



Estd. 1962  
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NAAC (2021)  
With CGPA 3.52

**SHIVAJI UNIVERSITY, KOLHAPUR - 416004,  
MAHARASHTRA**

PHONE: EPABX-2609000, [www.unishivaji.ac.in](http://www.unishivaji.ac.in), [bos@unishivaji.ac.in](mailto:bos@unishivaji.ac.in)

**शिवाजी विद्यापीठ, कोल्हापूर - ४१६००४, महाराष्ट्र**

दूरध्वनी-ईपीएबीएक्स -२६०९०००, अभ्यासमंडळे विभाग दूरध्वनी ०२३१-२६०९०९४



संदर्भ : जा.क्र./शिवाजी वि./अ.मं./524

दि. ०१/०९/२०२५

प्रति,

मा. प्राचार्य/संचालक,  
सर्व संलग्नित महाविद्यालये/मान्यताप्राप्त संस्था,  
शिवाजी विद्यापीठ, कोल्हापूर

**विषय : बी.कॉम. (बॅंक मॅनेजमेंट.), भाग 2 सेमिस्टर 3 व 4 (NEP 2.0) च्या  
अभ्यासक्रमातील किरकोळ दुरुस्तीबाबत.**

**संदर्भ : या कार्यालयाचे पत्र 1. एसयु/बीओएस/कॉमर्स अँड मॅनेजमेंट/263  
दि.03/05/2025.**

महोदय,

उपरोक्त संदर्भित विषयास अनुसरून आपणास आदेशान्वये कळविण्यात येते की, राष्ट्रीय शैक्षणिक धोरण, 2020 (NEP 2.0) नुसार शैक्षणिक वर्ष 2025-26 पासून लागू करण्यात आलेल्या बी.कॉम. (बॅंक मॅनेजमेंट.) भाग 2 सेमिस्टर 3 व 4 कोर्सच्या अभ्यासक्रमामध्ये किरकोळ दुरुस्ती करण्यात आलेली आहे. सोबत सदर अभ्यासक्रमाची प्रत जोडली आहे. तसेच विद्यापीठाच्या [www.unishivaji.ac.in](http://www.unishivaji.ac.in) (Online Syllabus) या संकेतस्थळावर ठेवण्यात आला आहे.

सदर अभ्यासक्रम सर्व संबंधित विद्यार्थी व शिक्षकांच्या निदर्शनास आणून द्यावा ही विनंती.

कळावे,

आपला विश्वासू,

उपकुलसचिव

प्रत :

1. मा. प्र.अधिष्ठाता, वाणिज्य व व्यवस्थापन विद्याशाखा
2. मा. अध्यक्ष, सर्व अभ्यास मंडळे, वाणिज्य व व्यवस्थापन विद्याशाखा
3. मा. संचालक, परीक्षा व मूल्यमापन मंडळ कार्यालयास.
4. मा. संचालक, दूरस्थ व ऑनलाईन शिक्षण केंद्र.
5. परीक्षक नियुक्ती ए व बी विभागास.
6. बी.कॉम परीक्षा विभागास.
7. संगणक केंद्र/आय. टी. सेल विभागास.
8. पात्रता विभागास/आय.क्यु.ए.सी. विभागास
9. संलग्नता टी 1 व टी 2 विभागास

माहितीसाठी व पुढील योग्य त्या कार्यवाहीसाठी



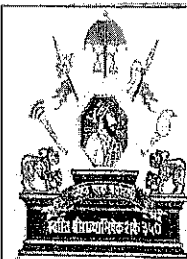
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**शिवाजी विद्यापीठ, कोल्हापूर - ४१६००४, महाराष्ट्र**

दूरध्वनी-ईपीएबीएक्स - २६०९०००, अभ्यासमंडळे विभाग दुरध्वनी ०२३१-२६०९०९४



**Ref./SU/BOS/Com & Mgmt./ 263**

**Date : 03/05/2025**

**To,**

The Principal  
Affiliated (Commerce & Management) College  
Shivaji University, Kolhapur

**Subject : Regarding syllabi of B. Com. Part-I Bank Management (Entire) (Sem.III & IV)  
degree programme under the Faculty of Commerce & Management as per  
National Education Policy, 2020**

Sir/Madam,

With reference to the subject mentioned above, I am directed to inform you that the University authorities have accepted and granted approval to the revised syllabi of **B. Com. Part-II Bank Management (Entire) (Sem. III & IV)** under the Faculty of Commerce & Management as per National Education Policy, 2020

This syllabi shall be implemented from the academic year **2025-2026** onwards. A soft copy containing the syllabus is attached herewith and it is also available on university website [www.unishivaji.ac.in](http://www.unishivaji.ac.in) (Online Syllabus).

The question paper on the pre-revised syllabi of above mentioned course will be set for the examinations to be held in October/November 2025 & March/ April, 2026. These chances are available for repeater students, if any.

You are therefore, requested to bring this to the notice of all Students and Teachers concerned.

Thanking you,

Yours faithfully,

(Dr. S. M. Kubal)  
Dy. Registrar

Encl: As above

for Information and necessary action

Copy to:

1	Dean, Faculty of Commerce & Management	6	Appointment Section A & B
2	Director, Board of Examinations and Evaluation	7	I.T.Cell /Computer Centre
3	Chairman, Respective Board of Studies	8	Eligibility Section
4	B. Com. Section	9	Affiliation Section (T.1) (T.2)
5	Internal Quality Assurance Cell (IQAC Cell)	10	P.G. Seminar Section

# SHIVAJI UNIVERSITY KOLHAPUR



## **Revised Syllabus for Bachelor of Commerce in Bank Management (B.Com. B.M.) Part II**

**Under the  
Faculty of Commerce and Management**

**(In accordance with National Education Policy  
With effect from Academic Year 2025-26)**

## B.Com. (Bank Management) Course Structure (As per NEP 2020)

### Credit Framework

#### B.Com. (Bank Management) Part II

SEM (LEVEL)	Major			OE	VSC, SEC	AEC, VEC, IKS	OJT, FP, CEP, CC, RP	Total Credits	Degree/ Cum. Cr. MEME
	Mandatory	Electives	Minor						
SEM III (5.0)	Major- III (4) Rural Banking	--	Minor- I (4) Advance Accounting	OE- III (2) (Will be selected from other faculties)	SEC- III (2) Business Economics	AEC- III (2) English for Business Communicati on III	--	22	UG Diploma 88 (Exit option: 4 credits NSQF/ Skill course/ Internship)
	Major- IV (4) Co-operative Banking				VSC- I (2) Basics of Manageme nt	IKS (2) Specific			
SEM IV (5.0)	Major- V (4) Retail Banking	--	Minor- II (4) Accounting for Banks	OE- IV (2) (Will be selected from other faculties)	SEC- IV (2) Quantitativ e Techniques	AEC- IV (2) English for Business Communicati on IV	--	22	
	Major- VI (4) Development Banking				VSC- II (2) Modern Manageme nt	VEC- II (2) Environment al Studies			
Credits	16 (4+4+4+4)		8 (4+4)	4 (2+2)	8 (2+2+2+2)	8 (2+2+2+2)		44	

**SHIVAJI UNIVERSITY, KOLHAPUR**  
**Faculty of Commerce and Management**  
**Syllabus as per National Education Policy (NEP) 2020**  
**B.Com. Bank Management**  
**SEMESTER – III**  
**Major III: Rural Banking**  
**Credits: 4**

**COURSE OUTCOMES:**

After studying this course, students will be able to....

- Introduce the fundamental concepts of rural banking
- Memorizing the facts related to rural finance
- Highlight about the concepts of the priority sector and its finance
- Identify the problems in rural banking

Unit no.	Contents	No. of Hours
<b>I</b>	<b>An Introduction to Rural banking</b> <ul style="list-style-type: none"> <li>▪ Institutional and Non-Institutional Banking System in Rural area</li> <li>▪ Role of Institutional Banks in Rural Development</li> <li>▪ Lead Bank Scheme - Course Outcome, Importance and Progress</li> <li>▪ BC and BF model - Objectives, Importance and Progress</li> </ul>	<b>15</b>
<b>II</b>	<b>Rural Financial System</b> <ul style="list-style-type: none"> <li>▪ Indigenous Bankers - Features and Importance</li> <li>▪ Primary Credit Cooperatives -Objectives and Importance</li> <li>▪ Regional Rural Banks Scheme-Objectives and Progress in India</li> <li>▪ Financial Inclusion Initiatives in India</li> </ul>	<b>15</b>
<b>III</b>	<b>Recent Trends in Rural financing</b> <ul style="list-style-type: none"> <li>▪ Micro Finance Institutions - Models and Importance</li> <li>▪ SHG- Nature, Importance and SHG-Bank Linkages</li> <li>▪ Meaning and Importance of Financial Literacy and Credit Counseling</li> <li>▪ Problems of Rural Bank Branches in India</li> </ul>	<b>15</b>
<b>IV</b>	<b>Social Banking</b> <ul style="list-style-type: none"> <li>▪ Meaning and Concept</li> <li>▪ Need of Social Banking</li> <li>▪ Social Banking Practices</li> <li>▪ Limitations of Social Banking</li> </ul>	<b>15</b>

**References:**

1. Rural Banking and Agricultural Finance in India - Roy Durgadas, Rajat Publications
2. Rural Banking – IIBF, MACMILLAN Publication 1<sup>st</sup> edition 2010.
3. Rural Banking in India - Manas Chakrabarti, New Century Publications
4. Rural Banking Operations – IIBF, MACMILLAN Publication
5. Rural Banking– IIBF, Macmillan Education Publication 1<sup>st</sup> edition, 2023.

**SHIVAJI UNIVERSITY, KOLHAPUR**  
**Faculty of Commerce and Management**  
**Syllabus as per National Education Policy (NEP) 2020**  
**B.Com. Bank Management**  
**SEMESTER – III**  
**Major- IV: Co-operative Banking**  
**Credits: 4**

**COURSE OUTCOMES:**

After studying this course, students will be able to....

- Become aware about the concepts of co-operation, its fundamentals and principles
- Associate knowledge about cooperative banking in India
- Summarize brief overview of structure of co-operative banks
- Examine the financial aspects of Co-operative Bank

Unit no.	Contents	No. of Hours
<b>I</b>	<b>Principles of Co-operation</b> <ul style="list-style-type: none"> <li>▪ Meaning of Co-operative, Co-operative society and Co-operative Movement</li> <li>▪ Dimensions of identifying forms of Co-operative Undertaking</li> <li>▪ Fundamentals of Co-operation</li> <li>▪ Principles of Co-operation</li> </ul>	<b>15</b>
<b>II</b>	<b>Cooperative Banking in India</b> <ul style="list-style-type: none"> <li>▪ Meaning, significance, evolution of Cooperative Banking in India</li> <li>▪ Laws governing cooperative societies (brief overview)</li> <li>▪ Role of Co-operative Banking in Economic Development</li> <li>▪ Difference between Co-operative Banks and Commercial Banks</li> </ul>	<b>15</b>
<b>III</b>	<b>Structure of Cooperative Banking in India</b> <ul style="list-style-type: none"> <li>▪ Three Tier structure of cooperative credit institutions</li> <li>▪ Management, Role and Progress of DCC Banks in India</li> <li>▪ Maharashtra State Cooperative Bank Ltd - Administration and Progress</li> <li>▪ Meaning, Types and Progress of Urban Cooperative Banks</li> </ul>	<b>15</b>
<b>IV</b>	<b>Practices of Cooperative Banks</b> <ul style="list-style-type: none"> <li>▪ Sources of Funds for Cooperative Bank in India</li> <li>▪ Balance Sheet of Cooperative Banks - Case Study</li> <li>▪ Important Loan and Deposit Products of Cooperative Banks</li> <li>▪ Annual General Meeting of Cooperative Banks</li> </ul>	<b>15</b>

**References:**

1. Indian Banking: S. Natrajan, Dr. R. Parameswaran- S.chand
2. Co-operative Banking: IIBF- MacMillan
3. Co-operative Banking- Principles, Laws & Practice-p IIBF- MacMillan
4. Rise in Banking: Developing a Knowledge Risk Management Framework for Co-operative Credit Banks- Maura La Torre
5. Co-operative Banks in India: Functioning and Reforms: New Century Publications

**SHIVAJI UNIVERSITY, KOLHAPUR**  
**Faculty of Commerce and Management**  
**Syllabus as per National Education Policy (NEP) 2020**  
**B.Com. Bank Management Major**  
**SEMESTER – III**  
**Minor I: Advance Accounting**  
**Credits: 4**

**COURSE OUTCOMES:**

After studying this course, students will be able to....

- Equipped with the knowledge and skills required to tackle complex accounting concepts and practices.
- Acquaint with essential financial tools and contextualize their application for meaningful analysis
- Analyze the financial performance of an organization through its financial statements
- Identifying procedures related to issue of shares

Unit no.	Contents	No. of Hours
<b>I</b>	<b>Accounting for Non -Profit Organizations</b> <ul style="list-style-type: none"> <li>▪ Non-Profit Entities- Meaning, Features of Non-Profit Entities</li> <li>▪ Preparation of Accounting Records - Receipts and Payments Account, Income and Expenditure Account. Balance Sheet</li> <li>▪ Difference between Receipt and Payment Account and Income and Expenditure account</li> <li>▪ Accounting problems of not-for-profit concerns</li> </ul>	<b>15</b>
<b>II</b>	<b>Rectification of Errors</b> <ul style="list-style-type: none"> <li>▪ Rectification of Errors: concept and types</li> <li>▪ Classification of errors</li> <li>▪ Suspense account</li> <li>▪ Rectifying Accounting problems</li> </ul>	<b>15</b>
<b>III</b>	<b>Final Accounts</b> <ul style="list-style-type: none"> <li>▪ Concept and Importance of final accounts</li> <li>▪ Trading account, Profit and loss A/c</li> <li>▪ Profit and loss appropriation A/c, Balance Sheet.</li> <li>▪ Difference between profit and loss A/c and Profit and Loss Appropriation A/c., problems on final A/c (sole trader)</li> </ul>	<b>15</b>
<b>IV</b>	<b>Company Accounts</b> <ul style="list-style-type: none"> <li>▪ Share capital: Concept and types of share capital,</li> <li>▪ Issue of shares for cash and consideration</li> <li>▪ Over subscription, under subscription and forfeiture of shares</li> <li>▪ Practical problems on company accounts</li> </ul>	<b>15</b>

**References:**

1. Advanced Accounts -Shukla. M.C., Grewal T.S., and Gupta, - S. Chand & Co. New Delhi.
2. Accounting & Finance for Bankers: Abhinash Kumar Mandilwar- R.Gupta
3. Principles of Financial Accounting: Lt Bhupinder-Cengage
4. Introduction to Accountancy: T.S.Grewal, S.C. Gupta S. Chand & Co. New Delhi
5. Financial Accounting: S.N. Maheshwari, Suneel K. Maheshwari, Sharad K. Maheshwari-Vikas Publication

**SHIVAJI UNIVERSITY, KOLHAPUR**

**Faculty of Commerce and Management**

**Syllabus as per National Education Policy (NEP) 2020**

**B.Com. Bank Management**

**SEMESTER – II**

**OE- III (Open Elective) : Will be selected from other faculties**

**Credit: 2**



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**Syllabus as per National Education Policy (NEP) 2020**  
**B.Com. Bank Management**  
**SEMESTER – III**  
**SEC- III: Business Economics**  
**Credits: 2**

**COURSE OUTCOMES:**

After studying this course, students will be able to....

- Get basic knowledge of business economics and demand analysis
- Acquaint them with different market structure in economy

<b>Unit no.</b>	<b>Contents</b>	<b>No. of Hours</b>
<b>I</b>	<b>Business Economics and Demand Analysis</b> <ul style="list-style-type: none"> <li>▪ Meaning and features of Business Economics</li> <li>▪ Meaning and determinants of demand</li> <li>▪ Law of demand, Demand forecasting</li> <li>▪ Elasticity of Demand- Concept, types and importance</li> </ul>	<b>15</b>
<b>II</b>	<b>Production Function and Economic Markets</b> <ul style="list-style-type: none"> <li>▪ Meaning &amp; Features of Production Function</li> <li>▪ Law of Variable Proportion, Law of Return to Scale</li> <li>▪ Perfect Competition Market, Monopoly Market: Meaning Characteristics</li> <li>▪ Monopolistic Competition Market, Oligopoly Market: Meaning Characteristics</li> </ul>	<b>15</b>

**References:**

1. Fundamentals of Business Economics- Mithani D.M., Himalaya Publishing House, New Delhi.
2. Business Economics- Mankar V. G., Himalaya Publishing House, New Delhi.
3. Business Economics- G. N. Zambre, Pimplapure Publisher, Nagpur.
4. Managerial Economics- D. M. Mithani, Himalaya Publishing House, New Delhi.
5. Modern Economic Theory- Dewett K. K., S.Chand and Company Ltd., New Delhi.

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**B.Com. Bank Management**  
**SEMESTER – III**  
**VSC I: Basics of Management**  
**Credits: 2**

**COURSE OUTCOMES:**

After studying this course, students will be able to....

- Understand the key management principles
- Explain management concepts and Leadership, Motivation theory

Unit no.	Contents	No. of Hours
<b>I</b>	<b>Principles of Management</b> <ul style="list-style-type: none"> <li>▪ Introduction, definition and importance of management</li> <li>▪ Functions of Management Planning, Organizing, Staffing, Coordinating, Directing, Motivating and Controlling.</li> <li>▪ Concept and Structure of an Organization Types of industrial organization a) Line organization b) Functional organization c) Line and Functional organization</li> <li>▪ Hierarchical Management Structure Top, middle and lower-level management</li> </ul>	<b>15</b>
<b>II</b>	<b>Leadership and Motivation</b> <ul style="list-style-type: none"> <li>▪ Leadership a) Definition and Need of Leadership b) Qualities of a good leader c) Manager vs. leader</li> <li>▪ Motivation a) Definition and characteristics of motivation b) Factors affecting motivation c) Maslow's Need Hierarchy Theory of Motivation</li> </ul>	<b>15</b>

**References:**

1. Principles of Management by Philip Kotler TEE Publication
2. Principles and Practice of Management by Shyamal Bannerjee: Oxford and IBM Publishing Co, New Delhi.
3. Financial Management by MY Khan and PK Jain, Tata McGraw Hill Publishing Co., 7, West Patel Nagar, New Delhi.
4. Modern Management Techniques by SL Goel: Deep and Deep Publications Pvt Limited , Rajouri Garden, New Delhi.
5. Management by James AF Stoner, R Edward Freeman and Daniel R Gilbert Jr. : Prentice Hall of India Pvt Ltd, New Delhi.

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**B.Com. Bank Management**  
**SEMESTER – III**  
**AEC-III: English for Business Communication III**  
**Credits: 2**

(Text book for AEC III and AEC IV available in library with syllabus and contents)

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**B.Com. Bank Management**  
**SEMESTER – III**  
**IKS Specific: Indian Knowledge System and Management**  
**Credits: 2**

**COURSE OUTCOMES:**

After studying this course, students will be able to....

- Understand the key management principles from IKS
- Explain management concepts and application in the Upanishads
- Application of Indian approaches to addressing issues of stress
- Demonstrate various Case studies on successful implementation of IKS in Management

Unit no.	Contents	No. of Hours
<b>I</b>	<b>IKS and Management</b> <ul style="list-style-type: none"> <li>▪ Indian approaches to Management: A historical perspective, Management Concepts in Ancient Indian Texts,</li> <li>▪ Key Management Principles from IKS, Key Principles of Karma Yoga for Work Performance</li> <li>▪ Workplace Spirituality: Insights from Indian traditions, Management concepts in the Puranas,</li> <li>▪ Mind management: Perspectives from the Indian psychological tradition, Indian approaches to addressing issues of stress.</li> </ul>	<b>15</b>
<b>II</b>	<b>Case studies on successful implementation of IKS in Management</b> <ul style="list-style-type: none"> <li>▪ Infosys and the Influence of the Bhagavad Gita</li> <li>▪ BHEL's (Bharat Heavy Electricals Limited) Integration of Indian Knowledge System,</li> <li>▪ Indian Railways, successfully integrated principles of the Indian Knowledge System</li> <li>▪ Ayurveda in Dabur India's Management Practices</li> <li>▪ Wipro's Emphasis on Indian Ethics and Spirituality</li> <li>▪ ICICI Bank: Leveraging Chanakya's Arthashastra</li> </ul>	<b>15</b>

**References:**

1. Jeff Kavanaugh and Rafee Tarafdar, Infosys @The Live Enterprise
2. V. Krishnamurthy, BHARAT Heavy Electricals Limited (BHEL): A Case Study
3. Bibek Debroy, Sanjay Chadha, Vidya Krishnamurthi Indian Railways: The Weaving of a National Tapestry
4. Dabur India Ltd - ebook
5. Wipro, Code of Business Conduct and ethics
6. Rajesh Nair Transformation Through Reinventing: Success for Life and Work: Learnings from ICICI Bank and Tata Group's Journey to the Pinnacle Kindle Edition
7. Dr. Nilesh Shridhar Chavan, Sagar Shivaji Kumbhar, et al. Indian Knowledge System 13 September 2024
8. Dr. Rohidas Nitonde, Introduction to Indian Knowledge System: A Textbook for UG Students as per NEP 2020 22 August 2024

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**Faculty of Commerce and Management**  
**Syllabus as per National Education Policy (NEP) 2020**  
**B.Com. Bank Management**  
**SEMESTER – IV**  
**Major V: Retail Banking**  
**Credits: 4**

**COURSE OUTCOMES:**

After studying this course, students will be able to....

- Introduced to fundamental concepts of retail banking
- Get thorough knowledge about retail products
- Enlighten the students regarding the concepts of the priority sector and its finance
- Acquaint with the role of AI & technology

Unit no.	Contents	No. of Hours
<b>I</b>	<b>Concept of Retail Banking</b> <ul style="list-style-type: none"> <li>▪ Introduction and Birth of Banking</li> <li>▪ Features, Advantages &amp; Limitations of Retail Banking</li> <li>▪ Growth of Retail Banking and basis of Bank Account</li> <li>▪ Retail and Wholesale/ Corporate Banking Distinction Between</li> </ul>	<b>15</b>
<b>II</b>	<b>Retail Loans and Advances</b> <ul style="list-style-type: none"> <li>▪ Principles of Retail Lending</li> <li>▪ Types of Retail Advances</li> <li>▪ Loan Evaluation Procedure</li> <li>▪ Repayment in Retail Loans</li> </ul>	<b>15</b>
<b>III</b>	<b>E-Commerce and Banking</b> <ul style="list-style-type: none"> <li>▪ Introduction of E-Commerce</li> <li>▪ Credit Cards &amp; its types, Debit Cards &amp; its types, ATM &amp; its types, POS</li> <li>▪ Internet Banking in India</li> <li>▪ Bank Assurance</li> </ul>	<b>15</b>
<b>IV</b>	<b>Role of AI &amp; Technology in Retail Banking</b> <ul style="list-style-type: none"> <li>▪ Introduction and Evolution of Banking Technology</li> <li>▪ Benefits of Technology in Retail Banking</li> <li>▪ Artificial Intelligence in Retail Banking</li> <li>▪ Benefits of AI in Retail Banking</li> </ul>	<b>15</b>

**References:**

1. The Future of Retail Banking- J. D. Vanna
2. Retail Banking & Wealth Management- IIBF
3. Retail Banking (CAIIB)- IIBF
4. Retail Banking in India- O. P. Agarwal
5. Retail Banking Technology- Suresh Samudrala

**SHIVAJI UNIVERSITY, KOLHAPUR**  
**Faculty of Commerce and Management**  
**Syllabus as per National Education Policy (NEP) 2020**  
**B.Com. Bank Management**  
**SEMESTER – IV**  
**Major VI: Development Banking**  
**Credits: 4**

**COURSE OUTCOMES:**

After studying this course, students will be able to....

- Get the knowledge about various development banks
- Enhance knowledge about functions of development bank
- Acquaint them with recent trends in development banking
- Highlighting the different types of development banks

Unit no.	Contents	No. of Hours
<b>I</b>	<b>Introduction to Development Banks</b> <ul style="list-style-type: none"> <li>▪ Meaning, History of Development bank</li> <li>▪ Features and types of Development Banks</li> <li>▪ Financial and Promotional Functions of Development Banks</li> <li>▪ Difference between Commercial Bank and Development Banks</li> </ul>	<b>15</b>
<b>II</b>	<b>Development Banks</b> <ul style="list-style-type: none"> <li>▪ IDBI- Introduction, Management, Functions</li> <li>▪ ICICI- Introduction, Management, Functions</li> <li>▪ NABARD- Introduction, Management, Functions</li> <li>▪ SIDBI- Introduction, Management, Functions</li> </ul>	<b>15</b>
<b>III</b>	<b>Specialized Development Banks</b> <ul style="list-style-type: none"> <li>▪ IFCI- Introduction, Management, Functions</li> <li>▪ NHB- Introduction, Management, Functions</li> <li>▪ EXIM Bank- Introduction, Management, Functions</li> <li>▪ Problems and Remedies of Development Banks</li> </ul>	<b>15</b>
<b>IV</b>	<b>Recent Trends in Development Banking</b> <ul style="list-style-type: none"> <li>▪ Changing Profile of Development Banks</li> <li>▪ Problems and Challenges before Development Banks</li> <li>▪ Highlighting Schemes of Development Banks</li> <li>▪ Present and Future Scenario of Development Banks</li> </ul>	<b>15</b>

**References:**

1. Money, Banking, International Trade and Public Finance- D. M. Mithani
2. [www.nabard.org](http://www.nabard.org)- NABARD
3. [www.sidbi.in](http://www.sidbi.in)- SIDBI
4. [www.ifcilt.com](http://www.ifcilt.com)- IFCI
5. [www.eximbankindia.in](http://www.eximbankindia.in)- EXIM Bank
6. [www.idbibank.in](http://www.idbibank.in)- IDBI
7. [www.icicibank.com](http://www.icicibank.com)- ICICI

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**Faculty of Commerce and Management**  
**Syllabus as per National Education Policy (NEP) 2020**  
**B.Com. Bank Management**  
**SEMESTER – IV**  
**Minor II: Accounting for Banks**  
**Credits: 4**

**COURSE OUTCOMES:**

After studying this course, students will be able to....

- Prepare Bank Reconciliation Statement in detail
- Analyze the ratio analysis problems
- Acquaint the knowledge bank final account
- Get knowledge of cost accounting techniques

Unit no.	Contents	No. of Hours
<b>I</b>	<b>Bank Reconciliation Statements</b> <ul style="list-style-type: none"> <li>▪ Meaning, Definition, Need and Importance of Bank Reconciliation Statement</li> <li>▪ Specimen of Bank Reconciliation Statement</li> <li>▪ Preparation of Bank Reconciliation Statement</li> </ul>	<b>15</b>
<b>II</b>	<b>Bank Final Account</b> <ul style="list-style-type: none"> <li>▪ Form of Balance sheet, Profit &amp; Loss account</li> <li>▪ Various Schedules of Bank Final Account</li> <li>▪ Preparation of Financial Statements (Vertical Form Only)</li> </ul>	<b>15</b>
<b>III</b>	<b>Ratio Analysis</b> <ul style="list-style-type: none"> <li>▪ Meaning and Types of Ratios</li> <li>▪ Advantages and Limitations of Ratios</li> <li>▪ Classification of Ratios</li> <li>▪ Practical Problems of Ratio Analysis</li> </ul>	<b>15</b>
<b>IV</b>	<b>Cost Accounting Techniques</b> <ul style="list-style-type: none"> <li>▪ Meaning of Costing and Methods of Costing</li> <li>▪ Concept, Importance of Marginal Costing &amp; Break-Even Analysis</li> <li>▪ Concept of Standard Cost and Standard Costing</li> <li>▪ Meaning, Techniques and Program of Cost Audit</li> </ul>	<b>15</b>

**References:**

1. Accounting & Finance for Bankers- Indian Institute of Banking and Finance
2. Advanced Accounts - Shukla and Grewal
3. Financial Accounting- Khan & Jain
4. An Introduction to Accountancy – Maheshwari & Maheshwari
5. Advanced Accounting- Jain & Narang

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**OE- IV (Open Elective) : Will be selected from other faculties**

**Credit: 2**



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**SEMESTER – IV**  
**SEC- II: Quantitative Techniques**  
**Credits: 2**

**COURSE OUTCOMES:**

After studying this course, students will be able to....

- Students will acquaint them with knowledge of Shares, Mutual Funds and EMI, etc.
- Students will instill the practical knowledge about Calculation of Interest.

<b>Unit no.</b>	<b>Contents</b>	<b>No. of Hours</b>
<b>I</b>	<b>Mathematical calculation and Statistics</b> <ul style="list-style-type: none"> <li>▪ Equated Monthly Installments (EMI), Shares, Mutual Funds with Numerical Problems</li> <li>▪ Statistics- Meaning, Functions, Advantages and Disadvantages</li> <li>▪ Data Collection- Sources and Methods</li> <li>▪ Difference between Primary data and Secondary data</li> </ul>	<b>15</b>
<b>II</b>	<b>Interest</b> <ul style="list-style-type: none"> <li>▪ Simple Interest- Meaning and Calculation of Simple Interest</li> <li>▪ Compound Interest- Meaning and Calculation of Compound Interest</li> <li>▪ Difference between Simple Interest and Compound Interest</li> </ul>	<b>15</b>

**References:**

1. Business Mathematics and Statistics- Ravikiran Kakade, Dr. M. Waghmare
2. Fundamentals of Statistics- S. P. Gupta
3. Introduction to Statistics- M. Girija and V. Girija
4. Statistics for Management- P. N. Arora and S. Arora
5. Business Statistics- D. R. Agrawal

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**SEMESTER – IV**  
**VSC II: Modern Management**  
**Credits: 2**

**COURSE OUTCOMES:**

After studying this course, students will be able to....

- Acquaint them with knowledge of Different Approaches to the study of Management, etc.
- Understand the management contribution theory of different contributors.

<b>Unit no.</b>	<b>Contents</b>	<b>No. of Hours</b>
<b>I</b>	<b>Modern Management Practices</b> <ul style="list-style-type: none"> <li>▪ Concept, Nature &amp; Importance of Modern Management in changing environment</li> <li>▪ Different Approaches to the study of Management: Behavioral Approach, Quantitative Approach, Decision Theory Approach and Contingency Approach</li> </ul>	<b>15</b>
<b>II</b>	<b>Contribution to Modern Management</b> <ul style="list-style-type: none"> <li>▪ Contribution of Peter Drucker: Management by objectives, Concept, Characteristics, Importance, Merits and Demerits.</li> <li>▪ Contribution of C. K. Pralhad: Core competencies, Concept, Factors of core competencies, Identifying core competencies.</li> <li>▪ Contribution of Michel Porter: Competitive Advantages, Cost leadership, Differentiation and Focus.</li> </ul>	<b>15</b>

**References:**

1. Organization and Management- Dr. G. B. Gupta
2. Business Organization and Management- M. C. Shukla
3. The Practice of Management- Peter Drucker
4. Competitive Advantages- Michel Porter
5. Competing for Future- C. K. Pralhad and Gary Hamel.

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**B.Com. Bank Management**  
**SEMESTER – IV**  
**AEC-IV: English for Business Communication IV**  
**Credits: 2**

(Text book for AEC III and AEC IV available in library with syllabus and contents)

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**SEMESTER – II**

**Environmental Studies: Syllabus as per university guidelines**

**Credit: 2**

## **Nature of Question Paper and Scheme of Marking**

### **A) For Four Credits**

**Total marks: 80**

Note: following pattern is given by taking nature of course in management and commerce course into consideration

Question No: 1 Multiple Choice Question/ Fill in the blanks/ True or False.

(Any question options from above three) 20 marks

Question No: 2 Short Notes Questions (any four out of six) 20 marks

Answer limit 150-200 words

Question No: 3 Short Answer Questions (any four out of six) 20 marks

Answer limit 150-200 words

Question No: 4 Long Answer Questions (any two out of Four) 20 marks

Answer limit 300-400 words

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### **B) For Two Credits**

**Total marks: 40**

Question No: 1 Multiple Choice Question/ Fill in the blanks/ True or False. 10 marks

(Any question options from above three)

Question No: 2 Short Notes Questions (any Two out of Four) 10 marks

Answer limit 150-200 words

Question No: 3 Short Answer Questions (any Two out of Four) 10 marks

Answer limit 150-200 words

Question No: 3 Long Answer Questions (any one out of two) 10 marks

Answer limit 300-400 words

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### **C) Internal Assessment**

**20 Marks/ 10 Marks**

1. Assignments
2. Seminar
3. Poster Presentation
4. Role Play/ Case Study
5. Group Discussion
6. Unit Tests
7. Visits
8. Group project