

संदर्भ : जा.क्र./शिवाजी वि./अ.मं./४२१

दि. २५/०७/२०२४

प्रति,

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

विषय : बी.कॉम. (बॅक मॅनेजमेंट.), भाग १ सेमिस्टर १ व २ (NEP 2.0) कोर्सच्या  
अभ्यासक्रम बाबत...

संदर्भ : या कार्यालयाचे पत्र एसयु/बीओएस/कॉमर्स अँड मॅनेजमेंट/215  
दि.10/04/2024.

महोदय,

उपरोक्त संदर्भित विषयास अनुसरून आपणास आदेशान्वये कळविण्यात येते की, राष्ट्रीय शैक्षणिक धोरण, 2020 (NEP 2.0) नुसार शैक्षणिक वर्ष 2024-25 पासून लागू करण्यात आलेल्या बी.कॉम. (बॅक मॅनेजमेंट.) भाग १ सेमिस्टर १ व २ 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,

डॉ. एस. मो. कुबल  
उपकुलसचिव

प्रत :

१. मा. अधिष्ठाता, वाणिज्य व व्यवस्थापन विद्याशाखा
२. मा. अध्यक्ष, सर्व अभ्यास मंडळे, वाणिज्य व व्यवस्थापन विद्याशाखा
३. मा. संचालक, परीक्षा व मूल्यमापन मंडळ कार्यालयास.
४. मा. संचालक, दूरस्थ व ऑनलाईन शिक्षण केंद्र.
५. परीक्षक नियुक्ती ए व बी विभागास.
६. बी.कॉम. परीक्षा विभागास.
७. संगणक केंद्र/आय. टी. सेल विभागास.
८. नॅक विभागास
९. पी.जी. सेमिनार विभागास
१०. पात्रता विभागास
११. संलग्नित टी १ व टी २ विभागास

माहितीसाठी व पुढील योग्य त्या कार्यवाहीसाठी



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

PHONE: EPABX-2609000, www.unishivaji.ac.in, bos@unishivaji.ac.in

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

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



Ref../SU/BOS/Com & Mgmt./ 215

Date : 10/04/2024

To,

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

**Subject : Regarding syllabi of B. Com. Part-I Bank Management (Entire) (Sem. I & II)  
Choice Based Credit System (CBCS) 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-I Bank Management (Entire) (Sem. I & II)** Choice Based Credit System (CBCS) under the Faculty of Commerce & Management as per National Education Policy, 2020

This syllabi shall be implemented from the academic year **2024-2025** 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).

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**

**Copy to,**

- |  |   |                                       |
|--|---|---------------------------------------|
| 1. I/c Dean, Faculty of Commerce & Management              | } | for information                       |
| 2. Chairman, BOS under Faculty of<br>Commerce & Management |   |                                       |
| 3. Director, BOEE  | } | for information and necessary action. |
| 4. Appointment Section                                     |   |                                       |
| 5. P. G. Admission Section                                 |   |                                       |
| 6. B. Com. Section   |   |                                       |
| 7. Affiliation Section (U.G./P.G.)                         |   |                                       |
| 8. Computer Center/I.T.                                    |   |                                       |
| 9. Eligibility Section                                     |   |                                       |
| 10. Distance Education                                     |   |                                       |
| 11. P.G. Seminar Section                                   |   |                                       |

# **SHIVAJI UNIVERSITY KOLHAPUR**



**Rules and Regulations for Bachelor of Commerce in Bank  
Management (B.Com. B.M.)  
Under the  
Faculty of Commerce and Management**

**(In accordance with National Education Policy  
With effect from Academic Year 2024-25)**

**Shivaji University, Kolhapur**  
**Bachelor of Commerce (B.Com. Bank Management)**  
**Under the Faculty of Commerce and Management**  
 (Structure, Syllabus, Rules and Regulations in accordance with  
**National Education Policy**  
 With effect from Academic Year 2024-25)

- 1. Implementation of Revised guidelines and rules:** The revised guidelines and rules shall be implemented gradually as mentioned below:

Level	Programme			From Academic Year
	<b>Undergraduate Programme:</b>			
<b>Level 4.5</b>	Undergraduate Certificate (One year Or two semesters)		B.Com. B.M. Part-I	2024-25
<b>Level 5.0</b>	Undergraduate Diploma (Two years or four semesters)		B.Com. B.M. Part-II	2025-26
<b>Level 5.5</b>	Bachelor's Degree (Three years or six semesters)		B.Com. B.M. Part-III	2026-27
<b>Level 6.0</b>	Bachelor's Degree with Honors/Research (Four years or eight Semesters)		B.Com. B.M. Part-IV	2027-28

(If the candidate want to exit after a certain level, the Awards after completing specific level will be: Undergraduate Certificate in Commerce, Undergraduate Diploma in Commerce, B.Com. B.M. And B.Com. B.M.(Hon./Research) for Level-4.5, Level-5.0, Level-5.5 and Level-6.0 respectively. Other provisions for multiple entry and exit as per the university's rules and regulations are applicable).

**2. Eligibility Criteria:**

The eligibility of students taking admission at B.Com. B.M. Part-I [Level 4.5] (initial entry) and the eligibility of students making lateral entry (Multiple entry-ME) admission at Level 5.0/ Level 5.5/ Level 6.0 are required to be scrutinized (with stipulated procedure) on the basis of following criteria:

- a. Eligibility requirements for admission to B.Com. B.M. Part-I (Level 4.5):
  - i. The students passing the Higher Secondary School Certificate Examination with Commerce/ Arts/ Science stream or Vocational subjects with any stream conducted by the Maharashtra State Board of Higher Secondary Education shall be allowed to enter upon the B.Com. B.M. Part-I (or Undergraduate Certificate in Commerce).

OR

- i. An Examination of any other Statutory University or an examining Body recognized as equivalent there to.
  - ii. No candidate shall be allowed to appear the B.Com. B.M. Part-I (or Undergraduate Certificate in Commerce) Examination unless the candidate has satisfactorily kept two terms for the programme at a college affiliated to this University/ university department.
- b. Eligibility requirements for admission to B.Com. B.M. Part-II (Level 5.0):
- i. The students passing the B.Com. B.M. Part-I (or Undergraduate Certificate in Commerce) shall be allowed to enter upon the B.Com. B.M. Part-II (or Undergraduate Diploma in Commerce).

OR

- ii. An Examination of any other Statutory University or an examining Body recognized as equivalent thereto.
  - iii. No candidate shall be allowed to appear the B.Com. B.M. Part-II (or Undergraduate Diploma in Commerce) Examination unless the candidate has satisfactorily kept two terms for the programme at a college affiliated to/ university department of this University or any other recognized university.
- c. Eligibility requirements for admission to B.Com. B.M. Part-III (Level 5.5):
- i. The students passing the B.Com. B.M. Part-II (or Undergraduate Diploma in Commerce) shall be allowed to enter upon the B.Com. B.M. Part-III (or Three Year Undergraduate Degree in Commerce).

OR

- ii. An Examination of any other Statutory University or an examining Body recognized as equivalent thereto.
  - iii. No candidate shall be allowed to appear the B.Com. B.M. Part-III (or Three- Year Undergraduate Degree in Commerce) Examination unless the candidate has satisfactorily kept two terms for the programme at a college affiliated to/ university department of this University or any other recognized university.
- d. Eligibility requirements for admission to B.Com. B.M. Part-IV (Level 6.0):
- i. The students passing the B.Com. B.M. Part-III (or Three-Year Undergraduate Degree in Commerce) with 7.5 CGPA or 75% marks in Three-Year Undergraduate Degree in Commerce shall be allowed to enter upon the B.Com. B.M. Part-IV (or Four-Year Undergraduate Degree in Commerce with Honors/ Honors with Research).

OR

- ii. An Examination of any other Statutory University or an examining Body recognized as equivalent thereto.
- No candidate shall be allowed to appear the B.Com. B.M. Part-IV (or Four-Year Undergraduate Degree in Commerce with Honors/ Honors with Research) Examination unless the candidate has satisfactorily kept two terms for the programme at a college affiliated to/ university department of this University or any other recognized university.

**Eligibility Application requirement:**

- (a) Students who are seeking admission for Level 4.5 need to apply for eligibility.
- (b) Students who are not taking any exit from the programme at any level and students re-entering after taking exit, need not require to make application for eligibility at Level 5.0, 5.5 and 6.0.

- (c) However, students from other university who wish to seek admission for any level of undergraduate degree need to apply for eligibility.

**Rules for Multiple Exit:**

- a) If a student wishes to exit after completion of Level 4.5, he/she has to complete additional four credit skill course/ internship.
- b) If a student wishes to exit after completion of Level 5.0, he/she has to complete additional four credit skill course/ internship.
- c) If a student wishes to exit after completion of Level 5.5, he/she need not require to complete any additional skill course/ internship.

- 3. Pattern of B.Com. B.M. Programme:** Combination of internal assessment and semester- end examination for B.Com. B.M. will be 40:10 pattern shall be applicable for each course of 2 credits and 80:20 pattern shall be applicable for each course of 4credits. Here, each course in each semester wherein 80% marks shall be for University Semester-end- examination and 20% marks for internal assessment except Environmental Studies,Co-Curricular Activities (CC), Field Project (FP), On Job Training (OJT) andResearch Project (RP).
- 4. Weightage:** There shall be Three Year B.Com. B.M. Programme with 132 credits. The candidate wishes to attempt for Four Year B.Com. B.M. (Hon./Research) may opt for 4<sup>th</sup> year which will have 44 credits, hence, Four Year B.Com. B.M. Programme will require 176 credits. (Please refer the university regulations and structure of the programme for details).

## 5. Credit distribution chart for B.Com. B.M.Programme:

### For III-year B.Com. B.M. Programme

Course Name		Total Credits	% of total credits
<b>Major</b>			
Major Mandatory (MM)	MM	40	
Major Elective (ME)	ME	08	
Vocational Skill Courses (VSC)	VSC	08	
On Job Training (OJT)	OJT	04	
Field Project (FP)	FP	04	
Indian Knowledge System	IKS	02	
Community Engagement Programme	CEP	02	
Major Total Credits		70	53.03
Minor		24	18.18
Open Elective (OE)/ Generic Elective (GE) Courses		16	12.12
Ability Enhancement Courses	AEC	06	10.60
Indian Knowledge System (Generic)	IKS	02	
Value Education Courses	VEC	06	
Skill Enhancement Courses	SEC	08	7.57
Co-Curricular Courses (NSS/NCC/Sports/Cultural Activities)	CC	02	
<b>TOTAL</b>		<b>132</b>	<b>100%</b>

**For IV-year B.Com. B.M. Programme:**

Course Name		Total Credits	% of total credits
<b>Major</b>			
Major Mandatory	MM	60	
Major Elective	ME	16	
Vocational Skill Courses	VSC	08	
On Job Training	OJT	04	
Field Project	FP	04	
Research Projects*	RP	12	
Indian Knowledge System	IKS	02	
Community Engagement Programme	CEP	02	
Major Total Credits		108	61.36
<b>Minor</b>		24	15.90
Research Methodology	RM	04	
Open Elective/ Generic Elective Courses	OE/ GE	16	9.09
Ability Enhancement Courses	AEC	06	7.95
Indian Knowledge System (Generic)	IKS	02	
Value Education Courses	VEC	06	
Skill Enhancement Courses	SEC	08	5.68
Co-Curricular Courses (NSS/NCC/Sports/Cultural Activities)	CC	02	
<b>TOTAL</b>		<b>176</b>	<b>100%</b>

\*For honors degree with research, research project is applicable and for honors degree, courses related to major are incorporated.

**6. Scheme of Examination:**

The Question paper in each Semester for each theory course (paper) for B.Com. B.M. (all Semesters) shall be of 80 marks for 4 credits and 40 marks for 2 credits. The question paper for Environmental Studies for Semester IV shall be of 70 marks for theory and 30 marks for project work. Total marks for each course shall be based on continuous assessments and semester-end examination. Combination\* of internal assessment and semester-end examination for B.Com. B.M. will be as follows



<b>Particulars</b>	<b>4 Credit Course</b>	<b>2 Credit Course</b>
1. Semester-end Examination	80	40
2. Internal Assessment	20	10
Total marks for each course	100	50

\* excluding Environment Studies (VEC), FP, RP, OJT, CEP and CC.

**Internal Assessment Process shall be as follows:**

- (a) The Internal Assessment should be conducted after completing 50% of syllabus of the course/s.
- (b) In case a student has failed to attend internal assessment on scheduled date, it shall be deemed that the student has dropped the test. However, in case of student who could not take the test on scheduled date due to genuine reasons, such a candidate may appeal to the Programme Coordinator/Principal/Head of the Department. The Programme coordinator/Principal/Head of the Department in consultation with the concerned teacher shall decide about the genuineness of the case and decide to conduct special test to such candidate on the date fixed by the concerned teacher but before commencement of the concerned semester-end examination.

**The outline for continuous internal assessment activities shall be as under:**

<b>Content</b>	<b>Marks</b>	
	<b>For Credit:2 (10 Marks)</b>	<b>For Credit:4 (20 Marks)</b>
<b>Attendance and Class Participation</b>	<b>02</b>	<b>05</b>
1. Assignments	<b>04</b>	<b>05</b>
2. Seminar 3. Poster Presentation 4. Role Play 5. Group Discussion 6. Unit Tests 7. Visits 8. Group project	<b>04 marks for any one of the given list (As per concern of subject teacher)</b>	<b>10 marks for any one of the given list (As per concern of subject teacher)</b>

**Outline for continuous internal assessment activities for Distance Mode**

<b>Level</b>	<b>Semester</b>	<b>Activities Per Semester</b>	<b>Marks</b>
<b>4.5</b>	Semester-I	Assignment	10marks
	Semester-II	Unit Test	10marks
<b>5.0</b>	Semester-III	Group Activity/ Assignment	10 marks
	Semester-IV	Case Study/Oral Examination	10 marks

<b>5.5</b>	Semester– V	Field Work/ Project Work/ Assignment	10 marks
	Semester– VI	Field Work/ Project Work/ Assignment	10 marks

**7. Ordinances regarding the examination:** O. B.Com. B.M. 2, 3 and 4 shall prevail.

**8. Duration of Semester-end Examination for each course:**

The duration\* of Semester-end Examination for each theory course would be follows:

Particulars	4 Credit Course	2 Credit Course
Marks	80	40
Duration	3 hours	2 hours

\* Excluding Environmental Studies which shall be of 1 hours for 35 marks.

**9. Equivalence of papers and chances for the students in previous-Semester pattern:**

Two additional chances shall be provided for the repeater students of old three-year B.Com. B.M. immediate after their Semester-VI or VIII. After that the students concerned shall have to appear for the Examination as per this revised pattern. Equivalence of papers shall be provided as per revised syllabus for the pattern in accordance with NEP.

**10. Standard of Passing:** The Standard of passing shall be 35%. For B.Com. B.M.(all Semesters) the student shall have to score as per this standard of passing shown in the following table:

Maximum Marks	100	80	50	40	20	10
Minimum Marks required for Passing	35	28	18	14	7	4

There shall be a separate head of passing in Theory and Internal Examination. However, ATKT rules shall be made applicable in respect of Theory courses (University examination) only. For Environmental Studies (Semester IV, Examination) the student shall have to score marks 13 marks out of 35 in theory course and 5 marks out of 15 for project work.

**Gradation Chart:**

Marks Obtained	Numerical Grade (Grade Point)		CGPA	Letter Grade
Absent	0(zero)		-	-
0 – 34	0 to 4		0.0 – 4.99	F(Fail)
35 – 44	5		5.00 – 5.49	C
45 – 54	6		5.50 – 6.49	B
55 – 64	7		6.50 – 7.49	B+
65 – 74	8		7.50 – 8.49	A
75 – 84	9		8.50 – 9.49	A+
85 – 100	10		9.50 – 10.0	O (Outstanding)

**Note:**

1. Marks obtained  $\geq 0.5$  shall be rounded off to next higher digit.
2. The SGPA & CGPA shall be rounded off to 2 decimal points.

**Calculation of SGPA& CGPA:****1.Semester Grade Point Average (SGPA)**

**SGPA**=Course credits  $\times$  Grade points obtained of a semester / Course credits of respective semester

**2.Cumulative Grade Point Average (CGPA)**

**CGPA**=Total credits of a semester  $\times$  SGPA of respective semester of all semesters / Totalcourse credit so fall semesters

**11. Result** - The result of each semester shall be declared as Pass or Fail with grade/grade points.

**12. Revised Rules** - These revised rules shall be gradually implemented with effect from the academic year 2024-25 for B.Com. B.M. Degreeprogramme. However the existing (i.e. pre-revised) rules shall remain in force for the students of old semester pattern during the transition period.

**Rules for B.Com. B.M. Programme:****R.B.Com. B.M.1**

The Three Year B.Com. B.M. Programme shall consist of 6 semesters which will have 132 credits all together. However, the candidate wish to

attempt for Four Year B.Com. B.M.(Hon./Research) may opt for 4<sup>th</sup> year which will have 44 credits, hence, Four Year B.Com. B.M. Programme will require 176 credits. (Please refer the university regulations and structure of the programme for details).

Examination shall be held at the end of each semester.

### **R.B.Com. B.M.2**

Structure of B.Com. B.M. Programme is given along with syllabus as shown below: Structure- I for B.Com. B.M. Semester I & II

Structure - II for B.Com. B.M. Semester III & IV Structure - III for B.Com. B.M. Semester V & VI Structure-IV for B.Com. B.M. Semester VII & VIII

### **R.B.Com. B.M.3**

The List of courses which are included in the structure of B.Com. B.M. Programme is also given along with syllabus of the respective syllabus.

- (i) For B.Com. B.M. Semester I & II
- (ii) For B.Com. B.M. Semester III & IV
- (iii) For B.Com. B.M. Semester V & VI
- (iv) For B.Com. B.M. Semester VII & VIII

### **R.B.Com. B.M.4**

(A) Value Education Courses (VEC):

For Semester I and Semester II, there shall be Value Education Courses which are as follows:

Semester I: VEC-I: Democracy, Elections and Good Governance

Semester II: VEC-II: Constitution of India and Local Self Government

(B) Skill Enhancement Courses (SECs):

For Semester I and Semester II, there shall be Skill Enhancement Courses which are as follows:

Semester I: SEC-I: 2 credits Semester II: SEC- II: 2 credits

### **R.B.Com. B.M.5**

Equivalence of papers and chances for the students in previous- Semester pattern: Two additional subsequent chances shall be provided for the repeater students of old B.Com. B.M. Part I- Semester I & II in the immediate next two sessions. After this the students concerned shall have to appear for the Examination as per this revised syllabus. Equivalence

of papers shall be provided as per revised syllabus for this pattern according to NEP 2020.

#### **R.B.Com. B.M.6**

The detailed syllabus for the various courses under this pattern shall be as shown in the appendix and shall be subject to such revision, modification etc. as may be made by the Academic Council from time to time on the recommendation of the Boards of Studies in different courses. The text-books and reference books for the various course shall be those as prescribed by the Academic Council from time to time on the recommendations of the respective Boards of Studies.

#### **R.B.Com. B.M.7**

The medium of instruction for the Three Year (Six Semester) B.Com. B.M./Four Year B.Com. B.M. Degree Programme may be either Marathi or English. A candidate shall have an option of answering question papers at B.Com. B.M. Examination will be either in English or in Marathi for all courses except English, Accountancy and Business Statistics. Courses on languages (Hindi, Marathi and Urdu) will be in the respective languages as a medium of instruction and for examination.

#### **R.B.Com. B.M.8**

- i. The Principal of the college may permit a student to change his/her major and minor subjects in the first term only before submission of duly filled University Examination form.
- ii. If a candidate wishes to change the major elective course (subject) at the B.Com. B.M. Semester V examination, student will have to keep one additional term for the changed course (subject).
- iii. If a candidate fails in the major elective course (subject) at the B.Com. B.M. Semester-V & VI examination and wish to change major elective course (subject), student will have to keep two additional terms for the changed course (subject).

**R.B.Com. B.M.9**

The Principal of the college has to certify the attendance and the examination form of the candidate as per the Ordinance O. 31 and O.

37. A candidate has to submit University examination form as per the schedule and dates prescribed by the University for every Examination.

**R.B.Com. B.M.10**

The Scheme of the Physical Education has been made operative for B.Com. B.M. Part I. The benefit of marks, obtained by the students in Physical Education Tests (of 10 marks) conducted by the University authorities shall be as under:

1. If a student fails in up to four heads of passing (or courses having 16 credits) of University examination (Theory / Practical) and having passed in all the remaining heads of passing, the marks obtained by him in the Physical Education Test shall be added to maximum upto four heads of passing in which he has failed as the case may be. A student getting the benefit of Physical Education marks should not be given advantage of any other Ordinance. The Physical Education Marks shall not be considered for the award of Class and for deciding merit.
2. If as a result of addition of Physical Education marks a student does not pass the examination the marks obtained by him in Physical Education shall not be considered.
3. The marks of Physical Education obtained by the unsuccessful students at the B.Com. B.M. Part-I semester Examination shall be carried forward for their subsequent attempt/s.
4. The marks obtained in Physical Education shall not be considered for earning exemption in a subject of head of passing, but the marks will be carried forward for availing the benefit at the subsequent attempts.
5. The marks secured by the students under the Physical Education scheme shall be added to the total of his marks in the Examination irrespective of the fact of his passing or failure in the examination. The Physical Education marks shall be shown as "Total + P. E. Marks".

6.The Physical Education Test shall be conducted in the Second Semester.

### **R.B.Com. B.M.11**

All Semester-end Examinations for B.Com. B.M. Part- I, II, III and IV shall be held twice in a year in two sessions i.e. April /May and October/November.

### **R.B.Com. B.M.12**

- a)* A candidate desires to seek B.Com. B.M. Degree in another elective course (ME), shall be permitted to do so. Such candidate may appear at B.Com. B.M. Semester V & VI Examination on the submission for fresh admission. Such a candidate need not appear again for courses other than ME.
- b)* The Candidate as above (in clause 'a') shall not be eligible for a second degree and a class, a prize, scholarship, medal or any other award. The candidate will get the benefit of new degree in new course(subject) only if candidate surrenders his first degree.

### **R.B.Com. B.M.13**

- a)* The result of the B.Com. B.M. Semester I & II examination shall be declared publicly in two categories
  - (i) candidates who have passed the B.Com. B.M. Semester- I & II examination and
  - (ii) candidates who are allowed to proceed to the B.Com. B.M. Semester- III & IV.
- b)* The result of the B.Com. B.M. Semester III & IV examination shall be declared publicly in two categories.
  - (i) Candidate who have passed the B.Com. B.M. Semester-III & IV examination in addition to the remaining papers, if any of previous examination,
  - (ii) candidate who are allowed to proceed to the next Semester.
- c)*
  - (i) If a candidate fails in all the courses (subject heads) of passing of Semester-I shall be allowed to proceed to Semester II.
  - (ii) If a candidate fails in all the courses (subject heads) of passing of Semester-III shall be allowed to proceed to Semester-IV.

- (iii) If a candidate fails in all the courses (subject heads) of passing of Semester-V shall be allowed to proceed to Semester-VI.
  - (iv) No candidate shall be allowed to proceed to Semester- V unless candidate has cleared Semester-I & II in all courses (Subjects).
  - (v) ATKT rules are applicable for 2<sup>nd</sup> and 4<sup>th</sup> Sem.
- d) Rules of ATKT made in university time to time will be applicable.

#### **R.B.Com. B.M.14**

- (A) The Results of the Examination will be declared on the basis of marks obtained, Grade points obtained, Credit points, Status, Percentage of marks, Result, SGPA & CGPA with numerical grade point and letter grade. The list of Courses, course code, Paper number of programme, numerical grade & letter grade table and calculation of SGPA and CGPA table shall be mentioned on the backside of mark-sheet.
- (B) In case of Three-Year B.Com. B.M. Degree, the result of B.Com. B.M. Program (Semester-I to VI) shall be declared in Grades by considering SGPA & CGPA (with percentage) based on the performances of all the courses at respective semesters. The award of scholarships and prizes for the B.Com. B.M. Program shall be determined on the basis of the aggregate performance of the candidate at Semester-I to VI examination.
- (C) In case of Four-Year B.Com. B.M. Degree, the result of B.Com. B.M. Program (Semester-I to VIII) shall be declared in Grades by considering SGPA & CGPA (with percentage) based on the performances of all the courses at respective semesters. The award of scholarships and prizes for the B.Com. B.M. Program shall be determined on the basis of the aggregate performance of the candidate at Semester-I to VIII examination.

#### **R.B.Com. B.M.15**

##### **Standard of Passing:**

- A) To pass the B.Com. B.M. Degree Examination, a candidate shall be required to pass in Semester I, II, III, IV, V & VI Examinations.
  - a) To pass the each semester of B.Com. B.M. Semester-I & II Examination a candidate shall be required to obtain a minimum of 35% of the total marks in each head of passing i. e. 18 marks out of 50.
  - b) To Pass each Semester of the B.Com. B.M. Semester-II & IV Examination a candidate shall be required to obtain a minimum of 35% of the total marks in each head of passing i.e. 18 marks out of 50



(except Environmental Studies).

- c) For Environmental Studies a candidate shall be required to obtain minimum 25 marks out of 70 for theory paper examination & minimum 10 marks out of 30 for Project work. There shall be separate head of passing for Theory and Project work examinations.
- d) To pass each Semester Examination a candidate shall be required to obtain a minimum of 35% of the total marks.
- e) A Candidate shall have to obtain 14 marks out of 40 for university examination
- f) i.e. theory and 4 marks out of 10 in the internal examination in Semester-V & VI. If the candidate fails/absent in internal examination then candidate has to pass the internal examination, the provision in the university regulations 2022 is applicable.

B) For Three Year B.Com. B.M. Degree: Those of the successful candidates who obtain 45% or more of the aggregate marks in Parts-I, II & III semester Examinations, (i.e. Semester-I to VI aggregate) shall be declared to have passed the B.Com. B.M. Degree Examinations in Second Class and those obtaining 60% or more of the aggregate marks in Parts-I, II & III Examinations (i.e. Semester-I to VI aggregate) shall be declared to have passed the B.Com. B.M. Degree Examinations in First Class and those obtaining 70% or more of the aggregate marks in Parts-I, II & III (i.e. Semester-I to VI aggregate) shall be declared to have passed the B.Com. B.M. Degree Examination in First Class with Distinction.

C) For Four Year B.Com. B.M. with (Hon./Research) Degree: Those of the successful candidates who obtain 45% or more of the aggregate marks in Parts-I, II, III & IV Semester Examinations, (i.e. Semester-I to VIII aggregate) shall be declared to have passed the B.Com. B.M. with

(Hon./Research) Degree Examinations in Second Class and those obtaining 60% or more of the aggregate marks in Parts-I, II, III & IV Semester Examinations, (i.e. Semester-I to VIII aggregate) shall be declared to have passed the B.Com. B.M. with (Hon./Research) Degree Examinations in First Class and those obtaining 70% or more of the aggregate marks in Parts-I, II, III & IV Semester Examinations, (i.e. Semester-I to VIII aggregate) shall be declared to have passed the B.Com. B.M. with (Hon./Research) Degree Examination in First Class with Distinction.

D) A.T.K.T.: ATKT rules as per the university Regulations will be applicable.

#### **R.B.Com. B.M.16**

A candidate who has satisfactorily completed all courses at Semester-I of B.Com. B.M. Of the Universities in the State of Maharashtra shall be allowed to join for the Semester II of the B.Com. B.M. Programme in this university. However, a candidate who has satisfactorily kept one term in any of the Universities in the State of Maharashtra for B.Com. B.M. Semester-I examination shall not be allowed to join for the Semester II of the B.Com. B.M. Programme in this university unless and until the candidate has to clear all the courses (papers) of Semester-I from that university.

#### **CBCS R.B.Com. B.M. 17**

- (a) A candidate passing Part-I or II Semester Examinations of the B.Com. B.M. Degree programme of other Statutory Universities in State of Maharashtra can take admission to next semester of Shivaji University and the marks of earlier semesters of previous Statutory University be converted in proportion to Shivaji University, Marks structure and grades be awarded accordingly.
- (b) Multiple entry and exit rules as per university Regulations

2022 and Academic Bank of Credit Regulations are applicable.

**CBCS R.B.Com. B.M. 18**

**Exemption of courses (subjects):**

- a) A candidate who wish to admit for B.Com. B.M. and already passed Bachelor of Arts and Bachelor of Science of this University with English, Marathi or Kannada or Urdu or Hindi courses (subjects) are not necessary to appear B.Com. B.M. Examination again for same subject.
- b) A candidate who has passed Bachelor of Law (L.L.B.) of any other statutory University in the State of Maharashtra passing candidate be exempted for the course Business Regulatory Framework at B.Com. B.M. Semester-V&VI.
- c) A candidate claiming exemptions as stated above shall not be eligible for a Class, however a candidate appearing for all the courses (papers) of B.Com. B.M. Semester-I to VI shall be eligible for a class.
- d) However, the above mentioned rule shall not be applicable for other University student, unless that HEI is registered on ABC portal.

**CBCSR.B.Com. B.M. 19**

**Exemption of courses (subjects):**

- a) A candidate who wish to admit for B.Com. B.M. and already passed Bachelor of Arts of this University with Economics course (subject) are not necessary to appear B.Com. B.M. Examination again for same subject.
- b) A candidate claiming exemptions as stated above shall not be eligible for a Class, however a candidate appearing for all the courses (papers) of B.Com. B.M. Semester-I to VI shall be eligible for a class.
- e) However, the above-mentioned rule shall not be applicable for other University student, unless that HEI is registered on ABC portal.

(Note: The concessions given above are on reciprocal basis).

### **CBCS R.B.Com. B.M. 20**

- a) A candidate who has successfully completed the B.Com. B.M. Semester-I & II or Semester-III & IV Examination (of any HEIs registered on ABC portal) as an external/distance mode will be allowed for B.Com. B.M. Semester III & IV or Semester-V & VI respectively to join the college as a regular candidate as per the provisions of ABC regulation and the university Regulations 2022. A candidate as an external/distance mode from HEIs which are not registered on ABC portal, will not be allowed to join the college as a regular candidate.
- b) A candidate who has appeared for the B.Com. B.M. Semester-I & II or Semester-III & IV Examination of this or any other University as a regular candidate will be allowed for B.Com. B.M. Semester-III & IV or Semester-V & VI respectively to join distance mode. Such candidate shall be treated as an external/distance mode candidate.
- c) A Candidate who has passed in any of the heads of passing will be allowed to appear again in that head provided the conditions given in the university Regulations 2022 are fulfilled.
- d) 'Practical' will have a separate head of passing.
- e) For the students from distance mode, the same syllabi, examination system (such as semester system, scheme of marking, schedule of examination and nature of question paper) shall be made applicable as per regular B.Com. B.M. Programme.

Those students registered as external/distance mode candidate shall have to submit **one home assignment** for each course (paper) (in each semester) carrying 10 marks as a part of internal evaluation system, to the respective Study Centre notified and approved by the university.

**CBCS R.B.Com. B.M. 21**

- a) The course of studies and syllabus and books prescribed/recommended under it and the standard for passing at the examination for the Degree of Commerce for candidates appearing for the same as external/distance mode candidates shall be identical with those for the regular students of the University appearing for the examination.
- b) An external/distance mode students shall not offer at an examination any of the courses (subjects) for which there is no teaching provision in any of the affiliated colleges of the University.

\*\*\*\*\*

**Faculty of Commerce and Management: Major: Bank Management Minor: Accountancy**  
Structure: Four Years Multidisciplinary **Under Graduate B.Com.** Degree Program (Honors and Research)  
*Credit Distribution Structure with Multiple Entry and Exit Options*

Year and Level	Semester	Major		Minor	OE (Choose any one from each basket of other disciplines or faculty)	VSC, SEC, VSEC	AEC, VEC, IKS	OJT, FP, CEP, CC, RP	Cumulative Credit Per Semester	Degree Per Cumulative Credit
		Mandatory	Elective							
I (4.5)	I	DSC-I- Indian Banking Environment (4) DSC-II- Principles of Banking (2)	-	-	OE-I-Marathi Paper I / /Hindi Paper I /Economics Paper I (2)	VSC-I- Introduction to Accounting (2)	AEC-I-Business Communication-I (2)	CC-I-Co- Curricular Course-I (2)	22	UG Certificate 44
					OE-II- Geography Paper I/ Mathematics Paper I (2)	SEC-I- Marketing Skill (2)	VEC-I- Democracy and Good Governance (2)			
							IKS-Indian Business Management (2)			
	II	DSC-III- Central Banking (4) DSC-IV- Practical Banking (2)	-	DSM-I- Basics of Accounting (2)	OE-III-Marathi Paper II /Hindi Paper II /Economic Paper II (2)	VSC-II- Introduction to Finance (2)	AEC-II-Business Communication- II (2)	CC-II- Co- Curricular Course-II (2)	22	
OE-IV- Geography Paper II / Mathematics Paper II (2)					SEC-I- Insurance Skill (2)	VEC-II- Constitution of India (2)				
Cum. Cr		12	-	2	8	8	10	4	44	
Exit Option: Award of UG Certificate in Major with 44 credits and an additional 4 credits core NSQF course/Internship OR Continue with Major and Minor										

Year and Level	Semester	Major		Minor	OE (Choose any one from each basket of other disciplines or faculty)	VSC, SEC, VSEC	AEC, VEC, IKS	OJT, FP, CEP, CC, RP	Cumulative Credit Per Semester	Degree Per Cumulative Credit
		Mandatory	Elective							
II (5.0)	III	<b>DSC-V-</b> Rural Banking (4) <b>DSC-VI-</b> Co-operative Banking (4)	-	<b>DSM-II-</b> Advance Accounting (4)	<b>OE-V-</b> Business Statistics Paper I/ Environmental Science Paper I (2)	<b>VSC-III-</b> Quantitative Techniques (2)	<b>AEC-III-</b> Business Communication-III (2)	<b>FP-I-</b> Field Project I (2)	22	<b>UG Diploma 88</b>
								<b>CC-III-</b> Co-Curricular Course-III (2)		
	IV	<b>DSC-VII-</b> Retail Banking (4) <b>DSC-VIII-</b> Development Banking (4)	-	<b>DSM-III-</b> Basic Cost Accounting (4)	<b>OE-VI-</b> Business Statistics Paper II/ Environmental Science Paper II (2)	<b>SEC-II-</b> Quantitative Skills (2)	<b>AEC-IV-</b> Business Communication-IV (2)	<b>CEP-I</b> (2)	22	
								<b>CC-IV-</b> Co-Curricular Course-IV (2)		
<b>Cum. Cr</b>		28	-	10	12	12	14	12	88	
<b>Exit Option: Award of UG Diploma in Major with 88 credits and an additional 4 credits core NSQF course/Internship OR Continue with Major and Minor</b>										

Year and Level	Semester	Major		Minor	OE (Choose any one from each basket of other disciplines or faculty)	VSC, SEC, VSEC	AEC, VEC, IKS	OJT, FP, CEP, CC, RP	Cumulative Credit Per Semester	Degree Per Cumulative Credit
		Mandatory	Elective							
III (5.5)	V	<b>DSC-IX</b> -Credit and Risk Management (4) <b>DSC-X</b> -International Banking (4)	<b>ME-I</b> - Bank Accounting/ Financial Management / Managerial Economics (4)	<b>DSM-IV</b> -Auditing (4)	-	<b>VSC-IV</b> -Tally (2)	-	<b>FP-II</b> -Field Project II (4)	22	<b>UG Degree 132</b>
	VI	<b>DSC-XI</b> -Financial Markets & Services (4) <b>DSC-XII</b> -Treasury Management (4) <b>DSC-XIII</b> -Corporate Banking (2)	<b>ME-II</b> - Recent Trends in Banking/ Organizational Behavior/ Recent Trends in Indian Economy (4)	<b>DSM-V</b> -Taxation (4)	-	-	-	<b>Internship-I (4)</b>	22	
	<b>Cum. Cr</b>	46	8	18	12	14	14	20	132	
<b>Exit Option: Award of UG Degree in Major with 132 credits and an additional 4 credits core NSQF course/Internship OR Continue with Major and</b>										



**Minor**

Year and Level	Semester	Major		Minor	OE (Choose any one from each basket of other disciplines or faculty)	VSC, SEC, VSEC	AEC, VEC, IKS	OJT, FP, CEP, CC, RP	Cumulative Credit Per Semester	Degree Per Cumulative Credit
		Mandatory	Elective							
IV (6.0)	VII	<b>DSC-XIV</b> -Human Resource Management (4) <b>DSC-XV</b> -Bank Technology in India (4) <b>DSC-XVI</b> - Customer Relationship Management (4) <b>DSC-XVII</b> - Financial Advising (2)	<b>ME-III</b> - Project Appraisal and Monitoring/ Entrepreneurship Development/ Information Technology (4)	<b>DSM-V</b> - Research Methodology (4)	-	-	-	-	22	UG Honors with Research Degree 176
	VIII	<b>DSC-XVIII</b> -Wealth Management (4) <b>DSC-XIX</b> -Corporate and Social Responsibility (4) <b>DSC-XX</b> - Investment and Portfolio Management (4) <b>DSC-XXI</b> - Ethics in Banks and Financial Institution (2)	<b>ME-IV</b> - Insurance / Product Development/ Banking and Cyber Law (4)	-	-	-	-	Internship - II (4)	22	
	<b>Cum. Cr</b>	74	16	22	12	14	14	24	176	

**Exit Option: Award of UG Honors with Research Degree in Major with 176 credits and an additional 4 credits core NSQF course/Internship OR Continue with Major and Minor**

**B.Com. Part I (Semester I and II) Bank Management Major**  
**Structure as per NEP 2020**

<b>Course Category</b>	<b>Semester I</b>	<b>Semester II</b>
Major Mandatory	Indian Banking Environment (4)	Central Banking (4)
Major Mandatory	Principles of Banking (2)	Practical Banking (2)
Minor	--	Basics of Accounting (2)
Open Elective	Marathi Paper I /Hindi Paper I /Economics Paper I (2)	Marathi Paper II /Hindi Paper II /Economics Paper II (2)
Open Elective	Geography Paper I / Mathematics Paper I (2)	Geography Paper II / Mathematics Paper II (2)
Vocational Skill Course	Introduction to Accounting (2)	Introduction to Finance (2)
Skill Enhancement Course	Marketing Skill-I (2)	Insurance Skill-I (2)
Ability Enhancement Course	Business Communication-I (2)	Business Communication-II (2)
Value Education Course	Democracy and Good Governance (2)	Constitution of India (2)
Indian Knowledge System	Indian Business Management (2)	--
Co-Curricular Course	Co-Curricular Course-I (2)	Co-Curricular Course-I (2)
Exit Option: Award of UG Certificate in Major with 44 credits and an additional 4 credits core NSQF course/Internship OR Continue with Major and Minor		

B.Com. Part II (Semester III and IV) Bank Management Major  
Structure as per NEP 2020

<b>Course Category</b>	<b>Semester III</b>	<b>Semester IV</b>
Major Mandatory	Rural Banking (4)	Retail Banking (4)
Major Mandatory	Co-operative Banking (4)	Development Banking (4)
Minor	Advance Accounting (4)	Basic Cost Accounting (4)
Open Elective	Business Statistics Paper I (2)/ Environmental Science Paper I (2)	Business Statistics Paper II (2)/ Environmental Science Paper II (2)
Open Elective	--	--
Vocational Skill Course	Quantitative Techniques (2)	--
Skill Enhancement Course	--	Quantitative Skills (2)
Ability Enhancement Course	Business Communication-III (2)	Business Communication-IV (2)
Field Project/CEP	Field Project-I (2)	CEP-I (2)
Co-Curricular Course	NSS/ Cultural/ Sports (2)	NSS/ Cultural/ Sports (2)
Exit Option: Award of UG Diploma in Major with 88 credits and an additional 4 credits core NSQF course/Internship OR Continue with Major and Minor		

B.Com. Part III (Semester V and VI) Bank Management Major  
Structure as per NEP 2020

Course Category	Semester V	Semester VI
Major Mandatory	Credit and Risk Management (4)	Financial Markets & Services (4)
Major Mandatory	International Banking (4)	Treasury Management (4)
	--	Corporate Banking (2)
Major Elective	Bank Accounting (4) / Financial Management (4) / Managerial Economics (4)	Recent Trends in Banking (4) / Organizational Behaviour (4) / Recent Trends in Indian Economy (4)
Minor	Auditing (4)	Taxation (4)
Open Elective	--	--
Open Elective	--	--
Vocational Skill Course	Tally (2)	--
Field Project/CEP	Field Project-II (4)	--
OJT	--	Internship-I (4)
Exit Option: Award of UG Degree in Major with 132 credits and an additional 4 credits core NSQF course/Internship OR Continue with Major and Minor		

B.Com. Part IV (Semester VII and VIII) Bank Management Major  
Structure as per NEP 2020

Course Category	Semester VII	Semester VIII
Major Mandatory	Human Resource Management (4)	Wealth Management (4)
Major Mandatory	Bank Technology in India (4)	Corporate and Social Responsibility (4)
Major Mandatory	Customer Relationship Management (4)	Investment and Portfolio Management (4)
Major Mandatory	Financial Advising (2)	Ethics in Banks and Financial Institution (2)
Major Elective	Project Appraisal and Monitoring (4)/ Entrepreneurship Development (4) / Information Technology (4)/	Insurance (4) / Product Development (4) / Banking and Cyber Law (4) /
Minor	Research Methodology (4)	--
Open Elective	--	--
Open Elective	--	--
Vocational Skill Course	--	--
Field Project/CEP	--	--
OJT	--	Internship-II (4)
Exit Option: Award of UG Honors in Major with 176 credits and an additional 4 credits core NSQF course/Internship OR Continue with Major and Minor		

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

(Marks: Semester End:80 Internal Assessment:20 Total Marks: 100)  
 Introduced from June 2024

**COURSE OUTCOMES:**

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

- Aware about the journey of money.
- Knowing history of banking.
- Studying about general banking environment and future of banking environment.
- Getting knowledge about problems, challenges and opportunities in banking environment.

Unit no.	Contents	No. of Hours
<b>I</b>	<b>The Evolution of Money:</b> <ul style="list-style-type: none"> <li>▪ Concept of Money.</li> <li>▪ Functions of Money and its characteristics.</li> <li>▪ Evolution of Money timeline.</li> <li>▪ New trends in Money.</li> </ul>	<b>15</b>
<b>II</b>	<b>History of Banking in India:</b> <ul style="list-style-type: none"> <li>▪ Banking in India.</li> <li>▪ Pre Independence-Period.</li> <li>▪ Post-Independence Period.</li> <li>▪ Banking after LPG Policy.</li> </ul>	<b>15</b>
<b>III</b>	<b>Study of Indian Banking Environment:</b> <ul style="list-style-type: none"> <li>▪ Role of Banks in Economic Development.</li> <li>▪ General Banking Environment.</li> <li>▪ Internal Factors: Relating to organization and bank customer.</li> <li>▪ External Factors: Economic, Political, Socio- Cultural, Legal and Technological Factors.</li> </ul>	<b>15</b>
<b>IV</b>	<b>Recent Banking Environment:</b> <ul style="list-style-type: none"> <li>▪ Problems of Banking Sector.</li> <li>▪ Challenges Faced by Banking Sector.</li> <li>▪ Opportunities in Banking.</li> <li>▪ Future of Banking Sector.</li> </ul>	<b>15</b>

**References:**

1. Easy Money: Evolution of the Global Financial System to the Great Bubble Burst- By Vivek Kaul
2. Barons of Banking (Glimpses of Indian Banking History)- By Bakhtiar K Dadabhoy
3. Indian Banking Ecosystem- By S K Bhatia, Sunil Girotra, B. B. Khattar
4. Indian Banking- By R Parameswaran, S Natarajan, Schand Publication.

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**Faculty of Commerce and Management**  
**Syllabus as per National Education Policy (NEP) 2020**  
**B.Com. Bank Management Major**  
**SEMESTER – I**

**DSC- II: Principles of Banking**  
**Credits: 2**

**Marks: Semester End:40 Internal Assessment:10 Total Marks: 50**  
**Introduced from June 2024**

**COURSE OUTCOMES:**

After studying this course, students will be...

- Introduced to fundamental concepts of banking.
- Getting thorough knowledge of banking laws and operations.
- Enlightened regarding the new concepts introduced in the banking system.

Unit No.	Contents	No. of Hours
<b>I</b>	<b>Indian Financial System and types of banks:</b> <ul style="list-style-type: none"> <li>▪ History /Overview of the Indian Financial System</li> <li>▪ Structure and Role of Financial System in Economic Development.</li> <li>▪ Types of Banks: Central Bank, Commercial Banks, Co-operative Banks, Small Finance Banks</li> <li>▪ Payment Banks, Scheduled &amp; Non-Scheduled Banks.</li> </ul>	<b>15</b>
<b>II</b>	<b>Banker-Customer Relationship and Functions of Bank:</b> <ul style="list-style-type: none"> <li>▪ Introduction &amp; Definition of Customer, Banker-Customer Relationship</li> <li>▪ Termination of relationship, Banker's Special Relationship</li> <li>▪ Primary &amp; Secondary Functions of banks</li> <li>▪ Ancillary Services by banks.</li> </ul>	<b>15</b>

**References:**

1. Principles and Practice of Banking – Indian Institute of Banking and Finance.
2. Modern banking and Insurance – Jain J. N – Jain R.K., Cambridge university press.
3. Banking Law and Practice in India- M. L. Tannan and C.R. Datta, student's edition.
4. Indian Banking – Nature and Problems – Desai Vasant, Himalaya Publishing House.
5. Fundamentals of Banking Theory and practice – Basu A.K., Culcutta a. Mukharji Amp Co. publisher.

**SHIVAJI UNIVERSITY, KOLHAPUR**  
**Faculty of Commerce and Management**  
**Syllabus as per National Education Policy (NEP) 2020**  
**B.Com. Bank Management Major**  
**SEMESTER – I**  
**OE- I: Marathi Paper I**  
**Credits: 2**  
**Marks: Semester End:40 Internal Assessment:10 Total Marks: 50**  
**Introduced from June 2024**

**COURSE OUTCOMES:**

या कोर्सच्या अध्ययनानंतर विद्यार्थ्यांना,

१. मराठी भाषा व साहित्याभ्यासाची अभिरुची निर्माण होईल.
२. मराठी साहित्याचे आकलन, विश्लेषण व समीक्षण करता येईल.

घटक /Unit No.	तपशील /Contents	तासांची संख्या /No. of Hours
१	<b>गद्य १:</b> <ul style="list-style-type: none"><li>आपला धंदा कोणता व कसा करावा? - दादोबा पांडुरंग तर्खडकर</li><li>हिंदी उद्योगधंद्याच्या गरजा व शिक्षण प्रगतीची दिशा - महाराजा सयाजीराव गायकवाड,</li><li>मराठी माणूस उद्योगधंद्यात मागे का? - बी. जी. शिर्के.</li><li>ये है बंबई मेरी जान - यशवंत थोरात</li></ul>	१५
२	<b>गद्य २:</b> <ul style="list-style-type: none"><li>चांदणटिकल्या - सलीम सरदार मुल्ला.</li><li>उद्याच्या सुंदर दिवसांसाठी - नागनाथ कोत्तापल्ले.</li><li>हाऊसकिपर ते यशस्वी उद्योजक - हणमंतराव गायकवाड अंजली ठाकूर</li><li>लक्ष्य राही - सरनोबत</li></ul>	१५

**साधनग्रंथ/ References-**

१. काळे, अरुण : नंतर आलेले लोक, लोकवाङ्मय गृह, मुंबई, २०१०
२. कोत्तापल्ले, नागनाथ : उद्याच्या सुंदर दिवसासाठी, सायन पब्लिकेशन, पुणे, २०१५
३. गवस, राजन, शिंदे, अरुण, पाटील गोमटेश भाषिक सर्जन आणि उपयोजन, दर्या प्रकाशन, पुणे, २०१२
४. जोशी, वसंत, (संपा) : एकनाथांची निवडक भारूडे, मेहता पब्लिशिंग हाऊस, पुणे, १९९४
५. ठाकूर, अंजली, असाही एक किमयागार, राजहंस प्रकाशन, पुणे, २०२३



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**SEMESTER – I**  
**OE- I: Hindi Paper I**  
**Credits: 2**  
**Marks: Semester End:40 Internal Assessment:10 Total Marks: 50**  
**Introduced from June 2024**

**COURSE OUTCOMES:**

उद्देश्य

1. प्रयोजनमूलक हिंदी के प्रति छात्रों की रुचि बढ़ाना ।
2. प्रयोजनमूलक हिंदी एवं उसकी उपयोगिता से छात्रों को परिचित कराना ।
3. काव्य एवं कहानी विधा का आस्वाद, विवेचन एवं महत्त्व समझाना।
4. हिंदी कवि एवं कहानीकारों तथा उनकी रचनाओं से परिचित कराना।
5. साहित्य के माध्यम से नैतिक मूल्य, राष्ट्रीय मूल्य एवं उत्तिदायित्व के प्रति आस्था निर्माण करना ।

इकाई /Unit No.	विवरण /Contents	घंटों की संख्या /No. of Hours
१	विज्ञापन लेखन: <ul style="list-style-type: none"> <li>▪ विज्ञापन का स्वरूप एवं महत्त्व</li> <li>▪ विज्ञापन के अंग</li> <li>▪ विज्ञापन के उद्देश्य</li> <li>▪ 4. विज्ञापन के क्षेत्र में रोजगार के अवसर</li> </ul>	१५
२	कविताएँ: <ul style="list-style-type: none"> <li>▪ आ. धरती कितना देती है- सुमित्रानंदन पंत</li> <li>▪ जीवन का झरना - आरसीप्रसाद सिंह</li> <li>▪ पहचान- डॉ. देवेंद्र दीपक</li> <li>▪ यहाँ थी वह नदी - मंगलेश डबराल</li> </ul>	१५

संदर्भ ग्रंथ / References

1. प्रयोजनमूलक हिंदी- डॉ. लक्ष्मीकांत पांडेय
2. प्रयोजनमूलक हिंदी की प्रासंगिकता एवं परिदृश्य डॉ. सु. नागलक्ष्मी
3. प्रयोजनमूलक हिंदी डॉ. माधव सोनटक्के
4. प्रयोजनमूलक व्यावहारिक हिंदी ओमप्रकाश मित्तल
5. विज्ञापन कला: कल, आज और कल यशोदा भागवत (अनु. डॉ. गोविंद गुंठे)
6. सूचना विज्ञान के बहुआयामी प्रभाव डॉ. गोविंद गुंठे

<p align="center"><b>SHIVAJI UNIVERSITY, KOLHAPUR</b></p> <p align="center"><b>Faculty of Commerce and Management Syllabus as per National Education Policy (NEP) 2020</b></p> <p align="center"><b>B.Com. Bank Management Major</b></p> <p align="center"><b>SEMESTER – I</b></p> <p align="center"><b>OE-I Economics Paper I</b></p> <p align="center"><b>Credits :2</b></p> <p align="center"><b>Marks: Semester End:40 Internal Assessment:10 Total Marks: 50</b></p> <p align="center"><b>Introduced from June 2024</b></p>		
<p><b>COURSE OUTCOMES:</b></p> <p>After studying this course, students will be able to...</p> <ol style="list-style-type: none"> <li>1. Aware about nature and structure of Indian economy.</li> <li>2. Understand major issues in economic development of India.</li> </ol>		
<b>Unit No.</b>	<b>Contents</b>	<b>No. of Hours</b>
<b>1</b>	<p><b>Nature of the Indian Economy</b></p> <ul style="list-style-type: none"> <li>▪ Colonialism and Exploitation of India</li> <li>▪ India- An Underdeveloped Economy</li> <li>▪ India – A Developing Economy</li> <li>▪ Natural resources and Infrastructure in India</li> </ul>	<b>15</b>
<b>2</b>	<p><b>Economic Development – Issues</b></p> <ul style="list-style-type: none"> <li>▪ Some Demographic issues</li> <li>▪ Employment and Unemployment in India</li> <li>▪ Poverty- Poverty line, Causes of Poverty</li> <li>▪ Income Inequalities – Causes, Government policy and measures</li> </ul>	<b>15</b>

**References:**

1. V. K. Puri, S.K. Misra, Bharat Garg (2015). 'Indian Economy' Himalaya Publishing House
2. Ramesh Singh, (2023-2024) 'Indian Economy: For civil services and other competitive examinations. Mc Graw Hill
3. Davidson, J. (2018). 'An Introduction to Econometric Theory' Wiley Publisher
4. Wignaraja, P. & Sirivardana, S. (2009) 'Economic Democracy through Pro Poor Growth' Sage publisher
5. Havibullah, W& Ahuja, M. (2005) 'Land Reforms in India: Computerisation of Land Records' Sage Publisher.

<p align="center"><b>SHIVAJI UNIVERSITY, KOLHAPUR</b></p> <p align="center"><b>Faculty of Commerce and Management Syllabus as per National Education Policy (NEP) 2020</b></p> <p align="center"><b>B.Com. Bank Management Major</b></p> <p align="center"><b>SEMESTER – I</b></p> <p align="center"><b>OE- II Geography Paper I</b></p> <p align="center"><b>Credits :2</b></p> <p align="center"><b>Marks: Semester End:40 Internal Assessment:10 Total Marks: 50</b></p> <p align="center"><b>Introduced from June 2024</b></p>		
<p><b>COURSE OUTCOMES:</b></p> <p>After studying this course, students will be able to...</p> <ol style="list-style-type: none"> <li>3. Aware about nature and scope of Commercial Geography</li> <li>4. Understand concept, classification and Conservation of Economic Resources</li> </ol>		
<b>Unit No.</b>	<b>Contents</b>	<b>No. of Hours</b>
<b>1</b>	<p><b>Introduction to Commercial Geography</b></p> <ul style="list-style-type: none"> <li>▪ Definition and meaning of Commercial Geography</li> <li>▪ Nature of Commercial Geography</li> <li>▪ Scope of Commercial Geography</li> <li>▪ Significance of Commercial Geography</li> </ul>	<b>15</b>
<b>2</b>	<p><b>Economic Resources</b></p> <ul style="list-style-type: none"> <li>▪ Meaning and Importance of Resources</li> <li>▪ Classification of Resources</li> <li>▪ Conservation of Resources</li> <li>▪ Major bio resources and international trade</li> </ul>	<b>15</b>

**References:**

1. Commercial Geography – Sir Dudley Stamp.
2. Commercial Geography – E.C. K. Gonner, Trieste Publishing.
3. Human and Economic Geography – Goh Cheng Leong & Gillian Morgan, Oxford University Press.

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**SEMESTER – I**  
**OE- II: Mathematics Paper I**  
**Credits: 2**  
**Marks: Semester End:40 Internal Assessment:10 Total Marks: 50**  
**Introduced from June 2024**

**COURSE OUTCOMES:**

After studying this course, students will be...

- Introduced to fundamental concepts mathematics.
- Getting thorough knowledge of Determinants.
- Demonstrates the ability to solve problem.

Unit No.	Contents	No. of Hours
<b>I</b>	<b>Profit and Loss:</b> <ul style="list-style-type: none"> <li>▪ Basic concept of profit and Loss</li> <li>▪ Important terms – cost price, Fixed, variable and semi variable cost, selling price, market price, etc.</li> <li>▪ Formulas for calculating Profit and loss.</li> <li>▪ Application and examples.</li> </ul>	<b>15</b>
<b>II</b>	<b>Determinants:</b> <ul style="list-style-type: none"> <li>▪ Introduction to Determinants</li> <li>▪ Types of Determinants</li> <li>▪ Properties of Determinants</li> <li>▪ Application of Determinants.</li> </ul>	<b>15</b>

**References-**

1. A text book of Business Mathematics- Dr. Padmalochan Hazariya, S. Chand Publication
2. Business Mathematics by Dr. S.K.sharma, Dr. Gurmit Kour, SCS publication.
3. Business Mathematics by Priti Shantaram Mevse, Thakur publication Pvt. Ltd.

<p style="text-align: center;"><b>SHIVAJI UNIVERSITY, KOLHAPUR</b>  <b>Faculty of Commerce and Management</b>  <b>Syllabus as per National Education Policy (NEP) 2020</b>  <b>B.Com. Bank Management Major</b>  <b>SEMESTER – I</b>  <b>VSC-I Introduction to Accounting</b>  <b>Credits :2</b>  <b>Marks: Semester End:40 Internal Assessment:10 Total Marks: 50</b>  <b>Introduced from June 2024</b></p>		
<p><b>COURSE OUTCOMES:</b>  After studying this course, students will be able to...</p> <ol style="list-style-type: none"> <li>1. Introduced to various accounting concepts and conventions.</li> <li>2. Aware about AS &amp; IND -AS, IFRS</li> <li>3. Get the knowledge of various accounting receipts and expenditure.</li> </ol>		
<b>Unit No.</b>	<b>Contents</b>	<b>No. of Hours</b>
<b>I</b>	<b>Book Keeping &amp; Accounting</b> <ul style="list-style-type: none"> <li>▪ Meaning, Scope of Book Keeping and Accounting</li> <li>▪ Difference between Book keeping and Accounting</li> <li>▪ Accounting Concepts and Conventions</li> <li>▪ AS &amp; IND -AS, IFRS</li> </ul>	<b>15</b>
<b>2</b>	<b>Accounting Receipts and Expenditure: Capital and Revenue</b> <ul style="list-style-type: none"> <li>▪ Capital and Revenue Expenditure -concepts and examples</li> <li>▪ Capital and Revenue Receipts -concepts and examples</li> <li>▪ Difference between Capital Expenditure, Revenue Expenditure and Deferred Revenue Expenditure</li> <li>▪ Difference between Capital Receipts, Revenue Receipts</li> </ul>	<b>15</b>

**References:**

1. D. S. Rawat., Deepti Maheswari (2018), 'Students Guide to Accounting Standards'  
Taxman Allied Services.
2. Patkar, M.G. 'Book Keeping & Accountancy' Phadke Prakashan
3. Sheila Robinson (Ninth Edition) 'Book Keeping and Accounts' Pearson.
4. Dr. Richa Darshan, Prashant Sarothiya (2020) 'Basics of Financial Accounting'  
Educreation Publishing

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**SEMESTER – I**  
**SEC-I: Marketing Skills**  
**Credits: 2**  
**Marks: Semester End:40 Internal Assessment:10 Total Marks: 50**  
**Introduced from June 2024**

**COURSE OUTCOMES:**

After studying this course, students will be...

- Able to Know about introduction of marketing
- Aware about core concepts in marketing and Marketing planning
- Able to understand Marketing mix and elements of marketing mix
- Able to know Marketing Environment.

Unit No.	Contents	No. of Hours
<b>I</b>	<b>Introduction to Marketing:</b> <ul style="list-style-type: none"> <li>▪ Marketing- Introduction, Meaning, Definitions.</li> <li>▪ Role and Importance of Marketing</li> <li>▪ Core Concepts in Marketing- Need, want, Demand, Value and satisfaction and Exchange and transaction.</li> <li>▪ Marketing Planning.</li> </ul>	<b>15</b>
<b>II</b>	<b>Marketing Mix:</b> <ul style="list-style-type: none"> <li>▪ Introduction &amp; Definition of Marketing Mix.</li> <li>▪ 7 Ps of Marketing ( Product, Price, Place, Promotion, People, Processes and Physical evidence)</li> <li>▪ Types of Marketing Mix</li> <li>▪ Nature and scope of Marketing Environment.</li> </ul>	<b>15</b>

**References-**

1. Marketing Management- S.A. Sherlekar, Himalaya Publication House, Mumbai
2. Marketing Management- Philip Kotler, Prentice hall of india Ltd., New Delhi
3. An Introduction to marketing- Marchand and B. Vardhajan, Vikas Publishing House, New Delhi.

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**SEMESTER – I**

**AEC-I: Business Communication I**

**Credits: 2**

**Marks: Semester End:40 Internal Assessment:10 Total Marks: 50**  
**Introduced from June 2024**

**COURSE OUTCOMES:**

After studying this course, students will be...

- Enhance their Managerial Communication at work skills set for career.
- Familiarized with the current expected requirement of the industry.
- Empower with professional as well as remedial of the industry.

Unit No.	Contents	No. of Hours
<b>I</b>	<b>Introduction to Business Communication:</b> <ul style="list-style-type: none"> <li>▪ Meaning, Definitions and basic forms of Communication</li> <li>▪ Process and need of communication</li> <li>▪ Channels of communication</li> <li>▪ Global world impact of technological advancement on communication</li> </ul>	<b>15</b>
<b>II</b>	<b>Communication skills:</b> <ul style="list-style-type: none"> <li>▪ Listening skills: Importance and factors affecting on listening skills</li> <li>▪ Speaking skills; Importance and principles of effective speaking</li> <li>▪ Interview skills: types of interview, preparing for interview.</li> <li>▪ Brief about group discussion, business meetings and conferences, etc.</li> </ul>	<b>15</b>

**References-**

1. Business Communication- D.D. Singhal, Cengage Learning, 16<sup>th</sup> edition
2. Communication skills- Dr. P.L. Pardeshi, Parshwa Publication.
3. Business Communication- Varinder Kumar, Kalyani Publisher.
4. Essential of Business Communication- Rajendra Pal, Sultan chand and son.

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**SEMESTER – I**

**IKS- Generic: Indian Business Management**  
**Credits: 2**

**Marks: Semester End:40 Internal Assessment:10 Total Marks: 50**  
**Introduced from June 2024**

**COURSE OUTCOMES:**

After studying this course, students will be...

- Understand the key ideas of Indian management
- Explain how to develop Indian thoughts in management
- Application of values in management
- Demonstrate various examples of Indian thinkers and Indian business models before the students.

Unit No.	Contents	No. of Hours
<b>I</b>	<b>Indian Management:</b> <ul style="list-style-type: none"> <li>▪ Evolution of Indian Management, Key ideas of Indian Management, Role of Values in Management, Indian Epics and Management.</li> <li>▪ Dimensions of Vedic Management, Bhagwad Gita, Ramayan, Buddha's Management, Kautilya's Arthashastra.</li> </ul>	<b>15</b>
<b>II</b>	<b>Indian Business Models:</b> <ul style="list-style-type: none"> <li>▪ Business Model of TATA, Business Model of Bajaj Group, Business Model of Aditya Birla Group, Business Model of Reliance Industries, Business Model of AMUL.</li> </ul>	<b>15</b>

**References-**

1. Sancev Rinka and Khanna, Parul: Ethics and Values in Business Management, Ane Books Pvt. Ltd.
2. Rajgopalachari C. Ramayan Bhartiya Vidya Bhawan
3. Bhagwad Gita as Viewed by swami Vivekananda; Vedanta Press & Bookshop
4. Gita Piramal: Business Legends
5. Kalai Selvan N: Tata's Business and Growth Strategy (Business Strategy Series) 1 Jan 2008.



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**SEMESTER – II**  
**DSC-III Central Banking**  
**Credits :4**  
**Marks: Semester End:80 Internal Assessment:10 Total Marks: 100**  
**Introduced from June 2024**

**COURSE OUTCOMES:**

After studying this course, students will be...

- Introduced to the concept of central banking.
- Getting thorough knowledge of the Reserve Bank of India.
- Enlightened about various instruments & policies implemented by the RBI.

Unit No.	Contents	No. of Hours
<b>I</b>	<b>Introduction to Central Banking:</b> <ul style="list-style-type: none"> <li>▪ Meaning, Evolution of Central Banks, Main Functions</li> <li>▪ Development of Central Banks in Developed and Developing Countries</li> <li>▪ Role of Central Bank in Economic Development</li> </ul>	<b>15</b>
<b>II</b>	<b>Central Banking in India:</b> <ul style="list-style-type: none"> <li>▪ RBI &amp; its origin, Role of RBI, Purpose of RBI</li> <li>▪ Objectives, Constitution and Governance of RBI</li> <li>▪ Main Functions, Development/ Promotion and Supervisory Functions, Recent Developments RBI &amp; Other Banks.</li> </ul>	<b>15</b>
<b>III</b>	<b>Monetary and Credit Policy:</b> <ul style="list-style-type: none"> <li>▪ Meaning &amp; Objectives Monetary and Credit Policy</li> <li>▪ Instruments, Need Monetary and Credit Policy</li> <li>▪ Other Aspects of the Policies.</li> </ul>	<b>15</b>
<b>IV</b>	<b>Inflation and Price Control by RBI:</b> <ul style="list-style-type: none"> <li>▪ Intervention mechanisms</li> <li>▪ Exchange Rate Stability</li> <li>▪ Rupee Value and Controlling Measures.</li> </ul>	<b>15</b>

**References :**

1. Bank Lending- Prasad S. Vipradas and Prof. Dr. J.K. Syan, Himalaya Publication House
2. Banking Reforms in India- Managing Change- K. Subramanian, T.K. Velayudham, Tata Mcgraw - Hill Publication
3. Indian Financial System- Reena Madhav-Sublime Publication Jaypur.
4. Money, Banking, International Trade, and Public Finance- Dr. D.M. Mithani, Himalaya Publishing.

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**SEMESTER – II**  
**DSC-IV Practical Banking**  
**Credits :2**  
**Marks: Semester End:40 Internal Assessment:10 Total Marks: 50**  
**Introduced from June 2024**

**COURSE OUTCOMES:**

After studying this course, students will be...

- Introduced to fundamental concepts of lending and credit monitoring.
- Getting thorough knowledge of types of customers, documentation & charging securities.
- Enlightened regarding the concepts of NPA.

Unit No.	Contents	No. of Hours
<b>I</b>	<b>Types of Bank Customer and Documentation:</b> <ul style="list-style-type: none"> <li>▪ Types of Bank Customers: Personal Account, HU F, Proprietorship Firm, Partnership Firm, LLP, Companies.</li> <li>▪ Introduction of Documentation and Document</li> <li>▪ Different types of documents</li> <li>▪ Steps &amp; Process of documentation.</li> </ul>	<b>15</b>
<b>2</b>	<b>Lending, Credit Monitoring and Non-performing Assets-</b> <ul style="list-style-type: none"> <li>▪ Principle of Lending and Non-Fund Based Limits</li> <li>▪ Credit Monitoring and Types.</li> <li>▪ Introduction, Meaning, Computation of NPA Levels,</li> <li>▪ Asset Classification, Determinants of Asset Classification</li> </ul>	<b>15</b>

**References:**

1. Principles and Practice of Banking – Indian Institute of Banking and Finance.
2. Modern banking and Insurance – Jain J. N – Jain R.K., Cambridge University Press.
3. Banking Law and Practice in India- M. L. Tannan and C.R. Datta, students edition.
4. Indian Banking – Nature and Problems – Desai Vasant,Himalaya Publishing House.

<p style="text-align: center;"><b>SHIVAJI UNIVERSITY, KOLHAPUR</b>  <b>Faculty of Commerce and Management</b>  <b>Syllabus as per National Education Policy (NEP) 2020</b>  <b>B.Com. Bank Management Major</b>  <b>SEMESTER – II</b>  <b>DSM-I Basics of Accounting</b>  <b>Credits :2</b>  <b>Marks: Semester End:40 Internal Assessment:10 Total Marks: 50</b>  <b>Introduced from June 2024</b></p>		
<p><b>COURSE OUTCOMES:</b></p> <p>After studying this course, students will be able to...</p> <ol style="list-style-type: none"> <li>1. Acquaint with knowledge of various accounting terms and rules.</li> <li>2. Instill the practical knowledge about basic accounting procedures.</li> <li>3. Understanding practical application of accounting terms.</li> </ol>		
<b>Unit No.</b>	<b>Contents</b>	<b>No. of Hours</b>
<b>I</b>	<p><b>Basics Accounting Terms</b></p> <ul style="list-style-type: none"> <li>▪ Types of Account and Accounting Rules</li> <li>▪ Journal- Meaning and Importance</li> <li>▪ Journalizing Procedure</li> <li>▪ Practical Problem based on Journal</li> </ul>	<b>15</b>
<b>2</b>	<p><b>Ledger and Subsidiary Books</b></p> <ul style="list-style-type: none"> <li>▪ Ledger- Meaning, Need and Importance</li> <li>▪ Ledger Posting</li> <li>▪ Subsidiary Books – Meaning and its types.</li> <li>▪ Posting in Subsidiary books.</li> </ul>	<b>15</b>

**References:**

1. Patkar, M.G. 'Book Keeping & Accountancy' Phadke Prakashan
2. Sheila Robinson (Ninth Edition) 'Book Keeping and Accounts' Pearson.
3. Dr. Richa Darshan, Prashant Sarothiya (2020) 'Basics of Financial Accounting'  
Educreation Publishing
4. Wayne A. Label, (Third Edition) 'Accounting for Non-Accountants'

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**SEMESTER – II**  
**OE- III: Marathi Paper II**  
**Credits: 2**  
**Marks: Semester End:40 Internal Assessment:10 Total Marks: 50**  
**Introduced from June 2024**

**COURSE OUTCOMES:**

- या कोर्सच्या अध्ययनानंतर विद्यार्थ्यांना,  
 १. मराठी भाषा व साहित्याभ्यासाची अभिरुची निर्माण होईल.  
 २. मराठी साहित्याचे आकलन, विश्लेषण व समीक्षण करता येईल,  
 ३. मराठी कवितेचे आस्वादन व मूल्यनिर्णयन करता येईल  
 ४. वैचारिक व ललित स्वरूपाचे लेखन करता येईल  
 ५. मुलाखतीचे कौशल्य अवगत होईल.

घटक /Unit No.	तपशील /Contents	तासांची संख्या /No. of Hours
१	<b>गद्य १:</b> <ul style="list-style-type: none"> <li>भारताचा शोध - पं. जवाहरलाल नेहरू</li> <li>अवघे धरू सुपंथ - रत्नाप्पा कुंभार</li> <li>व्यवसायाची नीतितत्त्वे - जे. आर.डी. टाटा</li> <li>भुकेलेले राहा... वेडे राहा - स्टीव्ह जॉब</li> </ul>	१५
२	<b>गद्य २:</b> <ul style="list-style-type: none"> <li>स्लीपर - महादेव मोरे</li> <li>रावीपार - गुलजार</li> <li>यंत्रमहर्षी म्हादबा मेस्त्री - प्र. के. अत्रे</li> <li>'शारदा प्रशालेतील धडे' - प्रतापराव पवार</li> </ul>	१५

**साधनग्रंथ/ References**

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- गवस, राजन, शिंदे, अरुण, पाटील गोमटेश, भाषिक सर्जन आणि उपयोजन, दर्या प्रकाशन, पुणे, २०१२
- गुलजार: रावीपार, (अनु.) विजय पडळकर, मोहन वेल्हाळ, मेहता पब्लिशिंग हाऊस, पुणे, २००१
- गोडबोले, अच्युत व कहाते अतुल, स्टीव्ह जॉब्स: एक झपाटलेला तंत्रज्ञ ! मेहता पब्लिशिंग हाऊस, पुणे, २०१८
- नसिराबादकर, ल. रा: व्यावहारिक मराठी, भाषाविकास संशोधन संस्था, कोल्हापूर २०२३
- नेहरू, जवाहरलाल, भारताचा शोध, (अनु), साने गुरुजी, ना. वि. करंदीकर, कॉन्टिनेन्टल प्रकाशन, पुणे

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**Faculty of Commerce and Management**  
**Syllabus as per National Education Policy (NEP) 2020**  
**B.Com. Bank Management Major**  
**SEMESTER – II**  
**OE- III: Hindi Paper II**  
**Credits: 2**  
**Marks: Semester End:40 Internal Assessment:10 Total Marks: 50**  
**Introduced from June 2024**

**COURSE OUTCOMES:**

1. प्रयोजनमूलक हिंदी एवं उसकी उपयोगिता से छात्रों को परिचित कराना।
2. काव्य एवं कहानी विधा का आस्वाद, विवेचन एवं महत्त्व समझाना।
3. हिंदी कवि एवं कहानीकारों तथा उनकी रचनाओं से परिचित कराना।
4. साहित्य के माध्यम से नैतिक मूल्य, राष्ट्रीय मूल्य एवं उत्तिदायित्व के प्रति आस्था निर्माण करना।
5. हिंदी भाषा के श्रवण, पठन, विचार, कल्पना एवं लेखन क्षमता का छात्रों में विकास करना।

इकाई /Unit No.	विवरण /Contents	घंटों की संख्या /No. of Hours
१	साक्षात्कार लेखन: <ul style="list-style-type: none"> <li>▪ साक्षात्कार का स्वरूप</li> <li>▪ साक्षात्कार प्रनिधि</li> <li>▪ साक्षात्कार का महत्त्व</li> <li>▪ साक्षात्कार के उद्देश्य</li> </ul>	१५
२	कहानियाँ: <ul style="list-style-type: none"> <li>▪ समय- यशपाल</li> <li>▪ सुख - काशीनाथ सिंह</li> <li>▪ छोटा किमान जयनंदन</li> <li>▪ चुभता हुआ घोंसला दामोदर खडसे</li> </ul>	१५

**संदर्भ ग्रंथ / References**

1. कविता के नए प्रतिमान - डॉ. नामवर सिंह
2. नई कविता के प्रमुख हस्ताक्षर डॉ. संतोषकुमार तिवारी
3. हिंदी के आधुनिक प्रतिनिधि कवि द्वारिका प्रसाद सक्सेना
4. कहानी: स्वरूप और संवेदना राजेंद्र यादव
5. समकालीन हिंदी कहानी डॉ. पुष्पलाल सिंह
6. हिंदी कहानी का समकालीन परिदृश्य डॉ. वेदप्रकाश अमिताभ
7. दामोदर खडसे का सृजन संसार डॉ. महिपति शिवदास

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<p><b>COURSE OUTCOMES:</b></p> <p>After studying this course, students will be able to...</p> <ol style="list-style-type: none"> <li>1. Get the knowledge of Indian agriculture structure in India.</li> <li>2. Aware about Green Revolution concept</li> </ol>		
<b>Unit No.</b>	<b>Contents</b>	<b>No. of Hours</b>
<b>I</b>	<p><b>Indian Agriculture</b></p> <ul style="list-style-type: none"> <li>▪ Role of Agriculture in Indian Economy</li> <li>▪ Nature of India's Agriculture</li> <li>▪ Cropping Pattern in India</li> <li>▪ Policies for Agriculture and Rural Development</li> </ul>	<b>15</b>
<b>2</b>	<p><b>Agricultural Production and Green Revolution</b></p> <ul style="list-style-type: none"> <li>▪ WTO and Indian Agriculture: Challenges and Priorities</li> <li>▪ Low Levels of Productivity and its Causes</li> <li>▪ Measures to Increase Productivity</li> <li>▪ Green Revolution – Concept and Impact</li> </ul>	<b>15</b>

**References:**

1. V. K. Puri, S.K. Misra, Bharat Garg (2015). 'Indian Economy' Himalaya Publishing House
2. Ramesh Singh, (2023-2024) 'Indian Economy: For civil services and other competitive examinations'. Mc Graw Hill
3. Davidson, J. (2018). 'An Introduction to Econometric Theory' Wiley Publisher
4. Wignaraja, P. & Sirivardana, S. (2009) 'Economic Democracy through Pro Poor Growth' Sage publisher
5. Havibullah, W& Ahuja, M. (2005) 'Land Reforms in India: Computerisation of Land Records' Sage Publisher.

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<p><b>COURSE OUTCOMES:</b>  After studying this course, students will be able to...</p> <ol style="list-style-type: none"> <li>1. Get the knowledge of Geographic Information System in India</li> <li>2. Aware about Global trends in GIS</li> </ol>		
<b>Unit No.</b>	<b>Contents</b>	<b>No. of Hours</b>
<b>I</b>	<b>Geographic Information System (GIS)</b> <ul style="list-style-type: none"> <li>▪ Introduction and meaning of GIS</li> <li>▪ Milestone and Developmental stages in GIS</li> <li>▪ Components of GIS, Merits and Demerits</li> </ul>	<b>15</b>
<b>2</b>	<b>Global trends in GIS</b> <ul style="list-style-type: none"> <li>▪ Definition, scope and role of GIS in digital world</li> <li>▪ Functionalities of GIS</li> <li>▪ Digital market and interdisciplinary domain</li> <li>▪ GIS global immigration services</li> </ul>	<b>15</b>

References-

1. An Introduction to Geographical Information Systems Ian Heywood (2011) 2.  
Geographic Information Systems and Cartographic Modelling Tomlin, C.D. (1990)
2. Geographic Information Systems and Environmental Modelling Clarke, C., K. (2002)
3. GIS-Fundamentals, Applications, and Implementations Elangovan, K. (2006) 7.  
Introduction to Geographical Information Systems Chang, Kang-Tsung (2015)

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**SEMESTER – II**  
**OE- IV: Mathematics Paper II**  
**Credits: 2**  
**Marks: Semester End:40 Internal Assessment:10 Total Marks: 50**  
**Introduced from June 2024**

**COURSE OUTCOMES:**

After studying this course, students will be...

- Introduced to fundamental concepts of mathematics.
- Getting thorough knowledge of Determinants.
- Demonstrates the ability to solve problem.

Unit No.	Contents	No. of Hours
<b>I</b>	<b>Ratio and Proportion:</b> <ul style="list-style-type: none"> <li>▪ Introduction to Ratios and Proportion.</li> <li>▪ Types of Ratios</li> <li>▪ Calculations of Ratios</li> <li>▪ Proportion – examples</li> </ul>	<b>15</b>
<b>II</b>	<b>Matrices:</b> <ul style="list-style-type: none"> <li>▪ Types of Matrices.</li> <li>▪ Properties of Matrices.</li> <li>▪ Basic operations of matrices</li> <li>▪ Application of Matrices</li> </ul>	<b>15</b>

**References-**

1. A text book of Business Mathematics- Dr. Padmalochan Hazariya, S. Chand Publication
2. Business Mathematics by Dr. S.K.sharma, Dr. Gurmit Kour, SCS publication.
3. Business Mathematics by Priti Shantaram Mevse, Thakur publication Pvt. Ltd.



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<p><b>COURSE OUTCOMES:</b>  After studying this course, students will be able to...</p> <ol style="list-style-type: none"> <li>1. Acquaint with knowledge of Finance and Micro-Finance Term.</li> <li>2. Aware about how Financial Institutions works in financial system.</li> <li>3. Aware about role of commercial banks in finance.</li> </ol>		
<b>Unit No.</b>	<b>Contents</b>	<b>No. of Hours</b>
<b>I</b>	<b>Finance and Micro-Finance</b> <ul style="list-style-type: none"> <li>▪ Finance- Concept &amp; Meaning</li> <li>▪ Functions and Objectives of Finance</li> <li>▪ Micro-Finance: Concept, Characteristics and Need</li> <li>▪ Advantages and Disadvantages of Micro-Finance</li> </ul>	<b>15</b>
<b>2</b>	<b>Banks and Other Financial Institutions</b> <ul style="list-style-type: none"> <li>▪ Financial Institutions- Importance and Need</li> <li>▪ Roles performed by Financial Institutions in India</li> <li>▪ Types of Financial Institutions</li> <li>▪ Role of Commercial Bank in Finance</li> </ul>	<b>15</b>

**References:**

1. Apte, P. G. 'International Finance: Business Perspective' TATA McGraw Hill
2. Charles T. Horngren, Gary L. Sundem, John A. Elliott, Donna R. Philbrick  
(Eleventh Edition) 'Introduction to Financial Accounting' Pearson
3. Maire Loughran (2020) 'Financial Accounting for Dummies'
4. Arthur J. Keown, John D. Martin, J. William Petty, (Ninth Edition) 'Foundation of Finance' Pearson.

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**SEMESTER – II**

**SEC II: Insurance Skill**

**Credits: 2**

**Marks: Semester End:40 Internal Assessment:10 Total Marks: 50**

**Introduced from June 2024**

**COURSE OUTCOMES:**

After studying this course, students will be...

- Know about concept of Insurance
- Aware about importance of Insurance in society.
- Able to understand Various types of insurance

<b>Unit No.</b>	<b>Contents</b>	<b>No. of Hours</b>
<b>I</b>	<b>Introduction to Insurance:</b> <ul style="list-style-type: none"><li>▪ Definition, characteristics of insurance.</li><li>▪ Need of insurance and Principles of Insurance.</li><li>▪ Economic and commercial significance of insurance.</li><li>▪ Insurance as a social security tool.</li></ul>	<b>15</b>
<b>II</b>	<b>Types of Insurance:</b> <ul style="list-style-type: none"><li>▪ Meaning and Nature of life insurance, Fire insurance and Marine Insurance.</li><li>▪ Products under Life Insurance policies.</li><li>▪ Procedure of taking fire Insurance policy.</li><li>▪ Procedure of taking marine insurance policy.</li></ul>	<b>15</b>

**References-**

1. G.S. Panda- Principles and Practices of Insurance' Kalyani Publishers, Ludhiana.
2. M. Arif khan Practice of Insurance, Educational Book House, Aligarh.
3. M.N. Mishra-'Insurance Principles and Practice' S. Chand & Company Ltd.,New Delhi.

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**B.Com. Bank Management Major**  
**SEMESTER – II**

**AEC-II: Business Communication II**

**Credits: 2**

**Marks: Semester End:40 Internal Assessment:10 Total Marks: 50**  
**Introduced from June 2024**

**COURSE OUTCOMES:**

After studying this course, students will be...

- Enhance their Managerial Communication at work skills set for career.
- Familiarized with the current expected requirement of the industry.
- Empower with professional as well as remedial of the industry.

Unit No.	Contents	No. of Hours
I	<b>Barriers to communication:</b> <ul style="list-style-type: none"><li>▪ Physical, Semantic Language, Socio-Cultural, Psychological Barriers</li><li>▪ Ways to Overcome these Communication Barriers</li><li>▪ Concept of Business Ethics and its Importance</li><li>▪ Development of positive personal attitude and SWOT analysis</li></ul>	15
II	<b>Reading skills and writing skills</b> <ul style="list-style-type: none"><li>▪ Principles of Effective reading</li><li>▪ Business Letter writing</li><li>▪ Cover letters</li><li>▪ E- communication.</li></ul>	15

**References-**

1. Communication skills- Dr. P.L. Pardeshi, Parshwa Publication.
2. Business Communication- Varinder Kumar, Kalyani Publisher.
3. Essential of Business Communication- Rajendra Pal, Sultan chand and son.
4. Conflict management and Organisational efficiency- Dr. Sanjeet Kumar

## **Nature of Question Paper and Scheme of Marking (Proposed)**

### **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**

**20 marks**

A) Multiple Choice Question

8 Marks

B) True or False

6 Marks

C) Fill in the Blanks

6 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**

**10 marks**

A) Multiple Choice Question

4 Marks

B) True or False

3 Marks

C) Fill in the Blanks

3 Marks

#### **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**

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