



Shivaji University, Kolhapur

Choice Based Credit System (CBCS)

Bachelor of Commerce (B. Com.)-Bank Management Program

Faculty of Commerce and Management

(To be implemented from Academic Year 2019-20)

Shivaji University, Kolhapur

Faculty of Commerce & Management BACHELOR OF COMMERCE (B.COM.) (BANK MANAGEMENT))

Course Structure under Choice Based Credit System (CBCS)

1. Title : The degree shall be titled as 'Bachelor of Commerce (Bank Management) under the faculty of commerce with effect from the academic year

B.Com. (Bank Management).Sem I & II from Academic Year 2019-20

B.Com. (Bank Management).Sem III & IV from Academic Year 2020-21

B.Com. (Bank Management).Sem V & VI from Academic Year 2021-22

Program Specific Outcome

1. This program will make students to understand the role of banking sector in Indian economy.
2. This Program will provide in-depth knowledge to the students in respect of currents trends in banking sector as well as various banking models taking place in India.

Program Outcomes

After completing B.com (Bank management) course the students will be able to

1. Identify the different functional aspects of banking world and recognize different opportunities in banking sector.
2. Acquire the different skills necessary for professional attitude.
3. Identify the problems and challenges faced by banks in reaching remote areas of the country as well as recent trends in banking sector.
4. Identify role and importance of technology in banking sector.
5. Analyze the day to day banking operations in practice.

Pattern of CBCS: the pattern for the purpose of Semester end examination shall be as mentioned below:

I. B.COM. (BANK MANAGEMENT) Sem I & II: 50 marks University Semester end examination for each paper in each semester.

II. B.COM. (BANK MANAGEMENT).Sem III & IV: 50 marks University Semester end examination for each paper in each semester except Environmental Studies. Only for Environment studies in Semester IV, 70 marks shall be for University examination for Theory paper and 30 marks for Project work.

III. B.COM. (BANK MANAGEMENT).Sem V & VI: 40 marks University Semester end examination and 10 marks internal examination for each theory paper in each semester

Compulsory Civic Course (CCC)

For Sem I and Sem V there shall be Compulsory Civic Courses under self Study Mode which are as follows:

Sem I:CCC- I : Democracy, Elections and Good Governance (non-credit)

SemV : CCC-II: Constitution of India and Local Skill Development (noncredit)

Skill Enhancement Course (SEC)

For Sem II and Sem VI there shall be Compulsory Skill Enhancement Courses under self Study Mode which are as follows:

SemII : SEC-I : Any one from following (i) to (v) (Non-Credit)

i) Business Communication & Presentation ii) Event Management iii)

Personality Development iv) Yoga & Physical Management

v) Resume, Report & Proposal Writing

SemIV : SEC-II Any one from following (vi) to (x) (Non-Credit)

vi) Interview & Personal Presentation Skill vii) Entrepreneurship

Development viii) Travel & Tourism ix) E-Banking & Financial Services x) RTI & Human Right Education (HRE), IPR & Patents

- These courses are of self-study mode. The study material of all above courses will be made available on University Website.
- The examination of each of the course will be of 50 marks having 25 MCQ Questions. Minimum 20 marks (40%) out of 50 are required for passing.
- The duration of examination shall be 60 minutes
- The examination shall be conducted at the college level
- The list of all candidates along with marks is to be submitted by the Principal to the University
- The degree will be awarded only after successful completion of these courses
- The performance of students regarding Non-Credit Courses (CCC & SEC) shall be separately mentioned in Result sheet as Pass or Fail

4. Credit distribution chart for B.COM. (BANK MANAGEMENT) Program with Course Code

Course Name	Total Courses (Papers)	Total Credits	% in Total Course
CC: Core Course	22	88	59
AECC: Ability Enhancement	7	28	19
GEC: Generic Elective Courses	4	16	11
DSE: Discipline Specific Elective	4	16	11
Total	37	148	100

5. Duration

1. The program shall be a Full Time program.
2. The duration of program shall be three years.
3. The program shall be run on self supporting basis.
4. Student has to complete the program within six years i.e. 3+3 years.

6. Number of Students:

A batch shall consist of not more than 60 students

7. Eligibility:

As per Ordinance – O. B. Com. 1.

8. Medium of Instruction:

The medium of instructions shall be in English.

9. Teachers Qualification:

As per rules and regulations of Shivaji University, Kolhapur and Govt. of Maharashtra

10. Scheme of Examination:

B.COM. (BANK MANAGEMENT). Program will be conducted through CBCS Semester pattern
The pattern for the purpose of Semester end examinations shall be as mentioned below:

- i. B. Com. (BANK Management) Sem I & II :- 50 marks University Semester end examination for each theory paper in each Semester.
- ii. B. Com. (BANK Management) Sem III & IV:- 50 marks University Semester end examination for each

theory paper in each Semester except Environmental Studies. Only for Environmental Studies in Semester IV, 70 marks shall be for University examination for theory paper and 30 marks for project work.

iii. B. Com. (BANK Management) Sem V & VI :- 40:10 pattern shall be applicable for each theory paper in each semester wherein 40 marks shall be for University Semester end examination and 10 marks for internal assessment

11. Workload (period/Lectures for each Course)

For every semester 60 periods (60 minutes per period) are allotted to complete the syllabus of each Course (Subject)

12. Standard of Passing:

I. A candidate must obtain minimum 40% of the marks in each University and internal examination paper as well as mini and major project report.

II. For environmental studies Semester IV the candidate shall have to score 28 marks out of 70 marks theory paper and 12 marks out of 30 for project work.

5

III. There shall be a separate head of passing in Theory and Internal examination. However, ATKT rules shall be made applicable in respect of theory paper (University Examination) only.

IV. A candidate who fails in any number of subjects during semester – I & II shall be admitted to B.COM. (BANK MANAGEMENT)-II (appear for semester –III & Semester IV examination)

V. However the candidate shall not be admitted to B.COM. (BANK MANAGEMENT)- III (Semester-V) unless he/she passed in all the subjects at B.COM. (BANK MANAGEMENT)-I (Semester-I & Semester-II)

VI. A candidate who fails in any number of subjects during Semester-III & IV shall be admitted for B.COM. (BANK MANAGEMENT)-III & allowed to appear for Semester –V & VI examinations.

Gradation Chart:

Marks obtained Numerical Grade
(Grade Point)

CGPA Letter Grade

Absent 0 (Zero) - -

0-40 0 to 4 0.0 to 3.99 Fail

41-50 5 4.00 to 4.99 C

51-60 6 5.00 to 5.99 B

61-70 7 6.00 to 6.99 B+

71-80 8 7.00 to 7.99 A

81-90 9 8.00 to 8.99 A+

91 to 100 10 9.00 to 10.0 O

Outstanding

Note:

i) Marks obtained ≥ 0.5 shall be rounded off to next higher digit

ii) The SGPA & CGPA shall be rounded off to 2 decimal points

Calculation of SGPA & CGPA

1. Semester Grade Point Average (SGPA)

SGPA = $\frac{\text{Course credits} \times \text{Grade Points obtained of a semester}}{\text{Course credits of respective semester}}$

2. Cumulative Grade Point Average (CGPA)

CGPA = $\frac{\text{Total credits of a semester} \times \text{SGPA of respective semester of all semesters}}{\text{Total course credits of all semesters}}$

13. Fee Structure

As per University norms

14. Requirements:

i) Core Faculty

For First Year Sem I & Sem II - 1 Full Time Faculty
For Second Year Sem III & Sem IV - 1 Full Time Faculty
6

For Third Year Sem V & Sem VI - - 1 Full Time Faculty

Total – 3 Full Time Faculties

In addition there shall be visiting faculty drawn from academicians/professionals from different fields.

The eligibility norms for the post of Assistant Professor are as per UGC norms. As per the need additional faculty on CHB basis may be appointed to give justice to the subject.

ii) **Library:** The entire library fees collected from the students shall be invested on library

iii) **Equipments and Stationary:** supply of Computers, overhead projector, necessary software, operating system, necessary stationary.

CBCS R.B.Com. 2: i) Structure of B. Com. Bank Management Programme Sem I & II

STRUCTURE – I									
SEMESTER- I - DURATION: 06 MONTHS									
S r. N o.	TEACHING SCHEME					EXAMINATION SCHEME			
	Course Type	THEORY (TH)			PRACTICAL (PR)	THEORY			PRACTICAL
		No. of lectur es	Hours	Credits	-	PAPER HOURS	MAX	MIN	-
1	CC – A1	4	3.2	4	NO PRACTICAL	2	50	18	NO PRACTICAL
2	CC – A3	4	3.2	4		2	50	18	
3	CC – A5	4	3.2	4		2	50	18	
4	GEC –A	4	3.2	4		2	50	18	
5	GEC – B	4	3.2	4		2	50	18	
6	AECC- C1	4	3.2	4		2	50	18	
Total		24	19.2	24	-	-	300	-	-
SEMESTER- II - DURATION: 06 MONTHS									
S r. N o.	TEACHING SCHEME					EXAMINATION SCHEME			
	Course Type	THEORY (TH)			PRACTICAL (PR)	THEORY			PRACTICAL
		No. of lectur es	Hour s	Credit s	-	PAPER HOURS	MAX	MIN	-
1	CC – A2	4	3.2	4	NO PRACTICAL	2	50	18	NO PRACTICAL
2	CC – A4	4	3.2	4		2	50	18	
3	CC – A6	4	3.2	4		2	50	18	
4	GEC –A	4	3.2	4		2	50	18	
5	GEC – B	4	3.2	4		2	50	18	
6	AECC- C2	4	3.2	4		2	50	18	
Total		24	19.2	24	-	-	300	-----	-
Grand Total Sem I + II		48	38.4	48	-	-	600	----	-

CC :Core Course : All courses (subjects) are compulsory.

GEC : Generic Elective Course : Candidate has to select any one course (subject) from Group A & one course (subject) from Group B.

AECC :Ability Enhancement Compulsory Course : All courses (subjects) are compulsory.

(A) Non-Credit Self Study Course : Compulsory Civic Courses (CCC)

For Sem I: CCC – I : Democracy, Elections and Good Governance

(B) Non-Credit Self Study Course : Skill Development Courses (SDC)

For Sem II: SDC – I : Any one from following (i) to (v)

i) Business Communication & Presentation ii) Event management iii) Personality Development, iv) Yoga & Physical Management v) Resume, Report & proposal writing

ii) Structure of B. Com. Programme Sem III & IV

STRUCTURE – II									
SEMESTER- III - DURATION: 06 MONTHS									
Sr. No.	TEACHING SCHEME					EXAMINATION SCHEME			
	THEORY (TH)				PRACTICAL (PR)	THEORY			PRACTICAL
	Course Type	No. of lectures	Hours	Credits	-	PAPER HOURS	MAX	MIN	-
1	CC-B1	4	3.2	4	NO PRACTICAL	2	50	18	NO PRACTICAL
2	CC-B3	4	3.2	4		2	50	18	
3	CC-B5	4	3.2	4		2	50	18	
4	CC-B7	4	3.2	4		2	50	18	
5	AECC -C3	4	3.2	4		2	50	18	
6	AECC -C5	4	3.2	4		2	50	18	
7	AECC -EVS	-	-	-	-	-	-	-	-
Total		24	19.2	24	-	TOTAL MARKS	300	-	-
SEMESTER- IV - DURATION: 06 MONTHS									
Sr. No.	TEACHING SCHEME					EXAMINATION SCHEME			
	THEORY (TH)				PRACTICAL (PR)	THEORY			PRACTICAL
	Course Type	No. of lectures	Hours	Credits	-	PAPER HOURS	MAX	MIN	-
1	CC-B2	4	3.2	4	NO PRACTICAL	2	50	18	NO PRACTICAL
2	CC-B4	4	3.2	4		2	50	18	
3	CC-B6	4	3.2	4		2	50	18	
4	CC-B8	4	3.2	4		2	50	18	
5	AECC -C4	4	3.2	4		2	50	18	
6	AECC -C6	4	3.2	4		2	50	18	
7	AECC -EVS	4	3.2	4		3	70 + 30	25+10	<i>30 Marks Project Total 100Marks.</i>
Total		28	22.4	28	-	-	400	-	-
Grand Total		52	41.6	52	-	-	700	-	-

CC :Core Course : All courses (subjects) are compulsory.

AECC :Ability Enhancement Compulsory Course : All courses (subjects) are compulsory.

AECC – EVS : Ability Enhancement Compulsory Course - Environmental Studies

iii) Structure of B. Com. Programme Sem V & VI

STRUCTURE – III												
SEMESTER- V - DURATION: 06 MONTHS												
Sr. No.	TEACHING SCHEME				PRACTICAL (PR)	EXAMINATION SCHEME						
	THEORY (TH)					-	THEORY			Internal Exam.		
	Course Type	No. of lectures	Hours	Credits			PAPER HOURS	MAX	MIN	Internal	MAX	MIN
1	CC-C1	4	3.2	4	NO PRACTICAL	2	40	14	Seminar	10	04	
2	CC-C3	4	3.2	4		2	40	14		10	04	
3	CC-C5	4	3.2	4		2	40	14		10	04	
4	CC-C7	4	3.2	4		2	40	14		10	04	
5	DSE - I	4	3.2	4		2	40	14		10	04	
6	DSE -II	4	3.2	4		2	40	14		10	04	
Total		24	19.2	24		-	240	-----	60 Theory + Internal 240 + 60 = 300			
SEMESTER- VI - DURATION: 06 MONTHS												
Sr. No.	TEACHING SCHEME				PRACTICAL (PR)	EXAMINATION SCHEME						
	THEORY (TH)					-	THEORY			Internal Exam		
	Course Type	No. of lectures	Hours	Credits			PAPER HOURS	MAX	MIN	Internal	MAX	MIN
1	CC-C2	4	3.2	4	NO PRACTICAL	2	40	14	Internal Exam	10	04	
2	CC-C4	4	3.2	4		2	40	14		10	04	
3	CC-C6	4	3.2	4		2	40	14		10	04	
4	CC-C8	4	3.2	4		2	40	14		10	04	
5	DSE - III	4	3.2	4		2	40	14		10	04	
6	DSE - IV	4	3.2	4		2	40	14		10	04	
Total		24	19.2	24		-	240	-----	60 Theory +Internal 240 + 60 =300			
Grand Total		48	38.4	48	-	-	480	----	Theory + Internal 480 + 120 = 600			

CC : Core Course : All courses (subjects) are compulsory

DSE : Discipline Specific Elective : Candidate has to select any one course (subject) which consists of Paper I to IV. Paper I & II for Sem V and Paper III & IV for Sem VI.

(A) Non-Credit Self Study Course : Compulsory Civic Courses (CCC)

For Sem V: CCC – II : Constitution of India and Local Self Government

(B) Non-Credit Self Study Course : Skill Development Courses (SDC)

For Sem VI: SDC – II: Any one from following (vi) to (x)

vi) Interview & Personal Presentation Skill, vii) Entrepreneurship Development Skill, viii) Travel & Tourism, ix) E-Banking & Financial Services, x) RTI & Human Right Education (HRE), IPR & Patents

CBCS R. B. Com. 3 : List of Courses (Subject)

(i) For B. Com. Sem I & II

Semester I		Semester II	
Course Code	Course (Subject)	Course Code	Course (Subject)
Core course			
CC-A1	Accountancy Paper-I	CC-A2	Accountancy Paper-II
CC-A3	Principles of Business Management	CC-A4	Principles of Marketing
CC-A5	Business Economics Paper-I	CC-A6	Business Economics Paper-II
GEC-A1	Impression Management Paper-I	GEC- A2	Impression Management Paper-II (Business Communication)
GEC- B1	Bank Management Paper-I (Principles and practices of banking)	GEC-B2	Bank Management Paper-III (Central Banking)
AECC-C1	Bank Management Paper-II (Rural & Social Banking)	AECC- C2	Bank Management Paper-IV (Agriculture & Co-operative Banking)
	A) Non-Credit Self Study Course : Compulsory Civic Courses (CCC) For Sem V: CCC – II : Constitution of India and Local Self Government		B) Non-Credit Self Study Course : Skill Development Courses (SDC) For Sem II: SDC – I : Any one from following (i) to (v) : i) Business Communication & Presentation ii) Event management iii) Personality Development, iv) Yoga & Physical Management v) Resume, Report & proposal writing

Note :

- 1. CC :** Core Course : All courses (subjects) are compulsory.
- 2. GEC :** Generic Elective Course : Candidate has to select any one course (Subject) from Group A & B.
- 3. AECC :** Ability Enhancement Compulsory Course : All courses (subjects) are compulsory.

(ii) For B. Com. Sem III & IV

Semester III		Semester IV	
Course Code	Course (Subject)	Course Code	Course (Subject)
Core course			
CC-B1	Accountancy Paper-III (Accounting for Bank Managers)	CC-B2	Accountancy Paper-IV (Bank audit and Reporting)
CC-B3	Human Recourse Management	CC-B4	Organizational Behaviour
CC-B5	Business Economics Paper-III (Recent Trends in Indian Economy)	CC-B6	Business Economics Paper-IV (Recent Trends in Banking)
CC-B7	Business Mathematics & Statistics	CC-B8	Research Methodology
AECC-C3	Bank Management Paper-V (Corporate Banking)	AECC-C4	Bank Management Paper-VII (International Banking)
AECC-C5	Bank Management Paper-VI (Retail Banking)	AECC-C6	Bank Management Paper-VIII (Development Banks)
			SEC-II Any one from following (vi) to (x) (Non-Credit) vi) Interview & Personal Presentation Skill vii) Entrepreneurship Development viii) Travel & Tourism ix) E-Banking & Financial Services x) RTI & Human Right Education (HRE), IPR & Patents
AECC- EVS	Environmental Studies	AECC- EVS	Environmental Studies

Note:

1. **CC** : Core Course : All courses (subjects) are compulsory.
2. **AECC**: Ability Enhancement Compulsory Course: All courses (subjects) are compulsory.
3. **AECC – EVS** : Ability Enhancement Compulsory Course – Environmental Studies

(iii) For B. Com. Sem V & VI

Semester V		Semester VI	
Course Code	Course (Subject)	Course Code	Course (Subject)
Core course			
CC-C1	Entrepreneurship Development	CC-C2	Modern Management Practices
CC-C3	Bank Management Paper-IX (Indian Banking Environment)	CC-C4	Bank Management Paper-XIV (Foreign Exchange and Foreign Trade Finance)
CC-C5	Bank Management Paper-X (Bank Technology in India)	CC-C6	Bank Management Paper-XV (Treasury Management)
CC-C7	Bank Management Paper-XI (Credit and Risk Management)	CC-C8	Bank Management Paper-XVI (Product Development)
DSE-A1	Bank Management Paper-XII (Project Report and Viva voce)	DSE-A3	Bank Management Paper-XVII (Banking and Cyber Laws)
DSE-A2	Bank Management Paper-XIII (Financial Markets and Services)	DSE-A4	Bank Management Paper-XVIII (Project Appraisal and Monitoring)
	(A) Non-Credit Self Study Course : Compulsory Civic Courses (CCC) For Sem V: CCC – II : Constitution of India and Local Self Government		(B) Non-Credit Self Study Course : Skill Development Courses (SDC) For Sem VI: SDC – II: Any one from following (vi) to (x) vi) Interview & Personal Presentation Skill, vii) Entrepreneurship Development Skill, viii) Travel & Tourism, ix) E-Banking & Financial Services, x) RTI & Human Right Education (HRE), IPR & Patents

Note:

- CC: Core Course:** All courses (subjects) are compulsory.
- DSE: Discipline Specific Elective:** Candidate has to select any one course (subject) which consists of Paper I to IV. Paper I & II for Sem V and Paper III & IV for S

**B.Com. Part-I Bank Management (Entire)
Program Structure**

Paper No	Sem-I	Paper No.	Sem-II
101	Accountancy Paper-I	201	Accountancy Paper-II
102	Principles of Business Management	202	Principles of Marketing
103	Business Economics Paper-I	203	Business Economics Paper-II
104	Impression Management Paper-I	204	Impression Management Paper-II (Business Communication)
105	Bank Management Paper-I (Principles and practices of banking)	205	Bank Management Paper-III (Central Banking)
106	Bank Management Paper-II (Rural & Social Banking)	206	Bank Management Paper-IV (Agriculture & Co-operative Banking)
107	(A) Non-Credit Self Study Course : Compulsory Civic Courses (CCC) For Sem I: CCC – I : Democracy, Elections and Good Governance	207	(B) Non-Credit Self Study Course : Skill Development Courses (SDC) For Sem II: SDC – I : Any one from following (i) to (v) : i) Business Communication & Presentation ii) Event management iii) Personality Development, iv) Yoga & Physical Management v) Resume, Report & proposal writing

B.Com. Part-II Bank Management (Entire) Course Structure

Paper No	Sem-III	Paper No	Sem-IV
301	Accountancy Paper-III (Accounting for Bank Managers)	401	Accountancy Paper-IV (Bank Audit & Reporting)
302	Human Recourse Management	402	Organizational Behaviour
303	Business Economics Paper-III (Recent Trends in Indian Economy)	403	Business Economics Paper-IV (Recent Trends in Banking)
304	Business Mathematics & Statistics	404	Research Methodology
305	Bank Management Paper-V (Corporate Banking)	405	Bank Management Paper-VII (International Banking)
306	Bank Management Paper-VI (Retail Banking)	406	Bank Management Paper-VIII (Development Banks)
307	Environmental Studies (Additional subject as per University Rules)		

B.Com. Part-III Bank Management (Entire) Course Structure

Paper No	Sem-V	Paper No	Sem-VI
501	Entrepreneurship Development	601	Modern Management Practices
502	Bank Management Paper-IX (Indian Banking Environment)	602	Bank Management Paper-XIV (Foreign Exchange and Foreign Trade Finance)
503	Bank Management Paper-X (Bank Technology in India)	603	Bank Management Paper-XV (Treasury Management)

504	Bank Management Paper-XI (Credit and Risk Management)	604	Bank Management Paper-XVI (Product Development)
505	Bank Management Paper-XII (Project Report and Viva voce)	605	Bank Management Paper-XVII (Banking and Cyber Laws)
506	Bank Management Paper-XIII (Financial Markets and Services)	606	Bank Management Paper-XVIII (Project Appraisal and Monitoring)
507	(A) Non-Credit Self Study Course : Compulsory Civic Courses (CCC) For Sem V: CCC – II : Constitution of India and Local Self Government	607	(B) Non-Credit Self Study Course : Skill Development Courses (SDC) For Sem VI: SDC – II: Any one from following (vi) to (x) vi) Interview & Personal Presentation Skill, vii) Entrepreneurship Development Skill, viii) Travel & Tourism, ix) E-Banking & Financial Services, x) RTI & Human Right Education (HRE), IPR & Patents

Nature of Question Paper: (for all courses of B.Com. (Business Management) program)

**QUESTION PAPER PATTERN
FOR ALL SEMESTERS**

Duration: 2 Hours

Total Marks – 50

Instructions: -

- 1) All Questions are compulsory
- 2) Figures to the right indicate marks

Nature of Questions:-

Q.1 Broad Question/Numerical Problem in Case of Accountancy/Finance etc. 15

OR

Q.1 Broad Question/Numerical Problem in Case of Accountancy/Finance etc. 15

Q.2 Write Short Answers//Numerical Problem in Case of Accountancy/Finance etc. (Any Two) 20

a)

b)

c)

d)

Q.3 Write Short Notes (Any Two)

15

a)

b)

c)

d)

Note:-

The above nature of question paper is applicable for all the courses of B.Com. Program for all six semesters. For the courses where testing of students vide numerical problems is concern, Question number 1 and Question number 2 should carry numerical problems.

Nature of Question Paper: (for all courses of B.Com. (Business Management) program)

**QUESTION PAPER PATTERN
FOR ALL SEMESTERS**

Duration: 2 Hours

Total Marks – 40

Instructions: -

- 1) All Questions are compulsory
- 2) Figures to the right indicate marks

Nature of Questions:-

Q.1 Broad Question/Numerical Problem in Case of Accountancy/Finance etc. 14

OR

Q.1 Broad Question/Numerical Problem in Case of Accountancy/Finance etc. 14

Q.2 Write Short Answers//Numerical Problem in Case of Accountancy/Finance etc. (Any Two) 16

a)

b)

c)

d)

Q.3 Write Short Notes (Any Two)

10

a)

b)

c)

d)

Note:-

The above nature of question paper is applicable for all the courses of B.Com. program for all six semesters. For the courses where testing of students vide numerical problems is concern, Question number 1 and Question number 2 should carry numerical problems.

**Shivaji University Kolhapur B.Com. Part-I
Bank Management
Semester –I & Semester-II**

- 1) **Subject:**Accountancy
- 2) **Year of implementation:** w. e. f. June, 2019 onwards
- 3) **Pattern:** Examination will be semester-wise
- 4) **Medium of instruction:** The medium of instruction shall be English
- 5) **STANDARD OF PASSING:-**
As Prescribed under rules & regulation for concerned degree/programmed.
- 6) **NATURE OF QUESTION PAPER AND SCHEME OF MARKING:-**
The nature of question paper will be same as B.Com- I other papers.

Semester –I

**Paper No- CC – A1
Subject: Accountancy Paper- I**

Credits -4 (Marks 50, Hours-60, No. of lectures = 75, of 48 mins. Each)

Objective

- To impart the knowledge of various accounting concept
- To instill the practical knowledge about basic accounting procedures with the help of problems.
- To acquaint them with knowledge of Bank Reconciliation Statement and its use.

Unit		Contact Hours
I	Meaning: - Book –Keeping, Accounting- Scope of Financial Accounting- Accounting , Concepts and Conventions, Accounting Standards Indian and International	15
II	Basic Accounting terms: Types of Accounts- -Accounting Rules-Capital and Revenue Items- Journal-Meaning. Importance- Journalizing procedure.	15
III	Ledger:- Posting, Balancing, Subsidiary books, Preparation of Financial Statements	15
IV	Bank Reconciliation Statement	15

References:-

1. Gupta R.L. and Gupta V.K.- principles and Practice of Accountancy.
2. Shuklo and Grewal – Advanced Accounts
3. Khan & Jain – Financial Accounting
4. Maheshwari & Maheshwari- An Introduction to Accountancy.
5. Jain & Narang- Advanced Accounting

Semester –I**Paper No- CC – A3****Subject: Principles of Business Management Paper- I****Credits -4 (Marks 50, Hours-60, No. of lectures = 75, of 48 mins. Each)**

- 1) **Subject:** Principles of Business Management
- 2) **Year of implementation:** w.e.f. June, 2019 onwards
- 3) **Pattern:** Examination will be semester-wise
- 4) **Medium of instruction:** The medium of instruction shall be English

Course Outcome

- To make students well verse about the concept of management and its functions.
- To study various theories of management developed by experts.

Unit		Contact Hours
I	Introduction to management: Concept and Nature of Management, need for the study, Principles of Management, Managerial Roles, Managerial Skills, levels and Functions of Management.	15
II	A. Contribution to Development of Management Theory: F.W.Taylor, Henri Fayol, Elton Mayo, Peter Drucker, Different Approached to Management Theory.	15
III	Planning and Decision Making: A. Concept, Types, Steps in Planning, Limitations of planning. Environmental Analysis and diagnosis (internal and external environment). B. Forecasting- Meaning, Techniques, Decision Making- Concept, Types and steps in decision making, Techniques of Decision Making.	15
IV	Organizing and Direction: A. Concept Principles and Process. B. Authority and Responsibility. C. Staffing- Concept importance and Process. D. Direction: Concept Principles and Process.	15

References

1. Harold Koontz and Heinz Weihrich, Essentials of Management: An International and Leadership Perspective, McGraw Hill Education.
2. Stephen P Robbins and Madhushree Nanda Agrawal, Fundamentals of Management: Essential Concepts and Applications, Pearson Education.
3. George Terry, Principles of Management, Richard D. Irwin
4. Newman, Summer, and Gilbert, Management, PHI
5. James H. Donnelly, Fundamentals of Management, Pearson Education.
6. B.P. Singh and A.K.Singh, Essentials of Management, Excel Books
7. Griffin, Management Principles and Application, Cengage Learning
8. Robert Kreitner, Management Theory and Application, Cengage Learning
9. TN Chhabra, Management Concepts and Practice, DhanpatRai& Co. (Pvt. Ltd.), New Delhi
9. Peter F Drucker, Practice of Management, Mercury Books, London

10. Organisation and Management- Dr. C.B. Gupta
11. Business Organization and Management –M.C.Shukla
12. Essentials of Management- Koontz and O' Donnell
13. Management: Stoner
14. Management: Moshal
15. Principles of Management- P.C. Tripathi and P.H.Reddy
16. Management- Principles and practice- Shriniwas & Chunawala
Principles of management: Terry, G.R. and Stephen Franklin

Semester –I

Paper No- CC – A5

Subject: Business Economics Paper- I

Credits -4 (Marks 50, Hours-60, No. of lectures = 75, of 48 mins. Each)

- 1) **Subject:** Business Economics - Paper- I and II
- 2) **Year of implementation:** w.e.f. June, 2019 onwards
- 3) **Pattern:** Examination will be semester-wise
- 4) **Medium of instruction:** The medium of instruction shall be English
- 5) **Scheme of Teaching**
- 6) **Scheme of Examination**
 - Examination shall be conducted at the end of each semester.
 - The theory paper shall carry 40 marks each semester

PREAMBLE – Business Economics is called as Applied Economics, also it is referred as Managerial Economics. Hence commerce students should know about the Applied Economics. It contains application of pure economic theories to the business. Today Indian economy is rapidly growing. Since economic reforms various changes took place in the economy. Economic and commercial scenario is totally changed. Information and technology sector is playing vital role in service sector and especially in banking and finance, communications, educational and other sectors. This global as well as Indian economy scenario needs the knowledge of Applied Economics to the students of commerce. They should be aware regarding to changing picture and needs of economy. In order to find out different opportunities in jobs and business through their education, the knowledge of concepts, principles, and theories in Business Economics to the students is essential. It will strengthen the students to fight out in global market environment.

Course Outcome

- To expose student to basic Micro Economics concepts and inculcate an analytical approach to the subject matter.
- To stimulate the students interest by showing the relevance and use of various economic theories.

Unit	Contact Hours

I	Introduction of Business Economics A) Definition, Concept, Nature and scope of Business Economics - Business Economics and Business Decisions. B) Features of Business Economics – Micro and Macro Economics, Prescriptive Science bridges gap between theoretical Economics. C) Goal of Business Firm- Profit maximization.	15
II	Demand Function – A) Concept of Demand – Demand Function - Types of goods- Consumer’s and Producer’s goods, Perishable and Non-perishable goods, Autonomous and Derived goods. B) Elasticity of Demand –Concept of Price Elasticity of Demand, Types of price elasticity of Demand – Income elasticity of Demand, Cross elasticity of Demand.	15
III	Demand Forecasting – A) Meaning of Demand forecasting – Importance in Business decision making. B) Methods of Demand forecasting - Market survey, Time Series and Graphical method.	15
IV	Unit IV- Production Function - A) Meaning of Production Function – Total, Average, and Marginal production. Inputs – fixed and Variable inputs. B) Production Theories: Law of variable proportion, Law of Returns to scale. - Internal Economies and External Economies.	15

REFERENCE BOOKS

- 17.Principles of Economics – Alfred Marshall
- 18.Economic Analysis –Boulding E.K.
- 19.A Textbook of Economics – A.W Stonier &D.C.Hague.
- 20.Risk, Uncertainty and Profit. –F.H.Knight.
- 21.Economic Theory of Monopolistic Competition–Chamberlin E.H.
- 22.Economic theory and Operations Analysis – BaumolW.L.
- 23.Manageial Economics – D.Gopalkrishna.
- 24.Manageial Economics – Dr.M.N.Shinde.
- 25.Manageial Economics – D.N.Dwivedi.
26. Fundamentals of Economics –D.N.Elhance.
27. Manageial Economics – H.C. Peterson &Cpislewis.
28. Manageial Economics –J.C.Verma.
29. Principle of Economics – K.P.M.Sundaram&M.C.Vaish.
30. Modern Economic Theory - K.K.Dewett.

15. Introduction to Positive Economics – R.J. Lipsey. 16.
Advanced Economic Theory-M.L.Jhingan.
17. Economics of Imperfect Competition – Mrs.Joan Robinson. 18.
Business Economics – O.M.Agarwal&R.Narayan.
19. Advanced Economic Theory – P.N.Chopra.
20. Methods in Business Statistics –R.J.Shah.
21. Economics –Samuelson.
22. Business Administration and Management – S.C.Saksena.
23. Business Management – Sinha J.C. and MugaliV.N.
24. Statistical Methods – S.P.Gupta.
25. Theory of Price – G. J.Stigler.
26. Principles of Economics. – S.M.IsraneyandN.K.Sastry.

Semester –I

Paper No- GEC – A1

Subject: Impression Management Paper- I

Credits -4 (Marks 50, Hours-60, No. of lectures = 75, of 48 mins. Each)

- 1) **Subject: Impression Management - Paper- I andII**
- 2) **Year of implementation:** w.e.f. June, 2019onwards
- 3) **Pattern:** Examination will be semester-wise
- 4) **Medium of instruction:** The medium of instruction shall be English
- 5) **Scheme of Teaching**
- 6) **Scheme of Examination**
 - Examination shall be conducted at the end of each semester.
 - The theory paper shall carry 50 marks each semester

(New syllabus will be implemented from June, 2019onwards)

Course Outcome:

- 1) To make students familiar with the concept and techniques of impression management
- 2) To espouse the students to acquire the skills of impression management required to improve their employability

Unit		Contact Hours
I	Introduction to Impression Management Meaning, Definitions, Motives and Strategies of Impression Management, Techniques of Impression Management-Self Descriptions, Association, Opinion, Conformity, Excuses, Apologies, Acclaiming, Flattery and Favors	15
II	Personality Concept, Characteristics of Personality, Factors influencing	15

	Personality, Types of Personality, Internal and External Personality	
III	Soft Skills Interpersonal Skills, Motivation, Negotiating and Conflict Resolution, Assertiveness, Leadership, Team-Building, Decision-making, Time Management- Importance and Techniques of Time management	15
IV	Communication Skills Concept, types and process of communication (A) Oral Communication: Meaning, Scope, Principles of Oral Communication, Techniques of Effective Speech, Face-to-Face Conversation, Tele-Conferencing, Demonstration, Meetings (B) Written Communication: Purpose of writing, Concept of Electronic Writing Process, Writing Business Letters and Reports	15

References:

- 1) Impression Management in the organization-- Robert a. Giacalone and Paul Rosenfeld, Routledge,1989
- 2) Erving Goffman: The Presentation of Self in Everyday Life--Barnhart, Adam,1994
- 3) Impression Management: The Self-Concept, Social Identity and Interpersonal Relations-- Schlenker, Barry R, Monterey/ California: Brooks/ Cole,1980
- 4) Organisational Behaviour—Stephon Robbins
- 5) Human Behavior at Work—Keith Davis
- 6) Human Behavior-- Dr. Anjali Ghanekar
- 7) Business Communication--The ICFAI Publication (The ICFAI Center for Management Research),2003
- 8) Business Communication Today--Courtland L. Bovee , John S. Thill and Barbara E. Schatzman, Pearson Education,2003
- 9) Business Communication- Dr. C.S Rayudu, HH Publication, Eight Revised Edition

Semester –I
Paper No- GEC – B1
Subject: BANK MANAGEMENT PAPER I
(PRINCIPLES AND PRACTICE OF BANKING)

Credits -4 (Marks 50, Hours-60, No. of lectures = 75, of 48 mins. Each)

Course Outcome

- To introduce fundamental concepts of banking.
- To give thorough knowledge of banking operations.
- To enlighten the students regarding the new concepts introduced in banking system.

Preamble: In order to get universal knowledge of banking system, bank Management paper is introduced at the level of B. Com. Part I. This paper correlates the principles and practice of banking. We hope that students of commerce may be acquiring the knowledge of banking system in the globalization era.

Unit		Contact Hours
I	An Introduction to Banking A) Meaning and Evolution of Banking in India B) Functions of Banks-Role of Banks in Economic Development C) Types of Banks in India and Its Features D) Principles of Banking Business and Its Importance	15
II	Banker –Customer Relationship A) Meaning and types of bank customer B) Banker-Customer Relationship - General and Special C) Right of Line and its type D) Customer Grievance Redressal Policy in Banking Sector	15
III	Deposit Products of the Banks A) Current and Saving Accounts- Important Features and Schemes B) Fixed and Recurring accounts Important Features and Schemes C) Basic Savings Bank Deposit Account (BSBDA) D) FCNR, NRE and NRO Accounts	15
IV	Practical Banking A) Current and Saving Accounts Opening Form - Contents B) Fixed and Recurring Accounts Opening Form - Contents C) KYC - Procedure, Legal Provisions under AMLPA- 2002 and Its Importance D) Entries and Particulars in Passbook and Bank Account Statement	15

References:

1. Principles and Practice of Banking – Indian Institute of banking and Finance.
2. Modern banking and Insurance – Jain J. N - Jain R.K.
3. Banking Law and Practice in India- Tanna – Datta C.R.
4. Indian Banking – Nature and Problems – Desai Vasant.
5. Fundamentals of Banking Theory and practice – Basu A.K.
6. Principles & Practices of Banking - By Indian Institute of Banking & Finance Macmillan Publication.

Semester –I

Paper No- AECC – C1
Subject: BANK MANAGEMENT PAPER II (RURAL AND SOCIAL BANKING)

Credits -4 (Marks 50, Hours-60, No. of lectures = 75, of 48 mins. Each)

Course Outcome

- To introduce the concept, role and financial system of rural banking.
- To study the development in rural financing as well as concept of social banking.

Preamble: In order to get universal knowledge of banking system, bank Management paper

is introduced at the level of B. Com. Part I. This paper correlates the principles and practice of banking. We hope that students of commerce may be acquiring the knowledge of banking system in the globalization era.

Unit		Contact Hours
I	An Introduction to Rural banking A) Institutional and Non-Institutional Banking System in Rural area B) Role of Institutional Banks in Rural Development C) Lead Bank Scheme - Course Outcome, Importance and Progress D) BC and BF model - Objectives, Importance and Progress (15 lectures)	15
II	Rural Financial System A) Indigenous Bankers - Features and Importance B) Primary Credit Cooperatives - Objectives and Importance C) Regional Rural Banks Scheme - Objectives and Progress in India D) Financial Inclusion Initiatives in India	15
III	Recent Trends in Rural financing A) Micro Finance Institutions - Models and Importance B) SHG- Nature, Importance and SHG-Bank Linkages C) Meaning and Importance of Financial Literacy and Credit Counseling D) Problems of Rural Bank Branches in India	15
IV	Social Banking A) Meaning and Concept B) Need of Social Banking C) Social Banking Practices D) Limitations of Social Banking	15

References

1. <http://www.ibf.org.in>
2. Macmillan India Ltd, New Delhi and their outlets.
3. Rural Banking in India- An Empirical Study- G. Savaraiah – DayaPublishing House, Delhi N. B. Gosavi –ChandralokPrakashan
4. Commercial Banks and Rural Development, K.C. Padhye-Asian Publication Services,Delhi
5. Role of Financial Institutions in Regional Development of India, Dr. P.K.Kotia- PrateekshaPublicationJaypur.
6. Rural Money Markets in India- SubrataGhatak , The MacmillanCompany, Delhi.

Semester –II
Paper No- CC – A2
Subject: Accountancy Paper- II

Credits -4 (Marks 50, Hours-60, No. of lectures = 75, of 48 mins. Each)

Course Outcome

- To impart the accounting knowledge
- To make student aware of accounting knowledge like Tally.

Unit		Contact Hours
I	Joint Venture - Joint Venture System: relevant concept and accounting procedure	15
II	Financial Statements:- Meaning & Types- Ratio Analysis- Meaning advantages & limitations – Classification of Ratios- Liquidity Ratios, Solvency Ratios and profitability Ratios.	15
III	Working Capital:- Meaning, necessity- Preparation of working Capital Statement and funds flow statement.	15
IV	Introduction to Tally Package- Features of Tally- Accounting procedure with Tally-ERP latest version.	15

References:-

1. Gupta R.L. and Gupta V.K.- principles and Practice of Accountancy.
2. Shuklo and Grewal – Advanced Accounts
3. Khan & Jain – Financial Accounting
4. Maheshwari & Maheshwari- An Introduction to Accountancy.
5. Jain & Narang- Advanced Accounting
6. Arora – Computer Accounts.

Semester –II
Paper No- CC – A4
Subject: Principles of Marketing

Credits -4 (Marks 50, Hours-60, No. of lectures = 75, of 48 mins. Each)

- 1) **Subject:** Principles of Marketing
- 2) **Year of implementation:** w.e.f. June, 2019 onwards
- 3) **Pattern:** Examination will be semester-wise
- 4) **Medium of instruction:** The medium of instruction shall be English
- 5) **Scheme of Examination**
 - Examination shall be conducted at the end of each semester.
 - The theory paper shall carry 50 marks each semester

Course outcomes:-

- To help the students to understand the concepts & principles of Marketing and their applications.
- To study the current and relevant recent changes in the field of marketing.

Unit		Contact Hours
I	Cost of production and Revenue – A) Concepts of costs: Money and Real cost, Opportunity cost, Social cost, Total, Average, and Marginal costs. Short run and long run cost curves. B) Revenue - Meaning of Revenue – Total, Average, and Marginal Revenue. Average, Marginal Revenue Curves in Perfect Competition and Monopoly market. C) Break Even Analysis.	15
II	Product Pricing I – A) Perfect competition: - Characteristics – Price and output determination of firm in short and long run. B) Monopoly: - Characteristics – Price determination – Concept and types of Price discrimination.	15
III	Product Pricing II – A) Monopolistic Competition – Characteristics – price and output determination of firm in short and long run. B) Oligopoly –Characteristics.	15
IV	Factor Pricing- C) Rent- Ricardian theory and modern theory of rent. D) Wages – Money and real wage – wage determination under imperfect market- Exploitation of labour. E) Interest – Neo - Classical and Keynesian theory of profit. F) Profit –Risks –Bearing and Uncertainty theories of Profit.	15

References:-

1. S.A. Sherlekar “Marketing Management” Himalaya Publishing House, Mumbai
2. Suri, “Marketing Management”
3. Philip Kotler, “Marketing Management” Prentice Hall of India Ltd, New Delhi.
4. Marchand & B. Vardharajan, “ An Introduction to Marketing ” Vikas publishing House, 5 Ansared New Delhi
5. Maurice & Mondell & Larry Rosenberg – Marketing
6. Dr. C.N. Sontakk ; Marketing Management
7. Arun Kumar & Meenakshi Marketing management
8. Davis- Olsan, Marketing Information System
9. Namkumari – Marketing Management
10. Stanton- Marketing Management

Paper No- CC – A6
Subject: Business Economics paper II

Credits -4 (Marks 50, Hours-60, No. of lectures = 75, of 48 mins. each)

PREAMBLE – Business Economics is called as Applied Economics, also it is referred as Managerial Economics. Hence commerce students should know about the Applied Economics. It contains application of pure economic theories to the business. Today Indian economy is rapidly growing. Since economic reforms various changes took place in the economy. Economic and commercial scenario is totally changed. Information and technology sector is playing vital role in service sector and especially in banking and finance, communications, educational and other sectors. This global as well as Indian economy scenario needs the knowledge of Applied Economics to the students of commerce. They should aware regarding to changing picture and needs of economy. In order to find out different opportunities in jobs and business through their education, the knowledge of concepts, principles, and theories in Business Economics to the students is essential. It will strengthen the students to fight out in global market environment.

Course Outcome

- To expose student to basic Micro Economics concepts and inculcate an analytical approach to the subject matter.
- To stimulate the students interest by showing the relevance and use of various economic theories.

Unit		Contact Hours
I	<p>Cost of production and Revenue –</p> <p>A) Concepts of costs: Money and Real cost, Opportunity cost, Social cost, Total, Average, and Marginal costs. Short run and long run cost curves.</p> <p>B) Revenue - Meaning of Revenue – Total, Average, and Marginal Revenue. Average, Marginal Revenue Curves in Perfect Competition and Monopoly market.</p> <p>C) Break Even Analysis.</p>	15
II	<p>Product Pricing I –</p> <p>A) Perfect competition: - Characteristics – Price and output determination of firm in short and long run.</p> <p>B) Monopoly: - Characteristics – Price determination – Concept and types of Price discrimination.</p>	15
III	<p>Product Pricing II –</p> <p>A) Monopolistic Competition – Characteristics – price and output determination of firm in short and long run.</p> <p>B) Oligopoly –Characteristics.</p>	15
IV	<p>Factor Pricing-</p> <p>A) Rent- Ricardian theory and modern theory of rent.</p> <p>B) Wages – Money and real wage – wage determination under imperfect market- Exploitation of labor.</p>	15

	<p>C) Interest – Neo - Classical and Keynesian theory of profit.</p> <p>D) Profit –Risks –Bearing and Uncertainty theories of Profit.</p>	
--	---	--

REFERENCE BOOKS

1. Principles of Economics – Alfred Marshall
 2. Economic Analysis – Boulding E.K.
 3. A Textbook of Economics – A.W Stonier & D.C.Hague.
 4. Risk, Uncertainty and Profit. – F.H.Knight.
 5. Economic Theory of Monopolistic Competition – Chamberlin E.H.
 6. Economic theory and Operations Analysis – Baumol W.L.
 7. Managerial Economics – D.Gopalkrishna.
 8. Managerial Economics – Dr.M.N.Shinde.
 9. Managerial Economics – D.N.Dwivedi.
 10. Fundamentals Of Economics – D.N.Elhance.
 11. Managerial Economics – H.C. Peterson & Cpislewis.
 12. Managerial Economics – J.C.Verma.
 13. Principle of Economics – K.P.M.Sundaram & M.C.Vaish.
 14. Modern Economic Theory - K.K.Dewett.
 15. Introduction to Positive Economics – R.J.Lipsey.
 16. Advanced Economic Theory - M.L.Jhingan.
 17. Economics of Imperfect Competition – Mrs.Joan Robinson.
 18. Business Economics – O.M.Agarwal & R.Narayan.
 19. Advanced Economic Theory – P.N.Chopra.
 20. Methods in Business Statistics – R.J.Shah.
 21. Economics – Samuelson.
 22. Business Administration and Management – S.C.Saksena.
 23. Business Management – Sinha J.C. and Mugali V.N.
 24. Statistical Methods – S.P.Gupta.
 25. Theory of Price – G. J.Stigler.
 26. Principles of Economics. – S.M.Israney and N.K.Sastry.
 27. Mathematics for Economists – Taro Yamane.
- Business Economics – S.K.Misra & V.K.Puri.**

Paper No- GEC – A2
Subject: Impression Management Paper II

Credits -4 (Marks 50, Hours-60, No. of lectures = 75, of 48 mins. Each)

Course Outcome:

- 1) To acquaint the students with the concept and techniques of self-presentation skills
- 2) To espouse the students to acquire the various soft skills required to improve their employability

Unit		Contact Hours
I	Self-Presentation Physical appearance, Factors affecting Physical Appearance, Self-Introduction, Self-Confidence, Body Language, Interaction Skill, Argumentation Skill	15
II	Interview Techniques Meaning and definitions of Interview, Types of Interview, Preparing for job interview, Verbal and non-verbal communication during job interview, Observation session and role play techniques to be used to demonstrate interview strategies	15
III	Group Discussion Concept, Features and Scope of Group Discussion, Process of Group Discussion, Dynamics of group behavior, Techniques of effective participation in GD	15
IV	Business Etiquettes Meaning and Definitions of Etiquette and Business Etiquettes, Etiquettes during Business Meetings, Etiquettes during Conference, Dining Table Etiquettes, Common Etiquette Mistakes	15

References:

- 1) Impression Management: The Self-Concept, Social Identity and Interpersonal Relations-- Schlenker, Barry R, Monterey/ California: Brooks/ Cole,1980
- 2) Organizational Behavior-- StephonRobbins
- 3) Human Behavior at Work-- KeithDavis
- 4) Human Behavior-- Dr. AnjaliGhanekar
- 5) Business Communication--The ICFAI Publication (The ICFAI Center for Management Research),2003
- 6) Business Communication Today--Courtland L. Bovee , John S. Thill and Barbara E. Schatzman, Pearson Education,2003
- 7) Business Communication- Dr. C.S Rayudu, HH Publication, EightRevised Edition

Paper No- GEC – B2
Subject: Bank Management Paper- III
(CENTRAL BANKING)

Credits -4 (Marks 50, Hours-60, No. of lectures = 75, of 48 mins. Each)

Preamble: In order to get universal knowledge of banking system, bank Management paper is introduced at the level of B. Com. Part I. This paper correlates the principles and practice of banking. We hope that students of commerce may be acquiring the knowledge of banking system in the globalization era.

Course Outcome

- To make students familiar with central banking and its functions.
- The students will understand the functioning of RBI.
- The students will become familiar with monetary policy of RBI.
- The students will become aware about subsidiary Organizations of RBI

Unit		Contact Hours
I	An Introduction to Central Banking A) Evolution of Central Banking -Global Review B) Functions of Central Banking C) Role of Central Banking in Economic Development D) Bank for International Settlement	15
II	Central Banking in India A) Historical Review and Organizational Structure of RBI B) Traditional and Developmental Functions of RBI C) Currency Management System of RBI D) Payment and Settlement Systems in India: RBI's Vision – 2019-2021	15
III	Monetary Policy A) Meaning and Objectives of Monetary Policy B) Composition and Role of Monetary Policy Committee of RBI C) Tools / Instruments of Monetary Policy D) Review of Recent Monetary Policy Initiatives and Measures	15
IV	Subsidiary Organizations of RBI A) Deposit Insurance and Credit Guarantee Corporation of India(DICGC) B) Bharatiya Reserve Bank Note Mudran Private Limited(BRBNMPL) C) Reserve Bank Information Technology Private Limited (ReBIT) D) Indian Financial Technology and Allied Services (IFTAS)	15

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-HillPublication
3. Indian Financial System- ReenaMadhav-Sublime PublicationJaypur.
4. Money, Banking, International Trade and Public Finance- Dr. D.M. Mithani, HimalayaPublishing

Semester –II

Paper No- AECC – C2

**Subject: Bank Management Paper- IV
(AGRICULTURE AND COOPERATIVE BANKING)**

Credits -4 (Marks 50, Hours-60, No. of lectures = 75, of 48 mins. Each)

Preamble: In order to get universal knowledge of banking system, bank Management paper is introduced at the level of B. Com. Part I. This paper correlates the principles and practice of banking. We hope that students of commerce may be acquiring the knowledge of banking system in the globalization era.

Course Outcome

- The students will become aware about agricultural financing.
- The students will develop an understanding regarding cooperative banking.
- The students will become familiar with structure of Indian cooperative Banking.
- The students will be able to apply cooperative banking practices.

Unit		Contact Hours
I	Financing for Agricultural and Allied Activities A) Need and Types of Agricultural Finance. B) Institutional Structure for Agricultural Finance in India. C) Crop Loan-Need and Procedure Kisan Credit Card Scheme and Its Progress D) Term Loans for Agricultural Activities -Important Loans	15
II	An Introduction to Cooperative Banking A) Origin and Evolution of Cooperative Banking in India B) Principles of Cooperation- ICA Principles C) Credit Cooperative Movement in Germany D) Role of Cooperative Credit in Economic Development	15
III	Structure of Cooperative Banking in India A) Three Tier Structure of Cooperative Credit Institutions B) Management, Role and Progress of DCC Banks in India C) Maharashtra State Cooperative Bank Ltd - Administration and Progress D) Meaning, Types and Progress of Urban Cooperative Banks	15
IV	Practices of Cooperative Banks A) Sources of Funds for Cooperative Bank in India B) Balance Sheet of Cooperative Banks - Case Study C) Important Loan and Deposit Products of Cooperative Banks D) Annual General Meeting of Cooperative Banks	15

References

1. Co-Operative Banking, published by Macmillan,
2. Jump up^ http://www.rbi.org.in/scripts/BS_SpeechesView.aspx?Id=820
3. Jump up^ <http://www.rbi.org.in/scripts/AboutUsDisplay.aspx?pg=RegionalRuralBanks.htm>
4. Jump up^ http://time4education.com/bankexams/List_of_RRBs.aspx
5. Reserve Bank of India:
<http://www.rbi.org.in/scripts/AboutUsDisplay.aspx?pg=RegionalRuralBanks.htm>

6. NABARD Website http://www.nabard.org/pdf/report_financial/Chap_V.pdf
7. AAPTGYAN http://aaptgyan.com/regional-rural-banks-conception-present-scenario#Regional_Rural_Banks_CONCEPTION_AND_THE_BRIEF_HISTORY
8. _PRESENT_SCENARIO-1
9. NABARD DEPARTMENTS <http://www.nabard.org/departments/rrbs.asp>
10. Legal Existence of RBI <http://indiacode.nic.in/fullact1.asp?tfm=197621>
11. Organizational Structure and Human Resource Management in RRB's:
<http://www.nabard.org/pdf/rrb/chap%205.pdf>
12. indiankanoon.org/doc/857753
13. Speech from finance minister of India
14. Laws of co-operative banking 1st edition
15. Co-operative Agriculture and Rural Development Banking in India- Dr. N.B. Gosavi-
ChandralokPrakashan

