



Estd. 1962  
NAAC 'A++' Grade

SHIVAJI UNIVERSITY, KOLHAPUR-416 004. MAHARASHTRA  
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शिवाजी विद्यापीठ, कोल्हापूर – 416004.

दुरध्वनी (ईपीएबीएक्स) २६०९००० (अभ्यास मंडळे विभाग- २६०९०९४)  
फॅक्स : ००९१-०२३१-२६९१५३३ व २६९२३३३.e-mail:bos@unishivaji.ac.in

Ref./SU/BOS/Com & Mgmt./ **No 0 0 3 1 9**

Date : 16/09/2021

To,

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

**Subject : Regarding syllabi of B. Com. Part-III 1) Business Management (Entire) (Sem. V & VI) 2) Bank Management (Entire) (Sem. V & VI) Choice Based Credit System (CBCS) degree programme under the Faculty of Commerce & Management.**

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-III 1) Business Management (Entire) (Sem. V & VI) 2) Bank Management (Entire) (Sem. V & VI) Choice Based Credit System (CBCS) under the Faculty of Commerce & Management.**

This syllabi shall be implemented from the academic year **2021-2022** 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,

*(Signature)*  
Dy. Registrar

Encl : As above

Copy to,

1. I/c Dean, Faculty of Commerce & Management
2. Chairman, BOS under Faculty of Commerce & Management
3. Director, BOEE
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

for information

for information and necessary action.



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# SHIVAJI UNIVERSITY, KOLHAPUR.



Estd. 1962

NAAC "A++" Grade

**Faculty of Commerce and Management**

**Syllabus For**


**B. Com. Part III (CBCS)**

**Bank Management (Entire) (Sem V & VI)**

(To be implemented from June 2021 onwards)

(Subject to the modifications that will be made from time to time)



  
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**Shivaji University, Kolhapur**  
**B.Com (Bank Management) CBCS , (Entire)**  
**Part –III , Semester –V**  
**Paper No- CC-C1**

**Subject: Entrepreneurship Development**

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

**Course Outcome:**

1. To make students understand details of entrepreneurship development
2. To acquaint students with different theories of entrepreneurship
3. To develop knowledge and understanding in creating and managing new venture.

<b>UNIT No.</b>	<b>SYLLABUS</b>	<b>Contact Hrs.</b>
<b>I.</b>	<b>Entrepreneur</b> 1. Meaning and Characteristics of entrepreneur 2. Qualities and Functions of entrepreneur 3. Types of entrepreneur. 4. Problems faced by women entrepreneurs in India	<b>15</b>
<b>II.</b>	<b>Entrepreneurship</b> 1 Concept of Entrepreneurship 2 Theories of Entrepreneurship (Schumpeter, Max Weber, Thomas Cochran, Peter Drucker) 3 Role of entrepreneurship in Economic Development	<b>15</b>
<b>III.</b>	<b>Entrepreneurship Development</b> 1. Concept and Objectives of Entrepreneurship development 2. Phases of Entrepreneurship programme in India 3. Institutions for entrepreneurship development- EDII- Ahmadabad, NIESBUD - New Delhi , NISIET - Hyderabad ,MCED Aurangabad	<b>15</b>
<b>IV.</b>	<b>Government Support to New Ventures</b> 1. District Industries Center(DIC) office 2. Micro, Small & Medium Enterprise (MSME) 3. Government Financial Assistance for new ventures	<b>15</b>

**REFERENCE BOOKS :**

- 1) Vasant Desai - "The Dynamics of Entrepreneurial Development and Management, Himalaya Publishing House, Mumbai, Sixth Edition, 2010.
- 2) Khanka S. S. "Entrepreneurial Development", Chand and Company Ltd, New Delhi, Third Revised Edition, 2001."
- 3) N.P. Singh, "Entrepreneurship Development", - Theories & Practices.
4. Entrepreneurial Development in India – Dr. C. B. Gupta & Dr. N. P. Srinivasan, Sultan Chand & Sons, New Delhi.
- 5) M. Gangadhar Rao, "Entrepreneurship & Entertainment Development



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**B.Com (Bank Management) CBCS , (Entire)**  
**Part –III , Semester –VI**  
**Paper No- CC-C2**

**Subject: Modern Management Practices**

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

**Course Outcome:**

- 1) To make students familiar with the modern management practices
- 2) To expose the students to applicability of various modern management practices.
- 3) To make students understand recent trends in management practices applied in corporate.

<b>UNIT No.</b>	<b>SYLLABUS</b>	<b>Contact Hrs.</b>
<b>I.</b>	<b>Contribution to modern management practices (MMP) :</b> 1. Concept of Modern Management 2. Contribution of Peter Drucker-Management by Objectives MBO) 3. Contribution of C.K. Pralhad: Core Competencies: 4. Contribution of Michel Porter: Competitive Advantage	<b>15</b>
<b>II.</b>	<b>Quality Standards and Customer Relationship Management CRM):</b> <b>(A)</b> ISO Quality Standards Meaning. Importance and Elements of Quality Standards. <b>(B)</b> Customer Relationship Management (CRM): Concept, Importance of CRM in modern era	<b>15</b>
<b>III.</b>	<b>SWOT Analysis and Benchmarking</b> 1. Concept of SWOT analysis 2. Advantages and limitation of SWOT analysis 3. Benchmarking – meaning ,its types and advantages	<b>15</b>
<b>IV.</b>	<b>Japanese Management Practice</b> 1. Concept of Japanese management. 1. 5-S System – meaning and importance 2. Kai Zen — meaning and importance 3. Poka-Yoke — meaning and importance	<b>15</b>

**REFERENCE BOOKS :**

- 1) Organisation and Management- Dr. C. B. Gupta
- 2) Business Organisation and Management –M.C. Shukla
- 3) Principles of Management – L.M. Prasad, Sultan Chand & Sons. New Delhi.
- 4) The Practice of Management- Peter Drucker
- 5) Competitive Advantage- Michel Porter
- 6) Competing for Future- C.K.Pralhad and Gary Hamel
- 7) Modern Management Practices – Dr. Gavai A.K. ,PhadkePrakashan , Kolhapur
- 8) Business Process Outsourcing Publisher – S. Nakkiran&Jhon Franklin Deep Publishers.
- 9) Practice of Management – Peter Drucker
- 10) Total Quality Management – K. SHRIDHARA BHAT Himalaya Publishing



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**Shivaji University, Kolhapur**  
**B.Com. (Bank Management) (Entire) Part-III; SEM-V - Under CBCS**  
**Bank Management Paper-IX-CC-C3 (Indian Banking Environment)**  
**Introduced from June 2021**

**Course Outcomes:**

1. Understand the economic environment for banks in India
2. Understand the Important Banking Policies
3. Able to know National Strategies for Financial Sector
4. Aware about Recent Problems and Challenges before Banking Sector

Marks : 50

Total Lectures of Teaching : 60

Credits : 4

<b>Unit-1:</b>	<b>Economic Environment for Banking Industry</b> 1.1. Liberalization, Privatization and Globalization - Meaning and Features 1.2. Recent Trends in Indian Economy - Agriculture, Industry and Trade and Services 1.3. Taxation Policy in India - Direct and Indirect Tax 1.4. Major Economic Reforms since 1991	15 Lectures
<b>Unit-2:</b>	<b>Important Banking Policies</b> 2.1. Private Banking Licensing Policy since 2013- Important Provisions 2.2. Deposit Insurance Policy in India - Nature and Importance - Role of DICGC 2.3. SLR and Non-SLR Investment by Commercial and Cooperative Banks 2.4. Small Finance Banks and Payments Banks- Licensing Process and Functions	15 Lectures
<b>Unit-3:</b>	<b>National Strategies for Financial Sector</b> 3.1. National Strategy for Financial Education: 2020-2025 3.2. Strategy for Financial Inclusion (NSFI): 2019-2024- Important Initiatives 3.3. Report of the High Level Committee on Deepening of Digital Payments 3.4. Information systems audit policy - Scope and Provisions	15 Lectures
<b>Unit-4:</b>	<b>Recent Problems and Challenges before Banking Sector</b> 4.1. Problem of NPAs - Asset Classification and Provisioning norms and PCA Action 4.2. Bank Mergers - Meaning, Types, Advantages and Disadvantages 4.3. Problem of Financial Cyber Crime in Indian Banks - Types, Impact of Cyber Crimes 4.4. Competition with Foreign Banks in India - Nature, Problems and remedies	15 Lectures

**References**

1. Agarwal, A. K. (1978). Economic Problems and Planning in North East India, Sterling Publishers Pvt.Ltd,
2. Venkata Reddy, K (2011). Agriculture and Rural Development -Himalaya Publishing House Delhi.
- Basu, Kaushik (1997), Analytical Development Economics: The Less Developed Economy Revisited
3. Dewett Kewal (2011). Indain Economy C.Chand & Co. Ltd. New Delhi 2011.
4. Economic Survey of India -2017-18 Ministry of Finance, Govt of India
5. GST Manual – GST Council of India , GST Council of India, Ministry of Finance, Govt of India
6. Indian Public Finance Statistics - Ministry of Finance, Govt of India
7. Irfan Habib, (2006). Indian Economy 1858-1914: A People's History of India, Vol.28, Tulika, 2006.
8. RBI (2018). Statistical Handbook of India 2017-18 [www.rbi.org.in](http://www.rbi.org.in)
9. Union Budget 2020-21 Ministry of Finance, Govt of India
10. National Strategy for Financial Inclusion (NSFI): 2019-2024-  
<https://www.rbi.org.in/Scripts/PublicationReportDetails.aspx?UrlPage=&ID=1154>
11. Benchmarking India's Payment Systems -  
<https://www.rbi.org.in/Scripts/PublicationReportDetails.aspx?UrlPage=&ID=923>
12. Report of the High Level Committee on Deepening of Digital Payments -  
<https://www.rbi.org.in/Scripts/PublicationReportDetails.aspx?UrlPage=&ID=922>
13. National Strategy for Financial Education: 2020-2025-  
<https://www.rbi.org.in/Scripts/PublicationReportDetails.aspx?UrlPage=&ID=1156>
14. Information systems audit policy for the banking and financial sector-  
<https://www.rbi.org.in/Scripts/PublicationReportDetails.aspx?ID=275>



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**B.Com. (Bank Management) (Entire) Part-III; SEM-V - Under CBCS**  
**Bank Management Paper-X – CC-C5 (Bank Technology in India)**  
**Introduced from June 2021**

**Course Outcomes:**

1. Understand Applications of IT In Banking
2. Able to use e-banking services
3. Able to apply various electronic delivery channels
4. Able to use FinTech products and services

Marks : 50

Total Lectures of Teaching : 60

Credits : 4

<b>Unit-1:</b>	<b>Applications of IT In Banking</b> 1.1. Evolution of E-Banking Services - Brief Review 1.2. Nature and types of Bank Computerization 1.3. Bank Networking-Core Banking and Networking Topologies 1.4. Role of IDBRT and NPCI in Banking Technology	15 Lectures
<b>Unit-2:</b>	<b>Electronic Delivery Channels</b> 2.1. Internet Banking Services and Mobile Banking Apps 2.2. ATM Services: Types, Licensing and Settlement process 2.3. Credit Card - Types, Services and Precautions 2.4. POS Devices : Types, Features - Settlement process	15 Lectures
<b>Unit-3:</b>	<b>E-Payment and Clearing Services</b> 3.1. NEFT & RTGS - Meaning, Process and Settlement 3.2. IMPS - Meaning, Features and Transaction Process 3.3. SWIFT- Features, Code, Standards & Transactions 3.4. NACH - Nature, Membership, Services and Mechanism	15 Lectures
<b>Unit-4:</b>	<b>Recent FinTech Products and Services</b> 4.1. Bharat Bill Payment System (BBPS) 4.2. CTS - Nature, Grids, Process of Inward and outward Clearing 4.3. Positive Pay System - Nature and Importance 4.4. Recent FinTech Products and Services	15 Lectures

**References :**

1. Rimpi Jatana, Rajinder Kumar Uppal (2007), E-Banking in India: Challenges and Opportunities, New Century Publications
2. N. Subramani, M. Murugesan, D. Anbalagan, V. Ganesan (2008) E-Banking and E-Commerce: Emerging issues in India, Abheejit Publications New Delhi
3. Mahmood Shah, Steve Clarke (2009), E-banking Management Issues, Solutions, and Strategies, IGI Global
4. SCN Education B.V. (2013) Electronic Banking: The Ultimate Guide to Business and Technology of Online Banking, Springer Science & Business Media, 2013
5. Report of the Working Group on Electronic Money. <https://rbidocs.rbi.org.in/rdocs/Publications/PDFs/0FLTP577BF4E172064685A26A73A6BC9210EC.PDF>
6. Internet Banking in India- Guidelines- <http://rbidocs.rbi.org.in/rdocs/PublicationReport/Pdfs/30758.pdf>
7. RTGS - (2013). [https://rbidocs.rbi.org.in/rdocs/RTGS/PDFs/RTGSB111013\\_2013.pdf](https://rbidocs.rbi.org.in/rdocs/RTGS/PDFs/RTGSB111013_2013.pdf)
8. <https://rbidocs.rbi.org.in/rdocs/PressRelease/PDFs/IEPR1089PBR1114.pdf>
9. Implementation of Bharat Bill Payment System (BBPS), <http://www.npci.org.in/documents/BBPSProcedural-Guidelines.pdf>
10. RBI (2019) Benchmarking India's Payment Systems <https://www.rbi.org.in/Scripts/PublicationReportDetails.aspx?UrlPage=&ID=923#ANR>
11. Information Technology (CAIIB 2018) by Indian Institute of Banking & Finance (IIBF) Paperback
12. [www.npci.org.in](http://www.npci.org.in)



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**B.Com. (Bank Management) (Entire) Part-III; SEM-V - Under CBCS**

**Paper-XI –CC-C7 Bank Management (Credit and Risk Management)**

**Introduced from June 2021**

**Course Outcomes:**

1. Understand risk management in banking
2. Able to manage business risks in banking services
3. Able to adjust asset and liability management in banking
4. Able to use tools and techniques of risk management

Marks : 50

Total Lectures of Teaching : 60


Credits : 4

Units	Name of the Topic	Hours
Unit-1:	<b>Introduction to Risk Management</b> 1.1.Risk Management in Banks 1.2.Nature and Importance of Credit Risk Management 1.3.Nature and Importance of Operational Risk Management 1.4.Nature and Importance of Market and Interest rate Risk Analysis	15
Unit-2:	<b>Credit Risk Management</b> 2.1. Asset Liability Management - ALCO Guidelines 2.2. Prudential and Exposure norms 2.3. Investment Fluctuation Reserve: Meaning and Importance 2.4. Recent RBI guidelines on risk management	15
Unit-3:	<b>Risk Management Under Basel</b> 3.1.Basel- I, II and III Norms 3.2.Sound Principles of Operational Risk Management (SPOR) 3.3.Risk Management Principles for Electronic Banking 3.4.CAMELS Rating	15
Unit-4:	<b>Applications of Ratio Analysis in Risk Management</b> 4.1.Meaning and Types of Ratios 4.2.Importance and Limitations of Ratio Analysis, 4.3.Applications of Ratio Analysis in Banking 4.4. Recent Issues in Risk Management Practices	15

**References :**

1. Joshi V.C., Joshi V. V. (1998). Managing Indian Banks: The Challenges Ahead, Response Books, New Delhi.
2. Diriba C., Girmay F. (2012). Credit Risk Management, LAP Lambert Academic Publishing
3. IIBF (2012). Credit and Risk Management, McMillan Publications
4. Sethi J., Bhatia N.(2013). Elements of Banking and Insurance, Prentice Hall of India, New Delhi.
5. Singh S., Singh Yogesh (2008). Risk Management in Banks: Concepts and Applications, The Challenges Ahead, Response Books, New Delhi.
6. Viacheslav K. (2014). Credit Risk Management, LAP Lambert Academic Publishing



  
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**Shivaji University, Kolhapur**  
**B.Com. (Bank Management) (Entire) Part-III; SEM-V - Under CBCS**  
**Bank Management Paper-XII – DSE- A1 (Research Methodology and Project Work)**  
**Introduced from June 2021**

**Course Outcomes:**

1. Understand basics of research methodology
2. Able to apply research methodology in project report
3. Able to know techniques of project report
4. Able to explain the research methods

Marks : 50

Total Lectures of Teaching : 60

Credits : 4

<b>Unit-1:</b>	<b>Introduction to Research</b> 1.1. Meaning, definitions and types of Research 1.2. Characteristics of scientific research method 1.3. Ethics and Limitations of Banking Research 1.4. Process of Formulation of Research Problem	15 Lectures
<b>Unit-2:</b>	<b>Sampling and Data Collection</b> 2.1. Research Design: Meaning, Types and Components 2.2. Sampling Techniques: Probability and Non-Probability 2.3. Data Analysis and Presentations of data 2.4. Hypothesis – Meaning and types of hypothesis	15 Lectures
<b>Unit-3:</b>	<b>Report Writing and Referencing Styles</b> 3.1. Type of Research Reports 3.2. Contents of Report Writing 3.3. Qualities of Good Research Report 3.4. Referencing styles for research work	15 Lectures
	<b>Mini Project and Viva Voce</b> • Mini Project based on Banking Schemes, Policies, Products, Services, Problems etc • Viva Voce Based on Mini Project	

**References :**

1. Krishnaswamy O. R., Rangnatham M. (2005) .Methodology of Research in Social Sciences, Himalaya Publishing House, New Delhi.
2. Kothari C. R. (2014). Research Methodology: Methods and Techniques, New Age International Publishers, Mumbai.
3. Michel V.P. (2012) Research Methodology for Management, Himalaya Publishing House, New Delhi.
4. Fisher R. A. (2002). Statistical Methods for Research Workers by, Cosmo Publications, New Delhi.
5. Montgomery D.C. (2001).Design and Analysis of Experiments, John Wiley,
6. Suchdeva J. K. (2017). Business Research Methodology, Himalaya Publishing House, New Delhi.
7. Wilkinson T.S., Bhandarkar P.L. (2010). Methodology and Techniques of Social Research, Himalaya Publishing House, New Delhi.
8. Hans Raj (2011).Theory & Practice in Social Research, Surjeet Publications, Delhi
9. Hansa L. M. (2016). Data Analysis and Business Modelling using Microsoft Excel, PHI Learning Pvt. Ltd., New Delhi.

**Nature of Question Paper**

**Semester End Examination ( 30 Marks)**

- Q.1 Broad Question (A or B) - 10 Marks  
 Q.2 Broad Question (A or B) - 10 Marks  
 Q.3 Short Notes (Any 2 out of 3) - 10 Marks

**Mini Project Report and Viva Voce**

(Submission of Mini Project and Conduct of Viva Voce before Semester End Examination)

**Mini Project - 15 Marks :** Banking and Related field Only

**Viva Voce - 05 Marks :** By one Internal Examiner and one External Examiner



  
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**B.Com. (Bank Management) (Entire) Part-III; SEM-V - Under CBCS**  
**Bank Management Paper-XIII – DSE-A2 (Financial Markets and Services)**  
**Introduced from June 2021**

**Course Outcomes:**

1. Understand the nature and structure of Financial Market in India
2. Understand business practices in money market and capital market
3. Understand functioning of different Intermediaries in Financial Markets

Marks : 50

Total Lectures of Teaching : 60

Credits : 4

<b>Unit-1:</b>	<b>Introduction to Financial Markets in India</b> 1.1. Structure of Financial System in India 1.2. Meaning and Role of Financial Markets in Economic Development 1.3. Structure of Capital Market - Working of Primary and Secondary Capital market 1.4. Financial Instruments used in Indian Capital Market	15 Lectures
<b>Unit-2:</b>	<b>Money Market in India</b> 2.1. Meaning and Structure of Money Market in India 2.2. Financial Instruments used in Indian Money Market 2.3. Problems of Indian Money Market 2.4. Reforms in Indian Money Market Since 2005 - Role of SBI-DHFIL in Money Market	15 Lectures
<b>Unit-3:</b>	<b>Capital Market Operations</b> 3.1. IPO : Meaning, Nature and Grading 3.2. Pricing of IPO: Fixed Price Issue and Book Building Issue 3.3. BSE and NSE: Management and Indices - Listing of Securities 3.4. Market Orders: Types; Selling and Buying	15 Lectures
<b>Unit-4:</b>	<b>Intermediaries in Financial Markets in India</b> 4.1. Depository Organizations: CDSL and NSDL 4.2. Clearing Corporations 4.3. Credit Rating Agencies : Functions, Institutes and their Rating Symbols 4.4. BSE Institute Ltd and NSE Academy	15 Lectures

**References :**

1. Bhole I.M. (2009). Financial Institutions and Market, 5th edition, 2nd reprint in 2009 Tata McGraw Hill.
2. Benson Kunjukunju Et Al. (2012). Financial Markets and Financial Services in India, New Century Publication, New Delhi.
3. Preeti Singh (2016). Investment Management, Himalaya Publishing House Pvt. Ltd.,
4. PawanJhabak(2016). Securities Analysis and Portfolio Management, Himalaya Publishing House Pvt. Ltd.,
5. Avadhani V.A. (2016). Security Analysis & Investment Management, Himalaya Publishing House Pvt. Ltd.,
6. Avadhani V.A. (2016). Securities Analysis and Portfolio Management, Himalaya Publishing House Pvt. Ltd.,
7. Braam van den Berg (2015). Understanding Financial Markets & Instruments Academy of Financial Market, <https://eagletraders.com/books/afm/afm4.php>
8. NSE (2015), Securities Market (Basic) Module, NCFM, National Stock Exchange Of India Limited
9. Michael K. (2002). Credit Rating Methodology, <http://www.psnacet.edu.in/courses/MBA/Financial%20services/17.pdf>
10. Issue Management, <http://www.psnacet.edu.in/courses/MBA/Financial%20services/13.pdf>
11. BSE Institute Ltd <http://www.bsebt.com/>
12. NSE Academy -[https://www.nseindia.com/education/content/about\\_ncfm.htm](https://www.nseindia.com/education/content/about_ncfm.htm)



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**B.Com. (Bank Management) (Entire) Part-III; SEM-VI - Under CBCS**  
**Bank Management Paper-XIV –CC-C4**  
**(Foreign Exchange and Foreign Trade Finance)**  
**Introduced from June 2021**

**Course Outcomes:**

1. Able to understand about foreign exchange services
2. Able to conduct foreign exchange business through banks
3. Understand functioning of foreign trade financing
4. Able to manage foreign exchange and foreign trade finance services

Marks : 50

Total Lectures of Teaching : 60

Credits : 4

<b>Unit-1:</b>	<b>Introduction to Foreign Exchange</b> 1.1. Meaning of Foreign Exchange & Attributes of the Ideal Currency 1.2. Structure, Participants & Functions of foreign Exchange Market 1.3. Exchange rate systems– Fixed, Flexible and Floating 1.4. Exchange Rates : Spot and Future	15 Lectures
<b>Unit-2:</b>	<b>Exchange Rates Determination</b> 2.1. Important Determinants of Exchange rate 2.2. Devaluation of currency: Concept and impact 2.3. Purchasing Power Parity Theory 2.4. The Balance of Payments Approach	15 Lectures
<b>Unit-3:</b>	<b>Transactions in the foreign Exchange Market</b> 3.1. Foreign Exchange Management ACT 1999 3.2. Foreign Exchange Transactions - Purchase and Sale transactions 3.3. Importance and Methods of Exchange Control 3.4. Modes of Foreign Exchange Remittances	15 Lectures
<b>Unit-4:</b>	<b>Trade Finance &amp; Organizations</b> 4.1. Importance of Foreign Trade Finance 4.2. Risks in foreign trade finance : Country, Currency, Exchange and legal etc 4.3. Pre-Shipment & Post-Shipment Credit : Types and Procedure 4.4. Support Organizations: ECGC and FEDAI	15 Lectures

**References :**

1. C Jeevanandam (2002) Foreign Exchange: Practice, Concepts, Sultan Chand & Sons, New Delhi.
2. Alan C Shapiro, (2002), Multinational Financial Management Prentice-Hall of India, New Delhi.
3. Mustafa M. (2010). Foreign Trade Finance and Documentation, Laxmi Publications, Ltd Delhi
4. Shani Shamah (2011), A Foreign Exchange Primer, John Wiley & Sons, ISBN 11-19-99-489-6
5. Adam Kritzer (2013). Forex for Beginners: A Comprehensive Guide to Profiting from the Global Currency Markets, Apress, ISBN 978-143-0240-518
6. Dun And Bradstreet (2007). Foreign Exchange Market, Tata McGraw-Hill Education, 2007, ISBN 978-007-0621-084



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**Shivaji University, Kolhapur**  
**B.Com. (Bank Management) (Entire) Part-III; SEM-VI - Under CBCS**  
**Bank Management Paper-XV-CC-C6**  
**Treasury Management**  
**Introduced from June 2021**

**Course Outcomes:**

1. Understand Role and Functions of Treasury Department
2. Able to manage treasury operations in banks
3. Able to conduct and manage treasury operations
4. Able to use risk management practices in treasury department

Marks : 50

Total Lectures of Teaching : 60

Credits : 4

Units	Name of the Topic	Hours
<b>Unit-1:</b>	<b>Introduction to Treasury Management</b> 1.1. Overview of Financial Markets 1.2. Treasury : Objectives, Structure and organization 1.3. Functions of Treasury Department 1.4. Moral and Ethical Codes in Treasury Management	15
<b>Unit-2:</b>	<b>Treasury Operations</b> 2.1. Liquidity Management: Objectives, Internal Control 2.2. Calculations of NDTL, CRR, SLR 2.3. Integrated Treasury: Structure and functions 2.4. Important Treasury Instruments	15
<b>Unit-3:</b>	<b>Treasury Management Practices</b> 3.1. Global Scenario and Treasury Operations 3.2. Dealing and Trading Operations : Control and Orderly Conduct 3.3. Revaluation of Securities: Mark to Market and Profit Calculations, VaR 3.4. Structure and functions of Front Office & Back Office	15
<b>Unit-4:</b>	<b>Treasury Department and Risk Management</b> 4.1. Investment Policy of Bank: Scope and features 4.2. Role of information Technology in Treasury Management 4.3. Regulation and Compliance of Risk Management 4.4. Audit of Treasury Department Nature and Scope	15

**References :**

1. Steven M. Bragg · 2010 , Treasury Management: The Practitioner's Guide, John Wiley & Sons
2. Frank J. Fabozzi 2009, Fixed Income Securities, John Wiley and Sons
3. R. Cooper 2003, Corporate Treasury and Cash Management, Springer, 11-Nov-2003
4. David Loader, 2002 Clearing, Settlement, and Custody, Butterworth-Heinemann, 2002
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**Shivaji University, Kolhapur**  
**B.Com. (Bank Management) (Entire) Part-III; SEM-VI - Under CBCS**  
**Bank Management Paper-XVI-CC-C8**  
**Product Development**  
**Introduced from June 2021**

**Course Outcomes:**

1. Understand concept and procedure of product development
2. Able to apply the knowledge of product development for banking product development
3. Understand different aspects of competitive banking product and services
4. Able to analyze banking products and services

Marks : 50

Total Lectures of Teaching : 60


Credits : 4

<b>Unit-1:</b>	<b>Introduction to Product Development</b> 1.1 Meaning and Importance Product Development 1.2 Process and Sources of gathering new concepts for business 1.3 Business Models for New Products 1.4 Scope and opportunities of product development in banking sector	15
<b>Unit-2:</b>	<b>Comparative Analysis of Banking Products and Services</b> 2.1. Deposit and Loan Products - Public, Private and Cooperative Banks 2.2. Retail and Corporate Loan Products - Public, Private and Cooperative Banks 2.3. Credit Card Services - Public, Private and Cooperative Banks 2.4. Mobile Banking Services - Public, Private and Cooperative Banks	15
<b>Unit-3:</b>	<b>Product Development Process</b> 3.1. Methods and Sources for understanding expectations form bank customers 3.2. Process of improvement in existing products and services 3.3. New Product Development and designing Process in banking sector 3.4. Factors influencing new product development process in the banking sector	15
<b>Unit-4:</b>	<b>Financial Aspects and Testing Banking Products and Services</b> 4.1. Importance of Testing of Banking Products and Services 4.2. Financial Assessment of New Banking Product and Services 4.3. Authentication and Technical Testing/verification of Banking Products 4.4. Case studies on Product and Services development	15

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**B.Com. (Bank Management) (Entire) Part-III; SEM-VI - Under CBCS**  
**Bank Management Paper-XVII –DSE-A3**  
**Banking and Cyber Laws**  
**Introduced from June 2021**

**Course Outcomes:**

1. Able to explain Regulatory Framework for Banking in India
2. Understand the important laws relating banking sector
3. Able to apply the knowledge of legal provisions for banking business practices
4. Understand different provisions under cyber Laws

Marks : 50

Total Lectures of Teaching : 60

Credits : 4

<b>Unit-1:</b>	<b>Banking Laws</b> 1.1.Importance of Banking Laws 1.2.Banking Regulation Act 1949 1.3.New Bank Licensing Policy, 2013 1.4. RBI Provisions for opening and closing of bank branches in India	15
<b>Unit-2:</b>	<b>Cooperative Banking Laws and Amendments</b> 2.1. Co-operative Societies Act, 1912 2.2. Maharashtra Co-operative Societies Act, 1960 2.3. Multi State Co-operative Societies Act, 2002 2.4. Employees Cooperative Credit Societies- Model Byelaws in Maharashtra	15
<b>Unit-3:</b>	<b>The Negotiable Instruments Act, 1881 and Amendments</b> 3.1. Types, Features and Parties of Bill of Exchange 3.2. Features and Parties of Promissory Note 3.3. Types, Features and Parties of Cheque 3.4. Protection to a Paying Banker and Collecting Banker	15
<b>Unit-4:</b>	<b>Cyber and Other Legal Provisions</b> 4.1. Information Technology Act 2005 and amendments 4.2. Cyber Crime : Types and Legal Provisions 4.3. Garnishee Order-Meaning, Steps and Execution of Garnishee Order 4.4. Important Provisions under Indian Contract Act, 1872	15

**References :**

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2. Employees Cooperative Credit Societies - <https://sahakarayukta.maharashtra.gov.in>
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**B.Com. (Bank Management) (Entire) Part-III; SEM-VI - Under CBCS**  
**Bank Management Paper-XVIII –DSE-A4**  
**Project Appraisal and Monitoring**  
**Introduced from June 2021**

**Course Outcomes:**

1. Able to understand Project and Project Design
2. Able to apply principle of project management
3. Able to analyze project proposal for loan sanctioning
4. Able to monitor and supervise the project financed by the banks

Marks : 50

Total Lectures of Teaching : 60

Credits : 4

<b>Unit-1:</b>	<b>Introduction to Project and Project Design</b> 1.1 Concept and types of Projects : Different Classifications 1.2 Project Identification: Criteria's and Procedure 1.3 Selection of Projects Under Risk - Project Lifecycle 1.4 Prerequisites for Successful Project Implementation	15 Lectures
<b>Unit-2:</b>	<b>Project Proposals</b> 2.1 Project formulation: Objectives, Stages and Significance 2.2 Projects Proposal for Existing Product and New Product 2.3 Components of Project Proposal - Financial and Non-Financial 2.4 Cost of the Project (Manufacturing & Service)- Contents and calculations	15 Lectures
<b>Unit-3:</b>	<b>Aspects of Project Appraisal</b> 3.1.Importance of Project Appraisal for Banker 3.2.Financial, Technical and Legal Feasibility : Nature and Importance 3.3.Economic, Managerial and Environmental Feasibility: Nature and Importance 3.4.Project Appraisal under Inflationary Conditions	15 Lectures
<b>Unit-4:</b>	<b>Project Analysis and Monitoring</b> a. Social-cost benefit analysis - Break Even Point Analysis b. Project Appraisal Methods - Cash Flow, NPV, IRR, Pay Back Period c. Objectives and Significance of Project Monitoring in Bankers Perspective d. Project Monitoring by Banker: Problems and Precautions	15 Lectures

**References :**

1. Jason Charvat, 2002, Project Management Nation: Tools, Techniques, and Goals for the New and Practicing IT Project Manager, John Wiley & Sons, 31-Jul-2002
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**B.Com. (Bank Management) (Entire) Part-III; SEM-V and VI - Under CBCS**

**Paper No BM - IX to BM -XVIII (Except BM-XII)**

**Introduced from June 2021**

**Semester End Examination : 40 Marks for Semester End Examination**

**Nature of question paper**

Attempt any five questions.

Total marks : 40

- |  |   |
|--|---|
| Q1. Write short answers (any two out of three) | 8 |
| Q2. Broad question                             | 8 |
| Q3. Broad question                             | 8 |
| Q4. Broad question                             | 8 |
| Q5. Broad question                             | 8 |
| Q6. Broad question                             | 8 |
| Q7. Write short notes (any two out of three)   | 8 |

**Internal Evaluation : 10 Marks for Internal evaluation**

**B.Com. (Bank Management) (Entire) Part-III; SEM-V and VI - Under CBCS**

**Paper No XII Research Methodology and Project Work**

**Semester End Examination ( 30 Marks)**

- Q.1 Broad Question (A or B) - 10 Marks  
Q.2 Broad Question (A or B) - 10 Marks  
Q.3 Short Notes (Any 2 out of 3) - 10 Marks

**Mini Project Report and Viva Voce (20 Marks)**

(Submission of Mini Project and Conduct of Viva Voce before Semester End Examination)

**Mini Project - 15 Marks : Banking and Related field Only**

**Viva Voce - 05 Marks : By one Internal and one External Examiner**



  
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