



॥ सा विद्या या विमुक्तये ॥

स्वामी रामानंद तीर्थ मराठवाडा विद्यापीठ, नांदेड

'ज्ञानतीर्थ', विष्णुपुरी, नांदेड - ४३१ ६०६ (महाराष्ट्र राज्य) भारत

SWAMI RAMANAND TEERTH MARATHWADA UNIVERSITY, NANDED

'Dnyanteerth', Vishnupuri, Nanded - 431 606 (Maharashtra State) INDIA

Established on 17th September, 1994, Recognized By the UGC U/s 2(f) and 12(B), NAAC Re-accredited with 'B++' grade

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वाणिज्य व व्यवस्थापन विद्याशाखे
अंतर्गत राष्ट्रीय शैक्षणिक धोरण-२०२०
नुसार पदवी तृतीय वर्षाचे अभ्यासक्रम
शैक्षणिक वर्ष २०२६-२७ पासून लागू
करण्याबाबत.

प रि प त्र क

या परिपत्रकान्वये सर्व संबंधितांना कळविण्यात येते की, दिनांक २२ एप्रिल २०२६ रोजी संपन्न झालेल्या मा.विद्यापरिषद बैठकीतील विषय क्र.१०/६४-२०२६ च्या ठरावानुसार वाणिज्य व व्यवस्थापन विद्याशाखेतील राष्ट्रीय शैक्षणिक धोरण-२०२० नुसार पदवी तृतीय वर्षाचे अभ्यासक्रम शैक्षणिक वर्ष २०२६-२७ पासून लागू करण्यास मा.विद्यापरिषदेने मान्यता प्रदान केली आहे. त्यानुसार वाणिज्य व व्यवस्थापन विद्याशाखेतील बी.कॉम, बी.बी.ए. तृतीय वर्षाचे खालील विषयाचे अभ्यासक्रम (Syllabus) शैक्षणिक वर्ष २०२६-२७ पासून लागू करण्यात येत आहे.

01 B.Com III Year Banking (Affiliated Colleges)

सदरील परिपत्रक व अभ्यासक्रम प्रस्तुत विद्यापीठाच्या www.srtmun.ac.in या संकेतस्थळावर उपलब्ध आहेत. तरी सदरील बाब ही सर्व संबंधितांच्या निदर्शनास आणून द्यावी, ही विनंती.

'ज्ञानतीर्थ' परिसर,

विष्णुपुरी, नांदेड - ४३१ ६०६.

जा.क्र.:शै-१/परिपत्रक/पदवी/बी.कॉम/२०२६-२७/168

दिनांक : २४.०९.२०२६



(Signature)

उपकुलसचिव

शैक्षणिक (१-अभ्यासमंडळ) विभाग

प्रत माहिती व पुढील कार्यवाहीस्तव :-

- १) मा. कुलगुरू महोदयांचे कार्यालय, प्रस्तुत विद्यापीठ.
- २) मा. प्र.कुलगुरू महोदयांचे कार्यालय, प्रस्तुत विद्यापीठ
- ३) मा. अधिष्ठाता, वाणिज्य व व्यवस्थापन विद्याशाखा, प्रस्तुत विद्यापीठ.
- ४) मा. संचालक, परिक्षा व मूल्यमापन मंडळ, प्रस्तुत विद्यापीठ.
- ५) मा. प्राचार्य, सर्व संबंधित संलग्नित महाविद्यालये, प्रस्तुत विद्यापीठ.
- ६) सिस्टीम एक्सपर्ट, शैक्षणिक विभाग, प्रस्तुत विद्यापीठ. यांना देवून कळविण्यात येते की, परिपत्रक अभ्यासक्रम संकेतस्थळावर प्रसिध्द करण्यात यावेत.



Swami Ramanand Teerth Marathwada University, Nanded
(Syllabus of Four Years Multidisciplinary UG Program in Commerce with Multiple Entry and Exit Option)
B.Com. (Banking) III Year: Semester V (Level 5.5)

Subject: Commerce

Under Faculty of Commerce and Management

Effective from Academic Year 2026 – 2027 (As per NEP-2020)

Course Title: Banking and Accounting-I

Discipline Specific Core (DSC) (Major)

Course Code: CBKNCT1301

Course prerequisites:	Students are expected to have a basic understanding of accounting concepts, journal entries, ledger preparation, and common banking transactions before studying this course.
Course Objectives	To develop an understanding of basic banking principles, concepts, and terminology. To provide knowledge of accounting practices and their application in banking operations. To develop the ability to record, analyses, and interpret accounting information related to banking transactions.
Course Outcomes	Explain the basic concepts, functions, principles, and terminology of banking. Prepare and interpret accounting records and statements related to banking transactions. Analyse and apply accounting information for understanding and evaluating banking operations

Teaching and Evaluation Scheme

Teaching Scheme				Evaluation Scheme					
Credits Assigned		Teaching Hours		Continuous Assessment			Practical/ Oral Exam Marks	Semester End Assessment (SEA)	Total Marks
Theory	Practical	Theory	Practical	Average of Two Tests (Each Test of 20 Marks)	Assignments (Marks 12)	Attendance Marks			
04	--	60	--	20	12	08	40	60	100

Continuous Assessment (CA):

1. Two Tests: The internal assessment will consist of two tests of 10 marks each, and the combined total of 20 marks will be considered for evaluation.

2. Assignments/Oral/Presentation/GD, etc: At least five assignments carrying a total of 12 marks, covering the entire syllabus, shall be given. The assignments should be student-centric, and efforts should be made to make them meaningful, interesting, and innovative.

3. Attendance: 08 Marks will be allotted on the basis of regular attendance, discipline, and active engagement in the teaching-learning process.

End of Semester Examination (ESE for 4 Credit Course):

1. Question No.1 will be compulsory carrying 15 marks and based on any module of the entire syllabus.

2. Attempt any 03 questions (from Q.2 to Q.6) carrying 15 marks each covering all the modules of the syllabus.

3. The students need to solve total 04 questions.

Course Contents

Module No.	Unit No.	Topic	Teaching Hours
1.0		Introduction Of Banking	12
	1.1	Meaning and concept of Bank	
	1.2	Types of Banks	
	1.3	Primary and Secondary Functions of Banks	
	1.4	Impact of E-Banking in India	
2.0		Banking Technology & Digital Operations	12
	2.1	Introduction of E-banking	
	2.2	Importance of Debit & Credit Cards	
	2.3	ATM, NEFT, RTGS, UPI & Digital Wallet works.	
	2.4	Mobile Banking feature.	
3.0		Accounting for Banking Transaction	12
	3.1	Meaning of Banking Transactions	
	3.2	Practical problems on Simple & Compound interest	
	3.3	Cash withdrawal & deposit entries.	
	3.4	Accounting Entries for Cheques, Bank Drafts and Other Banking Transactions	
4.0		Final Accounts of Banking	12
	4.1	Financial statement prepared by bank feature	
	4.2	provisions of accounting	
	4.3	System of banks.	
	4.4	Specimen of Bank Final Account.	
5.0		Traditional Payment System in Banking	12
	5.1	Introduction	
	5.2	Statement Of accounts	
	5.3	Cheque it's types specimen	
	5.4	cheque, draft.	
		TOTAL	60

Reference Books

1. Gordon, E. & Natarajan, K. — *Banking Theory, Law and Practice*, Himalaya Publishing House, Mumbai.
2. Varshney, P. N. — *Banking Law and Practice*, Sultan Chand & Sons, New Delhi.
3. S. N. Maheshwari & S. K. Maheshwari — *Banking Law and Practice*, Kalyani Publishers, New Delhi.
4. B. S. Raman — *Banking Theory, Law and Practice*, United Publishers.
5. P. K. Srivastava — *Banking Theory, Law and Practice*, Himalaya Publishing House.
6. R. Parameswaran & Natarajan — *Indian Banking*, S. Chand Publishing, New Delhi.
7. M. N. Arora — *Accounting for Management*, Himalaya Publishing House.
8. R. L. Gupta & M. Radhaswamy — *Advanced Accountancy*, Sultan Chand & Sons, New Delhi.
9. S. P. Jain & K. L. Narang — *Advanced Accountancy*, Kalyani Publishers, New Delhi.
10. M. C. Shukla, T. S. Grewal & S. C. Gupta — *Advanced Accounts*, S. Chand Publishing, New Delhi.



Swami Ramanand Teerth Marathwada University, Nanded
(Syllabus of Four Years Multidisciplinary UG Program in Commerce with Multiple Entry and Exit Option)
B.Com. (Banking) III Year: Semester V (Level 5.5)

Subject: Commerce

Under Faculty of Commerce and Management

Effective from Academic Year 2026 –2027 (As per NEP-2020)

Course Title: - Banking Laws

Discipline Specific Core (DSC) (Major)

Course Code: CBKNCT1302

Course prerequisites :	Students are expected to have a basic understanding of banking concepts, financial institutions, commercial transactions, and elementary business law before studying this course.
Course Objectives	To provide an understanding of the basic principles and concepts of banking law.
	To familiarize students with the legal framework governing banking operations in India.
	To develop knowledge of the rights and duties of banks and their customers.
	To understand the legal provisions relating to banker–customer relationships and banking transactions.
Course Outcomes	Explain the basic concepts and principles of banking laws in India.
	Describe the legal relationship between banks and their customers.
	Identify the rights, duties, and liabilities of bankers and customers.
	Apply relevant legal provisions to common banking transactions and situations.

Teaching and Evaluation Scheme

Teaching Scheme				Evaluation Scheme					
Credits Assigned		Teaching Hours		Continuous Assessment			Practical/ Oral Exam Marks	Semester End Assessment (SEA)	Total Marks
Theory	Practical	Theory	Practical	Average of Two Tests (Each Test of 20 Marks)	Assignments (Marks 12)	Attendance Marks			
04	--	60	--	20	12	08	40	60	100

Continuous Assessment (CA):

1. Two Tests: The internal assessment will consist of two tests of 10 marks each, and the combined total of 20 marks will be considered for evaluation.

2. Assignments/Oral/Presentation/GD, etc: At least five assignments carrying a total of 12 marks, covering the entire syllabus, shall be given. The assignments should be student-centric, and efforts should be made to make them meaningful, interesting, and innovative.

3. Attendance: 08 Marks will be allotted on the basis of regular attendance, discipline, and active engagement in the teaching–learning process.

End of Semester Examination (ESE for 4 Credit Course):

1. Question No.1 will be compulsory carrying 15 marks and based on any module of the entire syllabus.

2. Attempt any 03 questions (from Q.2 to Q.6) carrying 15 marks each covering all the modules of the syllabus.

3. The students need to solve total 04 questions.

Course Contents

Module No.	Unit No.	Topic	Teaching Hours
1.0		The Banking Regulation Act, 1949	10
	1.1	Definition of Banking	
	1.2	Licensing of Banks	
	1.3	Opening of Branches	
	1.4	Role and Functions of the Reserve Bank of India (RBI)	
2.0		Reserve Bank of India Act 1934.	10
	2.1	Introduction of Reserve Bank of India.	
	2.2	Provisions of RBI Act 1934.	
	2.3	Importance of RBI.	
	2.4	Functions of RBI	
3.0		Negotiable Instrument Act 1881.	10
	3.1	Introduction and Provisions of Act 1881.	
	3.2	features, types of cheques, Bill of exchange and Promissory notes,	
	3.3	Crossing of cheque and its types	
	3.4	credit creation and credits control.	
4.0		Foreign Exchange Management Act, 1999 (FEMA)	15
	4.1	Introduction and History of FEMA, 1999	
	4.2	Objectives and Key Provisions of FEMA, 1999	
	4.3	Regulation of Foreign Exchange and External Payments	
	4.4	Management of Foreign Trade and Promotion of Foreign Exchange Market in India	
5.0		SARFAESI Act 2002	15
	5.1	Brief History and Introduction of the SARFAESI Act, 2002	
	5.2	Objectives and Scope of the SARFAESI Act, 2002	
	5.3	Core Provisions and Pillars of Asset Recovery	
	5.4	Recovery Process and Enforcement of Security Interest	
		TOTAL	60

Reference Books – Banking Laws–I

1. Gordon, E. & Natarajan, K. — *Banking Theory, Law and Practice*, Himalaya Publishing House, Mumbai.
2. P. N. Varshney — *Banking Law and Practice*, Sultan Chand & Sons, New Delhi.
3. M. L. Tannan — *Tannan's Banking Law and Practice in India*, LexisNexis.
4. S. N. Maheshwari & S. K. Maheshwari — *Banking Law and Practice*, Kalyani Publishers, New Delhi.
5. R. K. Bangia — *Banking Law and Practice*, Allahabad Law Agency.
6. Avtar Singh — *Negotiable Instruments*, Eastern Book Company.
7. M. N. Shukla — *Mercantile Law*, S. Chand Publishing, New Delhi.
8. P. K. Goel — *Banking Law and Practice*, Galgotia Publishing Company.



Swami Ramanand Teerth Marathwada University, Nanded
(Syllabus of Four Years Multidisciplinary UG Program in Commerce with Multiple Entry and Exit Option)

B.Com. (Banking) III Year: Semester V (Level 5.5)

Subject: Commerce

Under Faculty of Commerce and Management

Effective from Academic Year 2026 – 2027 (As per NEP-2020)

Course Title: - Banking & Banking Institutions Discipline

Specific Core (DSC) (Major)

Course Code: CBKNCT1303

Course prerequisites:	Students are expected to have a basic understanding of commerce, economics, money, financial institutions, and elementary banking concepts before studying this course.
Course Objectives	To provide an understanding of the basic concepts and principles of banking.
	To familiarize students with the structure and types of banking institutions in India.
	To understand the functions and services provided by different banking institutions.
	To develop knowledge of the role of banks in economic development.
Course Outcomes	Explain the meaning, nature, functions, and importance of banking.
	Identify and describe different types of banking institutions in India.
	Explain the functions and roles of major banking institutions in the Indian financial system.
	Analyse the contribution of banking institutions to economic development.

Course Teaching and Evaluation Scheme

Teaching Scheme				Evaluation Scheme					
Credits Assigned		Teaching Hours		Credits Assigned			Practical/ Oral Exam Marks	Semester End Assessment (SEA)	Total Marks
Theory	Practical	Theory	Practical	Average of Two Tests (Each Test of 10 Marks)	Assignments (Marks 10)	Attendance Marks			
02	--	30	--	10	06	04	10	30	50

Course Contents

Module No.	Unit No.	Topic	Teaching Hours
1.0		Introduction of Banking Institutions	7
	1.1	Evaluation of Banking in India	
	1.2	Feature of Bank	
	1.3	Functions and Importance	
	1.4	types of banks, commercial banking.	

2.0		Central Banking & Monetary Regulation (RBI)	8
	2.1	Introduction and Evolution of the Reserve Bank of India (RBI)	
	2.2	Organizational Structure and Management of RBI	
	2.3	Role and Objectives of Monetary Policy	
	2.4	Monetary Policy Tools and Their Applications	
3.0		International Financial Institution	9
	3.1	World Bank	
	3.2	Asian Development Bank	
	3.3	IMF and its objects.	
	3.4	IFC	
4.0		Nationalization Of Banks	6
	4.1	Objective of Bank Nationalization.	
	4.2	Bank Nationalization of 14th July 1969 & 15th April 1980.	
	4.3	Public sector bank.	
	4.4	Privatization Bank form 2015.	
		TOTAL	30

Reference Books:

Gordon, E. & Natarajan, K. — Banking Theory, Law and Practice, Himalaya Publishing House, Mumbai.
P. N. Varshney — Banking Theory, Law and Practice, Sultan Chand & Sons, New Delhi.
S. N. Maheshwari & S. K. Maheshwari — Banking Law and Practice, Kalyani Publishers, New Delhi.
R. Parameswaran & Natarajan — Indian Banking, S. Chand Publishing, New Delhi.
M. Y. Khan — Indian Financial System, McGraw Hill Education, New Delhi.

Continuous Assessment (CA):

1. Two Tests: The internal assessment will consist of two tests of 05 marks each, and the combined total of 10 marks will be considered for evaluation.

2. Assignments/Oral/Presentation/GD, etc: At least five assignments carrying a total of 06 marks, covering the entire syllabus, shall be given. The assignments should be student-centric, and efforts should be made to make them meaningful, interesting, and innovative.

3. Attendance: 04 Marks will be allotted on the basis of regular attendance, discipline, and active engagement in the teaching-learning process.

End of Semester Examination (ESE for 02 Credit Course):

1. Question No.1 will be compulsory carrying 10 marks and based on any module of the entire syllabus.
2. Attempt any 02 questions (from Q.2 to Q.4) carrying 10 marks each covering all the modules of the syllabus.
3. The students need to solve total 03 questions.



Swami Ramanand Teerth Marathwada University, Nanded
(Syllabus of Four Years Multidisciplinary UG Program in Commerce with Multiple Entry and Exit Option)
B.Com. (Banking) III Year: Semester V (Level 5.5)

Subject: Commerce

Under Faculty of Commerce and Management

Effective from Academic Year 2026 – 2027 (As per NEP-2020)

Course Title: - Indian Banking Heritage and Financial Practices

Discipline Specific Core/ IKS)

Course Code: CBKNIK1301

Course prerequisites:	Students should have a basic understanding of banking, commerce, economics, accounting, and the historical development of Indian financial practices.	
Course Objectives	To introduce students to the Indian Knowledge System (IKS) related to banking and financial practices.	
	To understand the ancient Indian economic and banking system and its development.	
	To study traditional financial instruments such as Hundi and indigenous banking practices.	
	To understand the relevance of Indian ethical values and financial principles in modern banking.	
Course Outcomes	Explain the basic concepts of Indian Knowledge System in banking.	
	Describe the ancient Indian banking and financial system.	
	Explain Hundi and other traditional financial instruments.	

Course Teaching and Evaluation Scheme

Teaching Scheme				Evaluation Scheme					
Credits Assigned		Teaching Hours		Credits Assigned			Practical/ Oral Exam Marks	Semester End Assessment (SEA)	Total Marks
Theory	Practical	Theory	Practical	Average of Two Tests (Each Test of 10 Marks)	Assignments (Marks 10)	Attendance Marks			
02	--	30	--	10	06	04	10	30	50

Course Content

Module No.	Unit No	Topic	Teaching Hours
01		Ancient Indian Economic and Banking System	07
	1.1	Concept of Economic Activities in Ancient India	
	1.2	Evolution of Banking and Financial Practices in India	
	1.3	Role of Shreni (Guilds) in Trade and Finance	
	1.4	Ancient Indian Concepts of Wealth, Savings and Credit	
02		Indigenous Banking Practices in India	

	2.1	Indigenous Banking System – Meaning and Features	07
	2.2	Role of Seths, Sahukars, Mahajans and Shroffs	
	2.3	Traditional Deposit and Lending Practices	
	2.4	Indigenous Banking and Development of Modern Banking	
03		Hundi and Traditional Financial Instruments	08
	3.1	Meaning and Evolution of Hundi	
	3.2	Types and Uses of Hundi	
	3.3	Hundi as an Instrument of Trade and Credit	
	3.4	Comparison between Hundi and Modern Banking Instruments	
04		Indian Values and Modern Banking	08
	4.1	Ethical Principles in Indian Financial Practices	
	4.2	Trust, Honesty and Financial Discipline in Banking	
	4.3	Community-Based Finance and Financial Inclusion	
	4.4	Relevance of Indian Knowledge System in Modern Banking Practices	
		Total	30

Reference Books

1. Kautilya's Arthashastra – Kautilya, translated by R. Shamasastri, Penguin Classics.
2. Indian Financial System – M. Y. Khan, McGraw Hill Education.
3. Banking Theory, Law and Practice – G. S. Popli & Alka Varshney, PHI Learning.
4. The Economic History of India – R. C. Dutt, Routledge.
5. Indian Knowledge Systems: Concepts and Applications – Kapil Kapoor & Avadhesh Kumar Singh, D.K. Printworld.

Continuous Assessment (CA):

1.Two Tests: The internal assessment will consist of two tests of 05 marks each, and the combined total of 10 marks will be considered for evaluation.

2. Assignments/Oral/Presentation/GD, etc: At least five assignments carrying a total of 06 marks, covering the entire syllabus, shall be given. The assignments should be student-centric, and efforts should be made to make them meaningful, interesting, and innovative.

3. Attendance: 04 Marks will be allotted on the basis of regular attendance, discipline, and active engagement in the teaching–learning process.

End of Semester Examination (ESE for 02 Credit Course):

1. Question No.1 will be compulsory carrying 10 marks and based on any module of the entire syllabus.
2. Attempt any 02 questions (from Q.2 to Q.4) carrying 10 marks each covering all the modules of the syllabus.
3. The students need to solve total 03 questions.



Swami Ramanand Teerth Marathwada University, Nanded
(Syllabus of Four Years Multidisciplinary UG Program in Commerce with Multiple Entry and Exit Option)
B.Com. (Banking) III Year: Semester V (Level 5.5)

Subject: Commerce
Under Faculty of Commerce and Management
Effective from Academic Year 2026 – 2027 (As per NEP-2020)

Course Title: - Indian Economy

Discipline Specific Elective (DSE)

Course Code: CBKNSE1301

Course prerequisites:	Students should have a basic understanding of economics, Indian society, geography, and general economic concepts . Familiarity with basic concepts such as GDP, national income, population, employment, agriculture, and industries will be helpful.
Course Objectives	To introduce students to the structure and major features of the Indian economy .
	To understand the role of agriculture, industry and services in economic development.
	To study major economic problems and challenges faced by India.
	To understand the role of economic policies and government programmes in Indian development.
Course Outcomes	Explain the basic features and structure of the Indian economy .
	Analyse the role of different sectors of the Indian economy .
	Identify major issues related to population, poverty, unemployment and inequality .

Course Teaching and Evaluation Scheme

Teaching Scheme				Evaluation Scheme					
Credits Assigned		Teaching Hours		Continuous Assessment			Practical/ Oral Exam Marks	Semester End Assessment (SEA)	Total Marks
Theory	Practical	Theory	Practical	Average of Two Tests (Each Test of 20 Marks)	Assignments (Marks 12)	Attendance Marks			
04	--	60	--	20	12	08	40	60	100

Course Contents

Module No.	Unit No.	Topic	Teaching Hours
1.0		Introduction to Indian Economy	10
	1.1	Meaning and Underdeveloped Economy,	
	1.2	Basic Characteristics of Indian Economy	
	1.3	Major Issues of Development, The Determinants of Economic	
	1.4	Development.	
2.0		National Income of India	10
	2.1	National Income Estimates in India,	
	2.2	Trades in National Income,	

	2.3	Growth and Structure,	
	2.4	Limitations of National Income, Estimation in India.	
3.0		Human Resource and Economic Development	10
	3.1	The Theory of Democratic Tradition	
	3.2	Size and Growth Rate of Population in India	
	3.3	The Sex Composition and Age Composition of Population	
	3.4	Urbanization and Economic Growth in India.	
4.0		Occupational Structure and Economic Development	15
	4.1	Economic Development and Occupational Distribution	
	4.2	Change in Occupational Distribution in selected Countries,	
	4.3	Workforce Participation Rates in India,	
	4.4	Occupational Pattern in Indian Economy.	
5.0		Infrastructure in Indian Economy	15
	5.1	Energy and Power,	
	5.2	Transport System in India and Economic Development	
	5.3	Communication System in India,	
	5.4	Urban Infrastructure	
		TOTAL	60

Reference Books:

1. Indian Economy – Ramesh Singh, McGraw Hill Education.
2. Indian Economy – Mishra & Puri, Himalaya Publishing House.
3. Indian Economy – S. K. Misra & V. K. Puri, Himalaya Publishing House.
4. Indian Economy: Performance and Policies – Uma Kapila, Academic Foundation.
5. Indian Economy – Dutt & Sundaram, S. Chand Publishing.
6. Economic Survey of India – Government of India, Ministry of Finance.
7. India Development Report – Indira Gandhi Institute of Development Research (IGIDR).

Continuous Assessment (CA):

1. Two Tests: The internal assessment will consist of two tests of 10 marks each, and the combined total of 20 marks will be considered for evaluation.

2. Assignments/Oral/Presentation/GD, etc: At least five assignments carrying a total of 12 marks, covering the entire syllabus, shall be given. The assignments should be student-centric, and efforts should be made to make them meaningful, interesting, and innovative.

3. Attendance: 08 Marks will be allotted on the basis of regular attendance, discipline, and active engagement in the teaching-learning process.

End of Semester Examination (ESE for 4 Credit Course):

1. Question No.1 will be compulsory carrying 15 marks and based on any module of the entire syllabus.
2. Attempt any 03 questions (from Q.2 to Q.6) carrying 15 marks each covering all the modules of the syllabus.
3. The students need to solve total 04 questions.



Swami Ramanand Teerth Marathwada University, Nanded
(Syllabus of Four Years Multidisciplinary UG Program in Commerce with Multiple Entry and Exit Option)
B.Com. (Banking) III Year: Semester V (Level 5.5)

Subject: Commerce

Under Faculty of Commerce and Management

Effective from Academic Year 2026 –2027 (As per NEP-2020)

Course Title: Banking and Financial Services Skills – I

Vocational Skill Course- (VSC)

Course Code: CBKNVC1301

Course prerequisites:	Basic understanding of banking concepts and familiarity with digital tools and mobile applications.
Course Objectives	To develop practical skills in basic banking operations and customer service.
	To provide hands-on knowledge of digital banking and electronic payment systems.
	To enhance understanding of retail banking products and financial advisory skills.
	To promote financial literacy and awareness of financial services and inclusion initiatives.
Course Outcomes	Students will be able to perform basic banking transactions and handle customers effectively.
	Students will be able to execute secure digital payments and identify fraud risks.
	Students will be able to assist customers in retail banking services like loans and cards.
	Students will be able to explain financial products and contribute to financial literacy initiatives.

Course Teaching and Evaluation Scheme

Teaching Scheme					Evaluation Scheme					
Credits		Teaching Hrs		Continuous and Comprehensive Assessment (CCA or CA)				Semester End Assessment (SEA)		Total Marks
Theory	Practical	Theory	Practical	Two Tests (Each Test of 5 Marks)	Assignments/Oral/ Presentation/G D Etc. (Marks)	Attendance (Marks)	Total (Marks)	Theory	Practical	
--	02	--	60	10	06	04	20	--	30	

Course Contents

Module No.	Unit No.	Topic	Teaching Hours
1.0		Basic Banking Operations Skills (Practical)	14
	1.1	Opening bank accounts (KYC documentation practice)	
	1.2	Deposit and withdrawal procedures (forms & simulation)	
	1.3	Passbook, cheque, ATM usage (hands-on exposure)	
	1.4	Customer handling and service etiquette	
		Skill Outcome: Perform basic banking transactions confidently	
2.0		Digital Banking & Payment Skills (Practical)	20
	2.1	Practical use of UPI, mobile banking apps	
	2.2	NEFT, RTGS, IMPS transaction simulation	
	2.3	Working of National Payments Corporation of India systems	
	2.4	Identifying and preventing digital fraud	

		Skill Outcome: Execute secure digital transactions	
3.0		Retail Banking Services Skills(Practical)	16
	3.1	Loan application process (home, personal, education loans)	
	3.2	EMI calculation and repayment planning	
	3.3	Credit and debit card usage (real-life scenarios)	
	3.4	Customer advisory for banking products	
		Skill Outcome: Assist customers in banking services	
4.0		Financial Literacy & Inclusion Skills(Practical)	10
	4.1	Explaining basic financial products to customers	
	4.2	Government schemes (Jan Dhan, Mudra, insurance schemes)	
	4.3	Budgeting and personal finance planning	
	4.4	Rural banking and financial awareness campaigns	
		Skill Outcome: Deliver financial literacy at community level	
		Total	60

Reference + Practice Resources

1. IIBF – Banking Fundamentals Modules.
2. RBI Financial Literacy Guides – Reserve Bank of India
3. NPCI Training Material – National Payments Corporation of India
4. International Financial Management, Prof. D. S. Yadav, Asia Publishers New Delhi – 110002
5. Dr. H. S. Patange, Financial Services, Chandralok Prakashan, Kanpur
6. Practical banking forms, KYC documents
7. Case studies on retail banking

Continuous Assessment (CA) – 20 Marks

Continuous assessment will be conducted by the college, focusing on practical and skill-based learning.

1. **Class Tests:** 10 Marks. Two tests of 5 marks each will be conducted. The tests may include objective, short answer, and practical-based questions
2. **Assignments,** Oral Work, Presentations, Group Discussions, Practical Work, and Skill-Based Activities (as per the nature of the course – VSC) will carry 06 marks.
3. **Attendance** will carry 04 marks

Semester End Assessment (SEA) – 30 Marks

SEA will be conducted by the college with focus on application and practical knowledge.

Question Paper Pattern (30 Marks):

1. Q.1 (Compulsory) for 10 Marks Based on any module of entire syllabus
Short answers / case-based / practical questions
2. Attempt any 02 questions from Q.2 to Q.4 for 10 Marks each.



Swami Ramanand Teertha Marathwada University, Nanded
(Syllabus of Four Years Multidisciplinary UG Program in Commerce with Multiple Entry and Exit Option)
B.Com. (Banking) III Year: Semester V (Level 5.5)
Subject: Commerce
Under Faculty of Commerce and Management
Effective from Academic Year 2026 – 2027 (As per NEP-2020)
Course Title: Field Based Project Work
Field Projects- (FP)
Course Code: CBKNFP1301

The field-based learning/project is designed to give students a basic understanding of different socio-economic conditions in society. It helps students to connect classroom knowledge with real-life situations in both rural and urban areas.

Through this project, students will get an opportunity to observe and study actual field situations related to business, banking, finance, and development activities. They will also understand how policies, rules, organizations, and various processes work in real life.

As per the objectives of NEP 2020, this course focuses on the overall development of students by improving their practical knowledge, analytical thinking, and problem-solving ability. It also helps in developing awareness about social and economic issues.

This field project will help students to apply theoretical concepts in practical situations, develop communication and reporting skills, and gain confidence in handling real-world problems. It will also support students in building skills useful for higher education and future careers.

This course is introduced for B. Com III Year students under **Swami Ramanand Teerth Marathwada University (SRTMU)**, Nanded, to provide practical exposure along with academic learning in the field of commerce and management.

In line with the objectives of NEP 2020, this course promotes:

1. Experiential learning.
2. Critical thinking.
3. Problem-solving ability.
4. Industry exposure
5. Community Engagement Services

Students will undertake a small-scale field study, survey, or case analysis, allowing them to observe and analyse business practices in their local environment. This helps bridge the gap between academic learning and real-world application.

The course encourages students to develop analytical, communication, and presentation skills, preparing them for higher studies, research, and professional careers.

Course Objectives

- To provide basic understanding of field project and research concepts.
- To develop practical knowledge in commerce-related areas.
- To enhance analytical and problem-solving skills.
- To promote application of theoretical concepts in real-life situations.
- To develop communication and report-writing skills
- To develop attitude to engage community engagement services.

Course Outcomes: - (After completion of the course, students will be able to)

- Understand field study and case study methods.
- Collect and analyse simple data.
- Apply theoretical knowledge to practical problems.
- Prepare structured project reports.
- Present findings effectively with clarity and confidence

- Engage community services.

Field Work Projects and Evaluation Scheme

Teaching Scheme				Evaluation Scheme						
Credits Assigned		Teaching Hours		Continuous and Comprehensive Assessment (CCA)				Semester End Assessment (SEA)		
Theory	Practical	Guidance in Class	Filed Work	Topic selection & proposal	Data collection & field work	Presentation	Total (Marks)	Project Report	Presentation & Viva-voce	Total (Marks)
-	04	30	90	10	20	10	40	40	60	100

Field-Based Project Work

Module No.	Topic	Hrs
01	Classroom Guidance (30 Hours) In the classroom component, students will be introduced to the fundamentals of field projects, focusing on understanding the meaning, importance, and practical relevance of project-based learning. The sessions will guide students in identifying real-world problems and selecting suitable topics from areas such as banking, digital payments, small businesses, and e-commerce. Emphasis will be placed on formulating clear objectives, choosing appropriate project types (survey, case study, observation), and understanding basic data collection methods including questionnaires, interviews, and observation. Students will also learn simple techniques of data classification, tabulation, and presentation using charts like bar diagrams and pie charts. Additionally, lectures will cover ethical considerations, basic sampling concepts, report writing structure, formatting, and effective presentation skills to prepare students for viva and final submission.	30
02	Field Work Execution (90 Hours Practical) The field work component is designed to provide hands-on exposure where students actively engage with real-world situations. Students will visit selected areas such as banks, local businesses, markets, or communities to collect primary data through surveys, interviews, and observations, while also referring to secondary sources like reports and websites. They will apply basic questionnaire design and interact with respondents ethically and responsibly. During the fieldwork, students will record and organize collected data, analyze it using simple tools, and relate findings to their project objectives. The process will encourage practical understanding, problem-solving, and analytical thinking. Finally, students will compile their observations into a structured report, draw meaningful conclusions, and prepare for presentation and viva, thereby developing confidence and applied knowledge.	90
	Total	120

Project Guidelines

- Students shall undertake one mini field project may be based on Survey or Case Study.
- Report should be of 20–25 pages.
- Project must be original, practical-oriented & based on Community Engagement.
- Submission must be followed by Presentation & Viva-voce.
- One teacher shall be allotted the workload for supervising the field project. The evaluation of the **project and viva-voce examination shall be conducted by an external examiner from the panel approved** by Swami Ramanand Teerth Marathwada University.



Swami Ramanand Teerth Marathwada University, Nanded

(Syllabus of Four Years Multidisciplinary UG Program in Commerce with Multiple Entry and Exit Option)

B.Com. III Year (Banking) : Semester VI (Level 5.5)

Subject: Commerce (Banking)

Under Faculty of Commerce and Management

Effective from Academic Year 2026–2027 (As per NEP–2020)

Course Title: Banking and Accounting-II

Discipline Specific Core (DSC) (Major)

Course Code: CBKNCT1351

Course Prerequisite	Students should have a basic understanding of accounting concepts, journal entries, ledger preparation, financial statements and common banking transactions.
Course Objectives	To explain the basic principles of banking and accounting practices used in banking operations. To apply accounting procedures to common banking transactions and electronic banking activities. To analyse and interpret accounting information, reconciliation statements and banking records. To develop practical understanding of computerized accounting and bank-audit procedures.
Course Outcomes	Explain basic banking concepts, functions and accounting terminology used in banking. Prepare and interpret accounting records related to banking transactions. Apply computerized accounting, electronic clearing and bank-reconciliation procedures. Analyse basic bank-audit procedures and interpret accounting information for banking operations.

Teaching and Evaluation Scheme

Teaching Scheme				Evaluation Scheme					
Credits Assigned		Teaching Hours		Continuous Assessment			Practical/ Oral Exam Marks	Semester End Assessment (SEA)	Total Marks
Theory	Practical	Theory	Practical	Average of Two Tests (Each Test of 20 Marks)	Assignments (Marks 12)	Attendance Marks			
04	--	60	--	20	12	08	40	60	100

Course Contents

Module No.	Unit No.	Topic	Teaching Hours
1.0		Introduction of Cash Book	10
	1.1	Meaning and importance of cash book	
	1.2	Single-column cash book: simple problems	
	1.3	Double-column cash book: simple problems	
	1.4	Petty cash book and daily banking use	
2.0		Electronic Clearing System	13
	2.1	Meaning and need of electronic clearing	
	2.2	MICR and electronic fund transfer	
	2.3	NEFT, RTGS and ATM services	

	2.4	Advantages of electronic banking transactions	
3.0		Procedure of Computerized Accounting in Banking	12
	3.1	Meaning of computerized accounting	
	3.2	Manual accounting and computerized accounting	
	3.3	Main features of computerized accounting	
	3.4	Advantages and limitations of computerized accounting	
4.0		Bank Reconciliation Statement	13
	4.1	Meaning and need of bank reconciliation	
	4.2	Causes of differences between bank and cash records	
	4.3	Simple bank reconciliation problems	
	4.4	Importance of regular reconciliation	
5.0		Audits of Banking	12
	5.1	Meaning and objectives of bank audit	
	5.2	Internal and external audit	
	5.3	Basic procedure of bank audit	
	5.4	Benefits of bank audit	
		TOTAL	60

Reference Books

- 1. Gordon, E. & Natarajan, K., Banking Theory, Law and Practice, Himalaya Publishing House.
- 2. Varshney, P. N., Banking Law and Practice, Sultan Chand & Sons.
- 3. S. N. Maheshwari & S. K. Maheshwari, Banking Law and Practice, Kalyani Publishers.
- 4. B. S. Raman, Banking Theory, Law and Practice, United Publishers.
- 5. P. K. Srivastava, Banking Theory, Law and Practice, Himalaya Publishing House.

Continuous Assessment (CA):

1.Two Tests: The internal assessment will consist of two tests of 10 marks each, and the combined total of 20 marks will be considered for evaluation.

2. Assignments/Oral/Presentation/GD, etc: At least five assignments carrying a total of 12 marks, covering the entire syllabus, shall be given. The assignments should be student-centric, and efforts should be made to make them meaningful, interesting, and innovative.

3. Attendance: 08 Marks will be allotted on the basis of regular attendance, discipline, and active engagement in the teaching–learning process.

End of Semester Examination (ESE for 4 Credit Course):

1. Question No.1 will be compulsory carrying 15 marks and based on any module of the entire syllabus.
2. Attempt any 03 questions (from Q.2 to Q.6) carrying 15 marks each covering all the modules of the syllabus.
3. The students need to solve total 04 questions.



Swami Ramanand Teerth Marathwada University, Nanded

(Syllabus of Four Years Multidisciplinary UG Program in Commerce with Multiple Entry and Exit Option)

B.Com. (Banking) III Year: Semester VI (Level 5.5)

Subject: Commerce

Under Faculty of Commerce and Management

Effective from Academic Year 2026–2027 (As per NEP–2020)

Course Title: Banking Laws -II

Discipline Specific Core (DSC) (Major)

Course Code: CBKNCT1352

Course Prerequisite	Students should have basic knowledge of banking operations, banker-customer relationships, commercial law and the Indian financial system.
Course Objectives	To explain the importance and basic principles of banking laws applicable to banking operations. To apply legal provisions relating to customers, banking services and financial transactions. To analyse major banking laws relating to consumer protection, legal aid, money laundering and rural finance. To develop the ability to identify legal and compliance issues in practical banking situations.
Course Outcomes	Explain the purpose and major provisions of important banking laws. Apply relevant legal provisions to common banker-customer situations. Analyse basic KYC, anti-money-laundering, consumer-protection and compliance requirements. Interpret selected banking-law cases and identify appropriate legal and ethical responses.

Teaching and Evaluation Scheme

Teaching Scheme				Evaluation Scheme					
Credits Assigned		Teaching Hours		Continuous Assessment			Practical/ Oral Exam Marks	Semester End Assessment (SEA)	Total Marks
Theory	Practical	Theory	Practical	Average of Two Tests (Each Test of 20 Marks)	Assignments (Marks 12)	Attendance Marks			
04	--	60	--	20	12	08	40	60	100

Course Contents

Module No.	Unit No.	Topic	Teaching Hours
1.0		Feature and Importance of Banking Law	14
	1.1	Meaning and importance of banking law	
	1.2	Need for banking regulation	
	1.3	Rights and duties of banks and customers	
	1.4	Banking law in everyday banking services	
2.0		Banking Allied Law	10
	2.1	Banking Ombudsman and grievance redressal	
	2.2	Consumer protection in banking	
	2.3	Basic tax-related provisions affecting banking	

	2.4	Electronic transactions and customer protection	
3.0		The Legal Service Authorities Act 1987	13
	3.1	Introduction to the Legal Services Authorities Act	
	3.2	Main provisions and features	
	3.3	Eligibility for free legal aid	
	3.4	Importance of legal aid for financial disputes	
4.0		Prevention of Money Laundering Act 2002 (PMLA)	11
	4.1	Meaning and purpose of PMLA	
	4.2	KYC and customer due diligence	
	4.3	Transaction monitoring and reporting	
	4.4	Role of banks in preventing money laundering	
5.0		NABARD Act 1981	12
	5.1	Background and purpose of NABARD	
	5.2	Basic provisions and structure	
	5.3	Functions of NABARD	
	5.4	Role in rural and agricultural banking	
		TOTAL	60

Reference Books

- 1. Legal and Regulatory Aspects of Banking, Macmillan India.
- 2. E. Gordon & K. Natarajan, Banking Theory, Law and Practice.
- 3. K. R. Bylachandani, Business Law for Management, Himalaya Publishing House.
- 4. M. L. Tannan, Tannan's Banking Law and Practice in India, LexisNexis.
- 5. Avtar Singh, Law of Banking and Negotiable Instruments, Eastern Book Company.

Continuous Assessment (CA):

1.Two Tests: The internal assessment will consist of two tests of 10 marks each, and the combined total of 20 marks will be considered for evaluation.

2. Assignments/Oral/Presentation/GD, etc: At least five assignments carrying a total of 12 marks, covering the entire syllabus, shall be given. The assignments should be student-centric, and efforts should be made to make them meaningful, interesting, and innovative.

3. Attendance: 08 Marks will be allotted on the basis of regular attendance, discipline, and active engagement in the teaching-learning process.

End of Semester Examination (ESE for 4 Credit Course):

1. Question No.1 will be compulsory carrying 15 marks and based on any module of the entire syllabus.
2. Attempt any 03 questions (from Q.2 to Q.6) carrying 15 marks each covering all the modules of the syllabus.
3. The students need to solve total 04 questions.



Swami Ramanand Teerth Marathwada University, Nanded

(Syllabus of Four Years Multidisciplinary UG Program in Commerce with Multiple Entry and Exit Option)

B.Com. (Banking) III Year: Semester VI (Level 5.5)

Subject: Commerce

Under Faculty of Commerce and Management

Effective from Academic Year 2026–2027 (As per NEP–2020)

Course Title: Banking & Banking Institutions- II

Discipline Specific Minor (DSM)

Course Code: _CTBKNCT1353_

Course Prerequisite	Students should have basic knowledge of banking, financial institutions, money and the role of banks in economic development.
Course Objectives	To explain the structure and functions of major banking institutions in India. To compare commercial, cooperative, rural and specialised financial institutions. To analyse the role of banking institutions in financial inclusion and economic development. To develop awareness of banking-sector reforms, digital transformation and changing banking services.
Course Outcomes	Identify major banking institutions and explain their functions. Compare the basic features of commercial, cooperative and rural banking institutions. Analyse the role of specialised financial institutions in economic development. Explain major changes in Indian banking and their effect on customers and financial services.

Teaching and Evaluation Scheme

Teaching Scheme				Evaluation Scheme					
Credits Assigned		Teaching Hours		Continuous Assessment			Practical/	Semester End	Total
Theory	Practical	Theory	Practical	Average of Two Tests (Each Test of 20 Marks)	Assignments (Marks 12)	Attendance Marks	Oral Exam Marks	Assessment (SEA)	Marks
04	--	60	--	20	12	08	40	60	100

Course Contents

Module No.	Unit No.	Topic	Teaching Hours
1.0		Introduction of State Bank of India	12
	1.1	Background and development of SBI	
	1.2	Organisational and administrative structure	
	1.3	Main functions and services of SBI	
	1.4	Role of SBI in modern banking	
2.0		Co-Operative and Rural Bank in India	12
	2.1	Meaning and features of cooperative banks	
	2.2	Urban cooperative banks	
	2.3	Regional Rural Banks	
	2.4	State cooperative banks and District Central Cooperative Banks	

3.0		Export and Import Bank in India	12
	3.1	Introduction and purpose of EXIM Bank	
	3.2	Organisational structure and management	
	3.3	Main functions and services	
	3.4	Role in export and import finance	
4.0		Industrial Development Bank in India	12
	4.1	Background and development of IDBI	
	4.2	Basic organisational structure	
	4.3	Main functions and services	
	4.4	Role in industrial and business finance	
5.0		Commercial Banks	12
	5.1	Public sector banks	
	5.2	Private sector banks	
	5.3	Foreign banks	
	5.4	Changing role of commercial banks in digital banking	
		TOTAL	60

Reference Books

- 1. S. Natarajan & R. Parameswaran, Indian Banking, S. Chand.
- 2. Mukund Mahajan, Indian Banking System, Nirali Prakashan.
- 3. Gordon & Natarajan, Financial Markets and Services.
- 4. M. Y. Khan, Indian Financial System, McGraw Hill Education.
- 5. Peter S. Rose & Sylvia C. Hudgins, Bank Management & Financial Services, McGraw-Hill.

Continuous Assessment (CA):

1.Two Tests: The internal assessment will consist of two tests of 10 marks each, and the combined total of 20 marks will be considered for evaluation.

2. Assignments/Oral/Presentation/GD, etc: At least five assignments carrying a total of 12 marks, covering the entire syllabus, shall be given. The assignments should be student-centric, and efforts should be made to make them meaningful, interesting, and innovative.

3. Attendance: 08 Marks will be allotted on the basis of regular attendance, discipline, and active engagement in the teaching–learning process.

End of Semester Examination (ESE for 4 Credit Course):

1. Question No.1 will be compulsory carrying 15 marks and based on any module of the entire syllabus.
2. Attempt any 03 questions (from Q.2 to Q.6) carrying 15 marks each covering all the modules of the syllabus.
3. The students need to solve total 04 questions.



Swami Ramanand Teerth Marathwada University, Nanded

(Syllabus of Four Years Multidisciplinary UG Program in Commerce with Multiple Entry and Exit Option)

B.Com. (Banking) III Year: Semester VI (Level 5.0)

Subject: Commerce

Under Faculty of Commerce and Management

Effective from Academic Year 2026–2027 (As per NEP–2020)

Course Title: Indian Economy -II

Discipline Specific Elective (DSE)

Course Code: _CBKNSE1351_____

Course Prerequisite	Students should have basic knowledge of Indian economic structure, business economics, macroeconomics and the role of government in economic development.
Course Objectives	To explain the major features and changing structure of the Indian economy. To analyse economic planning, industrial policy, public-sector policy and economic reforms. To evaluate the effects of privatisation, globalisation, urbanisation and economic development. To examine major contemporary economic issues and their implications for banking and finance.
Course Outcomes	Explain major features and stages of economic development in India. Analyse the main objectives and changes in Indian economic policies. Evaluate the effects of economic reforms, privatisation and globalisation on India. Interpret major economic issues and relate them to banking, finance and economic development.

Teaching and Evaluation Scheme

Teaching Scheme				Evaluation Scheme					
Credits Assigned		Teaching Hours		Continuous Assessment			Practical/ Oral Exam Marks	Semester End Assessment (SEA)	Total Marks
Theory	Practical	Theory	Practical	Average of Two Tests (Each Test of 20 Marks)	Assignments (Marks 12)	Attendance Marks			
04	--	60	--	20	12	08	40	60	100

Course Contents

Module No.	Unit No.	Topic	Teaching Hours
1.0		Objectives and Strategy of Economic Planning	12
	1.1	Meaning and objectives of economic planning	
	1.2	Mixed economy and planning	
	1.3	Models of economic development	
	1.4	Economic reforms and new approaches to development	
2.0		Industrial Policy and Economic Development	12
	2.1	Meaning and objectives of industrial policy	
	2.2	Major changes in industrial policy	
	2.3	Role of industry in employment and growth	

	2.4	Industrial development and banking finance	
3.0		Public Sector and Disinvestment Policy	12
	3.1	Role of public sector in India	
	3.2	Need and meaning of disinvestment	
	3.3	New directions in public-sector policy	
	3.4	Urbanisation and economic growth	
4.0		Privatisation and Globalization of Indian Economy	12
	4.1	Public sector and private sector: basic comparison	
	4.2	Economic reforms since 1991	
	4.3	Meaning and models of privatisation	
	4.4	Globalisation and its impact on Indian economy	
5.0		The Parallel Economy	12
	5.1	Meaning of parallel economy	
	5.2	Effects of black money on economy and society	
	5.3	Major causes of black money	
	5.4	Measures to control the parallel economy	
		TOTAL	60

Reference Books

- 1. S. K. Misra & V. K. Puri, Indian Economy, Himalaya Publishing House.
- 2. Datt and Sundharam, Indian Economy, S. Chand.
- 3. Ramesh Singh, Indian Economy, McGraw Hill Education.
- 4. Uma Kapila, Indian Economy: Performance and Policies, Academic Foundation.
- 5. Economic Survey of India, Ministry of Finance, Government of India.

Continuous Assessment (CA):

1. Two Tests: The internal assessment will consist of two tests of 10 marks each, and the combined total of 20 marks will be considered for evaluation.

2. Assignments/Oral/Presentation/GD, etc: At least five assignments carrying a total of 12 marks, covering the entire syllabus, shall be given. The assignments should be student-centric, and efforts should be made to make them meaningful, interesting, and innovative.

3. Attendance: 08 Marks will be allotted on the basis of regular attendance, discipline, and active engagement in the teaching-learning process.

End of Semester Examination (ESE for 4 Credit Course):

1. Question No.1 will be compulsory carrying 15 marks and based on any module of the entire syllabus.
2. Attempt any 03 questions (from Q.2 to Q.6) carrying 15 marks each covering all the modules of the syllabus.
3. The students need to solve total 04 questions.



Swami Ramanand Teerth Marathwada University, Nanded

(Syllabus of Four Years Multidisciplinary UG Program in Commerce with Multiple Entry and Exit Option)

B.Com. III Year: Semester VI (Level 5.5)

Subject: Commerce

Under Faculty of Commerce and Management

Effective from Academic Year 2026–2027 (As per NEP–2020)

Course Title: Banking and Financial Services Skills – II

Vocational Skill Course- (VSC)

Course Code: CBKNVC1351

Course prerequisites:	Basic knowledge of banking operations, financial services, and digital banking tools.
Course Objectives	To develop advanced skills in banking operations and customer service management.
	To provide practical knowledge of loan processing and basic credit appraisal.
	To enhance understanding of investment, insurance, and financial advisory services.
	To build competencies in fintech, digital financial systems, and employability skills in BFSI sector.
Course Outcomes	Students will be able to manage routine banking operations and customer interactions effectively.
	Students will be able to assist in loan processing, documentation, and basic credit assessment.
	Students will be able to guide customers on investment and insurance products.
	Students will be able to work with digital financial systems and demonstrate job readiness in BFSI sector

Course Teaching and Evaluation Scheme

Teaching Scheme					Evaluation Scheme					
Credits		Teaching Hrs		Continuous and Comprehensive Assessment (CCA or CA)				Semester End Assessment (SEA)		Total Marks
Theory	Practical	Theory	Practical	Two Tests (Each Test of 5 Marks)	Assignments/Oral/ Presentation/G D Etc. (Marks)	Attendance (Marks)	Total (Marks)	Theory	Practical	
--	02	--	60	10	06	04	20	--	30	

Course Contents

Module No.	Unit No.	Topic	Teaching Hours
1.0		Advanced Banking Operations Skills(Practical)	16
	1.1	Account management and reconciliation	
	1.2	Handling customer complaints (role-play)	
	1.3	Basics of core banking system (CBS)	
	1.4	Documentation and record management	
		Skill Outcome: Manage routine banking operations	
2.0		Loan Processing & Credit Skills(Practical)	14
	2.1	Loan documentation and verification	
	2.2	Credit appraisal basics (income analysis)	
	2.3	NPA identification (basic level)	

	2.4	Recovery process overview	
		Skill Outcome: Assist in loan processing	
3.0		Investment & Insurance Advisory Skills(Practical)	14
	3.1	Basics of mutual fund investment	
	3.2	Insurance product comparison	
	3.3	Role of Insurance Regulatory and Development Authority of India	
	3.4	Customer advisory and risk profiling	
		Skill Outcome: Guide customers on investment choices	
4.0		FinTech & Digital Financial Services Skills(Practical)	16
	4.1	Introduction to FinTech platforms	
	4.2	Digital wallets and payment gateways	
	4.3	Cybersecurity awareness and data protection	
	4.4	Emerging trends (AI in banking, digital currency basics)	
		Skill Outcome: Work with modern digital financial systems	
		Total	60

Reference + Practice Resources

1. IIBF – Retail Banking & Operations.
2. RBI Circulars & Reports – Reserve Bank of India.
3. IRDAI Consumer Education Material – Insurance Regulatory and Development Authority of India

Practical Resources

1. Banking software demo / CBS simulation.
2. Loan application forms & case files
3. FinTech app demonstrations

Continuous Assessment (CA) – 20 Marks

Continuous assessment will be conducted by the college, focusing on practical and skill-based learning.

1. **Class Tests:** 10 Marks. Two tests of 5 marks each will be conducted. The tests may include objective, short answer, and practical-based questions
2. **Assignments,** Oral Work, Presentations, Group Discussions, Practical Work, and Skill-Based Activities (as per the nature of the course – VSC) will carry 06 marks.
3. **Attendance** will carry 04 marks

Semester End Assessment (SEA) – 30 Marks

SEA will be conducted by the college with focus on application and practical knowledge.

Question Paper Pattern (30 Marks):

1. Q.1 (Compulsory) for 10 Marks Based on any module of entire syllabus
Short answers / case-based / practical questions
2. Attempt any 02 questions from Q.2 to Q.4 for 10 Marks each.



Swami Ramanand Teertha Marathwada University, Nanded
(Syllabus of Four Years Multidisciplinary UG Program in Commerce with Multiple Entry and Exit Option)

B.Com. (Banking) III Year: Semester VI (Level 5.5)

Subject: Commerce

Under Faculty of Commerce and Management

Effective from Academic Year 2026 – 2027 (As per NEP-2020)

Course Title: Internship/Apprenticeship

On Job Training (OJT)

Course Code: CBKNOJ1351

On-Job Training (OJT) is designed to provide students with **practical work experience specifically in banking and financial institutions**. It enables students to understand how theoretical concepts of banking, finance, financial markets, credit, digital banking and customer services are applied in actual professional environments.

Students may undertake OJT in **commercial banks, cooperative banks, Regional Rural Banks, Small Finance Banks, Payments Banks, NBFCs, insurance companies, mutual fund organizations, stockbroking firms, depository participants, FinTech companies, investment and financial advisory firms and other approved financial institutions**.

The course follows the experiential-learning approach of NEP 2020 and focuses on developing **banking operations, financial-service skills, customer handling, credit processing, digital banking, compliance awareness, financial documentation, professional ethics and employability**.

Course Prerequisite

Students should possess foundational knowledge of banking, financial institutions, accounting, financial markets, digital banking and basic financial mathematics before undertaking the OJT.

Course Objectives.

1. **To provide** practical exposure to banking operations, financial services and institutional processes.
2. **To apply** theoretical knowledge of banking and finance to real-world financial transactions and customer-service situations.
3. **To develop** professional competencies in credit processing, financial documentation, digital banking, customer service, compliance and financial operations.
4. **To enhance** employability through practical experience, professional communication, teamwork, ethical conduct and workplace problem-solving.

Course Outcomes.

After successful completion of the course, students will be able to:

1. **Demonstrate** practical understanding of banking operations, financial products and institutional workflows.
2. **Apply** banking and financial knowledge to supervised activities such as account services, credit documentation, digital transactions and customer support.
3. **Analyse** basic banking and financial information while maintaining accuracy, confidentiality, compliance and professional ethics.

Prepare and present a structured OJT report documenting banking activities, competencies developed, practical learning and professional experiences.

On-the-Job Training and Evaluation Scheme

Teaching Scheme				Evaluation Scheme					
Credits Assigned		Teaching Hours		Continuous Assessment			Semester End Assessment		Total Marks
Theory	Practical	Guidance in class	On the Job Training	Project Report	Presentation & Viva-voce	Total (Marks)	Project Report	Presentation & Viva-voce	
--	04	20	100	30	10	40	40	20	60
									100

On-the-Job Training (OJT)

Module No.		Hours
01	Classroom Guidance (20 Hours) The classroom component will prepare students for effective participation in the internship. It will cover the concept, importance, and objectives of OJT as per NEP-2020 guidelines. Students will be guided in selecting suitable organizations such as banks, companies, NGOs, or other relevant sectors. The sessions will focus on developing workplace readiness, including professional ethics, communication skills, and expected behavior in organizational settings. Students will also be introduced to basic organizational structures, types of work assignments, and methods of observation and participation. Additionally, guidance will be provided on report writing, documentation, maintaining logbooks, and preparing for presentation and viva-voce. This component ensures that students are well-prepared before entering the field.	20
02	Internship (100 Hours Practical) During the internship, students will be placed in selected organizations to gain practical exposure. They will observe and understand organizational structure, workflows, and business operations. Students will actively participate in assigned tasks, interact with employees and supervisors, and learn workplace practices. The internship will help students develop essential skills such as communication, teamwork, time management, discipline, and problem-solving. They will also gain exposure to basic tools, technologies, and systems used in the organization. Throughout the internship, students must maintain a daily logbook, record their activities, and reflect on their learning experiences. The internship will provide real-world understanding and enhance students' confidence, skills, and employability.	100
	Total	120

OJT Guidelines

- Duration: 4 to 6 weeks (minimum 120 hours).
- Students can join the OJT after Vth Sem but in Winter Vacations and onwards to complete required duration
- Students must complete training in: - Banks / Companies / CA Firms / NGOs / Startups.
- Maintain daily diary/logbook.
- Obtain certificate from organization.
- Submit training report (30–40 pages).
- Attend viva-voce

Structure of Report (The internship report should include)

- Introduction of the organization.
- Objectives of training.
- Organizational structure.
- Nature of work performed.
- Learning experience.
- Skills developed.
- Challenges faced.
- Findings and suggestions.
- Conclusion.

Administrative Structure (Internship Cell in College)

- Nodal Officer (TPO): - Training and Placement Officer of the concerned college
- Faculty Coordinator: - One of the faculty members to be nominated by the principal
- Department Coordinator: - Head of the Department.
- Student Coordinators: - to be nominated by the Faculty Coordinators (two students)

Important Note (Supervision & Evaluation)

The internship shall be carried out under the supervision of a faculty mentor. The final evaluation, including presentation and viva-voce, shall be conducted by an external examiner appointed from the panel approved by Swami Ramanand Teerth Marathwada University, Nanded.

APPROVED OJT ORGANIZATIONS

Students should preferably undertake training in organizations directly connected with Banking & Finance, such as:

4. Banking Institutions
5. Public Sector Banks
6. Private Sector Banks
7. Foreign Banks
8. Regional Rural Banks
9. Urban Cooperative Banks
10. District Central Cooperative Banks
11. Small Finance Banks
12. Payments Banks
13. Financial Institutions
14. NBFCs
15. Housing Finance Companies
16. Microfinance Institutions
17. Development Finance Institutions
18. Financial advisory organizations
19. Capital-Market Institutions
20. Stockbroking firms
21. Depository Participants
22. Mutual Fund organizations
23. Portfolio-management organizations
24. Investment advisory firms
25. Insurance & FinTech
26. Life and General Insurance Companies
27. Bancassurance operations
28. FinTech companies
29. Digital lending platforms
30. Payment-service providers.

Standard Formats and Documentation for OJT / Internship (As per University Guidelines)

- All students are required to prepare, maintain, and submit the prescribed formats during the OJT / Internship. These formats are mandatory and shall be followed as per the guidelines of Swami Ramanand Teerth Marathwada University, Nanded

All attached formats are mandatory for every student during OJT / Internship and must be properly maintained and submitted.

Internship Undertaking

1. Student Name:			
2. Current Address			
3. Residence Address			
4. Email id			
5. Mobile No.			
6. AADHAR No.			
7. PAN			
8. Overall GPA			
9. Mode of Internship			
10. Internship Preferences			
	Location	Core Area	Organization /Institute
Preference-1			
Preference-2			
Preference-3			
I confirm that I agree with the terms, conditions, and requirements of the Internship Policy Student Signature: Date_____			

I confirm that the student has attended the internship orientation and has met all paperwork and process requirements to participate in the internship program, and has received approval from his/her mentor.

Sign of Department Faculty Coordinator Date

Template of the Resume of the Intern

1. **Name:**
2. **Contact Details:**
3. **Contact Number:**
4. **Email ID:**
5. **AADHAR No.**
6. **Education**

Name of the Department / College	Name of the Course	Year	Specialization	Marks / CGP
	SSC			
	HSC			
	B Sc / B A / B Com			
	M Sc / M A / M Com			

7. Details of Internship / Work Experience (if done earlier):
8. Details Project Work (done earlier, if any):
9. Academic Experience (Semester Project, extracurricular activities, etc.):
10. Emphasize accomplishments that are relevant to the field
11. Other Achievements and Personal Interests
12. Leadership positions held outside your formal work environment
13. Personal interests and accomplishments that will distinguish you from other applicants
14. Volunteer service/Social Work
15. Languages known (Mention the level of Proficiency)

16. Computer Proficiency (Mention the skills you possess)

Signature of the student

Format of Letter for OJT in an Industry/Enterprise/Organization

To,
The (Manager, HR)

.....
.....

Subject: Request for __ week(s) On-the-Job Training / Internship in your Industry/ Enterprise/ Organization - reg.

Dear Sir,

The S. R. T. M. University, Nanded / College established in _____, _____, Maharashtra reflects the vision of leading industrialists and educationalists. Our university / college is accredited with “__” grade by NAAC in _____. The University / College has been recognized about it's over all academic excellence and infrastructure.

As a part of the implementation of NEP-2020, the University has made a provision of completing 60 / 90 days On-the-Job Training (OJT) for the students of this University. The primary objective of OJT is to enable the students to acquire skills by getting hands-on-training in the real work environment.

The University / College has identified your esteemed Organization / Industry / Establishment for imparting OJT to the students of _____course. Around _(no.) students would be participating in the OJT. We would like to seek your cooperation in organizing the OJT at your organization. Kindly accord your permission and give at least one-week time for students to join training after confirmation.

S.No.	Name	Roll no.	Year	Department

The resumes of these students are attached with this letter. If vacancies exist, kindly do plan for Interviews for the students in above branches.

Nodal Officer / TPO

Relieving Letter of Student

To,

The General Manager (HR)

.....

.....

Subject: **Relieving letter for the student(s) to complete On-the-Job-Training in your esteemed organization**

Dear Sir,

Kindly refer your letter / e-mail dated.....on the above cited subject. As permitted by your good self the following students will undergo Industrial Internship in your esteemed organization under your sole guidance and direction

Sr. No.	Name	Roll no.	Year	Department

This training being an essential part of the curriculum, the following guidelines have been prescribed in the curriculum for the training. You are therefore, requested to please issue following guidelines to the concerned student mentor.

- i. Intern ship schedule may be prepared and a copy of the same may be sent to us.
- ii. Each student is required to prepare Internship diary and report.
- iii. Kindly check the Internship diary of the student daily.
- iv. Issue instruction regarding working hours during training and maintenance of the attendance record

You are requested to evaluate the student's performance on the basis of grading i.e. Excellent, Very Good, Satisfactory and Non-Satisfactory on the below mentioned factors:

- i. Attendance and general behavior
- ii. Relation with workers and supervisors
- iii. Initiative and efforts in learning
- iv. Knowledge and skills improvement
- v. Contribution to the organization

The performance report may please be forwarded to the undersigned on completion of training in sealed envelope.

Your efforts in this regard will positively enhance knowledge and practical skills of the students,

your cooperation will be highly appreciated, and we shall feel obliged.

The students will abide by the rules and regulation of the organization and will maintain a proper discipline with keen interest during their internship. The students will report to you on dated along with a copy of this letter.

Yours sincerely,

Nodal Officer / TPO

Format of Agreement between the University Department / College Principal and Representative of the Industry / Organization

Agreement

This agreement is made between the Nodal Officer / Training and Placement Officer / Principal of the University / College Department and the Representative of the Industry or Organization for On-the-Job training with provision to be made by the Industry/ Enterprise or Organization on the following:

1. Assigning a Trainer or Supervisor for On-the-Job Training of students by the Industry/ Organization.
2. Engaging students on subject-specific work and providing required guidance or support to ensure their learning.
3. Monitoring the attendance and work completed by students on daily basis.
4. Provide experience letter/certificate of On-the-Job Training to students on completion of the training.
5. In case students need to extend beyond agreed hours, prior intimation shall be taken from Principal/Head of the School.
 - (i) Abide by Prevention of Sexual Harassment Act (POSH) for students undergoing training.
 - (ii) Information shall be provided to trainees regarding working conditions of the job, such as physical requirements potential hazards, health risks, noise levels, etc.

Signature of the Representative
of the Industry/ Organization
Officer

Signature of the Nodal Officer
Training and Placement

Of the College

Date:

Format of the Student's Diary (Logbook)

1. Student Name: _____
2. Trade / Course Studying: _____

3. Department / College Name: _____

4. Industry / Enterprise / Organization: _____

Week	Task Assigned	Activities Performed	Key Learning	Additional Remarks

Signature of Industry Supervisor

Student's Signature

Student's Attendance Sheet

Name & Address of Organization

Name of the Student	
Department / College Name	
Roll Number	
Name of Course	
Type of Work Assigned	
Date of Commencement of Training	
Date of Completion of Training	

Month and Year (to be signed by the Internship Supervisor):

Week	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						

- v. Attendance Sheet should remain affixed in Daily Training Diary. Do not remove or tear it off.
vi. Holidays should be marked in Red Ink in attendance column. Absent should be marked as 'A' in Red Ink.

Name and signature with date of Internship Supervisor_____

Supervisor Evaluation of Intern

Student Name: _____ Date: _____

Work Supervisor: _____ Title: _____

Organization: _____

Internship Address: _____

Dates of Internship: From _____ To _____

Please evaluate intern by indicating the frequency with which you observed the following behaviors:

Parameters	Needs Improvement	Satisfactory	Good	Excellent
Behaviors				
Performs in a dependable manner				
Cooperates with co-workers and supervisors				
Shows interest in work				
Learns quickly				
Shows initiative				
Produces high quality work				
Accepts responsibility				
Accepts criticism				
Demonstrates organizational skills				
Uses technical knowledge and expertise				
Shows good judgment				
Demonstrates Creativity / originality				
Analyzes problems effectively				

Is self-reliant				
Communicates well				
Writes effectively				
Has a professional attitude				
Gives a professional appearance				
Is punctual				
Uses time effectively				

Overall performance of student intern (circle one):

(Needs improvement / Satisfactory / Good/Excellent)

Additional comments, if any:

Signature of Industry supervisor_____

HR Manager _____

Format for Preparation of Report on OJT by Students

Students are required to prepare a report on the work they performed and learnt during On-the-Job Training (OJT). The report will be included in the student portfolio. Students shall include the following information in the OJT report:

Sr. No.	Section	Expected Details
1.	Introduction	• Title of the Report • Student's Name, Department / College, Grade, Roll No. • Name of the Job Role
2.	OJT Overview	• Employer/Workplace Details • Name of OJT Site, Address, Website, Supervisor Name • Brief Profile of the Organization (Government Private, NGO, Business Activity, etc.) • OJT Dates (Start and End), Timings, Number of Hours completed.
3.	OJT Details	• Activities Performed and Observations made during OJT • List of Tools and Equipment used during OJT • Key Learnings and Challenges faced during OJT • Any innovative work done during OJT

Performa for Evaluation of Internship by the College

1. Name of Student_____
2. Mob.No._____
3. Roll No._____
4. Program /Semester_____
5. Period of Training_____
6. Home Address with contact No._____
7. Address of Training Site: _____
8. Address of Training Providing Agency:_____
9. Name / Designation of Training In-charge_____
- 10.Type of Work_____
- 11.Date of Evaluation _____
- 12.Please rate the following:

Sr. No.	Particular	Grade
1	Quality and effectiveness of presentation	
2	Depth of knowledge and demonstrated skills	
3	Variety and relevance of learning experience	
4	Practical applications and relationships with concepts taught	
5	Internship Report	
6	Attendance record, student log, supervisor evaluation	

Overall grade: _____

Additional Remarks:

Signature of Faculty Mentor

Annexure XI

Format for OJT Completion Certificate

This is to certify that Mr. / Ms. _____(name of the Student/Trainee), pursuing his/ her _____ course in the Department of the University / College-- _____has successfully completed On-the-job Training (OJT) at _____and completed _____hours of OJT from _____to _____

He/ she has participated in the following activities/ tasks 1.

- 2.
- 3.
- 4.
- 5.

Signature Name of the Authorized Signatory

Designation

Name of Industry/Enterprise/Organization Office Stamp