



॥ 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

Fax : (02462) 215572

Academic-1 (BOS) Section

website: srtmun.ac.in

Phone: (02462)215542

E-mail: bos@srtmun.ac.in

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

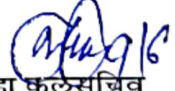
## प रि प त्र क

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 (General)
02	B.Com III Year Banking & Insurance
03	B.Com III Year Accounting & Taxation
04	B.Com III Year Management & Entrepreneurship
05	B.B.A III Year (Affiliated College)

सदरील परिपत्रक व अभ्यासक्रम प्रस्तुत विद्यापीठाच्या 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/२०२६-२७/52  
दिनांक : ०८.०६.२०२६

  
सहा.कुलसचिव  
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 मुल्यमापन 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**



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

**B.Com. III Year ( Banking and Insurance )**

**Semester V & VI (Level 5.5)**

**Under**

**FACULTY OF COMMERCE & MANAGEMENT**

Effective from Academic year 2026-2027

(As per NEP-2020)

**B.Com. III Year (Banking and Insurance): Semester V (Level 5.5)****w.e.f. Academic Year 2026-2027 (As per NEP -2020)****Teaching Scheme**

Course Type	Course Code	Course Title	Teaching Hours/Week		Credit Assigned		Total Credits
			Theory	Practical	Theory	Practical	
Discipline Specific Core (DSC) (Major)	CBAICT1301	Advanced Banking Accounting	04	..	04	..	04
	CBAICT1302	Management Accounting-I	04	..	04	..	04
	CBAICT1303	Banking and Insurance Auditing- I	02	..	02	..	02
Discipline Specific Core (DSC/IKS)	CBAIK1301	Indian Business Trade and Economic Heritage	02	..	02	..	02
Discipline Specific Elective (DSE) (Any One)	CBAISE1301	Financial Markets & Institutions	04	..	04	..	04
	CBAISE1302	Leadership Strategy					
	CBAISE----	UGC Vocational/MOOC Course					
Vocational Skill Course (VSC) (Any One)	CBAIVC1301	Soft Skills	..	04	..	02	02
	CBAIVC1302	Economic Development in India- I					
	CBAIVC---	UGC Vocational/MOOC Course					
Field Project (FP)	CBAIFP1301	Field Based Project Work	..	08	..	04	04
Total			16	12	16	06	22

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

**w.e.f. Academic Year 2026-2027 (As per NEP -2020)**

**Examination Scheme**

Course Type	Course Code	Course Title	Theory Marks		Practical Marks		Total Marks
			CA (Continuous Assessment)	ESE (End of Semester Exam.)	CA (Continuous Assessment)	ESE (End Semester Exam.)	
Discipline Specific Core (DSC) (Major)	CBAICT1301	Advanced Banking Accounting	40	60	..	..	100
	CBAICT1302	Management Accounting-I	40	60	..	..	100
	CBAICT1303	Banking and Insurance Auditing- I	20	30	..	..	50
Discipline Specific Core (DSC/IKS)	CBAIHK1301	Indian Business Trade and Economic Heritage	20	30	..	..	50
Discipline Specific Elective (DSE) (Any One)	CBAISE1301	Financial Markets & Institutions	40	60	..	..	100
	CBAISE1302	Leadership Strategy					
	CBAISE----	UGC Vocational/MOOC Course					
Vocational Skill Course (VSC) (Any One)	CBAIVC1301	Soft Skills	..	..	20	30	50
	CBAIVC1302	Economic Development in India- I					
	CBAIVC---	UGC Vocational/MOOC Course					
Field Project (FP)	CBAIFP1301	Field Based Project Work	..	..	40	60	100
<b>Total</b>			<b>160</b>	<b>240</b>	<b>60</b>	<b>90</b>	<b>550</b>

**NOTE: 1. Learner must pass (with minimum 40% marks) separately in CA and ESE**

**2. 1 Credit = 25 Marks, Weekly 1 hour (60 min.) for Theory & 2 hours (120 min.) for Practical**

**B.Com. III Year (Banking and Insurance): Semester VI (Level 5.5)****w.e.f. Academic Year 2026-2027 (As per NEP -2020)****Teaching Scheme**

Course Type	Course Code	Course Title	Teaching Hours/Week		Credit Assigned		
			Theory	Practical	Theory	Practical	Total
Discipline Specific Core (DSC) (Major)	CBAICT1351	Advanced Insurance Accounting	04	..	04	..	04
	CBAICT1352	Management Accounting-II	04	..	04	..	04
	CBAICT1353	Banking and Insurance Auditing- II	04	..	04	..	04
Discipline Specific Elective (Any One)	CBAISE1351	Legal Aspects of Banking & Insurance	04	..	04	..	04
	CBAISE1352	Retail Banking					
	CBAISE---	UGC Vocational/MOOC Course					
Vocational Skill Course (Any One)	CBAIVC1351	Basics of Stock Market	..	04	..	02	02
	CBAIVC1352	Economic Development in India- II					
	CBAIVC---	UGC Vocational/MOOC Course					
On Job Training (OJT)	CBAIOT1351	Internship/Apprenticeship	..	08	04	04	04
Total			16	12	16	06	22

**B.Com. III Year (Banking and Insurance): Semester VI (Level 5.5)****w.e.f. Academic Year 2026-2027 (As per NEP -2020)****Examination Scheme**

Course Type	Course Code	Course Title	Theory Marks		Credit Assigned		Total Marks
			CA (Continuous Assessment)	ESE (End Semester Exam.)	CA (Continuous Assessment)	ESE (End Semester Exam.)	
Discipline Specific Core (DSC) (Major)	CBAICT1351	Advanced Insurance Accounting	40	60	..	..	100
	CBAICT1352	Management Accounting-II	40	60	..	..	100
	CBAICT1353	Banking and Insurance Auditing- II	40	60	..	..	100
Discipline Specific Elective (Any One)	CBAISE1351	Legal Aspects of Banking & Insurance	40	60	..	..	100
	CBAISE1352	Retail Banking					
	CBAISE---	UGC Vocational/MOOC Course					
Vocational Skill Course (Any One)	CBAIVC1351	Basics of Stock Market	..	..	20	30	50
	CBAIVC1352	Economic Development in India- II					
	CBAIVC---	UGC Vocational/MOOC Course					
On Job Training (OJT)	CBAIOT1351	Internship/Apprenticeship	..	..	40	60	100
Total			160	240	60	90	550

**NOTE: 1. Learner must pass (with minimum 40% marks) separately in CA and ESE****2. 1 Credit = 25 Marks, Weekly 1 hour (60 min.) for Theory & 2 hours (120 min.) for Practical**

**SWAMI RAMANAND TEERTH**  
**MARATHWADA UNIVERSITY, NANDED**



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

**B.Com. III Year ( Banking and Insurance )**

**Semester V (Level 5.5)**

**Under**

**FACULTY OF COMMERCE & MANAGEMENT**

Effective from Academic year 2026-2027

(As per NEP-2020)



# Swami Ramanand Teerth Marathwada University, Nanded

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

## B.Com. (Banking & Insurance) (3<sup>rd</sup> 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: Advanced Banking Accounting

### Discipline Specific Core (DSC) (Major)

### Course Code: CBAICT1301

<b>Course prerequisites:</b>	Basic knowledge Of Accounting in Banking and Insurance Sector.
<b>Course Objectives</b>	1. The objective of the course is to equip the students with the ability analysis interpret and use accounting information in managerial decision making and auditing. 2. To acquire knowledge of advance level of accounting for professional. 3. To Understand the Financial Statements of Banking Company
<b>Course Outcomes</b>	1. Student get knowledge about Various Accounting Concepts & Accounting Standar ds 2. Prepare the investment account in the books of investors as per the cum-interest and ex interest methods 3. Students will be able to Prepare the final accounts Banking companies.

### Course Teaching and Evaluation Scheme

Teaching Scheme				Evaluation Scheme						Total Marks
Credits		Teaching Hrs		Continuous and Comprehensive Assessment (CCA or CA)				Semester End Assessment (SEA)		
Theory	Practical	Theory	Practical	Two Tests (Each Test of 10 Marks)	Assignments/Oral/Presentation/GD Etc. (Marks)	Attendance (Marks)	Total (Marks)	Theory	Practical	
04	--	60	--	20	12	08	40	60	--	100

### Course Contents

Module No.	Unit No.	Topic	Teaching Hours
1.0		<b>Accounting Concept and Accounting Standard</b>	08
	1.1	Accounting Concept- Business Entity concept, money measurement concept, Going concern concept, Accounting Business Period concept.	
	1.2	Dual aspect concept, Realization concept, Accrual concept, Matching concept.	
	1.3	Accounting Standards- Introduction, significance of Accounting Standar ds.	
2.0	1.4	scope of Accounting Standards	12
		<b>Single Entry System</b>	
	2.1	Meaning & Introduction of Single-Entry System	
	2.2	Conversion of single Entry into Double Entry. Introduction Preparation of cash book	
3.0	2.3	Total Debtors Account, Total Creditors Account	14
	2.4	Final Accounts	
		<b>Investment Account</b>	
	3.1	Introduction Of Investment Account, need of investment in securities	
4.0	3.2	Concept of cum-Interest and ex interest	12
	3.3	Transactions of purchase and sales, entries for interest received, Brokerage, Expenses on purchase and sales	
	3.4	Practical problems on investment Account.	
		<b>Branch Account</b>	
4.0	4.1	Introduction, meaning of Branch Account	12
	4.2	Types of Branch Account	
	4.3	Preparation Branch Account as per Debtor's system and Stock and Debtors	

		system only.	
	<b>4.4</b>	Practical problems on Branch Account	
<b>5.0</b>	<b>Unit V</b>	<b>Final Accounts of Banking Company</b>	14
	<b>5.1</b>	Legal Provisions in Banking Regulation Act, 1949 relating to Accounts.	
	<b>5.2</b>	Statutory Reserves including Cash Reserve and Statutory Liquidity Ratio.	
	<b>5.3</b>	Bills Purchase and Discounted, Rebate on Bill Discounted. Final Accounts in Prescribed Form. Non-performing Assets and Income from Non-performing Assets.	
	<b>5.4</b>	Preparation of Profit and Loss Accounts and Asset Classification - Balance sheet	
	<b>Total</b>		<b>60 Hrs</b>

### Reference Books:

1. Advanced Accounting - (S. N. Maheshwari)
2. Advanced Accountancy. (S P Jain & KN Narang)
3. Advanced Accounts (Mc Shukla & S P Grewal)
4. Advanced Accounting (Dr Ashok Sehgal & Dr. Deepak Sehgal)
5. Accountancy (H.R. Kotalwar)

### Continuous Assessment:

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 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 and Insurance) (3<sup>rd</sup> 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: Management Accounting - I

### Discipline Specific Core (DSC) (Major)

### Course Code: CBAICT1302

<b>Course prerequisites:</b>	Basic Knowledge of accounting and mathematics
<b>Course Objectives</b>	1. To understand the fundamental concepts of management accounting 2. To develop analytical skills for financial statement preparation and interpretation 3. To enhance decision-making abilities using financial tools and techniques
<b>Course Outcomes</b>	1. Students will be able to apply management accounting concepts in decision-making 2. Students will be able to prepare and interpret financial statements 3. Students will be able to evaluate investment decisions and prepare budgets

### Course Teaching and Evaluation Scheme

Teaching Scheme				Evaluation Scheme						Total Marks
Credits		Teaching Hrs		Continuous and Comprehensive Assessment (CCA or CA)				Semester End Assessment (SEA)		
Theory	Practical	Theory	Practical	Two Tests (Each Test of 10 Marks)	Assignments/Oral/Presentation/GD Etc. (Marks)	Attendance (Marks)	Total (Marks)	Theory	Practical	
04	--	60	--	20	12	08	40	60	--	100

### Course Contents

Module No.	Unit No.	Topic	Teaching Hours
1.0		<b>Introduction to Management Accounting</b>	12
	1.1	Meaning and Nature of Management Accounting	
	1.2	Scope and Functions of Management Accounting	
	1.3	Role of Management Accounting in Decision Making	
	1.4	Management Accounting and Financial Accounting	
2.0		<b>Fund Flow Statement</b>	12
	2.1	Introduction and Meaning	
	2.2	Importance of Fund Flow Statement	
	2.3	Limitations of Fund Flow Statement	
	2.4	Preparation of Statement of Changes in Working Capital and Fund Flow Statement	
3.0		<b>Cash Flow Statement</b>	12
	3.1	Meaning of Cash Flow Statement	
	3.2	Significance of Cash Flow Statement	
	3.3	Limitations of Cash Flow Statement	
	3.4	Preparation of Cash Flow Statement with reference to AS-3 (Indirect Method Only)	
4.0		<b>Capital Budgeting</b>	12
	4.1	Meaning & Nature of Capital Budgeting	
	4.2	Importance of Capital Budgeting, Capital Budgeting Process	
	4.3	Methods of Capital Budgeting, Evaluation of Investment Proposal	
	4.4	Traditional Methods, Time Adjusted Methods or Discounted Methods	
5.0		<b>Budget and Budgetary Control</b>	12
	5.1	Meaning and Objectives	

	<b>5.2</b>	Advantages of Budget and Budgetary Control	
	<b>5.3</b>	Limitations of Budget and Budgetary Control	
	<b>5.4</b>	Preparation of Production Budget and Sales Budget	
		<b>Total</b>	<b>60 Hrs</b>

### Reference Books:

1. Management Accounting by Manmohan Goyal, Sahitya Bhavan Publication, Agra Management Accounting by R.K. Sharma & S.K. Gupta, Kalyan Publication, Ludhiyana.
2. Management Accounting by Khan M.Y. & Jain R. K. Tata McGraw Hill, New Delhi.
3. Management Accounting by N. Vinayak & I.B. Singh, Himalaya Publication House, Delhi
4. Management Accounting by R.S.N. Pillai & V. Bhagvati, S. Chand Publication, Delhi
5. Management Accounting by Dr. S.N. Mahaeshwari, Sultan Chand & Sons, Delhi.
6. Management Accounting by Dr. H.W. Kulkarni, Dr. V.K. Bhosle, Dr. S.M. Kolhe, Aruna Prakashan, Latur.
7. Management Accounting by Dr. S. S. Agrawal & Dr. S.R Agrawal Chinmay Prakashan Aurangabad
8. Advanced Accounting – Dr. Tanshette R.V., Dr. Tammalwar A.N.
9. Management Accounting by Prof. Dr. R. S. Pawar, Mr. Akshay K. Pawar, Mr. Nikhil R. Vyas, Aruna Prakashan, Latur
10. Dr. Maroti Kachave, Dr. Balaji Kamble, Prof. Shrawan Bansode Management Accounting Suman Prakashan, Latur.

### Continuous Assessment:

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 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 and Insurance) (3<sup>rd</sup> 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 Insurance Auditing-I

### Discipline Specific Core (DSC) (Major)

### Course Code: CBAICT1303

<b>Course prerequisites:</b>	Theoretical and practical knowledge of Auditing
<b>Course Objectives</b>	1. To develop conceptual understanding of the fundamentals of Auditing.
	2. To impart skills in Development
	3. To learn how to examine financial statements
<b>Course Outcomes</b>	1. Students would outline the basic objective of Auditing
	2. Students would understand types of auditing
	3. They would also understand the concept and importance of Audit working papers.

### Course Teaching and Evaluation Scheme

Teaching Scheme				Evaluation Scheme						Total Marks
Credits		Teaching Hrs		Continuous and Comprehensive Assessment (CCA or CA)				Semester End Assessment (SEA)		
Theory	Practical	Theory	Practical	Two Tests (Each Test of 10 Marks)	Assignments/Oral/Presentation/GD Etc. (Marks)	Attendance (Marks)	Total (Marks)	Theory	Practical	
02	--	30	--	10	06	04	20	30	--	50

### Course Contents

Module No.	Unit No.	Topic	Teaching Hours
1.0		<b>Introduction to Audit</b>	08
	1.1	Meaning, Definition, principles of Auditing,	
	1.2	Objectives of Auditing, Scope of Audit,	
	1.3	Difference between Auditing and Investigation,	
	1.4	Difference between Accounting and Auditing.	
2.0		<b>Bank Audit</b>	08
	2.1	Introduction, Meaning, types of bank audit,	
	2.2	difference between bank audit and company audit,	
	2.3	Steps in bank audit, appointment of bank auditor,	
	2.4	Non-Performing Assets, impact of NPA	
3.0		<b>Audit Planning Audit Program</b>	08
	3.1	Auditing Planning: Meaning, Objectives,	
	3.2	Audit Notebook: Meaning, Advantages and Disadvantages,	
	3.3	Audit Programme: Meaning, essentials of Audit Programme.	
	3.4	Audit Working Papers, its principles.	
4.0		<b>Standards on Auditing</b>	06
	4.1	SA-200, SA-230,	
	4.2	SA-240, SA-299	
	4.3	SA -300, SA-320	
	4.4	SA-500, SA-580 SA-600	
<b>Total</b>			<b>30 Hrs</b>

**Reference Books:**

1. Contemporary Auditing by Kamal Gupta, Tata Mc-Graw Hill, New Delhi A Hand-Book of Practical Auditing by B.N. Tandon, S. Chand and Company, New Delhi
2. Fundamentals of Auditing by Kamal Gupta and Ashok Arora, Tata Mc Graw Hill, New Delhi
3. Auditing: Principles and Practice by Ravinder Kumar, Virender Sharma, PHI Learning Pvt.Ltd., New Delhi
4. Contemporary Auditing by Kamal Gupta, Mc Grow Hill Education Pvt. Ltd., New Delhi
5. Fundamentals of Auditing by Kamal Arora and Ashok Gupta, Tata Mc Graw Hill, New Delhi
6. Auditing: Principles and Practice by N.K.Jha, CA Purva Jain, Himalaya Publishing Pvt.Ltd., Mumbai
7. Book-Keeping and Accountancy by Dr.S.V. Dongare, Sankalp Publication, Latur

**Continuous Assessment:**

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 Semester Examination (ESE for 2 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 and Insurance) (3<sup>rd</sup> 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 Business, Trade and Economic Heritage

#### Discipline Specific Core (DSC/IKS)

#### Course Code: CBAIK1301

<b>Course prerequisites:</b>	Students should have basic knowledge of commerce, including business, trade, and economic concepts, along with a general understanding of the Indian economy and business environment. They should be able to interpret historical developments and relate them to business practices. Basic analytical and communication skills are expected for discussions and assignments.
<b>Course Objectives</b>	<ol style="list-style-type: none"> <li>1. To understand the evolution of Indian business from the 19th century to modern times</li> <li>2. To analyze the impact of colonialism, industrialization, and policy changes</li> <li>3. To study the growth of Indian entrepreneurs and business systems</li> <li>4. To connect historical developments with modern commerce practices</li> </ol>
<b>Course Outcomes</b>	<ol style="list-style-type: none"> <li>1. Explain the transformation of Indian business during British rule</li> <li>2. Analyze the role of Indian entrepreneurs and business houses</li> <li>3. Understand industrial and financial development in India</li> <li>4. Relate historical trends to current business strategies</li> </ol>

#### Course Teaching and Evaluation Scheme

Teaching Scheme				Evaluation Scheme						Total Marks
Credits		Teaching Hrs		Continuous and Comprehensive Assessment (CCA or CA)				Semester End Assessment (SEA)		
Theory	Practical	Theory	Practical	Two Tests (Each Test of 10 Marks)	Assignments/Oral/Presentation/GD Etc. (Marks)	Attendance (Marks)	Total (Marks)	Theory	Practical	
02	--	30	--	10	06	04	20	30	--	50

#### Course Contents

Module No.	Unit No.	Topic	Teaching Hours
1.0		<b>Indian Business under Colonial Rule (1800–1900)</b>	8
	1.1	Nature of Indian economy before British industrial impact	
	1.2	Impact of British policies on Indian industries	
	1.3	Deindustrialization and decline of handicrafts	
	1.4	Rise of modern industries: Textile, Jute, Railways, Role of British capital vs	
2.0		<b>Rise of Indian Entrepreneurship &amp; Business Houses</b>	7
	2.1	Emergence of Indian entrepreneurs in the 19th–early 20th century	
	2.2	Contributions of: Jamset ji Tata, Ghanshyam Das Birla	
	2.3	Growth of family-owned businesses and trading communities	
	2.4	Indigenous banking systems (Shroffs, Chettiars, Marwaris)	
3.0		<b>Industrialization, Trade &amp; Financial Systems (1900–1947)</b>	8
	3.1	Growth of industries during pre-independence period	
	3.2	Swadeshi Movement and its impact on business	
	3.3	Development of banking, insurance, and capital markets	
	3.4	Role of Indian business in freedom movement	
4.0		<b>Post-Independence Business Transformation (1947 onwards)</b>	7
	4.1	Mixed economy model and industrial policy	

	<b>4.2</b>	License Raj and its impact on business	
	<b>4.3</b>	Economic reforms of 1991 and liberalization	
	<b>4.4</b>	Growth of private sector and globalization	
		<b>Total</b>	<b>30 Hrs</b>

**Reference Books:**

1. Bipan Chandra – India’s Economic History
2. Tirthankar Roy – Business History of India
3. Dwijendra Tripathi – History of Indian Business
4. Government of India Economic Surveys

**Continuous Assessment:**

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 Semester Examination (ESE for 2 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 and Insurance) (3<sup>rd</sup> 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: Financial Markets and Institutions

### Discipline Specific Elective (DSE)

### Course Code: CBAISE1301

<b>Course prerequisites:</b>	Basic understanding of financial concepts and banking, Knowledge of business environment and economic principles
<b>Course Objectives</b>	1. To provide basic knowledge of financial markets and institutions in India. 2. To understand the structure and functioning of money and capital markets. 3. To develop awareness about financial instruments and credit rating system.
<b>Course Outcomes</b>	1. Students will be able to explain the structure and role of the Indian financial system. 2. Students will understand the working of money market, capital market, and financial institutions. 3. Students will be able to identify various financial instruments and evaluate their importance in the economy.

### Course Teaching and Evaluation Scheme

Teaching Scheme				Evaluation Scheme						Total Marks
Credits		Teaching Hrs		Continuous and Comprehensive Assessment (CCA or CA)				Semester End Assessment (SEA)		
Theory	Practical	Theory	Practical	Two Tests (Each Test of 10 Marks)	Assignments/Oral/Presentation/GD Etc. (Marks)	Attendance (Marks)	Total (Marks)	Theory	Practical	
04	--	60	--	20	12	08	40	60	--	100

### Course Contents

Module No.	Unit No.	Topic	Teaching Hours
1.0		<b>Introduction to Financial System</b>	10
	1.1	Introduction, Meaning, Definition and Structure of Indian Financial System	
	1.2	Financial Institutions- Regulatory, Intermediaries and Non-Intermediaries	
	1.3	Financial Market- Types, Characteristics	
	1.4	Role of Financial System in Economic Development	
2.0		<b>Indian Money Market</b>	12
	2.1	Meaning, Definitions, Organized and Unorganized Money Market	
	2.2	Functions of Money Market	
	2.3	Drawbacks of Indian Money Market	
	2.4	Money Market Instruments	
3.0		<b>Indian Capital Market</b>	14
	3.1	Meaning, Definitions, Structure of Capital Market	
	3.2	Functions of Capital Market	
	3.3	Stock Market- Meaning, Basic Concepts, Functions	
	3.4	Difference between Money Market and Capital Market	
4.0		<b>Credit Rating Agencies</b>	12
	4.1	Meaning, Definitions, Objectives of Credit Rating, Importance	
	4.2	Benefits of Credit Rating	
	4.3	Factors Considered in Credit Rating and Its Process	
	4.4	Credit Rating Agencies in India – CRISIL, CARE, ICRA, Ind-Ra	
5.0		<b>Commodities and Other Instruments</b>	12
	5.1	Concept of Commodity and Commodity Market	
	5.2	Role of Commodity Market	

	<b>5.3</b>	Other Instruments - Bill discounting, Factoring, Forfeiting, Consumer finance	
	<b>5.4</b>	Bridge Finance, Angel Financing, Venture Capital Financing	
		<b>Total</b>	<b>60 Hrs.</b>

### Reference Books:

1. Indian Economy – Ashwini Mahajan & Gaurav Dutta, S.Chand and Company
2. Indian Financial System – Jaydeb Sarkhel & Seikh Salim, McGraw Hill Education
3. Indian Financial System – M.Y.Khan, McGraw Hill Education
4. Financial Markets Institutions and Financial Services by Taxman
5. Merchant Banking and Financial Services by Dr.S Guruswamy
6. Financial Markets and Institutions by Dr.S Guruswamy
7. Indian Financial System by H R Machiraju- Vikas Publishing House

### Continuous Assessment:

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 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 and Insurance) (3<sup>rd</sup> 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: Leadership Strategy

### Discipline Specific Elective (DSE)

### Course Code: CBAISE1302

<b>Course prerequisites:</b>	Basic Knowledge of Leadership styles, theories & understanding of foundational analytical skills.
<b>Course Objectives</b>	1. To understand leadership theories, models and styles. 2. To know the basic concept related to Organizational culture. 3. To understand visionary leadership.
<b>Course Outcomes</b>	1. Develop Strategic thinking and problem solving skill. 2. Evaluate Visionary Leadership. 3. Develop effective communication and team leadership skills.

### Course Teaching and Evaluation Scheme

Teaching Scheme				Evaluation Scheme						Total Marks
Credits		Teaching Hrs		Continuous and Comprehensive Assessment (CCA or CA)				Semester End Assessment (SEA)		
Theory	Practical	Theory	Practical	Two Tests (Each Test of 10 Marks)	Assignments/Oral/Presentation/GD Etc. (Marks)	Attendance (Marks)	Total (Marks)	Theory	Practical	
04	--	60	--	20	12	08	40	60	--	100

### Course Contents

Module No.	Unit No.		Teaching Hours
1.0		<b>Fundamentals of Leadership</b>	12
	1.1	Meaning, Nature and Importance of Leadership	
	1.2	Theories of Leadership Styles	
	1.3	Leadership Styles and Skills	
	1.4	Ethics and Values of Leadership	
2.0		<b>Leadership and Organizational Dynamics</b>	10
	2.1	Organizational structure and leadership roles	
	2.2	Organizational Culture and its impact on leadership	
	2.3	Conflict Management and negotiation	
	2.4	Leadership communication and team building	
3.0		<b>Strategic Leadership</b>	8
	3.1	Meaning and Characteristics of Strategic leadership and Strategic thinking	
	3.2	Visionary leadership and Strategic direction	
	3.3	Environmental Scanning and Organization analysis	
	3.4	Strategic Decision -making	
4.0		<b>Implementation and Control</b>	10
	4.1	Strategy implementation and Execution	
	4.2	Performance Measurement and Evaluation	
	4.3	Control Mechanism	
	4.4	Feedback mechanism	
5.0		<b>Leading Change and Innovation</b>	12
	5.1	Meaning and need of Organizational Change	
	5.2	Models of Change Management- Lewin, Kotter, ADKAR	
	5.3	Overcoming Resistance to Change	

	<b>5.4</b>	Building Adaptive Organization	
		<b>Total</b>	<b>60 Hrs</b>

### Reference Books:

1. Strategic Management, N. Chandrasekaran and P. S. Ananthanarayanan, Taxman Publication, 2018
2. Principles of Strategic Management, Dr. Ravi Kumar Sharma, Dr. Smita Verma, Sahitya Bhavan Publication, 2021.
3. Effective Strategic Leadership, John Adair, Pan Macmillan, 2021

### Continuous Assessment:

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 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 and Insurance) (3<sup>rd</sup> 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: Soft Skills

### Vocational Skill Course (VSC)

### Course Code: CBAIVC1301

<b>Course prerequisites:</b>	Basic knowledge about communication & types, theories & understanding of foundational analytical skills.
<b>Course Objectives</b>	<ol style="list-style-type: none"> <li>1. To develop effective communication, vocabulary, and professional skills among students.</li> <li>2. To prepare students for goal planning, attitude development, and career readiness.</li> <li>3. To enhance students' confidence in interpersonal and workplace communication.</li> </ol>
<b>Course Outcomes</b>	<ol style="list-style-type: none"> <li>1. Students will be able to demonstrate effective communication, resume writing, and interview skills.</li> <li>2. Students will develop a positive attitude, goal planning ability, and professional behavior.</li> <li>3. Students will be able to participate confidently in group discussions, presentations, and workplace activities.</li> </ol>

### Course Teaching and Evaluation Scheme

Teaching Scheme				Evaluation Scheme						Total Marks
Credits		Teaching Hrs		Continuous and Comprehensive Assessment (CCA or CA)				Semester End Assessment (SEA)		
Theory	Practical	Theory	Practical	Two Tests (Each Test of 10 Marks)	Assignments/Oral/Presentation/GD Etc. (Marks)	Attendance (Marks)	Total (Marks)	Theory	Practical	
--	02	60	--	10	06	04	20	--	30	50

### Course Contents

Module No.	Unit No.	Topic	Teaching Hours
1.0		<b>Attitude</b>	14
	1.1	Attitude & Formation - Meaning of Attitude, Features of Attitude, Formation & Psychological Factors	
	1.2	Positive Attitude - Attitude Change (Basic ways), Meaning & Benefits of Positive Attitude, Developing Positive Attitude	
	1.3	Negative Attitude & Professional Skills - Causes & Effects of Negative Attitude, Changing Negative Attitude - Professional Dressing & Team Building	
2.0		<b>Career Planning and Goal Setting</b>	14
	2.1	Introduction & Types of Goals - Meaning & Importance of Goal Setting Types of Goals	
	2.2	Goal Setting Process - What is Goal Setting, Why People Don't Set Goals, How to Choose Right Goals, SMART Goals	
	2.3	Career Goals & Job Readiness - Career Goals & Benefits, Goal Setting Tips, Internships & Job Readiness, Job Fairs & Industry Projects	
3.0		<b>Communication Skills</b>	16
	3.1	Basics of Communication - Communication Process & Types, Barriers to Communication	
	3.2	Effective Communication Skills - Listening Skills & Tone of Voice, Voice Clarity & Verbal Expressiveness, Tips to Improve Communication	
	3.3	Professional Communication - Non-verbal Communication, Group Discussion & Role Play, Email & Business Communication, Job Roles & Government Initiatives	
		<b>Vocabulary Development</b>	

<b>4.0</b>	<b>4.1</b>	Vocabulary Development - Word Formation (Prefix, Suffix, Compound Words) Synonyms, Antonyms, Idioms, One-word Substitutes, Tips for Vocabulary Enrichment	16
	<b>4.2</b>	Oral Communication Skills - Self-Introduction & Oral Presentation , Description of Person/Object ,Welcome Speech & Vote of Thanks	
	<b>4.3</b>	Resume Writing & Interview Skills - Resume Writing & Tips (Online Resume) Guidelines for Submitting Resume , Mock Interview on Resume	
		<b>Total</b>	<b>60 Hrs</b>

### Reference Books:

1. Developing Reading Skills – Françoise Grellet
2. Inspired to Write – Jean Withrow, Gay Brookers, Martha Cumings
3. How to Build a Better Vocabulary – Maxwell Nurnberg, Morris Rosenblum
4. Technical Communication: A Practical Approach – William Sanborn Pfeifer, T.V.S. Padmaja
5. Personality Development – Elizabeth Hurlock
6. Winning at Interviews – Edgar Thorpe, Showick Thorpe
7. Soft Skills – Dr. K. Alex
8. Business Communication – Dr.Ghadge R. V., Dr. Varma V.P., Asst.Prof. Sharma S.S. & Asst.Prof. Shaikh D.J.

### Continuous Assessment:

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 Teerth Marathwada University, Nanded

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

## B.Com. (Banking and Insurance) (3<sup>rd</sup> 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: Economic Development in India- I

### Vocational Skill Course (VSC)

### Course Code: CBAIVC1302

<b>Course prerequisites:</b>	<b>Basic understanding of Economics concepts</b> <b>General awareness about the economy of India</b>
<b>Course Objectives</b>	1. To understand the structure of the economy of India 2. To study the role of agriculture and key economic issues 3. To introduce the financial system and economic reforms
<b>Course Outcomes</b>	1. Explain the structure of the Indian economy 2. Identify major economic problems 3. Understand the role of financial system and Reserve Bank of India

### Course Teaching and Evaluation Scheme

Teaching Scheme				Evaluation Scheme						Total Marks
Credits		Teaching Hrs		Continuous and Comprehensive Assessment (CCA or CA)				Semester End Assessment (SEA)		
Theory	Practical	Theory	Practical	Two Tests (Each Test of 10 Marks)	Assignments/Oral/Presentation/GD Etc. (Marks)	Attendance (Marks)	Total (Marks)	Theory	Practical	
--	02	60	--	10	06	04	20	--	30	50

### Course Contents

Module No.	Unit No.	Topic	Teaching Hours
1.0		<b>Structure and Development of Indian Economy</b>	14
	1.1	Meaning and characteristics of Indian Economy	
	1.2	Types of Economy, Basic Concepts: GDP, Per Capita Income	
	1.3	Structure of Indian economy (Primary, Secondary, Tertiary)	
2.0		<b>Agriculture Sector in India</b>	14
	2.1	Role of agriculture in Indian economy	
	2.2	Agricultural productivity & challenges	
	2.3	Agricultural Credit System (Institutional & Non-Institutional)	
3.0		<b>Indian Economy – Problems and Current Issues</b>	16
	3.1	Unemployment (Meaning & causes) and types, Poverty (concept & measures)	
	3.2	Inflation (meaning & impact)	
	3.3	Population and its Impact	
4.0		<b>Economic Reforms in India and Industrial Policy</b>	16
	4.1	Economic Reforms: LPG (Liberalization, Privatization, Globalization)	
	4.2	Role of Reserve Bank of India in Indian Economy	
	4.3	Industrial Policy and Objectives of Industrial Policy 1991	
		<b>Total</b>	<b>60 Hrs</b>

### Reference Books:

1. Indian Economy :Gaurav Datt & Ashwini Mahajan,S. Chand & Company Ltd., New Delhi
2. Indian Economy : V.K. Puri & S.K. Misra, Himalaya Publishing House, Mumbai
3. Indian Economy :Ramesh Singh, McGraw Hill Education (India) Pvt. Ltd., New Delhi
4. Dr. B.G. Khatal (2016), Economic Development and Planning in India, Shraddha Publication, Solapur\

### **Continuous Assessment:**

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 and Insurance) (3<sup>rd</sup> 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: CBAIFP1301

---

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 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	Presenta tion	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	<p align="center">Classroom Guidance (30 Hours)</p> <p>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.</p>	30
02	<p align="center">Field Work Execution (90 Hours)</p> <p>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.</p>	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**



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

**B.Com. III Year ( Banking and Insurance )**

**Semester VI (Level 5.5)**

**Under**

**FACULTY OF COMMERCE & MANAGEMENT**

Effective from Academic year 2026-2027

(As per NEP-2020)



# Swami Ramanand Teerth Marathwada University, Nanded

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

## B.Com. (Banking and Insurance) (3<sup>rd</sup> 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: Advanced Insurance Accounting**

**Discipline Specific Core (DSC) (Major)**

**Course Code: CBAICT1351**

<b>Course prerequisites:</b>	Basic knowledge Banking and Insurance Sector.
<b>Course Objectives</b>	1. The objective of the course is to equip the students with the ability analysis interpret and use accounting information in managerial decision making and auditing.
	2. To Provide knowledge of advance level of accounting for professional.
	3. To Provide Knowledge of Calculation of Insurance claim & preparation of General Insurance Accounts.
<b>Course Outcomes</b>	1. Student can acquire knowledge of advance level of accounting for professional.
	2. Compute the value of shares as per different methods of its valuation
	3. Student can acquire knowledge of Preparation of Financial Statement of Insurance Company.

### Course Teaching and Evaluation Scheme

Teaching Scheme				Evaluation Scheme						Total Marks
Credits		Teaching Hrs		Continuous and Comprehensive Assessment (CCA or CA)				Semester End Assessment (SEA)		
Theory	Practical	Theory	Practical	Two Tests (Each Test of 10 Marks)	Assignments/Oral/Presentation/GD Etc. (Marks)	Attendance (Marks)	Total (Marks)	Theory	Practical	
04	--	60	--	20	12	08	40	60	--	100

### Course Contents

Module No.	Unit No.	Topic	Teaching Hours
1.0		<b>Insurance Claim</b>	10
	1.1	A. claim for loss of stock - Introduction Procedure for calculation	
	1.2	Average clause, treatment of abnormal items of goods, under or overvaluation of stock.	
	1.3	B. claim for loss of profit- Introduction	
2.0	1.4	Indemnity under policy, some important terms Procedure for ascertain terms.	12
		<b>Departmental Account</b>	
	2.1	Meaning & Importance of departmental Account	
	2.2	preparation of departmental Accounts Profit and loss	
3.0	2.3	Balance sheet and General profit and loss Account (with loading, internal transfer)	14
	2.4	Practical Problems on Departmental Account	
		<b>Valuation of Shares and Goodwill</b>	
	3.1	A. Valuation of Shares-Need for valuation.	
4.0	3.2	Methods of Valuation of Shares, Net Assets method, Dividend yield method, Return on Capital method, earning yield method, Price/ Earning Method and fair value method	14
	3.3	B. Valuation of Goodwill - Need for valuation	
	3.4	Method of valuing Goodwill - Number of years purchase of average profit Method, Capitalization method, Annuity method, Super Profit Method	
4.0		<b>Voyage Accounts</b>	
	4.1	Meaning of Voyage Accounts	

	<b>4.2</b>	Accounting treatment in case of complete voyage incomplete voyage	10
	<b>4.3</b>	Accounting treatment in case of incomplete voyage	
	<b>4.4</b>	Practical Problems On Voyage Account	
<b>5.0</b>		<b>Accounts of General Insurance Company</b>	14
	<b>5.1</b>	Meaning, Preparation of Revenue Account for Fire and Marine Treatment of Reserve or Provision to be Carried Forward	
	<b>5.2</b>	Preparation of Profit and Loss Account in Form B	
	<b>5.3</b>	Preparation of Profit and Loss Appropriation Account in Form C, Preparation of Balance Sheet.	
	<b>5.4</b>	Practical Problems	
		<b>Total</b>	<b>60 Hrs</b>

### Reference Books:

1. Advanced Accounting - (S. N. Maheshwari)
2. Advanced Accountancy. ( SP Jain & KN Narang)
3. Advanced Accounts (Mc Shukla & Sp Grewal)
4. Advanced Accounting (Dr Ashok Sehgal & Dr. Deepak Sehgal )
5. Accountancy KHR Kotal war)
6. Principles and Practices of Insurance and Banking. Deep& Deep
7. Publication. - Bodla, B.S.(2012).
8. Banking. Mangalore, United Publishers - Raman B.S.(2014).

### Continuous Assessment:

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 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 and Insurance) (3<sup>rd</sup> 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: Management Accounting – II

### Discipline Specific Core (DSC) (Major)

### Course Code: CBAICT1352

<b>Course prerequisites:</b>	Basic knowledge of accounting, accounting principles, cost concepts and elementary mathematical skills is required for understanding the course
<b>Course Objectives</b>	1. To develop comprehensive knowledge of financial statement and ratio analysis
	2. To provide in-depth understanding of working capital management and financial decision-making
	3. To equip students with practical knowledge of cost control and performance evaluation techniques
<b>Course Outcomes</b>	1. Students will be able to analyze financial performance using various tools and techniques
	2. Students will be able to manage working capital and make financial decisions effectively
	3. Students will be able to apply cost analysis and responsibility accounting for managerial decision-making

### Course Teaching and Evaluation Scheme

Teaching Scheme				Evaluation Scheme						Total Marks
Credits		Teaching Hrs		Continuous and Comprehensive Assessment (CCA or CA)				Semester End Assessment (SEA)		
Theory	Practical	Theory	Practical	Two Tests (Each Test of 10 Marks)	Assignments/Oral/Presentation/GD Etc. (Marks)	Attendance (Marks)	Total (Marks)	Theory	Practical	
04	--	60	--	20	12	08	40	60	--	100

### Course Contents

Module No.	Unit No.	Topic	Teaching Hours
1.0		<b>Financial Statement Analysis</b>	12
	1.1	Meaning, Nature of Financial Statement Analysis	
	1.2	Limitations of Financial Statement	
	1.3	Objectives and Methods of Financial Statement Analysis	
2.0	1.4	Comparative Financial Statement, Common Size Financial Statement & Trend Analysis	12
		<b>Ratio Analysis</b>	
	2.1	Meaning, Advantages and Limitations of Ratio Analysis	
	2.2	Classification and Calculation of Ratios: Current Ratio, Liquid Ratio,	
3.0	2.3	Stock Turnover Ratio, Debtors Turnover Ratio, Creditor Turnover Ratio, Operating Ratio, Gross Profit Ratio	12
	2.4	Proprietary Ratio, Fixed Asset Turnover Ratio, Debt Equity Ratio, Return on Capital Employed Ratio, Capital Gearing Ratio	
		<b>Working Capital Management</b>	
	3.1	Concept, Significance and Nature of Working Capital	
4.0	3.2	Factors determining requirement of Working Capital	12
	3.3	Management of Working Capital, Working Capital Forecasting and Techniques of Forecasting Working Capital	
	3.4	Practical Problems on Requirement of Working Capital	
4.0		<b>Marginal Costing and Break-Even Analysis</b>	12
	4.1	Meaning, Advantages of Marginal Costing	

	<b>4.2</b>	Disadvantages of Marginal Costing	
	<b>4.3</b>	Cost Volume Profit Analysis, Break Even Analysis, P/V Ratio	
	<b>4.4</b>	Margin of Safety and Maintaining Desired Level of Profit	
<b>5.0</b>		<b>Responsibility Accounting</b>	12
	<b>5.1</b>	Meaning and Concept of Responsibility Accounting	
	<b>5.2</b>	Advantages of Responsibility Accounting	
	<b>5.3</b>	Limitations of Responsibility Accounting	
	<b>5.4</b>	Practical Problems on Responsibility Accounting	
		<b>Total</b>	<b>60 Hrs</b>

### Reference Books:

1. Cost & Management Accounting by Ravi N. Kishor, Publication Taxmann's
2. Essential of Management Accounting by P. N. Reddy, Himalaya
3. Advanced Management Accounting by Robert S Kailar, Holl
4. Financial Of Management Accounting by S. R. Varshney, Wisdom
5. Introduction Of Management Accounting by Charbs T Horngren, PHI Learnng
6. Management Accounting by Jha &Naik, Himalaya Publication
7. Cost & Management Accounting by D. K. Mattal, Galgotia
8. Management Accounting by Khan & Jain, McGraw Hill
9. Management Accounting by R. P. Rustagi
10. Management Accounting by I.M. Pandey, Vikas
11. Management Accounting by Manmohan Goyal, Sahitya Bhavan Publication, Agra
12. Accounting by R.K. Sharma & S.K. Gupta, Kalyan Publication, Ludhiyana.
13. Management Accounting by Khan M.Y. & Jain R. K. Tata McGrow Hill, New Delhi.
14. Management Accounting by N. Vinayak& I.B. Singh, Himalaya Publication House, Delhi
15. Management Accounting by R.S.N. Pillai & V. Bhagvati, S. Chand Publication, Delhi Management
16. Accounting by Dr. S.N. Mahaeshwari, Sultan Chand & Sons, Delhi.
17. Management Accounting by Dr. H.W. Kulkarni, Dr. V.K. Bhosle, Dr. S.M. Kolhe,
18. Aruna Prakashan, Latur.
19. Management Accounting by Dr. S.S. Agrawal & Dr. S. R. Agrawal Chinmay Prakashan Aurangabad
20. Management Accounting – I –Dr. Tanshette R.V. Dr. Tammalwar A.N.- Aruna Publication, Latur

### Continuous Assessment:

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 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 and Insurance) (3<sup>rd</sup> 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 Insurance Auditing- II

### Discipline Specific Core (DSC) (Major)

### Course Code: CBAICT1353

<b>Course prerequisites:</b>	Theoretical and practical knowledge of Auditing
<b>Course Objectives</b>	1. To impart knowledge of auditing principles and practices.
	2. To train students in detection and prevention of errors and frauds
	3. To learn how to examine Financial statements
<b>Course Outcomes</b>	1. Students would outline the basic objective of Auditing
	2. Students would understand types of auditing
	3. They would also understand the concept and importance of Audit working papers.

### Course Teaching and Evaluation Scheme

Teaching Scheme				Evaluation Scheme						Total Marks
Credits		Teaching Hrs		Continuous and Comprehensive Assessment (CCA or CA)				Semester End Assessment (SEA)		
Theory	Practical	Theory	Practical	Two Tests (Each Test of 10 Marks)	Assignments/Oral/Presentation/GD Etc. (Marks)	Attendance (Marks)	Total (Marks)	Theory	Practical	
04	--	60	--	20	12	08	40	60	--	100

### Course Contents

Module No.	Unit No.	Topic	Teaching Hours
1.0		<b>Company Audit</b>	12
	1.1	Introduction, Meaning, Appointment of Company Auditor	
	1.2	Qualification and Disqualification of Company Auditor	
	1.3	Powers and Duties of Company Auditor,	
	1.4	New rules regarding company audit.	
2.0		<b>Basic of Insurance Audit</b>	12
	2.1	Meaning, definition,	
	2.2	Importance of Insurance Audit,	
	2.3	Objectives of Insurance Audit,	
	2.4	Difference between General Audit and Insurance Audit	
3.0		<b>Audit Evidence</b>	12
	3.1	Introduction, meaning, Evidence for Assertions,	
	3.2	Formation of Opinion,	
	3.3	Type of Audit Evidence, Audit Techniques of Collecting Audit Evidence,	
	3.4	Audit Sampling, Types of Sampling	
4.0		<b>Detection and Prevention of Fraud</b>	12
	4.1	Meaning of Errors, Types of Errors -Commission, Omission,	
	4.2	Principle and Compensating,	
	4.3	Types of Frauds,	
	4.4	Auditor's Duties and Responsibilities in Respect of Fraud & errors.	
5.0		<b>Audit of Ledger</b>	12
	5.1	Introduction, Meaning of ledger	
	5.2	Frauds with Ledger	

	<b>5.3</b>	Audit of Purchase Ledger	
	<b>5.4</b>	Audit of Sales Ledger	
		<b>Total</b>	<b>60 Hrs</b>

### Reference Books:

1. Contemporary Auditing by Kamal Gupta, Tata Mc-Graw Hill, New Delhi A Hand-Book of Practical Auditing by B.N. Tandon, S. Chand and Company, New Delhi
2. Fundamentals of Auditing by Kamal Gupta and Ashok Arora, Tata Mc Graw Hill, New Delhi
3. Auditing: Principles and Practice by Ravinder Kumar, Virender Sharma, PHI Learning Pvt.Ltd., New Delhi
4. Contemporary Auditing by Kamal Gupta, Mc Grow Hill Education Pvt. Ltd., New Delhi
5. Fundamentals of Auditing by Kamal Arora and Ashok Gupta, Tata Mc Graw Hill, New Delhi
6. Auditing: Principles and Practice by N.K.Jha, CA Purva Jain, Himalaya Publishing Pvt.Ltd., Mumbai
7. Book-Keeping and Accountancy by Dr.S.V. Dongare, Sankalp Publication, Latur

### Continuous Assessment:

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 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 and Insurance) (3<sup>rd</sup> 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: Legal Aspects of Banking & Insurance**

**Discipline Specific Elective (DSE)**

**Course Code: CBAISE1351**

<b>Course prerequisites:</b>	Basic knowledge of banking and insurance concepts, Understanding of business laws and economic environment
<b>Course Objectives</b>	<ol style="list-style-type: none"> <li>1. To provide knowledge of legal aspects related to banking and insurance.</li> <li>2. To understand important laws governing contracts, insurance, and financial markets.</li> <li>3. To develop awareness about customer needs and regulatory framework in financial services.</li> </ol>
<b>Course Outcomes</b>	<ol style="list-style-type: none"> <li>1. Students will be able to understand legal provisions related to banking, insurance, and contracts.</li> <li>2. Students will gain knowledge of regulatory bodies and legal framework in financial markets.</li> <li>3. Students will be able to assess customer needs and apply legal concepts in practical situations.</li> </ol>

### Course Teaching and Evaluation Scheme

Teaching Scheme				Evaluation Scheme						Total Marks
Credits		Teaching Hrs		Continuous and Comprehensive Assessment (CCA or CA)				Semester End Assessment (SEA)		
Theory	Practical	Theory	Practical	Two Tests (Each Test of 10 Marks)	Assignments/Oral/Presentation/GD Etc. (Marks)	Attendance (Marks)	Total (Marks)	Theory	Practical	
04	--	60	--	20	12	08	40	60	--	100

### Course Contents

Module No.	Unit No.	Topic	Teaching Hours
1.0		<b>Identification of Customer Needs</b>	12
	1.1	Understanding the Customer	
	1.2	Understanding Economic Background of The Customers	
	1.3	Assessment of Insurance Needs Based on Socio-Economic Background	
2.0	1.4	Understanding Different Cultures of Customers	12
		<b>Indian Contract Act, 1872</b>	
	2.1	Meaning and Definitions of Agreement, Contract	
	2.2	Types of Contract, Essential Elements of Valid Contract	
3.0	2.3	Discharge of a contract , Modes of discharge	12
	2.4	Breach and Remedies Against Breach of Contract	
		<b>Legal Framework of Insurance Business</b>	
	3.1	Insurance Act, 1938 – Features, Main provisions	
4.0	3.2	LIC Act, 1956 – Features, Main Provisions	12
	3.3	IRDA Act, 1999 – Structure, Powers	
	3.4	Consumer Protection Act 2019 – Main Provisions and Rights of Consumer	
5.0		<b>FEMA 1999 &amp; SEBI 1992</b>	12
	4.1	FEMA- History, Objectives of FEMA	
	4.2	Authorities under FEMA 1999, Transactions Covered under FEMA	
	4.3	SEBI – Introduction and Objectives	
5.0	4.4	Powers and Functions of SEBI	12
		<b>Stock Exchanges in India - Working</b>	
	5.1	Bombay Stock Exchange (BSE) – Working, Calculation of SENSEX	
	5.2	National Stock Exchange (NSE) – Working, Calculation of NIFTY	
	5.3	OTCEI – Objectives, Advantages & Working	

	<b>5.4</b>	Execution of Transactions – Intraday and delivery	
		<b>Total</b>	<b>60 Hrs.</b>

### Reference Books:

1. Indian Economy – Ashwini Mahajan & Gaurav Dutta, S.Chand and Company
2. Indian Financial System – Jaydeb Sarkhel & Seikh Salim, McGraw Hill Education
3. Indian Financial System – M.Y.Khan, McGraw Hill Education
4. Insurance Principles and Practice – M.N.Mishra, S.Chand Publication
5. Financial Markets and Institutions by Dr.S Guruswamy
6. Indian Financial System by H R Machiraju- Vikas Publishing House
7. Business Law - Tejpal Singh, Pearson Publication
8. Business Law - Maheshwari & Maheshwari, National Publishing House, New Delhi.

### Continuous Assessment:

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 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 and Insurance) (3<sup>rd</sup> 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: Retail Banking

### Discipline Specific Elective (DSE)

### Course Code: CBAISE1352

<b>Course prerequisites:</b>	Basic understanding of Banking concepts General awareness about banking system in India
<b>Course Objectives</b>	<ol style="list-style-type: none"> <li>1. To understand the concept of retail banking</li> <li>2. To study retail banking products and services</li> <li>3. To introduce technology and trends in retail banking</li> </ol>
<b>Course Outcomes</b>	<ol style="list-style-type: none"> <li>1. Explain the concept and features of retail banking</li> <li>2. Identify various retail banking products</li> <li>3. Understand modern trends and customer relationship practices</li> </ol>

### Course Teaching and Evaluation Scheme

Teaching Scheme				Evaluation Scheme						Total Marks
Credits		Teaching Hrs		Continuous and Comprehensive Assessment (CCA or CA)				Semester End Assessment (SEA)		
Theory	Practical	Theory	Practical	Two Tests (Each Test of 10 Marks)	Assignments/Oral/Presentation/GD Etc. (Marks)	Attendance (Marks)	Total (Marks)	Theory	Practical	
04	--	60	--	20	12	08	40	60	--	100

### Course Contents

Module No.	Unit No.	Topic	Teaching Hours
1.0		<b>Introduction to Retail Banking</b>	12
	1.1	Meaning and features of Retail Banking	
	1.2	Difference between Retail and Corporate Banking	
	1.3	Approval process for retail loans	
	1.4	Credit Scoring, KYC, NEFT/RTGS	
2.0		<b>Retail Banking Products</b>	12
	2.1	Assets and Liabilities products in Retail Banking	
	2.2	Home loans, Auto/vehicle loans, Personal loans, Educational loans -Study of these products in terms of Eligibility, Purpose, Amounts, Margin, Security, Disbursement, Moratorium, Prepayment issues	
	2.3	Credit Cards-Eligibility, Purpose, Amounts, Margin, Security, Process of using the cards, Billing Cycle	
	2.4	Debit Cards-Eligibility, Purpose, Amounts, Margin, Security, Process of using the cards, Billing Cycle	
3.0		<b>Retail Banking Strategies and Customer Relations</b>	12
	3.1	Retail Strategies: Tie-up with institutions for retail loans; Delivery Channels- Branch, Extension counters, ATMs, POS,	
	3.2	Internet Banking, M-Banking; Selling process in retail products	
	3.3	Customer Relationship Management-Role and impact of customer relationship management	
	3.4	stages in CRM process	
4.0		<b>Trends and Issues in Retail Banking</b>	12
	4.1	New products like insurance, D-mat services, online/phone banking	
	4.2	property services, investment advisory/wealth management	

	<b>4.3</b>	Growth of Digital and Omni-channel Retailing	
	<b>4.4</b>	Issues in retail banking	
<b>5.0</b>	<b>Recovery of Retail Loans</b>		12
	<b>5.1</b>	Recovery of Retail Loans : Non-repayment of Loans (Default)	
	<b>5.2</b>	Rescheduling of Loans	
	<b>5.3</b>	Recovery process-SARAFESI Act, DRT Act, use of Lok Adalat forum	
	<b>5.4</b>	RBI Guidelines for Recovery Agents	
	<b>Total</b>		<b>60 Hrs</b>

### Reference Books:

1. Retail Banking.Fundamentals of Retail Banking O.P. Agarwal, Himalaya Publishing House, Mumbai
1. Banking Marketing S.M. Jha, Himalaya Publishing House, Mumbai
2. Indian Financial System
3. M.Y. Khan, Tata McGraw Hill Education, New Delhi
4. Modern Banking in IndiaR.K. Uppal & Bishnupriya N., New Century Publications, New Delhi
5. Retail Banking Indian Institute of Banking and Finance, Macmillan / Taxmann Publications, Mumbai

### Continuous Assessment:

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 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-Year Multidisciplinary UG Program in Commerce with Multiple Entry and Exit Option)

## B.Com. (Banking and Insurance) (3<sup>rd</sup> Year): Semester VI (Level 5.5)

### Subject: Commerce

*Under the Faculty of Commerce and Management*

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

### Course Title: Basics of Stock Market

### Vocational Skill Course (VSC)

### Course Code: CBAIVC1351

<b>Course prerequisites:</b>	Basic knowledge of investments, stock market, money management
<b>Course Objectives</b>	<ol style="list-style-type: none"> <li>1. To develop knowledge about stock exchanges and their functions in India.</li> <li>2. To study various financial instruments like shares, bonds, and mutual funds</li> <li>3. To learn the process of investing and trading in the stock market.</li> </ol>
<b>Course Outcomes</b>	<ol style="list-style-type: none"> <li>1. Identify the role of stock exchanges and market participants in trading activities.</li> <li>2. Differentiate between various financial instruments available in the market.</li> <li>3. Demonstrate the process of buying and selling shares through a trading system</li> </ol>

### Course Teaching and Evaluation Scheme

Teaching Scheme				Evaluation Scheme						Total Marks
Credits		Teaching Hrs		Continuous and Comprehensive Assessment (CCA or CA)				Semester End Assessment (SEA)		
Theory	Practical	Theory	Practical	Two Tests (Each Test of 10 Marks)	Assignments/Oral/Presentation/GD Etc. (Marks)	Attendance (Marks)	Total (Marks)	Theory	Practical	
--	02	60	--	10	06	04	20	--	30	50

### Course Contents

Module No.	Unit No.	Topic	Teaching Hours
1.0		<b>Basics of Investing</b>	14
	1.1	Basics of Investment & Investment Environment.	
	1.2	Avenues of Investment - Equity Shares, Preference Shares, Bonds & Debentures.	
	1.3	Indian Securities Markets - Primary Market, Secondary Market and Derivatives Market, Do's & Don'ts of investing in markets	
2.0		<b>Fundamental Analysis</b>	14
	2.1	Top-down and Bottom-up approaches.	
	2.2	Analysis of the international & domestic economic scenario.	
	2.3	Industry analysis, Company analysis (Quality of management, financial analysis: Both Annual and Quarterly).	
3.0		<b>Technical Analysis</b>	16
	3.1	Trading rules (Credit Balance Theory, Confidence Index, Filter Rules, Market Breadth).	
	3.2	Advances v/s Declines and Charting (Use of Historic Prices, Simple Moving Average and MACD), basic and advanced interactive charts	
	3.3	Risk and Return.	
4.0		<b>Indian Stock Market</b>	16
	4.1	Market Participants: Stock Broker, Investor, Depositories, Clearing House, Stock Exchanges.	
	4.2	Role of Stock Exchange, Stock exchanges in India- BSE, NSE and MCX.	
	4.3	Trading in Securities: Demat Trading, Types of Orders, Using of	

		Brokerage and analyst recommendations.	
		<b>Total</b>	<b>60 Hrs</b>

**Reference Books:**

1. Financial Market (Think & Grow Rich) - Dr Vishal Parashram Varma, Dr Priya Parashram Varma
2. Investment Analysis and Portfolio Management, Chandra, P., New Delhi: Tata McGraw-Hill Education (2017).
3. Security Analysis and Portfolio Management, Kevin S., Delhi: PHI Learning (2015).
4. Security Analysis and Portfolio Management, Ranganatham M., & Madhumathi R., Uttar Pradesh: Pearson (India) Education (2012).

**Continuous Assessment:**

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 Teerth Marathwada University, Nanded

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

## B.Com. (Banking and Insurance) (3<sup>rd</sup> 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: Economic Development in India -II

### Vocational Skill Course (VSC)

### Course Code: CBAIVC1352

<b>Course prerequisites:</b>	Basic knowledge of Indian Economy, Understanding of fundamental economic concepts (GDP, inflation, demand–supply), Introductory knowledge of agriculture, industry, and trade sectors
<b>Course Objectives</b>	<ol style="list-style-type: none"> <li>1. To understand the process of economic planning and policy-making in India</li> <li>2. To analyze the role of agriculture and rural development in economic growth</li> <li>3. To examine economic reforms and foreign trade policies in India</li> </ol>
<b>Course Outcomes</b>	<ol style="list-style-type: none"> <li>1. Describe the structure, objectives, and significance of economic planning and the role of NITI Aayog in India</li> <li>2. Examine the role, challenges, and development of the agriculture and rural sector</li> <li>3. Analyze the impact of economic reforms, particularly LPG (Liberalization, Privatization, Globalization), on the Indian economy</li> </ol>

### Course Teaching and Evaluation Scheme

Teaching Scheme				Evaluation Scheme						Total Marks
Credits		Teaching Hrs		Continuous and Comprehensive Assessment (CCA or CA)				Semester End Assessment (SEA)		
Theory	Practical	Theory	Practical	Two Tests (Each Test of 10 Marks)	Assignments/Oral/Presentation/GD Etc. (Marks)	Attendance (Marks)	Total (Marks)	Theory	Practical	
--	02	60	--	10	06	04	20	--	30	50

### Course Contents

Module No.	Unit No.	Topic	Teaching Hours
1.0		<b>Indian Economic Planning</b>	14
	1.1	Objectives and Features of Economic Planning in India	
	1.2	NITI Aayog – Structure and Functions	
	1.3	Evaluation of Planning in India (Achievements and Failures) NITI Aayog – Structure and Functions	
2.0		<b>Rural Development</b>	14
	2.1	Concept and Importance of Rural Development	
	2.2	Rural – Urban Linkages in Economic Development	
	2.3	Rural Development Programmes (MGNREGA, PMGSY, etc.)	
3.0		<b>Industrial Development in India</b>	16
	3.1	Recent Developments in Industrial Sector	
	3.2	Role of MSMEs (Micro, Small and Medium Enterprises)	
	3.3	Problems and Growth of Industrial Sector	
4.0		<b>Foreign Trade and Economic Reforms</b>	16
	4.1	Foreign Trade Policy and Balance of Payments	
	4.2	Foreign Investment and Capital Flows	
	4.3	Role of WTO in Indian Economy	
		<b>Total</b>	<b>60 Hrs</b>

## **Reference Books:**

1. Tidsell, Clem and Sen, Raj Kumar (Ed) (2004) Economic Globalization.
2. Government of India, Economic Survey (2018-19, 2019-20)
3. Bhattacharya, Aditya and Marzit, Sugata (Eds) (2004), Globalization and Developing Economies; Theory and Evidence, Manohar, New Delhi.
4. Jha Raghendra (Ed) (2003); Indian Economic Reforms, Hampshire, U.K.
5. Bajpai, Nirupam and Jeffrey, D. Sachs (2000); Fiscal Policy in Indias Economic Reforms (included in India in the Era of Economic Reforms, Edited by Sachs, Varshneyand Baijpai) Oxford University Press, New Delhi.
6. Gupta Suraj B. (1992 Black Income in India Sage Publication, New Delhi.
7. Dr. B.G. Khatal (2016), Economic Development and Planning in India, Shraddha Publication, Solapur
8. Kabra Kamal Nayan and Jagannathan, N.S. (1985), Black Money, India

## **Continuous Assessment:**

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 and Insurance) (3<sup>rd</sup> 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: CBAIOT1351**

On Job Training (OJT) is designed to provide students with real work experience in business, industry, and service organizations. It helps students understand how theoretical knowledge is applied in practical situations. This course gives students an opportunity to work in organizations such as banks, companies, NGOs, startups, and government offices. Students will learn about daily operations, management practices, and workplace culture.

As per NEP 2020, the course focuses on developing employability skills, practical knowledge, and professional attitude. It helps students improve communication, teamwork, problem-solving, and decision-making skills. This training bridges the gap between classroom learning and industry requirements. It also helps students prepare for future careers and higher education.

This course is introduced for B. Com III Year students under Swami Ramanand Teerth Marathwada University (SRTMU), Nanded, to provide industry exposure and hands-on learning experience.

### Course Objectives

1. To provide real work experience in business organizations.
2. To develop practical knowledge and professional skills.
3. To enhance communication, teamwork, and interpersonal skills.
4. To understand organizational structure and work culture.
5. To improve employability and career readiness

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

1. Understand real business operations and practices
2. Apply theoretical knowledge in practical work situations
3. Develop professional and ethical work behavior
4. Improve communication and teamwork skills
5. Prepare internship reports and present experiences effectively

### 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	Total (Marks)	Total Marks
--	04	20	100	30	10	40	40	20	60	100

## On-the-Job Training!! (OJT)

Module No.		Hours
<b>01</b>	<p><b>Classroom Guidance (20 Hours)</b></p> <p>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 <b>in</b> 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.</p>	<b>20</b>
<b>02</b>	<p><b>Internship (100 Hours)</b></p> <p>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.</p>	<b>100</b>
	Total	<b>120</b>

### **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.

### **Suggested Areas for OJT (Extended List)**

"Students may select any organization or sector relevant to commerce and management, ensuring practical exposure, skill development, job placement and alignment with course objectives."

### **Core Commerce & Finance**

- Banking and Financial Services
- Insurance and NBFCs
- Accounting and Auditing Firms
- Tax Consultancy (GST / Income Tax)
- Investment and Stock Market Firms
- Microfinance Institutions

### **Business & Management**

- Retail and Marketing
- Sales and Distribution Management
- Supply Chain and Logistics
- Business Development and Consulting
- Entrepreneurship / Startups
- Family Business Management

### **Digital & Technology-Based Areas**

- IT and Digital Services
- E-commerce
- Digital Marketing Agencies
- FinTech Companies
- Data Entry and MIS Operations
- Business Analytics (Basic Level)

### **Industry & Manufacturing**

- MSMEs and Small Businesses
- Manufacturing Units
- Export-Import (EXIM) Firms
- Warehouse and Inventory Management
- Agro-Based Industries

### **Service Sector**

- Tourism and Hospitality
- Event Management Companies
- Real Estate and Property Management
- Healthcare Administration
- Media and Advertising Agencies

### Government & Public Sector

- Government Offices (Municipal, ZP, etc.)
- Public Sector Banks
- Cooperative Societies
- Rural Development Projects
- Skill Development Missions

### Social & Development Sector

- NGOs and Social Sector
- Self-Help Groups (SHGs)
- CSR (Corporate Social Responsibility) Activities
- Environmental and Sustainability Projects
- Community Development Programs

### Education & Training

- Education Sector
- Coaching Institutes
- Skill Training Centers
- EdTech Platforms

### Emerging & Specialized Areas

- Financial Literacy Campaigns
- Digital Payment Systems (UPI, Wallets, etc.)
- Start-up Incubation Centers
- Artificial Intelligence in Business (Basic Exposure)
- Sustainability and Green Business Practices

**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			
	MSc/MA/ 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 if 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.

A line of confirmation will be highly appreciated. Yours sincerely,

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:

2. Assigning a Trainer or Supervisor for On-the-Job Training of students by the Industry/ Organization.
3. Engaging students on subject-specific work and providing required guidance or support to ensure their learning.
4. Monitoring the attendance and work completed by students on daily basis.
5. Provide experience letter/certificate of On-the-Job Training to students on completion of the training.
6. 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  
Industry/ Organization

Signature of the Nodal Officer of the  
Training and Placement Officer  
Of the College

Date:



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						
<b>11</b>						
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 OJI 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	<ul style="list-style-type: none"><li>• Title of the Report</li><li>• Student's Name, Department / College, Grade, Roll No.</li><li>• Name of the Job Role</li></ul>
2.	OJT Overview	<ul style="list-style-type: none"><li>• Employer/Workplace Details</li><li>• Name of OJT Site, Address, Website, Supervisor Name</li><li>• Brief Profile of the Organization (Government Private, NGO, Business Activity, etc.)</li><li>• OJT Dates (Start and End), Timings, Number of Hours completed.</li></ul>
3.	OJT Details	<ul style="list-style-type: none"><li>• Activities Performed and Observations made during OJT</li><li>• List of Tools and Equipment used during OJT</li><li>• Key Learnings and Challenges faced during OJT</li><li>• Any innovative work done during OJT</li></ul>

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 I 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

**Format for OJI 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