



Karmaveer Bhaurao Patil, University, Satara

(Cluster University)

Dhananjayrao Gadgil College of Commerce, Satara

(A Constituent College of Karmaveer Bhaurao Patil, University, Satara)



B.Com. (Bank Management)

Programme Structure under as per NEP 2020

The degree shall be titled as 'Bachelor of Commerce (Bank Management) under the faculty of Commerce with effect from the academic year 2024-25

1. B.Com. (Bank Management) Sem. I & II from Academic Year 2024-25
2. B.Com. (Bank Management) Sem. III & IV from Academic Year 2025-26
3. B.Com. (Bank Management) Sem. V & VI from Academic Year 2026-27
4. B.Com. (Bank Management) Sem. VII & VIII from Academic Year 2027-28

Program Specific Outcomes (PSO):

1. Program will enable students to understand basics to advance knowledge of banking sector.
2. Program will enable students to provide business skills in banking and finance.
3. Program will enable students to provide managerial skills for banking and finance

Program Outcomes (PO):

After completing B.com. (Bank management) programme the students will be able to:-

1. Acquire the different skills necessary for banking sector.
2. Identify the problems and challenges faced by banks.
3. Abilities to solve managerial and functional problems of banking sector.
4. Identify role and importance of technology in banking sector.
5. Analyze the day to day banking operations in practice.

Semester, NSQF Level and Exit Points

Sr	Semester	Year	Year	Credits	Level	Exit Points & Award
1	Sem. I & II	2023-24	1 Year	44	4.5	UG Certificate
2	Sem. III & IV	2024-25	2 Year	88	5.0	UG Diploma
3	Sem. V & VI	2025-26	3 Year	132	5.5	B.Com (Bank Management)
4	Sem. VII & VIII	2026-27	4 Year	176	6.0	B.Com (Honors/Research)

Credit distribution

Sr	Course		3 Year Degree Programme			4 Year Degree Programme		
			Courses	Credits	%	Courses	Credits	%
			(3 Yr)	(3 Yr)		(4 Yr)	(4 Yr)	
1	Major Courses	Total Credits of Major 65%	14	47	37	20	67	39
2	Elective		2	8	6	2	8	6
3	IKS		1	2	2	1	2	1
4	SEC		3	6	5	3	6	3
5	VSC		6	13	10	6	13	7
6	FP		1	2	2	1	2	1
7	OJT		1	4	3	1	4	2
8	RP					2	12	7
9	CEP		2	4	3	2	4	2
10	Minor Courses		5	18	13	7	26	15
11	OE		6	12	9	6	12	7
12	AEC		4	8	6	4	8	5
13	CC		4	8	6	4	8	5
14	RM					1	4	2
	Total	48	132	102	60	176	103	

Duration:

- The program shall be a Full Time program.
- The duration of program shall be Three Years for Bachelor of Commerce and Four years for with Bachelor of Commerce (Honors with Research)
- Every year students will have exist option with:-
(1st Year: Certificate, 2nd Year: Diploma, 3rd Year: Degree, 4th Year: Honors)
- The program shall be run on self supporting basis.
- These students are allowed to re-enter the degree programme within three years and complete the degree programme within the stipulated maximum period of seven years

Number of Students:A batch shall consist of not more than 80 students

Eligibility:12th Pass with Commerce/Science, (MCVC) orEquivalent

Medium of Instruction:The medium of instructions shall be in English.

Teachers Qualification:

As per rules and regulations of Karmaveer Bhaurao Patil, University, Satara and Govt. of Maharashtra

Scheme of Examination& Standard of Passing: (CC, DSE & AECC)

Semester End Exam	:80 Marks (Min 32 Marks for Passing)
Continuous Comprehensive Evaluation	:20 Marks (Min 08 Marks for Passing)
Total Marks	:100 Marks

Minimum 40% Marks Required for Passing and there is separate head of Passing for Semester End ExamandContinuousComprehensive Evaluation

Scheme of Examination & Standard of Passing for SEC and VBC

As per the decision of the concern Board of Studies or Competent Authority

1. A candidate who fails in any number of subjects during semester – I & II shall be admitted to B.Com. (Bank Management)-II (appear for semester– III & Semester IV examination)
2. However the candidate shall not be admitted to B.Com. (Bank Management)- III (Semester-V) unless he/she passed in all the subjects at B.Com. (Bank Management) I (Semester-I & Semester-II)
3. A candidate who fails in any number of subjects during Semester-III & IV shall be admitted for B.Com. (Bank Management).-III & allowed to appear for Semester –V & VI examinations.
4. However the candidate shall not be admitted to B.Com. (Bank Management)- IV (Semester-VII) unless he/she passed in all the subjects at B.Com. (Bank Management)
5. III (Semester-V & Semester-VI).
6. However under the National Education Policy the rules extended by KBP University, time to time regarding ATKT will be applicable.

Eligibility of the Core Faculty:

Banking and Economics

- 1) **Assistant Professor:** Master of Commerce in Bank Management with NET/SET/Ph.D
- 2) **Assistant Professor:** Master of Arts in Economics/Econometrics with NET/ SET/Ph.D
- 3) **Assistant Professor:** Master of Commerce in Banking and Finance with NET/ SET/Ph.D
- 4) **Assistant Professor:** MBA Finance with NET/ SET/Ph.D
- 5) **Assistant Professor:** Doctorate Degree in (Economics / Banking / Finance)

Commerce, Management and Accountancy

- 1) **Assistant Professor:** Master of Commerce in Bank Management with NET/SET/Ph.D
- 2) **Assistant Professor:** Master of Commerce in Finance with NET/ SET/Ph.D
- 3) **Assistant Professor:** MBA Finance/HR/Marketing with NET/ SET/Ph.D

Numerical Ability/ Reasoning / Quantitative Aptitude

- 1) **Assistant Professor:** Master of Science in Statistics/ Mathematics with NET/ SET/Ph.D

English for Communication and Soft Skill

- 1) **Assistant Professor:** Master of Arts in English with NET or SET or Ph.D

Eligibility for Professor of Practice or Professional Trainer:

Any other Eligibility As per the Guidelines and Regulations Passed by Concern Board of Studies, Academic Council of the College and Rules and Regulations of Karmaveer Bhaurao Patil, University, Satara, Government of Maharashtra and UGC norms



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B.Com. (Bank Management) Semester Wise Courses

Semester –I				
Sr	SEM	Type	Course (Subject)	Cr.
1	SEM-1	Major	Bank Management (Banking System in India) P-I	4
2	SEM-1	Major	Bank Management (Co-operative and Rural Banking) P-II	4
3	SEM-1	OE	Reasoning Ability / Economics / Principles of Management P-I	4
4	SEM-1	VSC	Practical Banking P-I	2
5	SEM-1	SEC	Financial Accounting Skills P-I	2
6	SEM-1	AEC	Business Communication -I	2
7	SEM-1	VEC	Environmental Science	2
8	SEM-1	IKS	Kautilya's Arthashastra	2
Exit option: Award of UG Certificate in Major with 40-44 credits and an additional 4 credits core NSQF course/ Internship OR Continue with Major and Minor				22
Semester –II				
Sr	SEM	Type	Course (Subject)	Cr.
1	SEM-2	Major	Bank Management (Retail Banking) P-III	4
2	SEM-2	Major	Bank Management (Corporate Banking) P-IV	4
3	SEM-2	Minor	Service Marketing / Business Ethics	2
4	SEM-2	OE	Reasoning Ability / Economics / Principles of Management P-II	4
5	SEM-2	VSC	Practical Baking P-II	2
6	SEM-2	SEC	Financial Accounting Skills P-II	2
7	SEM-2	AEC	Business Communication -II	2
8	SEM-2	VEC	Democracy, Good Governance and Constitution of India	2
			Total	22
Exit option: Award of UG Certificate in Major with 44 credits and an additional 4 credits core NSQF course/ Internship OR Continue with Major and Minor				



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Semester -III				
Sr	SEM	Type	Course (Subject)	Cr.
1	SEM-3	Major	Bank Management (Insurance and Bancassurance Business) P-V	4
2	SEM-3	Major	Bank Management (International Financial Institutions) P-VI	4
3	SEM-3	Minor	Macro Economics / Human Resource Management P-I	4
4	SEM-3	OE	Statistical Methods/Artificial Intelligence / Fundamental of Entrepreneurship P-I	2
5	SEM-3	VSC	Practical Banking P-III	2
6	SEM-3	AEC	Business Communication -III	2
7	SEM-3	FP	Field Project in Banking and Finance	2
8	SEM-3	CC	NCC/NSS/ Physical Education	2
			Total	22
Semester -IV				
Sr	SEM	Type	Course (Subject)	Cr.
1	SEM-4	Major	Bank Management (Central Banking in India) P-VII	4
2	SEM-4	Major	Bank Management (Mutual Fund Business) P-VIII	4
3	SEM-4	Minor	Macro Economics / Human Resource Management P-II	4
4	SEM-4	OE	Statistical Methods / Artificial Intelligence / Fundamental of Entrepreneurship P-I	2
5	SEM-4	SEC	Practical Banking P-IV	2
6	SEM-4	AEC	Business Communication -IV	2
7	SEM-4	CEP	Financial Literacy Awareness Campaign	2
8	SEM-4	CC	NCC/NSS/Physical Education	2
			Total	22
Exit option; Award of UG Diploma in Major and Minor with 88 credits and an additional 4 credits core NSQF course/ Internship OR Continue with Major and Minor				



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Semester - V				
Sr	SEM	Type	Course (Subject)	Credits
1	SEM-5	Major	Bank Management (Financial Markets and Services) P-IX	4
2	SEM-5	Major	Bank Management (E-Banking Services) P-X	4
3	SEM-5	Major	Bank Management (Credit and Risk Management) P-XI	4
4	SEM-5	Elective	Indian Economy / Digital Marketing	4
5	SEM-5	Minor	Data Analysis and Interpretation P-I	2
6	SEM-5	VSC	Banking Lab	2
7	SEM-5	CEP	Cyber Security Awareness Campaign	2
				22
Semester - VI				
Sr	SEM	Type	Course (Subject)	Credits
1	SEM-6	Major	Bank Management (Treasury Management) P-XII	4
2	SEM-6	Major	Bank Management (Legal Regulatory Aspects of Banking) P-XIII	4
3	SEM-6	Major	Bank Management (Bank Management Practices) P-XIV	4
4	SEM-6	Elective	Public Finance / Modern Management Practices	4
5	SEM-6	Minor	Data Analysis and Interpretation P-II	2
6	SEM-6	OJT	On the Job Training	4
				22
Exit option: Award of UG Degree in Major with 132 credits OR Continue with Major and Minor				



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B.Com. Honors (Bank Management)

Sr	SEM	Type	Course (Subject)	Cr.
1	SEM-7	Major	Bank Management (Financial Reporting and Analysis) P-XV	4
2	SEM-7	Major	Bank Management (Cyber Crimes and Fraud Management) P-XVI	4
3	SEM-7	Major	Bank Management (Portfolio Management) P-XVII	4
4	SEM-7	Elective	Managerial Economics / Organizational Behaviour P-I	4
5	SEM-7	RM	Research Methodology	4
				20
Sr	SEM	Type	Course (Subject)	Cr.
1	SEM-8	Major	Bank Management (Strategic Management in Banking) P-XVIII	4
2	SEM-8	Major	Bank Management (Robotics and AI in Banking) P-XIX	4
3	SEM-8	Major	Bank Management (Record Keeping in Banking) P-XX	4
4	SEM-8	Elective	Managerial Economics / Organizational Behaviour P-II	4
5	SEM-8	OJT	On the Job Training	4
				20
Four Year UG Degree Honours in Bank Management Major and Minor with 172credits				

OR

B.Com. Honors with Research (Bank Management)

Sr	SEM	Type	Course (Subject)	Cr.
1	SEM-7	Major	Bank Management (Financial Reporting and Analysis) P-XV	4
2	SEM-7	Major	Bank Management (Cyber Crimes and Fraud Management) P-XVI	4
3	SEM-7	Major	Bank Management (Portfolio Management) P-XVII	2
4	SEM-7	Elective	Managerial Economics / Organizational Behaviour P-I	4
5	SEM-7	RM	Research Methodology	4
5	SEM-7	RP	Research Project	4
				22
Sr	SEM	Type	Course (Subject)	Cr.
1	SEM-8	Major	Bank Management (Strategic Management in Banking) P-XVIII	4
2	SEM-8	Major	Bank Management (Robotics and AI in Banking) P-XIX	4
3	SEM-8	Major	Bank Management (Record Keeping in Banking) P-XX	2
4	SEM-8	Elective	Managerial Economics / Organizational Behaviour P-II	4
5	SEM-8	RP	Research Project	8
				22
Four Year UG Degree Honours with Research in Bank Management Major and Minor with 176 credits				

Chairman
BoS in Banking and Finance

Secretary
Academic Council

Chairman
Academic Council