



B.Com. (Banking and Finance)

Programme and Credit Structure under as per NEP 2020

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

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

Program Specific Outcomes (PSO):

1. Program will enable students to understand Banking and Finance.
2. Program will enable students to provide business skills in Banking and Finance.
3. Program will enable students to provide operational skills for Banking and Finance
4. Prepare students for jobs in Banking and Finance

Program Outcomes (PO):

After completing B.com. (Banking and Finance) programme the students will be able to:-

1. Acquire the different skills necessary for investment operations.
2. Identify the problems and challenges faced while providing financial services.
3. Abilities to solve operational and functional problems of financial institutions.
4. Identify role and importance of technology in financial services.
5. Analyze the day to day investment operations in practice.

Semester, Credits, 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 (Banking and Finance)
2	Sem. III & IV	2024-25	2 Year	88	5.0	UG Diploma(Banking and Finance)
3	Sem. V & VI	2025-26	3 Year	132	5.5	B.Com (Banking and Finance)
4	Sem. VII & VIII	2026-27	4 Year	176	6.0	B.Com (Honors/Research)Banking and Finance



**B.Com. (Banking and Finance)
Credit Distribution**

Sr	Course	3 Year Degree Programme			4 Year Degree Programme		
		Courses (3 Yr)	Credits (3 Yr)	%	Courses (4 Yr)	Credits (4 Yr)	%
1	Major	10	40	30.30	14	56	31.82
2	Elective	2	08	6.06	4	16	9.09
3	IKS	2	02	3.03	2	04	2.27
4	VSC	3	06	4.55	3	06	3.41
5	FP	2	04	3.03	2	04	2.27
6	OJT	1	04	3.03	1	04	2.27
7	RP	0	00	0.00	2	12	6.82
8	SEC	3	06	4.55	3	06	3.41
9	CEP	1	02	1.52	1	02	1.14
Total (Major)-(A)		24	74	56.07	32	110	62.50
1	Minor & RM	9	34	25.75	12	42	23.86
Total (Minor) (B)		9	34	25.75	12	42	23.86
1	OE	4	08	6.06	4	08	4.55
2	AEC	4	08	6.06	4	08	4.55
3	VEC	2	04	3.03	2	04	2.27
4	CC	2	04	3.03	2	04	2.27
Total (C)		12	24	18.18	16	24	13.64
Grand Total A+B+C)		46	132	100	50	176	100

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 (Honours 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 grant-in-aid 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 One batch shall consist of not more than 120 students per Batch

Eligibility: 12th Pass with Commerce/Science, MCVC or Equivalent

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

Teachers Qualification:

As per rules and regulations of KBP University, Satara and Govt. of Maharashtra & UGC

Scheme of Examination & Standard of Passing:

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 Exam and Continuous Comprehensive 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) III (Semester-V & Semester-VI).
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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(Cluster University)

Dhananjayrao Gadgil College of Commerce, Satara

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B.Com (Accountancy /Banking and Finance / Business Studies) Part -I **Programme Structure as per NEP 2020**

B.Com (Accountancy /Banking and Finance / Business Studies) Part -I **Semester –I**

Sr	Compo.	Course	Cr.
1	C-1	Accountancy (Fundamentals of Accounting) P – I	4
2	C-2	Banking and Finance (Money and Financial System) P - I	4
3	C-3	Business Studies (Principles of Management) P-I	4
4	OE	Mathematics/ Statistics /Economics/ English/ Mobile Technology/ Nursery Practices P-I	2
5	SEC	Financial Accounting Skills/ Economic Analysis/ Marketing Skills P-I	2
6	AEC	Business Communication P – I	2
7	IKS	Introduction to Indian Knowledge System	2
8	CC	NCC / NSS / Physical Education P - I	2
		Total	22

B.Com (Accountancy /Banking and Finance / Business Studies) Part -I **Semester –II**

Sr	Compo.	Course	Cr.
1	C-1	Accountancy (Partnership Accounts) P – II	4
2	C-2	Banking and Finance (Financial Markets and Services) P-II	4
3	C-3	Business Studies (Functions of Management) P-II	4
4	OE	Mathematics/ Statistics /Economics/ English / Mobile Technology / Nursery Practices P-II	2
5	SEC	Financial Accounting Skills / Economic Analysis/ Marketing Skills P-II	2
6	AEC	Business Communication P – II	2
7	VEC	Democracy, Good Governance and Constitution of India	2
8	CC	NCC/NSS/Physical Education P - II	2
		Total	22

EXIT OPTION: Award of UG Certificate in Major with 44 credits & an additional 4 credits core NSQF Course/Internship OR Continue with Major & Minor.



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B.Com (Banking and Finance) Part -II Implemented from 2024-25

B.Com (Banking and Finance) Part – II : Semester –III

Sr	Compo.	Course	Cr.
1	Major	Banking and Finance (Basics of Capital Market Operations) P-III	4
2	Major	Banking and Finance (International Financial Institutions) P-IV	4
3	Minor	Accountancy / Business Studies P-III	4
4	OE/GE	Entrepreneurship Development / Insurance / Cost Accounting P-I	2
5	VSC	Statistical Techniques P-I	2
6	AEC	Business Communication P – III	2
7	FP	Field Project on Banking and Finance	2
8	VEC	Environmental Studies	2
Total			22

B.Com (Banking and Finance) Part – II: Semester –IV

Sr	Compo.	Course	Cr.
1	Major	Banking and Finance (Central Banking in India) P-V	4
2	Major	Banking and Finance (Foreign Exchange Markets) P-VI	4
3	Minor	Accountancy / Business Studies P-IV	4
4	OE/GE	Entrepreneurship Development / Insurance/ Cost Accounting P-II	2
5	SEC	E-Banking Services	2
6	VSC	Statistical Techniques P-II	2
7	AEC	Business Communication P – IV	2
8	CEP	Investment Awareness	2
Total			22

EXIT OPTION: Award of UG Diploma in Major and Minor with **88 Credits** & an additional 4 credits core NSQF Course/ Internship OR Continue with Major & Minor

B.Com (Banking and Finance) Part – III: Semester –V

Sr	Compo.	Course	Cr.
1	Major	Banking and Finance (Mutual Fund Business) P-VII	4
2	Major	Banking and Finance (Financial Statement Analysis) P-VIII	4
3	Electives	Business Law / Cyber Law/ Labour Law P-I	4
4	Minor	Accountancy / Business Studies P-V	4
5	Minor	Applied Statistics	2
6	VSC	Banking and Stock Market Lab	2
7	FP	Field Project on Banking and Finance	2
Total			22

B.Com (Banking and Finance) Part – III: Semester –VI

Sr	Compo.	Course	Cr.
1	Major	Banking and Finance (Treasury Management in Banking) P-IX	4
2	Major	Banking and Finance (Commodity and Derivative Markets) P-X	4
3	Major	Kautilyas Arthashastra	2
4	Electives	Business Law / Cyber Law/ Labour Law P-II	4
5	Minor	Accountancy / Business Studies P-VI	4
6	OJT	OJT (Banking and Finance)	4
Total			22

Exit option: Award of UG Degree in Major with 132 credits OR Continue with Major and Minor



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Karmaveer

B.Com (Banking and Finance)			
Programme Structure as per NEP 2020			
(B.Com Honours)			
B.Com (Banking and Finance) : Semester –VII			
Sr	Compo.	Course	Cr.
1	Major	Banking and Finance (Financial Reporting and Analysis) P-XII	4
2	Major	Banking and Finance (Cyber Crimes and Fraud Management) P-XIII	4
3	Major	Banking and Finance (Portfolio Management) P-XIV	4
4	Elective	Managerial Economics / Organizational Behaviour P-I	4
5	RM	Research Methodology	4
6	Minor	Accountancy / Business Studies P-VII	2
			Total
B.Com (Banking and Finance) : Semester –VIII			
Sr	Compo.	Course	Cr.
1	Major	Banking and Finance (Strategic Management in Banking) P-XV	4
2	Major	Banking and Finance (Robotics and AI in Banking) P-XVI	4
3	Major	Banking and Finance (Stock Market Lab) P-XVII	4
4	Elective	Managerial Economics / Organizational Behaviour P-II	4
5	OJT	OJT in Banking and Finance	4
6	Minor	Accountancy / Business Studies P-VIII	2
			Total
Award of Four Year UG Degree (Honours) in Major and Minor with 176 credits			
OR			
(B.Com Honours With Research)			
B.Com (Banking and Finance) : Semester –VII			
Sr	Compo.	Course	Cr.
1	Major	Banking and Finance (Financial Reporting and Analysis) P-XII	4
2	Major	Banking and Finance (Cyber Crimes and Fraud Management) P-XIII	4
3	Minor	Accountancy / Business Studies P-VII	2
4	Elective	Managerial Economics / Organizational Behaviour P-I	4
5	RM	Research Methodology	4
6	RP	Research Project on Banking and Finance	4
			Total
B.Com (Banking and Finance) : Semester –VIII			
Sr	Compo.	Course	Cr.
1	Major	Banking and Finance (Strategic Management in Banking) P-XV	4
2	Major	Banking and Finance (Robotics and AI in Banking) P-XVI	4
3	Minor	Accountancy / Business Studies P-VIII	2
4	Elective	Managerial Economics / Organizational Behaviour P-II	4
5	RP	Research Project on Banking and Finance	8
			Total
Four Year UG Honours with Research Degree in Major and Minor with 176 credits			