



---

## SECOND YEAR OF MASTER OF COMMERCE MAJOR BANKING AND FINANCE REVISED SYLLABUS ACCORDING TO CBCS NEP 2020

---

COURSE TITLE: COMMERCIAL BANK MANAGEMENT  
SEMESTER-III, W.E.F. 2024-2025

**RECOMMENDED BY THE BOARD OF STUDIES IN COMMERCE  
AND**

**APPROVED BY THE ACADEMIC COUNCIL**

Devrukh Shikshan Prasarak Mandal's

Nya. Tatyasaheb Athalye Arts, Ved. S. R. Sapre Commerce, and  
Vid. Dadasaheb Pitre Science College (Autonomous), Devrukh.  
Tal.Sangmeshwar, Dist. Ratnagiri-415804, Maharashtra, India

Academic Council Item No: \_\_\_\_\_

Name of the Implementing Institute	:	Nya. Tatyasaheb Athalye Arts, Ved. S. R. Sapre Commerce, and Vid. Dadasaheb Pitre Science College (Autonomous), Devrukh. Tal. Sangmeshwar, Dist. Ratnagiri-415804
Name of the Parent University	:	University of Mumbai
Name of the Programme	:	Master of Commerce
Name of the Department	:	Commerce
Name of the Class	:	Second Year
Semester	:	Third
No. of Credits	:	04
Title of the Course	:	Commercial Bank Management
Course Code	:	C601BKT
Name of the Vertical in adherence to NEP 2020	:	Major and Minor
Eligibility for Admission	:	Any First Year of M.Com passed student seeking Admission to Second year Master Programme in adherence to Rules and Regulations of the University of Mumbai and Government of Maharashtra
Passing Marks	:	40%
Mode of Assessment	:	Formative and Summative
Level	:	PG
Pattern of Marks Distribution for TE and CIA	:	60:40
Status	:	NEP-CBCS
To be implemented from Academic Year	:	2024-2025
Ordinances /Regulations (if any)		

*Nya. Tatyasaheb Athalye Arts, Ved. S. R. Sapre Commerce and Vid. Dadasaheb Pitre Science College, Devrukh (An Autonomous College Affiliated with University of Mumbai)*

## Syllabus for Second Year of Master of Commerce in Banking and Finance

(With effect from the academic year 2024-2025)

**SEMESTER-III**

**Paper No.— I**

**Course Title: Commercial Bank Management**

**No. of Credits - 04**

**Type of Vertical: Major and Minor**

**COURSE CODE:C601BKT**

### Learning Outcomes Based on BLOOM's Taxonomy:

After completing the course, the learner will be able to...

Course Learning Outcome No.	Blooms Taxonomy	Course Learning Outcome
CLO-01	Understand	To understand the concepts of commercial Banking
CLO-02	Apply	To apply techniques of operational banking
CLO-03	Analyze	To analyze the scope and activities of banking
CLO-04	Evaluate	To evaluate the relevance and importance of commercial banking

## Syllabus for Second Year of Master of Commerce in Banking and Finance

(With effect from the academic year 2024-2025)

SEMESTER-III

Paper No.— I

Course Title: Commercial Bank Management

No. of Credits - 04

Type of Vertical: Major and Minor

COURSE CODE: C601BKT

### **Commercial Bank Management**

#### Modules at a Glance

SN	Modules	No. of Lectures	Credit
1	Overview of Commercial Banking in India	15	1
2	Credit Management in Banks	18	1
3	Human Resource Management in Banks	12	1
4	Evolving Trends in Modern Banking	15	1
<b>Total</b>		<b>60</b>	<b>04</b>

SN	Modules/ Units
1	<b>Overview of Commercial Banking in India</b>
	<p><b>A) Overview of Commercial Banking in India</b> - Role and Functions of Commercial Banks, Introduction to Bank Management, Management of Banks in Rural Areas.</p> <p><b>B) Customer Relationship Management in Banks</b> - Meaning and Objectives of CRM in banks, Strategies for Expanding Customer Base, Banking Ombudsman Scheme, Customer Retention , Handling Customer Grievances</p> <p><b>C) Services to Different Categories of Customers</b> - Retail, Corporate, International and Rural.</p>
2	<b>Credit Management in Banks</b>

	<p><b>A) Credit Management in Banks</b> – Principles of Sound Bank Lending, Loan Policy, Compliance with RBI guidelines, Credit Appraisal and Credit Decision Making, Monitoring and Review of Loan Portfolio, Management of Non-Performing Assets (NPAs), Classification of NPAs, Debt Restructuring- SARFAESI Act, 2002.</p> <p><b>B) Bank’s Investment Policy</b> – SLR Requirements &amp; Non-SLR Investments, Nature and Significance of Investment Management in Commercial Banks, Fundamental Principles of Security Investment, Management of Security Investment, Reviewing Investment Portfolio and Organization of Investment Function in Bank</p>
<b>3</b>	<b>Human Resource Management in Banks</b>
	<p><b>A) Human Resource Management in Banks</b> – Importance of HRM in Banks, Policies relating to Human Resource Development in India, Selection, Training, Pay Structure in Public Sector Banks and Private Sector Banks , Workers Participation in Management, Motivations and Morals, Performance Evaluation, Promotion, Transfer Policy and VRS schemes in Public Sector Banks</p>
<b>4</b>	<b>Evolving Trends in Modern Banking</b>
	<p><b>A) Evolving Trends in Modern Banking</b> – Internet Banking, Mobile Banking, EFT services, Outsourcing of Non-core Services, Mergers and Acquisitions in Banking Sector.</p> <p><b>B) Financial Inclusion</b> – Need and Importance of Financial Inclusion, Micro Credit SHGs, RBI Guidelines for Micro Credit, Portfolio Securitization, SHG-2, NRLM and SRLM, Priority Sector and its Classification.</p>

### Access to the Course

The course is available for all the students admitted for Master of Commerce.

### Forms of Assessment

The assessment of the course will be of Diagnostic, Formative and Summative type. At the beginning of the course diagnostic assessment will be carried out. The formative assessment will be used for the Continuous Internal Evaluation whereas the summative assessment will be conducted at the end of the term. The weightage for formative and summative assessment will be 60:40. The detailed pattern is as given below.

#### Term End Evaluation (60 Marks)

##### Question Paper Pattern

Time: 2 hours

Question No.	Unit/s	Question Pattern	Marks
Q.1	All Unit	MCQs	12
Q.2	I	Attempt any 2 out of 3	12
Q.3	II	Attempt any 2 out of 3	12
Q.4	III	Attempt any 2 out of 3	12
Q.5	IV	Attempt any 2 out of 3	12
<b>Total</b>			<b>60</b>

#### Internal evaluation (40 Marks)

Sr. No.	Description	Marks
1	Mid Term Examinations	20
2	Active Participation in teaching learning Process	10
3	Subject related activities as assigned by the teacher	10
<b>Total</b>		<b>40</b>

### Grading Scale

The grading scale used is O to F. Grade O is the highest passing grade on the grading scale, and grade F is a fail. The Board of Examinations of the college reserves the right to change the grading scale.

**References:**

*Nya. Tatyasaheb Athalye Arts, Ved. S. R. Sapre Commerce and Vid. Dadasaheb Pitre Science College, Devrukh (An Autonomous College Affiliated with University of Mumbai)*