



Tilak Maharashtra Vidyapeeth

Declared as a Deemed to be University Under Section 3 of UGC Act 1956
Reaccredited by NAAC with 'B++' Grade
ISO21001 : 2018 Certified



MASTER OF COMMERCE (M.Com)

SYLLABUS For

2nd Year III Semester

(Applicable from 2024-2025)



Pranati R. Tilak
HOD
Department of Management
Tilak Maharashtra Vidyapeeth



Tilak Maharashtra Vidyapeeth

Declared as a Deemed to be University Under Section 3 of UGC Act 1956
Reaccredited by NAAC with 'B++' Grade
ISO21001 : 2018 Certified



Third Semester									
Course Code	Course name	Category	Credit		Theory Marks		Practical Marks		Total Mark
			Theory	Practical	External	Internal	External	Internal	
MCC24-301	Business Finance	Core	4	-	60	40	-	-	100
MCC24-302	Global Business Environment	Core	4	-	60	40	-	-	100
MCC24-303	Principles of Co-operation & Rural Development	Core	4	-	60	40	-	-	100
*Choose Any One Specialization									
Cost & Accounting Specialization									
MCC24-304	Advanced Costing	DSE	2	-	30	20	-	-	50
MCA24-305	Costing	DSE	2	-	30	20	-	-	50
MCA24-306	Project	DSE	4	-	60	40	-	-	100
OR									
Banking Specialization									
MCB24-304	Corporate Banking	DSE	2	-	30	20	-	-	50
MCB24-305	Retail Banking	DSE	2	-	30	20	-	-	50
MCB24-306	Project	IKS- Generic	4	-	60	40	-	-	100
MCBIKS-307**	Ancient Indian Taxation System (IKS-Discipline Specific)	IKS-DS	2	-	-	50	-	-	50
Total			22	-	300	250	-	-	550



Poonam R. Tilak
HOD
Department of Management
Tilak Maharashtra Vidyapeeth

ठराव : कामं . २०२५-२६-१६४



Tilak Maharashtra Vidyapeeth

Declared as a Deemed to be University Under Section 3 of UGC Act 1956
Reaccredited by NAAC with 'B++' Grade
ISO21001 : 2018 Certified



TILAK MAHARASHTRA VIDYAPEETH

NAME OF THE PROGRAM: M.COM

PROGRAM CODE: 177

YEAR OF INTRODUCTION: 2024

SYLLABUS CODE NO.	177	
YEAR	II	
SEMESTER	III	
NAME OF COURSE	BUSINESS FINANCE	
CATEGORY	CORE	
COURSE CODE	MCC24 - 301	
PAPER NO	1	
MARKING SCHEME	END SEMESTER (EXT): 60	CONTINUOUS EVALUATION (INT): 40
CREDITS – MARKS	CREDITS: 4 TOTAL MARKS:100	
	PASSING MARKS: 30 (EXT), 20 (INT)	
	TOTAL PASSING MARKS – 50	
	THEORY:60(EXT)	PRACTICAL :-NO
TEACHING HOURS	THEORY: 60 Hrs	PRACTICAL: NO

COURSE OBJECTIVES:

COBJ1: To understand the role of finance in business operations and strategic planning.

COBJ2: To analyse sources of finance and financial decision-making processes.

COBJ3: To evaluate financial performance and resource allocation strategies.

COBJ4: To formulate business finance strategies that support organizational objectives

COURSE OUTCOME:

CO1: Examine the role of finance in business operations and strategic planning. (PO1)

CO2: Analyze sources of finance and financial decision-making processes. (PO2)

CO3: Evaluate financial performance and resource allocation strategies. (PO2, PO4)

CO4: Formulate business finance strategies that support organizational objectives. (PO4, PO7)



Parnati R. Tilak
HOD
Department of Management
Tilak Maharashtra Vidyapeeth



COURSE DETAILS:

Unit No	Title of unit with detailed content	No of teaching-learning hours per unit	Theory	Practical	Marks Weightage	
					INT (continuous evaluation)	EXT (end-sem)
1	Business Finance: Financial Plan: Characteristics, factors to be considered while preparing, Limitations.	8	Theory	N/A	5	7
2	Sources of Finance: Financial Problems of SSI Unit in India. Co-operative Sector: Govt. Participation in Capital-Share; Capital Limitations in Raising Equity Capital and Borrowings.	10	Theory	N/A	7	10
3	Foreign Resources: Foreign Direct Investment-Meaning, Need, Govt. Regulations, Foreign Institutional Investment in India Capital Market-Meaning, Need, Limitations, Govt. Regulations- OCB (Overseas Corporate Bodies)., Globalization of capital market-Meaning, difficulties- ECBs (External Commercial Borrowings), Euro-issues. GDRs/ADRs.	14	Theory	N/A	9	14



4	Capital Market: Trading Mechanism- Listing of Shares and other Instruments (Debentures, Govt. Securities, Derivatives), OTCEI and National Stock Exchange-Need ,objectives. Trading and Settlement System, Construction and Types of Stock Market, BSE Sensex-Nifty, CRISIL- 500 (Standard and Poor), Scrip less Trading (Dematerialization and Rematerialization) : Meaning, Need and Advantages, Depository : Meaning, Functions, Benefits, Depository System in India and its Marking.	14	Theory	N/A	8	14
5	Share Ownership in India: Individual and Institutional, Portfolio Management-Meaning, Functioning and Advantages, Mutual Funds-Types (Open & Closed Ended Funds, Income Funds, Balanced Fund, Growth Fund, Index Fund, Regular Income Schemes).	7	Theory	N/A	5	8
6	Financial Services Relating To Raising of Capital: Merchant Banking- Meaning, Services rendered, Management of Capital Issues, Categories, Credit rating- Meaning, Need and	7	Theory	N/A	6	7



Tilak Maharashtra Vidyapeeth

Declared as a Deemed to be University Under Section 3 of UGC Act 1956
Reaccredited by NAAC with 'B++' Grade
ISO21001 : 2018 Certified



	Methodology, Project Appraisal					
Total Hours		60	Theory	N/A	40	60



Pranati R. Tilak
HOD
Department of Management
Tilak Maharashtra Vidyapeeth



Tilak Maharashtra Vidyapeeth

Declared as a Deemed to be University Under Section 3 of UGC Act 1956
Reaccredited by NAAC with 'B++' Grade
ISO21001 : 2018 Certified



TILAK MAHARASHTRA VIDYAPEETH

NAME OF THE PROGRAM: M.Com

PROGRAM CODE: 177

YEAR OF INTRODUCTION: 2024

SYLLABUS CODE NO.	177	
YEAR	II	
SEMESTER	III	
NAME OF COURSE	GLOBAL BUSINESS ENVIRONMENT	
CATEGORY	CORE	
COURSE CODE	MCC24-302	
PAPER NO	2	
MARKING SCHEME	END SEMESTER (EXT): 60	CONTINUOUS EVALUATION (INT): 40
CREDITS – MARKS	CREDITS: 4 TOTAL MARKS: 100	
	PASSING MARKS: 30(EXT), 20 (INT)	
	TOTAL PASSING MARKS– 50	
	THEORY:60(EXT)	PRACTICAL :-NO
TEACHING HOURS	THEORY: 60 Hrs	PRACTICAL: NO

COURSE OBJECTIVES:

COBJ1: To understand global economic, political, legal, and technological environments affecting business.

COBJ2: To analyse international business opportunities and challenges.

COBJ3: To evaluate the impact of globalization on organizational strategies and competitiveness.

COBJ4: To develop sustainable business strategies for operating in global markets.



Pranati R. Tilak
HOD
Department of Management
Tilak Maharashtra Vidyapeeth



Tilak Maharashtra Vidyapeeth

Declared as a Deemed to be University Under Section 3 of UGC Act 1956
Reaccredited by NAAC with 'B++' Grade
ISO21001 : 2018 Certified



COURSE OUTCOME: After completing this course, students will be able to:

CO1: Understand global economic, political, legal, and technological environments affecting business. (PO1)

CO2: Analyse international business opportunities and challenges. (PO2)

CO3: Evaluate the impact of globalization on organizational strategies and competitiveness. (PO2, PO4)

CO4: Develop sustainable business strategies for operating in global markets. (PO4, PO5, PO7)

COURSE DETAILS:

Unit No	Title of unit with detailed content	No of teaching-learning hours per unit	Theory	Practical	Marks Weightage	
					INT (continuous evaluation)	EXT (end-sem)
1	Business Environment: Meaning of Business Environment and its importance, nature and scope, Levels of Environment -Macro environment and International Business Environment.	10	Theory	N/A	6	10
2	Environment-Various approaches-Various aspects : Natural, Social, Economical, Political, Technological, Legal and Cultural, Business	14	Theory	N/A	9	14



	Environment in India-before Independence and after Independence-Globalization and its impact on business environment in 21st Century					
3	Business Environment and Problems of Pollution: Types of pollution - Water, Air and Noise, Sources and effects, various measures for controlling the pollution.	10	Theory	N/A	6	10
4	Indian Industrial Environment: Growth of industries in public and private sectors in India-Small and Cottage industries-mergers and acquisitions, Foreign investment, Foreign Technology and MNCs.	13	Theory	N/A	8	13
5	Global environment: Natural, social, cultural, demographic, and technological environment and its impact on world trade.	13	Theory	N/A	6	13
Total Hours			60	N/A	40	60



Tilak Maharashtra Vidyapeeth

Declared as a Deemed to be University Under Section 3 of UGC Act 1956
Reaccredited by NAAC with 'B++' Grade
ISO21001 : 2018 Certified



TILAK MAHARASHTRA VIDYAPEETH

NAME OF THE PROGRAM: M.Com

PROGRAM CODE: 177

YEAR OF INTRODUCTION: 2024

SYLLABUS CODE NO.	177	
YEAR	II	
SEMESTER	III	
NAME OF COURSE	PRINCIPLES OF CO-OPERATION AND RURAL DEVELOPMENT	
CATEGORY	CORE	
COURSE CODE	MCC24-303	
PAPER NO	3	
MARKING SCHEME	END-SEMESTER (EXT): 60	CONTINUOUS EVALUATION (INT): 40
CREDITS – MARKS	CREDITS: 4	TOTAL MARKS :100
	PASSING MARKS: 30(EXT), 20 (INT)	
	TOTAL PASSING MARKS – 50 MARKS	
	THEORY:60(EXT)	PRACTICAL :-NO
TEACHING HOURS	THEORY: 60 Hrs	PRACTICAL: NO

COURSE OBJECTIVES:

COBJ1: To understand cooperative principles and their role in rural development.

COBJ2: To analyse cooperative institutions and rural development programmes.

COBJ3: To evaluate the contribution of cooperatives to economic and social development.

COBJ4: To develop strategies for strengthening cooperative organizations and rural entrepreneurship.

COURSE OUTCOME: After completing this course, students will be able to:

CO1: Understand cooperative principles and their role in rural development. (PO1)

CO2: Analyse cooperative institutions and rural development programmes. (PO2)

CO3: Evaluate the contribution of cooperatives to economic and social development. (PO2, PO5)

CO4: Develop strategies for strengthening cooperative organizations and rural entrepreneurship. (PO4, PO7)



COURSE DETAILS:

Unit No	Title of unit with detailed content	No of teaching-learning hours per unit	Theory	Practical	Marks Weightage	
					INT (continuous evaluation)	EXT (end-sem)
1	Introduction to Co-operation : Meaning, origin and development, structure of co-operation, principles of co-operation, problems of cooperative societies in India, role of co-operation in economic development	12	Theory	N/A	15	15
2	Co-operative Movement in India: Origin and development before 1991, co-operative development after new economic policy 1991, challenges and remedies, High Powered Committee on Co-operatives (2009)	12	Theory	N/A	10	15
3	Co-operative Legislation in India : Need and importance of cooperative laws, role of state in cooperative development,	10	Theory	N/A	5	15



Tilak Maharashtra Vidyapeeth

Declared as a Deemed to be University Under Section 3 of UGC Act 1956
Reaccredited by NAAC with 'B++' Grade
ISO21001 : 2018 Certified



	Maharashtra Co-operative Act 1960, recent amendments, Cooperative Amendment Act 2013— Need and importance of cooperative laws, role of state in cooperative development, Maharashtra Co-operative Act 1960, recent amendments, Cooperative Amendment Act 2013					
4	Co-operative Institutions in India National Bank for Agriculture and Rural Development (NABARD), National Cooperative Development Corporation (NCDC), Agriculture Cooperative Marketing Federation, National Cooperative Union of India	11	Theory	N/A	10	15
Total Hours		60	Theory	N/A	40	60



Parnati R. Tilak
HOD
Department of Management
Tilak Maharashtra Vidyapeeth



Tilak Maharashtra Vidyapeeth

Declared as a Deemed to be University Under Section 3 of UGC Act 1956
Reaccredited by NAAC with 'B++' Grade
ISO21001 : 2018 Certified



TILAK MAHARASHTRA VIDYAPEETH

NAME OF THE PROGRAM: M.COM

PROGRAM CODE: 177

YEAR OF INTRODUCTION: 2024

SYLLABUS CODE NO.	177	
YEAR	II	
SEMESTER	III	
NAME OF COURSE	ADVANCED COSTING (COST AND ACCOUNTING SPECIALIZATION)	
CATEGORY	DISCIPLINE SPECIFIC ELECTIVE	
COURSE CODE	MCC24-304	
PAPER NO	4	
MARKING SCHEME	END-SEMESTER (EXT): 60	CONTINUOUS EVALUATION (INT): 40
CREDITS – MARKS	CREDITS: 2 TOTAL MARKS : 100	
	PASSING MARKS: 30(EXT), 20 (INT)	
	Total – 50 MARKS	
	THEORY:60(EXT)	PRACTICAL :-NO
TEACHING HOURS	THEORY:30 Hrs	PRACTICAL: NO

COURSE OBJECTIVES:

COBJ1: To apply advanced costing techniques in business and industrial decision-making.

COBJ2: To analyse cost structures and performance using strategic cost management tools.

COBJ3: To evaluate cost information for planning, control, and profitability improvement.

COBJ4: To develop cost management strategies that enhance organizational competitiveness

COURSE OUTCOME: After completing this course, students will be able to:

CO1: Apply advanced costing techniques in business and industrial decision-making. (PO1, PO2)

CO2: Analyze cost structures and performance using strategic cost management tools. (PO2)

CO3: Evaluate cost information for planning, control, and profitability improvement. (PO2, PO4)

CO4: Develop cost management strategies that enhance organizational competitiveness. (PO4, PO7)



Pranati R. Tilak
HOD
Department of Management
Tilak Maharashtra Vidyapeeth

**COURSE DETAILS:**

Unit No	Title of unit with detailed content	No of teaching-learning hours per unit	Theory	Practical	Marks Weightage	
					INT (continuous evaluation)	EXT (end-sem)
1	Process Costing: Introduction, features, process losses, abnormal gain/loss; Inter-process profit; Equivalent production (FIFO & Weighted Average)	8	Theory	N/A	15	15
2	Cost Allocation & Activity-Based Costing: Types of cost allocation, direct, step-down, reciprocal method; ABC concepts, cost drivers, advantages, limitations, traditional vs ABC	8	Theory	N/A	10	15
3	Responsibility Accounting: Concept, objectives, assumptions; Cost, profit, revenue & investment centers; Controllability, performance measurement (ROI & Residual Income), managerial reporting	7	Theory	N/A	10	15
4	Strategic Cost Management: Transfer pricing (types, negotiated &	7	Theory	N/A	5	15



Tilak Maharashtra Vidyapeeth

Declared as a Deemed to be University Under Section 3 of UGC Act 1956
Reaccredited by NAAC with 'B++' Grade
ISO21001 : 2018 Certified



	cost-based), Target costing vs cost-plus pricing, Inflation accounting (conversion of accounts using CPP method)					
Total Hours		30	Theory	N/A	40	60



Pranati R. Tilak
HOD
Department of Management
Tilak Maharashtra Vidyapeeth



Tilak Maharashtra Vidyapeeth

Declared as a Deemed to be University Under Section 3 of UGC Act 1956
Reaccredited by NAAC with 'B++' Grade
ISO21001 : 2018 Certified



TILAK MAHARASHTRA VIDYAPEETH

NAME OF THE PROGRAM: M.Com

PROGRAM CODE: 177

YEAR OF INTRODUCTION: 2024

SYLLABUS CODE NO.	177	
YEAR	II	
SEMESTER	III	
NAME OF COURSE	COSTING (COST AND ACCOUNTING SPECIALIZATION)	
CATEGORY	DISCIPLINE SPECIFIC ELECTIVE	
COURSE CODE	MCC24-305	
PAPER NO	5	
MARKING SCHEME	END-SEMESTER (EXT): 60	CONTINUOUS EVALUATION (INT): 40
CREDITS – MARKS	CREDITS: 2 TOTAL MARKS: 100	
	PASSING MARKS: 30(EXT), 20 (INT)	
	Total PASSING MARKS – 50	
	THEORY:60(EXT)	PRACTICAL :-NO
TEACHING HOURS	THEORY:30 Hrs	PRACTICAL: NO

COURSE OBJECTIVES:

COBJ1: To understand advanced concepts and principles of cost accounting.

COBJ2: To apply various costing methods and techniques in practical situations.

COBJ3: To analyse cost data for managerial planning and decision-making.

COBJ4: To evaluate cost control measures for improving operational efficiency

COURSE OUTCOME: After completing this course, students will be able to:

CO1: Understand advanced concepts and principles of cost accounting. (PO1)

CO2: Apply various costing methods and techniques in practical situations. (PO2)

CO3: Analyse cost data for managerial planning and decision-making. (PO2, PO4)

CO4: Evaluate cost control measures for improving operational efficiency. (PO2, PO7)



Pranati R. Tilak
HOD
Department of Management
Tilak Maharashtra Vidyapeeth



Tilak Maharashtra Vidyapeeth

Declared as a Deemed to be University Under Section 3 of UGC Act 1956
Reaccredited by NAAC with 'B++' Grade
ISO21001 : 2018 Certified



COURSE DETAILS:

Unit No	Title of unit with detailed content	No of teaching-learning hours per unit	Theory	Practical	Marks Weightage	
					INT (continuous evaluation)	EXT (end-sem)
1	Introduction to Cost Accounting: Concepts of cost, costing, cost accounting & accountancy; principles, objectives, cost classification, cost centre, cost unit; methods & techniques of costing; difference between cost & financial accounting	5	Theory	N/A	8	10
2	Methods of Costing: Job costing, batch costing, unit costing (theory); contract costing & process costing (theory + practical applications)	6	Theory	N/A	8	12
3	Marginal Costing: Managerial costing, decision-making applications (make/buy, shut down, sales/product	9	Theory	N/A	8	14



Tilak Maharashtra Vidyapeeth

Declared as a Deemed to be University Under Section 3 of UGC Act 1956
Reaccredited by NAAC with 'B++' Grade
ISO21001 : 2018 Certified



	mix); CVP analysis, break-even analysis, practical problems					
4	Budgeting: Budget & budgetary control, advantages & limitations, types of budgets: production, sales, cash, master & revenue budgets; practicals (production & sales budget only)	5	Theory	N/A	8	12
5	Variance Analysis: Variance concepts and reporting; material cost, price, usage, mix & yield variances; labour cost variances; practical applications	5	Theory	N/A	8	12
Total Hours		30	Theory	N/A	40	60



Pranali R. Tilak
HOD
Department of Management
Tilak Maharashtra Vidyapeeth



Tilak Maharashtra Vidyapeeth

Declared as a Deemed to be University Under Section 3 of UGC Act 1956
Reaccredited by NAAC with 'B++' Grade
ISO21001 : 2018 Certified



TILAK MAHARASHTRA VIDYAPEETH

NAME OF THE PROGRAM: M.Com

PROGRAM CODE: 177

YEAR OF INTRODUCTION: 2024

SYLLABUS CODE NO.	177	
YEAR	II	
SEMESTER	III	
NAME OF COURSE	PROJECT (COST AND ACCOUNTING SPECIALIZATION)	
CATEGORY	DISCIPLINE SPECIFIC ELECTIVE	
COURSE CODE	MCC24-306	
PAPER NO	6	
MARKING SCHEME	END-SEMESTER (EXT): 60	CONTINUOUS EVALUATION (INT): 40
CREDITS – MARKS	CREDITS: 4 TOTAL: 100 MARKS PASSING MARKS: 30(EXT), 20 (INT) Total – 50 MARKS	
	THEORY:NO	PRACTICAL :-NO
TEACHING HOURS	THEORY:00 Hrs	PRACTICAL: NO



Pranati R. Tilak
HOD
Department of Management
Tilak Maharashtra Vidyapeeth



Tilak Maharashtra Vidyapeeth

Declared as a Deemed to be University Under Section 3 of UGC Act 1956
Reaccredited by NAAC with 'B++' Grade
ISO21001 : 2018 Certified



TILAK MAHARASHTRA VIDYAPEETH

NAME OF THE PROGRAM: M.COM

PROGRAM CODE: 177

YEAR OF INTRODUCTION: 2024

SYLLABUS CODE NO.	177	
YEAR	II	
SEMESTER	III	
NAME OF COURSE	CORPORATE BANKING (BANKING AND FINANCE SPECIALIZATION)	
CATEGORY	DISCIPLINE SPECIFIC ELECTIVE	
COURSE CODE	MCB24-304	
PAPER NO	4	
MARKING SCHEME	END-SEMESTER (EXT): 60	CONTINUOUS EVALUATION (INT): 40
CREDITS – MARKS	CREDITS: 2 TOTAL MARKS : 100	
	PASSING MARKS: 30(EXT), 20 (INT)	
	TOTAL PASSING MARKS – 50 MARKS	
	THEORY:60(EXT)	PRACTICAL :-NO
TEACHING HOURS	THEORY:60 Hrs	PRACTICAL: NO

COURSE OBJECTIVES:

COBJ1: To understand corporate banking products, services, and financial solutions.

COBJ2: To analyse credit appraisal, project finance, and corporate lending decisions.

COBJ3: To evaluate risk management and regulatory compliance in corporate banking.

COBJ4: To develop banking solutions for meeting corporate financial requirements

COURSE OUTCOME: After completing this course, students will be able to:

CO1: Understand corporate banking products, services, and financial solutions. (PO1)

CO2: Analyse credit appraisal, project finance, and corporate lending decisions. (PO2)

CO3: Evaluate risk management and regulatory compliance in corporate banking. (PO2, PO5)

CO4: Develop banking solutions for meeting corporate financial requirements. (PO4, PO7)



Pranali R. Tilak
HOD
Department of Management
Tilak Maharashtra Vidyapeeth



COURSE DETAILS:

Unit No	Title of unit with detailed content	No of teaching-learning hours per unit	Theory	Practical	Marks Weightage	
					INT (continuous evaluation)	EXT (end-sem)
1	Corporate Banking: Meaning, scope and importance; Corporate banking services including Cash Management, Salary Payment, Debt Management, Factoring, Forfeiting, Trusteeship, Custodial Services, Business Advisory, Offshore Banking, Trade Services, Forex Management; Corporate Deposits and its importance over retail deposits.	5	Theory	N/A	7	10
2	Corporate Finance: Working capital finance; Fund and non-fund based facilities; Import & Export finance; Corporate Debt Restructuring; Case studies on corporate finance mechanisms.	5	Theory	N/A	7	10
3	Investment Banking: Meaning, scope and evolution; Current scenario of Investment Banking	5	Theory	N/A	6	10



	in India; Merchant Banking services including advisory for equity/debt, 6management, placement and distribution of securities.					
4	Mergers & Acquisitions and Advisory Services: M&A and divestitures process – identification, structuring, negotiation, execution and financing; Corporate advisory services including capital restructuring, private equity, venture capital, loan syndication and project advisory.	5	Theory	N/A	6	10
5	Project and Infrastructure Finance – I: Characteristics of project finance; technology and collaborator assessment; market competitiveness and SWOT analysis; estimating project costs, means of financing, equity cash flow valuation, break-even and IRR; risk analysis and mitigation including securitization; project planning and implementation tools and lender follow-up.	5	Theory	N/A	7	10



Tilak Maharashtra Vidyapeeth

Declared as a Deemed to be University Under Section 3 of UGC Act 1956
Reaccredited by NAAC with 'B++' Grade
ISO21001 : 2018 Certified



6	Project and Infrastructure Finance – II: Infrastructure financing structure, role of SPV, monitoring systems, follow-up mechanisms; Case Studies: Power Project, Airport Project, Road Project, Telecom Project, Hydrocarbon Project, Ports.	5	Theory	N/A	7	10
Total Hours		30	Theory	N/A	40	60



Pranati R. Tilak
HOD
Department of Management
Tilak Maharashtra Vidyapeeth



Tilak Maharashtra Vidyapeeth

Declared as a Deemed to be University Under Section 3 of UGC Act 1956
Reaccredited by NAAC with 'B++' Grade
ISO21001 : 2018 Certified



TILAK MAHARASHTRA VIDYAPEETH

NAME OF THE PROGRAM: M.COM

PROGRAM CODE: 177

YEAR OF INTRODUCTION: 2024

SYLLABUS CODE NO.	177	
YEAR	II	
SEMESTER	III	
NAME OF COURSE	RETAIL BANKING (BANKING AND FINANCE SPECIALIZATION)	
CATEGORY	DISCIPLINE SPECIFIC ELECTIVE	
COURSE CODE	MCB24-305	
PAPER NO	5	
MARKING SCHEME	END-SEMESTER (EXT): 60	CONTINUOUS EVALUATION (INT): 40
CREDITS – MARKS	CREDITS: 2 TOTAL MARKS: 100	
	PASSING MARKS: 30(EXT), 20 (INT)	
	TOTAL PASSING MARKS – 50	
	THEORY:60(EXT)	PRACTICAL :-NO
TEACHING HOURS	THEORY:60 Hrs	PRACTICAL: NO

COURSE OBJECTIVES:

COBJ1: To understand retail banking operations, products, and customer relationship management.

COBJ2: To analyse retail lending, deposits, and digital banking services.

COBJ3: To evaluate customer-centric banking strategies and service quality.

COBJ4: To apply retail banking concepts to enhance customer satisfaction and financial inclusion.

COURSE OUTCOME: After completing this course, students will be able to:

- **CO1:** Understand retail banking operations, products, and customer relationship management. (PO1)
- **CO2:** Analyse retail lending, deposits, and digital banking services. (PO2)
- **CO3:** Evaluate customer-centric banking strategies and service quality. (PO2, PO4)
- **CO4:** Apply retail banking concepts to enhance customer satisfaction and financial inclusion. (PO4, PO5, PO7)



Pranati R. Tilak
HOD
Department of Management
Tilak Maharashtra Vidyapeeth



COURSE DETAILS:

Unit No	Title of unit with detailed content	No of teaching-learning hours per unit	Theory	Practical	Marks Weightage	
					INT (continuous evaluation)	EXT (end-sem)
1	Introduction to Retail Banking: History and definition; role in bank operations; applicability of retailing concepts; difference between retail and corporate/wholesale banking.	4	Theory	N/A	5	8
2	Retail Products – I: Customer requirements and product development; assets and liabilities products overview; approval process for retail loans; credit scoring; Home loans, Auto loans, Personal loans – eligibility, purpose, security, repayment, disbursement, prepayment issues, collection mechanism.	6	Theory	N/A	8	12
3	Retail Products – II: Educational loans – eligibility, purpose, disbursement,	5	Theory	N/A	6	10



	repayment, moratorium; Debit and Credit cards – eligibility, process, billing cycle, points; Other retail services: remittances, funds transfers.: Educational loans – eligibility, purpose, disbursement, repayment, moratorium; Debit and Credit cards – eligibility, process, billing cycle, points; Other retail services: remittances, funds transfers.					
4	Marketing & CRM Strategies in Retail Banking: Tie-ups with institutions, dealers, builders; delivery channels (Branch banking, ATMs, POS, Internet, Mobile Banking); Selling process with DSAs; Role and impact of CRM; Stages in CRM process.	5	Theory	N/A	6	10
5	MIS & Accounting System in Retail Banking: Compliance and regulations; technology applications; loan origination systems; analytics and alerts; EMI computation and accounting entries.	5	Theory	N/A	7	10



Tilak Maharashtra Vidyapeeth

Declared as a Deemed to be University Under Section 3 of UGC Act 1956
Reaccredited by NAAC with 'B++' Grade
ISO21001 : 2018 Certified



6	Emerging Trends and Recovery Mechanisms: Securitisation and mortgage-backed securities; new retail products (insurance, demat, investment advisory, wealth management, reverse mortgage); Growth of e-banking and cross-selling; Recovery of retail loans, defaults, SARFAESI Act, DRT Act, Lok Adalat, RBI norms for recovery agents.	5	Theory	N/A	8	10
Total Hours		30	Theory	N/A	40	60



Pranati R. Tilak
HOD
Department of Management
Tilak Maharashtra Vidyapeeth



Tilak Maharashtra Vidyapeeth

Declared as a Deemed to be University Under Section 3 of UGC Act 1956
Reaccredited by NAAC with 'B++' Grade
ISO21001 : 2018 Certified



TILAK MAHARASHTRA VIDYAPEETH

NAME OF THE PROGRAM: M.COM

PROGRAM CODE: 177

YEAR OF INTRODUCTION: 2024

SYLLABUS CODE NO.	177	
YEAR	II	
SEMESTER	III	
NAME OF COURSE	PROJECT (BANK AND FINANCE SPECIALIZATION)	
CATEGORY	DISCIPLINE SPECIFIC ELECTIVE	
COURSE CODE	MCB24-306	
PAPER NO	6	
MARKING SCHEME	END-SEMESTER (EXT): 60	CONTINUOUS EVALUATION (INT): 40
CREDITS – MARKS	CREDITS: 4 TOTAL MARKS : 100	
	PASSING MARKS: 30(EXT), 20 (INT)	
TEACHING HOURS	TOTAL PASSING MARKS – 50	
	THEORY:NO	PRACTICAL :-NO
	THEORY:00 Hrs	PRACTICAL: NO



Pranati R. Tilak
HOD
Department of Management
Tilak Maharashtra Vidyapeeth