
 <p>शिवाजी विद्यापीठ कोल्हापूर ज्ञानमेवामृतम् Estd. 1962 "A+" Accredited by NAAC (2021) With CGPA 3.52</p>	<p><b>SHIVAJI UNIVERSITY, KOLHAPUR - 416 004, MAHARASHTRA</b> PHONE : EPABX – 2609000, www.unishivaji.ac.in, bos@unishivaji.ac.in <b>शिवाजी विद्यापीठ, कोल्हापूर - ४१६ ००४, महाराष्ट्र</b> दूरध्वनी - ईपीएबीएक्स - २६०९०००, अभ्यासमंडळे विभाग - ०२३१-२६०९०९४</p>	
---	--	---

संदर्भ क्र. : शिवाजी वि./अ.म./697  
प्रति,

दिनांक : 20/09/2023

मा. प्राचार्य/संचालक,  
सर्व संलग्नित महाविद्यालये,  
शिवाजी विद्यापीठ, कोल्हापूर

**विषय : बी. कॉम. भाग 2 अभ्यासक्रमाच्या Skill Enhancement Courses  
(SEC) बाबत.**

महोदय/महोदया,

उपरोक्त विषयास अनुसरून आदेशान्वये कळविण्यात येते की, राष्ट्रीय शैक्षणिक धोरण, 2020 नुसार शैक्षणिक वर्ष 2023-2024 पासून लागू करण्यात आलेल्या बी. कॉम. भाग 2 अभ्यासक्रमासाठी Skill Enhancement Courses (SEC) कोर्ससाठी सत्र निहाय खालील प्रमाणे अभ्यासक्रम निश्चित करण्यात आले आहेत. Skill Enhancement Courses (SEC) कोर्स हा स्ट्रक्चरनुसार एकूण 25 गुणांचा आहे याची नोंद घेण्यात यावी.

**B. Com. Part II (NEP 1.0)**

Sr.No.	Semester	Courses
1	III	Financial Literacy
2	IV	E-Banking

सदरची बाब सर्व शिक्षक, विद्यार्थी व संबंधितांच्या निदर्शनास आणावी.  
कळावे,

आपला विश्वासू

  
(डॉ. एस. एम. कुबल)  
उपकुलसचिव

प्रत,

1	मा. अधिष्ठाता, वाणिज्य व व्यवस्थापन विद्याशाखा	5	बी. कॉम. परीक्षा विभाग
2	मा. संचालक परीक्षा व मुल्यमापन मंडळ	6	परीक्षक नियुक्ती ए व बी विभाग
3	मा. अध्यक्ष, सर्व अभ्यास/अस्थायी मंडळ.	7	आय. टी. सेल विभाग
4	मा. संचालक, दुरस्थ व ऑनलाईन शिक्षण विभाग		

**Shivaji University, Kolhapur**  
**B. A. & B. Com. II SEM III (SEC)**

**Course Name : Financial Literacy**

**Course Credits : 2**

**Course Outcomes:** After successful completion of this course, the students will be able to:

- Understand the basic financial concepts.
- Enhance the knowledge base in terms of financial literacy.
- Learn how to manage their money effectively and improve their overall well-being.

**Module 1: Introduction to Financial Literacy (Credit- 01)**

- 1.1 Financial literacy: meaning, importance and benefits
- 1.2 Evolution of money: functions of money, concept of value of money
- 1.3 Savings: meaning, determinants of savings
- 1.4 Investment: meaning, types of investment, determinants of investment

**Module 2: Various Aspects of Financial Literacy (Credit- 01)**

- 2.1 Banking system in India: public sector banks, private banks, cooperative banks
- 2.2 Types of accounts: saving account, current account, recurring deposit account, fixed deposit account
- 2.3 Reserve Bank of India: functions, role and importance
- 2.4 Financial planning - spending management - investment planning

**READING LIST:**

1. Jhingan M. L. (2022): *Macro Economic Theory*, Vrinda Publications (P) Ltd.
  2. Srivastava P. K.(2022): *Banking Theory and Practice*, Himalaya Publishing House, Mumbai
  3. Singh Amit Kumar (2023): *Financial Literacy*, New Century Publications
  4. Raushan Kumar and Pavnesh Kumar (2023): *Financial Literacy - A Way to Financial Well being*, Notion Press.
  5. Datt and Sundharam (2023): *Indian Economy*, S. Chand & Co. New Delhi
  6. Warren Buffett (2023): *Investment Principles*, Prabhat Prakashan Pvt. Ltd.
  7. Pandey A. (2014): *Capital Market and Financial System in India*, New Century Publications
  8. Patidar Vijay (2021): *Financial Literacy*, Notion Press.
  9. Toor N. S. and Arundeeep Toor (2022): *Principles and Practice of Banking*, Skylark Publications.
  10. Das Biswajeet (2023): *Basics of Banking*, Notion Press.
-

**Shivaji University, Kolhapur**  
**B. A. & B. Com. II SEM IV (SEC)**

**Course Name : E-Banking**  
**Course Credits : 2**

**Course Outcomes:** After successful completion of this course, the students will be able to:

- Understand the purpose and functions of banks.
- Use different e-banking applications.
- Able to learn about the various forms of digital banking.
- Make insight into the modes of digital payments.

**Module 1: Introduction to E-Banking** **(Credit- 01)**

- 1.1 Banks: meaning, types, functions
- 1.2 E- banking: meaning, nature and uses
- 1.3 Traditional banking vs. e- banking - facets of e- banking
- 1.4 Importance and limitations of e- banking

**Module 2: Digital Payments** **(Credit- 01)**

- 2.1 National Payments Corporation of India (NPCI)
- 2.2 Introduction to digital payments: Do's and Don'ts
- 2.3 Modes of digital payments: card based - debit cards, credit cards - internet banking, mobile banking
- 2.5 UPI: modes - significance and precautions

**READING LIST:**

1. Das Biswajeet (2023): *Basics of Banking*, Notion Press.
  2. Ravindra Kumar and Manish Deshpande (2022): *E- banking*, Pacific Books International
  3. Indian Institute of Banking & Finance ( 2019): *Digital Banking*, IIBF
  4. Kant Mani (2020): *Electronic Banking Frauds*, Kamal Publishers.
  5. K. Srinivasa Rao (2022): *Changing Dimensions of Banking in India*, Notion Press
  6. Jaspal Singh (2019): *Digital Payments in India*, New Century Publications
  7. Srivastava P. K. (2022): *Banking Theory and Practice*, Himalaya Public House, Mumbai
  8. Datt and Sundharam (2023): *Indian Economy*, S. Chand & Co. New Delhi.
  9. Bishnu Prasad Patro (2020): *Digital Payment - Blue Print for Shining India*, Red Flower Publications Pvt. Ltd.
  10. [www.rbi.org.in](http://www.rbi.org.in)
  11. [www.npci.org.in](http://www.npci.org.in)
-