Criteria-I

1.2 Academic Flexibility

1.2.1 &1.2.2_ students enrolled in Certificate/ Add-on/Value added programs



J.S.P.M. LATUR SHIVAJI MAHAVIDYALAYA, RENAPUR DIST. LATUR IQAC -Internal Quality Assurance Cell

Part A) File summary : 1.2 Academic flexibility

Name of the Metrics

Name of the Criterion Head : Dr. Yadar S. G.

:

Contents of the File

Sr. No.	File Description	Page No.
1.	Certificate course	
	a) Beauty parloys	03-20
	6) C.C. In Banking	21-36

Part B) IQAC Verification Report

Authentic Data with tagging Completed Yes/No **Enclosed Supporting Documents** Xes/No Ves/No This file is satisfactorily completed wel Aaha Co-Ordinator Renapu Principai IQAC, Shivaji Mahavidyalaya, Shivaji Mahavidyalaya Renapur Dist.Latur Renapur Dist. Latur

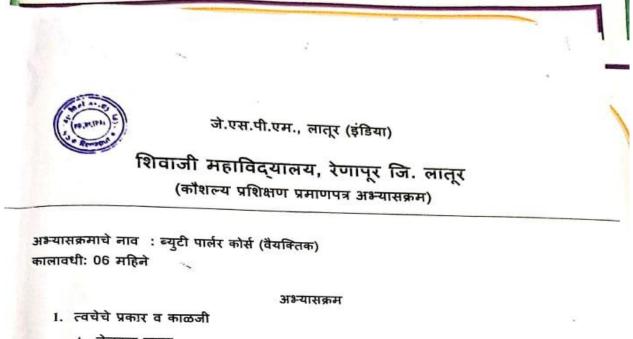
1.2.1 Certificate Course

Sr.No.	File Description	Year
1.	Beauty Parlor	2017-18 to 2019-20
2.	C.C. in Banking	2017-18

Certificate Course

Beauty Parlour Course

(Personal care) (2017-18 to 2019-20)



- A. तेलकट त्वचा
- B. कोरडी त्वचा
- C. मिश्र त्वचा
- 2. चेहऱ्याचा मसाज (FECIAL)
- 3. हातांची काळजी (MANICURE)
- 4. पायांची काळजी (PEDICURE)
- 5. त्वचा रंगविणे (BLEACH)
- 6. त्वचेवरील केस काढणे (WAXING)
- 7. भुवयांना आकार देणे (THREADING)
- 8. डोक्याची मालीश (HEAD MASSAGE)
- 9. केश भूषा (HAIR STYLE)
- 10. वेश भूषा (DRESSING)

• प्रात्यक्षिक

Principal Chinali Mak vidualava

Date - 18/7/2017

21-00 - 2017-18 HIST HEUT MAIT नियारण सामितिती दयापना द्याकी त्यान वर्षभर विविध कार्यव्यान्धे आयोगक करकासंदर्भात जन्म करलात आकी. योवही नामिराचे सारस्य उपस्तित होते 230012 अध्यहन मराष्ट्र में . 315. R.M. JAKEN AT 34 RATE ENT.

(Dr. more K.V.)

Principal Shivaji Mahavidyalaya Renapur Dist. Latur

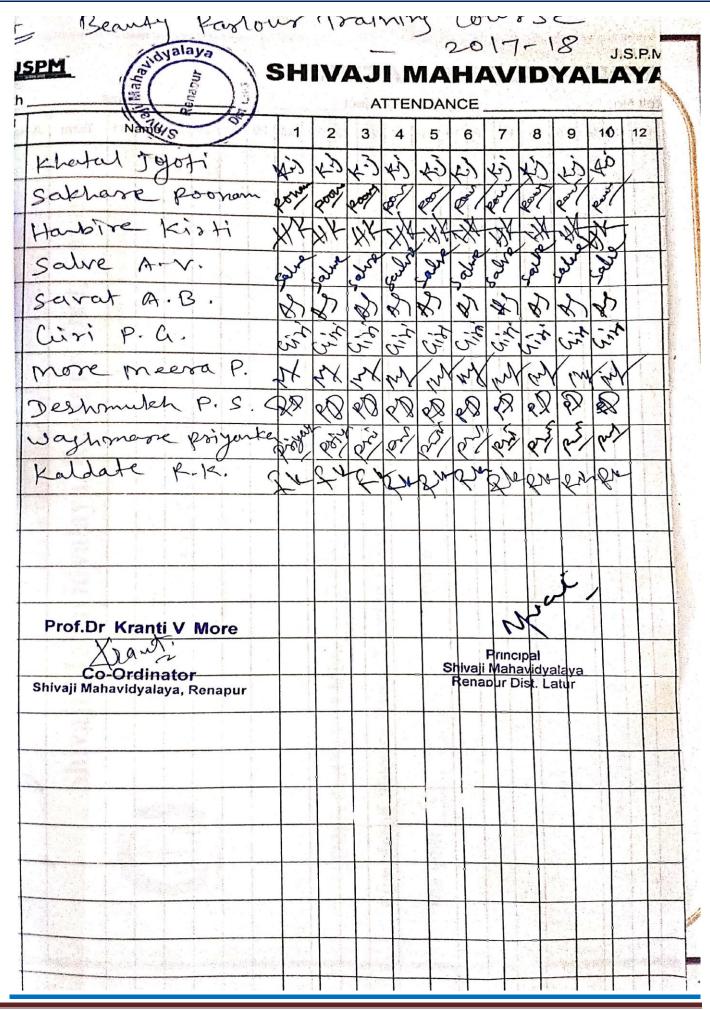
2017-18 List Renapur Olst. Lav Following students are enrolled for the 'Beauty Parlour' personal traning course for the year 2017-18. p6) Khatal Jyoti) kaspate Sunita >) Salchare poondm 5) Hawbire Kirti 5) Surjavanshi P.D. 6) salve A. V. 7) Narwate Shirkanja () Waghmore Prijanka 3) Squat A.B. 10) sasane peepali 1) Watere P.S. 1) Maske A.S. 5) airi P.G. 15) more meera fandit Deshmutch P.S.

16) Mamadge P.S. 17) Mane Babita 18) Chavan Dikeng 19) Shinde P.D. 20) Kaldate R.K.

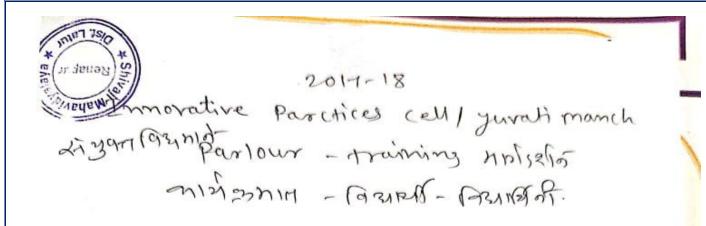
Principal Shıvaji Mahavidyalaya Renapur Dist. Latur

(Dr. Morek.V.)

Completed 'Beauty Parlor Training Course' Organized by Shivaji Mahavidyalaya, Renapur. in Dr. Awasthi R.S. No Principal Shivaji Mahavidyalaya, Renapur. Dist. Latur. Enhancing Education for Rund This is Certify that Miss. Saleherre Poo nam J.S.P.M. LATUR (INDIA) Certificate the year 2017-18 Hence Certified. Dr. Kranti V. More (Co-ordinator) URMAMEN JAYATE

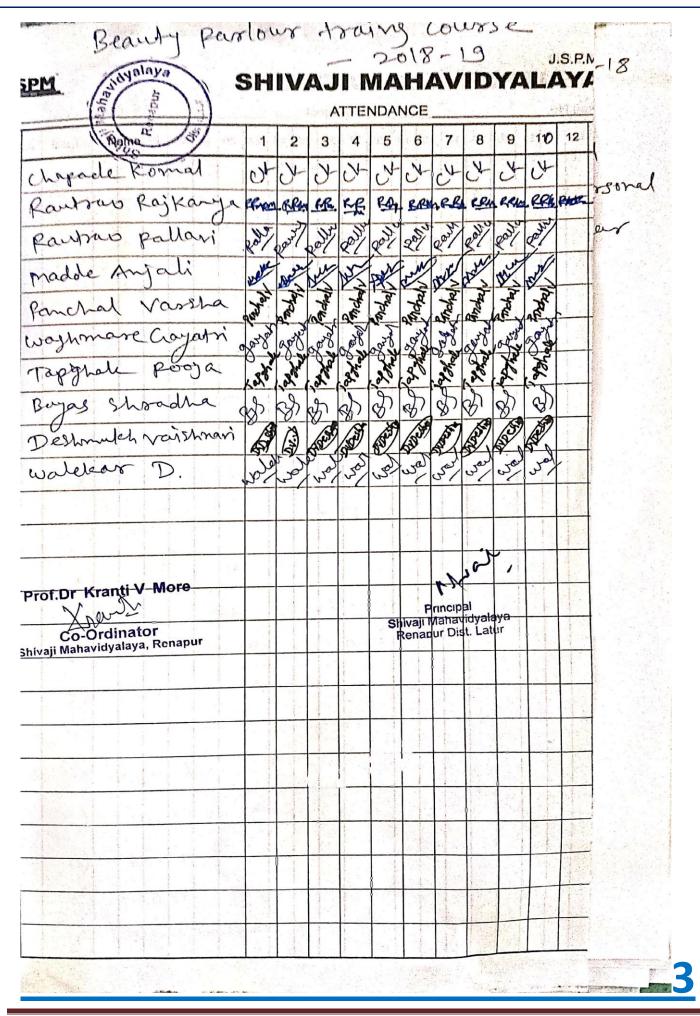


- गरी पार्कर प्रसित - विद्यार्थीनी प्रवेस्तात यादी ख्युरी पार्तर- अस्तिसगाल मार्गडर्शन जरलाना... Beauty Paelour sonal Training Cou स्थामानी सिमी राहाइ (eggिर्गायन) जा. डॉ. क्रांती मारे a Beauty Parlous Personal Training



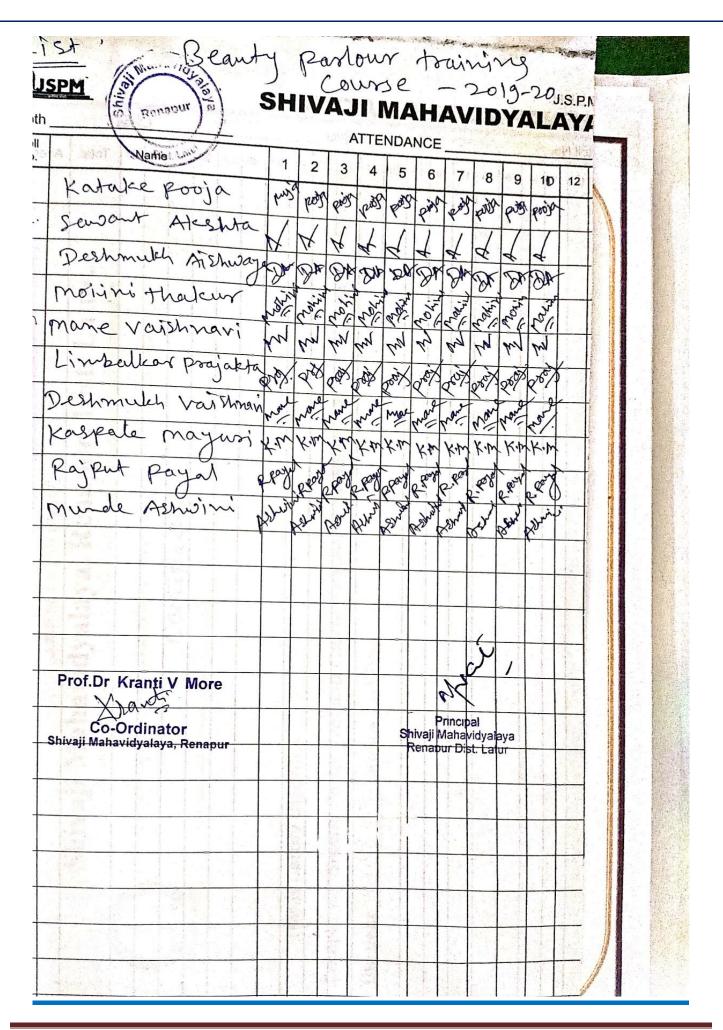


Beauty Parlows Training une-Course 2018-19 Students list (personal care) 10 days chapde Komal Randrao Rajkanja 3) Rautrao Pallari 5) Madde Anjali 5) panchal varsha 6) Hanwade suverna 7) waghmare Gayatri () Tapghale Rooja 3) Shiviyoti Craikwad 10) Kiran Darode 1) Walekar Drygneshwan ing Bayas should ha 13) Deshmulch voishnari (Dr. more K.V.) Principal Shivaji Mahavidyalaya Penapur Dist. Latur



1 List . 1 Beauty Parlour training course Cistian . 2019-20 y Katake Pooja B. > Sawant Akehata 3) Deshmuth Ajshwaya 4) mohini Thakur (Kalyankar) Mane Vaishnavi 6) Limbalkor Prajakta 7) Deshmukh Vaishnari mayuni Kaspate 8) D) Payol Rajput unde Ashwini B. 0) (Dr. more K.V.) Principal havidyalatur apur Dist. Latur

Completed 'Beauty Parlor Training Course' Organized by Shivaji Mahavidyalaya, Renapur. in rige were Dr. Awasthi R.S. Principal Shivaji Mahavidyalaya, Renapur. Dist. Latur. Enhancing Education for Rural This is Certify that Miss. Limbelden Pray akta J.S.P.M. LATUR (INDIA) Certificate the year 2019-20 Hence Certified. Dr. Kranti V. More Kray. (Co-ordinator) CARMAMEV JAYATE



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शिमामी भग्न. तेगपुर भेर्य दरवर्धी वियामीकिंसाई लुद्धे पार्कट (पर्सनक केअह) सार्वी सहा भहने किंना 10 क्रिस्ट अमा रोक पश्तमीने कोर्स न्यालकिक जातो. परंप या वर्षा 2020 - 21 भन्धे कोरोना भार्युभावा पुरु महाविद्याल्ये online पश्तीन नाल् असल्पाष्ट्रहे व हा कोर्स भार्यकिन स्वर्थपान्या असल्पाष्ट्रहे व हा कोर्स भार्यकिन स्वर्थपान्या असल्पाष्ट्रहे वा कार्स भार्यकिन स्वर्थपान्या असल्पाष्ट्रहे व्यान कार्य कार्य सार्थ २०२१-२२ सार्ध्र त्यान त्या कहेली परिकाली पाहन जार्स न्यान्द्र कार्यान्या संदर्भात किन्दि घट्याने हरके.

Prof.Dr Kranti V More

in cr

Principal Shivaji Mahavidyalaya Renapur Dist. Latur

2021-22 Date alaya 16/8/2012 Following Students are ensolled for the 'Beauty Perlowr' personal training course for the year 2021-n i) Attor Asma 2) halphade poonam 3) Bhure Yogita 4) Bombade Shital 5) Kale Mahaden' 6) Rokade Pooja 7) Chavan sanita 8) Bade Nikita Karde Arti 5) 10) Chavon Saleshi 11) Chavon Neha v) Jaelhar vaibhari Prof.Dr Kranti V More Co-Ordinator Shivaji Mahavidvalava D Shivaji Mahavidyalaya, Renapur. Page 18

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Shivaji Mahavidyalaya, Renapur. Dist. Latur. Enhancing Education for Rural	Certificate	Ciclebode Poonam	i <i>ning Course'</i> Organized by Shivaji M Certified.	Itor)
Shiva	KARMANEV JAVATE	This is Certify that Miss.	Completed 'Beauty Parlor Trai the year 2021-22 Hence	Dr. Kranti V. More (Co-ordinator)

Certificate Course

C.C. in Banking <u>2017-18</u>

Inword No. 109 ...Date. 9-1-2015 Shiyaji Mahavidyalya,Renapur

व विनुकाये

F.D. Diary No 7405 (FD-III) Date. 19/11/14

UNIVERSITY GRANTS COMMISSION 35, FEROZSHAH ROAD NEW DELHI – 110 001

F.No.4-378/2013 (COC)

The Under Secretary (FD-III) University Grants Commission Bahadur Shah Zafar Marg <u>New Delhi-110002</u> Dec., 2014

3 1 DEC 2014

Subject:-

Approval and release of Grant-in-aid to Shivaji Mahavidyalaya, Renapur, Distt. Latur, Maharashtra under the UGC scheme of Career Oriented Courses regarding:-

Sir,

I am directed to convey the approval of the University Grants Commission to provide financial assistance of Rs 6,90,000 (Rupees Six lakh and ninety thousand only) to Shivaji Mahavidyalaya, Renapur, Distt. Latur, Maharashtra in the form of one-time grant as 'seed money' to be utilised for purchase of books and journal, equipments, augmentation of laboratory facilities, payment of remuneration to Guest/ internal Faculty, remuneration of course coordinator and contingency only for 5 years from the academic year 2014-15 for introduction of courses under Career Oriented Courses as details given below. In that case where the college/ University has started courses during 2013-14 on the basis of the UGC notice issued in the month of April, 2013, five years will be counted from the academic session 2013-14.

S.No.	Name of Course(s) approved	Amount Approved/As per estimates received from the college			
1	"C.C. in Banking" under Commerce stream	Rs. 6,90,000/-			
19.00	Total	Rs. 6,90,000/-			

Suitable honorarium out of the resource generated by the Institute may be paid to the Principal and other staff/ members who are involved in the career-oriented courses and who, in addition to their workload, have to perform a number of functions such as arranging guest faculty, liasing with employing establishments for practical training of students, supervising the field work and project work of the students of career-oriented courses etc. The Coordinator of the course may be paid remuneration @ Rs. 5000/- per year out of the 'Seed Money'.

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Further, I am also directed to convey the sanction of the University Grants Commission for payment of grant of Rs. 6,21,000/- (Rupees Six lakh and twenty one thousand only) to The Principal, Shivaji Mahavidyalaya, Renapur, Distt. Latur, Maharashtra as 90% of approved grant as 1st instalment under the scheme of Career-Oriented Courses for the expenditure to be incurred for five years from the year of approval

Name of the Scheme	Amount Allocated (Rs.)	Head of Account	Grant now being Released (Rs.)	Grant already Released (Rs.)	Total Grant (Rs.)
Career Oriented Courses	6,90,000/-	3(A) 2202.03.102.10.01.31 UGC Schemes (76%)	4,71,960/-		4,71,960/-
		3(B) 2202.03.789.03.01.31 Special component to SC (16%)	99,360/-	-	99,360/-
		3(C) 2202.03.796.03.01.31 Special component to ST (8%)	49,680/-	_	49,680/-
		Total	6,21,000/-		6,21,000/-

2. The Sanctioned amount is debitable to the <u>Heads</u> as detailed above and is valid for payment during the current financial year **2014-15** under the UGC Scheme (COC).

3. The amount of the Grant shall be drawn by the Under Secretary (Drawing and Disbursing Officer) UGC on the Grants-in-aid bill and shall be disbursed to and credited to The Principal, Shivaji Mahavidyalaya, Renapur, Distt. Latur, Maharashtra through

Electronic mode as per the following details:

	Payment details:	
(a.)	Designation and address of Authorized Officer	The Principal, Shivaji Mahavidyalaya, Renapur, Distt. Latur, Maharashtra
(b.)	Bank Name & Address of Branch	Canara Bank, Latur, Juni Kapad Galli, Latur
(c)	Account No.	2469201010621
(d)	Type of Account; SB/Current/Cash/Credit	
(e)	IFSC Code:-	CA
(f)	MICR Code of Branch	CNRB0002469 413015053

 The Grant is Subject to the adjustment on the basis of Utilization Certificate in the prescribed proforma submitted by the University/Institution.

- 5. The University/Institution shall maintain proper accounts of the expenditure out of the Grants which shall be utilized only on the approved items of expenditure.
- 6. The University/Institution may follow the General Financial Rules, 2005 and take urgent necessary action to amend their manuals of financial procedures to bring them in conformity with GFRs, 2005 and those don't have their own approved manuals on financial procedures may adopt the provisions of GFRs, 2005 and Instructions/guidelines there under from time to time.

- 7. The Utilization Certificate to the effect that the grant has been utilized for the purpose for which it has been sanctioned shall be furnished to UGC as early as possible after the close of current financial year.
- 8. The assets acquired wholly for substantially out of University Grants Commission's Grant shall not be disposed or encumbered or utilised for the purpose other than those for which the grants was given without proper sanction of the UGC and should at any time the University ceased to function, such assets shall revert to the University Grants Commission.
- 9. A Register of Assets acquires wholly or subsequently out of the grant shall be maintained by the University in the prescribed proforma.
- 10. The grantee institution shall ensure the utilization of grant-in-aid for which it is being sanctioned / paid. In case of non-utilization/part utilization thereof, simple interest @ 10% per annum, as amended from time to time on the unutilized amount from the date of drawal to the date of refund as per provisions contained in General Financial Rules of Govt. of India, will be charged.
- 11. The University/Institution shall follow strictly the Government of India/UGC's guidelines regarding implementation of the reservation policy [both vertical (for SC, ST, & OBC) and horizontal (for persons with disability etc.)] in teaching and non-teaching posts.
- 12. The University/Institution shall fully implement the Official Language Policy of Union Government and comply with the Official Language Act, 1963 and Official Language (Use for Official Purposes of the Union) Rules, 1967 etc.
- The sanction is issued in exercise of the delegation of powers vide UGC Order No. 130/2013 [F.No. 10-11/12 (Admin. IA & B)] dated 28/5/2013.
- 14. The University/Institution shall strictly follow the UGC regulations on curbing the menace of Ragging in Higher Education Institutions, 2009.
- 15. The University/Institution shall take immediate action for its accreditation by National Assessment & Accreditation Council (NAAC).
- 16. The accounts of the University/Institution will be open for audit by the Comptroller & Auditor General of India in accordance with the provisions of General Financial Rules, 2005.
- 17. The annual accounts i.e. balance sheet, income and expenditure statement and statement of receipts and payments are to be prepared strictly in accordance with the Uniform Format of Accounting prescribed by Government.
- 18. The grant is subject to the condition that in case the status of the college is found to be "Self Financing" (Un- aided Pvt. College) at any stage, the college would refund the amount sanctioned along with the interest earned thereon on sanctioned amount.

nction letter Latest by Amit\fresh sanction june.doc

19. The refund of unspent grants in aid and/ or interest, if any, be credited in following UGC account through e-mode (RTGS/NEFT) under intimation to this office.

Name of Bank	:	Canara Bank University Grants Commission, New Delhi-110002	
Account No.	:	0157101017339	
Type of Account	:	Saving	
IFSC Code	:	CNRB0008627	
MICR Code	:	110015170	
Holder of Account	:	University Grants Commission, New Delhi	

After transfer of funds through E.Mode, the College/ University may send a copy of fund transfer Bank advice to COC Bureau, UGC, 35 Feroze Shah Road, New Delhi- 1 and Section Officer (FD-II), UGC, Bahadur Shah Zafar Marg, New Delhi-2 for reconciliation and making necessary entries in GIA Register.

20. This issues with the concurrence of IFD vide Diary No. 6082 dated 22.09.2014.

21. This issues with the approval of Joint Secretary vide Diary No. 30520 dated 16/10/2014.

Yours faithfully,

(Sunita Chugh) Under Secretary

Copy forwarded for information and necessary action for:

1. The Principal, Shivaji Mahavidyalaya, Renapur, Distt. Latur, Maharashtra to intimate the receipt of the letter as well as the receipt of the sanctioned grant.

- 2. The Secretary to the Government of Maharashtra, Deptt. of Education, Mumbai.
- 3. The Registrar, Swami Ramanand Teerth Marathwada University, Nanded.
- 4. Office of Director, General, Audit General Revenues, AGCR Bldg., I.P. Estate, New Delhi.
- 5. Guard File, UGC, New Delhi.

D\sanction letter Latest by Amit\fresh

(Madhu Mahajan) Section Officer

// सा विद्या या विमुक्तचे //

स्वामी रामानंद तीर्थ मराठवाडा विद्यापीठ,'ज्ञानतीर्थ'', विष्णूपुरी, नांदेड—४३१ ६०६ SWAMI RAMANAND TEERTH MARATHWADA UNIVERSITY, "DNYANTEERTH", VISHNUPURI, NANDED-431 606

इपिबीएक्स : (०२४६२) २२९२४२ /४३ फॅक्स : (०२४६२) २२९२४५ / २२९३२५) वेबसाईट : www.srtmu.ac.in



EPBX : (02462) 229242 /43 Fax : (02462) 229245 / 229325 Website : www.srtmu.ac.in

जा.क..शैक्षणिक / संलग्निकरण—०३ / लातूर—३१९ / सीओसी / २०१५—२०१६ / 392—

दिनांक :- १६.०७.२०१५

प्रति.

मा. प्राचार्य. शिवाजी मलविद्यालय. रेणापुर, ता.रेणापुर, जि. लातूर

- विषय :- Career Oriented Courses अंतर्गत वाणिज्य या शाखेमध्ये (Under Commerce Stream) "C.C.in Banking" या अभ्यासकमाचे प्रक्रिया शुल्क भरणे बाबत.
- संदर्भ :- १. आपले पत्र क.SMR/ 2015-16/62, दि.०६.०७२०१५.
 - २. मा. अवर सचिव, विद्यापीठ अनुदान आयोग, नवी दिल्ली यांचे पत्र क. F.No.4-378/ 2013 (COC), दि.३१.१२.२०१४.

महोदय,

उपरोक्त विषयी संदर्भिय पत्र क. ०२ नुसार विद्यापीठ अनुदान आयोग, नवी दिल्ली यांनी आपल्या महाविद्यालयात Career Oriented Courses अंतर्गत वाणिज्य या शाखेमध्ये (Under Commerce Stream) " C. C. in Banking " हा अभ्यासकम शैक्षणिक वर्ष २०१४–१५ या शैक्षणिक वर्षापासून सुरु करण्यासाठी मान्यता प्रदान केलेली आहे.

संदर्भाकिंन पत्र क. ०१ नुसार महाविद्यालयान उपरोक्त अभ्यासक्रम शैक्षणिक वर्ष २०१५–१६ या शैक्षणिक वर्षापाँसून सुरु करण्यासाठी आपण विद्यापीठास परवानगी देणे बाबत विनंती केलेली आहे.

उपग्रेक्त अभ्यासक्रमास संलग्निकरण देण्यास्तव रु. ०३,५००/—(रु.तीन हजार पाचशे केवळ) एवढे प्रक्रिया
शुल्क त्वरीत विद्यापीठात जमा करावे म्हणजे संलग्निकरणात्राबतची पुढील कार्यवाही करता येईल. कळावे.

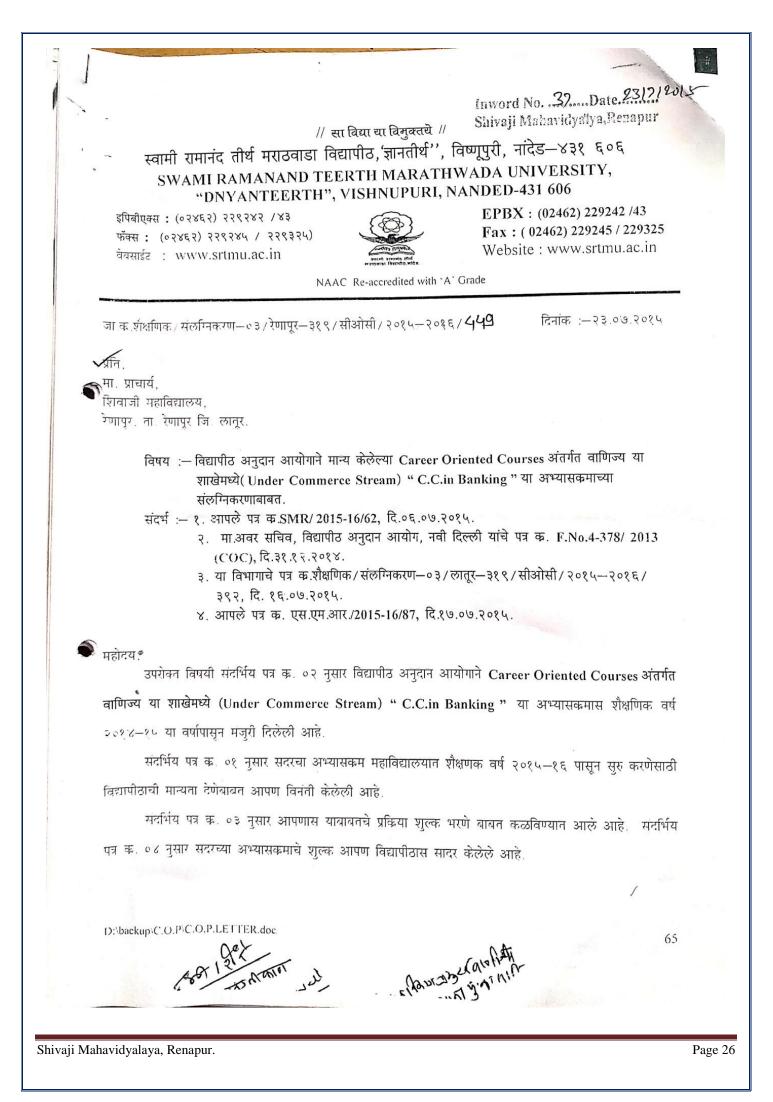
आपला विश्वास्,

महाविद्यालय व\विद्यापीठ विकास मंडळ.

गवळे १३८

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18





याबावन आपणास कळविण्यान येते की, उपरोक्न अभ्यासंक्रमास शैक्षणिक वर्ष २०१५–२०१६ पासून पुढील पाच वर्षाकरीता मा. विद्या परिषदेच्या कार्योत्तर मान्यतेच्या अधिन राहून संलग्निकरण प्रदान करण्यान येत आहे.

आपला विश्वासू,

मलक

महाविद्यालय व विद्यापीठ विकास मंडळ

प्रत माहिती तथा कार्यवाहीस्तव

- १. मा. प्र. परीक्षा नियंत्रक, परीक्षा विभाग, प्रस्तुत विद्यापीठ.
- २. उपकुलसचिव, पदव्युत्तर विभाग, प्रस्तुत विद्यापीठ.
- ३. उपकुलसचिव, परीक्षा विभाग, पात्रता कक्ष, प्रस्तुत विद्यापीठ.

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	भेतः (०२४६२) २२९२४२ / ४३ फेसरः (०२४६२) २२९२४५ / २२९३२५ स्वामी रामानंद तीर्थ मराठवाडा विद्यापीठ,	Phone : (02462) 229242 / 43 Fax : (02462) 229245 / 229325 Swami Ramanand Teerth Marathwada University, Nanded.
	मादेड.	
	संदर्भ : शैक्षणिक/०१/परीक्षा—वाणिज्य विद्याशाखा/२०१२	४-१५/4093 दिः ०५.०६.२०१५
	प्रती, मा. परीक्षा नियंत्रक, प्रस्तुत विद्यापीठ.	
	विषय : दिनांक: ३०.०५.२०१५ रोजीच्या वाणिज्य विद	प्राशाखेच्या बैठकीत झालेल्या ठरावांबाबत
	महोदय, वरील विषयी आपणास कळविण्यात येते की, दिन विद्याशाखेच्या बैठकीत घेण्यात आलेल्या खालील ठरावां करण्यासाठी मा. कुलगुरू यांनी मा. विद्या परिषदेच्या वतीने	ना शैक्षणिक वर्ष २०१५—१६ साठा लागू
	विषय कः ४. शिवाजी महाविद्यालय रेणापूर, यांनी Certif अभ्यासक्रमास मान्यता देणे.	icate Course साठी दाखल केलेल्या
	ठराव : प्रथम वर्ष Certificate Course in Banking	(COC) ला मान्यता देण्यात आली.
	विषय कः ५. ज्ञानोपासक शिक्षण मंडळ संचालीत (आर्टस महाविद्यालयाच्या B.Voc (Retail Managen	
6		करिता 3 Basic Papers आणि 4
0	तरी उपरोक्त बाब सर्व संबंधितांच्या निदर्शनास अणून	देऊन पुढील कार्यवाही करावी, ही विनंती. स्रि
	2 ¥	भैंचोलक महाविद्यालय व विद्यापीठ विकास मंडळ
	सोबत : उपरोक्त अभ्यासकम	איזיייניין א ואמוזוס ועשות אפש
	प्रत माहिती व पुढील कार्यवाहीस्तव : १) मा. कुलसचिव यांचे कार्यालय, प्रस्तुत विद्यापीठ. (आगामी मा. विद्या परिपदेची कार्योत्तर, नविन मान्यता घेण्यास्तव २७ मा. प्राचार्य, शिवाजी महाविद्यालय रेणापूर. ता. रेणापूर, जि. ल ३) मा. प्राचार्य, ज्ञानोपासक शिक्षण मंडळ संचालीत (आर्टस, कॉमर्स ४) सहा.कुलसचिव, पात्रता विभाग, प्रस्तुत विद्यापीठ.	गतर.
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Department Of Commerce

New Syllabus For

Career Oriented Course in Banking

Syllabus to be implemented from june 2014-15

Shivaji Mahavidyalaya, Renapur Dept. Of Commerce

Syllabus for COC Diploma in Banking

Paper-I

Financial Institutions and Financial Markets:

Unit-I

Banking and financial institutions in India: Commercial Banks, Cooperative Banks, Regional Rural Banks, Agriculture and Rural Development Banks (SLDBs), Development Banks and NBFCs; their constitution, Functions, Working and Evolution.

Reserve Bank of India: Traditional and Developmental Functions and Working. Objectives, Instruments of Monetary Policy

Unit-II

Financial markets:: Structure, institution and operating mechanism and its role in Economic Development. Developed and Underdeveloped Markets, Money Market in India: Importance, features instruments. Measures to strengthen money market in India. Recommendations of the working group on money market, Report of the task force on money market and mutual funds.

Unit-III

Capital Markets in India: New issue market and stock exchange, importance of stock exchanges: National stock exchange, methods of floating new issues, (types of shares and debentures, The Securities and Exchange Board of India (SEBI), need for establishment of SEBI. Objectives and role of SEBI, Capital Market reforms,

Unit-IV

Credit Rating in India: Why and what is credit rating, credit rating institutions in India, limitation to rating, depository services, factoring, leasing and hire purchase, venture capital, securitisation of assets, portfolio management, risk and return, reforms in banking and finance, reports of the committees; Chakravarty committee, Narsimham committee I & II

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Shivaji Mahavidyalaya, Renapur Dept. Of Commerce Syllabus for COC Diploma in Banking

PAPER - II

BANK MANAGEMENT

UNH-1

Nature of Banking Business: Socio, Economic and legal environment of banking business in India – official regulation and control over banks in India: Banking Regulation Act, 1949, Reserve Bank of India Act, 1934, Banking companies Act, 1970 etc – Diversification of Banking in India.

Unit – II

Forms of Banking: Branch Banking, Unit Banking, Group Banking Chain Banking, Banking, correspondent Banking. Process of Bank Management; Branch location policies and decisions, organizational Structure of Commercial Banks in

India Department set up of head office, Zonal Office, Regional office and Branchy offices. Delegation of authority in banks,

Unit - III

Bank Balance Sheet: Management of assets and liabilities in banks – Profit Profitability and Productivity in banks – Management of large sized branches and rural branches. Internal control and Performance budgeting system – Management Information system

Income Recognition and asset classification norms

Unit - IV

Human Resource Development in Banks: Manpower Planning, Recruitment, Training, Promotion, Motivation, Bank Marketing: Product Planning and Development. Computerization of Banks: Need, application, progress, problems. Current Issues and Problems of Management of Banks in India.

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Syllabus for COC Diploma in Banking

PAPER - III

BANKING LAW AND PRACTICE

Unit-I

Banker - Customer Relationship: Definition and Meaning of "Banker" and "Customer" - Permitted activities of Commercial Banks in India - General and Special Features of their relationship, Their rights and duties.

Unit – II

Deposit Accounts: Opening Operations and Closure of a] Fixed Deposit Account b] Recurring Account c] Savings Account d] Current Account e] Deposit Schemes for NRIs. Other Deposit Schemes,

Mandate and Power of Attorney - Nomination Facility - Insurance of Bank Deposits

Junit – III

Banking Instruments: Definitions of Negotiable Instrument [NI] - Different Types of NIs and other Instruments - parties to NIs - Crossing - Endorsements -Payment and Collection of Cheques - Forged instruments - Bouncing of Cheques and their implications - Various laws affecting bankers.

Unit-IV

Banking Services: Remittances - Safe Custody - Safe Deposit Vaults - Collection Facility - MICR Clearing ATMs - Credit cards and Debit Cards - Travellers' Cheques - Gift Cheques - Ombudsman and Customer Services - Fraud Detection and Control

Accounting conventions, basic accounting principles, bank reconciliation statements, procedure leading to preparation of final accounts, self-balancing ledgers, Accounting in banking companies under computer environment -Introduction to accounting standards

N.B. This paper has to be studied in the light of case laws and practical problems.

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Syllabus for COC Diploma in Banking

PAPER-IV

BANK CREDIT & SERVICES

Unit-I

Establishing banks lending policies under changing socio-economic and legal environment -types and Forms of bank advances - Principles of credit management - types of documents used for lending - Modes of creating charge -Evaluation of different types of securities.

Unit – II

Analysis of financial statements with the help of accounting ratios fund flow and cash flow statements and other emerging techniques

Credit Appraisal Techniques: Financial analysis techniques for bank lending -Assessment of credit needs for fixed assets and working capital - Monitoring of advances - renewal and recovery of advances - Nursing of sick units.

Unit - III

Lending Schemes: Socio - Économic and poverty alleviation programmes/Seif employment schemes: DRI, IRDP, SEEUY, SEPUP, Micro Financing: Financing of self help groups by banks and NGOs - Women Entrepreneurs, Small borrowers, SSIs, Personal and Consumer loans, Housing Finance, Agriculture finance, Loan syndication, Federal Financing.

Lo-ordinator, Dept- of commerce

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TIME TABLE

For COC in Banking 2017-2018

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Ramana Teerth Marathwada Unitersity Tenters and the state of the state **<u>TIFICATE**</u> This is to certify that Kasmale Vasudha Keshav *Laving successfully completed the U.G.C. prescribed* Career Oriented Full Time Certificate Course in Banking conducted by Seat Number COC 31901 Fivaji Mahavidyalaya, Renapur . fring the Academic Year 2017-2018 is hereby rearded the certificate in _____ Banking this <u>24th</u> day of <u>May</u>, 2018 He/ She has secured <u>67.75</u>% of marks. PRINCIPAL Controller of Examinations Dist: Latur DIRECTOR Board of Examinations and Evaluation S. R. T. M. University, Nanded