



**PUNYASHLOK AHILYADEVI HOLKAR  
SOLAPUR UNIVERSITY, SOLAPUR**



**Faculty of Commerce and Management**

**Syllabus for**

**B.COM.PART-III**

**Major Subject as**

**ADVANCED BANKING**

**w.e.f. June 2026**

**As Per National Education Policy-2020**



**PUNYASHLOK AHILYADEVI HOLKAR  
SOLAPUR UNIVERSITY, SOLAPUR**



**Faculty of Commerce and Management**

**Advanced Banking as a Major**

**Syllabus for B.Com.  
Part III Semester V As per NEP  
w.e.f. June 2026**

## Advanced Banking as a Major

Sr No	Category	Title of Subject	Course Credit	Weekly Hours	Total Lectures	Total Marks	
						UA	CA
1	Mandatory Major (Advanced Banking)	Law and Practice of Banking in India Paper VII	4	4	60	60	40
2	Mandatory Major (Advanced Banking)	Banks and Financial Institutions VIII	4	4	60	60	40
3	Mandatory Major IKS (Advanced Banking)	Ancient Indian Banking System -IX	2	2	30	30	20
4	Minor	Corporate Banking Paper III (For other than Advanced Banking Students) (Students having advanced Banking as a Major should select Any one minor from the following - 1. Advanced Accountancy 2. Business Economics 3. Business Administration 4. Business Management 5. Advanced Statistics 6. Advanced Insurance 7. Advanced Costing	4	4	60	60	40
5	Vocational Skill Course (VSC)	Financial Services	2	2	30	30	20
6	Elective (Advanced Banking) Select Any one	Retail Banking & Operations- I OR International Banking-I	4	4	60	60	40
7	Field Project/CEP (Advanced Banking)	Field Project/CEP	2	2	30	30	20
			<b>22</b>			<b>330</b>	<b>220</b>



**PUNYASHLOK AHILYADEVI HOLKAR  
SOLAPUR UNIVERSITY, SOLAPUR**



**Faculty of Commerce and Management**

**Syllabus for B.Com. Part III Semester V  
Major (DSC) Mandatory Major (Advanced Banking)  
w.e.f. June 2026**

**Course Name- Law and Practice of Banking in India Paper VII**

**Course Code:**

<b>Course Credit</b>	<b>Weekly Hours</b>	<b>Total Lectures</b>	<b>Total Marks</b>
<b>04</b>	<b>04</b>	<b>60</b>	<b>100 (60UA+40CA)</b>

**Preamble:**

India is one of the developing countries in the world. After independence, particularly after 1991 Indian economy is developing rapidly. The credit of overall economic development goes to the banking sector. Now a day's banks are providing loans to almost all sectors in India such as; agriculture, road, trade, communication, industry, education, international trade and state of welfare etc. Therefore the study of the banking system and its operations is essential to know the role of banking in Indian economy.

In the modern banking system, modern banking negotiable instruments are widely used by the bankers. So it is also necessary to know the modern banking operations to the students of Commerce and Economics

**Course Objectives:**

1. To enhance the knowledge of the students about modern banking
2. To create banking knowledge among the students regarding competitive examinations
3. To create entrepreneurial knowledge among the students.
4. To provide practical knowledge of modern banking operations.

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

The study of banking creates employment opportunities to the students of commerce in various fields in India and abroad. The study also enhances the knowledge about the modern banking system such as; Electronic banking and Technology. Further it helps to increase the production and productivity in the various fields of production through which it is possible to get desired goals of development of the nation.

<b>Unit No.</b>	<b>Content</b>	<b>Weightage (in %)</b>	<b>No. of Lectures</b>
1	<b>Unit I: Banking Laws and Banker and Customer</b> Meaning of Banking Laws, Nature and Scope of Banking Laws and Importance of Banking Laws. Origin of banking-The relationship specialrelationship-statutory obligation to honour cheque- bankers lien –Duty to maintain secrecy of Customers Accounts- Right to claim Incidental charges and Right to chargeCompound interest.	25%	15

2	<p><b>Unit 2: Instruments, Mechanics, and Monetary Systems</b></p> <p>Bank Customers and Bank Accounts, Meaning and Special types—Bank customers— Minor or infant-</p> <ul style="list-style-type: none"> <li>- A married woman</li> <li>- A Drunkard</li> <li>- A partnership firm</li> </ul> <p>A Joint stock company—non trading company Administrators and Trustees- Types of Accounts</p>	25%	15
3	<p><b>Unit 3: Banking Negotiable Instruments</b></p> <p>Meaning of Banking Negotiable Instruments –characteristics of Negotiable Instruments and Types of negotiable Instruments— Cheque, MICR Cheques, Bills of exchange and promissory notes.</p>	25%	15
4	<p><b>Unit 4: E-Banking</b></p> <p>Meaning of E- Banking, Characteristics of E- Banking, Importance of E- Banking, ATM Cards, Debit Cards, Credit Cards, Utilization and Harmonization of Banks, Electronic money Meaning-Categories-Merits of e-money - National Electronic Funds, Transfer (NEFT), RTGS, IMPS, UPI payment bank- paytm, google Pay and Digital currency—Differences –Safety and Security in Digital Banking.</p>	25%	15

**Suggested Readings:**

**Books**

1. Sundharam K.P.M - Banking Theory Law and Practice
2. Gordon and Natarajan – Banking Theory Law and Practice
3. Basu S. K. – Current Banking Theory and Practice
4. Shekhar and Shekhar – Current Banking Theory and Practice
5. Gordon & Natarajan (2011) : Banking Theory Law and Practice; Himalayas Publishing House, New Delhi.
6. Dr.B.Santhanam (2016) : Banking Theory Law and Practice; Margham Publications, Chennai
7. Dr.S.Maheshwari & Maheshwari (2014) : Banking Theory Law and Practice; Kalyani Publishers, New Delhi
8. . Dr.S.Gurusamy (2015) : Banking Theory Law and Practice; Vijay Nicole Publications, Chennai



**PUNYASHLOKAHILYADEVIHOLKAR  
SOLAPUR UNIVERSITY, SOLAPUR**



**Faculty of Commerce and Management**

**Syllabus for B.Com. Part-III Semester-V  
Mandatory Major (Advanced Banking)  
w.e.f.June2026**

**Course Name: Banks and Financial Institutions-VIII**

**Course Code:**

<b>Course Credit</b>	<b>Weekly Hours</b>	<b>Total Lectures</b>	<b>Total Marks</b>
<b>04</b>	<b>04</b>	<b>60</b>	<b>100(60UA+40CA)</b>

**Preamble:**

The banking and financial system plays a crucial role in the economic development of any country. In India, banks and financial institutions act as the backbone of the financial structure by mobilizing savings, facilitating investments, providing credit, and supporting trade and industry. The Reserve Bank of India (RBI), as the central bank of the country, plays a pivotal role in regulating and supervising financial institutions and implementing monetary policy to maintain economic stability. This course aims to provide students with a comprehensive understanding of the structure, functioning, performance, and role of banks and financial institutions in India. It also examines productivity, profitability, and efficiency across different types of banks while highlighting the role of regulatory bodies and monetary policy in shaping the banking sector.

**Course Objectives:**

1. To understand the structure and functioning of the Indian banking system
2. To analyze the impact of bank nationalization and banking sector reforms,
3. To evaluate the performance of banks in India
4. To study the role of the Reserve Bank of India and major banking institutions.

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

CO1: Understand the structure of the banking system in India and identify the roles and functions of different types of banks such as indigenous bankers, commercial banks, co-operative banks, regional rural banks, foreign banks and development banks.

CO2: Analyze the nationalization of commercial banks in India, including its objectives, achievements, limitations, and the recommendations of the M. Narasimham Committee for banking reforms.

CO3: Compare the productivity, profitability and efficiency of public sector, private sector and foreign banks operating in India.

CO4: Examine the organization, management structure and functions of the State Bank of India, and evaluate its role in India's economic development.

CO5: Explain the role of the Reserve Bank of India in the Indian economy and assess the objectives, instruments and evolution of monetary policy in India since 1991.

<b>Unit No.</b>	<b>Content</b>	<b>Weightage (in %)</b>	<b>No. of Lectures</b>
1	<b>Unit –I The Banking System in India</b> Types of Banks-Indigenous Bankers -Commercial banks, Co- operatives Banks, Regional Rural Banks, Foreign Banks, Development Banks. Industrial Development Banks. EXIM bank	25%	15
2	<b>Unit-II Nationalization of Commercial Banks</b> Achievements and failure of Commercial Banks after Nationalization Narasimhan Committee and its recommendations regarding Banking Reforms	25%	15
3	<b>Unit- III. Comparative Study of Banks and SBI</b> Comparative study of productivity, profitability and efficiency of public sector, private sector and foreign banks in India.  <b>State Bank of India-</b> Management, Organization Structure and Functions of SBI,Role of SBI in India’s Economic Development	25%	15
4	<b>Unit-IV Reserve Bank of India and Monetary Policy</b> Role of RBI in an Indian economy, Meaning and Objectives of Monetary Policy, Instruments of Monetary Policy , Monetary Policy of RBI since 1991	25%	15
<b>Suggested Readings:</b>	<ol style="list-style-type: none"> <li>1. Sundharam K.P.M - Banking Theory Law and Practice</li> <li>2. Gordon and Natarajan – Banking Theory aw and Practice</li> <li>3. Basu S. K. – Current Banking Theory and Prctice</li> <li>4. Shekhar and Shekhar – Current Banking Theory and Practice</li> <li>5. Dr. R. Parmeshwaran and S. Natarajan – Indian Banking</li> <li>6. Bhole, L. M. &amp; Mahakud, J. (2017). Financial Institutions and Markets: Structure, Growth and Innovations. McGraw Hill Education, New Delhi.</li> <li>7. Pathak, Bharati V. (2018). Indian Financial System. Pearson Education, New Delhi.</li> <li>8. Khan, M. Y. (2015). Indian Financial System. McGraw Hill Education.</li> <li>9. Sundaram, K. P. M. (2019). Money, Banking and International Trade. Sultan Chand &amp; Sons, New Delhi.</li> <li>10. Basu, A. K. (2016). Fundamentals of Banking Theory and Practice. A. Mukherjee &amp; Co., Kolkata.</li> <li>11. Reserve Bank of India – <a href="https://www.rbi.org.in">https://www.rbi.org.in</a></li> </ol>		



**PUNYASHLOK AHILYADEVI HOLKAR  
SOLAPUR UNIVERSITY, SOLAPUR**



**Faculty of Commerce and Management**

**Syllabus for B.Com. Part III Semester V  
Major (DSC) Mandatory Major IKS (Advanced Banking)  
w.e.f. June 2026**

**Course Name- Ancient Indian Banking System -IX**

**Course Code:**

<b>Course Credit</b>	<b>Weekly Hours</b>	<b>Total Lectures</b>	<b>Total Marks</b>
<b>02</b>	<b>04</b>	<b>30</b>	<b>50 (30UA+20CA)</b>

**Preamble:**

Early Indian civilization developed sophisticated mechanisms for trade financing, wealth management, and monetary transactions through institutions such as guilds (Sreni), temples, moneylenders, and traditional financial instruments like Hundis.

This course introduces students to the historical evolution of banking practices in ancient India, highlighting the role of social, economic, and religious institutions in financial management. It also explores indigenous financial instruments and the development of monetary systems during various historical periods such as the Vedic, Mauryan, and Gupta eras. Understanding these early systems helps students appreciate the foundations of modern banking and financial intermediation.

**Course Objectives:**

1. To introduce students to the historical development of banking practices in ancient India.
2. To examine the role of guilds, temples, and moneylenders as financial institutions.
3. To understand the functioning of traditional financial instruments such as Hundis and metallic coinage.
4. To analyze the contribution of ancient financial institutions to trade, commerce, and economic development.
5. To develop awareness about the evolution of banking systems from traditional to modern forms.

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

1. Explain the early forms of banking and financial transactions in ancient India.
2. Describe the role of guilds, temples, and moneylenders in financial intermediation.
3. Analyze the functioning and significance of traditional financial instruments such as Hundis and Akshaya Patra.
4. Understand the evolution of monetary systems and metallic coinage.
5. Evaluate the historical foundations of modern banking practices in India.

<b>Unit No.</b>	<b>Content</b>	<b>Weightage (in %)</b>	<b>No. of Lectures</b>
<b>1</b>	<p><b>Unit I: Evolution and Institutions of Ancient Banking in India</b></p> <p><b>1.1 Early Banking Practices &amp; Eras</b></p> <ul style="list-style-type: none"> <li>• Vedic Period Foundations: Early concepts of usury (Kusida), debt, and interest.</li> <li>• Mauryan and Gupta Eras: The golden age of commerce; prominence of banking centers like Ujjain and Pataliputra.</li> </ul>	<b>25%</b>	<b>15</b>

	<ul style="list-style-type: none"> <li>Evolution of Intermediaries: The emergence of Shroffs as financial intermediaries and the concept of Akshaya Patra (perpetual endowments/resource management).</li> </ul> <p><b>1.2 Indigenous Banking Institutions</b></p> <ul style="list-style-type: none"> <li>Guilds (Sreni): Structure and functions; role in trade promotion, provision of loans, and acting as a modern-day "banker to the public."</li> <li>Temples as Resource Managers: Lending practices, custodianship of community wealth, and management of religious endowments for public works.</li> <li>Moneylenders &amp; Private Bankers: Handling deposits, foreign exchange transactions, and their role in local financial intermediation.</li> </ul>		
2	<p><b>Unit 2: Instruments, Mechanics, and Monetary Systems</b></p> <p><b>2.1 Traditional Financial Instruments</b></p> <ul style="list-style-type: none"> <li><b>The Hundi System:</b> Definition and types; mechanics of money transfer without physical movement of cash; ensuring financial security and trust in long-distance trade.</li> <li><b>Akshaya Patra in Practice:</b> Understanding perpetual funds and their role in sustaining institutional financial transactions.</li> </ul> <p><b>2.2 Monetary Systems and Coinage</b></p> <ul style="list-style-type: none"> <li><b>The Transition:</b> From the Barter system to the introduction of metallic currency.</li> <li><b>Metallic Coinage:</b> Evolution of coins (Punch-marked coins to minted currency); types of metals used (Gold, Silver, Copper) and their purity standards.</li> <li><b>Monetary Administration:</b> How ancient states regulated the supply of money and maintained the integrity of the monetary system.</li> </ul>	25%	15

**Suggested Readings:**

**Books**

- Jain, L. C. (1929). *Indigenous Banking in India*. Macmillan and Co.
- Majumdar, R. C. (1922). *Corporate Life in Ancient India*. Calcutta University.
- Altekar, A. S. (1958). *State and Government in Ancient India*. Motilal Banarsidass.
- Reserve Bank of India (RBI). *History of Indigenous Banking in India* (Museum Archives/Publications).
- Basu, A. K. – *History of Banking in India*.
- Tannan, M. L. – *Banking Law and Practice in India*.
- Bhide, M. L., and Ghosh, S. – *Indian Financial System*.
- Rangarajan, C. – *Indian Economy: Essays on Money and Finance*.
- Altekar, A. S. – *State and Government in Ancient India*.
- Thapar, Romila – *Early India: From the Origins to AD 1300*.
- The Arthashastra – Kautilya
- History of Indian Banking – B. N. Adarkar
- Money and Banking in Ancient India – R. C. Dutt
- An Advanced History of India – R. C. Majumdar



**PUNYASHLOKAHILYADEVIHOLKAR  
SOLAPUR UNIVERSITY, SOLAPUR**



**Faculty of Commerce and Management**

**Syllabus for B.Com. Part-III Semester-V  
Minor-Advanced Banking  
w.e.f.June2026**

**Course Name: Corporate Banking - Paper III**

**Course Code:**

<b>Course Credit</b>	<b>Weekly Hours</b>	<b>Total Lectures</b>	<b>Total Marks</b>
<b>04</b>	<b>04</b>	<b>60</b>	<b>100(60UA+40CA)</b>

**Preamble:**

This course is designed to provide students with a comprehensive understanding of the In the contemporary financial landscape, corporate banking plays a pivotal role in supporting the growth and sustainability of businesses and industries. This course provides a comprehensive understanding of corporate banking services, corporate finance mechanisms, and investment banking practices. It explores key domains such as cash management, trade finance, corporate deposits, and project financing, along with emerging areas like AI applications in corporate finance. The course is designed to equip learners with both conceptual clarity and practical insights into the functioning of corporate banking systems, enabling them to understand financial decision-making in large organizations and infrastructure projects.

**Course Objectives:**

5. Understand the fundamentals of Corporate Banking and its significance in the financial system along with various services offered to corporate clients.
6. Analyze corporate finance mechanisms, including working capital management, fund-based and non-fund-based facilities, and corporate debt restructuring.
7. Examine the role of Investment Banking and merchant banking services, including mergers & acquisitions, capital restructuring, and venture capital financing.
8. Develop insights into Project and Infrastructure Finance, focusing on financial, technical, and market feasibility analysis.
9. Familiarize students with modern trends, including the application of Artificial Intelligence in corporate financial decision-making.

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

1. Explain and evaluate corporate banking services such as cash management, forex services, and trade finance in real-world scenarios.
2. Assess corporate financial requirements and apply appropriate financing techniques including working capital finance and restructuring strategies.
3. Analyze investment banking functions and understand processes like mergers, acquisitions, and capital advisory services.
4. Evaluate project feasibility using financial and technical analysis tools such as break-even analysis and SWOT analysis.
5. Apply modern financial tools and technologies, including AI-based applications, in corporate finance decision-making.

Unit No.	Content	Weightage (in %)	No. of Lectures
1	<b>Unit –I Corporate Banking and Finance Corporate Banking:</b> Meaning and importance, various services provided viz., Cash Management, Salary Payment, Debt Management, Factoring and Forfaiting, Trusteeship, Custodial services, Business advisory, Off shore services, Trade services and Forex Management	25%	15
2	<b>Unit-II Corporate Deposits:</b> Importance of Institutional deposits vis-a-vis retail deposits Corporate Finance: Working capital finance, Fund and Non-fund-based limits and Import Export finance. Corporate Debt Restructuring	25%	15
3	<b>Unit- III Investment Banking:</b> Meaning and scope of Investment Banking, Evolution, overview of current state of Investment Banking in India. Services of Merchant Banking, Mergers and Acquisitions, Corporate advisory services: Capital restructuring, Project advisory, Private equity and Venture capital, Loan Syndication.	25%	15
4	<b>Unit-IV Project and Infrastructure Finance:</b> Characteristics of Project Finance - Technology selection, Assessment of technical collaborator - Market Analysis: International competitiveness and SWOT analysis, Financial Analysis: Break- even point analysis, Sensitivity analysis. AI Applications in Corporate Finance.	25%	15
Suggested Readings:	<ol style="list-style-type: none"> <li>1. Indian Institute of Banking &amp; Finance Corporate Banking Module A &amp; Module B, CAIIB Macmillan. 2014</li> <li>2. MacDonald S. Scott, Koch W. Timothy Management of Banking Himalaya Publishing House. 2015</li> <li>3. Financial Institutions, Instruments, and Markets by Viney and Philip</li> <li>4. Banking and Financial Services by Justin Paul and Padmalatha Suresh</li> <li>5. Principles of Banking and Finance by Peter S. Rose and Sylvia C. Hudgins</li> <li>6. Basel III and Corporate Banking by Bhavesh B. Shah</li> <li>7. Treasury and Risk Management in Banking by IIBF (Indian Institute of Banking and Finance)</li> <li>8. Corporate Banking Practices by S.R. Srinivasan</li> <li>9. Banking Theory and Practice by K.C. Shekhar and Lekshmy Shekhar</li> <li>10. Corporate Finance by Stephen A. Ross, Randolph W. Westerfield, and Jeffrey Jaffe.</li> <li>11. Related Online Contents i.e.MOOC, SWAYAM, NPTEL, Websites etc.</li> </ol>		



**PUNYASHLOKAHILYADEVIHOLKAR  
SOLAPUR UNIVERSITY, SOLAPUR**



**Faculty of Commerce and Management**

**Syllabus for B.Com.  
Part II Semester III  
Vocational Skill Course (VSC) Related to Advanced Banking  
w.e.f. June 2026**

**Course Name: Financial Services**

**Course Code:**

<b>Course Credit</b>	<b>Weekly Hours</b>	<b>Total Lectures</b>	<b>Total Marks</b>
<b>02</b>	<b>02</b>	<b>30</b>	<b>50 (30UA+20CA)</b>

**Preamble:**

The financial services sector plays a vital role in the development of modern economies by facilitating efficient allocation of financial resources and supporting economic growth. With the rapid expansion of financial markets and increasing financial innovations, understanding various financial services and products has become essential for commerce and banking students. This course provides a comprehensive overview of the evolution and significance of financial services, including various financial products such as insurance, banking services, mutual funds, and pension plans. It also focuses on the marketing aspects of financial services, emphasizing customer relationship management, promotional strategies, and service delivery. Further, the course introduces important financial intermediaries and services such as depository systems, mutual funds, portfolio management services, and other specialized financial services like leasing, factoring, venture capital, securitization, and credit rating. The course aims to develop conceptual understanding and practical knowledge of the functioning of financial services in the financial system.

**Course Objectives:**

1. To provide students with a fundamental understanding of the evolution, meaning, and significance of financial services in the economy.
2. To familiarize students with different categories of financial products.
3. To develop knowledge about the marketing of financial services,
4. To introduce the concept and functioning of depository services and the role of depositories and depository participants.
5. To provide knowledge about portfolio management services.
6. To create awareness about other important financial services.

**Course Outcomes:**

After successful completion of the course, students will be able to:

1. Understand the concept, evolution, types, and significance of financial services in the financial system.
2. Analyse marketing strategies used in promoting financial services and managing customer relationships.
3. Explain the functioning and advantages of the depository system and the role of institutions such as **NSDL** and **CDSL**.
4. Understand the structure, classification, and functioning of mutual funds in India.
5. Apply the concepts of portfolio management and differentiate between passive and active investment strategies.
6. Describe various specialized financial services such as leasing, factoring, venture capital, securitization, loan syndication, and credit rating.

Unit No.	Content	Weight age (in %)	No. of Lectures
1	<p><b>Unit 1: Evolution of Financial Services and Marketing of Financial Services</b></p> <p>1.1 Evolution of Financial Services - Meaning of Financial Services, Types of Financial Services, Fund based and Non-fund based , Significance of Financial Services</p> <p>1.2 Categories of Financial Products – Insurance, Banks, Stocks, Mutual Funds, Pension Plans, other Savings Products, Marketing Mix for Financial Services, Promotional Strategies, Customer Relations and Servicing.</p>	50%	15
2	<p><b>Unit 2: Depository services, Mutual Funds, Portfolio Management and Other Financial Services</b></p> <p>2.1 <b>Depository services:</b> Role and Advantages of the Depository system, NSDL and CDSL, Depository participants and their roles</p> <p>Mutual Funds: Introduction: Classification: Mutual funds in India</p> <p>2.2 <b>Portfolio Management Services</b> - Meaning, Importance, Objectives, Strategies, Types of Strategies – Passive &amp; Active Strategies, Role of Portfolio Managers. Other Financial Services – Leasing and Hire Purchase, Factoring and Forfaiting, Consumer Finance, Securitization, Venture Capital, Loan Syndication, Custodial and Depository Services, Credit rating.</p>	50%	15
<p><b>Suggested Readings:</b></p> <ol style="list-style-type: none"> <li>1. Financial Services, 1st Edition by Siddaiah, PEARSON INDIA, 2011</li> <li>2. .Machiraju H.R “Indian Financial System”,Vikas Publishing House Pvt. Ltd.</li> <li>3. L.M.Bhole,”Financial Institutions and Markets”,TMH.</li> <li>4. Various manuals and guidelines issued by Financial Institutions.</li> <li>5. Financial Services, Dr. Nachiket M. Vechalekar, Mrs. Rekha V. Kankariya</li> <li>6. Financial Services and Systems and 2nd edition, S Gurusamy, 2009</li> <li>7. Financial Services , Khan, tata McGraw-Hill Education</li> <li>8. Common Sense of Mutual Funds , John C. Bogle</li> <li>9. Mutual Fund For Dummies, Eric Tyson</li> <li>10. Treasury Management: The Practitioner's Guide , 2010</li> <li>11. Related Online Contents i.e.MOOC, SWAYAM, NPTEL, Websites etc.</li> </ol>			



**PUNYASHLOKAHILYADEVIHOLKAR  
SOLAPUR UNIVERSITY, SOLAPUR**



**Faculty of Commerce and Management**

**Syllabus for B.Com. Part-III Semester-V  
Elective –Advanced Banking  
w.e.f.June2026**

**Course Name: Retail Banking & Operations- I -**

**Course Code:**

<b>Course Credit</b>	<b>Weekly Hours</b>	<b>Total Lectures</b>	<b>Total Marks</b>
<b>04</b>	<b>04</b>	<b>60</b>	<b>100(60UA+40CA)</b>

**Preamble:**

Retail banking has emerged as one of the most significant segments of the modern banking system due to the increasing demand for personalized financial services among individuals and small businesses. The course introduces students to the concepts, scope, and evolution of retail banking along with its role in the Indian financial system. It provides an understanding of various retail banking products such as deposits, loans, investment instruments, and insurance products offered by banks and financial institutions. The course also focuses on digital transformation in retail banking, including modern payment systems, digital banking platforms, and fintech innovations. By studying this course, students will gain practical insights into the functioning of retail banking operations and the regulatory framework governing retail financial services in India.

**Course Objectives:** The objectives of the course are...

1. To understand the concept, scope, and evolution of retail banking
2. To familiarize students with various retail banking products,
3. To develop knowledge of retail investment products.
4. To examine the role of digitalization in retail banking
5. To provide an understanding of the operational and regulatory framework governing retail banking products offered by banks, NBFCs, and fintech institutions.

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

1. Explain the concept, scope, and evolution of retail banking and distinguish it from corporate or wholesale banking.
2. Identify and analyze various retail banking products, including deposit schemes, loans, and other customer-oriented banking services.
3. Evaluate different retail investment options such as mutual funds, capital market instruments, insurance-linked products, and government schemes.
4. Understand the role of digital technologies in retail banking, including digital banking platforms, payment systems, and fintech innovations.
5. Demonstrate knowledge of retail banking operations and regulatory guidelines, enabling them to understand practical banking services offered to retail customers.

Unit No.	Content	Weightage (in %)	No. of Lectures
1	<p><b>Unit –I INTRODUCTION-</b> Definition, and scope of Retail Banking, Evolution of Retail Banking, Role of Retail Banking in Indian Economy, and Importance of Retail Banking in Bank operations, Distinction between Retail and Corporate/Wholesale Banking, Institutions engaged in Retail Banking. (Banks/NBFCs/FinTech etc.). Regulatory guidelines for classification of Retail Banking Products</p>	25%	15
2	<p><b>Unit-II RETAIL BANKING PRODUCTS</b></p> <p>Deposit products – Savings account, Current account, Term deposits</p> <p>Loan products – Housing loans, Vehicle loans, Personal loans</p> <p>Loan against Securities (LAS) – LIC/NSC/MF etc.</p> <p>Loan against Gold Ornaments, MUDRA loan ,PM Surya GharYojana</p> <p>Demat Account, Safe Deposit Lockers and Safe</p> <p>Deposit Receipts, Credit/ Debit/Smart/Co-Branded cards,</p>	25%	15
3	<p><b>Unit- III RETAIL PRODUCTS- INVESTMENTS</b></p> <p>Retail investment products- Capital Market products- Equity, IPO, Derivatives, Mutual Funds- Equity, Debt and Hybrid Schemes, SIP, STP and SWP, Insurance and Insurance-linked Products, Social sector schemes- APY, NPS, SCSS, Govt. schemes, Sovereign Gold Bond</p>	25%	15
4	<p><b>Unit-IV RETAIL DIGITAL PRODUCTS</b></p> <p>Role of digitalization in Retail Banking, Neobanking, Digital Banking Products - Mobile Banking, Internet Banking, Whatsapp Banking, Chatbot and virtual cards, Phone Banking, ATM /POS/NFC cards, Digital Wallets, CBDC.</p> <p>Payment Systems - UPI, UPI 2.0, IMPS, RTGS, NEFT, NACH, BBPS, AEPS, Fastag, CTS/Clearing services, Overseas payments.</p>	25%	15

<p>Suggested Readings:</p>	<ol style="list-style-type: none"> <li>1. Retail Banking – Indian Institute of Banking &amp; Finance (IIBF), Macmillan Education.</li> <li>2. Retail Banking – S.K. Mogha, Macmillan Publishers.</li> <li>3. Retail Banking – Himalaya Publishing House.</li> <li>4. Retail Banking and Financial Services – S. Chand Publishing.</li> <li>5. Indian Financial System – McGraw Hill Education.</li> <li>6. Banking and Financial Markets – Kalyani Publishers.</li> <li>7. Principles and Practices of Banking – Macmillan Education</li> <li>8. Retail Banking – S. K. Singh &amp; D. Subramanian</li> <li>9. Indian Financial System – Bharati V. Pathak</li> <li>10. Banking Theory and Practice</li> <li>11. Modern Banking</li> <li>12. Publications and reports of Reserve Bank of India</li> <li>13. Reserve Bank of India – Master Circulars and Guidelines on Retail Banking, Digital Payments, and Banking Regulation.</li> <li>14. National Payments Corporation of India – Documentation on UPI, AEPS, IMPS, NACH, FASTag etc.</li> <li>15. Ministry of Finance, Government of India – Publications on financial inclusion schemes and government banking initiatives.</li> <li>16. Pension Fund Regulatory and Development Authority – Information on NPS and pension schemes.</li> <li>17. Securities and Exchange Board of India – Regulations related to IPOs, mutual funds, and derivatives.</li> <li>18. Association of Mutual Funds in India – Information on SIP, STP, SWP and mutual fund schemes.</li> </ol>		
----------------------------	--	--	--



**PUNYASHLOKAHILYADEVIHOLKAR  
SOLAPUR UNIVERSITY, SOLAPUR**



**Faculty of Commerce and Management**

**Syllabus for B.Com. Part-III Semester-V  
Elective –Advanced Banking  
w.e.f.June2026**

**Course Name: International Banking -I**

**Course Code:**

<b>Course Credit</b>	<b>Weekly Hours</b>	<b>Total Lectures</b>	<b>Total Marks</b>
<b>04</b>	<b>04</b>	<b>60</b>	<b>100(60UA+40CA)</b>

**Preamble:**

International banking has become an essential component of the global financial system in the era of globalization and cross-border trade. Banks today operate beyond domestic boundaries to facilitate international trade, foreign exchange transactions, and global financial flows. This course introduces students to the fundamentals of international banking and its distinction from domestic banking systems. It also explains the structure and functioning of the foreign exchange market, mechanisms of exchange rate determination, and risk management techniques such as hedging and forward cover. Further, the course familiarizes students with the role and significance of major international financial institutions that support global economic stability and development. The course enables students to understand how banking institutions contribute to international trade financing and global financial integration.

**Course Objectives:** The objectives of the course are...

1. To introduce students to the concept and scope of international banking and its difference from domestic banking.
2. To provide knowledge of foreign trade financing and international financial transactions across borders.
3. To explain the structure and functioning of the foreign exchange market and the process of exchange rate determination.
4. To develop understanding of spot and forward exchange rates, foreign exchange arithmetic, and hedging techniques.
5. To familiarize students with the functions and roles of major international financial institutions in global economic development.

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

1. Understand the concept, scope, and importance of international banking in global financial systems.
2. Explain the mechanisms of foreign trade financing and cross-border lending and borrowing.
3. Analyze the working of the foreign exchange market and the determinants of exchange rates under different regimes.
4. Apply basic foreign exchange calculations and understand risk management through forward cover and hedging.
5. Describe the structure, functions, and contributions of major international financial institutions in promoting global financial stability and development.

Unit No.	Content	Weightage (in %)	No. of Lectures
1	<b>Unit –I Introduction:</b> International Banking Vis-a-Vis Domestic Banking – Foreign Trade Financing - International Financial Transactions : Lending and Borrowing across borders.	25%	15
2	<b>Unit-II Foreign Exchange Market</b> <b>Rate and Currency</b> - Exchange rate determination under Fixed Exchange Rate and Floating Exchange Rate regimes - Determination of Exchange Rates : Spot and Forward - Basic Exchange Arithmetic - Forward Cover and Hedging.	25%	15
3	<b>Unit- III International Financial Institutions</b> <b>Definition</b> - Functions - World Bank - IMF - Asian Development Bank - International Financial Corporation - International Development Association.	25%	15
4	<b>Unit-IV Sources of Exchange and Exchange Management</b> <b>Sources of Foreign Exchange</b> - Export Earnings - Invisible Export Earnings - Role of NRI Remittances - Foreign Direct Investment - Foreign Institutional Investment - External Commercial Borrowings - Global Depository Receipts - Offshore Borrowings <b>Foreign Exchange Management</b> - Composition of Foreign Exchange Reserves : Foreign Currencies - Gold and SDR - Current Account Convertibility - Capital Account Convertibility and Precautions.	25%	15
<b>Suggested Readings:</b>	<ol style="list-style-type: none"> <li>1. Indian Institute of Bankers, International Banking, IIB</li> <li>2. Indian Institute of Bankers, International Corporate Finance, IIB</li> <li>3. Indian Institute of Bankers Introduction to Foreign Trade, Foreign Exchange Risk Management, IIB</li> <li>4. Gurusamy, Global Financial Institutions, Vijay Nicole Imprints, Chennai, 2015</li> <li>5. International Monetary Fund – Official Publications and Reports.</li> <li>6. World Bank – Annual Reports and Financial Publications.</li> </ol>		



**PUNYASHLOK AHILYADEVI HOLKAR  
SOLAPUR UNIVERSITY, SOLAPUR**



**Faculty of Commerce and Management  
Advanced Banking as a Major**

**Syllabus for  
B.Com. Part III Semester VI  
As per NEP w.e.f. June 2026**

## Advanced Banking as a Major

Sr No	Category	Title of Subject	Course Credit	Weekly Hours	Total Lectures	Total Marks	
						UA	CA
1	Mandatory Major (Advanced Banking)	Law and Practice of Banking in India Paper X	4	4	60	60	40
2	Mandatory Major (Advanced Banking)	Banks and Financial Institutions Paper XI	4	4	60	60	40
3	Mandatory Major (Advanced Banking)	Financial Literacy and Planning	2	2	30	30	20
4	Minor (Advanced Banking)	Rural Banking - Paper IV (For other than Advanced Banking Students) (Students having advanced Banking as a Major should select Any one minor from the following - 1. Advanced Accountancy 2. Business Economics 3. Business Administration 4. Business Management 5. Advanced Statistics 6. Advanced Insurance 7. Advanced Costing	4	4	60	60	40
5	Elective (Advanced Banking) Select Any one	Retail Banking & Operations - II OR Merchant Banking -II	4	4	60	60	40
6	OJT (Advanced Banking)	On Job Training	4	4	60	60	40
			22			330	220



**PUNYASHLOK AHILYADEVI HOLKAR  
SOLAPUR UNIVERSITY, SOLAPUR**



**Faculty of Commerce and Management**

**Syllabus for B.Com. Part III Semester VI  
Major (DSC) Mandatory–Advanced Banking  
w.e.f.June2026**

**Course Name: Law and Practice of Banking in India -Paper X**

**Course Code:**

<b>Course Credit</b>	<b>Weekly Hours</b>	<b>Total Lectures</b>	<b>Total Marks</b>
<b>04</b>	<b>04</b>	<b>60</b>	<b>100(60UA+40CA)</b>

**Preamble:**

The course Law and Practice of Banking in India provides a comprehensive understanding of the legal and operational framework governing banking activities in India. It focuses on the rights, duties, and liabilities of bankers in their roles as paying and collecting bankers, along with the principles guiding lending and advances. The course also explores various modes of creating charges over securities and examines the provisions of the Banking Regulation Act, 1949 (with latest amendments). By integrating legal concepts with practical banking operations, the course equips students with the necessary knowledge to navigate the complexities of modern banking practices in a regulated environment.

**Course Objectives:**

1. To provide an understanding of Banking law and practices.
2. To educate the students on the practical application on the Banking Services
3. Understand the legal role and responsibilities of a paying banker,
4. Explain the functions and liabilities of a collecting banker,
5. Develop knowledge of bank lending principles,
6. Familiarize students with the provisions of the Banking Regulation Act, 1949.

**Course Outcomes:**

After completing this course, students will be able to:

1. Evaluate the duties and legal obligations of a paying banker, and identify valid reasons for dishonour of cheques along with statutory protections.
2. Assess the role and legal position of a collecting banker, including risks of conversion and applicability of statutory protection.
3. Apply principles of sound lending in banking decisions, ensuring balance between security, liquidity, and profitability.
4. Differentiate between various types of securities and modes of charge, and evaluate their merits and demerits in practical banking scenarios.
5. Interpret key provisions of the Banking Regulation Act, 1949, and understand its impact on banking structure, regulation, and branch management in India.

Unit No.	Content	Weightage (in %)	No. of Lectures
1	<b>Unit 1: Paying Banker</b> Meaning-Precautions before honouring a cheque- Circumstances under Which cheque can be dishonoured – Statutory protection to a paying Banker /Bank	25%	15
2	<b>Unit 2: Collecting Banker</b> Meaning –banker as a Holder for value – Banker as an Agent –Conversion- Statutory protection- Duties of a collecting Banker.	25%	15
3	<b>Unit- Bank Loans and Advances</b> Principles of sound lending–Secured and unsecured Advances-canons of good banking – Security, Liquidity and Profitability	25%	15
4	<b>Unit 4:Modes of Charging Security and Regulatory Framework</b>  Lien Pledge Mortgage Assignment Hypothecation Merits and demerits of different type of charges  Banking Regulation Act, 1949 Nature- Branch Management-  Banking Regulation Act, 1949(with latest amendments)	25%	15
<b>Suggested Readings:</b>	<ol style="list-style-type: none"> <li>1. Sundharam K.P.M - Banking Theory Law and Practice</li> <li>2. Gordon and Natarajan – Banking Theory Law and Practice</li> <li>3. Basu S. K. – Current Banking Theory and Practice</li> <li>4. Shekhar and Shekhar – Current Banking Theory and Practice</li> <li>5. Dr. R. Parmeshwaran and S. Natarajan – Indian Banking</li> <li>6. Indian Institute of Banking and Finance Accounting and Finance for Banking</li> <li>7. S. N. Maheshwari – Banking Law and Practice</li> <li>8. Mugali V. M. – Law and Practice of Banking</li> <li>9. Sundaram&amp;Varshney P.N. (2009) : Banking Theory Law and Practice; Sultan Chand Sons; New Delhi.</li> <li>10. Gordon &amp;Natarajan (2011) : Banking Theory Law and Practice; Himalayas Publishing House, New Delhi.</li> <li>11. Dr.B.Santhanam (2016) : Banking Theory Law and Practice; Margham Publications,Chennai</li> <li>12. Dr.S.Maheshwari &amp; Maheshwari (2014) : Banking Theory Law and Practice; Kalyani Publishers, New Delhi</li> <li>13. Dr.S.Gurusamy (2015) : Banking Theory Law and Practice; Vijay Nicole Publications, Chennai</li> </ol>		



**PUNYASHLOK AHILYADEVI HOLKAR  
SOLAPUR UNIVERSITY, SOLAPUR**



**Faculty of Commerce and Management**

**Syllabus for B.Com. Part III Semester VI  
Major (DSC) Mandatory–Advanced Banking  
w.e.f.June2026**

**Course Name: Banks and Financial Institutions - Paper XI**

**Course Code:**

<b>Course Credit</b>	<b>Weekly Hours</b>	<b>Total Lectures</b>	<b>Total Marks</b>
<b>04</b>	<b>04</b>	<b>60</b>	<b>100(60UA+40CA)</b>

**Preamble:**

The banking sector plays a crucial role in the economic development of any nation by mobilizing savings, facilitating investment, and supporting financial stability. This course provides an in-depth understanding of development banking and the functioning of major financial institutions in India. It also introduces students to the structure and working of banking systems in developed economies such as England and the United States. Further, the course explores important concepts in international banking including offshore banking, universal banking, multinational banking, and the Euro-currency market. By studying these topics, students gain a broader perspective of global banking practices and the role of financial institutions in economic growth and international financial integration.

**Course Objectives:**

- 1) To familiarize students with the concept and role of development banking.
- 2) To study the structure and functioning of major development financial institutions
- 3) To provide knowledge about the structure and functioning of banking systems in England and the United States
- 4) To understand the role and functions of central banking institutions.
- 5) To introduce students to modern trends in international banking.

**Course Outcomes:**

After completing this course, students will be able to:

- 1) Explain the concept, objectives and importance of development banking in economic development.
- 2) Analyze the structure, progress and functioning of major development financial institutions in India.
- 3) Describe the organization and working of commercial banking systems in England and the USA.
- 4) Understand the functions and regulatory roles of central banking authorities, including the Bank of England and the Federal Reserve System.
- 5) Evaluate emerging trends in international banking such as offshore banking, universal banking, multinational banking and Euro-currency markets.

<b>Unit No.</b>	<b>Content</b>	<b>Weightage (in %)</b>	<b>No. of Lectures</b>
1	<b>Unit 1: Development Banking</b> Development Banking- Concept of Development Banking, Role of Development Banking in an Indian Economy. Progress, Present position and working of IFCI, ICICI, IDBI and SFCs.	25%	15
2	<b>Unit 2: Banking in England</b> Present position of commercial Banking in England, Main features Bank of England, Present working and functions.	25%	15
3	<b>Unit- Banking in USA</b> Present Position of commercial Banking in USA, Federal Reserve System and its working, Federal Deposit Insurance Corporation	25%	15
4	<b>Unit 4: International Banking</b> Concept of offshore Banking, Universal Banking ,Multinational Banking ,The Euro currency market	25%	15
<b>Suggested Readings:</b>	<ol style="list-style-type: none"> <li>1. Sundharam K.P.M - Banking Theory Law and Practice</li> <li>2. Gordon and Natarajan – Banking Theory aw and Practice</li> <li>3. Basu S. K. – Current Banking Theory and Prctice</li> <li>4. Shekhar and Shekhar – Current Banking Theory and Practice</li> <li>5. Dr. R. Parmeshwaran and S. Natarajan – Indian Banking</li> <li>6. Indina Institute of Banking and Fiance – Accounting and Finance for Banking</li> <li>7. S. N. Maheshwari – Banking Law and Practice</li> <li>8. Mugali V. M. – Law and Practice of Banking</li> </ol>		



**PUNYASHLOK AHILYADEVI HOLKAR  
SOLAPUR UNIVERSITY, SOLAPUR**



**Faculty of Commerce and Management**

**Syllabus for B.Com. Part III Semester VI  
Major (DSC) Mandatory–Advanced Banking  
w.e.f.June2026**

**Course Name- Financial Literacy and Planning -X**

**Course Code:**

<b>Course Credit</b>	<b>Weekly Hours</b>	<b>Total Lectures</b>	<b>Total Marks</b>
<b>02</b>	<b>04</b>	<b>30</b>	<b>50 (30UA+20CA)</b>

**Preamble:**

Financial awareness has become an essential life skill for individuals. Understanding the concepts of savings, investments, borrowing, and financial planning enables individuals to manage their financial resources effectively and achieve long-term financial stability. Financial literacy not only helps individuals make informed financial decisions but also contributes to overall economic well-being and financial independence. This course is designed to introduce students to the fundamentals of financial literacy and personal financial management. It focuses on the concepts of income, expenditure, savings, investments, and financial planning processes. The course also provides an overview of various investment avenues and financial products available in India, including securities market instruments, mutual funds, and government-backed savings schemes offered by post offices and banks.

After the completion the course develop knowledge about financial planning, risk and return, and systematic investment strategies, the course aims to equip students with practical financial skills required for responsible financial decision-making and wealth creation.

**Course Objectives:**

1. To introduce the concept and importance of financial literacy
2. To develop understanding of personal finance concepts
3. To familiarize students with the financial planning process
4. To provide knowledge about different investment avenues and financial products
5. To develop the ability to evaluate suitable investment options

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

Understand the significance of financial literacy and apply basic financial concepts for personal financial management. Analyze personal financial situations by identifying income, expenses, assets, liabilities, and financial goals. Explain the financial planning process and design basic financial plans using SMART goals and investment principles. Evaluate different investment avenues and financial products such as stocks, mutual funds, SIPs, and government savings schemes. Make informed financial decisions by understanding the concepts of risk, return, and long-term investment strategies.

Unit No.	Content	Weightage (in %)	No. of Lectures
1	<p><b>Unit- I Financial Literacy and Planning</b></p> <p><b>Financial Literacy:</b> Introduction, Need for Financial Literacy, Role of financial education in achieving financial wellbeing /financial freedom;</p> <p><b>Personal Finance:</b> Concepts of Personal Finance: Savings, Investment, Borrowing, Income and Expenses, Surplus/Deficit, Assets and Liabilities, Inflation, Time Value of Money, Active and Passive Income</p> <p><b>Financial Planning:</b> Financial Planning Process, Steps involved in Financial Planning Process, SMART financial goals., Three pillars of investments, Concepts of risk and return</p>	25%	15
2	<p><b>Unit- II Investment and Financial products</b></p> <p>Investment avenues offered by Securities Markets, investing through stocks and Mutual Funds, Systematic Investment Plan (SIP), Post office Savings Schemes, Savings Bank, Recurring Deposit, Term Deposit, Monthly Income Scheme, Kishan Vikas Patra, NSC, PPF, Senior Citizen Saovreomn teme (SCSS), Sukanya Samriddhi Yojana/ Account (SSY/SSA); India Post Payments Bank (IPPB).</p>	25%	15

**Suggested Readings:**

1. Financial Literacy: Concepts and Applications Jack R. Kapoor, Les R. Dlabay, Robert J. Hughes McGraw-Hill Education.
2. Covers personal finance, savings, investment planning, and financial decision-making.
3. Personal Finance Jack R. Kapoor, Les R. Dlabay, Robert J. Hughes: McGraw-Hill
4. Useful for understanding budgeting, financial planning process, and investment strategies.
5. India Post
6. (AMFI)
7. Reserve Bank of India (RBI)
8. Avadhani, V. A. (2019). Investment Management. Mumbai: Himalaya
9. Publishing House Pvt. Ltd. Chandra, P. (2012). Investment Game: How to
10. Win. New Delhi: Tata McGraw Hill Education.
11. 2. Kothari, R. (2010). Financial Services in India-Concept and Application.
12. New Delhi: Sage Publications India Pvt. Ltd.
13. 3. Milling, B. E. (2003). The Basics of Finance: Financial Tools for Non Financial Managers. Indiana: Universe Company.



**PUNYASHLOKAHILYADEVIHOLKAR  
SOLAPUR UNIVERSITY, SOLAPUR**



**Faculty of Commerce and Management**

**Syllabus for B.Com. Part-III Semester VI  
Minor–Advanced Banking  
w.e.f.June2026**

**Course Name: Rural Banking - Paper IV**

**Course Code:**

<b>Course Credit</b>	<b>Weekly Hours</b>	<b>Total Lectures</b>	<b>Total Marks</b>
<b>04</b>	<b>04</b>	<b>60</b>	<b>100(60UA+40CA)</b>

**Preamble:**

This course provides an in-depth understanding of the rural financial landscape in India. It covers the institutional framework, the role of specialized agencies like NABARD and RRBs, the mechanics of rural credit, and the impact of digital transformation on the rural economy.

**Course Objectives:**

1. To understand the structure and unique characteristics of the rural economy.
2. To analyze the role of various banking institutions in rural development.
3. To gain knowledge of government schemes and credit delivery mechanisms.
4. To explore emerging trends like Microfinance and Digital Rural Banking

**Course Outcomes :** By the end of this course, students will be able to:

- Explain the multi-agency approach to rural credit in India.
- Assist rural clients in choosing appropriate banking products (KCC, SHG loans).
- Evaluate the impact of government subsidies and insurance on rural financial stability.
- Identify the technological barriers and opportunities in "Last Mile" banking.

<b>Unit No.</b>	<b>Content</b>	<b>Weightage (in %)</b>	<b>No. of Lectures</b>
1	<b>Unit –I Rural India and the Financial Ecosystem</b> 1.1. <b>Rural Economy:</b> Characteristics, importance of agriculture and allied activities, and the role of rural industries (MSMEs). 1.2. <b>Rural Credit Needs:</b> Classification of credit based on time (Short, Medium, Long term) and purpose (Production vs. Consumption). 1.3. <b>Evolution of Rural Banking:</b> Pre-independence vs. Post-independence era; The Social Control Policy and Nationalization of Banks. 1.4. <b>Rural Indebtedness:</b> Causes, consequences, and the role of non-institutional credit (Money lenders).	25%	15

2	<p><b>Unit-II Institutional Framework for Rural Finance</b></p> <p>2.1. <b>NABARD:</b> Role, functions, refinancing mechanisms, and its contribution to rural infrastructure (RIDF).</p> <p>2.2. <b>Regional Rural Banks (RRBs):</b> Objectives, organizational structure, and their performance in financial inclusion.</p> <p>2.3. <b>Cooperative Credit System:</b> Three-tier structure—PACS (Primary Agricultural Credit Societies), DCCBs (District Central Cooperative Banks), and State Cooperative Banks.</p> <p>2.4. <b>Commercial Banks:</b> Role in rural lending and the "Lead Bank Scheme."</p>	25%	15
3	<p><b>Unit- III Rural Credit Management &amp; Priority Sector</b></p> <p>3.1. <b>Priority Sector Lending (PSL):</b> RBI guidelines, targets for agriculture, and sub-targets for small/marginal farmers.</p> <p>3.2. <b>Kisan Credit Card (KCC):</b> Features, eligibility, and benefits to farmers.</p> <p>3.3. <b>Microfinance:</b> Concept, the SHG-Bank Linkage Programme (SBLP), and the role of Joint Liability Groups (JLGs).</p> <p>3.4. <b>Government Schemes:</b> Financial aspects of PM-Kisan, PM Jan Dhan Yojana (PMJDY), and Crop Insurance (PM Fasal Bima Yojana).</p>	25%	15
4	<p><b>Unit-IV Emerging Trends, Technology &amp; Challenges in Rural Banking</b></p> <p>4.1. <b>Digital Rural Banking:</b> Role of Business Correspondents (BCs) and Business Facilitators (BFs).</p> <p>4.2. <b>Financial Inclusion Technology:</b> AEPS (Aadhaar Enabled Payment System), Micro-ATMs, and UPI in rural markets.</p> <p>4.3. <b>NPA Management:</b> Challenges in agricultural loan recovery, Wilful Defaults, and Debt Waiver Schemes.</p> <p>4.4. <b>Risk Management:</b> Weather-indexed insurance and price risk management for rural borrowers.</p>	25%	15
Suggested Readings:	<ol style="list-style-type: none"> <li>1. IIBF (Indian Institute of Banking and Finance): Rural Banking, Taxmann Publications.</li> <li>2. Dhingra, I.C.: Rural Economics, Sultan Chand &amp; Sons.</li> <li>3. Desai, Vasant: Rural Development in India, Himalaya Publishing House.</li> <li>4. Uppal, R.K.: Banking with Technology, New Century Publications.</li> <li>5. RBI Reports: Annual Report on Trend and Progress of Banking in India (Relevant Chapters).</li> <li>6. Roy Durgadas (2008) Rural Banking and Agricultural Finance in India, Rajat Publications</li> <li>7. IIBF (2010) Rural Banking, Macmillan Publishers India</li> <li>8. Vasantha Desai, Indian Banking-Nature and Problems, Himalaya Publishing House, Mumbai.</li> </ol>		



**PUNYASHLOKAHILYADEVIHOLKAR  
SOLAPUR UNIVERSITY, SOLAPUR**



**Faculty of Commerce and Management**

**Syllabus for B.Com. Part-III Semester-VI  
Elective –Advanced Banking  
w.e.f.June 2026**

**Course Name: Retail Banking & Operations - II**

**Course Code:**

<b>Course Credit</b>	<b>Weekly Hours</b>	<b>Total Lectures</b>	<b>Total Marks</b>
<b>04</b>	<b>04</b>	<b>60</b>	<b>100(60UA+40CA)</b>

**Preamble:**

Retail banking has evolved significantly with the growth of digital technologies, changing customer expectations, and the expansion of financial services. This course provides an understanding of the marketing of retail banking products, branch operations, ATM and cash management, and the growing role of internet and mobile banking. It also focuses on digital payment systems such as Unified Payments Interface (UPI), National Electronic Funds Transfer (NEFT), Real Time Gross Settlement (RTGS), and Immediate Payment Service (IMPS).

The course further explores Customer Relationship Management (CRM) in retail banking, highlighting strategies for customer acquisition, retention, and satisfaction. It also introduces risk management practices, methods of loan recovery, and legal frameworks such as the Recovery of Debts and Bankruptcy Act, 1993 and the SARFAESI Act, 2002. Additionally, the course addresses emerging cyber frauds in retail banking and the importance of digital security measures for safe banking operations.

**Course Objectives:** The objectives of the course are...

1. To provide an understanding of the marketing strategies used for retail banking products and services.
2. To familiarize students with branch banking operations, ATM services, and cash management systems.
3. To explain the functioning of internet banking, mobile banking, and digital payment systems.
4. To examine the role and implementation of Customer Relationship Management in retail banking.
5. To develop knowledge about risk management, loan recovery mechanisms, and relevant banking laws.
6. To create awareness about cyber frauds in retail banking and preventive digital security practices.

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

1. Understand the marketing and operational aspects of retail banking products and services.
2. Explain the working of branch banking, ATM services, and digital banking channels.
3. Demonstrate knowledge of digital payment systems and virtual banking channels.
4. Analyze the importance of Customer Relationship Management in improving customer satisfaction and loyalty.
5. Understand risk management techniques and legal procedures related to recovery of bank dues.
6. Identify different types of cyber frauds in retail banking and apply basic digital security measures to prevent them.

<b>Unit No.</b>	<b>Content</b>	<b>Weightage (in %)</b>	<b>No. of Lectures</b>
1	<b>Unit –I MARKETING OF RETAIL BANKING PRODUCTS</b> Branch banking and customer service operations ,ATM services and cash management ,Internet banking and mobile banking ,Digital payment systems – UPI, NEFT, RTGS, IMPS, Virtual Channels - App-based marketing, Social Media Marketing	25%	15
2	<b>Unit-II CUSTOMER RELATIONSHIP MANAGEMENT IN RETAIL BANKING</b> Need and Importance of Customer Relationship Management Implementation Process of Customer Relationship Management in Banks – Benefits of Customer Relationship Management – Impact of Customer Relationship Management on Customer Satisfaction. Strategies for acquisition and retention of Customers, Customer Loyalty, Product Per Customer, Customer Lifetime Value and Consultative Training, Handling Customer Complaints	25%	15

3	<b>Unit- III RISK MANAGEMENT IN RETAIL BANKING</b> Different methods of recovery- Hard Recovery and Soft Recovery, Negotiated settlements, Legal Processes,Recovery of Debts and Bankruptcy Act, 1993, SARFAESI Act (2002), Legal Services Authorities Act, 1987 (Lok Adalat), Recovery Agents – Reserve Bank of India Guidelines, ypes of Defaulters - Wilful defaulters – RBI guidelines.	25%	15
4	<b>Unit-IV Cyber Frauds in Retail Banking</b> Definition and Meaning of Cyber Frauds Types of Frauds Types of Cyber Frauds in Retail Banking – Voice Tak, Hacking, Fishing, Pishing, Vishing, ATM Skimming, E-Mail Spurling Digital Security Measures – Do’s and Don’ts.	25%	15
<b>Suggested Readings:</b>	<ol style="list-style-type: none"> <li>1. Keith Pond – Retail banking – Gosbrook Professional Publishing</li> <li>2. Sayers – Modern Banking.</li> <li>3. Tannans -Banking Law and Practice in India</li> <li>4. K.C. Shekhar - Banking Theory and Practice</li> <li>5. M.C.Vaish - Modern Banking</li> <li>6. Mithani D.M. - Money Banking International Trade &amp; Public Finance</li> <li>7. Lordon, Nataranjan- Banking: Theory, Law &amp; Practice</li> <li>8. S.K.Basu - Current banking Theory &amp; Practice</li> <li>9. Bhole L.M. (2009), Financial Institutions and Market, Tata McGraw Hill, New Delhi</li> </ol>		



**PUNYASHLOKAHILYADEVIHOLKAR  
SOLAPUR UNIVERSITY, SOLAPUR**



**Faculty of Commerce and Management**

**Syllabus for B.Com. Part-III Semester-VI  
Elective –Advanced Banking  
w.e.f.June2026**

**Course Name: Merchant Banking -II**

**Course Code:**

<b>Course Credit</b>	<b>Weekly Hours</b>	<b>Total Lectures</b>	<b>Total Marks</b>
<b>04</b>	<b>04</b>	<b>60</b>	<b>100(60UA+40CA)</b>

**Preamble:**

The course on Merchant Banking introduces students to the structure, functions, and regulatory framework of merchant banking and related financial services in India. It provides an understanding of capital market intermediaries such as merchant bankers, leasing companies, factoring institutions, depositories, and security brokers. The course also examines the legal and operational aspects of leasing, hire purchase, factoring services, and depository systems. By studying these financial mechanisms, students gain insight into modern financial services and their role in facilitating capital formation and investment activities in the Indian financial system

**Course Objectives:** The objectives of the course are...

1. To familiarize students with the nature, scope, and regulatory framework of merchant banking in India.
2. To develop an understanding of leasing and hire purchase as important financial services and their legal aspects.
3. To explain the concept, forms, and evaluation of factoring services and their role in trade finance.
4. To introduce students to the depository system and security brokerage operations in the Indian capital market.
5. To provide knowledge of current developments and regulatory provisions governing financial intermediaries.

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

1. Explain the nature, functions, and structure of the merchant banking industry in India and its role in primary capital markets.
2. Understand leasing and hire purchase financing, their features, types, and legal framework, and distinguish between them.
3. Analyze the concept and functioning of factoring services, including its forms and comparison with other financing methods.
4. Describe the depository system and the process of dematerialization, including the role of major depositories such as National Securities Depository Limited and Central Depository Services Limited.
5. Understand the role of security brokers and regulatory framework, including guidelines issued by Securities and Exchange Board of India

Unit No.	Content	Weightage (in %)	No. of Lectures
1	<b>Unit –I Merchant Banking:</b> Nature and scope of Merchant Banking Regulation of Merchant Banking Activity - overview of current Indian Merchant Banking scene - structure of Merchant Banking industry - primary Markets in India.	25%	15
2	<b>Unit-II Leasing:</b> Meaning and features. Introduction to equipment leasing: Types of Leases, Evolution of Indian Leasing Industry. Legal Aspects of Leasing: present Legislative Framework. Hire purchase: concept and characteristics of Hire purchase. Difference between hire purchase and leasing	25%	15
3	<b>Unit- III Factoring:</b> concept, nature and scope of Factoring - Forms of Factoring - Factoring vis-à-vis Bills Discounting - Factoring vis-à-vis credit Insurance Factoring vis-à-vis Forfeiting-Evaluation of a Factor - Evaluation of Factoring - Factoring in India current Developments.	25%	15
4	<b>Unit-IV Depository and Security Brokerage:</b> <b>Depository:</b> Meaning, Evolution, Merits and Demerits of Depository. Process of Dematerialization and Dematerialization. Brief description of NSDL and CDSL. <b>Security Brokerage:</b> Meaning of Brokerage, types of brokers. Difference between broker and jobber. SEBI Regulations relating to brokerage business in India.	25%	15
<b>Suggested Readings:</b>	<ol style="list-style-type: none"> <li>1. Merchant Banking and Financial Services – S.K. Mohanty</li> <li>2. Financial Services – M.Y. Khan &amp; P.K. Jain</li> <li>3. Financial Services in India – V.A. Avadhani</li> <li>4. Indian Financial System – Bharti V. Pathak</li> <li>5. Merchant Banking Principles and Practice – H.R. Machiraju</li> <li>6. SEBI Guidelines</li> <li>7. K.Sriram, Handbook of Leasing, Hire Purchasing &amp; Factoring. ICFAI Publications, 1991</li> <li>8. J.N.Dhonkhar, A Treatise on Merchant Banking, New Delhi, Skylark Publications, 1990.</li> <li>9. Vinod Kothari, Leasing, Hire Purchase and Consumer Credit. Wadhwa &amp; Co., 1990.</li> <li>10. Gladstone, Venture Capital investing, NY, Prentice Hall, 1988.</li> <li>11. Verma J.C., Merchant Banking, New Delhi: Bharat Law House Pvt. Ltd., 1991</li> </ol>		

# **PAH SOLAPUR UNIVERSITY, SOLAPUR**

**Faculty of Commerce and Management**

**GUIDELINES FOR FIELD PROJECT**

**UG Second Year Students (Semester III/V) Under  
NEP 2020 Pattern**

**B.COM II-WITH EFFECT FROM 2025-26**

**Guidelines for Field Project (FP) UG**  
**(Year-II Semester-III/V)**

**Preamble:**

The Field Project initiative, aligned with the National Education Policy (NEP) 2020, aims to bridge the gap between academic learning and societal needs by fostering experiential and practical learning among undergraduate students. This program encourages students to engage with real-world scenarios, enabling them to develop essential skills such as scientific reasoning, interdisciplinary thinking, communication, teamwork, and analytical abilities. The project provides an opportunity for students to systematically document and analyze societal challenges, thereby cultivating a holistic understanding of community dynamics.

As part of our ongoing commitment to enhancing the educational experience of our undergraduate students, I am writing to introduce the implementation of a Field Project program aligned with the National Education Policy (NEP) 2020.

The NEP 2020 emphasizes bridging the gap between current learning outcomes and societal requirements. It has come to our attention that many of our students lack essential societal experience and graduate attributes such as measurement, observation, and documentation skills. To address this, we propose a field project initiative that will enable students to engage with their surroundings and develop critical skills including scientific reasoning, interdisciplinary thinking, communication, teamwork, and cooperation.

This program will provide students with data collection experience, allowing them to systematically study, document, and analyze region-specific realities and challenges. The studies can be conducted individually or in groups and focused on real-life situations, emphasizing the measurement and quantification of various societal phenomena.

In NEP 2020 we are offering to UG (Second Year-second Semester) students **Field Project (FP)** for **TWO (2) credits i.e. 50 Marks**. The total time allocation for the student to carry out field project is **60 hours**. The actual field work should be carried out after college hours or on holidays.

---

**Objectives:**

1. **To develop practical skills and critical thinking:** Equip students with skills in measurement, observation, documentation, and analysis through field-based learning.
2. **To promote interdisciplinary and scientific reasoning:** Encourage students to apply concepts from various subjects to understand and address societal challenges.
3. **To enhance communication and teamwork skills:** Foster collaboration, leadership, and effective communication among students by working in groups.
4. **To cultivate problem-solving abilities:** Enable students to identify, analyze, and propose solutions for community issues using data-driven approaches.

5. **To align education with societal needs:** Bridge the gap between theoretical learning and real-world applications, ensuring holistic development.
- 

#### **Outcomes:**

1. **Enhanced analytical and observational skills:** Students will gain the ability to systematically collect, analyze, and interpret data for practical insights.
2. **Practical exposure to societal issues:** Students will develop a deep understanding of local challenges and the socio-economic landscape.
3. **Improved research and documentation skills:** Students will learn to prepare comprehensive reports based on fieldwork findings.
4. **Increased confidence and communication skills:** Effective presentation of project outcomes will enhance students' public speaking and interpersonal skills.
5. **Holistic development for societal contribution:** Graduates will possess essential skills and values for contributing meaningfully to society.

#### **To carry out the field project work following guidelines should be used:**

1. Field-based learning: Students should participate in field-based learning/projects under the supervision of faculty.
2. A minimum of **30 hours of learning per credit** in a semester is required.
3. Assignment of project topics to individual student or groups of students (2 or 3 students in one group/ Commerce faculty can have 5 students per group) and one faculty member from the department will act as GUIDE for the student or group of students.
4. If the project is related to survey type work, then prepare a questionnaire (20 -30 questions or more) related to their project topic (in Marathi or English). If the project is related to work that does not involve SURVEY work, then the questionnaire part can be replaced accordingly.
5. The departmental coordinator/guide should check the questions and finalize the questionnaire. The question that may create unnecessary complications should be avoided. The questions should be qualitative as well as quantitative. If the project is related to other type work (e.g. Data collection, sample collection etc.), then the guide should discuss with student and finalise the methodology for the same.
6. Students should go to their chosen field with the questionnaire and collect the information regarding the questions asked to the concerned people. Collect as much information as possible by collecting 25 or more questionnaires or enough number of samples or reasonable amount of data. The more the data, the better it will be for analysis.
7. The student should compile all the relevant data and carry out its analysis.
8. Write a project report in the standard format (2 Copies): Index, Chapter-1INTRODUCTION ,

Chapter-2 PROFILE OF THE ORGANISATION , Chapter- 3 DISCUSSION Chapter-4 Conclusion, References etc. The report should mention the clear **OUTPUT** drawn from the study. The typed project report should have minimum 25 pages (excluding title, Certificate, index and acknowledgement pages etc.), in Times New Roman with font size 12, and line spacing of 1.5.

9. Submit the project report with the Guide's signature to the department.
10. The Oral presentation for all the projects in the department should be arranged in the department. To evaluate the project, TWO examiners should be appointed by HoD (The details about appointment of examiners, weightage to internal and external marks etc. will be provided by examination section).
11. The total project work including preparation of questionnaire or sample/data collection to oral presentation should be evaluated for 2 credits (50 Marks). The details about the allocation of time, marks and scheme of examination for field project is given in Table. The departmental FP coordinator/HoD should submit the marks as per regular procedure to the examination section.
12. Since it is a compulsory subject in our syllabus, passing students in this **field project** is **MUST** to complete their degree.

Typical Time and marks allocation for the different stages of the field project is:

Step of Project	Individual students work in hours	Marks
Topic Selection/ Study Design	05	05
Survey preparation / Fieldwork	25	20
Analysis	10	05
Report writing	20	10
Oral Presentation		10
Total	60	50

## College Letter Head

To,

-----  
-----

Subject :- Request for inclusion of student/s of our college for Field Project Program...

Madam / Sir,

-----NAME OF THE COLLEGE ----- has introduced 'Field Project' for Second Year Under- Graduate Students in its revised syllabus.

The purpose of the Field Project program is to provide hands-on training and experience to the students about various aspects of activities related to their field of studies. The Field Project will also enhance employability of students.

In view of this, I request you to provide following student/s of our college (List enclosed) with an opportunity for Field Project in your esteemed organization.

We look forward to a mutually rewarding academic association with your organization.

Thank you.

Sincerely,

**Departmental Coordinator,**  
**Field Project Program**

**HoD**

**Principal**

## UNDERTAKING FROM STUDENT

<b>1. Name of the Student</b>	:	
<b>2. Class</b>	:	
<b>3. Division and Roll Number</b>	:	
<b>4. Present address</b>	:	
<b>5. Permanent address</b>	:	
<b>6. Contact Number</b>	:	
<b>7. Contact Number (Parent)</b>	:	
<b>8. Email ID</b>	:	

To,

The Principal,  
-----

Sub : Undertaking

Respected Sir,

I am studying in semester III of S.Y.SEMESTER III/IV..... I am going to join ---  
----- (Name of the organization) for my 60 hours Field Project program  
during -----to -----,

I assure that I will follow all the rules and instruction issued by the Field Project providing organization. I will be responsible for my behavior and performance during the Field Project period.

Thank you.

Yours obediently,

**(Name & Signature of parent)**

**(Name & signature of the student)**

**Date :**

**UNDERTAKING FROM STUDENT TO THE FIELD PROJECT PROVIDING  
ORGANIZATION**

**To,**

-----  
-----  
-----

Subject : Undertaking .....

Respected Madam / Sir,

I am a student of -----  
--- College. I am studying in semester III/IV of S.Y. --. I am going  
to join your esteemed organization for my 60 hours Field Project program during ----- to  
-----.

I assure that I will follow all the rules and instruction issued by you. I will be solely responsible  
for my behavior and performance during the Field Project period.

I will not disclose any information that is made available to me to anyone during or after the  
Field Project period.

I assure you that I will do my best and the Field Project opportunity provided to me will be a  
mutually rewarding experience.

Thanking you.

**Yours sincerely,**

**Date :**

**Place :**

**(Name & signature of the student)**



**Log sheet of work performed during Field Project**

**Letter Head of the Field Project Provider Organization (if available)**

1. Name of the Student	:	
2. Name of the College	:	
3. Division and Roll Number	:	
4. Address	:	
5. Contact Number	:	
6. Email ID	:	
7. Special Subject	:	
8. Field Project start date	:	
9. Field Project end date	:	

**Log Sheet of Work Performed During Field Project**

Date	Time		Total Hours	Details of Work Done	Sign of Officer	Sign of Students
	From	To				

**Certified that ----- (Name of the student) has satisfactorily completed the Field Project assigned to him.**

<b>Name &amp; signature of manager</b>	<b>Name &amp; Signature of supervisor</b>	<b>Name &amp; Signature of section in-charge</b>
--	---	--

**Date :**

Or Signature of GUIDE

**Letter Head of the Field Project Provider  
Organization or Guide**

To,

The Principal,

----- College -----

**Subject: Field Project Completion Certificate .....**

Dear Madam/ Sir,

I am happy to inform you that following students of your college have successfully completed the '60 Hours Field Project Program' in this organization.

Sr. No.	Name of the student	Roll No.	Aadhar No.	UG Class
1.				
2.				
3.				
4.				
5.				

These students have been provided with adequate exposure and necessary hands- on training pertaining to their Field of Study.

I wish them every success in future endeavors.

Thank you.

Sincerely,



Name & Signature (Authorised Signatory)

## FEEDBACK FROM FIELD PROJECT PROVIDER ORGANIZATION (If Applicable)

Dear Madam/ Sir,

Please provide your valuable feedback about the performance of the student on following parameters. Your feedback will enable us to make necessary changes in the Field Project process. Thank you.

### Field Project Program Feedback Form

Sr. No.	Particulars	Details
1)	Name of the Supervisor/ Officer	:
2)	Department	:
3)	Designation	:
4)	Name of the Student	:
5)	Name of the College	:
6)	Roll Number	:
7)	Special Subject	:

### Part – A – Individual Ranking (Please tick the suitable checkbox)

No.	Parameter for feedback	Excellent	Very Good	Good	Satisfactory	Needs improvement
1)	Domain Knowledge					
2)	Communication Skills					
3)	Punctuality & Dedication					
4)	Ability to work in teams					
5)	Problem solving skills					
6)	Quality of work done					
7)	Effectiveness					
8)	Efficiency					
9)	Ability to take Initiative					
10)	Positive attitude					
11)	Appearance					
12)	Using full potential at work					
13)	Work habits					
14)	Honesty & Integrity					
15)	Creativity					

**Part B – SWOC analysis of the student (Please mention below the strengths and weaknesses of the student and the areas for improvement)**

---

---

---

**Part C – Suggestions to make the Field Project program more productive and effective.**

1. 

---
2. 

---
3. 

---

**Part D – Changes required in the curriculum to improve employability of students.**

1. 

---
2. 

---
3. 

---

**Name, Designation and Signature of the Supervisor / Reviewing Officer**

**Place of Review :**



## STUDENT FEEDBACK FORM

<b>1. Name of the Student</b>	:	
<b>2. Class</b>	:	
<b>3. Division and Roll Number</b>	:	
<b>4. Present address</b>	:	
<b>5. Contact Number</b>	:	
<b>6. Email ID</b>	:	

Please provide your rating about following aspects pertaining to your Field Project Experience on the scale of 10; where 10 means strongly agree and 0 means do not agree at all.

Sr. No.	Parameter	Response
1.	The pre- Field Project training provided by the college was very useful	
2.	I was properly introduced to the task assigned to me in the organization	
3.	I was given proper guidance to carry out my responsibility	
4.	My supervisor / officer was very cooperative and supportive	
5.	I found my task interesting and worth learning	
6.	My supervisor / officer addressed to my queries/ doubts quickly	
7.	I received due respect from my colleagues in the organization	
8.	The contents of the syllabus match with the practical work	
9.	The knowledge that I gained in the college was useful to carry out Field Project program in a satisfactory manner	
10.	The Field Project Program is very useful to enrich my knowledge	

Please give your suggestions to make the Field Project program more productive and effective.

1. ....

2. ....

3. ....

Please give your overall feedback about your experience during the Field Project (Not mentioned above).

.....

## **B.COM PART -II SEMESTER - IV AND V**

### **AS PER MAHARASHTRA GOVERNMENT HIGHER EDUCATION RESOLUTION DATES 20/04/2023**

### **UGC -Guidelines for Fostering Social Responsibility & Community Engagement in Higher Education Institutions in India 2.0**

#### **1.Preamble:**

In line with the National Education Policy (NEP) 2020, the **Guidelines for Fostering Social Responsibility & Community Engagement in Higher Education Institutions in India 2.0** aim to transform higher education by integrating social responsibility into the academic curriculum. The B.Com program aligns commerce education with societal needs, enabling students to understand the complexities of business while fostering a sense of responsibility toward society. These guidelines emphasize experiential learning, holistic development, and active community participation, nurturing future leaders who can drive social and economic progress.

To achieve the objectives of the socio-economic development of New India, HEIs can play an important role through active community engagement. This approach will also contribute to improve the quality of both teaching and research in HEIs in India. India is a signatory to the global commitment for achieving Sustainable Development Goals (SDGs) by 2030. Achieving these 17 SDG goals requires generating locally appropriate solutions. Community engagement should not be limited to a few social science disciplines alone. It should be practiced across all disciplines and faculties of HEIs. These can take the forms of enumerations, surveys, awareness camps and campaigns, training, learning manuals/films, maps, study reports, public hearings, policy briefs, cleanliness and hygiene teachings, legal aid clinics, etc. For example, students of chemistry can conduct water and soil testing in local areas and share the results with the local community. Students of science and engineering can undertake research in partnership with the community on solid and liquid waste disposal. Therefore, students are being encouraged to foster social responsibility and community engagement in their teaching and research.

**The University Grants Commission (UGC) has urged Higher Education Institution (HEIs) to facilitate the implementation of two-credit course on Community Engagement and Social Responsibility effectively. The Commission has urged HEIs to take appropriate action as per the guidelines stated by the UGC in their respective institutions. The Community Engagement and Social Responsibility course aim to provide community**

**engagement to all undergraduate (UG) and postgraduate (PG) students so that their appreciation of rural field realities will be holistic, respectful and inspiring.**

**The 2 credit course will include one credit for classroom and tutorials and one credit for field engagement. Students will spend at least 50 per cent of the course time in the field during the 30 hour course.**

## **2. Objectives:**

1. To develop socially responsible commerce graduates with ethical and sustainable business practices.
2. To bridge the gap between academic knowledge and real-world challenges through community engagement.
3. To enhance students' understanding of social, economic, and environmental issues affecting communities.
4. To cultivate leadership qualities, critical thinking, and problem-solving skills.
5. To promote lifelong learning, adaptability, and social entrepreneurship.

## **3. Course Outcomes:**

Upon successful completion of the B.Com. program integrated with the Guidelines for Social Responsibility & Community Engagement, students will be able to:

1. Apply accounting, taxation, and financial management principles to solve real-world problems in community settings.
2. Analyze socio-economic issues and develop practical solutions for local businesses and social enterprises.
3. Demonstrate leadership and teamwork while executing community-based projects.
4. Design and implement community development programs focused on financial inclusion, digital literacy, and skill development.
5. Reflect on ethical values and social responsibility while making business decisions.
6. Engage effectively with community members, NGOs, and social enterprises.

## **4. Introduction of the Community Engagement Program (CEP)**

6. The Community Engagement Program (CEP) under NEP 2020 is a visionary initiative designed to strengthen the connection between educational institutions and society. It encourages students to actively engage in community service, fostering holistic development while addressing real-world challenges. The CEP aims to create socially

responsible citizens who are empathetic, solution-oriented, and committed to nation-building.

Purpose and Vision of CEP:

The primary objective of the CEP is to integrate classroom learning with practical experiences, enabling students to apply their academic knowledge to solve community problems. This experiential learning approach helps students develop critical life skills, leadership qualities, and a sense of civic responsibility.

#### 5. Key Features of the CEP:

1. **Holistic Development:** The program focuses on nurturing socially conscious individuals who understand the significance of community service.
2. **Experiential Learning:** Students gain hands-on experience by working on projects that address local needs and challenges.
3. **Skill Enhancement:** The CEP emphasizes developing problem-solving, leadership, teamwork, and communication skills.
4. **Community Empowerment:** It promotes sustainable development by involving students in projects that benefit society.
5. **Inclusivity and Participation:** The program encourages collaboration among students, teachers, and community members.
6. **Scope of CEP in Higher Education:**
7. The CEP can be integrated across various disciplines, encouraging students to contribute to areas such as education, healthcare, rural development, environmental sustainability, financial literacy, and social welfare. By working closely with communities, students gain a deep understanding of societal issues and develop innovative solutions.
8. **Significance of CEP in NEP 2020:**
9. The CEP aligns with the National Education Policy 2020 by promoting holistic, value-based education that goes beyond academics. It aims to develop socially responsible citizens equipped to contribute to India's socio-economic growth. The program fosters a spirit of service, nurturing students who are not only academically competent but also committed to the greater good.

#### 1. Core Curriculum Integration (Multidisciplinary Approach):

- **Foundational and Core Courses**
  - *Financial Accounting*

- *Business Organization,*
- **Community Engagement Module:**
  - Financial Literacy and Digital Banking Workshops in Rural Areas
  - Community Surveys on Economic Issues
- **Skill Development and Specialization**
  - *Cost Accounting, Corporate Accounting, Income Tax Law, Business Statistics*
  - *Human Resource Management, Marketing Management, Indian Economy*
  - **Community Engagement Module:**
    - Assisting Local Entrepreneurs and SHGs in Financial Planning
    - Social Audits and Business Consultancy for Rural Enterprises
- **Semester IV & V: Advanced Specialization and Project Work**
  - *Management Accounting, GST and Taxation, Auditing*
  - *Financial Management, E-Commerce, Entrepreneurship Development*
  - **Community Engagement Module:**
    - **Project Work (Mandatory for Final Year):**
      - Preparation of Business Plans for Social Enterprises
      - Income Generation Programs for Rural Youth
      - Awareness Drives on Digital Transactions and Cyber Security

## **2. Community Engagement Modules (As per NEP 2020):**

### **1. Service-Learning Projects (2-4 Credits):**

- Mandatory participation in community service.
- Projects include financial literacy, digital banking, self-help groups, and rural development initiatives.
- Example: Organizing GST awareness camps and income tax return filing for rural communities.

### **2. Internships and Field Visits:**

- Collaboration with local businesses, MSMEs, social enterprises, and NGOs.
- Practical exposure to community business models.

### **3. Extension Activities and Volunteering:**

- Community development programs on women empowerment, skill development, and environmental sustainability.
- Engaging students in activities like tree plantation, cleanliness drives, and awareness campaigns.

### **3. Skill Development and Training (Aligned with NEP 2020):**

- **Workshops and Training Sessions:**
  - Leadership, Communication, Digital Marketing, and Entrepreneurship Skills.
- **Skill Development for Rural Youth:**
  - Vocational training on bookkeeping, GST, and digital payments.
- **Financial Inclusion and Digital Literacy Programs:**
  - Promoting UPI, mobile banking, and financial inclusion.

### **4. Assessment and Evaluation (Aligned with NEP 2020):**

1. **Continuous Assessment and Internal Evaluation:**
  - Project Reports, Case Studies, Presentations, and Viva-Voce.
2. **Community Impact Evaluation:**
  - Measuring the impact of projects on community development.
3. **Reflective Journals and Peer Assessment:**
  - Reflective writing on community engagement experiences.
4. **Evaluation by External Experts:**
  - Industry and NGO representatives to assess student projects.

### **5. Institutional Collaboration and Partnerships:**

1. **MoUs with NGOs, Cooperatives, MSMEs, and Social Enterprises:**
  - Facilitating community projects, internships, and research opportunities.
2. **Industry-Academia Collaboration:**
  - Joint community service and research projects on financial inclusion, microfinance, and entrepreneurship.
3. **Alumni Engagement:**
  - Mentorship and networking for students engaged in community service.

### **Expected Outcomes:**

1. Graduates with holistic development, social consciousness, and professional competence.
2. Enhanced employability through practical skills, leadership, and entrepreneurship.
3. Effective contribution to community development and sustainable economic growth.
4. Strengthened reputation of Higher Education Institutions (HEIs) as catalysts of change.

## IMPORTANT RULES AND REGULATIONS FOR CEP:

Concurrent Fieldwork: Students must conduct comprehensive studies on various challenges that they face in their chosen field. Every work relevant to the subject matter should be compiled and documented. Students should keep separate fieldwork diary or maintain journal in order to record their fieldwork experiences i.e. reading, e- contents, tasks, planning and work hours have to be recorded in the diary. Detailed work records report on students' fieldwork experiences and activities to be submitted and should be presented. The fieldwork conference is part of the timetable and is mandatory. Faculty should hold a fieldwork conference FOREIGHTNIGHTLY for all students. In addition to the principal curriculum, the students engage in a variety of community development- related activities. They are encouraged to plan and carry out programs, processions, and events for social causes. These activities seek to enhance students' personal and professional skills as well as foster self- development. "Rural Camp" should be embedded in the curriculum for first-year students to be held in the backward and neglected areas of District's Concurrent Fieldwork is the core curriculum activity in the CEP course. Hence, 100% attendance of the students is mandatory in case of absence on any student, supplementary fieldwork must be arranged and accomplished with the approval of the faculty supervisor.

## EVALUATION/ASSESSMENT SCHEME:

**Students should keep a Field Diary / journal to record, content, readings and field visit planning. The assessment pattern is internal and external i.e. 40+10.**

1.	<b>Internal continuous</b>	<b>Participation in concurrent field visits.</b>	<b>16</b>
2.	<b>Assessment:</b>	<b>Individual field project conference, report/journal submission.</b>	<b>16</b>
3.	<b>External Assessment:</b>	<b>Presentation of field project findings (VIVA) should be assigned.</b>	<b>08</b>
4.	<b>INTERNAL</b>	<b>College Assessment</b>	<b>10</b>
	<b>TOTAL</b>		<b>50</b>

## **Punyashlok Holkar Solapur University, Solapur**

### **Policy and Guidelines for Internship and On-Job-Training for Undergraduate and Post-Graduate Students as per National Education Policy-2020**

#### **Introduction:**

Punyashlok Holkar Solapur University, Solapur, is dedicated to provide a comprehensive education that emphasises academic achievement and preparing students for contemporary workforce difficulties. The university policy aims for an organised internship and on-the-job-training (OJT) strategy that overcomes the knowledge gap between academia and industry in accordance with the National Education Policy (NEP) 2020. The NEP-2020 highlights the significance of experiential learning through students' active participation in practical situations that increase their academic knowledge, improving their employability and entrepreneurship skill sets.

This policy aims to provide students with significant internship experiences that familiarise them with industry methods, professional settings and practical challenges. It also aims to develop essential skills such as teamwork, leadership, problem-solving, and communication, which are crucial for success in the 21<sup>st</sup>-century job market. The university looks to incorporate practical training within the academic curriculum to provide students with essential hands-on experience for success in their respective industries.

According to the directives established by NEP-2020, University Grants Commission (UGC) and the Government of Maharashtra, experiential learning is essential for comprehensive education. The National Credit Framework (NCrF) also emphasises the significance of internships and on-the-job training (OJT) in promoting a more dynamic and adaptable educational system. This policy aims to conform to national regulations, guaranteeing that students receive academic credits for their internship experiences, thus enhancing their overall academic performance and growth.

The University's Internship and OJT policy addresses the varied requirements of students from different disciplines by offering internship opportunities. The university aims to establish strong industry-academia partnerships to engage with

prominent organisations to provide hands-on and beneficial internships to students. These collaborations expose students to contemporary industry trends, technology innovations and professional work culture. The Internship and OJT policy represents a crucial progression in cultivating a workforce-prepared group of graduates. It seeks to enhance students' adaptability, resilience and preparedness to meet the changing requirements of the industry.

### **Objectives of the OJT and Internship Policy**

The specific objectives of the Internship and On-Job-Training policy are:

- Provide students with meaningful practical experiences to develop essential skills for employability, preparing them for the demands of the job market.
- Enable students to bridge the gap between theoretical knowledge and real-world application, enhancing their understanding of professional environments.
- Equip students with hands-on technical and managerial skills critical for success in their future careers.
- Establish strong collaborations between the university and industries to offer students diverse and relevant internship opportunities.
- Instil professional ethics, integrity and responsibility in students by exposing them to real workplace environments and industry expectations.
- Integrate internships as a fundamental part of the educational framework, ensuring students gain academic knowledge and practical skills.
- Foster a lifelong learning and adaptability mindset, encouraging students to continue developing their skills and knowledge beyond the classroom.
- Provide students opportunities to engage with emerging technologies and industry innovations, keeping them updated with the latest trends.
- Encourage students to develop problem-solving and critical thinking abilities by addressing real-world challenges.

### **Expected Learning Outcomes**

After completing the Internship and On-Job-Training, the students will be able to develop:

- Increased employability skills by acquiring practical skills that align with industry expectations and job market demands.

- Ability to apply theoretical concepts effectively in real-world settings, bridging the gap between academic learning and workplace practices.
- Proficiency in performing industry-specific tasks, demonstrating both technical and managerial competence.
- Clear understanding and practice of workplace ethics, professionalism and responsibility in various professional settings.
- Informed decision-making regarding career choices and future job opportunities based on real industry exposure.
- Enhance ability to work with and adapt to emerging technologies, ensuring technological relevance in the workplace.
- Strengthen problem-solving and critical thinking skills through hands-on experiences in tackling professional challenges.
- Demonstrate leadership and initiative in managing projects and working effectively within teams.

### **Indicative Areas of Internship and On-the-Job Training (OJT) for Solapur City and District**

#### **Social Sciences and Languages**

- **Education and Language Development**

Internships in urban and rural schools, language centres and NGOs across Solapur. Students will work on teaching assistance, curriculum development, and literacy initiatives that cater to diverse linguistic needs.

- **Public Policy, Social Work, and Local Governance**

Opportunities in local self-governance bodies such as gram panchayats, Solapur Municipal Corporation and talathi offices. Interns will support community outreach, policy implementation, and rural and urban development projects.

- **Media, Journalism and Communication**

Internships with local newspapers, news channels, and radio stations. Students will gain hands-on experience in reporting, content creation, and media outreach while covering local issues and events in Solapur and surrounding areas.

- **Cultural and Heritage Preservation and Tourism**

Internships with cultural organisations and tourism boards. Students will work on promoting heritage. The tourism sector offers roles in event management, cultural promotion and hospitality services.

## **2. Commerce and Management**

- **Banking, Finance and Insurance**

Internships in local and cooperative banks, financial services, CA firms, share market firms and insurance firms. Students will develop customer service, financial analysis and risk management skills, particularly in nationalised and cooperative banking.

- **Retail, FMCG and Marketing**

Opportunities in local retail businesses, marketing firms and FMCG companies. Interns will assist in market research, sales strategies and consumer behaviour analysis, supporting Solapur's fast-growing retail and consumer goods industry.

- **Business Development and Entrepreneurship**

Hands-on experience with start-ups, small and medium enterprises (SMEs) and cooperatives. Students will engage in business planning, operations and financial management, contributing to the growth of entrepreneurial ventures in Solapur.

- **Supply Chain, Logistics, and Agricultural Markets (APMCs)**

Internships in Agricultural Produce Market Committees (APMCs), logistics firms, and cooperatives. Students will gain practical knowledge in inventory management, transportation and supply chain operations, focusing on agricultural commodities.

- **Taxation and Governmental Financial Services**

Internships in local tax offices and revenue departments, offering experience in taxation processes and financial audits. Students will assist in tax administration for both rural and urban populations.

## **3. Science and Technology**

- **Information Technology and Electronics**

Internships with IT companies and electronics manufacturing units. Students will develop skills in software development, system management and digital solutions, contributing to the growing tech sector in Solapur.

- **Healthcare and Life Sciences**

Training opportunities are available in hospitals, clinics and pharmaceutical companies in Solapur District. Interns will gain experience in patient care, diagnostics, medical research and healthcare management.

- **Agriculture, Rural Development and Agri-Processing**

Internships with agribusinesses, rural development agencies and agro-processing units such as sugar, cotton ginning and oilseed processing. Students will contribute to sustainable farming practices, rural entrepreneurship and agricultural processing in Solapur's rural areas.

#### **4. Industrial and Rural Sectors**

- **Solapur's Cotton and Textile Industry**

Internships in Solapur's renowned cotton and textile mills. Students will engage in production management, quality control and textile design.

- **Sugar and Agro-Processing Industry**

Opportunities in sugar mills and agro-processing units. Interns will assist in production operations, process optimisation and supply chain management in Solapur's rural agro-industrial sector.

- **Chemical and Manufacturing Industry**

Internships in chemical plants and manufacturing units. Students will gain insights into industrial production, safety compliance and research and development in growing manufacturing sector.

- **Logistics and Transportation**

Internships with local logistics companies, focusing on transportation planning, warehousing, and operational efficiency. Students will support the logistics needs of Solapur's industries, including cotton, sugar and retail sectors.

#### **5. Public Administration and Local Governance**

- **Government and Semi-Government Offices**

Internships in various government offices such as the District Collector's office, water supply departments and Taluka panchayats, corporations, Nagar parishads, municipal corporations, etc. Students will assist in administrative tasks, public service delivery and infrastructure projects.

- **Water Supply and Resource Management**

Internships in local water supply offices, focusing on sustainable water distribution and infrastructure management. Students will contribute to water conservation projects and urban and rural Solapur service delivery.

- **Cooperatives and Rural Societies**

Experience in daily cooperatives, agricultural societies and self-help groups (SHGs). Interns will work on community-based financial inclusion, rural development and cooperative management.

- **Public Transport and Infrastructure**

Internships in transportation departments and local transport authorities. Students will assist in planning and managing public transportation services, contributing to Solapur's urban infrastructure development.

**Important Instruction:** *This is only an indicative list, not an exhaustive one. The institutions/ colleges/departments may consider any other establishment for internship/OJT at their convenience; however, it must be ensured that the establishment is officially registered as per the government rules and regulations of industry/enterprise/establishment.*

### **Structure/Formation of University-Level Internship Cell and Roles and Responsibilities**

#### **University-Level Internship Cell**

The University Level Internship Cell will manage internships and On-the-Job Training (OJT) across the university departments, colleges and institutions. It will representatively coordinate on a larger scale with industry partners, students and academic departments to ensure internships align with the university's educational goals and industry standards; however, the departments and colleges may also establish collaborations with local establishments per their requirements.

<b>Designation</b>	<b>Roles and Responsibilities</b>
<b>Vice Chancellor/Dean/Principal</b>	Provides strategic leadership, ensures the internship policy aligns with university goals and oversees major decisions.

<b>Nodal Officer/Training &amp; Placement Officer (TPO)</b>	Coordinates with industries, secures internships, manages operational tasks and resolves student grievances.
<b>Assistant Coordinators</b>	Assist in managing day-to-day operations, outreach and data management.
<b>Faculty Coordinators (Department-Level)</b>	Act as liaison between departments and the Internship Cell, mentor students and track progress.
<b>Student Coordinators</b>	Facilitate communication and outreach, assist peers and ensure the smooth flow of information between students and the cell.

#### **Roles and Responsibilities of the University-Level Internship Cell:**

- **Strategic Planning:** Develop and implement internship policies in line with NEP 2020.
- **Industry Partnerships:** Establish collaborations with industries, government bodies, and NGOs for internships.
- **Coordination with Colleges:** Ensure uniform implementation of the internship policy across departments and institutions.
- **Policy and Procedure Monitoring:** Manage internship guidelines, timelines and credit allocation.
- **Central Data Management:** Maintain a centralised database of internship providers, student records, and performance evaluations.
- **Issue Resolution:** Manage student grievances and internship-related issues.

### **College/Institutional Level Internship Cell**

The College Level Internship Cell will be responsible for managing internships/OJTs within the institution, working closely with the University Level Internship Cell. It engages with local industries and prepares students for their internships.

<b>Designation</b>	<b>Roles and Responsibilities</b>
<b>Principal/Director</b>	Provide leadership at the college level, ensuring effective implementation of the internship policy.
<b>Training &amp; Placement Officer (TPO)</b>	Secure student internships, bridges with the University Internship Cell and oversees institutional internship processes.
<b>Faculty Coordinators (Department-Level)</b>	Guide and mentor students, coordinate with the TPO and ensure academic relevance of internships.
<b>Student Coordinators</b>	Assist in organising training sessions, facilitate communication between the Internship Cell and peers.

### **Roles and Responsibilities of the College/Institutional Level Internship Cell:**

1. **Internship Identification:** Identify relevant internship opportunities based on academic and industry needs.
2. **Student Preparation:** Organise workshops on resume writing, interview skills, and workplace etiquette.
3. **Monitoring and Guidance:** Assign faculty mentors to guide students throughout the internship period.
4. **Evaluation and Reporting:** Ensure submission of internship reports and conduct evaluations in accordance with University guidelines.
5. **Industry Engagement:** Engage with local industries and government bodies for internship placements.

### **Roles and Responsibilities of the Faculty Mentor**

The faculty mentor to whom students will be assigned for mentorship will carry out the following tasks.

1. **Guidance and Supervision**

Provide consistent mentorship to students throughout their internship, ensuring they align their tasks with academic and professional objectives.

**2. Internship Planning**

Assist students in identifying suitable internships based on their academic background, interests and career goals and ensure the internship's relevance to the curriculum in coordination with Institutional Internship/OJT cell.

**3. Monitoring Progress**

Regularly check in with students during the internship to monitor their performance and progress. Maintain contact with the industry supervisor to track the student's development.

**4. Academic Integration**

Ensure that the tasks and projects undertaken during the internship align with the academic learning outcomes and contribute to the student's educational development.

**5. Problem Resolution**

Act as a first point of contact for students regarding any challenges faced during the internship, whether academic, professional or personal and assist in resolving them.

**6. Evaluation and Feedback**

Provide constructive feedback on the student's performance, skills and learning during the internship. Review and evaluate their internship reports, diaries and presentations.

**7. Liaison with Industry Supervisors**

Maintain communication with the industry supervisor to ensure that the intern performs as expected and that any issues are promptly addressed.

**8. Assessing Internship Reports**

Review the student's final internship report or project to ensure it meets the institution's academic standards, providing guidance on improvements if necessary.

**9. Professional Development**

Encourage the development of professional skills such as communication, teamwork and problem-solving, ensuring students grow both academically and professionally.

**10. Documentation and Reporting**

Ensure the student's internship experiences and learning outcomes are documented and submitted to the relevant department or internship cell for formal Evaluation.

#### 11. Final Evaluation and Grading

Participate in the final evaluation process, including viva voce or presentations and contribute to the grading based on the student's overall performance during the internship.

#### 12. Mentorship Beyond Internship

Offer continued guidance for students even after the internship, helping them reflect on their experiences and how they shape their future career path or academic pursuits.

### Roles and Responsibilities of Industry/Internship/Training Provider Establishments

Industry/Internship Provider	Roles and Responsibilities
<b>Assign Supervisor</b>	Provide a dedicated supervisor to guide and supervise interns.
<b>Task Allocation</b>	Assign meaningful tasks and projects that align with the intern's academic background and the organisation's needs.
<b>Mentorship and Guidance</b>	Offer mentorship, ensuring interns receive regular feedback and support in their tasks and professional growth.
<b>Monitoring and Feedback</b>	Monitor the intern's performance, ensuring productivity and adherence to professional standards and provide feedback to the institution.
<b>Evaluation</b>	Evaluate the intern's overall performance and submit reports to the institution, including assessment of skills gained and areas of improvement.
<b>Compliance with Institutional Guidelines</b>	Ensure the internship aligns with the university's academic guidelines and timelines.

**Table of Credit Allocation for Internship/OJT for UG and PG Programs across different faculties**

Faculty	Level (UG/PG)	Name of the Programme	Year/Level in Credit Structure	Credits Assigned by University
Faculty of Humanities	UG			
	PG			
Faculty of Commerce and Management	UG			
	PG			
Faculty of Science and Technology	UG			
	PG			
Faculty of Interdisciplinary Studies	UG			
	PG			

**Explanation:**

- **UG Programmes:** Allocate **XXXX credits** for internships/OJTs, with students participating after the **XXXXX** semester, depending on the programme. The batch size for UG programmes may range between **60 to 120** students, depending on the faculty.
- **PG Programmes:** Allocate **XXXX credits** for internships or On-the-Job Training (OJT). The batch size for PG programmes ranges from 30 to 60 students, as PG courses tend to have more focused and smaller groups of students.
- The credits assigned represent the work required for the internship, with **1 credit equating to 30 hours of practical work**. This ensures that the academic workload is consistent across faculties.

## **Process of Implementation for Internship/OJT Policy**

The following is a detailed and structured process for implementing the Internship/On-the-Job Training (OJT) policy for effective execution at both the university and college/institutional levels. Each step is accompanied by the necessary documentation, period and corresponding annexure numbers.

### **1. Formation of University and College Level Internship Cells**

- **Action:** Establish the University and Institutional Level Internship Cells.
- **Period:** Within the first month of the academic year.
- **Documentation:**
  - University and College Internship Cell Structure (Annexure 1).
  - Roles and Responsibilities of Members (Annexure 2).

### **2. Internship Policy and Guidelines Finalisation**

- **Action:** The university finalises internship guidelines in line with NEP 2020, UGC regulations and university goals.
- **Period:** Within the first two months of the academic year.
- **Documentation:**
  - Final Internship Guidelines Document (Annexure 3).

### **3. Outreach to Industry and Internship Providers**

- **Action:** The Training & Placement Officer (TPO) at both university and institutional levels reaches out to potential industry partners, government offices and NGOs to establish internships.
- **Period:** Ongoing; however, most outreach should be completed within the first two months of the academic year.
- **Documentation:**
  - **Memorandum of Understanding (MoU)** between the university and industry partners to formalise internship opportunities (Annexure 4).
  - List of Partnering Organisations and Contact Details (Annexure 5).

### **4. Student Registration and Internship Application**

- **Action:** Students register for internships through the college/institutional Internship Cell.

- **Period:** Registration opens after the outreach phase and should remain open for at least one month.
- **Documentation:**
  - **Student Internship Registration Form** (Annexure 6).
  - **Resume Format Template** for student submissions (Annexure 7).

#### **5. Allocation of Internship Opportunities**

- **Action:** The College/Institutional Internship Cell matches students with internship providers based on their academic programme, career interests and industry needs.
- **Period:** One month after the admission closes.
- **Documentation:**
  - **Student Allocation List** (Annexure 8).
  - **Internship Confirmation Letter** from the organisation (Annexure 9).

#### **6. Pre-Internship Orientation and Student Preparation**

- **Action:** Conduct workshops on workplace etiquette, resume writing, interview skills and professional communication for students.
- **Period:** Within two weeks of allocation.
- **Documentation:**
  - **Pre-Internship Orientation Schedule** and Content Outline (Annexure 10).
  - **Attendance Sheet** for orientation (Annexure 11).

#### **7. Signing of Internship Contracts**

- **Action:** Form the internships with contracts signed between the student, institution and the internship provider.
- **Period:** One week before the internship begins.
- **Documentation:**
  - **Internship Agreement/Contract** between student, institution, and industry (Annexure 12).

#### **8. Commencement of Internship**

- **Action:** Students begin internships/OJTs with industry supervisors supervising their tasks and projects.
- **Period:** Typically, internships is conducted between **4 to 8 weeks** for UG programmes and **4 to 6 weeks** for PG programmes.
- **Documentation:**
  - **Daily Internship Diary Format** for students to record activities (Annexure 13).
  - **Supervisor Evaluation Sheet** to track daily/weekly progress (Annexure 14).

### 9. Monitoring and Mid-Internship Review

- **Action:** Faculty Mentors from the institution conduct periodic check-ins with the students and the internship providers to ensure progress.
- **Period:** Mid-point of the internship duration.
- **Documentation:**
  - **Mid-Internship Review Form** completed by the Faculty Mentor (Annexure 15).
  - **Progress Report from Industry Supervisor** (Annexure 16).

### 10. Submission of Internship Reports

- **Action:** Students submit their final internship reports detailing their tasks, learning outcomes and experiences.
- **Period:** Within one week of completing the internship.
- **Documentation:**
  - **Internship Report Format** (Annexure 17).
  - **Student Self-Evaluation Form** reflecting on skills gained (Annexure 18).

### 11. Final Evaluation and Viva Voce

- **Action:** Conduct a viva voce or seminar presentation where students present their internship experience to an evaluation committee as per the defined evaluation structure and pointers with assigned weightage.
- **Period:** Within two weeks of internship completion.
- **Documentation:**

- **Evaluation Rubrics for Internship Presentation/Viva Voce** (Annexure 19).
  - **Grading Sheet for Final Evaluation** by the Faculty Mentor and Committee (Annexure 20).
- 

## **12. Submission of Internship Completion Certificates**

- **Action:** Internship providers issue completion certificates to students and provide final feedback.
- **Period:** Immediately after the Evaluation is finalised.
- **Documentation:**
  - **Internship Completion Certificate Template** (Annexure 21).
  - **Final Industry Supervisor Feedback Form** (Annexure 22).

## **13. Credit Allocation and Reporting**

- **Action:** The University allocates academic credits based on the internship evaluation and the results are recorded.
- **Period:** Within one week after the final Evaluation.
- **Documentation:**
  - **Credit Allocation Sheet** for Internship Performance (Annexure 23).
  - **Internship Result Report** submitted to the university's Examination Section (Annexure 24).

## **14. Feedback and Future Improvement**

- **Action:** Collect feedback from students, faculty and industry providers to assess the internship/OJT effectiveness and identify areas for improvement.
- **Period:** Ongoing but collected after each internship/OJT cycle.
- **Documentation:**
  - **Internship Feedback Form** for Students and Industry (Annexure 25).
  - **Summary of Feedback and Recommendations for Next Cycle** (Annexure 26).

## **15. Signing New Memoranda of Understanding (MoUs)**

- **Action:** The University/Institution establishes new MoUs with additional industry partners for the next academic year.

- **Period:** Ongoing; however, before the start of the next academic year.
- **Documentation:**
  - **Memorandum of Understanding (MoU) Format** (Annexure 27).



## **Detailed Process of Implementation for Internship/OJT Policy**

The following details outline a step-by-step process for effectively implementing the Internship/On-the-Job Training (OJT) policy, integrating the roles and responsibilities of various stakeholders. This implementation is designed to clarify and ensure all activities are carried out smoothly, from the formation of internship cells to the final credit allocation and feedback collection.

### **1. Formation of Internship Cells and Assignment of Roles**

The first step is the formation of University Level Internship Cell and College/Institutional Level Internship Cells. This is crucial as both levels will coordinate, supervise and ensure the effective execution of internships.

- The university Level Internship Cell will be headed by the Vice Chancellor/Dean, with the Nodal Officer (Training & Placement Officer - TPO) managing operations, assisted by Faculty and Student Coordinators.
- The college-level internship cell will have the principal as its head, supported by the college-level TPO, faculty coordinators and student representatives.

The **Nodal Officer at the university level** is responsible for supervising the formation and operation of the internship cells at the institutional level. The cells are to be established within the **first month** of the academic year. The structure and assigned roles of the members will be recorded and maintained.

### **2. Finalisation of Internship Policy**

Once the internship cells are operational, the **University Level Internship Cell** will finalise the **Internship Policy and Guidelines** in accordance with NEP 2020, UGC regulations and industry standards. This policy will outline the academic credit structure, assessment criteria and the overall timeline for the internship process.

- The **Nodal Officer (TPO)** will ensure that the policy is communicated to all affiliated colleges and institutions, providing clarity on academic credits, evaluation methods and required documentation.

### **3. Industry Outreach and Partnership Establishment**

The **TPO** at both the university and college levels will initiate outreach to industries, government bodies, NGOs and registered start-ups to establish internship opportunities. This is achieved by signing **Memoranda of Understanding (MoUs)**

with these organisations. The collaborations should be formalised to ensure a clear understanding of expectations between the institution and the internship providers.

The **TPO** will manage this process, ensuring each department can access relevant industry partnerships. The outreach is expected to be completed within the first two months of the academic year.

#### **4. Student Registration for Internships**

Once collaborations with internship providers are established, the **College/Institutional Level Internship Cells** will open student registration. Students will be required to submit their academic profile, resumes and indicate areas of interest.

- **Faculty Coordinators** will assist students in identifying relevant internship opportunities and preparing their resumes.
- The **TPO** ensures that all eligible students complete their registration on time.

After registration closes, the College Internship Cell will submit the student registration details to the University Internship Cell for tracking purposes.

#### **5. Allocation of Internships**

Based on the registrations received, the **College/Institutional Internship Cells** will allocate internships to students by matching their academic profile and preferences with available internship opportunities.

- The **TPO** and the Faculty Coordinators will ensure that students are allocated appropriate internships, prioritising alignment with academic objectives.
- The confirmed list of allocations will be communicated to the University Level Internship Cell.

Each student will receive a formal **Internship Confirmation Letter** from the allocated provider.

#### **6. Pre-Internship Orientation**

The College Level Internship Cell will will organise a pre-internship orientation session for all students who have been assigned internships. The orientation will cover essential skills like professional communication, workplace etiquette, resume writing, and interview techniques.

- Industry representatives may be invited to conduct parts of the training.

- The **TPO** will ensure that all students attend the orientation and that attendance is recorded.

### **7. Signing of Internship MoUs**

Before the commencement of the internship, formal **Internship Agreements** will be signed between the student, the institution and the internship provider. This agreement clearly outlines the roles and responsibilities of each party.

- The **TPO** will ensure that these agreements are completed and stored in the student's internship file.
- A copy of each agreement will be submitted to the University Internship Cell for record-keeping.

### **8. Commencement of Internship**

Students begin their internships under the guidance of their **Industry Supervisor**. Throughout the internship, students are required to maintain a **Daily Internship Diary**, recording their tasks, learning outcomes and skills gained.

- The **Faculty Coordinator** will monitor students during the internship and conduct regular check-ins.
- The **Industry Supervisor** will periodically evaluate the student's performance, ensuring their tasks align with the agreed-upon objectives.

### **9. Mid-Internship Review**

At the midpoint of the internship, the **Faculty Mentor** will conduct a **Mid-Internship Review** with the student and the Industry Supervisor to evaluate the student's progress. This will ensure that any issues are addressed promptly and that the internship continues to meet both academic and professional objectives.

- The **TPO** will also review student progress and assist in resolving any issues that may arise.
- A progress report will be submitted to the University Internship Cell after the review.

### **10. Submission of Internship Reports**

After completing the internship, students are required to submit their **Internship Reports** within one week. This report must detail the tasks they completed, the skills they developed and the overall learning experience.

- **Faculty Mentors** will review the reports and provide feedback.
- The reports are then submitted to the **TPO** and forwarded to the University Level Internship Cell for academic record-keeping.

#### **11. Final Evaluation and Viva Voce**

Students will present their internship experiences through a **Viva Voce or Seminar Presentation**. An evaluation committee, consisting of the **Faculty Mentor, TPO**, and other faculty members, will assess the students' performance based on their report and presentation.

- Grades will be assigned based on the evaluation rubric, which considers both the student's report and the viva voce.
- The final grades and evaluation sheets are submitted to the University Level Internship Cell.

#### **12. Issuance of Completion Certificates**

Upon successful completion of the internship, the **Industry Supervisor** will issue a **Completion Certificate** and provide final feedback on the student's performance. The certificate is submitted to the College Level Internship Cell and then forwarded to the University Level Internship Cell.

- The **TPO** ensures that the certificates are recorded in the student's academic file.

#### **13. Credit Allocation and Reporting**

After the final Evaluation, the **University Internship Cell** will allocate academic credits based on the student's performance during the internship. The **TPO** will submit the final grades to the Examination Section for inclusion in the student's academic records.

#### **14. Feedback Collection and Process Improvement**

Once the internship cycle is complete, the **University and College Internship Cells** will collect feedback from students, faculty and industry supervisors. This feedback will be used to improve the internship process for future batches.

- The **TPO** compiles the feedback and submits a report to the University Level Internship Cell.
- Recommendations for improving the process are made based on the feedback collected.

### **15. Renewal and Signing of New MoUs**

At the end of each academic year, the **TPO** will work on renewing MoUs with existing industry partners and establishing new partnerships for the upcoming academic year. The **University Internship Cell** will monitor and support this process, ensuring the institution has access to various internship opportunities.

### **Components for Evaluation of Internships/OJT**

Evaluation of internships or On-the-Job Training (OJT) is a critical process that assesses the performance and learning outcomes of the students. The evaluation process is divided into **Internal** and **External** components to ensure a comprehensive review of the student's practical work experience. Each component plays a significant role in determining the final credit allocation and student success.

#### **1. Internal Evaluation**

**Internal Evaluation** is carried out by the **Faculty Mentor** and the College Level Internship Cell. The purpose is to assess the student's performance from an academic perspective, ensuring that the internship aligns with the learning objectives of the academic programme.

#### **Key Components of Internal Evaluation:**

- **Regularity and Punctuality:** Attendance, timely submission of reports and adherence to deadlines.
- **Mid-Internship Review:** The Faculty Mentor conducts periodic student progress reviews. This includes checking for task completion, problem-solving skills, and the relevance of tasks to the student's academic goals.
- **Internship Report:** The student submits a comprehensive report detailing the tasks they performed, skills they developed and lessons learned during the internship. The report is evaluated for clarity, depth and connection to the student's academic curriculum.

- **Viva Voce or Presentation:** Students present their internship experience before a panel, including the Faculty Mentor and other department members. This presentation evaluates the student's understanding of the practical work done and how they can relate it to theoretical knowledge.
- **Faculty Mentor's Evaluation:** The Faculty Mentor evaluates the student's overall progress, work ethic, initiative and problem-solving ability.

## 2. External Evaluation

**External Evaluation** is carried out by the **Industry Supervisor** or the organisation hosting the student during the internship. This Evaluation is crucial as it assesses the student's ability to work professionally and apply academic knowledge in real-world tasks.

### **Key Components of External Evaluation:**

- **Task Performance:** The industry supervisor evaluates the quality and efficiency with which the student performed assigned tasks.
- **Technical Skills:** Assessment of the student's technical skills related to the internship, including their ability to apply learned theories practically.
- **Professional Behaviour:** The supervisor assesses the student's punctuality, communication skills, teamwork and adherence to the organisation's protocols.
- **Problem-Solving and Initiative:** Evaluation of the student's capacity to take initiative and solve problems independently within the scope of their tasks.
- **Final Supervisor Feedback:** The supervisor provides feedback on the overall performance of the student, highlighting strengths, weaknesses and areas for improvement.

### **Suggestive Grid for Assessment and Evaluation**

A **suggestive grid** provides a systematic way to assign weightage to various components of both internal and external evaluations. The following grid outlines the distribution of marks/grades for an internship/OJT evaluation process:

<b>Component</b>	<b>Weightage (Marks)</b>	<b>Evaluated By</b>
<b>Internal Evaluation</b>		
Regularity and Punctuality	10	Faculty Mentor
Mid-Internship Review	15	Faculty Mentor
Internship Report	20	Faculty Mentor
<b>Total Internal Evaluation</b>	<b>XXX Marks</b>	
<b>External Evaluation</b>		
Task Performance	20	External Examiner
Technical Skills	10	External Examiner
Professional Behaviour	10	External Examiner
Problem-Solving and Initiative	10	External Examiner
<b>Total External Evaluation</b>	<b>50 Marks</b>	
<b>Grand Total</b>	<b>100 Marks</b>	

# 1. Appendix

## 1.1. Appendix I: Internship Undertaking

1. Student Name:			
2. Current Address			
3. Residence Address			
4. Email id			
5. Mobile Nos.			
6. Aadhar			
7. PAN			
8. Overall GPA			
9. Mode of Internship			
10. Internship Preferences			
	Location	Core Area	Organization / Institute
Preference-1			
Preference-2			
Preference-3			
I confirm that I agree with the terms, conditions, and requirements of the Internship Policy			
Student Signature: _____			
Date _____			
I confirm that the student has attended the internship orientation and has met all paperwork and process requirements to participate in the internship program, and has received approval from his/her mentor.			
Sign of Department Faculty Coordinator _____			
Date _____			

## 1.2. Appendix II: Draft Resume Template

Name  
Contact Number and Email ID:

### Education

---

HEI Name Year  
Degree / Specialization:  
CGPA:

HEI Name: <bachelor's degree> Year  
Degree / Specialization:  
CGPA:

### Internship / Work Experience

---

Organization Year  
Project:  
Brief:

### Academic Experience

---

Semester Year  
Project:  
Brief:

- Emphasize accomplishments that are relevant to the field
- Be specific—omit unnecessary words and sentences
- Start your sentence with an action verb, not a passive one Use past-tense verbs to show what you have accomplished Quantify results as much as possible
- Use key words that will catch a recruiter's eye

### Other Achievements and Personal Interests

---

- List other achievements also in reverse chronological order
- Leadership positions held outside of your formal work environment
- Personal interests and accomplishments that will distinguish you from other applicants
- Volunteer service/Social Work

### 1.3. Appendix III: Organization Outreach Letter

<HEI Letter Head>

To,

The (Manager, HR) .....

.....

Subject: Request for \_\_\_\_\_ weeks internship of Students pursuing < >

Dear Sir,

The HEI established in <year>, <HEI>, Maharashtra reflects the vision of leading industrialists and educationalists. Institute is accredited with '< >' grade by NAAC in March 2015. The HEI has been recognized about it's over all academic excellence and infrastructure.

In view of the above, I request your good self to allow our following (no. of students) students for practical raining in your esteemed organization. Kindly accord your permission and give at least one-week time for students to join training after confirmation.

S.No.	Name	Roll no.	Year	Department

The resumes of these students are attached with this letter. If vacancies exist, kindly do plan for Interviews for the students in above branches.

A line of confirmation will be highly appreciated.

Yours sincerely,

Nodal Officer/TPO

<HEI Name and Date>

## 1.4. Appendix IV: Relieving Letter of Student

<HEI Letter Head>

To,  
The General Manager (HR) .....  
.....

Subject: Relieving letter of student

Dear Sir,

Kindly refer your letter/e-mail dated..... on the above cited subject. As permitted by your good self the following students will undergo Industrial Internship in your esteemed organization under your sole guidance and direction

S.No.	Name	Roll no.	Year	Department

This training being an essential part of the curriculum, the following guidelines have been prescribed in the curriculum for the training. You are therefore, requested to please issue following guidelines to the concerned student mentor.

- Internship schedule may be prepared and a copy of the same may be sent to us.
- Each student is required to prepare Internship diary and report.
- Kindly check the Internship diary of the student daily.
- Issue instruction regarding working hours during training and maintenance of the attendance record

You are requested to evaluate the student's performance on the basis of grading i.e. Excellent, Very Good, Satisfactory and Non-Satisfactory on the below mentioned factors:

- Attendance and general behavior
- Relation with workers and supervisors
- Initiative and efforts in learning
- Knowledge and skills improvement
- Contribution to the organization

The performance report may please be forwarded to the undersigned on completion of training in sealed envelope.

Your efforts in this regard will positively enhance knowledge and practical skills of the students, your cooperation will be highly appreciated, and we shall feel obliged.

The students will abide by the rules and regulation of the organization and will maintain a proper discipline with keen interest during their internship. The students will report to you on dated ..... along with a copy of this letter.

Yours sincerely,

Nodal Officer/TPO

<HEI Name and Date>



## 1.6. Appendix VI: Attendance Sheet

<Organization Letter Head>

Name & Address of Organization

---

---

---

Name of the Student	
Roll Number	
Name of Course	
Date of Commencement of Training	
Date of Completion of Training	

Month and Year:

Week	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						

- Attendance Sheet should remain affixed in Daily Training Diary. Do not remove or tear it off.
- Holidays should be marked in Red Ink in attendance column. Absent should be marked as 'A' in Red Ink.

Name and Signature with date of Internship Supervisor \_\_\_\_\_

## 1.7. Appendix VII: Supervisor Evaluation of Intern

<Organization Letter Head>

Student Name: \_\_\_\_\_ Date: \_\_\_\_\_

Work Supervisor: \_\_\_\_\_ Title: \_\_\_\_\_

Organization: \_\_\_\_\_

Internship Address: \_\_\_\_\_

Dates of Internship: From \_\_\_\_\_ To \_\_\_\_\_

Please evaluate intern by indicating the frequency with which you observed the following behaviors:

Parameters	Needs Improvement	Satisfactory	Good	Excellent
Behaviors				
Performs in a dependable manner				
Cooperates with co-workers and supervisors				
Shows interest in work				
Learns quickly				
Shows initiative				
Produces high quality work				
Accepts responsibility				
Accepts criticism				
Demonstrates organizational skills				
Uses technical knowledge and expertise				
Shows good judgment				
Demonstrates creativity/originality				
Analyzes problems effectively				

Is self-reliant				
Communicates well				
Writes effectively				
Has a professional attitude				
Gives a professional appearance				
Is punctual				
Uses time effectively				

Overall performance of student intern (circle one):

(Needs improvement / Satisfactory / Good / Excellent)

Additional comments, if any:

Signature of Industry supervisor \_\_\_\_\_

HR Manager \_\_\_\_\_

### 1.8. Appendix VIII: Student Feedback of Internship

(To be filled by Students after Internship completion)

Student Name: \_\_\_\_\_ Date: \_\_\_\_\_  
 Industrial Supervisor: \_\_\_\_\_ Title: \_\_\_\_\_  
 Supervisor Email: \_\_\_\_\_ Internship is: \_\_\_\_\_ Paid \_\_\_\_\_ Unpaid \_\_\_\_\_  
 Organization: \_\_\_\_\_  
 Internship Address: \_\_\_\_\_  
 Faculty Coordinator: \_\_\_\_\_ Department: \_\_\_\_\_  
 Dates of Internship: From \_\_\_\_\_ To \_\_\_\_\_

Give a brief description of your internship work (title and tasks for which you were responsible):

Was your internship experience related to your major area of study?

- Yes, to a large degree
- Yes, to a slight degree
- No, not related at all

Indicate the degree to which you agree or disagree with the following statements.

This experience has:	Strongly Agree	Agree	No opinion	Disagree	Strongly Disagree
Given me the opportunity to explore a career field					
Allowed me to apply classroom theory to practice					
Helped me develop my decision-making and problem-solving skills					
Expanded my knowledge about the work world prior to permanent employment					
Helped me develop my written and oral communication skills					
Provided a chance to use leadership skills (influence others, develop ideas with others, stimulate decision-making and action)					

Expanded my sensitivity to the ethical implications of the work involved					
Made it possible for me to be more confident in new situations					
Given me a chance to improve my interpersonal skills					
Helped me learn to handle responsibility and use my time wisely					
Helped me discover new aspects of myself that I didn't know existed before					
Helped me develop new interests and abilities					
Helped me clarify my career goals					
Provided me with contacts which may lead to future employment					
Allowed me to acquire information and/ or use equipment not available at my Institute					

- In the Institute internship program, faculty members are expected to be mentors for students. Do you feel that your faculty coordinator served such a function? Why or why not?
- How well were you able to accomplish the initial goals, tasks and new skills that were set down in your learning contract? In what ways were you able to take a new direction or expand beyond your contract? Why were some goals not accomplished adequately?

- In what areas did you most develop and improve?
- What has been the most significant accomplishment or satisfying moment of your internship?
- What did you dislike about the internship?
- Considering your overall experience, how would you rate this internship? (Circle one).  
-Satisfactory/ Good/ Excellent
- Give suggestions as to how your internship experience could have been improved. (Could you have handled added responsibility? Would you have liked more discussions with your professor concerning your internship? Was closer supervision needed? Was more of an orientation required?)

<Signature of Student>

<Name, Roll number, Date>

### 1.9. Appendix IX: Performa for Evaluation of Internship by Institute

<HEI Letter Head>

1. Name of Student \_\_\_\_\_
2. Mob. No. \_\_\_\_\_
3. Roll No. \_\_\_\_\_
4. Branch/Semester \_\_\_\_\_
5. Period of Training \_\_\_\_\_
6. Home Address with contact No. \_\_\_\_\_
7. Address of Training Site: \_\_\_\_\_
8. Address of Training Providing Agency: \_\_\_\_\_
9. Name/Designation of Training In- charge \_\_\_\_\_
10. Type of Work \_\_\_\_\_
11. Date of Evaluation \_\_\_\_\_
12. Please rate the following:

S.no.	Particular	Grade
1	Quality and effectiveness of presentation	
2	Depth of knowledge and demonstrated skills	
3	Variety and relevance of learning experience	
4	Practical applications and relationships with concepts taught	
5	Internship Report	
6	Attendance record, student log, supervisor evaluation	

Overall grade: \_\_\_\_\_

Additional Remarks:

Signature of Faculty Mentor

## 1.10. Appendix X: Student Resources: Internship Programs and Platforms

### Government Internship Programs

- AICTE Internship: <https://internship.aicte-india.org/>
- NITI Ayog Internship: <https://www.niti.gov.in/internship>
- TULP Internship Program: [https://smarcities.gov.in/The\\_Urban\\_Learning\\_Internship\\_Program](https://smarcities.gov.in/The_Urban_Learning_Internship_Program)
- Digital India Internship: <https://www.meity.gov.in/writereaddata/files/Digital%20Internship%20Scheme%202023%20%281%29.pdf>
- Directorate General of Foreign Trade Internship program: <https://www.dgft.gov.in/CP/?opt=intership-scheme>
- National Commission for Scheduled Tribes Internship: <https://ncst.nic.in/sites/default/files/2021/Internship/3677>
- Corporate Affairs Ministry Internship program: <https://www.mca.gov.in/bin/dms/getdocument?mds=aC%252B%252F82boz%252FD%252FdHcFkAAJ0A%253D%253D&type=open>
- Finance Ministry Internship program: <https://dpe.gov.in/schemes/scheme-internship>
- Women and Child Development Ministry Internship program: [https://wcd.nic.in/sites/default/files/Internship%20Guideline..\\_0.pdf](https://wcd.nic.in/sites/default/files/Internship%20Guideline.._0.pdf)
- Ministry of Culture Internship programs: <https://nationalmuseumindia.gov.in/en/national-museum-internship-programme>

### Online Platforms for Internships:

- Internshala: <https://internshala.com/>
- LetsIntern: <https://letsintern.in/>
- Twenty19: <http://twenty19.com.testednet.com/>
- HelloIntern: <https://hellointern.co/>
- Freshersworld: <https://www.freshersworld.com/>
- Youth4work: <https://www.youth4work.com/>
- Freshersnow: <https://www.freshersnow.com/internships-in-delhi/>
- Zuno by Foundit: <https://www.foundit.in/zuno/>
- LinkedIn: <https://www.linkedin.com/jobs/internship-jobs/?currentJobId=3647611763&originalSubdomain=in>
- Well Found (earlier, AngelList Talent): <https://wellfound.com/location/india>
- Indeed: <https://in.indeed.com/jobs?q=internships&l=&vjk=fd2d4f96a2564717>
- Naukri.com: <https://www.naukri.com/internship-jobs>
- TimesJobs: <https://www.timesjobs.com/jobs-by-roles/intern-jobs>
- NGO Box: [https://ngobox.org/job\\_listing.php](https://ngobox.org/job_listing.php)
- CSR Box: <https://csrbox.org/>

## 2. Annexure- Frequently Asked Questions for Students

### i. What is an internship?

An internship is a structured, short-term work experience usually offered by organizations and academic / research institutions to students to gain practical exposure in a professional setting. Key benefits of an internship include:

- Practical application of classroom learning in real-world scenarios.
- Professional-skill development including communication, teamwork, etc.
- Exposure to industry-specific processes and environments.
- Opportunities for networking and potential future job prospects

### ii. How many hours do I need to complete to get the credits for my internship?

The number of hours required varies based on the credit allocation for different programs. It is generally equivalent to 30 hours of work per credit. Technical programs typically require 12 credits, while other undergraduate programs require 12-14 credits. On the other hand, postgraduate programs require 10-12 credits.

### iii. When can I apply for Internship?

The application timelines and duration are specified at the beginning of each academic year. Students can apply as per the specified timelines. The Internship Cell shall facilitate the application process and provide support with preparation.

### iv. What are the domains I can do my internship in?

Internship domains are diverse, encompassing both core and non-core areas. Core domains are related directly to the student's field of study. On the other hand, non-core domains offer opportunities for cross-disciplinary learning and skill development. The internships can be of the following nature (but not limited to):

- Internships with Industrial organizations, both Industrial and Government
- NGO, MSME, Rural Internship
- Innovation and Entrepreneurship activities
- Inter/ Intra Institutional Activities
- Academic / industry research project
- Project work, Seminar (excluding credits for Advanced Courses)

**v. How can I apply for Internship?**

Students can apply through multiple channels. They can leverage existing internship platforms and programs, as given in Appendix of this Policy. Apart from these portals, students are encouraged to network through alumni, faculty mentors, and industry experts to find the organizations that suit their interests. They are also encouraged to engage in networking events, career fairs, and workshops organized by the HEI.

**vi. What is the monetary compensation for my internship?**

Compensation structures vary across internships and organizations. Some internships offer monetary compensation, while others may be partially compensated or unpaid. The focus remains on the quality and relevance of the internship experience.

**vii. What should I write in my resume? Is cover letter Cover letter also necessary?**

Resumes should highlight academic achievements, skills, previous experiences, and extracurricular activities relevant to the internship. A cover letter is recommended, showcasing the student's interest, qualifications, and suitability for the internship role.

Students are required to follow a standard format for their Resume, as given in the Appendix of the Internship Policy.

**viii. Can my internship lead to full time employment?**

Internships often act as a gateway to potential future job opportunities within the hosting organization. However, full-time employment depends on various factors, including performance during the internship and organizational requirements. Students are required to report to the Internship Cell of any PPO made by the respected organization.

**ix. How will my internship performance be assessed? Will the assessment affect my credits?**

Internship shall be evaluated on the basis of quality and effectiveness of presentation, depth of knowledge and demonstrated skills, variety and relevance of learning experience, practical applications and relationships with concepts taught in the course, and Internship Report. Attendance record, student log, supervisor evaluation shall also be analyzed towards evaluation of the Internship. The credits will be allocated on the basis of overall grade (above Pass) received by the students during the assessment.

**x. Can I work from home for the internship?**

Depending on the nature of the internship and the organization's policies, remote work options might be available. However, compliance with the organization's requirements and maintaining communication with HEI is crucial.

**xi. What if I find an internship, unaided by the University, i.e, through my own efforts?**

Students are free to find their own internship opportunities. They must inform the Nodal Officer/TPO and ensure compliance with internship guidelines.

**xii. Whom can I contact for any clarifications / questions on internships and related processes?**

For any queries or clarifications regarding internships and related processes, students can reach out to the designated Nodal Officer/TPO or the Faculty Coordinators at the Departmental level. If any student has any grievance with respect to termination and/or any penal action ordered by concerned HOD, then such a student can submit his appeal in writing to the Nodal Officer/TPO, who shall be the final arbiter on such matters.