



NEP 2020 and the Employability of Commerce Graduates: Assessing the Alignment between Industry Skill Requirements and Graduate Competencies, with Special Reference to SGBAU

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ABSTRACT

This paper investigates the extent to which reforms implemented under the National Education Policy (NEP) 2020 have reduced the gap between the skills required by employers and the competencies possessed by commerce (B.Com/BBA) graduates, with a focus on colleges affiliated with Sant Gadge Baba Amravati University (SGBAU) in Maharashtra's Vidarbha region. The study adopts a descriptive-analytical design based entirely on secondary data. Evidence is gathered from the NEP 2020 policy document, national employability surveys (the Wheebox-CII India Skills Report series), peer-reviewed studies on NEP 2020 implementation, and institutional curriculum documents, which are thematically synthesized against the context of a regional, semi-urban university. The paper shows that commerce graduates in the SGBAU region continue to do well in theoretical assessments but are relatively weak in applied digital and accounting-software abilities, which is consistent with national employability data. NEP 2020's skill-based modules, required internships, and multidisciplinary electives appear to improve job preparedness where they are implemented, but a

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rural-urban divide in infrastructure and industry exposure continues to limit outcomes in smaller districts like Washim, Buldhana, and Yavatmal. The study suggests a structured industry-institution linking strategy, curriculum modifications focused on applied software and analytics technologies, and district-level internship coordination to expedite NEP 2020's employability impact on regional commerce students.

1. Introduction

Higher education in India underwent a phase of structural reform with the implementation of the National Education Policy (NEP) 2020, which replaced the 1986 Policy with a framework focused toward flexibility, multidisciplinary, and skill integration (**Ministry of Education, 2020**). A recurring problem that drives this reform is that a huge majority of Indian graduates are still difficult to place in jobs, not because they lack qualifications, but because the competences produced during their degree programs do not precisely match what companies demand.

Commerce is one of the most popular undergraduate programs in India, with a huge annual cohort of B.Com and BBA graduates destined for careers in accounting, banking, taxation, and general management. However, recent industry data suggest that commerce graduates convert into employment at a comparatively modest rate: the Wheebox-CII India Skills Report 2025 records an overall graduate employability rate of 54.81 percent nationally, while employability among Bachelor of Commerce graduates specifically was estimated at approximately 48 percent in 2024, notably lower than the rates recorded for management (78 percent) and engineering (71.5 percent) streams. This pattern indicates a continuous gap between commerce courses and the practical, software, and analytics-oriented abilities that recruiters are increasingly seeking.

Sant Gadge Baba Amravati University (SGBAU) serves a large number of commerce students from five districts in the Vidarbha region: Amravati, Akola, Buldhana, Washim, and Yavatmal, many of them come from rural and semi-urban backgrounds. Because SGBAU's affiliated colleges operate under infrastructural and industry-access conditions that differ significantly from those of metropolitan universities, the university provides an ideal setting for examining whether NEP 2020's skill-oriented provisions are translating into increased employability for commerce graduates outside India's major cities.

This research synthesizes existing policy papers, national employability statistics, and prior scholarship to analyze alignment and suggest areas where NEP 2020 implementation in the SGBAU region



is likely to succeed or fail. It concludes by providing precise, testable propositions for a future primary research of SGBAU students, professors, and recruiters.

2. Review of Literature

2.1 The Skill Gap in Commerce Education

A recurring topic in employability studies is that commerce graduates have a solid theoretical foundation in accounting, finance, and taxation but are underprepared for practical job tools. **National Skills Network (2025)**, citing the Economic Survey 2024-25, finds that only a small proportion of graduates find jobs that match their qualifications, and links this mismatch to gaps between curriculum material and the practical, technology-enabled skills employers need. Recruiters frequently mention unfamiliarity with accounting and spreadsheet software, as well as weak professional communication skills, as prevalent flaws among recent commerce graduates.

2.2 NEP 2020's Vision for Skill-Based Education

NEP 2020 specifically aims to transform undergraduate education away from rote memorization and toward multidisciplinary, skill-based learning, which includes occupational exposure, flexible credit structures, and mandated internships (**Ministry of Education, 2020**). **Singh and Gunasekaran (2024)** examine the evolution of India's education policy from 1968 to NEP 2020, as well as a case study of Skill Enhancement Courses at the University of Delhi, and conclude that NEP 2020 has significantly improved the integration of vocational content into mainstream academic curricula, and that such courses have measurable improvements in participating students' employability skills. **The National Skills Network (2025)** highlights vocational-education integration, various entry and exit points, and structured internships as the policy's key employability levers.

2.3 Corporate Expectations versus Graduate Competencies

A different body of research focuses on the gap between what employers claim they require and what courses provide. **Bagde (2025)** defines this as an education-employment gap that causes unemployment, underemployment, and skill shortages even as the number of graduates increases year after year. He contends that, despite NEP 2020's emphasis on skill-based education and industry linkages, implementation limitations and infrastructural shortfalls have widened rather than narrowed this gap in some regions. A conceptual framework advocates for a structured matching mechanism between internship



and job opportunities offered by industry and the corresponding demand from educational institutions, which is precisely the type of institutional coordination that regional commerce colleges frequently lack.

2.4 Commerce Education in Regional and Rural Universities

Employability outcomes vary between India's states and institution kinds. The India Skills Report 2025 reveals significant state-level variance, with Maharashtra having the greatest state employability rate (84 percent), even while national commerce-specific employability trails below management and technical streams (**Wheebox et al., 2025**). This state-level strength is accompanied by well-documented intra-state disparities: colleges in smaller towns typically have less developed computer infrastructure, less limited internet access, and fewer local corporate partners for internships than colleges in major cities, limiting the practical exposure available to students in districts such as Washim, Buldhana, and Yavatmal, even when the parent university performs well in aggregate terms.

3. Research Gap

Three gaps in the available literature inspire this research. First, empirical and conceptual research on NEP 2020 and employability focuses disproportionately on engineering, vocational, and general-humanities education, with commerce-specific study remaining rather scarce. Second, most accessible studies were undertaken early in the NEP 2020 rollout or rely on national-level aggregates, leaving it unclear how the policy's requirements are being implemented for specific institutions several years later. Third, most of the employability scholarship examines metropolitan or large public universities, leaving regional universities such as SGBAU, which serve many rural and semi-urban commerce students, comparatively under-studied despite their size and distinct infrastructural constraints.

4. Objectives of the Study

- To examine the essential provisions of NEP 2020 that pertain to commerce and skill-based education.
- To identify from national employability data and previous literature, the qualities that employers routinely anticipate of commerce graduates.
- To assess, through secondary evidence, the competencies commerce graduates from SGBAU-affiliated colleges are likely to possess on completion of their degree.
- To evaluate the employability implications of NEP 2020 implementation for SGBAU commerce graduates, including regional disparities within the university's catchment area.



- To propose practical measures by which colleges, university leadership and regional employers can narrow the identified skill gaps.

5. Research Methodology

5.1 Research Design

The study uses a descriptive-analytical design based on desk research. It compares the skill-development provisions outlined in NEP 2020 and SGBAU's updated commerce curriculum to the skill priorities documented in national employability surveys and past peer-reviewed literature, rather than gathering new primary responses.

5.2 Sources of Data

All data used are secondary in nature, sourced from: (i) the NEP 2020 policy document and associated government circulars; (ii) SGBAU curriculum and syllabus documents for B.Com programs under the NEP framework; (iii) national employability datasets, primarily the Wheebox-CII-AIsCTE India Skills Report series and Statista compilations of stream-wise employability; and (iv) peer-reviewed and conference literature on NEP 2020 implementation and graduate employability.

5.3 Scope

The undergraduate commerce students and graduates, primarily B.Com and BBA are target audience. Colleges connected with SGBAU in five districts (Amravati, Akola, Buldhana, Washim, and Yavatmal). Applied accounting and digital tool proficiency, English workplace communication, soft skills, and the role of internships, all measured against national employability indicators.

5.4 Limitations

- Findings are based on secondary and national statistics and have not yet been confirmed against primary responses specific to SGBAU students, teachers, or regional employers.
- National employment statistics (e.g., the Wheebox India Skills Report) are not disaggregated to the level of particular regional universities, therefore district-level findings for the SGBAU region must be inferential.
- NEP 2020 is still being implemented in phases, therefore its long-term impact on graduate career outcomes cannot be properly studied.

6. Discussion and Analysis



6.1 Theoretical Knowledge versus Practical Competency

The secondary evidence evaluated regularly shows a difference between examination performance and applied workplace skill. Commerce students typically perform well on written assessments of accounting principles and taxation rules, but national employability data show that they convert to employment at a lower rate than their management or engineering peers, owing in large part to a lack of exposure to tools such as Tally, advanced Excel, and GST-filing platforms (Statista, 2024; National Skills Network, 2025).

6.2 Effect of NEP 2020 Interventions on Employability

The evidence available for the implementation of NEP 2020's skill-based modules, practical computer training, and brief internships is encouraging: According to Singh and Gunasekaran (2024), Skill Enhancement Courses implemented as part of the strategy significantly increased the employability abilities of participating students. This shows that SGBAU-affiliated universities that have completely implemented these components are more likely to produce job-ready commerce graduates than those that have just partially adopted them.

6.3 Persistent Gap Between Industry Expectations and Curriculum Delivery

Despite these advancements, national data demonstrate that corporate expectations continue to exceed what many commerce curriculums provide, particularly in data analytics and advanced spreadsheet abilities. Bagde (2025) describes this as an increasing, rather than a reducing, education-employment gap in numerous locations, caused by implementation constraints and infrastructural deficits a cautionary tale against presuming that policy intent alone closes the skill gap for regional universities like SGBAU.

6.4 Role of Soft Skills

The literature on employability consistently emphasizes communication skills and teamwork in addition to technical proficiency. The introduction of communication and life-skill components in NEP 2020 is likely to have a disproportionate impact on regional commerce students, for whom English-medium workplace communication is frequently a greater barrier than technical accounting knowledge (National Skills Network, 2025).

6.5 Role of Internships and Experiential Learning



Mandatory internships are one of NEP 2020's most direct strategies for increasing job preparedness. The NITTTR Journal's (2022) proposed framework for matching institutional demand with industry-supplied internship and job opportunities is directly relevant to SGBAU's five-district catchment, where structured collaboration between colleges and local employers has the potential to significantly increase the number of students who receive even brief, one-month exposures to real office work before graduation.

6.6 Rural–Urban Disparity within SGBAU-Affiliated Colleges

Maharashtra's great state-level employability performance (84 percent, the highest of any state in the India Skills Report 2025) should not be interpreted as proof that this benefit is uniformly distributed among SGBAU's constituent colleges (Wheebox et al., 2025). Colleges in Amravati are likely to have significantly better computer laboratories, internet connectivity, and access to local corporate internship partners than colleges in Washim, Buldhana, or Yavatmal, and this infrastructural disparity is a possible driver of within-university variation in NEP 2020's employability impact.

7. Conclusion

NEP 2020 provides a credible framework for transforming commerce education from rote learning to applied, industry-relevant skill development. The secondary evidence reviewed here suggests that this framework is already improving outcomes where it has been substantively implemented through skill-based electives, communication training, and mandatory internships but there is still a real gap between industry expectations and curriculum delivery, which is likely to be more pronounced in SGBAU's smaller-town colleges than in Amravati itself. Realizing NEP 2020's full employability potential for the Vidarbha region will be determined less by the policy's design than by the consistency with which individual colleges implement its skill development requirements.

8. Recommendations

- Prioritize applied education in accounting software (e.g., Tally), advanced spreadsheet features, and GST-filing platforms in addition to existing theoretical coursework.
- Make an organized, assessed internship or live industrial project a credit-bearing requirement for all commerce students, not just those who have access to local firms.
- Create a university-level cell that actively facilitates internship and placement ties between local businesses and colleges in smaller areas, not just in Amravati.



- Integrate communication and workplace behavior training into the main commerce curriculum rather than treating it as an optional add-on.
- Direct more computer and networking infrastructure to colleges in Washim, Buldhana, and Yavatmal to close the rural-urban implementation divide.

9. Scope for Future Research

This paper's conclusions are based on secondary and national-level research and are presented as assertions rather than tested findings. The logical next step is to conduct a primary study surveying final-year and recently graduated B.Com/BBA students, commerce faculty, and regional HR managers across SGBAU's five affiliated districts, using the sampling approach, to directly test the propositions and quantify, rather than infer, the rural-urban employability differential identified here.

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