

B.Com. (Banking and Insurance) Programme

Under Choice Based Credit, Grading and Semester System

Course Structure

S.Y.B.Com. (Banking & Insurance)

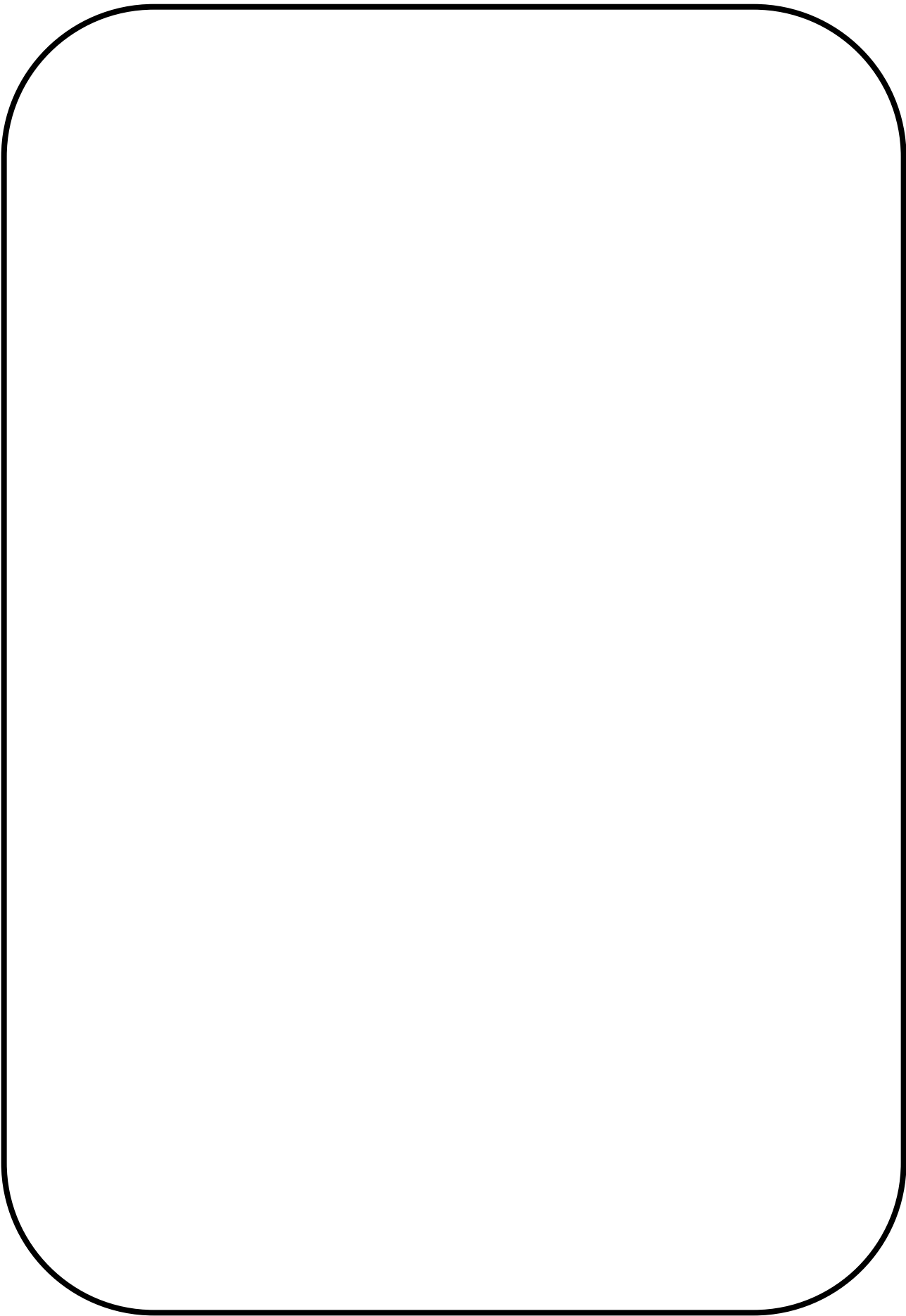
(To be implemented from Academic Year- 2017-2018)

No. of Courses	Semester III	Credits	No. of Courses	Semester IV	Credits
1	Elective Courses (EC)		1	Elective Courses (EC)	
1,2 & 3	*Any three courses from the following list of the courses	09	1,2 & 3	**Any three courses from the following list of the courses	09
2	Ability Enhancement Courses (AEC)		2	Ability Enhancement Courses (AEC)	
2A	Ability Enhancement Compulsory Course (AECC)		2A	Ability Enhancement Compulsory Course (AECC)	
4	Information Technology in Banking & Insurance- I	03	4	Information Technology in Banking & Insurance- II	03
2B	*Skill Enhancement Courses (SEC)		2B	**Skill Enhancement Courses (SEC)	
5	Any one course from the following list of the courses	02	5	Any one course from the following list of the courses	02
3	Core Courses (CC)		3	Core Courses (CC)	
6	Financial Markets	03	6	Corporate & Securities Law	03
7	Direct Taxation	03	7	Business Economics-II	03
Total Credits		20	Total Credits		20

*List of Skill Enhancement Courses (SEC) for Semester III (Any One)		**List of Skill Enhancement Courses (SEC) for Semester IV (Any One)	
1	Foundation Course – III (An Overview of Banking Sector)	1	Foundation Course - IV (An Overview of Insurance Sector)
2	Foundation Course- Contemporary Issues- III	2	Foundation Course- Contemporary Issues- IV
3	Foundation Course in NSS - III	3	Foundation Course in NSS – IV
4	Foundation Course in NCC - III	4	Foundation Course in NCC – IV
5	Foundation Course in Physical Education - III	5	Foundation Course in Physical Education -IV

*List of Elective Courses (EC) for Semester III (Any Three)		**List of Elective Courses (EC) for Semester IV (Any Three)	
1	Financial Management - I	1	Financial Management –II
2	Management Accounting	2	Cost Accounting
3	Organizational Behaviour	3	Entrepreneurship Management
4	Risk Management	4	Wealth Management
5	Mutual Fund Management	5	Customer Relationship Management

Note: Course selected in Semester III will continue in Semester IV



***Revised Syllabus of Courses of B.Com. (Banking & Insurance)
Programme at Semester III
with Effect from the Academic Year 2017-2018***

1. Elective Courses (EC)

***Financial Management - I
Modules at a Glance***

Sr. No.	Modules	No. of Lectures
1	Introduction to Finance and Financial Management	15
2	Financial Goal Setting & Time value of Money	15
3	Investment Decisions: Capital Budgeting	15
4	Financial Decisions	15
Total		60

Sr. No.	Modules / Units
1	Introduction to Finance and Financial Management A) Introduction to Finance • Meaning and definition of finance • Importance of finance • Types of Finance: Public and Private • Sources of finance 1. Long Term Sources : Term Loans, Debentures, Bonds, Zero Coupon bonds, Convertible Bonds, Equity shares, Preference shares, CD, CP, Public Deposits 2. Short Term Sources: Bank Finance, Trade Credit ,Other Short Term Sources 3. Venture Capital and Hybrid Financing B) Financial Management • Meaning and Importance of Financial Management • Scope of Financial Management • Functions and Objectives of Financial Management • Primary Objective of Corporate Management • Agency Problem • Organization of Finance Function • Emerging role of Finance Managers in India. C) Objectives of the Firm • Profit Maximization and Shareholders Wealth Maximization, • Profit V/s Value Maximization
2	Financial Goal Setting & Time value of Money A) Financial Goal Setting • Introduction • Financial Forecasting – Meaning, Techniques, Benefits • Approaches to Financial Planning • Economic Value Added (EVA)– Measurement & Components • Free Cash Flow (FCF) - B) Time Value of Money • Concept • Present Value • Annuity • Techniques of Discounting • Techniques of Compounding,
3	Investment Decisions: Capital Budgeting A) Capital Budgeting • Nature of Capital Budgeting • Purpose of Capital Budgeting • Capital Budgeting Process • Types of Capital Investment • Basic Principle of Measuring Project Cash Flows • Increment Principle, Long Term Funds Principle, Exclusion of Financial Cost Principle, Post Tax Principle

	• Probability technique for measurement of cash flow • Capital Budgeting Techniques: Net Present Value Profitability Index and Discounted Pay Back Method. • A Comparison; Project Selection Under Capital Rationing (Note: Problems on computation of cash flow, ranking of projects on various techniques, selection and analysis with / without capital rationing)
4	Financial Decisions
	A) Cost of Capital : • Introduction and Definition of Cost of Capital • Measurement of Cost of Capital • Measurement of WACC using book value and market value method. • Measuring Marginal Cost of Capital B) Capital Structure Decisions: • Meaning and Choice of Capital Structure • Importance of Optimal Capital Structure • EBIT -EPS Analysis • Capital Structure Theories • Dividend Policies (Walter & Gordon)

Note: Relevant Law/Statute/Rules in force and relevant Accounting Standards in force on 1st April immediately preceding commencement of Academic Year is applicable for ensuing examination after relevant year.

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1. Elective Courses (EC)

Management Accounting

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to Management Accounting	10
2	Financial Statement Analysis	20
3	Working Capital Management	15
4	Management of Profits/Dividend Policy	15
Total		60

Sr. No.	Modules / Units
1	Introduction to Management Accounting
	Meaning and Definition , Scope, Functions , Objectives, Importance, Role of Management Accounting, Management Accounting Framework, Tools of Management Accounting
2	Financial Statement Analysis
	A) Introduction to Corporate Financial Statements : Understanding the Balance sheet and Revenue statements with the headings and sub headings, Uses of financial statements, Users of Financial Statements. B) Financial Statement Analysis Introduction and Meaning of Financial Statement Analysis, Steps, Objective, Types of Analysis. • Ratio analysis: Meaning, classification, Du Point Chart, advantages & limitations. • Balance Sheet Ratios: Current Ratio, Liquid Ratio, Stock Working Capital Ratio, Proprietary Ratio, Debt Equity Ratio, Capital Gearing Ratio. Revenue Statement Ratios: Gross Profit Ratio, Expenses Ratio , Operating Ratio, Net Profit Ratio , Net Operating Profit Ratio , Stock Turnover Ratio, Combined Ratio, Return on Capital employed (Including Long Term Borrowings), Return on proprietor's Fund (Shareholders Fund and Preference Capital , Return on Equity Capital, Dividend Payout Ratio, Debt Service Ratio, Debtors Turnover, Creditors Turnover.
3	Working Capital Management:
	Concept, Nature of Working Capital, Planning of Working Capital, Estimation /Projection of Working Capital Requirements in case of Trading and Manufacturing Organization Operating Cycle.
4	Management of Profits/Dividend Policy
	Meaning, Types, Factors influencing dividend policy, Forms of dividend. Determinants of Dividends Policy: Factors; Dividend Policy in India; Bonus Shares (Stock dividend) and Stock (Share) Splits; Legal, Procedural; and Tax Aspects associated with Dividend Decision

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1. Elective Courses (EC)

Organizational Behaviour

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	The Individual Behaviour	15
2	The Group Dynamics	15
3	The Organizational Dynamics	15
4	Organization Behaviour In Financial Services	15
Total		60

Sr. No.	Modules / Units
1	The Individual Behaviour
	A) Personality: Meaning, Determinants of Personality, Major personality traits influencing OB, The Big Five Model, Trait Theory of personality, Psychoanalytic theory of Personality, Freud Stages of Personality Development, Locus of Control, Self-Monitoring. B) Learning: Meaning and Definition of Learning-The Learning Process, Principles of Learning, Theories of Learning-Classical conditioning, Operant Conditioning, Social Learning Theory, Learning through Reinforcement, Learning by Observing, Learning through Experience. C) Perception-Meaning, Factors Influencing Perception, Attribution Theory, Improving Perceptions- Johari Window, Empathy. D) Workplace Emotions, Values and Ethics: Meaning of Emotions, Cognitive Dissonance, Emotional Dissonance, Managing Emotions at Work (Emotional Labor) - The Six Universal Emotions. Meaning and Types of Values, Sources of Value systems, Values across Cultures, Values and Ethical Behaviour. E) Individual Decision Making: How are Decisions made in organization, Decision Making process, Decisional Styles.
2	The Group Dynamics
	A) Group Communication: Importance, Corporate Communication – Need, Importance and Techniques of Corporate Communication. B) Power and Politics: Meaning of Power, Bases of Power, Power Tactics, Organizational Politics, Reasons for Organizational Politics, Managing Organizational Politics. C) Negotiations: Meaning, Process, Strategies, Third Party Negotiations, Crisis Negotiations, Focus Areas of Negotiations. D) Transactional Analysis Model: Types of Transactions, Ego states, Life Positions, Elaboration of Transactional styles. E) Virtual teams and Group Cohesiveness: Structure, Types, Stages in Management of Virtual teams, Features of Cohesive Groups, Effects/Consequences/Impact of Group Cohesion. F) Group Decision-Making: Advantages, Disadvantages, Assumptions, Managing Group Decision-Making, Strength and Weakness of Group Decision-Making.
3	The Organizational Dynamics
	A) Organization structure: Meaning, Meaning and key features of the concept of Centralization, Decentralization, Span of control and Departmentation, Simple structure, Bureaucratic & Matrix structure. B) New design options: Team structure, Virtual organizations, Boundary less organizations C) Organization structure differentiation: Strategy, Organization size, Technology & Environment, Organizational Designs and employee behaviour.

	D) Organizational Climate: Impact of Communication, Impact of Rewards & Punishment, Quality work life with reference to Banking & Insurance, Job Frustration-Sources, Causes, Effects, Ways to Overcome Frustration, Impact of Frustration on Banking and Insurance companies.
4	Organization Behaviour In Banking and Insurance Sector
	A) Practices of OB in Banks and Insurance B) Issue of organization behaviour in Banks C) Strategies to manage issues of organization behaviour in banks D) Case Studies – Transfer, Promotion, Separation.

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1. Elective Courses (EC)

Risk Management

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Foundations of Risk Management	15
2	Capital Market Risk Management	15
3	Credit Market Risk Management	15
4	Risk Measurement	15
Total		60

Sr. No.	Modules / Units
1.	Foundations of Risk Management
	• Basic risk types • The role of risk management • Enterprise Risk Management (ERM) • History of financial disasters and risk management failures • 2007 financial crisis
2.	Capital Market Risk Management
	• Equity, currencies & commodities markets in India • Introduction to Derivatives • Forward, Future and option contracts • Hedging through Derivatives contract • Fixed-income securities • Fixed-income risk management through derivatives • Rating agencies
3.	Credit Market Risk Management
	• Introduction, • Information required for evaluation of credit risk, • Procedure for Credit Risk Management, • Credit Lifecycle, • Loan Review Mechanism, • RBI guidelines on Credit Rating Framework in Banks, • Introduction of Basel Norms and calculation of capital adequacy ratio
4.	Risk Measurement
	• Estimation of volatilities and correlations (application to volatility term structures) Monte Carlo simulations (application to interest rate forecasting) • Linear Value-at-Risk (application to market, credit and operational risk) • Option valuation • Risk-adjusted return on capital (RAROC) & beta calculation • Risk management of derivatives (application to convertible risk) • Interest rates and measures of interest rate sensitivity

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Mutual Fund Management

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to Mutual Fund	15
2	Classification of Mutual Fund	20
3	Fund Selection Criteria	15
4	Financial Planning in Mutual fund	10
Total		60

Sr. No.	Modules / Units
1	Introduction to Mutual Fund
	A) History & Origin, Definition, Meaning, Characteristics, Advantages, Disadvantages, Limitations of Mutual Funds, Ethics in Mutual Fund. Entities involved – Sponsor, Trust, Trustee, Asset Management Company, Registrar and Transfer Agent (RTA) and Fund Houses in India. B) Legal Framework - Role of regulatory agencies for Mutual funds – SEBI, RBI, AMFI, Ministry of Finance, SRO, Company Law Board, Department of Company's affairs, Registrar of Companies MF guidelines on advertisement , Accounting , Taxation and Valuation norms, Guidelines to purchase Mutual Funds, Investor protection and MF regulations, Grievance mechanism in MF in India.
2	Classification of Mutual Fund
	A) Types of Mutual Fund- (introduction and Characteristics) • Functional/Operational – Open ended, close ended, Interval • Portfolio – Income, Growth, Balanced, MMMF • Geographical/ Location – Domestic, Offshore • Miscellaneous - Tax Saving Funds, Exchange Traded Funds, Balance Funds, Fixed Term Plan, Debt Funds, Systematic Investment Planning & Systematic Transfer Plan B) Portfolio Maturity, Calculations of NAV, Entry Load, Exit Load.
3	Fund Selection Criteria
	A) Fund Rating and Ranking – Its need and importance. Basis of Ratings, Interpretation of Funding Rating by CRISIL, CARE and ICRA, Selection Criteria – (Size, Stability, Credit Portfolio, Performance)Performance Measurement – Rolling Returns and Benchmarking B) Yield To Maturity and Bond Valuation
4	Financial Planning in Mutual fund
	A) Basics of Financial Planning – Financial Planning Steps, Life Cycle, Wealth Cycle, Risk Profiling, Asset Allocation, Contingency Funds. B) Investors Guide Towards Financial Planning – Eligibility for investment in MF, KYC (Individuals, Micro SIPs, Institutional Investors ,Fund Category Guidance (Long Bond Funds, Short Bond Funds, Ultra Short Bond Funds) , Need for Financial Advisor, Difference between Advisor and Distributor, Colour Coding MF products, Bank FD's V/s Mutual Funds, Dividend V/s Growth Option C) Developing Model Portfolio for Investors – Model Portfolios meaning, Step by Step Approach of Building Model Portfolio.

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2A. Ability Enhancement Courses (AEC)

Information Technology in Banking & Insurance - I

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to Electronic Commerce	10
2	E-banking	15
3	MS-Office: Packages for Institutional Automation:	20
4	Cyber Law & Cyber Security	15
Total		60

Sr. No.	Modules / Units
1	Introduction to Electronic Commerce
	A) E-Commerce Framework, E-Commerce and media convergence, anatomy of E-Commerce Applications, E-Commerce Consumer and Organization Applications B) The network Infrastructure for Electronic Commerce - Market forces influencing the I-way, Components of I-way, Network Access Equipment C) E-Commerce and World Wide Web- Architectural framework of E-Commerce, WWW and its architecture, hypertext publishing, Technology behind the web, Security and the Web
2	E-banking
	A) Meaning, definition, features, advantages and limitations- core banking, the evolution of e-banking in India, Legal framework for e-banking. B) Electronic Payment System Types of Electronic Payment Systems, Digital Token-based EPS, Smart Card EPS, Credit Card EPS, Risk in EPS, Designing a EPS
3	MS-Office: Packages for Institutional Automation:
	A) Ms-Word: Usage of smart art tools, bookmark, cross-reference, hyperlink, mail merge utility and converting word as PDF files. B) Ms-Excel: Manipulating data, Working with charts, Working with PIVOT table and what-if analysis; Advanced excel functions-Vlookup(), hlookup(), PV(), FV(), average(), goal seek(), AVERAGE(), MIN(), MAX(), COUNT(), COUNTA(), ROUND(), INT(), nested functions, name, cells/ranges/constants, relative, absolute & mixed cell references, >, <, = operators, Logical functions using if, and, or =, not, date and time functions & annotating formulae. C) Application in Banking and Insurance Sector – Calculation of Interest, Calculation of Instalment, Calculation of Cash Flow, Calculation of Premium, Calculation of risk coverage in Insurance and Reporting.
4	Cyber Law & Cyber Security:
	A) Need of Cyber Law, History of Cyber Law in India B) Cyber Crimes: Various threats and attacks, Phishing, Key Loggers, Identity Theft, Call & SMS forging, e-mail related crimes, Denial of Service Attacks, Hacking, Online shopping frauds, Credit card frauds, Cyber Stalking C) Cyber Security: Computer Security, E-Security, Password Security and Reporting internet fraud

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2B. Skill Enhancement Courses (SEC)

Foundation Course – III (An Overview of Banking Sector)

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	An Overview of Banking Industry	10
2	Commercial Banking and Customer – Banker Relationship	10
3	Universal Banking & Technology in Banking sector	10
4	Microfinance & Financial Inclusion	15
Total		45

Sr. No.	Modules / Units
1	An Overview of Banking Industry
	• Definition of Banks, Types of Banks, Principles of Banking • Banking System in India, Overview of RBI, Public, Private, Co-operative, Payment Bank, Regional Rural Banks • Emerging trends of banking - Universal banking, electronic banking, globalization of banking. • Brief history of banking sector reforms from 1991-2000 and Current developments in banking sector • Regulatory Architecture – Overview of Banking Regulation Act 1949, Banking Regulation Act(Amendment 2015), Payment and Settlement Act 2007, Negotiable Instrument Act 1881, BIS, Basel I, II and III. • Bank Crises in India • Critical Evaluation of Banking Industry in India
2	Commercial Banking and Customer – Banker Relationship
	• Definition and meaning of Commercial Bank, Evolution of Commercial Banking in India, Functions of Commercial Bank , Services offered by Commercial Bank. • Retail Banking – Meaning, Features, Significance of Retail Banking and Overview of its products • Corporate Banking -Meaning, Features, Significance of Corporate Banking and Overview of its products • Rural Banking - Meaning, Features, Significance of Rural Banking and Overview of its products • Banking Ombudsman – Meaning and Functions
3	Universal Banking & Technology in Banking sector
	A) Universal Banking • Concept of Universal Banking, Evolution of Universal banking ,Services to Government, Payment & Settlement, Merchant Banking, Mutual Fund, Depository Services, Wealth Management, Portfolio Management Bancassurance, NRI Remittance. B) Technology in Banking • Features, norms and Limitations of E- banking, Mobile Banking, Internet Banking, RTGS, POS Terminal, NEFT, IMPS, Brown Label ATM's, White Label ATM's, NUUP, AEPS, APBS, CBS, CTS, Digital Signature , M-Wallets , Online opening of bank accounts – savings & current, and application for credit cards, loan. • Applicability of KYC norms in Banking Sector.
4	Microfinance & Financial Inclusion
	A) Microfinance • Introduction, Need and Code of Conduct for Microfinance Institutions in India, • Advantages, Purpose, Limitations and Models of SHG – Bank Linkage Program. • Role of NABARD and SIDBI,

	• Portfolio Securitization, • SHG-2, NRLM and SRLM , • Priority Sector and its Classification B) Financial Inclusion • Need & Extent • RBI Committee Report of Medium Term Path on Financial Inclusion 2015, World Findex Report 2015, NISM Report 2015, (Only Brief Extracts relating to bank account holdings and credit taken and contrast between developing and developed nations.) • Features & Procedures of Pradhan Mantri Jan Dhan Yojana, and PM Mudra Yojana. • Features, procedures and significance of Stand up India Scheme for Green Field
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2B. Skill Enhancement Courses (SEC)

Foundation Course- Contemporary Issues- III

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Human Rights Provisions, Violations and Redressal	12
2	Dealing With Environmental Concerns	11
3	Science and Technology I	11
4	Soft Skills for Effective Interpersonal Communication	11
Total		45

Sr. No.	Modules / Units
1	Human Rights Violations and Redressal
	A. Scheduled Castes- Constitutional and legal rights, Forms of violations, Redressal mechanisms. (2 Lectures) B. Scheduled tribes- Constitutional and legal rights, Forms of violations, Redressal mechanisms. (2 Lectures) C. Women- Constitutional and legal rights, Forms of violations, Redressal mechanisms. (2 Lectures) D. Children- Constitutional and legal rights, Forms of violations, Redressal mechanisms. (2 Lectures) E. People with Disabilities, Minorities, and the Elderly population- Constitutional and legal rights, Forms of violations, Redressal mechanisms. (4 Lectures)
2	Dealing With Environmental Concerns
	A. Concept of Disaster and general effects of Disasters on human life- physical, psychological, economic and social effects. (3 Lectures) B. Some locally relevant case studies of environmental disasters. (2 Lectures) C. Dealing with Disasters - Factors to be considered in Prevention, Mitigation (Relief and Rehabilitation) and disaster Preparedness. (3 Lectures) D. Human Rights issues in addressing disasters- issues related to compensation, equitable and fair distribution of relief and humanitarian approach to resettlement and rehabilitation. (3 Lectures)
3	Science and Technology – I
	A. Development of Science- the ancient cultures, the Classical era, the Middle Ages, the Renaissance, the Age of Reason and Enlightenment. (3 Lectures) B. Nature of science- its principles and characteristics; Science as empirical, practical, theoretical, validated knowledge. (2 Lectures) C. Science and Superstition- the role of science in exploding myths, blind beliefs and prejudices; Science and scientific temper- scientific temper as a fundamental duty of the Indian citizen. (3 Lectures) D. Science in everyday life- technology, its meaning and role in development; Interrelation and distinction between science and technology. (3 Lectures)
4	Soft Skills for Effective Interpersonal Communication
	Part A (4 Lectures) I) Effective Listening - Importance and Features. II) Verbal and Non-Verbal Communication; Public-Speaking and Presentation Skills. III) Barriers to Effective Communication; Importance of Self-Awareness and Body Language. Part B (4 Lectures) I) Formal and Informal Communication - Purpose and Types. II) Writing Formal Applications, Statement of Purpose (SOP) and Resume. III) Preparing for Group Discussions, Interviews and Presentations. Part C (3 Lectures) I) Leadership Skills and Self-Improvement - Characteristics of Effective Leadership. II) Styles of Leadership and Team-Building.

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Projects / Assignments (for Internal Assessment)

- i. Projects/Assignments should be drawn for the component on Internal Assessment from the topics in **Module 1 to Module 4**.
- ii. Students should be given a list of possible topics - at least 3 from each Module at the beginning of the semester.
- iii. The Project/Assignment can take the form of Street-Plays / Power-Point Presentations / Poster Exhibitions and similar other modes of presentation appropriate to the topic.
- iv. Students can work in groups of not more than 8 per topic.
- v. Students must submit a hard / soft copy of the Project / Assignment before appearing for the semester end examination.

QUESTION PAPER PATTERN (Semester III)

The Question Paper Pattern for Semester End Examination shall be as follows:

TOTAL MARKS: 75

DURATION: 150 MINUTES

QUESTION NUMBER	DESCRIPTION	MARKS ASSIGNED
1	i. Question 1 A will be asked on the meaning / definition of concepts / terms from all Modules. ii. Question 1 B will be asked on the topic of the Project / Assignment done by the student during the Semester iii. In all 8 Questions will be asked out of which 5 have to be attempted.	a) Total marks: 15 b) For 1 A, there will be 3 marks for each sub-question. c) For 1 B there will be 15 marks without any break-up.
2	Descriptive Question with internal option (A or B) on Module 1	15
3	Descriptive Question with internal option (A or B) on Module 2	15
4	Descriptive Question with internal option (A or B) on Module 3	15
5	Descriptive Question with internal option (A or B) on Module 4	15

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2B. Skill Enhancement Courses (SEC)

Foundation Course in NSS - I

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Value System & Gender sensitivity	12
2	Disaster preparedness & Disaster management	10
3	Health, hygiene & Diseases	13
4	Environment & Energy conservation	10
Total		45

Sr. No.	Modules / Units
1	Value System & Gender sensitivity
	UNIT - I – Value System Meaning of value, Types of values- human values and social responsibilities- Indian value system- the concepts and its features UNIT - II - Gender sensitivity and woman empowerment Concept of gender- causes behind gender related problems- measures Meaning of woman empowerment- schemes for woman empowerment in India
2	Disaster preparedness & Disaster management
	UNIT - I - Basics of Disaster preparedness Disaster- its meaning and types Disaster preparedness- its meaning and methods UNIT - II - Disaster management Disaster management- concept- disaster cycle - role of technology in disaster response- role of as first responder – the study of ‘Avhan’ Model
3	Health, Hygiene & Diseases
	UNIT - I - Health and hygiene Concept of complete health and maintenance of hygiene UNIT - II - Diseases and disorders- preventive campaigning Diseases and disorders- preventive campaigning in Malaria, Tuberculosis, Dengue, Cancer, HIV/AIDS, Diabetes
4	Environment & Energy conservation
	UNIT - I Environment and Environment enrichment program Environment- meaning, features , issues, conservation of natural resources and sustainability in environment UNIT - II Energy and Energy conservation program Energy- the concept, features- conventional and non- conventional energy Energy conservation- the meaning and importance

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2B. Skill Enhancement Courses (SEC)

Foundation Course in NCC - III

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	National Integration & Awareness	10
2	Drill: Foot Drill	10
3	Adventure Training and Environment Awareness and Conservation	05
4	Personality Development and Leadership	10
5	Specialized subject (ARMY)	10
Total		45

Sr. No.	Modules / Units
1	National Integration & Awareness
	Desired outcome: The students will display sense of patriotism, secular values and shall be transformed into motivated youth who will contribute towards nation building through national unity and social cohesion. The students shall enrich themselves about the history of our beloved country and will look forward for the solutions based on strengths to the challenges to the country for its development. • Freedom Struggle and nationalist movement in India. • National interests, Objectives, Threats and Opportunities. • Problems/ Challenges of National Integration. • Unity in Diversity
2	Drill: Foot Drill
	Desired outcome: The students will demonstrate the sense of discipline, improve bearing, smartness, turnout, develop the quality of immediate and implicit obedience of orders, with good reflexes. • Side pace, pace forward and to the rear • Turning on the march and whiling • Saluting on the march • Marking time, forward march and halt in quick time • Changing step • Formation of squad and squad drill
3	Adventure Training, Environment Awareness and Conservation
3A	Adventure Training
	Desired outcome: The students will overcome fear & inculcate within them the sense of adventure, sportsmanship, esprit-d-corp and develop confidence, courage, determination, diligence and quest for excellence. • Any Two such as – Obstacle course, Slithering, Trekking, Cycling, Rock Climbing, Para Sailing, Sailing, Scuba Diving etc.
3B	Environment Awareness and Conservation
	Desired outcome: The student will be made aware of the modern techniques of waste management and pollution control. • Waste management • Pollution control, water, Air, Noise and Soil
4	Personality Development and Leadership
	Desired outcome: The student will inculcate officer like qualities with desired ability to take right decisions. • Time management • Effect of Leadership with historical examples • Interview Skills • Conflict Motives- Resolution

Sr. No.	Modules / Units
5	Specialized Subject: Army Or Navy Or Air
	<u>Army</u> Desired outcome: It will acquaint, expose & provide knowledge about Army/ Navy/ Air force and to acquire information about expanse of Armed Forces ,service subjects and important battles A. Armed Force • Task and Role of Fighting Arms • Modes of Entry to Army • Honors and Awards B. Introduction to Infantry and weapons and equipments • Characteristics of 5.56mm INSAS Rifle, Ammunition, Fire power, Stripping, Assembling and Cleaning • Organization of Infantry Battalion. C. Military history • Study of battles of Indo-Pak War 1965,1971 and Kargil • War Movies D. Communication • Characteristics of Walkie-Talkies • Basic RT Procedure • Latest trends and Development (Multi Media, Video Conferencing, IT) OR <u>Navy</u> A. Naval orientation and service subjects • Organization of Ship- Introduction on Onboard Organization • Naval Customs and Traditions • Mode of Entry into Indian Navy • Branches of the Navy and their functions • Naval Campaign (Battle of Atlantic, Pearl Harbour, Falkland War/Fleet Review/ PFR/ IFR)s B. Ship and Boat Modelling • Types of Models • Introduction of Ship Model- Competition Types of Model Prepare in NSC and RDC • Care and handling of power-tools used- maintenance and purpose of tools

Sr. No.	Modules / Units
	C. Search and Rescue • Role of Indian Coast Guard related to SAR D. Swimming • Floating and Breathing Techniques- Precautions while Swimming OR <u>AIR</u> A. General Service Knowledge • Organization Of Air Force • Branches of the IAF. B. Principles of Flight • Venturi Effect • Aerofoil • Forces on an Aircraft • Lift and Drag C. Airmanship • ATC/RT Procedures • Aviation Medicine D. Aero- Engines • Types of Engines • Piston Engines • Jet Engines • Turboprop Engines

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2B. Skill Enhancement Courses (SEC)

Foundation Course in Physical Education - III

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Overview of Nutrition	10
2	Evaluation of Health, Fitness and Wellness	10
3	Prevention and Care of Exercise Injuries	10
4	Sports Training	15
Total		45

Sr. No.	Modules / Units
1	Overview of Nutrition
	• Introduction to nutrition & its principles • Role of Nutrition in promotion of health • Dietary Guidelines for Good Health • Regulation of water in body and factors influencing body temperature.
2	Evaluation of Health, Fitness and Wellness
	• Meaning & Concept of holistic health • Evaluating Personal health-basic parameters • Evaluating Fitness Activities – Walking & Jogging • Myths & mis-conceptions of Personal fitness
3	Prevention and Care of Exercise Injuries
	• Types of Exercise Injuries • First Aid- Importance & application in Exercise Injuries • Management of Soft tissues injuries • Management of bone injuries
4	Sports Training
	• Definition, aims & objectives of Sports training • Importance of Sports training • Principles of Sports training • Drug abuse & its effects

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3. Core Courses (CC)

Financial Markets

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Indian Financial System	15
2	Financial Markets in India	15
3	Commodity Market	15
4	Derivatives Market	15
Total		60

Sr. No.	Modules / Units
1	Indian Financial System
	A) Introduction, Meaning, Functions of financial system, Indian financial system from financial neutrality to financial activism and from financial volatility to financial stability, Role of Government in financial development, Overview of Phases of Indian financial system since independence (State Domination – 1947-1990, Financial sector reforms 1991 till Financial Sector Legislative Reforms Commission 2013), Monitoring framework for financial conglomerates. B) Structure of Indian Financial System – Banking & Non-Banking Financial Institutions, Organized and Unorganized Financial Markets, Financial Assets/Instruments, Fund based & Fee Based Financial Services.
2	Financial Markets in India
	A) Indian Money Market – Meaning, Features, Functions, Importance, Defects, Participants, Components of Organized and Unorganized markets and Reforms B) Indian Capital Market - Meaning, Features, Functions, Importance, Participants, Instruments, Reforms in Primary and Secondary Market. C) Indian Stock Market - Meaning and functions of Stock Exchange- NSE and BSE. D) Equity Market – Primary Market, IPO, Book Building, Role of Merchant Bankers, ASBA , Green Shoe Option, Issue of Bonus shares, Right Shares, Sweat Equity shares, ESOP. E) Indian Debt Market –Market Instruments, Listing, Primary and Secondary Segments
3	Commodity Market
	• Introduction to commodities market - Meaning History & origin, Types of commodities traded, • Structure of commodities market in India, • Participants in commodities market, Trading in commodities in India(cash & derivative segment), • Commodity exchanges in India & abroad • Reasons for investing in commodities.
4	Derivatives Market
	• Introduction to Derivatives market- Meaning, History & origin, • Elements of a derivative contract, • Factors driving growth of derivatives market, • Types of derivatives, Types of underlying assets, Participants in derivatives market, Advantages & disadvantages of trading in derivatives market, • Current volumes of derivative trade in India, • Difference between Forwards & Futures

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3. Core Courses (CC)

Direct Taxation

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Definitions and Residential Status	15
2	Heads of Income - I	15
3	Heads of Income - II	15
4	Computation of Total Income & Taxable Income	15
Total		60

Sr. No.	Modules / Units
1	Definitions and Residential Status
	A) Basic Terms (S. 2,3,4) Assesse, Assessment, Assessment Year, Annual Value, Business, Capital Assets, Income, Previous Year, Person, Transfer. B) Determination of Residential Status of Individual, Scope of Total Income (S.5)
2	Heads of Income - I
	A) Salary (S.15-17) B) Income from House Property (S. 22-27) C) Profit & Gain from Business and Profession (S. 28, 30,31,32, 35, 35D, 36, 37, 40, 40A and 43B)
3	Heads of Income - II
	A) Capital Gain (S. 45, 48, 49, 50 and 54) B) Income from other sources (S.56- 59) C) Exclusions from Total Income (S.10) (Exclusions related to specified heads to be covered with relevant heads of income)
4	Computation of Total Income & Taxable Income
	A) Deductions from Total Income S. 80C, 80CCC, 80D, 80DD, 80E, 80U, 80TTA B) Computation of Taxable Income of Individuals.

Notes

1. The Syllabus is restricted to study of particular sections, specifically mentioned rules and notifications only.
2. All modules / units include Computational problems / Case Study.
3. The Law In force on 1st April immediately preceding the commencement of Academic year will be applicable for ensuing Examinations.

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1. Elective Courses (EC)

Financial Management -II

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Working Capital Management	15
2	Management of Components of Working Capital	15
3	Financial Planning	15
4	Financial Policy and Corporate Strategy	15
Total		60

Sr. No.	Modules / Units
1	Working Capital Management
	• Management of Working Capital in India • Estimating working capital needs • Operating or working capital cycle • Working Capital Financing: Trade Credit; Bank Credit; Commercial Papers; Certificate of Deposits (CDs); Financing.
2	Management of Components of Working Capital
	• Management of Cash and Marketable Securities: Motives for Holding Cash; Objectives of Cash Management; Factors Determining Cash Needs; Basic Strategies of Cash Management; Cash Management Techniques / Processes; Marketable Securities; and Cash Management Practices in India. • Receivables Management: Objectives; Credit Policies; Credit Terms; and Collection Policies. • Inventory Management: Objectives; and Techniques.
3	Financial Planning
	• Introduction • Meaning and Essentials of Budget • Types of Budget • Advantages of Budgeting • Zero Based Budgeting • Master Budget. • Sales Budget, Production Budget, Material Budget, Cash Budget and Flexible Budget.
4	Financial Policy and Corporate Strategy
	• Meaning of Strategic Financial Management • Strategic financial decision making framework • Functions of Strategic financial management Business Risk and Financial Risk • Introduction • Debt v/s Equity Financing • Types of Leverage • Investment Objective/Criteria for Individuals/Non-Business Purpose.

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1. Elective Courses (EC)

Cost Accounting

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to Cost Accounting	10
2	Classification of Costs and Cost Sheet	15
3	Standard Costing	20
4	Introduction to Marginal Costing	15
Total		60

Sr. No.	Modules / Units
1	Introduction to Cost Accounting
	- Objectives and scope of Cost Accounting - Cost centres and Cost units - Cost classification for stock valuation, Profit measurement, Decision making and control - Coding systems - Elements of Cost
2	Classification of Cost and Cost Sheet
	- Classification of costs, Cost of Sales, Cost Centre, Cost Unit, Profit Centre and Investment Centre - Cost Sheet and Reconciliation of cost and financial accounts. Note- Practical problems based on preparation of cost sheet reconciliation of cost and financial accounts
3	Standard Costing
	Various types of standards, setting of standards, Basic concepts of, Labour and Overhead (Fixed and Variable) variance analysis.
4	Introduction to Marginal Costing
	Marginal costing meaning, application, advantages, limitations, Contribution, Breakeven analysis and profit volume graph. Note:- Practical problems based on Marginal Costing excluding decision making

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1. Elective Courses (EC)

Entrepreneurship Management

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	The Entrepreneur	15
2	Business Planning	15
3	Key Areas of New Ventures	15
4	Evolving Concepts in Entrepreneurship	15
Total		60

Sr. No.	Modules / Units
1	The Entrepreneur
	A) Entrepreneur: Meaning, Nature, origin and development of entrepreneurship in India, Need and Importance, Core elements, Principles, Essentials, Types, Functions, Concept of entrepreneurship management, Motives behind being an entrepreneur, Entrepreneurial Process B) Theories of Entrepreneurship: Innovation Theory of Schumpeter, Need for Achievement Theory of McClelland, Risk Bearing Theory of knight, Hagen's Theory of Entrepreneurship, Economic Theory of Entrepreneurship. C) Entrepreneurial Values and Attitudes, Dominant characteristics of successful entrepreneurs, Internal and external factors for entrepreneurial motivation D) Entrepreneurial Skills, Identifying business opportunities, Role of creativity in Entrepreneurship, the creative process, the Innovation process, types of innovation, sources of innovation, principles of innovation, Sources of Business Ideas.
2	Business Planning
	A) Forms of Entrepreneurial structures: • Sole Proprietorship-meaning, merits and limitations. • Partnership-Meaning, Forms, merits and limitations. • Corporations-Meaning, merits and limitations. • Limited Liability partnerships and corporations. • Franchising-Meaning, types, merits and limitations. B) Critical Factors for starting a new enterprise: Personal, Environmental, Sociological factors. Problems of a New Venture- Financial, administrative, marketing, production and other problems. C) Business Plan: Meaning, Benefits, Developing a business plan, Environment scanning, Elements/Areas to be covered in a Business Plan, Project Report preparation, Contents of a Project Report.
3	Key Areas of New Ventures
	A) Marketing: New Product Development, Marketing Strategy for the new venture, Branding strategies, Distribution strategies, Pricing Strategies, Promotion strategies for new venture, Concept of Marketing Mix and Market segmentation, Marketing Plan B) Operations: Size and location of Enterprise, Layout, Inventory Control, Quality Control.

	C) Finance: Sources of long term and short term finance, Debt fund-Meaning, Merits and limitations, Equity Fund- Meaning, merits and limitations, Concept of Break Even analysis, Venture Capital-Meaning, Merits and Limitations, Criteria for Evaluating New Venture Proposals by Venture Capitalist D) Human Resource: Personnel Function, Important Labor Laws: Industrial Disputes Act, Factories Act, Provident Fund Act, Employee State Insurance Act, Payment of Wages Act, Minimum Wages Act, Payment of Gratuity Act, other related Acts and Role of HRD in new ventures.
4	Evolving Concepts in Entrepreneurship
	A) Social Entrepreneurship: Meaning, Social responsibility of an entrepreneur B) Barriers to entrepreneurship: Environmental, economic, non-economic, personal and entrepreneurial barriers. C) Intrapreneurship: Meaning, Characteristics, Intrapreneurs Activities, types of Corporate Entrepreneurs, Corporate V/s Intrapreneurial culture, Climate, Fostering Intrapreneurial culture, Promoting intrapreneurship- Pinchot's Spontaneous teams and Formal Venture teams, establishing intrapreneurial ventures. D) Ethics and Entrepreneurship: Defining Ethics, Approaches to Managerial ethics, ethics and business decisions, Ethical practices and code of conduct, Ethical considerations in corporate entrepreneurship. E) Institutional Support to Entrepreneurs: Importance, Incentives and facilities, Entrepreneurship Development Institute of India (EDI), NSIC, Small Industries Development Organization (SIDO), National Institute for Entrepreneurship and Small Business Development (NIESBUD), Others, Key features of National Policy on Skill Development and Entrepreneurship 2015.

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1. Elective Courses (EC)

Wealth Management

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to Wealth Management	15
2	Wealth Management Strategy	15
3	Financial Planning & Financial Mathematics	15
4	Retirement & Estate Planning	15
Total		60

Sr. No.	Modules/ Units
1	Introduction to Wealth Management
	A) Overview - Define Wealth, Meaning & Scope of Wealth Management - Wealth cycle - Wealth Management Process - Introduction to Financial literacy. B) Savings and Investments - Introduction, Nature and Scope of Saving Investments - Objectives of Saving and Investment (Tax Saving, Income and Growth of Capital), - Investment Alternatives - Investment Attributes - Approaches to investment decision making - Qualities for successful investment - Alternatives to Investment decision – Direct & Indirect
2	Wealth Management Strategy
	A) Wealth Management Strategy - Meaning & scope of wealth management strategy - The unwealthy habits - Philosophy of wealth creation & management - Need for planning B) Investment planning: - Types of investment risk - Risk profiling of investors & asset allocation (life cycle model) - Asset allocation strategies(strategic, tactical, life- cycle based) - Goal-based financial planning - Active & passive investment strategies
3	Financial Planning & Financial Mathematics:
	A) Financial Planning - Introduction - Role of Financial planner - Process of financial planning - Cash flow analysis - Financial Planning in India - Financial Blood Test Report B) Financial Mathematics: - Calculation of returns (CAGR, Post-tax returns, etc.) - Calculation of Total assets - Net worth calculations
4	Retirement & Estate Planning
	A) Retirement Planning - Meaning & Objectives of Retirement planning - Gifts & Trust, Charity planning - Avoidable mistakes in retirement planning - Power of attorney for asset management,

	B) Estate planning • Meaning & scope • Need for Estate planning • Tools for Estate planning • Considerations for personal property and collectibles C) Insurance Planning : • Meaning • Basic principles of insurance • Functions and Characteristics of Insurance • Rights and responsibilities of Insurer and Insured • Types of life insurance policies • Types of general insurance policies • Health insurance – mediclaim – Calculation of Human Life Value / Belth Method CPT
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1. Elective Courses (EC)

Customer Relationship Management

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to Customer Relationship Management (CRM)	15
2	Technological support in Customer Relationship Management (CRM)	15
3	Implementing Customer Relationship Management (CRM)	15
4	Customer Relationship Management (CRM) in Banking and Insurance Sector	15
Total		60

Sr. No.	Modules / Units
1	Introduction to Customer Relationship Management (CRM)
	Meaning, Definition of CRM, Development in CRM, Benefits of CRM, Effective CRM through Customer Knowledge Management, CRM Cycle, Winning market through effective CRM, CRM programmes, Relationship marketing & effectiveness of Relationship marketing, Factors responsible for growth of Customer Relationship Management (CRM)
2	Technological support in Customer Relationship Management (CRM)
	Introduction, Technological application in CRM, Types of Technological application in CRM, Database and Information systems, Database marketing strategies, CRM software solutions for B2C and B2B, Accounting systems for Customer Acquisition and Retention Costs, Customer loyalty and Profitability through Technology. e-CRM – Introduction, Importance, Challenges, Strategies, e-marketing and e-CRM.
3	Implementing Customer Relationship Management (CRM)
	Allocation rule of Customer Relationship Management (CRM), Customer Satisfaction survey, Contact management, Building Customer Relationship Management (CRM), Effectiveness of Customer Relationship Management (CRM), Organizing of Customer Relationship Management (CRM), Employee & customer management process.
4	Customer Relationship Management (CRM) in Banking and Insurance Sector
	Building customer loyalty, B2B Commerce, B2B relationship with intermediaries, Relationship marketing for creating value in business & market, Customer Relationship Management in Indian Banking and Insurance sector- Introduction, CRM objectives, need of CRM, Process of CRM, Customer Relationship Management through Call Centres in Banking sector, E- CRM in Banking and Insurance

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2A. Ability Enhancement Courses (AEC)

Information Technology in Banking & Insurance II

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	E-banking Business Models	15
2	Induction of TechnoManagement	20
3	IT Applications and Banking	05
4	MS-Office: Packages for Institutional Automation	20
Total		60

Sr. No.	Modules / Units
1	E-banking Business Models
	Various models- home banking, office banking, online banking, internet banking, mobile banking, SMS banking,- models of electronic payments, other business models
2	Induction of TechnoManagement
	Development Life Cycle, Project Management, Building Data Centres, Role of DBMS in Banking, Data Warehousing and Data Mining, RDBMS Tools • Technological Changes in Indian Banking Industry, Trends in Banking and Information Technology, Technology in Banking, Lead Role of Reserve Bank of India, New Horizons for Banking based IT, Automated Clearing House Operations, Electronic Wholesale Banking Credit Transfer, Credit Information Bureau (I) Ltd., Credit Information Company Regulation Bill- 2004, Automation in Indian Banks, Cheque clearing using MICR technology, Innovations, Products and Services, Core-Banking Solutions(CBS), Human Resource Development(HRD)-The Road Ahead, • Technology in Banking Industry, Teleconferencing, Internet Banking, Digital Signature in Banking, MICR-Facility for 'paper-based' clearing, Cheque Truncation • Dealing with Fraudulent transactions under CTS, Efficient customer service, smart quill computer pen, Institute for Development & Research in Banking & Technology (IDRBT). • E-Checks-Protocols and Standards, Problems on mechanization, e-Banking-RBI Regulations & Supervision, Technology Diffusion.
3	IT Applications and Banking
	Objectives, Electronic Commerce and Banking, Banking Software, Electronic Clearing and Settlement Systems, Plastic Money
4	MS-Office: Packages for Institutional Automation
	• MS-PowerPoint presentation: Internal links between slides, hyperlinks, embedding multimedia content onto the slides (video/audio/stylish text), slide animation, timer, creating new presentation by existing theme, import online themes, creating a template of presentation, save and run the slide show(.ppsx) • Applications of Internet: Introduction to e-mail, writing professional e-mails, creating digitally signed documents, use of outlook express: configuring outlook express, creating and managing profile in outlook, sending and receiving e-mails via outlook express, Emailing the merged documents, boomerang facility of email, Google drive: usage of Google drive in storing the Google documents, excel sheets, presentations and PDF files.

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2B. Skill Enhancement Courses (SEC)

**Foundation Course – IV
(An Overview of Insurance Sector)
*Modules at a Glance***

Sr. No.	Modules	No. of Lectures
1	An Introduction to Life Insurance	15
2	An Introduction to Health Insurance	10
3	An Introduction to Home and Motor Insurance	10
4	Role of Insurance in Logistic	10
Total		45

Sr. No.	Modules / Units
1	An Introduction to Life Insurance
	A) Life Insurance Business – Components, Human Life Value Approach, Mutuality, Principle of Risk Pooling, Life Insurance Contract, Determinants of Risk Premium B) Products of LIC – Introduction of life insurance plans - Traditional Life Insurance Plans – Term Plans, Whole Life Insurance, Endowment Assurance, Dividend Method of Profit Participation Purpose of plans , Riders in plan - Introduction, Forms and procedures C) Non Traditional Life Insurance Products (Those of SBI and ICICI – Introduction, Forms and procedures)
2	An Introduction to Health Insurance
	A) Health Insurance – Meaning, IRDA Regulations, determinants of Health Insurance, Health Insurance Market in India and determinants of Risk Premium. B) SBI and ICICI Health Insurance Plans - Introduction and Forms and Procedures of Hospitalization, Indemnity Products, top up covers, cashless insurance, Senior citizen plans, critical illness plans and Micro Insurance.
3	An Introduction to Home and Motor Insurance
	A) Home Insurance - SBI and ICICI Plans – Introduction, Forms and Procedures, Inclusions and Exclusions in policies, Determinants of Risk Premium and Impact of Catastrophes on Home Insurance. B) Vehicle Insurance- SBI and ICICI Plans-Introduction, Forms and Procedures, Determinants of Risk Premium, Inclusions and Exclusions.
4	Role of Insurance in Logistic
	A) Role of Insurance in Logistic - Meaning &Importance, Hazards, Protection, Social Security – Type of Risks and Accidents. B) Fire Insurance – SBI and ICICI Plans – Introduction, Forms and Procedures, Standard Fire and Special Perils Policy, Tariff system and special policies.

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2B. Skill Enhancement Courses (SEC)

Foundation Course- Contemporary Issues- IV

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Significant, Contemporary Rights of Citizens	12
2	Approaches to understanding Ecology	11
3	Science and Technology –II	11
4	Introduction to Competitive Exams	11
Total		45

Sr. No.	Modules / Units
1	Significant, Contemporary Rights of Citizens
	A. Rights of Consumers-Violations of consumer rights and important provisions of the Consumer Protection Act, 2016; Other important laws to protect consumers; Consumer courts and consumer movements. (3 Lectures) B. Right to Information- Genesis and relation with transparency and accountability; important provisions of the Right to Information Act, 2005; some success stories. (3 Lectures) C. Protection of Citizens'/Public Interest-Public Interest Litigation, need and procedure to file a PIL; some landmark cases. (3 Lectures) D. Citizens' Charters, Public Service Guarantee Acts. (3 Lectures)
2	Approaches to understanding Ecology
	A. Understanding approaches to ecology- Anthropocentrism, Biocentrism and Eco centrism, Ecofeminism and Deep Ecology. (3 Lectures) B. Environmental Principles-1: the sustainability principle; the polluter pays principle; the precautionary principle. (4 Lectures) C. Environmental Principles-2: the equity principle; human rights principles; the participation principle. (4 Lectures)
3	Science and Technology –II
	Part A:Some Significant Modern Technologies, Features and Applications (7 Lectures) i. Laser Technology- Light Amplification by Stimulated Emission of Radiation; use of laser in remote sensing, GIS/GPS mapping, medical use. ii. Satellite Technology- various uses in satellite navigation systems, GPS, and imprecise climate and weather analyses. iii. Information and Communication Technology- convergence of various technologies like satellite, computer and digital in the information revolution of today's society. iv. Biotechnology and Genetic engineering- applied biology and uses in medicine, pharmaceuticals and agriculture; genetically modified plant, animal and human life. v. Nanotechnology- definition: the study, control and application of phenomena and materials at length scales below 100 nm; uses in medicine, military intelligence and consumer products. Part B:Issues of Control, Access and Misuse of Technology. (4 Lectures)

Sr. No.	Modules / Units
4	Introduction to Competitive Exams
	Part A. Basic information on Competitive Examinations- the pattern, eligibility criteria and local centres: i. Examinations conducted for entry into professional courses - Graduate Record Examinations (GRE), Graduate Management Admission Test (GMAT), Common Admission Test (CAT) and Scholastic Aptitude Test (SAT). ii. Examinations conducted for entry into jobs by Union Public Service Commission, Staff Selection Commission (SSC), State Public Service Commissions, Banking and Insurance sectors, and the National and State Eligibility Tests (NET / SET) for entry into teaching profession. Part B. Soft skills required for competitive examinations- (7 Lectures) i. Information on areas tested: Quantitative Ability, Data Interpretation, Verbal Ability and Logical Reasoning, Creativity and Lateral Thinking ii. Motivation: Concept, Theories and Types of Motivation iii. Goal-Setting: Types of Goals, SMART Goals, Stephen Covey's concept of human endowment iv. Time Management: Effective Strategies for Time Management v. Writing Skills: Paragraph Writing, Report Writing, Filing an application under the RTI Act, Consumer Grievance Letter.

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9. Parsuraman, S., and Unnikrishnan, ed., *India Disasters Report II*, Oxford, New Delhi, 2013
10. Reza, B. K., *Disaster Management*, Global Publications, New Delhi, 2010.
11. Sathe, Satyaranjan P., *Judicial Activism in India*, Oxford University Press, New Delhi, 2003.
12. Singh, Ashok Kumar, *Science and Technology for Civil Service Examination*, Tata McGraw Hill, New Delhi, 2012.
13. Thorpe, Edgar, *General Studies Paper I Volume V*, Pearson, New Delhi, 2017.

Projects / Assignments (for Internal Assessment)

- i. Projects/Assignments should be drawn for the component on Internal Assessment from the topics in **Module 1 to Module 4**.
- ii. Students should be given a list of possible topics - at least 3 from each Module at the beginning of the semester.
- iii. The Project/Assignment can take the form of Street-Plays / Power-Point Presentations / Poster Exhibitions and similar other modes of presentation appropriate to the topic.
- iv. Students can work in groups of not more than 8 per topic.
- v. Students must submit a hard / soft copy of the Project / Assignment before appearing for the semester end examination.

QUESTION PAPER PATTERN (Semester III)

The Question Paper Pattern for Semester End Examination shall be as follows:

TOTAL MARKS: 75

DURATION: 150 MINUTES

QUESTION NUMBER	DESCRIPTION	MARKS ASSIGNED
1	i. Question 1 A will be asked on the meaning / definition of concepts / terms from all Modules. ii. Question 1 B will be asked on the topic of the Project / Assignment done by the student during the Semester iii. In all 8 Questions will be asked out of which 5 have to be attempted.	a) Total marks: 15 b) For 1 A, there will be 3 marks for each sub-question. c) For 1 B there will be 15 marks without any break-up.
2	Descriptive Question with internal option (A or B) on Module 1	15
3	Descriptive Question with internal option (A or B) on Module 2	15
4	Descriptive Question with internal option (A or B) on Module 3	15
5	Descriptive Question with internal option (A or B) on Module 4	15

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2B. Skill Enhancement Courses (SEC)

Foundation Course in NSS - IV

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Entrepreneurship Development	10
2	Rural Resource Mobilization	10
3	Ideal village & stake of GOS and NGO	13
4	Institutional Social Responsibility and modes of Awareness	12
Total		45

Sr. No.	Modules / Units
1	Entrepreneurship Development
	UNIT - I Entrepreneurship development Entrepreneurship development- its meaning and schemes Government and self-employment schemes for Entrepreneurship development UNIT - II - Cottage Industry Cottage Industry- its meaning, its role in development process Marketing of cottage products and outlets
2	Rural Resource Mobilization
	UNIT - I - Rural resource mobilization- A case study of eco-village, eco-tourism, agro-tourism UNIT - II - Micro financing with special reference to self-help groups
3	Ideal village & stake of GOS and NGO
	UNIT - I - Ideal village Ideal village- the concept Gandhian Concept of Ideal village Case studies on Ideal village UNIT - II - Government Organisations(GOs) and Non-Government Organisations (NGOs) The concept and functioning
4	Institutional Social Responsibility and modes of Awareness
	UNIT - I - Institutional Social Responsibilities Concept and functioning- case study of adapted village UNIT - II - Modes of awareness through fine Arts Skills Basics of performing Arts as tool for social awareness, street play, creative dance, patriotic song, folk songs and folk dance. Rangoli, posters, flip charts, placards, etc.

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2B. Skill Enhancement Courses (SEC)

Foundation Course in NCC - IV

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Disaster Management, Social Awareness and Community Development	10
2	Health and Hygiene	10
3	Drill with Arms	05
4	Weapon Training	10
5	Specialized Subject: Army Or Navy Or Air	10
Total		45

Sr. No.	Modules / Units
1	Disaster Management, Social Awareness and Community Development Disaster Management: Desired outcome: The student shall gain basic information about civil defence organisation / NDMA & shall provide assistance to civil administration in various types of emergencies during natural / manmade disasters • Fire Services & Fire fighting • Assistance during Natural / Other Calamities: Flood / Cyclone/ Earth Quake/ Accident etc. Social Awareness and Community Development: Desired outcome: The student shall have an understanding about social evils and shall inculcate sense of whistle blowing against such evils and ways to eradicate such evils. • NGOs: Role & Contribution • Drug Abuse & Trafficking • Corruption • Social Evil viz. Dowry/ Female Foeticide/Child Abuse & trafficking etc. • Traffic Control Org. & Anti drunken Driving
2	Health and Hygiene Desired outcome: The student shall be fully aware about personal health and hygiene lead a healthy life style and foster habits of restraint and self awareness. • Hygiene and Sanitation (Personal and Food Hygiene) • Basics of Home Nursing & First-Aid in common medical emergencies • Wound & Fractures
3	Drill with Arms Desired outcome: The students will demonstrate the sense of discipline, improve bearing, smartness, and turnout, and develop the quality of immediate and implicit obedience of orders, with good reflexes. • Getting on Parade with Rifle and Dressing at the Order • Dismissing and Falling Out • General Salute, Salami Shastra • Squad Drill • Short/Long tail from the order and vice-versa • Examine Arms
4	Weapon Training Desired outcome: The student shall have basic knowledge of weapons and their use and handling. • The lying position, Holding and Aiming- I • Trigger control and firing a shot • Range procedure and safety precautions • Theory of Group and Snap Shooting • Short range firing, Aiming- II -Alteration of sight

Sr. No.	Modules / Units
5	Specialized Subject: Army Or Navy Or Air
	Army Desired outcome: The training shall instill patriotism, commitment and passion to serve the nation motivating the youth to join the defence forces. It will also acquaint, expose & provide basic knowledge about armed, naval and air-force subjects A. Map reading • Setting a Map, finding North and own position • Map to ground, Ground to Map • Point to Point March B. Field Craft and Battle Craft • Observation, Camouflage and Concealment • Field Signals • Types of Knots and Lashing C. Introduction to advanced weapons and role of technology (To be covered by the guest lecturers) OR Navy A. Naval Communication • Semaphore ▪ Phonetic Alphabets ▪ Radio Telephony Procedure ▪ Wearing of National Flag, Ensign and Admiral's Flag. B. Seamanship • Anchor work ▪ Types of Anchor, Purpose and Holding ground • Boat work ▪ Demonstrate Rigging a whaler and enterprise boat- Parts of Sail and Sailing Terms ▪ Instructions in Enterprise Class Board including theory of Sailing, Elementary Sailing Tools ▪ Types of Power Boats Used in the Navy and their uses, Knowledge of Anchoring, Securing and Towing a Boat C. Introduction to advanced weapons and role of technology (To be covered by the guest lecturers)

Sr. No.	Modules / Units
	OR Air A. Air frames • Fuselage • Main and Tail Plain B. Instruments • Introduction to RADAR C. Aero modelling • Flying/ Building of Aero models D. Introduction to advanced weapons and role of technology (To be covered by the guest lecturers)

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2B. Skill Enhancement Courses (SEC)

Foundation Course in Physical Education - III

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Stress Management	10
2	Awards, Scholarship & Government Schemes	10
3	Yoga Education	10
4	Exercise Scheduling/Prescription	15
Total		45

Sr. No.	Modules / Units
1	Stress Management
	• Meaning & concept of Stress • Causes of Stress • Managing Stress • Coping Strategies
2	Awards, Scholarship & Government Schemes
	• State & National level Sports Awards • State Sports Policy & Scholarship Schemes • National Sports Policy & Scholarship Schemes • Prominent Sports Personalities
3	Yoga Education
	• Differences between Yogic Exercises & non- Yogic exercises • Contribution of Yoga to Sports • Principles of Asanas& Bandha • Misconceptions about Yoga
4	Exercise Scheduling/Prescription
	• Daily Routine Prescription. • Understanding Activity level & Calorie requirement. • Adherence & Motivation for exercise. • Impact of Lifestyle on Health

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3. Core Courses (CC)

Corporate and Securities Law

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Company Law – An Overview	15
2	Regulatory Framework Governing Stock Exchanges as per Securities Contracts Regulation Act 1956	15
3	Security Exchange Board of India	15
4	The Depositories Act, 1996	15
Total		60

Sr. No.	Modules / Units
1	Company Law – An Overview
	A) Development of Company Law in India B) Doctrines Governing Corporates – Lifting the Corporate Veil, Doctrine of Ultra Vires, Constructive Notice, Indoor Management, Alter Ego. The Principle of Non Interference (Rule in Foss V/s Harbottle) – Meaning , Advantages , Disadvantages & Exceptions, Majority and Minority Rights under Companies Act C) Application of Company Law to Banking and Insurance Sector Application of Companies Act to Banking and Insurance sector governed by Special Acts. S.1(4) of Companies Act 2013 Exceptions provided (S.67(3), S.73(1), S.129(1), 179(3), S.180(1)(c), S.186, S.189
2	Regulatory Framework governing Stock Exchanges as per Securities Contracts Regulation Act 1956
	• Definition of Securities, Spot Delivery Contract, Ready Delivery Contract, Stock Exchange. • Corporatisation and demutualisation of Stock Exchange –Meaning, Procedure & Withdrawal • Power of Recognised Stock Exchange to make rules restricting voting rights etc • Power of Central Government to Direct Rules or Make rules • Power of SEBI to make or amend bye laws of recognised stock exchange • Books and Accounts to be maintained by recognized stock exchange • Grounds on which stock exchange can delist the securities of a company. • Section 3 to Section 20
3	Security Exchange Board Of India
	A) SEBI: Objectives-terms-establishment-powers-functions-accounts and audit- penalties –registration. B) Issues of Disclosure Investors Protection Guidelines: Pre & Post obligations-conditions for issue-Debt Security-IPO-E-IPO-Employee option-right-bonus-preferential allotment intermediary-operational-promoter lock in period requirements-offer document.
4	The Depositories Act, 1996
	• Depository – Meaning , Benefits , Models, Functions Participants • The Depository Act 1996 – Objectives, Eligibility condition for depository services, Fungibility, Bye laws of depository , Governance of Depository and Internal audit of depository Participants • BSDA and single registration for depository participants.

Note: Relevant Law/Statute/Rules in force in force on 1st April immediately preceding commencement of Academic Year is applicable for ensuing examination after relevant year.

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3. Core Courses (CC)

Business Economics II

Macroeconomics

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to Macroeconomic Data and Theory	15
2	Money, Inflation and Monetary Policy	15
3	Constituents of Fiscal Policy	15
4	Open Economy : Theory and Issues of International Trade	15
Total		60

Sr. No.	Modules / Units
1	Introduction to Macroeconomic Data and Theory
	• Macroeconomics: Meaning, Scope and Importance. • Circular flow of aggregate income and expenditure: closed and open economy models • The Measurement of national product: Meaning and Importance - conventional and Green GNP and NNP concepts - Relationship between National Income and Economic Welfare. • Short run economic fluctuations : Features and Phases of Trade Cycles • The Keynesian Principle of Effective Demand: Aggregate Demand and Aggregate Supply - Consumption Function - Investment function - effects of Investment Multiplier on Changes in Income and Output
2	Money, Inflation and Monetary Policy
	• Money Supply: Determinants of Money Supply - Factors influencing Velocity of Circulation of Money • Demand for Money : Classical and Keynesian approaches and Keynes' liquidity preference theory of interest • Money and prices : Quantity theory of money - Fisher's equation of exchange - Cambridge cash balance approach • Inflation: Demand Pull Inflation and Cost Push Inflation - Effects of Inflation- Nature of inflation in a developing economy. • Monetary policy : Meaning, objectives and instruments, inflation targeting
3	Constituents of Fiscal Policy
	• Role of a Government to provide Public goods-Principles of Sound and Functional Finance • Fiscal Policy: Meaning, Objectives - Contra cyclical Fiscal Policy and Discretionary Fiscal Policy • Instruments of Fiscal policy : Canons of taxation - Factors influencing incidence of taxation - Effects of taxation Significance of Public Expenditure - Social security contributions- Low Income Support and Social Insurance Programmes - Public Debt - Types, Public Debt and Fiscal Solvency, Burden of debt finance • Union budget -Structure- Deficit concepts-Fiscal Responsibility and Budget Management Act.
4	Open Economy : Theory and Issues of International Trade
	• The basis of international trade : Ricardo's Theory of comparative cost advantage - Heckscher – Ohlin theory of factor endowments - terms of trade - meaning and types - Factors determining terms of trade - Gains from trade - Free trade versus protection • Foreign Investment : Foreign Portfolio investment- Benefits of Portfolio capital flows-Foreign Direct Investment - Merits of Foreign Direct Investment - Role of Multinational corporations • Balance of Payments: Structure - Types of Disequilibrium - Measures to correct disequilibrium in BOP. Foreign Exchange and foreign exchange market : Spot and Forward rate of Exchange - Hedging, Speculation and Arbitrage -Fixed and Flexible exchange rates- Managed flexibility

**Revised Syllabus of Courses of B.Com.(Banking & Insurance)
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Reference Books

Reference Books
Financial Management - I
- Financial Management: I M Pandey, Vikas Publishing House. - Financial Management: M.Y. Khan, P.K. Jain, Tata McGraw Hill. - Financial Management : Ravi M Kishore, Taxman - Financial Management : James C Van Horne, Prentice Hall - Financial Management: Prassana Chandra, Prentice Hall. - Financial Management: Chandra Haribariran Iyer: IBHL Publication.
Management Accounting
- Cost and Management Accounting – Ravi N Kishor - Essential of Management Accounting – P.N. Reddy, Himalaya publication. - Advanced Management Accounting – Robert S Kailer. - Financial of Management Accounting – S.R. Varshey, Wisdom. - Introduction of Management Accounting Learning – Charbs T Horngam, PHI. - Management Accounting – I.M Pandey, Vikas Publications. - Cost and Management Accounting – D.K. Mattal, Galgotia Publications. - Cost Accounting Theory and Practice-M.N. Arora, Sultan Chand and sons - Management Accounting – Khan & Jain Tata Mc Graw
Organizational Behaviour
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Reference Books

Risk Management

- *Quantitative Risk Management : A Practical Guide to Financial Risk-* Thomas S. Coleman
- *Investment Theory and Risk Management:* Steve Peterson
- *Risk Management : M/s Macmillan India Limited*
- *Theory & Practice of Treasury Risk Management: M/s Taxman Publications Ltd.*
- *Corporate Value of ERM : Sim Segal*
- *Risk Management : Insurance and Derivatives Dr G Kotreshwar-Himalaya Publishing House .*

Mutual Fund Management

- *Future scenario of Financial services : R. Gordan & Natarajan (Himalaya)*
- *Marketing of Financial services : V. K. Avadhani (Himalaya)*
- *MF, Data, Interpretation & analysis : K.G. Shahadevan & Thripairaju (Prentice hall of India)*
- *Mutual funds in India (Modern scenario): Dr. Manoj Dave & Mr. Lalitkumar Chauhan, (Paradise Publishers)*
- *Mutual Funds & Financial Management : Ramesh Garg (Yking books)*
- *Mutual Fund products & services : Indian institute for Banking & Finance (Taxmann)*

Information Technology in Banking& Insurance - I

- *E-Banking in India: Challenges and Opportunities-By RimpiJatana, R. K. Uppal*
- *Frontiers of E-Commerce- by Ravi Kalakota, Andrew B. Whinston- Pearson Education*
- *Frontiers of E-Commerce- by Ravi Kalakota, Andrew B. Whinston–Pearson Education*
- *Microsoft Office Professional2013-Step by step*
- *By Beth Melton,Mark Dodge, Echo Swinford, Andrew Couch*
- *An Overview of Cyber Crime & security-Volume 1-1st Edition by Akash Kamal Mishra*
- *Computers and Banking- by Sony and Agarwal*
- *E-Commerce by David Whitely*

Foundation Course –III (An Overview of Banking Sector)

- *Banking Law and Practice – M.L Tannan*
- *Microfinance Perspective and Operations – IIBF, 2016.*
- *Rural Banking Operations – IIBF, 2017 Edition*
- *Financial Inclusion and Growth Governance- Deepali Pant Joshi Gyan Publishing House*
- *Bank Financial Management Paperback – 2010 -IIBF*
- *Money Banking And Finance Paperback – 2009 -N K Sinha*
- *Principles and Practices of Banking Paperback – 2015 - IIBF*
- *Principles and Practices of Banking 11 edition Paperback – 2015 - N S Toor, Arun Toor*
- *Principles Of Banking (With Case Studies) Hardcover – 2009 - Rakesh Kumar*
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Reference Books

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- *University of Mumbai National Service Scheme Manual 2009*.
- *Avhan Chancellor's Brigade - NSS Wing, Training camp on Disaster Preparedness Guidelines*, March 2012
- *Rashtriya Seva Yojana Sankalpana* - Prof. Dr. Sankay Chakane, Dr. Pramod Pabrekar, Diamond Publication, Pune
- *National Service Scheme Manual for NSS District Coordinators*, National Service Scheme Cell, Dept. of Higher and Technical Education, Mantralaya,
- *Annual report of National Service Scheme (NSS)* published by Dept. of Higher and Technical Education, Mantralaya,
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- *Training Manual for Field Work* published by RGNIYD, Chreeperumbudur
- *Prof. Ghatole R.N. Rural Social Science and Community Development*.
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- *Cadet's Hand book – Specialised Subjects, Army, Navy, Air-force*, BY DG NCC, New Delhi.
- *NCC OTA Precise*, BY DG NCC, New Delhi.
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- *Chanakya's 7 Secrets of Leadership*, Radhakrishnan Pillai and D.Shivnandhan, Jaico
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- *National Cadet Corps (India)*, Lambert M. Surhone, Mariam T. Tennoe, Susan F. Henssonow, Betascript Publishing, 2011
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- E. Gordon and K. Natarajan – *Financial Markets and Services*
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Direct Taxation

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- *Systematic Approach to Direct Tax* by Ahuja & Gupta - Bharat Law House
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Foundation Course –III (An Overview of Insurance Sector)

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- *Insurance Claims Solutions – DR L.P Gupta Revised Edition*
- *Introduction to Risk Management & Insurance – Mark S Dorfman & David A. Cather – Tenth Edition*
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Foundation Course in NSS III

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Revised Syllabus of Courses of B.Com.(Banking & Insurance)
Programme at Semester III and IV
with effect from the Academic Year 2017-2018

Scheme of Evaluation

The performance of the learners will be evaluated in two Components. One component will be the Internal Assessment component carrying 25% marks and the second component will be the Semester-wise End Examination component carrying 75% marks. The allocation of marks for the Internal Assessment and Semester End Examinations will be as shown below:-

A) Internal Assessment: 25 %

Question Paper Pattern

(Internal Assessment- Courses without Practical Courses)

Sr. No.	Particular	Marks
1	One class test (20 Marks)	
	Match the Column/ Fill in the Blanks/ Multiple Choice Questions (½ Mark each)	05 Marks
	Answer in One or Two Lines (Concept based Questions) (01 Mark each)	05 Marks
	Answer in Brief (Attempt Any Two of the Three) (05 Marks each)	10 Marks
2	Active participation in routine class instructional deliveries and overall conduct as a responsible learner, mannerism and articulation and exhibit of leadership qualities in organizing related academic activities	05 Marks

Question Paper Pattern

(Internal Assessment- Courses with Practical Courses)

Sr. No.	Particular	Marks
1	Semester End Practical Examination (20 Marks)	
	Journal	05 Marks
	Viva	05 Marks
	Laboratory Work	10 Marks
2	Active participation in routine class instructional deliveries and overall conduct as a responsible learner, mannerism and articulation and exhibit of leadership qualities in organizing related academic activities articulation and exhibit of leadership qualities in organizing related academic activities	05 Marks

B) Semester End Examination: 75 %

- i) Duration: The examination shall be of 2 ½ Hours duration
- ii) Theory question paper pattern
 - There shall be five questions each of 15 marks.
 - All questions shall be compulsory with internal choice within the questions.
 - Question may be subdivided into sub-questions a, b, c... and the allocation of marks depends on the weightage of the topic.

(Detail question paper pattern has been given separately)

Passing Standard

The learners to pass a course shall have to obtain a minimum of 40% marks in aggregate for each course where the course consists of Internal Assessment and Semester End Examination. The learners shall obtain minimum of 40% marks (i.e. 10 out of 25) in the Internal Assessment and 40% marks in Semester End Examination (i.e. 30 Out of 75) separately, to pass the course and minimum of Grade E to pass a particular semester A learner will be said to have passed the course if the learner passes the Internal Assessment and Semester End Examination together.

Question Paper Pattern (Practical Courses)

Maximum Marks: 75

Questions to be set: 05

Duration: 2 ½ Hrs.

All Questions are Compulsory Carrying 15 Marks each.

Question No	Particular	Marks
Q-1	Objective Questions A) Sub Questions to be asked 10 and to be answered any 08 B) Sub Questions to be asked 10 and to be answered any 07 (*Multiple choice / True or False / Match the columns/Fill in the blanks)	15 Marks
Q-2	Full Length Practical Question OR	15 Marks
Q-2	Full Length Practical Question	15 Marks
Q-3	Full Length Practical Question OR	15 Marks
Q-3	Full Length Practical Question	15 Marks
Q-4	Full Length Practical Question OR	15 Marks
Q-4	Full Length Practical Question	15 Marks
Q-5	A) Theory questions B) Theory questions OR	08 Marks 07 Marks
Q-5	Short Notes To be asked 05 To be answered 03	15 Marks

Note:

Practical question of 15 marks may be divided into two sub questions of 7/8 and 10/5 Marks. If the topic demands, instead of practical questions, appropriate theory question may be asked.

Question Paper Pattern (Theoretical Courses)

Maximum Marks: 75

Questions to be set: 05

Duration: 2 ½ Hrs.

All Questions are Compulsory Carrying 15 Marks each.

Question No	Particular	Marks
Q-1	Objective Questions A) Sub Questions to be asked 10 and to be answered any 08 B) Sub Questions to be asked 10 and to be answered any 07 (*Multiple choice / True or False / Match the columns/Fill in the blanks)	15 Marks
Q-2	Full Length Question OR	15 Marks
Q-2	Full Length Question	15 Marks
Q-3	Full Length Question OR	15 Marks
Q-3	Full Length Question	15 Marks
Q-4	Full Length Question OR	15 Marks
Q-4	Full Length Question	15 Marks
Q-5	A) Theory questions B) Theory questions OR	08 Marks 07 Marks
Q-5	Short Notes To be asked 05 To be answered 03	15 Marks

Note:

Theory question of 15 marks may be divided into two sub questions of 7/8 and 10/5 Marks.