
VISION

Information to knowledge

and

Knowledge to Wisdom

MISSION

To nurture and foster an innovative academic environment for critical thinking, all-round growth and continuous development of students and staff to make them responsible and sensitized citizens of society.

Objectives

- *To Provide an atmosphere of learning and encouragement to all students and staff.*
- *To motivate students from even the most humble background forwards achieving excellence in academic and other fields.*
- *To inculcate values for holistic development and character building.*
- *To encourage and imbibe ICT Skills that gives students a competitive edge.*
- *To Prepare students to take their rightful place in society and contribute to national development.*

Learning Outcomes and Graduate Attributes

The college provides suitable infrastructure, learning resources, environment and qualified faculty for the programmes offered. Students are expected to put in appropriate learning inputs and take benefit of all this during their course period.

Thus, on completing the course, every student graduating from this college should reap at least the following benefits of his / her personality development.

- *Becoming a good human being and a mature, responsible and sensitized citizen.*
- *Acquiring a foundation that can grow into any desired field in life.*
- *Possessing sufficient subject-related knowledge and skills for useful application in a job / business / real-life situation in the contemporary world.*

Vidya Prasarak Mandal was founded in the year 1935. Its founding fathers led by late Dr. V.N. Bedekar, a medical practitioner were men imbued with idealism and desire to serve the educational needs of the people of Thane.

Beginning with a primary school, Dr. Bedekar and his team, worked with missionary zeal. Today, the educational institutions established by Vidya Prasarak Mandal in Thane serves the needs of nearly fifteen thousand students. The Educational Institutions include:-

- Dr. Bedekar Vidya Mandir (Marathi Medium)
- Sou. A.K. Joshi English Medium School
- B.N. Bandodkar College of Science
- K.G. Joshi College of Arts
- N.G. Bedekar College of Commerce
- VPM's TMC Law College
- VPM's Polytechnic
- VPM's Polytechnic IT Centre
- Advanced Study Centre
- Dr. V.N. Bedekar Institute of Research & Management Studies
- Maharshi Parshuram College of Engineering

In 2008-2009 Vidya Prasarak Mandal opened its doors to international institutions of repute. An educational collaboration was signed with California University of Technology, USA, (CalUniversity) for conducting professional courses namely, Master of Business Administration and Doctoral Programme in Business Administration. An MoU was signed with the University of Skovde Hogskolevagen, Sweden for conducting Graduate and Post Graduate Courses in Medical Biotechnology, Molecular Biology and Physiology. Another milestone has been the establishment of the VPM's London Academy for Education and Research. This Academy offers courses in Management, Indian Culture and other emerging areas. The foundations of the proposed world class Engineering College (VPM's Maharshi Parshuram College of Engineering) with state-of-the-art facilities has been laid in Velneshwar 55 Km. from Chiplun (Mumbai - Goa highway). Work on this project is completed. First batch has Started from June 2012.

K.G. JOSHI & N.G. BEDEKAR COLLEGE:

K.G. Joshi & N.G. Bedekar College of Arts & Commerce was the first institution of higher learning to be established in Thane City in 1969.

Strategically located, the college is at walking distance from Thane Railway Station on the Central Railway line. It is well connected by bus services to every part of the city including Navi Mumbai.

The College received permanent affiliation, in January 1988 with effect from June 1982. The college was reaccredited by **National Assessment and Accreditation Council (NAAC), Banglore and awarded 'A' grade in January 2011.**

The College is also one of the Community Colleges of the University of Mumbai and has got the Best College Award of University of Mumbai.

The total number of Students admitted in Academic Year 2015-2016 are 7025.

COURSES OFFERED

The College offers a number of courses. They are as follows:

- Bachelor of Arts with specialization in English, Marathi, Hindi, Sanskrit, Philosophy, Economics, Politics, History, Geography, Psychology (all 6 papers) and Statistics (3 papers)
- Bachelor of Commerce with specialization in Advanced Accounting and Auditing and Business Management.
- Bachelor of Management Studies (BMS)
- Bachelor of Commerce (Accounting and Finance)
- Bachelor of Commerce (Banking and Insurance)
- Bachelor of Commerce (Financial Markets)
- Bachelor in Mass Media (English & Marathi)
- Bachelor of Library and Information Science (BLISc)
- Masters in Commerce in Business Management
- Masters in Commerce in Advance Accountancy
- Masters in Commerce in Banking & Finance
- Masters in Arts by Research and Ph.D in Philosophy. Principal Dr. (Mrs.) Shakuntala A. Singh is the recognized Ph.D research guide in Philosophy.
- Masters in Library and Information Science (MLISc)
- Post Graduate Diploma in Library Automation & Networking (PGDLAN)
- Masters in Mass Communication and Journalism
- Masters in Philosophy by papers

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- Certificate Course in Tourism Business Management (CCTBM) in association with Thomas Cook (India) Ltd.
 - Masters in Hindi by papers

Add on Certificate Courses recognised by University Grants Commission (UGC)

- Conversational English
- Gandhian Philosophy

Now Courses, Divisions and Subjects Commencing from Academic year 2015-16

- Masters in Business Economics
- Additional Division in Masters in Commerce in Advanced Accountancy.
- Additional Division in Masters in Commerce in Banking and Finance.
- Optional subject of NCC in First Year Bachelor of Arts.

ENVIRONMENT

The College admits students from a variety of backgrounds. The students profile ranges from first generation learners to children of established professionals. The College provides an atmosphere of learning and encouragement to all its students irrespective of their background. The environment in the College is such that even a student from the most humble background is motivated towards achieving excellence.

The College is part of a vast campus aptly called *Jnanadweepa*. It offers all modern facilities such as spacious classrooms and reading hall, rich library, reference and research section, ladies room, gymkhana, conference hall and an amphitheatre called Kattyayan. The campus has a large canteen and a well equipped auditorium called Thorale Bajirao Peshwe Sabhagruha. Our entire college campus is interconnected with Fiber Optic Network having 24 hours access to internet via Leased Line. College has subscribed 10 Lines of MTNL Broadband Service. with Wi-Fi facility is also available on Campus.

A well laid path circumnavigating the campus offers an idyllic walk amidst trees and flowering plants. *Jnanpath* as it is called is a haven in a city starved of open spaces.

Physical Facilities are no doubt important, but it is the encouragement and support given to students at every stage that goes towards developing the personality of the student. Keeping this objective in view, the College offers a host of opportunities and facilities for the students.

FACILITIES FOR STUDENT DEVELOPMENT

- **Library** : The College boasts of excellent library facilities with Home Lending Section, Acquisition Section, Reference and Research Section and Reading Hall. Library has started 'Braille Section' for visually challenged students. A complete Database of the Library is available on OPAC-Online Public Access Catalogue for the students and teachers. In addition to this, the library provides online access to reputed databases like JSTOR, EBSCO, HOST, CMIE, ERIC, UGC N-List E resources and ART STOR. The Library offers external membership facility.
- **Book Bank Facility** : The College offers University of Mumbai's Book Bank facility to the students belonging to backward class Category. In addition of this facility, College also offers Book Bank Facility to the needy Students Belonging to weaker sections to the society from its own funds.
- **Computer Lab**: The College has a well designed air-conditioned computer laboratories with LCD facilities. Every student has access to a computer with software designed according to the syllabus. Practicals are conducted under the supervision of trained IT and Computer staff.
- **Language Laboratory** : A state-of-the-art language laboratory with seating arrangement for 30 students is available for the students. The laboratory has friendly audio communication facilities for student teacher interaction. The laboratory is used for programmes in functional English and Communication Skills.
- **Gymkhana**: The College has a well-equipped gymkhana, managed by a team of professors and physical instructor. There is a gymnasium free of charge with a trained instructor. Special timings are reserved for girl students.
- **Sports Academy**: A Sports Academy has been set up for students with an inclination towards sports activities. The college encourages individuals and teams who participate in various sports and aim at achieving excellence. Our students have distinguished themselves in National and International sporting events. The College believes that a healthy mind and healthy body go together. Towards realizing this objective, a fitness-training programme has been introduced for the students.
- **Cultural Activities**: The cultural needs of the students are taken care of through various activities such as dramatics, music, dance etc. The college encourages and support festivals organized by students. Our festivals – Navrang, Gandharva and Chrysalis have become very popular among the students.

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- **Talent Academy:** A Talent Academy is constituted to unfold the hidden talents of the students. Workshops are conducted in creative arts to nurture and develop talents of the students.
 - **Scholars' Academy:** To encourage academic excellence, a Scholars Academy has been formed. Students are invited to become members of the Academy. The Academy arranges for its students to attend lectures and discussions on various subjects in the college and outside, pursue academic interests and develop ones personality.
 - **Speakers' Academy:** A Speakers Academy trains the students in the art of public speaking. Students trained by the Speakers Academy have won a number of prizes in inter-school and inter-college competitions.
 - **Research Academy:** To inculcate research aptitude among the students a Research Academy has been set up. The Research Academy encourages students to conduct surveys and present their findings.
 - **National Service Scheme (NSS):** The college has a vibrant NSS Unit that encourages the development of the students into responsible citizens of the society. Students under the guidance of Professors are actively involved in a number of programmes that are carefully monitored by the NSS Unit of University of Mumbai.
 - **National Cadet Corps (NCC):** The College has an active Army and Naval wings for both men and women. Aspirants to a career in the defence services will find it rewarding to join the NCC.
 - **Counselling:** The College has an in house counsellor to offer support and guidance to students in need of help. In addition to psychological support, career guidance is provided to help individual student focus on his/her strength and there by plan his/her sucess path.
 - **Students Council:** A students council is formed in accordance with the provisions of the Maharashtra Universities Act 1994. It consists of class representatives and secretaries of different associations. The council acts as a liaison between the students and the Principal. Student representatives are provided a training ground for leadership roles in future.
 - **Civil Defence:** The College has a Civil Defence unit to train the students in life saving techniques. Training is imparted in first aid, fire fighting, self rescue, facing unexploded bomb situations in civil areas and general rescue methods. Students who complete the civil defence course are awarded certificates by the Maharashtra Government.

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- **Women Development Cell (WDC):** The WDC believes in empowerment of girl students. The cell encourages the students into developing into confident individuals.
 - **Placement Cell:** The Placement Cell assists students in career counselling by professionals and securing placements. Our students have secured assignments in TCS, ICICI, Dawnaday AV, Thane Janata Sahakari Bank, etc.
 - **(DLLE) DEPARTMENT OF LIFELONG LEARNING & EXTENSION:** To facilitate the sensitization of the students to the socio-cultural realities, the college has introduced the extension work prospects program offered by the Department of Life Long Learning and Extension of University of Mumbai. These projects are based on promoting the aims and values of human development in community, college and university and encouraging interaction, support and networking among students. The student is awarded Ten Additional Marks at the final examination on completion of 120 hours of work and the submission of a project report based on two different units : 1) Vocational Career oriented projects OR ii) Community oriented projects respectively.
 - **Generation Dialogue:** A forum titled Generation Dialogue has been established to encourage mutual understanding between the youth and senior citizens and bridge the generation gap. Senior citizens are invited to share their wisdom and experiences.
 - **Students' Forum:** To give the students platform to discuss various current issues and develop their analytical and debating skills Students' Forum motivates the students.
 - **Remedial Coaching and Entry in Service Schemes of UGC:** The College offers the Remedial Coaching and Entry in Service Schemes of University Grants Commission (UGC) to the students belonging to SC, ST, OBC (Non-creamy layer) and Minority categories of Grant-in-aid Section.
 - **Business English Certificates (BEC):** The College offers the Business English Certificate courses of Cambridge University (United Kingdom) to the college students. There are three levels of these certificate exams and these are,
Level-1-Preliminary'
Level-2-Vantage and
Level-3- Higher.

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- **Summer Placements** : Students are offered placements during summer vacation in association with Neilsen India (Worlds Largest Research Company)
 - **National Seminars:** The College has been conducting workshops and seminars at National level. Experts from various fields / subjects are invited as resource persons.

Seminars Conducted:

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|------|-------------------------------------|--|
| 2004 | - National Seminar | - 'Water Management Scenario 2025' |
| 2005 | - State Seminar | - 'Marathi and Computers' |
| 2006 | - National Seminar | - 'Bio-Ethics' |
| 2007 | - National Seminar | - 'Indian Philosophy – Its Relevance in the 21 st Century' |
| 2008 | - National Seminar | - 'Post Independence Indian Literature' |
| 2009 | - International Seminar | - 'Mind, Brain & Consciousness' |
| 2011 | - National Seminar | - Development of India through Micro Financing |
| 2011 | - National Seminar | - Post Modernization of Libraries : Challenges and Opportunities. |
| 2013 | - International Seminar | - Geography of Change: Contemporary issues in development environment and society. |
| 2013 | - National Seminar | - Jammu Kashmir Affairs: |
| 2014 | - International Seminar | - Money, Finance and Economic Growth: Emerging Issues. |
| 2014 | - National Seminar | - Article 370 of Indian Constitution. |
| 2015 | - National Seminar | - Women's Quest for Equality in India Promises, Problems and Prospects |
| 2016 | - National Seminar | - Indian Cinema : Past, Present and Future |
| 2017 | - (Forthcoming)
National Seminar | - Revisiting Shakespeare - 400 years after |
- **Film Society:** A Film Society has been established in the campus. Internationally acclaimed films are screened for the members of staff and students regularly. The Joshi-Bedekar College Film Society is the first college Film Society in Maharashtra to be affiliated to the Federation of Film Societies of India.

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- **Foreign Languages Programme:** Vidya Prasarak Mandal has foreign languages programme in German, French, Japanese & Chinese. Students are invited to take advantage of this unique programme, that will provide them a competitive edge in a global society.
 - **Community College :** Our College has become the Community College of the University of Mumbai. For details please log on to www.vpmthane.org
 - **Anti-Ragging Committee :** The College has formed the Anti-Ragging Committee as per the guidelines of University Grants Commission and the University of Mumbai.

Students involved in offence of Ragging will be strictly punished by the College Administration.

Email : helpline@antiragging.in

Toll free Anti-Ragging helpline : 1800-180-5522

- **Yoga :** The College conducts the training sessions of yoga for the Students and teachers.
- **Rules & Regulations:**

To enable the smooth working of the college, students are expected to observe rules and regulations that are in force.

- 1) Students must wear their Identity Card to enter the college through Gate No.2. Six turnstile machines are placed-three for entry and three for exit. If any student forgets to bring their Identity Card they must enter through Gate No. 1 and register their entry in the Security Cabin. Strict action will be taken against any student misusing their Identity Card and allowing unauthorized entry through Gate No.2.
- 2) Students must wear and display their college identity card whenever in college or when representing the college at any other place. It should be produced whenever demanded by any of the college staff.
- 3) The use of mobile phones in the college premises is strictly prohibited.
- 4) During lecture hours, students should be present in the class. Students should not loiter around college premises.
- 5) Students are expected to observe decorum and decency in clothing and behaviour.
- 6) In case of any problem, students can approach the Vice Principal.
- 7) Students should not collect any fund from other students or from outsiders without the written permission of the Principal.
- 8) Students shall not organize on their own picnics, excursion, trips, etc., without prior, written permission of the Principal.

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- 9) Students should not write on benches/walls and should help in maintaining the learning environment neat and clean.
 - 10) The powers relating to disciplinary action in the college will vest with the Principal and her decision in this respect shall be final.

- **Library Rules**

1. **Rules and Regulations of the library (for students)**

- a. Every individual entering the library should be a BONAFIDE STUDENT of the College and must have a valid IDENTITY SMART CARD. Students should wear and display identity card whenever they are on the campus. If any student is found without wearing identity smart card, he/she will be charged fine of Rs. 100/- (Hundred Rupees). The identity smart card should be produced as and when demanded by any of the library staff.

2. **Duplicate Smart Identity Card**

- a. In case Identity Smart Card is lost, it should be reported to the Librarian immediately. A duplicate Identity card will be issued to the student against a payment of Rs. 300/- on Fridays only, after receiving prescribed application and copy of a police complaint or affidavit on stamp paper in this respect.

3. **Circulation**

- a. Library books are lent to readers for home reading between 8.00 a.m. to 5.00p.m.

Note: For in-house reading, books from reading hall as well as home lending section and 'Reference and Research Section' are provided during all working hours.

4. **Library Fine**

- a. Books are issued for a period of one week from the Home Lending section. Books reserved for in-house reading are not allowed to be taken out. A book must be returned on or before the due date shown on the book. In case a student fails to return a book within the time limit, a fine of Re. 1 per day per book will be charged for first 15 days and Rs. 2/- per day per book after 15 days onwards. During Examination days the fine would be Rs. 10/- per day per book. A student may get a book reissued, if it is not in demand.

5. **Mutilation of Books**

- a. It is strictly forbidden to mark library books with pencil or ink or mutilate

them in any way. The reader to whom the book was /is issued last will be held responsible for loss of pages or any other damage unless he/she has brought it to the notice of the library staff before borrowing. Any student held responsible for damage of reading materials will be liable to fine equivalent to the damage caused.

6. Reading Hall

- a. Reading hall copies of the books should be used in reading hall only. A student taking books outside the reading hall without the permission of the librarian will have to pay a fine of Rs. 10.- per day per book.
- b. Reserving of seats is not permitted in the reading hall of the library under any circumstance.
- c. **Complete Silence** must be observed in and around the library. Disregard of this rule will invite punishment leading to suspension of members.
- d. Please note that Reading Hall is meant for reading purpose and self study only. Students should not discuss anything in the Reading Hall.

7. Discipline

- a. The smooth working of the library is possible only if students adhere to the rules and regulations of the library. The Librarian reserves the right to refer cases of breach of discipline to the Principal.

Note : Although no specific rules and regulations are formulated for the staff, all the members are advised to observe general rules and decorum.

● Dress Code

A formal dress code is prescribed for students of self finance course. It is mandatory for students to follow the prescribed dress code on two days of the week namely Tuesday and Friday and Whenever specified. The formal dress will comprise of the following.

Girl Students

- Navy blue blazer with trouser. The blazer must be waist length
- White self-printed shirt
- Formal foot wear
- Neatly brushed / tied hair

Boy Students

- Navy blue blazer with trouser
- White self-printed shirt
- Navy blue tie
- Formal foot wear
- Well set trimmed hair

NOTE: skirt / tight fit trousers / slippers / floaters will not be permitted.

- **Attendance:**

The attendance of the students is regulated by ordinance 119 of Mumbai University.

1. The ordinance states that, "For granting of terms, attendance of 75% of theory, practical and tutorials (wherever prescribed) separately will be required, and of the total number of lectures, practicals and tutorials conducted in the term."
2. Students who fail to maintain the condition of minimum attendance on account of bonafide illness, or any other reason which is deemed right by the Principal, should apply in writing to the Principal for leave of absence, prior or within 2 days from the date of commencement of such leave, failing which they will be treated as defaulters.
3. All applications for leave of absence along with medical certificate, if any are to be submitted to the Coordinator.

UNIVERSITY OF MUMBAI
ORDINANCES AND REGULATIONS RELATING TO THE
BACHELOR OF COMMERCE (FINANCIAL MARKETS)

0.5203 The Degree shall be titled as Bachelor of Commerce (Financial Markets)

Objectives

- a) To create for the students, of University of Mumbai an additional avenue of self-employment and also to benefit the industry by providing them with suitable trained persons in the field of Accounting & Finance.
- b) To prepare students to exploit opportunities, being newly created, in the accounting and finance profession.
- c) To Provide adequate basic understanding about accounting and finance education among the students.
- d) To give an adequate exposure to operational environment in the field of accounting and finance.
- e) To inculcate training and practical in approach by using modern technology amongst the students in the field of Financial Markets.

0.5204 Eligibility

- a) A candidate for being eligible for admission to the bachelor of Commerce (Financial Markets) Degree course shall have passed XII Std.

Examination of the Maharashtra Board of Higher Secondary Education or its equivalent and secured not less than 45% marks in aggregate at first attempt (40% in case of reserved category).

- b) Every Candidate admitted to the Degree Course in the Constituent/affiliated college/recognized institution, conducting the course, shall have to register himself/herself with the University.

R. 4281 Duration of the course and related Information

- a) The Course shall be a full time course. The duration of the course shall be six semesters spread over in three years.
- b) Number of students : A batch shall consist of not more than 60 students.
- c) The course shall consist of 40 Subjects
- d) Total number of lectures per paper per subject per semester (subject shall be maximum of 60, each of 50 minutes duration.)

Rules of Admission

- 1) Right of admission is reserved by the University.
- 2) Each student shall present himself / herself, before the Principal or the person authorized to act on behalf of the Principal, with an application in prescribed form duly filled and signed by himself / herself and his/her parent or guardian.
- 3) No admission shall be regarded as duly granted unless it is granted by the authority of the Principal and the necessary fees have been received by the college.
- 4) All admissions are valid only for one academic year and are required to be renewed by applicaton in the prescribed form for every subsequent year of study in the college.
- 5) Once the student is admitted to the college, he/she shall be liable to pay full fees for the whole term.
- 6) A student once admitted will be considered duly enrolled for the academic year unless he/she informs the Principal in writing of his/her intention to leave the college, at least one week before commencement of the semester will have to be paid.
- 7) While taking admission to the first year class of the Degree college, a student must submit the following documents duly completed.
 - i) Admission form.
 - ii) Eligibility certificate (Application form will be supplied by the office)

OR

Eligibility certificate from the university of Mumbai in case of a student passing examination from other than the Maharashtra State Board of Secondary Education.

- iii) Original Marks sheet of H.S.C. or equivalent examination, along with 3 xerox copies of the same.
 - iv) Transfer certificate issued by the H.S.C. board (in the case of students coming from other colleges)
 - v) Prescribed fees in full and in cash. (Cheques will not be accepted)
- 8) All admissions are provisional until all the necessary certificates, such as the final eligibility certificate, transterence certificate, etc are submitted to the college.

**Amended Standard of Passing for
Bachelor of Commerce (Financial Markets)**

I. STANDARD OF PASSING AND PERFORMANCE GRADING :

STANDARD OF PASSING

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 & 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 in each project wherever applicable to pass a particular semester. A learner will be said to have passed the course if the learner passes the Internal Assessment & Semester End Examination together.

PERFORMANCE GRADING

The PERFORMANCE GRADING of the learner shall be on the SEVEN point Grading system as under:

Grade	Marks	Grade Point
O	70 & above	7
A	60 to 69.99	6
B	55 to 59.99	5
C	50 to 54.99	4
D	45 to 49.99	3
E	40 to 44.99	2
F (Fail)	39.99 & below	1

The performance grading shall 'be based on the aggregate performance of internal assessment and Semester End Examination.

II. CARRY FORWARD OF THE MARKS IN CASE IF THE LEARNER FAILS IN ONE OR MORE COURSES:

1. A learner who PASSES in the Internal Examination but FAILS in the Semester End Examination of the course shall reappear for the Semester End Examination of that course. However his/her marks of the Internal Examinations shall be carried over and he/she shall be entitled for grade obtained by him/her on passing.
2. A learner who PASSES in the Semester End Examination but FAILS in the Internal Assessment of the course shall reappear for the Internal

Examination of the course. However his/her marks of the Internal Examinations shall be carried over and he/she shall be entitled grade obtained by him/her on passing.

3. **a) For Courses without practical**

In case of learner who is reappearing for the Internal Examination, the examination will consist one project of 40 marks which will be divided into 20 marks for the documentation of the project, 10 marks for the presentation and 10 marks for the viva and the interaction.

b) For Courses with practicals

In case of learner who is reappearing for the Internal Examination for subjects with Practical, the examinations will consist of practical examination of 40 marks which will be divided into 20 marks for the machine work / laboratory work, 10 marks for the Viva Examination and 10 marks for the Journal.

III ALLOWED TO KEEP TERMS (ATKT)

Eligibility for Admission to all the Under Graduate Programs (aided and non-aided) in the Faculties of Arts and Commerce under Credit Based Semester and Grading System

- a. A learner shall be allowed to keep term for Semester II irrespective of number of courses of failure in Semester I.
- b. A learner shall be allowed to keep term for Semester III if he/she passes each of semester I and Semester II.

OR

A learner fails in not more than FOUR courses of Semester I and Semester II taken together with not more than TWO courses at each of Semester.

- c. A learner shall be allowed to keep term for Semester IV irrespective of number of courses of failure in Semester III.
- d. Eligibility criteria for a learner, to be admitted in Semester V (Third year) of UG programs (aided and non aided) in Faculties of Arts and Commerce is emended as follows.
- i) Shall have passed Semester I, II, III and IV in full

OR

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- ii) Shall have passed Semester I and II in full and secured ATKT in the Second year by failing in not more than two Courses in each of Semester III and Semester IV

OR

- iii) Shall have Secured ATKT in First Year by failing in not more than Two Courses in each of Semester I and Semester II and have passed Semester III and Semester IV in full.
- e. A learner shall be allowed to keep term for Semester VI irrespective of grades obtained in each course of Semester V. The result of Semester VI shall be kept in abeyance until the learner passes each of Semester I, Semester II, Semester III, Semester IV, and Semester V in full

ADDITIONAL SEMESTER END EXAMINATION

ELIGIBILITY TO APPEAR FOR ADDITIONAL SEMESTER END EXAMINATION:

A learner who does not appear i.e. remains absent in some or all the courses on medical grounds or for representing the college / university in sports, cultural activities, activities of NSS, NCC or sports training camps conducted by recognized bodies / competent authorities or for any reason which is considered valid under exceptional circumstances and to the satisfaction of the Principal or the Head of the Institute is eligible to appear for the additional examination.

A learner who does not appear for both the Internal Assessment and Semester End Examination shall not be eligible to appear for the additional Semester End Examination.

The additional Semester End Examination shall be of two hours duration and of 60 marks per course. The learner shall appear for the course of the Semester End Examination for which he/she was absent or has failed. Learners who are punished under O.5050 are not eligible to appear for this additional examination.

MODE OF SEMESTER END ADDITIONAL EXAMINATION:

- There will be one additional examination for semester I, II, III and IV for those who have remained absent on said grounds .
- The absent learner will be allowed to appear for the examination by the head of the institution after following the necessary formalities subject to the reasons to the satisfaction of the head of the institution.
- Additional Examination for Semester I/II and Semester III/IV be held after conduct of respective semester end examination.

MODE OF ATKT EXAMINATION :

- a) There will be Two ATKT examination for Semester I, II, III and IV during the academic year for there who have failed earlier. One examination will be in the First Term and the Second examination will be in the Second Term.

PROJECT EVALUATION (IF APPLICABLE)

- a) A learner who PASSES IN ALL THE COURSES BUT DOES NOT secures minimum grade of E in project as applicable has to resubmit a fresh project for evaluation till he. she secures a minimum of grade E. His/her marks in the theory papers that the learner has passed will be carried forward and he/she shall be entitled for grade obtained by him/her on passing.
- b) The evaluation of project and viva-voce examination shall be by awarding grade in the seven point scale as given in the grade point table.
- c. A learner shall have to obtain minimum of Grade “E” (or its equivalent marks) in project evaluation and viva voce taken together.

Fees Structure:- The fees for the course shall be as follows

Fees Details	B.Com Financial Markets		
	F.Y. BCom	S.Y. BCom	T.Y. BCom
Tuition fees	10,000	10,000	10,000
Enrolment fee only for FY	220	0	0
Library Fees	600	600	600
Gymkhana fees per year	200	200	200
Others Fee/Extra Curricular Activity	250	250	250
Library Deposits	250	0	0
Laboratory Deposit	400	0	0
Caution Money	150	0	0
College Exam Fee/Statement of Marks	1420	1420	1420
Computer Practical	1000	1000	1000
Laboratory Fees	1000	1000	1000
Industrial Visit	500	500	500
Project Fee	0	0	1000
Adm. Processing	200	200	200
Utility Fee	250	250	250
Magazine Fee	100	100	100
Identity & Library Card Fee	50	50	50
Group Insurance	20	20	20
Student Welfare Fund	50	50	50
Development Fund	500	500	500
V.C. Fund	20	20	20
Uni Sports & Cultural Activity	30	30	30
University E Suvidha	50	50	50
E Charges	20	20	20
Disaster Relief Fund	10	10	10
Total	17290	16270	17270

SC/ST category degree students are required to make a nominal payment of Rs.1820/- for FY, SY & TY at the time of taking admission. They must fill government freeship / scholarship form on notification by the college failing which they are liable to pay full fees.

REFUND OF FEES

O. 2859 : Refund of Tuition, Development and all other fees after cancellation of admission :

The candidates who have taken admission in under graduate courses in Govt. colleges, in Govt. aided and unaided courses conducted affiliated colleges and recognized Institutions may request for refund of fees after applying in writing for cancellation of their admission to the course. The refund of fees as applicable shall be made on or before 30th day after the date of cancellation and thereafter. The percentage of fee for the course shall be refunded to the candidate after deducting charges as follows :

Table - 1: Fee Deduction on cancellation of admission

	Period and Percentage of deduction charges					
	(i)	(ii)	(iii)	(iv)	(v)	(vi)
	Prior to commencement of academic term and instruction of the course	Upto 20 day after the commencement of academic term of the course	From 21 st day upto 50 days after commencement of academic term of the course	From 51 st day upto 80 days commencement of academic term and course of August 31 st whichever is is earlier.	From September 1 st to 30 th September	After September 30 th
Deduction Charges	Rs. 500/- Lump sum	20% of the total amount of fees	30% of the total amount of fees	50% of the total amount of fees	60% of the total amount of fees	100% of the total amount of fees

NOTE : The total amount considered for the refund of fees from the commencement of academic term of the courses includes the following:-

- (i) All the fees items chargeable for one year are as per relevant University circulars for different Faculties (excluding the courses for which the total amount is fixed by other competent authorities.)
- (ii) The Fee charged towards group insurance and all fee components to be paid as University share (including Vice-Chancellor fund,

University fee for sports and cultural activities, E-charge, disaster management fund, exam. fee and Enrollment fee) are non-refundable if payment is made by the college prior to the date of cancellation.

- (iii) Fee collected for Identity card and Library card, admission form and prospectus, enrollment and any other course specific fee **are not refundable** after the commencement of the academic term.
- (iv) All refundable deposit (Laboratory, Caution Money and Library etc.) **shall be fully returned** at the time of cancellation.)

Scholarships / Freeships

A number of scholarships and freeships are available for needy and deserving students. Students who wish to apply for SC/ST Scholarship are required to keep the following documents ready.

1. Income certificate 2015-16
2. Caste Certificate
3. Caste Validity Certificate for ST
4. Ration Card
5. Non creamy layer certificate for OBC freeship
6. Photocopy of previous marksheets

Rules and regulations governing scholarships and freeships are available in the office.

- N.B. :**
- a) If there is a gap in the students academic career a gap certificate must be enclosed along with the scholarship form.
 - b) August 30th 2016 is the last date for accepting scholarship & freeship forms.
 - c) Students who do not fill scholarship / freeship forms must pay full fees prescribed for the course.

SYLLABUS
UNIVERSITY OF MUMBAI
3 Years (06 Semesters) Bachelor of Commerce
(Financial Markets)
SCHEME OF MODULES

SEMESTER - I

- 1.1.1 Financial Accounting - I
- 1.1.2 Economiccs - I
- 1.1.3 Business Communication - I
- 1.1.4 Business Mathematics
- 1.1.5 Computer & Skills - I
- 1.1.6 Business Environment
- 1.1.7 Introduction to Financial system

SEMESTER – 2

- 1.2.1 Financial Accounting - II
- 1.2.2 Economics - II
- 1.2.3 Business Communication - II
- 1.2.4 Business Statistics
- 1.2.5 Computer Skills - II
- 1.2.6 Environment Science
- 1.2.7 Principles of Management

*** SEMESTER – 3**

- 3.1 Debt Markets
- 3.2 Corporate Finance - I
- 3.3 Equity Markets – I
- 3.4 Banking in Financial System
- 3.5 Computer Applications in Investments
- 3.6 Business Ethics
- 3.7 Organizational Behaviour

*** SEMESTER – 4**

- 4.1 Commodities Markets
- 4.2 Corporate Finance-II
- 4.3 Equity Markets-II
- 4.4 Financial Services
- 4.5 Taxation for Investments
- 4.6 Security Analysis
- 4.7 Business Law

(* Sem. 3 and Sem. 4 subject to change by University in the Academic year 2016-17)

SEMESER – 5

- 5.1 Global Capital Markets
- 5.2 Regulation of Securities Markets
- 5.3 Insurance (Fund) Management
- 5.4 Derivative Markets
- 5.5 Foreign Exchange Markets
- 5.6 Portfolio Management
- 5.7 Project-I

SEMESTER-6

- 6.1 Risk Management
- 6.2 Corporate Governance
- 6.3 Computer Applications in Financial Services
- 6.4 Marketing of Financial Services
- 6.5 Mutual Fund Management
- 6.6 Customer Relationship Management in Financial Services
- 6.7 Project-II

B.Com. (FINANCIAL MARKETS)

SEMESTER I (1.1)

Subject: Financial Accounting (1)

Unit I

Nature, Purpose of Accounting :

- Meaning & Scope of Accounting : Need development & Definition of accounting, Persons interest in accounting disclosure, Branches of accounting.
- Accounting Concepts and Accounting Standards

Unit II

Books Accounts

- Journals, Ledger, Subsidiary Books
- Trial Balance, Financial Accounting framework

Unit III

Introduction to Financial Statement

- Bank Reconciliation Statement
- Treatments of Capital & Revenue
- Depreciation accounting; Methods of recording depreciation & methods of providing depreciation as per AS-4

Unit IV

Preparation of Financial Accounts

- Financial Accounts of Sole Traders - Manufacturing Account, Trading Profit & Loss Account and Balancesheet
- Financial Accounts of Partnership Firms, Manufacturing Account, Trading, Profit & Loss Account and Balancesheet

First Year – Semester I (1.2)

ECONOMICS - 1

Unit I The Content and Nature of Economic Theory

- Economic problem – scarcity and efficiency. Production Possibility Curve, Shift in PPC. Branches of Economics - Micro & Macro Economics

Unit II : Demand and supply analysis

- Meaning and determinants of demand, law of demand
- Meaning and determinants of supply, law of supply

-
- Equilibrium price. Impact of changes in demand and supply on equilibrium price
 - Elasticity of demand, types of elasticity of demand

Unit III : Production, Cost and Revenue

- Production function – Isoquants, Returns to Scale
- Producer's Equilibrium
- Economies of Scale
- Costs – Behaviour of cost curves in the short and long run
- Cost concepts and Revenue concepts

Unit IV : Market Analysis

- The theory of the firm – Break Even Analysis – Equilibrium of the Firm
- Markets – Perfect Competition, Monopoly, Monopolistic competition and oligopoly
- Pricing methods – Marginal Cost, full cost, - Marginal Cost, full cost, discriminatory, Multi-Product & transfer pricing

First Year – Semester I (1.3)

BUSINESS COMMUNICATION - I

Unit I

Concept of Communication : Meaning and definition - Process, functions, objectives, importance and essentials of good communication. Barriers to communication - overcoming communication barriers Various types of communication such as formal, informal and their subtypes

Unit II

Reading : Reading : Reading with fluency & speed, Ways of reading, Skimming Scanning, Extensive reading, identifying and inferring, Interpreting, Collecting & Re-ordering relevant information from text. Vocabulary, Grammar Languages Structure & Punctuation.

Unit III

Writing : Organised presentation of matter (Factual/Informative, Descriptive or Persuasive) Editing, summarizing, 7 Cs of Letter Writing, Revision of structure of forms of layout Use of Computer for Letter Writing. Email writing. Writing of effective mails

Unit IV

Business letters : Need and functions of business letters-planning and layout of business letters- kinds of business letters, essentials of business correspondence

SEMESTER – I

(BUSINESS MATHEMATICS) 1.4

Unit I

Ratio, Proportion and percentage : Ratio- Definition, Continued ratio, Inverse Ratio, Proportion - Continued proportion, Direct proportion, Inverse proportion, Variation - Inverse variation, Joint variation Percentage- Meaning and computation of percentage

Unit II

Profit & Loss : Terms and formulae, Trade discount, Cash discount, problems involving cost price, selling price, trade discount, cash discount. Introduction to Commission and brokerage – problems on commission and brokerage

Interest and annuity : Simple interest, compound interest, Equated monthly instalments , reducing balance and flat rate of interest Annuity immediate-present value and future value Stated annual rate and effective annual rate

Unit III

Shares & Mutual Fund :

Shares- Concept, face value, market value, dividend, Equity shares, preference shares, bonus shares Mutual Fund- Simple problems on calculation of net income after considering entry load, exit load, dividend, change in net asset value

Unit II

Matrices and determinants : Definition of a matrix, types of matrices, Properties of determinants, Calculation of values of determinants upto third order, adjoint of a matrix, elementary row or column operations, solution of a system of linear equation having unique solution and involving not more than three variables

SEMESTER – I

(COMPUTER SKILLS- 1) 1.5

Unit I

Computer hardware : Personal Computers- identification/demonstration of different storage Devices like CD and CD drive, hard disk- HDD, storing and retrieving data from various storage devices, identification of various input and output devices. Primary memory, RAM and ROM- Processor- CPU, it's speedmachine

Unit II

Windows : Introduction, features, various versions of windows, My com-

puter, my documents, recycle bin, network neighbourhood, start menu, taskbar, file and folder operation (creating, copying, moving, deleting), system tools, creating shortcuts,

Unit III

Internet : What is internet, most popular internet services , functions of internet like email, WW, FTP, usenet, Instant messaging, internet telephony, using address book, working with task list, scheduling appointments, reminders, events

Unit IV

Word 2013 : Getting started, The Word window, New documents, Document navigation, Editing text, Working with text, Undo and Redo commands, Cut, copy, and paste, Find and replace

Text formatting, Character formatting, Tab settings, Paragraph formatting, Paragraph spacing and indents

Tables, Creating tables, Working with table content, Changing the table structure

Page layout, Headers and footers, Page setup

Graphics, Adding graphics and clip art, Working with graphics

Proofing, printing, and exporting, Spelling and grammar, AutoCorrect,

Printing and exporting documents

Unit V

Excel 2013 Fundamentals of Excel, Cut, Copy, Insert, Delete, Paste Special, Custom Formatting , Undo, Redo, Excel Formulas – Basic, Useful functions and Paste Function, Calc, Comments, Drawing toolbar, Edit, Replace, Delete, Clear, Essential Printing, Data Sorting, Hiding, AutoFormats, Protection, Basic Charts, Basic Formatting, If Function

SEMESTER – I

(BUSINESS ENVIRONMENT) 1.6

Unit I

Indian business environment, concept, components and importance

Unit II

Role of Government: Industrial licensing, Privatization; Devaluation; Export-import policy; Regulation of foreign investment; Collaborations in the light of recent changes.

Unit III

Multinational Corporations – Definition, Investment motives, Benefits, De-

merits, Recent trends, Multinational in India- public, Private joint & co-operative sectors, village, small & ancillary industry.

Unit IV

International Environment: International trading environment; Trends in world trade and the problems of developing countries; Foreign trade and economic growth; International economic groupings; International economic institutions – GATT, WTO, UNCTAD, World Bank, IMF; GSP; GSTP.

SEMESTER – I

(INTRODUCTION TO FINANCIAL SYSTEM) 1.7

Unit I

An introduction to the financial system, Overview of financial system, Functions of a financial system, Evolution of financial systems (capital market oriented), Financial systems in India compared with those in developed nations and developing nations, Constituents of the financial system and inter-relationships between various components

Unit II

Financial Markets : Capital markets, Money Markets, Foreign Exchange Market, Commodity Markets, Derivative Markets, Meaning, classification and structure, subsegments, *Role played, participants* Financial regulators Meaning and features of financial regulators, Role and functions of financial regulators, Kinds of financial regulators, markets regulated by each regulator

Unit III

Financial regulators : Meaning and features of financial regulators, Role and functions of financial regulators, Kinds of financial regulators, markets regulated by each regulator

Unit IV

Financial instruments : Meaning and classification of financial instruments (multiple ways of classifying financial instruments), Types of financial instruments, Evaluation of financial instruments (risk return trade-off), Characteristics of financial instruments, New financial instruments

Subject : 1.2 FINANCIAL ACCOUNTING - 2

1. Shares and Debentures:

- a) Meana. Issue of Shares & Debentures:
- b) Types of Shares & Debentures (in India)

-
- c) Accounting Treatments for issue of shares & debentures with new market and SEBI rules

2. Corporate Accounting:

- a) Capitalisation of reserves & issue of Bonus Shares
- b) Preparation of corporate financial statements in vertical form.

3. Share Valuation :

- a) Valuation of Shares.
- b) Buy-back of shares & own debentures.
- c) Investment Accounting

4. Indian Accounting Standards:

- a) AS, GAAP & their impact on Income Statement & B/S
- b) Latest Development: Computerization of accounting & accounting software.

Subject : 2.2 ECONOMICS - 2

Unit I : National Income Generation

- Introduction to money Concepts of national income - GDP, GNP, NNP, NDP
- NI at current and constant process
- NI at factor cost
- Circular flow theory, IS-L model

Unit II : Inflation and business cycles

- CommInflation, deflation, stagflation, categories of inflation, effects of inflation, methods to control inflation
- Introduction to business cycles, phases, theories
- Impact of business cycles on economic growth and development
- Role of government in various phases

Unit III : Money and monetary policy

- Demand and supply of money
- Monetary policy in India: nature, objectives, tools of monetary policy- CRR, SLR, OMO, Repo, Reverse Repo, MSF
- Market stabilisation scheme of RBI
- Impact of monetary policy on economy

Unit IV : Fiscal Policy

- Tools of fiscal policy, concept of fiscal deficit
- Link between Fiscal deficit and inflation and growth of economy
- Role of fiscal policy in impacting inflation, deflation and growth of economy

Subject : 2.3 BUSINESS COMMUNICATION - 2

Unit I : Drafting of business letters

Enquiries and replies, placing and fulfilling of orders, complaints and follow up, sales letters, circular letters, application of employment and resume, Report writing, notices, Agenda and minutes of meeting- Memos

Unit II : Oral Communication

Meaning, nature and scope – Principles of effective oral communication, Techniques of effective speech, media of oral communication(face to face conversation, Teleconferences, Press Conference - Demonstration-Radio recording - Public address system, Art of listening, principles of good listening

Unit III : Non-verbal communication

Understanding in depth about non-verbal communication and its effect on work environment, Body language, Globally acceptable and nonacceptable gestures. Ideal body language during interviews, presentations and meetings

Unit IV : Application of communication skills

Concept, Principles, Do's and Don'ts of - Group decision making, conflict and negotiations- Presentation and interviews- speeches- customer care, customer relations-public relations

Subject : 2.4 BUSINESS STATISTICS

Unit I : Population and sample

Definition of statistics, scope of statistics in Management and financial markets, Concept of population and sample with illustration
Methods of sampling- SRSWR, SRSWOR, stratified, systematic (description of sampling procedures only)
Data condensation and graphical methods:
Raw data, attributes and variables, classification, frequency distribution, cumulative frequency distribution
Graphs- Histogram and frequency polygon

Diagrams- Multiple bar, pie, subdivided bar
business and financial terms should be encouraged).

Unit II : Measures of central tendency

Criteria for good measures of central tendency, arithmetic mean, median mode for grouped and ungrouped data, combined mean

Unit III : Measures of Dispersion

Concept of dispersion, absolute and relative measures of dispersion, range variance, standard deviation, coefficient of variation, quartile deviation, coefficient of quartile deviation

Unit IV : Correlation and regression (for ungrouped data)

Concept of correlation, positive and negative correlation, Karl Pearson's Coefficient of Correlation, meaning of regression, two regression equations, Regression coefficients and properties

Unit V : Linear Programming Problems

Meaning of LPP, Formulation of LPP, solution by graphical methods, problems relating to two variables only

Subject : 2.5 Computer Skills - 2

Unit I : Software

System Softwares, Single tasking, operating system(single user)- Types- Functions- latest OS examples- application softwares - types- custom and package software- open source- shareware- freeware utilities- stand alone utility- utilities present along with operating system

Unit II : Emerging technologies in IT

EDI and its application- advantages and limitations of EDI- use of EDI in financial sector- cloud computing services- advantages and limitations- Ecommerce- types, features, security aspects-payment system

Unit III : Powerpoint2013

Getting started, PowerPoint interface, Creating a basic presentation, Working with slides, Editing slide content, Formatting text and lists,Editing efficiently, Working with shapes, Creating shapes, Formatting shapes , Applying content to shapes. Graphics, WordArt, Pictures, Tables and charts, SmartArt, Preparing and printing presentations, Proofing presentations, Preparing a presentation,Printing presentations

Unit IV : Outlook 2013

Email basics, Reading messages, Creating and sending messages, Working with messages, Handling attachments, Printing messages and attachments, Email management, Setting message options, Organizing theInbox folder, Managing junk email, Contacts, Working with contacts, Address books,

Using contact groups, Tasks, Working with tasks, Managing tasks, Appointments and events, Creating and sending appointments, Modifying appointments, Working with events, Using Calendar Views, Meeting requests and responses , Scheduling meetings, Managing meetings

Subject : 2.6 Environmental Science

Unit I : Environment: an overview

- a. Environment- structure, components and typology
- b. Ecosystem as part of environment- Functioning and levels of organisation
- c. Biodiversity- Classification, value, threats to biodiversity

Unit II : Natural Resources

- a. Definition, importance and classification of natural resources
- b. Utilisation o and conservation of water, forest, soil and energy resources
- c. Issues associated with natural resources

Unit III : Environment and Economic Activities

- a. Economic activities-nature and pattern- primary,secondary and tertiary
- b. Environmental problems associated with economic activities
- c. Case studies with reference to India

Unit IV : Environment Management

- a. Environment management- Concept, need and relevance of environmental education
- b. Environmental Impact Assessment, Environmental audit
- c. Role of technology in Environment Management- GIS,GPS, Remote sensing as tools

Subject : 2.7 Principles of Management

Unit I : Introduction

nature and process of management, basic management roles and skills, nature of managerial work, approaches to management, classical behavioural, systems and contingency approaches, contemporary issues and challenges

Unit II : Planning and decision making

concept, purpose and process of planning, kinds of plans, strategies, policies and planning, premises, goal setting, MBO, decision making, conditions, forms of group decision making in organisation

Unit III : Organising

fundamentals of organising, bases of departmentation, distribution of authority, coordination, organisation structure, and design, leadership- nature and significance, leading and managing, leadership styles, leadership theories

Unit IV : Management Control

Nature, purpose and process of controlling, kinds of control system, prerequisites of effective control systems, resistance to control, controlling techniques

SEMESTER 3

Subject : 3.1 DEBT MARKETS (3.1)

Unit I

Introduction to debt markets:

- Evolution of debt markets in India
- Money market and debt markets in India
- Regulatory framework in the Indian debt market

Unit II

Instruments and Players in debt markets

- Government Securities, PSU bonds & Corporate bonds
- Open market operations
- Securities Trading Corporation of India
- Primary dealers in Government Securities

Unit III

Bonds

- Features of bonds
- Types of bonds
- Issuers of bonds
- Bond ratings – importance & relevance. Rating Agencies

Unit IV

Valuation of bonds

- Determinants of the value of bonds
- Primary market and Secondary markets
- Bond Mathematics
- Yield Curve Analysis

Subject : 3.2 CORPORATE FINANCE:-I

Unit I

CORPORATE FINANCE: AN OVERVIEW

- Functions of finance in a business enterprise.
- Emergence of corporate finance as an integral part of business finance
- Need for professional approach in managing corporate finance
- Role and functions of corporate financial manager
- Requirements of an efficient corporate financial manager

Unit II

PLANNING THE CORPORATE FINANCIAL ACTIVITIES:

- Theories of Capitalization
- Owned capital and borrowed capital-cost of capital
- Break-even analysis

Unit III

- Capital structure-meaning and definition
- Factors affecting capital structure. Trading on equity
- Watered capital, over capitalization and under capitalization
- NPV, IRR, DCF. Analysis & pay-back periods

Unit IV

SOURCES AND METHODS OF RAISING CORPORATE FINANCE

- Types and features of corporate securities currently available
- Management of new issues including pricing of securities
- Commercial banks and investments banks in financing the corporate sector
- Leasing as a method of corporate finance
- Venture financing
- Credit rating services-role and relevance

Subject : 3.3 EQUITY MARKETS – I

Unit I

Introduction

- Meaning and definition of equity shares
- Growth of Corporate sector and the simultaneous growth of equity shareholders.
- Divorce between ownership and management in companies
- Development of equity culture in India
- Current position

Unit II

Market for Equity – Primary markets

- IPO methods followed
- Book Building
- Role of merchant bankers in fixing the price
- Red-Herring Prospectus – it's unique features
- Green shoe option – Sweat Equity. ESOP
- Rights issue of shares
- Non voting shares
- ADR.GDR.IDR

Unit III

Market for Equity – Secondary Markets

- Definition and function of Stock Exchanges
- Evolution and growth of Stock Exchanges
- Stock Exchanges in India
- NSE.BSE.OTCEI & Overseas Stock Exchanges
- Recent developments in Stock Exchanges
- Stock Market Indices

Unit IV

Importance of equity markets in a developing country like India

- Need for attracting more investors towards equity
- Need for strengthening secondary markets
- Link between Primary market and Secondary market

Subject : 3.4 BANKING IN FINANCIAL SYSTEM

Semester 3

Subject: Banking in Financial System

Unit I

Principles & Practices of Banking:

- Indian Financial System
- Types & Function of Banks
- Banking Technology
- Marketing of Banking Services / Products

Unit II

Accounting & Finance for Bankers

- Basics of Business Mathematics
- Accounting in Banks / Branches
- Bank Accounting & Balance sheet
- Other Accounts & Computerized Accounting

Unit III

Banking Products & Service:

- Accounts (Current, Saving, Fixed)
- Loans (Short Term. Long Term)
- Advisory Services (Investment)
- Other Services (Insurance, Credit Card etc.)
- Hire Purchase, Leasing, Factoring.
- Tax Services

Unit IV

General Bank Management:

- Managing Interest Rate Risk (GAP & Earning Sensitivity)
- Managing Liabilities & the Cost of Funds
- Effective use of Capital
- Liquidity Planning & Managing Cash Assets

Subject : 3.5 COMPUTER APPLICATIONS IN INVESTMENT

Unit I

C programming Language & OOP's Concept

1. **Introduction:** Evolution of C language, Unix and C,C Compiler. Running a C program, object and executable file, preprocessor, Characteristics of C language, case sensitiveness.
2. **Variables and Expressions:** C character set, identifiers and keywords, variables, reading and displaying variables, scanf and print, characters and character strings, integer, float double, constants, operators and expressions, arithmetic, relations, logical assignment, conditional, increment and decrement, bit wise, comma, type of statement typecasting, operator precedence, writing simple programs to illustrate the above.
3. **Basic Input Output:** getchar, put char, string input and output, format specifiers, types of characters in format strings like % scanf width specifies, Input fields for scann.
4. **Control Structures** (Decision Making statement) if-else, multiway decisions, switch (loop constructs) for-loop, while-loop, do while-loop, compound statements, break statement, continue statement, go to statement)

Unit II

5. **Arrays:** Single dimensional array, element type, multidimensional array, strings, simple examples and programs, arrays of strings, programming examples.
6. **Functions:** Main include, placement of a function and return values, parameter set of a function, combing function definition and declaration, passing arguments, return statement and function call, user defined and library functions, simple examples of recursion.
7. **Introduction to Pointers & Structures and Unions & Files:** Definition and simple use of pointers, declaring and using structures, structure initialization, Unions, operation on union, scope of union opening files, writing to files, reading from files, closing files, file handing functions, fscanf, fprintf, fopen, fclose, fgetc, fgets, fputc, fputs, fputs, fwrite.
8. **Object Oriented Programming Concepts:** OOP's overview, classes and objects, fundamental Concepts, Functions, Inheritance, Abstraction, Polymorphism, overloading and overriding. OOP's using C++.

Unit III

Electronic Commerce

What is E-Commerce, Advantages and Limitations of E-Commerce, The role of Strategy in E-Commerce. Value chains in E-Commerce, Infrastructure for Electronic Commerce, Web-Based Tools for Electronic Commerce, Electronic Commerce Software, Security Threats to Electronic Commerce, Implementing Security for Electronic Commerce, Electronic Payment Systems, Strategies for Marketing, Sales and Promotion, Strategies for Purchasing, Logistics and Support Activities. Electronic Markets and Communities, Business Plans for Implementing Electronic Commerce.

Unit IV

Web Designing

Working with Graphics: Using background graphics, Editing graphics, assigning names and ALT text to images. Wrapping text around images, Adding Flash @ buttons, Using a web photo album, Embedding Quick Time @ movies.

Creating Links: Specifying link format, creating hyperlinks. Understanding link structure, Creating image maps. Creating email links.

Designing with Tables: Creating a table, importing data from spreadsheets, Formatting a table, Using images in tables, designing for computer screens.

Creating Frames: Creating a frameset, specifying frame properties, creating and editing frame documents.

Creating forms: Building a form grouping content, adding buttons, creating hidden fields, creating jump menus.

Subject : 3.6 BUSINESS ETHICS

1. Business Ethics & Values-Work Culture – Un ethical behavior in Business & its reasons-fair & unfair Business Practices.
2. Corporate Governance in Globalized Economy – MNCs/TNCs & Business Ethics-Accountability of Managers & Directors- Functioning of private & public sector Cos. – Governance of private & public sector Cos. Corporate Governance in Banking & Financial Institutions – Good

corporate Governance-protection of interest of customers & investors-customer friendly business activities.

3. Code of conduct in Business Houses – fairness & justice in Administration- Social Responsibilities of Business.
4. Business Ethics an important tool in building Business Reputation – Professional Board of Directors – Transparency in decision-making & operations – Importance of effective & efficient system of Governance in globalised economy – Ethics & corporate integrity, measure for improving ethical standards & morals.
5. Corruption, Frauds & Scams in financial institutions – Economical & Social effects of corruption, frauds, scams etc, Banking operations & ethics – Functioning of Insurance Cos & ethics - Measures to reduce corruption.
6. a) Preventive Measures
b) Curative Measures – Role of computerization & I.T. in detecting fraud, scams etc. – Zero Tolerance of corruption.

Subject : 3.7 ORGANISATIONAL BEHAVIOUR

1. Fundamentals of Organisational Behaviour. Nature & scope of Organisational Behaviour, Dynamics of people – Models of Organisational Behaviour – The behavioral approach to Management.
2. Motivation & Leadership. Theories & Models of Motivation, Importance of Motivation in organization – Organizational Behaviour & Performance Appraisal-Leadership & Leadership styles – Empowerment & Participation.
3. Individual Behaviour & Group Behaviour, Formal & Informal Groups Team Building & its importance. Psychological Aspects of Financial Markets.
4. Organization structure & Design. Kind of organization structures – Delegation of Authority – Span of control.
5. Organizational culture – Emerging Trends in organizational culture – Organizational climate – Factors affecting organizational climate.
6. Organizational Development & changes – Nature & characteristics of organizational Development – Techniques of Organizational Development, Definition & Objectives of Organizational Change – Effects of change – Resistance to change & overcoming the resistance – stress & counseling.

SEMESTER 4

Subject : 4.1 COMMODITIES MARKET

Unit I

Introduction to Commodity Market

- Emergence of Commodity market
- Dynamics of global commodity markets
- Indian commodity markets – Current status & future prospects.

Unit II

Strengthening commodity markets in India

- Role of Government
- Role of Commodity Exchanges
- Other Institutions
- Training and development of Dealers

Unit III

Commodity Exchanges

- Functions and Role
- Trading and Clearing methods
- Commodity futures
- Commodity Specific Exchanges Vs Multi Commodity Exchanges

Unit IV

Commodity Markets in India

- Commodity Exchanges in India
- Role of Information in Commodity Markets
- Linkages between equity markets and commodity markets
- Commodity markets – Logistics & Warehousing

Subject : 4.2 CORPORATE FINANCE: II

Unit I

Role of Financial Institutions

- In Long Term Finance (Fixed capital)
- In Short Term Finance (Working capital)

Unit II

Controlling Mechanism of RBI in raising corporate finance.

Unit III

Understanding & Interpretation of Financial statements.

Unit IV

Controlling the Corporate Financial Activities

- Capital budgeting
- Corporate financial reporting – Transparency and accuracy
- Maximizing the wealth of shareholders.
- Corporate governance practices

Subject : 4.3 EQUITY MARKETS II

Unit I

Developments in the Indian Equity markets

- Domestic savings and investments
- Disinvestments, FDI and Foreign institution investment
- Role of retail investors
- Share price and share price volatility
- Role of SEBI

Unit II

Security Analysis and Valuation of Securities

- Factors affecting share prices
- Fundamental Analysis in detail
- Technical Analysis in detail
- Macro economic factors
- Market related factors

Unit III

Statistical Analysis of Share price movement

- Efficient market Hypothesis
- Stochastic models
- Brownian motion

Unit IV

Dealings in Stock Exchanges

- Role of Brokers
- Stock market quotations
- Procedure for buying and selling

-
- On Line Trading
 - Clearing & Settlement

Subject : 4.4 FINANCIAL SERVICES

Unit I

Introduction to Financial System:

- Financial System – An Overview
- Indian Financial System
- Global Financial System
- Financial Service – An Overview

Unit II

Financial Service Segment:

- Book Building
- Public Issue Management
- Merchant Banking
- Credit Rating
- Insurance Services
- Mutual Funds
- Venture Capital – Conceptual Framework

Unit III

Financial Market I

- Financial Markets – An Overview
- Money Market
- Capital Market – An overview
- Capital Market Instruments

Unit IV

Financial Market – 2:

- New Issues Market (NIM) – Conceptual Framework
- Debt Market
- Foreign Exchange Markets
- Derivatives Markets
- Stock Exchange Trading
- Stock Exchange – Regulatory Framework
- SEBI – Function and Working

Subject : 4.5 TAXATION FOR INVESTMENTS

1. Definitions:

Person, Income, Assessee, Assessment Year, Previous Year, Capital Asset, Transfer

2. Basis of charge (Sec 3 to 9)

Residential Status, Scope of Total Income, Deemed Income

3. Exclusions from Total Income Sec.10

Agricultural Income, Sums Received from HUF member, share of Profits from Firm, Insurance Maturity Proceeds, Income of Minor Child.

4. Income from House Property.

Sec.22 to 27 & Sec.2 Annual Value

5. Income from Capital gains

Sec. 45, 48, 49, 50, 50c, 55

6. Income from other sources

Sec. 56 to 59

7. Deductions under Chapter VI A

Sec. 80 (C) , 80CCC, 80D

8. Securities Transaction Tax

Basic Definition, Charge

Subject : 4.6 SECURITY ANALYSIS

Unit I

Introduction to Security Analysis

- Understanding Investments
- Investment Alternatives
- Securities markets and price behavior

Unit II

Portfolio Management

- The Risk and Return from Investing
- Portfolio Selection & Management
- Portfolio performance evaluation

Unit III

Fundamental Analysis

- Economic & Industry Analysis
- Company Analysis
- Stock Valuation

Unit IV

Technical Analysis

- Basic Premise
- Stock Price & Volume Theories
- Fundamental Analysis v/s Technical Analysis

Subject : 4.7 BUSINESS LAW

1. The Companies Act 1956, Section I to Section 390
2. Securities Contracts (Regulation) Act 1956
3. Foreign Exchange Management Act (FEMA) 1999
4. Depositories Act & Information Technology Act 2000
5. Securities and Exchange Board of India (SEBI) Guidelines 2000
(Limited up to Disclosure and Investor protection)
6. Indian Contract Act 1872
7. Sale of Goods Act. 1930
8. Negotiable Instrument Act

SEMESTER 5

Subject: 5.1 GLOBAL CAPITAL MARKETS

Unit I

Impact of globalization on the Capital markets

- Growing international integration
- Role of media and technology in Capital mobility
- Diversification benefits of global investment
- Mergers & Acquisitions

Unit II

Global (International Bond Market)]

- Domestic bonds, Euro bonds and Foreign bonds
- Participants in the global bond markets
- Credit rating agencies and their role
- Procedure for issuing Euro Bonds

Unit III

Global Equity Markets

- Major Stock Markets of the world
- Emerging Trends
- International Equity Trading – Multiple listing
- Depository receipts

Unit IV

Obstacles to International Investments

- Information barriers
- Foreign Exchange Risk, Currency Risk
- Political risk, Market Risk
- Taxation
- Other Regulatory barriers

Subject: 5.2 REGULATION OF SECURITIES MARKETS

Unit I

Overview of Indian Securities Market

- Nature of Savings and investment
- Profile of Indian Investor
- Factors affecting investments decisions of an Indian investor

Unit II

Need for regulating securities markets in India

- Protection to retail investor
- Vanishing companies of nineties
- Pricing of IPOs and possible economic offences

Unit III

Legislations governing the Securities Markets

- Companies Act 1956

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- Securities Contracts Regulation Act
 - SEBI Act
 - Depositories Act
 - Insurance Acts
 - Special regulatory requirements of derivatives market

Unit IV

Regulatory bodies

- Department of Company affairs
- Department of Economic affairs
- SEBI
- Forward Market Commission
- RBI
- IRDA
- Need for self regulation

Subject: 5.3 INSURANCE (FUND) MANAGEMENT

Unit I

Introduction

The insurance mechanism

- Fundamental principles of insurance
- Importance of life and general insurance
- Growth of evolution of insurance business in India with specific reference to past liberalization

Unit II

Risk Management

- Risk identification
- Sources of Risk
- "Insurance policy" as a financial product

Unit III

Organizing an insurance business

- Types of organizations
- Role of IRDA
- Procedure for setting up an insurance business

Unit IV

Operational aspects of Insurance business

- Marketing insurance products including e-marketing
- Actuarial role

Subject : 5.4 DERIVATIVE MARKETS

Nature of financial derivatives including future and options

Characteristics of derivatives, Underlying assets (Equity Bonds / Loans, Foreign Currency, and Commodity). Need for derivatives, types of derivatives and comparison between them. Forwards/Futures/Options, Participants in derivatives market (Hedgers, Speculators, Arbitrageurs)

Unit II

Principles of trading and hedging with Index Futures

Terminology – Spot, future price, contract specifications, contract cycle, expiry date, settlement date, basis, mark to market. Contract specification for Exchanges, Tick size, Types of orders, Trading Strategies, Hedging Strategies, Initial, Maintenance Margins, Executing and Clearing, Execution, Matching confirmation, Clearing Mechanism, Settlement, Settlement price, Settlement cycle. Cash Vs Physical delivery. "Open interest" and "Trading volumes".

Unit III

Principles of trading and hedging with Options.

Terminology – call, put, writer, buyer, premium, intrinsic value, time value, expiry date, settlement date, strike price. ATM, OTM & TTM. The Greeks – (Delta, Gamma, Theta, Vega).

Unit IV

Risk Management Systems and Procedures

Types of risks (Counter-party or credit risks, Market or price risks, Liquidity risks, Legal and regulatory risks, Operating risks), Risk identification and a measurement. Methods of risk control (Position Limits, VAR, Margins, Operating Procedures and systems etc.) Separation of trading, settlement, accounting and risk control functions, Internal control structure and Management Information System., Regulatory and external reporting.

Subject: 5.5 FOREIGN EXCHANGE MARKET

Unit I

1. Introduction to International financial system and foreign exchange market

- Important terms and Concepts
- Foreign Exchange and Euro currency
- Foreign Exchange dealings and quotations
- Foreign Exchange brokers and mechanism of foreign exchange transfers
- CHIPS (CLEARING HOUSE: INTERBANK PAYMENTS SYSTEMS), SWIFT (Society for Worldwide Inter-bank Financial Telecommunications).
- Triangular Arbitrage

Unit II

2. Exchange Rate Systems

- Gold and Bretton woods system
- Fixed and floating exchange rate
- Adjustable peg system
- Crawling peg exchange rate system
- Snake in the tunnel system
- Exchange rate mechanism in India

Unit III

3. Foreign Exchange Management

- The 'risk' element in foreign exchange markets
- Need and importance of foreign exchange management
- Methods adopted (spot and forward, arbitrage, cross currency deals, swaps, options and futures)

Unit IV

4. Foreign Exchange Market in India

- Impact of liberalization and globalization in India's foreign exchange market, Inbound and Outbound Investments.
- RBI's role in directing and controlling foreign exchange market
- The pros and cons of full convertibility of Indian currency
- FEMS and the Indian foreign exchange market
- Indian multinationals and their impact on foreign exchange

Subject: 5.6 PORTFOLIO MANAGEMENT

Unit I

Introduction

- A venues and Multiple investments
- Need for designing and Investment Portfolio
- Relevance of portfolio Management in different sectors of financial markets
- Popularity of equity portfolio management services

Unit II

Portfolio theory and application

- Markowitz portfolio theory
- Efficient frontier and investor utility
- The Capital Asset Pricing Model – Expected Return and Risk Security Market Line (SML)
- Arbitrage pricing theory
- Capital Market line

Unit III

Performance Evaluation of a Portfolio

- Treynor Portfolio Performance Measure
- Sharpe Portfolio Performance Measure
- Jensen's Measures
- Factors affecting performance measures
- Reliability of Performance measures
- EMH (Efficient Market Hypothesis)

Unit IV

Portfolio Management Services in India

- Portfolio management service providers in India
- Procedure for setting up portfolio management services
- Regulation of portfolio management services
- Evaluation of present scenario and estimation of future prospects.

SEMESTER 5

Subject: 5.7 PROJECT (REPORT WRITING) (5.7)

SEMESTER 6

Subject: 6.1 RISK MANAGEMENT

Unit I

- Introduction
- Financial Risks
- Different types of financial risks
- Market risk, liquidity risk, credit risk, operational risk, systemic risk, exchange rate risk.

Unit II

- Diversification and Investment risk management
- Alternate investment strategies
- Sensitivity Analysis
- Exposure and Hedging

Unit III

- Hedging
- Cross hedging, Hedge ratio
- Statistical analysis
- Options and future in different markets including foreign exchange market

Unit IV

- Popular models for managing liquidity risk and credit risk, swaps – Structural models, Integration of market risk and credit risk.

Subject: 6.2 CORPORATE GOVERNANCE - (6.2)

Unit I The Philosophy of Corporate Governance

Corporate Governance – Introduction – Definition – Balance – Framework – Business Ethics – an important dimension to Corporate Governance – Fair & unfair business practices.

Unit II Genesis of Corporate Governance in India

Introduction – Principles – Arthashastra & Good Governance in ancient

India – Protection of interest of customers & investors, corruption and zero Tolerance corruption – MRTP Act & MRTP commission

Unit III Evolution of Corporate Governance

The Cadbury Committee – Code of best Principles – Indian Experience of Corporate Governance – The CII Code – SEBI’s initiative (The Kumar Mangalam Birla Committee Report) – Corporate Governance in Globalized Economy – MNCs / TNCs & Business Ethics

Unit IV Governance in Family Owned Business

Family owned business – background – family business in India Need for professionalisation & transparency in family business – Case study – Future of Corporate Governance.

Subject: 6.3 COMPUTER APPLICATIONS IN FINANCIAL SERVICES

Unit I

Data Communication & Networking

Introduction

The Growth of Networking Technology: Modern Benefits of Networking, Data Sharing, Resource Sharing. The Development of Computer Networks, Life before Networking, Early Connections, Modern Networking, TCP/IP model, OSI Model. Data Communications Technology: Introduction to Analog and Digital Signals, Analog and Digital technology

Local Area Networks: Network Topologies, Point-to-Point Topology, Bus Topology, Star Topology, Ring Topology, Mesh Topology, And Special Topology.

Components: Workstations, Network Interface Cards, Hubs, Peripherals, and Different types of Transmission Media in networking: Twisted Pair Cabling. Coax al Cable, Fiber Optic Cable, Wireless Media, Radio and Infrared.

Connectivity: Repeaters, Bridges, Routers, and Gateways.

Wide Area Networking: Switching Technology, Mete Switching, Packet Switching Circuit Switching.

Unit II

Computer Security

Introduction: Security, Attacks, Computer criminals, Method of defense, Security in Networks: Threats in networks, Network security control, firewalls intrusion detection systems, secure e-mail; concepts of Encryption and decryption.

Legal, Privacy and Ethical Issues in Computer Security: Protecting programs and data. Software failures, Computer crime, Privacy, Ethical issues in computer society.

Networking Security: Introduction and need for security, Authentication, Access Control, Server logs, Virus Protection Firewalls, Intrusion Detection Systems and VPN.

Cyber Laws

Unit III

Databases

Introduction to Database Concepts: Database systems vs files systems, view of data models, data obstruction, data independence, three level architecture, database design, database language – data definition language (DDL), data manipulation language (DMI).

E-R Model: Basic concepts, keys, E-R diagram, design of E- R diagram scheme (simple example)

Introduction to Access Creating databases. Tables (relations), rows (tuples), domains, attribute candidate keys, primary key, queries, forms.

Unit IV

Visual Basic

Introduction to Visual Basic programming

What is Visual Basic? Terminology, Creating and Application, Modular Environment

Building an application

Setting Properties of Objects, Forms, Introduction to Controls, Object-based, Event Driven, Programming

Coding

Examining Code, Using the object Browser, Statements and Functions, Conditional Statements in Visual Basic, Looping Statements, Overview of Debugging

Forms

Using Forms Multiple Forms, Order of Events, Startup and End of Applications.

Variables

Data Types, Scope and: Lifetime of variables, Constants, Arrays and User-Defined Types Procedures

Introduction to Procedures, Arguments and Parameters, Named Arguments and

Optional Arguments.

Controls

Using Controls, Standard Controls, Custom Controls

Menus

Creating and Documenting, Naming Standards

Customs Pop-Up Menus

Error Handling

An Introduction to Error Handlers

Record Sets: Choosing ADO or DAO, Adding data, Editing Data, Deleting.

Building Active X Controls: Creating and Active X control, Exposing properties, methods and events, Testing a control, Creating property pages, Creating a data-bound control, Creating a data source control, net.

Subject: 6.4 MARKETING OF FINANCIAL SERVICES

Unit I

Introduction:

- Financial Products in Services Spectrum
- Business Environment of Financial Services Sector
- Marketing Financial Products
- Transformation in Marketing Practices

Unit II

Product Management & Customer Relationship Management:

- Product Concept and Product Management
- Importance of CRM in Marketing of Financial Services
- CRM & Relationship Marketing
- CRM Concept
- CRM implementation and Evaluation

Unit III

Analysis Business Markets:

- Organizational Buying Process & Participants
- Institutional & Government Markets

-
- Competitors : Identifying & Analyzing
 - Designing Competitive Strategies

Unit IV

The Global Scenario:

- Marketing Financial Product in US
- Marketing Financial Product in U.K.
- Marketing Financial Product in China

Subject:6.5 MUTUAL FUND MANAGEMENT

Unit I

The concept and role of mutual funds:

- Origin and growth of Mutual Funds in India, Role & Importance
- Types of mutual fund products
- Organizational design
- Sponsor, trustee and AMC

Unit II

Investment in Mutual Funds:

- The procedure and the process
- Rights and duties of investors
- Do's and Don't's of mutual fund investment

Unit III

Valuation of mutual fund products:

- NAV Concepts
- Accounting
- Taxation
- Valuation norms

Unit IV

Measuring and evaluating Mutual Fund Performance:

- Risk and performance evaluation
- Measuring Returns
- Tracking Mutual Fund Performance
- Role of SEBI and AMFI

Subject: 6.6 CUSTOMER RELATIONSHIP MANAGEMENTS IN FINANCIAL SERVICES

Unit I

Introduction of various financial services

- Factoring
- Forfeiting
- Securitisation
- Depositories
- Registrars
- Demat Services
- Merchant Banking Corporate advisory services
- Lease financing
- Other services

Unit II

Origin and rationale of Customer Relationship Management (CRM)

- Relationship marketing Vs Transactional Marketing
- Benefits of CRM

Unit III

CRM – A vehicle for value creation

- Developing a segmented service strategy
- Implementation

Unit IV

Achieving Customer Satisfaction through Service Quality

- Characteristics of financial services & difficulty in quality assurance
- Need for constant research for improving quality
- Regular Customer Surveys
- Transaction Analysis
- E-Commerce and CRM

SEMESTER 6

Project II (COMPUTER LAB BASED) (6.7)

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