

Sem. - IV

Syllabus
B.Com. (Banking & Insurance)
(Sem.- IV)

Title of Paper : DATA-DRIVEN DECISION MAKING IN BANKING AND INSURANCE

Sr. No.	Heading	Particulars
1	Description the course : Including but Not limited to :	Quantitative methods are essential tools for decision-making in banking and insurance. This course provides a solid foundation in statistical and mathematical techniques used to analyze financial data, assess risks, and make data-driven business decisions. By integrating real-world applications, students will develop analytical skills to address challenges in banking, finance, and insurance.
2	Vertical :	Major
3	Type :	Theory (with Practical Illustration)
4	Credit:	4 credits
5	Hours Allotted :	60 Hours
6	Marks Allotted:	100 Marks
7	Course Objectives: <ol style="list-style-type: none">1. To Understand the role and applications of quantitative methods in banking and insurance.2. To Apply statistical tools for analyzing financial data and risk management.3. To Develop skills in probability and hypothesis testing for financial decision-making.4. To Utilize regression and forecasting models for financial planning and risk assessment.5. To Interpret and analyze time series data for making informed financial decisions.	

8	<p>Course Outcomes:</p> <p>Upon successful completion, students will be able to:</p> <ol style="list-style-type: none"> 1. Apply quantitative techniques in financial data analysis and decision-making. 2. Use probability and statistical tools to assess financial risks and uncertainties. 3. Perform hypothesis testing and interpret results for business insights. 4. Construct regression models for predicting financial and insurance trends. 5. Utilize time series analysis for forecasting in banking and insurance sectors.
9	<p>Modules:-</p> <p>Module 1: Fundamentals of Quantitative Methods</p> <p>Unit 1: Basics of Quantitative Techniques: Role of Quantitative Methods in Banking and Insurance, Types of Data: Primary & Secondary Data, Cross-Sectional & Time Series Data, Data Collection, Classification, and Presentation (Tables, Graphs, and Charts), Measures of Central Tendency: Mean, Median, Mode</p> <p>Unit 2: Measures of Dispersion and Correlation: Range, Variance, Standard Deviation, and Coefficient of Variation, Skewness and Kurtosis, Correlation Analysis: Types and Interpretation (Pearson's & Spearman's), Applications of Correlation in Financial Analysis</p> <p>Module 2: Probability and Statistical Distributions</p> <p>Unit 3: Probability Concepts and Theorems: Introduction to Probability: Concepts and Rules, Types of Probability Distributions: Discrete & Continuous, Conditional Probability and Bayes' Theorem, Applications of Probability in Risk Assessment and Insurance</p> <p>Unit 4: Statistical Distributions in Finance and Insurance: Binomial, Poisson, and Normal Distributions, Central Limit Theorem and Its Implications, Use of Probability Distributions in Credit Risk and Insurance Claims, Monte Carlo Simulation in Banking and Insurance</p> <p>Module 3: Inferential Statistics and Hypothesis Testing</p> <p>Unit 5: Sampling Methods and Estimation: Types of Sampling: Random, Stratified, and Systematic Sampling, Sampling Distributions and Standard Error, Point and Interval Estimation, Confidence Intervals and Their Applications in Finance</p> <p>Unit 6: Hypothesis Testing and Decision Making: Null and Alternative Hypothesis, Type I and Type II Errors,</p> <p>Module 4: Regression, Forecasting, and Time Series Analysis</p> <p>Unit 7: Regression Analysis and Financial Modelling: Simple and Multiple Linear Regression, Regression Assumptions and Interpretation of Results, Application of Regression in Credit Scoring and Risk Analysis</p> <p>Unit 8: Time Series Analysis and Forecasting: Introduction to Time Series Components (Trend, Seasonality, Cyclic, and Irregular), Moving Averages and Exponential Smoothing, Application of Time Series Analysis in Stock Markets and Interest Rate Forecasting</p>

11	Reference Books: <ol style="list-style-type: none"> 1. Statistical Methods - S.G. Gupta (S. Chand & Co.) 2. Statistics - Theory, Method & Applications D.S.Sancheti & V. K. Kapoor, 3. Business Mathematics & Statistics : B Aggarwal, Ane Book Pvt. Limited 4. Business Mathematics : A P Verma, Asian Books Pvt. :Limited. 5. Fundamentals of Applied Statistics: S G Gupta and V K Kapoor, Sultan Chand & Co 	
12	Internal Continuous Assessment: 40%	External, Semester End Examination 60% Individual Passing in Internal and External Examination
13	Refer annexure :A	Refer annexure :B

QUESTION PAPER PATTERN (External and Internal)

The Internal continuous Assessment should be conducted after completing 20% of Syllabus of the course. All Assessment activities to be recorded and spread across semester

ANNEXTURE: A

Individual faculty member shall have the flexibility to design the continuous assessment for each course/s in a manner so as to evaluate students' capabilities across knowledge, skills and attitudes. Internal Assessment may be undertaken through any or combination of the methods stated below after obtaining due permission of Principal and remain same across that particular course and semester. Introduction of multiple activates among groups of students in same class may be encouraged for better exposure:

- **Class Test (Mandatory) with Objective questions** Class Test during the lectures (physical/online mode)
MCQs/Match the pairs/Answer in one sentence etc.

Any two of following for each course & may be similar or different for different group of students in a class

- Essays / Tutorials
- Home assignments
- Library notes based on published research papers
- Report writings
- Practical Projects/ Practical activities /Group projects
- Reflective Practical assignments / Industry work / Field work
- Drawing Portfolios
- Oral examination
- Student's Seminar / Workshop / Exhibition
- Reviews / PPT presentation
- Problem solving Exercises
- Laboratory/Library Work
- Book reviews
- Case Study analysis
- Podcast/Blog writing /Video making e.g., Tips to become successful investor/satisfied customer, company profile, successful entrepreneur etc.

ANNEXTURE: B**Question Paper Pattern****Credit: 02 (Total 50 Marks)****External = 30 Marks****Duration: 1 Hr.**

Student has to attempt any two questions out of three.

Q.1	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.2	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.3	Answer the following(Theory/Practical Questions) A,B	15 Marks

Credit: 04 (Total 100 Marks)**External =60 Marks****Duration: 2 Hrs.**

Student has to attempt any four questions out of six.

Q.1	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.2	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.3	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.4	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.5	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.6	Answer the following(Theory/Practical Questions) A,B	15 Marks

Note

1. The Semester End Assessment should be conducted after completing 100% of syllabus of the course/s
2. The question papers shall be framed so as to ensure that no part of the syllabus is left out of study by a student.
3. The question paper shall be balanced in respect of various topics outlined in the syllabus.
4. Equal Weightage is to be given to all the modules
5. All questions shall carry equal marks with internal choice within the question
6. 15 marks question must be subdivided into 8 marks + 7 marks, 10 marks + 5 marks and 5 marks + 5 marks + 5 marks. Internal options may be given wherever necessary.
7. Use of simple calculator is allowed in the examination.
8. Wherever possible more importance is to be given to the practical problems/case study.

Syllabus
B.Com. (Banking & Insurance)
(Sem.- IV)

**Title of Paper: COST ACCOUNTING FOR BANKING AND INSURANCE:
PRINCIPLES AND PRACTICES**

Sr. No.	Heading	Particulars
1	Description the course : Including but Not limited to :	This course introduces students to the principles and applications of cost accounting with a specific focus on the banking and insurance sectors. It covers cost classification, cost control mechanisms, budgeting, and financial decision-making. The syllabus aligns with industry requirements to equip students with practical skills in cost management, enhancing their financial analysis capabilities.
2	Vertical :	Major
3	Type :	Theory (with Practical Illustrations)
4	Credit:	4 credits
5	Hours Allotted :	60 Hours
6	Marks Allotted:	100 Marks
7	Course Objectives: <ol style="list-style-type: none">1. Understand the fundamental concepts of cost accounting and their relevance to banking and insurance.2. Apply costing techniques to evaluate and control costs in financial institutions.3. Develop and analyze cost sheets and budgets for decision-making.4. Utilize costing methods for cost reduction and financial performance improvement.5. Assess the impact of costing strategies on banking and insurance profitability.	

8 Course Outcomes:

This course contributes to the following program outcomes:

1. **Financial Acumen:** Develops a strong foundation in cost analysis and financial decision-making.
2. **Problem-Solving Skills:** Enables students to apply costing techniques to real-world banking and insurance challenges.
3. **Industry Readiness:** Equips students with skills required in financial institutions for cost optimization.
4. **Analytical Thinking:** Enhances ability to assess financial statements and budgetary controls effectively.
5. **Ethical and Strategic Decision Making:** Promotes responsible financial management practices in the banking and insurance sectors.

9 Modules:-

Module 1: Fundamentals of Cost Accounting

Unit 1: Introduction to Cost Accounting: Definition, Scope, and Importance of Cost Accounting, Difference between Cost Accounting, Financial Accounting, and Management Accounting, Cost Concepts and Classification, Costing Methods & Techniques

Unit 2: Cost Accounting in Banking and Insurance: Role of Cost Accounting in Banking and Insurance, Application of Cost Accounting Principles in Service Sector, Specific Cost Elements in Banking and Insurance

Module 2: Costing Techniques and Cost Sheet

Unit 1: Preparation of Cost Sheet: Elements of Cost: Direct and Indirect Costs, Preparation of Cost Sheet and Statement of Cost, Practical Problems on Cost Sheet

Unit 2: Costing Techniques: Standard Costing and Variance Analysis, Marginal Costing: Concept and Application, Cost Control and Cost Reduction in Banking and Insurance

Module 3: Budgeting and Cost Control

Unit 1: Budgeting Concepts and Techniques: Definition and Objectives of Budgeting, Types of Budgets (Fixed, Flexible, Cash, and Zero-based), Budgetary Control System

Unit 2: Cost Control in Banking and Insurance: Cost Reduction Methods in Banks and Insurance Companies, Performance-Based Costing in Financial Institutions, Risk Management and Cost Control Strategies

Module 4: Decision-Making and Financial Performance

Unit 1: Cost-Volume-Profit Analysis (CVP): Concept and Importance of CVP Analysis, Break-even Analysis and Profit Planning

Unit 2: Financial Performance and Costing in Banking & Insurance: Financial Statements Analysis with Costing Perspective. Activity-Based Costing (ABC) in Banking and Insurance

10	Reference Books: <ol style="list-style-type: none"> 1. Athma, Prashanta: Cost and Management Accounting. Mumbai. Himalaya Publishing House 2. Lal, Jawahar: Cost Accounting; 3rd Ed. (3rd Ed) New Delhi. Tata Mcgraw Hill Publishing Company, 2007 3. M.N Arora, Textbook of Cost and Management Accounting, Vikas Publishing House, 10th Edition 4. M. Hanif, Modern Cost and Management Accounting, Tata Mcgraw Hill Education Pvt. Ltd. 5. S.P. Jain And Narang, Cost Accounting Principles and Practice, Kalyani Publishers, 2016 	
11	Internal Continuous Assessment: 40%	External, Semester End Examination 60% Individual Passing in Internal and External Examination
12	Refer annexure :A	Refer annexure :B

QUESTION PAPER PATTERN (External and Internal)

The Internal continuous Assessment should be conducted after completing 20% of Syllabus of the course. All Assessment activities to be recorded and spread across semester

ANNEXTURE: A

Individual faculty member shall have the flexibility to design the continuous assessment for each course/s in a manner so as to evaluate students' capabilities across knowledge, skills and attitudes. Internal Assessment may be undertaken through any or combination of the methods stated below after obtaining due permission of Principal and remain same across that particular course and semester. Introduction of multiple activities among groups of students in same class may be encouraged for better exposure:

- **Class Test (Mandatory) with Objective questions** Class Test during the lectures (physical/online mode) MCQs/Match the pairs/Answer in one sentence etc.

Any two of following for each course & may be similar or different for different group of students in a class

- Essays / Tutorials
- Home assignments
- Library notes based on published research papers
- Report writings
- Practical Projects/ Practical activities /Group projects
- Reflective Practical assignments / Industry work / Field work
- Drawing Portfolios
- Oral examination
- Student's Seminar / Workshop / Exhibition
- Reviews / PPT presentation
- Problem solving Exercises
- Laboratory/Library Work
- Book reviews
- Case Study analysis
- Podcast/Blog writing /Video making e.g., Tips to become successful investor/satisfied customer, company profile, successful entrepreneur etc.

ANNEXTURE: B**Question Paper Pattern****Credit: 02 (Total 50 Marks)****External = 30 Marks****Duration: 1 Hr.**

Student has to attempt any two questions out of three.

Q.1	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.2	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.3	Answer the following(Theory/Practical Questions) A,B	15 Marks

Credit: 04 (Total 100 Marks)**External =60 Marks****Duration: 2 Hrs.**

Student has to attempt any four questions out of six.

Q.1	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.2	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.3	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.4	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.5	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.6	Answer the following(Theory/Practical Questions) A,B	15 Marks

Note

1. The Semester End Assessment should be conducted after completing 100% of syllabus of the course/s
2. The question papers shall be framed so as to ensure that no part of the syllabus is left out of study by a student.
3. The question paper shall be balanced in respect of various topics outlined in the syllabus.
4. Equal Weightage is to be given to all the modules
5. All questions shall carry equal marks with internal choice within the question
6. 15 marks question must be subdivided into 8 marks + 7 marks, 10 marks + 5 marks and 5 marks + 5 marks + 5 marks. Internal options may be given wherever necessary.
7. Use of simple calculator is allowed in the examination.
8. Wherever possible more importance is to be given to the practical problems/case study.

Syllabus
B.Com. (Banking and Insurance)
(Sem.- IV)

Title of Paper: E-Commerce II: Marketing and CRM in Banking and Insurance

Sr. No.	Heading	Particulars
1	Description the course : Including but Not limited to :	This course focuses on the role of e-commerce in transforming marketing strategies and customer relationship management (CRM) in banking and insurance sectors. Students will explore how digital tools are used to attract, engage, and retain customers. The course also covers personalized financial marketing, CRM platforms, customer journey analytics, and data-driven decision-making tailored to financial services.
2	Vertical :	Minor
3	Type :	Theory
4	Credit:	4 credits
5	Hours Allotted :	60 Hours
6	Marks Allotted:	100 Marks
7	Course Objectives: By the end of this course, students will be able to: <ol style="list-style-type: none">1. Understand the application of digital marketing strategies in banking and insurance.2. Analyze how e-commerce platforms influence customer outreach and engagement.3. Evaluate the use of CRM systems in managing customer relationships and service quality.4. Apply knowledge of analytics and automation tools to marketing and CRM decisions.5. Understand compliance, privacy, and ethical considerations in customer data management.	

8**Course Outcomes:**

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

1. Develop marketing strategies suited for digital financial services.
2. Identify key digital channels used in banking and insurance marketing.
3. Analyze CRM workflows and apply them to customer lifecycle management.
4. Use customer data insights for improving financial service delivery.
5. Evaluate legal and ethical aspects of digital marketing and CRM.

9**Modules:-****Module 1: Digital Marketing in Financial Services****Unit 1: Fundamentals of E-Marketing in BFSI**

- Definition and scope of digital marketing in banking and insurance
- Traditional vs. digital marketing models
- Changing customer behavior in digital environments
- Key performance indicators (KPIs) in digital campaigns

Activities:

- Comparative analysis of email and SMS marketing campaigns
- Study digital outreach strategies by banks (e.g., HDFC, SBI, ICICI)

Unit 2: Digital Marketing Tools and Platforms

- Search Engine Optimization (SEO), Google Ads for banking keywords
- Content marketing for insurance (infographics, blogs, FAQs)
- Email marketing, WhatsApp campaigns
- Social media marketing strategies (LinkedIn for insurance, Instagram for youth banking)

Module 2: Customer Journey and Digital Engagement**Unit 1: Customer Lifecycle in BFSI**

- Stages: Awareness → Consideration → Purchase → Retention → Advocacy
- Mapping customer touchpoints in digital banking and insurance
- Tools for onboarding (chatbots, video KYC, lead magnets)
- Importance of seamless omnichannel experience

Exercise:

- Students create a sample digital journey map for a savings account or term insurance buyer

Unit 2: Personalization and Customer Experience (CX)

- Basics of personalization: dynamic content, offers, reminders
- Real-time engagement using AI/ML (e.g., chat-based support, upselling)
- Use of personalization in loan products, insurance renewals
- Experience design: app UI/UX in banks and insurance apps
- Compare customer engagement of ICICI vs. Paytm Insurance

Module 3: CRM in Banking and Insurance

Unit 1: CRM Concepts and Architecture

- What is CRM? Types: Operational, Analytical, Collaborative
- CRM objectives in BFSI: retention, cross-sell, complaints management
- Core CRM components: lead management, service automation, dashboards
- CRM software examples: Salesforce, Zoho CRM, Freshsales

Unit 2: CRM Strategy and Implementation

- Steps in CRM implementation in banks and insurers
- Data capture, segmentation, lead scoring
- CRM for renewal reminders, claims follow-up, and NPA prevention
- CRM case studies from Indian BFSI sector

Module 4: Data Analytics, Privacy, and Compliance

Unit 1: Customer Data and Marketing Analytics

- What is customer data? First-party vs third-party
- Campaign tracking and performance reports
- Basics of customer segmentation and targeting
- Predictive analytics for credit scores and policy risk

Unit 2: Legal and Ethical Use of Customer Data

- RBI and IRDAI guidelines on customer communication
- IT Act 2000, Data Protection Bill (India), GDPR overview
- Customer consent, opt-in/opt-out policies
- Ethical considerations in retargeting and personalization
- Data breach example from banking or insurance

10**Reference Books:**

1. *Dr. Rakesh Mohan Joshi – International Marketing (covers financial and e-marketing principles relevant to BFSI)*
2. *Seema Gupta – Digital Marketing (McGraw Hill Education, India)*
3. *Dr. S. Shajahan – Relationship Marketing (focused on CRM concepts, Indian banking relevance)*
4. *Dr. R. Srinivasan – Services Marketing: The Indian Context (includes banking and insurance case studies)*
5. *Dr. K. Karunakaran – Marketing Management (Indian approach to segmentation, CRM, and digital channels)*
6. *RBI Publications – Reports on Trends and Progress of Banking in India*
7. *IRDAI Annual Reports and Consumer Affairs Guidelines*
8. *TRAI Reports – Regulations on SMS/Telemarketing in Financial Services*
9. *Ministry of Electronics and IT (MeitY) – India's Personal Data Protection Bill (latest draft)*

11**Internal Continuous Assessment: 40%****External, Semester End Examination
60% Individual Passing in Internal
and External Examination****12****Continuous Evaluation through:
Ref ANNEXTURE: A****Ref ANNEXTURE: B**

QUESTION PAPER PATTERN

(External and Internal)

The Internal continuous Assessment should be conducted after completing 20% of Syllabus of the course. All Assessment activities to be recorded and spread across semester

ANNEXTURE: A

Individual faculty member shall have the flexibility to design the continuous assessment for each course/s in a manner so as to evaluate students' capabilities across knowledge, skills and attitudes. Internal Assessment may be undertaken through any or combination of the methods stated below after obtaining due permission of Principal and remain same across that particular course and semester. Introduction of multiple activates among groups of students in same class may be encouraged for better exposure:

- Class Test (Mandatory) with Objective questions Class Test during the lectures (physical/online mode)
MCQs/Match the pairs/Answer in one sentence etc.

Any two of following for each course & may be similar or different for different group of students in a class

- Essays / Tutorials
- Home assignments
- Library notes based on published research papers
- Report writings
- Practical Projects/ Practical activities /Group projects
- Reflective Practical assignments / Industry work / Field work
- Drawing Portfolios
- Oral examination
- Student's Seminar / Workshop / Exhibition
- Reviews / PPT presentation
- Problem solving Exercises
- Laboratory/Library Work
- Book reviews
- Case Study analysis
- Podcast/Blog writing /Video making e.g., Tips to become successful investor/satisfied customer, company profile, successful entrepreneur etc.

ANNEXTURE: B**Question Paper Pattern****Credit: 02 (Total 50 Marks)****External = 30 Marks****Duration: 1 Hr.**

Student has to attempt any two questions out of three.

Q.1	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.2	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.3	Answer the following(Theory/Practical Questions) A,B	15 Marks

Credit: 04 (Total 100 Marks)**External =60 Marks****Duration: 2 Hrs.**

Student has to attempt any four questions out of six.

Q.1	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.2	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.3	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.4	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.5	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.6	Answer the following(Theory/Practical Questions) A,B	15 Marks

Note

1. The Semester End Assessment should be conducted after completing 100% of syllabus of the course/s
2. The question papers shall be framed so as to ensure that no part of the syllabus is left out of study by a student.
3. The question paper shall be balanced in respect of various topics outlined in the syllabus.
4. Equal Weightage is to be given to all the modules
5. All questions shall carry equal marks with internal choice within the question
6. 15 marks question must be subdivided into 8 marks + 7 marks, 10 marks + 5 marks and 5 marks + 5 marks + 5 marks. Internal options may be given wherever necessary.
7. Use of simple calculator is allowed in the examination.
8. Wherever possible more importance is to be given to the practical problems/case study.

Name of the Course
INTRODUCTION TO TOURISM ECONOMICS
 OE (Open Elective)

SEMESTER-IV

(Credit 2)

Sr. No.	Heading	Particulars
1	Description of the Course:	Tourism is a rapidly growing and expanding service sector that creates numerous opportunities. With the increasing scope of this field, tourism and related studies help students develop an interest in the industry. This course provides fundamental and in-depth knowledge of tourism industry management, planning, and business opportunities. It helps students understand essential aspects such as the skills required to start a tourism business, investment structures, marketing strategies, and the importance of sustainable tourism. The course plays a crucial role in explaining how tourism development contributes to economic growth at both local and national levels, generates employment opportunities, and leads to social and cultural impacts. Therefore, this course serves as a valuable guide for students aspiring to build a career in the tourism sector and for entrepreneurs looking to enter the industry.
2	Vertical:	OE (Open Elective) Course
3	Type:	Theory
4	Credit:	2 Credits
5	Hours Allotted:	30 Hours
6	Marks Allotted:	50 Marks
7	Course Objectives:	<ul style="list-style-type: none"> • To understand the conceptual framework of tourism • To analyze various forms of Tourism • To analyze the planning of tourism • To study the role of travel agencies.
8	Course Outcomes	<ul style="list-style-type: none"> • Students can understand the concept and various aspects of tourism • To enhance students' understanding regarding the need for infrastructure, facilities, services, and the impact of tourism development. • Students can understand the applications of strategies for the development of tourism of various forms. • Students can understand tourism organizations and the assessment of various policies of tourism.
9	Module 1: Introduction	(15 Hours)
	<ul style="list-style-type: none"> • Introduction- Meaning, Nature, and Scope of tourism, Importance of tourism • Classification of Tourism: international and National tourism, Business tourism, Ecological tourism, Pilgrimage tourism, Historical tourism, Medical tourism, 	

	<p>Wildlife tourism, Agro- tourism, and Ayurveda and yoga tourism.</p> <ul style="list-style-type: none"> • Economic Factors Influencing tourism • Growth of Tourism in India • Sustainable tourism - Concept, Need & Importance, Current Scenario <p>Module 2: Planning and Management of Tourism (15 Hours)</p> <ul style="list-style-type: none"> • Planning of Tourism - Concept, Need and Importance, Process, Approaches • Organizing- Concept, Need and Importance, Allocation of Resources • Marketing- Concept and Elements • Essentials, Need, Importance, and Functions of Travel Agencies and Tour Operators • Procedures and documentation- Need & Importance, Steps, Challenges, Types of documents and Itinerary Making • Customer Relationship Management- Concept, Need and Importance, Process, 			
10	Text Books			
11	<p>Reference Books:</p> <ol style="list-style-type: none"> 1. Anand M.M. (1976) – Tourism and Hotel Industry in India, Prentice Hall of India Pvt. Ltd., New Delhi. 2. Badan and Bhatt- Eco Tourism • Bhatia A. K. (1986) Tourism Development- Principles and Practices, Sterling Publishers Pvt. Ltd., New Delhi. • Batra K. L. (1990) – Problems and prospects of Tourism. Printwell Publisher, Jaipu. 3. Chopra Sunita (1991)- Tourism Development of India, Ashish Publishing House, New Delh. • Gupta S. P., Krishna Lal (1999) – Tourism Museums and Monuments in India, Oriental Publishers, New Delhi. 4. Gunn & Clare A. – Tourism Planning, Taylor and Francis, New York. 5. Gee, Chunk Y., James C & Dexter J.L. Cho – Travel Industry, New York • Matheson, Alistair and Wall Geoffery (1983) –Tourism- Economic, Physical and Social Impact, Orient Longman, London. 6. Robin H. (1976) – Geography of Tourism, Macdonald and Evence Ltd., London. 7. Chromeextension://efaidnbmnnnibpcajpcgclefindmkaj/https://tourism.gov.in/sites/default/files/2022 8. 09/Draft%20National%20Tourism%20Policy%202022%20Final%20July%2012.pdf 			
12	Internal Continuous Assessment: 20	30 marks Semester end Examination		
13	A. Internal Assessment: 20 marks (Internal Assessment- without Practical Courses)			
	Sr. No.	Particular	Marks	
	01	One periodical class test / online examination is to be conducted in the given semester	10 Marks	
	02	One Project with a presentation based on curriculum to be assessed by the teacher concerned	10 Marks	
		Presentation		05 Marks
		Written Document		05 Marks

14

A. External Assessment 30 Marks
Marks: 30

Duration: 1 Hrs.

Question No	Particular	Marks
Q-1	Attempt Any 1 out of 2 A. (Based on Unit I) B. (Based on Unit I)	10 Marks
Q-2	Attempt Any 1 out of 2 A. (Based on Unit II) B. (Based on Unit II)	10 Marks
Q-3	Attempt Any 2 out of 4 A. (Based on Unit I) B. (Based on Unit I) C. (Based on Unit II) D. (Based on Unit II)	10 Marks

Name of the Course
PLANNING AND POLICY OF TOURISM
OE (Open Elective)

SEMESTER-IV

(Credit 2)

Sr. No.	Heading	Particulars
1	Description of the Course:	Tourism is a rapidly growing and expanding service sector that creates numerous opportunities. With the increasing scope of this field, tourism and related studies help students develop an interest in the industry. This course provides fundamental and in-depth knowledge of tourism industry management, planning, and business opportunities. It helps students understand essential aspects such as the skills required to start a tourism business, investment structures, marketing strategies, and the importance of sustainable tourism. The course plays a crucial role in explaining how tourism development contributes to economic growth at both local and national levels, generates employment opportunities, and leads to social and cultural impacts. Therefore, this course serves as a valuable guide for students aspiring to build a career in the tourism sector and for entrepreneurs looking to enter the industry.
2	Vertical:	OE (Open Elective) Course
3	Type:	Theory
4	Credit:	2 Credits
5	Hours Allotted:	30 Hours
6	Marks Allotted:	50 Marks
7	Course Objectives:	<ul style="list-style-type: none"> ● To understand the conceptual framework of tourism ● To analyze various forms of Tourism ● To study the role of infrastructure in tourism development. ● To analyze the planning of tourism ● To study the role of travel agencies. ● To analyze tourism organizations and policies
8	Course Outcomes	<ul style="list-style-type: none"> ● Students can understand the concept and various aspects of tourism ● To enhance students' understanding regarding the need for infrastructure, facilities, services, and the impact of tourism development. ● Students can understand the applications of strategies for the development of tourism of various forms. ● Students can understand tourism organizations and the assessment of various policies of tourism.
9	Module 1: Planning and Travel Agencies of Tourism	(15 Hours)
	<ul style="list-style-type: none"> ● Planning of Tourism - Concept, Need and Importance, Process, Approaches ● Organizing- Concept, Need and Importance, Allocation of Resources 	

	<ul style="list-style-type: none"> Marketing- Concept and Elements Essentials, Need, Importance, and Functions of Travel Agencies and Tour Operators Procedures and documentation- Need & Importance, Steps, Challenges, Types of documents and Itinerary Making Customer Relationship Management- Concept, Need and Importance, Process, SQM <p>Module 2: Tourism Organizations and Policy (15 Hours)</p> <ul style="list-style-type: none"> Role of Tourism Organisations - IATA, PATA, WTO, ITDC. Role of State Tourism Development Corporation & its regional offices, MTDC Tourism policy in India 2022- Vision, Mission and Goal, Key Guiding Principles, National Green Tourism Mission, and National Digital Tourism Mission. 			
10	Text Books			
11	<p>Reference Books:</p> <ul style="list-style-type: none"> Anand M.M. (1976) – Tourism and Hotel Industry in India, Prentice Hall of India Pvt. Ltd., New Delhi. Badan and Bhatt- Eco Tourism • Bhatia A. K. (1986) Tourism Development- Principles and Practices, Sterling Publishers Pvt. Ltd., New Delhi. • Batra K. L. (1990) – Problems and prospects of Tourism. Printwell Publisher, Jaipu. Chopra Sunita (1991)- Tourism Development of India, Ashish Publishing House, New Delh. • Gupta S. P., Krishna Lal (1999) – Tourism Museums and Monuments in India, Oriental Publishers, New Delhi. Gunn & Clare A. – Tourism Planning, Taylor and Francis, New York. Gee, Chunk Y., James C & Dexter J.L. Cho – Travel Industry, New York • Matheson, Alistair and Wall Geoffery (1983) –Tourism- Economic, Physical and Social Impact, Orient Longman, London. Robin H. (1976) – Geography of Tourism, Macdonald and Evence Ltd., London. 			
12	Internal Continuous Assessment: 20	30 marks Semester end Examination		
13	A. Internal Assessment: 20 marks (Internal Assessment- without Practical Courses)			
	Sr. No.	Particular	Marks	
	01	One periodical class test / online examination is to be conducted in the given semester	10 Marks	
	02	One Project with a presentation based on curriculum to be assessed by the teacher concerned	10 Marks	
		Presentation		05 Marks
		Written Document		05 Marks
14	External Assessment 30 Marks		Duration: 1 Hrs.	
	Marks: 30			
	Question No	Particular	Marks	
	Q-1	Attempt Any 1 out of 2 A. (Based on Unit I) B. (Based on Unit I)	10 Marks	

	Q-2	Attempt Any 1 out of 2 A. (Based on Unit II) B. (Based on Unit II)	10 Marks
	Q-3	Attempt Any 2 out of 4 A. (Based on Unit I) B. (Based on Unit I) C. (Based on Unit II) D. (Based on Unit II)	10 Marks

Syllabus
B. Com. (Banking & Insurance)
(Sem.- IV)

Title of Paper: KYC IN BANKING & INSURANCE

Sr. No.	Heading	Particulars
1	Description the course : Including but Not limited to :	Know Your Customer (KYC) documentation is a critical regulatory requirement in banking and insurance to prevent financial fraud, money laundering, and identity theft. This course provides a comprehensive understanding of KYC norms, legal frameworks, and compliance procedures, equipping students with essential skills to manage customer verification processes in financial institutions.
2	Vertical :	VSC
3	Type :	Theory (with Practical Illustrations)
4	Credit:	2 credits
5	Hours Allotted :	30 Hours
6	Marks Allotted:	50 Marks
7	Course Objectives:	<ol style="list-style-type: none">1. Understand the concept and importance of KYC in banking and insurance.2. Identify different types of KYC documents required for individuals and businesses.3. Comprehend legal and regulatory requirements, including AML (Anti-Money Laundering) and CFT (Combating the Financing of Terrorism) guidelines.4. Analyze the role of technology in KYC verification and fraud detection.5. Apply KYC principles in customer onboarding and risk assessment processes.

8	<p>Course Outcomes:</p> <p>Upon successful completion of the course, students will be able to:</p> <ol style="list-style-type: none"> 1. To Understand and apply KYC norms in banking and insurance sectors. 2. To Identify appropriate KYC documents for different customer categories. 3. To Ensure compliance with legal and regulatory requirements. 4. To Utilize digital KYC tools for efficient customer verification. 5. To Analyze risk factors and contribute to fraud prevention measures. 	
9	<p>Modules:-</p> <p>Module 1: Fundamentals of KYC & Regulatory Framework</p> <p>Unit 1: Introduction to KYC and Customer Due Diligence (CDD): Definition, objectives, and significance of KYC, Customer identification and verification process, Role of KYC in financial fraud prevention</p> <p>Unit 2: Regulatory Guidelines & Legal Framework: RBI, SEBI, IRDAI, and FIU-IND guidelines on KYC, AML and CFT regulations, Penalties for non-compliance and regulatory actions</p> <p>Module 2: Practical Applications & Emerging Trends in KYC</p> <p>Unit 1: Types of KYC & Documentation Requirements: KYC for individuals vs. businesses (PAN, Aadhaar, Voter ID, GSTIN, etc.),CKYC (Central KYC) and Digital KYC processes, Re-KYC and periodic updates</p> <p>Unit 2: Technology in KYC & Fraud Prevention: Role of AI, machine learning, and blockchain in KYC, e-KYC and Aadhaar-based authentication, Risk-based KYC approach and fraud detection techniques</p>	
10	<p>Reference Books:</p> <ol style="list-style-type: none"> 1. "Anti-Money Laundering & Know Your Customer" – Indian Institute of Banking and Finance 2. "Banking Theory and Practice" – K.C. Shekhar & Lekshmy Shekhar 3. "Big Data: A Source of KYC in Reference of Indian Banking" – Jitendra Kumar, Kiran Kumar Pattanaik, and Arvind Pandey 4. "Analysing India's KYC Framework through the Privacy Lens" – Amber Sinha and Srinivas Kodali 5. "Know Your Customer (KYC) Direction, 2016" – Reserve Bank of India 	
11	<p>Internal Continuous Assessment: 40%</p>	<p>External, Semester End Examination 60% Individual Passing in Internal and External Examination</p>
12	<p>Refer annexure :A</p>	<p>Refer annexure :B</p>

QUESTION PAPER PATTERN

(External and Internal)

The Internal continuous Assessment should be conducted after completing 20% of Syllabus of the course. All Assessment activities to be recorded and spread across semester

ANNEXTURE: A

Individual faculty member shall have the flexibility to design the continuous assessment for each course/s in a manner so as to evaluate students' capabilities across knowledge, skills and attitudes. Internal Assessment may be undertaken through any or combination of the methods stated below after obtaining due permission of Principal and remain same across that particular course and semester. Introduction of multiple activates among groups of students in same class may be encouraged for better exposure:

- Class Test (Mandatory) with Objective questions Class Test during the lectures (physical/online mode)
MCQs/Match the pairs/Answer in one sentence etc.

Any two of following for each course & may be similar or different for different group of students in a class

- Essays / Tutorials
- Home assignments
- Library notes based on published research papers
- Report writings
- Practical Projects/ Practical activities /Group projects
- Reflective Practical assignments / Industry work / Field work
- Drawing Portfolios
- Oral examination
- Student's Seminar / Workshop / Exhibition
- Reviews / PPT presentation
- Problem solving Exercises
- Laboratory/Library Work
- Book reviews
- Case Study analysis
- Podcast/Blog writing /Video making e.g., Tips to become successful investor/satisfied customer, company profile, successful entrepreneur etc.

Question Paper Pattern**Credit: 02 (Total 50 Marks)****External = 30 Marks****Duration: 1 Hr.****Student has to attempt any two questions out of three.**

Q.1	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.2	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.3	Answer the following(Theory/Practical Questions) A,B	15 Marks

Credit: 04 (Total 100 Marks)**External =60 Marks****Duration: 2 Hrs.****Student has to attempt any four questions out of six.**

Q.1	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.2	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.3	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.4	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.5	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.6	Answer the following(Theory/Practical Questions) A,B	15 Marks

Note

1. The Semester End Assessment should be conducted after completing 100% of syllabus of the course/s
2. The question papers shall be framed so as to ensure that no part of the syllabus is left out of study by a student.
3. The question paper shall be balanced in respect of various topics outlined in the syllabus.
4. Equal Weightage is to be given to all the modules
5. All questions shall carry equal marks with internal choice within the question
6. 15 marks question must be subdivided into 8 marks + 7 marks, 10 marks + 5 marks and 5 marks + 5 marks + 5 marks. Internal options may be given wherever necessary.
7. Use of simple calculator is allowed in the examination.
8. Wherever possible more importance is to be given to the practical problems/case study.

AC – 20/05/2025
Item No. – 5.45 (N) Sem-IV 5(d)

As Per NEP 2020

University of Mumbai



Syllabus for Basket of AEC

Board of Studies in English	
UG First Year B.Com. Programme	
Semester	IV
Title of Paper	Credits
Business Communication Skills II	2
From the Academic Year	2024-2025

Sr. No.	Heading	Particulars
1	Description the course: Including but Not limited to:	<p>Business communication is an integral part of the commercial and corporate world. The growth of commercial organizations is directly linked to the effectiveness of their methods of communication with all their stakeholders. The success of an organization is also closely linked to its image building. As a discipline, business communication has changed diametrically and exponentially because of the rapid changes in information technology.</p> <p>In this scenario, it is imperative that all corporate professionals should have command over the various dimensions of business communication including the intentional and unintentional, the verbal and non-verbal, the in-person and the digital.</p> <p>The systematic study of business communication prepares the learners to become capable entrepreneurs, professionals, team-members and managers in today's competitive, networked and digitized business world.</p>
2	Vertical :	Ability Enhancement Course
3	Type :	Theory
4	Credit:	2 credits (1 credit = 15 Hours for Theory or 30 Hours of Practical work in a semester)
5	Hours Allotted :	30 Hours
6	Marks Allotted:	50 Marks

7	<p>Course Objectives:</p> <ol style="list-style-type: none"> 1. To enable learners engage effectively with group communication. 2. To improve learners' skills in selection processes like interviews and group discussions. 3. To increase learners' understanding of the purpose and functions of meetings. 4. To equip learners with writing skills for trade-related communication.
8	<p>Course Outcomes:</p> <p>At the end of the course, learners will be able to:</p> <ol style="list-style-type: none"> 1. Understand and engage with group communication processes. 2. Perform more effectively during interviews and group discussions. 3. Participate more efficiently in meetings. 4. Write more impactful trade-related communication.
9	<p>Modules:- Per credit One module can be created</p>
	<p>Module 1: Group Communication (15 Lectures)</p>
	<ol style="list-style-type: none"> 1. Interviews <ul style="list-style-type: none"> - Definition, format and process of interviews - Selection interviews, assessment interviews, grievance interviews, exit interviews - Preparation and role of interviewers - Preparation and role of interviewees - Online interviews 2. Group Discussion <ul style="list-style-type: none"> - Meaning and types - Skills that are assessed during Group Discussion - Process of Group Discussion - Do's and don'ts of Group Discussion 3. Meetings <ul style="list-style-type: none"> - Meaning and definition - Types of meeting: formal and informal with examples - Conducting a meeting - Role of chairperson - Role of participants - Online meetings: Skype, Zooms, Google Meet, MS Teams
	<p>Module 2: Written Communication in Business (15 Lectures)</p>

1. Notice, agenda, minutes and resolution for meetings
2. Letter of inquiry
3. Complaint and claim letter – adjustment letter
4. Sales letters and pamphlets
5. Consumer Grievance letter

10 Text Books: N.A.

11 Reference Books:

1. Ashley, A. *A Handbook of Commercial Correspondence*. New Delhi: Oxford University Press, 1992.
2. Aswathapa, K. *Organisational Behaviour*. Mumbai: Himalaya Publications, 1991.
3. Bahl, J. C. and Nagamia S. M. *Modern Business Correspondence and Minute Writing*. New Delhi: N. M. Tripathi Pvt. Ltd, 1974.
4. Balan, K.R. and Rayudu, C. S. *Effective Communication*. New Delhi: Beacon Books, 1996.
5. Bangh, L.Sue, Fryar, Maridell and Thomas David A. *How to Write First Class Business Correspondence*. N.T.C. Publishing Group USA, 1998.
6. Barkar, Alan. *Making Meetings Work*. New Delhi: Sterling Publications Pvt. Ltd., 1993.
8. Benjamin, James *Business and Professional Communication: Concepts and Practices*. New York: Harper Collins College Publishers, 1993.
9. Bhargava and Bhargava. *Company Notices, Meetings and Regulations*. New Delhi: Taxman, 1971.
10. Britt, Deborah. *Improving Business Communication Skills*. Kendall Hunt Publishing Co, 1992.
11. Bovee Courtland, L. and Thrill, John V. *Business Communication Today*, McGraw Hill. New York: Taxman Publication, 1989.
12. Burton, G. and Thakur. *Management Today- Principles and Practices*. New Delhi: Tata McGraw Hill, 1995.
13. Drucher, P.F. *Technology, Management and Society*. London: Pan Books, 1970.
14. Emans, Ben. *Interviewing: Theory, techniques, and training*. Taylor & Francis, 2019.
15. Eyre, E.C. *Effective Communication Made Simple*. Kolkata: Rupa and Co., 1985.
16. Fisher, Dalmar. *Communication in Organisation*. Mumbai: Jaico Publishing House, 1999.
17. Frailley, L.E. *Handbook of Business Letters*, Revised Edn. New Jersey: Prentice Hall Inc., 1982.
18. French, Astrid. *Interpersonal Skills*. New Delhi: Sterling Publishers, 1993.
- Ganguly, Anand. *Group Discussion*. Pustak Mahal, 2012.
19. Gartside, L.E. *Modern Business Correspondence*. Plymouth: McDonald and Evans Ltd., 1980.
20. Ghanekar, A. *Communication Skills for Effective Management*. Pune: Everest Publishing House, 1996.
21. Labade, Sachin, Katre Deepa et al. *Communication Skills in English*. Orient Blackswan, Pvt Ltd, 2021.
22. Reed, Karim and Joseph A. Allen. *Suddenly Virtual: Making Remote Meetings Work*. Wiley, 2021.

12	Internal Continuous Assessment: 40%	External, Semester End Examination Individual Passing in Internal and External Examination : 60%													
13	<p>Continuous Evaluation through:</p> <ul style="list-style-type: none"> • Performance in oral activities (during lectures): 10 marks The class may be divided into batches to conduct the oral activities by creating formal schedule for the same before the semester End Examination. • Written assignments or projects: 10 marks Learners will have to write and submit written assignments in a timely manner. <p>Suggested Activities:</p> <ul style="list-style-type: none"> • Mock interviews and group discussions • Making short presentations on given topics • Official notice / agenda / minutes / resolution writing exercises • Role play in group communication situations, like meetings 														
14	<p>Format of Question Paper: for the final examination</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 60%;">External / Semester End Examination</td> <td style="width: 20%; text-align: center;">Marks: 30</td> <td style="width: 20%; text-align: right;">Time: 1 Hours</td> </tr> <tr> <td>Q.1. Essay Type Questions (Any One out of two on Unit I)</td> <td></td> <td style="text-align: right;">Marks 10</td> </tr> <tr> <td>Q.2. Essay Type Questions (Any One out of two on Unit II)</td> <td></td> <td style="text-align: right;">Marks 10</td> </tr> <tr> <td>Q.3. Short Notes/Problem (Any Three out of five on all Units)</td> <td></td> <td style="text-align: right;">Marks 10</td> </tr> </table>			External / Semester End Examination	Marks: 30	Time: 1 Hours	Q.1. Essay Type Questions (Any One out of two on Unit I)		Marks 10	Q.2. Essay Type Questions (Any One out of two on Unit II)		Marks 10	Q.3. Short Notes/Problem (Any Three out of five on all Units)		Marks 10
External / Semester End Examination	Marks: 30	Time: 1 Hours													
Q.1. Essay Type Questions (Any One out of two on Unit I)		Marks 10													
Q.2. Essay Type Questions (Any One out of two on Unit II)		Marks 10													
Q.3. Short Notes/Problem (Any Three out of five on all Units)		Marks 10													

Sign of BOS Chairman
Dr. Sachin Labade
Board of Studies In
English

Sign of the Offg.
Associate Dean
Dr. Suchitra Nalk
Faculty of
Humanities

Sign of the Offg.
Associate Dean
Dr. Manisha Karne
Faculty of
Humanities

Sign of the Dean
Prof. Dr. Anil Singh
Faculty of
Humanities

UNIVERSITY OF MUMBAI

Semester IV

(w.e.f. June, 2025)

Sub: - NSS- Youth and Disaster Management

Credits: 02

Lectures: 30

Marks:50

Unit Number	SEMESTER 4 Title of the Unit	No. of Lecture	No. of Credits
1	Youth and Disaster Management- Meaning and Types of Disasters – Natural and Man-Made disasters, preparedness, Disaster Risk reduction: Preparedness, Mitigation, Response, Relief, Rehabilitation, Reconstruction.	10	
	Project: <ul style="list-style-type: none">• Project work is mandatory for all the students in IV semester.• They can carry out project work under the supervision of the teacher in-charge of NSS and at the end of the semester a project report shall be presented and viva voce shall be conducted.• The Project work can be carried out independently or in a group. The project work shall be community based and selected preferably from the adopted villages/ slums/ neighborhoods.		
2	Project Submission and Presentation VIVA-VOCE	20	

Note:

1. Above Paper will be exempted if the learner is involved in NSS as Volunteer and Successfully completes 60 hours in each Semester.
2. If learner as a NSS Volunteer attends any Camps at National/State/University/District/ College Special Camp will be exempted from either Sem II OR Sem IV Paper provided they produce Certificate of Participation or Attendance in Camp certified by the Programme Officer.

**Evaluation Pattern
Internal Assessment**

Assessment Criteria	Marks
Assignment / Project / Quiz/Presentations	10
Attendance, Class and Activity Participation	10
Total	20

**External Assessment
Question Paper Pattern**

Time: 1:00 Hours

Total Marks: 30

Introduction:-1. All questions are compulsory.

2. Figure to the Right indicates full marks.

3. Draw neat labeled drawings wherever necessary.

**Q.1) Rewrite the following by choosing the correct options given below
(with four alternatives) 6 Objectives question of 1 mark each**

06 marks.

1. a) b) c) d)
2. a) b) c) d)

Q.2) Short Notes . (Any Two out of Four)

06marks

- 1.
- 2.
- 3.
- 4.

Q.3) Answer the following questions (Any Three out of Five)

18 marks

- 1.
 - 2.
 - 3.
 - 4.
 - 5.
-

NSS Project Report Format

(For Projects in Adopted Area / Village)

➤ **Cover Page**

- Name of the Institution
- Title of the Project (e.g., "Cleanliness Drive in XYZ Village")
- Name(s) of Student Volunteer(s)
- Name of Programme Officer
- Duration of the Project
- Date of Submission

➤ **Certificate**

- Issued by the Programme Officer/NSS Coordinator certifying the successful completion of the project.

➤ **Acknowledgment**

- Brief section to thank authorities, community members, NSS coordinators, peers, etc.

➤ **Index**

- A table listing all sections with corresponding page numbers.

1. Introduction
2. Profile of the Adopted Area / Village
3. Objectives of the Project
4. Planning and Preparation
5. Implementation of Activities
6. Outcomes and Impact
7. Challenges Faced
8. Feedback
9. Conclusion and Suggestions

➤ **Annexures**

- Photographs (with captions)
- Survey forms or questionnaires used
- Newspaper clippings (if any)
- Charts, posters, or flyers prepared

Sd/-

**Sign of the BOS
Chairman
Dr. Sunil Patil
Ad-hoc Board of
Studies in
N.C.C./N.S.S./Sports
Co-Curricular**

Sd/-

**Sign of the
Offg. Associate Dean
Dr. C.A.Chakradeo
Faculty of
Interdisciplinary
Studies**

Sd/-

**Sign of the
Offg. Associate Dean
Dr. Kunal Ingle Faculty
of Interdisciplinary
Studies**

Sd/-

**Sign of the
Offg. Dean
Prof. A. K. Singh
Faculty of
Interdisciplinary
Studies**