



Affiliated to the University of Mumbai
Sadhubella Education Society
Minority Institution
Estd. 1994

J. Watumull Sadhubella Girls College of Commerce

Undergraduate and Postgraduate



Prospectus
2015 - 2016

Structure of Syllabus of BMS Course Sem. I to VI

On Non-Grant Basis :

SYBMS - SEM-1

- 1:1 Foundations of Human Skills
 - 1:2 Introduction to Financial Accounts.
 - 1:3 Business Law
 - 1:4 Business Statistics
 - 1:5 Business Communications
 - 1:6 Principles of Management
 - 1:7 Introduction to Computers
- Theory: 75 marks + Internal: 25 marks = 100 marks.
 - Total 700 marks.
 - 50-60 lectures per subject, 4 lectures per Week.
 - For 1:7 (Introduction to Computers), additional Practical Session: 3 periods per week for a batch of 20 students.

- 2:1 Business Environment
 - 2:2 Industrial Law
 - 2:3 Computer Applications in Business
 - 2:4 Managerial Economics - I
 - 2:5 Business Mathematics
 - 2:6 Introduction to Cost Accounting
 - 2:7 Environmental Management
- Theory: 75 marks + Internal: 25 marks = 100 marks.
 - Total 700 marks.
 - 50-60 lectures per subject, 4 lectures per week.
 - For 2:3 (Computer Applications in Business), additional Practical Session : 3 periods per week for a batch of 20 students.

SYBMS - SEM-3

Compulsory Subjects:

- 3:1 Managerial Economics - II
- 3:2 Principles of Marketing
- 3:3 Accounting for Managerial Decisions
- 3:4 Organization Behaviour & HRM

Elective Groups: (any one group to be taken)

Finance Group - Electives

1. Basics of Financial Services
2. Corporate Finance

Marketing Group - Electives

1. Consumer Behaviour
2. Strategic Management

Human Resource Group - Electives

1. Recruitment & Selection
2. Motivation & Leadership

Compulsory Subjects:

- 4:1 Business Planning & Entrepreneurial Mgmt.
- 4:2 Business Research Methods
- 4:3 Direct Taxes
- 4:4 Production & Total Quality Management

Elective Groups: (any one group to be taken)

Finance Group - Electives

1. Advanced Costing & Auditing
2. Equity & Debt Market

Marketing Group - Electives

1. Integrated Marketing Communication & Advt.
2. Rural Marketing

Human Resource Group - Electives

1. Training & Development In HRM
2. Change Management

SYBMS - SEM-5

- 5:1 Human Resource Management
 - 5:2 Service Sector Management
 - 5:3 Financial Management
 - 5:4 Elements of Logistics and Supply Chain Management
 - 5:5 Business Ethics and Corporate Social Responsibility
 - 5:6 Elective - I :
Special Studies in Marketing OR
Special Studies in Finance OR
E-Commerce
 - 5:7 Project Work
- Theory: 75 marks + Internal: 25 marks = 100 marks.
 - Total 600 marks.
 - 50-60 lectures per subject, 4 lectures per week.
 - +100 marks Project (Grades to be allocated)



- 6:1 Entrepreneurship & Management of Small and Medium Enterprises
 - 6:2 Operations Research
 - 6:3 International Finance
 - 6:4 Indian Management Thought and Practices
 - 6:5 International Marketing
 - 6:6 Retail Management
 - 6:7 Elective - II
Investment Analysis and Portfolio Management
- OR
- Econometrics
- Theory: 75 marks + Internal: 25 marks = 100 marks.
 - Total 700 marks.
 - 50-60 lectures per subject, 4 lectures per week.

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Scheme of Examination

For B.Com./B.M.S/ BCBI / M.Com. Part-I & Part-II. As per the University circular credit & grading system is introduced from Academic year 2011-12.

Structure of the programme: Allocation of Credits to the various Courses and its total value

(Bachelor of Commerce (B.Com.) Undergraduate Degree Programme)

Particulars	First Year		Second Year		Third Year		Total Courses
	First Semester	Second Semester	Third Semester	Fourth Semester	Fifth Semester	Sixth Semester	
Coure Courses	03*03	03*03	03*03	03*03	04*02	04*02	52
Allied Courses	03*03	03*03	03*01	03*01	----	----	24
Foundation Courses	02*01	02*01	02*01	02*01	----	----	08
Core / Special Courses	----	----	----	----	03*03	03*03	18
Applied Component Courses	----	----	03*01	03*01	03*02	03*02	18
Total	20	20	17	17	23	23	120

Scheme of Examination

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

a) Internal Assessment - 25%

25 Marks

For Courses without Practical

Sr. No.	Particulars	Marks
1	One Class Test *	20 Marks
2	Active participation in routine class instructional deliveries and overall conduct as a responsible learner, mannerism and articulation and exhibit of leadership qualities in organizing related academic activities	05 Marks

For Courses with Practical

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

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b) Semester End Examination - 75 %

i) Duration - These examination shall be of 2.5 Hours duration

ii) Theory Question paper pattern

- There shall be five five questions each of 15 marks.
- All Questions Shall be compulsory with internal choice within the questions.
- Question may be subdivided in to sub-questions a, b, c... and the allocation of marks depends on the weightage of the topic.

Passing Standard

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

*Note

Question Paper Pattern for Periodical Class Test for Courses at UG Programmes Written Class Test (20 Marks)

1.	Match the Column / Fill in the Blanks / Multiple Choice Questions (1/2 Marks each)	05 Marks
2.	Answer in One or Two Lines (Concept based Questions)	05 Marks
3.	Answer in Brief (Attempt Any Two of the Three) (5 Marks each)	10 Marks

PERFORMANCE GRADING

The PERFORMANCE GRADING of the learners shall be on the SEVEN point ranking system as under:

Grade	Marks	Grade Points
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.

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**Structure of the Programme : Allocation of Credits to the
Various Courses and its total value
(B.Com.- Banking & Insurance)**

Particulars	First Year			Second Year			Total Courses
	First Semester	Second Semester	Third Semester	Fourth Semester	Fifth Semester	Sixth Semester	
Coure Courses	03*06	03*06	03*06	03*06	03*06	03*06	108
Allied Courses	---	---	03*01	03*01	---	---	06
Project	---	---	---	---	03*01	---	06
Total	18	18	21	21	21	21	120

**Structure of the Programme : Allocation of Credits to the
Various Courses and its total value**

B.M.S. Undergraduate Degree Programme

Particulars	First Year		Second Year			Total Courses
	First Semester	Second Semester	Third Semester	Fourth Semester	Fifth Semester	
Coure Courses	03*03	03*05	03*05	03*06	03*05	90
Allied Courses	03*04	03*02	03*01	---	03*01	27
Project	---	---	---	---	03*01	03
Total	21	21	18	18	21	120

PROCEDURE FOR INVESTIGATION IN CASE OF MALPRACTICES

- The candidate may be served a show cause notice and made aware of the charges / allegations reported against him to prepare her defence at the time of her appearance before the Unfair Means Inquiry Committee and informing her thereby, of the proposed action to be taken in her case with a request to reply to the show cause notice as to why the action proposed under it should not be taken against him/her.
- The reply received by the Committee from the candidate when she appears before it will be considered by the Committee and the final recommendation in the matter be made.
- The punishment finally awarded can be equal to or less than what is mentioned in the show cause notice, but not more than what is mentioned therein.
- The College Unfair Means Inquiry Committee is a recommendatory body. The Principal has to exercise her power u/s 87 of the Mumbai University Act, 1964 and issue a final order.

The Board Categories of Unfair Means Resorted to by students at the University of Mumbai Institution Examinations and the quantum of Punishment for each category those



Sr. Nature of Malpractice

- Possession of copying material
- Actual copying from the copying material.
- Possession of another student's answer-book.
- Possession of another student's answer-book + actual evidence of copying therefrom.
- Mutual / Mass copying
- Smuggling-out or smuggling-in of answer-book as copying material
 - Smuggling-in of written question paper set at the examinations.
 - Smuggling-in of written answer-book and forging signature of the Jr. Supervisor thereon.
- Attempt to forge the signature of the Jr. Supervisor on the answer-book or Supplement.
- Interfering of University / College / Institution Seal, or answer-books or office stationery used in the examinations.

Quantum of Punishment

Annulment of the performance of the student at the University / College / Institution examination in full. (Note: This Quantum of Punishment shall apply also to the following categories of malpractices at Sr. No. 2 to Sr. No. 12 in addition to the punishment prescribed there at.)

- Exclusion of the students from University or College or Institution examination for one additional examination.
- Exclusion of the students from University or College or Institution examination for one additional examination. (Both the students)
- Exclusion of the students from University or College or Institution examination for two additional examinations.
- Exclusion of the students from University or College or Institution examination for two additional examinations.
- Exclusion of the students from University or College or Institution examination for three additional examinations.
- Exclusion of the students from University or College or Institution examination for four additional examinations.
- Exclusion of students from University or College or Institution examination for four additional examinations.
- Exclusion of students from University or College or Institution examination for four additional examinations.

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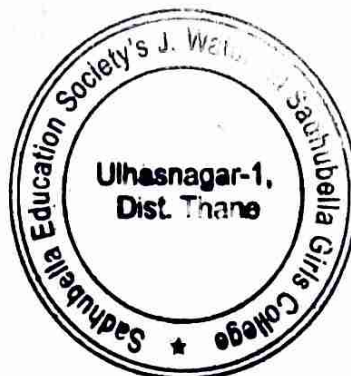
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University of Mumbai



**Revised Scheme of Evaluation
for
Continuous Assessments and Semester End
Examinations
for
Under-graduate Programmes
of
Faculty of Arts, Commerce and Science
Under Credit Based Semester and Grading
System**

With Effect from Academic Year 2014-2015



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Amended R8435 Revised Scheme of Examination



Faculty of Commerce (Undergraduate Programmes)

Credit Based Evaluation System

Scheme of Examination

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

a) Internal Assessment-25%

25 Marks

For Courses without Practical

Sr. No.	Particulars	Marks
1	One class test *	20 Marks
2	Active participation in routine class instructional deliveries and overall conduct as a responsible learner, mannerism and articulation and exhibit of leadership qualities in organizing related academic activities	05 Marks

For Courses with Practical

Sr. No.	Particulars	Marks
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	Journal	05 Marks
	Viva	05 Marks
	Laboratory Work	10 Marks
2	Active participation in routine class instructional deliveries and overall conduct as a responsible learner, mannerism and articulation and exhibit of leadership qualities in organizing related academic activities	05 Marks

b) Semester End Examinations – 75%

75 Marks

- Duration-These examinations shall be of 2.5 Hours duration
- Theory question paper pattern
 - There shall be five questions each of 15 marks.
 - All questions shall be compulsory with internal choice within the questions.
 - Question may be subdivided into sub-questions a, b, c... and the allocation of marks depends on the weightage of the topic.

Passing Standard

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

*Note:

Question Paper Pattern for Periodical Class Test for Courses at UG Programmes Written Class Test (20 Marks)

1.	Match the Column / Fill in the Blanks / Multiple Choice Questions (½ Marks each)	05 Marks
2.	Answer in One or Two Lines (Concept based Questions) (1 Mark each)	05 Marks
3.	Answer in Brief (Attempt Any Two of the Three) (5 Marks each)	10 Marks

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contained herein; and the Principal of the College shall forward such application for revaluation **within ten (10) working days** from the date of receipt of the rectified result.

25. In case of non-assessment of question / sub-question the original assessor or if the answer book is moderated the moderator will be called for rectification. It will be binding on the concern examiner / moderator to attend the call of the University and it will also be the responsibility of the Principal to relieve the examiner / moderator under intimation to the Controller of Examinations to attend University **on the given date or within four (04) working days** if no specific date is communicated. Not attending the call of the University within stipulated period will be treated as misconduct and penalty of Rs. 100/- per day will be imposed on all concerned and recovered from the pay by the Principal on receipt of the intimation from the Controller of Examinations and the same will be deposited with the University. The concern examiner / moderator will be entitled for only travelling allowances.
26. The examinee is free to apply for Photo/Xerox copy/ies of answer books of as many subjects as he / she desires.

PART- II

Rules and Procedure for the Revaluation of the Answer-book/s

27. If the examinee is not satisfied with the marks awarded, he/she may independently apply for revaluation to the University through College in the prescribed form within the period and as the manner prescribed hereinafter, whether or not he/she has applied for Photo/Xerox copy/ies of the same.
28. This revaluation facility shall be **for theory papers only** of all the examinations conducted by the University for the respective current session.
29. Under these rules the revaluation of answer books shall not be permitted in respect of

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- i) The examinations conducted by the University at Post-graduates level in the faculties of Medicine, Ayurved, Dentistry and Unani Medicine.
 - ii) The examinations conducted by the Director of the Institute of Distance Education/Principals of constituent/affiliated Colleges or Directors/Heads of University Departments/Recognized Institutions, on behalf of the university,
 - iii) The marks awarded to the scripts of practical examination/ sessional work / project Work / dissertation / internal assessment/term work (including theory part) and in viva voce / oral / practical examinations.
30. A candidate can apply for the revaluation of the answer book of the subject only if he/she has secured at least 20% of the total marks in that subject or 40% of the marks required for passing in the said subject, whichever is less or the grade equivalent to the above criteria where grades are assigned to the theory papers.
31. The prescribed application form for revaluation of answer book can be obtained from the respective College to which the candidate belongs or through which the candidate has submitted the examination form.
32. The non refundable prescribed fees of Rs. 500/- per subject/answer book for the purpose of revaluation shall be paid by the examinee. The said fee shall be remitted by cash or by D.D. drawn in favour of the principal of respective College to which the candidate belongs or through which the candidate has submitted the examination form. The candidates belonging to the reserved categories shall be given 50% concession in the fees, provided a certified copy of the caste certificate is enclosed.
33. The prescribed application form for revaluation of answer book duly filled in and signed by the applicant examinee only is to be submitted to the concerned college office along with the statement of marks, prescribed fees as above and question paper/s for which he/she intends to apply for revaluation, **within seven (07) working days** from the date of the declaration of the result of the respective examination or from the date on which the

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9/16

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college issued the statement of marks, whichever is later. Incomplete form and form not accompanied by relevant documents may be rejected without assigning any reason whatsoever.

34. The respective College to which such applications for the revaluation are submitted shall forward the list of such applicants along with forms and documents, to the Controller of Examinations, University of Mumbai **within fourteen (14) working days** from the date of declaration of result of respective examination or from the date on which the College received the statement of marks, whichever is later, in such format and as per such procedure as shall be prescribed by the Controller of Examinations, along with Rs. 450/- per subject for revaluation on retaining with itself Rs. 50/- per subject as the administrative expenses out of Rs. 500/- as fees for revaluation per subject.
35. The applications for revaluation received after the last date shall not be accepted by the University under any circumstances, whatsoever.
36. On receipt of the applications for revaluation from the Colleges, the subject wise consolidated information and list of the examiners for the process of revaluation shall be prepared. The examiners shall be appointed by the Controller of Examinations from the examiners panel approved by Board of Examinations on the recommendation by the Dean of the Faculty or the Chairman of the concerned Board of Studies for the process of revaluation.
37. The processing and co-ordination of the revaluation cases will be done by the Revaluation Unit; the verification and rectification, if required, in these cases will be done by the Revaluation Unit; assessment of the Revaluation process will be done by arranging the CAP and marks statement will be send to the CCF for processing and result/s will be declared with new result file of the revaluation by the respective Results Units of the Examinations Section.
38. Effect shall be given to the change in original marks on revaluation, as under:-

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10/16

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(i) The marks obtained after revaluation shall be accepted by the Principal of the respective college, if the marks assigned to a paper as a result of revaluation, increase or decrease in revaluation by ten percent (10 %) or more than the marks originally obtained by the candidate in the paper without any grace, and in such cases the marks originally obtained by the candidate in the paper shall be treated as null and void and the marks obtained by the candidate after revaluation shall be accepted as the marks obtained in that paper. The fractions shall be ignored for the purpose of computing the ten percent (10%) difference in marks.

Notwithstanding what is stated above, the marks obtained after revaluation shall be accepted by the University, if the candidate gets benefit of passing the subject/examination or change of class or grade in that paper or in the overall result at the said examination with or without grace marks under the provisions of relevant Ordinances or as resolved by the examiners in the said subject.

(ii) Notwithstanding what is contained in clause 38(i) where the difference between the marks originally obtained by the candidate in the paper with corrections, if any, made during the process of revaluation without any grace marks and the marks obtained after revaluation will be accepted up to twenty five percent (25%) of the maximum marks assigned to that paper (Ignoring the fractions, if any). If the difference between the marks originally obtained by the candidate in the paper, if any, made during the process of revaluation without any grace marks, and marks obtained after revaluation increase or decrease by twenty five percent (25%) ignoring the fractions, if any, of the maximum marks assigned to that paper, a second revaluation of the said answer books be done by a third examiner from the panel of examiners for the said subject, in such an event the average marks of the first and second revaluations shall be accepted by the University as the final marks for the said subject.



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(iii) An answer book shall be sent for second revaluation to another senior examiner appointed by the Controller of Examinations in consultation with the Dean of faculty or Chairperson of the Board of Studies of the University if on the first revaluation a candidates marks are decreased below the passing marks or the marks required for securing a class from originally secured marks required for passing or for the particular class and the marks assigned by the third examiner in the second revaluation be treated as the final marks in the said subject.

(iv) The revised marks obtained by a candidate after revaluation, as accepted by the University shall be taken into account for the purpose of amendment of his results only and the said result shall be communicated to the student/s through Principal of the respective college.

39. The Principals of the Colleges shall be bound to make available the teachers required for revaluation on top priority basis on the day and date communicated by the Controller of Examinations.
40. It will be mandatory for the teachers of the Colleges to attend the revaluation work on top priority basis. If any teacher fails to comply with the orders, it shall be treated as misconduct and such teacher shall be liable for disciplinary action. If the Principal of the College fails to relieve the teacher for revaluation or the teacher fails to attend the work of revaluation, penalty of Rs. 100/- per day may be imposed on all concerned and the same shall be recovered from the pay by the Principal of the College or any other authority responsible to draw the salary and the same shall be credited to the University funds as directed from time to time.
41. The remuneration for examiner/s appointed shall be paid at the rate of Rs. 20/- per answer book and Rs. 120/- as travelling allowances per day; or the lump sum remuneration of Rs. 320/- shall be paid to the examiner if the answer books available for revaluation at the revaluation centre are less than 10 (ten) when the examiner visits the revaluation centre



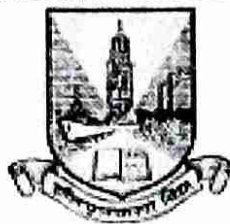
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from other colleges. The examiner/s from the University Department shall not be entitled for the travelling allowance.

42. The answer books already revaluated shall not be moderated or further re-revaluated, unless so directed by the Vice-Chancellor, in exceptional cases.

43. The whole process of revaluation shall be completed **as far as possible within a period of forty five (45) working days** from the date of receipt of the application for revaluation by the University.

44. **THE PHOTO/XEROX COPY OF THE REVALUATED ANSWER-BOOK/S SHALL NOT BE PROVIDED TO THE EXAMINEE/S.**

45. Pending the process of revaluation, and subject to the availability of the seats in the college, the student may be admitted to the next higher class to which he could have been admitted if he/she had passed in the said examination or had been granted A.T.K.T. for admission to the next class in the original examination as per the rules applicable for the stream and faculty of his education, as per the following norms:-

(i) The student may be admitted to the next higher class to which he could have been admitted if he/she had passed in the said examination or had been granted A.T.K.T. for admission to the next class in the original examination as per the rules applicable for the stream and faculty his/her education, if he/she had originally obtained required passing marks in the papers in which he/she had applied for revaluation,

(ii) The college shall be entitled to charge fees of Rs. 500/- at the time of granting admission *to such students* to the next class before declaration of the result of the revaluation,

(iii) Such admission shall be provisional; and automatically stands cancelled on receipt of the result of revaluation process, if the student is not declared passed in the requisite number of the subjects on revaluation which would entitle him/her to



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take admission in the next higher class, and in such case the fees originally collected by the college or any part of the same shall not be refunded.

46. In case if the student is declared pass in the requisite number of the subjects on revaluation which would entitle him/her to take admission in the next class as per the Ordinances / regulations, the provisional admission will be regularized in the college:-
- (i) In case of the reserved category student or other students who are entitled to get the fee concession, on appropriating the amount equal to the amount of fees which the College can collect from the student and the balance amount shall be refunded to the student at the time of confirmation and continuation of his/her admission. (ii) In case of other students, the said amount shall be deducted from the total fees which the College or the institution is entitled to collect from the student as per the rules applicable.
47. Pending the declaration of the result of the revaluation, the students who have taken admission to next higher class, as mentioned above, shall be allowed to appear at the examination of the next class and their results of the next examinations shall be declared only on their passing in the requisite number of the subjects on revaluation which would entitle them to take admission in the next class; and in case the students does not succeed in passing in such requisite number of subjects, their admission to the examinations of the next class, their performance and results of the same shall be treated as null and void.
48. Examiners and/or moderators, if found careless in the original assessment, the appropriate action will be taken as per the rules and regulations of the University.
49. The Controller of Examinations will prescribe the detailed office / administrative procedure.

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J.WATUMULL SADHUBELLA GIRLS COLLEGE, ULHASNAGAR – 1.

Date : 30/11/2019

EXAMINATION NOTICE

YEAR 2019 – 2020

All the students of **Second Year** class are hereby informed that the forms for Revaluation and Photocopy are available in the college office. Those who wish to apply can collect and submit the same before **06/12/2019** along with the documents mentioned below and required fees between 10:30 a.m. to 1:00 p.m.(on all working days).

Fees :- Rs.250/- per subject for **Revaluation**

Fees :- Rs.50/- per subject for **Photocopy**

Cost of form Rs.10/-

Reserved Category Students (Those who gets concession in tuition & other fees)

Fees :- Rs.125/- per subject for **Revaluation**

Fees :- Rs.25/- per subject for **Photocopy**

Documents Required:

- 1) Xerox copy of Hall Ticket



(Ms. Supriya Salvee)
Chairperson
Examination Committee



(Dr. Vasant P. Mali)
Principal.

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Application for Revaluation

For Office use only
Receipt No.
Date

at T.Y. B.Com (Sem V) of DEC 2019
Name of Examination Month Year

Seat No. 3041976

Name and Address of Candidate (in BLOCK LETTERS)
Shri/Smt./Kum. GUPTA MEERA DEEVANATH (SAROT)
Address : Ulhasnagar 1 Walmiknagar near Swamiviraka
nand High School

Tel No. : - Mobile No. : 8177958261 E-mail No. : -

Name and Address of the College/Department/Institute
J. Watumull Sadhubella Girls College
Ulhasnagar 1

Seal of the College
Dept./Institute

PARTICULARS OF SUBJECT(S) APPLIED FOR REVALUATION. Just fill in the column(s) numbered by Roman numerals only

Nomenclature of Subject/Paper												Paper No. & Code No.		Date & Time of Examination			Marks Obtained in Theory Paper		
I Direct Indirect Taxation												23115		2:30pm 5:30 10 oct 2019			100/30		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	Total	Grace Marks given, if any	Max. Sub. Grace	Signature of the Clerk		
II																			
III																			
IV																			
V																			
VI																			

Revaluation of answer-books shall be deemed to be an additional facility to the candidates, it being understood that the delay in the declaration of revaluation results for any reason whatsoever shall not confer any right upon them for admission to a higher class. This matter shall always be regulated in accordance with the relevant Ordinances and/or Rules made by the University in that behalf.

Place :
Date : 11/12/2019



Meera
Signature of Candidate
PRINCIPAL [P.T.O.]
J. Watumull Sadhubella Girls College
Ulhasnagar-421 001



**SADHUBELLA EDUCATION SOCIETY'S
J. WATUMULL SADHUBELLA GIRLS COLLEGE
Near Government Dispensary, Ulhasnagar- 421 001.
PH. NO. – 0251-2731736**

Date : 20/12/19

To,
Mr. Sunil Khatri,
Assistant Professor,
RKT College.
Ulhasnagar – 421 003

Sir,

We request you to accept our invitation for the revaluation of answer books of Examination held in October 2019 of TYBCOM Class, Sem.V in the subject of Direct & Indirect Taxation ^{paper - I} on 23/12/2019.

You are requested to contact to the undersigned on college telephone No. 2731736.

Thanking you in anticipation.

S. Salvee

(Prof. Supriya Salvee)
Chairperson
Examination Committee.



Yours Truly,

V. Mali

(Dr. Vasant P. Mali)
Principal

PRINCIPAL

J. Watumull Sadhubella Girls College
Ulhasnagar-421 001

A. L.
23/12/19



**SADHUBELLA EDUCATION SOCIETY'S
J. WATUMULL SADHUBELLA GIRLS COLLEGE
Near Government Dispensary, Ulhasnagar- 421 001.
PH. NO. – 0251-2731736**

Date : 23/12/19

To,

Mr-Sunil Khatri,

Assistant Professor,

RKT college.

Ulhasnagar-421003 .

Sir/Madam,

We are very much thankful of your kind consent and attending revaluation process of the answerbooks in our college. We expect your co-operation in future also.

Thanking you.

S. Salve

(Prof. Supriya Salve)
Chairperson
Examination Committee.



Yours Truly,

V. Mali

(Dr. Vasant P. Mali)
Principal

PRINCIPAL

J. Watumull Sadhubella Girls College
Ulhasnagar-421 001

S. Salve
23/12/19

Date : 21/08/2019

EXAMINATION COMMITTEE

YEAR 2019-2020


SECOND HALF OF 2019

S.Y.B.COM. (SEMESTER - III) (Regular & ATKT)

TIME - TABLE

Time : 10:30a.m. to 1:30p.m.

Date	Subject
21-09-19	Bus. Economics
23-09-19	Bus. Law
24-09-19	Commerce
25-09-19	Managerial Accounting
26-09-19	Foundation Course
27-09-19	Accounts
28-09-19	CSP / TT


(Ms. Supriya Salvee)

Chairperson
Examination Committee




(Dr. Vasant P. Mali)

Principal
PRINCIPAL
J. Watumull Sadhubella Girls College
Ulhasnagar-421 001

J.WATUMULL SADHUBELLA GIRLS COLLEGE, ULHASNAGAR – 1.

Date : 04/09/2018


EXAMINATION NOTICE

YEAR 2018 – 2019


All the students of the college are hereby informed that ATKT Examination forms for Sem- I /II / III / IV are available in the college office. The last date for submission of duly filled in form alongwith respective marksheet is 14/09/2018.

The fee for the above examination is as follows:-

Examination Form	Rs.10/-
No. of Subjects	Fees
One	Rs.250/-
Two	Rs.450/-
Three or more	Rs.950/-


(Ms. Supriya Salvee)
Chairperson
Examination Committee




(Dr. Vasant P. Mali)
Principal.
PRINCIPAL
J. Watumull Sadhubella Girls College
Ulhasnagar-421 001



SADHUBELLA EDUCATION SOCIETY'S
(Minority Institute)
J. WATUMULL SADHUBELLA GIRLS COLLEGE,
Near Government Dispensary, Ulhasnagar-421001

EXAMINATION COMMITTEE

2019-20

NOTICE

Result for semester II examination for S. Y. B. Com / B.M.S / B. B. I will be declared on 4th November, 2019.

Chairperson

Ms. Supriya Salvee

Principal

Dr. Vasant P. Mali

Principal

J. Watumull Sadhubella Girls College
Ulhasnagar - 421 001





Students viewing the result

Mali

PRINCIPAL

J. Watumull Sadhubella Girls College
Ulhaasnagar-421 001



UNIVERSITY OF MUMBAI

No. UG/04 of 2014

CIRCULAR:-

A reference is invited to this office circular No. UG/267 of 2011, dated 30th August, 2011, the Principals of the affiliated Colleges in Arts, Science & Commerce are hereby informed that the recommendation made by the Review Committee at its meeting held on 13th March, 2014 and 7th April, 2014 has been accepted by the Academic Council at its meeting held on 7th April, 2014 vide item No.4.36 and subsequently approved by the Management Council at its meeting held on 28th April, 2014 vide item No. 4 and that in accordance therewith, in exercise of the powers conferred upon Management Council under Section 55(1) of the Maharashtra Universities Act, 1994, the Regulation 8435 relating to 60:40 (external : internal) pattern amended to 75:25 (external : internal) pattern for Credit Based Semester and Grading System, for the under-graduate programmes, Semester I to Semester VI, simultaneously, under Faculties of Arts, Science & Commerce from the academic year 2014-15 is as per Appendix, which is available on the University website i.e. mu.ac.in.

MUMBAI – 400 032
5th June, 2014

Sd/-
REGISTRAR

To,

The Principals of the affiliated Colleges in Arts, Science & Commerce.

A.C/4.36/07.04.2014
MC/04/28.04.2014

No. UG/04 of 2014

MUMBAI-400 032

5th June, 2014

Copy forwarded with compliments for information to:-

- 1) The all Deans, Faculties of Arts, Science & Commerce,
- 2) The Professor-cum-Director, Institute of Distance & Open Learning (IDOL)
- 3) The Director, Board of College and University Development,
- 4) The Controller of Examinations,
- 5) The Co-Ordinator, University Computerization Centre.

Sd/-
REGISTRAR



Wali
PRINCIPAL
J. Watumull Sadhubella Girls College
Ulhasnagar-421 001

मुंबई विद्यापीठ
क.युजी/८०/२०१६-१७

परिपत्रक :-

सर्व संलग्नित कला, वाणिज्य, विज्ञान, शिक्षणशास्त्र, व्यवसाय महाविद्यालयांच्या प्राचार्यांना कळविण्यात येते की, शैक्षणिक वर्ष २०१६-१७ अभ्यासक्रमांसाठी नविन प्रकल्पाधारित Choice Based Credit & अंमलात आणण्यात यावी, असा निर्णय विद्यापीठ स्तरावर घेण्यात आले २०१६-१७ पासून लागू करण्यात आलेले सर्व अभ्यासक्रम CBCS पध्दतीमधून आलेले आहेत, कृपया याची नोंद घ्यावी.

मुंबई - ४०० ०३२

दि. १५ ऑक्टोबर २०१६

प्रति,

प्राचार्य, सर्व संलग्नित कला, वाणिज्य, विज्ञान, शिक्षणशास्त्र, महाविद्यालय.

A.C./4.14/30/09/2016

क.युजी/८०-अ/२०१६

मुंबई - ४०० ०३२

दि

प्रत रवाना माहिती करिता:-

१. संचालक, महाविद्यालये व विद्यापीठ विकास मंडळ,
२. समन्वयक, विद्यापीठ संगणक केंद्र,
३. परीक्षा नियंत्रक

(Handwritten Signature)

PRINCIPAL

J. Watumull Sadhubella Girls College
Ulhasnagar-421 001



UNIVERSITY OF MUMBAI
No. UG/79 of 2016-17

CIRCULAR:-

The Principals of the affiliated Colleges, the Directors of the Heads/Directors of the University Departments in the faculties of Management, Law, Education and Fine Arts (Except Faculty of Technology) are hereby informed that, the 10 Point Grading System prepared by the University for the purpose at its meeting held on 1st September, 2016 has been accepted at its meeting held on 30th September, 2016 vide item No. 4.14 and the following Scheme for the uniform 10 Point Grading System from the year 2016-17 onwards, prospectively i.e for the students admitted in the First Year and so on.

However, this Scheme is not applicable for faculty of Technology. They should follow their Existing Scheme & same be recommended to the Management.

This Scheme is available on the University's web site (www.mu.ac.in) brought into the force from the academic year 2016-17 onwards.

10 Point Grading System

Marks	Grade Points	Grade
80 & Above	10	O
70 - 79.99	9	A+
60 - 69.99	8	A
55 - 59.99	7	B+
50 - 54.99	6	B
45 - 49.99	5	C
40 - 44.99	4	D
Less than 40	0	F

Note : The subject weight will remain as earlier.

MUMBAI - 400 032

14th October, 2016

[Signature]

PRINCIPAL

J. Watumull Sadhubella Girls College



(Dr
D.T



**SADHUBELLA EDUCATION SOCIETY'S
(Minority Institute)**

**J. WATUMULL SADHUBELLA GIRLS COLLEGE,
Near Government Dispensary, Ulhasnagar-421001**

INSTRUCTIONS TO CANDIDATES APPEARING FOR THE EXAMINATION

1. Candidates should occupy the correct seats and write correct seat numbers and other details in the space provided for the purpose on the answer-books.
2. Candidates, who are not in their seats by the time notified, will not, as a rule, be permitted to appear for the examination. The Senior Supervisor may, at his/her discretion admit those, who give him/her a satisfactory reason.
3. Candidates should write their answers in handwriting legibly. They are warned that zero marks may be assigned to answers which cannot be assessed by the examiners owing to illegible handwriting.
4. Write on both sides of a page. Rough work, where necessary, should be done on the last page in the space provided. No page should be left blank, any such act shall be treated as unfair means.
5. Do not write anything in the Examiner / Moderator / Re-Evaluator section.
6. Candidates will not be permitted to leave the examination hall until half an hour after the question papers are distributed.
7. All answer-books supplied shall be returned whether written or blank. Nothing shall be written on the question-paper.
8. No sheet shall be torn from the answer-books provided nor shall additional papers be attached to them.
9. Even if it is mentioned in question paper to write each section in separate answer book, if any paper / subject has multiple sections, the candidate has to write all sections in one and the same answer book.
10. A warning bell will be given ten minutes before the close of the examination. Candidates will not be allowed to leave the examination hall during the last ten minutes. At the final bell, they must stop writing and be ready to hand over their answer books to the Junior Supervisor. They should not leave their seats until answer-books from all candidates are collected by the Junior Supervisor.

IT IS PRESUMED THAT CANDIDATE HAS READ ALL THE ABOVE INSTRUCTIONS.

W. M. S.

PRINCIPAL

J. Watumull Sadhubella Girls College
Ulhasnagar-421001



SADHUBELLA EDUCATION SOCIETY'S
(Minority Institute)
J. WATUMULL SADHUBELLA GIRLS COLLEGE,
Near Government Dispensary, Ulhasnagar-421001

UNFAIR MEANS IN THE EXAMINATIONS

1. Candidates shall write the answers only with BLUE/BLACK ink Ball pen only. Use of any other Pen like Gel ink or Fountain ink or any other colour ink, will be treated as unfair means in terms of revealing of identity.
2. Candidates are forbidden to (i) bring any book, notes, scribbling papers, Pages, Mobile phones/smart watches or any other similar devices. (ii) speak or communicate in any manner to any other candidate, while the examination is in progress, and (iii) take with them any answer-book written or blank while leaving the examination hall. The supervisors/authorized persons are authorized to check the students.
3. A candidate who disobeys any instructions issued by the Senior/ Junior Supervisor or who is guilty or rude or disobedient behaviour is liable for disciplinary action to be taken against him / her by the University as per O-5050
4. Do not fold the answer book anywhere because it will be treated as unfair means in terms of revealing of identity.
5. Candidates suspected to be guilty of any of the aforesaid acts will be allowed to write their paper only after giving an undertaking in writing that the decision of the University/ College in respect of the reported act of unfair means is binding on them. Exchange of writing materials, stencils, mathematical instruments, etc. is strictly prohibited. If a candidate wants anything, they should approach the Junior Supervisor without disturbing other candidates. However, they should not leave their seats on any account.
6. Any method to bribe the examiner/s by attaching currency notes or letters is strictly prohibited and will result in serious action being taken by the University
7. Seat numbers should be written only the space provided for the same. Candidates should not write their names in any part of the answer-books. Writing Name, Seat No., Phone/Cell No., putting signature, use of religious invocation or any writing that is not relevant to the answers anywhere in the answer-books will be treated as attempts to reveal identity.
8. Underlining of answers for focusing attention is permitted. However, use of varied inks, except for illustrations and figures must be avoided. DO NOT use symbol like encircling the question or using colour arrows for P.T.O. These will all be considered as attempts to readily identify the specific answer books & will be treated as unfair means.
9. Candidates are requested to go through the provisions of O-5050 provided for preventing malpractices at University.

IT IS PRESUMED THAT CANDIDATE HAS READ ALL THE ABOVE INSTRUCTIONS.



[Handwritten Signature]

PRINCIPAL

J. Watumull Sadhubella Girls College
Ulhasnagar-421 001



SADHUBELLA EDUCATION SOCIETY'S
(Minority Institute)
J. WATUMULL SADHUBELLA GIRLS COLLEGE,
Near Government Dispensary, Ulhasnagar-421001

F.Y.B.COM

MATHEMATICAL AND STATISTICAL TECHNIQUES

SECTION I

MULTIPLE CHOICE QUESTIONS

SHARES AND MUTUAL FUNDS

1. Smallest unit of the capital of a company is called the _____.
 - a. Share
 - b. Dividend
 - c. Brokerage
 - d. Assets
2. The price of the share as printed on the share certificate is called the _____.
 - a. Market value
 - b. Face value
 - c. Discounted value
 - d. Accumulated value
3. The price at which the shares are traded in the market is called the _____.
 - a. Market value
 - b. Face value
 - c. Discounted value
 - d. Accumulated value
4. Part of the profit paid to the share holders is called the _____.
 - a. Share
 - b. Dividend
 - c. Brokerage
 - d. Assets

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J. Watumull Sadhubella Girls College
Ulhasnagar-421 001



5. Dividend is calculated on _____.
 - a. Market value
 - b. Face value**
 - c. Discounted value
 - d. Accumulated value

6. _____ shares are given at no additional cost to the shareholder.
 - a. Equity
 - b. Preference
 - c. Bonus**
 - d. Right issue

7. _____ shares are available at a lower cost to the shareholder.
 - a. Equity
 - b. Preference
 - c. Bonus
 - d. Right issue**

8. _____ shareholders are paid dividend on priority basis.
 - a. Equity
 - b. Preference**
 - c. Bonus
 - d. Right issue

9. Calculate dividend paid at 5% on 50 shares having face value Rs. 2.
 - a. 5**
 - b. 10
 - c. 25
 - d. 50

10. How many shares will you buy from an investment of Rs. 5000, if market value of the share is Rs. 40 ?
 - a. 125**
 - b. 12.5
 - c. 1.25
 - d. 100

11. In _____ a pool of money collected from customers is invested by professionals.
 - a. Shares
 - b. Mutual funds**
 - c. Annuities
 - d. Fixed Deposits

Malvi

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J. Watumull Sadhubella Girls College
Ulhasnagar-421 001

12. Mutual Fund Schemes that operate for a fixed period / have fixed date of maturity / have fixed number of units / can be purchased and redeemed only at a fixed time are said to be ____.
- Fixed ended
 - Close ended**
 - Open ended
 - None of the above
13. Mutual Fund Schemes that operate continuously without a fixed period / do not have fixed date of maturity / number of units can change / can be purchased and redeemed only at any time are said to be ____.
- Fixed ended
 - Close ended
 - Open ended**
 - None of the above
14. NAV stands for
- Net Asset Value**
 - National Asset Valuation
 - Net Assessment and Validation
 - National Assessment and Valuation
15. SIP stands for
- Simple Investment Policy
 - Sample Investigation of Product
 - Systematic Investment Plan**
 - Systematic Insurance Plan
16. In SIP, investor makes
- Equal payments on fixed dates**
 - Unequal payments on fixed dates
 - Unequal payments on random dates
 - Equal payments on random dates
17. Commission / Fee paid when purchasing a mutual fund is called
- Entry load**
 - Exit load
 - Purchase fee
 - Brokerage
18. Commission / Fee paid when redeeming / selling a mutual fund is called
- Entry load
 - Exit load**
 - Purchase fee

W. Malis

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J. Watumull Sadhubella Girls College
Ulhasnagar-421 001



h. Brokerage

19. Calculate absolute change in NAV , if NAV at beginning is Rs. 18 and at end is Rs. 44.

- a. 18
- b. 44
- c. **26 (44-18)**
- d. 25

20. What will be the assets if you hold 32.45 units when NAV is Rs. 29.76?

- a. **965.712 (32.45*29.76)**
- b. 987.654
- c. 999.999
- d. 975.132

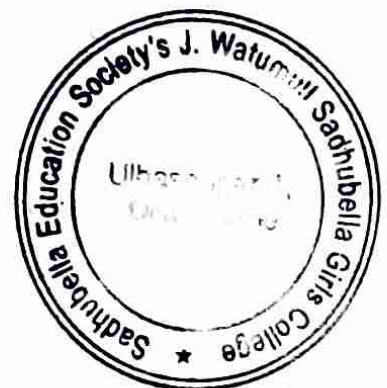
21. What will be the cost to the investor who has invested Rs. 100 every month for 4 months and acquired 85 units?

- a. 10.09
- b. 8.15
- c. **4.71 (400/85)**
- d. 2.63

Wali

PRINCIPAL

J. Watumull Sadhubella Girls College
Ulhaasnagar-421 001



2019-2020

CLASS - F.Y.B.COM. Sem -
Subject EnvironmentalDate 29/08/2019

Roll No.	Name of the Students	Signature	Marks
1	AMBAVADE LEENA RAJENDRA SAVITA	<u>leena</u>	10
2	AMBEGAR VAISHNAVI SANJU KAMLA	<u>Vaishnavi</u>	05
3	ANJALAI RAJU ADILAXMI	<u>Anjalai</u>	12
4	ANSARI AARJOO AMIRHUSSAIN SHAMIDUNNISHA	<u>Aarjoo</u>	11
5	ANSARI FARHA MOHAMMAD RAZI SULTANA	<u>farhahussain</u>	09
6	ATHWAL SHWETA RAJESH SUSHILA	<u>Shweta</u>	10
7	BACHWANI MONIKA NARESH DIVYA	<u>A-A</u>	<u>AA</u>
8	BAHRANI SUMAN AJIT KOMAL	<u>-AA</u>	<u>AA</u>
9	BATHIJA GEETA MURLI BHAVISHA	<u>Geeta</u>	14
10	BUDHRANI MAMTA KUMAR SUMAN	<u>Mamta</u>	11
11	CHANDWANI MAHIMA PRATAP MANISHA (ASHOK - OLD NAME)	<u>A-</u>	<u>A</u>
12	CHATULE SIMRAN RAVI SEEMA	<u>Simr.</u>	11
13	CHATURVEDI SHIVANGI SHRIPRAKASH SEETA	<u>Chaturvedi</u>	11
14	CHAUHAN ADITI SHRIKANT SUNITA	<u>Aditi</u>	16
15	CHAUHAN SANGAM UMASHANKAR MUNNI	<u>Sangam</u>	13
16	CHAURASIYA ANCHAL VINOD ANITA	<u>Anchal</u>	13
17	CHAVAN PRACHI PRABHAKAR PALLAVI		
18	CHAWHAN AMISHA ASHOK SANGEETA	<u>Amisha</u>	13
19	CHUGH MUSKAN GULABRAI POOJA	<u>Muskan</u>	12
20	DANGE ANJALI NILESH LILABAI	<u>A</u>	<u>A</u>
21	DHAMDHARE SUSHMA ANIL ANITA	<u>Sushma</u>	13
22	DUBEY ANCHAL SUBHASHCHANDRA PRAMILA	<u>Anchal</u>	15
23	DUBEY SHIVANI SHAILENDRA SAVITA	<u>Shivani</u>	11
24	GHODKE NEHA SURESH SANGITA	<u>Neha</u>	12
25	GOUND ANISHA BABALU REKHA	<u>Anisha</u>	11

Name of the Teacher with Signature

[Signature]

Principal

J. Watumull Sadhubella Girls College
Ulhasnagar - 421 001

2019-2020

CLASS - F.Y.B.COM. Sem -

Date _____

Subject Environmental Studies

Roll No.	Name of the Students	Signature	Marks
26	GUPTA DIVYA RAJESH MAYA	Divya	9
27	GUPTA LAXMI DEENANATH ARTI	Laxmi	11
28	GUPTA MAMTA DUKHHARAN LAXMI	Mamta	12
29	GUPTA MEENA JOKHU SHOHDRA	Meena	13
30	GUPTA NEELAM SHIVKUMAR DHIRAJIDEVI	Neelam	13
31	GUPTA NEHA DEVIPRASAD MEETA	Neeta	10
32	GUPTA PRITI ANGANULAL SITAPATI	Priti	10
33	GUPTA SHARDA SWAMINATH SONA	Sharda	10
34	GUPTA SHEETAL GOBIND PUSHPA	Sheetal	14
35	GUPTA SONAM PRAMESH POONAM	A	A
36	GUPTA TARA NANDLAL PHOOLMATI	Tara	15
37	JADHAV SONALI SHIVLAL LAXMI	Sonali	12
38	JAIWAR KAJAL HARRINDER SANGEETA	Kajal	11
39	JAIWAR KAVITA RAMNAYAN INDRAWATI	Kavita	12
40	JAIWAR PRIYANKA CHANDRABHAN MANJU	Priyanka	12
41	JAIWAR PRIYANKA SHIVGOVIND RAMAVATI	Priyanka	10
42	JAIWAR RADHA SUGARIV KUMAR NIRASA	Radha	08
43	JAIWAR RAGINI RAMPRASAD SANGEETA	Ragini	10
44	JAIWAR ROSHNI AMARJEET CHANDA	Roshni	9
45	JAIWAR SWETA BHIMRAO KANCHAN	Sweta	13
46	JAIWAR TANUJA PAPPU SUNITA	Tanuja	08
47	JHA AMISHA ASHUTOSH KUMAR SARITA	Amisha	13
48	JHA SUSHMA PRANIL KIRAN	Sushma	11
49	JHA VANDANA CHANDRASHEKHAR SUNITA	Vandana	7
50	KACHAVE NIKITA DIPAK ANITA	Nikita	10

Name of the Teacher with Signature _____

Principal

J. Watumull Sadhubella Girls College

Ulhasnagar - 421 001



CLASS - F.Y.B.COM. Sem -

Date _____

Subject B Environmental Studies

Roll No.	Name of the Students	Signature	Marks
51	KANOJIYA ANJALI ZINNULAL MALTI	Anjali	10
52	KHADE ASHWINI VINOD ANITA	Ashwini	08
53	KHATRI CHANCHAL JETHANAND DIVYA	CK	04
54	KHERALIYA MUSKAN SURENDRA ANITA	MS	10
55	KHUBCHANDANI DINKY RAMCHAND BHARTI	Dinky	10
56	KOLI BHARATI BABU SAVITRI	Bharati	10
57	KOLI JAYSHREE MOHANMUNILAYA PARVATI	Jayshree	10
58	KOLTE DEVSHREE KIRAN MADHURI	Devshree	11
59	KUMAVAT ARCHANA SANJAY REKHA	Archana	11
60	KUMAWAT MEENA SHRAVANKUMAR SONI	Meena	13
61	KUMAWAT SONALI SANTOSH SANGITA	S. Kumawat	14
62	LALWANI KOMAL PRAKASH BHAVISHA	A	A
63	LEDWANI PRIYA INDARLAL PAYAL	A	A
64	LOHIYA PRIYA SANJAY NEETU	A	A
65	MAHAJAN NEHA SHYAM MEENA	Amahajan	9
66	MAID AARTI ARUN CHHAYA	Aarti	10
67	MAKHIJA LOVELIN SUSHIL JAYA	A	A
68	MANGLANI JAYA KISHORE REENA	Jayem	9
69	MIMROT KOMAL RAMESH RADHA	Kmimrot	17
70	MISHRA SHWETA SANTOSH RITA	Shweta	7
71	MORE ARUNA RAJU RUPA	A. more	10
72	MOURYA NEHA RAMRAJ POONAM	Neha	12
73	NANKANI MUSKAN CHANDER HARSHA	A	A
74	NARI SAMINA DASTAGIR FATIMA	Samina	10
75	PAL KAJAL RAKESH SEEMA	Kajal	09

Name of the Teacher with Signature

Principal

J. Watumulli Sadhubella Girls College
Ulhasnagar - 421 001

CLASS - F.Y.B.COM. Sem -

Date _____

Subject

Environment and Studies

Roll No.	Name of the Students	Signature	Marks
76	PANDEY KAVITA PRITHIVIRAJ SHASHIKALA	<u>Kavita</u>	08
77	PANDEY SONAL SANJAY SUNITA	<u>Pandey.</u>	10
78	PANDIT VINITA TUNTUN RAMAVATI	<u>Vinita P.</u>	11
79	PANWAR KIRAN KANCHANSINGH MEENA	<u>Kiran</u>	6
80	PARDESHI SHEETAL DEEPAK KAVITA	A	A
81	PASWAN POOJA INDERDEV HAIVANTI	<u>Pooja</u>	10
82	PAWAR RAJANI DAYARAM HIRABAI	<u>Rajani</u>	08
83	PAWAR SARITA VINOD SUREKHA	<u>Sarita</u>	10
84	PRABHULKAR SAKSHI SHIRISH SNEHA	<u>Prabhulkar</u>	08
85	PRAJAPATI BABITA VIJAYKUMAR SUSHAMA	<u>Babita</u>	12
86	PRASAD KHUSHBOO RAMESH HIRADEVI	<u>Prasad</u>	08
87	PRASAD PRIYANKA ABHIMANYU SATISUNDARIDEVI	<u>P. Prasad.</u>	96
88	RAJBHAR PUSHPA BUDHIRAM AMRAVATI	<u>Pushpa</u>	10
89	RAM CHANDNI RAMSASHRAY URMILA	<u>Chandni</u>	10
90	RAM POOJA KUMARI SHREEHARILAL URMILADEVI	<u>Pooja</u>	10
91	RAJBHAR SNEHA PREMCHAND SUSHILA	<u>Sneha</u>	10
92	RANGREJ SONU SHEKHAR VANDANA	<u>Sonu</u>	07
93	RUKHASAR LIYAKATALLI SHAYARA BEGUM	<u>Rukhsar</u>	14
94	SACHDEV DEEPA AJIT KIRAN	ABSENT <u>Rukhsar</u>	
95	SACHDEV PAYAL NARAIN JAYA	<u>Payal</u>	10
96	SAILA AUGUSTIN RAJU SELVAMERY	<u>Saila</u>	10
97	SAMANTA SUSHMITA ASHOK SHOBA	<u>Sushmita</u>	20
98	SANTRA ANKITA MANIK KAVITA	A	A
99	SHAH ZAINAB NOORI HUSSAIN NOORJAHA	<u>Zainab</u>	13
100	SHAIKH BENOJIR OSIMUDDIN SANJA	<u>Benojir</u>	12

Name of the Teacher with Signature

[Signature]

Principal

S. Watumull Sadhubella Girls College
Ulhasnagar - 421 001

2019-2020

CLASS - F.Y.B.COM. Sem -

Date _____

Subject _____

Roll No.	Name of the Students	Signature	Marks
101	SHARMA KAJAL UPENDAR MAMTA	Kajal	12
102	SHARMA POOJA LALMAN NEELAM	Pooja	10
103	SHARMA PRITI RAMASHISH RAMBHADEVI	Priti	02
104	SHEKHAWAT MANISHA SHRAVANSINGH KIRAN	M. Shekhawat	14
105	SHEWALE SONALI GOPAL MATHURA	Sonali	8
106	SIDDIQUI JIKRA BEGUM IMDADUR ANJUWARABEGUM	Jikra	13
107	SINGH MADHUMITA GANESH RANU	Madhu	06
108	SINGH POOJA MAHESH ANJANI	A	A
109	SINGH SAKSHI SHIVPUJAN SITA	Sakshi	10
110	SINGH SHAKSHI ARVIND CHINTA	Shakshi	10
111	SONAR ASHWINI KAILAS SUNITA	Ashwini	10
112	SONAVANE SEEMA RAJU SHOBHA	Seema	12
113	SONONE ASHWINI KAILAS ASHA	Ashwini	10
114	SURAVASE BHAGYASHREE RAJU VIDYA	B.R. Suravase	08
115	TIWARI GAURI ANILKUMAR LALITA	Gauri	08
116	TOMAR MANISHA SAJJAN REKHA	manisha	10
117	TULSE NEHA VIKAS DIKSHA	Neha	08
118	VALMIKI DEEPIKA BALVEERSINGH SUMAN	Deepika	10 08
119	VASWANI MUSKAN RAJU JAYA	Muskan	12
120	VENVANSHI MUSKAN VIJAY NAGINA	Muskan	09
121	VISHWAKARMA AANCHAL LALBAHADUR SUNITA	Aanchal	06
122	VISHWAKARMA GANGA CHOITHPRASAD KRISHNAVATI	Ganga	
123	YADAV ANJALI JAIPRAKASH ANITA	Anjali	09
124	YADAV ANKITA RAJKUMAR VANDANA	Ankita	10
125	YADAV JYOTI DINESH SUNITA	Jyoti	10
126	YADAV KAJAL JITENDRA KUSUM	Kajal	07

Name of the Teacher with Signature

Principal

J. Watumull Sadhubella Girls College
Ulhasnagar - 421 001

2019-2020

CLASS - F.Y.B.COM. Sem -

Date _____

Subject _____

Roll No.	Name of the Students	Signature	Marks
127	YADAV KHUSHI TILAKDHARI CHANDRAVATI	Khushi	06
128	YADAV LAXMI BHAGWAN CHANDRAKALA	Laxmi	09
129	YADAV LUCKY JAIPRAKASH MAYA	Ducky	11
130	YADAV NEELAM VIBHOOTEE LILAVATI	Neelam	00
131	YADAV NEHA CHANDRAJEET MEENA	Neha	10
132	YADAV NISHA AVNISH RITADEVI	A	A
133	YADAV POOJA VIJAYKUMAR MANJU	Pooja	12
134	YADAV PREETI RAMMURAT POONAM	Preeti	10
135	BHARDAWAJ PAYAL LALIT SUMAN	A	A
136	BHOIR KAJAL RAMESH SUSHILA	A	A
137	JAISWAL PRIYANKA SUBHASH JANKIDEVI	Priyanka	08
138	JHA SHRADDHA VINAY APARNA	A	A
139	MISHRA JYOTI RAJESH KIRAN	Jyoti	08
140	MISHRA SHRADHA DINDAYAL RANJANA	Shradha	04
141	PATIL TANVI PRUTHVIRAJ VARSHA	Tanvi	09
142	SHARMA KIRTI NANDLAL SANJUDEVI	Kirti	08
143	SHARMA RICHA SURESH KUMAR GOMATI DEVI	Richa	11
144	TIWARI SAPANA DEVENDRA SUDHA	Sapna	08
145	JAISWAR NEHA RAMNARAYAN SUNITA	Neha	10
146	JAISWAR VANDANA RAMANAND BHAGAVATI	Vandana	10
147	ANSARI SAYNAKHA TOON NAZIR FAIZUN NISHA	Sayna	10
148	SONAWANE LAXMI SUNIL JAMUNA	Laxmi	09
149	GEHI MAHIMA RAJESH RESHMA	Mahima	10
150	PATEL ANNU POLARAM KAMALADEVI	Annu	12
151	NISHAD NEHA DINESH URMILA	Neha	09
152	BHAGCHANDANI SONAM BHARATLAL	Sonam	04
153	NAGRANI TARUNA RAVI JAISHREE	A	A

Name of the Teacher with Signature _____

Principal

J. Watumulli Sadhubella Girls College

Ujjain - 421 001





J. WATUMULL SADHUBELLA GIRLS COLLEGE

ULHASNAGAR - 421 001. PHONE : 0251-2731736



Supplement No. _____

Class : Fy. B Comm Subject : E.V.S.

Candidate's Seat No. : 14

Paper: _____

Section: _____

Seat No. in words : Fourteen.

Date : 29-8-19

Time : _____

Jr. Supervisor's Sign.: _____

Q1. Define the term Environment Explain in detail, Nature and Scope of Investment Studies. 10m

Q2. Important of Environmental Studies 5m

1. Need of public awareness about Environmental Studies. 5m

Definition of Environment:

Ans 1 Meanings :-

In Meaning of Environment are studies in perception of we well like surrounding in country and society in like climate, soil, and water are use in environment. They have environment refer to use in surrounding we live it is functions. live in system, which includes living and non-living conversation. form.
Environment.

Definition :-

According to R.K Dishkit in human being are environmental have we live in like water and drink water are use in environment our country and refers to concept in help our society in environment.



⇒ Sp Scope :- Environment.

1. Environment of perception and awareness.
2. Environment of Education's training
3. Control of Environment degradation's.
4. Environment and Management are natural resources
5. Conservation of management are Environment.

1. Environment of perception and awareness :-

In Environment are refers to concepts in society are help in problem and understand human population.

2. Environment of Education's training :-

In the Education's are one of most important in human beings are Education in Environmental are Studies.

3. Control of Environment degradation's :-

We well are Environment are Control in degradation's are Surrounding in need and food are waste in & in control. human.

4. Environment and Management are natural resources :-

In this Environment are Management are natural are resources are Country first in Factor our Country - they have help in Earth resources.

5. Conversation. of Management In resources

:-

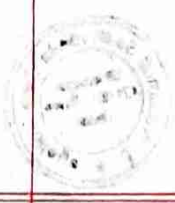
In the Conversation of Management of Environmental are people we have resources our country and help in persons. So-on.

2] Important of Environment Studies :-

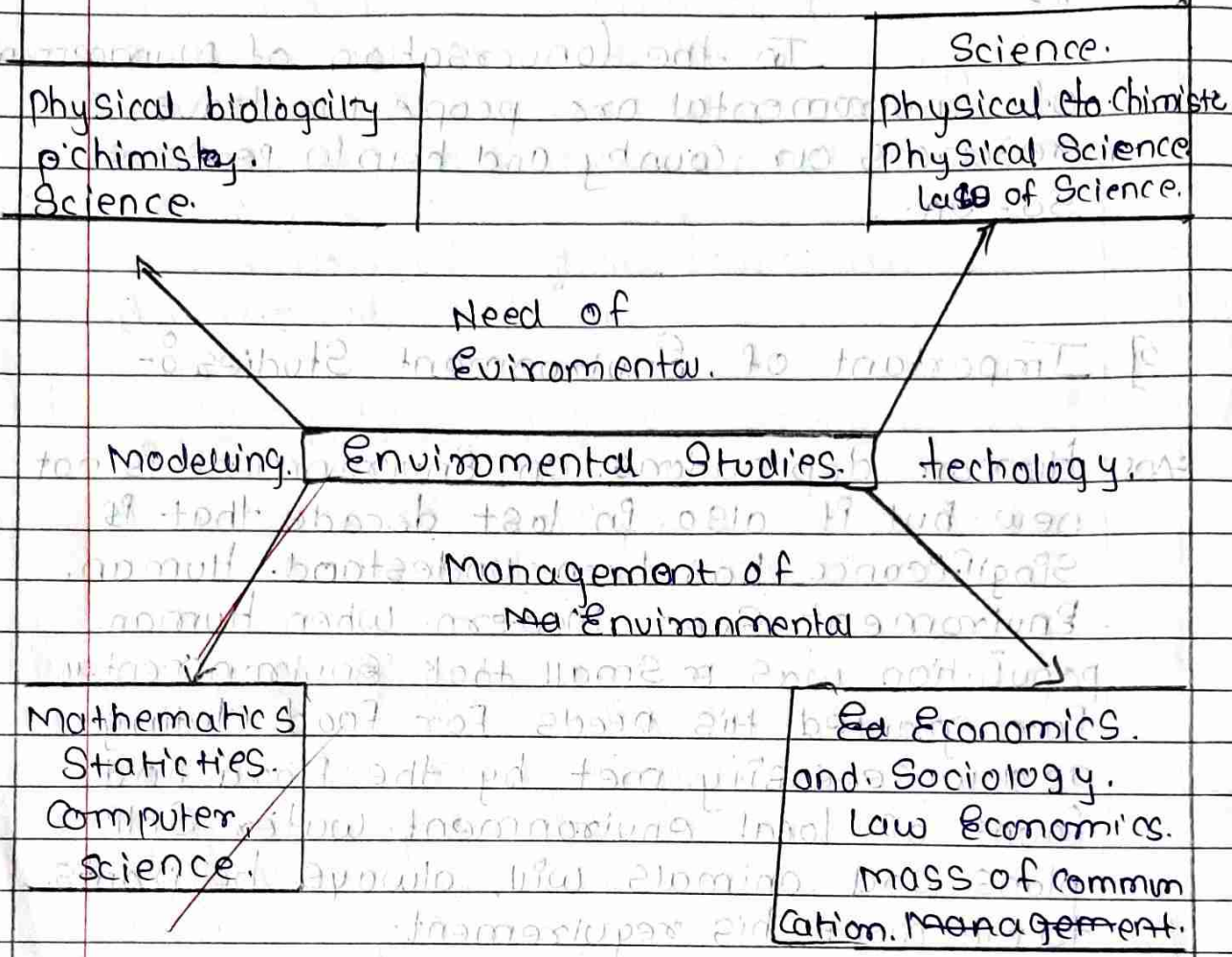
Ans Human dependents on Environment is not new. But it also in last decade that its significance has been understood. Human Environment even Modern. When Human population was small took Environmental for granted his needs for food clothing and were easily met by the flora and fauna of local environment. water soil plants and animals will always be plants to meet his requirement.

with human population grew and pressures on Environment. basic needs also increase. Man continued to exploit that agriculturer. continued to exploit expanding Industries and production. to be. Economics. Environmental are to be and. development with Economics. animals. life and. Increasing number of Environment

- To clarify Modern Environmental Concept.
- To use the natural resource. more effectively
- To know the Substances. way of living.
- To nature or educate people regreagly. Environment and. problem local or national and International level.



Q 3.



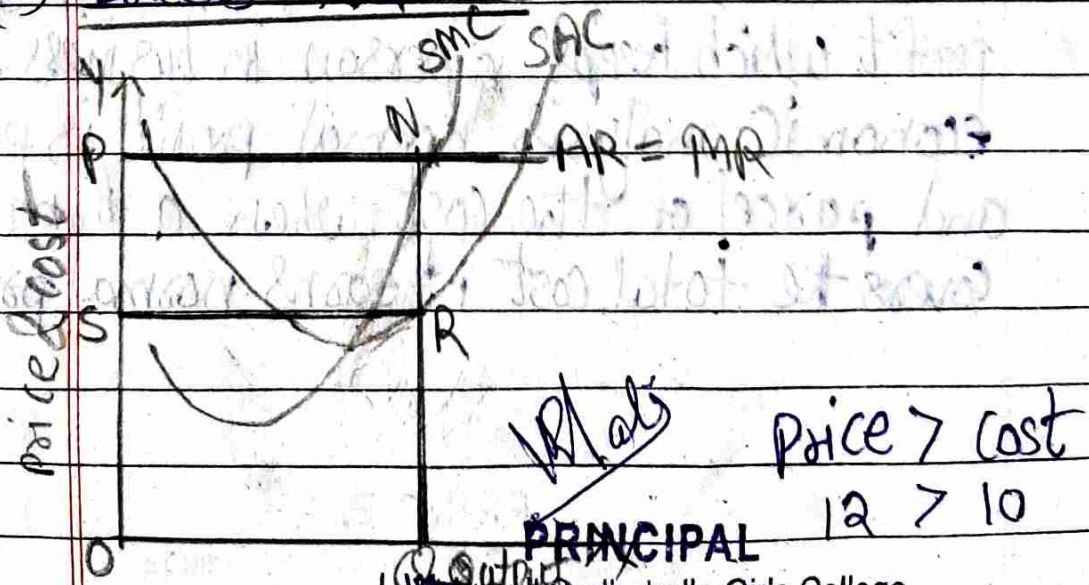
W. S.
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J. W. Mumtaz Sahyabelli Girls College
Ulhasnagar-421 001

Q-3.) Explain Short-Run Equilibrium of Firm?
Explain with the Excess profit, Normal profit and loss?

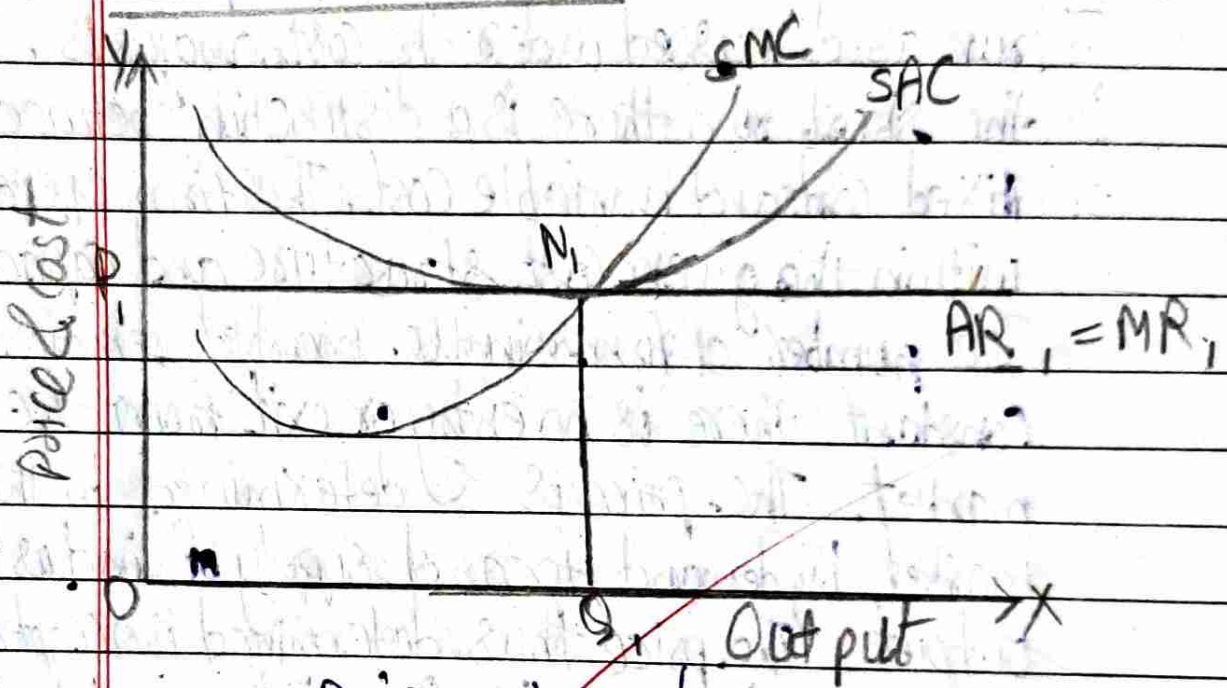
Ans:→ We are familiar with the concept of short-run as discussed under the cost analysis. In the short run there is a distinction between fixed cost and variable cost. The firm operates within the given cost structure and capacity. The number of firms in the market remains constant. There is no entry or exit from the market. The price is determined in the market by demand for and supply of industry's output. The price thus determined is accepted by a firm, turning the firm into a price taker

(1) Excess Profit:



Excess profit is the profit earned by a firm over and above the normal profit. It is also called supernormal profit.

(2) Normal Profit:-

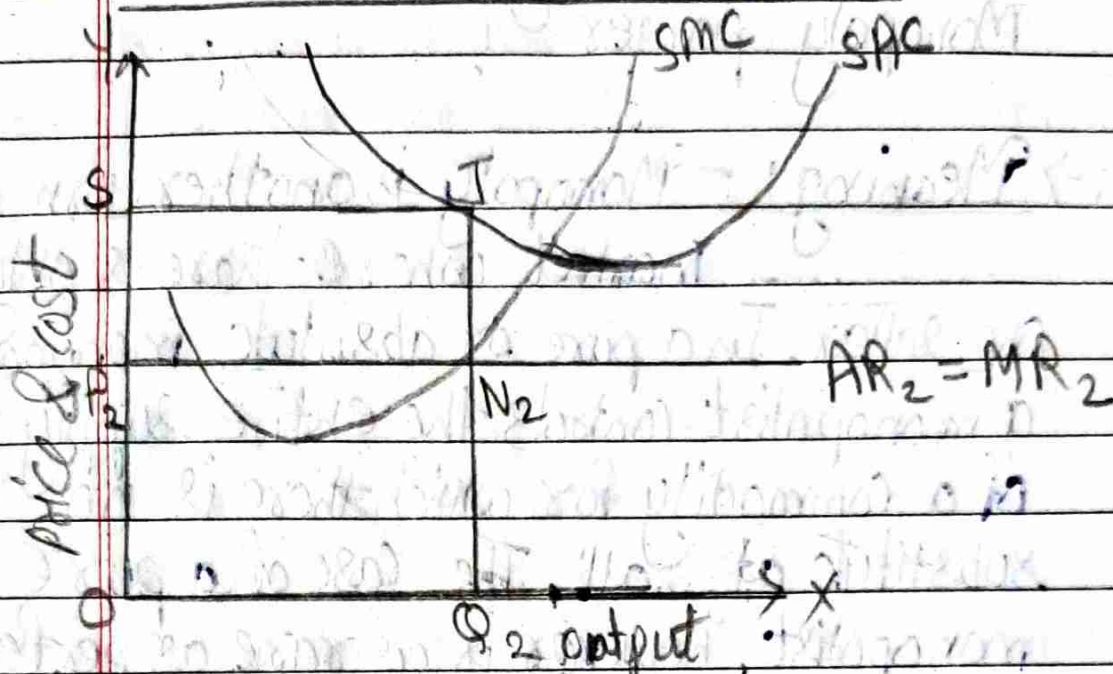


Price = cost
10 = 10

The normal profit is that amount of profit which keeps a person in business. In economic analysis normal profit is part and parcel of the cost. When a firm covers the total cost it earns normal profit.

(Signature)
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(3.) Loss or sub-normal profit :-



Price < cost
 $P < 10$

~~When the firm fails to earn normal profits it still continues to operate out incurring loss. Figure shows the loss incurred.~~

VBals

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SADHUBELLA EDUCATION SOCIETY'S
J.WATUMULL SADHUBELLA GIRLS COLLEGE
ULHASNAGAR – 421 001.

NOTICE

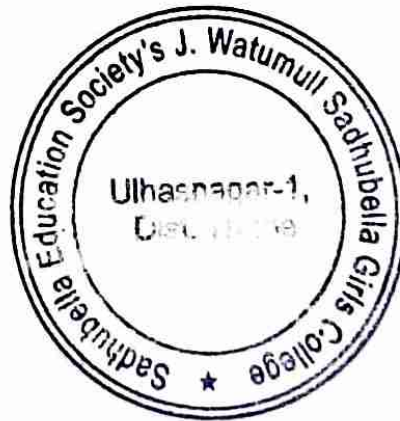
Date:- 05/12/2018.


All the students of M.com part I are hereby informed that seminar on Strategic Management is organized by Department of Commerce on Saturday 08/12/2018 at 9:00AM in room no 1 on first floor.

Attendance is compulsory.


Karve sharmila

(M.com coordinator)




Dr. vasant P. Mali

(Principal)

PRINCIPAL

J. Watumull Sadhubella Girls College
Ulhasnagar-421 001



Regd. No. E-6923 (Mumbai)
SADHUBELLA EDUCATION SOCIETY'S

**J. WATUMULL
SADHUBELLA GIRLS COLLEGE**

MINORITY INSTITUTION

ULHASNAGAR - 421 001.

PHONE : 0251-2731736. 2705387

Fax : 0251-2705387

E-mail : sadhubella@gmail.com

**FOUNDER PRESIDENT
H. H. ACHARYA SWAMI GANESHDAJI**

Ref. No. Ref.No.JWSU/2018/1334

Date:- 05/12/2018.

To,
Dr.Kajal Bhojwani,
C.H.M. College,
Ulhasnagar.

Subject: Invitation Letter

Respected Madam,

It gives us immense pleasure to invite you in our college as a resource person for the seminar on "Strategic Management" for M.COM. Part I Students on 8th December, 2018 at time 9:00am.

We would be grateful to you if you could spare time from your schedule and accept our invitation.

Thanking you,



Yours Truly,

V. Mal

**Dr.Vasant Pandit Mali
Principal.**

PRINCIPAL

**J. Watumull Sadhubella Girls College
Ulhasnagar-421 001**

*Recd with
Thanks
K Bhojwani*



Regd. No. E-6923 (Mumbai)
SADHUBELLA EDUCATION SOCIETY'S

**J. WATUMULL
SADHUBELLA GIRLS COLLEGE**

MINORITY INSTITUTION

ULHASNAGAR - 421 001.

PHONE : 0251-2731736, 2705387

Fax : 0251-2705387

E-mail : sadhubella@gmail.com

**FOUNDER PRESIDENT
H. H. ACHARYA SWAMI GANESHDASJI**

Ref. No. Ref.No.JWSU/2018/1339

Date:- 08/12/2018.

To,
Dr.Kajal Bhojwani,
C.H.M. College,
Ulhasnagar.

Subject: Thanks Letter

Respected Sir,

We are highly thankful to you for sparing time out of your busy schedule and accepting our invitation and conduct Seminar on "Strategic Management" for M.COM. Part I Students in our college on 8th December, 2018 at 9:00a.m.

We thank you for giving us your precious time & expect the same co-operation in future too.

Thanking you,



Yours Truly,

V. Mali

Dr.Vasant Pandit Mali
Principal.

PRINCIPAL

J. Watumull Sadhubella Girls College
Ulhasnagar-421 001

*Recd with
Thanks*

*(K) Bhojwani
8/12/18*



Sevikaan Sm

Sadhubella Education Society's

J. WATUMULL SADHUBELLA GIRLS COLLEGE

Ulhasnagar - 421 001.

ATTENDANCE SHEET

Date: 08/12/18 Class: Mcom Div.: I Time: 9-10 to 1-10

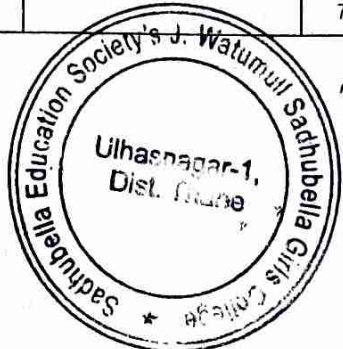
Subject: Strategic Mgmt Paper: _____

Name of the Subject - Teacher: Dr. Keyeel Bhojwani

Topic Covered during Lecture: Strategic Management

Number of Students Present : _____ Number of the Student Absent : _____

Roll No.	Signature	Roll No.	Signature	Roll No.	Signature
1	Kajal Mishra	26		51	
2	Neelam Jaiswar	27		52	
3	Sneha Tiwari	28		53	
4	Mamta Pathe	29		54	
5	Madhuri ShirSath	30		55	
6	Rupali Athire	31		56	
7	Kumbhar Anjali	32		57	
8	Singh Seemrao	33		58	
9	Dolly R. Roy.	34		59	
10	Gyuta Shashikala D.	35		60	
11	Suman Talreja.	36		61	
12	Shanma Jyoti D.	37		62	
13	Dhiwar Kanchan	38		63	
14	Yadav Laxmi R.	39		64	
15	Yadav Rekha R.	40		65	
16	Jagya Karishma D.	41		66	
17	Aradhya suman P.	42		67	
18	Nikita Agrahari	43		68	
19	Pooja yadav L	44		69	
20	Nikita Jethwani	45		70	
21	Komal Hanchandani	47		71	
22	Gayukta A. Dhingra	47		72	
23		48		73	
24		49		74	
25		50		75	



Signature of Subject - Teacher: [Signature]

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J. Watumull Sadhubella Girls College
Ulhasnagar-421 001



SADHUBELLA EDUCATION SOCIETY'S
(Minority Institute)
J. WATUMULL SADHUBELLA GIRLS COLLEGE,
Near Government Dispensary, Ulhasnagar-421001

REPORT ON STRATEGIC MANAGEMENT

Date: 8th December, 2018

Time: 9.00 am

Venue: Room No.1 First Floor

Sadhubella Education Society's J.W. Sadhubella Girl's College Commerce Department, organized a program on Strategic Management on 8th December, 2018. The main aim of conducting the program was to understand concepts, nature & importance of Strategic Management. For this program we invited chief guest to Dr. Kajal Bhojwani to guide our M.Com Students. Mrs. Sharmila Karve welcomed and introduced the chief guest.

Dr. Kajal Bhojwani stated "Strategic management is the ongoing arrangement, observation, planning, investigation and evaluation of all that is important for an association to meet its objectives and goals. Strategic management is predicated on a company's reasonable comprehension of its mission, reason for existing; its vision for where it needs to be later on; and the qualities that will control its activities. It requires an order to strategic planning, the subset of business management that includes an association's capacity to set both short-and long-haul objectives and plan the vital choices, exercises and asset assignment expected to accomplish those objectives."

Planning or structuring a system includes a lot of problem and asset evaluation, approaches to counter the dangers, and successful use of assets all while attempting to accomplish a big reason. Strategic Management and the job it plays in the achievements of firms has been a subject of exhaustive research and concentrate for a broad time frame now. Strategic Management in an organization guarantees that objectives are set, essential issues are laid out, time and assets are rotated, working is united, the inside condition is set towards accomplishing the targets, outcomes and results are agreed upon, and the organization stays adaptable towards any outside



changes. Remembering the long haul advantages to organizations, key planning drives them to concentrate on the inner condition, through empowering and setting difficulties for employees, helping them accomplish individual just as authoritative targets. Simultaneously, it is likewise guaranteed that outside difficulties are dealt with, adverse circumstances are handled and threats are analyzed to turn them into probable opportunities. A strategic alliance is a close and collaborative relationship between two or more entities that share assets, strengths, risks, rewards, and control. Typically, strategic alliances have a broad and long-term impact on corporate performance and valuation.

A public-private partnership (PPP, 3P, or P3) is a cooperative arrangement between two or more public and private sector typically of a long-term nature. In other words, it involves governments stand business that work together to complete a project and/or to provide services to the population.

Public-private partnerships have been implemented in multiple countries, are primarily used for infrastructure projects, such as the building and equipping of schools, hospitals, transport systems, and water and sewerage systems.

PPPs have been highly controversial as funding tools, largely over concerns that public return on investment is lower than returns for the private funder. PPPs are closely related to concepts such as privatization and the contracting out of government services. The lack of a shared understanding of what a PPP is and the secrecy surrounding their financial details makes the process of evaluating whether PPPs have been successful complex. P3 advocates highlight the sharing of risk and the development of innovation.

This Disaster Management Strategy focuses on preventing destruction from (natural) disasters through advocacy, prevention, knowledge management, better coordination, capacity building strategies, and better preparedness through advanced emergency response.

Business process outsourcing (BPO) has become incredibly popular with companies. Businesses in every industry can now outsource non-core processes while applying more resources to core business functions. As the BPO industry continues to develop, business process outsourcing services (including payroll, accounting, data analytics outsourcing) make it easier for businesses to dedicate their time and resources to core business and office operations.



BPO Emerging Trends in strategic management:

- ❖ Multitasking to Overcome Skill Shortage
- ❖ Focus on Social Media Management Tools
- ❖ Emphasis on Process Automation
- ❖ Investments in Cloud Computing
- ❖ Startups becoming BPO Customers
- ❖ Increased Transparency
- ❖ Politics to Affect Investments
- ❖ Continued Growth in Top Outsourcing Countries

Knowledge Process Outsourcing (**KPO**) means information related business task or knowledge-based processes such as research, analysis, consultancy or any other high-level task are outsourced i.e. done by the workers of another company or allocated to the subsidiary of the same organization. These subsidiaries can be in different countries or geographical location. This is done in order to save resources and costs. KPO firms can take decisions of businesses on the behalf of the parent companies. KPO is nothing but the subset of Business Process Outsourcing (BPO)

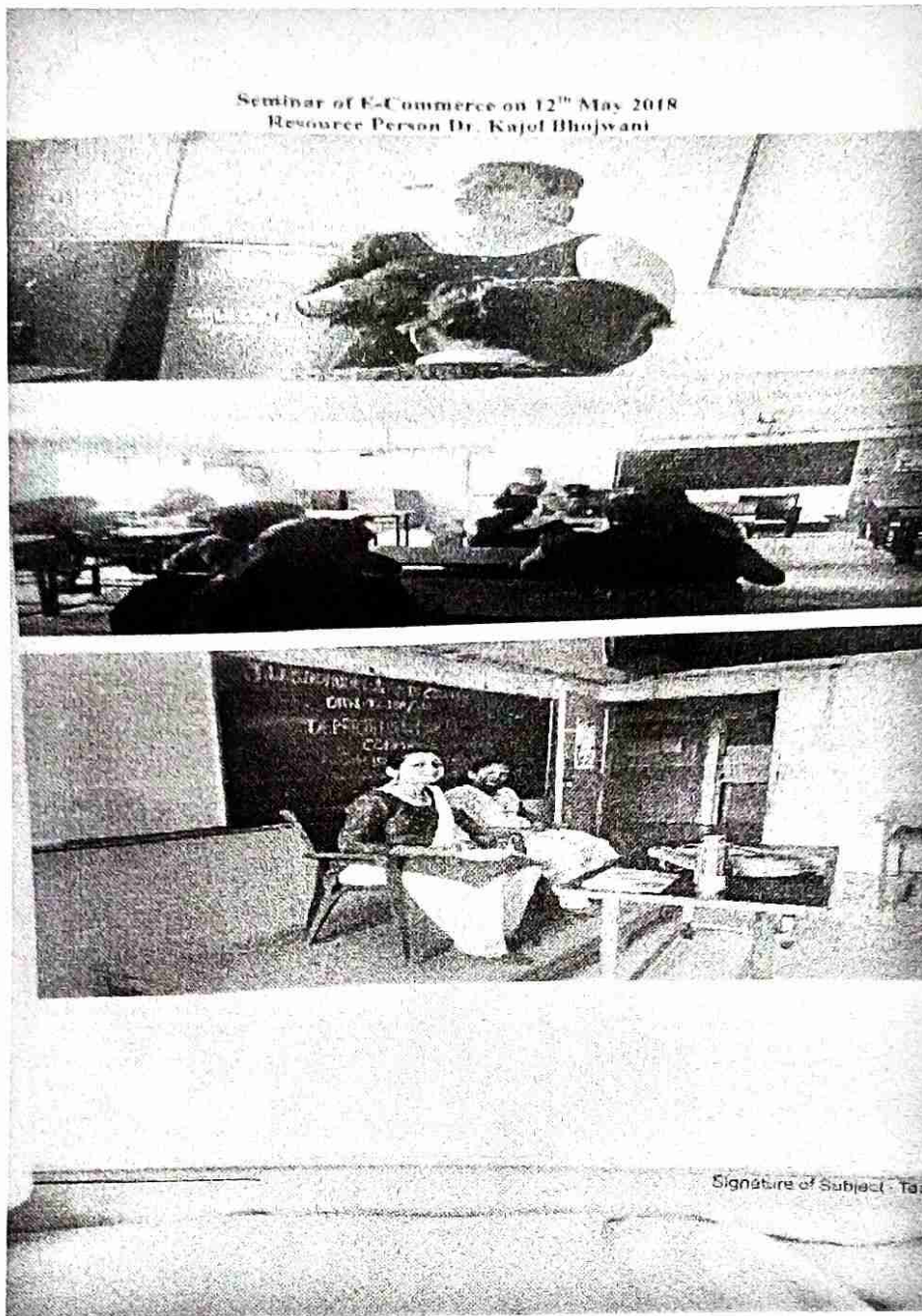
Kpo trends emerging in strategic management:

- ❖ Setting up Offshore Delivery Centers
- ❖ Mergers and Acquisitions
- ❖ Gradual Termination of Captive Centers
- ❖ Promotion to Strategic Partners from Service Providers.

Many research studies show both financial and nonfinancial benefits which can be derived from a strategic-management approach to decision making.

Moreover, the concept of strategic management is still involving and will continue to undergo change. Therefore, understanding and following and complete process of strategic management can be helpful to practicing managers to gain organizations' objectives.





Dr. Kajal Bhojwani to guide our M. Com Students

Ms. Neetu Purswani delivered vote of thanks. 22 students attended the program and were pleased to obtain information regarding Strategic Management.

Ms. Neetu Purswani

(HOD of Commerce)

Dr. Vasant P. Mali

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J. Watumull Sadhubella Girls College
Ulhasnagar-421 001



Kewal Soni. K

Roll No :- 130

Std :- S.Y.B.Com II

Div :- A

Sub :- P.L



Topic :- Human

Rights

(A+)
~~XXXXXXXXXX~~

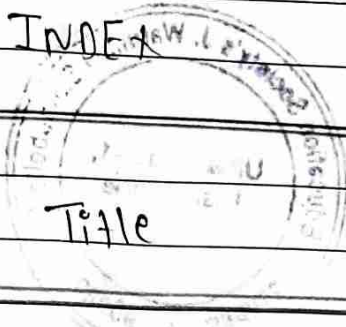
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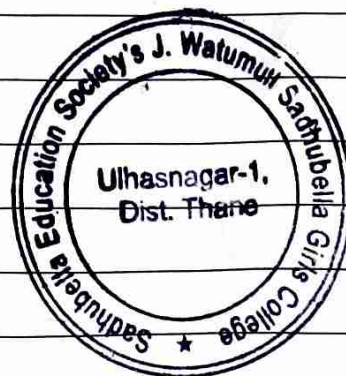
J. Watumull Sadhubella Girls College
 Ulhasnagar-1, Dist. Thane

DATE:

INDEX



Date	Title	page No	SIN
	Human Rights violation of Human	①	
	what are human rights ?	②	
	why are human rights important	③	
	universal Declaration of human Rights.	④	
	United Nation .	⑤	
	Freedom of thought , Expression .	⑥	
	the Rights to public Assembly	⑦	
	Social Security .	⑧	
	Food and shelter for all	⑨	
	the Nation of victim (2)	⑩	
	the South African Constitution	⑪	
	Kinds of human Rights.	⑫	
	the Effects on human Rights	⑬	
	the Causes of human Rights	⑭	

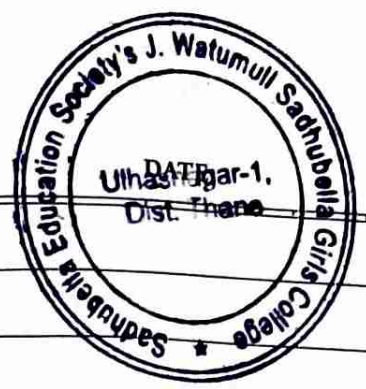


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Ulhasnagar-421001



Introduction

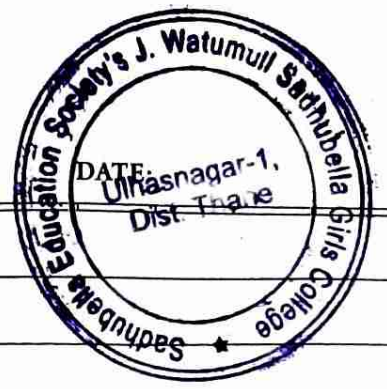
Human Rights of other and it is the generally human rights are a set of principles concerned with equality and fairness. They recognise our freedom to make choices about our lives and to develop our potential as human beings they are about living a life free from fear, harassment and discrimination. This is what makes human Rights universal. Human rights are moral principle of norms that describe certain standards of human behaviour and are regularly protected as natural and legal right in municipal and international law.

They are regarded as requiring empathy and the rule of law. They are commonly understood as inalienable fundamental rights "to which a person is inherently entitled simply because she or he is a human being and which are "inherent in all human beings", regardless of their nation, location, language, religion, ethnic, origin or any other status they are applicable everywhere and at every time in the sense of being universal and they are equalitarian in the sense of being the same for every one.

Shab
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Uthasagar-421001



Conclusion :-

protecting human rights is an important goal for every individual and for society as a whole the human rights commission staff work hard to ensure compliance with human rights laws the Commission also works to help the public gain a better understanding of the importance of protecting all people from violation of their human rights

Human Rights is also a politically constructed concept who define, who get benefit, who loss, whose voices are heard whose voice are silenced

- Developing and mainstreaming human rights into national law are not simply a regular legislation process, yet these are driving forces both internal and external factors social, political, economy, ideology, security matters etc.

this paper reviews changing pattern of family and its role meantime tried to analyse how human rights are being violated in family setup social worker like women elder and children.

Khalis

PRINCIPAL

J. Watumull Sadhubella Girls College

Uthasnagar-1, Dist. Trale

A
PROJECT REPORT ON
"RETAIL BANKING OF
THE KONARK URBAAN CO-OPERATIVE BANK"

BACHELOR OF MANAGEMENT STUDIES
2016-2017

SUBMITTED
IN PARTIAL FULFILLMENT OF REQUIREMENT FOR DEGREE OF
BACHELOR OF MANGEMENT STUDIES

BY

DIMPLE TOLARAM SOHBANI

ROLL NO: 26

TYBMS (2016-2017)

UNDER THE GUIDANCE OF

PROF. TEENA KACHHELA

J. W. SADHUBELLA GIRLS COLLEGE

ULHASNAGAR- 421001

SUBMITTED TO
UNIVERSITY OF MUMBAI
ACADEMIC YEAR:- 2016-2017

A

PROJECT REPORT ON
“RETAIL BANKING OF
THE KONARK URBAN CO-OPERATIVE BANK”

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J.W SADHUBELLA GIRLS COLLEGE

ULHASNAGAR- 421001

SUBMITTED TO

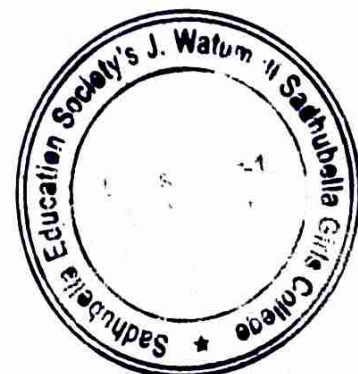
UNIVERSITY OF MUMBAI

ACADEMIC YEAR:- 2016-2017

W. M. S.

PRINCIPAL

W. M. S. Sadhubella Girls College
Ulhasnagar-421 001



CERTIFICATE

I PROF. TEENA KACHHELA hereby certify that Ms. DIMPLE
TOLARAM SOHBANI of third year of Bachelor Of Management Studies
(Semester V) student of J. W. SADHUBELLA GIRLS COLLEGE,
Ulhasnagar-421001 has completed the project entitled "RETAIL
BANKING OF KONARK BANK" for the academic year 2016-2017
under my guidance.



Prof. TEENA KACHHELA
(Project Guide)



Prof. SMITA CHAWAK
(Co-ordinator)



Dr. VASANT. P .MALI
(Principal)

Principal
J. Watumull Sadhubella Girls College
Ulhasnagar - 421 001



J.W. SADHUBELLA GIRLS COLLEGE

ULHASNAGAR

UNIVERSITY OF MUMBAI

CERTIFICATE

This is to certify that **DIMPLE TOLARAM SOHBANI** of Third Year Bachelor of Management Studies (Sem V) for the academic year 2016-2017 has completed the project entitled **“RETAIL BANKING OF KONARK BANK”** under the guidance of **PROF. TEENA KACHHELA**



Prof. Teena Kachhela
(Project Guide)

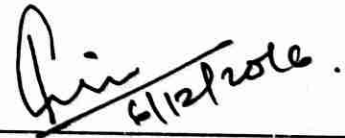


Dr. Vasant P. Mali
(Principal)

Principal
J. Watumul Sedhubella Girls College
Ulhasnagar - 421 001



Prof. Smita Chawak
(Co-ordinator)



External Examiner





Konark Bank TM

THE **Konark** URBAN CO-OP. BANK LTD.
Common Man's Bank

(Reg. No. TNA/BNK/0/105/97-98 Dt 27/03/98)

Date: 04nd July, 2016

TO WHOM IT MAY CONCERN TM

This to certify that Miss. Sobhani Dimple, a student of J.W. Sadhubella Girls College, has successfully completed her Internship Programme from 6th May, 2016 to 17st June, 2016 at Konark Bank. During the period of her Internship Programme with us she was found punctual, hard working and sincere.

We wish her every success in life.

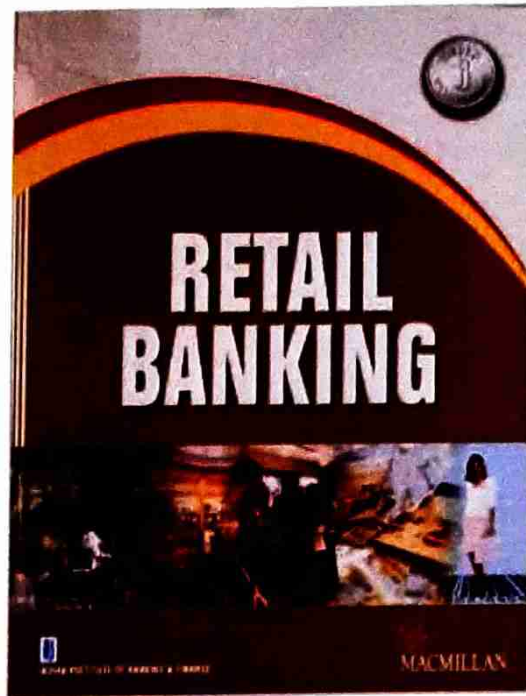
(Ramesh H. Makhija)
Chief Executive Officer



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J. Watumull Sadhubella Girls College
Ulhasnagar-421 001





RETAIL

BANKING

OF

THE KONARK URBAN

CO-OPERATIVE

BANK

J. W. Mulla

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Ulhasnagar-421 001



Executive Summary

TITLE OF PROJECT

“A Study on Retail Banking with special reference to KONARK URBAN CO OP BANK”

STATEMENT OF THE PROBLEM

As there is immense opportunities of the retail banking in India. This Dissertation is on the issues and challenges in the retail banking because of the competition of the various banks and the customer satisfaction of the services which the banks are providing and at the same time to solve the complaints of the customer and maintaining the sound relationship for the future and by this way to estimate the future growth of the retail banking.

SAMPLE SIZE

Sample size was restricted to 10 respondents, since it was not possible to cover the whole universe in the available time period.

SAMPLING METHOD

For this research Non- Probability Convenience Sampling has been used because time limit for the completion of the work is limited and also managers and employees were not available all the time.

Area of Study- ULHASNAGAR

Duration- 45 Days.

Institution- THE KONARK URBAN CO-OPERTIVE BANK

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Objectives.

The objective of the study is:-

1. To study the issues and challenges in retail banking
2. To study the recent trends in retail banking
3. To ensure high satisfaction level and reduce percentage of complaints of customers in retail banking.
4. To estimate the future growth of Indian retail banking.
5. To understand Optimization of retail banking channels.
6. To suggest strategies for improvement in Customer Service.

RESEARCH METHODOLOGY

PRIMARY DATA

Collection of primary data was done through survey and training.

SECONDARY DATA

Secondary data was collected from various books, magazine, newspaper, websites which are mentioned in the wibilography, etc.


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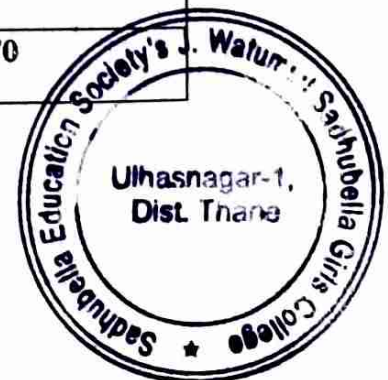


INDEX

SRNO.	CONTENTS	PG.NO
CHAPTER NO.1	Introduction	10
CHAPTER NO.2	Introduction of Retail Banking	14
CHAPTER NO.3	Industry Profile	19
CHAPTER NO.4	Research Design And Methodology	22
CHAPTER NO.5	Profile Of the Organisation	24
CHAPTER NO.6	Product of konark bank	27
CHAPTER NO.7	Work Flow model	46
CHAPTER NO.8	Mckinsey"s seven S Model	48
CHAPTER NO.9	7-S Model: A Systematic Approach to improving Organisation	49
CHAPTER NO.10	SWOT Analysis	54
CHAPTER NO.11	Trends in Retail Banking	60
	Future in Retail Banking	62
	Suggestions	64
	Analysis of Data	65
	Conclusions-Future Growth	67
	Learning Experience	68
	Bibilography & Wibibology	69
	Annexure	70

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CONCLUSIONS – FUTURE GROWTH

The project aims to study the retail banking operations of KONARK BANK. The study was very fruitful, it yielded the desired results, helped me understand the retail banking. The study also helps in what are the customer opinions towards operations of bank & its various product and services.

Any serious discussion of the future of the retail banking industry eventually raises a basic question: will future customers still need retail banks? The answer, it turns out, depends on banks themselves. With technology and nonbank businesses providing new options for safeguarding and managing their finances, customers will continue to depend on banks only as long as banks can provide service and value that cannot be found anywhere else.

The need to become highly customer focused has forced the slow-moving public sector banks to adopt a fast track approach. The unleashing of products and services through the net has galvanized players at all levels of the banking and financial institutions market grid to look a new at their existing portfolio offering. Conservative banking practices allowed.

Indian banks to be insulated partially from the Asian currency crisis. Indian banks are now quoting at higher valuation when compared to banks in other Asian countries (viz. Hong Kong, Singapore, Philippines etc.) that have major problems linked to huge Non Performing Assets (NPAs) and payment defaults.

Co-operative banks are nimble footed in approach and armed with efficient branch networks focus primarily on the _high revenue niche retail segments. The Indian banking has finally worked up to the competitive dynamics of the new 'Indian market and is addressing the relevant issues to take on the multifarious challenges of globalization. Banks that employ IT solutions are perceived to be futuristic 'and proactive players capable of meeting the multifarious requirements of the large customer's base.

KONARK BANK has a great opportunity to increase their market potential in the present market situation.


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Third Year BBI VIVA-VOCE 2018-19

T.Y.B.B.I. (SEM.VI) (REV - 16 PATTERN) EXAMINATION APRIL 2019



Sr. No.	Seat no.	Name of the Students	Project Title	Name of Guide	VIVA	Project	Total(25)
5	1134365	BINAGE DEEPALI SHAHU	E-Banking In India	Asst. Prof. Deepa Makhija	8	10	18
7	1134367	CHAVVAN KANCHAN BHAVSINGH	Fire Insurance	Asst. Prof. Deepa Makhija	8	12	20
12	1134373	JAISWAL SHUBHAMLATA NAGENDRA	HDFC -Life Home Loan Insurance	Asst. Prof. Deepa Makhija	10	11	21
16	1134377	KHILLARE VAISHALI DEVIDAS	Role of LIC in India	Asst. Prof. Deepa Makhija	8	12	20
22	1134384	RUPCHANDANI KIRAN MOHAN	Insurance Awareness in India	Asst. Prof. Deepa Makhija	10	10	20

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Principals
10/10/19

J.W.Sadhubella Girls College
Third Year BBI VIVA-VOCE 2018-19

T.Y.B.B.I. (SEM.VI) (REV - 16 PATTERN) EXAMINATION APRIL 2019



Sr. No.	Seat no.	Name of the Students	Project Title	Name of Guide	VIVA (12)	Project (13)	Total (25)
3	1134363	ATHARE PRATIKSHA BABAN	Merger and Acquisition (LIC, IDBI and Dena Bank)	Asst. Prof. Angha Kotekar Ms. Angha Kotekar	11	13	25 (25)
13	1134374	JAISWAR SHIVANI VINODKUMAR	Role of IT in Banking Sector	Asst. Prof. Angha Kotekar Ms. Angha Kotekar	11	11	22 (22)
17	1134379	KHUBCHANDANI DIVYA SHYAMLAL	Wedding Insurance	Asst. Prof. Angha Kotekar Ms. Angha Kotekar	11	11	22 (22)
19	1134381	MISHRA KHUSHBOO PAWAN	Entertainment Insurance	Asst. Prof. Angha Kotekar Ms. Angha Kotekar	11	11	22 (22)
20	1134382	MULLA SANA MEHBOOB	Aviation Insurance	Asst. Prof. Angha Kotekar Ms. Angha Kotekar	11	12	23 (23)

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10/04/2019
conducted
Putnam
Viva.

J.W.Sadhubella Girls College
Third Year BBI VIVA-VOCE 2018-19



Sr. No.	Seat no.	Name of the Students	Project Title	Name of Guide	VIVA	Project	Total(25)
26	1134388	VAZIRANI JYOTI RAJESH	A study of Investment of salaries people in Insurance Sector	Asst.Prof.Sharmila Karve	16	13	23

Sharmila Karve

VRK

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Third Year BBI VIVA-VOCE 2018-19

T.Y.B.B.I. (SEM.VI) (REV - 16 PATTERN) EXAMINATION APRIL 2019



Sr. No.	Seat no.	Name of the Students	Project Title	Name of Guide	VIVA	Project	Total(25)
4	1134364	BHATTIA KIRAN RAMESH	Frauds in Banking Sector	Asst.Prof.Hitika Makhijani	12	13	25
8	1134369	DEVADIGA DIVYA JAIRAM	Risk Management in bank	Asst.Prof.Hitika Makhijani	07	09	16
10	1134371	INGALE JYOTI SAGAR	CSR for HDFC Bank. by	Asst.Prof.Hitika Makhijani	07	07	14
11	1134372	JADHAV DEEPA MOHAN	Audit in Banking	Asst.Prof.Hitika Makhijani	07	07	14
27	1134389	VICHARE PRIYANKA PRADIP	UTI Mutual fund.	Asst.Prof.Hitika Makhijani	07	07	14

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Total 111
T.Y.B.B.I.

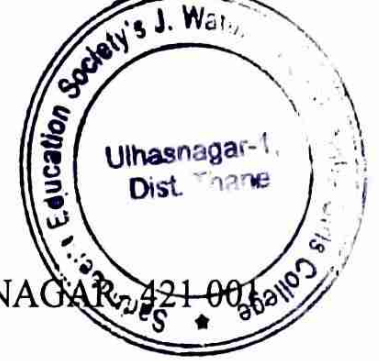
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Handwritten signature: Hitika Makhijani

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ATTENDANCE SHEET

J. WATUMULL SADHUBELLA GIRLS COLLEGE, ULHASNAGAR-421001



Year 2019 - 2020 (OCTOBER 2019)

T.Y.B.COM. (SEM - V)

LIST OF COMPUTER SYSTEMS & APPLICATIONS

Sr.No.	Roll No.	Name of the Students	Sign	Date
1	11	DUTTA DEEPIKA NARENDRANATH AHILYADEV	<i>Deepika</i>	24/09/2019
2	22	JADHAV PRADNYA DINESH MANISHA	<i>Pradhav.</i>	24/09/2019.
3	23	JADHAV SHALINI SURESH SAGAR	<i>Shalini</i>	24/09/2019
4	26	JHA ASTUTI ARUNKUMAR KANTA	<i>Astha</i>	24-09-19
5	44	MISHRA JYOTI MANOJ MINU	<i>Jyoti</i>	24-09-19.
6	48	MISHRA RICHA DAYANAND RANJNA	<i>Richa</i>	24-09-19
7	49	MISHRA SUDHA BARAMPRAKASH SUSHMA	<i>Sudha</i>	25-09-19
8	66	PAWAR HARSHALA BALU SUREKHA	<i>Harshala</i>	25-9-19
9	84	SAWALE AARATI ASHOK JYOTI	<i>Aarati</i>	25-9-19
10	90	SHAIKH SULTANA ROUF SANA	<i>Sultana</i>	25-9-19
11	96	SHINGOLE NIKITA ANIL ARUNA	<i>Shingole</i>	25-9-19
12	124	YADAV POOJA BHIMRAJ PRABHAVATI	<i>P. Yadav</i>	25-9-19
13	131	LABANA SIMRAN KAUR SONU SINGH PUSHPAKOUR	<i>Simrana</i>	25/09/19

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**SADHUBELLA EDUCATION SOCIETY'S
(Minority Institute)
J. WATUMULL SADHUBELLA GIRLS COLLEGE,
Near Government Dispensary, Ulhasnagar-421001**

2019-20 / TYBCOM / SEM V / CSA / OCT-19

SET XIII

Q.1. A) Create a table SCHOOL with columns School Number (SNO , integer, primary key), School Name (SCHOOL, character with variable width 30), CITY (CITY, character with variable width 10), STATE (STATE , , character with variable width 5).

B) Write query to find school name and city of schools from 'Maha'.

Q.2 . For the following data, calculate discount, discounted price and net selling price, if discount of 15% is applied to each item.

Item Number	Selling Price
101	1122
102	2435
103	3690
201	4000
202	4200
203	4800

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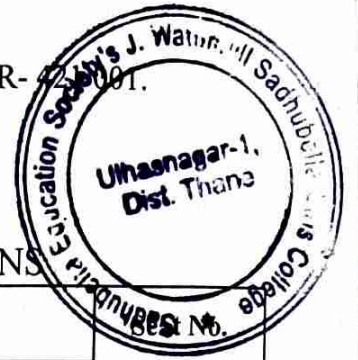


J.WATUMULL SADHUBELLA GIRLS COLLEGE, ULHASNAGAR-421001.

Year 2019 - 2020 (OCTOBER 2019)

T.Y.B.COM. (SEM - V)

LIST OF COMPUTER SYSTEMS & APPLICATIONS



Sr. No.	Roll No.	Name of the Students	Marks					Total
			Journal	Viva	Practical	Attendance	Total	
1	11	DUTTA DEEPIKA NARENDRANATH AHILYADEVII	5	2	6	3	16	3041748
2	22	JADHAV PRADNYA DINESH MANISHA	5	3	7	5	20	3041760
3	23	JADHAV SHALINI SURESH SAGAR	5	3	10	5	23	3041761
4	26	JHA ASTUTI ARUNKUMAR KANTA	5	2	5	3	15	3041766
5	44	MISHRA JYOTI MANOJ MINU	5	2	5	4	16	3041793
6	48	MISHRA RICHA DAYANAND RANJNA	5	2	9	5	21	3041794
7	49	MISHRA SUDHA BARAMPRAKASH SUSHMA	5	3	6	5	19	3044270
8	66	PAWAR HARSHALA BALU SUREKHA	5	3	6	5	19	3041816
9	84	SAWALE AARATI ASHOK JYOTI	5	3	8	5	21	3041826
10	90	SHAIKH SULTANA ROUF SANA	5	2	9	4	20	3044282
11	96	SHINGOLE NIKITA ANIL ARUNA	5	2	10	5	22	3041837
12	124	YADAV POOJA BHIMRAJ PRABHAVATI	5	3	6	5	19	3041860
13	131	LABANA SIMRAN KAUR SONU SINGH PUSHPAKOUR	5	3	7	3	18	3041782

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S. Salve

Tutorial No. :- 1 - Shares

1. Shares Manu Invested ₹ 30,000 to buy some 12% shares at market price of ₹ 150 each find the face value of the share if he received a total dividend of ₹ 1200

$$\rightarrow \text{Investment} = 30,000$$

$$\text{Rate of dividend} = 12\%$$

$$\text{Market value} = 150$$

$$\text{Total dividend} = 1200$$

$$\text{face value} = ?$$

$$\text{Total Investment} = \text{Market value} \times \text{No. of Shares}$$

$$30,000 = 150 \times \text{No. of shares}$$

$$\frac{30,000}{150} = \text{No. of shares}$$

$$200 = \text{No. of share}$$

$$\text{No. of Share} = 200$$

$$\text{Total dividend} = \text{Rate of dividend} \times \text{face value} \times \text{No. of shares}$$

$$1200 = 12\% \times \text{face value} \times 200$$

$$1200 = 24 \times \text{face value}$$



$$\frac{1200}{24} = \text{face value}$$

$$50 = \text{face value}$$

$$\text{face value} = 50$$

2. Mrs. Manishan wants to invest some amount in one of the two company X and Y. company X has shares of face value ₹ 10. the market price of ₹ 360 each and offering 20% dividend. Company Y has shares of face value ₹ 10 with a market price 440 each giving 45% dividend which company is better to invest.

→ Company X

$$\text{face value} = 10$$

$$\text{Market value} = 360$$

$$\text{Rate of dividend} = 20\%$$

$$\text{Let No. of share} = 100$$

Company Y

$$\text{face value} = 10$$

$$\text{Market value} = 440$$

$$\text{Rate of dividend} = 45\%$$

$$\text{Let No. of shares} = 100$$



Company X : 1001 x 10 = 10010

$$\begin{aligned} \text{Total dividend} &= \text{Rate of dividend} \times \text{Face value} \times \text{No. of Shares} \\ &= 20\% \times 10 \times 100 \\ &= 200 \end{aligned}$$

$$\begin{aligned} \text{Investment} &= \text{Market value} \times \text{No. of Shares} \\ &= 360 \times 100 \\ &= 36000 \end{aligned}$$

$$\text{Investment} = 36000$$

$$\begin{aligned} \text{Gain} &= \text{Dividend} - \text{Investment} \\ &= 200 - 36000 \\ &= -35800 \end{aligned}$$

$$\begin{aligned} \text{Rate of Return on Investment} &= \frac{\text{Gain}}{\text{Investment}} \times 100 \\ &= \frac{-35800}{36000} \times 100 \\ &= -99.44\% \end{aligned}$$

Company Y :

$$\text{Total dividend} = \text{Rate of dividend} \times \text{Face value} \times \text{No. of Shares}$$



$$= 470 \times 100$$

$$= 47000$$

$$\text{Gain} = \text{Dividend} - \text{Investment}$$

$$= 450 - 47000$$

$$= -46,550$$

$$\text{Rate of Return On Investment} = \frac{\text{Gain}}{\text{Investment}} \times 100$$

$$= \frac{-46,550}{47000} \times 100$$

$$= -99.04\%$$

Company X < Company Y

$$-99.44 < -99.04$$

Investment in Company Y.

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Shel

Tutorial No :- 9

4. Calculate Trend values for the profit of the company from the table given below by using method of 4 yearly moving Average method.

Year	Profit (in lakh)
2001	34
2002	37
2003	39
2004	41
2005	38
2006	40
2007	42
2008	45
2009	42
2010	44



Year	Profit (in Lakh)	4 year total	Four year Average	Trend values Central Average
2001	34			
2002	37	$34+37+39+41$ $= 151$	$151/4$ $= 37.5$	$37.75+38.75 = 39.25$
2003	39	$37+39+41+38$ $= 155$	$155/4$ $= 38.75$	$39.5+38.75 = 39.125$
2004	41	$39+41+38+40$ $= 158$	$158/4$ $= 39.5$	$39.5+40.25 = 39.875$
2005	38	$41+38+40+42$ $= 161$	$161/4$ $= 40.25$	$40.25+41.25 = 40.75$
2006	40	$38+40+42+45$ $= 165$	$165/4$ $= 41.25$	$41.25+42.25 = 41.75$
2007	42	$40+42+45+42$ $= 169$	$169/4$ $= 42.25$	$42.25+43.25 = 42.75$
2008	45	$42+45+45+42$ $= 173$	$173/4$ $= 43.25$	
2009	42			
2010	44			



2. The following time series data on consumption of four years which contains only seasonal and irregular variation is given. Construct index for seasonal variation using simple arithmetic mean.

Quarter (Season)

Year	I	II	III	IV
2003	39	20	60	85
2004	45	23	62	90
2005	60	32	76	100
2006	47	35	65	85

Quarterly (Season)

Year	I	II	III	IV
2003	39	20	60	85
2004	45	23	62	90
2005	60	32	76	100
2006	47	35	65	85
Season Total	191	110	263	360
Season Average	$\frac{191}{4} = 47.75$	$\frac{110}{4} = 27.50$	$\frac{263}{4} = 65.75$	$\frac{360}{4} = 90$



$$\text{Grand Average} = \frac{47.75 + 27.50 + 65.75 + 90}{4}$$

$$\therefore \text{Grand Average} = 58.375$$

\therefore Seasonal Index

$$\text{I} \quad \frac{47.75}{58.375} \times 100 = 81.79$$

$$\text{II} \quad \frac{27.50}{58.375} \times 100 = 47.11$$

$$\text{III} \quad \frac{68.25}{58.375} \times 100 = 116.92$$

$$\text{IV} \quad \frac{90}{58.375} \times 100 = 154.18$$



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