

Curriculum Framework under Choice Based Credit System (CBCS) and Syllabus for Outcome Based Education (OBE) in

**BACHELOR OF COMMERCE (BANKING AND INSURANCE)
B. Com (B & I)
Degree Programme**

for the students admitted from the academic year 2023 – 24 and onwards



SREE SARASWATHI THYAGARAJA COLLEGE

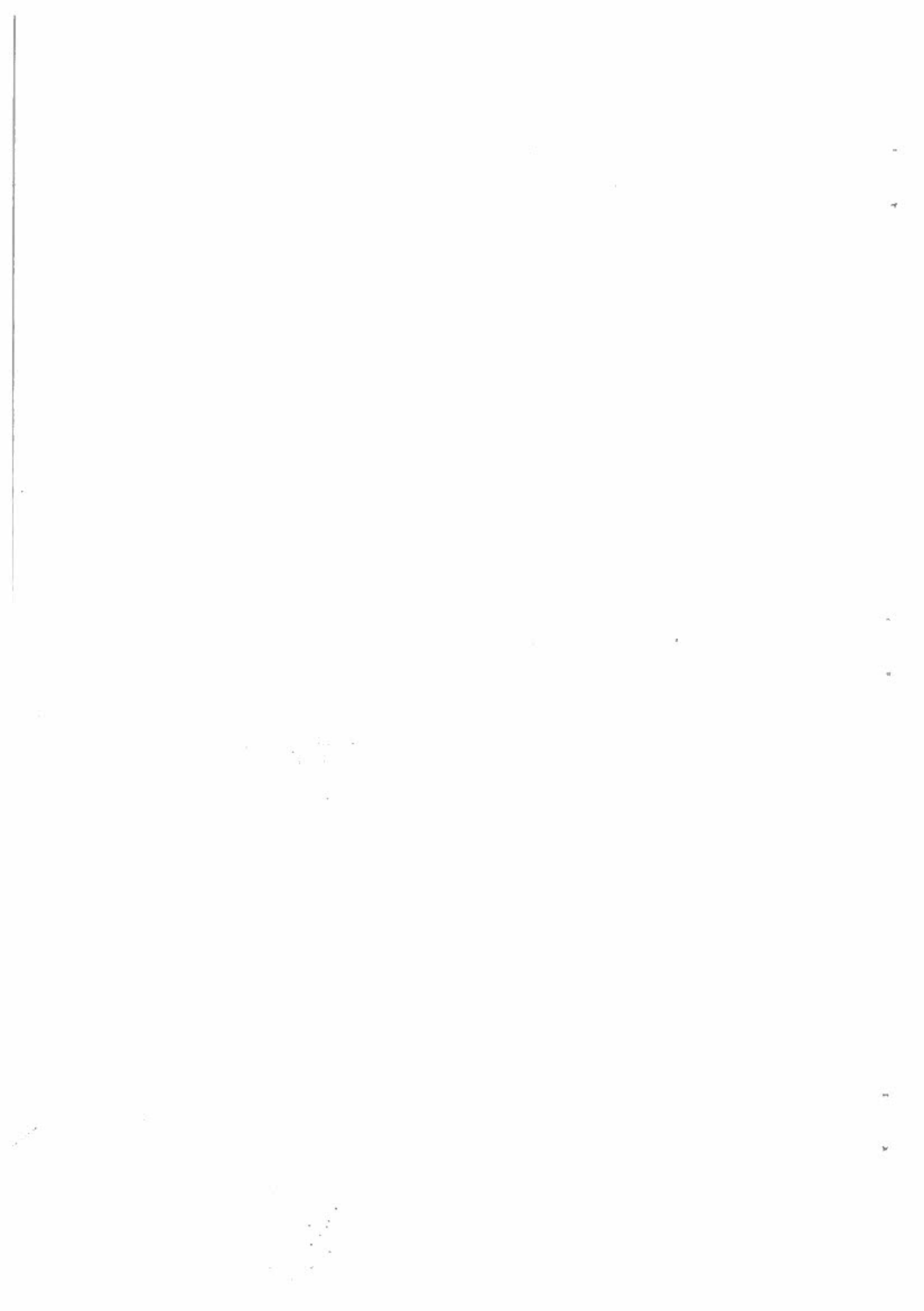
An Autonomous, NAAC Re – Accredited with 'A' Grade, ISO 21001:2018 Certified Institution, Affiliated to Bharathiar University, Coimbatore, Approved by AICTE for MBA/MCA and by UGC for 2(f) & 12(B) status
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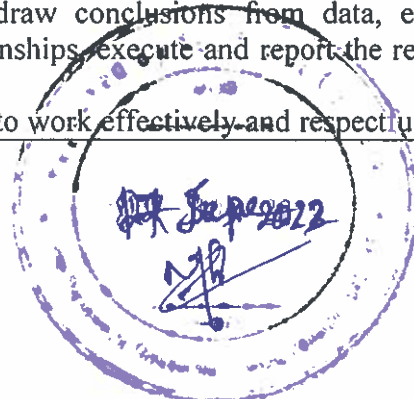


Sree Saraswathi Thyagaraja College (Autonomous), Pollachi

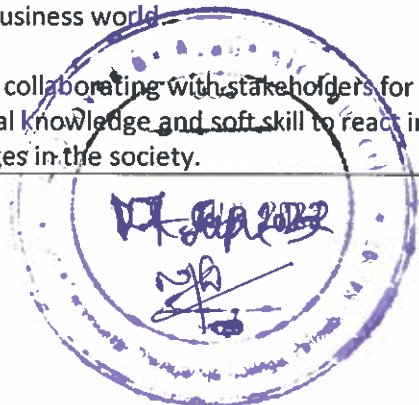
B.Com Banking and Insurance (B&I) Degree Programme

PEO, PO and PSO

LEARNING OUTCOMES – BASED CURRICULUM FRAMEWORK GUIDELINES BASED REGULATIONS FOR UNDER GRADUATE PROGRAMME	
Programme	B.COM BANKING & INSURANCE
Programme Code	BBI
Duration	3 Years (UG)
Programme educational objective (PEO)	<p>PEO 1: The B.Com. Banking & Insurance Degree Programme provides ample exposure to courses from the fields of Commerce, Accountancy and Management</p> <p>PEO2: The course equips the students for entry level jobs in industry, promotes the growth of their professional career, entrepreneurship and a key contributor to the economic development of the country</p>
Programme Outcomes (PO)	<p>PO1 : Disciplinary knowledge : Capable of demonstrating comprehensive knowledge and understanding of one or more Disciplines that form a part of an Undergraduate Programme of Study</p> <p>PO2 : Communication Skills : Ability to express thoughts and ideas effectively in writing and orally; Communicative with others using appropriate media: confidently share one's views and express herself / himself; demonstrate the ability to listen carefully, read and write analytically and present complex information in a clear and concise manner to different groups.</p> <p>PO3 : Critical Thinking : Capability to apply analytic thought to the body of knowledge ; analyse and evaluate evidence , arguments, claims, beliefs on the basis of empirical evidence; identify relevant assumptions or implications; formulate coherent arguments; critically evaluate practices, policies and theories by following scientific approach to knowledge development.</p> <p>PO4 : Problem Solving : Capacity to extrapolate from what one has learnt and apply their competencies to solve different kinds of non- familiar problems, rather than replicate curriculum content knowledge; and apply one's learning to real life situations.</p> <p>PO5 : Analytical Reasoning : Ability to evaluate the reliability and relevance of evidence; identify logical flaws and holes in the arguments of others; analyse and synthesize data from the variety of sources; draw valid conclusion and support them with evidence and examples and addressing opposing viewpoints.</p> <p>PO6 : Research- related skill : A sense of inquiry and capability for asking relevant/appropriate questions, problem arising, synthesising and articulating, Ability to recognise cause and effect relationships, define problems, formulate hypothesis , analyse and interpret and draw conclusions from data, establish hypothesis, predict cause and effect relationships, execute and report the results of an experiment or investigation.</p> <p>PO7 : Co-operation/Team work: Ability to work effectively and respectfully with</p>



	<p>diverse teams; facilitate cooperative or coordinated effort on the part of a group, and act together as a group or a team in the interests of a common cause and work efficiently as a member of the team.</p> <p>PO8 : Scientific reasoning: Ability to analyse, interpret and draw conclusions from quantitative or qualitative data: and critically evaluate ideas, evidence and experiences from an open minded and reasoned perspective.</p> <p>PO9 : Reflective thinking : Critical sensibility to lived experiences, with self awareness and reflexivity of both self and society.</p> <p>PO10 : Information/Digital Literacy : Capability to use ICT in variety of learning situations, demonstrate ability to access, evaluate and use a variety of relevant information sources, and use appropriate software for analysis of data.</p> <p>PO11: Self- directed learning: ability to work independently, identify appropriate resources required for a project and manage a project through to completion.</p> <p>PO12 : Multicultural competence : Posses knowledge of values and belief of multiple cultures and global perspective: and capability to effectively engage in a multicultural society and interact respectfully with diverse groups.</p> <p>PO13: Moral and Ethical awareness /reasoning : Ability to embrace moral/ethical values in conducting one's life, formulate a position/argument about an ethical issue from multiple perspectives and use ethical practices in all work. Capable of demonstrating the ability to identify ethical issue's related to one's work, avoid unethical behaviour such as fabrication, falsification or misrepresentation of data or committing plagiarist, not adhering to intellectual property rights; appreciating environmental and sustainability issues; and adopting objective, unbiased and truthful actions in all aspects of work.</p> <p>PO14 : Leadership readiness/qualities : Capability for mapping out the task of the team or an organisation, and setting direction, formulating and inspiring vision, building a team who can help achieve the vision, motivating and inspiring team members to engage with that vision and using management skill to guide people to the right destination in a smooth and efficient way.</p> <p>PO15 : Life Long Learning : Ability to acquire knowledge and skills, including "learning how to learn" , that are necessary for participating in learning activities throughout life, through self-paced and self-directed learning aimed at personal development, meeting economic, social and cultural objectives and adapting to changing trades and demands of workplace through knowledge/skill development/reskilling.</p>
Programme Specific Outcomes	<p>PSO1 – Placement : To prepare the students who will demonstrate respectful engagement with others ideas, behaviours, beliefs and apply diverse frames of reference to decisions and action. Further the students are encouraged with add-on value based and job oriented courses which ensure them to sustain in the organisation level.</p> <p>PSO2 – Contribution to Business World: Apply theoretical concepts to business practices to produce employable, ethical, and innovative professionals to sustain in the dynamic business world.</p> <p>PSO3 – Contribution to the Society : To contribute to the development of the society by collaborating with stakeholders for mutual benefit. Become acquainted with commercial knowledge and soft skill to react in the most appropriate way when faced with challenges in the society.</p>



Sree Saraswathi Thyagaraja College (Autonomous)
Regulations 2023

Choice-Based Credit System for the Academic Programmes with effect from 2023-2024

The following Regulations shall be effective for the courses of study leading to the Bachelor Degree which shall be of three years duration comprising of six semesters and Master Degree which shall be of two years duration comprising of four semesters. The Regulations shall come into effect from the Academic Session, 2023-2024.

STC College follows the UGC, TANSCH and Bharathiar University guidelines of CBCS pattern in framing Course Scheme and scheme of examinations for the students admitted in various UG and PG Programmes from the Academic year 2023-24 and onwards.

1. Definitions and codification:

a) **CBCS:** CBCS means Choice Based Credit System. Choice Based Credit System is a flexible system of learning. This system permits students to,

- ✓ learn at their own pace
- ✓ choose electives from a wide range of Elective Courses offered for the programme
- ✓ undergo additional courses and acquire more than the required number of credits
- ✓ adopt an inter-disciplinary approach in learning
- ✓ make the best use of the expertise of the available faculty.

b) **Programme:** The term 'programme' is used to mean the whole learning experience or combination of courses in a particular field of study

c) **Curriculum:** The term "Curriculum" indicates the various components of the programme and branch of study. The UG Curriculum under the CBCS consists of five parts and the medium of instruction is English. The PG Curriculum under the CBCS consists of only part III and the medium of instruction is English. Part four offers additional credits. Part V deals with extension activities for UG & PG.

d) **Course:** A Programme is divided into a number of courses. A course is a unit of instruction or segment of subject area under any programme. The traditional concept 'paper' is replaced by 'course'.

e) **Scheme of examination:** It denotes the programme outline during the period of study or the components of the particular Programme of study.

f) **Syllabus:** The subject contents of each course is referred to as "Syllabus".

g) **Academic Year:** An academic year means a period of twelve months consisting of two semesters.

h) **Semester:** The word "semester" is used to mean a half-yearly term or term of studies including examinations, vacations and semester breaks.

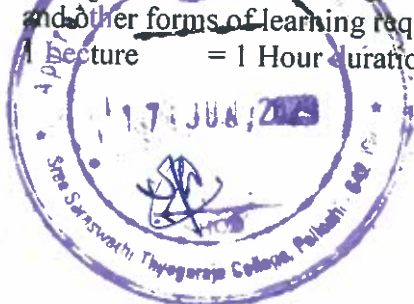
i) **Semester Duration:** A semester normally extends over a period of 15 class weeks [90 Days]. Each week has 30 hours of instruction spread over the week.

j) **CIA:** The word "CIA" is used to refer to the continuous internal assessment within the half-yearly term.

k) **End-semester:** The word "end-semester" is used to refer to the terminal processes of examinations and evaluations at the end but within the half-yearly term.

l) **Credit:** 'Credit' defines the quantum of contents/ syllabus prescribed for a course and determines the number of hours of instruction required per week. Thus, normally in each of the course credits will be assigned on the basis of the number of lectures/ tutorials/ laboratory work and other forms of learning required to complete the course contents in a 14-15 week schedule:

1 Lecture = 1 Hour duration = 1 Credit



1 Tutorial = 1 Hour duration = 1 Credit

1 Practical = 2 Hours duration = 1 Credit

Note: The lecture sessions and tutorials shall not be substituted with any other activities like seminars, group discussions etc..

m) **Grade point:** Grade point is the numerical weightage given to the particular course of study

2.1 Admission

The eligibility conditions and the guidelines issued by the Bharathiar University for admitting students are followed for all UG and PG Programmes offered at STC.

2.2 Semester Duration:

i) Odd Semesters: June – November

(including end-semester examinations and semester breaks)

ii) Even Semester: December -May

(including end-semester examinations and semester breaks)

Any change in the Academic Calendar/Schedule may be made by the college whenever necessary.

2.3 Academic Schedule:

The Academic Schedule of all degree programmes under the CBCS shall be administered as per the Academic Calendar of the college published for every academic session.

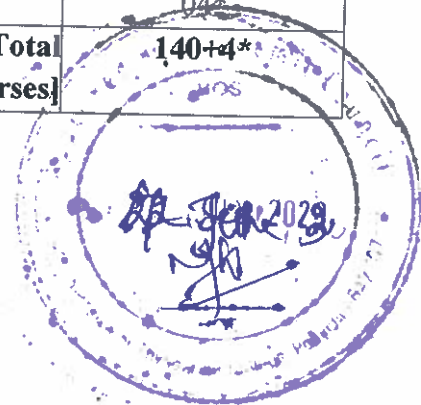
3. Course Structure:

The Course Structure of the Academic Programmes under the CBCS shall be as per the Course Structure given below. The nature of the Courses for all Academic programmes shall be as below:

UG programmes are conducted with a minimum total of 140 credits

Summary of UG Courses Pattern and Credit Distribution in Choice Based Credit System as given under

Part	Curriculum Structure	No. of Courses	Credits to be earned
I	Languages	04	12
II	English	04	12
III	Core Courses [CC]	15	60
	Generic Elective Courses [GEC]	04	12
	Discipline Specific Elective Courses [DSEC]	04	12
	Skill Enhancement Courses [SEC]	09	17
IV	Ability Enhancement Compulsory Course [AECC]	04	08
	Internship / Industrial Activity	01	02
	Value Based Courses [EVS & VE]	02	04
	Extension Activities	-	01
Extra Credit Courses [MOOC]		02	04*
Total			140+4*
[47+2* courses]			



PG Programmes [Except MBA & MCA] are conducted with a minimum total of 91 credits

Part	Curriculum Structure	No. of Courses	Credits to be earned
III	Core Courses [CC]	14	54
	Discipline – Centric Elective Courses [DCE]	06	18
	Internship / Industrial Activity	01	02
	Skill Enhancement Courses [SEC]	04	08
	Ability Enhancement Compulsory Course [AECC]	04	08
V	Extension Activities	-	01
Extra Credit Courses:		MOOC	02
		IDC	02
Total [29+4* Courses]			91+10*

MBA & MCA Programme

MBA

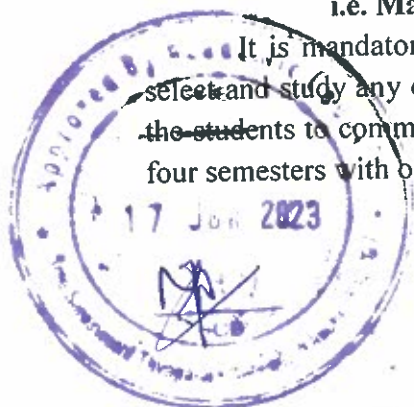
Part	Curriculum Structure	No. of Courses	Credits to be earned
III	Core Courses [CC]	14	60
	Electives	07	21
	Extra Disciplinary Courses	03	09
	Summer Internship	01	04
	Soft Skills	04	08
Extra Credit Courses:			
MOOC		04	08*
IDC		02	06*
Total [29+6* Courses]			102+14*

MCA

Part	Curriculum Structure	No. of Courses	Credits to be earned
III	Core Courses [CC]	19	78
	Elective Courses	04	16
	Professional Skills	03	06
Extra Credit Courses:			
MOOC		02	04*
IDC		02	06*
Total [26+4* Courses]			100+10*

**3.1 Part I: Language I : Tamil or any one of the Indian or foreign languages
i.e. Malayalam, French, Hindi, Telugu and Kannada.**

It is mandatory for all the UG students to study a language under part I. A student can select and study any one of the languages offered under part I. The syllabus drafted would enable the students to communicate with ease and effectiveness in that language. It is offered in the first four semesters with one examination at the end of each semester.



3.2. Part II: Language II: English : The study of English is made compulsory for all UG students under part II. The subject offered during the first four semesters with one examination at the end of each semester.

3.3 Part III: A set of **major courses** that include Core Courses, Generic Electives, Discipline Specific Electives, Discipline Centric Electives in the major field of study selected by the student. Core courses are mandatory.

3.4 Part IV:

a) Basic Tamil/ Advanced Tamil/ NME:

- i. Students who have not studied Tamil up to XII STD and have taken any Language other than Tamil in Part I shall take Basic Tamil comprising of two courses in the first and second semesters.
- ii. Students who have studied Tamil up to XII STD and have taken any Language other than Tamil in Part I shall take Advanced Tamil comprising of two Courses in the first and second semesters.
- iii. Students who have studied Tamil up to XII STD and also have taken Tamil in Part-I shall take Non-Major Elective comprising of two Courses of NME in the first and second semesters. A set of non – major elective courses are offered as choices to the students, outside their major discipline by all departments. The courses other than the core and allied shall be opted by the students as Non – Major Electives.

b) Skill Enhancement Courses & Ability Enhancement Compulsory Course:

The courses offered as skill - based courses of the programme is aimed at imparting Advanced Skills of the programme. This comprises of nine courses inclusive of 2 NME courses. Ability Enhancement Compulsory Course focus on soft skills components – it shall have 4 courses in total. Students are also encouraged to go for internships under Part IV; For PG these courses are included in Part III;

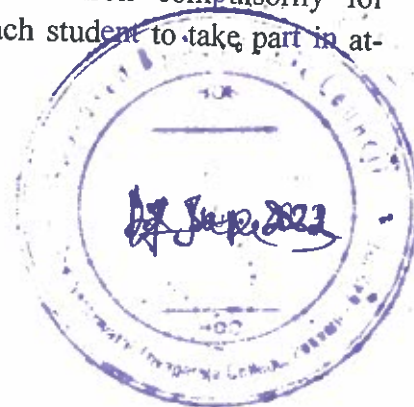
c) Value Based Courses :

Courses of cross-cutting issues relevant to the current pressing concerns both nationally and internationally such as gender, environment and sustainability, human values and professional ethics, development of creative and divergent competencies.

d) Massive Open Online Courses (MOOC):

According to the guidelines of UGC, the students are encouraged to avail this option of enriching by enrolling themselves in the MOOC provided by various portals such as SWAYAM, NPTEL, and Spoken Tutorial etc. As per University Grants Commission (UGC) notification, Two Massive Open Online Course (MOOC) through any online platform is compulsory as extra credit paper. The institute is transferring the equivalent credit earned on receipt of MOOCs completion certificate and it shall incorporate these marks/credits in the overall consolidated statement of marks of the student.

3.5 Part V: Extension Activities: All the Students shall have to enroll compulsorily for NSS/NCC/Sports activities. The extension activities are must for each student to take part in at-least in any one of these activities for the fulfillment of the degree



The mark sheet shall carry the gradation relevant to the marks awarded to the candidates. The grades will be awarded at the end of the Fifth Semester. This grading shall be incorporated in the mark sheet to be issued at the end of the semester.

4. Attendance Eligibility to appear for the End Semester Examinations

A student will be allowed to appear for the end semester examinations only if:

1. He/She procures atleast 75% of attendance.
2. He/She should show satisfactory progress in studies, in all the tests and examinations conducted by the college / department during the semester and secure at least reasonable minimum marks in them.
3. His/Her conduct in the college during the semester is satisfactory.

Shortage of Attendance

The following regulations will be followed for condonation and detention as well:

1. Candidates who earn 75% of attendance and above in the current semester are eligible to write the examinations, both arrears and regular subjects.
2. Candidates who earn attendance between 65% and 74% (both included) in the current semester are eligible to appear for the examination if the shortage of attendance is condoned by the Principal after the payment of the condonation fee prescribed by the Bharathiyar University.
3. Candidates who earn attendance between 50% and 64% (both included) in the current semester are not eligible to write examinations in the current semester subjects but are permitted to continue their studies in the next semester provided it is the first time that the candidates have earned attendance between 50% and 64% or else the candidates have to discontinue the course and rejoin in the same semester during next year with the proper approval of the Registrar, Bharathiyar University. However, these candidates are eligible to write the arrears if they have any.
4. Candidates who earn attendance below 50% are not eligible to write examinations in the current semester subjects and also have to discontinue the course and rejoin in the same semester in the next year with proper approval of the Registrar, Bharathiyar University. However, these candidates are eligible to write the arrears subjects, if any.
5. Candidates who earn attendance between 50% and 64% in the previous semester and have earned combined attendance of 75% or more by taking the average of the attendance earned in the current and the previous semesters are eligible to write semester subjects along with the current semester subjects.

5. Restrictions to appear for the examinations

- a) Any candidate having arrears paper(s) shall have to appear in all arrears paper along with the regular semester papers.
- b) "Candidates who fail in any of the course of UG degree examinations shall complete the course within 5 years from the date of admission and "Candidates who fail in any of the course of PG degree examinations shall complete the course within 4 years from the date of admission and should they fail to do so, they shall take the examination in the texts/ revised syllabus prescribed



for the immediate next batch of candidates. If there is no change in the texts/syllabus they shall appear for the examination in that course with the syllabus in vogue until there is a change in the texts or syllabus. In the event of removal of the course consequent to change of regulation and / or curriculum after 4/5 years period, the candidates shall have to take up an equivalent course in the revised syllabus as suggested by the Chairman of the board of studies concerned and fulfill the requirements as per the regulation of curriculum for the award of the degree.

6. Examination and Evaluation:

a) Examination and evaluation shall be done on a continuous basis, at least three times during each semester.

b) There shall be 25% marks for internal assessment and 75% marks for End-semester examinations in each course during every semester.

c) Internal Assessment:

In internal assessment, different tools such as objective tests, written tests, assignments, paper presentation, laboratory work, etc. suitable to the courses may be employed.

d) End Semester Examinations:

- There shall be one End semester examination carrying 75% Marks in each course of a Semester covering the entire syllabus prescribed for the Course. The End semester examination is normally a written/ laboratory-based examination/Project Work/Dissertation.
- The Controller of Examinations shall make necessary arrangements for notifying the dates of the End semester examinations and other procedures as per rules (at least 20 days in advance) and the Academic Calendar notified by the College.
- Normally, the End-semester examinations for each course shall be of three hours duration.

e) The Procedure for Internal Assessment and End Semester Examination is prescribed in *Annexure I*.

f) The pattern of Question paper both the CIA and ESE is prescribed in *Annexure II*

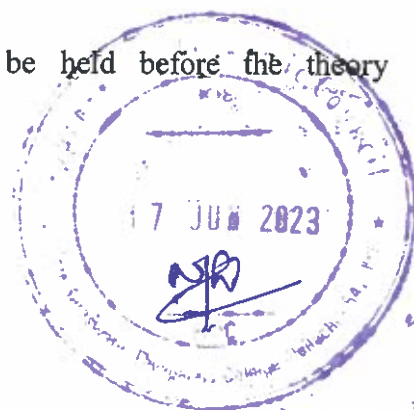
g) Confidential Works: Setting the question papers, scrutinizing of question papers, evaluating the answer scripts, tabulation of marks, etc. and announcement of results, shall be governed by the Controller of Examinations.

h) The mode of conduct of the end-semester examinations of the practical/ dissertation courses shall be partially external as below:

- The end-semester examinations of all practical/ dissertation courses shall be conducted by a Board of Examiners consisting of the internal examiner (the concerned course teacher) and an external examiner appointed by the Controller of Examinations.

i) The mode of end-semester examination and evaluation of the Course shall be specified in the detailed syllabus of the Course concerned.

j) End-semester Practical examinations shall normally be held before the theory examinations.



7. Malpractices in Examinations

The students, who indulge in any malpractice, while writing examination, will be directed to report to the Chief Superintendent. The chief superintendent will review and forward the case to Controller of Examinations and the COE in turn will submit the details to Malpractice Committee for the initiation of appropriate disciplinary proceedings.

8. Improvement of Marks in the subjects already passed:

Candidates wanting of improving the marks awarded in a passed subject in their first attempt shall reappear in the subsequent semester only. The improved marks shall be considered for classification but not for ranking. When there is no improvement, there shall not be any change in the original marks already awarded.

9. Re-Valuation

i) **Photocopy of valued answer scripts:** If the candidates intend to apply for the Xerox copy of their answer scripts, they have to annex the Xerox copy of their Identity Cards attested by their respective Heads of Departments, along with their application.

After receiving the photocopy, the student can verify the copy to find out whether there is any discrepancy in the total marks or omission of marking in the valuation process. If any discrepancy is noticed the same may be brought to the notice of the Controller of Examinations for remedial action.

ii) **Revaluation after getting photocopy of valued answer scripts:** Those candidates, who have obtained the photocopy of the answer scripts, may apply for revaluation. The valuation of the photocopy of the answer script can be verified by the course teacher and if the course teacher is convinced that the script deserves higher marks than what is awarded, he/she can recommend for applying revaluation by the subject teacher and the Head of the department. Provision available for revaluation is for theory examinations only.

10. Supplementary Exam: Candidates, who are having one course as arrears / absent after their final semester results, shall be permitted to appear for special supplementary examinations (There is no provision for revaluation or re-totalling after supplementary examinations).

11. Results and Progression:

a) A candidate shall be declared as have passed a course, provided he/ she secures-

(i) in each Course at least

UG: 40% of marks in the ESE and total marks of End Semester Examinations.

PG: 50% of marks in the ESE and total marks of End Semester Examinations.

(ii) UG: at least 'C' grade in the 10 point scale combining both the in-semester and End Semester Examination performance in all the Courses separately.

PG: at least 'B' grade in the 10 point scale combining both the in-semester and End Semester Examination performance in all the Courses separately.

(iii) There shall be no separate pass mark for Internal Assessment.

b) There may be moderation of Internal Assessment marks/End Semester marks as and when necessary.



- c) The marks of CIA examinations obtained by the candidate shall be carried over for declaring any result.
- d) A candidate who fails or does not appear in one or more courses of any end semester examinations up to Sixth Semester shall be provisionally promoted to the next higher semester with the failed course as carry over course(s). Such candidates will be eligible to appear in the carry over course in the next regular examinations of those courses.
- e) The Controller of Examinations shall declare the results of the Examinations and issue Grade-sheets.
- f) The first rank holder of a programme shall be decided on the basis of the CGPA.
However, the Overall Weighted Percentage of Marks (OWPM) of a candidate shall be considered in case of tie in CGPA.

12. Grading System

The absolute grading system shall be applied in evaluating the performance of the students. The following scale of grading system shall be applied to indicate the performances of students in terms of letter grade and grade points as given below:

Conversion of Marks to Grade Points & Letter Grade :(Performance in a course/paper)

RANGE OF MARKS (In percent)	GRADE POINTS	GRADE	DESCRIPTION
90 - 100	9.0 - 10.0	O	OUTSTANDING
80 - 89	8.0 - 8.9	D+	EXCELLENT
75 - 79	7.5 - 7.9	D	DISTINCTION
70 - 74	7.0 - 7.4	A+	VERY GOOD
60 - 69	6.0 - 6.9	A	GOOD
50 - 59	5.0 - 5.9	B	AVERAGE
40 - 49	4.0 - 4.9	C#	SATISFACTORY
00 - 39	0.0	U	RE-APPEAR
ABSENT	0.0	U	ABSENT

Reappearance is necessary for those who score below 50% Marks in PG **;

Reappearance is necessary for those who score below 40% Marks in UG*;

only applicable for UG programs

Grade Point Average (GPA):

Grade point average (GPA) is calculated for each part taking into account of all the courses studied under each part. Calculation of grade point average semester -wise and part -wise is as follows:

$$\text{GPA} = \frac{\text{Sum of the multiplication of grade points by the credits of the courses}}{\text{Sum of the credits of the courses in a semester}}$$



$$\text{GPA} = \frac{\sum(C_i G_i)}{\sum C_i}$$

Where C_i = Credit earned for course i in any semester.

G_i = Grade points obtained for course i in any semester.

n = the semester in which such courses were credited

Classification of Successful Candidates (Overall):

CGPA	GRADE	CLASSIFICATION OF FINAL RESULT
9.5 to 10.0	O+	First Class - Exemplary *
9.0 and above but below 9.5	O	
8.5 and above but below 9.0	D++	First Class with Distinction *
8.0 and above but below 8.5	D+	
7.5 and above but below 8.0	D	
7.0 and above but below 7.5	A++	First Class
6.5 and above but below 7.0	A+	
6.0 and above but below 6.5	A	
5.5 and above but below 6.0	B+	Second Class
5.0 and above but below 5.5	B	
4.5 and above but below 5.0	C+ #	Third Class
4.0 and above but below 4.5	C #	
0.0 and above but below 4.0	U	Re-appear

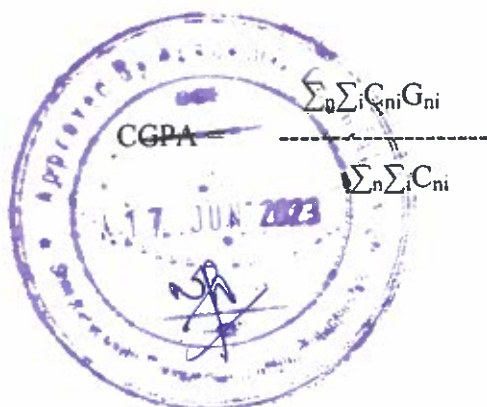
“*” The candidates who have passed in the first appearance and within the prescribed semester of the Programme (Major, Allied, Inter Departmental and Elective Course alone) are eligible.

“#” Only applicable to U.G. Programme

Cumulative Grade Point Average (CGPA) :For the entire program CGPA is calculated in the following manner:

Sum of the multiplication of grade points by the credits of the courses of entire programme

$$\text{CGPA} = \frac{\text{Sum of the Credits of the Courses of the entire programme}}{\text{Sum of the Credits of the Courses of the entire programme}}$$



In order to get through the examination, each student has to earn the minimum marks prescribed in the internal (wherever applicable) and external examinations in each of the theory course, practical course and project viva.

Normally, the ratio between internal and external marks is 25:75. There is no passing minimum for internal. The following are the minimum percentage and marks for passing of each course, at UG and PG levels for external and aggregate is as follows:

S.No	Program	Passing Minimum in Percent	
		External (75)	Aggregate (100)
1	UG Degree	40% (30)	40% (40)
2	PG Degree	50% (38)	50% (50)

13. Ranking:

Rank holders of a programme shall be decided on the basis of the CGPA. A candidate who qualifies the UG degree course passing all the examinations in the first attempt within the minimum period of prescribed for the course of study from the date of admission to the course and secures I or II class shall be eligible for ranking and such ranking shall be confined to 10 % of the total number of candidates qualified in that particular branch of study, subject to a maximum of 10 ranks. Results of the candidates appeared in the improvement or Arrears Examinations shall not be counted for the award of Prizes/Medals, Rank or Distinction.

14. Rules for Admission on Transfer from other Colleges:

(a) Under Bharathiyar University guidelines, the admission on transfer of students from other institutions shall be allowed. However, such transfer shall be permissible provided that-

- there is a vacancy in the respective program of study in the Institution where the transfer is requested
- both the institutions conduct the same degree programmes under the CBCS.
- the course structure along with the nomenclature of the courses are similar between the two institutions,

(b) In fulfillment of the conditions as laid down in clause 13(a), a candidate may be allowed to get admission on transfer from other college on the production of transfer certificate from Bharathiyar University, Previous semester markstatements, , etc. not later than 1 (one) month from the commencement of the classes of the semester concerned.

- The marks obtained in the courses will be converted and grades will be assigned as per the STC norms.
- The transfer students are eligible for classification.
- The transfer students are not eligible for Ranking, Prizes and Medals



15. Conferment of the Degree: No candidate shall be eligible for conferment of the Degree unless he / she

- i. has undergone the prescribed course of study for a period of not less than six semesters and has passed the examinations as have been prescribed there for.
- ii. has completed all the components prescribed under Parts I to Part V in the CBCS pattern to earn 140 credits.
- iii. has successfully completed the prescribed Field Work/ Institutional Training (if any) as evidenced by certificate issued by the authorities concerned

REGULATIONS ON MOOC

PREAMBLE

National Programme on Technology Enhanced Learning (NPTEL) is a joint venture of the IITs and IISc, funded by the Ministry of Education (MoE) Government of India, and was launched in 2003. Initially started as a project to take quality education to all corners of the country, NPTEL now offers courses for certification every semester in almost all the disciplines. NPTEL is a National Coordinator for Engineering courses (UG and PG) under SWAYAM, the National MOOCs portal. NPTEL also offers courses in Humanities and Management subjects as the NPTEL partner institutes do have these departments. It offers the courses in online mode which is instructor-lead and self-paced learning environment.

Study Webs of Active-Learning for Young Aspiring Minds (SWAYAM) has emerged as one of the World's biggest Massive Open Online Courses (MOOCs) integrated platform of online courses, covering subjects from high school to higher education including Skill-based courses to ensure that every student benefits from learning material through ICT. There are a total number of 7,041 online courses on SWAYAM platform out of which 6,296 courses are credit courses and the remaining 745 courses are non-credit courses. University Grants Commission (UGC) vide Gazette Notification dated 25th March, 2021 has notified in the UGC (Credit Framework for online Learning courses through SWAYAM) Regulations, 2021 which facilitates an Institution to allow up to 40% of the total courses being offered by any higher education institution in a particular programme in any semester through online learning courses offered on SWAYAM platform. With this, the students studying in conventional Institutes / colleges can transfer the credits earned through the SWAYAM Courses into their academic records.

Sree Saraswathi Thyagaraja College, Pollachi is continuously taking part in promoting quality education as a higher education institution. The faculty members of the institution are also encouraged to complete the course in SWAYAM portal. With reference to the UGC notification, it has framed the regulations for credit transfer in order to encourage the students to undergo and learn the courses through NPTEL-SWAYAM portal.

The following MOOCs regulations would come into the force for the students admitted in the year 2023-24 and onwards.

- All Under Graduate (UG) and Post Graduate (PG) students are encouraged to complete two MOOCs [SWAYAM/NPTEL/NSDC] in their UG before completing the fifth semester and likewise two MOOCs [SWAYAM/NPTEL/NSDC] in PG before completing the third semester.
- The institution is transferring the equivalent credit earned through [SWAYAM/NPTEL/NSDC] to the students on receipt of MOOCs completion certificate and these marks/credits shall be

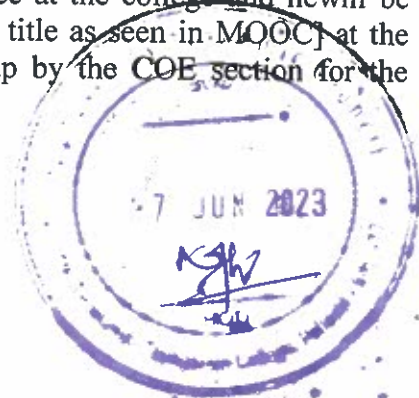


incorporated under extra credit course in the overall consolidated statement of marks of the student.

- The institution will allot a Single Point of Contact (SPoC) who will provide the list of courses offered in the NPTEL/SWAYAM/NSDC platform in the First/Second/Third/ Fourth / Fifth semester for UG and similarly the list of courses offered in the NPTEL/SWAYAM/NSDC platform in the First/Second / Third semester for PG.
- A mentor will be allotted based on the domain areas of the students to guide, assist and track the status of progress.
- As per the guidelines provided by the Academic Council, an 8 weeks course can be considered for 2 credit course and a 12 weeks course can be considered for 3 credit course.
- Based on this, the student should complete 2 MOOCs [each of 8 weeks duration] and earning a total of 4 credits [2 credits per MOOC].
- The actual marks scored by the student will be taken as it is, in order to incorporate the score in the consolidated mark statement, if he/she successfully obtained the certification through MOOC.
- The following table describes the certification grade, equivalent marks and the further step(s) required for the student:

Assignment Status	Certification Status	Equivalent Mark	Further Step
Submitted	Elite+Gold	Actual Score by NPTEL	Not required
Submitted	Elite+Silver	Actual Score by NPTEL	Not required
Submitted	Elite	Actual Score by NPTEL	No required
Submitted	Completed	Actual Score by NPTEL	Not required
Submitted	Not Completed	50% of the assignment Score + 50% of the score from the test Conducted by the Institute	The student should attend the test in the institute
Not Completed	Not obtained	The actual score secured in the test conducted by the institute	The student should attend the test in the institute

- If a student has successfully completed the course in NPTEL/SWAYAM/NSDC, then the marks obtained and the appropriate credits will be informed by the SPoC to the Office of the Controller of Examinations (CoE). The marks and its corresponding grade may change as per the CBCS guidelines and regulations of the corresponding programme.
- If any student opts for more than the required number of MOOC, it will be considered as additional credit, and it will not be considered for calculating the CGPA.
- If the student fails in the MOOC examination, there is an alternative option for the student to complete the MOOC through the examination conducted by the college similar to that of MOOC Examination;
- In such case, the student needs to pay the MOOC exam fee at the college and he will be allowed to take up a 100 MCQ test [course with the same title as seen in MOOC] at the college lab; the results of this online test will be taken up by the COE section for the completion of MOOC.



REGULATIONS ON CREDIT TRANSFER [Applicable to All PG Students]

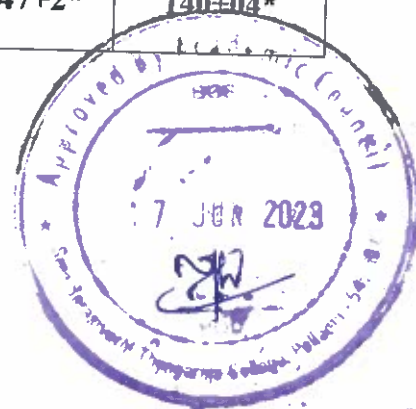
The following credit transfer regulations would come into the force for the PG students admitted in the year 2023-24 and onwards.

- The Credit transfer option has been provided for PG students only.
- Apart from completing 2 MOOCs as extra credit courses, the students are given this option of Credit transfer also;
- For credit transfer, the courses can be selected from NPTEL/SWAYAM/NSDC with the prior approval of the Head of the Department, Dean or Director and the Controller of Examinations.
- The institution will allot a Single Point of Contact (SPoC) who will provide the list of courses [with 3 credits] offered in the NPTEL/SWAYAM/NSDC platform in the First/ Second / Third semester that can be registered by the student under credit transfer instead of the course that the student has to study in the Fourth semester [preferably elective course – with 3 credits]. This process will enable the student to register for the MOOC well in advance.
- At least 80 percent of the content of the syllabus from NPTEL/SWAYAM/NSDC should match with the approved elective course contents in IV Semester.
- A mentor will be allotted based on the domain areas of the students to guide, assist and track the status of the progress.
- As per the guidelines provided by the Academic Council, a 12 week course can be considered for 3 credit course.
- The actual marks scored by the student will be taken as it is, in order to provide the score in the mark statement, if he/she successfully obtains the certification through MOOC.
- If a student has successfully completed the course in NPTEL/SWAYAM/NSDC, then the marks obtained and the appropriate credits will be informed by the SPoC to the Office of the Controller of Examinations (CoE). The marks and its corresponding grade may change as per the CBCS guidelines and regulations of the corresponding programme.
- If the student is not able to complete the MOOCs for credit transfer purpose before third semester, then the student can proceed to study the course offered in IV Semester.
- An exclusive monitoring committee will be constituted to supervise the 80% syllabus content matching and ensure the smooth conduct of the credit transfer process. The committee will resolve any issues that may arise in the implementation of the guidelines and regulations from time-to-time. The committee will have the following composition:
 - The Principal as the Chair Person;
 - Single Point of Contact (SPoC) as a Member;
 - Controller of Examinations as Member Secretary;
 - One Member from the School of Computing Science;
 - One Member from the School of Commerce;
 - One Member from the School of Management Studies;
 - One Member from Humanities and Social Studies (Consist of Tamil, English, Mathematics, Physics, Chemistry, Social Works, and Psychology).



Summary of Courses Pattern and Credit Distribution in Choice Based Credit System
B.Com (Banking & Insurance) – 2023 – 2024

Part	Curriculum Structure	No. of Courses	Credits to be earned
I	Language	04	12
II	English	04	12
III	Core Courses [CC]	15	60
	Generic Elective Courses [GE]	04	12
	Discipline Specific Elective Courses [DSE]	04	12
IV	Skilled Enhancement Courses [SEC] Inclusive of 2 NME, 1 Entrepreneurial Skill, 1 Professional Competency Skill, 1 Skill Enhancement Foundation Course	09	17
	Ability Enhancement Compulsory Course [AECC]	04	08
	Internship / Industrial Activity	01	02
	Value Based Courses [EVS & VE]	02	04
	Extension Activity	-	01
	Total	47	140
IV	*Extra Credit Courses (2 MOOC)	02*	04*
Grand Total		47+2*	140+04*



SCHEME OF EXAMINATION

Part	Domain	Type	Course Code	Course Name	L	P	T	I.H.	CIA	ESE	Total	Cre
SEMESTER I												
I	LAN I	T	23LAN1T10/ 1H10/ 1M10/ 1F10	Tamil-I / Hindi - I/ Malayalam - I/ French - I	3	-	1	4	25	75	100	
II	ENG I	T	23LAN1E10	English I	3	-	1	4	25	75	100	
III	CORE I	T	23BCM1C10	Financial Accounting I	4	-	2	6	25	75	100	
III	CORE II	T	23BBI1C20	Banking Law, Theory & Practice	4	-	2	6	25	75	100	
III	GE I	T	23BCM1G10/ 23BCM1G20/ 23BCM1G30	Business Communication Indian Economic Development Business Economics	3	-	1	4	25	75	100	
IV	SECINME	T		NME 1	2	-	0	2	30	45	75	
IV	SEFC	P	23BBI1S10	Practical Banking and Insurance	-	2	0	2	30	45	75	
IV	AECSS I	T	23AECSS10	Soft Skill I	2	-	0	2	50	-	50	
TOTAL					21	2	07	30	235	465	700	2

SEMESTER II												
Part	Domain	Type	Course Code	Course Name	L	P	T	I.H.	CIA	ESE	Total	Cre
I	LAN II	T	23LAN2T10/ 2H10/ 2M10/ 2F10	Tamil- II / Hindi - II / Malayalam - II / French - II	3	-	1	4	25	75	100	
II	ENG II	T	23LAN2E10	English II	3	-	1	4	25	75	100	
III	CORE III	T	23BCM2C10	Financial Accounting II	4	-	2	6	25	75	100	
III	CORE IV	T	23BCM2C20	Business Law	4	-	2	6	25	75	100	
III	GE II	T	23BBI2G10/ 23BBI2G20/ 23BBI2G30	Marketing of Banking Services Legal Regulatory framework of Banking Indian Business Environment	3	-	1	4	25	75	100	
IV	SECINME	T		NME 2	2	-	-	2	30	45	75	
IV	SEC III	T	23BBI2S10	Information Technology in Banking and Insurance	2	-	-	2	30	45	75	



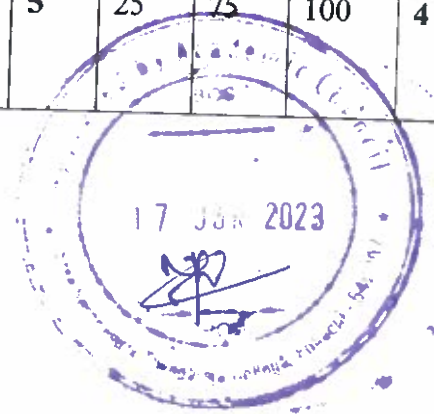
				- I									
IV-	AECCSS II	T	23AECCSS20	Soft Skills II	2	-	-	2	50	-	50		
				TOTAL	23	-	07	30	235	465	700	2	

SEMESTER III

Part	Domain	Type	Course Code	Course Name	L	P	T	I.H.	CIA	ESE	Total	Cre
I	LAN III	T	23LAN3T10/ 3H10/ 3M10/ 3F10	Tamil- III / Hindi – III / Malayalam – III / French – III	3	-	1	4	25	75	100	3
II	ENG III	T	23LAN3E10	English III	3	-	1	4	25	75	100	3
III	CORE V	T	23BCM3C10	Corporate Accounting I	4	-	2	6	25	75	100	4
III	CORE VI	T	23BCM3C20	Company Law	4	-	2	6	25	75	100	4
III	GE III	T	23BBI3G10/ 23BBI3G20/ 23BBI3G30	Rural Banking & Micro Finance/ Principles and Practices of General Insurance/ Introduction to Financial markets	3	-	2	5	25	75	100	3
IV	SEC IV ES	T	23BBI3S10	Entrepreneur skills	1	-	-	1	30	45	75	1
IV	SEC V	T	23BBI3S20	Information Technology Banking and Insurance II	-	2	-	2	30	45	75	2
IV	AECCSS	T	23AECCSS30	Soft Skills III	2	-	-	2	50	-	50	2
V	EVS	T		Environmental Studies	-	-	-	-	-	-	-	-
TOTAL					22	-	8	30	235	465	700	22

SEMESTER IV

Part	Domain	Type	Course Code	Course Name	L	P	T	I.H.	CIA	ESE	Total	Credit
I	LAN IV	T	23LAN4T10/ 4H10/ 4M10/ 4F10	Tamil- III / Hindi – III / Malayalam – III / French – III	3	-	1	4	25	75	100	3
	ENG IV	T	23LAN4E10	English IV	3	-	1	4	25	75	100	3
I	CORE VII	T	23BCM4C10	Corporate Accounting II	4	-	1	5	25	75	100	4
I	CORE VIII	T	23BCM4120	Business Mathematics & Statistics	4	-	1	5	25	75	100	4



III	GE IV	T	23BBI4G10/ 23BBI4G20/ 23BBI4G30	Financial services and Bancassurance/ Principles and Practice of Life Insurance/ Security Market Operations	3	-	1	4	25	75	100	3
IV	SEC VI	T	23BBI4S10	E- Commerce	2	-	-	2	30	45	75	2
IV	SEC VII	T	23BBI4S20	Innovation and IPR	2	-	-	2	30	45	75	2
IV	AECC SS I	T	23AECSS40	Soft Skills IV	2	-	-	2	50	-	50	2
IV	EVS	T	23VACES10	Environmental Studies	2	-	-	2	50	-	50	2
TOTAL					25	-	5	30	285	465	750	25

SEMESTER V

Part	Domain	Type	Course Code	Course Name	L	P	T	I.H.	CIA	ESE	Total	Cred
III	CORE IX	T	23BCM5C10	Cost Accounting	4	-	1	5	25	75	100	4
III	CORE X	T	23BBI5C20	Principles of Management	4	-	1	5	25	75	100	4
III	CORE XI	T	23BCM5C30	Income Tax Law and Practice I	4	-	1	5	25	75	100	4
III	CORE XII	T	23BCM5C40	Auditing and Corporate Governance	4	-	1	5	25	75	100	4
III	DSE I	P	23BBI5E10/ 5E20	Discipline Specific Elective Computer Application in Business / Basics of MS Excel	-	3	1	4	40	60	100	3
III	DSE II	T	23BBI5E30/ 5E40	Discipline Specific Elective 3/4 – Insurance and Risk management / Technology in Banking	3	-	1	4	25	75	100	3
IV	VE	T	23VA1VE10	Value Education	2	-	-	2	50	-	50	2
IV	INTERN	T	23BBI5R10	Internship/Industrial Training	-	-	-	-	40	60	100	2
TOTAL					24	-	06	30	255	495	750	26

SEMESTER VI

Part	Domain	Type	Course Code	Course Name	L	P	T	I.H.	CIA	ESE	Total	Cred
III	CORE XIII	T	23BCM6C10	Cost Accounting - II	4	-	2	6	25	75	100	4
III	CORE XIV	T	23BCM6C20	Management Accounting	4	-	2	6	25	75	100	4
III	CORE XV	T	23BCM6C30	Income Tax Law and Practice II	4	-	2	6	25	75	100	4
III	DSE III	T	23BBI6E10/ 6E20	Discipline Specific Elective Financial Management / Insurance Regulation,	3	-	2	5	25	75	100	3



				Governance and Compliance								
III	DSE IV	T	23BBI6E30/ 6E40	Discipline Specific Elective Theory of Money and Banking /Indirect Taxation	3	-	2	5	25	75	100	3
IV	PCS	T	23BBC6S10	General awareness for Competitive Examination	2	-	-	2	30	45	75	2
IV	EXTN	-	23ETN6X10	Extension Activity	-	-	-	-	-	-	-	1
TOTAL					20	-	10	30	155	420	575	21
GRAND TOTAL					137	-	43	180	1400	2775	4175	140

GE Generic Elective Courses

SEC Skilled Enhancement Courses

AECC Ability Enhancement Compulsory Course

DSE Discipline Specific Elective Courses

SEFC Skilled Enhancement Foundation Course

PCS Professional Competency Skill

Note: Extra Credit Course

Two MOOCs to be completed – one in Third Semester& one in Fourth Semester



LIST OF NON MAJOR ELECTIVE COURSES (NME)

S.NO.	COURSE CODE	NAME OF COURSE	OFFERING DEPARTMENT
1	23BCS1N10	Office Automation	BSC CS
2	23BCS2N10	Multimedia Systems Lab	BSC CS
3	23BCA1N10	Digital Publishing Tools I	BCA
4	23BCA2N10	Digital Publishing Tools II	BCA
5	23BIT1N10	Office Automation for Documentation Lab	BSC IT
6	23BIT2N10	Office Automation for Presentation	BSC IT
7	23BFS1N10	Principles of Computer Security	BSC DCFS
8	23BFS2N10	Cyber Forensics	BSC DCFS
9	23BAM1N10	Basic Python Programming Lab	BSC AIML
10	23BAM2N10	Advance Python Programming Lab	BSC AIML
11	23BDA1N10	Data Visualization using Tableau I	BSC DSA
12	23BDA2N10	Data Visualization using Tableau II	BSC DSA
13	23BCM1N10	Practical Banking	BCOM
14	23BCM2N10	Entrepreneurship	BCOM
15	23BBC1N10	Accounting Software I	BCOM CA
16	23BBC2N10	Accounting Software II	BCOM CA
17	23BPA1N10	Personal Finance	BCOM PA
18	23BPA2N10	Basics of Stock Market	BCOM PA
19	23BAB1N10	Agricultural Marketing	BCOM ABA
20	23BAB2N10	Digital Marketing	BCOM ABA
21	23BAS1N10	Information Security	BCOM BA
22	23BAS2N10	Office Administration	BCOM BA
23	23BBI1N10	Digital Banking	BCOM B&I
24	23BBI2N10	Elements of Insurance	BCOM B&I
25	23TAM1N10	Basic Tamil I	TAMIL
26	23TAM2N10	Basic Tamil II	TAMIL
27	23TAM1N20	Advance Tamil I	TAMIL
28	23TAM2N20	Advance Tamil II	TAMIL
29	23BBA1N10	Basics of Event Management	BBA
30	23BBA2N10	Managerial Skill Development	BBA
31	23BMA1N10	Numerical Ability I	BSC MATHS
32	23BMA2N10	Numerical Ability II	BSC MATHS
33	23BEN1N10	Writing Skills for Media	BA ENG
34	23BEN2N10	Professional and Technical Writing	BA ENG
35	23BPY1N10	Psychological Wellbeing	BSC PSY
36	23BPY2N10	Psychological Self Management	BSC PSY
37	23BCH1N10	Food Chemistry	BSC CHE
38	23BCH2N10	Dairy Chemistry	BSC CHE

