

Sheth T. J. Education Society's
Sheth N.K.T.T College of Commerce and
Sheth J.T.T College of Arts, Thane (W)
(Autonomous)

Programme Name: B.Com. (Banking & Insurance)		Semester:II
Course Category: Major		
Name of the Dept: Commerce & Management		
Course Title: Principles and Practices of Banking & Insurance		
Course Code: BBP201	Course Level: UG	
Course Credit: 04	Total Marks: 100	
Course Objectives:		
<ul style="list-style-type: none"> • To acquire the skills necessary to work in Financial Service Industry Particularly Banking & Insurance. • To describe and apply financial concepts, skills, theories, and tools. 		
Course Outcomes:		
<ul style="list-style-type: none"> • The course facilitates learning of industry practices with special focus on Banking & Insurance industry 		

Syllabus: NEP 2020 w.e.f 2024-25

Unit No.	Content	Hours
I	Introduction to Banking 1.1 Basic Concepts: Origin, Need, Types, 1.2 Scope and Functions of Banking 1.3 Need for Regulation and Supervision	15
II	Banking Scenario in India 2.1 Banking Operations 2.2 Types of accounts 2.3 Banking Services - Current Scenario 2.4 Banking Regulations & Role of RBI 2.5 Financial inclusion: Meaning, Scope & Importance 2.6 Current Scenario	15
III	Introduction to Insurance 3.1 Understanding Risk - Kinds of business risks 3.2 Need and Scope of insurance 3.3 Evolution of insurance 3.4 Principles of insurance 3.5 Types of insurance and policies 3.6 Risk and Return relationship	15

IV	Insurance Business Environment in India 4.1 Growth of Insurance Business 4.2 Actuarial Role 4.3 Claim and Settlement Procedures 4.4 Insurance regulations 4.5 Role of IRDA	15
	Total Hours	60

References:

- Entrepreneurial Development by S.S. Khanka, S. Chand and Company Pvt. Ltd., New Delhi
- Corporate Governance: Principles, Policies and Practices by A.C. Fernando, Pearson Education India, New Delhi
- Business and Government by Francis Cherunilam, Himalaya Publishing House, Mumbai
- Dr.Seethalekshmy& Jitendra Aherkar, Principles and Practices of Banking and Insurance. Sheth Publishing House
- Dr.P.K.Gupta, Insurance and Risk Management, Himalaya Publishing House
- M.N.Mishra, Insurance Principles and Practices, S. Chand& Company Ltd.

Scheme of Examination

Internal: 40 Marks

External: 60 Marks

Internal	Marks: 40
Project Presentation/Case Study	5 marks
Quiz/Group/Discussion	5 Marks
Assignment/Participation/Attendance	10 Marks
Class test	20 Marks

Paper Pattern for Internal and External Examination

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Programme Name: Banking & Insurance	Semester: II
Course Category: Major	
Name of the Dept: Banking and Insurance	
Course Title: Financial Accounting II	
Course Code: BBA202	Course Level: UG
Course Credit: 02	Total Marks: 50
Course Objectives:	
<ul style="list-style-type: none"> • To enable students to Value the Goodwill of a company & determine the value per share of the company's equity capital. • To know the Conditions, Procedures & Methods of Buy-Back of Equity shares. • To know the Conditions, Procedures & Methods of Redemption of Preference Shares. 	
Course Outcomes:	
CO1-Students will be able to Value the Goodwill of a company & determine the value per share of the company's equity capital.	
CO2-Students will know the Conditions, Procedures & Methods of Buy-Back of Equity shares and Preference shares.	

Syllabus: NEP 2020 w.e.f 2024-25

Unit No.	Content	Hours
I	<p style="text-align: center;">VALUATION OF GOODWILL AND SHARES</p> <p>1. Valuation of Goodwill</p> <p>1.1 Maintainable Profit method</p> <p>1.2 Super Profit Method</p> <p>1.3 Capitalization method</p> <p>1.4 Annuity Method</p> <p>2. Valuation of Shares</p> <p>2.1 Intrinsic Value method</p> <p>2.2 Yield method</p> <p>2.3 Fair Value method</p>	15

II	<p>2.BUYBACK AND REDEMPTION OF EQUITY AND PREFERENCE SHARES</p> <p>2.1 Introduction 2.2 Purpose of buyback 2.3 Sources of buyback 2.4 Benefits 2.5 Modes of BuyBack 2.6 Financing and Accounting for Buyback</p> <p>3.Buyback of Equity shares</p> <p>3.1 Introduction of issue of shares 3.2 Legal provisions(including related restriction, power, transfer to capital redemption reserve account and prohibition) 3.3 Compliance of conditions including sources, maximum limits & debt equity ratio</p> <p>4.Redemption of Preference Shares</p> <p>4.1 Legal provision for redemption of preference shares in Companies Act Sources of redemption including divisible profit and profits of fresh issue of share premium on redemption from security premium and profit of company Capital Redemption Reserve Account- creation and use(excluding revised schedule VI balance sheet)</p>	15
	TOTAL	30

References:

1. Introduction to Accountancy by T.S. Grewal, S. Chand and Company(P) Ltd., New Delhi
2. Advance Accounts by Shukla and Grewal, S. Chand and Company(P)Ltd.,New Delhi
3. Advanced Accountancy by R. L Guptaand M. Radhaswamy, S.Chandand Company (P) Ltd., New Delhi
4. Company Accounting Standards by Shrinivasan Anand, Taxman, New Delhi
5. Financial Accounting by Lesile Chandwichk, Pentice Hall of IndiaAdinBakley (P) Ltd., New Delhi

Scheme of Examination

Internal : 20 Marks

External: 30 Marks

Internal	Marks: 20
Project Presentation/Case Study	5 marks
Assignment/Participation/Attendance	5 Marks
Class test	10 Marks

Paper Pattern for Internal and External Examination

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Programme Name: Bachelor of Commerce (Banking and Insurance)	
Semester: II	
Course Category: Minor	
Name of the Dept: Banking and Insurance	
Course Title: Basics of Marketing	
Course Code: BBM203	Course Level:UG
Course Credit: 02	Total Marks: 50
<i>Course Objectives: To make learners aware of the basic concepts of marketing Make learners aware about the importance of marketing research and use of marketing mix in framing effective marketing plans</i>	
<i>Course Outcomes: CO1 : Gain knowledge about the concepts of marketing and its implications in the business CO2 : Understand the importance of marketing research and its contribution in analysing the market and decision making and utilization of marketing mix for formulating marketing plans</i>	

Syllabus: NEP 2020 w.e.f 2024-25

Unit No.	Content	Hours
I	<p>Introduction to Marketing and Marketing Environment and Research</p> <p>Introduction to Marketing: Definition, features, advantages and scope of marketing. The 4P's and 4C's of marketing. Marketing v/s Selling, functions of marketing</p> <p>Concepts of Marketing: Needs, wants and demands, transactions, transfer and exchanges.</p> <p>Orientations of a firm: Production concept; Product concept; selling concept and marketing concept, social relationship, Holistic marketing</p> <p>The micro environment of business: Management structure; Marketing Channels; Markets in which a firm operates; competitors and stakeholders.</p> <p>Macro environment: Political Factors; Economic Factors; Socio Cultural Factors , Technological Factors (PEST Analysis)</p>	15

	Marketing research: Meaning, features, Importance of marketing research. Types of marketing research: Product research; Sales research; consumer/customer research; production research	
II	Marketing Mix and Core marketing concepts Marketing mix: Meaning –elements of Marketing Mix. Product-product mix-product line, lifecycle Pricing – objectives- factors influencing pricing policy and Pricing strategy. Physical distribution – meaning – factor affecting channel selection- types of marketing channels Promotion – meaning and significance of promotion and tools Segmentation – meaning , importance , basis Targeting – meaning , types Positioning – meaning – strategies	15
	Total Hours	30

References –

1. Saxena, Rajan. Marketing Management. Fourth edition, Tata McGraw Hill Publishing Co., New Delhi
2. Ramaswamy V.S. and Namakumari S. Marketing Management – Planning, Implementation and Control. Fourth edition, Macmillan
3. Kumar Arun & N Meenakshi. Marketing Management. Second Edition; Vikas Publications
4. Michael Vaz – Manan Prakashan
5. Kale – Vipul Publication

Scheme of Examination

Internal : 20 Marks

External: 30 Marks

Internal	Marks: 20
Project Presentation/Case Study	5 marks
Assignment/Participation/Attendance	5 Marks
Class test	10 Marks

Paper Pattern for Internal and External Examination

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Programme Name: B.B.I		Semester: II	
Course Category/Vertical: Open Electives (OE)			
Name of the Dept: SFC			
Course Title: Business Economics-II			
Course Code: BBE204		Course Level:UG	
Type: Theory			
Course Credit: 4 credits			
Hours Allotted: 60 Hours			
Marks Allotted: 100 Marks			
Course Objectives (CO): (List the course objectives) CO1. To introduce students to the basic concepts of Macroeconomics. CO 2. To understand the Keynesian and post Keynesian Economics. CO 3. To acquaint the students with the concepts of Money, Prices and Inflation. CO 4. To give insight of Banking sectors.			
Course Outcomes (OC): (List the course outcomes) OC1. Students will learn the basic concept of National Income and Its Circular Flow. OC 2. Students will be able to understand the Keynesian and post Keynesian Economics. OC 3. Students get acquainted with the concepts of Money, Prices and Inflation. OC 4. Students will gain knowledge of Banking Sectors.			
Description of the course: (Including but not limited to)		The study of this paper will help students to understand basic concepts of Macroeconomics which can be applied in day-to-day life. Students will be able to understand National Income & its flow in an economy. Knowledge of Money, prices and Inflation helps students to understand the functioning of an economy. Students will understand how the banking sectors work and its role in economic development.	

Syllabus: NEP 2020 w. e. f 2024-25

Unit No.	Content	Hours
I	Module I: Introduction: Macroeconomics: Meaning, Scope and Importance, Concepts of National Income, Measurement of National Income, Circular flow of National Income -Closed Economy and Open Economy	15

II	Module II: Keynesian and Post Keynesian Economics: The principles of effective demand- Aggregate Demand & Aggregate Supply, Consumption function and investment Multiplier Inflation and Unemployment: Philips Curve Stagflation: Meaning, Causes & Consequences Supply side Economics	15
III	Module III: Money, Prices and Inflation: Money Supply: Components, Determinants of Money Supply, Factors influencing Velocity of Circulation of Money Demand for Money: Classical, Neo-classical and Keynesian approaches of Demand for Money Inflation: Demand Pull Inflation and Cost Push Inflation - Effects of Inflation- measures to control inflation	15
IV	Module IV: Banking: Commercial banks – Features & Functions, Commercial Banks balance Sheet, Recent Development in the Banking sector, Central bank- Introduction, Definition and Function: Traditional, Developmental and Supervisory	15
	Total Hours	60

References:

1. N. Gregory Mankiw, (2015), Principle of Macro Economics, 7th Edition, Cengage Learning.
2. Abel A.B.B.S. Beranake and D. Croushore (2013), Macro Economics, Pearson, New Delhi.
3. Ahuja H.L. (2008), Macro Economics theory and policy, S. Chand and Company Ltd. New Delhi.
4. Dwivedi D.N. (2007), Macro Economics theory and policy, TATA Mcgrow - Hill Publication Company Ltd. Delhi.
5. Dornbusch Rudiger, Fischer, Stanley and Startz, (2017) (Indian Edition), Macro Economics Delhi; Mcgrow Hill Publication.
6. Paul Samuelson and William Nordhaus, (2010), Economics.

Pattern for Internal and External Examination

Scheme of Examination

Internal: 40 Marks

External: 60 Marks

Pattern for Internal Examination

Internal	Marks: 40
Assignment	10 marks
Active class Participation/Attendance	10 Marks
Class test	20 Marks

Pattern for Class test

Q. 1 Choose the correct answer from the following. (5 Marks)

Q.2 State whether the following statements are true or false. (5 Marks)

Q.3 Answer the following in one or two sentences. (10 Marks)

Pattern for External Examination

Q. No.	External	Marks: 60
Q .1 (From Module 1)	Full Length Question OR A) B)	15 Marks 8 Marks 7 Marks
Q. 2 (From Module 2)	Full Length Question OR A) B)	15 Marks 8 Marks 7 Marks
Q. 3 (From Module 3)	Full Length Question OR A) B)	15 Marks 8 Marks 7 Marks
Q. 4 (From Module 4)	Full Length Question OR A) B)	15 Marks 8 Marks 7 Marks

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Programme Name: FY BBI Semester: I	
Course Category: Vocational Skill Course (VSC)	
Name of the Dept.: Banking & Insurance	
Course Title: Organizational Behavior	
Course Code: BBO205	Course Level: UG
Course Credit: 02	Total Marks:60
Course Objectives: <ul style="list-style-type: none">● To build self-awareness among the learner and enable the learner to identify and acknowledge individual and group differences.● To introduce the learner to group behavior, group processes, team work & team conflicts and acquaint the learner with motivation theories at workplace, familiarize with modern age workplace stress & impart skills to overcome.	
Course Outcome: <ul style="list-style-type: none">● The learner studies various aspects of Personality Development-Perception, Attitude, Thinking, learning and decision making and develop analytical and integration skills in applying knowledge to enhancing individual and organizational effectiveness in a wide range of organizations.● To develop an understanding of the theories and concepts associated with individual and group behavior within an organization and foster introspection regarding your role as a business practitioner.	

Syllabus: NEP 2020 w.e.f 2024-25

Unit No.	Content	Hours
I	Introduction to Organisational Behavior- Meaning, Nature, Scope and Models. Organizational structure and design. Work Culture of Organisation Types & Role. Motivation Theories Johari Window Organizational Conflicts Organizational Change effects of resistance to change and solution	15
II	Managing People and Organisation Leadership Theories Goals Planning Team building and development Skills Development Stress Management Organizational Development Meaning, Nature, Techniques & Importance.	15
	Total Hours	30

References:

- Jerald Greenberg- Organizational Behavior, PHI learning Pvt. Ltd India 10th Edition.
- Fred Luthans- Organizational Behavior, MC Graw Hill, 10th Edition.
- Gregory Moorhead, Ricy Griffin Biztatra , India 7th Edition.
- Stephen P Robbins-Dorling Kindersley pvt ltd, 15th Edition.

Scheme of Examination

Internal: 20 Marks

External: 30 Marks

Internal	Marks: 20
Project Presentation/Case Study	15 marks
Assignment/Participation/Attendance	10 Marks

Paper Pattern for Internal and External Examination

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Programme Name: B.Com. Semester:I	
Course Category: Skill Enhancement Course (SEC)	
Name of the Dept: Mathematics and Statistics	
Course Title: Quantitative Methods – II	
Course Code: BBQ206	Course Level: UG
Course Credit: 02	Total Marks: 50
Course Objectives:	
<ol style="list-style-type: none"> 1. Calculation of Ratio, Proportion and Percentage. Application of statistics in Investments. These methods regulate the lending ability of the financial sector of the whole economy. 2. To give and adequate exposure to operational environment in the field of Banking Insurance & other related financial services. 	
Course Outcomes :	
<ol style="list-style-type: none"> 1. Understand and compute Ratio, Proportion, variation & Percentage. Solving linear Programming Problems by Graphical Method 2. Apply Statistics In Investment Management and to draw conclusions regarding share prices using Probability, Probability distribution & decision theory. Acquaint themselves with Economic indicators like GDP, Inflation rate, Money supply, Index for various productions. 	

Syllabus: NEP 2020 w.e.f 2024-25

Unit No.	Content	Hours
I	<p>RATIO, PROPORTION & PERCENTAGE Ratio Definition, Continued Ratio, Inverse Ratio, Proportion, Continued Proportion, Direct Proportion, Inverse proportion, Variation, Inverse Variation, Joint Variation, Percentage: Meaning & Computation of Percentage.</p> <p>LINEAR PROGRAMMING TECHNIQUES Meaning, Advantages, limitations, business applications, basic terminology. Graphical Method of solving Linear Programming Problems.</p>	15
II	<p>STATISTICAL APPLICATIONS IN INVESTMENT MANAGEMENT Expected return from shares (using probability) Measuring total risk from investigator shares (using standard deviations) Partitioning risk into systematic and unsystematic component (using co-variance). Measuring risks of portfolio (using co- relation) to draw</p>	15

	conclusions regarding share prices (using testing of Hypothesis).Probability, Probability distribution & decision theory. ECONOMIC INDICATORS GDP, Real growth in GDP price level Inflation rate, Money supply, Index for agricultural production Index for industrial production, Electrical.	
	Total Hours	30

References:

- Mathematics for Economics & Finance by Martin Anthony & Norman Biggs.
- Fundamentals of Statistics - D. N. Elhance,
- Statistical Methods - S.G. Gupta (S. Chand & Co.
- Statistics for Management - Lovin R. Rubin D.S, (Prentice Hall of India)
- Statistics - Theory, Method & Applications D.S. Sancheti & V. K. Kapoor.
- Modern Business Statistics - (Revised)-B. Pearles & C. Sullivan -Prentice Hall of India.
- Business Mathematics & Statistics : B Aggarwal, Ane Book Pvt. Limited
- Business Mathematics : D C Sancheti & V K Kapoor, Sultan Chand & Sons
- Business Mathematics: A P Verma, Asian Books Pvt.: Limited.
- IRDA: IC.33
Fundamentals of Applied Statistics: S G Gupta and V K Kapoor, Sultan Chand & Co

Scheme of Examination

Internal : 40 Marks

External: 60 Marks

Internal	Marks: 40
Project Presentation/Case Study	5 marks
Quiz/Group/Discussion	5 Marks
Assignment/Participation/Attendance	10 Marks
Class test	20 Marks

Paper Pattern for Internal and External Examination

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Programme Name: F.Y.B.Com. (Banking & Insurance)	Semester: II
Course Category: Ability Enhancement Course (AEC)	
Name of the Dept: SFC	
Course Title: Corporate Communication II	
Course Code: BBC207	Course Level: UG
Course Credit: 2	Total Marks: 50
Course Objectives: After successful completion of the course the learner should be able to enhance his Speaking, Listening and writing Skills To meet the challenges of the world.	
Course Outcomes:	
<ol style="list-style-type: none"> 1. To develop awareness of the complexity of the communication process. 2. To develop effective oral skills so as to enable students to speak confidently interpersonally as well as in large groups. 3. To develop effective writing skills so as to enable students to write in clear, concise, persuasive and audience centered manner. 4. To demonstrate effective use of communication technology. 	

Syllabus: NEP 2020 w.e.f 2024-25

Unit No.	Content	Hours
I	<p>Interviews: Group Discussion, Preparing for an Interview, Types of Interview- Selection, Appraisal, Grievance, Exit.</p> <p>Meetings: Need and Importance of Meetings, Conduct of Meeting and Group Dynamics Role of the Chairperson, Role of the Participants, Drafting of Notice, Agenda and Resolutions.</p> <p>Public Relations: Meaning, Functions of PR Department, External and Internal Measures of PR.</p> <p>Presentations: Introduction, Principles of Effective Presentations, Effective use of Visual Aids.</p>	
II	<p>Business Letters: Letters of Inquiry, Letters of Complaints, Promotional Leaflets, Consumer Grievance Letters, Letters Under Right to Information(RTI) Act,</p> <p>Summarisation: Identification of main and supporting/ sub points, Presenting these in a cohesive manner.</p>	15
	Total Hours	30

References:

1. How to write first class letters : :The hanbook for practical letter writing by L. Sui Baugh .
2. Business communication by Raymond V. Lesikar.
3. Model business letters by Kuy White.
4. Effective business communication by Herta A.Murphy.
5. Effective English Communication by Mohan Krishna

Scheme of Examination

Internal : 25Marks

External: 25 Marks

Internal	Marks: 25
Project Presentation/Case Study	Marks
Quiz/Group/Discussion	Marks
Assignment/Participation/Attendance	Marks
Class test	Marks

Paper Pattern for Internal and External Examination

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Programme Name: F.Y.B.Com. (Banking & Insurance) Semester: II	
Course Category: Value Education Course (VEC)	
Name of the Dept: B.Com. (Banking & Insurance)	
Course Title: Information Technology in Banking & Insurance - II	
Course Code: BBI208	Course Level:UG
Course Credit: 02	Total Marks: 50
Course Objectives:	
CO 1: To acquaint about various E-Business Models.	
CO 2: Helps to acquaint about various technology used in Banking and Insurance.	
Course Outcomes:	
OC 1: The modules help the students to get acquainted with different E-banking Business Models followed by Induction of Techno Management with its Development Life Cycle, Building Data Centers and also DBMS role in the banking sector.	
OC 2: They also use presentation software for making presentation and Applications of Internet and their services (e-mail, Google drive for storing the Google documents, excel sheets, presentations and PDF files.	
Description the course:	Introduction, relevance, Usefulness, Application, interest, connection with other courses, demand in the industry, job prospects etc.
This course is developed for the students in order to gain the knowledge regarding the I.T Concepts and factors which leads them to be a computer oriented person in their career.	

Syllabus: NEP 2020 w.e.f 2024-25

Unit No.	Content	Hours
I	<p>Various E-Banking Models & Techno Management:</p> <p>Chp:1 E-banking Business Models: Various models- home banking, office banking, online banking, internet banking, mobile banking, SMS banking,- models of electronic payments, other business models.</p>	15

	<p>Chp:2 Induction of Techno Management: Development Life Cycle, Project Management, Building Data Centres, Role of DBMS in Banking, Data Warehousing and Data Mining, RDBMS Tools</p> <p>Chp:3 Technological Changes in Indian Banking Industry: Trends in Banking and Information Technology, Technology in Banking, Lead Role of Reserve Bank of India, New Horizons for Banking based IT, Automated Clearing House Operations, Electronic Wholesale Banking Credit Transfer, Credit Information Bureau (I) Ltd., Credit Information Company Regulation Bill- 2004, Automation in Indian Banks, Cheque clearing using MICR technology, Innovations, Products and Services, Core-Banking Solutions (CBS), Human Resource Development (HRD)- The Road Ahead.</p> <p>Chp:4 Technology in Banking Industry: Teleconferencing, Internet Banking, Digital Signature in Banking, MICR Facility for 'paper-based' clearing, Cheque Truncation.</p>	
II	<p>MS-Office: Packages for Institutional Automation:</p> <p>Chp:5- MS-Excel: Manipulating data, Working with charts, Working with PIVOT table and what-if analysis; Advanced excel functions-V-lookup (), H-lookup(),PV(), FV(),average(),goal seek(),AVERAGE(), MIN(), MAX(), COUNT(),COUNTA(), ROUND(), INT(), nested functions, name ,cells/ranges/constants, relative, absolute &mixed cell references, operators, Logical functions using if, and, or =, not, date and time functions & annotating formulae.</p> <p>Chp:6 Applications of Internet: Introduction to e-mail, writing professional e mails, creating digitally signed documents, use of outlook express: configuring outlook express, creating and managing profile in outlook, sending and receiving e-mails via outlook express, Emailing the merged documents, boomerang facility of email, Google drive: usage of Google drive in storing the Google documents, excel sheets, presentations and PDF files.</p>	15
	Total Hours	30

References:

- General Bank Management from Indian Institute of Banking and Finance by MACMILAN 2. Modern Banking Technology-by Firdos Temurasp Shroff -published by-Northern Book Center, New Delhi.
- General Bank Management from Indian Institute of Banking and Finance by MACMILAN.
- Microsoft Office Professional2013-Step by step • By Beth Melton,Mark Dodge, Echo

Swinford, Andrew Couch.

- Sanjay Soni and Vinayak Aggarwal, Computers and Banking, M/s Sultan Chand & Sons, New Delhi, 1993.

Scheme of Examination:

Internal : 40 Marks

External: 60 Marks

Internal	Marks: 20
Project Presentation/Case Study	5 marks
Quiz/Group/Discussion	5 Marks
Assignment/Participation/Attendance	5 Marks
Class test	10 Marks

Paper Pattern for Internal and External Examination