



Sarvajanic Education Society

Sir K. P. College of Commerce, Surat



NAAC Accredited 'A' GRADE

PROSPECTUS

2020-21



Post Graduate Diploma Courses

DR. R. K. DESAI MARG, ATHWALINES, SURAT

PH. : (FAX) : 0261 - 2240057 / 2241261

Website : www.kpcommerce.org,

E-mail : principalskpcc@gmail.com

સાર્વજનિક એજ્યુકેશન સોસાયટી, સુરત

તમસો મા જ્યોતિર્ગમય ના ધ્યોયમંત્ર અને શિક્ષણ દ્વારા સમાજનું હિત અને ઉત્કર્ષ કરવાના ઉત્કટ મનોબળ ધરાવતા નાગરિકોથી શરૂ થયેલી સંસ્થા એટલે સાર્વજનિક એજ્યુકેશન સોસાયટી. આ સંસ્થા આજે નાનકડા બીજમાંથી એક મોટું વટવૃક્ષ બની ગઈ છે. સંસ્થાના સેવાભાવી, દીર્ઘદ્રષ્ટા, કર્મનિષ્ઠ અને દાનવીર દાતાઓને લીધે આજે સાર્વજનિક એજ્યુકેશન સોસાયટી દેશની એક સૌથી મોટી પરોપકારી સંસ્થા બની અને ખરા અર્થમાં “સાર્વજનિક” બની ગઈ છે.

સોસાયટી રજીસ્ટ્રેશન એક્ટ ૧૮૬૦ અંતર્ગત ઈ.સ. ૧૯૧૨માં સ્થપાયેલી સાર્વજનિક એજ્યુકેશન સોસાયટી આજે ૩૫ જેટલી શાળાઓ અને કોલેજોના ૩૫,૦૦૦ જેટલા વિદ્યાર્થીઓને વિવિધલક્ષી અભ્યાસક્રમોમાં પ્રાયમરી થી અનુસ્નાતક કક્ષા સુધીનું ઉચ્ચ ગુણવત્તાનું શિક્ષણ આપી રહી છે. સો વર્ષ કરતાં પણ વધુ વર્ષો થી નિસ્વાર્થભાવે ઉદાર હાથે દાન, સખાવત અને સંપૂર્ણ લોક તાંત્રિક ઢબે ચાલતી આ સંસ્થા આજે દેશની અગ્રિમ સંસ્થાઓમાં મોખરાનું સ્થાન ધરાવે છે. સંસ્થાનું વ્યવસ્થા માળખું મેનેજિંગ કમિટી અને એકિઝક્યુટીવ કમિટીનું બનેલું છે અને પેટા સમિતિ નાણાકીય, મકાન, શૈક્ષણિક, કાયદાકીય, ખરીદી, પરિયોજના અને વહીવટ વગેરે બાબતોની સંભાળ રાખે છે.

Sarvajanik Education Society

Office Bearers

Dr. Bhanuprasad A. Parikh	-	President
Shri Rajnikant K. Marfatia	-	1st Vice President
Dr. Kirit N. Dumasia	-	2nd Vice President
Shri Kamleshbhai P. Yagnik	-	Chairman
Shri Rajeshbhai S. Desai	-	1st Vice Chairman
Shri Bharatbhai V. Shah	-	2nd Vice Chairman
Shri Ghanshyamprasad C. Sanadhya	-	Secretary

સર ફે.પી. કોલેજ ઓફ કોમર્સ, સુરત.

૧૯૪૬માં સ્થપાયેલી સર કીકાભાઈ પ્રેમચંદ કોલેજ ઓફ કોમર્સ, સાર્વજનિક એજ્યુકેશન સોસાયટીના સંચાલન હેઠળ ચાલતી વાણિજ્યનું સ્નાતક થી અનુસ્નાતક સુધીનું શિક્ષણ આપતી પ્રતિષ્ઠિત કોલેજ છે. કોલેજે તેના અસ્તિત્વના ૭૨ વર્ષ પૂરા કરેલ છે. એ ગૌરવની વાત છે એ સવિશેષ આ કોલેજને **NAAC** દ્વારા "**A**" ગ્રેડ મળેલ છે. શિક્ષણના બદલાતા પ્રવાહની સાથે વાણિજ્યના શિક્ષણને વધુ ને વધુ અદ્યતન સાથે વાણિજ્યના શિક્ષણને પ્રયત્નશીલ એવી આ કોલેજને ૧૯૮૫માં “શ્રેષ્ઠ વાણિજ્ય કોલેજ”નો પુરસ્કાર ગુજરાત રાજ્ય તરફથી મળ્યો હતો. અને ૨૦૦૨માં યુનિટી પબ્લિકેશન તરફથી ૮ મો “ઉજાસ એવોર્ડ ૨૦૦૨” વિશિષ્ટ સેવા પ્રદાન બદલ મળ્યો હતો. આ કોલેજમાં વિદ્યાર્થી ત્રણ વિષયો એડવાન્સ એકાઉન્ટીંગ અને ઓડિટીંગ”, સ્ટેટિસ્ટીકસ, અને બેન્કિંગના મુખ્ય વિષય સાથે સ્નાતક તથા અનુસ્નાતકની ડિગ્રી પ્રાપ્ત કરી શકે છે. શિક્ષણના સાંપ્રત વૈશ્વિક પ્રવાહને ધ્યાનમાં રાખીને કોલેજમાં **M.Com (Honors)** નો **Integrated Course** પણ છેલ્લા ૧૦ વર્ષથી ચાલી રહ્યો છે.

કોલેજમાં અનુભવી અને પોતાના વિષયમાં નિષ્ણાંત અધ્યાપકો શિક્ષણકાર્ય કરે છે અને અદ્યતન શિક્ષણના હિમાયતી અધ્યાપકો વર્ગમાં શિક્ષણને મલ્ટીમિડિયા પ્રોજેક્ટર દ્વારા વધુ ઘનિષ્ઠ બનાવવા પ્રયત્નશીલ છે. અત્રેની કોલેજના ૪ અધ્યાપકો **Ph.D.** તથા ૧૦ **M.Phil.**ના ગાઈડ છે.

Special Features

1. Teaching through ICT
2. Eco-Friendly Educational Atmosphere
3. Computer Lab
4. Remedial Classes
5. Qualified Experienced Lecturers
6. Help Desk Facility on all Working Days
7. Sports and Recreational Activities
8. Research Lab
9. Commerce Lab
10. Student Sports Motivation Centre with Sports Library
11. Wi-fi Campus
12. Girls Common Room
13. Canteen Facility
14. Hostel Facility
15. Scholarship for SC,ST & SEBC Students
16. Special arrangement for two wheelers for differently abled students

17. Co-operative Store
18. Use of Bar Code Technology
19. A Special collection of books for Competitive Exams
20. On line Books Journals Access through N-List Programme of INFLIBNET
21. Use of Soul 2.0 software in library
22. Well Equipped and Spacious Library
23. Digital Education and Learning Lab
24. Students Council Book Bank
25. Mahatma Gandhi Book Bank
26. K.C.Mehta Book Bank
27. International E-Dictionary Bank
28. Inter Connectivity through Internet with Libraries of Sister Institutes
29. Reading room for 250 students and 32 cubiles for students and staff
30. A strong NCC unit comprising of 100 cadets (Boys) and 20 cadets (Girls)
31. A vibrant NSS Cell
32. Career Counseling and Placement Cell
33. Recipients of State , National and International Medals in Sports

Courses

વીર નર્મદ દ. ગુ. યુનિવર્સિટી તરફથી આ કોલેજને બી. કોમ., એમ. કોમ. સુધીનું શિક્ષણ આપવા માટે કાયમી માન્યતા મળી છે.

ઉપરાંત (૧) પી. જી. ડિપ્લોમા ઈન ટેક્ષ મેનેજમેન્ટ (૨) પી. જી. ડિપ્લોમા ઈન બેંકિંગના એક વર્ષનો કોર્સ ચાલે છે.

- (૧) સ્નાતક કક્ષાએ આ કોલેજમાં મુખ્ય વિષયો તરીકે એકાઉન્ટન્સી, સ્ટેટિસ્ટીક્સ, અને બેંકિંગ શીખવવામાં આવે છે. યુનિવર્સિટીની મંજૂરીથી ટી.વાય.બી.કોમમાં ઈનડાયરેક્ટ ટેક્ષેશન વિષય ફક્ત આ જ કોલેજમાં શીખવવામાં આવે છે.
- (૨) ૧૯૫૧થી આ કોલેજમાં ચાલતા અનુસ્નાતક કેન્દ્રમાં એમ.કોમ. નો અભ્યાસ કરાવવામાં આવે છે. અનુસ્નાતક કક્ષાએ મુખ્ય વિષય તરીકે ફાયનાન્સિયલ મેનેજમેન્ટ એકાઉન્ટિંગ તથા સ્ટેટિસ્ટીક્સ શીખવવામાં આવે છે. તથા ઈકોનોમિક્સ વિષયના વિકલ્પે પબ્લિક ફાયનાન્સ એન્ડ સોશયલ વેલ્ફેર શીખવવામાં આવે છે.
- (૩) પોસ્ટ ગ્રેજ્યુએટ ડિપ્લોમાં ઈન બેંકિંગ : સહકારી બેંકના કર્મચારીઓ તથા કોઈપણ ગ્રેજ્યુએટ વિદ્યાર્થીઓ માટે આ કોર્સ શૈક્ષણિક વર્ષ ૧૯૯૮-૯૯ થી ચાલે છે. આ અભ્યાસક્રમ એસ. પી. બી. વાણિજ્યભવનમાં છેલ્લા ૨૦ વર્ષથી સફળતાપૂર્વક ચલાવવામાં આવે છે.
- (૪) ડૉ. બાબાસાહેબ આંબેડકર ઓપન યુનિવર્સિટીનું કેન્દ્ર : ગુજરાત સરકાર વિધાનસભામાં ખાસ ખરડો પસાર કરી ગુજરાતી ભાષામાં ઉચ્ચશિક્ષણ ઘરેબેઠા લઈ શકે તે માટે ૧૯૯૪ માં 'ડૉ. બાબા સાહેબ આંબેડકર ઓપન યુનિવર્સિટી' ની સ્થાપના કરી જેમાં M.A. (Eng.) M.A. (Hindi), M.A. (Sociology), B.A., B. Com., M.Com., B.C.A., CCC, CFN, CIC, CPCS, CTE, CCCD, DAA, DCE, DDF, DFA જેવા અભ્યાસક્રમો શરૂ કરવામાં આવ્યા છે. આ કોલેજની યુનિ. એ આ અભ્યાસકેન્દ્ર તરીકે છેલ્લા ૨૦ વર્ષથી પસંદગી કરી છે અને મોટી સંખ્યામાં વિદ્યાર્થીઓ આ કેન્દ્રનો લાભ લઈ રહ્યા છે. આ કેન્દ્રમાં સેટેલાઈટ દ્વારા શિક્ષણની વ્યવસ્થા છે જેનો લાભ શૈક્ષણિક કાર્યક્રમો વિદ્યાર્થી સુધી પહોંચાડવામાં થાય છે.

VEER NARMAD SOUTH GUJARAT UNIVERSITY, SURAT

P.G. Diploma in Tax Management

PAPER - I

LAW-OF DIRECT TAXES

(Income-Tax Law and Practice)

Objective

- (1) To give an understanding of various Provisions of the Income-Tax Act
 1. (A) definition(Sec.2) (B) Previous Year (Sec.3)
 2. Basis of Charges (Sec. - 4 to 9)
 3. Income which do not part of total income (Sec 10 to 13A)
 4. Computation of total income under various "head of Income" (Sec.14 to 59)
 5. Income of other persons Included in assessee's total income (Sec.60 to 65)
 6. Aggregation of income and set off carry forward of loss (Sec.66 to 80)
 7. Deductions to be made in Computing total income under chapter VI-A Excluding Sec.: 80 HH, 80 HHA, 80 HHB, 80 HHBA, 80 HHC, 80HHD, 80 HHE, 80 HHF, 80 I, 80IA & 80IB.
 8. Re bates and Relief under Chapter.- VIII
 9. Income-Tax Authorities. (Sec. 116 to 130A)

NOTE :

- 1 Problems carrying not less than 70% marks should be asked
- 2 The Provisions of the Act to be studied shall be the Provisions as they are in force for the assessment year as applicable in the beginning of the current academic year.

VEER NARMAD SOUTH GUJARAT UNIVERSITY, SURAT

P.G. Diploma in Tax Management

PAPER - II

LAW OF DIRECT TAXES

(Income - Tax Law and Wealth Tax)

- Objective : (1) To give an under standing of various Provision of Income Tax Law
(2) To give an under standing of certain preliminary Provision of the Wealth Tax Act.

Section - I

(A) Income Tax : 50%

1. Provisions of Sec. 131 to 136
2. Procedure for assessment (Sec. 139 to 158)
3. Deduction at Sources (Sec. 192 to 206 (c))
4. Provisions relating to advance payment of Tax (Sec. 207 to 219)
5. Interest Chargeable in cases (Sec.234(A), 234(B), 234(C))
6. Provisions relating to refund (Sec. 237 to 245)
7. Appeal and Revisions (Sec.246 to 264)
8. Penalties imposable (Sec270 to 275)

Section - II

(A) Income Tax Act, 1961 25%

1 Provisions relating to Fringe Benefit Tax Section (115W to 115WL)

- 2 Liability in special cases-
(Section159,160,161,162,167,170,171,174,175, & 177)
- 2 Special Provisions applicable to firms - Sec 182 to 189 & 189A

(B) Law relating to Wealth Tax Act 25%

1. Definition
2. Charges of Wealth Tax & Assets Subject to such charge (Section 3 to 7)
3. Tax Authorities
4. Assessment Procedure
5. Appeals Revisions & References (Sec. 34B to 35K & 40)

Note :

1. The provisions of the Act to be Studied shall be the provisions as they are in force for the assessment year as applicable in the beginning of the current academic year.
2. Problems carrying not less than 60% Marks should be asked.

VEER NARMAD SOUTH GUJARAT UNIVERSITY, SURAT

P.G. Diploma in Tax Management

PAPER - IV

GENERAL PRINCIPLES OF ACCOUNTANCY

Objective : To provide an understanding of the basic principals of their applications in business (With special references to the law of the Taxation)

Section - I

1. Accounting Meaning, Nature functions and Usefulness, Double entry system Generally accepted Accounting Concept, Principles and Conventions.
2. Recording of transactions Journal - subdivision of Journals posting in ledge Trial Balance Adjustment preparation of final accounts.
3. Rectification of Errors.
4. Bank Reconciliation Statement
5. Accounting for depreciation, Need for and significance of depreciation Method of Providing depreciation.
6. Accounts of Non trading companies.
 - a. Capital and Revenue Expenditure.
 - b. Receipts and Payment and Income & Expenditure Accounts and Balance Sheet.

Section - II

7. Partnership Accounts
 - General Principles and Division of Profits.
 - Preparation of Final Accounts of a Partnership firm
8. Accounts Standards as adopted by the Institute of Chartered Accountants of India
9. Accounting concept & preparation of final accounts of legal & Accounting profession.
10. Basic knowledge of Computer Accounting.

NOTE :

Problems carrying not less than 75% marks should be asked.

Veer Narmad South Gujarat University, Surat

P.G. Diploma in Tax Management

Paper III

Law of indirect Tax

Objective to enable the students to know the primary application of GST Act in India.

Sr.No;	Course Inputs	Weightage
Section I	'The Goods and Service Tax Act, 2017	80%
Unit 1	Short Title, Extent, Commencement and Definitions under GST 1. Short Title, Extent and Commencement 2. Important Definitions under the Act: Goods, Service, Capital Goods Input, Input Service, Business, Business Vertical, Place of Business, Principle place of business, Person, Taxable Person, Invoice, Manufacturer, Turnover, Aggregate Turnover, Input Service Distributor, Adjudicating authority, Appropriate government, Assessment Audit, Appellate Tribunal, Board, Return, Casual taxable person, Commissioner, Composite Supply, Consideration, Continuous Supply of goods. Continuous Supply of Service, Exempt Supply, First Stage' Dealer, Second Stage Dealer, Intra State Supply of goods, Intra State Supply of Services, Local Authority, Notification, Recipient, Reverse Charge, Zero rated Supply.	
Unit 2	Overview of GST Act 1. Old System of Indirect Taxes in India 2. Change.in constitution 3. Limitation of Old-System 4. Tax to be subsumed 5. Salient Features of GST 6. Advantages/Benefit of GST 7. Details of statute of GST /Administration of GST	
Unit 3	Models of GST. 1. Prime Models of GST: Central GST and its Pros & Cons, State GST and its Pros & Cons, Dual GST and its Pros & Cons. 2. Indian Model of GST 3. Overview of GST Acts. - The Central Goods and services Tax Act, 2017 (CGST) - The State Goods and Services Tax Act, 2017 (SGST respective state) - The Integrated Goods and S ervices. Tax Act, 2017 _ - The Union Territory Goods and Services Tax Act, 2017	
Unit 4	Incidence and Levy of & Exemption from GST 1. Levy and Collection of Central/ State GST 2. Thresholds limits 3. Composition Levy Scheme 4. Power to grant exemption From Tax 5. Remission of tax/duty	

Unit 5	Supply 1. Meaning of Supply, inward Supply, Outward Supply 2. Scope of Supply 3. Necessary elements to constitute supply 4. Taxable Supply 5. Place of Supply of goods and Place of Supply of Services 6. Time of Supply of goods and Time of Supply of Services	
Unit 6	Registration, Amendment and Cancellation 1. Registration 2. Person Liable to obtain registration. 3. Compulsory Registration and Voluntary Registration 4. Aggregate Turnover of 20 Lacs and 10 Lacs 5. Specified Person to obtain Registration 6. Procedure for obtaining Registration 7. Amendment of information in Registration 8. Cancellation of registration	
Unit 7	Input Tax Credit 1. Introduction 2. Meaning of input tax, input tax credit, goods, capital goods 3. Conditions necessary, for obtaining input tax credit 4. Time limit for taking input tax credit 5. Negative list on which input tax credit is not permitted 6. Recovery mechanism for wrongly availed credit	
Unit 8	Job work, Tax Invoice, Credit and Debit notes 1. Job Work 2. Tax Invoice 3. Credit Notes 4. Debit Notes Unit	
Unit 9	Accounts and Records 1 Accounts and Other Records 2. Period of Retention of accounts Unit	
Unit 10	Returns and Payment of tax 1. Furnishing details of outward Supplies 2. Furnishing details of inward Supplies 3. Returns 4. Matching, Reversal and reclaim of input tax credit 5. Annual Return 6. Final Return 7. Liability to pay GST 8. Payment to be made in GST regime, Intra State Supply, Inter State Supply, Other Payments. 9. Time of GST Payment	

	<p>10. Main Features of-GST Payment Process, Timing of Payment of GST, Date of deposit of tax, Sequence of payment of service tax</p> <p>11. How to make payment?</p> <p>12. Introduction, Input tax credit, cash payment, credit card payment</p>	
Unit 11	<p>Refunds of tax Assessment and Audit</p> <p>1. Refund of tax</p> <p>2. Interest on delayed refunds</p> <p>3. Customer welfare funds</p> <p>4. Utilization of the fund</p> <p>5. Self Assessment</p> <p>6. Provisional Assessment</p> <p>7. Scrutiny of records</p> <p>8. Assessment of non-filers of return</p> <p>9. Assessment of unregistered persons.</p> <p>10. Summary assessment in certain specified cases</p> <p>11. Audit by tax authorities</p> <p>12. Special Audit</p>	
Unit 12	<p>Penal Provisions</p> <p>1. Offenses and penal ties</p> <p>2. General Penalty</p> <p>3. General discipline related Penalty</p>	
Section II	The Customs Act, 1962	20 %
	<p>Concept, Overview and Definitions of customs act 1962</p> <p>1. Concept and Overview of Custom Act</p> <p>2. Important Definitions: India, Customs Water, Territorial Waters, Goods -Duty, Dutiable Goods, Import, Importer, Imported Goods, Export, Exporter, Export Goods, Baggage, foreign going vessel or Air craft, -Prohibited goods, Notified goods Stores, Coastal Goods, Custom Station, Custom Area, Custom Port, -Customs Airport, Air Freight Station, Land, Customs Station, Inland container Depot, Coastal Port, Warehousing Station, Customs house Agent, Boat notes.</p> <p>3. Taxable Event in case of import and export</p> <p>4. Types of customs Duties</p> <p>5. Valuation - Valuation for customs Duty under section 14(1) and 14(2), Methods of valuation in Customs</p> <p>6. Procedure for imports -and exports.</p>	
	Total	100 %

પોસ્ટ ગ્રેજ્યુએટ ડિપ્લોમા ઈન બેન્કિંગ

સમયગાળો	: અર્બન કો-ઓપરેટિવ બેંક ઓસોસિએશન દ્વારા માન્ય એક વર્ષનો કોર્ષ
સમય	: સાંજે ૫-૩૦ થી ૭-૦૦ (તથા જરૂર પડયે શનિવાર તથા રવિવારના વર્ગો)
તાલીમાર્થીની લાયકાત	: (૧) આ કોર્ષમાં ભાગ લેનાર વ્યક્તિ ઓછામાં ઓછું કોઈપણ વિદ્યાશાખામાં સ્નાતક હોવો જોઈએ. (૨) દક્ષિણ ગુજરાતની નાગરિક સહકારી બેંકો, ક્રેડિટ સોસાયટીમાં કામ કરનાર સ્નાતક કર્મચારીઓ પણ તેમાં પ્રવેશ લઈ શકશે.
કુલ સંખ્યા	: એક બેચમાં સામાન્ય રીતે ૩૦ કર્મચારીઓ લેવામાં આવશે. જરૂર પડશે આ સંખ્યા વધારી શકશે.
માધ્યમ	: શિક્ષણનું માધ્યમ ગુજરાતી તથા જરૂર પડે ત્યાં અંગ્રેજી રહેશે.
અભ્યાસના વિષયો	: બેન્કિંગ, તેને લગતા કાયદા, ફાઈનાન્સીયલ મેનેજમેન્ટ, મોડર્ન બેન્કિંગ પ્રેક્ટીસ, કો-ઓ બેન્કિંગ, ટેકનોલોજી વિગેરે રહેશે.
તાલીમ પદ્ધતિ	: આ અભ્યાસક્રમના વિષયોમાં તાલીમાર્થીઓએ સક્રિયપણે ભાગીદારી કરવાની રહેશે. વર્ગમાં હાજરી આપતા પહેલા પૂર્વ તૈયારી કરવાની રહેશે, એ માટે લાયબ્રેરીની સગવડ પુરી પાડવામાં આવશે. રેફરન્સ પુસ્તકોની યાદી આપવામાં આવશે. વ્યાખ્યાન પદ્ધતિ કરતાં સવિશેષ ચર્ચા, પ્રશ્નોત્તરી, આદાન-પ્રદાન પર ભાર આપવામાં આવશે. જ્યાં જરૂર જણાશે ત્યાં બેંકમાં પ્રેક્ટીકલ ટ્રેનિંગ લેવા માટે સ્વખર્ચે જવાનું રહેશે.
પ્રવેશ ફી	: સમગ્ર કોર્ષની ફી રૂ. ૮૫૦૦/-+જી.એસ.ટી. રહેશે. પરીક્ષા તથા મટીરીયલ્સ ચાર્જ અલગ રૂ. ૧૨૦૦/- + જી.એસ.ટી. રહેશે. કોર્સમાં એક વખત ફી ભરી પ્રવેશ મેળવ્યા બાદ કોઈપણ કારણોસર તે રદ કરાવશે તો ભરેલ ફી પરત મળશે નહિં.
પરીક્ષા કે ટેસ્ટ પદ્ધતિ	: ડિપ્લોમામાં ઉત્તિર્ણ થવા મોટ ગુણાંક પદ્ધતિ નીચે મુજબ છે. ૧. ૭૦ ગુણ અભ્યાસક્રમને અંતે લેખિત પરીક્ષાના ૨. ૨૦ ગુણ અભ્યાસક્રમ દરમિયાનની આંતરિક પરીક્ષાના ૩. ૧૦ ગુણ અભ્યાસક્રમ દરમિયાન હાજરીના ડિપ્લોમામાં ઉત્તિર્ણ થવા માટે પેપર દીઠ ઓછામાં ઓછા ૪૦ ગુણ હોવા જરૂરી છે. પરંતુ દરેક પેપર મળીને કુલ ગુણાંક ૪૫% હોવા ફરજિયાત છે. તેમાં કોઈ વિદ્યાર્થી ઉત્તિર્ણ ન થાય તો તેણે પરીક્ષા ફી ભરીને બીજે વર્ષે પરીક્ષા લેવામાં આવે ત્યારે પાસ થવાનું રહેશે.
શિસ્ત નિયમ પાલત:	આ કોર્ષના નિયામકશ્રી તથા મુલાકાતી પ્રધ્યાપકો તરફથી વખતો વખત અપાતી સૂચનાઓ તથા નિયમોનું પાલન કરવાનું રહેશે. શિસ્તપાલન નહિ કરતાર તથા અભ્યાસમાં પુરતું ધ્યાન ન આપનાર વિદ્યાર્થીને દૂર કરવાની સત્તા નિયામકશ્રીને રહેશે.
ઓળખપત્ર	: આ અભ્યાસક્રમમાં જોડાનાર દરેકને કેમ્પસમાં પ્રવેશ માટે આપવામાં આવતું ઓળખપત્ર સાથે રાખવાનું રહેશે.

SUBJECTS

૧. પ્રિન્સીપલ્સ ઓફ બેન્કિંગ-૧ (Principles of Banking-I)
૨. વ્યવહાર અને કાનૂન બેન્કિંગ-૨ (Practice And Law Of Banking-II)
૩. કો-ઓપરેટીવ બેન્કિંગ-૩ (Co-Operative Banking-III)
૪. ટેકનોલોજી ઈન બેન્કિંગ-૪ (Technology in Banking -IV)
૫. મેનેજમેન્ટ ઈન બેન્કિંગ-૫ (Management in Banking -V)

PRINCIPLES OF BANKING PAPER- I

- A. Indian Financial System – Overview (10)**
- 1) Role of Banking
 - 2) Role of Money Market
 - 3) Role of Capital market
- B. Structure of Banking in India (10)**
- ★ Reserve Bank Of India
 - ★ State Bank of India
 - 1) Public Sector Banks
 - 2) Private Sector Banks
 - 3) Foreign Banks
 - 4) Co op Banks (Schedule – Non Schedule)
 - ★ State Co Operative Bank
 - ★ District Co Operative Bank
 - ★ Urban Co Operative Bank
 - 5) Mahila Bank
 - 6) Post Office Banks
 - 7) Payment Bank
 - 8) Small Bank

- 9) Mudra Bank
- 10) Regional Rural Bank
- 11) Local Area Bank

C. Banker & Customer Relationship (15)

- 1) Definition of term “Banking”, “Banker” & “Customer”
- 2) Nature of Relationship with customer, Duties of Banker toward customer & Vice versa
- 3) Rights of Banker & Customer
- 4) Lien & Right of Set off Appropriation
- 5) Grievance Settlement

D. Reserve Bank of India (Central Bank) and its Functions (15)

★ **Qualitative**

- ★ Credit Control –CRR, SLR, Open market Operation,
 - ★ Bank Rate Repo Rate, Marginal Standing Facility
 - ★ Administrative Control
 - ★ Supervisory Control (Financial Institutions - NBFC)
- 1) Issue of Currency (Notes & Coins)
 - 2) Banker of banks & State Government
 - 3) Debt manager to Govt.
 - 4) Adviser to central Govt.-Economic Cell
 - 5) Exchange Control – Export-Import policy
 - 6) Price Stability maintaining (Research Data)
 - 7) Formulates Implements and Monitors the Monetary policy
 - 8) Protection of Depositors – DICGC
 - 9) Ombudsman

E. Negotiable Instruments (Act 1881)**(20)**

- 1) Definition & Characteristics of Promissory Note, Bill of Exchange, Cheque
- 2) Parties of the Negotiable Instrument
- 3) Crossing of Cheques, Endorsement
- 4) Rights & Duties of Paying & Collecting Bank
- 5) Payment in Due Course, Holder, Holder in Due Course
- 6) Acceptance - qualified and unqualified
- 7) Noting & Protesting of Bills
- 8) Bill of Exchange & Types Of Bill
- 9) Document of title to Goods
- 10) Dishonour of cheque various grounds(Including u/s 138 of N.1 Act)
- 11) CTS- Cheque Truncation System

F. Incidental and Para Banking Services**(10)**

- 1) Safe Deposit Vault- Locker
- 2) Demate
- 3) ATM, Credit Card, Debit Card, Smart Card, Charge Card
- 4) Tele Banking - Internet Banking – E commerce
- 5) Money Changers ,Merchant Banking, Executor, Underwriter, Administrator
- 6) Insurance
- 7) Franking
- 8) PAN Card
- 9) Bank Guarantee, L.C., Solvency Certificate
- 10) Foreign Exchange (Introductory)
- 11) Govt. Tax Collection
- 12) Bill Collection for utilities
- 13) Mutual Fund
- 14) Portfolio Manager

PRACTICE AND LAW OF BANKING PAPER-II

PART – A

A. DEPOSITS (5)

- 1) TYPES OF DEPOSIT
- 2) Demand Deposit
- 3) Term/Time Deposit
- 4) Deposit insurance – DICGC Rule

B. OPERATIONS AND MAINTENANCE OF THE DEPOSIT ACCOUNTS (5)

★ Types of the customer :

- 1) Minor
- 2) Illiterate
- 3) Individual
- 4) Joint Accounts
- 5) Sole Proprietor
- 6) Partnership
- 7) Limited Liability Partnership
- 8) H.U.F
- 9) Joint Stock Company
- 10) Trust
- 11) Association of Person
- 12) Club
- 13) Society etc
- 14) Executor and Administrator

★ Documents required for opening different categories of the customers according to constitution :

- 1) Certificate of Registration
- 2) Certificate of Incorporation

- 3) Certificate of Commencement of Business
- 4) Bye Laws
- 5) Memorandum of association
- 6) Article of association
- 7) Trust Deed
- 8) Shop & Establishment Registration
- 9) Partnership deed
- ★ KYC Rules , Customer Acceptance, Customer Identification, Risk Categorization, Monitoring, Nomination Facility. Nomination V/S will.

C. OPERATION OF ACCOUNTS (8)

- 1) Closer of bank accounts, deceased A/C
- 2) Attachment by Income tax & other authorities.
- 3) Garnishee Orders
- 4) Relevance of Entries in Passbook /Statement
- 5) Overdue Deposits
- 6) Countermanding of payment of Cheque
- 7) Stop Payment
- 8) Disclosure Norms

PART – B

D. BANKING LAWS (20)

(As amended from time to time)

- 1) Negotiable Instrument Act, 1881
- 2) Indian Contract Act, 1872
- 3) Companies Act, 1956
- 4) Banking Regulations Act, 1949 As applicable to Co-operative Societies (AACS)
- 5) Law of Limitation
- 6) Limited Liability Partnership Act

- 7) Bankers' Book Evidences Act.
- 8) Right to Information Act.
- 9) Stamp Act.
- 10) Registration Act

Overall view of other certain Acts/ Rules which are relevant to banking business.

E. LOANS AND ADVANCES (15)

- 1) Types of Advance
- 2) Fund Based/ Non- Fund Based (Including L/C and Guarantee)
- 3) Demand and Term Finance
- 4) Secured and Unsecured Advances
- 5) Sectorial advances
- 6) Traditional, Priority Sector and Weaker Sectors, MSMEs, SHGS
- 7) Cash Credit / Overdraft i.e. Working Capital Finance
- 8) Advances against Inventory & Book Debts
- 9) Methods of assessment of Working Capital Requirements
- 10) Bill Finance (Post Sale)
- 11) Prohibited Category
- 12) Types of Securities
- 13) Tangible and Intangible
- 14) Primary/collateral Security

F. RETAIL FINANCE (5)

- 1) Housing Finance
- 2) Vehicle Loan
- 3) Education Loan
- 4) Personal Loan
- 5) Reverse Mortgage Loan
- 6) Gold Loan
- 7) Consumer Article Loan etc

G. APPRAISAL, SANCTION & DISBURSEMENT of Loan/ Advance (10)

- 1) Credit Appraisal, pre sanction inspection Analysis of Financial Statements, Financial Ratios, Cash/Fund Flow, Repaying Capacity (DSCR, Break Even Analysis)Also Capital, Character etc.
- 2) Methods of Calculation of Interest (Reducing Balance, EMI, Fixed & Floating)
- 3) Reference to Credit Information Companies
- 4) Documentation for different types of facilities / customers. Creation of charge over the immovable/movable assets,
- 5) Different types of Charge viz : hypothecation, pledge, lien, mortgage, assignment. set off.
- 6) Registration of charge and its implication.

H. POST DISBURSEMENT (5)

- 1) Supervision, Control and follow up of the loans and advances.
- 2) Non Fund Based Facilities viz: Letter of Credit, Bank Guarantees
- 3) Foreign Exchange Introduction

I. Income Recognition and Asset Classification, Provisioning Norms (IRAC Norms) (7)

CO-OPERATIVE BANKING PAPER-III

A. Introduction to Co-operative banking- (18)

★ Introduction

- 1) Principles of co-operative
- 2) Meaning of co-operative Banking
- 3) Formation & Registration
- 4) Structure and types-schedule, non-scheduled, urban co-op.bank (Schedule, Non-Schedule, Multi State), Dist.Central co-op. bank, Primary Agriculture Co-op.Soc. etc..
- 5) Functions
- 6) Membership-Types, Disqualification, Share linkage etc.

★ Characteristics

- 1) Local feel and touch

- 2) Dual Control
- 3) Regional Bias
- 4) Professional Vs Traditional
- 5) Area of Operation
- 6) Problems of Co-op. banks at present (General & Act Related)
- 7) Advantages and Disadvantages of Co-Op. banks

B. Regulations and Supervision of Co-op.banks- (18)

- 1) Provision of Guj. State co-op. soc. act/ Multi State Co.Op. Act.
- 2) Bye laws
- 3) B.R.Act(AACS)
- 4) Regulators-Registrar of State co-op. soc., R.B.I., NABARD, Ministry of Agriculture (Dept. of Agriculture and Co-operation) of Govt of India for Multistate co-op. banks
- 5) Amendments in Co-op.laws for Urban and Dist.op.banks & Vaidhyathan Committee
- 6) Provision for investment in other Co-Op. Banks
- 7) Provision for Bad & Doubtful debt
- 8) Provision for write off
- 9) Dispute Mechanism
- 10) Provision of Guj.Co-op.soc.Act Regarding Recovery(Section 159,Rule-96 to 139)
- 11) Banking Ombudsman Scheme,2006 and Consumer education and Protection Cell of RBI for complain against non scheduled co-op.banks
- 12) Statutory returns & submission to registrar & other authorities.

C. Miscellaneous (4)

- 1) Registrar power of to give direction
- 2) Registrar power to recover certain sum by attachment of sale of property
- 3) Delegation of power
- 4) Registrar and other officer 'Public Servant'
- 5) Bar of Jurisdiction of Court
- 6) Liquidation.

D. Management of Co-operative Banks**(18)**

- 1) Annual General Meeting, Extra Ordinary Meeting
- 2) Election
- 3) Board of Directors-its formation Do's and Don'ts
- 4) Share Capital and Reserved
- 5) Appropriation of profit
- 6) Reserves Requirement
- 7) Branch Expansion
- 8) CRR, SLR, Capital Adequacy, ALM, Exposure limit etc..
- 9) CAMELS principles
- 10) Investment policy and Restriction
- 11) Restriction of Dividend
- 12) Statutory audit, Inspection, Inquiry, Supervision etc.
- 13) Merger, Acquisition, Amalgamation, etc.
- 14) Power for suppression of the Bank
- 15) Power of removal of Manager/Director from office

E. Account and Taxes**(10)**

- ★ Account : Type of Accounting System Cash, Mercantile, Mixed Revenue and Capital Expenditure Depreciation and its various methods Prior period expense and incomes
- ★ Taxes : Service Tax, Tax Deducted at sources(TDS)

F. Operations of co-operative banks**(12)**

- 1) Net Spread
- 2) Structure
- 3) Prevention of Fraud
- 4) Deposit Policy and Loan Policy & other policies

- 5) Audits & compliances
- 6) Annual Accounts- Regulatory Norms
- 7) Specific Reserves & Utilisation there of.
- 8) Statutory Restrictions

TECHNOLOGY IN BANKING PAPER- IV

SECTION 1 : Information Technology – Infra Structure / Hard Ware / Software (20)

A. Basics of Computers. – Hardware /Software – Understanding

- 1) Computer Architecture - Basic
- 2) Data Structure and algorithms – understanding software.
- 3) System Software
- 4) Operating System
- 5) Database Management Systems
- 6) Types of PCs/ Servers /
- 7) Data Center / Recovery site
- 8) Data on Cloud.

B. Network Architecture – Hard ware / Software – Understanding

- 1) Layering of Protocol
- 2) Physical Layering – Wireless.
- 3) Local Area Network
- 4) Hub, Router, Switch, Bridge, Interconnecting devices.
- 5) Connectivity to other institutes/ agencies as WAN.
- 6) CCTV cameras.

C. I T Security

- 1) Physical Security
- 2) Database security
- 3) Administrative Security

- 4) Organizational Security
- 5) Certifying Authority

D. IT Governance

- 1) Maintenance of IT policy of the Bank aligning Cyber laws.
- 2) Maintenance of Laws
- 3) Computer Forensics
- 4) Digital Evidence
- 5) Theft of Data / Source Code /other records.

E. Information System Audit

- 1) Overview
- 2) Management Control Framework
- 3) Application / Data Resource / Processing Controls.
- 4) Maintenance of Hardware – IT assets.

F. Data Storage / Back UP / BCP – Business Continuation Plan

- 1) Importance and significance of Data,
- 2) Its storage, it's Back up and importantly it's Restoration.
- 3) Regular Drill exercise to be ensured.

SECTION 2: Regulatory requirement and Customer service

A. REGULATORY REQUIREMENTS :

(9)

- 1) Information Technology Act 2000
- 2) PMLA – Prevention of Money Laundering Act – 2002
- 3) Cyber Laws
- 4) Department of Payment and Settlement Systems – RBI.
- 5) CKYCR – Central KYC Registry.
- 6) CIC- Credit information companies.
- 7) Submission of mandatory reports to all regulatory authorities.
- 8) Automated Data Flow
- 9) XBRL - Extended Business Reporting Language.

B. CUSTOMER SERVICE:

(9)

No product can be successful in market, if it is NOT accepted by End user.

1. Customer Education :
2. Awareness and Guidance
 - 2.1.1. Bank staff must be fully aware about the product and Confidential.
 - 2.1.2. Must communicate and convince to use the product.
 - 2.1.3. Never to share important details to anybody regarding Banking /Account / PIN/ CVV/OTP etc....
 - 2.1.4. Never ignore SMSes received from Bank.
3. Responsible Digital Citizen.
 - 3.1.1. Intelligent and secured use of Social Media.
 - 3.1.2. Think FIRST before you click. On social media.
4. Types of Cyber Frauds, It's consequence and awareness to avert the same
 - 4.1.1. Fishing /Wishing /Malware / Physical Skimmer / Man in the Middle
 - 4.1.2. Tempting Mails of Gift / lottery / property...
5. Robust awareness and education efforts for all types of customers and should be on an ongoing manner.
 - 5.1.1. Effective programs online- print- seminar- customer meet- media
 - 5.1.2. Risk Control mechanism / explanation of protection provided.

SECTION 3 -Banking :

Accounting – Methods /Process:

(8)

- ★ CORE – Centralized Online Real Time Entry
 - ★ All accounts of Bank are on one platform and entries into accounts are hit to the centralized data base on real-time from anywhere.
 - ★ Be it Customer account or Bank GL Accounts.
 - ★ Under Maker – Checker concept.
- ★ Interfacing
 - ★ Multiple or single Entries are pushed through an application to the accounts of Bank.

- ★ For Multiple file Reconciliation Process.
- ★ For processing bulk file and reverting on them received from other financial agencies.
- ★ Manual
 - ★ Manual intervention is required to update the accounts.
 - ★ As far as it should be avoided.
- ★ **Financial Products:** (11)
 - ★ Basic Products
 - ★ Asset Products
 - ★ Liability Products
 - ★ Remittance Products
 1. EFT – (RTGS / NEFT / NACH / SFMS / IMPS / DBTL) etc...
 2. NDS. – Treasury Product.
 - ★ Other Services.
 - ★ Financial – Insurance/ Demat
 - ★ Government Payments through Challans.
 - ★ Non Financial – Lockers / Safe Custody / Pancard issuance PMJJY/PMSBY/AADHAR based applications etc...
- ★ **Delivery channels:** (14)
 - ATM- BNA**
 - ★ 24*7 Cash deposit and Withdrawal services across any Bank.
 - ★ Balance Inquiry / Mini Statements service.
 - ★ Payment of Selected Utility services.
 - ★ Account to account Fund Transfer.
 - ★ Card to Card Fund Transfer.
 - ★ Change of Password facility to secure the account
 - 1) Internet Banking**
 - ★ 24*7 convenience of Banking transactions from your home, office or on the go.
 - ★ Online fund transfer to any account in any Bank during fund transfer cycle of

RTGS/NEFT etc....

- ★ Downloading / printing of Bank account Statements.
 - ★ Stop Payment of Cheque / Request of issuance of Cheque Book
- 2) Debit Card**
- ★ Cash less transaction for making various payments of utility bills / e commerce shopping, hotel/restaurant bills or for withdrawing money through ATM.
- 3) Credit Card**
- ★ Convenience of using credit facility at ease.
 - ★ This can become nightmare if not used judiciously or with extreme financial discipline
- 4) Mobile Banking**
- ★ Handy use for all major functions of Banking
 - ★ 24*7 in touch with Banking transactions in account. – Alerts.
- 5) IMPS**
- ★ Fund Transfer facility to any customer in any bank with cap.
 - ★ Fund Transfer to even non Banking Customer with the cap.
- 6) E Commerce**
- ★ Convenience of shopping from anywhere, any time any amount subject to availability of funds in the account or limit of credit card.
- 7) Payment Gateways**
- ★ Main path or route in the form of application which authorizes the financial transaction for e business/ e retailers or traditional brick and mortar service providers.
- 8) Teller Operation**
- ★ Single window concept of all Banking services to be extended in the Banking hall.
- 9) E lobby – Kiosk Self Operated**
- ★ 24*7 automated services for customers for cash withdraw /cash deposit / passbook printing/ Depositing Cheque, etc....-customer operated.

★ **CTS: Cheque truncation System**

(9)

- 1) Truncation of Cheque – Image based Clearing. – Scanning
- 2) Grid Based Clearing.
- 3) Generation of Files / It's Uploading / Downloading / use of FTP...
- 4) MICR / SORT code.
- 5) It's archival and record keeping.
- 6) URRBCH- Uniform Rules and regulation of banker's Clearing House.
- 7) CHI – Clearing House Interface – with the GRID
- 8) CH – Clearing Host.
- 9) Reconciliation
- 10) Most importantly – Due to multi city clearing system, RETURN OVER THE COUNTER concept is now rudimentary; however as per prevailing practice Bankers continue to practice this for maximum accommodation under customer service umbrella.

MANAGEMENT IN BANKING PAPER-V

1. Principles of Management :-

(10)

(A) Meaning

1. Planning, 2. Organizing, 3. Staffing, 4. Directing, 5. Controlling,
6. Coordinating, 7. Budgeting

(B) Professional Management:-

- Loyalty / Honesty
- Unbiased Approach
- Environment / Culture
- Traditional, Authority, Power
- Responsibility – Individual / Social / Society
- Values
- Corporate Governance

2. Planning

(5)

(A)- Importance

- Process/Steps/Hierarchy of organisational plan.
- Mission/Goal/Objective/Vision
- Strategy Level

(B)- Policy

- Budget
- Decision Making

3. Organising :-

(10)

(A)- Fundamentals

- Formal & Informal, Centralized – De Centralized
- Functional Organisation Structure
- Committee/Meeting
- Authority – Responsibility – Power – Accountability
- Coordination

(B)- Team Building

- Delegation
- Conflict
- Change

4. Staffing :-

(10)

- Importance

(A)- Man Power Planning

- Recruitment & Selection
- Placement, Job rotation
- Training & Development
- Transfer & Promotion
- Performance Appraisal

(B). Human Resources Development/Management in Bank:-

- Importance
- Human & Machine

- 3 “T” Policy

- 3 “H” Policy

(C).Time (Personal) Management:-

- Characteristics
- Time waster
- Steps for Effective TM
- Balance between Right & duty
- Behaviour towards Customer
- Discipline & Punctuality
- Organisational Information
- Contribution to Development of Business.

5. Directing :-

(10)

- Concept & Principles

(A)- Motivation

- Meaning & Definition
- Factors
- Types – Financial / Positive / Individual
- Maslow's Theory

(B). Leadership :-

- Boss / Leader
- Qualities
- Style of Leadership
- Task / Employee Orientation

(C) Communication:-

- Process
- Types
- Family of Communication
- Barriers
- Effective Communication.

6. Controlling :-**(10)**

- Importance
- Steps / Process
- Types – Financial, Operational, Quality, Inventory, Manpower.

(A). House Keeping:-

- Timely Submission of Statements / Return
- Cleanliness / Beautification
- Maintenance of all Basic Services
- Proper Infrastructure
- Display of Important matter (RBI guidelines also)

(B) Statutory Obligations:-

- Accounts related
- Deposits related
- Advances related
- Compliance of Various Acts eg. Income Tax, Services Tax etc.

(C) Audit & Inspection

- Importance
- Internal, Concurrent, Statutory etc. Audit
- Surprise inspection of cash / units (Borrower).
- Inspection Cash Credit / Term Loan account
- On site & off site

7. Functional / Operational Management**(25)****(A) Profit Management:-**

- Profit & Profitability
- Interest Rate Dynamics
- Cost of Deposit
- CASA Concept
- Return on Advances
- Impact of NPA

- Recovery
- Control of Expenses

(B) Risk Management:-

- Basel Committee - Market Risk
- Interest Risk - Operational Risk

(C) Assets & Liability Management:-

- Study of Assets
- Movements of Liability
- Buckets preparation
- Appropriate Decision / Policy making

(D) Prudential Norms Management:-

- Capital Adequacy Ratio – (Tier I & II Capital)
- Share Linkage
- CAMELS Rating
- NPA Management – Provisioning

(E) Cash & Liquidity Management

- Basic function
- Objectives / Importance
- Periodicity
- Components
- Excess Fund deployment
- Monitoring

(F) Marketing of Banking Services

- Difference between Selling & Marketing
- Cut throat Competition
- Why, When, Where & How of Marketing,
- Deposit mobilization & development of Loan portfolio.
- Examples (Vow Factor)

(G) SWOT Analyses (HARISHBHAI MISTRY)

- (1) Know your & Institution Strength, Weakness, Opportunity & Threat.
- (2) Remove / Convert Threat into Opportunity.
- (3) Remove / Convert Weakness into Strength.



SARVAJANIK EDUCATION SOCIETY

Sir K.P. College Of Commerce, Surat

NAAC ACCREDITED A

Form No.

Post Graduate Diploma In _____

IN CAPITAL LETTER

SURNAME

NAME

1. NAME		
2. FATHER'S / HUSBAND'S NAME		
MOTHER'S NAME		
3. DATE OF BIRTH		
4. NATIONALITY		
5. PERMANENT ADDRESS		
	POST	DIST.
	Pin Code	Phone No. (With S.T.D. Code)

Recent Passport Size Attested Photograph
--

6. Specify the category you belong to : (Put ✓ tick Mark)

Scheduled Cast	Scheduled Tribe	Baxi Punch OBC	Economically Backward	Foreign Student	Physically Handicapped	General

7. Educational Qualifications :

Level of Examination	Name of the Degree	Year of Passing	University/ Institution	Marks Obtained (%)	Special Subject	Appeared Appearing
H.S.C.						
Graduation						
Post Graduation						
Any Other						

In case one has graduate from South Gujarat University he/ she has to provide the following details :

(1) Name of the College _____

(2) Seal No. in Final Year Degree Examination with Year & Month _____

Undertaking : I hereby declare that particulars furnished in this application are correct to the best of my knowledge and understanding. In the event of any information found to be incorrect, my admission will stand cancelled. I am aware that in case of any dispute it is subject to the Jurisdiction of Surat Courts.

I further declare that I have read all the instructions carefully including eligibility criteria before applying for the programme and I will abide by all rules, ordinances decision taken by the University authorities.

Date :

Place :

Signature of the Applicant

Encl : Certified copies of Examination

(1) School Living Certificate

(2) Marksheets of Qualification

(3) Caste & Income

General Code of Conduct for Students

- ◆ Students shall be given admission on merit basis within the rules of reservation policy of the Govt. of India.
- ◆ Students should wear Identity Card. I. Card should be shown by the student whenever any College authority demands for the same.
- ◆ Students should reach the classrooms in time. 75% attendance is compulsory.
- ◆ Students should maintain discipline in the classroom and on Campus.
- ◆ No student shall leave the classroom without the permission of the teacher concerned.
- ◆ Internal test is compulsory.
- ◆ Mobile phone is strictly prohibited in the class room.
- ◆ Strict action & penalty shall be imposed on students for damaging any college property.
- ◆ Any students tarnishing the prestige of the College shall be suspended with immediate effect.
- ◆ Students are expected to read the notices put up on the college notice boards, college website and college application.
- ◆ Smoking is strictly prohibited in the college campus.
- ◆ Students are not permitted to carry their mobile phones in the examination room.
- ◆ There are separate parking areas for boys and girls. Vehicles must be Parked in parking areas allotted to them systematically.
- ◆ Use of Internet should be made only for educational purpose.
- ◆ Student shall put their grievances and suggestions In writing in the suggestion box.

Human Values

The prime objective of the institution is to inculcate the following Human and Social Values in the Students:

- ◆ Love for all
- ◆ Peace
- ◆ Freedom
- ◆ Morality
- ◆ Respect
- ◆ Equality
- ◆ Justice
- ◆ Humanitarian Attitude
- ◆ Respect for Nature
- ◆ Responsibility.

Vision :

- ★ Transforming lives through learning
- ★ Nurturing an environment of intellectual excellence, inculcate values, identify talents and above all make good human beings.

Mission

- ★ To foster a positive, supportive and safe learning environment that values pursuit of knowledge.
- ★ To empower students with knowledge and skills and make them successful learners and responsible citizens.

Objectives:

- ★ To establish a link between theoretical knowledge and its practical use.
- ★ To help, guide and prepare our students for facing practical problems.

