

Kuvempu  **University**

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**Regulations Governing the Post-Graduate
Programmes of Kuvempu University under
Choice Based Credit System (CBCS)**

Preamble

Kuvempu University is the first affiliate-type university in the State to offer its Post-Graduate Programmes under Choice Based Credit System (CBCS) from 2005-06 academic year successfully. However, during this four-year period, it has experienced some practical difficulties and also obtained the feedback from its stakeholders including the student-community which is the major stakeholder group. This necessitated a thorough and comprehensive revision of its Regulations governing the Post-Graduate Programmes. Hence, this Regulations.

Draft Regulations Governing the Post-Graduate Programmes of Kuvempu University under Choice Based Credit System (CBCS)

01. Title: This Regulation shall be called **Kuvempu University Regulations Governing the Post-Graduate Programmes under Choice Based Credit System, 2010.**

02. Commencement: This Regulation shall come into force from the date on which it is assented to by the Chancellor.

03. Definitions: In this Regulations, unless the context otherwise requires,

3.1. **University** means Kuvempu University,

3.2. **Post-Graduate Programmes** means Master's Degree Programmes excluding P.G Diploma, M.Phil and Ph.D Programmes,

3.3. **Student** means the student admitted to Post-Graduate Programme under this Regulations,

3.4. **Degree** means Master's Degree,

3.5. **Board of Studies** means the Board of Studies (Post-Graduate) of Kuvempu University in the discipline/subject concerned,

- 3.6. **Academic Council** means Academic Council of Kuvempu University,
- 3.7. **Fee** means the fee prescribed by the University for the Post-Graduate Programmes from time to time,
- 3.8. **Course** means a logical part of a subject matter of the programme. Alternatively, this shall be called a paper,
- 3.9. **Hard Core Courses** means fundamental courses which every student admitted to a particular Post-Graduate Programme should study and complete successfully, besides other courses, to be eligible to receive the Degree and which cannot be substituted by any other course/s,
- 3.10. **Soft Core Courses** means the courses in a stream of specialization which a student selects out of two or more streams of specialization offered by the Department. In some specialized academic programmes such as MTA (Tourism Administration), MBFI (Banking, Finance and Insurance), etc, the Soft Core Courses shall mean the allied courses,
- 3.11. **Elective Courses** means the inter-disciplinary courses offered by a Department for the students of other Departments,
- 3.12. **Advisory Committee** means the Advisory Committee in the School constituted by the University,
- 3.13. **Credit** means the unit by which the teaching/course work is measured. For this Regulation, one Credit means one hour of teaching work or two hours of practical work per week for 16 weeks in a semester. Each course shall be designed with different pedagogy such as lectures, tutorials, case studies, laboratory work, seminars, practical training, report and/or assignment writing, viva-voce, etc to meet effective teaching and learning needs, and the credits shall be assigned accordingly, and

- 3.14. **Grade** means an index of conversion of marks secured by a student after completing prescribed credits and relevant examination in each Course. Grade shall be computed by considering both the marks secured and the credits earned in each course, semester and the whole academic programme.

04. Eligibility to Apply for Admission

- 4.1. The students who have successfully completed the three-year Degree programme or any other Degree programme of this university or of any other university recognized as equivalent thereto by this university shall be eligible to apply for admission to the P. G programme/s of this University provided they possess the minimum percentage of marks as may be prescribed by the University from time to time, and
- 4.2. The admission to any P. G Programme shall be based on the Admission Rules of the University considering the %age of marks in cognate or any other subject/s at the Graduate Studies, total intake fixed for each P. G Programme, reservation of seats to different sections of the society as per the Reservation Policy of the Government, etc and/or the performance of the applicants in the entrance test.

05. Duration of the Programme

- 5.1. The Programme of study for the Post-Graduate Degree shall normally extend over a period of two academic years (in the case of M.Ed, it shall be one year; and three years in the case of M.Tech and MCA), each academic year comprising of two semesters, and each semester comprising of 18 weeks which shall include 16 weeks for class/course work and the immediate next 2 weeks for conducting semester-end examination,

- 5.2. No student shall be permitted to obtain P. G Degree earlier than four semesters (in the case of M.Ed, not earlier than two semesters; and six semesters in the case of M.Tech and MCA) or to take more than eight semesters (in the case of M.Ed, it shall be four semesters; and 12 semesters in the case of M.Tech and MCA). That means, the student shall complete the academic programme within four years (in the case of M.Ed, it shall be within two years; and six years in the case of M.Tech and MCA) from the date of admission to the first semester of Post-Graduate Programme, and
- 5.3. Whenever the curricula are revised, and whenever a candidate is reappearing, within the above maximum period (5.2), he/she shall be allowed to reappear for the P. G Degree examinations according to the pre-revised curricula (i.e., the curricula in which he/she has studied the Course/s as regular student).

06. Attendance

- 6.1. Each course shall be taken as a unit for the purpose of calculating the attendance,
- 6.2. Each teacher shall mark the attendance in every hour of teaching of each course. The attendance shall also be notified on the Notice Board of the Department during first week of every subsequent month,
- 6.3. Certain portion of internal assessment marks shall be allotted for the regularity of the student in attending the classes,
- 6.4. A student shall be considered to have satisfied the requirement of attendance for each course, if he/she has attended not less-than 75% of the number of classes held up to the end of the semester including tests, seminars, group discussion, practical, tutorials, special classes and lectures, etc,

- 6.5. However, if a student represents his/her Institution, University, State or Nation in Sports, NCC, NSS or Cultural or any other officially sponsored activities, he/she shall be eligible for the attendance benefit for the actual number of days participated subject to a maximum of 20 days in a semester based on the specific recommendations of the chairperson of the Department concerned. This facility (attendance benefit) shall also be extended to the students who were absent due to accident/serious illness leading to actual hospitalization. In both the cases, the %age of classes attended shall be determined (for the purpose of Regulations 6.4 and 9.9) by dividing the number of hours of classes attended by the number of hours of classes engaged (excluding the classes held on the days he/she was not present due to hospitalization or participation in sports, etc), and
- 6.6. A student who does not satisfy the requirements of attendance (atleast 75% in each course) shall be ineligible to appear for the examination of that course/s. And the student shall repeat that course in the subsequent year/s as regular student at his/her own risk.

07. **Medium of Instruction:** The medium of instruction shall normally be English except in relevant/concerned languages such as Hindi, Kannada, Sanskrit, Urdu, etc.

08. **Structure of Academic Programmes and Min-Max Credits**

- 8.1. There shall be four categories of courses viz., Hard Core Courses, Soft Core Courses, Elective Courses and Soft Skill Courses for every P. G Programme,
- 8.2. Hard and Soft Core Courses shall be the courses offered by the concerned Department. Each student shall compulsorily undertake project work leading to Project Report and it shall be a part of Hard Core Courses,

8.3. Guiding of every 10 students or less of final semester in their Project Report shall be treated as equivalent to one hour of teaching work per week subject to a maximum of 2 hours per teacher per week,

8.4. Elective Courses are the courses offered for the students of other Departments. Further, these courses, offered by Science Departments, shall be without laboratory practical as the group of students taking these courses is diverse,

8.5. Soft Skill Courses

8.5.1. Besides, there shall be three Soft Skill Courses viz., Communication Skills, Computer Skills and Life Skills. These Courses shall be offered by the Departments of Studies in English, Computer Science and Commerce respectively for the students of all the Departments of P. G Studies with necessary financial and other support from the University,

8.5.2. Each of these three courses shall carry one credit and there shall be no semester-end examination for these courses,

8.5.3. Further, the credits of these courses shall not be considered for computing the Cumulative Grade Point Average (CGPA) which is the base for the declaration of result of the students,

8.5.4. However, to successfully complete the Master's Degree, every student must complete these courses earning three credits within the first two semesters. The chairpersons of the respective Departments (i.e., the Departments conducting these courses) shall compile the credits and certify the successful completion of these Soft Skill Courses, and

8.5.5. However, the students who have studied atleast one course on Computer Skills at the Graduate Studies and/or the students who are required to study atleast one course on Computer Skills/Applications as either Hard Core or Soft Core Course at their post-graduate studies shall be exempted from Computer Skills course. Similarly, the students of M.A (English) shall be eligible for exemption from Communication Skills course. In both the cases, the Chairpersons of the concerned Departments (i.e., the Departments in which these students have taken admission for their P. G Programme) shall send a certificate to this effect to the Registrar (Evaluation) who shall, in turn, take steps to include one credit in the marks statements of these students.

- 8.6. The credits for each Hard Core Course shall range from 3 to 6 and that of Soft Core Course from 2 to 4. In the case of Elective Courses, each course shall carry 2 credits. Further, in the case of Science subjects, each practical for 2 hours per week for 16 weeks in a semester shall carry one credit,
- 8.7. A student shall register for a minimum of 18 credits and a maximum of 32 credits per semester,
- 8.8. The minimum and maximum (min-max) number of credits for the Master's Degree Programmes shall be as detailed below,

Sl. No	Academic Programme	Duration (years)	Minimum Credits	Maximum Credits
01	M.Ed, etc	01	40	50
02	M.A (in different disciplines), M.Com, M.Sc (in different disciplines), MSW, MTA, MBFI, MBA, M.P.Ed, LL.M, etc	02	80	100
03	M.Tech, MCA, etc	03	120	150

8.9. Within the above Min-Max Credits, the Boards of Studies in different disciplines/subjects shall prescribe the structure of academic programmes – number and titles of Hard and Soft Core Courses, course inputs, course-wise credits and weekly teaching hours, examination duration, question paper pattern, maximum marks, Elective Courses and their course inputs, etc, and

8.10. Elective Courses

8.10.1. Each Department of P. G Studies shall offer, for the students of other Departments, a minimum of one and a maximum of two Elective Courses with two credits per course in the II (even) and III (odd) Semesters,

8.10.2. Students of all P. G Programmes shall select, study and successfully complete atleast one Elective Course (out of a number of Elective Courses offered by other Departments) each in II and III Semester earning atleast four credits, and

8.10.3. Students from the same Department shall not be eligible to select the courses offered as Elective Courses by their Department.

09. Continuous Assessment Programmes and Evaluation

9.1. Out of the total marks for each course, 25 marks shall be earmarked for Continuous Assessment (Internal Assessment) and the remaining 75 marks for the semester-end examination,

9.2. In the case of Project Report, it (Project Report) shall be evaluated for 75 marks and the viva-voce examination shall be conducted by the Board of Examiners for the remaining 25 marks,

- 9.3. In the case of elective courses, each elective course shall carry a maximum of 50 marks comprising of 40 marks for semester-end examination and 10 marks for internal assessment. Internal Assessment marks shall be awarded to the students based on a test (5 marks), assignment-cum-group discussion (2.5 marks), and regularity of the students in attending the classes (2.5 marks as per Regulation 9.9 below),
- 9.4. Each course/semester shall have continuous evaluation which shall include tests, seminars/group discussion, field work-based/library-based assignments, and regularity to the class work,
- 9.5. Session Tests (minimum of two for each course per semester) for the internal assessment at regular interval shall be conducted. Any student who could not attend any of the session tests due to medical reason or due to extra-ordinary circumstances, a separate test shall be conducted before the end of semester classes by the course teacher under intimation to the chairperson of the Department,
- 9.6. For the purpose of uniformity, first session test shall be conducted during 9th week of the semester for the syllabi covered till then. And the second session test shall be conducted during the 16th week of the semester for the entire syllabi,
- 9.7. The marks obtained in the tests shall be displayed on the notice board of the Department. The tests and assignments for each course shall be written in a separate book and after evaluation, the same should be shown to students,

- 9.8. 25 marks earmarked for continuous assessment in each of the Hard Core and Soft Core Courses shall be distributed among different activities as follows,

Sl. No	Continuous Assessment Programme	Maximum Marks
01	Two Session Tests (5 marks per test)	10
02	Seminar/Group Discussion (to be assessed on the basis of writing, comprehension, communication, articulation, and presentation skills)	05
03	Field Work and/or Assignments	05
04	Regularity and Attendance	05

- 9.9. Five marks in each course earmarked for regularity in attending the classes shall be awarded as follows,

%age of Class Work Attended	Marks to be Awarded	
	Hard and Soft Core Courses	Elective Courses
< 75	00	00
$\geq 75 < 80$	01	0.5
$\geq 80 < 85$	02	1.0
$\geq 85 < 90$	03	1.5
$\geq 90 < 95$	04	2.0
≥ 95	05	2.5

- 9.10. Students seeking the attendance benefit/condonance of attendance shortage (as under Regulation 6.5) shall produce attendance/medical certificate/s from the concerned authority and that period shall be considered for the award of marks as under Regulation 9.9,

- 9.11. In each of the activities pertaining to the internal assessment marks, complete transparency shall be ensured by the course teacher, and the student who is not satisfied with the marks awarded to him/her can make an appeal to the chairperson of the Department with justifiable reasons. On receipt of appeal, the chairperson of the Department shall convene a meeting of the Departmental Council and redress the grievances of the student appropriately, and
- 9.12. In case of candidates who appear for improvement examination, the marks obtained in the internal assessment shall not be revised. There shall be no improvement for internal assessment.

10. Semester-end Examination and Evaluation

- 10.1. There shall be semester-end examination of three-hour duration for 75 marks for each of Hard and Soft Core Courses. However, in the case of Elective Courses, the semester-end examination shall be conducted for 40 marks for 1 ½ hours for each course,
- 10.2. Project Reports and answer scripts of the semester-end examination shall be evaluated by two examiners (preferably, one internal and another external; however, under no circumstances a script/Project Report shall be valued only by two internal examiners). The marks awarded to that answer script/Project Report shall be the average of these two evaluations,
- 10.3. If the difference in the marks between two evaluations exceeds 20% of the maximum marks, such a script/Project Report shall be valued by a third external examiner. The marks awarded to that answer script or Project Report shall be the average of two nearer marks out of the three evaluations,

10.4. In the fourth semester, the Project Report shall be evaluated for 75 marks by both internal and external examiners. And for the remaining 25 marks, project viva-voce examination shall be conducted by the Board of Examiners, and

10.5. In the case of the academic programmes in the Faculty of Science and Technology, there shall be semester-end practical examination for 3 - 4 hours duration carrying 50 marks per practical.

11. **Challenge Evaluation:** A student who desires to challenge the marks awarded to him/her in the semester-end examination may do so by submitting an application along with the prescribed fee to the Registrar (Evaluation) within 15 days from the date of announcement of the result. Such candidates shall be provided with a photo copy of the answer book after concealing the name and signature of the examiners. The challenged valuation script shall be got valued by another external examiner. The marks awarded to that answer script or Project Report shall be the average of two nearer marks out of the three/four evaluations.

12. Carry-over Facility

12.1. CBCS is a fully carry-over system,

12.2. However, the P. G programme should be completed by the students within double duration of the normal course period,

12.3. During the normal course period, the candidates shall normally be permitted to take examination of odd semester courses at the end of odd semester, and examination of even semester courses at the end of even semester, and

12.4. However, in the case of the students who have completed the course period and also those who are in the final semester shall be permitted to appear in the cross semester examination (i.e., odd semester courses with even semester course examination and vice-versa) after paying an additional fee per course as prescribed by the University from time to time.

13. **Minimum for Pass and Provision for Improvement of the Result**

- 13.1. Minimum for pass in each course shall be 45% (both the internal assessment marks and semester-end examination marks put together), out of which atleast 35% (26 marks out of 75) shall be from semester-end examination,
- 13.2. A candidate shall be exempted from re-appearing for the examination in a course in which he/she has secured not less-than 45% in the previous examinations as above (Regulations 13.1),
- 13.3. A candidate who has secured atleast 45% marks in each of the courses prescribed for the academic programme and who has earned the minimum credits (as specified in Regulations 8.5.4, 8.7, 8.8 and 8.10.2) shall be considered to have passed the Master's Degree, and
- 13.4. The candidates who seek to improve their results of any of the semesters shall do so by submitting a representation along with a prescribed fee to the Registrar (Evaluation) and surrendering the Degree Certificate/Provisional Pass Certificate/Original Marks Cards of that semester/s within the maximum period as specified in Regulations 5.1 to 5.3.

14. **Grading and Declaration of Result**

- 14.1. **Grade** means an index of conversion of marks secured by a candidate after completing the prescribed credits and relevant examination in each course,
- 14.2. **Grade and Credit Points** are computed for each course considering the marks secured and the credits earned in each course. **Grade Points** shall be computed by dividing the marks secured by the candidate in each course by 10% of the maximum marks for that course. And **Credit Points** are determined by multiplying the Grade Points in each course by the credits of that course. Both the Grade Points and Credit Points shall be computed for each course in each semester,

14.3. **Grade Point Average (GPA)** shall be computed and given to each candidate based on his/her semester performance. This shall be determined by dividing the sum of credit points earned by the student in all the courses of a semester by the total number of credits for which the candidate has taken examination in that semester,

14.4. **Cummulative Grade Point Average (CGPA)** is computed for the whole academic programme considering the aggregate of Credit Points of all the semesters earned by the student and dividing this sum by the total credits of all the semesters,

14.5. The CGPA obtained as above (14.4) shall be the base for the determination of Grade and for the declaration of the result as follows. However, the overall %age of marks shall be shown in the marks statement of final semester.

CGPA	Result, Grade	Description of Result Grade
< 4.50	D	Fail
$\geq 4.50 < 5.00$	C	Pass
$\geq 5.00 < 5.50$	B	Second Class
$\geq 5.50 < 6.00$	B ⁺	High Second Class
$\geq 6.00 < 6.50$	A	First Class
$\geq 6.50 < 7.50$	A ⁺	High First Class
≥ 7.50	A ⁺⁺	First Class with Distinction

15. Schools of Studies

15.1. For the successful implementation of CBCS, the Departments of Studies shall be classified into ten Schools of Studies as specified below. However, it shall be noted here that the list presented below is only indicative but not exhaustive and the University shall have the power to add any new Department of Studies as and when established into the relevant School of Studies,

Sl. No	School	Faculty	Departments
01	Bio-sciences	Science and Technology	Applied Zoology, Applied Botany, Bio-Technology, Microbiology, etc
02	Business Studies	Commerce	Commerce, Institute of Management Studies, Tourism Administration, etc
03	Chemical Sciences	Science and Technology	Chemistry, Industrial Chemistry, Bio-chemistry, etc
04	Earth and Environmental Sciences	Science and Technology	Applied Geology, Environmental Science, etc
05	Education	Education	Physical Education, Education, Adult Continuing Education and Outreach Extension etc
06	Engineering and Technology	Engineering and Technology	E & E, E & C, Information Technology, Computer Science, Civil Engineering, Environmental Engineering, etc
07	Languages and Literature	Arts	English, Hindi, Kannada, Sanskrit, Urdu, etc
08	Law	Law	Law, etc
09	Physical Sciences	Science and Technology	Mathematics, Computer Science, Physics, Electronics, Library Sciences, etc
10	Social Sciences	Arts	Sociology, Political Sciences, History and Archeology, Economics, Social Work, Journalism and Mass Communication, etc

- 15.1. Every School shall be headed by a Director who shall be nominated by the university for a period of two years among the Professors on rotation basis according to seniority in that School. If senior most Professor is Dean, then the next senior most Professor shall be appointed as Director,
- 15.2. Each School shall have an Advisory Committee consisting of all Professors and Readers, and one Lecturer from each of the constituent Departments of School on rotation basis according to seniority for a period of two years,
- 15.3. The Advisory Committee shall meet at least twice in a semester. In the last meeting of each semester, the committee shall finalize the internal assessment marks of the students of all the constituent Departments of the School and also that of colleges offering P. G Programmes for the semester. Under the circumstances of drastic variations in the Internal Assessment Marks, the Advisory Committee shall be competent to bring in the normalization,
- 15.4. However, the Chairperson of the Departmental Council shall continue to function as the administrative and academic head of the concerned Department. And, the Director of the School shall co-ordinate and integrate the academic programmes and all logistics for the successful implementation of CBCS in a particular School. Further, the Director shall also be in-charge of the common facilities like, instrumentation centre, seminar hall, computer centre, lecture halls, common laboratories, etc so that all the common facilities are utilized to the maximum extent,
- 15.5. Similarly, the Deans of Faculties shall continue to function as per Karnataka State Universities Act, 2000, and
- 15.6. The existing structure and modalities of Boards of Studies, Faculties and Boards of Examiners shall continue to function as per the existing rules/Provisions of KSUA, 2000 even under CBCS.

16. Repeal and Savings

- 16.1. Notwithstanding anything contained in this Regulations, the Provisions of any Order, Rule or Regulations in force shall be inapplicable to the extent of their inconsistency with this Regulations,
- 16.2. The University shall issue such orders, instructions, etc and prescribe such format, procedure, etc as it may deem fit to implement the Provisions of this Regulations, and
- 16.3. If any difficulty arises in the implementation of this Regulations, the Vice-chancellor shall, in consultation with the Deans, be competent to issue necessary clarification. And he/she shall, at the earliest possible opportunity thereafter, report the action taken by him/her to the Academic Council for ratification.

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Assented by the Chancellor on 16-08-2010
From the academic year 2010-11

Annexure - 3

Master of Commerce, M. Com (Regular)

Course Matrix (2020-21)

Course Code	Semester and Course	Teaching hours	Credits	Maximum Marks			Examination Duration
				Continuous Assessment	Semester-end Examination	Total	
SEMESTER – I							
HC101	Organisational Theory and Behaviour	4	4	25	75	100	3
HC102	Managerial Economics for Business Decisions	4	4	25	75	100	3
HC103	Accounting Theory and Analysis	4	4	25	75	100	3
HC104	Advanced Financial Management	4	4	25	75	100	3
Soft Core Stream - Students can opt any two course among the following Courses							
SC101	Advanced Management Accounting	3	3	25	75	100	3
SC102	Financial Markets and Services	3	3	25	75	100	3
SC103	Credit Management in Banks	3	=	25	75	100	3
SC104	Principles and Practices of Insurance	3	6	25	75	100	3
Semester – I, Total		22	22	150	450	600	
SEMESTER – II							
HC201	Business Environment and Government Policy	4	4	25	75	100	3
HC202	Advanced Marketing Management	4	4	25	75	100	3
HC203	Business and Corporate Taxation	4	4	25	75	100	3
HC204	Advanced Cost Management	4	4	25	75	100	3
Soft Core Stream - Students can opt any two course among the following Courses							
SC201	Investment Management	3	3	25	75	100	3
SC202	Advanced Auditing	3	3	25	75	100	3
SC203	Supply Chain Management	3	=	25	75	100	3
SC204	Managerial Communication	3	6	25	75	100	3
Interdisciplinary Courses offered to Other Departments							
EL201	E-Banking	2		10	40	50	1½
EL202	Personal Financial Planning	2	2	10	40	50	1½
Semester – II, Total		24	24	160	490	650	

SEMESTER – III							
HC301	E-Commerce	4	4	25	75	100	3
HC302	Operations Research	4	4	25	75	100	3
HC303	Business Research Methodology	4	4	25	75	100	3
Soft Core Stream - Students can opt any One Course between the following Courses							
SC301	Human Resource Management	3	3	25	75	100	3
SC302	Business Ethics and Corporate Governance	3		25	75	100	3
Elective Specialization - Students can opt any Two Specialization Courses among the following Groups							
SC301E	Group A - Accounting: Indian Accounting Standards (Ind AS) - I	4	4 + 4 = 8	25	75	100	3
SC302E	Group B - Taxation: Indirect Taxation – I (GST)	4		25	75	100	3
SC303E	Group C - Finance: Risk Management and Financial Derivatives	4		25	75	100	3
SC304E	Group D - Banking: Indian Banking System	4		25	75	100	3
SC305E	Group E - Insurance: Management of Life Insurance	4		25	75	100	3
SC306E	Group F - Marketing Management: Consumer Behaviour and Marketing Research	4		25	75	100	3
Interdisciplinary Courses offered to Other Departments							
EL301	Stock Markets	2	2	10	40	50	1½
EL302	Micro Finance	2		10	40	50	1½
	Semester – III, Total	25	25	160	490	650	
SEMESTER – IV							
HC401	International Business	4	4	25	75	100	3
HC402	Entrepreneurship Development	4	4	25	75	100	3
HC403	Project Report	*	4	25	75	100	-
<i>*Project Report: Classes 1 hour per batch of 6 students per week for each teacher.</i>							
Soft Core Stream - Students can opt any One Course between the following Courses							
SC401	Security Analysis and Portfolio Management	3	3	25	75	100	3
SC402	Strategic Management	3		25	75	100	3

Elective Specialization - Students have to study same Specialization Groups which they opted in 3rd Semester							
SC401E	Group A - Accounting: Indian Accounting Standards (Ind AS) - II	4	4 + 4 = 8	25	75	100	3
SC402E	Group B - Taxation : Indirect Taxation – II (GST and Customs)	4		25	75	100	3
SC403E	Group C - Finance: Global Business Finance	4		25	75	100	3
SC404E	Group D - Banking: International Banking	4		25	75	100	3
SC405E	Group E - Insurance: Management of Non - Life Insurance	4		25	75	100	3
SC406E	Group F - Marketing Management: Services Marketing	4		25	75	100	3
Semester – IV, Total		19 + PR	23	160	490	600	
Note: Semester – IV : 19 Hours Class Room Teaching + *Project Report Classes 1 hour per batch of 6 students per week for each Teacher.							
Besides, the students have to study three soft skill courses in the first year and these courses are (1) Communication Skills, (2) Computer Skills and (3) Life Skills. These courses carry one credit each.							

- **Any one group from the available elective specialisation stream shall be selected by a student at the time of commencement of Third Semester. Once an elective specialisation stream has been selected, no change in the option will be allowed later in the Fourth Semester. The students must take the same elective specialisation stream in the Fourth Semester. The Department/Affiliated colleges will announce at the end of the Second Semester. The soft core elective specialisation stream which will be offered during Third and Fourth Semesters depends on the availability of faculty members, infrastructure and the demand for the elective specialisation streams.**