Sonopant Dandekar Shikshan Mandali's



Sonopant Dandekar Arts, V. S. Apte Commerce & M. H. Mehta Science College, Palghar

(Best College - University of Mumbai)
(Amongst Top 100 Colleges in India by 'India Today - MDRA Survey 2019')

Title of Course : Certificate Course in Business Economics for Banking

Course Coordinator : Dr. Yogesh Madhukarrao Kulkarni

About Course : This Certificate course has helped participants to generate

Employment opportunities for business firms, industry,

Financial markets and banking sectors.

Department : Business Economics

Duration of the Course : Four Months (August - 2021 to November - 2021)

Total Lecture to be conducted : 40

Mode of Lectures : Online (via Zoom) / Offline

Course Timing : Afternoon-2 PM – 4 PM.

Course Fees : Rs. 200/-

Evaluation Process : Online examination (MCQ) - 60 Marks, Project Work – 25

Marks

and Attendance Marks – 15 Marks – Total = 100 Marks

Learning Outcomes:

This certificate course has helped participants to give valuable information for in acquiring functions of bank and Process of Credit Creation, Banking Services as well as new technology of banking.

Syllabus Modules:

- Introduction of Banking
- Functions of Commercial Bank and Banking Services
- Role of RBI and Monetary Policy
- Inflation and Interest Rates
- Money Market ,Capital Market and New Technology of Banking

INDEX

Sr. No.	Particular	Page No.
1	Title of Programme	1
2	Proposal and Course Content	4
3	Notice	7
4	Brochure	8
5	Enrollment list	9
6	Compliance Report	15
7	Attendance Report	25
8	Sample Certificates	36
9	Photo	37

Proposal and Course Content

Date: 20/07/2021 To,

The Principal,

Sonopant Dandekar Arts, V.S. Apte Commerce and M.H. Mehta Science College, Palghar, Dist-Palgahr-401404 (M.S.)

Subject: Brief Proposal Report on Certificate Course in Business Economics for Banking.

Respected Sir,

As per the prior discussion I am submitting brief proposal report on the certificate course in Business

Sr		Details of Course
No		
1	Name of the Course	: Certificate Course in Business Economics for Banking
2	Department	: Department of Business Economics
3	Duration of the Course	: Four Months (August to November)
4	Eligibility Criteria	: FY/SY/TY.B.Com Students or Minimum HSC certificate or equivalent
5	Mode of Lectures	: Online (via Zoom) / Offline
6	Language	: English
7	Total Lecture to be conducted	: 40
8	Intake Capacity	: 50 students
9	Course Fees	: Rs. 200/-
10	The second secon	: Afternoon-2 PM – 4 PM.
11	Evaluation Process	: After completion of this course online examination of 60 marks wi be taken. The duration of exam is 60 minutes (one hour). There wi be a total 30 multiple choice questions to solve. Students need to hav a minimum score of 24 out of 60 marks and an average of 10 out of 25 marks in the course Project as well as an average of 6 out of 1 marks in the attendance and the course completion certificate will be given to students.
2	Members of Certificate Course	1. Dr. Kiran Save
	Committee:	Principal
		Sonopant Dandekar Arts, V.S. Apte Commerce & M.H. Mehro
		Science College, Palghar, Dist- Palghar- 401404 (M.S.) 2. Prof. Mahesh Deshmukh IQAC Coordinator
		Sonopant Dandekar Arts, V.S. Apte Commerce & M.H. Mehta
		Science College, Palghar, Dist- Palgahr-401404 (M.S.) 3. Dr. Yogesh Madhukarrao Kulkarni Course Coordinator Head & Assistant Dec.
		Head & Assistant Professor in Business Economics,
		Department of Business Economics,
		Sonopant Dandekar Arts, V.S. Apte Commerce & M.H. Mehta Science College, Palghar, Dist- Palgahr-401404 (M.S.)
		4. Dr. Surajkumar Prasad
		Expert, Assistant Professor in Economics, Dept. of Economics,

- 13 Members of Certificate Course Syllabus and Expert Committee:
- Dr. Yogesh Madhukarrao Kulkarni Course Coordinator

Head & Assistant Professor in Business Economics Department of Business Economics,

Sonopant Dandekar Arts, V.S. Apte Commerce & M.H. Mehta Science College, Palghar, Dist-Palgahr-401404 (M.S.)

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Expert , Assistant Professor in Economics, Dept. of Economics, MVP'Samaj KRT Arts and Commerce College, Vani, Tal, Dindori, Dist- Nashik-422215 (M.S.)

3. Mr. Mahesh M. Kurhekar

Chief Manager

Bank of Maharashtra, Branch Palghar (195), Manor Road, Palghar (West), Dist- Palghar-401404 (M.S.)

4. Miss. Khushbu Singh

Deputy Manager

Bank of Maharashtra, Branch Palghar (195), Manor Road, Palghar (West), Dist-Palghar-401404 (M.S.)

Banking sector is a life line of whole economy. It is most important pillar of a financial system. It plays a vital role in the progress and development of a country. The banking system indicates the soundness and healthy of a business economic system. A sound banking system ensures smooth and healthy growth of an entire economy. This course will generate employment opportunities for students in business firms, industry, financial markets and banking

The objectives of the course are as under:

- To provide basic knowledge of the Structure of banking to students.
- This course will give valuable information for the students in acquiring functions of bank and Process of Credit Creation and Banking Services.
- 3. It will give information about the role of RBI and monetary policy.
- In this course students will understand the concepts of inflation and interest rate.
- It will help in improving the inbuilt information about new technology of banking.

Module-I-Introduction of Banking: Meaning, concept and importance of Bank, Structure of Banking system in India and Banking sector Reforms.

Module-II-Functions of Commercial Bank and Banking Services: Meaning of Banking, Functions of Commercial Bank, Process of Credit Creation and Banking Services.

Module-III- Role of RBI and Monetary Policy: Functions of RBI and Recent Measures of Money Supply, Meaning, Concept, Objectives and Limitations of Monetary Policy.

Module-IV-Inflation and Interest Rates: Meaning, Concept, Inflation Rate, Trends, Features, Causes and Measures to Control Inflation. Meaning, Concepts, Causes, Types and Different concepts of Interest.

14 Objectives of Course:

15 Course Contents:

Module-V- Money Market, Capital Market and New Technology of Banking: Money Market and Capital Market. Importance of New Technology, Innovative Banking, Service quality, Problems and Challenges of Banking Sector in India.

A A SHARL AND SHARL				CONTRACTOR SHOWS
. B	ank v	isit and	Report	Writing.

Sr.	Modules	No. of Lectures
No.		07
1	Introduction of Banking	08
2	Functions of Commercial Bank and Banking Services	
3	Role of RBI and Monetary Policy	08
4	Inflation and Interest Rates	07
5	Money Market, Capital Market and New Technology	10
	of Banking	

Bank visit and Report Writing.

Total

40

- 1. Desai Vasant (1981), "Indian Banking Nature and Problems," Himalaya Publishing House, Bombay.
- 2. Dr. Kalkoti G.K. and Dr. G. Rajalakshmy (2013), "Business Economics," Seth Publishers Pvt. Ltd., Mumbai.
- 3. D. Muraleedharan (2009), "Modern Banking Theory and Practice," PHI Learning Pvt. Ltd., Delhi.
- 4. Indian Institute of Banking and Finance (2011), "Central Banking," Macmillan Publication India Ltd., Delhi.
- 5. Natarajan, S. and R. Parameswaran (2007), "Indian Banking," S. Chand and Company Ltd. New Delhi.

Course Coordinator Dr. Yogesh M. Kulkarni

16 Modules at a Glance :

17 References:

IQAC Coordinator Prof. Mahesh Deshmukh

Principal Dr. Kiran J. Save

Principal

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🕿 : 252163, Prin : 252317 • Resi.: 252316 • Code.: 02525

Date: - 20/07/2021



Department of Business Economics

CERTIFICATE COURSE

All Commerce Students of Senior College (F.Y. /S.Y. /T.Y. B.Com) are hereby informed that Department of Business Economics is starting a Certificate Course in Business Economics for Banking form August 2021.

Enrolment for the above course should be done on or before 30-07-2021 through the Google form link given below.

For the payment of Course Fee Rs.200/- payment link will be provided after the completion of registration process.

After successful completion of the course, Participants will get Certificate from College.

Google form link for the Registration:

https://forms.gle/VBE2xjToF5YhuTiZ8

(Dr. Yogesh Kulkarni)

Head & Course Coordinator

Department of Business Economics

(Dr. Kiran Save)

Principal Spropant Dendekar Arts College, V.S. Apte Commerce College & IA.H. Mehta Science College

PALGHAR (W.R.)

Dist. Palghar, Pin-401404



Sonopant Dandekar Shikshan Mandali's

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Certificate Course in Business Economics for Banking

Organized by Department of Business Economics



The banking system indicates the soundness and healthy of a business economic system. A sound banking system ensures smooth and healthy growth of an entire economy. This course will generate employment opportunities for students in business firms, industry, financial markets and banking sectors.

FY/SY/TY.B.Com Students

or

Minimum HSC Certificate or Equivalent

COURSE DURATION:
4 Months

TOTAL SESSIONS: 40 Sessions COURSE FEES: Rs. 200/ Only

SYLLABUS MODULES

Introduction of Banking

Functions of Commercial Bank and Banking Services

Role of RBI and Monetary Policy

Inflation and Interest Rates

Money Market, Capital Market and NewTechnology of Banking

Bank visit and Report Writing.

REGISTRATION / ENQUIRY

Dr. Yogesh M. Kulkarni 9421951373 Department of Business Economics, Sonopant Dandekar College, Palghar Email: dryogeshkulkarnibuseco@gmail.com

LIST OF PARTICIPANTS

Certificate Course in Business Economics for Banking Starting Date of Course: 12th August 2021 List of Students

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187				-1 K

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CERTIFICATE COURSE IN BUSINESS ECONOMICS FOR BANKING DEPARTMENT OF BUSINESS ECONOMICS

Mode of Lectures : Online (via Zoom)

Syllabus Completion Report

Sr. No.	Topic Covered	Date	Time	Uploaded Video / PDF on Google Classroom	Sessions Hours	
	Name of the Teacher:	Dr. Yogesh M	l. Kulkarni			
	Module-I-Intro	duction of Ban	king:			
1	Inauguration and Discussion of Syllabus	12/08/2021	2.00pm -3.00pm	1	1	
2	Introduction of Industrial Economics & Meaning, Concept and Importance of Bank	14/08/2021	2.00pm-4.00pm	1	2	
3	Structure of Banking in India	20/08/2021	2.00pm-3.00pm	1	1	
4	Structure of Banking in India	28/08/2021	2.00pm-3.00pm		1	
5	Banking Sector Reforms	16/09/2021	2.00pm-3.00pm		1	
6	Banking Sector Reforms in India	06/09/2021	2.00pm-4.00pm	1	2	
-	Module-II-Functions of Commercial Bank and Banking Services:					
7	Meaning, and Concept of Commercial Banking	18/09/2021	300pm-4.00pm			
8	Functions of Commercial Banking	23/09/2021	3.00pm-4.00pm	1	1	
9	Process of Credit Creation & Banking Service	24/09/2021	300pm-4.00pm		1	
10	Limitation of Credit Creation of Commercial Banking	25/09/2021	300pm-4.00pm	-	1	
11	Banking Services – ATM, EFT, Credit Cards, Debit Cards, Net Banking etc.	30/09/2021	200pm-4.00pm	1	2	
12	Banking Services- Loan Policy and	07/10/2021	200pm-4.00pm		2	
	Module-III- Role of	RBI and Mone	tary Policy:			
13	Introduction and History of RBI	08/10/2021	300pm-4.00pm	1	1	
14	Organizational Structure of RBI	09/10/2021	300pm-4.00pm			
15	Role of RBI in Indian Banking System	14/10/2021	300pm-4.00pm		1	
16	Components of Money Supply	16/10/2021	300pm-4.00pm	1	1	
17	Recent Measures of Money Supply –(M-1 & M-2)	18/11/2021	300pm-4.00pm		1	
18	Recent Measures of Money Supply –(M-3 & M-4)	20/11/2021	300pm-4.00pm	1	1	
19	Meaning and Concept of Monetary Policy	25/11/2021	300pm-4.00pm	1	1	
20		26/11/2021	300pm-4.00pm	*	1	

21	Instruments of Monetary Policy Limitation of Monetary Policy	27/11/2021	300pm-4.00pm		-		
22	The state of the s	02/12/2021	300pm-4.00pm				
	Module-IV-Inflat Meaning and Concept of Inflation		CONTROL OF THE PARTY OF T				
23		03/12/2021	300pm-4.00pm	1	1		
24	Inflation Rate and Types of Inflation	04/12/2021	300pm-4.00pm				
25	Demand -Pull Inflation	22/11/2021	300pm-4.00pm		1		
26	Cost-Push Inflation	23/11/2021	300pm-4.00pm		-		
27	Causes and Effects of Inflation	24/11/2021	200pm-4.00pm				
28	Measures to Control inflation	29/11/2021	300pm-4.00pm	•			
29	Meaning, Concept and Types of Interest	30/11/2021	300pm-4.00pm	1	-		
30	Different Concepts of Interest Rates	01/12/2021	300pm-4.00pm		1		
	Module-V- Money Market, Capital Market and New Technology of Banking: Name of the Teacher: Dr. Yogesh M. Kulkarni						
31	Meaning, Concept and Functions of Money Market	10/12/2021	300pm-4.00pm	1	1		
32	Structures of Indian Money Market	11/12/2021	200pm-4.00pm		2		
33	Features and Limitations of Indian Money Market	16/12/2021	200pm-4.00pm	•	2		
34	Recants Reforms of Indian Money Market	17/12/2021	300pm-4.00pm	-	10		
24			Total	15	40		
-	Name of the Expert: Dr. Sur	aikumar Pras	ad, Vani Dist- Nashi	k	-		
25	New Technology of Banking	18/12/2021	3,30bit 4,20bit	•	1		
35	Indian Capital Market	28/12/2021	3.30pm-4.30pm	•	02		
36			Total	*	02		
	Name of the Expert: Miss	. Khushbu Sing	h Deputy Manager,				
	Bank of M	aharashtra, Pal 30/01/2022	11.30am-1.40pm		2		
37	Digital Banking: New Era	30/01/2022	Total	-	02		
			4.0.		44		

Dr. Yogesh M. Kulkarni Course Coordinator Dept. of Business Economics

Certificate Course in Business Economics for Banking Starting Date of Course: 12th August 2021 Completion Date of Course: 30th January 2022 List of Students

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36	Shinde Mamta Vikas	9579480520	TYBCom	Shindemanitaco/ (ggmainesin	Yes
87	pritam anil shinde	09309955997 8983596860	TYBCom	pritshinded (otggmentesm	Yes
88	Patil Divya Manoj	7798549361	TYBCom		Yes
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152	Jadhav Hardika Subhash	7498034618	5,1.00011		

- . Registration of Total Number Students: 152
- Fees Not Paid of Total Number of Students: 33
- Fees Paid of Total Number of Students: 119
- Collection of Fees: Rs. 200 x 119 = Rs. 23,800/-

Course Coordinator

Dr. Yogesh Madhukarrao Kulkarni Head & Assistant Professor in Business Economies,

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Sonopant Dandekar Arts, V.S. Apte Commerce and

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LIST OF SIGNATURES OF RECEIVED FEE

Mobile No. 749984895 SYBCom atulahamode2001@gmail.com online	escipal 8r.	List of S	tudents	
Final Company Salunke Ravira Shalanikant Pimple Gauri Pravin Pimple Gauri Pravin Valty Isha Sandesh Somani anish Amir Online 6 Bhegat Priyanka Ramashray Online 7, Singh Shehal Man Final Company Compa	No. Name of Students			
Finyle Gauri Pravin Pimple Gauri Pravin Pimple Gauri Pravin Pimple Gauri Pravin Valty Isha Sandesh Somani anish Amir Online 6 Bhegat Priyanka Ramashray Online 7, Singh Snehal Man Finyle Carly Isha Sandesh TYBCom Saluhka Ramashray Online 7, Singh Snehal Man Finyle Carly Isha Sandesh TYBCom Snehalsingh 192001@gmail.com Pravine 7, Singh Snehal Man Finyle Carly Isha Sandesh TYBCom Snehalsingh 192001@gmail.com TYBCom Snehalsingh 192001@gmail.com TYBCom Snehalsingh 192001@gmail.com Snehalsingh 192001@gmail.com TYBCom Snehalsingh 192001@gmail.com Sankate@spa@gmail.com Snehalsingh 192001@gmail.com Snehalsingh	online Lehamode Atul Ramesh	9834411585	TYBCom	kalyanisalunke2002@gmail.com
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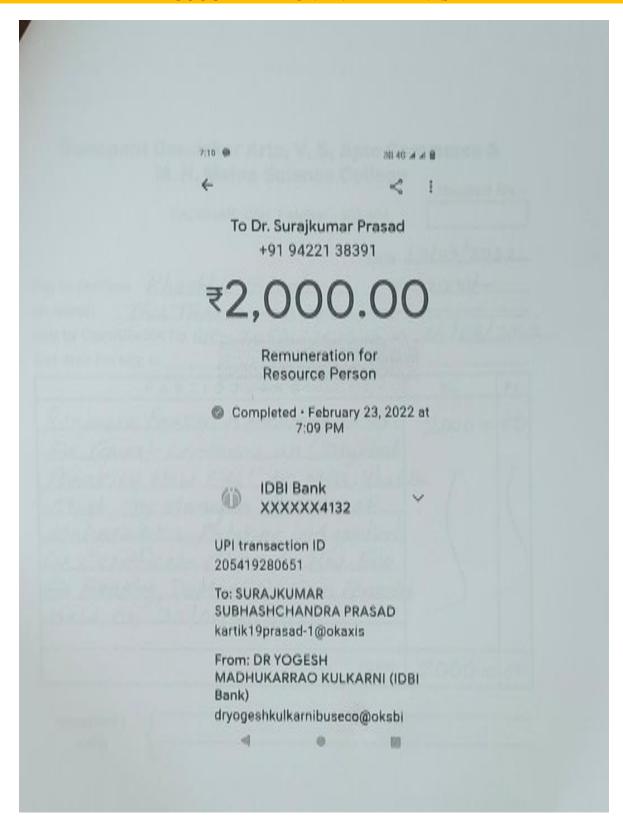
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151 L.Shraddha Patil Helen hun 152 L.Jadhav Hardika Subhash	7498034618	S.Y.B.Com	hadulgj@gmail.com
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		Head & Assi Department of Sonopant Di M.H. Mehta	Course Coordinator Yogesh Madhukarrao Kulkarni stant Professor in Business Economics, of Business Economics, andekar Arts, V.S. Apte Commerce and Science College, Palghar, 401404 (M.S.)

REMUNERATION OF RESOURCE PERSON

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GOOGLE PAY - ONLINE PAYMENTS



Sonopant Dandekar Arts, V. S. Apte Commerce & M. H. Mehta Science College Voucher No. PALGHAR, Dist. Palghar - 401 404. Date 29/03/2022 Rs. 2000/-Pay to Shri/Smt. Khushbu 51 ngh Two Thousand only only by Cash/Cheque No. GP- 20561770 2936 on 24/02/202 Account and debit the sam to Ps. Rs. PARTICULARS Resource Person Remuneration 2000 = 50 For Courst Lectures on Digital Banking New Esa' to Miss. Khushbu 58 pah Dy Manages, Bank icate course in Rus. Banking, Dept of Rusiness Francisco held on 30/01/2022 TOTAL 2000 = 00 Accountant's noting Cashier Officer Principal. Received the sum of Rs. 2000/ Sign (Inwords) Two Thingand only

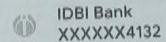
by Cash/Cheque

To Khushbu Singh +91 90286 63995

₹2,000.00

Remuneration for Resource Person

Completed • February 24, 2022 at 5:00 PM



UPI transaction ID 205517702936

To: Miss. KHUSHBU SINGH khushbu.singh2792-1@okhdfcbank

From: DR YOGESH
MADHUKARRAO KULKARNI (IDBI
Bank)

Sonopant Dandekar Shikshan Mandali's Sonopant Dandekar Arts, V.S. Apte Commerce and M.H. Mehta Science College, Palghar, Dist-Palghar-401404 (M.S.)

DEPARTMENT OF BUSINESS ECONOMICS

DETAILS OF RECEIPTS AND PAYMENTS

PARTICULARS	RS.			
Receipt				
1. Certificate Course in Industrial Economist:				
Registration of Total Number Students: 73	12,000			
Fees Not Paid of Total Number of Students : 13				
Fees Paid of Total Number of Students: 60				
 Collection of Fees Rs. 200 x 60 = Rs. 12,000/- 				
2. Certificate Course in Business Economics for Banking:				
Registration of Total Number Students: 152				
Fees Not Paid of Total Number of Students 33	23,800			
Fees Paid of Total Number of Students: 119				
 Collection of Fees: Rs. 200 x 119 = Rs. 23,800/- 				
Total (179 @ 200)	35,800			
spenditure				
Resource Person Remuneration of Dr. T. Aasif Ahmed – Ambur, Tamil Nadu. (262 1000)	2000			
Resource Person Remuneration of Dr. Megha Bhatt- Ahmedahad- Gujarat (2 @ 1000)	2000			
Resource Person Remuneration of Dr. Surajkumar Presad, Vani Dist- Nashik (2@ 1000)	2000			
 Resource Person Remuneration of Miss. Khushbu Singh Deputy Manager, Bank of Maharashtra, Palghar (2 @ 1000) 	2000			
 Lecture Remuneration of Dr. Yogesh Kulkarni (77 @ Rx.300) 	23,100			
Postal Charges (Letter of Appreciation for Resource Person)	124			
Total	31,224			

Dr. Yogesh M. Kulkarni

for & John with a Billion

Dr. Kiran J. Save Principal

Principal

Sonopant Dandekar Arts College V. S. Apte Commerce College & M. H. Mehte Science College Palghar (VV.R.) Dist Palghai, Pin 401 404,



and M.H. Mehta Science College, Palghar Sonopant Dandekar Arts, V.S. Apte Commerce Sonopant Dandekar Shikshan Mandali's

CERTIFICATE

OF COMPLETION

(Affiliated to University of Mumbai)

Amongst top 150 colleges as per India Today Nation wise survey

Awarded Best College by University of Mumbai

CENTER FOR EXCELLENCE & INNOVATION

DEPARTMENT OF BUSINESS ECONOMICS

"CERTIFICATE COURSE IN BUSINESS ECONOMICS FOR BANKING"

MF/MS. This is to acknowledge that Kinti Nois

of TYBAF class of Sonopant Dandekar College

has successfully completed "Certificate Course in Business Economics for Banking"

conducted by Department of Business Economics during the academic year 2021-22

and secured A grade.

Dr. Yogesh Kulkarni

Head Dept. of Business Economics

Prof. Mahesh Deshmukh Chairman CFEI

Dr. Kiran Save Principal

"Certificate Course In Business Economics For Banking"

financial markets and banking sectors. This Certificate course has helped participants to generate employment opportunities for business firms, industry,

STUDY REQUIREMENT

- Lectures and Practical Training
- Project Work
- Final Examination

LEARNING OUTCOMES

- Understand the basic concept of Banking and it's Functions.
- Understand about the process of credit creation
- Learn about Banking Services
- Learn analytical skills of Money Market, Capital Market and New Technology of Banking

YLLABUS

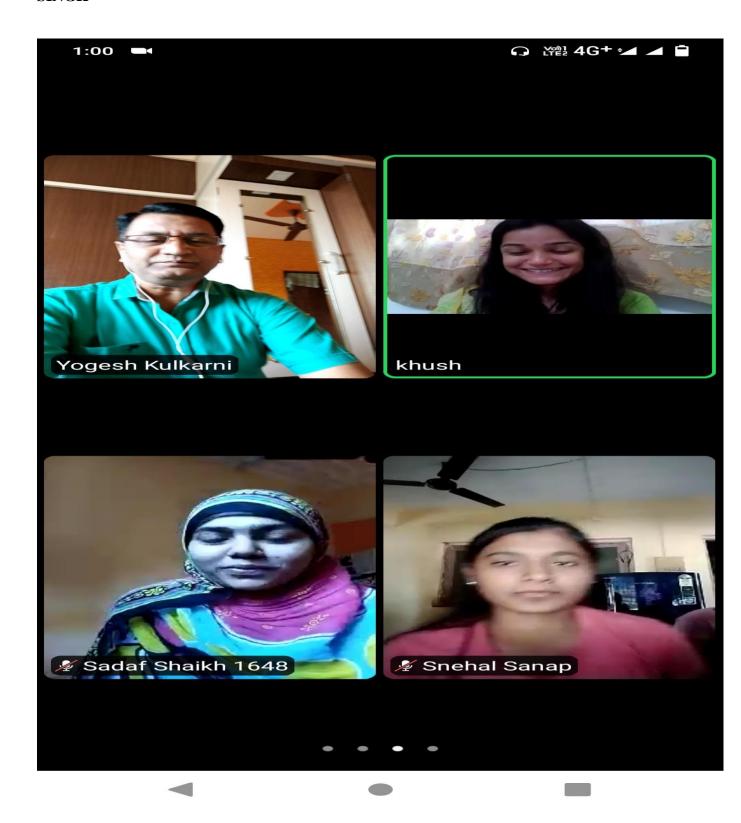
- Introduction of Banking
- Functions of Commercial Bank and Banking Services
- Role of RBI and Monetary Policy
- Inflation and Interest Rates
- Money Market, Capital Market and New Technology of Banking

COURSE COORDINATORS

- Dr. Yogesh Kulkarni, Sonopant Dandekar College, Palghar.
- Dr. Surajkumar Prasad, MVP Samaj KRT Arts and Commerce College, Vani, Nashik
- Miss. Khushbu Singh, Deputy Manager, Bank of Maharashtra, Branch Palghar



ONLINE GUEST LECTURE- DIGITAL BANKING- NEW ERA BY MISS. KHUSHBU SINGH



ONLINE GUEST LECTURE -NEW TECHNOLOGY OF BANKING - BY DR. SURAJKUMAR PRASAD



Report

To, The Principal, Sonopant Dandekar Arts, V.S. Apte Commerce and M.H. Mehta Science College, Palghar, Dist- Palgahr-401404 (M.S.)

Subject: Completion Report of Certificate Course in Business Economics for Banking.

Respected Sir,

It is my extreme pleasure to submit Course completion report of "Certificate Course in Business Economics for Banking" 2021-2022. The course has been commenced 12/08/2021. Following are Details with report to the course.

Sr. No.	Details of Course Completion Report		
1	Name of the Course	; (Certificate Course in Business Economics for Banking"
2	Department	: [Department of Business Economics
3	Course Coordinator	1 [Dr. Yogesh Madhukarrao Kulkarni
4	Duration of the Course	1	our Months (August to November)
5	Class of the Students Involved	! !	SY/TY,B.Com /BMS /BAF Students.
6	Mode of Lectures		Online (via Zoom) / Google Meet
7	Language	;	English
8	Total Lectures/ Sessions Hours		44
	Numbers of Teachers /Experts Involved		03
9	Number of Students Enrolled		152 students
10		1	Rs. 200/-
11	Course Timing	1	Afternoon-2 PM = 4 PM. Online examination (MCQ) - 60 Marks, Project Work = 25 Marks
12	Evaluation Process	:	and Attendance Marks - 15 Marks - Total = 100 Marks
13	Date of Examination		31 st January 2022 Time : 5:00pm to 6:00pm
14	Total Appear Students	1	152
15		1	33
16		1	119

Dr. Yogesh M. Kulkarni Course Coordinator Head

Date: 29/03/2022

Dept. of Business Economics: