



Rayat Shikshan Sanstha's

C. D. Jain College of Commerce, Shrirampur

Dist – Ahmednagar, Pin - 413709

NAAC Re-accredited 'A' Grade

ISO 9001-2015 certified

Year of Est. 1962



PROSPECTUS 2021-2022 SENIOR COLLEGE

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Rayat Shikshan Sanstha, Satara

C. D. Jain College of Commerce, Shrirampur

COLLEGE DEVELOPMENT COMMITTEE

(2017-18 to 2021-22)

(Constituted as per the Maharashtra University Act 2016)

Members of the College Development Committee

1.	Hon. Sou. Meenatai Manikrao Jagdhane	Chairman
	(Representative of Chairman)	
2.	Hon. Secretary Rayat Shikshan Sanstha, Satara	Member
3.	Hon. Raosaheb Nathaji Mhaske Patil Local Representative (Social Service Dept.)	Member
4.	Hon. Prakash Ramrao Nikam Patil Local Representative (Entrepreneur Dept.)	Member
5.	Hon. Adv. Vijayrao Sahebrao Bankar Local Representative (Education Dept.)	Member
6.	Hon. Dr. Rajiv Raosaheb Shinde Local Representative (Research Dept.)	Member
7.	Dr. B. B. Bawake (Principal's Representative)	Member
8.	Dr. R. P. Kalamkar (Teacher's Representative)	Member
9.	Dr. S. B. Sayyed (Teacher's Representative)	Member
10.	Shri. S. Y. Hase (Non-Teaching's Representative)	Member
11.	Mr. Vivek Milind More (Co-ordinator, IQAC)	Member
12.	President College Student Council	Member
13.	Secretary, College Student Council	Member
14.	Principal, C. D. Jain College of Commerce, Shrirampur	Secretary

The Complete Commerce College

(From 11th Std. to Ph.D. in Commerce)

FEATURES

- Highly qualified & experienced faculty Research Centre in Commerce.
- University recognised M.Phil + Ph.D. Guides.
- Well-equipped computer centre.
- A well-furnished online teaching center of commerce.
- Rich library with large no. of books, journals, periodicals etc.
- Competition Examination centre helps the students by preparing them to appear in MPSC and (IBPS) banking examinations.
- To help rural students to use computers are persuaded to undergo computer application course or other certificate courses in the subject.
- The college conducts seminars / conferences almost every year on various current issues relevant to the business and commerce.
- Several faculty members are in the Board of studies of the University.
- The college maintains good connection with the NGOs. The DIC of Ahmednagar arranged in the campus "Entrepreneurship Development Programme" for new aspirant among the students.
- When the Central budget is presented, the college arranges discussion on it for enlightening students and the public on budget proposal.
- Earn and learn scheme is effectively implemented. Many students are benefited by the scheme.
- Commerce laboratory is an innovative mechanism where students are trained practical and useful information on different types of documents used in industrial and commercial transactions.
- The alumni profile is very high and includes prominent personalities not only in business and commerce but also in administration, politics contracting, banking education etc.
- Several teachers have written text books in various subjects.
- Career Oriented Courses in Marketing, Banking and Office Automation.
- C.A., C.S. Foundation Guidance Centre.
- Share Market Guidance Centre.

IMPORTANT

Student should see the Notice Board every day. The college authorities will not be responsible for any loss.

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1. GENERAL INFORMATION:

1.1 Rayat Shikshan Sanstha, Satara

C. D. Jain College of Commerce is one of the flourishing branches of Rayat Shikshan Sanstha, Satara. We are fortunate enough to have a rich heritage of the Rayat Shikshan Sanstha having high repute, committed to social justice and national integration. The Sanstha was founded by Late Padmabhushan Dr. Karmaveer Bhaurao Patil, popularly known as 'Karmaveer Anna'. Karmaveer Anna, who followed the footsteps of Mahatma Jyotiba Phule and Rajeshree Chhatrapati Shahu Maharaja, firmly believed that education is the panacea for the social and economic problems of the society.

The foundation of the Sanstha was laid by opening a boarding house for students of all religions, castes and creed at village 'Kale' in Karad block of Satara district in 1919. In 1924 the head-quarter of the Sanstha was shifted to Satara.

Rayat Shikshan Sanstha has an outstanding place on the educational map of Asian Countries. Like its emblem, the ever green banyan tree the Sanstha has spread up its branches in the form of 42 colleges, 675 branches which includes Primary and Secondary schools, hostels, technical schools, agricultural schools, ladies' hostels, Ashramshalas (Residential schools), and other branches. There are 16,172 teaching and non- teaching employees, and 4,54,165 students. The branches of Rayat Shikshan Sanstha are spread up in 15 districts of Maharashtra and 1 district of adjoining state Karnataka. The Sanstha stands for the symbol of the aspirations of the common people i.e. 'Rayat' "Education through self-help is the Mootto" and the Sanstha strongly advocates the dignity of labour. Like its symbol the lush green banyan tree the Sasntha has stood the test of time and is ever flourishing. The Sanstha has its own website which may be visited at www.rayatshikshan.edu.

1.2 Emerging C. D. Jain College of Commerce (From Teaching to Research)

Our college popularly known as 'C. D. J. College' is one of the most flourishing branches of the Rayat Shikshan Sanstha, Satara. Shrirampur, which is a new township, developed and progressed basically as a business town. From 1940 to 1960 it was nationally known as 'gur' (Jaggery) market and from 1960s as 'Sugar' market. It has rail and road links with other major towns and cities. A number of sugar factories and M.I.D.C. have sprouted in the vicinity. Business men of varied religions have flocked into this town and therefore it has cosmopolitan atmosphere. The town is famous for its hospitals and various medical services.

The local traders and intelligentsia naturally felt the need of a college imparting commerce education. Rayat Shikshan Sanstha took an appropriate decision in June 1962 and established a separate single faculty commerce college at Shrirampur. A local social worker and businessman and philanthropist Late Chandrabhan Roopchand Dakale generously donated a sum of two lakh rupees. With the financial help of the local people and the grants from the University Grants Commission, the college is now fully flourished.

The college complex is located on a 16 acre plot. With a fully built up space of about 6642.40 Sq.m. it offers all modern amenities required for the all-round development of the students. The college has all modern facilities such as hostels for girls, library, reading hall, ladies room, seminar hall, audio-visual library, computer and Wi-Fi facility, gymnasium,

multi-purpose hall, play grounds, staff quarters etc. Apart from undergraduate and postgraduate courses in commerce the college offers Common Proficiency Test and other skill oriented short term courses are also conducted by the college. In the year July, 2019 NAAC, Bangalore, has re-accredited our college with 'A' Grade with CGPA 3.14.

From June 2007 the college has been sanctioned Research Centre in Commerce by Savitribai Phule Pune University. This centre runs M.Phil and Ph.D. Programme.

A student admitted to XI class can pursue his studies right up to M.Phil and Ph.D. From June 2007 the college has launched the UGC sponsored 'Career Oriented Programme in Marketing', 'Banking', 'Office Automation' and 'Agro Business Management'.

The college has a separate Competitive Examination Cell. The desirous students are trained for UPSC, MPSC, Bank Exams and other competitive exams. From June 2007, more stress is being given on Soft Skills Development Programme along with training in communication skills to enhance the employability of the students.

2. Goals and Objectives:

C. D. Jain College of Commerce is one of the forty two colleges run by the Rayat Shikshan Sanstha and is affiliated to the Savitribai Phule University of Pune. The college has its own goals and objectives and also strives to achieve the ones set by the Rayat Shikshan Sanstha and the University of Pune.

Along with the overall development of the student and shaping his destiny the Rayat Shikshan Sanstha firmly believes in the utliftment of the rural community in general and the downtrodden in particular. With this aim, the Sanstha has penetrated into rural, hilly and uncommunicable areas of Maharashtra. Most of our students come from very poor families and are generally first generation learners. Our aim is to retain these students in the educational stream by providing them care and guidance and also 'Earn and Learn Scheme' for the needy. The motto of the Sanstha is 'Education Through Self Help'.

The college is affiliated to the University of Pune, which is one of the leading universities in the country and which has been accredited 5-star status by the National Assessment and Accreditation Council (NAAC).

The motto of the university is य: क्रियावान स: पंडित: (One who dares to act is the real pandit or scholar). The university believes in the use of knowledge for economic and social progress. Like Rayat Shikshan Sanstha, the university is vowed to eradicate social evils such as casteism, illiteracy, superstitions and socio-economics disparity.

With a firm belief in the above goals and objectives the college through its educational and co-curricular activities, is striving to achieve these cherished dreams. Ours being a solely commerce college, more stress is laid on the employability of the students. The term commerce as is normally defined, includes, trade and aids to trade.

3. Admission Guidelines:

Admissions are given as per merit and norms as laid down by the Savitribai Phule Pune University, Pune the Government and the Management of the college. The Principal reserves the right to amend / modify the guidelines regarding admissions, as and when such amendments / modifications are received from the above authorities.

Parents / Students are requested to go through the guidelines given below and also see the notices put up on the college notice board, before seeking admission.

The admissions to the college shall be subject to the following terms and conditions:

- a) Students should personally take admissions and use only the prescribed forms allotted with the college prospectus.
- b) Admission committee for each class helps the students in making proper choice of optional subjects.
- c) All admissions shall be provisional and subject to confirmation by the Principal and University.
- d) Following students are eligible for admission to first year

• B.Com Course (F.Y.B.Com.):

- 1) Those who have passed HSC (Std. XII) in either commerce, Arts or Science wing; or
- 2) Those who have passed two years Diploma in Pharmacy conducted by the Savitribai Phule Pune University or
- 3) Those who have passed Diploma in Engineering conducted by the Technical Education Board, Govt. of Mahrashtra.

The candidates seeking admission should submit following documents:

- 1) Certificate of passing and statement of marks of the qualifying examination in original and two Xerox copies.
- 2) Original school leaving certificate.
- 3) Students seeking admission to F.Y.B.Com class have to purchase eligibility form the university of Pune and submit it after due formalities.
- 4) Students coming from any other colleges affiliated to the University of Pune should produce Transfer Certificate from the concerned college.
- 5) Students migrating from another Universities should submit eligibility certificate from the concerned universities.
- 6) In case of break in education the students should submit Gap Certificate.

B.Com Course with Choice Base Credit System

• ELIGIBILITY

- a) No Candidates shall be admitted to the First Year of the B.Com. Degree Course (2019 pattern) unless he/she has passed the Higher Secondary School Certificate Examination of the Maharashtra State Board of Higher Secondary Education Board or equivalent or University with English as a passing Course.
- b) No candidate shall be admitted to the Third Semester examination of the second year unless he/ she has cleared first two semesters satisfactorily for the course at the college affiliated to this University.
- c) No candidate shall be admitted to the Third Year B.Com. (Fifth semester) Degree Course (2019 pattern) unless he/she has cleared all the papers of first and second semester Examination of F.Y. B.Com. and has satisfactorily kept terms for the second year (Third and Fourth Semester) and also fifth semester for the third year of B.Com satisfactorily in a college affiliated to this University.

• **A.T.K.T. Rules** :

- If a candidate fails in all the courses (subject heads) of passing of semester I shall be allowed to proceed semester II. However, a student who fails in four theory courses and two practical courses at semester I and II taken together may be admitted to semester III & IV.
- If a candidate fails in all the courses (subject heads) of passing of semester III shall be allowed to proceed to semester IV.
- If a candidate fails in all the courses (subject heads) of passing of semester V shall be allowed to proceed to semester VI. However, a student who fails in four theory courses and two practical courses at semester III and IV taken together may be admitted to semester V & VI.
- No candidate shall be allowed to proceed to semester V unless the candidate has cleared semester I & II in all courses (Subjects).
- ATKT rules are applicable for 2nd and 4th semester.

COURSES CARRYING PRACTICALS:

- a) Each practical course will be of one credit.
- b) There will be practical and practical examination for semester I and II of the F.Y.B.Com. For the Course Financial Accounting.
- c) There will be practical and practical examinations for the special Courses (Discipline Special Elective) of S.Y.B.Com. (Semester III and IV) and of T.Y.B.Com. (Semester V & VI)
- d) There will be Practical for the S.Y.B.Com level Compulsory Course Business Communication (Semester III and IV) & for T.Y.B.Com Auditing and Taxation (Semester V) & (Semester VI)
- e) A Student must offer the same Special Course at T.Y.B.Com. (Semester V & VI) which he / she has offered at S.Y.B.Com. (Semester III and IV)
- f) In an exceptional case, a student may change the Course chosen by him at third and fourth semester of second year during the first semester of the third year provided he keeps the additional terms of the Course at S.Y.B.Com.

STANDARD OF PASSING

A candidate is required to obtain 40% marks in Internal Assessment, Practical Examination and Semester End University Examination.

It means that passing separately at internal assessment, practical examination and semester end university examination is compulsory.

METHODS OF EVALUATION, PASSING, AND EVALUATION CRITERIA:-

The evaluation of students will be done on three parameters:-

a. Internal assessment

e. Assignments

- b. Practical Examination (list of Courses having practical is given in note No. 4)
- c. University examination for university examination, question papers will be set for seventy marks (three hours duration)

Evaluation will be done on a continuous basis, three times during each semester. Internal assessment will be of 30 marks. The colleges need to adopt any three out of the following methods for internal assessment:-

a. Written examination c. Presentations

b. Quiz f. Tutorials

4. Prescribed Subjects, Internal Assessment & Examinations for the Three year CBCS **B.Com Degree Course:**

The student shall offer seven subject in the first year and six subjects each in the second and third year as under:

F.Y.B.Com (Revised Course with CBCS from June 2019)

■ Compulsory Group:

- 1. Functional English
- 2. Financial Accounting

d. Projects

- 3. Business Economics (Micro)
- 4. Mathematics and Statistics OR 4. Computer Concepts and Application
- 5. Optional Group 'A' (Any one of the following)
 - a) Banking and Finance
- b) Organisation Skill Development

g. Oral examination

c) Co-operation

6. Optional Group 'B' (Any one of the Following)

- a) Marketing and Salesmanship.
- b) Consumer Protection and Business Ethics
- c) Business Environment and Entrepreneurship
- 7. Additional Marathi OR Additional English (for English Medium students)

Add-on Course: For each semester one add-on course is compulsory

- 1. Tally
- 2. Employability Skills and Enhancement Programme

Note: 2 Credit Compulsory course for First Year students in

Democracy, Election and Governance

Physical Education Examination: 2 Credit for Physical Fitness Norms

Skill Development Short Term Courses:

One Compulsory Short Term Course for each Student to First Year, Second Year and Third Year.

- **E)** Internal Examination of 30 numbers (marks) is compulsory to all the students. It is treated as a separate head of passing. The numbers (marks) obtained by the students will be included in the final mark list.
- F) Fees for Computer Concepts and Application is Rs. 500/-.

• S.Y.B.Com with CBCS (Revised Course from June 2019)

A) Theory Papers:

Compulsory Group

- 1) Business Communication
- 2) Corporate Accounting
- 3) Business Economics (Macro)
- 4) Business Management
- 5) Elements of Company Law

6) Optional Group (Any one of the following special subject – Paper I)

- a) Business Administration
- b) Banking and Finance
- c) Cost and Works Accounting
- d) Business Entrepreneurship
- e) Marketing Management

B) Practicals:

There will be practical examination for 20 numbers (marks) for the subjects mentioned in optional group and Business Communication.

C) A Course in Environment Awareness (2 Credits)

A certificate course in Environment Awareness is compulsory for S.Y.B.Com class for Semester IV.

• T.Y.B.Com with Choice Based Credit System

- i. **Eligibility:** No candidate shall be admitted to the T.Y.B.Com unless he / she has passed in all the papers at the F.Y.B.Com examination and has satisfactorily kept two terms for the S.Y.B.Com in a college affiliated to University.
- ii. A student who fails in two theory papers and one practical head of passing at S.Y.B.Com may be admitted to T.Y.B.Com

There are six papers for T.Y.B.Com class.

A) Theory Papers (Compulsory Group)

- 1) Business Regulatory Framework
- 2) Advanced Accounting
- 3) Indian & Global Economic Development **OR** International Economics
- 4) Auditing and Taxation

5 & 6) Special Paper II & III (selected at S.Y.B.Com)

- a) Business Administration Paper II & III
- b) Banking & Finance Paper II & III
- c) Cost and Works Accounting Paper II & III
- d) Business Entrepreneurship Paper II & III
- e) Marketing & Management Paper II & III

Note: A student must offer the same special subject at T.Y.B.Com which he has offered at S.Y.B.Com.

Specific Add-on Course related to specialised course / internship for Semester VI.

■ STANDARD OF PASSING

- i) Each theory & practical examination is a separate head of passing.
- ii) The candidate who has secured at least 40% numbers (marks) in each head will be declared to have passed in the paper.
- iii) The class shall be awarded to the B.Com degree on the aggregate numbers (marks) obtained by the candidate in the second and third year of examination.

Master of Commerce (M.Com.)

Semester Pattern with (CBCS) Credit System with effect from June 2019

• Objectives:

- a. To equip and train Post Graduate students to accept the challenges of business world by providing opportunities for study and analysis of advanced commercial and business methods and processes.
- b. To develop independent logical thinking and facilitate personality development.
- c. To equip the students to seek suitable careers in management and entrepreneurship.
- d. To acquaint students with significance of research in business.
- e. To impart skills regarding methods of data collection and their interpretations.
- f. To develop communication and analytical skills among students.

1. Duration:

The M.Com. Course will be of Two Years duration consisting of two part. I.e. Part I and Part II. Each part is having Two Semesters.

Thus, the M.Com. Course is of Four Semesters. For each Semester, there will be Four Papers of 100 marks each. M.Com. Degree will be of 1600 marks in aggregate.

Duration and Structure of Programme:

The M.Com (Semester pattern with Credit System) degree Programme shall be of 2 years' duration divided into two parts, Part I and Part II, and 4 semesters.

2. Eligibility:

The student who has passed any Bachelors degree of this University or any other recognized University shall be held eligible to be admitted to M.Com. Course.

3. Course Structure:

The M.Com. degree course will be of two-year duration consisting of four semesters and of minimum 64 credits as below:

Sr. No.	Semester	Total Credits
1	Semester I	16
2	Semester II	16
3	Semester III	16
4	Semester IV	16
	Grand Total	64

Four extra credits for project work at 4th Semester (This will include credits for fieldwork, data presentation and report writing)

In each Semester, there will be four papers of 100 marks each out of which 40 marks will be for Internal Assessment (attendance, home assignments, class tests, long term papers, classroom presentation and 60 marks for University Examination. Thus M.Com. degree examination, four Semesters shall be of 1600 marks.

In addition to the above, students are required to secure following ten credits. These credits are compulsory in nature.

Semester	Human Rights	Introduction to cyber security / information security	Skill development	Total Credits
Ι	1 Credit	1 Credit		2 Credit
II	1 Credit	1 Credit		2 Credit
III		1 Credit	2 Credit	3 Credit
IV		1 Credit	2 Credit	3 Credit
Total Credit	2 Credit	4 Credit	4 Credit	10 Credit

• Rules for admission to M.Com with CBCS Course :

- 1. Students passing B.Com examination will be admitted to M.Com programme as per merit. The merit will be determined on the basis of numbers (marks) obtained by the applicants in B.Com degree examination.
- 2. The incomplete application form will not be considered.
- 3. Applicants should attach a photo copy of the marks list of B.Com examination with the application form.
- 4. The candidate should not attach the original documents to the admission form. He will have to produce the original documents at the time of personal counselling and final admission.
- 5. Admission will be finalized after personal counselling.
- 6. Once the candidate is selected to M.Com course and is informed accordingly, he should seek admission before the stipulated date otherwise he may lose his opportunity of seeking admission, the candidate next to him would be invited for the admission.
- 7. Fees once paid will be refunded as per university rules and regulations. (Circular No. PGS/542, dated 17.02.2011)
- 8. At least 75% attendance of the student is required for eligibility to appear for examination.

4) The Scheme of Papers –

■ M.Com Part I, Semester – I

Compulsory Subjects:

1. Management Accounting

2. Strategic Management

Special Subjects:

- 3. Advanced Accounting and Taxation Paper I (Advanced Accounting)
- 4. Advanced Accounting and Taxation Paper II (Income Tax)

■ M.Com Part – I Semester – II

Compulsory Subjects:

1. Financial Analysis and Control 2. Industrial Economics

Special Subjects:

- 3. Advanced Accounting and Taxation Paper III (Specialised Areas in Accounting)
- 4. Advanced Accounting and Taxation Paper– IV (Business Tax Assessment and planning)

■ M.Com Part-II Semester-III

Compulsory Subjects:

1. Business Finance 2. Research Methodology for Business

Special Subjects:

- 3. Advanced Accounting and Taxation Paper V (Advanced Auditing)
- 4. Advanced Accounting and Taxation Paper VI (Specialised Auditing)

■ M.Com Part-II, Semester – IV

Compulsory Subjects:

1. Capital Market and Financial Services 2. Industrial Economic Environment

Special Subjects:

- 3. Advanced Accounting and Taxation Paper—VII (Recent Advances in Accounting, Taxation and Auditing)
- 4. Advanced Accounting and Taxation Paper VIII (Project work / Case studies)

5. Scheme of Teaching

There will be 4 lectures of 60 minutes each per week per paper. The college / department is free to arrange for teaching of Part I or II course or both courses simultaneously.

- **6. Scheme of Examination:** The examination of regular students of M.Com. degree course of the University of Pune admitted in the academic session 2019-20 and after shall be based on:
 - (a) Semester Examination
 - (b) Continuous Assessment
 - (c) Choice Based Credit System, and
 - (d) Semester Grade Point Average and Cumulative Grade Point Average System

For each paper of 100 marks, there will be an Internal Assessment (1A) of 40 marks and the University Examination (UE) of 60 marks/ 3 hours' duration at the end of each semester.

A candidate who will secure at least 40% marks allotted to each paper will be given 4 credits. A candidate who does not pass the examination is any subject or subjects in one semester will be permitted to appear in such failed subject or subjects along with the papers of following semesters.

The Internal Assessment for each paper will be 40 marks, which will be carried out by the department during the term. The Internal Assessment may be in the forms of written test, seminars, term papers, presentations, assignments, orals or any such others. The distribution of internal assessment marks shall be as follows:

Mid Term Test	20 Marks
Presentation / Role Play	10 Marks
Group Discussion/Case studies	10 Marks

Research project work:

There will be a Research Project to be prepared by a student during the fourth semester. The objective of the project work is to introduce students to research methodology in the subject and prepare them for pursuing research in theoretical or experimental or computational areas of the subject. The project work is to be undertaken under guidance of a teacher allotted to a student by the department.

Division of Marks		
Synopsis with working bibliography (Internal Assessment)	40	
A full project Report (Minimum 50-80 pages)	40	
Viva Voce	20	
Total	100	

As the Research Project is based on the self-study done by the candidate and evaluated for 100 marks altogether, having four credits. The project may be evaluated by two examiners one internal and one external, selected from the panel of PG examiners of the University. The Viva voce must be conducted by the teachers selected out of the panel of PG examiners maintained by the University.

The candidates have to submit the project 15 days before the commencement of the fourth semester university examination. The project report shall be type-written and submitted in duplicate. A candidate who fails to submit the project may resubmit the same in the subsequent semester examination for evaluation. The project work activities must be duly supported by documentary evidence to be endorsed by the Head or Guide.

7. Standard of Passing:

A candidate is required to obtain 40% numbers (marks) in each of course. It means passing separately at internal examination and semester examination is compulsory.

8. Standard of passing:

A candidate shall be declared to have passed in the paper provided he/she has secured minimum GP of 4.5 in the UNIVERSITY EXAMINATION and GRADE POINT AVERAGE of 4.0 in aggregate of UNIVERSITY GRADE and INTERNAL ASSESSMENT taken together.

9. Classification of successful candidates:

Candidates who secured not less than 60% of aggregate marks (INTERNAL ASSESSMENT +UNIVERSITY EXAMINATION) in the whole examination shall be declared to have passed the examination in the first class. All other successful candidates shall be declared to have passed in second class. Candidates who obtain 70% of the marks in the aggregate (INTERNAL ASSESSMENT +UNIVERSITY EXAMINATION) shall be deemed to have passed the examination in first class with distinction.

A student who passes in all the courses will be declared to have passed the M.Com. degree with the following honours.

CGPA in (4.00, 4.99)	_	Pass Class
CGPA in (5.00, 5.49)	-	Second Class
CGPA in (5.50, 5.99)	-	Higher Second Class
CGPA in (6.00, 7.99)	-	First Class
CGPA in (8.00, 10,00)	-	First Class with Distinction

10. Scheme of Credits:

Sixty (60) hours of teaching will lead to three credits (which mean four hours per week teaching in one semester) and long term paper as well as presentation will carry one credit. Each semester shall have 16 credits.

11. Structure of Transcript:

At the end of each semester, student will be given a transcript showing the performance and result in each course. The transcript shows, for each course the title of the course, credit values, grade in UNIVERSITY EXAMINATION, grade in INTERNAL ASSESSMENT, grade point index, result as pass or fail. Also, the semester grade point average (SGPA) and cumulative grade point average (CPGA) will be shown. Further the equivalent percentage of marks corresponding to SGPG or CGPA to equivalent percentage is given by:

Marks	Grade	Grade Point
100 to 75	O : Outstanding	06
74 to 65	A: Very Good	05
64 to 55	B : Good	04
54 to 50	C : Average	03
49 to 45	D : Satisfactory	02
44 to 40	E : Pass	01
39 to 0	F : Fail	00

(C) GPA	Grade
05.00 - 6.00	О
04.50 – 04.99	A
03.50 - 04.49	В
02.50 - 03.49	С
01.50 - 02.49	D
00.50 - 01.49	Е
00.00 - 00.49	F

12. Distribution of Lectures:

There will be 60 lectures for each subject to cover the entire teaching of 4 credits. This will be distributed as follows:

Particulars	Periods
Teaching session per programme	48
Assignment/ Test	04
Role play/ Group Discussion	04
Case studies and presentation	04
Total	60

13. Standard of Passing

A. Regular students: -

A candidate is required to obtain 40% marks in each of course in both Internal Assessment and Semester end. It means passing separately at Internal Assessment and semester Examinations is compulsory.

14. Award of Class

- a. The class in respect of M.Com. Examination will be awarded on the basis of aggregate marks obtained by the candidates in all the sixteen papers at the Semester I, II, III, and IV together.
- b. Improvement: A candidate having passed M.Com. Examination will be allowed to improve the performance. The same is termed as 'Class Improvement Scheme' under which improvement of performance shall be allowed only at the Semester end Examination.
- c. A candidate after passing M.Com. Examination will be allowed to appear in the additional Special Subject after keeping necessary terms in the concerned special subject only, for which a passing certificate will be issued.

15. Medium of Instruction:

The use of Marathi is allowed for writing answers in the examination except for following courses:

- a. Management Accounting
- b. Financial Analysis & Control
- c. Business Statistics,
- d. Advanced Accounting and Taxation
- e. Advanced Cost Accounting and Cost Systems.
- **16.** A student (Regular / External) will be admitted to Revised M. Com. CBCS Course with effect from June 2019. For the students who have completed the terms for the First Year as per Old Course will be admitted to the Second Year as per Old Course M. Com. The examination as per Old Course will be held simultaneously for three years from April / May 2020.

5. SCHEDULE OF COLLEGE HOSTEL FEES

Particulars	First Term		Second Term	
	Gents	Ladies	Gents	Ladies
Admission Fee	100	100		
Room Rent	800	2100	800	2100
Water & Elec. Charges	300	350	300	350
Grand Total	1200	2550	1100	2450

6. REFUND OF FEES

Rules of refund as per as Pune University Circular No. PGS/542 dated 17/02/2011:

1) If a student desires to cancel his admission within ten days from the commencement of the academic year, all fees (except admission fee) will be refunded to the student after deducting 20% of tuition fees.

- 2) If the student desires to cancel his admission within 30 days from the commencement of the academic year. Only tuition fees will be refunded after deduction 40%. No other fees will be refunded.
- 3) If a student wishes to cancel his admission after 30 days from the commencement of academic year. No fee will be refunded under any circumstances.

• Refund of Caution Money and Library Deposit:

- 1) Students are advised to preserve their receipt of deposit carefully and submit it to the college account counter along with the application claiming the refund.
- 2) Students are advised to claim their deposits within one year. No refund will be made after the expiry of one year.
- 3) After the expiry of one year period the unclaimed deposits of all students will be forfeited and no claim in any circumstances will be entertained.
- 4) No application for refund will be entertained without the receipt of deposit.

7. CONCESSIONS AND SCHOLARSHIPS

A. CONCESSIONS:

Term & Conditions for Government Concessions:

- 1) A Student entitled to government fee concession shall declare the category of Govt. Concession he is eligible for and shall produce documentary evidence at the time of admission. For all the Govt. Concessions, students will be required to submit their applications dully filled in along with necessary documents within 10 days from the date of admission failing which the college will not be responsible.
- 2) In case the student is not awarded the Govt. Concession, he will have to pay remaining fees immediately.
- 3) E.B.C. and freeship is available for eligible students.

B. SCHOLARSHIPS:

1) Scholarships are available for different category students as per the government rules.

C. ENDOWMENTS:

Prizes	Criteria	Prize
1. Late Datta Mokashi	First in F.Y.B.Com.	Cash
2. Alumni Association C.D.J. College	First in S.Y.B.Com.	Cash
3. Mohaniraj Bagul Vrf. Vishnu Agency	First in B.Com.	Cash
4. Shri. Manikrao Sukhdeo Jagdhane	First in B.Com.	Cash
5. Ex. Prin. Late Namdeorao Waman	First in B.Com.	Cash
6. Late Parvatabai Kurhe	First in the HSC Exam	Cash
7. Ex. Late Prin. Namdeorao Waman	First in M.Com.	Cash
	First in PGDBM	
	General Champion	
8. Late A.N. Girme	Ladies First in T.Y.B.Com.	Cash
9. Almni Association C.D.J. College	First in M.Com.	Cash

8. CODE OF CONDUCT:

Please refer Savitribai Phule Pune University Link (http://www.unipune.ac.in/pdf files/ law/Ordinance-4-1-17.pdf)

Under section 87 of the Poona University Act 1994 following rules regarding discipline and good conduct are framed:

- 1. Every student, during term of the course, shall be under disciplinary jurisdiction of the Competent Authority which shall take appropriate action, in case of indiscipline misconduct on part of the students.
- 2. Definition: In this Ordinances unless the context otherwise requires.
 - i) Student means and includes a person who is enrolled as such by the University Affiliated College or Recognized Institution for receiving instructions and or qualifying for any degree or diploma or certificate of the university.
 - ii) Institution means and includes University/Affiliated College/Recognized Institutions as the case may inclusive of Campus, Hostels, Playgrounds, Laboratory, Libraries, and Gymnasium thereof.
 - iii) Competent Authority for the purpose of the ordinance means and includes head of the teaching department of the University, Principal of the Affiliated College; Head of the Recognized Institution of the concerned students as such other persons, vested with the authority by Vice- Chancellor for external students. Provided in respect of mis- conduct regarding University examination, Executive Council shall only be Competent Authority.
- 3. Obligations of the Students: Every student shall all time
 - i) Conduct himself properly
 - ii) Maintain proper behavior.
 - iii) Observe strict discipline both within the campus of the institution, Hostel and also outside in buses, trains or at places, picnic, Educational trips, or at playgrounds.
 - iv) Ensure that no act of this consciously or unconsciously bring the institution or any establishment or authority connected with into dis-repute.
 - v) Shall not lodge any complaint or make any representation regarding any matter connected with institution to the press or other outside institution/agency etc. without forwarding the same through the Head of the concerned Institution.
- 4. Any act of a student which is contrary to the provisions of clause shall constitute misconduct and /or indiscipline, which terms shall mean and include, among others any one or more of the acts jointly or severally, mentioned hereinafter, namely:
 - i) Any act that directly or indirectly causes or attempts to cause disturbance in the lawful functioning of the Institution.
 - ii) Bunking lectures, practices, tutorials and other courses as may be prescribed.
 - iii) Repeated absence form lectures, tutorials, practicals and other courses as prescribed.

- iv) Canvassing for or accepting contribution or otherwise as sociating himself with raising of any fund or any collections in cash or in kind in pursuance of any object what so ever without the previous sanction of the Competent Authority.
- v) Occupation of any building such as, hostel room, residential quarter or such other accommodation in the premises owned or hired by the Institution, without prior permission from the Competent Authority.
- vi) Permitting or conniving with any person not authority any hostel room, residential quarter or any accommodation or any part thereof the Institution.
- vii) Securing admission in the Institution, to any undergraduate or post graduate programme or any other course by fabrication or suppression of acts or information.
- viii) Obstruction to any student or group of students in his or their legitimes activities as such, whether in the classroom, laboratories, fields, playgrounds gymnasium or places of social and cultural activity within the campus of the institution.
- ix) Suppressing material information or supply of false information to the institution for seeking any privilege.
- x) Possessing or using any fire arms lethal weapons, explosive- dangerous or corrosive substance on the premise of the Institution.
- xi) Possessing or consuming any poisonous or stupefying drugs or intoxicant in any form in the institution.
- xii) Ragging, bullying or harassing any student in Institution or outside thereof.
- xiii) Including in any act as would cause annoyance, embarrassment to any other student or member of the authority of the Institution, to staff member or any member of the family of the staff.
- xiv) Indulging in any act of violence, assault, intimidation or threatening in the institution or Hostels or outside that of.
- xv) Destroying or attemption to destroy or tamper with any official record or document of the Institution.
- xvi) Conduct, unbecoming of the student, at any meeting or special function or sports and cultural activities arranged by the institutions or at any other public place.
- xvii) Stealing or damaging any form produce or any properly belonging to the Institution, staff member of the Institution or any other student.
- xviii)Instigating violence or participating in any violent stations or violent agitation or violent strike in the Institution.
- xix) Instigating or participating in any gherao of any official of staff member of the Institution.
- xx) Violation of any of the Rules and Regulations of the Institution or orders of the Competent Authority.
- xxi) Gambling in any form in the Institutions.

- xxii) Disorderly behavior in any form or any act specifically forbidden by the Competent Authority.
- xxiii)Refusal to appear to give evidence before enquiry officer appointed by the competent authority with respect to a charge against him.
- xxiii) Any act violating any provision of the Poona University Act. 1974 statutes, ordinance, rule made thereunder.
- xxv) Conviction, in the Court of Law for criminal offence, involving moral turpitude.
- xxvi) Any other act not specifically mentioned here to before which whether by commission or omission, as would in the circumstances of the case be considered by the Competent Authority as an act of misconduct and / or indiscipline.
- 5. The Competent Authority may impose any one or more of the following punishments on the students found guilty or misconduct, indiscipline, in proportion there of:
 - a) Warning / Censure / Reprimand.
 - b) Fine not exceeding Rs. 1,000/-
 - c) Cancellation of the scholarship / award / prize / medal, awarded to the student by the concerned institution, with prospective effect.
 - d) **Expulsion** form the concerned Institution.
 - e) Debarring form admission to a course or courses of study in the concerned institution debarring from appearing for examination or examinations, conducted by the Institution concerned, for a specific period, not exceeding five years.
 - f) Cancellation of the result of the student concerned in the examination of the concerned institution, in which he has appeared.
 - g) **Rustication** from the institution.
- 6. If the Competent Authority is satisfied that there is a prima facia case for inflicting penalties, mentioned in Clause No. 5, it may itself or through other person / persons, authorised by it, for this purpose, shall make enquiry, in following manner.
 - a) Due notice in writing shall be given to the student concerned about his alleged act of misconduct / indiscipline.
 - b) Student charged shall be required within 15 days of the notice to submit his written representation about such charges.
 - c) If the students fails to submit his written representation within specified time limit. The enquiry may be held expert.
 - d) If oral evidence of the witness against student is recorded by the Enquiry Authority, the student charged shall be given an opportunity to cross examine the witness concerned.
 - e) If the student charged, desire to see the relevant documents, such of the documents, are being taken into consideration or are to be relied upon for purposes of proving the charge or chares, may at the discretion of the Enquiry Authority, be shown to him after the notice as provided in sub clause (I) above is furnished to him.

- f) The student charged shall be required to produce documents if any in support of his defence. The Enquiry Authority may admit relevant evidence, documentary or otherwise at any stage before the final orders are passed.
- g) Legal practitioner shall not be allowed to appear on behalf of the student charged, in the proceeding before the Enquiry Authority.
- h) Enquiry Authority shall record findings on each implication of miss conduct or indiscipline and the reasons for such findings and submit the report along with proceedings to the Competent Authority.
- i) The Competent Authority on the basis of findings, shall pass such orders as it deems fit.

Provided procedure prescribe above need not be followed and all or any of its provisions may be in the following circumstances:

- a) When the student charged admits the charges in writing.
- b) When the order of punishment is to be based on facts which have led to the conviction of the student charged, for the offence involving moral turpitude.
- c) When the student charged has ascended or for any other reasons is impracticable to communicate with him.
- d) If in the competent authority a punishment or fine not exceeding Rs. 50/- Reprimand Censure. Warning is sufficient.

If the punishment of rustication is imposed on a student by Principal of the College / Head of the Institution / Head of the Teaching Department of such other person in whom the authority is vested by the Vice – Chancellor for external students, such a student shall be entitled to prefer an appeal to the Vice-Chancellor or if the punishment is imposed by the Vice-Chancellor, student shall be entitled to prefer an appeal to the Executive Council of the University within thirty days of the receipt of the notice of the student.

In respect of such student, Head of the Institution shall maintain record of the punishment. The Institution shall, on each occasion of any punishment being imposed on any students intimate to Chancellor to be sent under Certificate of posting on any students intimate to Chancellor to be sent under a Certificate of Posting, the fact of such imposition to the parent or guardian to the student on the address available in the college records.

A copy of these rules shall be supplied to each student at the time of his admission to the Institution and a receipt for the same shall be obtained from the student. This receipt shall form a part of record of admission to the student.

If any foreign student is admitted for any course, concerned Institution shall send copy of the rules to the concerned foreign embassy and department of external affairs.

Other Disciplinary Rules -

- 1) Students should note that the Annual Social Gathering is not held in the College.
- 2) Following rules should be strictly adhered to regarding the use of cell phones
 - a) Cells should be switched off in the classrooms; reading hall and library.

- b) Cells should be switched to silent mode in the college premises and cell photography, F.M., and playing music is prohibited.
- c) Cell Phones are strictly prohibited in the examination hall.
- d) The students should always carry their ID cards with them.
- e) The students will have to pay for vehicle parking decided by the college authority.

9. ATTENDANCE AND GRANT OF TERMS:

- 1. According to the rules prescribed by the University of Pune, the minimum attendance required to be kept by the students is 75% of the total number of working days, on which the lectures are held.
- 2. The grant of term will be decided on the basis of following factors:
 - a) Attendance of lecture (Min 75 %)
 - b) Attendance of tutorials
 - c) Attendance of practical's d) Performance at terminal examination.
 - e) General behavior of the student inside and outside the college campus
 - f) Full payment of all the fees:
- 3. Students who request leave of absence from lecture / practicals / tutorials / exams should apply in writing to the Principal well in advance.
- 4. Irregular students will be Penalised.

10. GENERAL INFORMATION

a) Library:

Being a single faculty Commerce College due care has been taken to stock Library with large number of books regarding commerce, management, economics, law and other branches. Apart from the books prescribed and recommended by the University of Pune, the library has large number of books, especially regarding business education. The library subscribes to a number of journals and periodicals both in English & Marathi. New arrivals are displayed regularly. The students are advised to see the Librarian and enquire about the reading material, the library has good VCDs regarding commercial and management training.

b) Reading Hall:

The library has spacious Reading Hall where newspapers and magazines are available.

c) Book Bank:

The College has been operating the book bank scheme right from the year 1964. Through this scheme each student is given a set of text-books for the academic year. The student has to pay only ¼ price for the use of the books. This scheme has helped a number of economically disadvantaged students. Rules regarding this scheme are displayed on the library notice board.

■ Home Issue:

1) Every student admitted to the college can get any text, reference, recommended or general book from the library by depositing his I-card.

- 2) The books are given for a period of eight days.
- 3) In case of late return of books, students will have to pay the prescribed fine.
- 4) In case the book is lost or damaged the student will have to pay the full price of the book.

d) E-mail / Internet:

Free Internet & Wi-Fi facility is available for the students.

e) Computer Department

The fast changing scenario of the world and the need of the modern times indicates the importance of computer knowledge for the students and especially the students of commerce.

The college has made 219 computers with Internet facility available for students. The student of F.Y.B.Com can avail this facility by offering the subject like 'Computer Concepts and Applications' and the students of S.Y.B.Com can prefer the subject 'Computer Programming and Applications'. These courses are being taught in Marathi and in English.

f) Alumni Association:

The college has recently registered Alumni Association. The Reg. No. is Maharashtra 302/2018 Ahmednagar, dated 07.06.2018 as per Government of Maharashtra Act. 1860 (clause 21).

g) Gymkhana:

The college has a spacious playground with a running track. We have a cricket ground, basketball court, kho-kho ground and rope-climbing facility. For in-door games facilities we have a multi-gym, weight lifting equipment and all the infrastructure for wrestling. The students can avail the sport equipment and all the working days from the physical Director.

A Committee, consisting of Physical Director and teachers along with students representatives manage the sports activates.

h) National Service Scheme (NSS)

The college has a NSS Unit right from the year 1977. Students interested in manual and social work are advised to join the NSS Unit. The Unit conducts special camps in the nearby villages every year, apart from a number of programmes. Service is the soul and spirit of the NSS scheme. This is reflected in its motto "Not me but you" The NSS scheme was incepted on 2nd October 1969 on the eve of birth anniversary of Mahatma Gandhi, at the college level, with the aim to induce social awareness amongst the collegians. The scheme strictly adheres to Gandhi's dictum 'Go to Village' his concept of value based education' and the tenet of 'dignity of labour'. So our young and enthusiastic students are welcome to join the college NSS Unit which enrols about 200 students every year.

i) National Cadet Corps (NCC)

A unit of NCC functions in the college and is attached to 57 Maharashtra Bn. NCC Ahmednagar. Physically fit 54 students are admitted in the Unit after proper medical check-up.

J) Earn and Learn Scheme

Rayat Shikshan Sanstha advocated dignity of labour and self-reliance. 'Education through self – help' is the motto of the Sanstha and it was enunciated by its founder father, Karmveer Bhaurao Patil. Students in the college are encouraged to participate in the 'Earn and Learn Scheme' so that the develop love for physical work and earn their own living.

K) Darshan

The college publishes an annual college Magazine entitled 'Darshan'. Besides reviewing college activities, it publishes articles, short stories, poems etc. written by student.

L) Student's Council

The Student's Council is formed in accordance with the Maharashtra University Act and the directives received from the Savitribai Phule Pune University, Pune. The Principal is the Chairman of this Council. The Government of Maharashtra has passed a new University Act, in 2016 and has framed rules and regulations. The college will conduct the student's council as per newly formed act.

The aim of this Council is to encourage students to carry responsibilities and learn to arrive at balanced decisions after a thorough discussion of any problem / matter at hand. The genuine problems of the students will also be solved through this council.

11. COLLEGE ACADEMIC AND NON-ACADEMIC COMMITTEES:

A number of academic and non-academic committees arrange various activities in the college. They are engaged in intellectual, cultural and social activities. These committees help the students to look beyond the formal syllabus and learn more through active participation. The committees are

- 1. Staff Academy
- 3. Literary Association
- 5. Competitive Examinations
- 7. Students counselling cell
- 8. Extra-Mural Board
- 11. Soft skills Development Programme
- 2. Commerce Association & Planning Forum
- 4. Darshan (Annual Magazine)
- 6. Career Guidance and Placement Cell
- 8. Debating, Elocution & Quiz circle
- 10. Teacher -Guardian Scheme
- 12. Language Laboratory

12. C. D. JAIN CONSULTANCY:

Maharashtra Centre for Entrepreneur Development (MCED), the local banks and financial institutions and educational institutions frequently invite most of our faculty to deliver guest lectures on various commercial, monetary and financial aspects. From 2009, the college has decided to charge minimum fee for such services. Following services are to be rendered:

1) Income and Sales Tax

The rules and procedures regarding filling of Income and Sales taxes are frequently altered by the government and businessmen and common citizens need proper information and guidance on this aspect.

2) Portfolio Management:

Due to globalization the financial structure, interest rate structure, and the financial markets are in a flux. Here again the college offers guidance regarding tax planning and investment opportunities.

3) Business Solutions through Surveys:

The business world is changing rapidly and in this changing scenario the business communities have to face lot of problems regarding inventory management, financial management, labor problems, advertisements and marketing. The college welcomes any proposal regarding such problems & try to search solutions through surveys. Enthusiastic students would also render help to the faculty for conducting surveys.

4) NAAC Accreditation:

All the educational institutions affiliated to the various Universities and the Universities too have mandatorily get accredited from the National Assessment and Accreditation Council (NAAC), Bangalore before 31st December, 2018. The college have prepared its self-study report for accreditation and assessment.

13. RESEARCH CENTRE -

Research Centre in Commerce approved by the Savitribai Phule Pune University, Pune since June 2007.

14. M.PHIL AND PH.D. PROGRAMME COURSE -

M.Phil & Ph.D. Programmes in commerce are introduced by the college from June 2007-08 Academic year.

15. FACULTY PROFILE:

Dr. Suhas Nimbalkar Principal,

M.Com., B.Ed., M.Phil, Ph.D.

I) Commerce Department - Principal – Dr. Suhas Nimbalkar

M.Com., B.Ed., M.Phil, Ph.D.

1) Dr. R. P. Kalamkar Associate Professor

M.Com., DTL, M.Phil., Ph.D.

Member, BOS, Business Administration, Savitribai Phule Pune

University Pune

Mr. V. B. Nagpure M.Com., SET Asst. Professor
 Mr. M. A. Kekane M.Com, SET Asst. Professor
 Mr. S.V. Kulkarni M.Com, SET Asst. Professor

II) Economics Department-

1) Dr., S. B. Sayyed M.A. Ph.D Associate Professor

2) Dr. B.G. Tupe M.A., M.Phil., Ph.D. Asst. Professor

III) Department of Physical Education -

1) Mr. V. S. Pawar M.Com, M.P.Ed., SET

Director of Physical Education – SET

IV) Department of English-

1) Dr. B. B. Bawake M.A., (SET) ., B.Ed. Ph.D. Associate Professor

V) College Central Library-

1) Mr. V. M. More M.Lib. (NET, SET) Librarian

16. COMMON PROFICIENCY TEST (CPT)

To offer an opportunity to the students passing HSC examination to decide their careers earlier, we have introduced C.P.T. from last three years. Talented students having requisite aptitude and willingness to work harder are advised to take this course. Our college is an accredited centre by the Institute of Chartered Accountants of India (New Delhi) for running regular CPT course.

University Schemes –

Following Schemes are introduced by the University of Pune for the benefit of College Students.

1. Earn and Learn Scheme 2. Samarth Bharat Abhiyan

3. Student Welfare Scheme 4. Students Health Service Scheme

5. National Service Scheme (NSS) 6. Extra Mural Activity

7. Soft Skills Development Programme 8. National Cadet Corps (NCC)