



**Dr. MGR-JANAKI COLLEGE
OF ARTS & SCIENCE FOR WOMEN**

SATHYABAMA MGR MALIGAI
11 & 13, Durgabai Deshmukh Road, RA Puram, Chennai - 28

An ISO 9001:2015 CERTIFIED INSTITUTION
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**DR.MGR JANAKI COLLEGE OF ARTS
AND SCIENCE FOR WOMEN**

**DEPARTMENT OF COMMERCE
(BANK MANAGEMENT)**

SHIFT II



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Bachelor of Commerce (Bank Management)

(With effect from the Academic Year 2023-24)

I PREAMBLE

Bachelor of Commerce (Bank Management) (BBM) is a 3 – Year under Graduate Programme Spread over six semesters. The Course is designed to bridge the gap between Banking sector and Academic institutes by incorporating the latest development, into the Curriculum and to give students a complete understanding within a structured framework. The Course helps the students to build-up a successful Career in Banking and for pursuing higher studies.

II ELIGIBILITY

A pass in the Higher secondary Examination (Academic Stream) conducted by the Government of Tamil Nadu with Accountancy or Commerce or Computer Science or Economics as one of the subjects.

III PROGRAMME OBJECTIVES

P O 1	Disciplinary knowledge: Capable of demonstrating comprehensive knowledge and understanding of one or more Disciplines that form a part of an Undergraduate Programme of Study
P O 2	Communication Skills: Ability to express thoughts and ideas effectively in writing and orally; Communicative with others using appropriate media: confidently share one's views and express herself/himself; demonstrate the ability to listen carefully, read and write analytically and present complex information in a clear and concise manner to different groups.
P O 3	Critical Thinking: Capability to apply analytic thought to the body of knowledge; analyse and evaluate evidence, arguments, claims, beliefs on the basis of empirical evidence; identify relevant assumptions or implications; formulate coherent arguments; critically evaluate practices, policies and theories by following scientific approach to knowledge development.
P O 4	Problem Solving: Capacity to extrapolate from what one has learnt and apply their competencies to solve different kinds of non- familiar problems, rather than replicate curriculum content knowledge; and apply one's learning to real life situations.
P O 5	Analytical Reasoning: Ability to evaluate the reliability and relevance of evidence; identify logical flaws and holes in the arguments of others; analyse and synthesize data from the variety of sources; draw valid conclusion and support them with evidence and examples and addressing opposing viewpoints.
P O 6	Research-related skill: A sense of inquiry and capability for asking relevant/appropriate questions, problem arising, synthesising and articulating. Ability to recognise cause and effect relationships, define problems, formulate hypothesis, analyse and interpret and draw conclusions from data, establish hypothesis, predict cause and effect relationships, execute and report the results of an experimenter investigation.
P O 7	Scientific reasoning: Ability to analyse, interpret and draw conclusions from quantitative or qualitative data: and critically evaluate ideas, evidence and experiences from an open



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	mind and reasoned perspective.
P O 8	Reflective thinking: Critical sensibility to lived experiences, with self-awareness and reflexivity of both self and society.
P O 9	Information/Digital Literacy: Capability to use ICT in variety of learning situations, demonstrate ability to access, evaluate and use a variety of relevant information sources, and use appropriate software for analysis of data.
P O 10	Self-directed learning: Ability to work independently, identify appropriate resources required for a project and manage a project through to completion.
P O 11	Multicultural competence: Possess knowledge of values and beliefs of multiple cultures and global perspective; and capability to effectively engage in a multicultural society and interact respectfully with diverse groups.
P O 12	Moral and Ethical awareness/reasoning: Ability to embrace moral/ethical values in conducting one's life, formulate a position/argument about an ethical issue from multiple perspectives and use ethical practices in all work. Capable of demonstrating the ability to identify ethical issues related to one's work, avoid unethical behaviours such as fabrication, falsification or misrepresentation of data or committing plagiarism, not adhering to intellectual property rights; appreciating environmental and sustainability issues; and adopting objective, unbiased and truthful actions in all aspects of work.
P O 13	Leadership readiness/qualities: Capability for mapping out the task of the team or an organisation, and setting direction, formulating and inspiring vision, building a team who can help achieve the vision, motivating and inspiring team members to engage with that vision and using management skill to guide people to the right destination in a smooth and efficient way.
P O 14	Leadership readiness/qualities: Capability for mapping out the task of the team or an organisation, and setting direction, formulating and inspiring vision, building a team who can help achieve the vision, motivating and inspiring team members to engage with that vision and using management skill to guide people to the right destination in a smooth and efficient way.
P O 15	Life Long Learning: Ability to acquire knowledge and skills, including "learning how to learn", that are necessary for participating in learning activities throughout life, through self-paced and self-directed learning aimed at personal development, meeting economic, social and cultural objectives and adapting to changing grades and demands of workplace through knowledge/skill development/reskilling.



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IV Programme Specific Objectives

PSO 1	Placement: To prepare the students who will demonstrate respectful engagement with others' ideas, behaviours, beliefs and apply diverse frames of reference to decisions and action. Further the students are encouraged with add-on value based and job-oriented courses which ensure them to sustain in the organisation level.
PSO 2	Contribution to Business World: Apply theoretical concepts to business practices to produce employable, ethical, and innovative professionals to sustain in the dynamic business world.
PSO 3	Contribution to the Society: To contribute to the development of the society by collaborating with stakeholders for mutual benefit. Become acquainted with commercial knowledge and soft skill to react in the most appropriate way when faced with challenges in the society.



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V COURSESTRUCTURE

Part	Course Code	TitleoftheCourse	Credits	Hours
FIRSTYEAR- FIRSTSEMESTER				
Part I	----	Language I	3	6
Part II	100L1Z	English I	3	6
PartIII	145C1A	CorePaper I- FinancialAccountingI	5	5
	145C1B	CorePaperII- PrinciplesofManagement	5	5
	145E1A	ElectiveI-BusinessCommunication	3	4
	145E1B	Elective I-BusinessEnvironment		
	145E1C	Elective I-BusinessEconomics		
PartIV	145S1A	SEC-1-MS OfficeforCommerce*	2	2
	100L1L	BasicTamil-I(Other LanguageStudents)*		
	100L1M	AdvancedTamil-I(OtherLanguageStudents)*		
	145B1A	FoundationCourseFC- ProfessionalEthics	2	2
TOTAL			23	30

***PART-IV:SEC-1 /BasicTamil /AdvancedTamil(Anyone)**

1. StudentswhohavestudiedTamiluptoXIISTDandalsohavetakenTamilinPartIshalltakeSEC-I
2. StudentswhohavenotstudiedTamiluptoXIISTDandhavetakenanyLanguageotherthanTamilinPart-Ishalltake**BasicTamil**comprisingof TwoCourses (levelwillbe at 6thStd.).
3. StudentswhohavestudiedTamiluptoXIISTDandhavetakenanyLanguageotherthanTamil inPart-Ishalltake**Advanced Tamil**comprising of Two Courses.

FIRST YEAR-SECONDSEMESTER

Part I	----	Language II	3	6
Part II	100L2Z	English II	3	6
PartIII	145C2A	CorePaper III- FinancialAccountingII	5	5
	145C2B	CorePaper IV- BusinessLaw	5	5
	145E2A	Elective II-BankingManagement	3	4
	145E2B	ElectiveII-InsuranceandRiskManagement		
	145E2C	ElectiveII-IndianEconomicDevelopment		
PartIV	145S2A	SEC- 2 -AccountingusingExcel	2	2
	100L2L	BasicTamil-II(Other LanguageStudents)*		
	100L2M	AdvancedTamil-II(Other LanguageStudents)*		



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	145S2B	Skill Enhancement Course– SEC3 Retail Management	2	2
		TOTAL	23	30

SECONDYEAR-THIRD SEMESTER

Part I	----	Language III	3	6
Part II	200L3Z	English III	3	6
Part III	245C3A	Core Paper V–Corporate Accounting I	5	5
	245C3B	Core Paper VI– Company Law	5	5
	245E3A	Elective III–E-Banking	3	4
	245E3B	Elective III–Business Mathematics & Statistics		
245E3C	Elective III–Technology in Banking			
Part IV	245S3A	Skill Enhance Course SEC– 4	1	1
	245S3B	Skill Enhancement Course– SEC5	2	2
	---	Environmental Studies	-	1
		TOTAL	22	30

SECONDYEAR-FOURTH SEMESTER

Part I	----	Language IV	3	6
Part II	200L4Z	English IV	3	6
Part III	245C4A	Core Paper VII–Corporate Accounting II	5	5
	245C4B	Core Paper VIII–Principles of Marketing	5	5
	245E4A	Elective IV– Customer Relationship Management in Banks	3	3
	245E4B	Elective IV–Rural Banking		
245E4C	Elective IV–Marketing of Banking Service			
Part IV	245S4A	Skill Enhance Course SEC– 6	2	2
	245S4B	Skill Enhancement Course– SEC7	2	2
	245V4A	Environmental Studies (EVS)	2	1
		TOTAL	25	30

THIRDYEAR- FIFTH SEMESTER

Part III	345C5A	Core Paper IX– Cost Accounting-I	4	5
	345C5B	Core Paper X–Banking Law & Practice	4	5
	345C5C	Core Paper XI–Income Tax Law and Practice I	4	5
	345C5D	Core Paper XII–Auditing and Corporate Governance	4	5
	345E5A 345E5B	Discipline Specific Elective 1/2 - Financial Management Indirect Taxation	3	4



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	345E5C 345E5D	Discipline Specific Elective 3/4 – Credit and Risk Management in Banks Retail Banking	3	4
Part IV	345V5A	Value Education	2	2
	345V5B	Summer Internship/Industrial Training	2	-
		TOTAL	26	30
THIRD YEAR-SIXTH SEMESTER				
Part III	345C6A	Core Paper XIII – Costing Accounting II	4	6
	345C6B	Core Paper XIV – Management Accounting	4	6
	345C6C	Core Paper XV – Income Tax Law and Practice II	4	6
	345E6A 345E6B	Discipline Specific Elective 5/6 – International Banking & FOREX Management Computer Application in Business	3	5
	345E6C 345E6D	Discipline Specific Elective 7/8 – Treasury Management Basics of MS Excel	3	5
Part IV	345V6A	Professional Competency Skill Enhancement Course SE – General awareness for Competitive Examination	2	2
Part V	345V6B	Extension Activity	1	-
		TOTAL	21	30



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II COURSE OBJECTIVES

- To develop skills such as conceptual skills, technical skills and practical skills in the field of industry, commerce, management and accounting.
- To prepare a student for a career in business or to start a business enterprise of his/her own.
- To give each student enough opportunities to acquire relevant knowledge about business and economy.
- To familiarise students with current business processes and practices.
- To familiarise students with the behaviour of markets, products as well as finance.

III GRADUATE ATTRIBUTES

- Computational Knowledge
- Problem analysis & Solving
- Financial Analysis
- Knowledge of Taxes
- Communication skills
- Innovation & Entrepreneurship
- Familiarisation with Accounting Software

IV COURSE OUTCOMES

After Completion of the course, the students are expected to

- Understand the growth of Indian Banking Systems and their Modern Day Development.
- Aware of the various amendments in financial reporting.
- Understand the concepts and principles of CRM and the conceptual aspects of service quality.
- Understand the concepts of Indirect taxation, types and Assessment procedures.
- Understand the basic elements of costing and the Auditing practices prevailing in the present scenario.

V COURSE STRUCTURE:



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COURSESTRUCTURE:

SEMESTER I

Course content	Name of subject	InsHrs	Credits	CIA	External	Total
PART I	Language Paper – I	6	3	25	75	100
PART II	BP2-ENG01-Communicative English I	3	3	50	50	100
PART III	BGE-CSC01-Financial Accounting @	6	4	25	75	100
	BGE-CSC02-Business Communication @	6	4	25	75	100
	BGE-CSA01-Business Economics @	5	5	25	75	100
PART IV	Basic Tamil/Advanced Tamil/NME*	-	2	25	75	100
	BP4-ECAM 01-English for Commerce and Management I	4	4	50	50	100

*NME: Choose any one paper from other Department

SEMESTER II

Course content	Name of subject	Inshrs	Credits	CIA	External	Total
PART I	Language Paper – II	6	3	25	75	100
PART II	BP2-ENG02-Communicative English II	3	3	50	50	100
PART III	BBM-DSC03-Treasury Management	6	4	25	75	100
	BGE-CSC04-Principle of Management @	6	4	25	75	100
	BGE-CSA02-Indian Economy @	5	5	25	75	100
PART IV	Basic Tamil/Advanced Tamil/NME*	-	2	25	75	100
	BP4-ECAM 02-English for Commerce and Management II	4	4	50	50	100

*NME: Choose any one paper from other Department

SEMESTER III

Course content	Name of subject	Inshrs	Credits	CIA	External	Total
PART III	BGE-CSC05-Corporate Accounting @	6	4	25	75	100
	BGE-CSC06-Business Laws @	5	4	25	75	100
	BGE-CSC07-Banking Theory Law and Practice @	5	4	25	75	100
	BBM-DSC08-Marketing of Banking Services	5	4	25	75	100
	BGE-CSA3A- Business Statistics @	6	5	25	75	100
PART IV	Environmental Studies	1	Examination will be held in Semester IV			
	Soft Skills	2	3	50	50	100

SEMESTER IV



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Course content	Name of subject	InsHrs	Credits	CIA	External	Total
PART III	BGE-CSC09-Advanced Corporate Accounting @	6	4	25	75	100
	BBM-DSC10-Customer Relationship Management in Banks	5	4	25	75	100
	BGE-CSC11-Financial Services @	5	4	25	75	100
	BGE-CSC12-Indirect Taxation @	5	4	25	75	100
	BGE-CSA4B-International Economics @	6	5	25	75	100
PART IV	Environmental Studies	1	2	25	75	100
	Soft Skills	2	3	50	50	100

VSEMESTER

Course content	Name of subject	InsHrs	Credits	CIA	External	Total
PART III	BBM-CSC13-Cost Accounting @	6	4	25	75	100
	BGE-CSC14-Practical Auditing @	6	4	25	75	100
	BBM-DSC15-International Banking	6	4	25	75	100
	BGE-CSC16-Financial Management @	5	4	25	75	100
	BGE-CSE1A-Income Tax Law & Practice - I @ (OR) BBM-DSE1B-Spread Sheet Accounting	6	5	25	75	100
PART IV	Value Education	1	2	25	75	100

SEMESTER VI

Course content	Name of subject	InsHrs	Credits	CIA	External	Total
PART III	BBM-DSC17-Technology in Banking	6	4	25	75	100
	BGE-CSC18-Management Accounting @	6	4	25	75	100
	BGE-CSC19-Entrepreneurial Development	6	4	25	75	100
	BGE-CSE2A-Income Tax Law & Practice - II @ (OR)	6	5	25	75	100
	BBM-CSE2B-Computerized Accounting @			40	60	100
	BBM-DSE3A-Credit and Risk Management in Banking (OR) BGE-CSE3B-Portfolio Management @	6	5	25	75	100
PART IV	Extension Activities		1			



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VI LEARNING OUTCOME

Course Name	Course Code	Course Outcome	Link
I SEMESTER			
Financial accounting	BGE-CSC01	The students will be able to analyse and prepare financial statement of different types of organisation	https://egovernance.unom.ac.in/
		The students will be aware of the various amendments in financial reporting	
Business Communication	BGE-CSC02	Students understand the concept of communication and familiarise with modern form of communication.	https://egovernance.unom.ac.in/
Business economy	BGE-CSA01	Students understand the concept of communication and familiarise with modern form of communication.	https://egovernance.unom.ac.in/
II SEMESTER			
Principles of management	BGE-CSC04	On the completion of syllabus students will understand the basic concepts and significance of management in business.	https://egovernance.unom.ac.in/
Treasury management	BBM-DSC03	The students will be able to understand the concept of Treasury Management	https://egovernance.unom.ac.in/
Indian economy	BGE-CSA02	After completion of the syllabus students well versed with the features of Indian economy and known the five year plan	https://egovernance.unom.ac.in/
III SEMESTER			
Corporate Accounting	BGE-CSC05	The students will learn the accounting procedures of corporate undertaking and their financial statement preparations	https://egovernance.unom.ac.in/
Business Law	BGE-CSC06	On the completion of the syllabus students will understand the basic provisions of Law, contract and legal remedies in the law.	https://egovernance.unom.ac.in/
Banking Theory Law & practice	BGE-CSC07	After completion of this subject students understand the growth of Indian Banking Systems and their Modern Day Development.	https://egovernance.unom.ac.in/
Marketing of Banking Service	BBM-DSC08	The Students will understand the basic concepts of Marketing Principles in Banking Sector and services	https://egovernance.unom.ac.in/
Business Statistics	BGE-CSA3A	To Facilitate Understanding Relevance and Need Of Statistics in Current Scenario	https://egovernance.unom.ac.in/
		To Customize the Importance of Business Statistics for the Commerce Students	



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IV SEMESTER			
Advanced Corporate Accounting	BGE-CSC09	The students will be able to understand the procedures of corporate restructuring and to prepare the various accounting statements	https://egovernance.unom.ac.in/
Customer Relationship Management in Banks	BBM-DSC10	The students will be able to understand the concepts and principles of CRM and the conceptual aspects of service quality	https://egovernance.unom.ac.in/
Financial Services	BGE-CSC11	On the completion of modules, the students will understand the various financial services.	https://egovernance.unom.ac.in/
Indirect Taxation	BGE-CSC12	The students will be able to understand the concepts of Indirect taxation, types and Assessment procedures.	https://egovernance.unom.ac.in/
International Economics	BGE-CSA4B	The students will be able to understand the concepts of Indirect taxation, types and Assessment procedures.	https://egovernance.unom.ac.in/
V SEMESTER			
Cost Accounting	BBM-CSC13	At the end of the course students will understand the basic elements of costing	https://egovernance.unom.ac.in/
Practical Auditing	BGE-CSC14	On the completion of syllabus students will gain in sight of the Auditing practices prevailing in the present scenario.	https://egovernance.unom.ac.in/
International Banking	BBM-DSC15	The students will be able to understand the concepts of International Banking structure and the role of Foreign Exchange Market and its Management.	https://egovernance.unom.ac.in/
Financial Management	BGE-CSC16	At the end of syllabus students will understand the basics of financial management, investing, financing and dividend decisions.	https://egovernance.unom.ac.in/
VI SEMESTER			
Income Tax Law & Practice	BGE-CSE1A	The students will be able to understand the concepts of Indirect taxation, types and Assessment procedures.	https://egovernance.unom.ac.in/
Management Accounting	BGE-CSC18	Understand the primary purpose of management accounting namely financial statement analysis and budgetary control	https://egovernance.unom.ac.in/
		Develop and apply budget for planning and controlling purpose.	
Entrepreneurial Development	BGE-CSC19	On completion of syllabus student will understand on the basic concepts of entrepreneurship and business opportunities to familiars with knowledge	https://egovernance.unom.ac.in/
Income Tax Law & Practice	BGE-CSE2A	The students will understand the concepts of Income tax, Types of filing	https://egovernance.unom.ac.in/



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		and computation of tax from various head.	
Credit and Risk Management in Banking	BBM-DSE3A	The students will be able to understand the concepts and process of Credit and Risks Management	https://egovernance.unom.ac.in/
Portfolio Management	BGE-CSE3B	On completion of syllabus student will understand the basic concepts of Portfolio Management and the techniques of Portfolio Management.	https://egovernance.unom.ac.in/



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ASSESSMENT PATTERN

CORE PAPERS, ELECTIVE PAPERS AND EXTRA DISCIPLINARY PAPERS

INTERNAL ASSESSMENT: 25 Marks

EXTERNAL ASSESSMENT: 75 Marks

TOTAL: 100 Marks

INTERNAL ASSESSMENT PATTERN

Attendance (5 Marks)			Seminar	Assignment	Test	Total
90-100	80-90	70-80	(5 Marks)	(5 Marks)	(10 Marks)	25

EXTERNAL ASSESSMENT

End Semester External University Examination: 75 MARKS

Duration 3 Hours

- Part -A-(10X1=10) Answer any 10 out of 12 Questions 1-12
- Part -B-(5X5=25) Answer any 5 out of 7 Questions 13-19
- Part -C-(3X10=30) Answer any 3 out of 5 Questions 20-24

QUESTION PAPER PATTERN

Subject Name	Marks	Total
Language,English, Core, Allied and NME Papers	PART- A: 10 out of 12 = 10 x 2 = 20 marks	75
	PART- B: 5 out of 7 = 5 x 5 = 25 marks	
	PART- C: 3 out of 5 = 3 x 10 = 30 marks	