

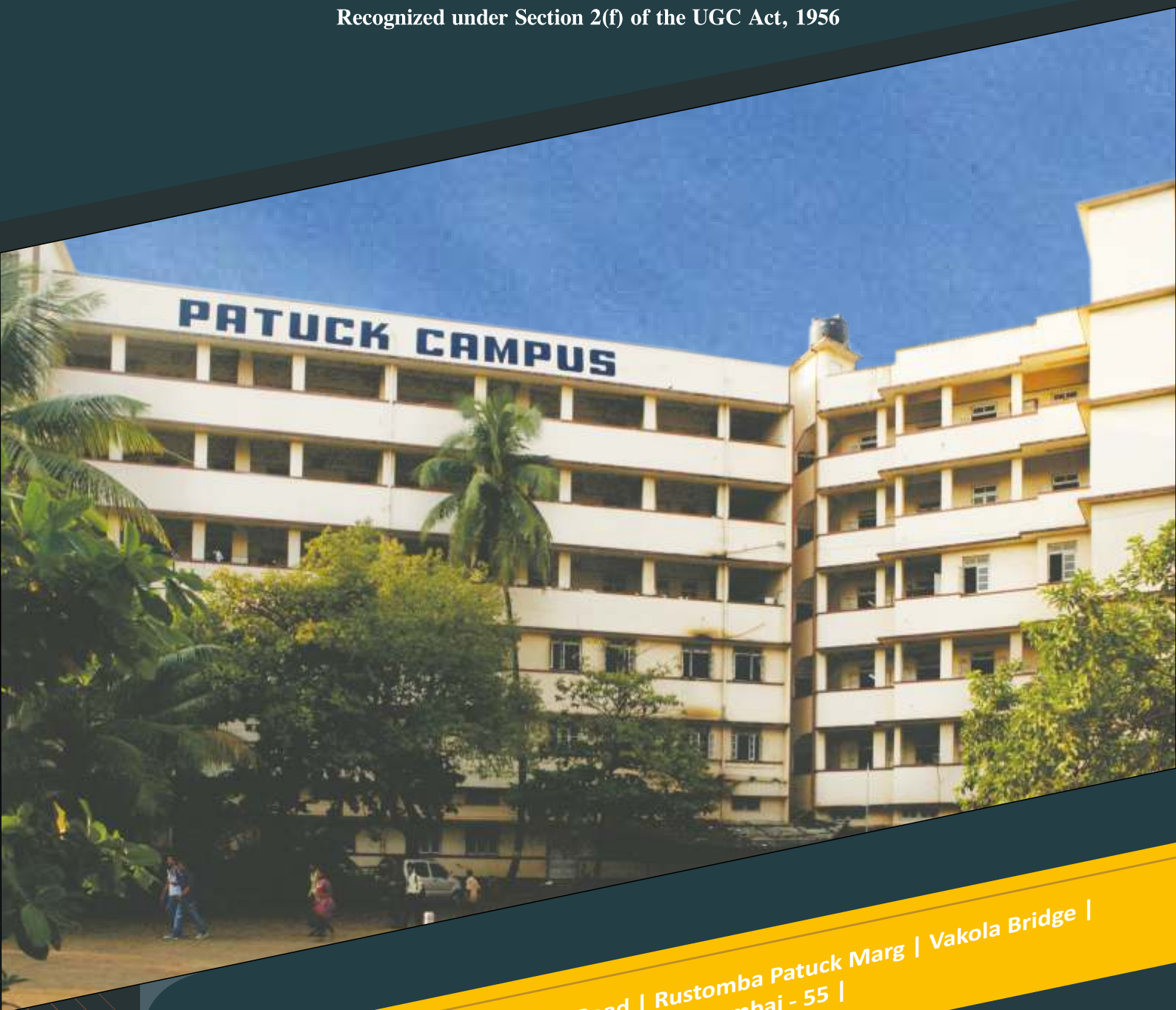


PATUCK - GALA COLLEGE OF COMMERCE

"Affiliated to University of Mumbai"

Re-accredited with A+ grade by NAAC (3.34 CGPA)

Recognized under Section 2(f) of the UGC Act, 1956



| Patuck Campus | 100 | Nehru Road | Rustomba Patuck Marg | Vakola Bridge |
| Santacruz (East) | Mumbai - 55 |



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Vision

"TO INNOVATE, ENHANCE, EMPOWER AND
EXCEL IN EDUCATION."

Mission



1. To make higher education accessible to all, particularly to socially weak students, enabling them to face challenges of life with a positive attitude.
2. To provide a conducive atmosphere for intellectual development and to impart authentic leadership training.
3. To give better facilities and total delight to all stakeholders.
4. To be at the forefront in all fields of education.
5. To promote effective use of information technology to ensure continuous improvement in imparting quality education.
6. To start courses and curriculum to meet market needs.
7. To promote global standards of professional education in an environment attentive to requirements of partner institutions.
8. To ensure that administrative and accounting records are up-to-date and reviewed regularly.
9. To make students responsible citizens of the country by stimulating social responsibilities through community-oriented programmes.
10. To provide facilities for overall personality development of students.



PATUCK-GALA COLLEGE OF COMMERCE

Patuck Polytechnic Trust was established in the year 1932, by late Shri Rustomba Patuck, a businessman settled in Manchester, UK and turned philanthropist in the cause of Vocational and Professional Training, on his return to India. The Patuck Campus is situated at Vakola, near Chhatrapati Shivaji Airport, Mumbai, off the Western Express Highway. It offers integrated education system viz. Kindergarten to Graduation.

The institutes formed under Patuck Polytechnic Trust are as follows:

1. Patuck Pre-Primary School
2. Patuck Primary English School
3. Patuck Technical High School (English medium, Hindi medium & Marathi medium)
4. Patuck Tech. High School & Jr. College (Vocational / Science / Commerce)
5. Patuck - Gala College of Commerce

Patuck - Gala College of Commerce is affiliated to University of Mumbai. At the time of its inception in 2002, the College offered Bachelor of Commerce (B.Com). In the academic year 2003-04, the College spread its wings and commenced BMS now called as B.Com (Management Studies) and to meet the increasing demand in the market, the College started B.Com (Banking & Insurance) in the academic year 2009 - 10. Our College is accredited by NAAC in the third cycle and is awarded A+ Grade (CGPA 3.34)

We have professional well-qualified teaching and non-teaching staff members who bring a total delight to our stakeholders.

Our College has several facilities like Library, Sports Room, Canteen, Computer Lab, Playground, Common Room for Girls and Boys and a spacious auditorium.

The College functions smoothly with the help of various committees and associations, which are mentioned below:

- | | |
|--|---------------------------------------|
| 01. Admission Committee | 15. Library Committee |
| 02. Alumni Association | 16. National Service Scheme |
| 03. Anti - Ragging Committee | 17. Parents -Teachers' Association |
| 04. Attendance Committee | 18. Placement Cell |
| 05. Counseling & Guidance Cell | 19. Research & Publication Cell |
| 06. Cultural Committee | 20. Scholarship & Freeship Committee |
| 07. Cleanliness Committee | 21. Skill Development Committee |
| 08. Career Guidance Cell | 22. Sports Committee |
| 09. Dept of Life Long Learning & Extension | 23. Students Council |
| 10. Discipline Committee | 24. Students Grievance Redressal Cell |
| 11. Examination Committee | 25. Time-Table Committee |
| 12. Entrepreneurship Development Cell | 26. Unfair Means Inquiry Committee |
| 13. Feedback Committee | 27. Website Committee |
| 14. Internal Complaints Committee | 28. Women Development Cell |

NATIONAL EDUCATION POLICY (NEP 2020)

The National Education Policy 2020 has been implemented as per the directives of the Government of Maharashtra and under the guidelines of University of Mumbai. The NEP is a comprehensive framework for the development of education sector in the country. NEP seeks to provide flexible and diverse educational pathways, enabling students to choose from a wide variety of subjects that interests them, ranging from traditional subjects to music, sports, vocational skills and many more. It lays emphasis on the use of modern technology in education and integrating skill-based education into the system.

This policy was implemented phase-wise and the First Phase was w.e.f 2023-24, for the UG and PG degree programs. The structure of the Three/Four Year Bachelor's Degree programme allows the opportunity to the students to experience the full range of holistic and multi - disciplinary education in addition to focus on the chose majors and minors as per their choices and feasibility of exploring learning in different institutions. The curriculum framework in addition to the above embarks on inclusion of aspects related to the Indian Knowledge system and offering online or offline courses on this area to promote interdisciplinary research on all aspects of Indian Knowledge system.

Credit Framework: The NEP defines a credit framework for different levels under the Three/Four Year UG Programme with multiple entry and multiple exit options as stated below:

Levels	Qualification Title	Credit Requirement		Semester	Year
		Minimum	Maximum		
4.5	UG Certificate	40	44	2	1
5.0	UG Diploma	80	88	4	2
5.5	Three Year's Bachelor's Degree	120	132	6	3
6.0	Bachelor's Degree Honours OR Bachelor's Degree Honors with Research	160	176	8	4

Outcome Based Education: Outcome Based Education is an essential aspect of the NEP. Each programme and subsequently each course has been defined with specific learning outcomes. The curriculum has been designed in a manner to achieve these outcomes, enabling learners to put their best foot forward on completion of a particular programme. Thus, Outcome Based Education is a student-centric teaching and learning methodology in which the course delivery and assessment are planned to achieve the stated objectives and outcomes.

ABC: The Academic Bank of Credits is another feature of the NEP 2020. All the students have to register under the ABC. Since the credits awarded to a student for one programme from an institution may be transferred/redeemed by another institution upon the student's consent through ABC, it is essential that all students should get enrolled on ABC, create an ID and share these ID with Academic Institutions where they are enrolled. Credits earned by the student will reflect in the student ABC account.

Note: Kindly refer to the Government circular NEP-2022, dated 20th April 2023 for further details.

PROGRAMMES OFFERED
BACHELOR OF COMMERCE

First Year: Bachelor of Commerce - (F.Y.B.Com)

Verticals	Vertical I	Vertical II	Vertical III	Vertical IV	Vertical V	Vertical VI	Total	Degree/Cumulative Credits
Semester	Major	Minor	OE (Other Faculty)	VSC/SEC	AEC/VEC/IKS	OJT/FP/CEP/CC/RP		
I	Commerce - 2 Credits Accountancy -2 Credits Economics - 2 Credits	NA	Open Electives - 2+2 Credits	Vocational Skill Courses - 2 Credits Skill Enhancement Courses - 2 Credits	Ability Enhancement Skills - 2 Credits Vocational Enhancement Skills - 2 Credits Indian Knowledge System - 2 Credits	Cultural/NSS/Sports - 2 Credits		UG Certificate = 44 Credits
Total	6 Credits	NA	4 Credits	4 Credits	6 Credits	2 Credits	22 Credits	
II	Commerce - 2 Credits Accountancy -2 Credits Economics - 2 Credits	2 Credits	Open Electives - 2+2 Credits	Vocational Skill Courses - 2 Credits Skill Enhancement Courses - 2 Credits	Ability Enhancement Skills - 2 Credits Vocational Enhancement Skills - 2 Credits Indian Knowledge System - NA	Cultural/NSS/Sports - 2 Credits		
Total	6 Credits	2 Credits	4 Credits	4 Credits	4 Credits	2 Credits	22 Credits	

Note: Vertical wise Elective options will be given during admissions

Second Year: Bachelor of Commerce - (S.Y.B.Com)

Verticals	Vertical I	Vertical II	Vertical III	Vertical IV	Vertical V	Vertical VI	Total	Degree/Cumulative Credits
Semester	Major	Minor	OE (Other Faculty)	VSC/SEC	AEC/VEC/IKS	OJT/FP/CEP/CC/RP		
III	Commerce III - 4 Credits Commerce IV - 4 Credits OR Accountancy & Financial Management III - 4 Credits Accountancy & Financial Management IV - 4 Credits	4 Credits	Open Electives - 2 Credits	Vocational Skill Courses - 2 Credits	Ability Enhancement Skills - 2 Credits	Cultural/NSS/Sports - 2 Credits Field Project - 2 Credits		UG Diploma - 88 Credits
Total	8 Credits	4 Credits	2 Credits	2 Credits	2 Credits	4 Credits	22 Credits	
IV	Commerce III - 4 Credits Commerce IV - 4 Credits OR Accountancy & Financial Management III - 4 Credits Accountancy & Financial Management IV - 4 Credits	4 Credits	Open Electives - 2 Credits	Skill Enhancement Courses - 2 Credits	Ability Enhancement Skills - 2 Credits	Cultural/NSS/Sports - 2 Credits Community Engagement Programme - 2 Credits		
Total	8 Credits	4 Credits	2 Credits	2 Credits	2 Credits	4 Credits	22 Credits	

Note: Vertical wise Elective options will be given during admissions

Third Year: Bachelor of Commerce – (T.Y.B.Com)

No. of Courses	Semester V	Credits	No. of Courses	Semester VI	Credits
1	Elective Courses (EC)		1	Elective Courses (EC)	
1A	Discipline Specific Elective (DSE) Courses		1A	Discipline Specific Elective (DSE) Courses	
1	Financial Accounting and Auditing VII - Financial Accounting	04	1	Financial Accounting and Auditing IX - Financial Accounting	04
2	Financial Accounting and Auditing VIII - Cost Accounting	04	2	Financial Accounting and Auditing X - Cost Accounting	04
1B	Discipline Related Elective(DRE) Courses		1B	Discipline Related Elective(DRE) Courses	
3	Commerce - V	03	3	Commerce - VI	03
4	Business Economics - V	03	4	Business Economics - VI	03
2	Ability Enhancement Courses (AEC)		2	Ability Enhancement Courses (AEC)	
5	Computer Systems & Applications Paper - I	03	5	Computer Systems & Applications Paper - II	03
6	Direct & Indirect Taxation Paper - I	03	6	Direct & Indirect Taxation Paper - II	03
Total Credits		20	Total Credits		20

BACHELOR OF COMMERCE (MANAGEMENT STUDIES)

First Year: Bachelor of Commerce (Management Studies) - F.Y.B.Com (MS)

Verticals	Vertical I	Vertical II	Vertical III	Vertical IV	Vertical V	Vertical VI	Total	Degree/Cumulative Credits
Semester	Major	Minor	OE (other Faculty)	VSC/SEC	AEC/VEC/IKS	OJT/FP/CEP/CC/RP		
I	Principles of Management I - 4 Credits	NA	Open Electives - 2+2 Credits	Vocational Skill Courses - 2 Credits	Ability Enhancement Skills - 2 Credits	Cultural/NSS/Sports - 2 Credits		UG Certificate = 44 Credits
	Bhartiya Theory of Management Styles - 2 Credits			Skill Enhancement Courses - 2 Credits	Vocational Enhancement Skills - 2 Credits			
					Indian Knowledge System - 2 Credits			
Total	6 Credits	NA	4 Credits	4 Credits	6 Credits	2 Credits	22 Credits	
II	Principles of Management II - 4 Credits	2 Credits	Open Electives - 2+2 Credits	Vocational Skill Courses - 2 Credits	Ability Enhancement Skills - 2 Credits	Cultural/NSS/Sports - 2 Credits		
	Global Management Theories and Styles - 2 Credits			Skill Enhancement Courses - 2 Credits	Vocational Enhancement Skills - 2 Credits			
					Indian Knowledge System - NA			
Total	6 Credits	2 Credits	4 Credits	4 Credits	4 Credits	2 Credits	22 Credits	

Note: Vertical wise Elective options will be given during admissions

Second Year: Bachelor of Commerce (Management Studies) - S.Y.B.Com (MS)

Verticals	Vertical I	Vertical II	Vertical III	Vertical IV	Vertical V	Vertical VI	Total	Degree/ Cumulative Credits
Semester	Major	Minor	OE (Other Faculty)	VSC/SEC	AEC/VEC/IKS	OJT/FP/CEP/CC/RP		
III	Introduction to Marketing Management - 4 Credits Marketing Research Finance - 4 Credits	4 Credits	Open Electives - 2 Credits	Vocational Skill Courses - 2 Credits	Ability Enhancement Skills - 2 Credits	Cultural/NSS/Sports - 2 Credits Field Project - 2 Credits		UG Diploma - 88 Credits
Total	8 Credits	4 Credits	2 Credits	2 Credits	2 Credits	4 Credits	22 Credits	
IV	Retail Marketing - 4 Credits CRM - 4 Credits	4 Credits	Open Electives - 2 Credits	Skill Enhancement Courses - 2 Credits	Ability Enhancement Skills - 2 Credits	Cultural/NSS/Sports - 2 Credits Community Engagement Programme - 2 Credits		
Total	8 Credits	4 Credits	2 Credits	2 Credits	2 Credits	4 Credits	22 Credits	

Note: Vertical wise Elective options will be given during admissions

Third Year: Bachelor of Management Studies – (T.Y.BMS)

No. of Courses	Semester V	Credits	No. of Courses	Semester VI	Credits
1	Elective Courses (EC)		1	Elective Courses (EC)	
1	Service Marketing	03	1	Brand Management	03
2	E - Commerce & Digital Marketing	03	2	Retail Management	03
3	Sales and Distribution Management	03	3	International Marketing	03
4	Customer Relationship Management	03	4	Media Planning & Management	03
2	Core Course (CC)		2	Core Course (CC)	
5	Logistics & Supply Chain Management	04	5	Operation Research	04
3	Ability Enhancement Course (AEC)		3	Ability Enhancement Course (AEC)	
6	Corporate Communication & Public Relations	04	6	Project Work	04
Total Credits		20	Total Credits		20

BACHELOR OF COMMERCE (BANKING & INSURANCE)

First Year: B.Com (Banking & Insurance) – F.Y.B.Com (B&I)

Verticals	Vertical I	Vertical II	Vertical III	Vertical IV	Vertical V	Vertical VI	Total	Degree/ Cumulative Credits
Semester	Major	Minor	OE (Other Faculty)	VSC/SEC	AEC/VEC/IKS	OJT/FP/CEP/CC/RP		
I	Principles and Practices of Banking and Insurance - 4 Credits	NA	Open Electives - 2+2 Credits	Vocational Skill Courses - 2 Credits	Ability Enhancement Skills - 2 Credits	Cultural/NSS/Sports - 2 Credits		UG Certificate = 44 Credits
	Fundamental Accounting I - 2 Credits			Skill Enhancement Courses - 2 Credits	Vocational Enhancement Skills - 2 Credits			
					Indian Knowledge System - 2 Credits			
Total	6 Credits	NA	4 Credits	4 Credits	6 Credits	2 Credits	22 Credits	
II	Management Process and Organization Behaviour - 4 Credits	2 Credits	Open Electives - 2+2 Credits	Vocational Skill Courses - 2 Credits	Ability Enhancement Skills - 2 Credits	Cultural/NSS/Sports - 2 Credits		
	Fundamentals of Accounting II - 2 Credits			Skill Enhancement Courses - 2 Credits	Vocational Enhancement Skills - 2 Credits			
					Indian Knowledge System - NA			
Total	6 Credits	2 Credits	4 Credits	4 Credits	4 Credits	2 Credits	22 Credits	

Note: Vertical wise Elective options will be given during admissions

Second Year: B.Com (Banking & Insurance) - S.Y.B.Com (B&I)

Verticals	Vertical I	Vertical II	Vertical III	Vertical IV	Vertical V	Vertical VI	Total	Degree/ Cumulative Credits
Semester	Major	Minor	OE (Other Faculty)	VSC/SEC	AEC/VEC/IKS	OJT/FP/CEP/CC/RP		
III	Management Accounting - 4 Credits Direct Tax - 4 Credits	4 Credits	Open Electives - 2 Credits	Vocational Skill Courses - 2 Credits	Ability Enhancement Skills - 2 Credits	Cultural/NSS/Sports - 2 Credits Field Project - 2 Credits		UG Diploma - 88 Credits
Total	8 Credits	4 Credits	2 Credits	2 Credits	2 Credits	4 Credits	22 Credits	
IV	Universal Banking - 4 Credits Cost Accounting - 4 Credits	4 Credits	Open Electives - 2 Credits	Skill Enhancement Courses - 2 Credits	Ability Enhancement Skills - 2 Credits	Cultural/NSS/Sports - 2 Credits Community Engagement Programme - 2 Credits		
Total	8 Credits	4 Credits	2 Credits	2 Credits	2 Credits	4 Credits	22 Credits	

Note: Vertical wise Elective options will be given during admissions

Third Year: B.Com (Banking & Insurance) – T. Y.B.Com (B&I)

No. of Courses	Semester V	Credits	No. of Courses	Semester VI	Credits
1	Elective Courses (EC)		1	Elective Courses (EC)	
1	Financial Reporting & Analysis (Corporate banking & Insurance)	03	1	Security Analysis and Portfolio Management	03
2	Auditing - I	03	2	Human Resource Management	03
3	Strategic Management	03	3	Turnaround Management	03
4	Business Ethics & Corporate Governance	03	4	Marketing in Banking & Insurance	03
2	Core Course (CC)		2	Core Course (CC)	
5	International Banking & Finance	04	5	Central Banking	04
3	Ability Enhancement Course (AEC)		3	Ability Enhancement Course (AEC)	
6	Research Methodology	04	6	Project Work in Banking & Insurance	04
Total Credits		20	Total Credits		20


CONDITIONS OF ADMISSION

- Admission is purely on merit and is subject to availability of seats as per directives issued by University of Mumbai from time to time. A transparent admission procedure is followed strictly based on the standard norms. Any modification in admission guidelines will be notified on the College notice board at the time of admission. The Management of the College does not accept any donation or capitation fee for admission to any programme offered by the College. The public is cautioned not to fall prey to any such misleading information.
- At the time of admission in F.Y.B.Com, F.Y.B.Com (Management Studies) and F.Y.B.Com (B & I) class, students are required to fill in the University enrollment form without which the admission will not be approved by the University of Mumbai. If the University refuses to give approval for certain reasons, the admission of the student will be treated as null and void.
- Every student, on seeking admission in F.Y.B.Com, F.Y.B.Com (Management Studies) and F.Y.B.Com (B & I) has to submit the online admission form and the prescribed College admission form duly filled in all respects affixing a passport size photograph thereon together with necessary photocopies of the certificates.
- An admission form duly completed, will be accepted only if the following attested/self- attested documents are attached:
 - Mark sheet of S.S.C. (Two Photocopies)
 - Mark sheet of H.S.C. (Two Photocopies)
 - College/ School Leaving Certificate (original plus two photocopies)
 - Undertaking as prescribed duly signed by the parents/guardian and the student concerned.
 - Provisional Eligibility Certificate from University of Mumbai for the students who pass an equivalent to H.S.C. Examination of the State of Maharashtra.


- Enrolment form duly filled (available from the College office)
- Address Proof (Aadhar Card or Electricity bill)
- Identity Proof (Aadhar Card or Driving Licence)
- Four passport size recent photographs.
- One passport size recent photograph each of mother, father or guardian. The College will correspond with all these three entities, in case if required. No other guardian is liable to correspond with the College, except mentioned in the form.

The students are requested to bring their original documents for verification at the time of admission.

- Students securing admission to Second Year B.Com / B.Com (Management Studies) / B.Com (B & I) shall follow the guidelines as prescribed by the University of Mumbai & College from time to time.
- As per University guidelines, students securing admission to Third Year B.Com/BMS/B.Com (B&I):
 - Shall have passed Semester I, II, III and IV in full



 - Shall have passed Semester I and II in full and secured ATKT in the Second Year by failing in not more than two courses in each Semester III and Semester IV.



 - Shall have secured ATKT in First Year by failing in not more than two courses in each of Semester I and Semester II and have passed Semester III and Semester IV in full.
- Students from other colleges affiliated to University of Mumbai, seeking admission to Patuck-Gala College of Commerce must submit a “No Objection Certificate” (N.O.C.) from the college where he/she studied in the previous year. Once admitted to our College, the student must apply for the Transfer Certificate on a prescribed form available in the College office. It is the responsibility of the student to obtain the Transfer Certificate and No Objection Certificate from his/her previous college and submit it to the head-clerk in the College office in time. If Transfer Certificate is not submitted in time, examination form will not be sent to the University.
- For admission to a particular programme, applicants from other Universities must support their statements of the last examination passed by attaching the certificates of passing and must also produce the Provisional Eligibility Certificate from University of Mumbai. Students should submit the necessary documents within one week of the commencement of the academic year at the College office for confirmation of eligibility certificate. This is followed by submission of Transfer/Migration Certificate.

9. List of students granted admission will be placed on the notice board. The term fees and the other fees prescribed will have to be paid by the students on the day as per the notification of the admission. The notification will be displayed on the notice board.
10. An admission granted to any student in the College in any class shall be valid for the particular term and is co-terminus with the academic year.
11. All admissions are provisional; subject to the approval of the University of Mumbai. The admissions are at the discretion of the Principal and subject to rules and regulations of University of Mumbai.
12. Admission to the students given in this College in any class will be on the basis of the rules and regulations prescribed by the College / or University of Mumbai / Government of Maharashtra. The eligibility for admission is stated below:

B.Com (Bachelor of Commerce)

A candidate for being eligible for admission to the Bachelor of Commerce Programme must have passed the Higher Secondary School Certificate (Std. XII) examination conducted by the different Divisional Boards of the Maharashtra State Board of Secondary and Higher Secondary Education.

B.Com (Management Studies)

A candidate for being eligible for admission to the Bachelor of Commerce (Management Studies) Programme shall have passed Std. XII Examination or Diploma in any Engineering branches with two years or three years or four years duration after S.S.C. conducted by the Board of Technical Education, Maharashtra State or its Equivalent examination and secured not less than 45 % marks in aggregate (40% in the case of reserved category candidate) at once and the same sitting.

B.Com (Banking & Insurance)

A candidate for being eligible for admission to the Bachelor of Commerce (Banking and Insurance) Programme should have passed Std. XII examination of the Maharashtra State Board of Secondary and Higher Secondary Education, Pune and secured not less than 45 % marks in aggregate (40% in the case of reserved category candidate) at once and the same sitting.

13. Optional subjects will be started only if there is a minimum enrolment of students as per rules opting for the combination, subject to permission from the competent authorities.
14. The students are required to pay their fees either by Cash/Cheque/NEFT/Demand draft/Net Banking/UPI. The Cheque shall be in favour of 'Patuck-Gala College of Commerce'. payable at Mumbai. The parents have to strictly abide by the date mentioned in the declaration form for the payment of pending fee. Admission can be considered to be granted only when the full fees for the academic year are paid, an official receipt will be issued.
15. In case of installment payment, the students will have to fill the installment form and have to pay a fine in case of defaulting in payment of fees. The amount of fine will be intimated to the students by way of notices.
16. Students who misbehave and have serious complaints of indiscipline action will be taken against them during the academic year and may not be re-admitted to the College.
17. Admission to students belonging to reserved category will be given as per University norms. Students belonging to reservation category must provide the original Caste Certificate along with two attested/ self attested photocopies of the same. The provision of the Caste Certificate may help the student to avail scholarship facility by following proper procedure for the same.

REFUND OF FEES

The fees will be refunded according to Ordinance 2859 and the University circular No. UG/412/ of 2008. The refund fees as applicable shall be made on or before 30th day after the date of cancellation and thereafter. The percentage of fees for the course shall be refunded to the candidate after deducting charges as follows:

PERIOD AND PERCENTAGE OF DEDUCTION CHARGES						
	Prior to commencement of academic term and instruction of the program	Up to 20 days after the commencement of the academic term of the program	From 21 up to 50 days after commencement of the academic term of the program or August 31st whichever is earlier	From the 51st day up to 80days after the commencement of academic term of the program or August 31st whichever is earlier	From September 1st to September 30th	After 30th Sept
Reduction Charges	₹500 lumpsum	20% of the total fees amount	30% of the total fees amount	50% of the total fees amount	60% of the total fees amount	100% of the total fees amount

EXAMINATION SCHEME FOR THE PROGRAMMES

The University of Mumbai follows Credit Based Evaluation System which is as follows:

The performance of the learners will be evaluated by the Semester End Examination which will be conducted at the end of each semester for all the courses

The exams of First and Second Year will be conducted by the college on behalf of the University and Third Year exams will be conducted by the University of Mumbai.

First Year & Second Year B.Com/B.Com (Management Studies)/B.Com (Banking & Insurance) :

As per NEP the performance of the learners will be evaluated in two components:

One component will be Continuous Assessment carrying 40 percent marks and second will be Semester- End Examination carrying 60 percent marks.

Third Year B.Com :

Performance of the learners will be evaluated on the basis of Semester-End Examination carrying 100 marks

Third Year BMS/B.Com (Banking & Insurance) :

Performance of the learners will be evaluated in two components:

One component will be Continuous Assessment carrying 25 marks and second will be Semester-End Examination carrying 75 marks.

The allocation of marks for the Internal Assessment and Semester End Examination will be shown below:

A) Internal Assessment: 25 Marks

Sr. No.	Particulars	Marks
1	One class test	20 Marks
2	Active participation in routine class instructional deliveries and overall conduct as a responsible learner, mannerism and articulation and exhibit of leadership qualities in organizing related academic activities	05 Marks

B) Semester End Examination: 75 Marks

- Duration of these Semester End Examinations shall be of 2 ½ Hrs.
- Question Paper Pattern of the Semester End Examination will be discussed in the classroom.
- The above assessment will be a part of Continuous Internal Evaluation (CIE) conducted by the College.

Passing Standard

The learners to pass a course shall have to obtain a minimum of 40% marks in each of aggregate and/or Internal Assessment and Semester End Examination.

Performance Grading:

Under NEP (FOR FIRST/SECOND YEAR STUDENTS)

Letter Grades and Grade Points:		
Semester GPA/ Programme CGPA Semester/ Programme	% of Marks	Alpha-Sign/ Letter Grade Result
9.00 - 10.00	90.0 - 100	O (Outstanding)
8.00 - < 9.00	80.0 - < 90.0	A+ (Excellent)
7.00 - < 8.00	70.0 - < 80.0	A (Very Good)
6.00 - < 7.00	60.0 - < 70.0	B+ (Good)
5.50 - < 6.00	55.0 - < 60.0	B (Above Average)
5.00 - < 5.50	50.0 - < 55.0	C (Average)
4.00 - < 5.00	40.0 - < 50.0	P (Pass)
Below 4.00	Below 40.0	F (Fail)
Ab (Absent)	-	Absent

Under NON-NEP (FOR THIRD YEAR STUDENTS)

The Performance Grading of the learners shall be on the TEN point ranking system as under:

Percentage of Marks Obtained	Grade Point	Grade	Performance
80.00 and above	10	O	Outstanding
70 – 79.99	9	A+	Excellent
60 – 69.99	8	A	Very Good
55 – 59.99	7	B+	Good
50 – 54.99	6	B	Above Average
45 – 49.99	5	C	Average
40 – 44.99	4	D	Pass
Less than 40	0	F	Fail

R.8438 Allowed To Keep Terms (ATKT):

Under NEP (FOR FIRST/SECOND YEAR STUDENTS)

A learner shall be allowed to keep terms as per the guidelines issued by the University of Mumbai from time to time.

Under NON-NEP (FOR THIRD YEAR STUDENTS)

- a. A learner shall be allowed to keep term for Semester V if he/she passes each of Semesters I, II, III and IV in full.

OR

A learner passes Semester I and II in full and secured ATKT in the Second year by failing in not more than Two Courses in each of Semester III and Semester IV.

OR

A learner secures ATKT in First Year by failing in not more than Two Courses in each of Semester I and Semester II and have passed Semester III and Semester IV in full.

- b. A learner shall be allowed to keep term for Semester VI irrespective of number of courses of failure in the Semester V.
- c. The learner can appear for the semester VI examination subject to (a) & (b) above but the result of Semester VI shall be kept in abeyance until the learner passes each of Semester I, Semester II, Semester III, Semester IV and Semester V.

UNFAIR MEANS INQUIRY COMMITTEE

The University of Mumbai has made it mandatory for every College to have an Unfair Means Inquiry Committee. The Committee has been formed in order to curb malpractices adopted by students during examinations.

If any student is caught copying during examination with any unfair material, action will be taken against him/her as per rules prescribed by the University in this regards including a fine of ₹300 per subject/course. The student will have to fill a form admitting to the malpractice and will have to call their parents on the designated date as mentioned in the letter which will be provided to them.

COLLEGE LIBRARY

The College has a well-organized and well-equipped library with textbooks, reference books, encyclopedias, national and international journals & magazines, and fiction/ non-fiction books, etc. The students can get updated information on new arrivals and other related information on library notice board.

Apart from the spacious library, students can also study in the reading room which is open from 7.30 a.m to 3:30 p.m. The library provides Book Bank facility and E-mail services to our students. Library membership is also provided to alumni and senior citizens. General reader membership is provided to outsiders. Library also has e-resources like academic CDs, kindle and e-book facilities. The class notes provided by the respective subject teachers are maintained for reading purposes for the students. If you need any assistance on books and references, you may e-mail: library@patuck.edu.in

SCHOLARSHIP AND FREESHIP TO STUDENTS

Our College offers Scholarship (<https://mahadbtmahait.gov.in/>) for students belonging SC/ST/NT/OBC/OPEN as per University norms. Students who have taken B.Com & B.Com (B&I) programmes are eligible for this scholarship. Students have to fill the online admission form to avail this scholarship on the portal with one month from the date of admission. However, for B.Com Management Studies program only SC students can apply. Students belonging to Muslim, Christian, Sikh, Buddh, Parsi and Jain community are eligible for Minority Scholarship. These students can avail the scholarship online at <https://scholarships.gov.in/>

Domicile, Caste and Income Certificate should be furnished at the time of making an inquiry. For any further information, the student can contact the College office.

Our College offers meritorious scholarship to students obtaining First rank in class by giving them 50% concession in tuition fees.

For more information, you may e-mail: patuckgala.degreecollege@gmail.com

EXTRA-CURRICULAR ACTIVITIES

Every year our budding artists enthusiastically participate in various events and bring home bagful of laurels and accolades. A plethora of Inter-collegiate competition help them discover their innate talents under expert guidance of choreographers, trainers and directors. The overall endeavor equips them to have an edge over their peers and take all in their strides. The College Annual Day is a feast to the eye for all stakeholders and absolute pride to the Institution.

The sports facilities of our College provide many Indoor (Chess, Carrom, Table tennis, Badminton) and outdoor games (Football, Kho-kho, Kabaddi, Marathon) to all students throughout the academic year. Students participate with zeal and optimism in all Intra and Inter-collegiate sports events and win prizes. It improves their stamina, resilience and induce them to be fitness freaks.

As per University O.229, students having outstanding performance in Sports and Cultural activities at University level are eligible for 10 grace marks in their exam results.

STUDENTS' GRIEVANCE REDRESSAL CELL

Students' Grievance Redressal Cell is constituted to take care of the complaints and suggestions of the students and to be aware of the problem faced by students within the College. The Grievance Cell deals with all issues related to the betterment and well being of the student community. It also gives the students a sense of participation in problem solving.

For the said purpose, a suggestion box is kept which is opened on every Saturday. The Cell looks into the suggestions and/or grievances of the students in a timely manner.

WOMEN DEVELOPMENT CELL

Our College also has Women Development Cell that promotes gender equality and encourages female students to participate in several activities organized by the Cell. The main objective of this Cell is to enhance overall well-being of female students and staff in the College campus. The Cell collaborates with NGO's and organizes events that promotes womanhood.

INTERNAL COMPLAINT COMMITTEE

Our College has constituted Internal Complaint Committee (ICC) as per the requirements of University of Mumbai. The main objective is to deal with cases of discrimination and sexual harassment in campus concerning girl students, teaching and non-teaching female staff members to create a safe environment for all women in the College premise.

COUNSELING AND GUIDANCE CELL

Our College has a Counseling and Guidance Cell for the students. We have appointed a Professional Visiting Counselor at our campus. Students can approach the counselor if they need any help relating to their personal, social and relationship problems. The counselor will counsel and guide our students to face the lives reality and to be confident individuals in society.

PLACEMENT CELL

Our College has Placement Cell, that provides ample of scope of job opportunities to our students. Placement Cell assists students for Jobs and Internship opportunities. Campus Recruitment is conducted for Job placement & Internship. Orientation Programmes are conducted to all students for making them aware of the job opportunities and preparing them for job opportunities available in the market.

SKILL DEVELOPMENT COMMITTEE

Our College conducts various Certificate Programmes to develop skills amongst the students. They include Personality Development, Graphic Designing, Tally ERP, Disaster Management etc. E-Certificates are provided to the students after completion of the course. Students are encouraged to enroll for skill-based courses that help them to be more equipped in the job market.

DEPARTMENT OF LIFE LONG LEARNING & EXTENSION - (DLLE)

Extension activities are very important aspects of the ongoing graduation program. One of such opportunities given by the University of Mumbai is the DLLE program which is also undertaken by our College. The activities of the College are managed by designated DLLE teachers and are continuously monitored by a field coordinator, who is an external moderator, appointed by DLLE University of Mumbai. The motto of the University Department initiating such programs is "TO REACH THE UNREACHED". The College works to provide this extension activity to the students with the motto of building their skill sets and improving their confidence in the process. As per University O.229, students participating in DLLE activities are eligible for 10 grace marks in their final examination results. Our students participate & win prizes at the UDAAN inter-collegiate festival every academic year

NATIONAL SERVICE SCHEME - NSS

The NSS Unit of Our College is existing with a primary purpose of arousing social consciousness and to provide the students with an opportunity to work with the community. In the process, the unit also aims to enhance the personality of the participating volunteers. The activities of the unit are co-ordinated and monitored by the Committee Members comprising of Principal, two Program officers and two student leaders.

The students are given freedom to choose and implement some programmes, with the view to develop leadership qualities. The student volunteers are required to put atleast 120 hours of social work in academic year in various projects wherein they will score 10 marks in their academics. The Special Camping Programme will be treated as a separate project and the hours of work put in these programmes will be accounted separately. As per University O.229 students participating in NSS activities are eligible for 10 grace marks in their exam results.

PARENT-TEACHER'S ASSOCIATION

Parent-Teachers Association (PTA) is an association where teachers and parents meet and discuss about the current achievements, College facilities, students' performance, student attendance, best practices of the College etc. Interested parents can fill the PTA form to become PTA members. The parents are intimated about the meetings from time to time. Suggestions and feedback are sought from the parents, during PTA meetings, which are conducted periodically. On the basis of parents' feedback, proper action plans are prepared and ensured that they are implemented effectively.

COLLEGE RULES AND REGULATIONS

1. Students joining the College are expected to observe all the rules and regulations, which will be subject to strict enforcement by the College authorities.
2. The lecture timing for the College is between 7:15 a.m to 12:30 p.m. Students shall attend the lectures, examination as per the Time-table of the College.
3. According to the ordinance 119 for granting terms in each subject minimum attendance of 75% of the theory , lectures, practicals and tutorials in the subject conducted in the terms as out of the total number of lectures, practicals and tutorials in the subject conducted in the term s declared by University of Mumbai. If the student fails to fulfill his/her attendance requirement they may not be permitted to appear for the Internal/ External examination. List of attendance defaulters will be displayed periodically in the beginning of very month on the College noticeboard.

The attendance of the students will be taken digitally through teachus app students have to download the app to track their attendance.

4. In case of sickness, a leave application shall have to be submitted to the Attendance Committee along with a medical certificate within two days of resuming the College.
5. In case of long leave, a leave application has to be submitted to the Class teacher-in-charge and Attendance Committee.
6. Students should read all the notice boards regularly for getting proper and relevant information. They must also regularly check the College website for any College information and update.
7. The B.Com (Management Studies) / B.M.S and B.Com(B&I) students should follow formal dress code on every Mondays and Tuesdays.
8. All students must wear their valid identity cards issued by the College when they are at the College campus or else fine of ₹ 50/- will be charged. In case of loss, students can apply for duplicate ID card with a fee of ₹ 150/-.During result distribution, students are required to surrender their ID card, so that new ID Card can be issued in the next academic year to enable proper discipline in the campus.
9. Important message and notices are sent to the student on the Class WhatsApp group. Therefore, students are requested to furnish their correct mobile numbers, including the mobile number of the parents. If there is any change in the mobile numbers of the students and parents, the student is requested to intimate the College office.
10. Students will be given an institutional E-mail id which has to be accessed by them regularly as the college will communicate all information via e-mail also. The same e-mail id will be used to create Google Classroom where students will be given assignments, projects, class tests etc. via this online platform.

11. Use of mobile phone is strictly prohibited in Classroom, any loss of mobile phone is the absolute responsibility of students and no complaints of loss of mobile phone will be entertained by the staff of the College. A fine of ₹ 500/- would be levied on all students caught with mobile phone and the phone may be confiscated for a week.
12. Students are advised to carry their belongings whenever they leave their classroom. The College will not be responsible for any loss of student's property. If a student finds any lost property, it should be deposited in the College Office.
13. Students are expected to take good care of College property and to help in keeping the College premises clean. Any damage of College property eg. Disfiguring the wall, doors, breaking furniture, fittings etc. is a breach of discipline and will be dealt with very severely. Patuck Campus is meant for the benefit of future generation students. Malicious damage to property is taken seriously. Anyone found damaging property is liable to pay fine amounting to ten times the replacement cost.
14. The College campus is under CCTV surveillance. Strict disciplinary action will be taken, if students found tampering with the CCTV in the campus.
15. In case of insubordination, abusive language, misbehavior or misconduct by the student, strict action will be taken against him / her.
16. Demonstration of any kind in the College is strictly prohibited.
17. The student who directly or indirectly commits participates in or propagates ragging within or outside College shall, on conviction be punished with imprisonment for a term up to 2 years and or penalty which may be extend to ten thousand rupees. Any student convicted of an offence of ragging shall be dismissed from the College and such student shall not be admitted in any other educational institution for five years from the date of order of such dismissal.
18. If the student is found indulging in anti - national activities contrary to the provision of acts and laws enforced by government or join any activity to rules of discipline will be liable to be expelled from the College without any notice by the Principal of the College..
19. No student is allowed to collect any money or contributions for picnics, educational tours, get togethers, study notes or charity or any other activities without the permission of the Principal.
20. All College activities require prior permission of the Principal. No society or associations shall be formed in the College and no person shall be invited to address a meeting without prior permission of the Principal.
21. The students who want to avail parking facility at our College campus are required to annually pay parking fees of ₹ 600/- for the year for a two-wheeler vehicle and ₹ 1200/- for a four-wheeler vehicle.
22. The College attaches great importance to discipline and the same must be scrupulously observed by the students. Failure to comply with any of the rules, regulations and requirements notified from time to time will lead to strict disciplinary action including removing the name of the student from the College roll.
23. The Entry for Degree student will be from gate no 3. Students will not be allowed to enter the College Campus from any other gate.
24. Matters not covered as a part of the above mentioned rules and regulations shall rest at the absolute discretion of the College authorities.

GUIDELINES FOR PARENTS

1. Parent Teachers Association (PTA) is an association where teachers and parents meet and discuss about the aspects related to the students and the College. PTA meeting is conducted on periodical basis.
2. Parents Orientation is scheduled at the Gala Auditorium for all the students:

Sr. No.	Class	Date
1	T.Y.B.Com / BMS / B.Com (B&I)	19 th July, 2025
2	S.Y.B.Com / BMS / B.Com (B&I)	26 th July, 2025
3	F.Y.B.Com / F.Y.B.Com (Management Studies) / B.Com (B&I)	2 nd August, 2025

3. College lectures commence from 7.15 am onwards. Students shall attend the lectures , examination as per the Time-table of the College. Attendance of minimum 75% of the total number of lectures in every subject should be attended by the student. If the student fail to fulfill his/her attendance requirement they will not be permitted to appear for the Internal/ External examination. List of attendance defaulters will be displayed periodically in the beginning of every month of the College notice board. A parents meeting of defaulters students in attendance may be called for where the parents have to attend the meeting or else the student may not be allowed to appear for the class test/semester exams. Parents can track the attendance through teachers app regularly.
4. Students who have not paid the full fees they have to fill up the undertaking form which is enclosed with the admission form. They are requested to pay the balance amount on or before 30th October, 2025 failing to do so shall invite a penalty amount which shall be stated by way of notices during the conduct of the College.
5. The parents are requested to furnish their correct mobile numbers and verify whether the students have furnished the correct mobile numbers in the admission form. If there is a change in mobile numbers either of parents or students, you are requested to intimate the College office.
6. Students are expected to take care of the College property and to help in keeping the premises clean. Anyone found damaging property is liable to pay fine amounting to ten times the replacement cost.
7. The College campus is under CCTV surveillance.
8. At our College campus safety is of prime importance. Our campus has a certificate for compliance of the fire prevention and life safety measures.



Patuck Polytechnic Trust's (Estd. : 1932)

PATUCK - GALA COLLEGE OF COMMERCE

"Affiliated to University of Mumbai"

Re-accredited with A+ grade by NAAC (3.34 CGPA)

Recognized under Section 2(f) of the UGC Act, 1956



OBJECTIVES

1. To promote quality education among students by which an all round and multi - faceted character is formed and to empower them to become good human beings in society.
2. To make higher education accessible to needy and socially weak students, so that they are able to face challenges of life with a positive attitude.
3. To stimulate social responsibilities through community oriented extension programmes.
4. To imbibe quality consciousness among students.
5. To improve the academic performance of the students.
6. To continuously evolve and keep up with global developments in education.
7. To infuse technology in our methods of teaching.



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Quality Policy

Our Quality Systems offer holistic education in Commerce and Management Studies for empowering students from all strata of society by encouraging academic progression and employability. This is done by imbining leadership qualities with moral and ethical values aimed towards social commitment. We achieve this with the inclusion of all the stakeholders through:

- Providing a congenial work environment to human resources and learning environment to students;
- Enhancing competence of the faculty by encouraging them to adopt innovative and updated methods of teaching based on the latest technology;
- Review and maintenance of facilities provided to the stakeholders;
- Evolving the institutional systems based on the feedback obtained from stakeholders;
- Striving towards continual improvement of Quality Management Systems to ensure stakeholders' delight.



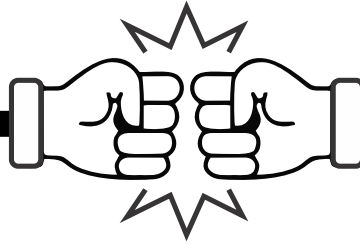
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CORE VALUES AT PATUCK

- **Focus on Quality**

The quality of teaching-learning is given highest importance. We provide academic freedom to our staff members to impart intellectual excellence to our students. We are committed to provide an enabling environment to our students with respect to physical infrastructure, cultural competency, employability and other life skills. We value our staff, students and other stakeholders and provide them a delightful experience in our campus.

- **Integrity**

Our College is committed to transparency, equity social justice and respects diversity at workplace. We engage in ethical and moral behavior and foster the same among our students.

- **Social Responsibility**

Our constant endeavour is to develop students as responsible citizens of the nation. We are actively involved in community development and environment stewardship.

- **Teamwork**

We believe that teamwork can achieve that a single employee cannot. We promote a cohesive and an effective team as it brings synergetic results.



Members of Organizing Board

- ① Mr. Adil J. Patuck, Chairman
- ② Ms. Bakul Anklesaria, Hon. Secretary
- ③ Mr. Kekoo Colah
- ④ Mr. Yazdi Tantra
- ⑤ Ms. Dilnawaz Bhagalia
- ⑥ Ms. Armaity Tirandaz



OUR FOUNDER
LATE RUSTOMJI HORMUSJI PATUCK

| Patuck Campus | 100 | Nehru Road | Rustomba Patuck Marg | Vakola Bridge |
| Santacruz (East) | Mumbai - 55 |

