



SREE NARAYANA GURU COLLEGE OF COMMERCE

1.3.2 Students undertaking Project Work/Field Work/ Internships

ACADEMIC YEAR

2023-24

This document contains records of FC Projects by SY students

**Revised Syllabus of Courses of B.Com. Programme at Semester III
with Effect from the Academic Year 2017-2018**

**2 Ability Enhancement Courses (AEC)
2B * Skill Enhancement Courses (SEC) Group B**

6. Foundation Course- Contemporary Issues- III

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Human Rights Provisions, Violations and Redressal	12
2	Dealing With Environmental Concerns	11
3	Science and Technology I	11
4	Soft Skills for Effective Interpersonal Communication	11
Total		45

Sr. No.	Modules / Units
1	Human Rights Violations and Redressal
	<p>A. Scheduled Castes- Constitutional and legal rights, Forms of violations, Redressal mechanisms. (2 Lectures)</p> <p>B. Scheduled tribes- Constitutional and legal rights, Forms of violations, Redressal mechanisms. (2 Lectures)</p> <p>C. Women- Constitutional and legal rights, Forms of violations, Redressal mechanisms. (2 Lectures)</p> <p>D. Children- Constitutional and legal rights, Forms of violations, Redressal mechanisms. (2 Lectures)</p> <p>E. People with Disabilities, Minorities, and the Elderly population- Constitutional and legal rights, Forms of violations, Redressal mechanisms. (4 Lectures)</p>
2	Dealing With Environmental Concerns
	<p>A. Concept of Disaster and general effects of Disasters on human life- physical, psychological, economic and social effects. (3 Lectures)</p> <p>B. Some locally relevant case studies of environmental disasters. (2 Lectures)</p> <p>C. Dealing with Disasters - Factors to be considered in Prevention, Mitigation (Relief and Rehabilitation) and disaster Preparedness. (3 Lectures)</p> <p>D. Human Rights issues in addressing disasters- issues related to compensation, equitable and fair distribution of relief and humanitarian approach to resettlement and rehabilitation. (3 Lectures)</p>
3	Science and Technology – I
	<p>A. Development of Science- the ancient cultures, the Classical era, the Middle Ages, the Renaissance, the Age of Reason and Enlightenment. (3 Lectures)</p> <p>B. Nature of science- its principles and characteristics; Science as empirical, practical, theoretical, validated knowledge. (2 Lectures)</p> <p>C. Science and Superstition- the role of science in exploding myths, blind beliefs and prejudices; Science and scientific temper- scientific temper as a fundamental duty of the Indian citizen. (3 Lectures)</p> <p>D. Science in everyday life- technology, its meaning and role in development; Interrelation and distinction between science and technology. (3 Lectures)</p>
4	Soft Skills for Effective Interpersonal Communication
	<p>Part A (4 Lectures)</p> <p>I) Effective Listening - Importance and Features.</p> <p>II) Verbal and Non-Verbal Communication; Public-Speaking and Presentation Skills.</p> <p>III) Barriers to Effective Communication; Importance of Self-Awareness and Body Language.</p> <p>Part B (4 Lectures)</p> <p>I) Formal and Informal Communication - Purpose and Types.</p> <p>II) Writing Formal Applications, Statement of Purpose (SOP) and Resume.</p> <p>III) Preparing for Group Discussions, Interviews and Presentations.</p> <p>Part C (3 Lectures)</p> <p>I) Leadership Skills and Self-Improvement - Characteristics of Effective Leadership.</p> <p>II) Styles of Leadership and Team-Building.</p>

References

1. Asthana, D. K., and Asthana, Meera, *Environmental Problems and Solutions*, S. Chand, New Delhi, 2012.
2. Bajpai, Asha, *Child Rights in India*, Oxford University Press, New Delhi, 2010.
3. Bhatnagar Mamta and Bhatnagar Nitin, *Effective Communication and Soft Skills*, Pearson India, New Delhi, 2011.
4. G Subba Rao, *Writing Skills for Civil Services Examination*, Access Publishing, New Delhi, 2014
5. Kaushal, Rachana, *Women and Human Rights in India*, Kaveri Books, New Delhi, 2000.
6. Mohapatra, Gaur Krishna Das, *Environmental Ecology*, Vikas, Noida, 2008.
7. Motilal, Shashi, and Nanda, Bijoy Lakshmi, *Human Rights: Gender and Environment*, Allied Publishers, New Delhi, 2007.
8. Murthy, D. B. N., *Disaster Management: Text and Case Studies*, Deep and Deep Publications, New Delhi, 2013.
9. Parsuraman, S., and Unnikrishnan, ed., *India Disasters Report II*, Oxford, New Delhi, 2013
10. Reza, B. K., *Disaster Management*, Global Publications, New Delhi, 2010.
11. Sathe, Satyaranjan P., *Judicial Activism in India*, Oxford University Press, New Delhi, 2003.
12. Singh, Ashok Kumar, *Science and Technology for Civil Service Examination*, Tata McGraw Hill, New Delhi, 2012.
13. Thorpe, Edgar, *General Studies Paper I Volume V*, Pearson, New Delhi, 2017.

Projects / Assignments (for Internal Assessment)

- i. Projects/Assignments should be drawn for the component on Internal Assessment from the topics in **Module 1 to Module 4**.
- ii. Students should be given a list of possible topics - at least 3 from each Module at the beginning of the semester.
- iii. The Project/Assignment can take the form of Street-Plays / Power-Point Presentations / Poster Exhibitions and similar other modes of presentation appropriate to the topic.
- iv. Students can work in groups of not more than 8 per topic.
- v. Students must submit a hard / soft copy of the Project / Assignment before appearing for the semester end examination.

QUESTION PAPER PATTERN (Semester III)

The Question Paper Pattern for Semester End Examination shall be as follows:

TOTAL MARKS: 75

DURATION: 150 MINUTES

QUESTION NUMBER	DESCRIPTION	MARKS ASSIGNED
1	<p>i. Question 1 A will be asked on the meaning / definition of concepts / terms from all Modules.</p> <p>ii. Question 1 B will be asked on the topic of the Project / Assignment done by the student during the Semester</p> <p>iii. In all 8 Questions will be asked out of which 5 have to be attempted.</p>	<p>a) Total marks: 15</p> <p>b) For 1 A, there will be 3 marks for each sub-question.</p> <p>c) For 1 B there will be 15 marks without any break-up.</p>
2	Descriptive Question with internal option (A or B) on Module 1	15
3	Descriptive Question with internal option (A or B) on Module 2	15
4	Descriptive Question with internal option (A or B) on Module 3	15
5	Descriptive Question with internal option (A or B) on Module 4	15

SREE NARAYANA GURU COLLEGE OF COMMERCE

(LINGUISTIC MINORITY INSTITUTION)

RE-ACCREDITED BY NAAC (GRADE-'B'-CGPA 2.45) [2019-2024]

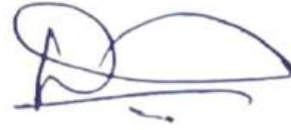
AFFILIATED TO UNIVERSITY OF MUMBAI & RECOGNISED BY UGC-u/s 2(f)&12B

MANAGED BY SREE NARAYANA MANDIRA SAMITI (REGD.)

P. L. LOKHANDE MARG, CHEMBUR, MUMBAI - 400 089. 9326063380 / 9326083775 sngcollege86@yahoo.co.in / sngcollegeprincipal@gmail.com

Certification of Completion

This is to certify that the following 153 students of SYBCOM (List attached) have successfully completed and submitted the FC projects for the academic year 2023-2024.



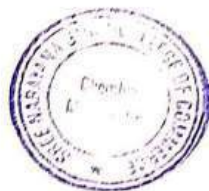
Principal
Sree Narayana Guru
College Of Commerce
P. L. Lokhande Marg,
Chembur, Mumbai - 400 089.



SREE NARAYANA GURU COLLEGE OF COMMERCE

Project Details for the Academic year 2023-2024 [CS4Bcom]

Roll No	Name of the student	Topic Name	Signature of the student
1	Abdul Kayum Rachha gupta	science modern ^{level} technology (college level)	Ar Rachha
2	Alu sanford Anchal Gupta	social issues ^{market} issues of technology issues ^{market}	Anchal Gupta
3	Ansari deya	Time management	Ansari deya
4	Ansari Dawood		Ab
5	Jahan ara	RTI	Jahan ara
6	Arman Ansari	issues of technology	Arman Ansari
7	Arman Ansari	issues of technology	Arman Ansari
8	Ansari Arman Alzal	Right of consumers	Arman Alzal
9	Ansari Nazmin	Right to information	Nazmin Ansari
10	Ansari NoorSaba	Misuse of Technology	NoorSaba
11	Ansari Taj mohd	misuse of Technology	Taj mohd
12	Arpelli Raju Sishkumar	Time Management	Arpelli Raju Sishkumar
13	Chauhan Khushnum	GPS	Khushnum Chauhan
14	Fazal Haider	Companies Act 2013	Fazal Haider
15	Nisha Gaikwad	Competitive Examination	Nisha Gaikwad
16	Chougale Saniya		Ab
17	Choudhary Khushnum		Ab
18	Fazal Haider		Ab
19	Gaikwad Nisha		Ab
20	Anchal Gupta	climate	Anchal Gupta
21	Ankita Gupta	Consumer protection Act	Ankita Gupta
22	Dish Gupta	misses	Dish Gupta
23	Ganesh Gupta	misuse of Technology	Ganesh Gupta
24	Rachha gupta	TRTI	Rachha Gupta
25	Ving Gupta	Basis competitive exam off paper ^{pattern}	Ving Gupta
26	Mohd Faizan	Time Management	Mohd Faizan



SREE NARAYANA GURU COLLEGE OF COMMERCE

Project Details for the Academic year 2023-2024

Roll No	Name of the student	Topic Name	Signature of the student
27	Ableed Hussain	Satellite Technology	Ableed
28	Mamta jatoliya	Time management	Mamta
29	Akshita	climate	Akshita
30	Priya Konoyiya	Consumer protection Act	Priya
31	Vandana Kewat	Misuse of Technology	Vandana
32	Aarfa Khan	Right of consumer.	Aarfa
33	Altamash Khan	Misuse of technology	ALTAMASH KHAN
34	Khan Barkatunissa	—	Aib
35	Khan Farukh	Theories of motivation	Farukh
36	Khan Tibon	misuse of technology	Tibon
37	Khum Iqra	Misuse of technology	Iqra
38	Tara Khan	Rights of consumer	Tara
39	ISRAA KHAN	Issues of Technology.	Israa
40	Juned Khan	Goal settings	Juned

Jayasree
(Name of Faculty)



SREE NARAYANA GURU COLLEGE OF COMMERCE

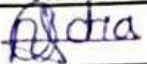
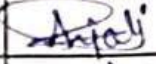


Project Details for the Academic year 2023-2024 (S4 B Com)

Roll No	Name of the student	Topic Name	Signature of the student
41	Khan Ranis	Hand GPS in application. Hand	Hand
42	Khan Karishma (?)	_____	Ab
43	KHAN KAZIM RAZA	Consumer of right	Staim
44	Khan Mohammad Sahal (?)	_____	Ab
45	Khan Mohd Kaif	Theories of motivation	Kaif
46	Khan Maaz	Laser	Maaz
47	Ayoon Khan	space technology	M. Ay. Khan
48	Muskan Akter Khan	Goal setting.	Muskan
49	Khan Muskan Bano (?)	_____	Ab
50	Rifat Khan	Time Management	Rifat
51	Sahabuz Ichan	Consumer rights	Sahabuz
52	Khan Shahid	Goal Setting.	Shahid
53	Khan Shamiya	Goal Setting	Shamiya
54	Khan Shal Neer Ali (?)	_____	Ab
55	Salita Kusliya	Time management	Salita
56	Mansuri Mafisa	Consumer rights	Mansuri
57	Meer Neeri Jahan Bader (?)	_____	Ab
58	Mohammed Arshad	Consumer rights	Arshad
59	Mohid Saif Ahmad	Time management	Mohid
60	Momin Kaif	Time management	Kaif
61	Diksha M More	Competative banking exams	Diksha
62	Riya V. More	misuse of technology	Riya
63	Iaxnis. Maurya	Time management	Iaxnis
64	mehak muran.	Right of consumers.	mehak
65	Mullaaji Romona jahan	Eco feminism	Romona
66	Musehid Reza Granibullah	Theory of Motivation	Musehid



SREE NARAYANA GURU COLLEGE OF COMMERCE

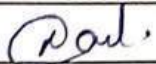
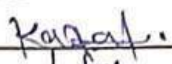
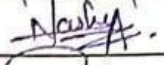
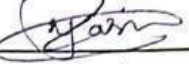

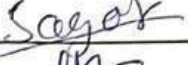

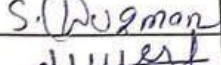
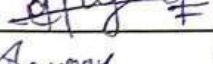

Project Details for the Academic year 2023-2024 (SYB com)

Roll No	Name of the student	Topic Name	Signature of the student
67	Naymadha	Rights of consumer	
68	Anjali Nirmal	PIL	
69	Alisha mulla	Rights of consumer	
70	Anand patel	Time Management	
71	Rahel Naved (?)	_____	Ab
72	Prajapati Kajal (?)	_____	Ab
73	Quisara Nassir Zakid (?)	_____	Ab
74	Rayou Mohd Yasim (?)	_____	Ab
75	Safwan Samad (?)	_____	Ab
76	Sagal Nimbenus (?)	_____	Ab
77	Selenkhe Saika ?	_____	Ab
78	Sanjal Mohammed ?	_____	Ab
79	Sudar Ayesha ?	_____	Ab
80	Sruant Saurav Ashok ?	_____	Ab



SREE NARAYANA GURU COLLEGE OF COMMERCE

Project Details for the Academic year 2023-2024

Roll No	Name of the student	Topic Name	Signature of the student
71	81 Patu Naved	Time management	
72	82 Kajal prajapati	Time Management	
73	83 Nasra Qureshi	Consumer Rights	
74	84 Mohd Yasin.	Competitive exam.	
75	85 Sabwan Samuel	Competitive Exam (UPSC)	
76	86 Sajay rimbenna	Leadership types	
77	87 Smita salunkhe	time management	
78	88 Sanjay kumar	Time management	
79	89 Sardar Ayesha	Technology of lasser	
80	90 Sawar Sawant	Covid - 19	



SREE NARAYANA GURU COLLEGE OF COMMERCE

Project Details for the Academic year 2023-2024 (SYB com)

Roll No	Name of the student	Topic Name	Signature of the student
81	Sayed Ali Mohammed Sufwan Samad	Time Management Project management for managers	
82	SAYYED FIROOZ	Consumer right	
83	Sayyed Sania	Time Management	
84	Sayyed Aliya	laser light project	
85	sayyed Afsha	consumer right	
86	Sayyed AFZAL	Time management	
87	Sayyed Shafa Salim	—	Ab
88	Sayyed Tanzeen Fateme	—	Ab
89	Shah shekha	—	Al
90	Shaiikh Muqtaadir	Time management	
91	Ranali Nalawade	Time management	
92	Shaiikh Abid	Goal Setting	
93	shaiikh Afzal	What is laser	
94	Shaiikh Afsha	Goal Setting	
95	Shaiikh Alfiya A. Kadar	Consumer protection Act	
96	Shaiikh Alfiya Bashir	Goal Setting.	
97	Shaiikh Alfiya mehtab	Consumer Protection Act	
98	shaiikh Alfiya zameer	mis use of Technology	
99	Shaiikh Alfiya Anu	Theories of Motivation	
100	Asif. S. Shaiikh	Time Management	



SREE NARAYANA GURU COLLEGE OF COMMERCE

Project Details for the Academic year 2023-2024

Roll No	Name of the student	Topic Name	Signature of the student
101	Shaikh asma shaikh nasir	Time Management	
102	Shaikh Ayesha	Time management	Aishes
103	Bilal Shaikh	Goal setting	Bilal
104	Shaikh Fatima	Goal setting, team building	Fatima
105	Sahiba Shaikh	Time management, teamwork	Sahiba
106	Tara Shaikh	Time management	Tara
107	Tunaid M. Shaikh	Achievement on Satellite technology	Tunaid
108	Shaikh Maimunah	Time management	Maimunah
109	Shaikh Mohd Abdul	Time management	Mohd Abdul
110	Shaikh Mohammed Arkam	Goal Setting	Shaikh Arkam
111	Hasib Shaikh Shaikh Asalan	Time management	Hasib
112	Shaikh Asalan	Consumer rights/protection	Asalan
113	Shaikh Raziya	Time management	Raziya
114	Shaikh Rehan Muktadar Hasib Shaikh	✓	Ab
115	Shaikh Rehmatbe	Time Management	Rehmat
116	Shaikh Sahil Azam	competition of competitive exam	Sahil
117	Sahil Shaikh	Time management	Sahil
118	Shaikh Samar	Consumer Protection Act	Samar
119	Shaikh Sana	Time management	Sana
120	Shaikh Saniya	Time management	Saniya
121	Shezil Shaikh	Time management	Shezil
122	Shaikh Shalina	Time management	Shalina
123	Shaikh Tarannum	Time management	Tarannum
124	Taskeen Shaikh	Time management	Taskeen
125	Shaikh Tayyasa	Goal setting	Tayyasa
126	Shaikh Habiba	misuse of technology	Habiba



SREE NARAYANA GURU COLLEGE OF COMMERCE

Project Details for the Academic year 2023-2024

Roll No	Name of the student	Topic Name	Signature of the student
127	Shaikh Zeenat Ismail	Misuse of Technology.	<u>Zeenat.</u>
128	Shaikh Zoya Mantaha	Consumer protection	<u>Zoya</u>
129	Shayma Anjali	Advertising.	<u>Anjali.</u>
130	Aarti shinde	Advertising	<u>Aarti</u>
131	Siddiqui Yasir Ali Israr	Advertising	<u>Yasir</u>
132	Siddiqui Asma	Time Management	<u>Asma.</u>
133	Siddiqui Saista	Achievement of data satellite technology.	<u>Saista.</u>
134	Siddiqui Saniya Abul	Consumer protection.	<u>Saniya</u>
135	Siddiqui Saniya Rashid	Information of competitive ^{Exam}	<u>Saniya.</u>
136	Siddiqui Yasmeen	Information of Competitive Ex..	<u>Yasmeen</u>
137	Sabanki Neha	Information of competitive ^{Exam}	<u>Neha...</u>
138	Soni Laxmi	Time management	<u>Laxmi</u>
139	Syed Fatema	Consumer & Protection.	<u>Fatema.</u>
140	Tambeli Soupu Devikal	?	<u>AS</u>
141	Disha Jayade	misuse of technology	<u>Disha</u>
142	Harish Tondwalkar	Consumer Protection Act	<u>Harish Tondwalkar.</u>
143	Snehaudson	Time management	<u>Snehaudson</u>
144	Varma Mangesh	Time management	<u>Mangesh</u>
145	Shani Biswas	Time management	<u>Shani</u>
146	Nalchi Tatoliva	Time management	<u>Tatoliva.</u>
147	Vijay Nishad	Consumer protection	<u>Vijay</u>
148	Mohammed Zibyan.	Time management	<u>Zibyan</u>
149	Mond Koif Saheeduddin	Time management	<u>M. Koif</u>
150	Kumawat Praveen Bansilal	Right To Information	<u>Praveen</u>



SREE NARAYANA GURU COLLEGE OF COMMERCE

Project Details for the Academic year 2023-2024

Roll No	Name of the student	Topic Name	Signature of the student
151	Adil Khan	RTI	<u>Adil</u>
152	Mehrab Khan	Time mangement	<u>Mehrab</u>
153	Sana Shaikh	Time management	<u>Sana</u>
154	BHAVESH Gantiwal	RTI	Bhanesh
155	Deepa pal	RIT	<u>Deepa</u>
156	Angarika phatak	RT T	<u>Aphatak</u>
157	Saima mohd	Time management	<u>Saima</u>
158	Sakpal Sayi Vinayak	? —	Ab
159	Shah Laiba Khatoon	? —	Ab
160	Lalitha Gajula	Goal setting	Lalitha
161	Gupta Shubham	Time management	<u>Shubham</u>
162	Kanoliya Atul ?	—	Ab
163	Khan Saniya Zehra ?	—	Ab
164	Khan Nazish	Time management	Nazish
165	shouib khun	Time mangement	<u>Shouib</u>
166	Zaineb	Goal Setting	<u>Zaineb</u>
167	Roli	Time management	<u>Roli</u>
168	Osman Alwari	Goal Setting	<u>Osman</u>
169	Ashwin Saneval	Time management	<u>Ashwin</u>
170	Shruti Padmukh	Science and modern life	<u>Shruti</u>
171	Dhanashri Pawar	misuse of Technology	<u>DP</u>
172	Shaikh Ziyad	Time Management	<u>Shaykh</u>
173	Kunal Bavisakar	Goals Setting	<u>Kunal</u>
174	Krushku Ram	Issues In Technology	<u>Krushku</u>
175	Shadab Khan	Time management	<u>Shadab</u>
176	Siddharth Mishra	Time mangement	<u>Siddharth</u>



SREE NARAYANA GURU COLLEGE OF COMMERCE

Project Details for the Academic year 2023-2024

Roll No	Name of the student	Topic Name	Signature of the student
177	Sofia Shaikh	Time Management	<i>Sofia</i>
178	Naushin Patel	Theories of Motivation	<i>Naushin</i>
179	Kusum Jayswan	Time Management	<i>Kusum</i>
180	Arvind B. Dae	Time Management	<i>Ar</i>
181	Harsh Kannaujia	Lack of Media Knowledge	<i>Harsh</i>
182	Sayyed Jalal Gaffar		<i>AB</i>
183	Simran Jasmiya <small>hond bulenun shakten</small>	Time Management	<i>Sim</i>
184	Aisha S. Kudalkar	time management	<i>Aisha</i>

Jayswan
Name of Faculty



[Signature]

Principal
Sree Narayana Guru
College Of Commerce
P. L. Lokhande Marg,
Chembur, Mumbai - 400 089.

NAME ÷ SHAIKH ABID

ROLL No ÷ 92

13/20

SUBJECT ÷ FOUNDATION COURSE

DATE ÷ 13/01/2024

DIV ÷ B

TITLE ÷ GOAL SETTING

STD ÷ SYB.COM SEM 4

* INTRODUCTION :-

Goals & Goals Setting involves the development of an action plan designed to motivate guide a person or group toward a goal goal setting can be guided by goal - setting criteria such as smart criteria goal setting is a major component of personal development and management literature The theory states that the simplest most direct motivational explanation of why some people perform better than others is because they have different performance goals A goal is an idea of the future or desired result that a student or a group of student envisions plans and commits to achieve student endeavors to reach goal with in a finite by setting deadlines A goal is roughly similar to purpose or aim, the anticipated result which guided reaction or an end which is an object either a physical object or an abstract object than intrinsic value Goals are more deliberate than desire and momentary intentions therefore setting goals means that person committed thought emotion and behaviour toward attaining the goal.

* DEFINITION :-

Goal setting is the process of deciding what you want to accomplish and devising a plan to achieve the result you desire.

Goal setting is establishing short- or long-term objectives usually incorporating deadline and quantifiable measure. Goal setting involves establishing specific measurable achievable realistic and time-targeted goal work on the theory of goal setting suggest that an effective tool for making process is to ensure that participants in a group with a common goal are clearly aware of what is expected from them on a personal level. Setting goal setting features as a major component of personal development literature. Goal setting is a process for thinking about your idea future and motivating your self to turn the vision of the future into reality. The process of goal setting will help you where you want to go in life.

properly set goal can be incredibly motivating and as you get self confidence builds fast.

* THE ESSENCE OF FOUR FOLD THE THEORY FOR GOAL SETTING:-

First difficult specific goal lead to significantly higher performance than easy goal, no goal, or even the setting of an abstract goal such as urging people to do their best.

Second holding ability constant, as this is a theory of motivation and given that there's a goal commitment the higher the goal the higher the performance.

Third variable such as praise feedback or the involvement of people in decision making only influence behaviours to the extent that it lead to the setting of and commitment to a specific difficult goal.

Fourth goal setting in addition to affecting the three mechanism of motivation, namely, choice effort and persistence can also have a cognitive benefit. It can influence choice effort and persistence to discover way to attain the goal.

* GOALS CHARACTERS :-

Importance is determined by goals attractiveness intensity priority and sign Importances can range from high to low

Difficulty:- is determined by general estimates of probability of achieving the goal Specificity is determined of the goal is qualitative and ranges from being vaguely to precisely stated. Typically a higher-level goal is more vague than a lower level subgoal For example:- wanting to have a successful career is more vague than wanting to obtain a master degree Temporal range is determined by the range from proximal to distal and the duration of the goal

Level of consciousness:- Refers to a person cognitive awareness of a goal Awareness is typically greater for proximal goals than distal goals Goal is determined by how many subgoals are necessary to achieve goal and how one goal connect to another For example graduating college but be considered a complex goal because it has many subgoal such as making good grades and it connected to other goal such as gaining meaningful employment.

* WHY IS GOAL SETTING:- IMPORTANT

Goals help describe success. People tend to make an expectation not surpass them. Thus expectation or goal should be challenging yet within a person or group grasp. Goals create common tasks and processes for a group or individuals. By having them a group knows that it has to do, can work together on the goal.

Goal setting takes time. Initially, the member must be introduced to the process, develop necessary skills, implement procedures and record evaluation. Organizational goal setting can be difficult when trying to set goals that all members agree with and will actively pursue. Your goals must be a deadline. Again, this means that you know when you can celebrate success. When you are working on a deadline, your sense of urgency increases and achievement will come that much quicker. Having goals is a good way to focus attention on the things that are important. It allows us to create a vision of how we would like our life to be.

* HOW DOES ONE DEVELOP EFFECTIVE GOALS :-

Think about the future IF you are developing group goal try to think of at least two way to describe the future through the group or member, tasks or purposes. Use your organization purposes statement. A purpose defines what the goal need to be and then these goal can be adjusted each year. Use the suggestion by being open to feedback, one can get new ideas for goal.

The extent that individual and group perceive their own goal as being satisfied by the accomplishment of organizational goal is the degree of integration of goal.

Your goal must have a deadline. Again this mean that you know when you can celebrate success. When you are working on a deadline your sense of urgency increase and achievement will come that much quicker. Your end destination may remain quite similar over the long term by the action plan you set for yourself along the way can change or significantly. The second lacks passion and gives you an excuse if you get sidetracked.

* GOAL SETTING CAN :-

- ⇒ Serve as clear and specific delegation of responsibilities
- ⇒ Offer more diversity of services and program by updating and improving old programs and developing new ones
- ⇒ Identify both individual and organizational strength and weakness
- ⇒ Allow clarification and /or development of an organization mission or philosophy
- ⇒ Focus your effort in a consistent direction
- ⇒ Increase success because success can be defined as the achievement of a goal
- ⇒ Serve as self-motivator and energizers
- ⇒ Family values and ambition
- ⇒ Financial background
- ⇒ Physical strength
- ⇒ Mental Represent Knowledge and wisdom
- ⇒ Social Responsibility
- ⇒ Spiritual values, ethics and character.

* SETTING GOALS CAN AFFECT OUTCOMES IN FOUR WAYS:-

Choices Goals may narrow someone's attention and direct their effort toward goal-relevant activities and form way of goal-relevant action.

Effort Goals make someone more effortful. For example, if someone usually produces 4 widgets per hour but wants to produce 6 widgets per hour then they may work harder to produce more widgets than without that goal.

Persistence Goal may make someone more willing to work through setbacks.

Cognition Goal may cause someone to develop and change their behaviours.

Include precise amount, dates and so on in your goal so you can measure your degree of success without a way to measure your success you miss out the liberation that comes with knowing you have actually achieved something. Set widely scattered and inconsistent goals and you'll fritter your time - and your life - away, and

when you are working on a deadline your sense of urgency increases and achievement will come that much quicker.

* PROCESS FOR BRAINSTORMING GOALS :-

- ⇒ Allow ideas to start goal.
- ⇒ member should begin to talk about what they would like the group to accomplish
- ⇒ Let every member take part in brainstorming
This is important for morale and cohesion
Also members are more likely to support what they help create
- ⇒ unrealistic goal should not be weeded out until later
- ⇒ unrealistic goals should not be weeded out until later
- ⇒ when finalizing the goal, make sure that they are measurable

prioritize goal. Place goal in order of importance this can be difficult because each member has individual ideas what is important for the group. Break into small groups to prioritize goal concerning different segments of the organization have members rank the goals on their own and then share their ideas with the group to reach consensus.

* CONCLUSION:-

In conclusion, goal setting is done in our everyday life. The moment one chooses to get out the bed and face the world goal have been met. Goal setting has become important in day to day because goal setting get from where they are to where they want to be. Goal plays a vital role each and every individual's life. Goals are something which we act on we should have in our life meaningful. It gives reason to achieve something. It helps us to focus on what is very significant. It motivates and build our self confidence. If we have very significant it motivates and build our self confidence. If we have certain goal it always give us some result. So we must have something or the other goal in our life because goals have deadline and so we should focus on toward our deed with strong determination. There upon we can achieve our destination before deadline. Goal setting is powerful tool for achieving success in any area of life. By defining your goal setting realistic deadline, creating an action plan focusing on the process, visualizing success, staying accountable, staying flexible and staying positive you can achieve your dreams and live the life you desire.

* REFERENCES :-

• Goal setting guide [<http://www.goalsetting-guide.com/goal-setting-tutorial/smartgoal-setting/>]

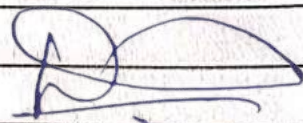
⇒ TOP Achievement - SELF Improvement and personal Development Community
[<http://topachievement.com/smart.html>]

⇒ Carpenter, Manson, "Principle of Management", Flat World Knowledge. 2013

⇒ Christensen M, Clayton, "How will you Measure your Life" July 2010 Harvard Business Review

⇒ Mindtool.com : Personal Goal Setting
<http://www.mindtool.com/page6.htm>

⇒ Tugenda, Arina. "Experts Advice to the goal-oriented Don't overdue it" October 5th 2012. The New York Times.



Principal

Sree Narayana Guru

College Of Commerce

P. L. Lokhande Marg,

Chembur, Mumbai - 400 089.

FOR EDUCATIONAL USE

Sr. No.	Modules / Units
1	Introduction to Advertising
	<ul style="list-style-type: none"> • Definition, Evolution of Advertising, Importance, Scope, Features, Benefits, Five M's of Advertising • Types of Advertising –consumer advertising, industrial advertising, institutional advertising, classified advertising, national advertising, generic advertising • Theories of Advertising : Stimulus Theory, AIDA, Hierarchy Effects Model, Means – End Theory, Visual Verbal Imaging, Cognitive Dissonance • Ethics and Laws in Advertising : Puffery, Shock Ads, Subliminal Advertising, Weasel Claim, Surrogate Advertising, Comparative Advertising Code of Ethics, Regulatory Bodies, Laws and Regulation – CSR, Public Service Advertising, Corporate Advertising, Advocacy Advertising • Social, cultural and Economic Impact of Advertising, the impact of ads on Kids, Women and Advertising
2	Strategy and Planning Process in Advertising
	<ul style="list-style-type: none"> • Advertising Planning process & Strategy : Introduction to Marketing Plan, Advertising Plan- Background, situational analysis related to Advertising issues, Marketing Objectives, Advertising Objectives, Target Audience, Brand Positioning (equity, image personality), creative Strategy, message strategy, media strategy, Integration of advertising with other communication tools • Role of Advertising in Marketing Mix : Product planning, product brand policy, price, packaging, distribution, Elements of Promotion, Role of Advertising in PLC • Advertising Agencies – Functions – structure – types - Selection criteria for Advertising agency – Maintaining Agency–client relationship, Agency Compensation.
3	Creativity in Advertising
	<ul style="list-style-type: none"> • Introduction to Creativity – definition, importance, creative process , Creative strategy development – Advertising Campaign – determining the message theme/major selling ideas – introduction to USP – positioning strategies – persuasion and types of advertising appeals – role of source in ads and celebrities as source in Indian ads – execution styles of presenting ads. • Role of different elements of ads – logo, company signature, slogan, tagline, jingle, illustrations, etc – • Creating the TV commercial – Visual Techniques, Writing script, developing storyboard, other elements (Optical, Soundtrack, Music) • Creating Radio Commercial – words, sound, music – scriptwriting the commercial – clarity, coherence, pleasantness, believability, interest, distinctiveness • Copywriting: Elements of Advertisement copy – Headline, sub-headline, Layout, Body copy, slogans. Signature, closing idea, Principles of Copywriting for print, OOH, essentials of good copy, Types of Copy, Copy Research

Sr. No.	Modules / Units
4	Budget, Evaluation, Current trends and careers in Advertising
	<ul style="list-style-type: none"> • Advertising Budget – Definition of Advertising Budget, Features, Methods of Budgeting • Evaluation of Advertising Effectiveness – Pre-testing and Post testing Objectives, Testing process for Advertising effectiveness, Methods of Pre-testing and Post-testing, Concept testing v/s Copy testing • Current Trends in Advertising : Rural and Urban Advertising, Digital Advertising, Content Marketing (Advertorials), retail advertising, lifestyle advertising, Ambush Advertising, Global Advertising – scope and challenges – current global trends • Careers in Advertising : careers in Media and supporting firms, freelancing options for career in advertising, role of Advertising Account Executives, campaign Agency family tree – topmost advertising agencies and the famous advertisements designed by them

***Revised Syllabus of Courses of Bachelor of Management Studies
(BMS) Programme at Semester IV
with Effect from the Academic Year 2017-2018***

***2. Ability Enhancement Courses (AEC)
2B. Skill Enhancement Courses (SEC)***

**4. Foundation Course –IV
Ethics & Governance**

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to Ethics and Business Ethics	12
2	Ethics in Marketing, Finance and HRM	11
3	Corporate Governance	11
4	Corporate Social Responsibility (CSR)	11
Total		45

Objectives

SN	Objectives
1	To understand significance of ethics and ethical practices in businesses which are indispensable for progress of a country
2	To learn the applicability of ethics in functional areas like marketing, finance and human resource management
3	To understand the emerging need and growing importance of good governance and CSR by organisations
4	To study the ethical business practices, CSR and Corporate Governance practiced by various organisations

Sr. No.	Modules / Units
1	Introduction to Ethics and Business Ethics
	<ul style="list-style-type: none"> • Ethics: Concept of Ethics, Evolution of Ethics, Nature of Ethics- Personal, Professional, Managerial Importance of Ethics, Objectives, Scope, Types – Transactional, Participatory and Recognition • Business Ethics: Meaning, Objectives, Purpose and Scope of Business Ethics Towards Society and Stakeholders, Role of Government in Ensuring Business Ethics Principles of Business Ethics, 3 Cs of Business Ethics – Compliance, Contribution and Consequences Myths about Business Ethics Ethical Performance in Businesses in India
2	Ethics in Marketing, Finance and HRM
	<ul style="list-style-type: none"> • Ethics in Marketing: Ethical issues in Marketing Mix, Unethical Marketing Practices in India, Ethical Dilemmas in Marketing, Ethics in Advertising and Types of Unethical Advertisements • Ethics In Finance: Scope of Ethics in Financial Services, Ethics of a Financial Manager – Legal Issues, Balancing Act and Whistle Blower, Ethics in Taxation, Corporate Crime - White Collar Crime and Organised Crime, Major Corporate Scams in India, Role of SEBI in Ensuring Corporate Governance, Cadbury Committee Report, 1992 • Ethics in Human Resource Management: Importance of Workplace Ethics, Guidelines to Promote Workplace Ethics, Importance of Employee Code of Conduct, Ethical Leadership
3	Corporate Governance
	<ul style="list-style-type: none"> • Concept, History of Corporate Governance in India, Need for Corporate Governance • Significance of Ethics in Corporate Governance, Principles of Corporate Governance, Benefits of Good Governance, Issues in Corporate Governance • Theories- Agency Theory, Shareholder Theory, Stakeholder Theory and Stewardship Theory • Corporate Governance in India, Emerging Trends in Corporate Governance, Models of Corporate Governance, Insider Trading
4	Corporate Social Responsibility (CSR)
	<ul style="list-style-type: none"> • Meaning of CSR, Evolution of CSR, Types of Social Responsibility • Aspects of CSR- Responsibility, Accountability, Sustainability and Social Contract • Need for CSR • CSR Principles and Strategies • Issues in CSR • Social Accounting • Tata Group's CSR Rating Framework • Sachar Committee Report on CSR • Ethical Issues in International Business Practices • Recent Guidelines in CSR • Society's Changing Expectations of Business With Respect to Globalisation • Future of CSR

SREE NARAYANA GURU COLLEGE OF COMMERCE

(LINGUISTIC MINORITY INSTITUTION)

RE-ACCREDITED BY NAAC (GRADE-'B'-CGPA 2.45) [2019-2024]

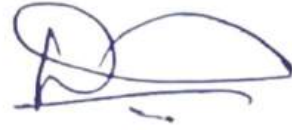
AFFILIATED TO UNIVERSITY OF MUMBAI & RECOGNISED BY UGC-u/s 2(f)&12B

MANAGED BY SREE NARAYANA MANDIRA SAMITI (REGD.)

P. L. LOKHANDE MARG, CHEMBUR, MUMBAI - 400 089. 9326063380 / 9326083775 sngcollege86@yahoo.co.in / sngcollegeprincipal@gmail.com

Certification of Completion

This is to certify that the following 85 students of SYBMS (List attached) have successfully completed and submitted the FC projects for the academic year 2023-2024.



Principal
Sree Narayana Guru
College Of Commerce
P. L. Lokhande Marg,
Chembur, Mumbai - 400 089.

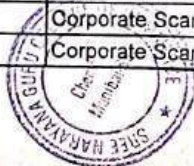


SREE NARAYANA GURU COLLEGE OF COMMERCE

SYBMS Foundation course project details for the Academic year 2023-2024

Roll No	Name of the student	Stream	Topic Name	Signature of the students
1	AUSHAD MOHAMMED KHURSHDALI	Marketing	Taj Corridor Scam	Aushad
2	BAJRALU GEETESH RAJENDRA	Marketing	Vijay Maliya Scam	Geetesh
3	HASHMI MISBA MOHD AFTAB	Marketing	Satyam Scam	Misba
4	SIRAJUDDIN	Marketing	Satyam Scam	Sirajuddin
5	BABAR SANKALP SURESH	Marketing	Satyam Scam	Sankalp
6	FASHI UDDIN Aatigua Khan	Marketing	Scam	Aatigua Khan
7	KHAN AYESHA BANO AKHTAR ALI	Marketing	Taj Corridor Scam	Ayesha
8	KHAN MOHD AFZAL ABDUL HUDA	Marketing	Stamp Paper Counterfeiting	Mohd Afzal
9	SAH BHAKTIYAR	Marketing	Stamp Paper Scam	Bhaktiyar
10	KHAN SAFIULLAH SAMIULLAH	Marketing	Harshad Mehta Scam	Samiullah
12	RAYSHING AKASH DHONDU	Marketing	Harshad Mehta Scam	Rayshing
13	SAH CHANDAN LALBABU	Marketing	Stamp Paper Scam	Chandhan
14	SAYED ZAINAB HAMEED	Marketing	Punjab's City Center Project Scam	Zainab
15	SHAH PEER MOHD KHWAJA	Marketing	Sugar Import Scam	Peer
16	SHAIKH AFREEN KAMRUDDIN	Marketing	Vijay Maliya Scam	Afreen
17	SHAIKH MOHD AAQIB MOHD ZAHID	Marketing	IPL Scam	Aaqib
18	SHAIKH MOHD NAVED MD YUNUS	Marketing	Satyam Scandal Scam, 2009	Naved
19	SHAIKH NIDA AJAZ	Marketing	Illegal Money in Swiss Bank	Nida
20	SHAIKH SOHEL MUKHTIYAR	Marketing	Preferential Allotment Scam	Sohel
21	AHMED	Marketing	IPL Scam	Ahmed
22	SINGH SHIVAM SUJIT KUMAR	Marketing	Sukharam Telecom Scam	Shivam
23	SUVASIYA SUNDAR PAPPULAL	Marketing	Harshad Mehta Scam	Sundar
24	WAGHMARE AYUSH VIJAY	Marketing	Abdul Karim Telgi Scam	Ayush
25	ACHARYA RAKSHITA MANJUNATH	HR	Corporate Scam	Rakshita
26	ARUNDUDHI SHALINI AMBEDKAR	HR	Corporate Scam	Arundudhi
27	KAHAR ARJUN DHARMENDRA	HR	Corporate Scam	Kahar
28	GAIKWAD KARISHMA SANJAY	HR	Corporate Scam	Karishma
29	JEEVA KUPPUSWAMI	HR	Corporate Scam	Jeeva
30	KEDARE PRATHAMESH RAJU	HR	Corporate Scam	Kedare
31	KHAN AFTAB ALAM KALIM	HR	Corporate Scam	Aftab
32	KHAN AISA BANO SHER MOHD	HR	Corporate Scam	Aisa
33	KHAN NOORI ASLAM	HR	Corporate Scam	Noori
34	KHAN RAEES MUBIN	HR	Corporate Scam	Raees
35	LOKRE PRACHI SANDEEP	HR	Corporate Scam	Prachi
36	HAFIZ	HR	Corporate Scam	Hafiz
37	MUDALIYAR MITALI RAVIKUMAR	HR	Corporate Scam	Mitali
38	HASAN Rizvi Batul	HR	Corporate Scam	Batul
39	HASAN	HR	Corporate Scam	Hasan
40	SHAIKH ALFIYA ARIF	HR	Corporate Scam	Alfiya
41	SHAIKH FEMINA SIRAJ	HR	Corporate Scam	Femina
42	FAROOQUE	HR	Corporate Scam	Farooque
43	IMRAN	HR	Corporate Scam	Imran
44	REHMAN	HR	Corporate Scam	Rehman
45	TASNEEM MOHAMMAD ASLAM	HR	Corporate Scam	Tasneem
46	TEMRIKAR MANISTA MUNAF	HR	Corporate Scam	Manista
47	CHOURSIYA LAXMI SUBHASH	HR	Corporate Scam	Laxmi
48	MOBIN	HR	Corporate Scam	Mobin
49	KHAN MOHD KASHIF MOHD AHMED	HR	Corporate Scam	Kashif
50	KHAN NIDA AKBAR HUSAIN	HR	Corporate Scam	Nida
51	SHAHID	HR	Corporate Scam	Shahid
52	SAYED MINAHIL SHUJAT	HR	Corporate Scam	Minahil
53	SHAIKH ALUSHRA MOHD MUMTAZ	HR	Corporate Scam	Alushra
54	SINGH HEMANT DIWAN	HR	Corporate Scam	Hemant
55	RAMBAHADUR	HR	Corporate Scam	Rambhadur
56	THEJAS ANIL	HR	Corporate Scam	Thejas

Rahul



57	ZENDE JYOTSANA SHANKAR	HR	Corporate Scam	Misba
58	ANSARI MISBA AKBAR	Marketing	Harshad Mehta Scam	Misba
59	ANSARI MOHAMMED AHAD IRSHAD	Marketing	Harshad Mehta Scam	Ahad.
60	MUMTAZ AHMED	Marketing	Illegal Money in Swiss Bank	Ab
61	ANSARI SHABAN NOORUL HAQUE	Marketing	Harshad Mehta Scam	Shaban
62	ATHAWALE KUNAL SANTOSH ?	Marketing	Vijay Mallya Saga: Kingfisher loan	Ab
63	ASHOK ?	Marketing	Corporate Scam	Ab
64	SHANKARLAL ?	Marketing	Corporate Scam	Ab
65	GUPTA SHIVAM RAJKUMAR	Marketing	Harshad Mehta Scam	Shivam.
66	JAIN RAVI GANESH	Marketing	Taj Corridor Scam	Ravi
67	KEDARE MAYUR GANESH	Marketing	Ali Khan Scam 2007	Mys
68	KHAN AFTAB ITEKHAR	Marketing	Punjab's City Center roject Scam	Ab
69	KHAN AYAN SAJID	Marketing		Ayan.
70	KHAN FIZA GULAM SABIR	Marketing	Satyam Scam - 2009	Fiza
71	KHAN KASHIF ASIF	Marketing	Indian Stock Market Scam	Ab
72	KHAN MOHD ZAID ABDUL HAFIZ	Marketing	Punjab's City Center roject Scam	Zaid.
73	KHAN SHAHNAW AZ MOHD SHAFIQ	Marketing	Telgi Stamp Paper Scam	Shahnawaz
74	MOHAMMED NAUSHAD	Marketing	Harshad Mehta Scam	Naushad
75	RAMBADE AVINASH HEMANT	Marketing	Satyam Scam - 2009	Avinash
76	RAYPURE AMOL ANAND	Marketing	Harshad Mehta Scam	Amol.
77	SAHANI DEEPAK RAM	Marketing	Indian Stock Market Scam	Deepak
78	BASHA ?	Marketing	Indian Stock Market Scam	Ab
79	SAYYED MOHD AFTAB AKBAR	Marketing	Illegal Money in Swiss Bank	Ab
80	SHAH KARIMUDDIN QAYAMUDDIN	Marketing	Harshad Mehta Scam	Karim
81	SHAIKH ABUZAR ABUL KALAM	Marketing	Harshad Mehta Scam	ABUZAR
82	REHMAN	Marketing	Harshad Mehta Scam	Rehman
83	SHAIKH YASMEEN AMIN	Marketing	Harshad Mehta Scam	Yasmeen
84	SWAMI ABHISHEK SAMSON	Marketing	Harshad Mehta Scam	Abhishek
85	TAMBOLI SAHIL JAMIR	Marketing	Harshad Mehta Scam	Sahil
86	ANSARI ANAM ASGAR ALI	Marketing	Yugoslav Dinar Scam	Anam
87	MOHD TAREEF ALI HUSAIN	Marketing	Harshad Mehta Scam	Tareef
88	SHAIKH ALI RAZA ZAMEER	Marketing	Harshad Mehta Scam	Ali
89	SHAIKH SHARMEEN MOHD RAJU	Marketing	Harshad Mehta Scam	Sharmeem
90	KUMAR ?	Marketing	Harshad Mehta Scam	Ab
91	ABBAS ?	Marketing	Harshad Mehta Scam	Ab
92	JAIWAR TUEFIL VENKATARAMAN	HR	Harshad Mehta Scam	Tuefil
93	GUHAGARKAR SABA MUZZAM	HR	Punjab's City Center Project Scam	Saba
94	KANTHALE AKSHAY NANA	HR	Sugar Import Scam	AKSHAY
95	SHAIKH AYESHA SIDDIQUE	HR	Satyam Scandal	Ayesha
96	SHAIKH FAREEN MOHD FAROOQ	HR	Harshad Mehta Scam	Fareen
97	SHAIKH NABIL ASGARALI	HR	Punjab's City Center Project Scam	Nabil
98	KHAN FAIZ SHAH ALAM	Marketing	Sugar Import Scam	Faiz
99	SABLE POOJA SAMBHAJI	Marketing	Satyam Scandal	Pooja
100	SHAIKH ZEESHAN HAIDER ALI	Marketing	Punjab's City Center Project Scam	Zeeshan
101	REHMAN ?	Marketing	Sugar Import Scam	Ab
102	PRAJAPATI ABHISHEK RAMSAHAY	Marketing	Satyam Scandal	Abhishek
103	KAMBLE YASH ARJUN	Marketing	Harshad Mehta Scam	Yash
104	KHORWAL PREM RAJU	Marketing	Satyam Scandal	Prem
105	MOHD AMMAR SIDDIQUI	Marketing	Harshad Mehta Scam	Ammar
106	JAIWAR KHUSHBOO CHHOTELAL	HR	Punjab's City Center Project Scam	Khushboo
107	KABIR ?	HR	Sugar Import Scam	Ab
108	PRANAV SURESH	HR	Satyam Scandal	Pranav.

Rash



[Signature]
Principal

Sri Narayana Guru
College of Commerce
P. L. Chembur
Chembur, Mumbai 40

F.C. IV Assignment

Page No

Date

28

1

24

Name: Sajjullah Khan
Roll No: 10 Div. A
Subject: FC IV
STD: SYBMS

1992 The Harshad Mehta Scam was worth ₹ 5000 crore.

Harshad Mehta, a stockbroker in India during the late 1980s and early 1990s, orchestrated a massive financial scandal known as the Harshad Mehta Scam or the Indian Securities Scam. Here's a brief overview:

1) Background:

- Harshad Mehta rose to prominence in the Bombay Stock Exchange (BSE) during the late '80s.
- He exploited certain loopholes in the banking system to manipulate the banking system in the stock market.

2) Ready Forward (RF) Dealings :

• Melita engaged in a practice known as "Ready Forward" (RF) dealings.

• He took advantage of the banking system's tax & regulations to borrow money from bank using securities as collateral.

3) Circular trading :

• Melita engaged in circular trading, where he manipulated stock prices by trading in shares through a group of brokers.

• This created a false sense of demand and led to a surge in stock prices.

4) Pump and Dump :

• Melita artificially pumped up and the prices of certain stocks, attracting more investors.

• Once the prices reached a peak, he sold off his holdings, causing the market to crash.

5) Fake Bank Receipts :

• To secure more funds, Mehta used fake bank receipts, claiming to have made R.F. deals with various banks.

• This deception allowed him to borrow substantial amount of money.

6) Fallout and Exposure :

• The scheme came to light in 1992 when the stock market crashed.

• The Bank realized the extent of the fraud, and Mehta's financial empire crumbled.

7) Legal Consequences :

• Harshad Mehta faced legal action and was arrested.

• He was charged with multiple financial offenses, including cheating, forgery, and manipulation of stock prices.

8) Aftermath :-
• Harshad Mehta passed away in 2001 while facing trial.

• The Scam exposed weakness in the Indian financial system, leading to reforms and increased regulation.

The Harshad Mehta Scam remains one of the most significant financial frauds in Indian history, highlighting the need for stricter regulations and oversight.

The key reason why Mehta is held accountable for crimes is due to his heavy involvement in market manipulation, exploiting the loopholes of the banking system, embezzlement, etc. He was convicted for 23 crimes, but he died in prison after being charged for only four. Mehta had to pay a substantial amount of money as compensation for the losses suffered by various parties due to the scam. After his death, his family had to pay the dues.

Name - Akash Rayshing
SYM SYBMS / Marketing

Roll no. (12)

PAGE No.	
DATE	/ /

FOUNDATION COURSE

ASSINGMENT

Topic-
1992

Harshad Mehta Scam was
worth ₹ 5000 Crores.

The 1992 Indian stock market scam was a market manipulation carried out by Harshad Shantilal Mehta with other bankers and politicians on the Bombay Stock Exchange. The scam caused significant disruption to the stock market of India, defrauding investors of ten million USD.

Techniques used by Mehta involved having corrupt officials signing fake cheques, misusing market loopholes, and fabrication to drive the price of stocks up to 40 times their original price. Stock traders making good returns as a result of the scam were able to fraudulently obtain unsecured loans from banks. When the scam was discovered in April 1992, the Indian stock market collapsed, and the

Some banks suddenly found themselves holding millions of Indian rupees (INR) in now useless debt.

Bank fund scam.

In the early 70's banks in India were not allowed to invest in the quality markets. However, they were expected to post profits and to retain a certain ratio of their assets in government fixed interest bonds. Mehta squeezed capital out of the banking system to address this requirement of banks and pumped this money into the share market. He promised the banks higher rates of interest, while asking them to transfer the money into his personal account, under the guise of buying securities for them, rather than through a broker to buy securities and forward bonds from other banks. Mehta used this money temporarily in his account to buy securities and forward bonds from other banks. Mehta used this money temporarily in his account to buy shares, hike up demand of certain shares (such as ACC, Sterlite Industries & Videocon), dramatically sell them off, pass on a part of proceeds to the bank, and keep the rest for himself.

Realization of Scam and Market Crash.

The Scam first became apparent in late April 1992, when it became clear that Mehta was a disproportionately large investor in government securities. At the time, Mehta was doing more than a third of the total securities business in India. When the public realized that Mehta investments were illegitimate and that his stocks were likely worthless, it set off a selling frenzy of Mehta stocks. The banks that had loaned money to Mehta were suddenly holding hundreds of millions in unsecured loans. The combination of the selling frenzy and the fact that numerous banks been defrauded crashed the Indian stock market, with prices dropping 40% immediately. Stocks eventually dropped 72% and a bear market lasted for about 2 years.

This table illustrates the extent of money certain banks lost.

Name of Bank.	₹ in crores.
i) National Bank Housing Bank (NHB)	1,199.39.
ii) State Bank of Saurashtra	175.04
iii) SBI Capital Market Ltd.	121.23
iv) Standard Chartered Bank	200.00.
Total.	1795.66.

NAME :- Chandan Sah

Roll No. 13

Class :- SYBMS (MKT)

Subjects :- Foundation Course - IV

Telgi Stamp Paper Scam

The 2003 Telgi Stamp Paper Scam was a massive financial fraud orchestrated by Abdul Karim Telgi, a former fruit seller turned mastermind who exploited loopholes in the system to counterfeit stamp papers. These papers are crucial for legal and financial transactions as they authenticate documents and agreements.

Telgi's elaborate operation involved a network of accomplices, including government officials, printing press employees, and middlemen. He set up a sophisticated forgery unit where he replicated genuine stamp papers with precision, making it difficult to distinguish between authentic and fake ones.

The scale of the scam was staggering, with estimates suggesting that Telgi's network had produced fake stamp papers

Worth thousands of Crores of rupees. The Fake Stamp Papers were sold to various entities, including banks, businesses, and individuals, leading to widespread financial losses.

The Modus Operandi included bribing government officials to ensure the smooth distribution of counterfeit stamp papers. Telgi's connections reached high levels within the bureaucracy, allowing the scam to operate for a considerable period before it was exposed.

The ramifications of the scam were profound, affecting the credibility of legal and financial transactions nationwide. The Indian government, law enforcement agencies, and investigative bodies launched extensive probes to uncover the depth of the fraud. Telgi was finally arrested in 2001, marking a significant breakthrough in the investigation.

The legal proceedings that followed were complex and lengthy. Telgi faced charges of forgery, conspiracy, and corruption.

In Conclusion, the 2003 Telgi Stamp Paper Scam was a Watershed Moment in India's legal and Financial history. It revealed the extent to which a determined individual could exploit systemic weaknesses, prompting comprehensive reforms to prevent similar incidents in the future. Telgi's arrest and the subsequent legal actions served as a stark reminder of the need for constant vigilance in safeguarding the integrity of essential documents in a nation's financial and legal framework.

Name - Zainab Hameed Sayed.

Roll no - 14 SYBMS - Marketing. FC-TV

"PUNJAB'S CITY CENTRE PROJECT SCAM"

The multi-crore Ludhiana city centre project, which has been stuck amid political controversies and financial irregularities, was supposed to bring the industrial hub in the league of bigger cities of the country. But, the stagnant project has now become a source of problems for nearby resident

The partially constructed structures of city centre, spread over acres of land, are acting as a heaven for anti-social elements and drugs addicts. The residents also fear other.

The official spokesman for the Punjab government said here today an inquiry had been ordered, which is to be conducted by the vigilance Bureau.

The multi-crore housing-cum-commercial project was proposed to be developed on 25.59 acres of prime land in Ludhiana. A private building company, Today Homes had been allocated the project by the Ludhiana improvement trust. The scam in which 6000 crores of rupees are alleged to have exchanged hands was exposed through a sting operation conducted by a private TV-channel recently.

Shriomani Akali Dal (SAD) president Prakash Singh Badal had yesterday held chief minister Capt Amarinder Singh responsible for the scam and had demanded his resignation and a CBI inquiry. Mr Badal has alleged that the city centre, the largest project of its kind in the country, having a covered area of 45 lakh square feet, had been given the go ahead without proper government sanction. The Akali leader further alleged that the entire scam was conceived, masterminded and executed under the direct supervision of the chief minister in a braute and unabashed display of misuse of power.

Mr Badal had alleged that the project was allotted to a little known company at the behest of the chief minister, ignoring the claims of a few reputed real estate companies. However, the file kept shuttling between one department and another till the congress government changed.



Principal

Sree Narayana Guru
College Of Commerce
P. L. Lokhande Marg,
Chembur, Mumbai - 400 089.

***Revised Syllabus of Courses of B.Com. (Accounting and Finance)
Programme at Semester III
with Effect from the Academic Year 2017-2018***

2B. Skill Enhancement Courses (SEC)

**Foundation Course in Commerce
(Financial Market Operations) - III**

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	An Overview of the Financial System	05
2	Financial Markets	15
3	Financial Instruments	10
4	Financial Services	15
	Total	45

Sr. No.	Modules / Units
1	An Overview of the Financial System
	Saving and Investment Money, Inflation and Interest Banking and Non Banking Financial Intermediaries
2	Financial Markets
	Financial Markets: Introduction and meaning, Government Economic Philosophy and Financial Market, Structure of Financial Market in India Capital Market: Introduction and meaning, Concept, Role, Importance, Evolution in India, Primary Market System and Regulations in India, Secondary Market System Bond Market in India Debt Market in India
3	Financial Instruments
	Meaning and types of Financial Instruments Characteristics of Financial Instruments: Liquidity, Maturity, Safety and Yield REPO, TBs, Equities, Bonds, Derivatives, others
4	Financial Services
	Merchant Banking : Managing of Public Equity / Debenture Issues Mobilizing Fixed Deposits, Arranging Inter-corporate Loans, Raising term Finance and Loan Syndication. Other Financial Services: Consumer Finance, Credit Cards, Mutual Funds and Commercial Paper

SREE NARAYANA GURU COLLEGE OF COMMERCE

(LINGUISTIC MINORITY INSTITUTION)

RE-ACCREDITED BY NAAC (GRADE-'B'-CGPA 2.45) [2019-2024]

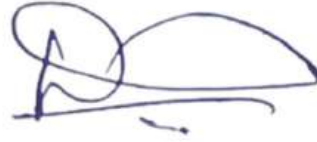
AFFILIATED TO UNIVERSITY OF MUMBAI & RECOGNISED BY UGC-u/s 2(f)&12B

MANAGED BY SREE NARAYANA MANDIRA SAMITI (REGD.)

P. L. LOKHANDE MARG, CHEMBUR, MUMBAI - 400 089. 9326063380 / 9326083775 sngcollege86@yahoo.co.in / sngcollegeprincipal@gmail.com

Certification of Completion

This is to certify that the following 89 students of SYBAF (List attached) have successfully completed and submitted the FC projects for the academic year 2023-2024.



Principal
Sree Narayana Guru
College Of Commerce
P. L. Lokhande Marg,
Chembur, Mumbai - 400 089.





SREE NARAYANA GURU COLLEGE OF COMMERCE

SYAAF Foundation course project details for the Academic year 2023-2024

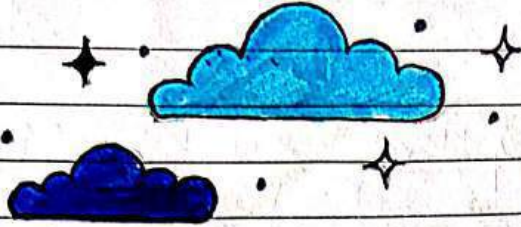
Roll No.	Name	Topic	Signature		
1	Falak T A K Ansari	Case Study 2			
2	Farzana M H Ansari	Case Study 2			
3	Mikhil A Awale	Case Study 2			
4	Darshan B Barve	Case Study 2			
5	Asmita R Chavan	Case Study 2			
6	Sakshi B Davande	Case Study 2			
7	Fauziya Bani M Aleem	Case Study 2			
8	Dishant Pramod Gaikwad	Case Study 2			
9	Angel Jacob G	Case Study 2			
10	Dinesh S Goswami	Case Study 2			
11	Khushbu Z Hussain	Case Study 13			
12	Aakash M Jaiswal	Case Study 13			
13	Pinky Kumari S Jha	Case Study 13			
14	Priyanka P Kamble	Case Study 13			
15	Adnan Z Khan	Case Study 13			
16	Arshiya Bano M S Khan	Case Study 13			
17	Faizan M Khan	Case Study 13			
18	Mohd Amir M A H Khan	Case Study 13			
19	Mohd Asif A A Khan	Case Study 13			
20	Tayyab Shehzad Khan	Case Study 13			
21	Savita Devi S Kori	Case Study 16			
22	Lakshita S Kshirsagar	Case Study 16			
23	Prem P Mahanti	Case Study 16			
24	Rahul N Malekar	Case Study 16			
25	Gautam S Maurya	Case Study 16			
26	Mohd Sahil Khurshid	Case Study 16			
27	Leena Sonu More	Case Study 16			
28	Aryan Anil Mote	Case Study 16			
29	Kesar M Mourya	Case Study 16			
30	Arsalan F Mukadam	Case Study 16			
31	Rishabh R Naik	Case Study 20			
32	Neha Banu Faijaluddin	Case Study 20			
33	Aditya Damodar Pamu	Case Study 20			
34	Isha M Patil	Case Study 20			
35	Komal J Patil	Case Study 20			
36	Diya V Patwa	Case Study 20			
37	Sujal Patwa	Case Study 20			
38	Muskan M A Rayeen	Case Study 20			
39	Prateksh S Sawant	Case Study 20			
40	Inayat Fatima P Sayyed	Case Study 20			
41	Noor Fatema M S Sayyed	Case Study 21			
42	Fiza C Shaikh	Case Study 21			
43	Heeba I Shaikh	Case Study 21			
44	Mehboob A M A Shaikh	Case Study 21			
45	Mohd Tufail M Y Shaikh	Case Study 21			
46	Mohd A B Shaikh	Case Study 21			
47	Mumtaz A M A Shaikh	Case Study 21			
48	Sabha R Sheikh	Case Study 21			
49	Alaman Y Shama	Case Study 21			
50	Deekshith S Suvarna	Case Study 21			
51	Balaji G Tike	Case Study 27			

52	Pravin V P Tiwari	Case Study 27	Pravin		
53	Sahil R M Yadav	Case Study 27	Sahil		
54	Kaif A A Ansari	Case Study 27	Ansari		
55	Mariyam L A Ansari	Case Study 27	Nisba		
56	Nisba N A Ansari	Case Study 27	Nisba		
57	Saad A S A Ansari	Case Study 27	Saad		
58	Satyajeet A K Chauhan	Case Study 27	Satyajeet		
59	Kavita R Chaurasiya	Case Study 27	Kavita		
60	Farhaan S Shaikh	Case Study 27	Farhaan		
61	Mohd A M A Hashmi	Case Study 29	Mohd		
62	Muskan V Jaiswar	Case Study 29	Muskan		
63	Rupesh S Jaiswar	Case Study 29	Rupesh		
64	Priya D Joshi	Case Study 29	Priya		
65	Kaif M Khan Mohd	Case Study 29	Kaif		
66	Mohsin H Khan	Case Study 29	Mohsin		
67	Nasreen Banu A A Khan	Case Study 29	Nasreen		
68	Mahek M Khan	Case Study 29	MAHEK		
69	Roshani B Prajapati	Case Study 29	Roshani		
70	Ishtiyak N A Shaikh	Case Study 29	Ishtiyak		
71	Mohd S M S Shaikh	Case Study 31	Mohd		
72	Mohd Owais M H Shaikh	Case Study 31	Mohd		
73	Shivam R Sharma	Case Study 31	Shivam		
74	Shruti S Tiwari	Case Study 31	Shruti		
75	Khushboo M Viswakarma	Case Study 31	Khushboo		
76	Aditi S Kudalkar	Case Study 31	Aditi		
77	Priya B Kuldeep	Case Study 31	Priya		
78	Siddhi S Mane	Case Study 31	Siddhi		
79	Mohd Zaid M A Shaikh	Case Study 31	Zaid		
80	Leena R Yellur	Case Study 31	Leena		
81	Samira Javed Khan	Case Study 33	Samira		
82	Gulam Dastagir A Ansari	Case Study 33	Gulam		
83	Shyam S Jaiswar	Case Study 33	Shyam		
84	Siddhi S Rao	Case Study 33	Siddhi		
85	Rupali C Sahani	Case Study 33	Rupali		
87	Mohd Owais M A Shaikh	Case Study 33	Mohd		
88	Mubbashira M Shaikh	Case Study 33	Mubbashira		
89	Mohd Yasir M A Siddiqui	Case Study 33	Mohd		
90	Lokesh Kumar J Yadav	Case Study 33	Lokesh		


Yash Sure


Principal
Sree Narayana Guru
College Of Commerce
P. L. Lokhande Marg,
Chembur, Mumbai - 400 089.

DATE:



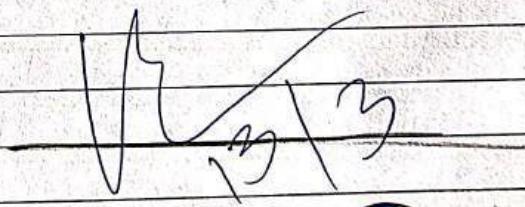
NAME :- Neha Banu

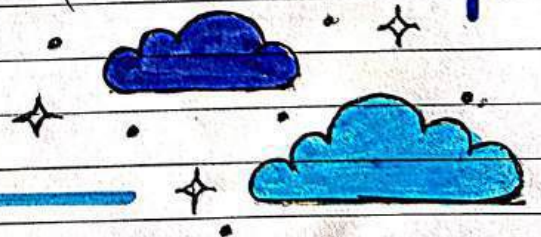
CLASS :- SyBAf

ROLL NO :- 32

SUBJECT :- Introduction MANAGEMENT

CASE NO :- 20

In Sign :- 



Case :- 20

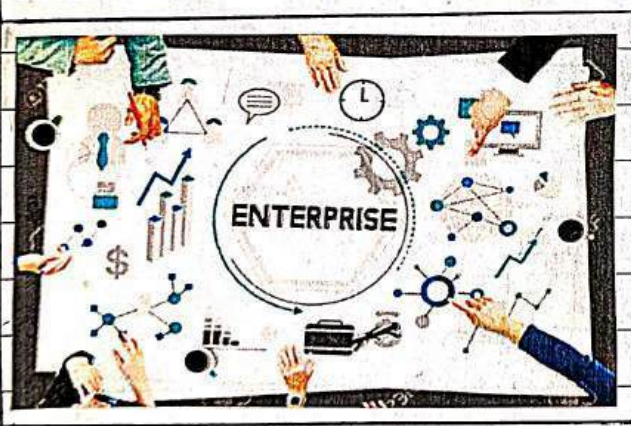
If Something Can Do Wrong - It Will

Mr. Ravi, a brilliant young man obtained his MBA degree from an Indian university in 1991 with specialisation in the area of finance. His Basic degree is B.E in Chemical Engineering. The background coupled with the management education aroused in him new spirits to strike on his own and thus developed a penchant to start an enterprise. Careful and systematic analysis of the various opportunities enabled him finally to zero in on the production & marketing of polythene bags that are increasingly used fertiliser and cement industries. The location of a fairly good number of units of these two industries in the South [for instance of the about 95 cement units nearly 40 are concentrated in the four Southern states] influenced his decision of the product choice. The fact that technology involved is also not complicated and volatile further reinforced his belief about the market potential



DATE:

To reap certain locational advantage, he preferred to set up the unit in a fast growing district headquarter town connected with a good network of transport & communication facilities. But the cost of land as well as its availability became a problem. With the limited funds at his disposal, he could not afford to buy land & construct the unit which involved the commitment of substantial portion of his meagre funds. On enquiry he came to know of certain sick units in the industrial estate in the outskirts of the town, which have ceased to function for some time in the past. The machinery in a few such units having been already auctioned, the sheds were available for sale lease. This opportunity came in handy for Mr Ravi. He took on lease one such shed

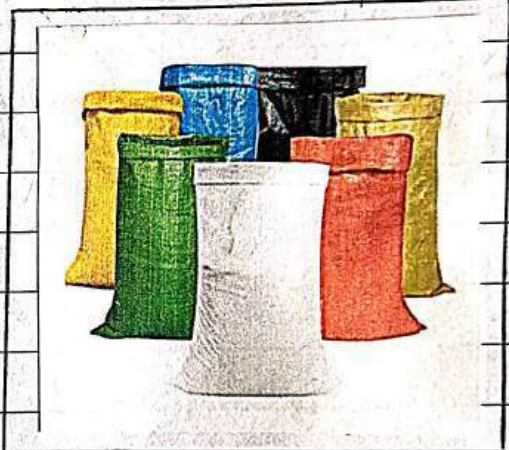


and spent about one lakh to effect a few changes to suit his requirement. He started contacting the suppliers for the plant & machinery. He is confident of obtaining financial assistance to meet the

fixed as well as working capital requirement of the business. But at the same time,

he is also confused of the multiplicity of organisation / agencies that have come up to cater to the needs of small scale entrepreneurs. He doesn't have adequate knowledge of the assistance available and the incentives offered by all these agencies to promote entrepreneurship.

Further, even though he doesn't for see any problems in the technical aspects relating to producing the product. The demand for his product being a derived one, is influenced by two factors. - one, the demand for fertilisers, cement and other bulk commodities and two, the extent of the success made in replacing the gunny bags which are still in wider use.

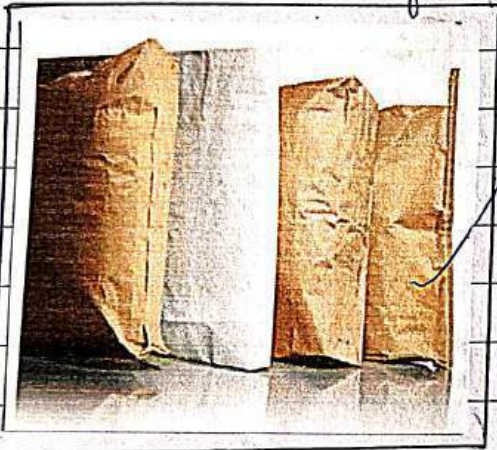


To add to his bother, government of India, of late, is understood to have been contemplating to insist the use of gunny bags to protect the jute industry which has been contemplating to insist has been languishing and is likely to vanish. However all these problem could not detu the spirit of Mr. Ravi who is fully determined and bent on going ahead.

(Pondicherry University)

Q1 Was Mr Pavi's product concept right?

→ According to me, The product selected by Pavi for production & marketing is wrong. Because as he decided to do production of Bags for fertiliser & cement he should go with something which is eco-friendly, Canvas Bags, cloth Bags, or paper Bags which is safe for environment but also beneficial to him. His Business.



can get lots of advantage from government for producing eco-friendly Bags like tax breaks, grants, subsidies & financial financing program are also available who seek to be eco-friendly.

product. By using this all advantage he can make cost effective Bags.



Q2 Where did Mr Ravi go wrong in the whole plan of establishment of the unit?

→ Mr Ravi firstly faced problem of limited funds. He had limited fund still he selected the location where the cost of land is high...

Secondly there was many organisations & agency who provide funds to new small entrepreneurs like Mr Ravi. Because he had no knowledge about this organisation, he did not



get any kind of help from this organisation & agency. Lastly he knew that govt is trying to increase the usage of gunny bags to protect the jute industry. Still he choose to do production & marketing of polythene bags for cement & fertilizer.

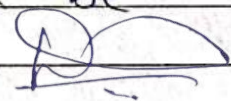
If you got government made use of gunny bags compulsory, what alternative do you suggest to Ravi at this stage.

There are more chances that the government can Ban polythene Bags. So I suggest Mr Ravi to do

production of Jute Bags or else he can go with cloth Bags, canvas Bags, paper Bags or Hemp Bags. as this all are eco-friendly product. instead of polythene Bags. The production of

Hemp Bags can be quite expensive compare to other cost of the other.

There is a very less chance to Ban this type of Bags. This product will be profitable & least chance of losses. according to your production. Because producing this Bags can be cost-effective.



Principal
Sree Narayana Guru
College Of Commerce
P. L. Lokhande Marg,
Chembur, Mumbai - 400 089.

***Revised Syllabus of Courses of B.Com. (Banking & Insurance)
Programme at Semester III
with Effect from the Academic Year 2017-2018***

2B. Skill Enhancement Courses (SEC)

Foundation Course- Contemporary Issues- III

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Human Rights Provisions, Violations and Redressal	12
2	Dealing With Environmental Concerns	11
3	Science and Technology I	11
4	Soft Skills for Effective Interpersonal Communication	11
	Total	45

Sr. No.	Modules / Units
1	<p>Human Rights Violations and Redressal</p> <p>A. Scheduled Castes- Constitutional and legal rights, Forms of violations, Redressal mechanisms. (2 Lectures)</p> <p>B. Scheduled tribes- Constitutional and legal rights, Forms of violations, Redressal mechanisms. (2 Lectures)</p> <p>C. Women- Constitutional and legal rights, Forms of violations, Redressal mechanisms. (2 Lectures)</p> <p>D. Children- Constitutional and legal rights, Forms of violations, Redressal mechanisms. (2 Lectures)</p> <p>E. People with Disabilities, Minorities, and the Elderly population- Constitutional and legal rights, Forms of violations, Redressal mechanisms. (4 Lectures)</p>
2	<p>Dealing With Environmental Concerns</p> <p>A. Concept of Disaster and general effects of Disasters on human life- physical, psychological, economic and social effects. (3 Lectures)</p> <p>B. Some locally relevant case studies of environmental disasters. (2 Lectures)</p> <p>C. Dealing with Disasters - Factors to be considered in Prevention, Mitigation (Relief and Rehabilitation) and disaster Preparedness. (3 Lectures)</p> <p>D. Human Rights issues in addressing disasters- issues related to compensation, equitable and fair distribution of relief and humanitarian approach to resettlement and rehabilitation. (3 Lectures)</p>
3	<p>Science and Technology – I</p> <p>A. Development of Science- the ancient cultures, the Classical era, the Middle Ages, the Renaissance, the Age of Reason and Enlightenment. (3 Lectures)</p> <p>B. Nature of science- its principles and characteristics; Science as empirical, practical, theoretical, validated knowledge. (2 Lectures)</p> <p>C. Science and Superstition- the role of science in exploding myths, blind beliefs and prejudices; Science and scientific temper- scientific temper as a fundamental duty of the Indian citizen. (3 Lectures)</p> <p>D. Science in everyday life- technology, its meaning and role in development; Interrelation and distinction between science and technology. (3 Lectures)</p>
4	<p>Soft Skills for Effective Interpersonal Communication</p> <p>Part A (4 Lectures)</p> <p>I) Effective Listening - Importance and Features.</p> <p>II) Verbal and Non-Verbal Communication; Public-Speaking and Presentation Skills.</p> <p>III) Barriers to Effective Communication; Importance of Self-Awareness and Body Language.</p> <p>Part B (4 Lectures)</p> <p>I) Formal and Informal Communication - Purpose and Types.</p> <p>II) Writing Formal Applications, Statement of Purpose (SOP) and Resume.</p> <p>III) Preparing for Group Discussions, Interviews and Presentations.</p> <p>Part C (3 Lectures)</p> <p>I) Leadership Skills and Self-Improvement - Characteristics of Effective Leadership.</p> <p>II) Styles of Leadership and Team-Building.</p>

***Revised Syllabus of Courses of B.Com. (Banking & Insurance)
Programme at Semester IV
with Effect from the Academic Year 2017-2018***

2B. Skill Enhancement Courses (SEC)

**Foundation Course – IV
(An Overview of Insurance Sector)
*Modules at a Glance***

Sr. No.	Modules	No. of Lectures
1	An Introduction to Life Insurance	15
2	An Introduction to Health Insurance	10
3	An Introduction to Home and Motor Insurance	10
4	Role of Insurance in Logistic	10
	Total	45

Sr. No.	Modules / Units
1	An Introduction to Life Insurance
	<p>A) Life Insurance Business – Components, Human Life Value Approach, Mutuality, Principle of Risk Pooling, Life Insurance Contract, Determinants of Risk Premium</p> <p>B) Products of LIC – Introduction of life insurance plans - Traditional Life Insurance Plans – Term Plans, Whole Life Insurance, Endowment Assurance, Dividend Method of Profit Participation Purpose of plans , Riders in plan - Introduction, Forms and procedures</p> <p>C) Non Traditional Life Insurance Products (Those of SBI and ICICI – Introduction, Forms and procedures)</p>
2	An Introduction to Health Insurance
	<p>A) Health Insurance – Meaning, IRDA Regulations, determinants of Health Insurance, Health Insurance Market in India and determinants of Risk Premium.</p> <p>B) SBI and ICICI Health Insurance Plans - Introduction and Forms and Procedures of Hospitalization, Indemnity Products, top up covers, cashless insurance, Senior citizen plans, critical illness plans and Micro Insurance.</p>
3	An Introduction to Home and Motor Insurance
	<p>A) Home Insurance - SBI and ICICI Plans – Introduction, Forms and Procedures, Inclusions and Exclusions in policies, Determinants of Risk Premium and Impact of Catastrophes on Home Insurance.</p> <p>B) Vehicle Insurance- SBI and ICICI Plans-Introduction, Forms and Procedures, Determinants of Risk Premium, Inclusions and Exclusions.</p>
4	Role of Insurance in Logistic
	<p>A) Role of Insurance in Logistic - Meaning & Importance, Hazards, Protection, Social Security – Type of Risks and Accidents.</p> <p>B) Fire Insurance – SBI and ICICI Plans – Introduction, Forms and Procedures, Standard Fire and Special Perils Policy, Tariff system and special policies.</p>

SREE NARAYANA GURU COLLEGE OF COMMERCE

(LINGUISTIC MINORITY INSTITUTION)

RE-ACCREDITED BY NAAC (GRADE-'B'-CGPA 2.45) [2019-2024]

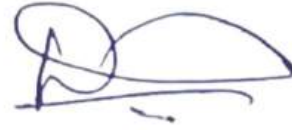
AFFILIATED TO UNIVERSITY OF MUMBAI & RECOGNISED BY UGC-u/s 2(f)&12B

MANAGED BY SREE NARAYANA MANDIRA SAMITI (REGD.)

P. L. LOKHANDE MARG, CHEMBUR, MUMBAI - 400 089. 9326063380 / 9326083775 sngcollege86@yahoo.co.in / sngcollegeprincipal@gmail.com

Certification of Completion

This is to certify that the following 19 students of SYBBI (List attached) have successfully completed and submitted the FC projects for the academic year 2023-2024.



Principal
Sree Narayana Guru
College Of Commerce
P. L. Lokhande Marg,
Chembur, Mumbai - 400 089.



SREE NARAYANA GURU COLLEGE OF COMMERCE

SYBAI Foundation course project details for the Academic year 2023-2024

Roll No	Name of the student	Topic Name	Signature of the students
1	ANSARI JAINA SHOEB	Health Insurance	A. Jaina
2	GANESHAN KARTIKA KALIYAN	Government Pension Schemes	Kartika
3	KHAN AMAN SAJJAD	Insurance Fraud	Aman
4	KHAN SAKIB AHMED SAYEED AHMED	Life Insurance	Khan. Sakib
5	KORI VIJAY DINESH KUMAR	Unit Linked Insurance Plans	Dinesh
6	NIKAM SANJANA VIJAY	Government Pension Schemes	Sanjana
7	PHAPALE SAHIL RAJENDRA	Vehicle Insurance	P. Sahil
8	PRAJAPATI NIKITA VIJAY	Home Insurance	Nikita
9	QURESHI AASHKARA SAJJAD	Retirement Plans	Aashkara
10	SAYYED ARSHEEN BANU MEHBOOB	Crop Insurance	ARSHEEN
11	SHAIKH SAJID SAYED ALI	IRDAI	Sajid
12	ANSARI SHAYANA ASLAM	Fire Insurance	Sy shayana
13	JAISWAL AMAN SACCHELAL	Marine Insurance	Aman
14	KHAN MOHD SAIF KABIR	Travel Insurance	M. Saif
15	UDMALE KRUTIKA SOMNATH	Micro Insurance in India	Krutika
16	SHAIKH MOHMMED SAHAD MOHMAME	Government Insurance Schemes	Mohammed
17	DUDHAWADE ARPANA UTTAM	Insurance Fraud	Arpana
18	KOUNDER SHREEDURGA MAHESHKU	Ayushman Bharat	Shreedurga
19	PRAJAPATI SHIKHA PALAKDHARI	Life Insurance	Shikha

[Handwritten Signature]
BBE Coordinator



[Handwritten Signature]

Principal

Sree Narayana Guru
College of Commerce
P. L. ...

Chembur, Mumbai - 400019.

Name : Kartika Ganeshan

Kalyan.

Roll no : 2

Class : SYBBI

Subject : FC - IV

Teacher name : Kavita Man

TOPIC : Government Pension

Scheme.

de

Index

Sign

~~Definition of~~
Introduction

Definition of Government Pension Scheme.

Important of retirement planning

Features.

Benefits.

- ① Guaranteed Pension / Income.
- ② Tax Efficiency.
- ③ Liquidity.
- ④ Vesting Age &
- ⑤ Payment Period

Limitations and consideration.

Recent news and trends &

IRDA Guidelines and Policies &

Pension Policies &

Future trends and Recommendations

Case study &

Conclusion.

part 1
13/12/21

GOVERNMENT PENSION SCHEME

Introduction

The National Pension System (NPS) is a defined contributed pension system in India regulated by the Pension Fund Regulatory and Development Authority (PFRDA) which is under the jurisdiction of the Ministry of Finance of the Government of India.

National Pension System Trust (NPS Trust) was established by PFRDA as per the provisions of the Indian Trusts Act of 1882 to take care of the assets and funds under this scheme for the best interest of the subscriber. National Pension System was impl like PPF and EPF, is an EEE (Exempt - Exempt - Exempt) instrument in India where the entire corpus established escapes tax at maturity and the entire pension withdrawal amount is tax-free.

DEFINITION OF GOVERNMENT PENSION SCHEMES 8

A pension is a fund into which amounts are paid regularly during an individual's working career, and from which periodic payments are made to support the person's retirement from work. A pension may be:

- a "defined benefit plan", where defined periodic payments are made in retirement. The sponsor of the scheme (e.g. the employer) must take make further payments into the fund if necessary to support these defined retirement payments or.
- a "defined contribution plan", under which defined amounts are paid in during working life, and the retirement payments are whatever can be afforded from the fund.

IMPORTANCE OF RETIREMENT PLANNING AND THE ROLE OF PENSION SCHEME &

Retirement planning means preparing today for your future life so that you continue to meet all your goals and dreams independently. This includes setting ~~on~~ your retirement goals, estimating the amount of money you will need, and investing to grow your retirement savings.

Key Steps in retirement planning

- Determine your desired retirement lifestyle and timeline.
- Take healthcare expenses into consideration.
- Start planning as soon as possible.

- Choose the best retirement savings account for you.
- Automate your savings.
- Consider retirement planning by your life stage.

Retirement and pension plans and financial instruments that can shape your hard-earned income into savings for your post-retirement life. It comes in various forms to cater to a multiple of savings and investment goals, enabling a financially stable retired life.

Pension funds play an important role in the economy by investing in a range of assets, mobilizing savings, supporting economic growth, and providing retirement income for retirees. Pension funds face a range of challenges, including increasing longevity, low interest rates, and changing demographics.

FEATURES OF GOVERNMENT PENSION SCHEMES

The National Pension System allows individuals to make systematic investments via either of the following two accounts.

NPS account opening is followed by the generation of a unique Permanent Retirement Account Number or PRAN issued to each subscriber. Fund management, including contributing to this scheme, is done via PPFAS.

• ~~Tier-I account~~ It functions as a pension account, and withdrawals from it are subject to specific restrictions. An individual can open this account with a minimum deposit of Rs. 500.

• Tier-II account They are voluntary accounts providing liquidity of funds via investments and withdrawals. The minimum deposit one needs to make for a Tier II account is Rs 250.

These intermediaries can include &

- Trustee banks
- Custodians
- CRA or Central Recordkeeping Agency
- NPS trust
- POP or Points of Presence
- Annuity Services Provider

• Flexibility of Investment via Two Different options

• Auto choice & It is available as a default option for subscribers as per the system. Fund investments under this option are managed ~~at~~ automatically by an appointed fund manager as per an investor's age profile.

• Active choice & Under this option, individuals are free to decide among available asset classes in which to invest their funds. Also, they can allocate different percentage of contributed funds to be invested in with a maximum cap of 50% for Asset class E or Equities.

Benefits of Government Pension Schemes &

The amount of Pension is 50% of the emoluments or average emoluments whichever is beneficial. Minimum pension presently is Rs 9000 per month. Maximum limit on Pension is 50% of the highest pay in the Government of India (Presently Rs 1,25,000) per month. Pension is payable up to and including the date of death.

Guaranteed Pension / Income &

You can get a fixed and steady income after retiring (deferred plan) or immediately after investing (immediate plan), based on how you invest. This ensures a financially independent life after retiring. You can use a retirement calculator to have a rough estimate of how much you might require after retiring.

Tax-Efficiency

Some pension plans provide tax exemption specified under Section 80C. If you wish to invest in a pension plan, then the Income Tax act, 1961, offers significant tax respite under Chapter VI-A. Section 80C, 80CCC and 80CCD specify them in detail. For instance, Atal Pension Yojana (APY) and National Pension Scheme (NPS) are subject to tax deductions under sections 80CCD.

Liquidity

Retirement plans are essentially a product with low liquidity. However, some plans allow withdrawal even during the accumulation stage. This will ensure funds to fall back on during emergencies without having to rely on bank loans or others for financial requirement.

Vesting Age &

This is the age when you begin to receive the monthly pension. For instance, most pension plans keep their minimum vesting age at 45 years or 50 years. It is flexible up to the age of 70 years, though some companies allow the vesting age to be up to 90 years.

Payment Period &

Investors often confuse this with the accumulation period. This is the period in which you receive the pension post-retirement. For example, if one receives a pension from the age of 60 years to 75 years, then the payment period will be 15 years. Most plans keep this separate from accumulation period, though some plans allow partial/full withdrawals during accumulation periods too.

LIMITATIONS AND CONSIDERATION

Limited control : In a defined benefit plan, the employee has little control over the management of the fund and the investment decisions made on their behalf. Investment Risk : Pension funds are subject to investment risk, and the returns may not be guaranteed.

The amount of pension is 50% of the emoluments or average emoluments whichever is beneficial. Minimum pension presently is Rs 9000 per month. Maximum limit on pension is 50% of the highest pay in the Government of India (presently Rs, 1,25,000) per month.

You must have attained the age of 50 years for early pension and 58 years for regular pension. In case you defer the pension for 2 years (until you reach the age of 60 years), you will be eligible to receive the pension at an additional rate of 4% per year.

* Case Studies &

* Recent news and trends &

Before reaching the age of Superannuation or turning 60, at least 80% of the Subscriber's accrued pension corpus must be utilized to purchase an Annuity for a regular monthly income. If the total corpus is ₹ 2.5 lakh or less, the subscriber can choose a 100% lump sum withdrawal.

The new Pension Scheme will work on defined contribution basis and will have two tiers - Tier - I and II. Contribution to Tier I is mandatory for all government servants joining government service on or after 1.1.2004, whereas Tier II will be optional and at the discretion of government servants.

CCS (Extra Ordinary Pension) Rules, 2023

Family of Central Government Civilian employees who die on account of injury or disease attributable to Government services, are eligible for Extra-ordinary family pension under the CCS (Extraordinary Pension) Rules, 2023.

According to the proposed rule, subscribers can withdraw up to 60% of their pension corpus through the SLW on a monthly, quarterly, half-yearly, or annual basis for a period of up to 75 years of age, as chosen at the time of their usual retirement. PFRA made this announcement via a circular on October 27, 2023.

The old ~~and~~ scheme provides a defined benefit and a fixed pension amount to the employee after retirement, while the new scheme is market-linked and offers higher returns.

IRDA Guidelines and Policies

Pension products provide financial security through a stable retirement income. This benefit shall be utilised on the date of death, surrender or the vesting date as stipulated.

Pension products may have an insurance cover throughout the deferral period or may offer riders.

NPS is now regulated under PFRDA Act, 2013 and regulation framed thereunder by department of Financial Services and PFRDA.

~~Before~~ Features of PM-SYB is ~~is~~ PFRDA is regulating NPS, subscribed by employees of Govt. of India, State Governments and by employees of private institutions / organizations & unorganized sectors.

Pension Policies

Pension products provide financial security through a stable retirement income.

With a view to protecting the interests of policyholders, IRDA has issued guidelines to the life insurance industry which provides these products - They include:

All pension products shall have a clearly defined assured benefit at the time of sale an assured benefit applicable on -

- ① Death
- ② Surrender and
- ③ Vesting.

The assured benefit shall not be less than 0%.

This benefit shall be utilized on the date of death, surrender or the vesting date as stipulated.

Pension products may have an insurance cover throughout the deferral period or may offer riders.

Future Trends and Recommendations

Take the age you start a pension and halve it - Then aim to put this % of your pre-tax salary into your pension each year until you retire.

Future good conduct of the pensioners is an implied condition of every grant of pension and its continuance.

The changes to the NPS rules in 2023 will provide several benefits to subscribers. Some of these benefits include:

- Increased Flexibility.

Best Pension Plans in India for 2023

- Top Pension Plans in India.
- India First life Insurance - Guaranteed Retirement Plan (Annuity Endowment)
- Bajaj Insurance life Insurance - Long life Goal (ULIP)
- Tata AIA life Insurance - Wealth Pro (ULIP)
- ICICI Prudential life Insurance - Guaranteed Pension Plan (Annuity)

The Ministry in April set up a committee under Finance Secretary TV Somanathan to review the pension scheme for government employees and suggest any changes, if needed, in the light of the existing framework and structure of the National Pension System (NPS).

Opening a Government Pension Scheme account allows you to enjoy several benefits. From ~~regulatory~~ monitoring and investment flexibility to tax benefits and more, these schemes ensure you can secure a worry-free retirement!

* Case Study 8

Background & The government of a developing country decides to implement a pension scheme to provide financial security to its aging population. The scheme aims to ensure that retired citizens have a stable income to meet their basic needs post-retirement.

Objectives &

1. Provide financial security to retirees.
2. Alleviate poverty among the elderly population.
3. Encourage savings and long-term financial planning.
4. Ensure the sustainability of the pension scheme over the long term.

Outcomes &

Improved Financial Security & The Pension scheme provides a reliable source of income for retirees, reducing their dependence on family members or social welfare programs.

Reduced Poverty & By lifting elderly citizens out of poverty, the pension scheme contributes to overall social welfare and economic stability.

Increased Savings Rate & The Pension scheme incentivizes individuals to save for retirement, leading to higher savings rates and greater financial resilience.

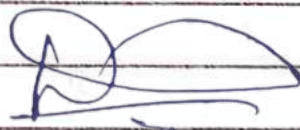
Sustainable System & Through careful management and oversight, the government ensures the sustainability of the pension scheme, safeguarding its ability to meet future pension obligations.

This Case Study illustrates the importance of government pension schemes in promoting financial security and social welfare, as well as the key considerations and challenges involved in their implementation and management.

Conclusion

Government pension scheme would depend on various factors such as its effectiveness in providing financial security for retirees, its sustainability, and its impact on the economy and society as a whole. It would require a thorough analysis of these aspects to draw a comprehensive conclusion.

~~Jaitha~~
13/03/24



Principal
Sree Narayana Guru
College Of Commerce
P. L. Lokhande Marg,
Chembur, Mumbai - 400 089.