

**CIRCULAR: -**

A reference is invited to the Ordinance, Regulations and syllabi relating to the Bachelor of Commerce (B.Com.) (Banking and Insurance) degree course vide Pamphlet No. 351 and to this office Circular No. UG./178 of 2004, dated 10<sup>th</sup> May, 2004 and the Principals of the affiliated colleges in Commerce are hereby informed that the recommendation made by the Faculty of Commerce at its meeting held on 12<sup>th</sup> May, 2010 has been accepted by the Academic Council at its meeting held on 10<sup>th</sup> June, 2010 vide item No. 4.68 and subsequently approved by the Management Council at its meeting held on 21<sup>st</sup> July, 2010 vide item No. 17 and that, in accordance therewith, in exercise of the powers conferred upon it under sub section (i) of Section 55 of the Maharashtra Universities Act 1994, it has amended Regulation 4298 relating to the 'Standard of Passing' at the B.Com.(Banking & Insurance) degree course is as per Appendix and that same has been brought into force with effect from the academic year 2010-2011.

MUMBAI-400 032  
18<sup>th</sup> August, 2010

L.R. Mane  
Offg. Registrar

To,

The Principals of the affiliated college in Commerce.

A.C/4.68 /10/06/2010  
M.C./17/21/07/2010

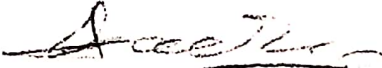
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No. UG/256 -A of 2010, MUMBAI-400 032

18<sup>th</sup> August, 2010

Copy forwarded with compliments for information to:-

- 1) The Dean faculty of Commerce,
- 2) The Controller of Examination,
- 3) The Co-Ordinator, University Computerization Centre,

  
(D.N. Jadhav)  
Ag. Deputy Registrar  
(UG/PG Section)

Copy to:-

The Director, Board of College and University Development, the Deputy Registrar (Eligibility and Migration Section), the Director, Students Welfare, the Executive Secretary to the Vice-Chancellor, the Pro- Vice-Chancellor, the Registrar and the Assistant Registrar Administrative sub-center, Ratnagiri for information.

10/6/2010

UNIVERSITY OF MUMBAI



**Amended**  
**Standard of Passing**  
**for**  
**Bachelor of Commerce**  
**(Banking & Insurance)**

(With effect from the Academic year 2010-2011)

# Amended Standard of Passing for Bachelor of Banking & Insurance

## REGULATION 4298

### I. PASSING STANDARD AND PERFORMANCE GRADING:

#### PASSING STANDARD

A student shall have to obtain a minimum of 40% marks in aggregate for each theory paper (where the theory paper consists of Internal Assessment & Semester Assessment) and 40% marks (i.e. 16 out of 40) in the Internal separately to pass the subject and minimum of grade C in each project wherever applicable to pass a particular semester.

#### PERFORMANCE GRADING

The PERFORMANCE GRADING of the student shall be on the SEVEN point ranking system as under:

| Class      | Division | Marks     | Grade |
|------------|----------|-----------|-------|
| 1st Class  | I-I      | 65 or     | O     |
|            | I-II     | 60-65     | A     |
| 2nd Class  | II-I     | 55-60     | B     |
|            | II-II    | 50-55     | C     |
|            | II-III   | 45-50     | D     |
| Pass Class | III      | 40-45     | E     |
|            | Fail     | Less than | F     |

*The performance grading shall be based on the aggregate performance of Internal Assessment and Semester End Examination.*

### II. CARRY FORWARD OF THE MARKS IN CASE IF THE STUDENT FAILS IN ONE OR MORE SUBJECTS:

- A student who PASSES in the Internal Examination but FAILS in the Semester End Examination of the theory paper shall reappear for the Semester End Examination of that theory paper. However his/her marks of the Internal Examinations shall be carried over but he/she shall be entitled for grade "E" on passing.
- A student who PASSES in the Semester End Examination but FAILS in the Internal Examination of the theory paper shall reappear for the Internal Examination of that theory paper. However his/her marks of the Semester End Examination shall be carried over but he/she shall be entitled for grade "E" on passing.

The Internal Examination for reappearing students will consist of one project of 40 marks which will be divided into 20 marks for the hard copy of the project, 10 marks for the presentation and 10 marks for the viva.

### III. ALLOWED TO KEEP TERMS (ATKT):

- a. A student shall be allowed to keep term for Semester II irrespective of number of heads of failure in the Semester I.
- b. A student shall be allowed to keep term for Semester III if he/she passes each of Semester I and Semester II

OR

A student fails in not more than two papers of Semester I and Semester II taken together where the total marks does not exceed 200.

- c. A student shall be allowed to keep term for Semester IV irrespective of number of heads of failure in Semester III. However the student has to pass each of Semester I and Semester II in order to appear for Semester IV.

- d. A student shall be allowed to keep term for Semester V if he/she passes Semester I, Semester II, Semester III and Semester IV

OR

A student shall pass Semester I and Semester II and fails in not more than two theory papers of Semester III and Semester IV taken together where the total marks does not exceed 200.

- e. A student shall be allowed to keep term for Semester VI irrespective of number of heads of failure in the Semester V.

- f. The result of Semester VI shall be kept in abeyance until the student passes each of Semester I, Semester II, Semester III, Semester IV and Semester V.

### ADDITIONAL EXAMINATION

There will be one additional examination for semester I, II, III and IV for those who have failed or remained absent. The absent student will be allowed to appear for the examination by the head of the institution/after following the necessary formalities of medical/special ground. This examination will be held 30 days the declaration of results but not later than 60 days.

### EVALUATION OF PROJECT

- a. A student who PASSES IN ALL THE THEORY PAPERS BUT DOES NOT secure minimum grade of C in project as applicable has to resubmit a fresh project till he/she secures a minimum of grade C. His/her marks in the theory papers that the student has passed will be carried forward but he/she shall be entitled for grade "E" on passing.

b. The evaluation of project and viva-voce examination shall be by awarding grade in the seven point scale as given in (I) above.

c. A student shall have to obtain minimum of grade C (or its equivalent marks) in project evaluation and viva/voce taken together to obtain 40% marks in project work.

*Industrial visits are not compulsory and the colleges should not charge fees prescribed for Industrial visits if the Industrial visits are not organized.*

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