

Marwadi Sammelan's
Smt. B. M. Ruia Mahila
Mahavidyalaya

(Affiliated to SNDT Women's University, Mumbai)



PROSPECTUS
2017-18

Junior College
Degree College
Post Graduate Courses

OUR VISION

Empowerment and Enlightenment of women by envisaging their aspirations in the light of wisdom.

OUR MISSION

Empowerment of women through academic excellence, promotion of the national language Hindi, cultural awareness and contribution towards nation building.

Smt. B.M. Ruia Mahila Mahavidyalaya is dedicated to the promotion of quality education which aims at the holistic development of each student. Education plays a crucial role in the enlightenment and empowerment of women. B. M. Ruia Mahila Mahavidyalaya provides for the intellectual, emotional, spiritual and creative needs of the students to make them confident, self-reliant, decision makers.

OBJECTIVES

- * To assist each student to developing intellectually thereby making them self- independent through academic, co-curricular activities.
- * To motivate towards successful and bright future by making them self confident.
- * To inculcate basic ethical and moral values in student community for their perfect personality development.
- * To encourage students to imbibe traditional moral values based on Indian culture and heritage.
- * To inculcate sense of service before self and sense of social and national awareness among students.
- * To create among students sense of sincerity, devotion, truth and honesty towards the nation.
- * To develop a sense of generosity, broad mindedness, selflessness among students and encourage them to lay foundation of healthy and well-civilized family and society.

COLLEGE PRAYER

।।सरस्वती वंदना।।

या कुन्देन्दु तुषारहार धवला या शुभ्रवस्त्रावृता ।
या वीणावर दण्डमण्डित करा, या श्वेत पद्मासना ।।
या ब्रम्हाच्युतशंकरः प्रभृतिर्भिः दैवेः सदा वन्दिता ।
सा माम् पातु सरस्वती भगवति निःशेष जाडयापहा ।।

गुरुर्ब्रह्मा गुरुर्विष्णु, गुरुर्देवो महेश्वरा ।
गुरुःसाक्षात् परब्रह्म, तस्मै श्री गुरवे नमः ।।

तू ही राम है तू रहीम है ।
तू करीम कृष्ण खुदा हुआ ।।
तू ही वाहे गुरु तू ईश मसीह ।
हर नाम में तू समा रहा ।।

सर्वे भवन्तु सुखिनः सर्वे सन्तु निरामयाः
सर्वे भद्राणि पश्यन्तु मां कश्चिद् दुःख भागभवेत्

असतो मा सद्गमय ।
तमसो मा ज्योतिर्गमय ।
मृत्योर्मा अमृतंगमय ।।
ॐ शान्तिःशान्तिःशान्तिः ।।

MARWADI SAMMELAN'S
Smt. B. M. Ruia Mahila Mahavidyalaya
List of Local Managing Committee (CDC)
Degree College Committee

LIST OF MEMBERS OF DEGREE COLLEGE COMMITTEE

Sr. No.	Name of the Committee Members	Post
1	Adv. Sushil D. Vyas	President
2	Shri. Suresh M. Deora	Gen. Secretary
3	Shri. Shrikant Dalmia	Convenor
4	Shri. Kailash Kejriwal	Member
5	Shri. Kanhaiyalal G. Saraf	Member
6	Shri. Shailesh Dalmia	Member
7	Shri. Ajay Rungta	Member
8	Shri. Hemant Ruia	Representative
9	Smt. Ankita Ruia	Representative
10	Smt. Dr. Santosh Kaul Kak	Officiating Principal
11	Smt. Dr. Renuka Devi Jena	Teaching Staff Representative
12	Smt. Shruti Ranade Cultural	Representative
13	Shri. Sandeep Kadam Non-Teaching	Staff Representative

List of Local Managing Committee

LIST OF MEMBERS OF JR. COLLEGE COMMITTEE

Sr. No.	Name of the Committee Members	Post
1	Adv. Sushil D. Vyas	President
2	Shri. Suresh M. Deora	Gen. Secretary
3	Shri. Shrikant Dalmia	Convenor
4	Shri. Ajay Kumar Singhania	Member
5	Shri. Vishwmbhar Gadia	Member
6	Shri. Hemant Ruia	Representative
7	Smt. Ankita Ruia	Representative
8	Smt. Dr. Santosh Kaul Kak	Officiating Principal
9	Kum . Beena Thakkar	Teaching Staff Representative

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*From
the Principal's
desk.....*

Smt. B. M. Ruia Mahila Mahavidyalaya is a student-oriented and student-centric institution, established in the year 1958 by a group of committed and dedicated members of Marwadi Sammelan. Their relentless endeavors and constant encouragement were responsible for the promotion of girls' education in our society.

The college believes in a judicious blend of the traditional and the modern values, an amalgam of academics and extra-curricular engagements to shape each student into a confident, dignified and responsible human being. We motivate and empower our students to be life-long learners, critical thinkers, and productive members of an ever-changing global society by providing an atmosphere for multifaceted development.

Along with regular Commerce and Arts courses at Junior College level the college offers undergraduate degree courses in B. Com, B. A (Hindi Medium) and BMS. It also offers post graduate

courses in M. Com and M. A (Economics). BCA and BMM courses are offered under Sitaram Deora Institute of Management Studies. We are proud to be an institution of education that provides a holistic, student-centric environment.

The college offers various facilities to students to participate in co-curricular and extra-curricular activities such as NSS, NCC, Sports, Seminars and Workshops, Intercollegiate competitions, etc. these activities provide students with a platform to think, express, and exhibit their skills. The faculty members of the college are well qualified having profound knowledge of their subjects and devoted whole heartedly to the well-being of the college and students.

From its inception, the college has never digressed from the ideals of the great visionaries, who started the college, who envisioned the progress of the world through the education and empowerment of women.

ABOUT THE COLLEGE

B. M. Ruia Mahila Mahavidyalaya was established in 1958, then known as Hindi Medium College by Marwadi Sammelan, which was always in the forefront of propagating and promulgating Hindi. Impressed by the proficiency and dedication of the Sammelan, Smt. Nathibai Damodar Thackersey Women's University granted affiliation to the college in 1960. In 1963 the college received a generous donation of Rs. 75,000 from Smt. Bhagirathibai Manmal Ruia Trust, as a reciprocating gesture to this goodwill the college was named after the founder of the trust as Smt. Bhagirathibai Manmal Ruia College. For almost 10 years this college operated from Vidya Bhawan, Sitaram Poddar Marg, Mumbai.

With the growing popularity the strength of students also multiplied. The limited space available at Vidya Bhawan was restricting the sky high aspirations of the faculty and students. In the year 1968 the college was shifted to the present location, Krishna Kunj, Vachha Gandhi Road, Mumbai-7 and the small building of the college soon grew five storeys tall. To cater to the diverse academic needs of the students, the college started Higher Secondary classes for Arts and Commerce, i.e. Junior classes along with the Degree Courses.

As an appreciation for the high standard of education and all-round development of the students, SNDT University granted permanent affiliation to the college in June 1979. Since then, the college has been introducing new market-oriented courses year after year. The college enjoys a minority status and is permanently affiliated to SNDT University.

Presently the college offers regular Commerce and Arts courses at Junior College level, undergraduate courses in B.Com, B.A (Hindi Medium), BMS. It also offers post graduate courses in M.Com and M.A (Economics).

Smt B.M.Ruia Mahila Mahavidyalaya provides ample opportunities to students to participate in extra-curricular and co-curricular activities such as NSS, NCC, Sports, Yoga and Cultural activities that proves instrumental in shaping up the overall personality of students. Our infrastructure and our faculty are our greatest strength. We have modified our infrastructure time and again to facilitate easy and computer based learning for our students. We have an excellent library, Computer Centre, Auditorium, Canteen and Gymkhana. We are proud to be an institution of education that provides a holistic, student-centric environment.

JUNIOR COLLEGE

v Curriculum (Arts)

XI Arts (Hindi & English Medium)

1. English
2. Hindi
3. Home Management/B.K
4. Sociology
5. Psychology
6. Economics
7. EVS
8. Physical Education

XII Arts (Hindi & English Medium)

1. English
2. Hindi
3. Child Development/B.K.
4. Sociology
5. Psychology
6. Economics
7. EVS
8. Physical Education

v Curriculum (Commerce)

XI Commerce (English Medium)

1. English
2. Hindi / Marathi / IT*
3. Economics
4. Book-Keeping & Accountancy
5. Organization of Commerce
6. Secretarial Practice/Mathematics*
7. EVS
8. Physical Education

XII Commerce (English Medium)

1. English
2. Hindi // Marathi / IT*
3. Economics
4. Book-Keeping & Accountancy
5. Organization of Commerce
6. Secretarial Practice/Mathematics*
7. EVS
8. Physical Education

** Minimum 60% marks are required for admission in IT & Mathematics*

* Academic Term

The academic year will consist of two terms:

1st term- June to October; 2nd term – November to April.

* Timings

The college timings are from **12.30 pm to 5.30 pm**

* Eligibility

- ✍ Std X examination from any recognized board (S.S.C., CBSE, ICSE or Equivalent) with English as a compulsory subject for admission to F.Y.J.C.
- ✍ F.Y.J.C. in the same faculty in which admission is sought for S.Y.J.C.
- ✍ The Original Certificates along with Certified Photo Copies of the following have to be submitted at the time of admission:
 1. The Std. X Mark Sheet.
 2. The School Leaving Certificate.
 3. Ration Card.

✍ Candidates from other than Maharashtra State Board seeking admission to this college will be admitted only by producing the following documents.

1. School Leaving Certificate (Duly signed by the Education Officer)
2. Migration Certificate + Passing Certificate.
3. The Candidate has to fill the application in prescribed proforma on Stamp Paper of Rs. 20/-. If students fail to fulfill the procedure, a fine of Rs. 10/- per day will be charged by the Board's Office and their result will not be declared.

✍ Candidates who were students of other Jr. Colleges and who are seeking admission to the college must submit their Leaving Certificate & No. Objection Certificate in original along with their admission applications.

✍ A student migrating to this college from any other college during the second term must produce No Objection Certificate from the Principal of the College attended by her in the first term and the Dy. Director of Education, Greater Mumbai. This rule is also applicable in the case of a student of this College migrating to another college during the Second Term.

* Admission

✍ Admission to F. Y. J. C. is strictly based on the admission programme issued by the Education Department. Student must submit fresh application form for admission to every Class as the beginning of every academic year.

✍ The Candidate should submit along with the application on Original Mark sheet (for Verification at the time of admission), a photocopy of the Statement of Marks obtained at the S.S.C. Examination, the Original School Leaving Certificate, a Photocopy of the Ration card and declaration form of the free education. They must submit the passing certificate of S.S.C. Examination.

✍ Admissions for S.Y.J.C. is generally as per the schedule prepared by the college immediately after the declaration of XI th Result and the students who have passed the examinations are requested to take admission as per the schedule with a fresh application form for admission.

* Attendance

As per the Maharashtra State Secondary and Higher Secondary Education Board (HSC Board) Mumbai Division, Vashi, Navi Mumbai. Circular dt. 11.12.2000 a student is required to have a minimum of 75% attendance in each term independently to make her eligible to appear for the Annual Examination as well as the HSC Board Examination.

* Rules Regarding Refund of the Fees

If a student wants to leave the college after admission, the college will refund the deposit amount and the balance of tuition fees after deducting the amount up to the month in which she has applied for the refund. **However for unaided courses there is no refund of fees.**

DEGREE COLLEGE

Curriculum (Commerce)

B. Com I

I st Semester		II nd Semester	
Code No.	Subject	Code No.	Subject
110101	English C.C.- I (H.L.)	210201	English C.C. II (H.L.)
140105	Economics. - I	240205	Business Economics. - II
140106	Commerce. - I	240206	Commerce. - II
140107	Accountancy - I	240207	Accountancy - II
140108	Business Mathematics	240208	Business Statistics
140109	Commercial Geography	240209	Environmental Studies

B. Com II

III Semester		IV Semester	
Compulsory Subjects			
Code No.	Subject	Code No.	Subject
310301	English C.C.- III (H.L.)	410401	English C.C. IV (H.L.)
340305	Economics. - III	440405	Economics. - IV
340306	Commerce. - III	440406	Commerce. - IV
340307	Accountancy - III	440407	Accountancy - IV
340110	Business Law – I	440210	Business Law – II
Optional Subjects (Any One)			
370121	Industrial Psychology – I	470221	Industrial Psychology II
370144	Advertising I	470244	Advertising II

B. Com III

V Semester		VI Semester	
Code No.	Subject	Code No.	Subject
Compulsory Subjects			
510501	English C.C. V (H.L.)	610601	English C.C. VI (H.L.)
540505	Economics V	640605	Economics VI
540506	Commerce V	640606	Commerce VI
Specialisation (Any One From A ,B or C)			
(A) Financial Accounting & Auditing			
550115	Fin. A/c & Auditing I	650415	Fin. A/c & Auditing IV
550215	Fin. A/c & Auditing II	650515	Fin. A/c & Auditing V
550315	Fin. A/c & Auditing III	650615	Fin. A/c & Auditing VI
(B) Computer Studies			
550118	Computer Studies I	650418	Computer Studies IV
550218	Computer Studies II	650518	Computer Studies V
550318	Computer Studies III	650618	Computer Studies VI

DEGREE COLLEGE

Curriculum (Arts)

B.A.I

I Semester

Compulsory Subjects

Code No.	Subject	Code No.
150101	C.C. I English (L.L.)	

OR

115103	C.C. I Hindi	215203
130100	FC – I History as Heritage	
130200	FC – II Women in Changing India	

Discipline Component (Any One From A, B, C)

(A)

145103	DC I Hindi	245303
145203	DC II Hindi	245403

(B)

145106	DC I Economics PI
145206	DC II Economics P II

(C)

145111	DC I Sociology
145211	DC II Sociology

Ancillary Component (Any One)

175103	AC-I Hindi	275203
175106	AC-I Economics (PI A)	
175111	AC-I Sociology	
175110	AC-I Psychology	

II Semester

Subject

250201	C.C. II English (L.L.)
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OR

C.C.II Hindi	
230300	FC III- (Personality Development)
230400	FC – IV (Environmental Studies)

DC III Hindi	
DC IV Hindi	

245306	DC III Economics P III A
245406	DC IV Economics 2P IV

245311	DC III Sociology
245411	DC IV Sociology

AC-II Hindi	
275206	AC-II Economics
275211	AC-II Sociology
270210	AC-II Psychology

B. A. II

III Semester

Compulsory Subjects

Code No.	Subject
355301	C.C. III English (L.L.)

OR

315303	C.C.III Hindi
330500	FC – V Current Concerns

Discipline & Applied Component (Any One From A, B, C)

(A)

345503	DC-V	Hindi
345603	DC-VI	Hindi
365103	APC-I	Hindi

IV Semester

Code No. Subject

455401	C.C. IV English (L.L.)
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OR

415403	C.C. IV Hindi
430600	F.C. VI (Current Social Issues & Problems)

445703	DC-VII	Hindi
445803	DC-VIII	Hindi
465203	APC-II	Hindi

DEGREE COLLEGE

(B)

345506	DC-V	Economics	445706	DC-VII	Economics
345606	DC-VI	Economics	445806	DC-VIII	Economics
365106	APC-I	Economics	465206	APC-II	Economics

(C)

345511	DC-V	Sociology	445711	DC-VII	Sociology
345611	DC-VI	Sociology	445811	DC-VIII	Sociology
365111	APC-I	Sociology	465211	APC-II	Sociology

Ancillary Component (Any One)

375303	AC-III	Hindi	475403	AC-IV	Hindi
375306	AC-III	Economics	475406	AC-IV	Economics
375311	AC-III	Sociology	475411	AC-IV	Sociology
375310	AC-III	Psychology	475410	AC-IV	Psychology

B. A. III

V Semester

Compulsory Subjects

Code No. Subject

550501 C.C V English (L.L.)

OR

515503 C.C. V Hindi

Discipline & Applied Component (Any One From A, B, C)

(A)

545903	DC-IX	Hindi	646303	DC XIII	Hindi
546003	DC-X	Hindi	646403	DC-XIV	Hindi
546103	DC-XI	Hindi	646503	DC-XV	Hindi
546203	DC-XII (A)	Hindi	646603	DC-XVI (A)	Hindi
565303	APC-III	Hindi	665403	APC-IV	Hindi

(B)

545906	DC-IX	Economics	646306	DC-XIII	Economics
546006	DC-X	Economics	646406	DC-XIV	Economics
546106	DC-XI	Economics	646506	DC-XV	

Economics

546206	DC-XII	Economics	646606	DC-XVI	Economics
565306	APC-III	Economics	665406	APC-IV	Economics

(C)

545911	DC-IX	Sociology	646311	DC-XIII	Sociology
546011	DC-X	Sociology	646411	DC-XIV	Sociology
546111	DC-XI	Sociology	646511	DC-XV	Sociology
546211	DC-XII	Sociology	646611	DC-XVI	Sociology
565311	APC-III	Sociology	665411	APC-IV	Sociology

Rules for Refund of Fees for Aided Courses in Degree College

After receiving application for withdrawal of admission, fees will be refunded in the following manner.

Time of Withdrawal	Conditions of Withdrawal	Refund of Tuition Fees	Refund of Other Fees	Refund of Deposits	Charging of Processing Fees
Application for withdrawal submitted before starting of the programme or before close of admission process whichever is earlier.	-	All fees to be refunded	All fees to be refunded	All deposits to be refunded	Rs 1000/-
Application for withdrawal submitted after starting of the programme or after close of admission process whichever is earlier.	The seat falling vacant is filled by admission of another candidate.	80% of the tuition fees to be refunded	80% of the tuition fees to be refunded	All deposits to be refunded	Rs 1000/-

Essentials for refund of fees

1. The student should submit written application on plain paper for cancellation of admission (with date) along with the fee receipt.
2. The purpose of cancellation should be clearly stated in the application.
3. The application should be signed by the Principal.

However for unaided courses there is no refund of fees.

• Academic Term

The academic year will consist of two terms:

1st term- June to October; 2nd term – November to April

• Timings

The college timings are from 7:30am - 12:30pm

• Attendance

Attendance in all lectures, tutorials, tests, internal assessments and examinations is compulsory. It is mandatory for students to maintain 75% attendance in each subject during each term.

• Eligibility & Admission

Students seeking admission in B.Com and B.A will have to fulfill the following criteria :

- Std XII (H.S.C.) or Equivalent examination from any recognized board with English as a compulsory subject for admission to B.Com. Part I (First Year Degree College).
- The original certificates along with certified photo copies of the following have to be submitted at the time of admission:
 1. Std XII (HSC)mark sheet.
 2. College leaving Certificate.

Students from other states need to produce eligibility certificates from S.N.D.T. Women's University, Mumbai. The students should note that unless that application is accompanied by provisional eligibility certificate, their admission cannot be assured. Their admission becomes complete only when the S. N. D. T. Women's University confirms the same after receiving Migration or Transfer Certificate from respective boards/ University. + HSC. Passing Certificate.

As per the rule of the University /Department of education no students is allowed to keep terms simultaneously for two courses. As per rules students seeking admission must state that she has not registered herself in any other College or Institution for any course conducted by the University/Department of Education.

A student migrating to this college from any other college during the second term must produce 'No Objection Certificate' from the Principal of the college attended by her in the first term and the Dy. Director of Education, Greater Mumbai. This is also applicable in the case of a student of this college migrating to another college during the second term

• Semester Exam

The admission to the various semesters as per the new semester pattern introduced from June 2009 for B.Com & B.A are as follows:

- Admission from 1st to 2nd semester will be automatic, regardless of the number of subject heads in which a student may have failed.
- Admission to 3rd semester (from 2nd Semester) is given provided a student is not failing in more than 40% of subject heads in 1st and 2nd semester taken together.
- Admission from 3rd to 4th Semester is automatic.
- Admission to 5th Semester is given provided a student has passed in all subject heads in 1st and 2nd semester and is not failing in more than 40% of the subject heads of passing in 3rd and 4th Semester taken together.
- Admission from 5th and 6th semester is automatic.

SEMESTER EXAMINATION RULES

- Internal examination is for 25 marks and a minimum of 09 marks is required for passing.
- External examination is for 75 marks and a minimum of 26 marks is required for passing.

- Each subject will be given a grade, total passing marks for each subject is 35 and the final grade point average will also be reflected in the mark sheet.
- The College conducts internal tests in accordance with the requirements of the Education Department / University. Internal examinations are conducted in form of objective test, viva, presentation, project, practical exams, case study etc.
- The college conducts two written tests of 15 marks each and one project work of 10 marks in each semester which will form a part of the internal exam. These marks will be consolidated to arrive at 25 marks of which it is mandatory for students to obtain a minimum of 09 marks in order to appear for the external examination.
- It is mandatory for students to pass in the internal examination of each subject. Students who have not passed in the internal exam cannot appear for the external exam. Student must independently pass both in the internal and external examination.
- Student will be allowed to keep terms in 5 or less than 5 papers in both semesters combined.

Other Degree Courses

Apart from the regular B.Com and B.A courses, the college also conducts the following three year degree courses:

*** Bachelor of Management Studies (BMS)**

Eligibility and Admission

Student seeking admission should fulfill the following criteria:

Std XII (HSC) or Equivalent examination from any recognized board with English as a compulsory subject for admission to B.M.S./ B.C.A./B.M.M

The Original certificates along with certified copies of the following have to be submitted at the time of admission:

1. Std XII (HSC) Mark sheet
2. College Leaving Certificate

Students from other states need to produce eligibility certificates from S. N. D. T. Women's University, Mumbai. The Students should note that unless the application is accompanied by provisional eligibility certificate, their admission cannot be assured. Their admission becomes complete only when the S. N. D.T. Women's University confirms the same after receiving Migration or Transfer Certificate from the respective boards/University+.H.S.C. passing certificate.

As per the rule of University / Department of Education no student is allowed to keep terms simultaneously for two courses. Student seeking admission from must state that she has not registered herself at any other college institution for any course conducted by the University / Department of Education.

* **Academic Term**

The academic year will consist of two terms:

1st term- June to October; 2nd term – November to April

* **Timings**

The college timings are from 7:30am - 12:30pm

* **Attendance**

Attendance in all lectures, tutorials, tests, internal assessments and examinations is compulsory. It is mandatory for students to maintain 75% attendance in each subject during each term.

* **Rules regarding refund of Fees**

Fees once paid will not be refunded for unaided courses

* **Semester Exam**

- Admission from 1st to 2nd semester will be automatic, regardless of the number of subject heads in which a student may have failed.
- Admission to 3rd semester (from 2nd Semester) is given provided a student is not failing in more than 40% of subject heads in 1st and 2nd semester taken together.
- Admission from 3rd to 4th Semester is automatic.
- Admission to 5th Semester is given provided a student has passed in all subject heads in 1st and 2nd semester and is not failing in more than 40% of the subject heads of passing in 3rd and 4th Semester taken together.
- Admission from 5th and 6th semester is automatic.

* **Semester Exam Rules**

- Internal examination is for 25 marks and a minimum of 09 marks is required for passing.
- External examination is for 75 marks and a minimum of 26 marks is required for passing.
- The College conducts internal tests in accordance with the requirements of the Education Department / University. Internal examinations are conducted in form of objective test, viva, presentation, project, practical exams, case study etc.
- It is mandatory for students to pass in the internal examination of each subject. Students who have not passed in the internal exam cannot appear for the external exam. Student must independently pass both in the internal and external examination.

Curriculum

B.M.S. I

Code	SEMESTER I	Code	SEMESTER II
1001	Principles of Management	2001	Marketing Research
1002	Business Communication	2002	Organizational Behaviour
1003	Financial Accounting	2003	Economics II
1004	Principles of Marketing	2004	Management Information system
1005	Economics I	2005	Quantitative Techniques for Business

B.M.S II

Code	SEMESTER III	Code	SEMESTER IV
3001	Business Law	4001	Strategic Management
3002	Cost and Management Accounting	4002	Financial Management
3003	Human Resource Management	4003	Consumer and Buyer Behaviour
3004	Fundamentals of Production and Operations Management	4004	Quality Management
3005	Quantitative techniques for business	4025	Entrepreneurship and Stock market Options.

B.M.S. III

Code	SEMESTER V	Code	SEMESTER VI
5021	Integrated Marketing Communication	6023	International Business
5022	Brand Management	6024	Retail Management
5031	Industrial Relations	6033	International HRM
5032	Human Resource Development	6034	Talent Management
5005	Advanced Quantitative Methods for Business	6005	Project

Post Graduate Courses

The College offers two post graduate courses:

M.A - Economics

Eligibility and Admission

B.A Degree from a recognized University.

The Students should obtain the Prospectus and admission forms by paying the requisite fee only if they have scored 45% of more marks in case of open category and 40% or more marks in case of SC/ST/BC and such other categories. The Original Certificates along with Certified Photo Copies of the following have to be submitted at the time of admission:

1. Recent Photograph.
2. Leaving certificate of previous institution.
3. Passing certificate of higher secondary examination.
4. Mark sheet of last qualifying examination.
5. Caste certificate wherever applicable.
6. Caste validity certificate.
7. Non creamy layer certificate wherever applicable.
8. Migration Certificate for students who have migrated from other statutory university or boards.
9. Marriage certificate for those required change of name wherever applicable.
10. Certificate of active retired military services wherever applicable.
11. Certificate of physical handicapped wherever applicable.

Students from other states need to produce eligibility certificates from S.N.D.T. Women's University, Mumbai. The students should note that unless the application is accompanied by provisional eligibility certificate, their admission cannot be assured - Their admission becomes complete only when the S.N.D.T. Women's University confirms the same after receiving Migration or Transfer Certificate from the respective Boards / University, where they studied. As per the rules of the University/Department of Education, no students is allowed to keep terms simultaneously for two courses. Students seeking admission must state that she has not registered herself at any other College or Institution for any course conducted by the University/Department of Education..

• **Academic Term**

The academic year will consist of two terms:

1st term- June to October; 2nd term – November to April

* Attendance

75% attendance is compulsory for all students in each semester, failing which the student will not be eligible to write the external examination at the end of each semester.

Rules of Examination for M. A.

- Standard of passing for each subject and overall at M.Com will be 40%
- Each subject head will carry 100 marks consisting of internals (50 marks) and externals (50 marks). Internals may include written tests, written assignments, field work etc.
- The minimum marks to qualify for passing in internals will be 20 and the minimum marks to qualify for passing in externals will be 20.
- Students who fail to secure the minimum marks of 20 in a subject head in the internals will not qualify to take the external examination of 50 marks in that subject head at the end of the semester
- Admission from semester I to semester II will be automatic regardless of the number of subject heads in which a student may have failed. But admission to semester III (M. A. II) will be given provided the student is not failing in more than three subject heads in semester I and semester II taken together.
- Degree will be awarded on the basis of performance of student in all 4 semesters taken together.

Freeship, Scholarship and Financial Aid

Fee concession for Schedule Caste/ScheduleTribe/Vimukta Jamati/Nomadic Tribe/Special Backward Class is available as per Government Rules.

Students have to submit the following documents (photocopies) for availing Freeship/Scholarship under reservation categories.

- Caste Certificate
- Caste Validity Certificate
- Aadhar Card
- Income Certificate
- Marriage Certificate
- Ration Card
- Gap certificate, if applicable.
- Rules for re-appearing in examination
- Student who does not pass examination of a particular course in four attempts will have to enroll for the entire programme.
- Student has to complete a post graduate programme in five years. For instance a

student enrolling for a two year post graduate programme in 2012-2013 will have to complete the programme by 2016-17.

- When the syllabus changes, question paper of the old syllabus will be set for three years along with the question paper for new syllabus . If a student is unable to complete the post graduate programme she is enrolled in within three years after the syllabus is changed, she will have to appear for examination of the new course.

Revaluation

Facilities for verification of marks, obtaining photocopy of answer sheet and revaluation of answer sheet and revaluation of answer scripts are available on payment of prescribed fees.

Gracing rules

- For each semester examination a maximum of 1% of the total marks of that semester (if the number is a fraction less than 0.5 it will be rounded off to the immediate lower digit and if it is 0.5 or more it will be rounded off to the next immediate higher digit) can be given as grace marks for passing in the subject head. These marks can be given all in one subject or spread across all subjects. For example, if the total semester is for 500 marks then a maximum of 5 marks grace can be given in the total. All the 5 marks grace can be given in one subject or can be divided equally among all the subjects wherever the student has failed to get the required minimum marks to pass.
- Up to 0.5% of the total marks of that semester can be given to bring the total up to 60%. Fraction will be treated as given in 10. For example, if the total semester is for 500 marks then, maximum of 2.5 marks grace can be given in the total.

Rules for class improvement

- Students shall be given one attempt for class improvement.
- Students may avail of class improvement facility within 3 years from her last appearance i.e if a student has passed in April , 2014 she has time until April,2017 to improve the class.
- Student should appear for all the papers that are considered for the university degree.
- Under the semester pattern, where only two semesters are considered for university degree, the student may either appear for all the papers under fourth semester in one attempt or she may appear for one semester at a time in November and March, respectively.
- Where all semesters are considered for university degree, she may either appear for all papers of all semesters in one attempt or appear for two semesters at a time in November and March.
- Students shall appear for odd semesters only in November (not permitted in May) and for even semesters only in May (not permitted in November).
- Internal assessment marks will be carried forward.

- Students who appear in two parts should do so in consecutive terms i.e a student who appears in October examination for odd semester examination should appear for the even semester examination in the immediate following April examination. No gap between examinations will be permitted.
- There will be a separate examination form for class improvement.

PREREQUISITES:

- A student is required to obtain 80 credits for MA degree: 32 credits in core modules and further 48 credits in optional modules (One credit is equivalent to 15 hours of teaching in a semester).
- Students are required to take two core and three optional papers in I and II semesters and three core and two optional papers in III semester and one core paper, research project and internship in semester IV.

**Curriculum
(M.A Economics)**

Semester I		Semester II	
Codes	Titles	Codes	Titles
106001	Microeconomics - I	206003	Microeconomics - II
106002	Economics of Growth and Development - I	206004	Economics of Growth and Development - II
		206005	Research Methodology
Optional Groups		Optional Groups	
506101	Industrial Economics	506105	Demography
506106	Agricultural Economics	506108	Financial Institutions and Markets
506110	Public Economics		
Semester III		Semester IV	
Codes	Titles	Codes	Titles
306005	Macroeconomics - I	406008	Macroeconomics - II
306006	Indian Economy	506118	Indian Agriculture
306777	Research Project	406888	Research Project
Optional Groups			
506102	Labour Economics	406999	Internship
506111	International Economics		

M.COM

Eligibility and Admission

B. Com Degree from a recognized University.

The Students should obtained the Prospectus and admission forms by paying the requisite fee only if they have scored 45% of more marks in case of open category and 40% or more marks in case of SC/ST/BC and such other categories. The Original Certificates along with Certified Photo Copies of the following have to be submitted at the time of admission:

1. Recent Photograph.
2. Leaving certificate of previous institution.
3. Passing certificate of higher secondary examination.
4. Mark sheet of last qualifying examination.
5. Caste certificate wherever applicable.
6. Caste validity certificate.
7. Non creamy layer certificate wherever applicable.
8. Migration Certificate for students who have migrated from other statutory university or boards.
9. Marriage certificate for those required change of name wherever applicable.
10. Certificate of active retired military services wherever applicable.
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Students from other states need to produce eligibility certificates from S.N.D.T. Women's University, Mumbai. The students should note that unless the application is accompanied by provisional eligibility certificate, their admission cannot be assured - Their admission becomes complete only when the S.N.D.T. Women's University confirms the same after receiving Migration or Transfer Certificate from the respective Boards / University, where they studied. As per the rules of the University/Department of Education, no students is allowed to keep terms simultaneously for two courses. Students seeking admission must state that she has not registered herself at any other College or Institution for any course conducted by the University/Department of Education.

*** Academic Term**

The academic year will consist of two terms:

1st term- June to October; 2nd term – November to April

*** Attendance**

75% attendance is compulsory for all students in each semester, failing which the student will not be eligible to write the external examination at the end of each semester.

Rules of Examination for M. Com

- Standard of passing for each subject and overall at M.Com will be 40%

- Each subject head will carry 100 marks consisting of internals (50 marks) and externals (50 marks). Internals may include written tests, written assignments, field work etc.
- The minimum marks to qualify for passing in internals will be 20 and the minimum marks to qualify for passing in externals will be 20.
- Students who fail to secure the minimum marks of 20 in a subject head in the internals will not qualify to take the external examination of 50 marks in that subject head at the end of the semester.
- Admission from semester I to semester II will be automatic regardless of the number of subject heads in which a student may have failed. But admission to semester III (M. Com. II) will be given provided the student is not failing in more than three subject heads in semester I and semester II taken together.
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Freeship, Scholarship and Financial Aid

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- Up to 0.5% of the total marks of that semester can be given to bring the total up to 60%. Fraction will be treated as given in 10. For example, if the total semester is for 500 marks then, maximum of 2.5 marks grace can be given in the total.

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- Students shall be given one attempt for class improvement.
- Students may avail of class improvement facility within 3 years from her last appearance i.e if a student has passed in April , 2014 she has time until April,2017 to improve the class.
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- Where all semesters are considered for university degree, she may either appear for all papers of all semesters in one attempt or appear for two semesters at a time in November and March.
- Students shall appear for odd semesters only in November (not permitted in May) and for even semesters only in May (not permitted in November).
- Internal assessment marks will be carried forward.
- Students who appear in two parts should do so in consecutive terms i.e a student who appears in October examination for odd semester examination should appear for the even semester examination in the immediate following April examination. No gap between examinations will be permitted.
- There will be a separate examination form for class improvement

Curriculum (M. COM)

Semester I		Semester II	
Codes	Titles	Codes	Titles
100001	Financial Management	200001	Economic and Business Policies
100002	Strategic Management	200002	Accounting for Managerial Decisions
100003	Corporate Accounting	200004	Research Methodology
100004	Economic and Business Environment	210601	Specialization Paper I Advanced Management Accounting and Auditing Advanced Accountancy I
100005	Basics of Finance and Accounts	210602	Specialization Paper II Advanced Management Accounting and Auditing Advanced Cost accounting and auditing Paper I
Semester III		Semester IV	
Codes	Titles	Codes	Titles
300002	Consumer Behaviour	400001	Retail Banking
300003	International Business	400002	Financial Services
400077	Research Project	400088	Internship
310603	Specialization Paper III Advanced Management Accounting and Auditing Advanced Accountancy II	400099	Research Project
310604	Specialization Paper IV Advanced Management Accounting and Auditing Advanced Cost accounting and auditing Paper I		

OTHER COURSES

The college offers the following list of courses Promotion of Ethics and Human Values
Remedial Classes for English

Under Pradhan Mantri Kaushal Vikas Yojana (PMKVY)

- **Tally** **Field Technician in Computer hardware and peripherals**

The college plans to introduce more courses in the near future

College Rules and Regulations

* General Rules

- Every student is required to wear an Identity Card when in college premises. The ID card is invalid unless a passport size photo of the student is affixed in the space provided and bears the signature of the Principal.
- Students must not do anything inside or outside the College that will in any way interfere with its orderly administration, discipline and smooth functioning.
- No Notice or Article pertaining to the College must be given by the students in any newspaper or magazine.
- Students are expected to take proper care of the College property and to co-operate in keeping the premises neat and clean. Any damage to the College property is a breach of discipline and will be strictly dealt with.
- Students are **not** permitted to carry mobile phones within the College premises. Defaulters will be dealt with accordingly and hand set will be confiscated.
- Students will be responsible for their personal belongings. College will not be accountable for any loss of personal belongings of the students. All unclaimed books, bags, etc. must be deposited in the College Office.
- Ragging is strictly prohibited in and around the College premises. Students are advised not to get involved in any ragging activities. Any complaint of ragging against any student will extract heavy fine, which depending upon the severity of case, may amount to expulsion of the defaulting individual from the college. To ensure strict compliance the College has an 'Anti Ragging Committee' consisting of following teachers:

Ms. Shruti Ranade & Ms. Swati Vaidya: Tele No. 9870294531

- Decision on matters not covered by the above rules will rest at the absolute discretion of the Principal.

* Exam Rules

- Exam shall be conducted at the end of each term while unit tests shall be held throughout. In addition **regular assignments** will also be given to the students. Strict disciplinary action will be taken against the student who is absent for any test / exam or fails to submit the assignment on time without any genuine reason.
- Attendance of minimum 75% in each subject is mandatory for appearance in term end examinations.

- Use of mobile phones during exams is strictly prohibited.
- Strict action will be taken against students using unfair means during examinations
- Every year the Principal conducts a meeting to discuss the examination results. The academic performance and participation of individual student in various curricular and co-curricular activities is discussed in detail. This helps in giving specific attention to the weaker areas of the students or to the students not performing up to the standards.

✿ Attendance Rules

- Attendance in all lectures, tutorials, tests, internal assessments and examinations is compulsory. It is mandatory for students to maintain 75% attendance in each subject during each term.
- Students who fail to maintain the condition of minimum attendance on account of illness or any other reason, which is deemed right by the principal should apply in writing to the principal for leave of absence failing which they will be treated as defaulters.
- The list of roll numbers of the students with less than the required attendance is put up from time to time. Parents and guardians of the students with very poor attendance records are informed in writing in anticipation of improving attendance. Meetings are regularly held with parents to inform them about their ward's academic and overall performance

STUDENT WELFARE SCHEMES / FUNDS

✿ Poor Student Fund

Poor Student Fund has been established with the help of University Grants Commission. Each year a good number of poor and needy students are provided help in the form of College & Examination Fees.

✿ Scholarships

College Management grants scholarships to the meritorious students and those who are assessed to be financially weak and cannot afford college education.

✿ Free Accidental Insurance

All students and staff members are covered under Accidental Insurance up to Rs. 50,000/-

✿ Railway Concessions

The college provides the railway concession form which when filled and submitted by the students would entitle them Railway concession for the Season Tickets between Churchgate or Chatrapati Shivaji Terminus and the local Railway Station nearest to their residence.

Associations and Committees

To ensure the improvement & sustenance of quality education in the institution, various committees under the leadership of different teachers have been constituted they are as follows:

- Academic Committee
- Examination Committee
- Discipline Committee
- Cultural Committee
- N.S.S Committee
- Students' Welfare Committee
- Alumni Committee
- Career Guidance Committee
- Disaster Management Cell
- Hindi Cell
- Black List Committee
- Parent-Teacher Association
- Sports Committee
- Counseling Cell
- Library Committee
- N.C.C Committee
- Anti-Ragging Committee
- English Committee
- Research Cell
- Multi-media Club
- IQAC Cell
- English Cell



Magazine and Research Journal

To encourage the creativity and writing aptitude in the students and to give them a platform to express their original thoughts the college publishes an annual magazine named "Unnati" . The events and activities of the college are also reported in the magazine. The college also regularly publishes research articles in the ISBN book.

COLLEGE FACULTY

Principal: Dr. (Smt.) Santosh Kaul Kak.

Hindi Department

Dr. (Smt.) Santosh Kaul Kak

M.A., B.Ed., Ph.D. SET (HOD).

Dr. (Smt.) Sunita Mishra M.A., Ph.D.

Shri. Ramlakhan Pal M.A, NET.

Smt. Sandhya Pandey M.A.(Hindi),

M.A.(Economics),

B.Ed.(Supervisor, Junior College)

Smt. Manju Yadav M.A., B.Ed.

Dr. Asha Dubey Ph. D

English Department

Dr. (Smt). Renuka Devi Jena

M.A., M.Phil (HOD), Ph.D

Ms. Kavita Patil M.A , SET, NET

Smt. MaliniAnvekar M.A., B.Ed.

Smt. Maheshwari Murdeshwar M.A., B.Ed.

Smt. Asma Shaikh M.A,B.Ed.

Economics Department

Smt. Swati Vaidya M.A. SET

Dr. (Smt.) Beenu Singh M.A. Ph.D

Smt. Sumita Guha M.Sc., NET

Smt. Kusuma Dabali M.A.,B.Ed

Smt. Suhashini Nikam M.A, B.Ed.

Smt. Vijayalaxmi Gupta M.A , B.Ed

Commerce Department

Dr. Nooruzia Qazi

M.Com., M.Phil., SET (HOD) Ph.D

Dr. (Smt). Anita Jacob M.Com., SET, Ph.D

Dr. Mr. Kashyap Ganatra M.Com, NET Ph.D

Ms Beena Thakkar M.Com., B.Ed., M.Ed, L.L.B

(Vice Principal, Junior College)

Smt. KshamaTamhankar M.Com., B.Ed., M.Ed.

Smt. Ajeetha Gopinath M.Com., B.Ed

Smt. Nazneen Shaikh M.Com., B.Ed, M.A in Edu.

Smt. SapnaBhambari M.Com., B.Ed

Smt. Kavita Mishra M.Com , B.Ed.

Sociology Department

Dr.(Smt) Hemlata Masiwal M.A. M.Phil Ph.D

Dr.(Smt) Ushakiran Tiwari M.A. B.Ed., M.Ed., Ph.D

(Smt.) Mahejabeen Momin M.A., B.Ed, M.Ed

Psychology Department

Ms. Shruti Ranade

M.A., M.Phil. (Cultural In-Charge)

Smt. Anita Jain M.A. B.Ed

Marathi Department

Smt. Ruchita Desai M.A, B.Ed.

Computer Department

Smt. Vaishali Bhatade M.Com

Smt Pooja R. Rele M.C.A., M.Phil.

Mathematics Department

Mr. Manoj Kumar Mishra Msc. B.Ed

Physical Education Department

Smt. Anita Patil B.P.Ed., M.PEd.,

Diploma in Gym Management

BMS Department

Smt. Manjula Vyas M,com B.Ed

Dr. (Smt). Anita Jacob M.Com., SET, Ph.D

Ms. Kavita Patil M.A , SET, NET

Ms. Minal Shah M.Com M.Phil

Mr. Manoj Kumar Mishra Msc. B.Ed

Ms. Anju Thakur M.Com

Ms Divya Ranawat M.Com

M.COM

Dr. Nooruzia Qazi

M.Com., M.Phil., SET Ph.D (Coordinator)

Dr. (Smt). Anita Jacob M.Com., SET, Ph.D

Dr.Mr. Kashyap Ganatra M.Com,NET Ph.D

Smt. Sumita Guha M.Sc., NET

Smt. Manjula Vyas M,com B.Ed

Ms. Preeti Salecha M.Com

Ms. Minal Shah M.Com M.Phil

M.A

Dr. (Smt.) Beenu Singh M.A. Ph.D

Mrs.Nilam Chetiwal M.A ,B.Ed,NET

FACILITIES

Library

The college provides library facilities to students. The college library has a huge collection of over 21000 books. It also has a good number of audio- visual aids in the form of CD's/VCD's.

OPAC - Online public accesses catalogue allows faculty and the students to locate



books and other library material without any effort. N-List (National Library and information services infrastructure of scholarly content) allows faculty and students to access e-journals, e-books pertaining to various disciplines.

It subscribes to important journals, periodicals and is kept open from 9.00am to 5.00pm on all days except Sundays. Students are allowed to enter the library only with a valid Identity card.

Issue and Return of Books:

Students are allowed to borrow 2 books at a time. The book is issued for one week against the library card. In case the book is not returned on the due date fine will be charged day wise for each extra day.

Computer Centre

The college has well equipped air-conditioned computer labs with internet access. This facility is provided free for students to enhance their chances of succeeding in technology-based classroom assignments, encourage research based learning, and to provide access to equipment that will support the needs of instruction where they enjoy life-long learning.

The computer labs support the curriculum of the college and the assignments of the instructors.



FACILITIES

Gymkhana

The college has a well-equipped gymkhana which provides the necessary space and equipment for both indoor and outdoor sports. The gym has state of the art fitness equipment's like electronic treadmill, exercise cycle, twister, Multi-pulley etc. A professional instructor is available during working hours to guide the students on exercise diet and fitness regime



Auditorium

The auditorium is used for activities such as seminars, guest lectures, cultural activities, department functions and other events. The auditorium is well equipped with latest LCD projectors, slide projectors and seats; it has a seating capacity of over 250 people.

Canteen

The college canteen is located on the ground floor. It offers hygienic snacks and meals at reasonable rates. It tends to be a popular place on campus, not only for physical refreshment but also for student bonding



ACTIVITIES

College Annual Festival

Every year the college organizes 'Ras-Puhar' a grand cultural show of performing arts. It gives the students an opportunity to exhibit their talents. This annual festival is the highlight of B.M Ruia College. Apart from its grand celebration it also serves as a platform in recognizing meritorious students who have topped the examinations at the University and those who won competitions in various events in and outside the college.



N.C.C

The college encourages students to actively participate in N.C.C activities held at college throughout the year. It provides ample opportunities to the students to contribute their services for the betterment of the nation. This wing of the college conducts activities such as Annual Training Camps, Rifle Shooting Practice / Competitions, First-Aid Training, Rope-climbing etc. for the students.

ACTIVITIES

National Service Scheme (N.S.S.)



The NSS Motto 'Not Me But You', reflects the spirit of self-less service. The NSS symbol, based on the Wheel of the Konark Sun Temple is embossed on the NSS badge. The symbol stands for continuity as well as change and implies continuous striving for social development.

The NSS objective is to develop among the volunteers a sense of social and civic responsibility, gain communicative skills in mobilizing community participation, acquire leadership qualities, and develop the overall personality of the students. NSS makes the student responsible, confident and dedicated citizen.

The NSS volunteers are required to participate in regular and special camp activities and work with the community to complete 240 hrs during the first and second year. In the final year degree college students are given 10 incentive marks as per university norms.

The NSS unit of our college regularly undertakes socially relevant projects in collaboration with Government and Non-Government Organizations, like BMC, KARMA NGO, International Rotary Club, etc.

The NSS activities conducted are :

- Health Awareness Programmes, Pulse Polio Immunization, Medical Check-up and Eye Check-up Camps.
- Environment awareness, Beach cleaning, Tree Plantation, and Cleanliness Drive Programmes.



- Disaster Management Training, Leadership Training Camps and Life Skill Programmes.
- Seminars, Workshops, Guest Lectures on Social Issues
- Literacy Project, Legal awareness, Career Guidance Programmes
- Visit to Old Age Homes and Orphanages
- Street Plays, Surveys, competitions based on social and current issues are organized

ACTIVITIES

Sports

The college trains the students for inter-collegiate competitions in basketball, volleyball, table tennis, kabaddi, khokho, cricket, athletics, chess and yoga. Opportunities are provided to students to participate in camps, hikes, sports related seminars and workshops organized by the University. Training is also provided for students in indoor games like carom, chess, table tennis. Special training is provided in the field of yoga & martial arts this has encouraged many students to participate in national level yogasana tournaments.



Cultural Programs

The college provides its students numerous opportunities for co-curricular activities to enrich their cultural interests. The cultural committee of the college encourages the students to take part in a wide variety of cultural competitions such as singing, dancing, debates, creative writing, poetry, dramatics, elocutions, etc. and holds various cultural activities throughout the year. It also trains students to participate in the "Youth Festival" which is an annual Inter Collegiate Competition organized by SNDT University.

Trade Fair

The college hosts "Trade Fair- Unnati" annually to instill an entrepreneurial spirit among students. This event creates aspiration among students by promoting interest, and provides them with learning opportunities to acquire business skills, at the same time it encourages the students by creating awareness of venture creation as a viable career option.



ACTIVITIES

Industrial Visits

The college believes that education and industry must have a reciprocal relationship in order to gain the most from each other. These industrial visits provide an insight on how companies work and also provide useful information related to the course which cannot be visualized in lectures. Students greatly benefit from such visit to the companies as they get insight on the internal working environment of the company.



Environmental Visits

Environmental education plays an important role in promoting awareness for environmental issues and environmentally responsible behaviors. Keeping this in mind the college regularly arranges for an environmental visit to different places in Mumbai, this has created awareness of the environment leading to informed concern for and active participation in resolving environmental problems.

Alumni

In order to provide platform for interaction between the alumni, present students and the faculty the college has established an Alumni Association. This association organizes an alumni meet once in a year for ex-students to meet and spend some nostalgic time together.

