C P PATEL AND F H SHAH COMMERCE (AUTONOMOUS) COLLEGE, ANAND AFFILIATED TO SARDAR PATEL UNIVERSITY, V NAGAR

AAA Reaccredited CGPA 3.56 - GRADE A⁺ KCG-Dept of Edu. Govt of Gujarat NAAC Reaccredited - CGPA 3.30 - GRADE 'A⁺' UGC - MHRD, Govt of India

Bachelor of Vocation (Banking & Financial Services) Semester-3

COURSE STRUCTURE BASED ON UGC GUIDELINES & NEP – 2020 WITH EFFECT FROM June– 2024

Subject		Course No.	Subject Title	T/P	Credit	Exam	Marking Scheme		
Subje	ect	Course No.	Subject Title		Credit	Duration	Int.	Ext.	Total
	Core Course-1	BVB03MAC01	Financial Inclusion Officer (SSC)	Т	4	2	-	100/36	100/36
Discipline Specific Course Core(Major)	Core Course-2	BVB03MAC02	Human Resource Management-I	Т	4	2	50/18	50/18	100/36
	Core Course-3	BVB03MAC03	Banking Laws & Practices	T	4	2	50/18	50/18	100/36
Multi-Disciplinary	Multi- Disciplinary	BVB03MDC04	Banking & Financial Services-I	Т	4	2	50/18	50/18	100/36
Ability Enhancement Course		BVB03AEC05	Soft skills for Business	Т	2	1	25/09	25/09	50/18
Skill Enhancement Course/Internship/ Dissertation		BVB03SEC06	On The Job Training Project-III	P	2	1	-	50/18	50/18
IKS		BVB03IKS07	Climate Change & Sustainable Development	Т	2	1	25/09	25/09	50/18
	Minimum Quantifying Credits				22				_

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PROGRAMME STRUCTURE (NEP-2020)

BACHELOR OF VOCATION

(Banking and Financial services) Semester:-III

Course Code	BVB03MAC01	Title of the Course	Financial Inclusion Officer
Total Credits of the Course	04	Hours per Week	04

Course Objectives:	 Enhance access to financial services for underserved populations. Develop tailored financial products for marginalized communities. Conduct financial literacy programs to empower decision-making. Implement robust monitoring and evaluation mechanisms.
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Cours	Course Content						
Unit	Description						
1.	Basic Financial arithmetic						
	Calculate percentage						
	 Calculate simple interest and Compound interest 						
	 Calculate rate of Interest 						
	 Calculate present value of a sum receivable in future 						
	 Calculate future value of amount available today given a current rate of interest 						
	Calculate future value using monthly compounding, Quarterly						
	compounding, Half yearly compounding and Annual						
	compounding.						
	 Calculate present value of an Annuity. 						
	Calculate future value of an Annuity.						
2.	Understanding basic Concepts						
2.	 Understand the basic concept of investment 						
	 Define and interpret the concept of inflation, Understand the 						
	concept of equityshares and debt instruments like bond and						
	debentures						
	 Classification of assets into physical and financial asset 						
	Understand the features of physical assets such as gold and						
	real estate andfeatures of financial assets						
	 Classify various modes of investments like equity, debt, FD, 						
	Derivatives, ETFs and gold property.						
	 Understand the concept of a mutual fund 						
	 Brief history of mutual funds in India 						
	 Learn about the advantages and limitations of a mutual fund 						
	 Learn what is unit capital 						
	 Learn the concept of investment objective and risk appetite 						
	 Define NAV and time stamping, AUM, MTM and return on 						
	investment						
	 Visualize the effect of compounding 						
	Understand various types of risk						
	 Categorize different types of mutual funds like equity, Debt, 						

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PROGRAMME STRUCTURE (NEP-2020) BACHELOR OF VOCATION

(Banking and Financial services) Semester:-III

	 Hybrid, Closedended and open ended fund Explain the concept of systematic investment plan (SIP) and Systematic withdrawals (SWP) Classify mutual fund based on risk Learn the basics of financial planning and financial goals Understand investment horizon Learn about international funds and fund of funds Be hands on with tools to categorize investors needs Differentiate between short term and long term capital gains and the effect oftaxes on them. 	
	 Learn about relevant sections of income tax act like 80C Understand the difference between direct plans and regular plans. 	
3.	 Offer Document Know the regulations with respect to offer document for NFO. Learn about the process of NFO and steps involved in marketing an NFO. Interpret the objectives of information disclosure in an offer document. Understand the objectives and contents of the statement of additional information (SAI) and related regulations. Apprehend the objectives and contents of the scheme information document (SID) and related regulations. Comprehend the key information memorandum (KIM) and related regulations 	
4.	Communicate effectively and achieve customer satisfaction Listen effectively and paraphrase effectively in order to understand the customer. • Be sensitive to language, gender, cultural and social differences in addressing customer's superiors and collegues. • Maintain positive attitude, correct body language, dress code, gestures and etiquette. • Understand work output requirement and received feedback with positive attitude. • Cooperate, coordinate and collaborate to achieve shared goals. • How to gain customer loyalty and satisfaction.	

Teaching-	ICT through (e.g Power Point presentation, Audio-Visual Presentation)
Learning	Group Discussion, Role Playing, Case Study
Methodology	

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BACHELOR OF VOCATION

(Banking and Financial services) Semester:-III

Evaluation Pattern		
Sr. No.	Details of the Evaluation	Weightage
1.	External Examination Written / MCQ & Viva-voce	100%

Co	urse Outcomes: Having completed this course, the learner will be able to	
1.	Financial Arithmetic • Simple interest, Compound Interest • Rate of return, present value and future value Basics of Assets Class	
2.	 Inflation and investment Various modes of Investment Unit capital, NAV 	
3.	Offer document	
4.	Research on Market	
5.	Assist to Purchase MF and post sales activity	
6.	Communication and Customer Satisfaction	
7.	Maintain Integrity & ethical standards	
8.	Team work	

Learn	Learning Outcome: Having completed this course, the learner will be able to				
1.	. Investment pattern, rate of return, inflation and investment				
2.	Risk-meter to judge potential risk in investment				
3.	Communication to sell Mutual Funds				
4.	Export sessions on topic by professional				

Spec	Specific outcomes: Having completed this course, the learner will be able to				
1.	Basics of MF, SIP and Investment pattern				
2.	Etiquettes for selling Mutual fund				
3.	Complexities of Market				

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BACHELOR OF VOCATION

(Banking and Financial services) Semester:-III

Sugge	Suggested References:				
Sr. No.	References				
1.	"Portfolios of the Poor: How the World's Poor Live on \$2 a Day" by Daryl Collins, Jonathan Morduch, Stuart Rutherford, and Orlanda Ruthven				
2.	"Banker To The Poor: Micro-Lending and the Battle Against World Poverty" by Muhammad Yunus				
3.	"The Economics of Microfinance" by Beatriz Armendáriz and Jonathan Morduch				
4.	"Financial Inclusion at the Bottom of the Pyramid" by Carol Realini and Karl Mehta				
5.	"Measuring Poverty around the World" by Anthony B. Atkinson				
6.	"Inclusive Fintech: Blockchain, Cryptocurrency, and ICO" by David Lee Kuo Chuen, Linda Low				

On-line resources to be used if available as reference material

On-line Resources

• https://www.investopedia.com/terms/f/financial-inclusion.asp

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PROGRAMME STRUCTURE (NEP-2020)

BACHELOR OF VOCATION

(Banking and Financial services) Semester – III

Course Code	BVB03MAC02	Title of the Course	Human Resource Management-I
Total Credits of the Course	04	Hours per Week	04

Course	1. To understand Nature of Human Resource Management
Objectives:	2. How to do a planning for Human Resource Planning
	3. To understand career planning Development
	4. Learn Six sigma of Human Resource Management

Cours	se Content	
Unit	Description	Weightage*
1.	 Nature & Scope of Human Resource Management Concept of Human Resource Management Characteristics of Human Resource Management Objectives of Human Resource Management Importance of Human Resource Management Scope of Human Resource Management Functions of Human Resource Management Evolution of the concept of Human Resource Management 	25%
2.	 Human Resource Planning Concept of Human Resource Planning Objectives of Human Resource Planning Need & Importance of Human Resource Planning Process of Human Resource Planning Problems in Human Resource Planning Job Design: Concept of Job Description & Job Specification Job Description v/s Job Specification Concept & methods of Job Design 	25%

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BACHELOR OF VOCATION

(Banking and Financial services) Semester – III

3.	Career Planning and Development	25%
	Meaning of Career Planning	
	 Objectives of Career Planning 	
	 Process of Career Planning 	
	 Advantages and Limitation of Career Planning 	
4.	Human Resource Development	25%
	Concept of Human Resource Development	23 70
	 Difference between HRM & HRD 	
	 Need and Significance of HRD 	
	 Principles of HRD 	
	Employee Counselling	
	Six Sigma	

Teaching- Learning Methodology	ICT through (e.g Power Point presentation, Audio-Visual Presentation) Group Discussion, Role Playing, Case Study
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Evalu	Evaluation Pattern		
Sr. No.	Details of the Evaluation	Weightage	
1.	Internal Written / MCQ		
2.	Internal Continuous Assessment in the form of Practical, Viva-voce, Quizzes, Seminars, Assignments, Attendance	50%	
3.	External Examination	50%	

Cou	urse Outcomes: Having completed this course, the learner will be able to
1.	Learn Recruitment and Selection
2.	Understand Performance Management
3.	Develop Employee Relations
4.	Learn Employee Engagement

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BACHELOR OF VOCATION

(Banking and Financial services) Semester – III

Sugge	ested References:
Sr. No.	References
1.	K. Aswathappa, "Human Resource Management – Text & Cases", Tata McGraw Hill, Companies, New Delhi, 7th Reprint 2008
2.	L. M. Prasad, "Organisational Behaviour", Sultan Chand and Sons, New Delhi, 4th Edition – Reprint 2008.
3.	P. Subba Rao, "Personnel and Human Resource Management – Text and Cases", Himalaya Publishing House, Mumbai, 5th Edition 2010.
4.	S. S. Khanka, "Human Resource Management- Text and Cases", Sultan Chand and Sons, New Delhi, First Edition – Reprint 2008.
5.	S. V. Ganakar and C. B. Mamoria, "Personnel Management: Text and Cases," Himalaya Publishing House, Mumbai, 28th Edition 2008.
6.	Vikas Arora & Seema Arora, "Human Resource Management", Global Vision Publishing House, New Delhi, First Edition – 2011

On-line resources to be used as and when required

On-line resources to be used if available as reference material

- https://ncert.nic.in/ncerts/l/lebs102.pdf
- https://www.tutorialspoint.com/management_principles/management_principles_tutorial.pdf
- https://d3bxy9euw4e147.cloudfront.net/oscms-prodcms/media/documents/PrinciplesofManagement-OP.pdf

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Syllabus with effect from the Academic Year 2024-2025

PROGRAMME STRUCTURE (NEP-2020)

BACHELOR OF VOCATION

(Banking and Financial services)

Semester - III

Course Code	BVB03MIC03	Title of the Course	Banking Laws & Practice
Total Credits of the Course	04	Hours per Week	04

Course Objectives: 1. To Understanding Regulatory Framework 2. To Compliance with Anti-Money Laundering Laws 3. To Assess of Government and RBI Powers 4. To Establishing Strong Banker-Customer Relations 5. To Embracing Electronic Banking and IT 6. To know Basel norms
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Cours	e Content	
Unit	Description	
1.	 Overview of banking Regulatory Framework Provision of RBI act 1935, Banking Regulation Act 1949 Prevention of Money Laundering Act,2002 Government and RBI's Power opening new banks Amalgamation and Mergers power of control advances Corporate governance 	25%
2.	 Legal Aspects of banking Operations Indemnities of Guarantees Obligation of banker, law relating to Securities special features of Recovery of Debts Due to banks and financial institutions Act,2013 	25%

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BACHELOR OF VOCATION

(Banking and Financial services)

Semester - III

3.	Banker- Customer Relations	25%
	• The legal relationship between banker and customer	
	Unincorporated bodies	
	Financial advice, letters of introduction and other services	
	Rendered by banks	
	 Special features of the relationship between banker and customer 	
	* #****	
	The mutual rights and duties, Power to combine Different	
	accounts	
4.	Electronic banking & IT in Banks	25%
	• Introduction,	
	 IT applications in banking, computer based information systems for banking 	
	Basel Norms for Banking System	
	Customer relationship management	

Learning	ICT through (e.g Power Point presentation, Audio-Visual Presentation) Group Discussion, Role Playing, Case Study
Methodology	

Evalı	Evaluation Pattern		
Sr. No.	Details of the Evaluation	Weightage	
1.	Internal Written / MCQ		
2.	Internal Continuous Assessment in the form of Practical, Viva-voce, Quizzes, Seminars, Assignments, Attendance	50%	
3.	External Examination	50%	

Cor	urse Outcomes: Having completed this course, the learner will be able to
1.	Understand Important points of Banking Regulation
2.	Learn how banking operations can be done
3.	Learn Banker & Customer relations
4.	Implement IT Uses in Banking system

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PROGRAMME STRUCTURE (NEP-2020) BACHELOR OF VOCATION

(Banking and Financial services)

Semester - III

Sugge	Suggested References:		
Sr. No.			
1.	Kuchhal, M C and vivek K kuchhal, Busniess Law, Vikas Publishing house, New Delhi		
2.	Maheshwari & Maheshwari, Buniess Law, National publishing House, New Delhi		
3.	Avtar Singh, Introduction to Company Law, Eastern Book company		

On-line resources to be used if available as reference material

On-line Resources

- https://unacademy.com/content/upsc/study-material/general-awareness/banking-law-and-practice/
- https://www.drishtiias.com/to-the-points/paper3/basel-norms

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Banking and Financial Services Semester-III

Course Code	BVB02MDC04	Title of the Course	Banking & Financial services-I
Total Credits of the Course	04	Hours per Week	04

Course	1. To learn about Negotiable Instruments
Objectives:	2. To Know Financial Services
	3. To know about various credit rating agency.
	4. Working methods of public & Private Banks

Cour	se Content	
Unit	Description	Weightage *(%)
1.	Negotiable Instrument Act and Payment of Cheques	25%
	• Definition,	
	• Characteristics,	
	• Types,	
	 Classifications, 	
	Special Parties,	
	Negotiation Vs. Assignment	
2.	Financial services	25%
2.	Meaning,	2570
	• Scope,	
	Importance,	
	 New Financial Products And Services, 	
	 Innovative Financial Instruments, 	
	Present Scenario	
3.	Credit Rating	25%
٥.	Meaning and Definition	2570
	 functions of credit rating 	
	 Benefits of credit rating(Investors & companies) 	
	Credit rating agencies in India	
	Indian scenario	
4.	Privatization of Banks	25%
••	Guidelines for Private sector banks	23 70
	 Factors favoring Privatization 	
	Factors Against Privatization	
	 Progress of Private Sector banks 	
	Current Issues	

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Banking and Financial Services Semester-III

Teaching- Learning Methodology	ICT through (e.g Power Point presentation, Audio-Visual Presentation) Group Discussion, Role Playing, Case Study
Learning	

Evalu	Evaluation Pattern			
Sr. No.	Letails of the Evaluation Level Weightage			
1.	Internal Written / MCQ			
2.	Internal Continuous Assessment in the form of Practical, Viva-voce, Quizzes, Seminars, Assignments, Attendance			
3.	External Examination 50%			

Cou	Course Out comes: Having completed this course, the learner will be able to		
1.	Understand Negotiable Instruments		
2.	Learn Financial services		
3.	Understand operations of Credit Ratings		
4.	Identify privatization of banks		

Sugge	Suggested References:		
Sr. No.	References		
1.	Bank Management by V.S.P.Rao		
2.	Financial Services by M Y Khan		
3.	E.gordon & K.Natrajan : banking theory, law & practice		

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Banking and Financial Services Semester-III

On-line resources to be used if available as reference material

On-line Resources

1. https://www.investopedia.com/ask/answers/030415/what-distinguishes-financial-services-sector-banks.asp

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Programme structure (NEP-2020)

BACHELOR OF VOCATION

 $(Banking\ and\ Financial\ services)\ \ Semester-III$

Course Code	BVB03AEC05	Title of the Course	Soft skills for Business
Total Credits of the Course	02	Hours per Week	02

Course Objectives:	The paper is designed to enhance the communicative skills of the students. It focuses on some theories and detailed tips to improve usage of language effectively Language.
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	Course Content				
Unit	Description	Weightage*			
1.	 Interview Techniques Importance Types of Interview Art of conducting and giving interviews Interview Skills Corporate readiness 	50%			
2.	Communication skills Significance, process &Forms of communication communication gap Listening skills, basics of managerial speaking skills Body language- how to develop matter for a speech Effective use of presentation aids' Preparation of Resume & CV GD & Interview	50%			

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$Programme\ structure\ (NEP-2020)$

BACHELOR OF VOCATION

 $(Banking\ and\ Financial\ services)\ \ Semester-III$

Teaching-	Learner-centered Instructional methods
Learning Methodology	Direct method, quiz, assignments, interactive sessions, seminars, visual presentations, group discussions, project based learning and use of eresources, including films

Evaluation Pattern		
Sr. No.	Details of the Evaluation	Weightage
1.	Internal Written / Practical Examination Internal Continuous Assessment in the form of Practical, Viva-voce, Quizzes, Seminars, Assignments, Attendance	50%
3.	External Examination	50%

Course Outcomes: Having completed this course, the learner will be able to			
1.	How to communicate professionally		
2.	Understand Interview Techniques		
3.	Student learn how to correspondence		

Suggested References:		
Sr. No.	References	
1.	Business Communication - K. K. Sinha - Galgotia Publishing Company, New Delhi.	
2.	Media and Communication Management - C. S. Rayudu - Himalaya Publishing House, Bombay.	
3.	Business Communication (Principles, Methods and Techniques) Nirmal Singh - Deep	
4.	Business Communication - Dr. S.V. Kadvekar, Prin. Dr. C. N. Rawal and Prof. Ravindra	

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Programme structure (NEP-2020)

BACHELOR OF VOCATION

(Banking and Financial services) Semester – III

On-line resources to be used as and when required

On-line Resources

- https://hbr.org/topic/subject/business-communication
- https://ddceutkal.ac.in/Syllabus/MA_English/Paper_21.pdf
- https://www.indeed.com/career-advice/career-development/importance-of-business-communication

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BACHELOR OF VOCATION

(Banking and Financial services)

Semester – III

Course Code	BVB03SEC06	Title of the Course	On the Job Training Project Report-III
Total Credits of the Course	02	Hours per Week	02

Course	1. The Purpose of this Course is to Enable the Students for In-Depth
Objectives:	analysis of a topic relating to his/her area of Specialization
Objectives.	2. Develop and develop acomprehensive understanding on the same. For
	This the Students will Choose his/her faculty guide in his/her area of
	specialization and work on the topic jointly with the faculty.
	3. The Students will Work on their projects individually and not in pairs
	or teams.
	4. The Institute may help the student in selecting a faculty guide in case
	a student is not able to do so, or if a faculty member is chosen by too many
	students.
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Course Content				
Unit	Description Weightage (%)			
1.	 The students have to undergone for internship/ on the job training underany Concerned Organization in the areas of QP/NOS A presentation as well as report has to prepared and presented for theviva-voce and submit it to the concerned faculty. 	100%		

Learr	arning arning ethodology ICT through (e.g Power Point presentation, Audio-Visual Presentation) Group Discussion, Role Playing, Case Study			
Evalu	Evaluation Pattern			
Sr. No.	Details of the Evaluation Weightage			
1.	External Examination in the form of Practical, Viva-voce and Reports 100%			

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BACHELOR OF VOCATION

(Banking and Financial services)

Semester – III

Course Outcomes: Having completed this course, the learner will be able to			
1.	Create project Report		
2.	2. Enhance the confidence for future aspects		

Sugge	Suggested References:		
Sr. No.	References		
1.	"Designing Effective Instruction" by Gary R. Morrison, Steven M. Ross, Jerrold E. Kemp, Howard K. Kalman		
2.	"Training and Development for Dummies" by Elaine Biech		
3.	"Effective On-the-job Training: Developing an OJT Program" by Joseph A. Benkowski		

On-line resources to be used if available as reference material

On-line Resources

1. https://www.simplilearn.com/how-to-create-a-project-report-article

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Syllabus with effect from the Academic Year 2024-2025

Programme structure (NEP-2020)

BACHELOR OF VOCATION

 $(Banking\ and\ Financial\ services)\ \ Semester-III$

Course Code	BVB03IKS07	Title of the Course	Climate Change & Sustainable Development
Total Credits of the Course	02	Hours per Week	02

Course Objectives:	To aware students about Environment Pollution
Objectives:	To aware students about Environmental problem and ways to create sustainability

Course Content		
Unit	Description	Weightage*
1.	 Environmental Pollution Solid waste Management: Causes, effects and control measures of urban and industrial wastes. Role of an individual in prevention of pollution Disaster management: floods, earthquake, cyclone and landslides, Tsunami, Drought 	50%
2.	 Challenges to Sustainable Development Sustainable Urban future – Rural Development Agriculture, Population & Food Security Public Health and Nutrition Effect of Climate Change Business Responsibility Case Studies 	50%

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 $Programme structure \, (NEP-2020)$

BACHELOR OF VOCATION

(Banking and Financial services) Semester – III

Teaching-	Learner-centered Instructional methods
Learning Methodology	Direct method, quiz, assignments, interactive sessions, seminars, visual presentations, group discussions, project based learning and use of e-
	resources, including films

Evalu	valuation Pattern	
Sr. No.	Details of the Evaluation	Weightage
1.	Internal Written / Practical Examination Internal Continuous Assessment in the form of Practical, Viva-voce, Quizzes, Seminars, Assignments, Attendance	50%
3.	External Examination	50%

Cou	Course Outcomes: Having completed this course, the learner will be able to	
1.	Learn solid waste management	
2.	Understand Development with Sustainability	

Sugge	Suggested References:	
Sr. No.	References	
1.	"This Changes Everything: Capitalism vs. The Climate" by Naomi Klein	
2.	"Climate Justice: Hope, Resilience, and the Fight for a Sustainable Future" by Mary Robinson	
3.	"The Uninhabitable Earth: Life After Warming" by David Wallace-Wells	

On-line resources to be used as and when required

On-line Resources

• https://www.sciencedirect.com/science/article/abs/pii/S1469306203001013