



***National Centre for Rural Development's
Sterling College of Arts, Commerce & Science***

Plot No-93, Sec-19, Opp. to sea woods Station, Nerul (E) Navi Mumbai

(Affiliated to University of Mumbai)

&

(NAAC Accredited)

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Prospectus

&

Information Brochure

For the

Academic Year 2019-20

(Senior College Code No- : 0552)



Emblem

The emblem of NCRD shows a combination of protection, progress, knowledge and prosperity. The top of the emblem depicts that the roof a symbol is protection. And the roof of educational institution has to protect the interests of the students during their education in the institution. The symbol, wheel at the bottom of the emblem confines the symbol of progress, growth and advancement of students by acquiring knowledge (shown in yellow colour in the emblem). The spikes on the glume of wheat plant in green colour at the centre of the emblem leads towards prosperity and self sufficiency and that can be achieved through agricultural development by the educated youth. At the centre of the emblem a youth with two hands spread towards the sky shows an youth with self confidence due to getting education

NATIONAL CENTRE FOR RURAL DEVELOPMENT

National Centre for Rural Development (NCRD) Pune, is an organization registered under Society's Registration Act 1860 & Bombay Public Trust Act 1950. The trust was established in the year 1991 with a mission of Rural Development. The trust realized that in order to develop rural area it is very much important to create educational facilities for rural population

Therefore, a school was started during the year 1994 in Ambegaon Taluka of Pune district to provide basic education to the rural children. Ambegaon Taluka during that period was undeveloped and was rural based. The Taluka, in spite of being close to the industrial area of Pimpri – Chinchwad, remained industrially backward due to restrictions on establishing industrial units in the proximity of the Giant Meterwave Radio Telescope (GMRT) set up in the area. Hence farming was the only source of livelihood of this area. Even to make agriculture profitable and economically viable, quality education is essential. Hence NCRD gradually started more number of schools in the hilly areas of the Taluka to facilitate easy access to education for the rural children.

NCRD gradually expended its horizon and entered in the field of higher education in satellite city of Navi Mumbai with undergraduate courses in commerce & Pharmacy and post graduate courses in management & commerce. NCRD presently imparting education to more than 11000 students from K. G to P. G through it's various institutions located in Pune district and in Nerul

Message by Hon. Chairman



Education is not only a means of building a lucrative career or getting a high status in the society. It is something more than these. Educating yourself also means raising your moral and intellectual standards. Although the modern education system seems shadowed by internet and other modern ills, yet I am sure that the deep – rooted values of our culture have and will always make it the best in the world.

The sterling college aims to build holistic system of education, full of knowledge, backed by values, strengthened by the information technology and looking forward to a very bright future. I would like to extend a warm welcome to Sterling family. May your journey with us be full of knowledge, exploration and value additions

Shri. Dilip Walse Patil
Chairman, NCRD, Pune

Message by CAO



“Education is simply the soul of a society as it passes from one generation to another.”

G.K. Chesterton

Education ensures the prosperity, development and success of an individual. A wealth that cannot be stolen, treasure passed from generation to generation, Education is the beacon of culture and enlightenment. Here at sterling college of Arts, Commerce and Science, we combine culture, learning and overall development to help students evolve into successful and duty bound citizens of our country. Our aim is not just to impart education but also to train young minds to face the challenges of this modern world, thereby creating a pool of talent fit to bring in positive changes in the society.

We are thankful for the support of the parents and the efforts of our students in our endeavors. As India is on the threshold of entering a brave new world, I am sure that our genuine spontaneous and continued ventures would bring in peace, harmony and development to the society we live in.

Amarjit Kharade
Chief Administrative Officer,
NCRD, Pune

Principal's Message

Dear learner,

It is good that you have planned to seek admission in Sterling College which is one of the good colleges of Navi Mumbai area. I appreciate your parents for motivating and supporting you to pursue higher education in a good college. I assure you that this college provides all the necessary inputs and support required by the learners to become a good citizen. You have an opportunity in this college to learn and develop. **However for this you have to be proactive and ready to exploit the opportunity by receiving the inputs.** We, the staff and the management are committed for overall development of the students through organizing various activities. But we need a **reciprocal commitment** from your side in the process of bringing change in you. We appreciate and recognize discipline in the college as a student

Important appeal to Learners & parents

- **There will be a Test for all classes of B. Com program and a student has to pass in this test to become eligible to appear for semester end exam**
- **Learners must give attendance for academic activities as per university guidelines**
- **Do attend & participate in an orientation program which will be for the students at entry level with their parents**
- **Do respond to the college sms**
- **Get progress report of your ward from the college on regular basis**
- **Cooperate with the college to make your ward better, better.....**

Dr. M. G. Gonda,

Principal, Sterling College

EDUCATIONAL INSTITUTIONS RUN BY NCRD

A Degree Colleges

- 1. NCRD'S Sterling College of Arts, Commerce & Science, Nerul, Navi Mumbai.**
(Running three courses in commerce faculty at graduation level)
- 2. NCRD'S Institute of Pharmacy Nerul, Navi Mumbai.**
(Running Diploma in Pharmacy course)
- 3. NCRD'S Sterling Institute of Pharmacy Nerul, Navi Mumbai.**
(Running Bachelors degree in Pharmacy)
- 4. NCRD'S Sterling Institute of Management Studies Nerul, Navi Mumbai.**
(Running MMS (MBA) and MCA courses)

B. Junior College

- 1. Sterling Junior College of Arts & Commerce, Nerul, Navi Mumbai**
(XIth. & XIIth. Commerce, Maharashtra State Board)

C. High Schools

- 1. Nutan Marathi Madhyamik Vidyalaya, Nerul, Navi Mumbai**
- 2. Sterling School, Nerul, Navi Mumbai (CBSE Board)**
(Pre-primary to Secondary)
- 3. Sterling School, Bhosari, Pune (CBSE Board)**
- 4. Nalanda English School, Manchar, Pune**
- 5. Adarsh Madhyamik Vidyalaya, Jarkarwadi Tal. Ambegoan, Dist. Pune**
- 6. Sharadchandraji Pawar Madhyamik Vidyalaya, Dimbhe, Tal. Ambegoan, Dist. Pune**
- 7. Kalbhairavnath Madhyamik Vidyalaya Khadki, Tal. Ambegoan, Dist. Pune**

D. Primary School

- 1. Nutan Marathi Vidhyalaya, Nerul, Navi Mumbai**
(Pre-primary and primary section)

Trustees & Governing body of NCRD



Hon. Shri Dilip Walse Patil
Chairman, NCRD



Shri. Balasaheb Bende,
Vice-chairman, NCRD



Shri. Avinash Shinde
Treasurer, NCRD



Shri. Niranjana Kelshikar
Secretary, NCRD



Dr. Ashok Patil
Director, NCRD

College Development Committee (CDC)

Sr. No	Name of the member	Designation
1	Shri Avinash Tukaram Shinde, Treasurer, NCRD	Chairman, College Development Committee
2	Ms. Purva Walse Patil,	Member of NCRD & Nominee of Secretary NCRD
3	Prof. Pratap Kadam	HOD, Department of Commerce
4	Prof. Ranjeet Thakur	Representative of teaching Staff
5	Prof. Mrs. K Prasuna	Representative of teaching Staff
6	Prof. Kishor Bhadra	Representative of teaching Staff
7	Shri. Anil Nighot	Representative of Non- teaching Staff
8	Dr. Shri. N. V. Pasalkar	Nominated from Education Sector
9	Shri. B. M. Bende	Nominated from Industry
10	Dr. Arun D Sawant	Nominated from Research Field
11	Dr. Ashok Patil	Nominated from Social Work
12	Dr. Mrs. Sumathi Gopal	Coordinator, IQAC
13	Mr. Gaurav Patil	President, Students' Council
14	Ms. Deepika Patel	Secretary, Students' Council
15	Dr. M. G. Gonda	Member, Secretary

Sterling College of Arts, Commerce & Science

The college was established in the year 2001 with the aim of providing of higher education to the youths of Navi Mumbai area which has now become educational hub. There was increasing demand for the institutes of higher education in the area of Navi Mumbai during first decade of 21st century due to fast growing population in this location. NCRD took initiative to enter in the sector of higher education and started undergraduate college in the faculty of commerce.

Sterling College is situated in prime residential area of Nerul, Plot No. 93, Sector – 19, Seawoods, Nerul, (E). The college is easily accessible by just 5 minutes walk from Seawoods Station, (Harbor Line) and also by walk by road from Uran phata on Mumbai-Pune National High way 4. It has its own building sufficient to run three undergraduate courses and one post graduate course in the faculty of commerce. The college has its' won playground in the campus itself to conduct all types of outdoor games. The atmosphere of college area is very much pleasant and away from any type disturbances. The college provides best facilities to its learners for their overall development with the help of qualified teachers.

Salient Features of the college

A state-of- the- art auditorium



Spacious & ventilated class rooms



Well equipped with full air conditioned computer laboratory with LAN



A good collection of reference & text books in the library



A variety of co-curricular and extra-curricular activities



Excellent career guidance and placement cell



- Facility of personal counseling to the needy students
- Experienced, dedicated & students caring teaching staff
- Spacious eco friendly college campus

- ***Mission***

Providing opportunities for quality & value based educational facilities in commerce & management education and promoting holistic learning environment to all the strata of society

- ***Vision***

- ***To be one of the best commerce colleges in Navi Mumbai area***
- ***To become a research centre in commerce & management education***
- ***To become a center of inter-disciplinary learning through collaborations***

Objectives & goals:

- **To achieve 100% result at university exams**
- **To create employment potentials**
- **To offer the courses/activities to enable the learners to become competent**

Programs Offered by the college

The college presently offers the following e programs of the Mumbai University at undergraduate level

Program	Intake
B. Com (Traditional)	240 (2 divisions)
B. Com (Accounting & Finance)	120 (2 divisions)
B.M.S. (Bachelor in Management Studies	60 (1 division)
M. Com (advanced accounting)	60 (1 division)

Undergraduate Programs:

A B. Com

Bachelors of Commerce (B. Com), is a three years regular full time program divided into six semesters, two semesters each year.

F. Y. B. Com: First Year B. Com. Is divided in Semester I & II

Admission Eligibility:

A candidate seeking admission to F. Y. B. Com class must have passed H. S. C. (XIIth Std.) examination of Maharashtra State Board of Higher Secondary or any other board recognized by any state government

Courses

Semester I (Seven Courses)			Semester II (Seven Courses)		
Elective Courses			Elective Courses		
Course code	Title of course	Credits	Course code	Title of course	Credits
1.1.1	Accountancy & Financial Management - I	3	1.2.1	Accountancy & Financial Management - II	3
1.1.2	Commerce I (production & Finance)	3	1.2.2	Commerce II (Business Development)	3
1.1.3	Business Economics I	3	1.2.3	Business Economics II	3

Ability Enhancement Courses			Ability Enhancement Courses		
1.1.4	Business Communication I	3	1.2.4	Business Communication II	3
1.1.5	Environmental Studies I	3	1.2.5	Environmental Studies II	3
Skill Enhancement Courses			Skill Enhancement Courses		
1.1.6	Foundation Course - I	2	1.2.6	Foundation Course-II	2
Core Course			Core Course		
1.1.7	Mathematical & Statistical Techniques I	3	1.2.7	Mathematical & Statistical Techniques II	3
Total Credits		20	Total Credits		20

Note: Course Selected in semester I will be continued in semester II

S. Y. B. Com: Second Year B. Com is divided in Semesters, semester III & IV

Admission Eligibility:

A learner who has either passed in all courses of semester I and semester II examinations or has failed in not more than four courses at semester I & semester II examinations taken together, with not more than two courses each at semester I & semester II examinations is eligible to take admission to semester III

Courses

Semester III (Seven Courses)			Semester III (Seven Courses)		
Elective Courses			Elective Courses		
Course code	Title of course	Credits	Course code	Title of course	Credits
2.3.1	Accountancy & Financial Management III	3	2.4.1	Accountancy & Financial Management IV	3
2.3.2	Financial Accounting & Auditing V – Introduction to Management Accounting	3	2.4.2	Financial Accounting & Auditing VI– (Auditing)	3
2.3.3	Commerce III	3	2.4.3	Commerce - IV	3

2.3.4	Business Economics III	3	2.4.4	Business Economics IV	3
Skill Enhancement Courses (group A)			Skill Enhancement Courses (Group A)		
2.3.5	Computer Programming I	3	2.4.5	Computer Programming II	3
Skill Enhancement Courses (Group B)			Skill Enhancement Courses (Group B)		
2.3.6	Foundation Course III	2	2.4.6	Foundation Course IV	2
Core Courses			Core Courses		
2.3.7	Business Law - I	3	2.4.7	Business Law - II	3
Total Credits		20	Total Credits		20

Note: Course selected in semester III will continue in semester IV

T. Y. B. Com: Third year B. Com is divided in semesters V & VI

Admission Eligibility:

A learner who has passed in all the courses of semester I to IV examinations OR who has passed in semester I & II but failed in not more than four courses at semester III & IV taken together with not more than two courses at each semester III & IV is eligible to take admission to T. Y Vth semester

Courses

Semester V		Semester VI	
Elective Courses		Elective Courses	
Course code	Title of course	Course code	Title of course
3.5.1	Financial Accounting and Auditing VII (Financial Accounting)	3.6.1	Financial Accounting and Auditing IX (Financial Accounting)
3.5.2	Financial Accounting and Auditing VIII (Cost Accounting)	3.6.2	Financial Accounting and Auditing X (Cost Accounting)
3.5.3	Commerce V	3.6.3	Commerce VI
3.5.4	Business Economics V	3.6.4	Business Economics VI
3.5.5	Computer System & Applications Paper -I	3.6.5	Computer System & Applications Paper -II
3.5.6	Direct & Indirect Taxation	3.6.6	Direct & Indirect Taxation

B. B. M. S. Bachelor of Management Studies

Bachelors in management studies (BMS) is a three years full time regular degree course divided in six semesters, two semesters each year. This is a specialized course in Management introduced to prepare the students for higher studies in the field of management education

F. Y. BMS: First year of BMS is divided in semester I & II

Admission Eligibility:

A candidate seeking admission to F. Y. BMS class must have passed H. S. C. (XIIth Std.) examination of Maharashtra State Board of Higher Secondary or any other board recognized by any state government with minimum 45%marks in aggregate (40% for reserved category candidates) at one and the same sitting. A candidate who has completed diploma in any engineering branch with two years or three years or four years duration after S. S. C., conducted by the technical board of Maharashtra or equivalent is also eligible

Courses

Semester I (seven courses) Elective Courses			Semester II (seven courses) Elective Courses		
Course code	Title of course	Credits	Course code	Title of course	Credits
1.1.1	Introduction to Financial Accounts	3	1.2.1	Principles of Marketing	3
1.1.2	Business Law	3	1.2.2	Industrial Law	3
1.1.3	Business Statistics	3	1.2.3	Business Mathematics	3
Ability Enhancement Course (Compulsory)			Ability Enhancement Courses (Compulsory)		
1.1.4	Business Communication - I	3	1.2.4	Business Communication -II	3
Skill Enhancement Course			Skill Enhancement Course		
1.1.5	Foundation Course -I	2	1.2.5	Foundation Course – II (Value Education & Soft Skill)	2
Core Courses			Core Courses		
1.1.6	Foundation of Human Skills	3	1.2.6	Business Environment	3
1.1.7	Business Economics - I	3	1.2.7	Principles of Management	3
Total Score		20	Total Score		20

Note: Course Selected in Semester I will continue in semester II

S. Y. BMS: Second year BMS is divided in two semesters, semester III & IV

Admission Eligibility:

A learner being eligible for admission to S. Y. BMS must have passed in all the courses of semester I & II examinations OR has failed in not more than four courses at semester I & II examination taken together with not more than two courses each at semester I & II examinations

Courses

Semester III (Seven Courses)			Credits	Semester IV (Seven Courses)			Credits
Elective Courses: Any one group of the following courses				Elective Courses: Any one group of the following courses			
code	Finance Electives			code	Finance Electives		
2.3.1	Basics of Financial Services	3		1.4.1	Financial Institutions & Markets	3	
2.3.2	Corporate Finance	3		1.4.2	Auditing	3	
OR							
Human Resources Electives				Human Resources Electives			
2.3.1	Recruitment & Selection	3		2.4.1	Training & Development in HRM	3	
2.3.2	Motivation & Leadership	3		2.4.2	Human Resource Planning & Information System	3	
Ability Enhancement Course				Ability Enhancement Course			
2.3.3	Information Technology in Business Management -I	2		2.4.3	Information Technology in Business Management -II	2	
Core Courses				Core Courses			
2.3.4	Foundation Course III (Environmental Management)	3		2.4.4	Foundation Course IV (Ethics & Governance)	2	
2.3.5	Business Planning & Entrepreneurial Management	3		2.4.5	Business Economics	3	
2.3.6	Accounting For Managerial Decisions	3		2.4.6	Business Research Methods	3	
2.3.7	Strategic Management	3		2.4.7	Production & Total Quality Management	3	
Total Credits			20	Total Credits			20

Note: Group selected in semester III will continue in semester IV

T. Y. BMS: Third Year BMS is divided in semesters V & IV

Admission Eligibility:

A learner is eligible for admitting to T. Y. BMS class shall have passed in all the courses from semester I to IV examinations. OR shall have passed semester I & II examinations but failed in not more than four courses at semester III & IV examinations taken together with not more than two courses at each semester III & IV examinations.

Courses

Semester V (Six Courses)		Semester VI (Six Courses)	
Compulsory Courses		Compulsory Courses	
Course code	Title of course	Course code	Title of course
3.5.5	Logistics& Supply Chain Management	3.6.5	Operation Research
3.5.6	Corporate Communication & Public Relations	3.6.6	Project work
Electives: Any one of the following Groups			
(Finance Group)		(Finance Group)	
3.5.1	Investment Analysis & Portfolio Management	3.6.1	International Finance
3.5.2	Commodities & Derivatives Market	3.6.2	Strategic Financial Management
3.5.3	Risk Management	3.6.3	Project Management
3.5.4	Direct Taxes	3.6.4	Indirect

OR

(Human Resource Management Group)		(Human Resource Management Group)	
3.5.1	Finance for HR Professionals & Compensation Management	3.6.1	HRM in global perspective
3.5.2	Talent & Competency Management	3.6.2	Organizational Development
3.5.3	Performance Management & Career Planning	3.6.3	HRM in service sector Management
3.5.4	Industrial Relations	3.6.4	Workforce Diversity

C. B. Com Accounting & Finance B. Com (A&F)

Bachelor's in commerce with accounting & finance is a three years full time regular program with professional approach in accounting subjects. The program is divided in six semesters, two semesters each year

F. Y. B. Com (A/F): First year of the program is divided in semesters I & II

Admission Eligibility:

A candidate seeking admission to F. Y. B. Com class (Accounting & Finance) must have passed H. S. C. (XIIth Std.) examination of Maharashtra Board or any other board recognized by any state government with minimum 45%marks in aggregate at first attempt (40% for reserved category candidates).

Courses

Semester I (seven Courses) Electives			Semester II (Seven Courses) Electives		
Course code	Title of course	Credits	Course code	Title of course	Credits
1.1.1	Financial Accounting (Elements of Financial Accounting) -I	3	1.2.1	Financial Accounting(Special Accounting Areas) - II	3
1.1.2	Cost Accounting (Introduction & Elements of cost) -I	3	1.2.2	Auditing (Introduction and Planning) -II	3
1.1.3	Financial Management (Introduction to Financial Management) I	3	1.2.3	Taxation I (Indirect Taxes I)	3
Ability Enhancement Compulsory Courses			Ability Enhancement Compulsory Courses		
1.1.4	Business communication II	3	1.2.4	Business communication II	3
Skill Enhancement Courses			Skill Enhancement Courses		
1.1.5	Foundation Course I	2	1.2.5	Foundation Course - II	2
Core Courses			Core Courses		
1.1.6	Commerce (Business Environment) I	3	1.2.6	Business Law (Business Regulatory Framework) - I	3
1.1.7	Economics - I	3	1.2.7	Business Mathematics	3
Total Credits		20	Total Credits		20

Note: Course Selected in Semester I will continue in Semester II

S. Y. B. Com (A&F): Second year accounting & finance is divided in semesters III & IV

Admission Eligibility:

A learner being eligible for admission to S. Y. B. Com class (A&F) must have passed in all the courses of semester I & II examinations OR has failed in not more than four courses at semester I & II examination taken together with not more than two courses each at semester I & II examinations

Courses

Semester III (Seven Courses)			Semester IV (Seven Courses)		
Elective Courses			Elective Courses		
Course code	Title of course	Credits	Course code	Title of course	Credits
2.3.1	Financial Accounting III (Special Accounting Areas)	3	2.4.1	Financial Accounting IV (Special Accounting Areas)	3
2.3.2	Cost Accounting II (Methods of Costing)	3	2.4.2	Taxation III (Indirect Taxes)	3
2.3.3	Taxation II (Indirect Taxes- II)	3	2.4.3	Management Accounting – (Introduction to Management Accounting) I	3
Skill Enhancement Course			Skill Enhancement Course		
2.3.4	Information Technology in Accountancy - I	2	2.4.4	Information Technology in Accountancy- I	2
Core Courses			Core Courses		
2.3.5	Commerce (Financial Market Operations) I	3	2.4.5	Management (Introduction to Management) –I	3
2.3.6	Business Law (Business Regulatory Framework) -II	3	2.4.6	Business Law (Company Law) – III	3
2.3.7	Business Economics II	3	2.4.7	Research Methodology in Accounting and Finance	3
Total Score		20	Total Score		20

Note: Course selected in Semester III will continue in Semester IV

T. Y. B. Com. (A&F): Third year of accounting & finance is divided in semesters V & VI

Admission Eligibility:

A learner is eligible for admission to T. Y. B. Com (A&F) shall have passed in all the semesters from semester I to IV examinations OR shall have passed semester I & II examinations but failed in not more than four courses at semester III & IV examinations taken together with not more than two courses each in semester III & semester IV examination

Courses

Semester V (Elective Course)		Semester VI (Elective Course)	
Course code	Title of course	Course code	Title of course
3.5.1	Cost Accounting III	3.6.1	Cost Accounting IV
3.5.2	Financial Management - II	3.6.2	Financial Management - III
3.5.3	Taxation Paper IV (Direct Tax -I)	3.6.3	Taxation Paper V (Direct Tax -II)
3.5.4	Financial Analysis and Business Valuation	3.6.4	Security Analysis & Portfolio Management
Core Course		Core Course	
3.5.5	Financial Accounting -V	3.6.6	Financial Accounting -VII
3.5.6	Financial Accounting-VI		Project Work

Post Graduate:

Post graduation program (M. Com) with advanced accounting specialization is a regular full time program divided in four semesters, two semesters each year

M. Com Part I (Two semesters): M. Com part I is divided in semester I and semester II

Admission Eligibility:

A learner is eligible for admission to M. Com Part I (semester I) shall have passed three years under graduate program in commerce (B. Com), management (BMS), accounting (BAF), banking & insurance (BBI), of University of Mumbai or equivalent degree of any recognized university/institute

Courses

Semester I			Semester II		
Course code	Title of course	Credits	Course code	Title of course	Credits
Core courses			Core course		
1.1..1	Strategic Management	6	1.2.1	Research Methodology	6
1.1.2	Economics for Business Decisions	6	1.2.2	Macro Economics concepts & Applications	6
1.1.3	Cost & Management Accounting	6	1.2.3	Corporate Finance	6
1.1.4	Business Ethics & Corporate Social Responsibility	6	31.2.4	E-Commerce	6
Total Credits		24	Total Credits		24

M. Com part II is divided in two semesters, semester III and semester IV

Admission Eligibility:

A learner shall be allowed to take admission to semester III irrespective of his/her result in semester I & semester II. However the result of semester IV will be kept in abeyance until the learner passes in each of the semester I, II & semester III

Semester III			Semester IV		
Course code	Title of course	Credits	Course code	Title of course	Credits
Core courses			Core course		
2.3.4	Project Work- I	6	2.4.4	Project Work - II	6
Elective Courses			Elective Courses		
2.3.1	Advanced Financial Accounting	6	2.4.1	Corporate Financial Accounting	6
2.3.2	Direct Tax	6	2.4.2	Indirect Tax- Introduction of GST	6
2.3.3	Financial Service	6	2.4.3	Financial Management	6
Total Credits		24	Total Credits		24

Important

Additional Courses/activities Proposed by the college from 2019-20

- ***Remedial coaching for S. Y & T. Y class students who are promoted in last exam appeared. This coaching will be for three months***
- ***Additional coaching for the students who got KT in last exam, such additional coaching is to prepare the students for KT exam***

F. Y. Classes (B. Com/BMS/ BAF):

- A screening test preferably in the month of July after completion of 3 rounds of admission process of University of Mumbai.
- The test will be of 50 marks on the subjects of English, commerce & economics based on the syllabus of XIIth Standard.
- All questions will be descriptive in nature
- The students scoring less than 40% (20) marks in screening test will have to attend an additional coaching which will be conducted on Sundays & holidays
- There will be separate fee for additional coaching
- There will be internal test for F. Y. B. Com designed by the college. A student has to pass this test compulsorily to appear for semester end exam

S. Y Classes (B. Com/BMS/BAF)

- Job oriented certificate courses like tally ERP, Advance excel, Tally & GST will be introduced
- A student has to opt for minimum one course based on his/her interest (one course is mandatory)
- Cost of the course will be shared by the participating students
- Students of S. Y. B. Com need to appear a test designed by the college and they should pass in this test to appear for semester end exam

T. Y. Classes (B. Com/BMS/BAF)

- Activities like mock interview, group discussion, presentation, case study will be introduced and will be mandatory to participate in these activities
- The students of T. Y. B. Com need to appear a test designed by the college and they should pass in this test to appear for semester end exam

Admission Guidelines:

- The candidates seeking admission in this college will have to fill an online admission form available on www.sterlingcollege.edu.in Get a print out of admission form and submit it to the college office on all working days between 9 am to 5 pm
- The admission form should be signed by the student and countersigned by parent or guardian.
- Duly filled in admission form should be attached with all necessary documents
- Admissions for first year classes of degree college will be confirmed by the University of Mumbai

- All admissions are for one academic year only
- Admissions to reserved category candidates will be as per the guidelines of regulatory bodies on submission of relevant documents
- Admissions for First year of degree college will be done as per the guidelines of University of Mumbai
- Acceptance of application form is not confirmation of Admission.

Admission Dates:

- Admission dates and admission schedule for F. Y Classes is being displayed by the University of Mumbai after declaration of result of XIIth Standard Maharashtra state board. Online registration on university web-link is mandatory
- Admissions for M. Com part I will commence after declaration of the results of undergraduate courses of university of Mumbai
- **However, Admissions for Second Year and third year classes and M. Com part II (IIIrd Semester) will be done at college level in the month of May/June 2019 and regular classes of Second & Third year programs will commence from June 2019**

Documents required to be submitted for admission

The following documents (Original and two attested Xerox copies of each) must be enclosed with duly filled in admission form:

- Marks sheet of previous qualifying examinations.
- Leaving Certificate (LC) from the previous institution (first time admission in this college)
- No Objection Certificate (NOC) from the previous institution
- Passing certificate of the last examination (for F. Y. Classes only)
- Eligibility /migration certificate for the students migrating from other University/Board.
- Caste certificate (Only reserve category students)
- Three passport size photographs (With the name written on the backside)

Program Fees

The fees for each program will be charged as per the guidelines of the University of Mumbai and government of Maharashtra. Fee revision will be made if such revision is recommended by the university/other competent authority, if no such revision of fees is recommended by the university, there will be normal increase in the fee structure for the academic year 2019-20

Cancellation of Admission

The learner who wishes to cancel his/her admission should give in writing within certain time limit to the principal for cancellation of admission. Such written application should be signed by the candidate and parent/guardian

Refund of Fees

The candidates whose admission is cancelled by the college on their written request will get refund of the portion of the fees which they have paid to the college from time to time. Such refund of fees will be as per the ordinance No .2859 of the University of Mumbai

College Rules and Discipline

All the learners need to follow the following discipline:

- **Minimum attendance of 75% for all the academic activities is compulsory as per the norms of the university /government failing which the learners will be detained from appearing for the examination**
- Learners need to follow the college time table for academic and co-curricular activities
- It is the responsibility of each learner to take proper care of college property and equipments and make proper use of it for their academic development. Any damage or misuse of college property caused by the learners shall be compensated by the concern learner
- They should possess their valid Identity Card in the college campus and should produce on demand by the college staff
- Smoking, chewing gum, chewing gutaka, etc are strictly prohibited in the college campus
- The learners can't invite any outside person in the college without the permission of the college
- Participation in extra-curricular & co-curricular activities is mandatory for those for whom the activity is organized
- In case of any problem the learners can seek help from course coordinators or the respective class teachers
- Use of mobile is strictly prohibited during college hours
- Students must come to the college with proper formal dress. Very transparent cloth, shorts, three fourth etc. types of dress is prohibited.
- During free lecture and off lecture, learners should make use of library/ reading room/computer /can sit in the respective class
- The college has a discretion to make a rule within the university guidelines so as to maintain proper discipline in the college

Library Rules

- Only one book at a time will be issued on library card for a period of maximum **Seven Days**
- Timing for issue and return of books will be 9.30 am onwards, however the reading room will be opened from 8.00am onwards on working days.
- Book should be returned in good condition, torn book, pages removed book etc. will be penalized
- A fine of Rs. 2 per day will be imposed on late return of book after seven days
- In case of loss of the user should replace the book at own cost
- Reference books are not to be issued outside the library.
- Question papers, journals, project reports will not be issued can be referred in the library
- Complete silence must be maintained in the library and reading room
- Mobile phones should be switched off before entering the library

Anti Ragging

The government of Maharashtra and the University Grants Commission has notified ragging is a cognizable offence. Any one reported to be involved in any form of ragging will be severely dealt with. The learners are advised to restrain from indulging in any form of ragging

Examination Rules

A Continuous Evaluation: (internal exams)

- **There will be three tests each semester to evaluate the academic performance of learners**
- **These tests are mandatory irrespective of university guidelines**
- **Average marks of all three tests will be considered as internal marks to be sent to university (for BMS & BAF)**
- **Internal exam for M. Com programs will be 40 marks**

B Semester end Examination

- **There will be semester end examination for 75 marks for BMS & BAF programs as per the university guidelines**
- **Examination for B. Com program will be of 100 marks (marks of tests will be base for allowing for semester end exam)**
- **Semester end exams for M. Com program will of 60 marks**

C Question Papers:

Question papers for all programs for semester end exams will be set by the University and there will be common exam time table

The learners in defaulters list will not be allowed to fill semester end examination form

Passing Standards:

- A learner has to score minimum 40% marks in each semester in each subject separately. There is separate passing in internal examination and semester end examination for BMS and B. Com (A&F) programs. Minimum 10 marks out of 25 in internal and minimum 30 marks out of 75 in semester end are required to pass the semester
- The learners of B. Com program have to score minimum 40% marks in each semester end examination in each subject separately for passing
- There is separate passing in internal examination of 40 marks (passing marks 16) and semester end examination of 60 marks (passing marks 24) for M. Com program

Allowed To Keep Terms (ATKT):

- A learner is allowed to keep term for semester II, semester IV & semester VI irrespective of result of semester I, semester III & semester V
- However a learner if fails in more than four courses in two semesters taken together and fails in more than two courses in each semester is not eligible to take admission in next higher class i. e. if a learner failed in two subjects in Semester I or semester III & failed in two subjects in semester II & semester IV is eligible to take admission for next class. But a candidate fails in three subjects in semester I or semester III and failed in one subject in semester II or semester IV is not eligible to take admission for next class. A learner to take admission for semester Vth, has to clear all subject of either F. Y. Class or S. Y. Class

List of extra-curricular and co-curricular activities

The college plans and conducts the following activities for the various target group of learners based on their interest and needs

- **Remedial Coaching:** for the learners who are weak in basics of certain subjects like English, Accounts, Mathematics
- **Additional coaching:** for the learners who have failed measurably in earlier examination in certain subjects due to certain reason.
- **Orientation Program:** for the learners of first year class in the college with their parents. Main objective is to orient the learners and the parents about what college has planned for the development of students and what is expected from the learners and their parents for smooth working
- **Educational tours / visits:** for the selected group of learners based on the program
- **Sports Activities:** both, annual sports and intercollegiate sports to develop sportsmanship
- **Students' council:** for those who would like to develop leadership qualities through participating in the college administration

- **Career counseling & Placement:** career counseling is for those who need more guidance about career options in higher education and placement activities are for
- **Annual social gathering:** a plat form for those who are interested in cultural competitions
- **Adventure Activities:** for those learners who are interested in adventure activities like mountaineering, cycling to develop a habit of calculated risk taking

List of Staff 2019-20

Sr. No.	Name of staff	Qualification	Designation
1	Dr. M. G. Gonda	M. Com. PGDHRM, M. Phil, Ph. D	Principal
2	Mr. Pratap Kadam	M. Com	Vice Principal, & Coordinator, Commerce Program
3	Mrs. K. Prasuna	M. Com, MBA SET	Asst. Professor in comm.
4	Mr. Ranjeet Thakur	M.Com, MBA,GDC&A, UGC-NET	Asst. Professor in Account & Coordinator, BMS & M. Com
5	Dr. Sumathi Gopal	M. Com, LLM, Ph. D	Asst. Professor in law & Comm. & coordinator, IQAC
6	Mr. Kishor Bhadra	M.Com C. A. SET, NET	Asst. professors in accounts & coordinator, BAF program
7	Mrs. Manasi Killedar	M. Com, MBA, NET	Asst. professor in comm.
8	Mr. Adarsh Varma	M. Com NET	Asst. professor in accounts
9	Mr. Mahesh Aute	B. E. MBA (IT)	Lecturer in I. T
10	Ms. B. A. Archana	M. A. Economics,	Lecturer in Economics
11	Mrs. Megha Mahajan	MBA	Lecturer in Commerce
12	Mrs. Priyam Vashishtha	M. Sc. Maths.	Lecturer in Mathematics
13	Mrs. Pradnya Devalekar	M. Com	Lecturer in Commerce
14	Mrs. Minal Jatkar	M. Lib , Ph. D	Librarian
15	Ms. Rucham Thakur	M. Com	Lecturer in commerce
16	Mrs. Richa Chandra	M. A. Economics	Lecturer in economics

17	Dr. Madhuri Kambale	M. Com. Ph. D	Assistant Professor in commerce & Accounts
18	Ms. Mridula Dabhade	M. Com	Lecturer in Commerce
19	Mr. Nitesh Bhoir	M. Com	Lecturer in Commerce
20	Mr. Anil Nighot	M. B. A. IT	Office Superintendent
21	Mrs. Vaishali Prabhu	B. Com	Accountant
22	Mr. Umesh Deshmukh	B. A	Clerk
23	Mrs. Suvarni Wani	B. A	Clerk
24	Mr. Avadhoot Kadam	B.A	Clerk
25	Mr. Rajaram Patil	XIIth	Attendant
26	Mr. Chandrakant Kamthe	XIIth	Attendant
27	Mr. Sunil Zarekar	B. Com	Attendant
28	Mr. Vithal Korke	Xth	Attendant

Calendar Activities 2019-20

Month	Nature of Activity
6 th June 19	<ul style="list-style-type: none"> • Commencement of First Term • Admissions & Commencement of lectures of SY, TY classes • Allotment of mentors for SUJC, S. Y. & T. Y. Classess • Counseling sessions for those who are promoted with grace marks • Orientation program for students & Parents of S. Y. & T. Y classes • Faculty Development Program • Admissions of F. Y Classes • celebration of National Yoga Day, 21st June • Display of defaulters list of S. Y. & T. Y. Classes

July 2019	<ul style="list-style-type: none"> • Orientation for the parents & students of F. Y. Classes (induction program) class wise • Inspirational speech by eminent speaker • Screening test for F. Y. B. Com Class & the students of FY BAF & FY BMS having less than 60% marks in HSC exam • Student/parents meeting of F. Y. Classes having low score in screening test & additional coaching • Mansoon Trek • Enrolment for NSS and NSS activity • Celebration of Guru-pournima • Preparation for National Conference/workshop for student's council • Sessions on skills Developments • Display defaulters list & warning
August, 2019	<ul style="list-style-type: none"> • Remedial coaching based on screening test • NSS activity • Sessions on various activities • Mansoon Trek • Final list of defaulters (disciplinary action for S. Y. & T. Y.) • defaulters list of F. Y.
Sept, 2019	<ul style="list-style-type: none"> • Celebration of eco-friendly Ganesh Chturthi • Celebration of teacher's day • Intercollegiate competition • Celebration of days • Feedback from students on activities • Final defaulters list of F. Y. classes & Disciplinary action • Internal exam for all classes • Remedial coaching for Failure students in last exam

October, 2019	<ul style="list-style-type: none"> • Display of list of students who are not eligible for exam • Teacher's Evaluation by the students • Conduction of semester end (first term end) examination • National conference • End of First Term
November, 2019	<ul style="list-style-type: none"> • Commencement of Second Term • Declaration of result of first term end exams. • Faculty Development program • National Conference
December	<ul style="list-style-type: none"> • NSS residential Camp • Educational tour • Winter vacation • Display of first defaulter list
January 2020	<ul style="list-style-type: none"> • College annual sports • Inter collegiate cultural event • Annual social gathering • Mock interview sessions • Group discussion sessions • Prize distribution • Final defaulter list (disciplinary action)
February 2020	<ul style="list-style-type: none"> • Minithon 2020 • Internal Test for all
March 2020	<ul style="list-style-type: none"> • Term end examination • Remedial coaching for failures in earlier examinations
April 2020	<ul style="list-style-type: none"> • Examinations • Term ends

Sterling Junior college of Arts & Commerce

NCRD's Sterling Junior College of Arts & Commerce started in the academic year 2003 -04 with one division of commerce with 120 intake and subsequently added one more division during the year 2012-13.

Class	Intake (total)	Information Technology (IT)
F. Y. J. C. Commerce	240	120
S. Y. J. C. Commerce	240	120

Subjects for F. Y. J. C.	Subjects for F. Y. J. C
1. English	1. English
2. Book-keeping & accounting	2. Book-keeping & accounting
3. Economics	3. Economics
4. Organization of Commerce & Management	4. Organization of Commerce & Management
5. Secretarial Practice or Mathematics	5. Secretarial Practice or Mathematics
6. Marathi or Hindi or IT	6. Marathi or Hindi or IT
7. Environmental Studies	7. Environmental Studies
8. Physical Education	8. Physical Education

Junior college consists of two years full time regular course recognized by the Maharashtra State Board and divided into FYJC and SYJC.

Admission Eligibility:

- The candidate seeking admission to F. Y J. C. class should have passed SSC examination of Maharashtra State Board or any other board examination recognized by the government
- Admission for S. Y. J. C (Std. XII) will be based on passing of F. Y. J. C. examination of Maharashtra State Board or any other board recognized by the competent authority

Admission to I. T. subject:

The number of seats for the subject of Information Technology (IT) is limited to 120 only for F. Y. J. C. & S. Y. J. C. Hence admission to this subject will be based on the merit of last examination held and medium of learning at secondary level

Admission Guidelines:

- The candidates seeking admission in this college will have to fill an online admission form on website www.sterlingcollege.edu.in and submit the print out of admission form with fees to the college office on all working days between 9 am to 5 pm
- The admission form should be signed by the student and countersigned by parent or guardian.
- Admission form should be attached with all necessary documents
- All admissions are for one academic year only
- The candidates from other than Maharashtra Board need to get provisional eligibility from Maharashtra State Board
- Admissions to reserved category candidates will be as per the guidelines of regulatory bodies on submission of relevant documents
- Admissions of F.Y. J. C. (Std. XI) will be as per the guidelines of Maharashtra state Board
- Acceptance of application form is not the confirmation of Admission.

Admission Dates:

- Admission schedule for Std. XI (F. Y. J. C.) is decided and declared by the Maharashtra State Board after declaration result of SSC.
- Admissions for S. Y. J. C. (Std. XII) starts from last week of May 2019, regular lectures of S. Y. J. C. will commence from 6th June, 2019

Documents required to be submitted for admission

The following documents (Original and two attested Xerox copies of each) must be enclosed with duly filled in admission form:

- Marks sheet of previous qualifying examinations.
- Leaving Certificate (LC) from the previous institution
- Passing certificate of the last examination
- Eligibility certificate for the students migrating from other Board.
- Caste certificate (Only reserve category students)
- Three passport size photographs (With the name written on the backside)

Program Fees

The fees for each class will be charged as the guidelines of the government of Maharashtra. Fee revision will be made if such revision is recommended by the competent authority. Even if existing fee is not revised by the government or competent authority, college will increase fee with normal rate as per the guidelines of the government

Cancellation of Admission

The learner who wishes to cancel his/her admission should give an written application signed by the candidate and counter signed by the parent and request to the principal for cancellation of admission.

Refund of Fees

A candidate, whose admission is cancelled by the college on written request by the student, will get refund of the portion of the fees paid by the student to the college from time to time. Such refund of fees will be allowed only till the date of commencement of academic activities.

College Rules and Discipline

All the learners need to follow the following discipline:

- Minimum attendance of **75%** for all the academic activities is compulsory as per the norms of the government **failing which the learners will be detained from appearing for the examination**
- Learners need to follow the college time table for academic and co-curricular activities
- It is the responsibility of each learner to take proper care of college property and equipments and make proper use of it for their academic development. Any damage or misuse caused by the learners shall be compensated by the concern learner
- They should possess their valid Identity Card in the college campus and should produce on demand by the college staff
- Smoking, chewing gum, chewing gutaka, etc are strictly prohibited in the college campus
- The learners can't invite any outside persons in the college without the permission of the college
- Participation in extra-curricular & co-curricular activities is mandatory for those for whom the activity is organized
- In case of any problem the learners can seek help of course coordinators or the respective class teachers
- Use of mobile is strictly prohibited during college hours.
- Students must come to the college with **proper and formal dress**. (Very transparent cloths, shorts, three fourth etc. types if dress are prohibited.)
- During free lecture / off lecture learners should make use of library/ reading room/computer /can sit in the respective class
- The college has a discretion to make a rule within the university guidelines so as to maintain proper discipline in the college

Library Rules

- Only one book at a time will be issued on library card for a period of maximum **Seven Days**
- Timing for issue and return of books will be 10.30am onwards; however the reading room will be opened from 8.00am onwards on working days.

- Book should be returned in good condition, torn book, pages removed book etc. will be penalized
- A fine of Rs. 2 per day will imposed on late return of book after seven days
- In case of loss of the user should replace the book at own cost
- Reference books are not to be issued outside the library.
- Question papers, journals, project reports will not be issued can be referred in the library
- Complete silence must be maintained in the library and reading room
- Mobile phones should be switched off before entering the library

Anti Ragging

The government of Maharashtra and the University Grants Commission has notified ragging is a cognizable offence. Any one reported to be involved in any form of ragging will be severely dealt with. The learners are advised to restrain from indulging in any form of ragging

Examination Rules for Junior college:

- Examination for SYJC (Std. XII) is conducted by the Maharashtra State Board on yearly basis
- Examination for S. Y. J. C. (Std. XII) is divided as 20% marks for internal assessment by the subject teacher. Internal assessment marks (20) are divided as 15 marks for the project work and 5 marks for oral. And 80% marks for year-end examination. There will be practical Test for the subject of Mathematics and I. T. for 20 marks. EVS is evaluated with Term -1 for 20 marks and Term -2 for 30 marks. Candidate has to appear for Ground Test and Written Test for Physical Education (P.T.)
- However examination for FYJC is divided into two term end exams, first term for 50 marks & second term for 80 marks and two unit tests one in each term for 25 marks each. There will be internal assessment of each student by the subject teacher through project work for 15 marks and 5 marks for the orals based on the project work. Thus, there will be exams, tests, internal evaluation for total 200 marks throughout the year and converted those 200 marks in to 100 and the final result will be declared.
- The students of Std. XII need to fill HSC examination form usually in the month of October so as to appear for board examination
- The students of Std. XII. Who come up to in defaulters list will not be allowed to appear for examination

Passing Standard:

Passing standard for both the classes of junior college is minimum 35% marks combined; both in internal and year end examination are taken together

List of extra-curricular and co-curricular activities

The college plans and conducts the following activities for the various target group of learners based on their interest and needs

- **Remedial Coaching:** for the learners who are weak in basics of certain subjects like English, Accounts, Mathematics
- **Additional coaching:** for the learners who have failed measurably in earlier examination in certain subjects due to certain reason.
- **Orientation Program:** for the learners of first year class in the college with their parents. Main objective is to orient the learners and the parents about what college has planned for the development of students and what is expected from the learners and their parents for smooth working
- **Educational tours / visits:** for the selected group of learners based on the program
- **Sports Activities:** both, annual sports and intercollegiate sports to develop sportsmanship
- **Students' council:** for those who would like to develop leadership qualities through participating in the college administration
- **Career counseling & Placement:** career counseling is for those who need more guidance about career options in higher education and placement activities are for
- **Annual social gathering:** a plat form for those who are interested in cultural competitions
- **Adventure Activities:** for those learners who are interested in adventure activities like mountaineering, cycling to develop a habit of calculated risk taking

Calendar Activities 2019-20

Month	Nature of Activity
6 th June 2019	<ul style="list-style-type: none">• Commencement of First Term & start of lectures of XIIth std• Allotment of mentorship• Orientation of students & parents (XIIth) with academically weak students• Counseling session for those who promoted in the exam and their parents• Faculty Development Program• Admissions of Std. XI• celebration of National Yoga Day, 21st June• Display of defaulter list for XIIth

	<ul style="list-style-type: none"> • Allotment of projects (Std. XII)
July	<ul style="list-style-type: none"> • Orientation for the parents & students of Std. XI • Inspirational speech by eminent speaker • Mapping of students of Std. XI for additional coaching, parents meet of academically weak students • Manson Trek • Celebration of Guru-pournima • Preparation for National Conference • Display of final defaulter list & parents meet (Std. XII)
August	<ul style="list-style-type: none"> • Display of defaulter list (Std. XI) • Sessions on skills development • assignment of topics for projects (XI)
Sept	<ul style="list-style-type: none"> • Unit Test • Celebration of teacher's day • Activity on additional coaching • Celebration of eco-friendly Ganesh Chaturthi • Intercollegiate completion • Final defaulters list, parents meet & final decision (Std. XI)
October	<ul style="list-style-type: none"> • Conduction of semester end (first term end) examination • Uploading of HSC exam forms of eligible students • End of First Term
November	<ul style="list-style-type: none"> • Commencement of Second Term • Declaration of result of first term end exams. • Faculty Development program • National Conference • display of defaulter list • Parents meet of academically weak students
December	<ul style="list-style-type: none"> • Educational tour • Second unit test (Std. XI) • Prelim exam (Std. XII)

	<ul style="list-style-type: none"> • Winter vacation • Submission of project books (Std. XII)
January 2020	<ul style="list-style-type: none"> • College annual sports • Inter collegiate cultural event • Annual social gathering • Parents' meeting for junior college • Second prelim Exam (Std.XII)
February 2020	<ul style="list-style-type: none"> • Prize distribution • HSC Board Oral exam of Std. XII • Minithon 2020 • H. S. C. Board Examination (2019-20)
March 2020	<ul style="list-style-type: none"> • submission of Project books (Std. XI) and Orals • Term end exam
April 2020	<ul style="list-style-type: none"> • Declaration of result • Vacation classes • Term ends

Staff of Junior college for 2019-20

Sr. No.	Name of staff	Qualification	Designation
1	Dr. M. G. Gonda	M. Com. PGDHRM, M. Phil, Ph. D	Principal
2	Mrs. Reshma Khandeshi	M. A. English, B. Ed	Assistant Teacher in English
3	Mrs. Manisha Landage	M. A Economics, B. Ed	Asst. teacher in economics
4	Mrs. Poonam Rokade	M.Com, B. Ed	Asst. teacher in O. C. & M
5	Mrs. Supriya Kale	M. Com, B. Ed	Asst. teacher in BK & A
6	Mr. Pankaj Meheshare	B. E. IT	Asst. teacher in IT
7	Mrs. Mamata Wakode	M. A. Geog, Hindi, B. Ed	Asst. teacher in EVS & Hindi

8	Mrs. Abhilasha Dhanawade	M. C.A	Asst. teacher in I. T
9	Mrs. Purnima Dohatre	M. Sc. Maths	Asst. teacher in Mathematics
10	Mr. Piyush Sadavarte	B. A. B. P. Ed.	Sports Teacher
11	Mr. Prathmesh	B. Com	Accountant/Clerk
12	Mr. Ganpat Belkar	XIith	Attendant