KONGU ARTS AND SCIENCE COLLEGE



(An Autonomous Institution, Affiliated to Bharathiar University, Coimbatore)

ERODE - 638 107

B.Com (Banking & Insurance)

KONGU ARTS AND SCIENCE COLLEGE



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2021-2022

KONGU ARTS AND SCIENCE COLLEGE (AUTONOMOUS)





DEPARTMENT OF COMMERCE

BACHELOR OF COMMERCE (BANKING AND INSURANCE)

SCHEME OF EXAMINATION – CBCS PATTERN

(For the candidates admitted during the academic year 2021 – 2022 and onwards)



			/eek		Exami	natio	n Deta	ils	760
Part	Course Code	Course Title	Inst. Hrs /Week	T/P	Exam Duration	CIA	ESE	Total Marks	Credits
		SEMESTER I							
I	21T01/21H01/21F01/ 21M01/21S01	Language-I	6	Т	3	50	50	100	4
II	21TE01	English-I	6	T	3	50	50	100	4
III	21UAICT101	Core I Professional English I	4	T	3	50	50	100	4
III	21UAICT102	Core II Financial Accounting - I	4	T	3	50	50	100	4
III	21UAICT103	Core III Indian Banking System	3	T	3	50	50	100	3
III	21UAIAT104	Allied I Business Mathematics	5	T	3	50	50	100	4
IV	21ES01	Foundation course I : Environmental Studies #	2	Т	100mins ^{\$}	-	50	50	2
		Total	30					650	25
		SEMESTER II							
I	21T02/21H02/21F02/ 21M02/21S02	Language-II	6	Т	3	50	50	100	4
II	21TE02	English-II	6	T	3	50	50	100	4
III	21UAICT201	Core IV Professional English - II	4	T	3	50	50	100	4
III	21UAICT202	Core V Financial Accounting -II	4	T	3	50	50	100	4
III	21UAICT203	Core VI Fundamentals of Insurance	3	T	3	50	50	100	3
III	21UAIAT204	Allied II Business Statistics	5	T	3	50	50	100	4
IV	21VE01	Foundation course II : Value Education	2	Т	100mins ^{\$}	-	50	50	2
		Total	30					650	25
		SEMESTER III							
III	21UAICT301	Core -VII Corporate Accounting I	6	T	3	50	50	100	4
III	21UAICT302	Core VIII Merchant Banking	4	Т	3	50	50	100	4
III	21UAICT303	Core -IX Banking Law & Practice	5	Т	3	50	50	100	4
III	21UAICT304	Core -X Business Law	5	T	3	50	50	100	4
III	21UAIAT305	Allied -III Retail Business Management	5	Т	3	50	50	100	4
IV	21BT01/ 21AT01/ 21UAINT306	BASIC TAMIL@ / ADVANCED TAMIL # (OR) NON-MAJOR ELECTIVE-I*	2	Т	3	-	75	75	2
IV	21UAIST307	Skill Based I Computer Applications in Business	3	Т	3	30	45	75	3
		Total	30					650	25
*Offer	red to other Departmen	t; \$ Online Examinations							



					F.	vamin	ation Do	etaile	
Part	Course code	Course Title	Inst. Hrs /Week	T/P	Exam Duration	CIA	ESE	Total Marks	Credits
		SEMESTER IV	I						
III	21UAICT401	Core XI Corporate Accounting -II	6	T	3	50	50	100	5
III	21UAICT402	Core XII Indian Financial System	6	T	3	50	50	100	4
III	21UAICT403	Core XIII Insurance and Legislative Framework	5	Т	3	50	50	100	4
III	21UAIAT404	Allied IV Managerial Economics	ial Economics 5 T 3 50 50 100						
IV	21BT02/ 21AT02/ 21UAINT405	SEMESTER V Semestration Semest							2
IV	21UAISP406	Skill Based Practical II Computer Applications in Business	3	P	3	30	45	75	3
		Total	30					550	22
*Of	fered to other Depar								
	24774700000				_			T	
III	21UAICT501							100	4
III	21UAICT502							100	4
III	21UAICT503	Core -XVII Company Law	6			50	50	100	4
III	21UAICT504	Core XVIII Business Correspondence	5	Т	3	50	50	100	4
III	21UAIET505/ 506/507	Elective –I/ SWAYAM Courses	4	Т	3	50	50	100	4
III	21UAIIT01	Institutional Training**							
IV	21UAIST508	Skill Based III e-Commerce Applications & Accounting Software (Tally)	3	Т	3	30	45	75	3
		Total	30					575	23
		SEMESTER V	I						
III	21UAICT601	Core -1X Management Accounting	6	T	3	50	50	100	4
III	21UAICT602	Core -XX Auditing	5	T	3	50	50	100	4
III	21UAICT603	Core -XXI Indirect Taxes	5	T	3	50	50	100	4
III	21UAIET604/ 605/606	Elective –II	5	Т	3	50 50 50 50		100	4
III	21UAIET607/ 608/21UAIEV609	Elective -III	6	Т	3	50	50	100	4
IV	21UAISP610	Skill Based Practical IV e-Commerce Practical & Accounting Software (Tally)	3	Р	3	30	45	75	3
V	21NS01/21NC01/21 YR01/21RR01/21EC 01/21ET01/21SC01/ 21PE01	Extension Activities @ (NSS/NCC/YRC/RRC/ECO CLUB/ETHICS CLUB/SCIENCE FORUM/PHYSICAL EDUCATION)	-	-	-	50	-	50	1
		Total	30					625	24
		TOTAL						3700	144





CIA – CONTINUOUS INTERNAL ASSESSMENT

ESE – END SEMESTER EXAMINATIONS

**The Students have to go for institutional training for 3 weeks on summer leave in 4^{th} semester and the report to be submitted in the 5^{th} semester. Students have to complete the training.

TOTAL MARKS : 3700 TOTAL CREDITS: 144

@ - CIA ONLY # - ESE ONLY

			D 001D0D0								
	LIST ()F ALLIE	D COURSES								
Allied -I	21UAIAT103	Business I	Mathematics								
Allied - II	21UAIAT203	Business S	Statistics								
Allied - III	21UAIAT305	Retail Bus	siness Management								
Allied - IV	21UAIAT405	Manageria	al Economics								
	LIST OF NO	ON-MAJO	R ELECTIVE								
	Course Code		Course Name	Offered to (Dept. Name)							
NME - I	21UAINT306	Advertising and Sales Promotion B.Sc.(CDF)									
NME –II	21UAINT405	Fı	undamentals of Banking	B.Sc.(CDF)							
LIST OF SKILL BASED COURSES											
Skill Based - I 21UAIST307 Computer Applications in Business											
Skill Based - II	21UAISP406	Computer Applications in Business (Practical)									
Skill Based - III	21UAIST508	e-Comme	erce Applications & Accounting	Software (Tally)							
Skill Based - IV	21UAISP610	e-Comme	erce Practical & Accounting Soft	tware (Tally)							
	LIST OI	F ELECTI	VE COURSES								
	21UAIET505	A	Service Marketing								
Elective-I	21UAIET506	В	Human Resource Managemen	nt							
	21UAIET507	С	Company Law								
	21UAIET604	A	Marketing of Insurance Produ	icts							
Elective-II	21UAIET605	В	Financial Management								
	21UAIET606	С	Research Methodology								
	21UAIET607	A	Information Technology in Ba Insurance	anking and							
Elective-III	21UAIET608	В	Entrepreneurial Development								
	21UAIEV609	C	Project work								





	LIST OF EXTRA CREDIT COURSES											
Advanced Learners	21UAIAL407	A	Consumer Behaviour									
Course I	21UAIAL408	В	Micro Finance									
Advanced Learners	21UAIAL509	A	Brand Management									
Course II	21UAIAL510	В	Commercial Bank Management									

Regulations for Extra Credit Courses:

- ➤ ALC is offered in IV and V Semesters only
- ➤ It is purely self study course and optional
- ➤ This course is offered to the students who have secured 7.0 and above CGPA Up to the respective Semesters (III and IV) in Part III only
- ➤ The students can choose any one of the Courses offered. Only **ESE** for this Course
- **2 Extra Credits** are allotted for each ALC
- > The marks obtained in ALC will not be considered for computation of CGPA
- ➤ The students who have standing arrear are not eligible to choose ALC
- The students who have failed in ALC (IV Semester) are not eligible to reappear and choose the ALC in the succeeding Semester(V Semester).
- > Extra Credits for NCC Cadets 2 Credits for B Certificate, 4 Credits for C Certificate Students
- Students can opt NPTEL/ SWAYAM courses for equivalent elective courses offered in V Semester for UG in Part III Component

Dr.K.M.Kumaraguru,

Chairman,

Board of Studies in Commerce (Banking & Insurance)

Kongu Arts and Science College (Autonomous),

Erode - 638107.

ERODE 638 107

Sem	Course Code	Professional English - I	Total M	otal Marks: 100		Credits
I	21UAICT101		CIA: 50	ESE: 50	4	4

Course Objectives:

- 1. To develop the language skills of students by offering adequate practice in professional contexts.
- 2. To enhance the lexical, grammatical and socio-linguistic and communicative competence of first year Commerce and Management students
- 3. To focus on developing students' knowledge of domain specific registers and the required language skills.
- 4. To develop strategic competence that will help in efficient communication
- 5. To sharpen students' critical thinking skills and make students culturally aware of the target situation.

Course Outcomes (CO): On completion of the course, students should be able to

CO 1	Recognise their own ability to improve their own competence and skills in using the language	
CO 2	Develop their competence in the use of English with particular reference to workplace situation with confidence and acceptable manner	
CO 3	Enhance the importance of negotiation strategies and thereby improve their LSRW skills	K1 - K4
CO 4	Create and develop their skills in interpreting visuals and presentations	
CO 5	Sharpen their critical thinking related to life and professional ethics	

K1: Remember; K2: Understand; K3: Apply; K4: Analyze

Unit - I Communication

Listening: Listening to instructions

Speaking: Telephone etiquette and official phone conversations

Reading: Short passages (3 passages selected from Commerce and Management)

Writing: Letters and Emails in professional context

Grammar in Context: Wh and Yes or no, Q tags, Imperatives

Vocabulary: Word formation, Creating antonyms using Prefixes, Intensifying prefixes

(E.g inflammable)

Changing words using suffixes: Noun Ending, Adjectives Endings, Verb Endings

Unit - II Description



Listening: Listening to process description

Speaking: Role play Formal: With faculty and mentors in academic environment, work place communication- Informal: with peers in academic environment, workplace communication

Reading: Reading passages in trade/ commerce/ management

Writing: Writing sentences definition (e.g ledger) and extended definitions(e.g.accountancy) – picture description – Description of fashion and Beauty products (A small Write up promoting the products/ an objective review of the product in 150-200 words)

Grammar in Context: Connectives and Linkers

Vocabulary: Synonyms(Register) – Compare and contrast expressions.

Unit - III Negotiation Strategies

Listening: Listening to interviews of specialists / Inventors in fields (Subject specific)

Speaking: Brainstorming. (Mind mapping). Small group discussions (Subject- Specific)

Reading: Longer Reading text.(Comprehensive Passages)

Writing: Essay Writing (250 words essay on topics related to commerce and management like recording business transactions)

Grammar in Context: Active voice and passive voice - if conditional

Vocabulary: Register specific – Collocations – Phrasal Verbs

Unit - IV Presentation Skills

Listening: Listening to presentation - Listening to lectures. Watching – documentaries (Discovery / History channel)

Speaking: Short talks. Making Formal Presentations (Power point)

Reading: Reading a written speech by eminent personalities in the relevant field/ short poems/ short biography

Writing: Writing Recommendations- Interpreting Visuals- Charts / Tables/ Flow Diagrams

Grammar in Context: Models

Vocabulary: Register specific – Single word substitution.

Unit - V Critical Thinking Skills

Listening: Listening to advertisements/ News and brief documentary films (with Subtitle). Speaking: Simple problems and suggesting solutions. Reading: Motivational stories and professional competence, professional ethics and life skills (Subject – Specific) Writing:

Problem and Solution esserve Creat writing -Summary writing in 200 words

Grammar in Context: Nake Simple Seatences Vocabulary: Fixed Expressions. Dr. N.

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		TEXT BOOK				
1.		ish for Commerce and Management- tansche/pecm1.pdf	II - TANSCHE.			
		REFERENCE BOOKS				
1.	그리다 이 시스 15. 선생님은 그리는 15. 15. 10. 10. 15	Ann Hogue, Writing Academic g Company, 1991.	English, Second Edition, Addison			
2.	가지도 사람들이 많다고 하는 이번 아니다 하나요요. 이	Kenneth Zimmer, Joseph T Seventh Edition, MacMillan / McG	게 하는 경기에 되게 하다면 살아가 생각하는 하는 내가를 하는 때 두다면 내려가 되었다.			
		WEB RESOURCES				
1.	Book Material: I GXNrrmN/view?	nttps://drive.google.com/file/d/1Fbousp=sharing	cKJleXwXhfiFYfKisNDfR5l			
2.	CQJkGi6XDI/vie Unit 2 Video: htt WV901F6Q/view Unit 3Video: https://drive.goog haring Unit 4 Video http 9KXY/view?usp=	tps://drive.google.com/file/d/1TwR /?usp=sharing //de.com/file/d/1Eic3mTIVAncoZOn //drive.google.com/file/d/1vXQB //drive.google.com/file/d/11v2H_	ZvTSgIOel_YVtcpi_p6q9 nSwkhSNUEv4jOlL2_/view?usp=s gQ04nAZqCsaxyqEWdP feXB6P-			
Cou	rse Designed By	Verified By	Approved By HOD			
D	or.P.Poongodi or.M.Jayanthi or.M.Thangam	Ms.S.Yasmin	linku			
		QUESTION PAPER PATTER	N			
	CCTION - A (1 =10 Marks)	SECTION - B (4	X 10 = 40 Marks)			
	ry)(MCQ, Info-gap - domain specific	(Reading: Two long domain-specific comprehension passages with questions pertaining to understanding and analysis - 20 Marks) (Writing: Descriptive/narrative/persuasive writing questions pertaining to domain-specific vocabulary - 20 Marks)				



PO/PSO CO				РО				POs and		PSO		
	PO 1	PO 2	PO 3	PO 4	PO 5	PO 6	PO 7	PSO 1	PSO 2	PSO 3	PSO 4	PSO 5
CO 1	S	S	S	S	S	М	М	S	S	S	S	S
CO 2	S	S	S	S	S	М	М	S	S	S	М	S
CO 3	S	S	М	М	М	М	S	S	S	М	S	S
CO 4	S	М	М	М	М	М	М	S	M	M	S	М
CO 5	S	S	S	S	М	S	S	S	M	M	S	S



Sem	Course Code	Core - III	Total ma	rks :100	Hours per week	Credits
I	21UAICT103	INDIAN BANKING SYSTEM	CIA:25	ESE:75	3	3

Course Objectives

- 1. To acquaint knowledge about the banking system prevailing in India.
- 2. To equip the functions of cooperative banks
- 3. To learn the working functions of RBI.

Course Outcomes(CO), On completion of the course, students should be able to

CO 1	Compile the Evolution of banking.	
CO 2	Outline the role of central banks and its policy framework.	
CO3	Apply the methods of charging secure and unsecured advances.	K1 – K4
CO 4	Analyze the features of Indian Financial Network and its factors.	_ K1 K4
CO 5	Evaluate the recent trends in Indian Banking.	

K1: Remember; K2: Understand; K3: Apply; K4: Analyze

Unit -I Evolution of Banking

Evolution of Banking - Development of banking in India-Features of Banking- Classification of Banks- Classification of Banks- Indian Banking system.

Unit -II Central Bank

Central Banking - Nature - Central bank vs. Commercial Bank- Evolution of RBI - Functions of RBI - Methods of credit control - Quantitative methods - Qualitative methods.

Unit -III Commercial Banks

Commercial Banks - Classification of banks- Functions of Commercial Banks- primary Functions - Secondary functions- fee based services- Balancesheet of Commercial Banks - credit creation of Commercial Banks.

Unit -IV Co-operative Banks & Regional Rural Banks

Co-operative Banks- Difference between Co-operative bank and Commercial bank- co-operative banking structure in India- Regional Rural Banks- objectives-Functions-Factors influencing the performance of RRB.

Unit -V Recent trends in Indian Banking

Recent trends in Indian Banking- Types of financing- Repayment methods- venture capital- Banknet-Deposit insurance scheme- Gold Deposit scheme- core banking system- Bancassurance.



		TEXT BOOK	
1	S.Natarajan & Dr.R.Parameswa 2013.	ran, "Indian Banking", S. Chand &	Company Ltd., New Delhi,
		REFERENCE BOOKS	
1	Joyeeta Deb, "Indian Banking S	ystem", Evincepub Publishing, Cha	attisgarh, 2019
2	I. V. Trivedi, Renu Jatana, "Indi	ian Banking System", RBSA Publis	shers, Rajasthan, 2010.
3	Ruchika Gahlot Jasbir Singh "I Edition, 2016	Principles of Indian Banking", Lax	rmi Publications Pvt. Ltd., Firs
4	Sundaram and Varshney, "Bank 2014.	king Theory Law and Practice", Su	ltan Chand & Sons, New Delh
	Course Designed by	Verified by	Approved by HOD
	4. Someani.	garfanth	Combin
	QU	UESTION PAPER PATTERN	
	SECTION - A	SECTION - B	SECTION - C
	10 x 1 = 10 Marks Multiple Choice, Four options) Two questions from each unit	5 x 5 = 25 Marks (Either or choice) Two questions from each unit	5 x 8 = 40 Marks (Either or choice) Two questions from each unit

Mapping of COs with PO and PSOs

PO/PSO CO				РО						PSO)	
	PO 1	PO 2	PO 3	PO 4	PO 5	PO 6	PO 7	PSO 1	PSO 2	PSO 3	PSO 4	PSO 5
CO1	M	M	S	M	S	M	S	S	S	M	S	S
CO2	M	S	S	S	S	M	S	S	S	M	M	S
CO3	S	S	S	S	S	S	S	S	S	S	S	S
CO4	M	S	S	S	S	S	S	S	S	S	S	S
CO5	S	S	M	M	M	S	S	S	S	S	S	S

S- Strong; M-Medium; L-Low



Semester	Course Code	Professional English II		larks: 50	Hours Per Week	Credits
II	21UAICT201		CIA: 50	ESE: 50	4	4

Course Objectives:

- 1. To develop their competence in the use of English with particular reference to the workplace situation.
- 2. To enhance the creativity of the students which will enable them to think of innovative ways to solve issues in the workplace.
- 3. To develop their competence and competitiveness and thereby improve their employability skills.

Course Outcomes (CO): On completion of the course, students should be able to CO 1 Identify the importance of linguistic competence in workplace environment. CO 2 Develop LSRW skills for academic and career purposes. CO 3 Illustration of digital competence for Vlogs and Webpage designing. CO 4 Application of digital competence for innovation and imagination in recent business scenario. CO 5 Applying the effective business correspondence with brevity and clarity at workplace.

K1: Remember; K2: Understand; K3: Apply; K4: Analyze

Unit - I Communicative Competence

Listening: Listening to two talks/lectures by specialists on selected subject specific topics - (TED Talks) and answering comprehension exercises (inferential questions).

Speaking: Small group discussions (the discussions could be based on the listening and reading passages - open ended questions).

Reading: Two subject-based reading texts followed by comprehension activities/exercises.

Writing: Summary writing based on the reading passages.

Unit - II Persuasive Communication

Listening: Listening to a product launch- sensitizing learners to the nuances of persuasive communication.



Speaking: Debates - Just-A Minute Activities

Reading: Reading texts on advertisements (on products relevant to the subject areas) and answering inferential questions.

Writing: Dialogue writing- Writing an argumentative / persuasive essay.

Unit - III Digital Competence

Listening: Listening to interviews (subject related).

Speaking: Interviews with subject specialists (using video conferencing skills) - Creating Vlogs (How to become a vlogger and use vlogging to nurture interests – subject related).

Reading: Selected sample of Web Page (subject area).

Writing: Creating Web Pages-Reading Comprehension: Essay on Digital Competence for Academic and Professional Life.

The essay will address all aspects of digital competence in relation to MS Office and how they can be utilized in relation to work in the subject area.

Unit - IV | Creativity and Imagination

Listening: Listening to short (2 to 5 minutes) academic videos (prepared by EMRC/ other MOOC videos on Indian academic sites - E.g. https://www.youtube.com/watch?v=tpvicScuDy0).

Speaking: Making oral presentations through short films - subject based.

Reading: Essay on Creativity and Imagination (subject based).

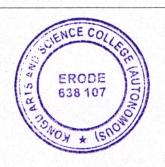
Writing - Basic Script Writing for short films (subject based) - Creating blogs, flyers and brochures (subject based) - Poster making - writing slogans/captions (subject based).

Unit - V Workplace Communication and Basics of Academic Writing

Speaking: Short academic presentation using PowerPoint.

Reading and Writing: Product Profiles, Circulars, Minutes of Meeting.

Writing an introduction, Paraphrasing, Punctuation (period, question mark, exclamation point, comma, semicolon, colon, dash, hyphen, parentheses, brackets, braces, apostrophe, quotation marks, and ellipsis), Capitalization (use of upper case).

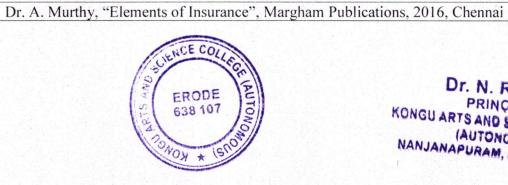


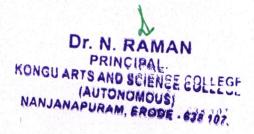
Mapping of COs with POs and PSOs												
PO/PSO CO				PO			PSO					
	PO 1	PO 2	PO 3	PO 4	PO 5	PO 6	PO 7	PSO 1	PSO 2	PSO 3	PSO 4	PSO 5
CO 1	S	S	S	М	S	М	М	S	S	S	М	S
CO 2	S	S	M	S	М	М	S	S	M	S	S	S
CO 3	S	S	S	М	S	М	М	S	М	S	S	S
CO 4	S	S	M	S	S	М	S	S	S	M	S	S
CO 5	S	S	S	M	М	М	M	S	M	S	S	S



Sem	Course Code	Come VI	Total M	arks:100	Hours per week	Credit s	
II	21UAICT203	Core -VI FUNDAMENTALS OF INSURANCE	CIA:25	ESE:75	3	3	
Cour	se Objectives:						
1. To	impart the theore	etical base on fundamental principles of	insurance	business.			
		ractices of insurance industry.					
3. To	impart knowledg	ge on the types and principles of insurance	ce.				
Cour	se Outcomes(Co	O), On completion of the course, stude	nts should	d be able t	0		
CO 1	Outline the na	ture and principles of insurance.					
CO ₂	Paraphrase the	e insurance laws and regulations and cor	ntract act.				
CO ₃	Apply the pro	cedures, code of conduct and unfair prac	ctices.			K1-K4	
CO 4	Analyze the f	fundamental principles of insurance.				111 111	
CO 5	Evaluate the a	applications of life insurance products.					
K1: F	Remember; K2:	Understand; K3: Apply; K4: Analyze					
Unit .	-I	Concepts of Inst	urance				
and the same of the same of							
Insura		- features- Functions - Fundamental P	Table 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			
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Insura Act I Insura Unit	1938 - Insurance ance Laws- Insur -II nsurance: Defini	ce Regulatory and Development Act, ance Ombudsman. Life Insural tion – Features – Advantages – Fundame	1999 - Annce	iples – Pro	ts made to	existing	
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TEXT BOOK





	I	REFERENCE BOOKS	
1	Mishra M.N, "Insurance Princip	oles and Practice", S. Chand & Co., 20	010, New Delhi.
2	M.N.Mishra & S.B. Mishra, "In 2008, New Delhi.	nsurance Principles and Practice", S.C	hand and Company,
3	Alka Mittal & Gupta S.L, "Pri Sons, 2007, New Delhi.	nciples of Insurance and Risk Mana	gement", Sultan Chand &
4	Dr N Premavathy, "Elements of	f Insurance", Sri Vishnu Publications,	2009, Chennai.
5	Insurance Regulatory Develop	ment Act 1999.	
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	QUE	STION PAPER PATTERN	
	SECTION - A	SECTION - B	SECTION - C
	10 x 1 = 10 Marks Multiple Choice, Four options) Two questions from each unit	5 x 5 = 25 Marks (Either or choice) Two questions from each unit	5 x 8 = 40 Marks (Either or choice) Two questions from each unit

Mapping of COs with PO and PSOs

PO/PSO		PO					PSO					
	PO 1	PO 2	PO 3	PO 4	PO 5	PO 6	PO 7	PSO 1	PSO 2	PSO 3	PSO 4	PSO 5
CO1	S	S	S	M	S	S	M	S	S	S	S	S
CO2	S	M	S	S	S	M	S	S	S	S	S	M
CO3	S	M	S	M	S	M	S	S	S	S	M	M
CO4	S	M	S	M	S	M	S	S	S	S	M	S
CO5	S	M	S	M	S	M	S	S	S	S	S	M

S-Strong; M-Medium; L-Low

