

(An Autonomous Institution, Affiliated to Bharathiar University, Coimbatore) Approved by Government of Tamil Nadu & Accredited by NAAC with 'A++' Grade (3rd Cycle-3.64 CGPA) Dr. N.G.P.-Kalapatti Road, Coimbatore-641 048, Tamil Nadu, India. Website: www.drngpasc.ac.in | Email: info@drngpasc.ac.in. | Phone: +91-422-2369100

15th

BoS

MINUTES OF THE FIFTEENTH BOARD OF STUDIES MEETING

Faculty: Commerce

Board: Commerce Banking and Insurance

The Meeting of Board of Studies (BoS) was held as given below:

Name of the Body	BoS
Department	Commerce Banking and Insurance
Meeting No.	15 th
Date and Time	10.06.2023 @ 10.00 a.m.
Venue	Seminar Hall IV
Members Attended	The details are given in the ANNEXURE -I

AGENDA		
1.	Discussion on UG syllabi for Part III - Core Courses for Third Semester 2022-25 Batch	
2.	Discussion on syllabus for Part III - Inter Disciplinary Course (IDC) offered by Department of Mathematics for 2022-25 Batch	
3.	Discussion on syllabus for Part III – Skill Enhancement Courses (SEC) for 2022-25 Batch	
4.	Discussion on Part I (Tamil/Hindi/French/Malayalam) offered by Language Department for 2022-25 Batch	
5.	Discussion on Part II (Professional English) offered by English Department for 2022-25 Batch	
6.	Discussion on Extra credit courses (Self Study Courses) for Third Semester 2022-25 Batch	
7.	Discussion on UG Curriculm by adopting R5 regulations and Part III - Core Courses for the Batch 2023-26	
8.	Discussion on Part I (Tamil/Hindi/French/Malayalam) offered by Language Department for 2023-26 Batch	
9.	Discussion on Part II (English) offered by English Department for 2023-26 Batch	
10.	Discussion on syllabus for Part III - Inter Disciplinary Course (IDC) offered by Department of Commerce for 2023-26 Batch	
11.	Discussion on Part IV (AECC) Environmental Studies for 2023-26 Batch	
12.	Discussion on Part V Extension Activity for 2023-26 Batch	
13.	Discussion on Value Added Certificate Course (VACC)	
14.	Any other matter	





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15^{th}

MINUTES OF THE FIFTEENTH BOARD OF STUDIES MEETING

Faculty: Commerce

Board: Commerce Banking and Insurance

The Chairman of BoS welcomed all the Panel members for the meeting. The items listed in the agenda were taken for discussion.

The following are the minutes of the meeting:

Item - 01	Discussion on UG syllabi for Part III - Core Courses for Third Semester 2022-25 Batch	
Discussion	225CM1A3CA - Cost Accounting	
	• Unified syllabus approved by Board of Studies in Commerce with Computer	
	Application was placed for endorsement.	
	225BI1A3CA - Legal Regulatory Framework of Banking (New Course)	
	• New Course was introduced to acquire knowledge on principal governmental and	
	regulatory policies that govern the banking sector	
	• Mr. Aravind, Industry expert suggested to include the Prevention of Money	
	Laundering Act amendment made in 2023 in Unit - III and Intergrated	
	ombudsman 2021 in Unit -V	
	• Dr.K.K.Thavamani, VC Nominee suggested to add the Foreign Exchange	
	Management Act amendement made in 2023 relating to Current Account	
	Transactions in Unit - III	
	225BI1A3CB - Company Law	
	• Dr.K.K.Thavamani, VC Nominee suggested to add the topic resolution in Unit –	
	IV	
Resolution	The Board members approved the syllabi for the above courses	
Item - 02	Discussion on syllabus for Part III - Inter Disciplinary Course (IDC) offered by	
	Department of Mathematics for 2022-25 Batch	
Discussion	222MT1A3IA - Business Mathematics	
	• The unified syllabus approved by the Board of Studies in Mathematics were placed for endorsement	
Resolution	The Board approved the syllabus of above courses	
Resolution	The Board approved the synabus of above courses	

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Item - 03	Discussion on syllabus for Part III – Skill Enhancement Courses (SEC) for 2022-25	
	Batch	
Discussion	225BI1A3SA - Marketing of Banking Services (New Course)	
	• New Course was introduced to gain the knowledge about Banking customer need	
	and application of marketing in Banking Industry	
	• Dr.P Shanthi Subject expert suggested to include the topics Marketing strategies of	
	Commercial Banks and its Distinctiveness in Unit-II and Targeting and Positioning	
	topics in Unit - III	
	• Mr.Aravind, Industry expert suggested to include the topics Business and Customer	
	wise segmentation in Unit- III and cross selling and up selling in banks in Unit - V	
Resolution	The Board members approved the same	
Item - 04	Discussion on Part I (Tamil/Hindi/French/Malayalam) offered by Language	
	Department for 2022-25 Batch	
Discussion	221TL1A3TA/221TL1A3HA/221TL1A3FA/221TL1A3MA - (Tamil - III/Hindi -	
	III/French- III/Malayalam - III)	
	• The unified syllabi approved by the Board of Studies in Languages were placed for endorsement.	
Resolution	The Board approved the syllabi of above courses	
Item - 05	Discussion on Part II (Professional English) offered by English Department for	
	2022-25 Batch	
Discussion	221EL1A3EA - Professional English -III	
	• The unified syllabus approved by the Board of Studies in English was placed for endorsement.	
Resolution	The Board unanimously approved the syllabus	
Item - 06	Discussion on Self Study Courses (Extra credit courses) for Third Semester 2022-25	
	Batch	
Discussion	The following Self Study Courses contents were discussed in detail:	
	• 225BI1ASSA – Retail Banking	
	• 225BI1ASSB – General Awareness for Competitive Examination	
Resolution	The Board approved the syllabi of above courses	



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Item - 07	Discussion on UG syllabi for Part III - Core Courses for First Semester 2023-26	
	Batch	
Discussion	The following Core courses offered in First Semester are discussed in detail	
	235PA1A1CA – Financial Accounting	
	• Unified syllabus approved by Board of Studies in Commerce with Professional	
	Accounting was placed for endorsement.	
	235CI1A1CA – Principles of Management	
	• Unified syllabus approved by Board of Studies in Commerce with Information	
	Technology was placed for endorsement.	
	225BI1A1CP - Financial Modeling	
	• Different Computer Practicals in Financial modeling using Excel was discussed	
	and included to predict the company's financial performance in order to get	
	employment opportunity.	
Resolution	The Board members approved the same	
Item - 08	Discussion on Part I (Tamil/Hindi/French/Malayalam) offered by Language	
	Department for 2023-26 Batch	
Discussion		
	I/French- I/Malayalam - I)	
	• The unified syllabi approved by the Board of Studies in Languages were placed	
Resolution	for endorsement. The Board approved the syllabil of above courses	
	The Board approved the syllabi of above courses	
Item - 09	Discussion on Part II (English) offered by English Department for 2023-26 Batch	
Discussion	231EL1A1EA - English -I	
	• The unified syllabus approved by the Board of Studies in English was placed for	
	endorsement.	
Resolution	The Board unanimously approved the syllabus	
.	Discussion on syllabus for Part III - Inter Disciplinary Course (IDC) offered by	
Item - 10	Department of Commerce for 2023-26 Batch	
	235CO1A1IA – Business Economics	
	• The unified syllabus approved by the Board of Studies in Commerce was placed	
	for endorsement.	
Resolution	The Board unanimously approved the syllabus	
Item - 11	Discussion on Part IV (AECC) Environmental Studies for 2023-26 Batch	
Discussion	233MB1A1AA: Environmental Studies	
	• The unified syllabus approved by the Board of Studies in Microbiology was	
	placed for endorsement.	
Resolution	The Board approved the syllabus	

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Item - 12	Discussion on Part V Extension Activity for 2023-26 Batch
Discussion	Participation in Extension Activities like NSS/NCC/YRC/RRC/
	Yoga/Sports/Clubs is discussed.
Resolution	The Board members approved for extension activity.
Item - 13	Discussion on Value Added Certificate Course (VACC)
Discussion	 Unified syllabus of "GST Skills Acquisition" approved by Board of Studies in Commerce with Accouting and Taxation was placed for endorsement. Unified syllabus of "Capital market and Investment Banking" approved by Board of Studies in Commerce with Computer Applications was placed for endorsement. IRDA Level 1 Examination through Insurance Institute of India is discussed.
Resolution	The Board members approved the same
Item - 14	Any other matter
Discussion	• The board members suggested the Panel of Examiners.
Resolution	The Board recommended the external Experts

The Chairman of Board of Studies (BoS) thanked all the members for their active participation and cordially invited them for the next meeting.

Date : 10/06/2023

P. R _______ (Dr.P.Revathi)

BoS Chairman/HoD Department of Commerce (B & I) Dr. N. G. P. Arts and Science College Coimbatore – 641 048





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Syllabus- Existing Course

Faculty: Commerce

Board: Commerce Banking and Insurance

Semester: III

Course Code/ Name : 225CM1A3CA / Cost Accounting

Unit	Existing	Change
I	Cost Accounting Definition– Meaning and Scope – Concept and Classification –Costing an aid to Management – Types and Methods of Cost – Elements of Cost - Preparation of Cost Sheet and Tender.	Differences between Cost and Financial Accounting
Π	Material Control Levels of material Control – Need for Material Control –Economic Order Quantity – ABC analysis – Perpetual inventory – Purchase andstores Control: Purchasing of Materials – Procedure and documentation involved in purchasing – Requisition for stores – Stores Control – Methods of valuingmaterial issue – LIFO – FIFO.	Purchase and stores Control: Simple Average - Weighted Average
III	Labour System of wage payment – Idle time – Control over idle time – Labourturnover – Methods of Remuneration and incentive systems – Halsey Plan –Rowan Plan only – Overhead – Classification of overhead – Allocation of overhead and Absorption of overhead.	Labour and Overheads Cost: Time rate system-Piece rate system Primary and Secondary distribution methods–Overhead rates Computation of Machine Hour Rate
IV	Process costing Features of process costing – process losses, wastage, scrap,normal process loss – abnormal loss, abnormal gain (Excluding inter processprofits and equivalent production) - Standard Costing (Theory Only)	NIL
V	Contract costing Meaning and Features of Contract Costing, Contract v/sJob Costing, Treatment of Profit on Incomplete Contracts as Credited Profitand Reserve Profit, Value of Work in progress and Practical Problems onPreparation of Contract Account and Balance Sheet. Reconciliation of Cost and Financial accounts.	Operating costing and Reconciliation statements Operating Costing- Meaning- Features- Cost Unit in Operating Costing- Transport Costing - Need- Reasons for disagreement in Profit- Procedure of Reconciliation.

Note: Distribution of marks 60% Problem and 40% Theory.

Case studies related to the above topics to be discussed (Examined internal only) PERCENTAGE OF SYLLABUS (New): 30 % COURSE FOCUSES ON:

✓Skill Development✓Entrepreneurial Development✓EmployabilityInnovationsIntellectual Property RightsInnovationsGender SensitizationSocial Awareness/ EnvironmentInnovational Rights/ Human Values/
Ethics





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Syllabus- New Course

Faculty: Commerce

Board: Commerce Banking and Insurance

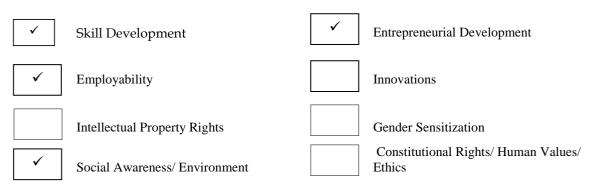
Semester: III

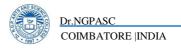
Course Code/ Name: 225BI1A3CA / Legal Regulatory Framework of Banking

Unit	Content	
Ι	Banking Regulation Act 1949	
	Origin of the Act – Definition of bank (Sec. 5B and 5C) -Business of Banking Companies (Sec.6) - Restrictions	
	on business of banking companies (Sec.8, 19 and 20) - Capital Structure (Sec.12) - Powers of the RBI (Sec.21, 22	
	and 36 to 36AD) - Applicability of the Act to Cooperative Banks (Sec.56) - amendments of BRA 1949 up to	
	2012 - Banking Regulation (Amendment) Bill 2017 - Banking Regulation (Amendment) Act 2020.	
II	Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002	
	Preliminary (Section 1 and 2) - Central registry (Section 20 to 26) - Offences and penalties (Section 27 to 30) -	
	Miscellaneous (Section 31 to 41) - Relevant amendments between 2004 and 2008 and Amendments in	
	SARFAESI Act in 2016: (Taking possession over securities.	
	Case law relating to regulations of SARFAESI Act	
III	Prevention of Money Laundering Act, 2002	
	Introduction to Prevention of Money Laundering Act, 2002- : Preliminary (Section 1 and 2) - Offence of money	
	laundering (Section 3 and 4) - Attachment - adjudication and confiscation (Section 5 and 11) - Obligation of	
	banking companies - financial institutions and intermediaries (Section 12 and 15) Summons - searches and	
	seizures (Section 16 and 24) - The RBI guidelines regarding prevention of money laundering - The Prevention of	
	Money Laundering (Amendment) Act 2012 - Money Laundering (Amendment) Act May 2023.	
	Case law relating to Money Laundering	
IV	The Foreign Exchange Management Act 1999	
	The Foreign Exchange Management Regulation - Preliminary (Sec 1-2) - Regulation and management of foreign	
	exchange (Sec 3 to 9) - Authorized person (Section 10 to 12) - Contravention and penalties (Section 13 to 15) -	
	Adjudication and appeal (Sections 16 to 21 and sections 34- 35) - Directorate of enforcement (section 36 to 38)	
	FEMA (Amendment) Act 2023 (Current account transactions).	
	Case law Related to Foreign Exchange Management.	
V	Banking Ombudsman Scheme 2006	
	Role of Banking Ombudsman: Grounds of Complaint - Procedure for Filing Complaint - Power to Call for	
	Information - Settlement of Complaint by Agreement - Award. The Banking Codes and Standards Board of	
	India: Customer Service - Grievances Redressal Mechanism - Integrated Ombudsman Scheme 2021)	

Note: Case studies related to the above topics to be discussed (Examined internal only) PERCENTAGE OF SYLLABUS (New): 100 %

COURSE FOCUSES ON:





BoS

15th



Semester: III

Dr. N.G.P. ARTS AND SCIENCE COLLEGE

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Syllabus- Existing Course

Faculty: Commerce

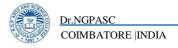
Board: Commerce Banking and Insurance

Course Code/ Name: 225BI1A3CB / Company Law

Unit	Existing	Changes
I	Introduction Meaning and Definition of Company – Nature - Formation and Incorporation of a Company -Types of Companies - Memorandum of Association – Alteration of Memorandum – Doctrine of Ultravires - Articles of Association - Contents – Alteration of Article – Doctrine of Indoor Management – Exceptions to Doctrine of Indoor Management - Prospectus –Contents – Deemed Prospectus – Misstatement in prospectus	Introduction Companies Act 2013 -Lifting or Piercing the Corporate Veil – Company Distinguished from Partnership and Limited Liabilities Partnerships
Ш	Directors Legal position of Directors - Qualification and Disqualification of Directors – Number of Directors – Directors Identification Number - Appointment of Directors – Removal of Directors – Directors remuneration – Powers of Directors – Statutory provisions regarding Director' powers-Duties of Directors – Liabilities of Directors.	Registration of Companies Introduction - Contents of Memorandum - Form of Memorandum-Alteration - Doctrine of Ultravires - Definition of Articles of Association - Provision for Retrenchment - Contents - Difference between Memorandum and Articles of Association - Meaning of Prospectus - Contents of a Prospectus - Types of Prospectus- Doctrine of Indoor Management - Exception to the indoor Management rule - Shares and Debentures. Case Law relating to Memorandum and Articles of Association
ш	Company Secretary Legal positon of Company Secretary Appointment of Company Secretary as per Companies Act 2013 - Qualifies Qualifications Functions of a Company Secretary Power Rights Duties Liabilities of a Company Secretary Role of a Company Secretary.	Company Management Meaning- Structure of Company Management - Shareholders - Board of Directors -Legal Position of Directors - Composition of the Board of Directors - Number of Director - Appointment - Removal - Remuneration - Independent Director -Qualification and Disqualification - Powers - Duties and Liabilities - Distinctions between Managers and Managing Directors - Corporate Governance.
IV	Kinds of Company meetings Statutory meeting – Annual General meeting – Extra ordinary General meeting - Board of Directors Meeting – Duties of a Company Secretary to all the company meetings – Drafting of Correspondence – Relating to the meetings – Notices - Agenda – Chairman's speech – Writing of Minutes	Company Meetings Resolution
V	Winding up Meaning, Modes of Winding up – Compulsory Winding up by the court – voluntary Winding up – Types of Voluntary Winding up – Members voluntary Winding up – Creditors voluntary Winding up – Winding up subject to supervision of the court – Consequences of Winding up (General).	Case Law in Winding up of Company

Note: Case studies related to the above topics to be discussed (Examined internal only)

PERCENTAGE OF SYLLABUS (New): 20 % COURSE FOCUSES ON: Image: Constitution of the system o





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Syllabus- New Course

15th

Faculty: Commerce

Semester: III

Board: Commerce Banking and Insurance

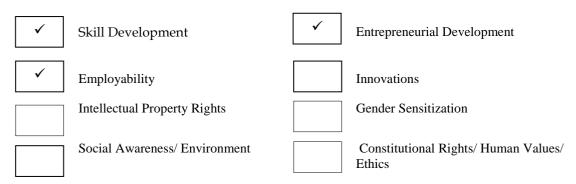
Course Code/ Name: 225BI1A3SA /

Marketing of Banking Services

Unit	Content	
I	Introduction Marketing concepts and their application to Banking Industry – Marketing concepts and elements – Need for Marketing – Special features of Bank Marketing – Product and Service Marketing Case study in banking services marketing	
п	Marketing Strategy Marketing of Banking products and Services - Macro and Micro factors influencing the Market, goods and services - Marketing strategies of Commercial Banks and its Distinctiveness - Market Competition - Strategic Advantages Case study in Marketing strategies	
III	Market segmentation, Targeting and Positioning Definition of Market segmentation – Characteristics of a viable Market segment – Benefits from Market segmentation – Disadvantages - Business wise segmentation : Retail banking, wholesale banking and wealth management- Customer wise segmentation: Non-customers, Low-value customers, Medium-value customers, High-value customers and Ex-customers- Targeting and Positioning	
IV	Customer Relationship in Banking Introduction- Components of Customer Relationship in Banking (CRM)- Relationship Development - Benefits of Relationship Development - Process of Relationship Development - Benefits of Relationship Development - CRM Business Cycle-Customer Privacy - Basic Assumption of CRM - Life time Value of Customer Case study in Customer Relationship in Banking	
V	Marketing Information Research Definition of marketing research and market research – Differences – Contributions of Marketing Research to a bank – Types of data – Primary and Secondary – Management Information System and Marketing Research – Cross selling and upselling in banks.	

Note: Case studies related to the above topics to be discussed (Examined internal only) **PERCENTAGE OF SYLLABUS (New) : 100**%

COURSE FOCUSES ON:







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Syllabus- New Course

Faculty: Commerce

Semester: III

Board: Commerce Banking and Insurance

Course Code/ Name: 225BI1ASSA / Retail banking

Unit	Content	
I	Introduction of Retail BankingHistory and definition - Role within the Bank operations - Applicability of Retailing concepts - distinctionbetween Retail and Corporate or Wholesale Banking. Retail Products overview - Customer requirements,Products development process, Liabilities and Assets Products - Approval process for retail loans, Creditscoring - Credit Information Bureau India Limited (CIBIL).	
п	Retail Strategies and Delivery ChannelsRetail Strategies - Marketing or Selling of retail products - Tie-up with Institutions for Personal loans orCredit cards or Educational loans, with OEMs or Authorized Dealers for Auto or Vehicle loans, and withBuilders or Developers for Home loans. Delivery Channels - Branch, Extension counters, ATMs, POS,Internet Banking, M Banking. Selling Process in retail products-Direct Selling Agents.	
ш	Electronic Customer Relationship Management in Banking Role and impact of Electronic Customer Relationship Management in Banking - Stages in Electronic Customer Relationship Management process in Banking - Regulations and compliance.	
IV	Trends in retailingNew products like Insurance - DEMAT services - online or Phone Banking - Mortgages of Propertyservices - Investment advisory or Wealth management - Reverse Mortgage – Growth of E-Banking, Crossselling opportunities.	
V	Recovery of Retail LoansRBI Guidelines - Recovery process - Rescheduling - Defaults - Use of Lok Adalat forum - RecoveryAgents.	

PERCENTAGE OF SYLLABUS (New) : 100 %

COURSE FOCUSES ON:



Skill Development

Employability

Intellectual Property Rights

Social Awareness/ Environment

Entrepreneurial Development
Innovations
Gender Sensitization
Constitutional Rights/ Human Values/ Ethics



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Syllabus- New Course

Faculty: Commerce

Board: Commerce Banking and Insurance

Semester: III

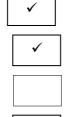
Course Code/ Name: 225BI1ASSB / General Awareness for

Competitive Examinations

Unit	Content	
I	Indian PolityBasics concepts - Three organs of Indian government (Executives, Legislature, Judiciary) - Introduction toIndian Constitution - Salient features of constitution - Preamble - Fundamental rights - Fundamental duties- Directive Principles of State policy - Types of Majority - Amendments to the Constitution - Basic structureDoctrine - Division of subjects between the union and the states local Governance - Elections in India andElection Commission.	
п	GeographyMajor oceans of the world – Important Canals – Gulfs – Straits and passes – Indian Rivers and itsTributaries – Climatology – Atmosphere, Wind systems, Clouds systems, World climatic classification –Indian climate – Indian Monsoon – Indian's physical features - Indian Soil types and Distribution –Importance - Trade routes and projects - Indian naturals vegetation.	
ш	Economy National Income – Inflation – Money and Banking - Agriculture in India – Union Budget – Planning in India – Poverty – Unemployment – Inclusive Development and Development issues – Industrial polices – Financial Markets.	
IV	History Modern India – formation of Indian National Congress – Morley Minto Reforms, Revolutionary activities World War I and India's Response – Home Rule league – Montague Chelmsford reforms – Rowlatt Act Non – Cooperation Movement – Simon commission and Nehru Report – Civil Disobedience Movement ar Round Table conferences – Quit India Movement and Demand for Pakistan – Cabinet Mission – Formation of Constituents Assembly and partition of India.	
v	Environment and Ecology Basic concepts – Ecology, Biodiversity- Food chain and food web – Bio Geo Chemical Cycles – International Bio Diversity organizations - International Conventions – Conferences and Protocol – Indian Environmental laws and Environment Related organization	

PERCENTAGE OF SYLLABUS (New) : 100 %

COURSE FOCUSES ON:



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Employability

Skill Development

Social Awareness/ Environment

Intellectual Property Rights



Entrepreneurial Development

Innovations

Gender Sensitization

Constitutional Rights/ Human Values/ Ethics





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ATTENDANCE OF THE FIFNEENTH BOARD OF STUDIES MEETING

Faculty: Commerce

Board: Commerce Banking and Insurance

Date: 10/06/2023

Time: 10.00 a.m.

Venue: Seminar Hall IV

The following members were present for the meeting

S. No.	Name	Position	Signature
1	Dr.P.Revathi Head and Associate Professor Department of Commerce Banking and Insurance Dr.N.G.P. Arts and Science College(Autonomous) Coimbatore.	Chairman	p. R-106123
2	Dr.K.K. Thavamani Associate Professor, School of Commerce, Commerce Banking and Insurance KPR College of Arts Science and Research, Arasur, Coimbatore – 641 407	Vice Chancellor Nominee	19.16 Juno 1016/2=
3	Dr.P.Shanthi Professor and HOD Deputy Dean School of Commerce & Management Avinashilingam Institute for Home Science and Higher Education for Women Coimbatore-641 043	Subject Expert	N. Sontwind 12
4	Dr. M.Selvam Professor and Head Department of Commerce and Financial Studies Bharathidasan University Tiruchirappalli	Subject Expert	ABSENT
	Mr. N.G.Aravind Functional Head/ Sr.Manager Inspection & Audit Punjab National Bank Ramnagar Coimbatore	Industrial Expert	redif





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S. No.	Name	Position	Signature
6	Ms. J.Thirunageswari HR Co-ordinator Cognizant Technology Solution Saravanampatti Coimbatore	Alumni	Anivand
7	Mr.S.Hariprasath III.B.Com(B&I) Dr.N.G.P.Arts and Science College(Autonomous) Coimbatore	Students Representative	S.H.J.H.
8	Dr.M.Sangeetha Associate Professor Department of Mathematics Dr.N.G.P.Artsand Science College(Autonomous) Coimbatore.	Co-Opted Member	Mh 13/6/23
9	Dr.N.Kuppuchamy Professor and Head Department of Tamil Dr.N.G.P.Arts and Science College(Autonomous), Coimbatore.	Co-Opted Member	10 LT 23
10	Dr.R.VithyaPrabha Professor and Head Department of English Dr.N.G.P.Arts and Science College(Autonomous), Coimbatore.	Co-Opted Member	pv-et (otblas
11	Dr.M.Ganesan Associate Professor Department of Commerce Banking and Insurance, Dr.N.G.P.Arts and Science College(Autonomous), Coimbatore.	Internal Member	Multer oldos





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13	Mrs.P.Sathya Priya	Internal Member	
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