



**SRM INSTITUTE OF SCIENCE AND TECHNOLOGY**  
(FORMERLY SRM UNIVERSITY, Under section 3 of UGC Act, 1956)

**Master of Business Administration**  
(Banking and Financial Services)

**DEGREE PROGRAMME**

**REGULATIONS**  
(ACADEMIC YEAR 2020-2021)

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## **R.1.0 ADMISSION**

**R.1.1** The number of seats in each branch of the MBA (Banking and Financial Services) programme for which Admission is to be made in the Faculty of Management will be decided by the Board of Management of SRM University.

**R.1.2** Notwithstanding the above, the actual admissions will be based on the rules and Regulations of the UGC/Competent authorities.

**R.1.3** Candidates have to fulfill the medical standards required for admission as set out by the Admission Committee.

**R.1.4** The selected candidate will be admitted to the MBA (Banking and Financial Services) programme after he/she fulfills all the admission requirements as indicated in the letter of admission after payment of the prescribed fees.

**R.1.5** In the matter of admission to the MBA (Banking and Financial Services) programme the decision of the Admission Committee is final.

**R.1.6** If, at any time after admission, it is found that a candidate has not fulfilled all the requirements stipulated in the offer of admission, the Dean/Director (School of Management) may revoke the admission of the candidate and report the matter to the Vice Chancellor.

**R.1.7** The minimum qualification for admission to the Master of Business Administration (Banking and Financial Services) programme shall be

- ✓ A pass in the specified Undergraduate programmes or equivalent examination recognized by UGC with 50% of marks for SC/ST and 50% marks or equivalent for others
- ✓ A pass in the specified 10th and 12th exam or equivalent examination recognized by UGC with 50% of marks for SC/ST and 50% marks or equivalent for other

## R.2.0 STRUCTURE OF MBA (BANKING AND FINANCIALS SERVICES) PROGRAMME

R.2.1 The program consists of Core courses, Directed electives and Free electives, General education courses and Projects.

S. No	Title	Details
1.	Course	MBA (Banking & Financial Services)
2.	Duration	24 months
3.	Semesters	Four
4.	Credits	30 credits per semester, 120 credits for course completion
5.	Subjects	Eight lecture based subjects and 1 Project per semester
	Semester 1 Semester 2 Semester 3	Five Core course of four credits each One Directed elective of three credits One Free elective of three credits One General education of two credits One Project of two credits.
6.	Subjects	Three Career elective of four credits each
	Semester 4	Two Core course of four credits each One Project for ten credits

R.2.2 Core courses focus on core domain, regulatory and technology knowledge relevant to the banking & financial services sector.

The University assessment of students in Core courses is independent of the completion of Industry partner Certifications by students. While the courses are mandatory for students to undertake, successful completion of such external certifications is optional for students to complete their MBA degree

R.2.3 Directed electives focus on developing professional skills for new age bankers

R.2.4 General education courses focus on general management topics relevant for managers

R.2.5 Free electives are industry integrated courses that support students to prepare for industry certifications such as NISM and NCFM. The University assessment of students in Free Elective courses is independent of the completion of industry certifications. While the courses are mandatory for students to undertake, successful completion of such external certifications is optional for students while completing their MBA degree.

R.2.6 Credits are assigned to the courses based on the following general pattern:

***One credit for each lecture period***

***One credit for each laboratory or practical or project session of two periods.***

R.2.7 The curriculum of the MBA (Banking and Financial Services) programme is designed to have a total of 120 credits for the award of the MBA (Banking and Financial Services) degree.

**R.2.8** No semester shall have more than eight lecture-based courses and one project course as prescribed in the curriculum carrying a maximum of 30 Credits.

**R.2.9** The medium of instruction, examination and project reports will be in English.

### **R.3.0 REGISTRATION AND ENROLMENT FOR COURSES**

**R.3.1** The process of signing up for courses is called registering. Students are enrolled after they pay the prescribed fees for the semester, if applicable. For a student to undergo courses he/she has to complete both registration and enrolment.

**R.3.2** Registration and enrolment will be controlled by the Controller of Examination of the University Except for first Semester. For a student to pursue courses he/she has to complete both registration and enrolment for the courses every semester.

**R.3.3** If a student fails to register in any particular year within the stipulated time, his/her registration will be cancelled for that semester. The candidate will be permitted to continue the course in a subsequent semester after payment of the prescribed fees as stipulated by the University.

**R.3.4** For the first semester, registration process shall be completed within a week after the completion of the admission cycle. The student has to re-register at the beginning of each semester, from the second semester onwards, by paying the prescribed fees.

**R.3.5** Late registration will be permitted with a fine, as decided from time to time by the University. Students shall be permitted to proceed from, the first semester up to final semester irrespective of their failures in any of the courses in the examinations conducted in previous semesters.

**R.3.6** The registration form contains the course number, course name and the number of credits.

**R.3.7** Commencement of academic activities for the academic year is in the month of July and for the calendar year in the month of February

#### **R.4.0 MINIMUM REQUIREMENT TO CONTINUE THE PROGRAMME**

**R.4.1** To be eligible for next semester a student should take at least 3 courses in the previous semester university examination.

**R.4.2** A student not meeting the requirements given in R 4.1 will have to discontinue the programme temporarily. He/she can rejoin the programme after fulfilling requirements as in R.4.1.

#### **R.5.0 MAXIMUM DURATION OF THE PROGRAMME**

**R.5.1** Each semester shall normally consist of 90 working days or 450 hours.

A student is ordinarily expected to complete the MBA (Banking and Financial Services) programme in 4 semesters. However a student may complete the programme at a slower pace by taking more time but in any case not more than 8 semesters under regular programme excluding semesters withdrawn on medical grounds etc. as per R.6.1.

#### **R 6.0 BREAK IN STUDIES AND RE ADMISSION**

**R.6.1** A student may be permitted by the Dean/Director (School of Management) to withdraw from the programme for a semester or longer for reasons of ill health or other valid reasons. Normally a student will be permitted to discontinue from the programme only for a maximum continuous period of two semesters.

**R.6.2** A student will not be allowed to move to subsequent semesters without payment of tuition fees. However, a student can continue studies in the subsequent semester, on payment of tuition fees within the prescribed date.

**R.6.3** If the student chooses to take a break with prior approval, the student can rejoin to a subsequent semester, on payment of prescribed fees at the discretion of the management. The student, who rejoins will undergo the new curriculum in case of any revisions in curriculum.

**R.6.4** If a student is unable to complete a program within the mentioned Course duration, he/she can seek re-admission to the program subject to proper approval. The University will consider granting additional period to the student to complete the program on case to case basis. The student should do the program under the new curriculum if there is a revision of syllabus. The student will be informed about the equivalent courses and credit transfer under the new curriculum.

## **R.7.0 DISCIPLINE**

**R.7.1** Every student is required to maintain discipline and decorous behavior both inside and outside the University campus and not to indulge in any activity that will tend to bring down the prestige of the University.

**R.7.2** Any act of indiscipline of a student is first to be considered by the Discipline and Welfare Committee of the Department/School for necessary action. If the issue demands more serious consideration, the indiscipline will be reported to the Dean/Director (School of Management), and he will refer it to the Discipline and Welfare Committee of the University, constituted by the Vice Chancellor. The Committee will enquire into the charges and recommend suitable punishment if the charges are substantiated. The Dean/Director (School of Management) will take appropriate action on the recommendation of the Discipline and Welfare Committee.

**R.7.3** Appeal: The student may appeal to the Vice Chancellor whose decision will be final and binding.

## **R.8.0 ATTENDANCE**

**R.8.1** Attendance is the physical presence of the student in the class. It is a well-Observed fact that the students who score good grades are those who attend classes regularly. Therefore, the students must strive to attend all the classes without fail.

**R.8.2** Every teaching staff member handling a class will take attendance till 3 calendar days before the last instruction day in the semester.

**R.8.3** A student must maintain a cumulative attendance record of at least 75% in each And every semester. If the minimum attendance is less than 75% in that particular semester, the student will become ineligible to sit for the end semester examination.

The student should register for and repeat the same semester along with next batch of students.

**R.8.4** The students must strive to attend all the classes without fail. However, the minimum attendance requirement of 75% allows a student the facility to use the balance 25% to account for short illnesses of a few days; permitted assignments such as job interviews; inter university sports meets, inter-collegiate/inter-university competitions, etc.

**R.8.5** The teacher shall announce the particulars of all students who have attendance less than 75% in the class. Copies of the same should also be sent to the Dean/ Director (School of Management), and Heads of Schools/ Departments concerned. The students who have less than 75% attendance will not be permitted to sit for the end semester examination.

**R.8.6** Condonation of Attendance: In rare and genuine cases, a committee consisting of Director/Dean (School of Management) will examine the case and recommend suitably to the Vice Chancellor, who may give condonation of attendance in deserving cases.



## R.9.0 ASSESSMENT PROCEDURE

**R.9.1** The student's performance in each course is evaluated based on in-semester continuous assessment (internal assessment) and end-semester examination.

**R.9.2** The in-semester continuous assessment components include assignments, MCQs, presentations, projects, seminars, group discussions and engagement activities

**R.9.3** The end-semester examination shall have assessments to evaluate knowledge, understanding, skill, application & higher order thinking.

**R.9.4** The assessment method of theory and practical courses is further detailed below

**Table 9.4.1**

Assessment Tool	Marks	Remarks
<b>1. Theory without Practical</b>		
Assignment 1	<b>25</b>	<ul style="list-style-type: none"> <li>▪ Descriptive questions and answers.</li> <li>▪ Case study with solution.</li> <li>▪ Presentation of a topic.</li> <li>▪ Presentation of field visit reports.</li> <li>▪ Mini projects.</li> <li>▪ MCQs.</li> <li>▪ In house seminars.</li> <li>▪ Mini project report, presentation and viva-voce</li> </ul>
Assignment 2	<b>25</b>	
<b>Total In-Semester Assessment</b>	<b>50</b>	
<b>End Semester Examination</b>	<b>50</b>	Duration: 3 hours
<b>Total</b>	<b>100</b>	

**Table 9.4.2**

<b>2. Theory cum Practical</b>		
Carry out IT Lab work and submission of work report	<b>30</b>	Assessment components- Every lab work will carry marks for Observation, Collection of data, analysis, interpretation, inference and prompt submission of record of work done
	<b>20</b>	Marks for Viva Voce
<b>Total In-Semester Assessment</b>	<b>50</b>	
<b>End Semester Examination</b>	<b>50</b>	Duration: 3 hours
<b>Total</b>	<b>100</b>	

**Table 9.4.3**

<b>3. Only Practical</b>		
Carry out IT Lab work and submission of work report	<b>30</b>	Assessment components- Every lab work will carry marks for Observation, Collection of data, analysis, interpretation, inference and prompt submission of record of work done
	<b>20</b>	Marks for Viva Voce
<b>Total In-Semester Assessment</b>	<b>50</b>	
<b>End Semester Examination</b>	<b>50</b>	The nature of the end semester examination shall be informed to the students at the commencement of the course. The end semester examination will be conducted only after the last working day of the semester. The student has to appear for the end semester examination and "Ab" grade will be awarded for non-appearance.
<b>Total</b>	<b>100</b>	

**R.9.5 FINAL PROJECT EVALUATION**

**R 9.5.1** MBA (Banking and Financial Services) final Projects should be socially relevant and industry focused. Students are expected to incorporate compliance regarding insurance, legal and other statutory issues pertaining to the particular industry and or organization. Project has to be done by every individual student in the final semester. On completion of the Project work the student will submit a project report which will be evaluated by duly appointed internal examiner and external examiner.

**R 9.5.2** The evaluation of the Project is done over two phases aggregating to marks 100 on the basis of criteria stipulated by the School of Management.

In Phase I, 50 marks will be awarded by internal faculty member (s).

In Phase II, the balance 50 marks will be awarded by way of Project Viva, evaluated by external expert (s) along with an internal faculty member.

**Table 9.5.1**

<b>Phase 1: Review of Report</b>		<b>Phase 2: Dissertation &amp; Viva voce</b>	
<b>Component</b>	<b>Marks</b>	<b>Component</b>	<b>Marks</b>
First Review	25	Presentation	10
Second Review	25	Analysis	10
		Finding and Conclusion	10

		Viva voce	20
<b>Total</b>	<b>50</b>		<b>50</b>

### **R.9.6.0 END SEMESTER EXAMINATION**

**9.6.1** Registration for University Examinations is mandatory for all courses including arrear papers.

**9.6.2** The end semester examinations will ordinarily be conducted for academic year students during October to December in the odd semester and even semester for calendar year students whereas during March to June in the even semester for the academic year students and odd semester for calendar year students.

**9.6.3** A student should have appeared for the end-semester examination of the prescribed course of study to become eligible for the award of the grade in that course.

### **R.9.7.0 EVALUATION**

**9.7.1** The evaluation process has been developed based on objective and scientific guidelines with due importance to continuous internal assessments and end semester examinations. This is to ensure that the students get a fair chance of proving their mettle in different platforms of evaluation.

**9.7.2** The complete academic performance of a student is evaluated by internal and external examinations. The student performance in each course, in general, is evaluated based on in-semester assessment and end semester examination

**9.7.3** The maximum marks for any course will be 100 comprising of 50 marks for Internal Assessment and 50 marks for the end semester examinations.

## EVALUATION RATIO 1

Courses	Internal Assessment	End Semester Examination	
		Theory	Practical
Theory without Practical	50 Marks	50 Marks	--
Theory cum Practical	50 Marks	30 Marks	20 Marks
Only Practical	50 Marks		50 Marks

The internal assessment is based on submission of assignments, case studies, quiz, multiple choice questions, problem based solutions, practical exercises wherever applicable.

The in-semester assessment method is further detailed below

Course Details	Assessment Tools	Marks
Theory without Practical	Assignments, Case studies, Quiz & MCQs	25 Marks
	Assignments, Case studies, Quiz & MCQs	25 Marks
Theory cum Practical	Theory with Practical Lab – 1 (Theory – 15 Marks & Practical 10 Marks)	25 Marks
	Theory with Practical Lab – 2 (Theory – 15 Marks & Practical 10 Marks)	25 Marks
Only Practical	Practical Lab -1	20 Marks
	Practical Lab -2	20 Marks
	Practical Lab -3	10 Marks

Evaluation of the Project work is based on the Project Review Report submission (50 Marks) and Viva-Voce Examination (50 Marks) conducted by the University.

## EVALUATION REPORT 2

Review of Report		Dissertation and viva voce	
Component	Marks	Component	Marks
Review 1	25	Presentation	10
Review 2	25	Analysis	10
		Finding & Conclusion	10
		Viva Voce	20
<b>Total</b>	<b>50</b>	<b>Total</b>	<b>50</b>

#### **R.9.8.0 PASSING REQUIREMENTS**

**R.9.8.1** A student who secures not less than 50 % of total marks prescribed for any course with a minimum of 50 % marks prescribed for the end semester examination shall be declared to have passed in the examination for that course.

#### **R.9.9.0 COURSE WISE GRADING OF STUDENTS**

**R.9.9.1** Letter Grades and Grade Points (GP) based on the aggregate of marks obtained through internal assessment and external assessment, each student is awarded a final letter grade at the end of the semester, in each Course. The letter grades and the corresponding grade points, as recommended by UGC, are as follows

**R.9.9.2** A student is considered to have successfully completed a course and earned the credits if he / she secured a letter grade other than “**F**” or “**Ab**” in that course. A letter grade F or Ab in any course implies a failure in that course.

**R.9.9.3** A course successfully completed cannot be repeated.

#### **R.9.10.0 PROCEDURE IN THE EVENT OF FAILURE / ABSENT**

**R.9.10.1** For the university examination in that course in subsequent appearances, a student may appear and obtain pass marks. However, the Internal Assessment fail/absent marks obtained by the students in the first attempt shall be retained and valid for all subsequent course, he/she attempts

**R.9.10.2** If a course has theory and practical components combined then the student shall appear in the end semester examination for both theory and practical components

**R.9.10.3** If a student registered or fails to register for any end semester examinations he/she will be permitted to register and appear for the same in the subsequent end semester with prescribed fees

#### **R.9.11.0 REVIEW OF ANSWER SCRIPTS / SINGLE VALUATION**

**R.9.11.1** In case any student feels aggrieved on the final outcome of the assessment in any course, the student shall apply to the Controller of Examinations, along with the prescribed fee, for the review of end semester examination answer script, within the stipulated time after the announcement of the results of the examinations.

**R.9.11.2** The Controller of Examinations shall facilitate the review of the answer script jointly to be carried out by the student and the faculty detailed for this purpose. If any discrepancy is noticed during review the same shall be rectified and the originally awarded grade accordingly amended.

### **R.9.12.0 RE APPEARING FOR EXAMINATION**

**R.9.12.1** Students who have secured 'F'(Fail) / 'Ab' (Absent) grade in a particular course can reappear when the end semester examination for that course is again conducted provided they satisfy eligibility conditions on or before the maximum duration of the course.

**R.9.12.2** If a student obtains "F" grade or "Ab" grade in a course for which only internal assessment is applicable as per the regulations at the time of admission of the student.

**R.9.12.3** If a course has both theory and practical component, then the student shall appear in the end semester examinations for both theory and practical components.

**R.9.12.4** For project work, if a student gets a 'F' or 'Ab' grade he/she should register again for course, earn marks for reviews and project report as applicable and then appear for the final viva. Under this circumstances the student shall choose a new project topic (other than the one he/she had been associated with earlier) under the guidance of the allotted faculty member. Internal assessment is applicable as per rule. All applicable fees charged for the purpose of examination will apply for re-appearance courses as well.

### **R.9.13.0 AWARD OF LETTER GRADE**

**R.9.13.0 1** All assessment of the course will be done on absolute marks basis. However, for the purpose of the reporting the performance of a student, letter grades, each carrying certain points, will be awarded as per the range of total marks (out of 100) obtained by the student.

### **R.9.14.0 GRADE SHEET**

The Grade card / sheet issued by the Controller of Examinations to each student, after the announcement of the results will contain the following

Credit for each course

Letter grade obtained in each course

Total number of credits earned by the student upto end of that semester in each of the course categories

The CGPA of all the courses taken from the First semester onwards

### **R.9.15.0 COMPUTATION OF SEMESTER GRADE POINT AVERAGE (SGPA) AND CUMULATIVE GRADE POINT AVERAGE (CGPA)**

**R.9.15.1** The SGPA will be calculated according to the formula-Where  $C_i$ =credit for the  $i$ th course,  $(GP)_i$  =the total number of courses and the sum is over grade point obtained for the  $i$ th course,  $n$  = all the courses take in that semester, including those in which the student has secured and Ab grades

**R.9.15.2** For the cumulative grade point average (CGPA) following formula is used- Where  $S_i$  = Sum o credits in  $i$ th semester,  $(SGPA)$  = Semester Grade Point Average earned in  $i$ th semester and  $r$  = number of semesters and the sum is over all the semesters under consideration.

**R.9.15.3** The SGPA and CGPA shall be rounded off to 2 decimal points and reported in the transcripts

#### **R.9.16.0 ACADEMIC DISHONESTY**

**R.9.16.1** When a student is found responsible for violation of the university code of conduct pertaining to academic dishonesty and malpractice in examinations, the Office of Controller of Examinations will initiate action based on the pre-approved procedures. Appropriate penalty or punishment will be awarded to the student and communication sent to the Director.

#### **R.9.17.0 ELIGIBILITY FOR THE AWARD OF THE DEGREE**

**R.9.17.1** Student shall be declared to be eligible for the award of the Degree provided, the student has successfully completed the course requirements and has passed all the prescribed examinations in all Four semesters within the maximum duration and no disciplinary action is pending against him/her.

## R.9.18.0 CLASSIFICATION OF THE DEGREE AWARD

**R.9.18.1** Class / Distinction will be awarded to the students after they successfully complete the Programme as per the norms stipulated in the following table-

Students who complete the Post Graduate Programme in 4 Semesters	$\geq 6.0 \& < 8.0$	First Class
	$\geq 5.5 \& < 6.0$	Second Class
	$\geq 5.0 \& < 5.5$	Pass
Students who cannot complete the Post Graduate Programme in 4 Semesters but complete it successfully within the time duration of 5 Semesters	$\geq 6.0$	First Class
	$\geq 5.5 \& < 6.0$	Second Class
	$\geq 5.0 \& < 5.5$	Pass
Students who cannot complete the Post Graduate Programme in 5 Semesters but complete it successfully within the time duration of 8 Semesters	$\geq 5.5$	Second Class
	$\geq 5.0 \& < 5.5$	Pass



### **R.9.19.0 REVALUATION**

There is no revaluation for MBA Banking and Financial Services programme.

### **R.9.20.0 REVISION OF REGULATION AND CURRICULUM**

The University may from time to time revise, amend or change the regulations, scheme of examinations and syllabi as found necessary.

#### **R.9.20.1 PATTERN OF QUESTION PAPER**

##### **Pattern of Question Paper (Theory)**

The question paper for all theory courses consists of three parts namely

##### **Part A**

- ✓ Comprises of 10 questions
- ✓ All questions to be answered
- ✓ Each question carries 2 marks
- ✓ Answer should not exceed 30 words

##### **Part B**

- ✓ Comprises of 5 questions
- ✓ All questions to be answered
- ✓ Each question carries 10 marks
- ✓ Answer should not exceed 150 words

##### **Part C**

- ✓ Comprises of 2 case studies
- ✓ All questions to be answered
- ✓ Each case study carries 15 marks
- ✓ Structure of case study questions given below-
  - **Q a:** Answer should not exceed 150 words (10 Marks)
  - **Q b:** Answer should not exceed 75 words (5 Marks)

### **R.9.21.0 ACTIVITIES**

**R.9.21.1** Both theoretical and practical aspects of businesses are covered in order to provide conceptual knowledge, logical reasoning ability and analytical skills. In addition, students are provided with opportunity to put to application, concepts taught during the course to develop in them managerial and entrepreneurial skills necessary to succeed in the corporate world. Further, it facilitates an all-round development of the student by sensitizing students towards ethical and social needs of society. In order to further improve their analytical skills, students are encouraged to attend regular sessions on numerical analysis, case study analysis, analysis of current business and economics, managerial communication etc as part of the curriculum.

## **R.10.0 MINIMUM PASSING CRITERIA**

**R.10.1** To pass in any course it is mandatory that a student should get 50 % marks in the end semester examination and also 50% marks, overall, in the internal assessment and end semester marks put together

## **R.11.0 INSTITUTIONAL TRAINING AND PROJECT WORK INTERNSHIP/ ON JOB TRAINING (OJT)**

**R.11.1** The candidate has to undergo Institutional Training in an institution (Public sector or Private sector) for a period of not less than 8 weeks immediately after the completion of 1st Year Semester and delivery of third semester.

**R.11.2** The candidate should submit periodical reports of the project to the supervisor in the training institution.

**R.11.3** The candidate should also submit the final reports as will be prescribed by the Dean/Director (School of Management) from time to time.

**R.11.4** The project work should be neatly presented in not less than 60 pages and not more than 100 pages

**R.11.5** Each candidate should submit hard copy (2 copies) and soft copy in CD to the department. After evaluation of the project report, one copy will be returned to the candidate after the evaluation.

**R.11.6** Candidates will attend the proctored end semester exam of Semester 3 and Semester 4 as per R.9.6.2, in case of continued OJT during the 2nd Year.

## **R.12.0 LATERAL ENTRY**

**R.12.1** Dean/Director (School of Management) can decide at its discretion to allow students who have completed specific Post Graduate programs relevant to Banking and Financial Services domain to laterally enter into Second year of MBA (Banking and Financial Services) programme, provided they qualify and have completed the credit requirements and assessment criteria of MBA (Banking and Financial Services) programme.

**R.12.2** The quantity and form of credit transfer from other Post Graduate programs relevant to Banking and Financial Services domain to MBA (Banking and Financial Services) will be evaluated and prescribed on a case to case basis by the Dean/Director (School of Management).

**R.12.1** Class / Distinction is same as applicable to regular students

## **R.13.0 CHANGE OF REGULATIONS**

**R.13.1** All above regulations mentioned can be modified by the Academic Council of SRM Institute of Science & Technology at its discretion.