Shirish Chindhade and Anjali Patwardhan Kulkarni

Operating Higher Education Institutions During COVID-19: The Road Ahead

Haren B Gosai, Nisheeth C Desai and Bharti P Dave

Digital Tools to Combat COVID-19 Pandemic

Brijmohan Dayma and M Shrikant Pandya

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Alternative Models of Curriculum for Increasing Employability and Entrepreneurship of B.Com Graduates

Brijmohan Dayma* and M Shrikant Pandya**

National Association of Software and Service Companies (NASSCOM) Report on Education and Employability highlighted low employability of existing talent, with only 10-15 per cent employable graduates in business services and 26 per cent employable engineers in technology services. To bridge these skill gaps and also promote entrepreneurship, academia-industry tie ups need to be strengthened, along with policy reforms to improve faculty training, encourage research and integrate changing global perspectives into academic courses. The academia also needs to transform from pure learning institutions to centers of growth through partnerships with community, industry and economy (Public & Social Policies Management Group (PSPM), 2014).

There is a need of strategic and institutional planning for bridging the gap between education and employability through skill development needs. This research project, presented by the second Author has secured the second rank at 14th Maharashtra State Inter-University Research Convention, Avishkar: 2019-20 organised by University of Mumbai on 28-31st January 2020.

Curriculum Design and Development

As per the Cambridge dictionary, 'Curriculum' means the subjects studied in a school, college, etc. and what each subject includes. In Latin the term 'curriculum' means a race course used by chariots. Thus, it implies any path or course of study to be undertaken by an educational institution, to be covered in a specified timeframe. The course of events can take place inside the school/college and also outside it. A curriculum consists of several components/events like plan for learning, study periods, sports activities, cultural events, etc. Hence, defining Curriculum as 'course of events' would be a very simplistic understanding of the term. According to Stotsky (2012), Curriculum is a plan of action that is aimed at achieving desired goals and objectives. It is a set of learning activities meant to make the learner attain goals as prescribed by the educational system. Generally, it includes the subjects and activities that a given school system is responsible for. Moreover, it defines the environment where certain learning activities take place.

As per NAAC manual, academic flexibility refers to the choice offered to the students in the curriculum offering and the curriculum transactions. Curriculum Design and Development refers to the process of defining the contents of units of study usually obtained through needs assessment, feedback from stakeholders and expert groups. Curriculum design and curriculum development are procedures which are closely linked to the description of learning outcomes (NAAC Institutional Accreditation Mannual for SSR, 2020). There are seven criteria, which curriculum designers must consider --Relevance, Geographical Location, Developmental Stages of the Learners, Coherence, Connectivity, Equity and Excellence (Meaning and Concept of Curriculum).

Experts have opined various reasons attributing to poor employability ranging from K12 education, selection procedure in our graduate colleges, curriculum and quality of teaching, student interest and lack of corporate involvement. Unfortunately, most of these reasons have some part to play in this huge challenge. As per the estimates of various research firms, almost 40 to 50 per cent of existing jobs which are transaction heavy would get automated. The key sectors which would see this change are IT, financial services, manufacturing, transportation, packaging and shipping etc. Roles of a data-entry clerk, cashier, financial analyst, telemarketer, customer service executive, factory worker, computer support specialist, retail salesperson and advertising salesperson are constantly getting disrupted.

The Government of India, various state governments and the private sector has taken a number of initiatives to skill India. There is a growing demand from skilling to re-skilling with the changing

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Miss. K.S. Biyani

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times. The employability of B.Com. graduates is between 20 per cent to 38 per cent as per the India Skills Report 2019. For increasing the employability of B.Com graduates, there is need to update the curriculum. Keeping this in view, an attempt has been made to draft a model curriculum for B.Com. First objective of this attempt is to increase the scope of employability of B.Com graduates. Models 1 and 2 have been devised for this purpose. Second objective is to develop entrepreneurial skills among B.Com graduates. Model 3 has been devised for this.

Policy framing as well as action oriented research methodology has been followed for this purpose. Primary sources like participant observation, personal interviews, telephonic interview, collaborative events with industries and various secondary sources were explored for the purpose. The scope of the study is related with the existing curriculum of B.Com programme in universities. It is limited to drafting 3 models of B.Com curriculum, 2 for increasing the employability and 1 for developing the entrepreneurial skills among B.Com graduates. The models can be operational within the existing UGC guidelines for developing the curriculum under the CBCS.

Choice Based Credit System

Choice Based Credit System (CBCS) refers to a mode of learning in higher education which facilitates a student to have some freedom in selecting his/her own choices, across various disciplines for completing a UG / PG program. All UG and PG programs, as per UGC, have to implement CBCS. 'Learning Outcomes' refer to specific intentions of a programme or module, written in clear terms. They describe what a student should know, understand, or be able to do at the end of that programme or module. The CBCS provides an opportunity for the students to choose courses from the prescribed courses comprising core, elective/minor or skill based courses. The courses can be evaluated following the grading system, which is considered to be better than the conventional marks system.

The main feature of the CBCS is to make undergraduate education student centric rather than system centric or teacher centric. For achieving these objectives, the CBCS strives to create a holistic syllabus. Thus in addition to dedicated focus on a discipline through core papers whether in an honors curriculum or a regular curriculum, elective papers have been added which will give students the freedom to choose the allied/applied/broad areas of their discipline and also the areas of other disciplines of their interest. Further in keeping with the vision of the Government, special emphasis has been given to ability enhancement and skill development of students through elective courses under these domains which every student is required to study (Instructional Template for Facilitating Implementation, 2015).

As per the UGC guidelines for UG programmes under CBCS, B. Com. is a three-year (6-Semester) CBCS Programme with 128 total credit hours and

Table 1: Employability Across Domains

WHICH DOMAINS HAVE MORE EMPLOYABLE TALENT?

SKILLS	2014	2015	2016	2017	2018	2019
B.E/B.Tech	51.74%	54.00%	52.58%	50.69%	51.52%	57.09%
MBA	41.02%	43.99%	44.56%	42.28%	39.4%	36.44%
B.Arts	19.10%	29.82%	27.11%	35.66%	37.39%	29.3%
B.Com	26.99%	26.45%	20.58%	37.98%	33.93%	30.06%
B.Sc	41.66%	38.41%	35.24%	31.76%	33.62%	47.37%
MCA	43.62%	45.00%	39.81%	31.36%	43.85%	43.19%
ITI	46.92%	44.00%	40.90%	42.22%	29.46%	NA
Polytechnic	11.53%	10.14%	15.89%	25.77%	32.67%	18.05%
B.Pharma	54.65%	56.00%	40.62%	42.30%	47.78%	36.29%

Source: (Wheebox, 2019)

RESUME

Name	:-	KAVITA SATYNARAYAN BIYANI
Date of Birth	:-	15th March, 1981
Address	:-	Biyani Niwas, Mondha, Parli Vaijnath - 431520, Dist.Beed

Education :-

	Year	University	Class
S.S.C.	March-96	Dr.B.A..M.U.	Ist
H.S.C.	March-98	Dr.B.A..M.U.	Ist
B.Com.	March-01	Dr.B.A..M.U.	Ist
D.T.L.	May-02	Dr.B.A..M.U.	Ist
M.Com	April-04	Dr.B.A..M.U.	Ist

Experience :- One year in Mahila Mahavidyalaya, Parli Vaijnath.

Extra Activities :-
1] Typing- 50 W.P.M.
2] Computer-MSCIT, TALLY, FOXPRO
3] Saral Hindi Exam
4] Saral Sanskrit Exam
5] Sports - Running, Relay, Kabbaddi
6] Social Work - Participation in Geeta Pariwar

Achivement :-
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2] In B.Com & M.Com, came first in Ambajogai

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Sign.

B.Com. (Honours) have 144 credit hours. The ideal lecture class size is 40 to 50 students. The ideal tutorial group size is 10-12 students and the ideal laboratory practical batch size 15-20 students. In reality, the actual lecture class size varies from 100 to 144 students. The actual laboratory practical batch size almost doubles the norms.

CBCS Outlines

Core Course

The papers under this category are going to be taught uniformly across all universities with 30 per cent deviation proposed in the draft. The purpose of fixing core papers is to ensure that all the institutions follow a minimum common curriculum so that each institution/university adheres to common minimum standard. Also the course designed for papers under this category aim to cover the basics that a student is expected to imbibe in that particular discipline. A course, which should compulsorily be studied by a candidate as a core requirement is termed as a Core Course.

Elective Course

Generally a course which can be chosen from a pool of courses and which may be very specific or specialized or advanced or supportive to the discipline/subject of study or which provides an extended scope or which enables an exposure to some other discipline/subject/domain or nurtures the candidate's proficiency/skill is called an Elective Course.

Discipline Specific Elective (DSE) Course

Elective courses offered under the main discipline/subject of study is referred to as Discipline Specific Elective. Each University has complete freedom to suggest their own papers under this category based on their expertise, specialization, requirements, scope and need. The university/institute may also offer discipline related elective courses of interdisciplinary nature.

Dissertation/Project

It is an elective course designed to acquire special/advanced knowledge, such as supplement study/support study to a project work. A candidate studying such a course on his own with an advisory support by a teacher/faculty member is called dissertation/project.

Generic Elective (GE) Course

An elective course chosen from an unrelated discipline/subject, with an intention to seek exposure beyond discipline/s of choice is called a Generic Elective. The purpose of this category of papers is to offer the students the option to explore disciplines of interest beyond the choices they make in Core and Discipline Specific Elective papers. Each University has complete freedom to suggest their own papers under this category based on their expertise, specialization, requirements, scope and need.

P.S.: A core course offered in a discipline/subject may be treated as an elective by other discipline/subject and vice versa and such electives may also be referred to as Generic Elective.

Ability Enhancement Courses (AEC)

The Ability Enhancement (AE) Courses may be of two kinds: Ability Enhancement Compulsory Courses (AECC) and Skill Enhancement Courses (SEC). 'AECC' courses are the courses based upon the content that leads to knowledge enhancement; These are mandatory for all disciplines.

Ability Enhancement Compulsory Courses (AECC)

Environmental Science, English Communication/Hindi Communication/MIL Communication.

Skill Enhancement Courses (SEC)

These courses may be chosen from a pool of courses designed to provide value-based and/or skill-based knowledge and should contain both theory and lab/hands-on/training/field work. The main purpose of these courses is to provide students life-skills in hands-on mode so as to increase their employability. Each University has complete freedom to suggest their own papers under this category based on their expertise, specialization, requirements, scope and need.

Practical/Tutorials

Each university has the freedom to add/subtract/edit practical from the list depending on their faculty and infrastructure available. Addition will however be of similar nature. (Instructional Template for Facilitating Implementation, 2015)

Process of Implementation

The researcher suggests the 3 models, Model 1-B.Com.(General), Model 2-B.Com.(Honors) and Model 3-B.Com.(Entrepreneurship). The models are to be operational within the existing UGC guidelines for developing the curriculum under the CBCS. Process of implementation involves following steps:

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Aptitude Test

An Aptitude Test may be conducted at B.Com entry level to judge IQ, EQ and SQ of students. Depending upon the results, personal career counseling sessions may be organised for them as a result of which they can make an informed choice out of the given programmes/ courses.

Mentor System

As per the NAAC guidelines, apt ratio of students to mentor for academic and other related issues is important. There is need of counseling to students individually or collectively for academic, career, personal and financial decision-making. Mentor-Mentee System (General guidance) with a mentor-mentee ratio of 10 to 50 mentees is desirable.

Internship / Project Supervisor

Internship is a designated activity that carries some credits involving more than 25 days of working in an organization under the guidance of an identified mentor. Usually 5 to 10 project of students (Special or Particular guidance) may be assigned to a mentor.

CBCS Credit Transfer Committee at University Level

The University need to constitute a CBCS Credit transfer committee at university level to formulate the credit transfer policy. The scope, process, methodology, anticipatory measures should be decided by the committee. Its recommendations will be applicable across all disciplines in the university system.

Internship is an opportunity for both employer and candidate to assess each other before getting into an actual employer-employee agreement. Being an employer, corporate have an opportunity to test skills, train the intern and assess before making him/her a full time employment offer. On the other hand, candidates also have an opportunity to get sense of corporate environment, wok culture, assessment of skills and gaps without worrying about the full time employment. This is a win-win situation for both the parties, but here the road block is number of internship seekers are high and opportunities are handful. This could be one of the reasons of lower employability at graduate and post graduate level. Hence, in the suggested model of B.Com 1 and 2, a choice of internship is provided for minimum 12 credits and maximum 24 credits. In the Model-3, Entrepreneurship Awareness Programme (Level-1),

Entrepreneurship Development Programme (Level-2) and Entrepreneurship Technical Training (Level-3) of ESDP / EDII / DIC are included.

There is a need to set up career counseling centres in colleges. Due to NAAC requirements many colleges have set up these centres, however, sufficient funding and human resources are not provided by the college administration. A lot of students are unable to take benefit of it.

Suggestions and Recommendations

Weightage of Marks

Models 1 and 2 (Table---1 &2)

(a) Industry- Academic networking: 60 per cent core subjects

(b) *Summer and winter internship*: 03 Months: Max 20 per cent Weightage

(c) Enrollment in SWAYAM courses: Max 20 per cent elective subjects

(d) Collaborative (Team) projects among the students: 05 per cent Weightage in core subjects

Model 3 (Table-3)

(a) Industry- Academic networking: 60 per cent core subjects

(b) *Entrepreneurship Development Programmes*: 03 Months: Max 20 per cent Weightage

(c) Enrollment in SWAYAM courses: Max 20 per cent elective subjects

(d) Collaborative (Team) projects among the students: 05 per cent Weightage in core subjects

Process of Implementation

As described above, it covers Aptitude Test at B.Com. Entry level, Mentor-mentee system, Project supervisor system, CBCS Credit transfer committee at university level etc.

Multiple Teaching Methods

Lecture method is still the predominant method used in colleges and universities. It can be supported with Massive Open Online Courses (MOOCs), Blended Learning, Case Study, Collaborative Learning, etc.

New Assessment Methods

In addition to the traditional modes of assessments related with the continuous internal

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Sr. No.	Course type	UGC CBCS - B.Com. (General)		UGC CBCS - B.Com. (Hons)		Suggested Model 1-B.Com. (General)			Suggested Model 2-B.Com.(Hons)		
		Course Papers	Credits	Course Papers	Cr.	Course Papers	Suggested Courses	Cr.	Course Papers	Suggested Courses	Cr.
1	Ability-Enhancement Compulsory Course (AECC)	2 Papers of 2 Credit Hrs. each (Total Credit Hrs. 2X2)	4	2 Papers of 2 Credit Hrs. each (Total Credit Hrs. 2X2)	4	2 Papers of 2 Credit Hrs. each (Total Credit Hrs. 2X2)		4	2 Papers of 2 Credit Hrs. each (Total Credit Hrs. 2X2)		4
2	Skill-Enhancement Elective Course (SEC)	4 Papers of 4 Credit Hrs. each (Total Credit Hrs. 4X4)	16	2 Papers of 4 Credit Hrs. each (Total Credit Hrs. 2X4)	8	**4 Papers of 4 Credit Hrs. each (Total Credit Hrs. 4X4) #SEC1**	**1) Traditional group OR 2) NISM Certifications OR 3) NSDC SSC QPs OR 4) Any 4 Course Combinations from above**	16	**2 Papers of 4 Credit Hrs. each (Total Credit Hrs. 2X4) #SEC2**	**1) Traditional group OR 2) NISM Certifications OR 3) NSDC SSC Courses**	8
3	Core Course	12 Papers of 6 Credit Hrs. each (Total Credit Hrs. 12X6)	72	14 Papers of 6 Credit Hrs. each (Total Credit Hrs. 14X6)	84	12 Papers of 6 Credit Hrs. each (Total Credit Hrs. 12X6)	Including Collaborative Projects	72	14 Papers of 6 Credit Hrs. each (Total Credit Hrs. 14X6)	Including Collaborative Projects	84
4	Discipline Specific Elective (DSE)	4 Papers of 6 Credit Hrs. each (Total Credit Hrs. 4X6)	24	4 Papers of 6 Credit Hrs. each (Total Credit Hrs. 4X6)	24	4 Papers of 6 Credit Hrs. each (Total Credit Hrs. 4X6)	**1) Traditional group OR 2) SWAYAM DS courses**	24	**4 Papers of 6 Credit Hrs. each (Total Credit Hrs. 3X6) #DSE2**	**1) Traditional group OR 2) SWAYAM DS courses**	24
5	Generic Elective (GE)	2 Papers of 6 Credit Hrs. each (Total Credit Hrs. 2X6)	12	4 Papers of 6 Credit Hrs. each (Total Credit Hrs. 4X6)	24	**2 Papers of 6 Credit Hrs. each (Total Credit Hrs. 2X6) #GE1**	**1) Traditional group OR 2) Internship OR 3) YCB courses OR 4) NSDC SSC Courses**	12	**4 Papers of 6 Credit Hrs. each (Total Credit Hrs. 4X6) #GE2**	**1) Traditional group OR 2) Internship OR 3) YCB courses OR 4) NSDC SSC Courses**	24
			128		144			128			144

NISM Certification Courses are being developed by NISM as mandated under SEBI Regulation, 2007. One course will be of 4 credits.
NSDC Board has approved 38 Sector Skill Councils. Eg. BFSI SSC has 13 QPs. There are over 600 Corporate Representatives in Governing Councils of these SSCs.
SWAYAM is a programme initiated by GOI with 9 NCs.
Yoga Certification Board, established by Ministry of AYUSH, GOI, is the only Board set up by any Government for certification in Yoga.
For internships 30 hours=1 credit eg. If an intern works daily 6 hours x 5 days=1 credit
Entrepreneurship Skill Development Programme (ESDP) by Ministry of MSME, GOI
District Industries Centre (DIC) by Directorate of Industries, GOM
Entrepreneurship Development institute of India (EDII), Gujarat by IDBI Bank, ICICI Bank, SBI, IFCI etc

Suggested Model 3-B.Com.(Entrepreneurship)

Course Papers	Suggested Courses	Credits
2 Papers of 2 Credit Hrs. each (Total Credit Hrs. 2X2)		4
3 Papers of 4 Credit Hrs. each (Total Credit Hrs. 3X4) #SEC1	**1) Traditional group OR 2) NISM Certifications OR 3) NSDC SSC QPs OR 4) Any 4 Course Combinations from above**	16

1 Papers of 4 Credit Hrs. each (Total Credit Hrs. 1X4) #SEC1	**Entrepreneurship Awareness Programme (Level-1) of ESDP / EDII / DIC**	
12 Papers of 6 Credit Hrs. each (Total Credit Hrs. 12X6)	Including Collaborative Projects	72
3 Papers of 6 Credit Hrs. each (Total Credit Hrs. 3X6)	**1) Traditional group OR 2) SWAYAM DS courses**	24
1 Papers of 6 Credit Hrs. each (Total Credit Hrs. 1X6)	**Entrepreneurship Development Programme (Level-2) of ESDP / EDII / DIC**	
2 Papers of 6 Credit Hrs. each (Total Credit Hrs. 2X6) #GE1	**Entrepreneurship Technical Training (Level-3) of ESDP / EDII / DIC**	12
		128

Suggested Optional Courses as per the Model 3 B.Com. (Entrepreneurship)

Courses / Papers	Levels	Institutes and their Programmes	Equivalent Credits
1 Papers of 4 Credit Hrs. each (Total Credit Hrs. 1X4) #SEC1	Entrepreneurship Awareness Programme **(Level-1)** of ESDP / EDII / DIC	Entrepreneurship Skill Development Programme (ESDP) by Ministry of MSME, GOI - Entrepreneurship Awareness Programme (Level- 1), Sponsorship and Stipend	4
		District Industries Centre (DIC) by Directorate of Industries, GOM - Entrepreneurship Introductory Programme (Level- 1), Sponsorship and Stipend	4
		Entrepreneurship Development institute of India (EDII), Gujarat by IDBI Bank, ICICI Bank, SBI, IFCI etc. - Entrepreneurship Awareness Camps (Level- 1)	4
1 Papers of 6 Credit Hrs. each (Total Credit Hrs. 1X6)	Entrepreneurship Development Programme **(Level-2)** of ESDP / EDII / DIC	Entrepreneurship Skill Development Programme (ESDP) by Ministry of MSME, GOI - Entrepreneurship Skill Development Programme (Level- 2), Sponsorship and Stipend	6
		District Industries Centre (DIC) by Directorate of Industries, GOM - Entrepreneurship Development Training Programme (Level-2) in collaboration with MCED, MITCON and other Approved NGOs, Sponsorship and Stipend	6
		Entrepreneurship Development institute of India (EDII), Gujarat by IDBI Bank, ICICI Bank, SBI, IFCI etc. - National Summer Camps for Youths (Level-2)	6
2 Papers of 6 Credit Hrs. each (Total Credit Hrs. 2X6) #GE1	Entrepreneurship Technical Training **(Level-3)** of ESDP / EDII / DIC	Entrepreneurship Skill Development Programme (ESDP) by Ministry of MSME, GOI - Entrepreneurship Management Development Programmes (Level- 3), Sponsorship and Stipend	12
		District Industries Centre (DIC) by Directorate of Industries, GOM - Entrepreneurship Technical Training Programme (Level-3) in collaboration with MCED, MITCON and other Approved NGOs, Sponsorship and Stipend	12
		Entrepreneurship Development institute of India (EDII), Gujarat by IDBI Bank, ICICI Bank, SBI, IFCI etc. - Specially Designed Skill Development Programmes (Level-3)	12

evaluations and end semester evaluations, new assessment methods may be used such as Open Book Examinations, On Demand Examinations, Crossword, Case Study, Library Exercise, Field Work etc.

Choice of Internship or EDP in Last Semester

Depending upon the aptitude and willingness of the student, a student may be given the choice to go for internship in selected enterprises or he can choose entrepreneurship related 3 levels of training programmes.

Perspective Planning

Vision Documents or Perspective Plan be developed at college, university, state and national level. Perspective plan is a blue print regarding the objectives and targets of long term growth of an institution. As per the NAAC Manual, the activities should be successfully implemented based on the strategic plan. The strategic plan and deployment documents should be available on the college/university website. In fact, very few institutions have complied with this.

Conclusion

There is a need to revisit the curriculum time to time. Organisations across sectors have dropped their fresher hiring numbers. One of the key reasons as per them is the kind of investment that is needed to make the newly recruited personnels job ready. While large enterprises have the resources to invest in fresh appointees, same is not possible for startups, small and medium enterprises. Steps are needed to first revalidate the curriculum for it to meet the industry demands and then work with companies to put them into use.

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