



HSNC BOARD

**SMT. CHANDIBAI HIMATHMAL MANSUKHANI COLLEGE (AUTONOMOUS)**  
**AFFILIATED TO UNIVERSITY OF MUMBAI**

C.H.M College, P.B No 17, Opp Railway Station, Smt Chandibai Himathmal Mansukhani Road, Ulhasnagar-421003 Dist. Thane, MAHARASHTRA

Bachelor of Commerce (Banking and Insurance)/SY/Semester 3/2025 - 2026/ATKT (Mar - 2026)

NEP FH26 SYBBI SEM 3 ATKT MARCH 26 (2025 - 2026)

Maximum Marks : [In:20 / TH:30]

Minimum Marks : [In:8 / TH:12]

| Student Name                  | MAJ Financial Decision Making |          | MAJ Direct taxation |          | MINOR Basics of service sector |          | OE Psychology of Motivation and Leadership |          | VSC Laws governing Banking and Insurance |          | AEC HIN      |          | CC        |           | FP        |           |
|-------------------------------|-------------------------------|----------|---------------------|----------|--------------------------------|----------|--|----------|--|----------|--------------|----------|-----------|-----------|-----------|-----------|
|                               | Mks                           | Grd      | Mks                 | Grd      | Mks                            | Grd      | Mks  | Grd      | Mks                                      | Grd      | Mks          | Grd      | Mks       | Grd       | Mks       | Grd       |
| GANGWANI NIKHIL MAHESH BHARTI | In 26                         | B+       | 27                  | B+       | 23                             | B        | 10   | C        | 16                                       | A+       | 10           | C        | 13        | B+        | 19        | O         |
|                               | TH 28                         | D        | 24                  | D        | 34                             | B        | 12   | D        | 12                                       | D        | 19           | B+       | 17        | B         | 24        | A+        |
| Exam                          | <b>Total 54</b>               | <b>C</b> | <b>51</b>           | <b>C</b> | <b>57</b>                      | <b>B</b> | <b>22</b>                                  | <b>D</b> | <b>28</b>                                | <b>B</b> | <b>29</b>    | <b>B</b> | <b>30</b> | <b>B+</b> | <b>43</b> | <b>A+</b> |
| Division: Roll No: 14         | [C * G = 4 * 5 = 20           |          | - 4 * 5 = 20        |          | - 4 * 6 = 24                   |          | - 2 * 4 = 8                                |          | - 2 * 6 = 12                             |          | - 2 * 6 = 12 |          | - 7 = -   |           | - 9 = -   |           |
|                               | CG]                           |          |                     |          |                                |          |  |          |  |          | = 12         |          | 14        |           | 18        |           |

|   |   |                   |                                    |                   |                  |                              |                           |
|---|---|-------------------|------------------------------------|-------------------|------------------|------------------------------|---------------------------|
| Seat No: NEP-FH26-SYBBI-3-1<br>PRN NO : | <b>Result:-</b>   | <b>Credit: 22</b> | <b>CG: 128</b>                     | <b>GPA = 5.82</b> | <b>Grade = B</b> | <b>Total Obt. Marks: 314</b> | <b>Status: SUCCESSFUL</b> |
|   | Semester 1 : CRE = 22 GPA = 6.91 ; Semester 2 : CRE = 14 GPA = NA ; Semester 3 : CRE = 18 GPA = NA ; Obtain Marks/Total Marks = 324/550 |                   |                                    |                   |                  |                              |                           |
|   | Obtain Marks/Total Marks = 292/550  |                   | Obtain Marks/Total Marks = 286/550 |                   |                  |                              |                           |

| Student Name              | MAJ Financial Decision Making |          | MAJ Direct taxation |          | MINOR Basics of service sector |           | OE Psychology of Motivation and Leadership |          | VSC Laws governing Banking and Insurance |          | AEC HIN     |          | CC        |          | FP        |           |
|---------------------------|-------------------------------|----------|---------------------|----------|--------------------------------|-----------|--|----------|--|----------|-------------|----------|-----------|----------|-----------|-----------|
|                           | Mks                           | Grd      | Mks                 | Grd      | Mks                            | Grd       | Mks  | Grd      | Mks                                      | Grd      | Mks         | Grd      | Mks       | Grd      | Mks       | Grd       |
| RAJANI YASH PRAKASH JYOTI | In 18                         | D        | 29                  | A        | 29                             | A         | 9  | D        | 16                                       | A+       | 11          | B        | 13        | B+       | 19        | O         |
|                           | TH 35                         | B        | 30                  | C        | 32                             | C         | 14   | D        | 12                                       | D        | 13          | D        | 15        | C        | 21        | A         |
| Exam                      | <b>Total 53</b>               | <b>C</b> | <b>59</b>           | <b>B</b> | <b>61</b>                      | <b>B+</b> | <b>23</b>                                  | <b>D</b> | <b>28</b>                                | <b>B</b> | <b>24</b>   | <b>D</b> | <b>28</b> | <b>B</b> | <b>40</b> | <b>A+</b> |
| Division: Roll No: 34     | [C * G = 4 * 5 = 20           |          | - 4 * 6 = 24        |          | - 4 * 7 = 28                   |           | - 2 * 4 = 8                                |          | - 2 * 6 = 12                             |          | - 2 * 4 = 8 |          | - 6 = -   |          | - 9 = -   |           |
|                           | CG]                           |          |                     |          |                                |           |  |          |  |          | = 8         |          | 12        |          | 18        |           |

|   |   |                   |                                    |                   |                  |                              |                           |
|---|---|-------------------|------------------------------------|-------------------|------------------|------------------------------|---------------------------|
| Seat No: NEP-FH26-SYBBI-3-2<br>PRN NO : | <b>Result:-</b>   | <b>Credit: 22</b> | <b>CG: 130</b>                     | <b>GPA = 5.91</b> | <b>Grade = B</b> | <b>Total Obt. Marks: 316</b> | <b>Status: SUCCESSFUL</b> |
|   | Semester 1 : CRE = 22 GPA = 7.91 ; Semester 2 : CRE = 18 GPA = NA ; Semester 3 : CRE = 14 GPA = NA ; Obtain Marks/Total Marks = 359/550 |                   |                                    |                   |                  |                              |                           |
|   | Obtain Marks/Total Marks = 317/550  |                   | Obtain Marks/Total Marks = 262/550 |                   |                  |                              |                           |

| Student Name                     | MAJ Financial Decision Making |          | MAJ Direct taxation |           | MINOR Basics of service sector |           | OE Psychology of Motivation and Leadership |          | VSC Laws governing Banking and Insurance |          | AEC MAR      |           | CC        |          | FP        |           |
|----------------------------------|-------------------------------|----------|---------------------|-----------|--------------------------------|-----------|--|----------|--|----------|--------------|-----------|-----------|----------|-----------|-----------|
|                                  | Mks                           | Grd      | Mks                 | Grd       | Mks                            | Grd       | Mks  | Grd      | Mks                                      | Grd      | Mks          | Grd       | Mks       | Grd      | Mks       | Grd       |
| TAWARE BHUSHAN SOMNATH ANNAPURNA | In 21                         | C        | 27                  | B+        | 29                             | A         | 17   | A+       | 14                                       | A        | 17           | A+        | 13        | B+       | 12        | B+        |
|                                  | TH 28                         | D        | 36                  | B+        | 36                             | B+        | 18   | B+       | 21                                       | A        | 14           | D         | 16        | C        | 20        | B+        |
| Exam                             | <b>Total 49</b>               | <b>D</b> | <b>63</b>           | <b>B+</b> | <b>65</b>                      | <b>B+</b> | <b>35</b>                                  | <b>A</b> | <b>35</b>                                | <b>A</b> | <b>31</b>    | <b>B+</b> | <b>29</b> | <b>B</b> | <b>32</b> | <b>B+</b> |
| Division: Roll No: 43            | [C * G = 4 * 4 = 16           |          | - 4 * 7 = 28        |           | - 4 * 7 = 28                   |           | - 2 * 8 = 16                               |          | - 2 * 8 = 16                             |          | - 2 * 7 = 14 |           | - 6 = -   |          | - 7 = -   |           |
|                                  | CG]                           |          |                     |           |                                |           |  |          |  |          | = 14         |           | 12        |          | 14        |           |

|   |   |                   |                                    |                   |                   |                              |                           |
|---|---|-------------------|------------------------------------|-------------------|-------------------|------------------------------|---------------------------|
| Seat No: NEP-FH26-SYBBI-3-3<br>PRN NO : | <b>Result:-</b>   | <b>Credit: 22</b> | <b>CG: 144</b>                     | <b>GPA = 6.55</b> | <b>Grade = B+</b> | <b>Total Obt. Marks: 339</b> | <b>Status: SUCCESSFUL</b> |
|   | Semester 1 : CRE = 22 GPA = 8.45 ; Semester 2 : CRE = 20 GPA = NA ; Semester 3 : CRE = 20 GPA = NA ; Obtain Marks/Total Marks = 383/550 |                   |                                    |                   |                   |                              |                           |
|   | Obtain Marks/Total Marks = 384/550  |                   | Obtain Marks/Total Marks = 307/550 |                   |                   |                              |                           |



**Bachelor of Commerce (Banking and Insurance)/SY/Semester 3/2025 - 2026/ATKT (Mar - 2026)**

**NEP FH26 SYBBI SEM 3 ATKT MARCH 26 (2025 - 2026)**

| Student Name                            |   | MAJ Financial Decision Making |                | MAJ Direct taxation |                   | MINOR Basics of service sector |                             | OE Psychology of Motivation and Leadership |            | VSC Laws governing Banking and Insurance |           | AEC HIN   |            | CC        |             | FP        |             |
|---|---|-------------------------------|----------------|---------------------|-------------------|--------------------------------|-----------------------------|--|------------|--|-----------|-----------|------------|-----------|-------------|-----------|-------------|
|   |   | Mks                           | Grd            | Mks                 | Grd               | Mks                            | Grd                         | Mks  | Grd        | Mks                                      | Grd       | Mks       | Grd        | Mks       | Grd         | Mks       | Grd         |
| VISHWAKARMA<br>HARSHAL<br>SUDHIR RENU   | In  | 29                            | A              | 26                  | B+                | 27                             | B+                          | 13   | B+         | 15                                       | A         | 12        | B+         | 15        | A           | 19        | O           |
|   | TH  | 31                            | C              | 26                  | D                 | 32                             | C                           | AB   | F          | 12                                       | D         | 12        | D          | 12        | D           | 26        | A+          |
|   | <b>Total</b>  | <b>60</b>                     | <b>B+</b>      | <b>52</b>           | <b>C</b>          | <b>59</b>                      | <b>B</b>                    | <b>13</b>                                  | <b>F</b>   | <b>27</b>                                | <b>C</b>  | <b>24</b> | <b>D</b>   | <b>27</b> | <b>C</b>    | <b>45</b> | <b>O</b>    |
| Exam                                    | [C *  |                               |                |                     |                   |                                |                             |  |            |  |           |           |            |           |             |           |             |
| Division:Roll                           | G = 4 * 7 = 28  | -                             | 4 * 5 = 20     | -                   | 4 * 6 = 24        | -                              | 2 * 0 = 0                   | -  | 2 * 5 = 10 | -  | 2 * 4 = 8 | -         | 2 * 5 = 10 | -         | 2 * 10 = 20 | -         | 2 * 10 = 20 |
| A No: 50                                | CG]   |                               |                |                     |                   |                                |                             |  |            |  |           |           |            |           |             |           |             |
| Seat No: NEP-FH26-SYBBI-3-4<br>PRN NO : | <b>Result:-</b>   | <b>Credit: 20</b>             | <b>CG: 120</b> | <b>GPA = NA</b>     | <b>Grade = NA</b> | <b>Total Obt. Marks: 307</b>   | <b>Status: UNSUCCESSFUL</b> |  |            |  |           |           |            |           |             |           |             |
|   | Semester 3 : CRE = 16 GPA = NA ; Obtain Marks/Total Marks = 295/550 |                               |                |                     |                   |                                |                             |  |            |  |           |           |            |           |             |           |             |

| Student Name                            |   | MAJ Financial Decision Making |                | MAJ Direct taxation |                  | MINOR Basics of service sector |                           | OE Psychology of Motivation and Leadership |            | VSC Laws governing Banking and Insurance |            | AEC MAR   |            | CC        |            | FP        |            |
|---|---|-------------------------------|----------------|---------------------|------------------|--------------------------------|---------------------------|--|------------|--|------------|-----------|------------|-----------|------------|-----------|------------|
|   |   | Mks                           | Grd            | Mks                 | Grd              | Mks                            | Grd                       | Mks  | Grd        | Mks                                      | Grd        | Mks       | Grd        | Mks       | Grd        | Mks       | Grd        |
| TALEKAR<br>ATHARV ARUN<br>KIRAN         | In  | 30                            | A              | 29                  | A                | 25                             | B+                        | 15   | A          | 16                                       | A+         | 17        | A+         | 13        | B+         | 18        | O          |
|   | TH  | 24                            | D              | 33                  | B                | 41                             | B+                        | 20   | B+         | 20                                       | B+         | 13        | D          | 22        | A          | 23        | A          |
|   | <b>Total</b>  | <b>54</b>                     | <b>C</b>       | <b>62</b>           | <b>B+</b>        | <b>66</b>                      | <b>B+</b>                 | <b>35</b>                                  | <b>A</b>   | <b>36</b>                                | <b>A</b>   | <b>30</b> | <b>B+</b>  | <b>35</b> | <b>A</b>   | <b>41</b> | <b>A+</b>  |
| Exam                                    | [C *  |                               |                |                     |                  |                                |                           |  |            |  |            |           |            |           |            |           |            |
| Division:Roll                           | G = 4 * 5 = 20  | -                             | 4 * 7 = 28     | -                   | 4 * 7 = 28       | -                              | 2 * 8 = 16                | -  | 2 * 8 = 16 | -  | 2 * 7 = 14 | -         | 2 * 8 = 16 | -         | 2 * 8 = 16 | -         | 2 * 9 = 18 |
| A No: 56                                | CG]   |                               |                |                     |                  |                                |                           |  |            |  |            |           |            |           |            |           |            |
| Seat No: NEP-FH26-SYBBI-3-5<br>PRN NO : | <b>Result:-</b>   | <b>Credit: 22</b>             | <b>CG: 156</b> | <b>GPA = 7.09</b>   | <b>Grade = A</b> | <b>Total Obt. Marks: 359</b>   | <b>Status: SUCCESSFUL</b> |  |            |  |            |           |            |           |            |           |            |
|   | Semester 1 : CRE = 22 GPA = 8.36 ; Semester 2 : CRE = 20 GPA = NA ; Semester 3 : CRE = 14 GPA = NA ; Obtain Marks/Total Marks = 382/550 Obtain Marks/Total Marks = 328/550 Obtain Marks/Total Marks = 330/550 |                               |                |                     |                  |                                |                           |  |            |  |            |           |            |           |            |           |            |

**Subject Names**

|   |   |   |
|---|---|---|
| MAJ Financial Decision Making - Major Financial decision making                         | MAJ Direct taxation - Major Direct taxation: compliance and implications            | MINOR Basics of service sector - Minor Basics of service sector |
| OE Psychology of Motivation and Leadership - OE Psychology of Motivation and Leadership | VSC Laws governing Banking and Insurance - VSC Laws governing Banking and Insurance | AEC HIN - AEC HINDI हिंदी भाषा: व्यवहारिक प्रयोग                |
| AEC MAR - AEC MARATHI लेखन कौशल्ये २ (महाजालावरील लेखन)                                 | CC - Co-Curricular course   | FP - FIELD PROJECT  |