



## **SCHEME OF EXAMINATION & DETAILED SYLLABUS**



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<b>COURSE STRUCTURE OF M.PHIL. (COMMERCE)</b>					
<b>Sem</b>	<b>Paper</b>	<b>Marks</b>			<b>Total Marks</b>
		<b>Term End Examination</b>	<b>Internal Assessment (Seminar, Test)</b>	<b>Viva</b>	
I	Theory Paper 1 (Research Methodology) Common To All	80	20	-	100
	Theory Paper 2 (One Subject Specific paper)	80	20	-	100
	Computer Skill	80	-	20	100
II	Dissertation	SCRIPT 150	-	50	200
<b>TOTAL</b>					<b>500</b>

**PAPER 1 - RESEARCH METHODOLOGY (COMMON TO ALL SUBJECT)**

**PAPER 2 - ONE PAPER FROM THE OPTIONS GIVEN (AS PER SUBJECT)**

**COMMERCE**

- Financial And Cost Accounting
- Financial And Computer Application Management
- Banking And Financial Services
- International Marketing
- Human Resource Management
- Capital Market Analysis
- Insurance And Risk Management

**PAPER 3 - COMPUTER SKILL (COMMON TO ALL)**

**THESIS / DISSERTATION -**

To be prepared by all students individually under a supervisor.

# **M.PHIL SYLLABUS**

## **COMMON PAPER (APPLY TO ALL)**

### **PAPER I - RESEARCH METHODOLOGY**

#### **UNIT-I**

Research- Definition, Importance and Meaning of Research, Characteristics of Research, Types of research, Steps in research, Selection and Formulation of research problem, Sources of research problems, criteria / characteristics of a good research problem, errors in selecting a research problem.

#### **UNIT-II**

Hypotheses- meaning and characteristics of working hypotheses, problem in formulating hypotheses, sources of Hypotheses, Origin of hypotheses, types and significance of Hypotheses.

#### **UNIT-III**

Research Design- Meaning, Objectives and contents of Research, Types of experimental Research Design, Collection of Primary data-Observation Methods, questionnaire method and schedule methods.

#### **UNIT-IV**

Case study Methods-Its Characteristics Advantages and limitation, Sampling techniques: Sampling Theory, types of sampling, Steps in sampling, Sampling and Advantages and Limitations of Sampling, Calculation of standard error's T - test and Z - Test, Chi-square tests, ANOVA-One-way / Two- way and analysis of variance.

#### **UNIT-V**

Research Reports- Types of reports- contents- Format & Styles of reporting- steps in drafting reports- Editing the final draft-Evaluating the final draft. Analysis and Interpretation of Data and Report Writing, References and Bibliography.

#### **REFERENCE BOOKS:**

- |                                   |   |               |
|-----------------------------------|---|---------------|
| 1. Research Methodology           | : | C.R. Kothati  |
| 2. Research Methodology           | : | H.K. Kapil    |
| 3. Statistics (Theory & Practice) | : | B. N. Gupta   |
| 4. Social Research & Statistical  | : | R.N. Mukhargi |
| 5. Social Research                | : | D.S. Baghel   |
| 6. Statistical Methods            | : | S. P. Gupta   |

## **PAPER III - COMPUTER SKILL (PRACTICAL)**

**(COMMERCE, MATHS, CHEMISTRY, PHYSICS, EDUCATION, PHYSICAL EDUCATION, ZOOLOGY, BOTANY, MICROBIOLOGY, LIBRARY SCIENCE)**

### **UNIT - I**

#### **WINDOWS OPERATING SYSTEM**

Introduction to Windows, Various Versions of Windows, Working with Windows O.S., Managing Files and Folders, Managing Windows and Desktop, Installing and Using Windows Applications.

### **UNIT - II**

#### **WORD PROCESSING USING MS WORD**

Word Processing - Concepts and Using, Using MS Word for Windows, Inserting & Editing text, Formatting Texts & Paragraphs, Page Layout, Refining a document, Print a Document. Working with Columns and Tables, Using Images in Word Document, Mail-Merge, Desktop Publishing with Word.

### **UNIT - III**

#### **MS-EXCEL**

Introduction to Spreadsheet, Spreadsheets & Worksheets, Working with MS Excel, Gathering data for simple calculations, Formatting data, Using Numbers, and Texts, Formulas and Functions in MS- Excel, Creating Charts & Graphs.

### **UNIT - IV**

#### **MS-POWER POINT**

Introduction to Multimedia, Using MS-Power Point, Creating Presentation with MS-PowerPoint, Insert Graphics, Images, Charts and Tables in PowerPoint, Add Special effects and animation in PowerPoint, Print Slides and Handouts.

### **UNIT - V**

#### **INTRODUCTION TO STATISTICAL PACKAGES**

Usage of to Statistical Packages for analysis in research - Lotus and Excel, SPSS; SYSTEM.

## **THESIS / DISSERTATION**

To be prepared by all students individually under a supervisor. A synopsis should be submitted and approved by the DRC of the concerned department.

## **M. PHIL. PAPER II (SUBJECT SPECIFIC)**

**CHOOSE ANY ONE OPTIONAL PAPERS FROM THE FOLLOWING GIVEN OPTIONS**

### **COMMERCE**

#### **FINANCIAL AND COST ACCOUNTING**

##### **UNIT-I**

Introduction, Principles, Development and Objectives of Accounting, Basic concepts, Postulates and contentions of Accounting, Project analysis.

##### **UNIT-II**

Double Accounts system including electricity supply companies, Accounts of holding and subsidiary companies.

##### **UNIT-III**

General Insurance Companies, Investment Accounts, Social Accounting, Human Research Accounting.

##### **UNIT-IV**

Cost Accounting- Meaning, Characteristics, Importance and Limitations, Cost Accounting and its contribution to management, Difference between cost, financial and management accounting elements of cost. Advanced question in Unit costing.

##### **UNIT-V**

Advanced questions in process costing (Allocation of joint expenses and calculation of unrealized profit), contract account (Profit in completed contracts and incomplete contracts and combined contracts.)

##### **REFERENCE BOOKSL:**

- |       |                                |   |                           |
|-------|--------------------------------|---|---------------------------|
| (i)   | Corporate Financial Accounting | : | Jain, Khandelwal & Pareek |
| (ii)  | Specialized Accounting         | : | S.M. Shukla               |
| (iii) | Corporate Accounting           | : | Agrawal & Agrawal         |
| (iv)  | Advance Cost Accounting        | : | M. L. Agrawal             |
| (v)   | Cost Accounts                  | : | S.M. Shukla               |

# **FINANCIAL AND COMPUTER APPLICATION MANAGEMENT**

## **UNIT-I**

Meaning: Objectives of Financial Management, Scope and functions of financial Management, Responsibilities and functions of financial Management, financial Planning Process in financial planning Characteristics of financial Planning-Importance and limitation of financial planning, Capitalization over and under capitalization financial forecasting.

## **UNIT-II**

Capital Budgeting: Meaning-Importance and Need for capital Budgeting, Technique of Capital Budgeting, Appraisal Methods of Capital Budgeting- Payback Period Method, Accounting Rate of Return, Investment decisions, Introduction to Discounting and cash flows estimation, DCF methods, IRR, NPV, PI Discounted Payback methods, DCF method. Dividend Policy - Meaning and essentials of Dividend Policy, Determination and Affecting factors of Dividend Policy.

## **UNIT-III**

Short Term and Long Term Financial Sources Introduction: Characteristics of Short Financing - Name of Credit - Sources of Short term Financing Compared to short term and Long Term Financing, Money Market- Introduction, Characteristics of Money Market- Types of Money Markets, Sub Market, call Money Treasury Bills, Participation Certificates, Provident fund Small savings, Marketable Debt, Bullion Market.

## **UNIT-IV**

Computer Hardware: Computer system as information processing system; Computer system differences- types of computer systems. Hardware options- CPU, input devices output devices, storage devices, communication devices, configuration of hardware devices and their applications. Personal Computer- PC and its main components, hardware configuration, CPU and clock speed, RAM and secondary storage devices, other peripherals used with PC performance; PC as A virtual office.

## **UNIT-V**

Spread Sheets: Working with EXCEL formation, functions, chart features; working with graphics in Power-Point; Show time, sound effects and animation effects.

Introduction to Accounting Packages- Preparation of vouchers, invoice and salary statement; Maintenance of inventory records; Maintenance of accounting books and final accounts; Financial report generation Practical knowledge on Wings Accounting and Wings Trade (Soft wares), Talley etc.

## **REFERENCE BOOKS:**

- |       |                               |   |                    |
|-------|-------------------------------|---|--------------------|
| (i)   | Financial Management          | : | IM. Pandey         |
| (ii)  | Financial Management          | : | Dr. M.D. Agrawal   |
| (iii) | Financial Management          | : | Dr. R.S.KulShresth |
| (iv)  | Principal of Data-base System | : | J.O. Ullman        |

# **BANKING AND FINANCIAL SERVICES**

## **UNIT-I**

Banking Business in India-Financial services rendered by organized sector-Class Banking v/s Mass Banking-Commercial Banking functions-Micro credit-Emphasis on Rural Development and Agricultural lending.

## **UNIT-II**

Central bank- functions-Role of RBI in Banking Sector-State Bank of India - Objectives and Progress. Risk Management -Credit Risk, Market risk and Operational risk-Basel II-Requirements on Capital Adequacy and 3 pillar Approach-Asset Liability Management.

## **UNIT-III**

Merchant Banking-Progress of Merchant Banking in India-Export Finance-Pre Shipment-post shipment Credit-RBI & Export Finance- Exim bank. Private Sector Banks v/s Public Sector Banks- Mergers and Acquisitions-Consolidation.

## **UNIT-IV**

Priority Sector lending in Banks-Small Scale Industries & Tiny Sector-Functions of DICGC. Services of banks - Tele Banking Credit Card-ATM - Core Banking in India.Impact of Globalization on Banking Services.

## **UNIT-V**

Project Evaluation - Technical Feasibility - Commercial Feasibility-Financial Feasibility Ratio Analysis- Break-Even Analysis- Working Capital Analysis-Risk Analysis-Profitability Analysis.

## **REFERENCES:**

1. Radhaswami.M & Vasudevan.S.V "Banking' Schand & Co Ltd.
2. Saravanavel.P, "Modern Banking in India and Abroad', Margan Publications.
3. Suba Rao, Himalaya.P, "Principles and Practice of Bank Management' Publishing House
4. Vasanth Desai "Development Banking Issues and Options'
5. "Journal of the Indian Institute of Bankers' Special Issues
6. K.P.M Sundaram Sultan, "Money Banking, Foreign Exchange & International Trade'. S.Chand & Sons.

# **INTERNATIONAL MARKETING**

## **UNIT-I**

Features of India's Foreign Trade -Recent Trends in India's Exports - Govt. of India's Import and Export Policy and Regulation thereof - Import and Export Control act - Govt's Policies and Regulation thereof - Benefits from International Trade - Trade and Economic Development - the prospects for the developing Countries.

## **UNIT-II**

Export Promotion Measures - Institutional Arrangements- Financial and Non-Financial Incentives - Import and Export Procedures - Documentation - Types of Invoices - Letters of Credit - Bill of Lading - Bill of Entry - Trade Policy and Balance of Payment of Developing Countries - Methods of Protection - Nominal and Effective rates of Protection - Agreements for Protection.

## **UNIT-III**

Features of overseas sales contract - Important Clauses -Preparation of Goods for Dispatch - Preshipment Inspection - Formalities at the port of Shipment and Customs Clearance-Services of Shipping Agents - Financing of Import and Exports - EXIM bank

## **UNIT-IV**

Safeguards against Risks in Foreign Trade. Significance of Marine Insurance - ECGC - Air Cargoes- Special Features - Sources of Imports - Canalization of Imports through Public Sector Corporations.

## **UNIT-V**

Foreign Exchange - Rate of Exchange - Foreign Exchanges Regulations in India- Authorized Dealers - Money Changers - Foreign Exchange dealings by Commercial

Banks - Factors influencing Exchange Rate - Commercial Rate of Exchange - Cross Rate of Exchange.

## **REFERENCES:**

1. Varshney "International Marketing'
2. Market Kulkarni, "Foreign trade & Development'
3. Agarwal, "Export Methods'
4. Chaudhari, "Finance of Foreign Trade and Foreign Exchanges'.
5. Balagopal, "Export Marketing'
6. Chatterjee, "Principles of Foreign Exchange".
7. Francis Cherunilam, "Export Trade"



# **HUMAN RESOURCE MANAGEMENT**

## **UNIT-I**

Human Resource Management - Meaning -Definition -Importance- Historical perspective of the personnel function - Scope of Human Resource Development - Functions - Manpower planning - Executive resources planning- New Trends in HRD. HRD Education - corporate application- Evaluation HR Management

## **UNIT-II**

Human Resource Planning - Steps in the Human Resource Planning Process- Selection- Recruitment - Training and its types- Principles of Training- Organisation Development- Performance appraisal- Promotion.

## **UNIT-III**

Role of psychology in HRD and Management - Industrial psychology- Human Relations, Employees morale- Measures to improve morale- Job Satisfaction -Motivation - Theories - Leadership -Theories - Group Dynamics.

## **UNIT-IV**

Individual and Personality - Characteristics and Traits of Personality- Personality Development - Theories of Personality - Learning Importance and Types of Learning. Trade Unions and worker Satisfaction in Management.

## **UNIT-V**

Introduction and Significance of Customer Relationship Management- Strategies for Building Relationship - Effective Customer Communication System - Developing Customer Satisfaction Index - Building Customer Relationship Management.

## **REFERENCES:**

1. N. S Gupta , "Organisation Theory and Behaviour", Himalayas Publishing House, New Delhi.
2. Rudrabasavaraj, "Dynamics for Personnel Administration" Himalayas Publishing House, New Delhi.
3. CB Memoria, "Industrial Relations"
4. Dale Yoder, "Personnel Management and Industrial Relations"
5. Michael, "Organisational Behavior & Management Effectiveness"
6. Fred Luthans, "Organisational Behaviour"
7. H.Peeru Mohamed & A Sagadevan, "Customer Relationship Management", Vikas Publication.

# **CAPITAL MARKET ANALYSIS**

## **UNIT-I**

Meaning of Investment - Importance of Investment - Factors influencing Investment - Features of Investment Programme - Investment Process - Investment Media, Development of financial system in India - Financial Markets - Financial Institutions - Recent Developments.

## **UNIT-II**

Structure of Capital Market - Methods of new issue - Stock Exchanges in India - SEBI and its Role - BSE, NSE - Credit Rating - Recent Trends in Capital Market.

## **UNIT-III**

Valuation of bonds, Debentures, Preference Shares and Equity Shares LIC - UTI Provident Funds - Mutual Funds - National Savings Schemes - Merchant Banking.

## **UNIT-IV**

Fundamental Security Analysis - Economic analysis - Industry Analysis Company Analysis - Technical Analysis - Basic Theories of Technical Analysis.

## **UNIT-V**

Portfolio Analysis - Scope - Morkowitz Theory - Sharpe single index model - Efficient Frontier - Portfolio Selection - Risk and Return - Types of Portfolio - Portfolio Evaluation and Portfolio Revision - Formula Plans.

## **REFERENCES:**

1. Prasanna Chandra, "Investment Management"
2. Francis Cherunilam, "Investment Management"
3. Bhalla .V.K, "Investment Management"
4. Dr. Preethi Singh, "Investment Management"
5. Dr. Avadhani, "Financial Markets and Institutions"
6. Fischer and Jorden, "Security Analysis and Portfolio Management".

Note: Question Paper shall Covers of 50% Theory and 50% Problems.

# INSURANCE AND RISK MANAGEMENT

## UNIT-I

Definition - Nature and Function of Insurance - Principles of Insurance - Evolution of Insurance kinds - Insurance Organisation in India - Use of Insurance - essentials of insurance contract - Difference between different types of Insurance Contract.

## UNIT-II

Nature of Life Insurance contracts - Classification of Policies; According to duration - Premium Payment Participation in Profit - Number of Lives Covered - Method of Payment of Claim Amount on Non-Convention Policies ANNUITIES - Calculation of Premium - Lapses and Renewals - Surrender Values life Insurance for the under privileged -Claims - Double Insurance.

## UNIT-III

Risk: Selection of Risk - Factors Affecting Risk - Sources of Risk - Information Classes of Risk - Methods of Risk Classification - Measurement of Risk - Mortality Table - Construction - Types - Types and Treatment of Sub-Standard Risk - Conditions Relating to Commencement of Risk.

## UNIT-IV

Marine Insurance: Origin - Definition - Features - Kinds of Policies - Clauses in Policy Premium Calculation - Marine Loss - Settlement of Claims Progress of Marine Insurance Business in India. Fire Insurance: Features - Kinds of Policies - Policies Conditions Rate Fixation - Surveys and Inspection - Payment of Claims - Reinsurance - Renewals Progress of Fire Insurance.

## UNIT -V

Miscellaneous Insurance: Motor Insurance - Burglary Insurance - Agricultural Insurance - Personal Accident and Sickness Insurance - Aviation Insurance - Rural Insurance in India - Urban Non Traditional Insurance. IRDA - Private and Foreign Insurance Companies in India.

## REFERENCES:

1. Arifkhon M "Theory and practices of Insurance Education', Book House, Aligah.
2. Kothari and Bahi, "Principles and Practices Insurance'.
3. Sharma R.S, "Insurance: Principles and Practices', Vora Bombay.
4. Srinivasan M.N, "Principles of Insurance Law", Ramanujn Publishers, Bangalore.
5. Mishra M.N. "Insurance Principles are Practices' (1999) S.Chand & Co., New Delhi.

## **THESIS / DISSERTATION**

Students individually will carry out a detail study on a topic and implement a related system. The study must include literature survey, methodology and proposed work, experimental details and results, modifications to be included and future directions, applications etc. A report is to be prepared and submitted under the guidance of a supervisor. The report should contain design, implementation and experimental details. The topics involved in the work should be related to the courses undertaken by the student till this portion of progression under the programme and have contemporary relevance. It can involve research and development oriented works and be carried out with an eye on the needs of the industry. The work must be defended through a presentation in front of a panel constituted by selected experts. The quality of the work should be reflected by at least one publication in conference proceedings/ journals etc.

