

FOR THOSE WHO HAVE JOINED FROM THE ACADEMIC YEAR 2014–15 ONWARDS
RESEARCH DEPARTMENT OF COMMERCE
P.G. PROGRAMME
M.Phil. COURSE PROFILE

Sem	Title of the Paper	Teaching Hours per Week	Exam (Hrs)	Marks Allotted		
				Internal	External	Total
I	Research Methods in Commerce	6	3	40	60	100
	Advanced Financial Management	6	3	40	60	100
	OPTIONAL PAPER [ANY ONE]					
	Human Resources Management*	6	3	40	60	100
	Marketing Management*	6	3	40	60	100
	Banking and Insurance*	6	3	40	60	100
II	Dissertation	–	–	40	60	100
	Viva Voce	–	–	–	–	100

*** Student has to choose any one of the optional papers.**

**M.Phil Commerce: Those Who Have Joined From
The Academic Year 2014–15 Onwards**

RESEARCH METHODS IN COMMERCE

SEMESTER I

Code: 14165101

6 Hrs/Week

Objectives:

- ✍ *To expose about the Methodology of Research to the Scholars.*
- ✍ *To gain knowledge over the Systematic Effects to be taken to Complete the Research work.*
- ✍ *To experiment the applicability of Methodology to solve Social and Business Problems.*

UNIT – I: Research meaning and types **[15 Hrs]**

Research – Meaning – Characteristics – Purpose research – Types – Pure-Applied –Exploratory - Descriptive –Diagnostic – Action – Experimental – Historical - Meaning – Merits and Demerits – Case Study method - Merits and Demerits - Survey method - Merits and Demerits.

UNIT – II: Review of Literature **[20 Hrs]**

Review of Literature – need – purpose – procedure - sources of literature – Research process – meaning – process – selection of a research problem – sources – Research design – meaning – contents – sampling – meaning - advantage – limitations – Sampling techniques – simple random – stratified – systematic – cluster – area – multi-stage – multi-phase – convenient -quota – Criteria for selecting sample.

UNIT – III: Methods and Data Collection **[10Hrs]**

Primary – Secondary – Meaning – Sources – advantages and limitations – methods of collection - observation - types – merits and demerits – interview - types – merits and demerits – questionnaire - schedule – meaning - merits and demerits – differences .

UNIT – IV: Statistical Tools **[35 Hrs]**

Correlation – Simple – Partial – Multiple - Regression – (simple, partial and multiple) – Linear Growth Rate - Compound Growth Rate. Testing of Hypothesis (Z, t, f, χ^2 tests, Sign test, The Mann-Whitney U Test, H-test)

UNIT – V: Processing of Data **[10 Hrs]**

Processing data – meaning – steps – editing – meaning – steps in editing – coding and classification – meaning – types – tabulation meaning – principles of table construction – types of tabulation.

Report writing – meaning – types – technical – popular – contents – steps in drafting report.

TEXT BOOK:

01. Kothari C.R., Research Methodology Methods and Techniques, New Age International, New Delhi, 2004.

REFERENCES:

01. Anderson J., Thesis and Assignment Writing, Wiley Eastern Ltd., New Delhi, 1970.
02. Donald R. Cooper and Pamela, Business Research Methods, Tata McGraw-Hill, New Delhi, 2006.
03. Dr. N. Thanulingom, Research Methodology in Social Sciences, Himalaya Publication, Bombay, 1985.
04. Gupta S.P., Business Statistics, Sultan Chand and Sons, New Delhi, 2010.
05. Richard I. Levin and David S. Rubin, Statistics for Management, Prentice Hall of India, New Delhi, 2004.

**ADVANCED FINANCIAL MANAGEMENT
SEMESTER I**

Code: 14165102

6 Hrs/Week

Objectives:

- ✍ *To know the importance of Financial Management and the Time Value of Money.*
- ✍ *To equip the students in preparing the Financial Plan for the New Project.*
- ✍ *To create awareness about International Financial Management.*
- ✍ *To mould the students as Financial Expert in all Walks of Life.*

UNIT – I:

[20 Hrs]

Financial Management – Meaning, Definition and Functions – Scope – Objectives – Key Activities of Financial Management – Organisation of Finance Section – An outline of Financial Systems in India.

Financial Analysis – Financial Statement Analysis – Ratio Analysis – Fund and Cash Flow Analysis – Marginal Costing and Break Even Analysis – Social Cost Benefit Analysis.

UNIT – II:

[20 Hrs]

Capital Budgeting – Principles and Techniques – Pay Back Method – Discounted Cash Flow Method (DCF) – Time Adjusted (TA) – Techniques – Present Value (PV)/Net Present Value (NPV) Method – Internal Rate of Return (IRR) Method – Average Rate of Return – Terminal Value Method. Analysis of Risk and Uncertainty – Definition of Risk – Sensitivity Analysis – Risk Evaluation Approaches – Risk Adjusted Discount Approach – Probability Distribution Approach – Decision Tree Approach.

Working Capital Management – Permanent and Temporary Working Capital – Changes in Working Capital – Determinants of Working Capital – Computation of Working Capital – Working Capital Financing – Trade Credit – Bank Credit – Commercial Paper – Factoring.

UNIT – III: **[20 Hrs]**

Cost of Capital – Definition – Importance – Assumptions – Explicit and Implicit Costs – Measurement of Specific Cost – Cost of Equity – Cost of Debt – Cost of Retained Earning – Cost of Preference Shares – Computation of Overall Cost of Capital. Capital Structure – Factors Influencing Financial Decisions – Methods of Financing – Theories of Capital Structure – Capital Gearing – Financial Leverage and Operating Leverage.

UNIT – IV: **[10 Hrs]**

Dividend and Dividend Policy – Meaning, Classification and Sources of Dividend – Factors Influencing Dividend Policies – Theories of Dividend Decisions – Irrelevance and Relevance Theory – Generally Accepted Dividend Policies.

UNIT – V: **[20 Hrs]**

Mergers, Acquisitions and Takeovers – Reasons for Merger – Legal and Tax aspects of Merger – Financial aspects of a Merger – Purchase of Division/Plant – Takeovers.

International Financial Management – Foreign Exchange Market – Financing Exports – Foreign Currency Finance – Documents used in Foreign Trade – Foreign Exchange Exposure – Management of Foreign Exchange Exposure.

TEXT BOOK:

01. Khan and Jain, Financial Management, Tata McGraw–Hill, New Delhi, 2007.

REFERENCES:

01. James C. Van Horne, Financial Management and Policy, Prentice Hall Publications Pvt. Ltd., New Delhi, 2010.
02. Pandey I.M., Financial Statement Analysis, Kalyani Publishers, New Delhi, 2008.
03. Prasanna Chandra, Financial Management, Tata McGraw–Hill, New Delhi, 2008.
04. Ravi M. Kishore, Financial Management and Policy, Taxmann Publications, New Delhi.

HUMAN RESOURCES MANAGEMENT
[OPTIONAL PAPER]
SEMESTER I

Code: 14165103

6 Hrs/Week

Objectives:

- ✍ *To familiarise the learners about the Concept, Techniques and Issues Involved in Managing Human Resources in an Organisation through the Phases of Selection, Training and Retention of Employees.*
- ✍ *To create an Awareness about the need to improve their Educational Qualification and Skill to be Employed in an Organisation.*

UNIT – I: **[15 Hrs]**

Human Resources Planning:

Meaning, Importance, Objectives – Process – Areas – Job Analysis – Purposes, Uses, Contents, Steps and Techniques.

UNIT – II: **[20 Hrs]**

Recruitment and Selection:

Recruitment Policy – Sources – Methods – Recruitment Practice in India – Selection Procedure – Scientific Selection – Placement, Induction and Socialisation.

UNIT – III: **[20 Hrs]**

Training and Development:

Principles of Training – Methods of Training – Procedure – Contributions of Training – Evaluation of Training Programme – Career Development – Benefits – Promotion – Grievance and redressal procedures.

Organizational Development:

Meaning, Models and Interventions.

UNIT – IV: **[20 Hrs]**

Performance Appraisal:

Need – Purpose and Use of Performance Appraisal – Appraisal Process – Methods – Essential Characteristics of an Effective Appraisal System – Managerial Appraisal – Managerial Ethics in Performance Appraisal – Modern Methods of Appraisal – Performance Appraisal through Computer – Performance Appraisal based on MBO System.

UNIT – V: **[15 Hrs]**

Human Resources Accounting – Human Resources Information System – HRM Research and Audit – HRM in changing Environment – International HRM – Managing Human Resources in Virtual Organizations.

TEXT BOOK:

01. Prasad L. M., Human Resource Management, Sultan Chand and Sons, New Delhi, 2009.

REFERENCES:

01. Davar S., The Human Side of Management, Universal Book Stakk, New Delhi, 1991.
02. Lallan Prasad and Banerjee A.M., Management of Human Resources, 2nd Edition, Sterling Publishers Pvt. Ltd., New Delhi, 1985.
03. Mamoria Udai Pareek C.B., Personnel Management, Management of Human Resources, 10th Edition, Himalaya Publishing House, New Delhi, 1992.
04. Rudrabasavaraj M.N., Dynamic Personnel Administration Management of Human Resources, 2nd Edition, Himalaya Publishing House, Bombay, 1993.
05. Subbba P. Rao and Rao V.S.P., Personnel/Human Resource Management – Text Cases and Games – Konark Publishers Pvt. Ltd., New Delhi, 1990.

MARKETING MANAGEMENT

[OPTIONAL PAPER]

SEMESTER I

Code: 14165104

6 Hrs/Week

Objective:

✍ *This paper aims at providing the learners a broad understanding of the Concepts, Scope, Nature and Importance of Marketing Management. It also highlights the importance of the study about Marketing Mix, Segmentation, Personal Selling, Advertising and E-Marketing.*

UNIT – I:

[15 Hrs]

Marketing and Marketing Management:

An Introduction – Marketing and Marketing Management; Evolution of Marketing Concept, Modern Marketing Concept, Different Approaches to Management, Elements or Functions of Marketing, Features and Objectives of Marketing, Scope of Marketing, Marketing Process, Social Marketing. Meaning, Definition, Scope, Nature and Importance of Marketing Management – Functions of Marketing Manager or Marketing Management – Distinguish between Sales and Marketing Management—Tasks of Marketing Management.

UNIT – II:

[20 Hrs]

Marketing Mix, Market Segmentations and Consumer Behaviour:

Marketing Mix – Meaning and Definition of Marketing Mix – Elements of Marketing Mix – Factors Affecting Marketing Mix.

Market Segmentation:

Importance and Benefits of Market Segmentation – Bases for Market Segmentation – Alternative Strategies towards Market Segmentation – Elements of Market Segmentation – Market Targeting – Market Positioning – Positioning Strategies.

Consumer Behavior:

Factors Influencing Buyer Behavior – Buying Decision Process – Stages of Buying Decision Process.

UNIT – III:

[20 Hrs]

Product Planning and Development, Pricing and Physical Distribution:
Product:

Meaning, Definition, Characteristics and Types of Products – Product Mix – Dimension of Product Mix – Product Mix Strategies – Product Life Cycle Stages – Product Planning – Stages in New Product Development – Rest Marketing – Product Modification – Product Elimination – Product Diversification.

Pricing:

Meaning and Role of Pricing – Types of Pricing – Pricing in Theory and Practice – Management of Pricing – Selecting a Pricing method.

Physical Distribution:

Meaning and Definition of Physical Distribution – Activities Involved in Physical Distribution – Channels of Distribution – Middlemen – Wholesaler and Retailers – Transportation – Functions and Types of Transport – Recent Development in Transportation – Factors Governing the Choice of Mode of Transport.

UNIT – IV:

[15 Hrs]

Personal Selling, Advertising and Sales Promotions:

Personal Selling:

Meaning and Definition – Difference among Personal Selling, Advertising and Sales Promotion – Factors Affecting Personal Selling Decisions.

Advertising:

Definition – Elements – Functions – Advantages – Kinds of Advertising – Advertising Media – Direct Advertising – Advertising Agency.

Sales Promotion:

Definition and Meaning – Types of Sales Promotion Programmes.

UNIT – V:

[20 Hrs]

E-Marketing:

Emergence of E-marketing, Meaning and Definition of E-marketing – Meaning, Definition and Benefits of E-business – E-marketing's Role in the Business Environment – Environmental

Factors Affecting E-marketing (legal, technical factors and market related factors). Strategic e-marketing – Strategic Planning – Strategic Objectives – E-business Models – Internet Business Models – E-business Models at Various Levels of Commitment. Performance Metrics – The Balanced Scorecards – Benefits and Application of Balance Scorecard to E-business and E-marketing.

TEXT BOOK:

01. Philip Kotler and Gary Armstrong – Marketing Management – Prentice Hall of India Ltd., New Delhi, 2007.

REFERENCES:

01. Gandhi J.C., Marketing, A Managerial Introduction, Tata Mc Graw Hill, Publishing Company Ltd., New Delhi, 1985.
02. Gupta S. L. and Ratna V.V., Advertising and Sales Promotion Management, Sultan Chand and Sons, New Delhi.
03. Judy Strauss, Adel El-Ansary and RAYMOND Frost – E Marketing – Prentice Hall of India Ltd., New Delhi, 2009.
04. Rathor B. S. and Rathor J.S., International Marketing, Himalaya Publishing House, Mumbai, 1998.

BANKING AND INSURANCE
[OPTIONAL PAPER]
SEMESTER I

Code: 14165105

6 Hrs/Week

Objective:

✍ This paper aims to enrich the learners to have a clear understanding about the various schemes of Commercial Banks, E-Banking and Non-Performing Assets. It also highlights the Role and Importance of Insurance.

UNIT – I:

[20 Hrs]

Commercial Bank and Economic Development – Economic Development – Role of Banks – Economic Growth and Indian Banks – Innovative Schemes – The Lead Bank Scheme – Village Adoption Scheme – Service Area Approval – Self-Employment Scheme for Educated Unemployed Youth – Self-Employment Programme for Urban Poor – IRDP – Differential Interest Rate Scheme – MFA – SFDA – MFAL –Farmers Service Societies – Priority Sector – Micro Finance.

UNIT – II:

[20 Hrs]

Electronic Banking (E-banking):

Traditional Banking Vs E-banking – Facets of E-banking – Electronic Delivery Channel – Truncated Cheque and Electronic Cheque –Real Time Gross Settlement – Models for E-banking –

Complete Centralized Solution – Features – CCS – Cluster Approach – High Tech Bank within Bank – Security Measures.

UNIT – III:

[20 Hrs]

Bank Failures and Deposit Insurance and Credit Guarantee Corporation – Causes for Bank Failures – Deposit Insurance Corporation – Deposit Insurance and Credit Guarantee Scheme Relating to Small Borrowers and Small – Scale Industries – Export Credit Guarantee Corporation of India.

Management of Non-Performing Assets (NPAS) – Factors Contributing to NPAS – Early Warning Signals – Management of NPAS – Remedies Available – Recent Measures.

UNIT – IV:

[15 Hrs]

Insurance – Definition – Nature – Evolution – Role and Importance – Insurance Contract – Nature of Life Insurance Contract.

UNIT – V:

[15 Hrs]

Classification of Policies – Annuities – Selection of Risk – Measurement of Risk and Mortality Table – Classification of Premium – Investment of Funds – Surrender Value – Valuation of Surplus – Life Insurance for the Under Privileged.

TEXT BOOKS:

01. Gordon and Natarajan, Banking theory Law and Practice, Himalaya Publishing, Mumbai, 2010.
02. Mishra M.N., Insurance Principles and Practice, S. Chand, New Delhi, 2010.

REFERENCES:

01. Dr. Rustom S. Davar, Law and practice of Banking, Progressive Corporation Pvt Ltd, Bombay, 1986.
02. Gupta P. K., Fundamentals of Insurance, Himalaya Publication, Mumbai, 2004.
03. Gupta P. K., Insurance and Risk Management, Himalaya Publishing, Mumbai, 2008.
04. Periyasamy P., Principal and Practice of Insurance, Himalaya Publication, Mumbai, 2007.
05. Singh S. K., Insurance, Principal and Practices, S. Chand and Sons, New Delhi, 2003.
06. Tannan M. L., Banking Law and practice in India, Thacker and Co Ltd, Bombay, 1974.
07. Varshney P. N., Banking Law and practice, Sultan Chand and Sons, New Delhi, 1993.

DISSERTATION

SEMESTER II

Code: 14165201

Viva : 14165202

Objective:

✍ To apply the Theoretical Knowledge to the Practical Business Problems.

- Every scholar must take up the dissertation in the beginning of the Second semester.
- A Maximum of 4 scholars will be assigned to a staff member holding Ph. D., who will provide the necessary guidance.
- Every scholar must maintain a work-dairy relating to the progress of the dissertation work.
- Every scholar must submit the dissertation at the end of the Second semester on or before last working day.
- Viva – Voice will be conducted by a Board of Examiners constituting the Chairman of the Board (HOD), respective guide, members of the department and an external examiner.

**M.Phil Commerce: Those who have joined from the
academic year 2014–15 onwards**

EVALUATION PATTERN

Internal Marks	:	40
External Marks	:	60

INTERNAL:

Internal Test	:	25
Seminar	:	10
Assignment	:	5
Total	:	<u>40</u>

Three internal tests will be conducted, and the average marks of the best two will be taken for assessment.

Question Pattern:

Part – A	3/5*4	:	12
Part – B	2/4*6½	:	13
Total		:	<u>25</u>

Regarding seminar, students will be given topics on which they have to make a presentation.

Duration of the test – 2 Hours

EXTERNAL:

Question Pattern:

Part – A	5 (Either or)*4	:	20
Part – B	5 (Either or)*8	:	40
Total		:	<u>60</u>

(v) Candidates, who have passed under four year Dual Degree Programme with two major subjects under Part III are not eligible for admission.Â Degree programme for subjects in Home Science, Economics, Commerce, Political Science, Sociology, Psychology, Logic, Indian Culture, and Philosophy. (viii) Equivalent Subjects.Â However, those who have done the UG in the subjects for which equivalence is not covered under the G.O.(1D)No.257, Higher Education (G1) Department, Dated 19.07.2016, shall have to obtain an equivalence certificate for the respective subjects from the University concerned to consider their admission to B.Ed. have selected 15 interviews out of 180 from the IGITI archive. Fourteen of them are published on the IGITI project website on the oral history of universities â€“ that is why we will refer to the respondents'. answers using their full names and credentials.Â That year is considered by some scholars crucial for the quantity of student cohort in Russia: until 2008, the number of students in higher education institutions rose respectively to the numbers of children born before the transitional period of the 1990s.Â Two of those respondents had a rich history of academic mobility journeys (both short- and long-term ones â€“ almost every year in the 2000sâ€“early 2010s) but did not explicitly mention them in the interview¹². The most globalist and interventionist Pope since the Crusades of the 12th Century has formalized an alliance with the largest figures in global finance led by none other than that noble banking family, Rothschild. The new alliance is a joint venture they call â€œCouncil for Inclusive Capitalism with the Vatican.â€Â On their website they proclaim in a typical UN doublespeak, â€œThe Council for Inclusive Capitalism is a movement of the worldâ€™s business and public sector leaders who are working to build a more inclusive, sustainable, and trusted economic system that addresses the needs of our people and the planet.â€ A more sustainable, trusted economic system? Doesnâ€™t that sound like the infamous UN Agenda 21 and its Agenda 2030 daughter, the globalist master plan? Phillip Dennis Ivey Jr. (born February 1, 1977) is an American professional poker player who has won ten World Series of Poker bracelets, one World Poker Tour title, and appeared at nine World Poker Tour final tables. Ivey is regarded by numerous poker observers and contemporaries as the best all-around player in the world. In 2017, he was elected to the Poker Hall of Fame. Phil of the Future is a children's television sitcom on the Disney Channel and ABC Kids. It follows the Diffys, a 22nd Century family, stuck in the 21st Century. Contents.Â 2.14 It's a Wonder-Phil Life. 2.15 Christmas Break. 2.16 Stuck in the Meddle With You. 2.17 Broadcast Blues.Â Announcer: According to experts, one hundred years from now, kids will have no cavities. True or false? Pim: False.