Program Project Report (PPR)

of

Master of Commerce (M.Com)

Centre for Distance and Online Education

TEERTHANKER MAHAVEER UNIVERSITY

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PROGRAMME PROJECT REPORT (PPR) - Online Mode M.Com

Introduction:

In today's dynamic business environment, being acquainted with concepts is not enough. It is essential to acquire and constantly upgrade knowledge about various dimensions of accounting and finance. The **Teerthanker Mahaveer University, Moradabad** Online Mode Programme imparts knowledge and skill sets to students to achieve this and face real world challenges. It teaches application of innovative practices to current business situations. It incorporates analysis of contemporary issues besides providing a strong theoretical foundation. It provides a collaborative learning M.Com environment with dedicated faculty to ensure students achieve their full potential.

M.Com Programme teaches one to work smartly, take the lead in critical situations, and influence business decisions more effectively. It teaches one to not only work efficiently, but also shape the business environment and create opportunities for further growth.

The **Teerthanker Mahaveer University, Moradabad** aims to provide the students with a wide range of skills and competence in the area of commerce. The two-year programme equips students with the knowledge of advance accounting and financial management, legal environment of business, export and import laws, economic policies and other aspects that influences trade and business. This programme tries for excellence in commerce education and training for accounting, taxation, banking, changing socio-cultural aspirations, the IT revolution and globalization of economies. The Programme is designed to instil confidence, improve knowledge, and act as a catalyst in the search for success and growth.

The curriculum is designed so as to give students an in-depth knowledge of the academic disciplines and applied functional areas necessary to meet the requirements of business enterprises and the industry.

We lay emphasis on the following courses ***balanced with core and elective courses****:* The curriculum of M.Com program emphasizes an intensive, flexible commerce education with 108 credits. The programme structure and credits for M.Com are finalized based on the stakeholders' needs and general structure of the programme.

The Online Mode Master of Commerce (M.Com) Programme is a two-year Programme, with inclusion of various specializations. The Programme aims at developing focused managers with a strong understanding of their area of specialization, even as the core subjects equip the students with fundamental accountancy theories and concepts along with less tangible, but equally important soft skills. The Programme is designed to inculcate confidence, improve knowledge, and act as a catalyst in the search for success and growth.

Programme Mission and Objective:

It is imparting professional opportunities for higher education through Online mode for a large segment of the population, including those in employment, women (including housewives) and adults who wish to upgrade their education or acquire knowledge in various fields of study.

- To develop analytical skills to meet the challenges of business at the national and global level.
- The course aims at equipping the students with the requisite knowledge, skills & domain expertise envisaged, by the corporate world, of industry-worthy finance professionals.
- To promote, coordinate and regulate the standards of education offered through open and Online learning in the country.
- The basic objective of the Online Mode M.Com program is to provide advance and practical knowledge of finance stream for making participants more competent to occupy key operational positions at their workplace.
- To impart the latest and relevant knowledge of Financial Analysis.
- To develop the right kind of values and attitudes to function effectively in the competitive environment of financial analysis.

Relevance of Programme with Teerthanker Mahaveer University, Moradabad - Mission and Goals:

In order to align with the mission and goals of Teerthanker Mahaveer University, Moradabad, the Online Mode M.Com Programme is planned to incorporate therein all relevant subjects of wide-spectrum application in real time work environment, this course offers the students great career opportunities in the financial sector.

Vision:

To be recognized as a premier institution of excellence providing high quality education, research and consultancy services to the society.

Mission:

Our endeavor is to impart knowledge and develop critical skills necessary to succeed both in professional and personal life by promoting learning supported by world-class faculty, infrastructure, technology, curricula and collaborative teaching and research with premier institutions in India and abroad.

Nature of Prospective Target Group of Learners:

It is by now well accepted that M.Com degree is an important tool for professionals to enhance their knowledge of business, accounting and taxation expand their career options and move up their career ladder, acquired accounting skills or embark on an entrepreneurial journey.

This programme has been designed for conventional learners, as well as working professionals and other individuals aspiring to acquire knowledge and associated academic credentials. Considering that all candidates interested in pursuing a degree may not be able to afford the same through a campus mode for reasons of paucity of

time or financial constraints, Online Mode delivery is a feasible option to enable them to acquire knowledge and skills.

The programme is so designed that the prospective students who may not be able to afford full time, residential M.Com are provided with high value learning, anytime, anyplace, at one's own pace.

Appropriateness of programme to be conducted ito acquire specific skills and competence:

The courses in the programme are delivered through Self-Learning e-Module which is a modular unit of e-learning material which is inter-alia self-explanatory, self-contained, self- directed at the learner, and amenable to self-evaluation, and enables the learner to acquire the prescribed level of learning in a course of study and includes contents in the form of a combination of the following e-Learning content, and made available through four-quadrant approach namely,

(a) e-Tutorial - faculty led Audio - Video Lectures, (b) e-Content (combination of PDF/ epub) Text Materials, (c) Discussion forum for raising of doubts and clarifying the same on real time basis by the Course Coordinators/Course Mentors assigned to students (d) Self-Assessment Quiz, Test and Assignments to reinforce learning. Reference books are also mentioned in the syllabus. Latest Edition of Reference books may be referred to.

A robust Learning Management System that keeps track of delivery of e-Learning Programmes, learner's engagement, assessment, results and reporting in one centralized location, is in place. All of the above can be done/delivered by Online Mode and other platforms without much loss of fidelity. Hence the M.Com programme is suited for Online Mode of learning.

Instructional Design:

Curriculum Design:

Curriculum has been designed by experts in the area of accounting and care has been taken to include contemporary topics, as well as topics that also inculcate environmental awareness in students. The curriculum and syllabus are approved by the Board of Studies, Centre for Internal Quality Assurance (CIQA) and University Academic Council which consists of experts from Academia and Industry.

Programme structure and detailed syllabus:

Programme Structure:

Study & Evaluation Scheme
Programme: M.Com.

Semester I

S. No.	*Course Code*	*Subject*	*Periods*			*Credit*	*Evaluation Scheme*		
			L	*T*	*P*		*Internal*	*External*	*Total*
1	MCH101	Financial Accounting	3	-	2	4	30	70	100
2	MCH102	Business Statistics	3	-	2	4	30	70	100
3	MCH103	Taxation	3	-	2	4	30	70	100
4	MCH104	Organizational Behavior	4	-	-	4	30	70	100
5	MCH151	Computer Fundamentals and IT(Lab)	3	-	2	4	50	50	100
6	MCH105	Environmental Studies	4	-	-	4	50	50	100
Total			**16**	**-**	**08**	**24**	**220**	**380**	**600**

Semester II

S. No.	*Course Code*	*Subject*	*Periods*			*Credits*	*Evaluation Scheme*		
			L	*T*	*P*		*Internal*	*External*	*Total*
1	MCH201	Advanced Cost Accounting	3	-	2	4	30	70	100
2	MCH202	Strategic Financial Management	3	-	2	4	30	70	100
3	MCH203	Tax Planning	3	-	2	4	30	70	100
4	MCH204	Economic Environment	3	-	2	4	30	70	100
5	MCH251	E-Accounting (Lab)	-	2	4	4	50	50	100
6	MCH252	E-Accounting Project (Lab)	-	2	4	4	50	50	100
Total			**12**	**4**	**16**	**24**	**220**	**380**	**600**

Semester III

S. No.	Course Code	Subject	Periods			Credits	Evaluation Scheme		
			L	T	P		Internal	External	Total
1	MCH301	Advanced Accounting	3	-	2	4	30	70	100
2	MCH302	Management Accounting	3	-	2	4	30	70	100
3	MCH303	Advanced Statistics	3	-	2	4	30	70	100
4	MCH351	E-Taxation and Audit Practice (Lab)	-	2	4	4	50	50	100
5	MCH352	E-Taxation Project	-	2	4	4	50	50	100
Total			**9**	**4**	**14**	**20**	**190**	**310**	**500**

Semester IV

S. No	Course Code	Subject	Periods			Credits	Evaluation Scheme		
			L	T	P		Internal	External	Total
1	MCH401	Corporate Accounting	3		2	4	30	70	100
2	MCH402	Company Law	4	-	-	4	30	70	100
3	MCH403*	Entrepreneurship Development	4	-	-	4	30	70	100
4	MCH404*	Banking and Insurance	4	-	-	4	30	70	100
5	MCH451*	Dissertation	8	-	-	12	50	50	100
6	MCH452	E-Statistical Analysis (Lab)	-	2	4	4	50	50	100
7	MCH453	Comprehensive Viva-Voce	-	-	-	8	50	50	100
Total			**23**	**2**	**8**	**40**	**270**	**430**	**700**

Note- A student who successfully qualifiesTwo MOOCs on SWAYAM/NPTEL of equal credits shall be exempted from the courses after obtaining the permission from ProgrammeCoordinator.

***Note:** If student chooses MCH403 and MCH404 as elective then total internal marks will be 220 and total external marks will be 380, but if student chooses MCH451 (Dissertation) as elective then total internal marks will be 210 and total external marks will be 290.

L – Lecture 1L = 1Hr

T- Tutorial 1T= 1 Hr

P- Practical 1P= 1 Hr

C-Credits
1C = 1Hr of Theory Paper
2 Hrs of Practical/Tutorial

M.Com. Semester I
FINANCIAL ACCOUNTING

Course Code: MCH101 **L-3, T-2, P-0, C-4**

Objective: The basic objective of this course is to provide knowledge about the financial accounting.

Unit-wise Course Contents:

1. **Development of Accounting Standards** in India, Accounting Standards (AS 1, AS2, AS3, AS6, AS7, AS9, AS10, AS13 and AS14), Introduction of international financial reporting standards (IFRS), Requirements of IFRS

(8 Hours)

2. **Depreciation-** Meaning, Causes, Terminology of depreciation, Importance; Methods for calculation of depreciation (Straight Line and Written Down Value method), Difference between SLM & WDV, Accounting treatment of depreciation (Depreciation charged to assets a/c & accumulated depreciation a/c), Preparation of assets disposal account. Provisions & Reserve- Meaning, Types (General reserve, Specific reserve, Capital reserve, Revenue reserve, Secrete reserve, Provision for tax, Provision for discount etc.), difference between reserve and provision. **{Preferably Numerical Questions}**

(8 Hours)

3. **Rectification of Errors and Bank Reconciliation:** Meaning of rectification of errors, Types of errors, Step for locating an error, Suspense account, Journal entries for rectification of errors. Meaning of bank reconciliation Causes for the difference between balance of cash book and pass book, Steps for preparation of bank reconciliation. Preparation of BRS. **{Preferably Numerical Questions}**

(8 Hours)

4. **Double Accounts System** and Accounts from Incomplete Records

{Preferably Numerical Questions}

(8 Hours)

5. **Company Accounts:** Preparation of financial statements – Profit and Loss Appropriation Account, Balance Sheet and Cash Flow Statement, Profit (Loss) prior to incorporation, Alteration of share capital, Conversion of fully paid shares into stock and stock into shares, Accounting for bonus issue

{Preferably Numerical Questions}

(8 Hours)

Suggested Reading and Books:

1. Bhattacharya S.K. & John Dearden, *Accounting for management*, Vikas Publication.
2. Jain S.P. & Narang K.L., *Advanced Accounting*, Kalyani Publication, Revised edition.
3. Maheshwari S.N. & Maheshwari S.K., *Corporate Accounting* Vikas Publication.
4. Robert Anthony & Hawkins, *Accounting Test and Cases*, Irwin London.

***Latest editions of books are recommended.**

M.Com. Semester I
BUSINESS STATISTICS

Course Code: MCH102 **L-3, T-2, P-0, C-4**

Objective:
The objective of this subject is to inculcate methodical aptitude among students.

Unit-wise Course Contents:

1. Meaning, Scope, Importance, Limitations and Advantages of statistics, Collection of primary and secondary data, Classification and tabulation of data, Frequency distribution.
(8 Hours)

2. **Statistical Averages**: Mean: Arithmetic Mean, Geometric Mean, Harmonic Mean, Median, Mode, Quartiles, Dispersion and Skewness **{Preferably Numerical Questions}**
(8 Hours)

3. **Correlation:** Karl Pearson coefficient of correlation, Probable errors, Rank correlation **{Preferably Numerical Questions}**
(8 Hours)

4. **Probability:** Theory of probability and probability distributions **{Preferably Numerical Questions}**
(8 Hours)

5. **Regression Analysis and Time Series:** Components, Trend-moving average, Least square **{Preferably Numerical Questions}**
(8 Hours)

Suggested Reading and Books:

1. Beri, G.C, *Statistics for Management*, Tata McGraw-Hill
2. Chandran J.S., *Statistics for Business and Economics,* Vikas Publication
3. Gupta C.B., *An Introduction to Statistical Methods* Vikas publication
4. Gupta, K.L., Business Mathematics, Navneet Publication

***Latest editions of books are recommended.**

M.Com. Semester I
TAXATION

Course Code: MCH103 **L-3, T-2, P-0, C-4**

Objective:

To provide students the knowledge of the provisions of Taxation i.e., direct and indirect taxes

Unit-wise Course Contents:

1. **Computation of Tax Liability:** Computation of total income and tax liability of an individual; Deduction from gross total income.

(8 Hours)

2. **Wealth Tax:** Background, Concept and charge of Wealth Tax; Assets, Deemed assets and assets exempt from tax; Valuation of assets; Computation of net wealth; Return of Wealth Tax and provisions concerning assessment

{Preferably Numerical Questions}

(8 Hours)

3. **Service tax:** Concepts and general principles; Charge of service tax and taxable services; Valuation of taxable services; Payment of service tax and filing of returns

{Preferably Numerical Questions}

(8 Hours)

4. **VAT:** Concepts and general principles; Taxonomy of VAT; Calculation of VAT liability including input tax credits; VAT variants; VAT Procedures

{Preferably Numerical Questions}

(8 Hours)

5. **CST**: Central Sales Tax Act 1956, Definitions, Inter State Sale, Sale in Course of Import/Export, Sale Outside the State, Registration, Computation of CST

(8 Hours)

Suggested Readings and Books:

1. Mehrotra H.C: Income Tax Law & Accounts; Sahitya Bhawan, Agra
2. Dinker Pagare: Income Tax Law and Practice; Sultan Chand & Sons, New Delhi
3. Girish Ahuja and Ravi Gupta: Systematic approach to income tax; Sahitya Bhawan Publications, New Delhi
4. Chandra, Mahesh, S.P. Goyal and D.C. Shukla, "*Income Tax Law and Practice*", Pragati Prakashan, Delhi

***Latest editions of books are recommended.**

M.Com. Semester I
ORGANIZATIONAL BEHAVIOR

Course Code: MCH104 **L-2, T-0, P-0, C-2**

Objective:

The basic objective of this course is to understand the concept of organizational behavior.

Unit-wise Course Contents:

1. Introduction to Organizational Behavior: Introduction -Nature and scope of OB, Challenges and opportunities for OB, Organization goals, Models of OB, Impact of global and cultural factors.

(4 Hours)

2. Understanding Human Behavior in Management: Individual behavior**,** Perception: concept, nature, process, importance; Management and behavioral applications of perception. Personality: concept, nature, types and theories of personality shaping.

(4 Hours)

3. Motivation and Leadership: Concept, principles, Motivation, Hierarchy of needs theory, Theory X and Theory Y, Motivation Hygiene theory, Vroom's Expectancy theories; Monetary And non-monetary motivation. Leadership: Concept, functions, styles, and theories of Leadership-trait, behavioral, and situational.

(4 Hours)

4. Interpersonal Relationship management: Analysis of Interpersonal Relationship, Developing Interpersonal relationship; Group Dynamics: Definition of Group, Stages of Group Development, Group Structure, Group Decision Making.

(4 Hours)

5. Management of Change-Change and Organizational Development, Resistance to change, Approaches for managing organizational change, organizational culture, Power and politics in organization, Quality of work life.

(4 Hours)

Suggested Readings and Books:

1. Davis Keith, *Human Behavior at Work: Organizational Behavior*, Tata McGraw- Hill, New Delhi.
2. Pareek Udai, *Behavioral Process in Organization,* Oxford and IBH, New Delhi
3. Robbins S.P., *Organizational Behavior,* Pearson Education, New Delhi
4. Luthans Fred, *Organizational Behavior*, McGraw Hill, New Delhi
5. Chandran J.S., *Organization Behavior*, Vikas Publishing House
6. Khanka, S.S., Organisational Behaviour, S. Chand.

***Latest editions of books are recommended.**

M.Com. Semester I
COMPUTER FUNDAMENTALS AND IT (LAB)

Course Code: MCH151 **L-0, T-0, P-4, C-2**

Objective:

To develop knowledge of various fundamentals of computers for proficiency in applying various tools

Unit-wise Course Contents:

1. **Introduction to Computers:** Computer hardware: Classification of computers – personal computer, workstation, servers and super computers, Computer components – CPU, input output devices, storage devices, BUS, I/O CO processors, ports (serial, parallel, USB ports), expansion slots, add on cards, on board chips, LAN cards, multimedia cards, cache memory, buffers, controllers and drivers

(8 Hours)

2. **MS–WORD:** Creating and formatting a document, Changing fonts and point size, Table Creation and operations, Autocorrect, Auto text, spell Check, Word Art, Inserting objects, Mail Merge.

(8 Hours)

3. **MS–Excel:** Work sheet, cell, inserting Data into Rows/ Columns, Alignment, Text rapping, Sorting data, Auto Sum, Use of functions, referencing formula cells in other formulae, Naming cells, Generating graphs, Worksheet data and charts with Word Creating Hyperlink to a Word document.

(8 Hours)

4. **MS–Power Point:** Creating a presentation using auto content Wizard, Blank Presentation, creating, saving and printing a presentation, Adding a slide to presentation, Navigating through a presentation, slide sorter, slide show, editing slides, Using Clipart, Word art gallery, Adding Transition and Animation effects, setting timings for slide show, preparing note pages, preparing audience handouts.

(8 Hours)

5. **Internet and other technologies:** Internet and world - wide web, intranets, extranets, applications of internet, internet protocols, E-commerce- nature, types (B2B, B2C, C2C), supply chain management, CRM, Electronic Data Interchange (EDI), Electronic Fund Transfers (EFT), payment portal, e-commerce security; Mobile commerce, Blue tooth and Wi-Fi.

(8 Hours)

Suggested Readings and Books:

1. Pradeep K. Sinha & Priti Sinha, Computer Fundamentals, BPB Publications
2. Ron Mansfield, *Working in Microsoft Office*, TMH
3. V. Rajaraman, *Fundamentals of Computers,* PHI
4. Peter Norton's, *Introduction to Computers,* TMH

***Latest editions of books are recommended.**

MCom - Semester-I

Course Code: MCH105	**Environmental Studies**	**L-4 T-0 P-0 C-4**

Course Outcomes:

On completion of the course, the students will be :

CO1.	Understanding ecology and environment for promoting sustainable development.
CO2.	Understanding environmental policies, practices and Acts and its application in industries.
CO3.	Applying the measures to control pollution.
CO4.	Analyzing the opportunities to make optimum use of natural resources and biodiversity.
CO5.	Applying the disaster management skills in case of disaster.

Course Content:

Introduction and Evolution of Environmental Studies:

Definition and Scope of environmental studies, multidisciplinarynature of environmental studies, concept of sustainability &sustainable development.

Unit-1:	**Ecology and Environment:** Concept of an Ecosystem- its structure and functions, Energy Flow in an Ecosystem, Food Chain, Food Web, Ecological Pyramid & Ecological succession, Study of following ecosystems: Forest Ecosystem, Grass land Ecosystem & Aquatic Ecosystem & Desert Ecosystem.	**8 Hours**
Unit-2:	**Natural Resources:** Renewable & Non-Renewable resources; Land resources and landuse change; Land degradation, Soil erosion & desertification. Deforestation: Causes & impacts due to mining, Dam building on forest biodiversity & tribal population. Energy Resources: Renewable & Non-Renewable resources, Energy scenario & use of alternate energy sources, Case studies. Biodiversity: Hot Spots of Biodiversity in India and World, Conservation, Importance and Factors Responsible for Loss of Biodiversity, Bio-geographical Classification of India.	**8 Hours**

Unit-3:	**Environmental Pollutions:** Types, Causes, Effects & control; Air, Water, soil & noise pollution, Nuclear hazards & human health risks, Solid waste Management; Control measures of urban & industrial wastes, pollution case studies.	**8 Hours**
Unit-4:	**Environmental policies & practices:** Climate change & Global Warming (Greenhouse Effect), Ozone Layer - Its Depletion and Control Measures, Photochemical Smog, Acid Rain Environmental laws: Environment protection Act; air prevention & control of pollution act, Water Prevention & Control of Pollution Act, Wild Life Protection Act, Forest Conservation Acts, International Acts; Montreal & Kyoto Protocols & Convention on biological diversity, Nature reserves, tribal population & Rights & human wild life conflicts in Indian context.	**8 Hours**
Unit-5:	**Human Communities & Environment:** Human population growth; impacts on environment, human health & welfare, Resettlement & rehabilitation of projects affected person: A case study, Disaster Management; Earthquake, Floods & Droughts, Cyclones & Landslides, Environmental Movements; Chipko, Silent Valley, Vishnoi's of Rajasthan, Environmental Ethics; Role of Indian & other regions & culture in environmental conservation, Environmental communication & public awareness; Case study	**8 Hours**
Text Books:	1. De A. K. ,Environmental Chemistry, New Delhi : New Age Publishers Pvt. Ltd.	
Reference Books:	1. Bryant, P. J., Biodiversity and Conservation, NewDelhi: Hypertext Book 2. Tewari, Khulbe& Tewari , Textbook of Environment Studies, New Delhi: I.K. Publication 3. Masters, G. M. Introduction to Environmental Engineering and Science, New Delhi : Prentice Hall India Pvt. Ltd. 4. Odem, E. P , Fundamentals of Ecology, New Delhi : W. B. Sannders Co.	

***Latest editions of all the suggested books are recommended.**

M.Com. Semester II
COST ACCOUNTING

Course Code: MCH201 **L-3, T-2, P-0, C-4**

Objective:

The basic objective of this course is to provide knowledge about the cost accounting.

Unit-wise Course Contents:

1. **Introduction to Cost Accounting**: Meaning, Nature and Scope of Cost Accounting, Cost Concepts and Classifications Cost, Objectives, Importance and limitations of Cost Accounting, Essentials of a Good Costing System, Installation of Costing system, Methods and Techniques of Costing, Cost Audit, Distinction between Financial and Cost Accounting, Elements of Cost and preparation of Cost Sheet.

(8 Hours)

2. **Accounting for Material and Labour: Material –** Purchasing process, Centralized and decentralized purchasing, Various Control levels for Stock, Economic Order Quantity, LIFO, FIFO & Weighted Average Price Method, Wastage, Scrap, Defective, Spoilage Obsolete. **Labour -** Direct & Indirect labour, Time & Motion study, Labour Turnover, Wage Payment Systems(Timer rate, Piece rate, Taylor, Merrick, Halsey premium, Halsey weir, Rowan premium, Gantt task bonus, Emersion efficiency, Pint scheme, Accelerated premium & Group system), Idle time and over time **{Preferably Numerical Questions}**

(8 Hours)

3. **Accounting for Overheads:** Meaning, collection, Classification, Treatment of different overhead items, Allocation & Apportionment, Re-apportionment, Principles of Re-apportionment, Methods of Re-Apportionment(Direct, Step, Reciprocal, Simultaneous, repeated Trail & Error) Absorption, Methods for absorption, Under absorption and Over absorption(Causes and Disposal) **{Preferably Numerical Questions}**

(8 Hours)

4. **Costing Methods:** Single Unit Costing, Operating costing, Job, Batch and Contract costing, Process costing & Service costing **{Preferably Numerical Questions}**

(8 Hours)

5. **Cost Control Account:** Meaning of Integral and Non-integral accounts, Types of various Ledgers & Control accounts in cost books, Reconciliation of cost and financial accounts **{Preferably Numerical Questions}**

(8 Hours)

Suggested Readings and Books:

1. Horngren et al, *Introduction to Management Accounting*, Pearson.
2. Khan & Jain, *Management Accounting*, Tata McGraw-Hill.
3. Pandey I.M., Management *Accounting*, Vikas publications.
4. Bhattacharyya S.K. & Dearden J*., Accounting for Management*, Vikas Publications.

***Latest editions of books are recommended.**

M.Com. Semester II
STRATEGIC FINANCIAL MANAGEMENT

Course Code: MCH202 **L-3, T-2, P-0, C-4**

Objective:

The objective of this course is to help students understand the conceptual framework of financial management.

Unit-wise Course Contents:

1. **Financial Management:** Financial goals; Profit V/s wealth maximization; Financial functions - investment, financing, and dividend decisions; Financial planning.

   (8 Hours)

2. **Indian Capital Market:** Role of Primary and Secondary Market, Capital Market Instruments – Financial Derivatives – Stock Futures, Stock Options, Index Futures, Index Options. Option Valuation Techniques: Binominal Model, Black Schools Option Pricing Model, Greeks – Delta, Gamma, Theta, Rho and Vega.

   (8 Hours)

3. **Cost of Capital:** Significance of cost of capital; Calculating cost of debt; Preference shares, equity capital, and retained earnings; Combined (weighted) cost of capital.

   {Preferably Numerical Questions}

   (8 Hours)

4. **Portfolio Theory and Pricing** – Efficient Market Theory, Random Walk Theory Markowitz Model of Risk Return Optimization, CAPM

   {Preferably Numerical Questions}

   (8 Hours)

5. **Ratio analysis:** Classification of ratios - Profitability ratios, turnover ratios, liquidity ratios, turnover ratios; Advantages of ratio analysis; Limitations of accounting ratios

   {Preferably Numerical Questions}

   (8 Hours)

Suggested Readings and Books:

1. Arora M.N: Cost Accounting-Principles and Practices; Vikas, New Delhi.
2. Jain S.P.& Narang K.L: Cost Accounting; Kalyani, New Delhi
3. Anthony, Robert & Reece, et al: Principles of Management Accounting; Richard Irwin Inc.
4. Horngren, Charles, Foster and Datar et al: Cost Accounting - A Managerial Emphasis; Prentice Hall , New Delhi.
5. Khan M.Y.and Jain P.K: Management Accounting; Tata McGraw Hill, New Delhi. Kaplan R.S. and Atkinson A.A.: Advanced Management Accounting; Prentice Hall India, New Delhi.

***Latest editions of books are recommended.**

M.Com. Semester II
TAX PLANNING

Course Code: MCH203 **L-3, T-2, P-0, C-4**

Objective:

To develop the knowledge of the concept of tax planning

Unit-wise Course Contents:

1. Meaning of Tax planning, Tax avoidance, Tax evasion and Tax management, Objectives of Tax planning, Concept of diversion of income and application of income. Ethical question, Recognized methods of Tax planning — Tax holidays, Deductions, Reliefs & Rebates.

(8 Hours)

2. Tax Planning through form of business organization — Individual, HUF, Firm, LLP (Limited Liability Partnerships), Association of Persons/Body of Individuals

(8 Hours)

3. Tax planning for companies, Cooperatives, NRI & Trusts

{Preferably Numerical Questions}

(8 Hours)

4. Specific Areas of Tax planning — Tax planning in respect of capital gains, Investment income, Structure of salaries **{Preferably Numerical Questions}**

(8 Hours)

5. Tax consideration in respect of specific decisions, Own or lease an asset, Make or Buy, Financial Leverages — Share V/s Debentures, Export V/s Domestic Sales

(8 Hours)

Suggested Readings and Books:

1. Mehrotra H.C: Income Tax Law & Accounts; Sahitya Bhawan, Agra
2. Dinker Pagare: Income Tax Law and Practice; Sultan Chand & Sons, New Delhi
3. Girish Ahuja and Ravi Gupta: Systematic approach to income tax; Sahitya Bhawan Publications, New Delhi
4. Chandra, Mahesh, S.P. Goyal and D.C. Shukla, "*Income Tax Law and Practice*", Pragati Prakashan, Delhi
5. Singhania, V.K., "Income Tax Law and Practices", Taxmann Publication.

***Latest editions of books are recommended.**

M.Com. Semester II
ECONOMIC ENVIRONMENT

Course Code: MCH204 **L-3, T-2, P-0, C-2**

Objective:

This course develops managerial perspective to economic fundamentals as aids to decision making under given environmental constraints.

Unit-wise Course Contents:

1. **Economic and Social Environment:** Meaning of Environment of Business and Economic Environment, Elements of Economic Environment, Socio-Cultural Environment, Inter-relationship between ecology and development, Environmental movement in India, New Economic Policy

   (4 Hours)
2. **Theory of Consumer Choice:** Cardinal utility approach, indifference approach, revealed preference and theory of consumer choice under risk; demand estimation for major consumer durable and non-durable product

   (4 Hours)
3. **Pricing practices:** Methods of price determination; pricing of multiple products; price discrimination; International price discrimination and dumping; Transfer pricing.

   (4 Hours)
4. **Business Cycles:** Nature and phases of business cycle; Theories of business cycles-psychological, profit, monetary, innovation, Cobweb, Samuelson Hicks theories.

   (4 Hours)
5. **Inflation:** Definition, characteristics and types; Inflation in terms of demand pull and cost push factors, effects of Inflation.

   (4 Hours)

Suggested Readings and Books:

1. Dholakia, R.H. and A.L.Oza: Micro Economics for management students, Oxford University press, New Delhi
2. Varian, H.R: International microeconomics: A Modern approach, East West Press, New Delhi
3. Dr. Goyal, Alok and Goyal, Mridula: Business Environment, V.K. Global Publications.
4. Adhikari, M: Economic Environment of Business, Sultan Chand and Sons, New Delhi
5. Aswathapa, K: Legal Environment of Business, Himalaya publications, Delhi
6. Varshney RL and Maheshwari KL: Managerial Economics; Sultan Chand and Sons, New Delhi

***Latest editions of books are recommended.**

M.Com. Semester II
E-ACCOUNTING (LAB)

Course Code: MCH251 **L-0, T-0, P-4, C-2**

Objective:

Making the students to become an accountant who can do any type of book keeping and accounting for any type of industry

Unit-wise Course Contents:

1. **Working with Tally 9.0** Creation of Company/Accounts only & Accounts with Inventory; Alt the company; Creation of password/security; Opening the company making it active; Creating ledger A/c; Altering individual ledger A/c; Viewing/Altering multiple ledger on screen; Inventory creation /Altering stock group /stock items

2. **Accounting Voucher** Payment voucher/Receipt Voucher/Contra voucher/Journal voucher; Purchase voucher/Sales voucher/Purchase return/Sales Return; Purchase Order/Sales order/Stock Journal voucher/physical Stock voucher/Rejection out voucher/Rejection in voucher

3. **Accounting Books and Ledgers** Easy Access to the various Books of Account Cash Book/Bank Book/Purchase Book/ Sales Book/Journal voucher book/Debit Note book/Credit Note Book Day Book/Ledger Book

4. **Financial Statements** Automatic Creation of Financial Accounting Statement; Trial Balance; Trading A/c; Profit & Loss A/c; Balance Sheet; Stock Summary; Ratio Analysis

5. **Printing Reports** Printing various Books of Account; Printing all Financial Statements

Suggested Readings and Books:

1. Tally. ERP 9.0 in Simple Steps, Amazon.in
2. Business Accounting Tally 9.0, Vishnu Priya Singh published by Computech Publication Ltd.

***Latest e-notes are recommended**

M.Com. Semester II
E-ACCOUNTING PROJECT

Course Code: MCH252 **L-0, T-0, P-0 C-4**

The objective is to equip the student with the actual handling of project related to accounts of any organization. The project shall be assigned in the beginning of the second semester under the supervision of a faculty allotted by the college. There shall be midterm review of the project by a panel consisting of two faculty of the college. Each student shall submit two copies of the project.

In this project all major accounting relating to Book-keeping and Journal Entries (Including errors and their rectification entries), General ledgers, Bank reconciliation MIS Cash management, Account Payable and Receivables, Billing Payroll, Collection management, Credit management, Generation of financial reports and financial statements, Generation of Cash Flow Statement and Ratio Analysis and Asset Register will be prepared.

The project will consist of two files viz., **1.** Voucher file + Supporting Bills, which will include the vouchers of payment, receipt, contra, Journal, purchase, sales, purchase return, sales return, and rectification of errors entries with supporting documents; and **2.** Project file, which will include the report prepared on the basis of 1st file.

The evaluation shall be out of 100 marks (50 External + 50 Internal). External examiner shall be nominated by the Examination Division of the University

The format of the project report is given below:

1. Front Page
2. Table of contents
3. Objective of Project
4. Journal Entries
5. Ledgers
6. Trial Balance
7. P & L Account
8. Balance Sheet
9. Cash Flow Statement
10. Ratio Analysis
11. Asset Register
12. Analysis and Report
13. Evaluation Sheet (As per Annexure 1 and Annexure 2)

M.Com. Semester III
ADVANCED ACCOUNTING

Course Code: MCH301 **L-3, T-2, P-0, C-4**

Objective:

To impart advanced accounting knowledge applicable in business

Unit-wise Course Contents:

1. **Accounts of Non-Profit Organization:** Preparation of income and expenditure account, Receipts and payment method and Balance Sheet.

(8 Hours)

2. **Branch Accounting:** Branch accounting, Departmental accounting

{Preferably Numerical Questions}

(8 Hours)

3. **Royalty Account:** Meaning, characteristics, Types and working of royalty account

{Preferably Numerical Questions}

(8 Hours)

4. **Accounting for Partnership Firms:** Including admission, Retirement, Death and dissolution of partnership **{Preferably Numerical Questions}**

(8 Hours)

5. Accounting of banking and insurance companies **{Preferably Numerical Questions}**

(8 Hours)

Suggested Readings and Books:

1. Chawla, Chanchal, & Das, Arjuna, *Financial Accounting*, Navyug Publication.
2. Tulsian, P.C., *Financial Accounting,* Tata McGraw-Hill Publishing Co.Ltd. New Delhi.
3. Maheshwari S.N., Maheshwari S.K., *Financial Accounting*, Vikas Publishing House Pvt. Ltd.
4. Shukla, M.C. Grewal, S.P, *Advanced Accounts*. S.Chand, New Delhi.
5. Jain, S.P., Narang, K.N., *Advanced Accountancy*, Kalyani Publishers, New Delhi.
6. Gupta, R.L., Radhaswamy, M., *Advanced Accountancy,* S.Chand, New Delhi.

***Latest editions of books are recommended**

M.Com. Semester III
MANAGEMENT ACCOUNTING

Course Code: MCH302 **L-3, T-2, P-0, C-4**

Objective:

To apply various management accounting techniques to all types of organizations for planning, decision making and control purposes in practical situations.

Unit-: wise Course Contents

1. **Introduction:** Evolution, Meaning, Objectives and Scope of Management Accounting; Tools and Techniques of Management Accounting; Relationship of Cost Accounting, Financial Accounting, Management Accounting and Financial Management; Conflicts in Profit versus Value Maximization

   (8 Hours)

2. **Marginal Costing and Break-even Analysis:** Concept of marginal cost; Marginal costing and absorption costing; Marginal costing versus direct costing; Cost-volume-profit analysis Break-even analysis; Assumption and practical applications of break-even analysis

   {Preferably Numerical Questions}

   (8 Hours)

3. **Budgeting:** Definition of budget; Essentials of budgeting; Kinds of budget - Functional Budgets, Master Budget; Fixed and Flexible Budget; Cash Budget; Budgetary Control; Zero-base Budgeting; Performance Budgeting **{Preferably Numerical Questions}**

   (8 Hours)

4. **Standard Costing and Variance Analysis:** Standard costing as a control technique; Setting of standards and their revision; Variance analysis – meaning and importance, kinds of variances and their uses - material, labour and overhead variances; Disposal of variances; Relevance of variance analysis to budgeting and standard costing **- Numerical**

   (8 Hours)

5. **Analyzing Financial Statements:** Horizontal and vertical analysis: (Comparative and Common-size Income Statement and Balance Sheet) **{Preferably Numerical Questions}**

   (8 Hours)

Suggested Readings and Books:

1. Horngren et al, *Introduction to Management Accounting*, Pearson.
2. Khan & Jain, *Management Accounting*, Tata McGraw-Hill.
3. Pandey, I.M., *Management Accounting*, Vikas Publication.
4. Bhattacharyya S.K. & Dearden J., *Accounting for Management*, Vikas Publication.
5. Chawla, Chanchal, & Chawla, Anoop, *Contemporary Research in Cost and Management Accounting*, Yking Publishers, Jaipur.

***Latest editions of books are recommended**

M.Com. Semester III
ADVANCED STATISTICS

Course Code: MCH303 **L-3, T-2, P-0, C-4**

Objective:

To develop the understanding of various statistical tools

Unit-: wise Course Contents

1. Multiple Correlation and multiple regressions; Analysis of Time Series, Interpolation and extrapolation **{Preferably Numerical Questions}**

   (8 Hours)

2. **Statistical Decision Theory:** Decision environment; Expected profit under uncertainty and assigning probabilities; Utility theory **{Preferably Numerical Questions}**

   (8 Hours)

3. **Sampling:** Sampling techniques- probability and non - probability techniques; Sampling and non - sampling errors; Sampling distribution **{Preferably Numerical Questions}**

   (8 Hours)

4. **Estimation and Hypothesis Testing:** Point and interval estimation; Large and small sample tests - Z-test, T-test, and F-test **{Preferably Numerical Questions}**

   (8 Hours)

5. **Non-Parametric Test:** Chi-square test; Run test; Sign test; Median test; Mann-Whitney U test; Kruskal-Wallis test; Kolmogorov-Smirnov Test and Rank Correlation test **{Preferably Numerical Questions}**

   (8 Hours)

Suggested Readings and Books:

1. Heinz, Kohler: Statistics for Business & Economics, Harper Collins.
2. Hien, L.W: Quantitative Approach to Managerial Decisions, Prentice Hall, New Jersery India Delhi.
3. Lawrence B. Morse: Statistics for Business & Economics, Harper Collins.
4. Levin, Richard I. and David S. Robin: Sta6istic for Management, Prentice Hall, Delhi.
5. Watsnam Terry J. and Keith Parramor: Quantitative Methods in Finance International Thompson Business Press.

***Latest editions of books are recommended**

M.Com. Semester III
E-TAXATION AND AUDIT PRACTICE (LAB)

Course Code: MCH351 **L-0, T-0, P-4, C-2**

Objective:

To develop the understanding of Taxation with the help of TALLY, online return filling of income tax and Audit procedures

1. Implementation of VAT under Tally and VAT report
2. Implementation of CST under Tally and CST report
3. E-Filing of Income Tax returns
4. Audit Procedures: Statutory and Internal Audit, Audit Programme, Internal Control and Internal Check, Vouching, Verification, Case Studies, Preparation of Audit Reports.

Suggested Readings and Books:

1. Tally. ERP 9.0 in Simple Steps, Amazon.in
2. Business Accounting Tally 9.0, Vishnu Priya Singh published by Computech Publication Ltd.

Registrar

M.Com. Semester III
E-TAXATION PROJECT

Course Code: MCH352 **L-0, T-0, P-0, C-4**

Objective:

Each student will be given a project work. The project shall be assigned in the beginning of the second semester under the supervision of a faculty allotted by the college. There shall be midterm review of the project by a panel consisting of two faculty of the college. Each student shall submit two copies of the project.

The evaluation shall be out of 100 marks (50 External + 50 Internal). External examiner shall be nominated by the Examination Division of the University.

The project will be related to:

1. VAT report
2. CST report
3. E-Filing of Income Tax returns
4. Obtaining PAN/TAN and manual deposition of Tax

***Note:** The evaluation scheme for internal examination will be as per Annexure 1 and for external examination will be as per Annexure 2

Suggested Readings, Books and Websites:

1. Tally. ERP 9.0 in Simple Steps, Amazon.in
2. Business Accounting Tally 9.0, Vishnu Priya Singh published by Computech Publication Ltd.
3. www.incometaxindia.gov.in/
4. https://incometaxindiaefiling.gov.in/e-Filing/.../LoginHome.html

M.Com. Semester IV
CORPORATE ACCOUNTING

Course Code: MCH401 **L-3, T-2, P-0, C-4**

Objective:

This course enables the students to develop awareness about corporate accounting in conformity with the provisions of Companies Act.

Unit-: wise Course Contents

1. Issue, Forfeiture, and Re-issue of Shares: Redemption of preference shares; Issue and redemption of debentures **{Preferably Numerical Questions}**

(8 Hours)

2. Liquidation of companies: Preparation of Statement of Affairs; Receipts and Payments Account and Deficiency/Surplus Account **{Preferably Numerical Questions}**

(8 Hours)

3. Valuation of Goodwill and Shares **{Preferably Numerical Questions}**

(8 Hours)

4. Accounting for Amalgamation of Companies; Accounting for internal reconstruction and external reconstruction **{Preferably Numerical Questions}**

(8 Hours)

5. Accounting of Holding and Subsidiary Companies **{Preferably Numerical Questions}**

(8 Hours)

Suggested Readings and Books:

1. Maheshwari S.N: Corporate Accounting; Vikas Publishing House, New Delhi.
2. Shukla M. C., Grewal T.S. and Gupta S.C.: Advanced Accounts; Sultan Chand & Co. New Delhi.
3. Monga J.R., Ahuja, Girish, and Sehgal Ashok: Financial Accounting; Mayur Paper Backs, Noida.
4. Jha, B.K. and Shah, M.S.: Corporate Accounting, Kedar Nath & Ram Nath Meerut.

***Latest editions of books are recommended**

M.Com. Semester IV
COMPANY LAW

Course Code: MCH402 **L-4, T-0, P-0, C-4**

Objective:

The basic objective of this course is to provide the knowledge of concepts of company law to the students.

Unit-: wise Course Contents

1. Formation of companies, Memorandum of association, Article of association, Incorporation of Companies, Effect of Registration, Commencement of Business, Rules of alteration on Memorandum and Articles; Prospectus: Public offer and private placement, Deemed prospectus, Shelf Prospectus, Red Herring Prospectus, Liabilities and punishment on misstatement in Prospectus

(8 Hours)

2. Kinds of Share Capital, Voting Rights, Payment of Dividends, Application of Share Premium, sweat Equity Shares, Issue and redemption of preference shares, transfer and transmission of securities, Further issue of shares, Issue of bonus shares, power of Companies, Powers of company to change share capital and purchase of own securities, prohibition of acceptance of other deposits from public

(8 Hours)

3. Declaration and payment of dividends; declaration of dividends, Unpaid dividends, Investors education and protection fund, Right of dividends, Punishments on failure of declaration of dividends; Accounts and audit of companies.

(8 Hours)

4. Appointment and Qualification of directors, Manner of selection, Directors Identification Number (DIN), Appointment of additional directors, Nominee directors, Alternate directors, Duties, removal, resignation of directors; Qualification and disqualification of director; Corporate Social Responsibility (CSR)

(8 Hours)

5. Inspection, Inquiry and investigation; Prevention of oppression and mismanagement; Winding up of companies

(8 Hours)

Suggested Readings and Books:

1. Gulshan J. J., *Business Law Including Company Law*, New Age International Publisher.
2. Kuchhal M. C. *Business Law*, Vikas Publication.
3. Singh Avtar, *Principles of Mercantile Law*, Eastern Book Company.
4. A.K. Majumdar, Company Law, Taxmann Publication.

***Latest editions of books are recommended**

M.Com. Semester IV
E-STATISTICAL ANALYSIS (LAB)

Course Code: MCH451 **L-0, T-0, P-4, C-2**

Objective

1. To develop the understanding of various statistical tools with the help of MS Excel and SPSS software.
2. To help the understanding of various tests to be applied in research work
3. To develop the skills for testing the hypothesis learnt in advanced statistics

Each student will be given a project work. The project shall be assigned in the beginning of the second semester under the supervision of a faculty allotted by the college. There shall be midterm review of the project by a panel consisting of two faculty of the college. Each student shall submit two copies of the project.

The evaluation shall be out of 100 marks (50 External + 50 Internal). External examiner shall be nominated by the Examination Division of the University.

Suggested Readings and Books:

1. Chandran J.S., *Statistics for Business and Economics,* Vikas Publication
2. Gupta C.B., *An Introduction to Statistical Methods* Vikas publication
3. Kothari, C.R., Research Methodology Methods and Techniques, New Age International (P) Ltd. Publications, New Delhi
4. Chapman and Hall/CRC, A Handbook of Statistical Analysis using SPSS, CRC press company online

M.Com. Semester IV

DISSERTATION (BASED ON ORIGINAL/ACTUAL DATA)

Course Code: MCH451 **L-0, T-0, P-0, C-8**

Objective: To equip the student with the knowledge of actual functioning of the market and organization and problems faced by them for exploring feasible solutions and suggestions.

Guidelines:

At the end of second semester examination, every student of MCOM will undergo for a survey in any manufacturing, service or financial organization.

During the course of survey, project incharge will assign a problem/project to the student. The student, after the completion of survey will submit a report to the College/Institute, which will become a part of fourth semester examination. However, the report must be submitted by the end of fourth semester.

The report prepared by the student will be named as dissertation. The report should be based on original/actual data from the company assigned. It should reflect in depth study of micro problem assigned by the department where student undergoes training. Relevant tables and bibliography should support it. One comprehensive chapter must be included about the organization where the student has undergone the survey. This should deal with brief history of the organization, its structure, performance products/services and problems faced. This chapter will form part I of the Report. Part II of the report will contain the study of micro research problem.

The average size of report ordinarily will be 100 to 150 typed pages in standard font size (12) and double spacing. Three neatly typed and hard bound copies of the report will be submitted to the College/Institute. The report will be typed in A-4 size paper.

The report will have a certificate issued by project incharge of the College. This should be attached with the report.

The report will be evaluated by internal as per annexure 1 and external examiner as per annexure 2. It will carry total of 100 marks divided into written report of 50 marks by external examiner and presentation of 50 marks in front of a panel of at least three faculty members appointed by Director/ Principal of the college.

The external marks will be awarded by the external examiner to be appointed by the examination division.

The format of the report is given below:

(a) Top Sheet of transparent plastic.
(b) Top cover.
(c) Preliminary pages.

- Objective of the Research Undertaken
- Literature Review
- Research Methodology
- Results and Analysis
- Conclusions
- References
- Appendices – to include questionnaire, if any
- Evaluation Form (As per Annexure 1 and Annexure 2)

M.Com. Semester IV

ENTREPRENEURSHIP DEVELOPMENT

Course Code: MCH403 **L-4, T-0, P-0, C-4**

Objective: The basic objective of this course is to understand the concepts of entrepreneurship.

Unit-wise Course Contents:

1. Entrepreneur and Entrepreneurship: Definition of entrepreneur, Entrepreneurial motivation and barriers; Internal and external factors; Types of entrepreneurs; Theories of entrepreneurship; Classification of entrepreneurs. Difference between entrepreneur and entrepreneurship, Characteristics of entrepreneur

(8 Hours)

2. Idea Generation and Project Formulation: Idea generation, Screening and project identification, Feasibility analysis; Project planning, Evaluation, Monitoring and control, Project report preparation, Operation problems: Incubation and Take-off, Problems encountered, Structural, Financial and managerial problems, Types of uncertainty.

(8 Hours)

3. Supportive Agencies for Entrepreneurship: Institutional support for new ventures; Supporting organizations; Incentives and facilities; Financial Institutions and Small-Medium scale Industries, Govt. Policies for SMEs. Role of SIDBI & NSIC

(8 Hours)

4. Entrepreneur Development Programmes (EDP'S): History of entrepreneurship development in India, Phases of EDP's, Current Status of Entrepreneurship development in India, Role of Women entrepreneur

(8 Hours)

5. Industrial Sickness: Sick industries, Reasons for sickness, Remedies for Sickness, Role of BIFR in revival, Bank Syndications. Micro financing for SME Sector and other aspects

(8 Hours)

Suggested Readings and Books:

1. Couger C, *Creativity and Innovation*, IPP.
2. Jacob Nina, *Creativity in Organisations*, Wheeler.
3. Jonne & Ceserani, *Innovation and Creativity*, Crest.
4. Bridge S.et al*, Understanding Enterprise: Entrepreneurship and Small Business*, Palgrave.
5. Holt, *Entrepreneurship*: *New Venture Creation*, Prentice-Hall.
6. Dollinger M.J., *Entrepreneurship,* Prentice-Hall.
7. Dr. M.B. Shukla, Pragati Prakashan.

***Latest editions of books are recommended**

M.Com. Semester IV
BANKING AND INSURANCE

Course Code: MCH404 **L-4, T-0, P-0, C-4**

Objective: To develop the conceptual and theoretical knowledge of banking and insurance sector

Unit-wise Course Contents:

1. **Introduction** Financial System and Markets: Constituents and functioning; RBI – Role and functions. Overview of Foreign Exchange Market, Financial Sector Reforms in India, Overview of Financial Services: nature, scope and importance etc.

(8 Hours)

2. **Management of Commercial Banks** Banking Industry in India, constituents, banking sector reforms, determination of commercial interest rates: fixed and floating, Management of capital funds- capital adequacy norms, Liquidity Management, Asset Liability Management - Gap analysis, Management of Non-performing assets, Strategies for making commercial banks viable

(8 Hours)

3. **Retail Banking & CRM** Retail Banking Nature & scope, Emerging issues in retail banking, SWOT analysis of retail banking, Strategies for Success in Retail Banking. Introduction to CRM, Benefits, Scope; Steps & strategies for CRM;

(8 Hours)

4. **Concept of Insurance and its Evolution:** The basics and nature of insurance – evolution and nature of insurance – how insurance operates today –different classes of insurance - importance of insurance – how insurance takes care of unexpected eventualities. The Insurance Market: The various constituents of the insurance market – operations of insurance companies operations of intermediaries- specialist insurance companies - insurance specialists – the role of regulators– other bodies connected with insurance.

(8 Hours)

5. **Life Insurance Practice:** Overview of Indian insurance Market; Premium & Bonuses: Types; Different Factors to be considered in calculating Premium.

(8 Hours)

Suggested Readings and Books:

1. Fabozzi - Foundations of Financial Markets and Institutions (Pearson Education)
2. Khan M Y - Financial Services (Tata Mc Graw Hill)
3. Machiraju H R - Indian Financial System (Vikas)
4. Srivastava ,R.M & Nigam Divya - Management of Financial Institutions (Himalaya)
5. Gurusamy R - Financial Services & Markets (Thomson)

***Latest editions of books are recommended**

M.Com. Semester IV
COMPREHENSIVE VIVA – VOCE

Course Code: MCH453 **L-0, T-0, P-0, C-4**

Objective: The objective of this course is to judge the understanding as well as application of the knowledge gained by the students by the end of the second year of the course.

Guidelines:

1. The comprehensive viva voce is scheduled to be held at the end of IV Semester in second year
2. This is also to see the articulation of what is being learnt by them and see their relevance in the practical field.
3. The total marks of viva are 100. The internal marks will be awarded by taking the presentation of the students in the front of a panel of at least three faculty members to be appointed by Director/Principal of the college.
4. The external marks will be awarded by the external examiner to be appointed by the examination division.

ANNEXURE 1

EVALUATION SHEET FOR PROJECT AND DISSERTATION

(To be filled by the Supervisor & Internal Examiner only)

Name of Candidate:
Roll No:
Class and Section:

Please evaluate out of marks as indicated.

Sl. No.	Details	Marks (20)	Marks (15)	Marks (15)	Marks (50)
		Supervisor	Internal Examiner	Internal Examiner	Total
	Maximum marks in each row	(4 marks x5)	(3 marks x 5)	(3 marks x 5)	
1	Objective Identified & Understood				
2	Literature Review / Background Work (Coverage, Organization, Critical review)				
3	Discussion/Conclusions (Clarity, Exhaustive)				
4	Slides/Presentation Submitted (Readable, Adequate)				
5	Frequency of Interaction (Timely submission, Interest shown, Depth, Attitude)				
	Total				
	Signature				
	Signature of Director				

ANNEXURE 2
EVALUATION SHEET FOR PROJECT AND DISSERTATION
(To be filled by the External Examiner only)

Name of Candidate:
Roll No:
Class and Section:

Please evaluate out of marks as indicated.

Sl. No.	Details	Marks (50)
	Maximum marks in each row	**(10 marks x 5)**
1	Objective Identified & Understood	
2	Literature Review / Background Work (Coverage, Organization, Critical review)	
3	Discussion/Conclusions (Clarity, Exhaustive)	
4	Slides/Presentation Submitted (Readable, Adequate)	
5	Frequency Of Interaction (Timely submission, Interest shown, Depth, Attitude)	
	Total	
	Signature	

Duration of the programme

Study Scheme	
SUMMARY	
Institute Name	Centre for Distance and Online Education, TMU, Delhi Road, Moradabad
Programme	**M.COM**
Duration	Two Years (Online Mode) (Four Semesters)
Medium	English
Credits	
Minimum Credits Required for Degree	108
Eligibility for the program	Graduation in any stream with minimum passing marks.

Faculty and support staff requirement

Academic Staff	**Number available to meet the required delivery norms**
Programme Coordinator	1 member
Course Coordinator	1 member
Course Mentor	1 member per batch of 250 students

Instructional delivery mechanisms

The Centre for Distance and Online Education of TMU comprises of faculty members and staff who are well versed in Online Education and Online delivery.

An Academic calendar depicting dates for all major events during each semester will be prepared by faculty members and shared with students through LMS, at the beginning of each academic session.

Apart from providing content in the form of Self Learning Material, enough e-learning resources in the form of audio and video content will be provided to students. Regular engagement of students will be ensured through the following means:

- Conduct of Webinars/live lectures/online lectures/Virtual Class
- By encouraging them to participate in mandatory Discussion Forums to stimulate their thinking, and to be able to fearlessly express their views in forums. These discussion forums will be moderated by faculty to provide equal opportunity for everyone to participate, as well as to ensure maintenance of decorum of the forum.
- Through periodic formative assessments

Regular evaluation of content learnt will be provided for, through Self-Assessment Questions within the SLM, as well as quizzes on the LMS. The quizzes can be taken any number of times, so that they reach a stage of being able to answer questions without errors, which is a reflection of their understanding of the concept.

Effort will be made to provide case studies to enhance their analytical ability and make right decisions.

Link to National Portals (SWAYAM/NPTEL) will be provided, as also link to University's digital library portal.

All links to additional reading will be provided in the LMS. Interested students can study beyond the confines of the syllabus.

Identification of media–print, audio or video, online, computer aided

LMS provides for all audio video content (e-learning material, e-pubs, faculty-led video sessions, virtual classrooms and discussion boards), dashboard of their progress in learning, comparison with their peers in terms of learning, regular notifications regarding upcoming Webinars/virtual classes, Assignments, Discussion Forum participations and Examinations. It also provides an opportunity for raising queries if any, and seek answers to the same, by chat bot or course mentors.

Student Support Services

The Student Support services will be facilitated by the Centre for Distance and Online Education , Teerthanker Mahaveer University, Moradabad, Uttar Pradesh which includes the pre-admission student support services like counselling about the programme including curriculum design, mode of delivery, fee structure and evaluation methods. Post-admission student support services include guiding students towards accessing e-identity card, LMS portal, Academic calendar and academic delivery. Examinations support staff shall answer queries pertaining to conduct of end-semester examinations, evaluation and issue of certificates.

Procedure for Admission, Curriculum Transaction and Evaluation

The purpose of Online Mode Learning by Teerthanker Mahaveer University, Moradabad, Uttar Pradesh is to provide flexible learning opportunities to students to attain qualification, wherever learners are not able to attend the regular classroom teaching. Academic programmes offered for such candidates under Online Mode Learning mode will be conducted by Centre for Distance and Online Education - Teerthanker Mahaveer University, Moradabad, Uttar Pradesh with support of the various University schools. The programmes/courses may be termed Online Mode for award of Degree. Eligibility criteria, programme/course structure, curriculum, evaluation criteria and duration of programme shall be approved by Board of Studies and Academic Council which are based on UGC guidelines.

Candidates seeking admissions in any programme offered by Centre for Distance and Online Education - Teerthanker Mahaveer University, Moradabad, Uttar Pradesh shall fill up Online Mode application form available on DOE- TMU website. Before applying, candidates must check eligibility criteria for programme that they are interested in. Details about Eligibility criteria, programme structure, curriculum, duration, and fee structure are available on the website.

Procedure for Admission:

Minimum Eligibility Criteria for admission: Graduation in any stream with minimum passing marks.

Important Instructions:

All admissions shall be provisional until and unless candidates meet the eligibility criteria.

Admission will stand cancelled if a candidate does not meet eligibility criteria, or there is failure to pay programme/course fees.

Admission will stand cancelled, if candidate does not submit proof of eligibility within stipulated time given by Centre for Distance and Online Education - Teerthanker Mahaveer University, Moradabad, Uttar Pradesh.

Centre for Distance and Online Education - Teerthanker Mahaveer University, Moradabad, Uttar Pradesh has the right to make necessary changes from time to time as deemed fit in Eligibility criteria, programme/course structure, curriculum, duration, fee structure and programme announcement dates. All changes will be notified on website.

Candidates should carefully read all instructions given in Programme prospectus before start of application form.

Fee Structure and Financial assistance policy:

Suggested Fee for M.Com programme is INR 5400/- per annum.

A scholarship as per Teerthanker Mahaveer University norm on tuition fees will be provided to eligible students.

Curriculum Transactions:

Programme Delivery:

Teerthanker Mahaveer University, Moradabad, Uttar Pradesh has state-of-the-art mechanism for Online Mode of academic delivery to ensure quality education. Faculty members at TMU offer expert guidance and support for holistic development of the students. Faculty members are not mere facilitators of knowledge but they also mentor students to make learning more engaging and maintain high retention level. The programme will be delivered with an aim to provide expertise and ensure that students excel in their domains. The features of programme delivery are:

- Online Mode of Academic Delivery
- Periodic review of Curriculum and Study material
- Live Interactive lectures from faculty / Course coordinators
- Continuous Academic and Technical support
- Guidance from Course Co-ordinators
- Learning and delivery support from Course Mentors

Norms for Delivery of Courses in Online Mode:

S. No.	Credit value of the course	No. of Weeks	No. of Interactive Sessions		Hours of Study Material		Self-Study hours including Assessment etc.	Total Hours of Study (based on 30 hours per credit)
			Synchronous Online Counselling/ Webinars/ Interactive Live Lectures (1 hour per week)	Discussion Forum/ asynchronous Mentoring(2 hours per week)	e-Tutorial in hours	e-Content hours		
1.	4 Credits	12 weeks	12 hours	24 hours	20	20	44	120
2.	8 Credits	24 weeks	24 hours	48 hours	40	40	88	240
3.	12 Credits	36 weeks	36 hours	72 hours	60	60	132	360

Learning Management System (LMS) to support Online Mode of Course delivery:

LMS Platform has been built to help learners reach their potential in their chosen programme. It is a secure, reliable learning experience tool that works consistently on Web and Mobile devices. Its simple interface makes it easy for instructors to design courses, create content and grade assignments. It provides a great mobile experience due to the responsive design which is paired with purpose-built native apps. It provides seamless accessibility to ensure all tools are standards-compliant and easy for students to navigate using assistive technologies. It provides 24 X7 learning experience to facilitate learning as per the pace chosen by learners. Digital portfolio functionality allows students to document and share their learning journey as it happens, on both web and mobile platforms.

Evaluation Scheme:

Evaluation Scheme:			
Assessment	Internal	External	Total
Theory	30	70	100
Practical/ Dissertations/ Project Reports	50	50	100

Internal Assessment

Class Test-1	Class Test-2	Class Test-3	Assignment(s)	Attendance	Total
Best two out of three					
10	10	10	05	05	30
Duration of Examination			External	Internal	
			3 Hours	1.5 Hours	

To qualify the course a student is required to secure a minimum of 35% marks in aggregate including the semester end examination and teacher's continuous evaluation. (i.e. both internal and external). A candidate who secures less than 35% of marks in a course shall be deemed to have failed in that course.

Question Paper Structure	
1	*The question paper shall have two section – **Section A and Section B**. The examiner shall set questions specific to respective sections. Section wise details are as under mentioned:*
2	***Section A:** It shall consist of short answer type questions (approx. 50 words). This section will essentially **assess CO's related to lower order thinking skills (Remembering & Understanding).** It will contain **five questions** with at least **one question from each unit with internal choice** having "or" option with optional question from the same unit. Each question shall have equal weightage of **two marks** and total weightage of this section shall be **ten marks**.*
3	***Section B** shall comprise of Long answer type questions (approx. 350 – 400 words). This section shall specify **the higher order thinking as well as lower order thinking skills (Analyzing, Applying, Evaluating & Creating or Remembering & Understanding)** to be assessed and **mapped with the course outcomes stated**. It shall contain **five questions with at least one question from each unit with an internal choice having "or" option** with optional question from the same unit. Each **question shall have equal weightage of twelve marks and total weightage of twelve marks** and total weightage of this section shall be **sixty marks**.*
4	***Note: In case where the course content does not have the scope of assessing higher order thinking skills, questions may be framed to assess the lower order thinking skills as per the course outcomes stated.***
IMPORTANT NOTES:	
1	*The purpose of examination will be to assess the Course Outcomes (CO) that will ultimately lead to assessment of attainment of Programme Specific Outcomes (PSO). A question paper must assess the following aspects of learning: Remembering, Understanding, Applying, Analyzing, and Evaluating & Creating (reference to Bloom's Taxonomy).*
2	*Case Study is essential in every question paper (wherever it is being taught as a part of pedagogy) for evaluating higher-order learning. Not all the*

	courses might have case teaching method used as pedagogy.
3	*There shall be continuous evaluation of the student and there will be aprovision of fortnight progress report.*

Requirement of the Laboratory Support and Library Resources:
Laboratory Support

No lab based courses are offered in this program.

Library Resources

Centre for Distance and Online Education , Teerthanker Mahaveer University, Moradabad, Uttar Pradesh has excellent Library facility with adequate number of copies of books in relevant titles for MBA programme. The Central Library of University is also having good source of reference books. The books available at both the libraries are only for reference purpose and lending services. In addition, reference books as prescribed will be procured. The Digital library access will also be made available to students who are enrolled into Online Mode of education. In addition, the university membership on Swayam/ NPTEL/ edX will also be made available to students. Complete e-Learning resources to course would be made available on Learning Management System for learning along with e-tutorial lectures. Further, expert lectures/workshops/ webinars by industry experts would also be conducted for the students.

Cost Estimate of the Programme and the Provisions

Sl. No.	Expenditure Heads	Approx. Amount
1	Programme Development (Single Time Investment)	1,00,00,000 INR
2	Programme Delivery (Per Year)	12,00,000 INR
3	Programme Maintenance (Per Year)	50,00,000 INR

Quality Assurance Mechanism and Expected Programme Outcomes

The quality of the programme depends on scientific construction of the curriculum, strong-enough syllabi, sincere efforts leading to skillful execution of the course of the study. The ultimate achievement of M.Com programme of study may reflect the gaining of knowledge and skill in accounting and taxation. Gaining of knowledge and skills in decision making of critical business situations may help the students to get new job opportunities, upgrading their position not only in employment, but also in the society.

The benchmark qualities of the programme may be reviewed based on the performance of students in their end semester examinations. Also, the feedback from the alumni, students, parents and employers will be received and analyzed for further improvement of the quality of the programme.

Teerthanker Mahaveer University has constituted Centre for Internal Quality Assurance (CIQA), which will assist Director, Centre for Distance and Online Education to conduct periodic review and assessments and assist the Directorate to implement necessary quality measures and effectiveness in programme delivery. CIQA is constantly involved in reviewing all materials prepared by DOE, including syllabus, SLMs and e-learning content. CIQA will be involved in conducting studies to measure effectiveness of methods adopted for learning. As we proceed further, CIQA will involve in benchmarking quality of academic delivery, and perform various analyses, and guide all stakeholders towards upgrading quality constantly.

Centre for Internal Quality Assurance (CIQA) chaired by the Vice Chancellor consisting of internal and external experts oversees the functioning of Internal Quality Assurance Cell and approve the reports generated by Internal Quality Assurance Cell on the effectiveness of quality assurance systems and processes.

The guidelines on quality monitoring mechanism prescribed by the UGC have been adopted by the Internal Quality Assurance Cell for conducting institutional quality audits, to promote quality assurance and enhance as well as spread best-in-class practices of quality assurance. University has setup an effective system for collecting feedback from the stakeholders regularly to improve its programmes. The University will conduct self- assessments regularly and use the results to improve its systems, processes etc. and finally quality of programmes.