

**REGULATIONS PERTAINING TO MASTER OF COMMERCE (M.Com) COURSE UNDER
CBC SYSTEM FROM 2014-15 ONWARDS**

1. OBJECTIVE:

The broad objective of the Master of Commerce course is to impart to the Students, professional education and training in various aspects of business and its environment and provide them with opportunities to develop managerial and analytical skills in order to meet the challenges of business at the national and global level.

2. Eligibility for Admission:

A candidate who has passed the B.Com/B.B.M/ BBS and BBA Degree examination of this University or of any other University recognized as equivalent thereto and has secured not less than 50% of the marks in the aggregate in all the Commerce subjects of Business Education in all the years (Examinations of the B.Com/BBM course) shall be eligible for admission to the course. In the case of SC/ST students and blind students the minimum percentage of marks required shall be less by 5%

3. Duration of the Course:

The course of study for M.Com, degree shall extend over a period of two years divided into 4 (four) semesters. Each Semester will be of 16 weeks or more duration with a minimum of 90 actual working days.

4. Scheme of Instruction:

1. In each semester there will be seven papers (including practicals)
2. There will be 27 contact hours per week. This includes practicals.
3. Candidates are required to maintain record for computer practicals, which will have to be certified by the Chairman / Co-ordinator of the course, failing which students will not be permitted to take the end semester examination in that subject.

5. Attendance:

Each course (theory/practical) shall be treated as an independent unit for the purpose of attendance. A student shall attend a minimum of 75% of the total instruction hours in a course (theory/practical) including tutorials and seminars in each semester. There shall be no provision for condonation of shortage of attendance and a student who fails to secure 75% attendance in a course shall be required to repeat that semester.

6. Medium of Instruction:

The medium of instruction shall be English. However a candidate will be permitted to write the examination either in English or in Kannada.

7. Registering for the Examination:

A candidate shall register for all the papers of a semester when he appears for the examination of that semester for the first time.

8. Scheme of Examination:

8.1 There shall be a University examination at the end of each semester.

8.2 The details of the scheme of examination are as given below:

Sl. No.	Course	Duration	No. of papers per semester	Maximum Marks of Per Semester	No. of Credits
1	M.Com	I & II	6+1	700	52 (26+26)

8.1 Each semester will normally have six (Hardcore) and one (soft core) paper and each shall be for 100 marks.

8.2 (i) The composition of theory and internal assessment marks for each paper will be 70 and 30 respectively. However, in Computer related papers it will be 70+30 (theory + practical).

ii. Duration of examination per theory paper of 70 marks shall be for 3 hours, for practicals it will be 1 $\frac{1}{2}$ (one and half) hours.

iii. Practical records will be evaluated as part of the practical examination.

iv. In case of practical examinations, students will be assessed on the basis of knowledge of processes, skills operations involved, results/calculations and reporting.

v. Practical examination will be conducted with both internal and external examiners. If the external examiner absents, then the examination will be conducted by two internal examiners.

8.3 Every theory paper shall ordinarily consist of two/three sections, developed to testing of conceptual skills, understanding skills, comprehension - skills, articulation and application skills.

8.4 (i) In case of theory papers the various components of internal assessment will be as follows:

- a) Assignment – 5 Marks
- b) Attendance – 5 marks
- c) Internal Test – 20 Marks

(The test shall be for 1 $\frac{1}{2}$ hour duration carrying 40 marks. The marks scored by the candidate shall be later reduced to 20 marks).

(ii) The Departmental Council / College / Centre shall notify in the first week of each semester, scheme of internal assessment, containing the details of tests, assignments, and seminars.

(iii) Co-ordination Committee: In order to monitor IA tests there shall be Co-ordination Committee consisting of the following:

1. Chairman BOS: Chairman
2. One Senior Faculty Member
3. Two members from affiliated colleges as recommended by the BOS
4. For Information System and Computers Subject, A Viva-Voce and Practical Exam for 30 marks will be conducted by external examiners.

(iv) At least one week prior to the last working day, I.A. marks secured by the candidates shall be displayed on the notice board.

- (v) The Departmental Council / College / Centre may decide to give test/seminar to candidates who absent themselves for the above, only if the Council is convinced that the absence of the candidate is on valid grounds. However, the Council will allow the candidate to avail of this provision within the duration of that semester.
- (vi) The statement of internal assessment shall be sent to the Registrar (Evaluation) one week prior to the commencement of that particular semester examination.

8.5 Question Paper Pattern:

Section – A:

Answer any Seven Questions out of Ten. Each Question Carries Two Marks (7x2=14)

Section – B:

Answer any Four Questions out of Six. Each Question Carries Five Marks (4x5=20)

Section – C:

Answer any Three Questions out of Five. Each Question Carries Twelve Marks (3x12=36)

8.6 Dissertation:

Each student will choose business research project/live business problem in a business organization or industry, and prepare a dissertation report. He/she will formulate it as a research/consultancy problem, work under the guidance of a faculty member on it during the II & III semesters, prepare a report based on his/her work under the guidance of a faculty member and submit at the end of each semester. This will be evaluated for 70 marks. Project Dissertation guidance for a faculty member will involve a workload of 5 hours per week in a semester. Dissertation guidance of 8 students by a faculty member will be equivalent to the teaching of one paper per semester. Viva voce examination will be conducted for 30 marks by BOE.

9. Board of Examiners and Valuation of Answer Scripts:

- 9.1 There shall be a Board of Examiners for scrutinizing and approving the question papers and scheme of valuation.
- 9.2 About 50% of the examiners appointed for setting of question papers and valuation work in each semester shall be external.
- 9.3 Each written paper shall be valued by one internal examiner and one external examiner. Each practical examination shall be jointly conducted and evaluated by one internal examiner and one external examiner or two external examiners if there are no internal examiners. But not by two internal examiners.
- 9.4 If the difference in marks between two valuation is more than 15% of the maximum marks, the Registrar (Evaluation) or his nominee shall check the entries and the total marks assigned by the two valuers. If there is any mistake in totaling, it shall be rectified. While checking the total, if it is observed that any one or more of the answers is not valued by one of the valuers, the Chairman, BOE shall advise internal members of the Board of Examiners to value that answer. After receiving the marks, the Chairman, BOE shall make the necessary corrections. Despite all these corrections, if the difference between the two

valuations is still more than 15%, the Chairman, BOE shall arrange for third valuation by examiners from the approved panel of examiners.

9.5 In case of two valuations, the average of the two valuations and if there are three valuations, the average of the nearest two valuations shall be taken for declaring results. The candidates not satisfied with the results may apply for photocopies of the answer scripts and / or challenge valuation.

9.6 Challenge Valuation:

A student who desires to challenge the marks awarded to him/her may do so by submitting an application along with the prescribed fee to the Registrar (Evaluation) within 15 days after the announcement of the results. Such candidates shall be provided with a Xerox copy of the answer book after concealing the name of the valuers.

The answer scripts for which challenge valuation is sought for shall be sent to another external examiner. The average of the marks awarded in the challenge valuation and the marks of the earlier valuation which is closer to the challenge valuation shall be the final award.

10. Classification of Successful candidates:

Minimum for a pass in each paper shall be 40% in Semester paper and 50% in aggregate of all the papers in that semester.

The results of successful candidates at the end of each semester shall be declared on the basis of Percentage of Aggregate Marks and in terms of Grade Point Average (GPA) and alpha – sign grade. The results at the end of the fourth semester shall also be classified on the basis of Percentage of Aggregate Marks and on the basis of the Cumulative Grade Point Average (CGPA) obtained in all the four semesters and the corresponding overall alpha – sign grade. An eight point grading system, alpha – sign grade as described below shall be adopted.

First Class with Distinction	70% and above (A+, A++ or O)
First Class	60% and above but less than 70% (A)
High Second Class	55% and above but less than 60% (B+)
Second Class	50% and above but less than 55% (B)
Pass Class	40% and above but less than 50% (C)

Eight Point Alpha – Sign Grading Scale:

Grade Point Average	<4	4-<5	5-<5.5	5.5-<6	6-<7	7-<8	8-<9	9-10
Alpha-Sign Grade:	D	C	B	B+	A	A+	A++	O

The Grade Point Average (GPA) in a Semester and the Cumulative Grade Point Average (CGPA) at the end of fourth semester shall be computed as follows:

Computation of Grade Point Average (GPA):

The grade points (GP) in a course shall be assigned based on the basis of actual marks scored in that course as per the table below. They shall be generally percentages divided by 10. The Grade Point Weights (GPW) shall then be calculated as the product of the grade points earned in the course and the credits for the course. The total GPW for a semester is obtained by adding the GPW of all the courses of the semester.

ILLUSTRATION 1 (26 Credits)

Papers	P1	P2	P3	P4	P5	P6	P7	Total
Max. marks	100	100	100	100	100	100	100	700
% Marks Obtained	77	73	58	76	64	66	82	496
Grade Points Earned (G.P.)	7.7	7.3	5.8	7.6	6.4	6.6	8.2	-
Credits for the Course (C)	4	4	4	4	4	4	2	26
Total GPW = GP x C	30.8	29.2	23.2	30.4	25.6	26.4	16.4	182

Semester Aggregate Marks : $496 / 700 = 70.86\%$

Classification of Result : First Class with Distinction

The GPA shall then be computed by dividing the total GPW of all the courses of study by the total credits for the semester, $GPA = \text{Total GPW} / \text{Total Credits} = 182 / 26 = 7.0$

Semester Alpha Sign Grade: **A+**

ILLUSTRATION 2 (24 Credits)

Papers	P1	P2	P3	P4	P5	P6	Total
Max. marks	100	100	100	100	100	100	600
% Marks Obtained	67	73	78	76	84	88	466
Grade Points Earned (G.P.)	6.7	7.3	7.8	7.6	8.4	8.8	-
Credits for the Paper	4	4	4	4	4	4	24
Total GPW = GP x C	26.8	29.2	31.2	30.4	33.6	35.2	186.4

Semester Aggregate Marks: $466 / 600 = 77.67\%$

Classification of Result: First Class with Distinction

$GPA = \text{Total GPW} / \text{Total Credits} = 186.4 / 24 = 7.77$

Semester Alpha Sign Grade: **A++**

11. Calculation of Cumulative Grade Point Average (CGPA):

The Cumulative Grade Point Average (CGPA) at the end of the fourth semester shall be calculated as the weighted average of the semester GPW. The CGPA is obtained by dividing the total of GPW of all the four semesters by the total credits for the programme.

ILLUSTRATION I

Semester	I	II	III	IV	Total
Total Marks per Semester	700	700	600	600	2600
Total Marks Secured	496	560	466	510	2032
Semester Alpha Sign Grade	A+	A++	A+	A++	-
Semester GPA	7.0	8.0	7.77	8.5	-
Semester Credits	26	26	24	24	100
Semester GPW	182	208	186.5	204	822.9

Aggregate Percentage of Marks = $2032 / 2600 = 78.15\%$

Classification of Result: **First Class with Distinction**

Cumulative Grade Point Average (CGPA)

= Total of Semester GPW / Total Credits for the programme = 780.5 / 100 = **7.805**

Programme Alpha Sign Grade: **A++**

These are the sample illustrations of computing semester grade point averages and cumulative grade point average and the alpha – sign grades assigned.

12. MINIMUM FOR A PASS:

- 12.1 A candidate shall be declared to have passed the PG program if he/she secures at least a CGPA of 4.0 (Course Alpha-Sign Grade C) in the aggregate of both internal assessment and semester end examination marks put together in each unit such as Theory Papers / Practical's / Project Work / Dissertation / Viva-Voce.
- 12.2 The candidates who pass all the semester examinations in the first attempts are eligible for ranks provided they secure at least CGPA of 6.0 (or Alpha-Sign Grade A).
- 12.3 The results of the candidates who have passed the fourth semester examination but not passed the lower semester examinations shall be declared as NCL (Not Completed Lower semester examinations). Such candidates shall be eligible for the degree only after completion of all the lower semester examinations.
- 12.4 A candidate who passes the semester examinations in parts is eligible for only Class / CGPA and Alpha-Sign Grade but not for ranking.
- 12.5 There shall be no minimum in respect of internal assessment.**
However minimum pass in each paper shall be 40% in semester end exam (28 Marks out of 70 Marks) and 50% aggregate of all papers in that semester.
- 12.6 A Candidate who fails in any of the unit / dissertation / viva-voce shall reappear in that unit / dissertation / viva-voce and pass the examination subsequently.

13. CARRY OVER PROVISION: Candidates who fail in a lower semester examinations may go to the higher semesters and take the examinations.

14. REJECTION OF RESULTS:

- i. A candidate who fails in one or more papers of a semester may be permitted to reject the result of the whole examination of that semester. **Rejection of result paper wise shall not be permitted.** A candidate who rejects the results shall appear for the examination of that semester in the subsequent examination.
- ii. Rejection shall be exercised only once in each semester and the rejection once exercised shall not be revoked.
- iii. Application for rejection along with payment of the prescribed fee shall be submitted to the Registrar (Evaluation) through the department/college together with the original statement of marks within 30 days from the date of publication of the result.
- iv. A candidate who rejects the result is eligible for only class and not for ranking.

15. IMPROVEMENT OF RESULTS:

- i) A candidate who has passed in all the papers of a semester may be permitted to improve the result by reappearing for the whole examination of that semester.
- ii) The reappearance could be permitted twice during double the period without restricting it to the subsequent examination only. The regulation governing maximum period for completing various degree/ diploma programme notified by the University from time to time shall be applicable for improvement of results also.
- iii) The student could be permitted to apply for the improvement examination 45 days in advance of the pertinent semester examination whenever held.
- iv) If the candidate passes in all the subjects in reappearance, higher of the two aggregate marks secured by the candidate shall be awarded for that semester. In case the candidate fails in the reappearance, candidate shall retain the first appearance result.
- v) A candidate who has appeared for improvement is eligible for class only and not for ranking. Internal assessment marks shall be shown separately in the marks card. A candidate who has rejected the result or who, having failed, takes the examination again or who has appeared for improvement shall retain the internal assessment marks already obtained.

A candidate who fails in any of the semester examinations may be permitted to take the examinations again at a subsequent appearance as per the syllabus and scheme of examination in vogue at the time the candidate took the examination for the first time. This facility shall be limited to the following two years.

16. POWER TO REMOVE DIFFICULTIES

- i) If any difficulty arises in giving effect to the provisions of these regulations, the Vice-Chancellor may by order make such provisions not inconsistent with the Act, Statutes, Ordinances or other Regulations, as appears to be necessary or expedient to remove the difficulty.
- ii) Every order made under this rule shall be subject to ratification by the Appropriate University Authorities.

M.Com (MASTER OF COMMERCE) - COURSE MATRIX**I SEMESTER M.Com (MASTER OF COMMERCE)**

Paper	Subjects	Instruction Hrs/Week	Duration of Exam (Hrs)	Marks			Credits
				IA	Exam	Total	
1.1	Monetary System	4	3	30	70	100	4
1.2	International Business	4	3	30	70	100	4
1.3	Macro Economics for Business Decisions	4	3	30	70	100	4
1.4	Information Systems and Computers	4	3	30	70	100	4
1.5	Advanced Financial Management	4	3	30	70	100	4
1.6	Human Resource Management	4	3	30	70	100	4
1.7	SOFT CORE Communication Skills	3	3	30	70	100	2
I SEMESTER TOTAL OF CREDITS							26

II SEMESTER M.Com (MASTER OF COMMERCE)

Paper	Subjects	Instruction Hrs/Week	Duration of Exam (Hrs)	Marks			Credits
				IA	Exam	Total	
2.1	Indian Banking	4	3	30	70	100	4
2.2	Risk Management	4	3	30	70	100	4
2.3	Advanced E – Commerce & Mobile Commerce	4	3	30	70	100	4
2.4	Business Research Methods	4	3	30	70	100	4
2.5	Operations Research & Quantitative Techniques	4	3	30	70	100	4
2.6	Business Marketing	4	3	30	70	100	4
2.7	SOFT CORE Micro Finance	3	3	30	70	100	2
II SEMESTER TOTAL OF CREDITS							26

1.1 MONETARY SYSTEM

Objectives:

1. To expose students to domestic and international monetary systems
2. To enable students to understand principles & systems of note issue
3. To familiarize with issues relating to conversion of currencies.

Module – 1:

Money: Meaning, definition, functions. Role of money, value of money, theories of Value of money; quantitative theory, Friedman's restatement of the quantitative theory – Keynes theory of money.

Module – 2:

Monetary system: The Gold standard – paper currency standard – principles of note issue; systems of note issue – essentials of a sound currency system – paper gold or SDR

Module – 3:

International monetary system – Evaluation of International monetary system, Bi – metallion; – classical gold standard – interwar period Bretton woods system – The flexible exchange rate – current exchange rate regime – fixed vs flexible exchange rates.

Module – 4:

International financial system: Introduction – role of financial markets - participants – elements – forex market – Euro currency market – Euro bond market – forward and future markets for foreign exchange.

Module – 5:

Balance of payment – Balance of Trade, Equilibrium in BOP – Devaluation and Depreciation; Current and Capital account convertibility – Recent development in foreign capital flows.

Books for Reference:

1. V.K. Bhatta, *International Financial Management* Anmol publication Pvt. Ltd. New Delhi.
2. Madhu Vij, *Multinational Financial Management*, Excel Books, New Delhi.
3. Cheol S. Eun & Bruce G. Resman, *International Financial Management*, Tata Mc Graw Hill, New Delhi.
4. K.K. Dewet, *Modern Economic Theory*, Shyam Lal chaintable Trust, Ramnagar, New Delhi.
5. Apte P.G: *International Financial Management*, TMH
6. Lavi Maurice: *International Finance*, Mc Graw Hill.

1.2 INTERNATIONAL BUSINESS

Objectives:

1. To familiarize the students with the concepts, functions and practices of international business.
2. To enable them get global perspective on issues related to business.

Module – 1

Nature of International Business (IB). Drivers of IB. IB and domestic business compared. Routes of globalisation, players in International Business. Evolution of IB.

Theories of IB. Mercantilisms, Theory of Absolute Advantage. Theory of Comparative Advantage. National Competitive Advantage.

Environment of IB. Political, legal, technological, cultural, economic factors.

Module – 2

International Strategic Management – nature, process – scanning global environment – formulation of strategies – implementation of strategies – evaluation and control.

Organisational designs for IB. Factors affecting designs. Global product design. Global area design. Global functional design. International division structure.

Module – 3

International Human Resource Management (IHRM). IHRM and domestic HRM compared. Scope of IHRM. HR planning. Selection of expatriates. Expat training. Expat remuneration. Expat failures and ways of avoiding. Repatriation. Employee relations.

International operations Management. Nature - operations management and competitive advantages. Strategic issues – sourcing v/s vertical integration, facilities location, strategic role of foreign plants, international logistics, managing service operations, managing technology transfers.

International Financial Management – Nature - compared with domestic financial management. Scope – current assets management, managing foreign exchange risks, international taxation, international financing decision, international financial markets, international financial investment decisions.

International financial accounting – national differences in accounting, attempts to harmonise differences.

Financing foreign trade – India's foreign trade, balance of trade and balance of payments, financing export trade and import trade. International Marketing – nature compared with domestic marketing. Benefits from international marketing. Major activities – market assessment, product decisions, promotion decisions, pricing decisions, distribution decisions.

Module – 4

Integration between countries. Levels of integration. Impact of Integration. Regional trading blocks – EU, NAFTA, Mercosur, APEC, ASEAN, SAARC, Commodity agreements.

GATT, WTO – functions, structure, agreements, implications for India. International Strategic Alliances – Nature - Benefits. Pitfalls, scope, managing alliances.

Books for Reference:

1. Darrell Mahority, etal, *International Business*, Longman.
2. Charles W.L. Hill, *International Business*, McGraw – Hill.
3. Czinkota, etal, *Global Business*, Dryden Press.
4. John D. Daniels, etal, *International Business*, Pearson Education.
5. Don Ball and Wendell McCulloch, *International Business*, McGraw – Hill.
6. A.V. Vedipurishwar, *The Global CEO*, Vision Books.
7. Aswathappa. K., *International Business*, Tata McGraw Hill (In Press)

1.3 MACROECONOMICS FOR BUSINESS DECISIONS

Objectives:

1. To familiarise students with key macro economic variables and their behaviour, and enable them to critically evaluate different economies.
2. To enable students to integrate macroeconomic analysis into business decisions.

Module – 1

Introduction to economics, macro economics, and its interface with business and industry.

Resources and goals of an economic systems, free market and mixed economy.

National income and product concept, computation of national income and related aggregates, problems in computation of national income.

Module – 2

Consumption, Savings, investment, marginal propensity to consume, marginal propensity to save, multiplier, paradox of thrift, income and employment determination.

Module – 3

Money, monetary system, role of credit, financial inter-mediaries, level and structure of interest rates - interest and macroeconomic equilibrium, central bank, monetary management and policy.

Fiscal policy – Objectives, tools, fiscal variables and the public debt, co-ordination of monetary and fiscal policies.

Module – 4

Economic growth, factors determining economic growth, growth models, capital output ratio, problems of growth.

Policies towards economic stability, business cycle, inflation and deflation, control measures, conflicts between growth and stability.

Books for Reference:

1. Gupta G. S. - *Macroeconomic theory*- Tata Mc-Graw Hill publications
2. Samuelson, Paul – *Economics*, Tata Mc-Graw Hill publications
3. Dornbush R & Fisher S – *Macroeconomics* – Tata Mc-Graw Hill publications
4. Blanchard O. J & Stanley Fischer – *Lectures on Macro-economics* – Tata Mc Graw Hill publications
5. Dwivedi D N – *Managerial Economics* – Vikas publications
6. J. K. Bhagawathi – *Economics of Underdeveloped Countries* – All India Traveler Book Seller Publishing Company.
7. A. K. Agarwall – *Indian Economics – Problems of Development and planning* – D.K Publishers.
8. V. K. R. V. Rao - *National Income of India – 1950 to 1980* Sage Publishers
9. Bimal Jalan – *India's Economic Crisis*, Oxford, IBM.
10. Rangarajan C. – *Principles of Macro Economics*, Tata McGraw Hill Pub co.
11. Vaish M. C – *Macro Economic Theory* – Willey Eastern
12. Jha. R – *Contemporary Macroeconomic Theory and Policy*
13. Schultze C. L – *National Income Analysis*
14. Bramhananda P R & V R Panchamukhi – *Development process of Indian Economy Survey (Various issues)* – Ministry of Finance Government of India Publications, New Delhi.
15. Sheth M. L – *Macroeconomic theory* – S.Chand, New Delhi.
16. Bhole. L.M, *Financial Institutions and Markets*, Tata McGraw Hill.
17. Frank R.H: *Principles of Macroeconomics*, Tata McGraaw Hill.
18. Colander: *Macroeconomics* TMH.
19. Fischer and Blanchard: *Lecturer an Macroeconomics* PHI.
20. Turnovsky: *Methods of Macroeconomics Dynamis*, PHI.

1.4 INFORMATION SYSTEMS AND COMPUTERS

Objectives

1. To familiarize student with aspect of business information systems and relevant information technology.
2. To Develop skills to design and implement simple computer based business and audit information systems.

MODULE - 1

Information Systems and their role in businesses, types of information systems – Operation support system, management support system, TPS, PCS, EIS, MIS, OAS, DSS, GDSS, expert systems, artificial intelligence, Information systems at levels of management, HRIS, Accounting Information system, Marketing information systems, manufacturing and production information system, Developing information systems — systems analysis and design, SDLC – types, introduction to ERP, introduction to cloud computing.

MODULE - 2

IT-GRC (Governance, Risk and Compliance), Information system audit standards – ISO 27001 – Information security and management standard (ISMS) , Capability Maturity Model (CMM), Control Objectives for Information and related Technology (COBIT) – IT Governance model, Health Insurance Portability and Accountability Act (HIPAA), Statement on Auditing Standards (SAS) for service organization.

MODULE - 3

Overview of specific section of IT ACT 2008 different sections, electronic contracting, digital signature, cyber offence, certifying authorities, Concepts of Cyber forensics/Cyber Fraud investigation, Overview of Information Security Standards - ISAE 3402/SA 402, ITIL

MODULE - 4

Database definition, types of structures, DBMS software-creating, editing, modifying, searching and sorting databases, creating and printing formatted reports, designing custom screen displays, multiple data files, executing queries and relational algebra

MODULE - 5

Spread sheet software - range, formulas, types of functions, types of charts, what-if analysis-Goal Seek Analysis, data validation, subtotal, Applying Absolute (Fixed), statistical functions – min, max, count, countif, countA, stdev, mean, mode, median, variance, correlation, percentile, quartile, rank, financial functions – PV, NPV, NPER, PMT, RATE, IRR, SLN, SYD, IPMT, DB, logical functions – if, else, and, or, not, multiple if statements, Vlookup, Hlookup, sorting data - types, conditional formatting, page layout - settings, filtering data, data analysis - descriptive statistics, pivot tables

Books for Reference:

1. O' Brien James — A Management Information Systems, Tata Mc Graw Hill, New Delhi.
 2. Laudon and Laudon —. Management Information Systems, Prentice flail of India, New Delhi.
 3. Gordan B Davis — Management Information Systems, Mc Graw Hill .
 4. Information Systems Control & Audit, By Weber, Pearson Education, India
 5. Information Technology Control and Audit, Third Edition, Sandra Senft, Frederick Gallegos, CRC Press
 6. Information System Audit and Assurance, By D. P. Dube, Ved Prakash Gulati, Maraw Hill Education
 7. For modules 4 and 5 the teacher will decide the software of his/her choice and a appropriate books
- * A viva-voce and Practical exam for 30 marks will be conducted for above subject.

1.5 ADVANCED FINANCIAL MANAGEMENT

Objective:

1. To impart the knowledge in advanced techniques of financial management.
2. To enable the students to apply the techniques in financial decision making.

MODULE – 1:

Introduction – Finance Functions – Financing decisions – Capital structure theories – net income approach, Net operating income approach – The Traditional approach – Modighani – Miller hypothesis – capital structure planning and policy – elements of capital structure EBIT – EPS approach, Valuation approach, cash flow approach.

MODULE – 2:

Investment Decisions – Capital Budgeting decisions – Nature – type – Evaluation criteria – DCF – NPV – IRR – Reinvestment assumption and modified IRR – Varying opportunity cost of capital – Investment decision under inflation – Investment Analysis under inflation.

Complex investment decisions – projects unit, different project lives, investment timing and duration – Replacement of an existing asset – Investment decisions under capital rationing.

MODULE – 3:

Risk Analysis in Capital Budgeting – Nature of Risk/statistical techniques for Risk analysis – Risk analysis in practice – sensitivity analysis – Scenario analysis simulation analysis - Decision trees for sequential investment decisions – utility theory and capital budgeting.

MODULE – 4:

Corporate Restructuring – Mergers and Acquisitions, Corporate Restructuring – Valuation under M&A: DCF approach Financing a merger – significance of PE Ratio and EPS analysis – Accounting for M&As – Leveraged buyouts.

MODULE – 5:

Derivatives for managing financial risk, Introduction – Derivatives & Risk hedging – Hedging instruments – Options, Futures, forwards & swaps – use of derivatives. A Survey of software packages for Financial Decisions making.

Books for Reference:

1. Weston & Brigham, *Essentials of Managerial Finance*, The Dryden Press.
2. James Vanhorne, *Fundamentals of Financial Management*, Prentice Hall Inc.
3. John Hampton, *Financial Decision Making – concepts, problems & cases*, Prentice Hall of India.
4. Schall & Haley, *Financial Management*, McGraw Hill, New York.
5. Brealey & Myres, *Principles of Corporate Finance*, McGraw Hill, New York.
6. Prasanna Chandra, *Financial Management, Theory and Practice*, Tata McGraw Hill.
7. Khan & Jain, *Financial Management*, Tata McGraw Hill.
8. I.M. Pandey, *Financial Management*, Viaks Publishing House.
9. S.C. Kuchal, *Financial Management*, Chaitanya Publishers, Allahabad.
10. Chakraborty & others, *Financial Management and Control*, Mcmillan India Ltd.

1.6 HUMAN RESOURCE MANAGEMENT

Objectives:

1. To expose the students to the principles and practices of Human Resources Management.
2. To make students internalize good HR practices.

Module – 1:

Nature and scope of Human Resource Management (HRM) objectives of HRM, HRM functions, organization of HRM department, qualities of HR Manager, personnel policies and principles, new challenges of HRM, HRM model.

Module – 2:

Human Resource planning, factors affecting planning, planning objective, planning process, evaluation of planning.

Job analysis and design- need for and process of job analysis and design.

Employee hiring: recruitment, importance, nature and international recruiting, selection, importance, process, recruitment and selection practices in India.

Training and development- nature, importance. Training, inputs, training process, recent trends in training, training practices in India.

Job evaluation, nature, objectives, process of evaluation, Performance and appraisal: nature, importance, process of evaluation, challenges.

employee compensation, wage concepts and principles, factors affecting compensation plans, incentives- group and individual plans, wage and salary policies in India.

Module – 3:

Employee safety and health – reasons for accidents and ways of avoiding accidents, need for safety, safety policy:

Health – physical, mental, noise control, work stress, AIDS, alcoholism and drug abuse, violence at work place, workplace harassment.

Participative management, scope and ways of participation, labour welfare – approaches and types.

Industrial relation – causes for disputes and ways of resolving disputes. Trade union– relevance of unions.

Module-4:

Human resource audit, audit of corporate strategy, audit of human resource function, audit of managerial compliance, audit of employee satisfaction.

Ethical issues in HRM –HR ethical issues, managing ethics.

Books for Reference:

1. William .B. Werther & Keith Davis: *Human Resource & Personnel Management*, McGraw Hill.
2. Terry L. Leap & Michael D. Crino: *Personnel / Human Resource Management*, Maxwell Macmillan,
3. H.John Bernardin and Joyce E.A. Russel: *Human Resource Management an Experimental Approach*, McGraw Hill.
4. David. A. Decezo and Stephen P. Robbins: *Personnel / human Resource Management*, PHI.
5. Michael Armstrong: *A handbook of Personnel Management*, NP, Kogan page.
6. Gary Dessler: *Personnel Management*, Prentice Hall India.
7. Edwin D. Flipppo: *Personnel Management*, McGraw Hill Book Co.
8. Aswathappa K: *Human Resource and Personnnel Management*, Tata McGraw Hill.
9. Wyne F. Cascio and Clias N. Awad: *Human Resource Management*.

1.7 COMMUNICATION SKILLS

Objectives

1. To sharpen the Analytical, written, non-verbal, Spoken Communication and interpersonal skills essential in organizations involving Decision making and implementation.
2. To demonstrate good team work and negotiation skills.

MODULE – 1: COMMUNICATION IN BUSINESS

Importance of Communication, Forms of Communication, Communication Network of the Organisation; Process of Communication: Different stages, Difference between oral and written communication.

MODULE – 2: ORAL COMMUNICATION SKILLS

Fundamentals, Barriers and Gateways, Public Speaking, Effective Power point presentations, body language, non-verbal, facial expression, voice modulation, eye contact, audience research, questions from the audience, Communication and emotional intelligence, Creativity in oral communication, Communication through telephonic, Video and Skype, Group Discussion.

MODULE – 3: WRITTEN COMMUNICATION SKILLS

Writing an effective Report: Stages of writing, Style and Tone; Five Ws and one H of Report writing, Divisions, Numbering and use of visual aids, Creativity in written Communication, Use of Picture, diagram in written communication, Writing Commercial letters, E-mail Messages, Maintaining a Diary, Job application and Resume writing.

MODULE – 4: LISTENING SKILLS

Importance and need, Types, Active and Empathic listening, Listening and Judgment, Developing skills, listening and understanding, Anatomy of Poor Listening, Features of good listener.

MODULE – 5: INTERPERSONAL COMMUNICATION SKILLS

Advantages and disadvantages of utilizing the team work; Characteristic features of successful teams; stages of the development of a team; team roles; challenges in team working, forms of non-team behavior.

Conditions of negotiating; strategies of negotiating (Win-win, win-loss); participative negotiations; negotiating tactics; cognition and emotions in negotiating; negotiating and ethics.

Types and sources of conflicts; the influence of various cultures on the solving of conflicts.

Book References:

- 1.
2. Monipally MM, Business Communication Strategies, McGraw Hill
3. Bovee, Till and Schatzman, Business Communication today, Pearson
4. Scot Ober, Contemporary Business Communication, Biztantra
5. Parag Diwan, Business Communication, Excell books
6. Murphy, Effective Business Communication, McGraw-hill
7. Teaching and learning Resources;
http://eff.cls.utk.edu/fundamentals/eff_standards.htm
<http://www.ndted.org/teachingResources/ClassroomTips/Communication.htm>

2.1 INDIAN BANKING

Objectives:

1. To expose the students to Indian Banking System along with the latest reforms in Banking.
2. To enable the students to understand prudential norms and new technologies in Banking

MODULE 1:

Evolution of Banking Institutions in India-Role of Joint stock banks in India, Presidency banks, Imperial Banks, State Bank of India, Commercial Banks, and Nationalized Lead Banks, Regional Rural Banks (RRBs), Local Area Banks, Banking reforms after 1990. Private banks and Foreign Banks- Salient Features, Objectives, Functions.

MODULE 2:

RBI and its Role, monetary and credit policy, CRR,SLR in Banks, Banking system and Banks in India, Banking Regulation Act 1949.

MODULE 3:

Monitoring and Follow-up, IRAC Norms (i.e, Income Recognition and Asset Classification norms), Non-performing Assets, Securitization Act. E-Banking, Payment system, settlement system, Business and profit planning

MODULE 4:

BASEL I, II and III, CRAR and RBI Prudential norms on New capital Adequacy and framework.

MODULE 5:

Banking Innovations-New Technology in banking, E-Services, debit and credit cards, Internet Banking, ATM, Electronic Fund Transfer, MICR, RTGC, DEMAT

Book References

1. Tannan M L: Banking Law and Practice in India
2. Shekar K C: Banking Theory Law and Practice
3. Gorden and Natarajan: Banking Theory Law and Practice
4. S.P. Srivastava: Banking Theory Law and Practice
5. Kiran Prakashan: Banking and Financial Awareness
6. Moorad Choudhry: The Principles of Banking,
7. Mr. Yat-fai Lam, Mr. Edward Tak-wah Kwan and Dr. Kin-keung Lai, Managing Credit Risk Under the Basel III Framework
8. Leonard Matz, Liquidity Risk Measurement and Management: Basel III And Beyond

2.2 RISK MANAGEMENT

Objective

To provide basic knowledge of risk, type of risks and tools of risk management.

MODULE 1:

Definition of Risk and uncertainty- Classification of Risk, Sources of Risk-external and internal. Risk Management-nature, risk analysis, planning, control and transfer of risk, Administration of properties of an enterprise, provision of adequate security arrangements. Interface between Risk and Insurance- Risk identification, evaluation and management techniques, Risk avoidance, Retention and transfer, Selection and implementation of Techniques. Various terminology, perils, clauses and risk covers.

MODULE 2:

Introduction to Risk Management, Types of Risk, Evolution of Risks, Steps in risk management, RBI guidelines.

MODULE 3:

Credit Risks Credit Risk Management models - Introduction, Motivation, Functionality of good credit. Risk Management models- Review of Markowitz's Portfolio selection theory –Credit Risk Pricing Model – Capital and Regulation. Risk management of Credit Derivatives.

MODULE 4:

Market Risk (includes asset liability management)

Yield Curve Risk Factor-Domestic and global contexts-handling multiple risk factor-principal component analysis- value at Risk (VAR) – implementation of a VAR system- Additional Risk in fixed income markets-Stress testing- Bank testing.

MODULE 5:

Operational Risk - Introduction-typology of operational risk- measuring operational risk -Who manages operational risk- key to implementing bank-wide operational risk management- why invest in operational risk management. Technology Risk- Best practice –operational risk systems/Solutions.

MODULE 6:

Tools for Risk Management Derivatives Futures, Options, Swaps, ECGS

Book Reference:

1. The professional's Hand book of Financial Risk Management by Marc Lox and Lev Borodorsky.
2. Thomas S. Coleman A, Practical Guide to Risk Management
3. Paul Hopkin, Fundamentals of Risk Management
4. George E Rejda and Michael McNamara, Principles of Risk Management & Insurance
5. John C. Hull, Risk Management & Financial Institutions

2.3 ADVANCED E-COMMERCE AND MOBILE COMMERCE

OBJECTIVE:

This course will provide an analytical and technical framework to understand the emerging world of e-commerce and mobile commerce. E-commerce and mobile commerce poses both a challenge and an opportunity for managers. As a matter of competitive necessity, savvy managers must gain an understanding of the rapidly changing technology and business models.

MODULE 1

Threats in e-commerce, Encryption overview, Elements of an encryption system, Secret key encryption, Public-key encryption, Digital signatures, Digital Certificates, Types of Cryptographies, Secure Sockets Layer (SSL), Smart Cards and its applications. Electronic Data Interchange-Evolution, uses, Benefits, Working of EDI, EDI Standards, EDI Components, EDI Services, ANSI X12 and EDIFACT

MODULE 2

Overview of Electronic Payment Systems, Cybercash, Smart Cards, Electronic Banking - types, Electronic Fund Transfers - Digital Token-based Electronic Payment Systems, E-cash, e-Cheque, Payment Systems on internet- Risk of Electronic Payment Systems. Secure Electronic Transactions (SET) Protocol

MODULE 3

M-Commerce - Introduction – Infrastructure Of M-Commerce – Types Of Mobile Commerce Services – Technologies Of Wireless Business – Benefits And Limitations, Support, Mobile Marketing & Advertisement, Non – Internet Applications/services in M-Commerce – Wireless/Wired Commerce Comparisons

MODULE 4

A Framework For The Study Of Mobile Commerce – NTT Docomo's I – Mode – Wireless Devices For Mobile Commerce – Towards A Classification Framework For Mobile Location Based Services – Wireless Personal And Local Area Networks – The Impact Of Technology Advances On Strategy Formulation In Mobile Communications Networks, 2G, 3G and 4G technology

MODULE 5

The Ecology Of Mobile Commerce – The Wireless Application Protocol – Mobile Business Services – Mobile Portals – Factors Influencing The Adoption Of Mobile Gaming Services – Mobile Data Technologies And Small Business Adoption And Diffusion – M-Commerce In The Automotive Industry – Location – Based Services: Criteria For Adoption And Solution Deployment – The Role Of Mobile Advertising In Building A Brand – M-Commerce Business Models

REFERENCE BOOKS:

1. Dave Chaffey, "E-Business and E-Commerce Management", Third Edition, 2009, Pearson Education
2. Brian E. Mennecke, Troy J. Strader, "Mobile Commerce: Technology, Theory and Applications", Idea Group Inc., IIR press, 2003.
3. P. J. Louis, "M – Commerce Crash Course", McGraw – Hill Companies February 2001.
4. Paul May, "Mobile Commerce: Opportunities, Applications, and Technologies of Wireless Business" Cambridge University Press March 2001.
5. Michael P. Papazoglou, Peter M.A. Ribbers, 'e – business organizational and Technical foundation', Wiley India 2009
6. Dr.Pandey, Saurabh Shukla E-commerce and Mobile commerce Technologies, Sultanchand, 2011

7. M-Commerce: Technologies, Services, and Business Models By Norman Sadeh, Wiley Publications.
8. Mobile Commerce: Technology, Theory, and Applications - Idea Group Incorporation, UK
9. Mobile Commerce: Opportunities, Applications, and Technologies of Wireless, By Paul May, Cambridge University Press

2.4 BUSINESS RESEARCH METHODS

Objectives:

1. To familiarize students with concepts, tools and techniques of the methodology of business research.
2. To enable students to do a research / consultancy project in the fourth semester.

Module – 1:

Research: Meaning, Purpose, Scientific method, types of research; scope of business research.

Review of literature: need, purpose, notes taking.

Module – 2:

Selection and formulation of a research problem, formulation of hypothesis, operational definition of concepts, sampling techniques.

Research Design: Meaning, nature, process of preparation, components of research design.

Module – 3:

Data: Sources of data, methods, of collection; observation interviewing, mailing; tools for collection data; interview schedule, interview guide, questionnaire, rating scale, socio-metry, check list; pre-testing of tools, pilot study.

Processing of data; checking, editing, coding, transcription, tabulation, preparation of tables, graphical representation.

Module – 4:

Analysis of data; Simple statistical techniques and their uses. Testing of Hypothesis, Research Applications – market survey.

Report – Writing: Planning report writing work-target audience, type of report, style of writing synoptical outline of chapters; steps in drafting the report.

Books for References:

1. Moses, C.A. *Survey Methods in Social Investigation*.
2. Goode & Hatt, *Methods in Social Investigation*.
3. William Emory, *Business Research Methods*.
4. Vernon Colver & H.L. Balsleg, *Business Research Methods*.
5. Krishnaswamy O.R, *Methodology of Research in Social Sciences*, Himalya Publishing house.
6. Kothari. C.R, *Methodology of Research*, Vikas Publishing House.
7. K.R. Sharma, *Research Methodology*, National Publishers , Jaipur.
8. Wilkinson & Bhandarkar, *Methodology and Techniques of Social Research*.
9. Cooper D.R and P.S. Schindler, *Business Research Methods*, Tata McGraw Hill

2.5 OPERATIONS RESEARCH & QUANTITATIVE TECHNIQUES

Objectives:

1. To impart knowledge in concepts and tools of OR and QT
2. To make students apply these in managerial decision making.

Module – 1

Linear programming, problem formulation, graphical method and simplex method of solution, description of software packages for solving LLP, product mix problems, other managerial applications. Transportation Models, Assignment models.

Module – 2

Probability- basic rules, random variables, probability distributions, expected value, variance, Normal distribution, risk analysis in capital – budgeting.

Module – 3

Network analysis, PERT, CPM-drawing the network activity times, event times, critical path, total and free slack-cost time trade off and crashing. Software packages (Description only)

Inventory models, EOQ model, sensitivity analysis, model with one, price break inventory control systems in practice.

Module – 4

Decision making under uncertainty, different decision criteria, decision trees. Simulation, model building, the process, problems with special reference inventory and financial managements. Critical evaluation of software.

Books for Reference

1. Srivastava V. K. et al – *Quantitative Techniques for Managerial Decision Making*, Wiley Eastern Ltd
2. Richard, I. Levin and Charles A. Kirkpatrick – *Quantitative Approaches to Management*, McGraw Hill, Kogakusha Ltd
3. Budnik, Frank S Dennis Mcleavey, Richard Mojena – *Principles of Operation Research* - AIT BS New Delhi.
4. Sharma J K – *Operation Research- theory and applications*-Mc Millan, New Delhi
5. Kalavathy S. – *Operation Research* – Vikas Pub Co
6. Gould F J – *Introduction to Management Science* – Englewood Cliffs N J Prentice Hall.
7. Naray J K, *Operation Research, theory and applications* – Mc Millan, New Dehi.
8. Taha Hamdy, *Operations Research*, Prentice Hall of India
9. Tulasian: *Quantitative Techniques*: Pearson Ed.
10. Vohr.N.D. *Quantitative Techniques in Management*, TMH.
11. Stevenson W.D, *Introduction to Management Science*, TMH.

2.6 BUSINESS MARKETING

Objectives

1. To facilitate indepth understanding of similar and differences between Business to business Marketing and Consumer Marketing.
2. To equip students, with application tools towards formulating and implementing Business marketing strategies.

Module – 1:

Nature of Business Marketing

What is Industrial/Business Marketing; Differences between Business and Consumer Marketing; Nature of Demand in Industrial Markets.

Organisational Buying and Buying Behaviour

Organisational Buying Decision Process; Buying Situations; Buy grid Frame Work; Buying Centre Roles; Key Members of Buying Centre.

Models of organizational Buying Behaviour; The Webster and Wind Model; The Sheth Model.

Module – 2:

Buyer – Seller Relationship

Buyer and Seles representative Interaction; Relationship Marketing; Sales Presentation; Negotiation; Reciprocity; Dealing with Customers' Customer; Customer Service; Management of Major and National Accounts.

Relationship marketing, Managing Buyer Seller relationship, Customer Relationship Management. Defining E-Commerce, Key Elements Supporting E-Commerce, Internal Strategy implementation.

Supply Chain Management

Concept of Supply Chain Management, Strategic Role of Logistics, Business to Business Logistical Management.

Module – 3:

Marketing Research and Marketing Intelligence

Nature and Scope of Industrial Marketing Research; Marketing Research Process; Industrial Marketing, Intelligence System.

Strategic Planning, Implementing and Controlling in Industrial Marketing

Role of Marketing in Strategic Planning; Strategic Planning at Corporate Level; Strategic Planning Process at Business Unit Level; Developing Industrial Marketing Plan; Implementing and Controlling Marketing Plans; Industrial Market Segmentation, Target Marketing, and Positioning.

Module – 4:

Product, Pricing Strategies and New Product Development

Meaning of Industrial Product; Changes in Product Strategy; Strategies for Existing Products; Product life Cycle and Strategies, Pricing Strategies

Impact of Technology; High Tech Marketing; New product Classification, Development Process and Strategy.

Distribution Channels and Marketing Logistics

Alternative structures of Industrial Channels; Types of Business Intermediaries; Channel Design; Managing Channel Members.

Business Logistics System; Tasks of physical Distribution; Total Distribution Cost and Customer Service.

Module – 5:

Business Communication

Developing Business Communication Programme; Functions performed by Industrial Advertising; Media used for Industrial Advertising.

Promotion – Trade shows, Seminars, Demonstrating; Role of Indirect Marketing – On-line marketing, Telemarketing, Direct Mail; Publicity and Public Relations.

Business – To – Business Selling: Team Selling Approach; Solution – Oriented effort; Entrepreneurial Philosophy.

Selling Structure: Direct sales force; sales coverage through Manufacturer's representative and Distributors. Sustaining customer relationship.

Books for Reference:

1. Michael Dhutt Thomas W Spen, A Strategic View of Industrial and Organisational Markets, homson Publications.
2. Robert R. Reeder, Edward G. Brierty and Betty H. Reeder, Industrial Marketing – Analysis, Planning and Control, Prentice Hall, India, 1998.
3. Richard Hill, Alexander Rosp and James S. Cross, Industrial Marketing, AITBS, 2001
4. James C. Anderson, James A. Narus, Business Market Management, Pearson Education, 1999.
5. Krishna K Havaldar, Industrial Marketing, Tata Magraw Hill.

2.7 MICRO FINANCE

Objectives:

- 1) To make the student understand the concept of Financial Benefits and RBI guidelines to Micro Finance.
- 2) To have an overview of different players, institutions and regulatory agencies influencing the Micro Finance activity.
- 3) To examine & compare the changing scenario of the Rural people with the use of Microfinance.

Module 1 : Introduction to Finance

Meaning & definition of Finance -- Who, where, what, how & when of financial Arrangements -- Types of Financial or credit arrangements.

Module 2: Financial Institutions

Financial institutions – establishments -- objectives & functions -- NABARD, IFCI, SIDBI, ICICI, SFC & GRAMEEN BANKS Role of Commercial Banks and Rural Credit-Objectives and functions of commercial Banks-The Progress of Commercial Banks-Types of Rural Credit- Short term and long term credit-Terms and Conditions of finance-Repayment conditions-Lead Banks Scheme and Rural Credit Institutional Linkages Need for Readjustment of Rural Development Strategies Need for Sustainable Rural Development

Module 3: Micro Credit:

Micro finance: Concept, Elements, Importance and Brief History-Sustainable community Banking-role of Micro finance in Poverty Reduction.

Meaning & Definition of Micro Credit – Micro Finance -- Features – Models – Channels – Micro Finance Institution – Introduction – establishment – objectives – their operations – pros & cons of MFI's.

Module 4: Self Help Groups:

Meaning of SHG's – Pattern of their functions – Funding Agencies of these SHG's – Activities of SHGs: Savings, Credit, Marketing and Insurance – Role of SHG's in Financial & Social Inclusion. Self-help, Self-help Groups and Self-help Promotion: concepts, Elements, Stages and Significances - Structure of Self-help groups - Precautions to be taken while forming the SHGs

Module 5: Functioning of SHG's

Various Models of SHGs existing in India -- their features, objectives, functions – Govt. schemes – NGO Activeness – Present state - Role of NGOs in Rural Development Interface between NGOs and GOs : Need and Strategies of Non Governmental Organizations :Concept - Structure – Funding.

Books for references:

1. A.N.Agarwal and Kundana Lal: - Rural Economy of India – Vikas publishing House Ltd. – New Delhi-110014, 1990
2. The Economics of Microfinance by Jonathan Morduch and Beatriz Armendáriz
3. Women at the Centre: Grameen Bank Borrowers After One Decade by Helen Todd
4. Small, Short and Unsecured: Informal Rural Finance in India by F J A (Fritz) Bouman
5. Micro Finance – Impact and insights S.Rajagopalan Nirali Parikh The ICFAI University press 2007
6. Micro Finance and Poverty eradication - Indian and global experiences Dr. Daniel Lazar Prof. P.Palanichany New Century Publication, New Delhi 2008
7. Macro Dynamic of Micro Finance Daniel Lazar P. Natarajan Malabika Deo Excels Books 2010

8. Johns Hopkins School of Advanced International Studies: Microfinance and Development 1, taught by Elissa McCarter and Kate Druschel Griffin
9. Rudradath and K.P.M.Sundaram-Indian Economy—S.cand & Co. Limited, New Delhi-110055, 2008
10. S.K.Mistra & V.K.Puri – Indian Economy- Himalaya Publishing House, Mumbai- 400004, 2008.
11. I.C.Dingra: Rural Banking in India- S.Chand & Co. Limited, New Delhi-110055, 1994
12. Yunus, M., Rural Agricultural Credit Operations in Bangladesh
13. Vasant Desai A Study of Rural Economy