



**PUNYASHLOK AHILYADEVI HOLKAR
SOLAPUR UNIVERSITY, SOLAPUR**

**FACULTY OF
COMMERCE AND MANAGEMENT**

**MASTER OF COMMERCE
(M.COM.)**

MAJOR ADVANCED BANKING

**STRUCTURE, RULES, AND SYLLABUS IN
ACCORDANCE WITH
NATIONAL EDUCATION POLICY - 2020
to be implemented from June 2023-24**



M.COM.II

THIRD SEMESTER

Punyashlok Ahilyadevi Holkar Solapur University, Solapur
Faculty of Commerce and Management
M.COM PART -II SEMESTER III
SYLLABUS AS PER NEP-2020
SUBJECT - ADVANCED BANKING

PAPER NO.	TITLE OF THE PAPER	CREDIT	MARKS	
			UA	CCA
IX	Investment Analysis and Portfolio Management	4	60	40
X	Commodity and Derivatives Market	4	60	40
XI	Wealth Management	4	60	40
XII	Risk Management	2	30	20
ELECTIVE PAPER-III-	Introduction to Project Management & Project Initiation	4	60	40
RP	RESEARCH PROJECT	4	60	40
	TOTAL	22	330	220



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Faculty of Commerce and Management

**Syllabus for M.Com. Part II Semester III
w.e.f. August 2024**

**Advanced Banking Paper IX
Investment Analysis and Portfolio Management**

Course Credit	Weekly Hours	Total Lectures	Total Marks
04	04	60	100

Course Objectives:

1. To enable student about investment environment.
2. To enable student about Risk Return Relationship.
3. To enable student about Portfolio Management.
4. To enable student about Theories, Capital Asset Pricing Model.

Course Outcomes:

1. Student will be able to understand investment environment.
2. Student will be able to understand Risk Return Relationship.
3. Student will be able to understand Portfolio Management.
4. Student will be able to understand Theories, Capital Asset Pricing Model.

Unit No.	Content	No. of Lectures
1	Introduction to Investment Environment a) Introduction to Investment Environment Introduction, Investment Process, Criteria for Investment, Types of Investors, • Investment V/s Speculation V/s Gambling, Investment Avenues, Factors Influencing Selection of Investment Alternatives b) Capital Market in India Introduction, Concepts of Investment Banks its Role and Functions, Stock • Market Index, The NASDAQ, SDL, NSDL, Benefits of Depository Settlement, Online Share Trading and its Advantages, Concepts of Small cap, large cap, Midcap, and Penny stocks	15
2	Risk - Return Relationship a) Meaning, Types of Risk- Systematic and Unsystematic risk, Measurement of Beta, Standard Deviation, Variance, Reduction of Risk through Diversification. Practical Problems on Calculation of Standard Deviation, Variance and Beta.	15
3	Portfolio Management and Security Analysis a) Portfolio Management: Meaning and Concept, Portfolio Management Process, Objectives, Basic • Principles, Factors affecting Investment Decisions in Portfolio Management, Portfolio Strategy Mix. b) Security Analysis: Fundamental Analysis, Economic Analysis, Industry Analysis, Company • Analysis, Technical Analysis - Basic Principles of Technical Analysis., Uses of Charts: Line Chart, Bar Chart, Candlestick Chart, Mathematical Indicators: Moving Averages, Oscillators.	15
4	Theories, Capital Asset Pricing Model and Portfolio Performance Measurement a) Theories: Dow Jones Theory, Elloit Wave Theory, Efficient Market	15

	<p>Theory</p> <p>b) Capital Asset Pricing Model: Assumptions of CAPM, CAPM Equation, Capital Market Line, Security Market• Line</p> <p>c) Portfolio Performance Measurement: Meaning of Portfolio Evaluation, Sharpe’s Ratio (Basic Problems), Treynor’s• Ratio (Basic Problems), Jensen’s Differential Returns (Basic Problems)</p>	
<p>Suggested Readings:</p> <p>1. Michael W. Brandi – Money, Banking, Financial Markets and Institutions –Cengage, New Delhi</p> <p>2. Gurusamy S, Banking Theory: Law and Practice, Vijay Nicole Publication, 2015, Chennai</p> <p>SUGGESTED READINGS</p> <p>1. Clifford Gomez, Banking and finance, Theory, Law and practice, Jain Book Agency, 2010 Mumbai</p> <p>2. Gupta, R K Banking Law and Practice, Jain Book Agency, 2001, New Delhi.</p> <p>3. Sundaram and Varshney, Banking Theory Law and Practice, Sultan Chand Co, 2010, New Delhi.</p> <p>4. Maheswari, S.N. Banking Theory Law and Practice, Kalyani Publications, 2011, Mumbai.</p> <p>5. Santhanam.B, Banking Theory Law and Practice, Margam Publications.</p> <p>6. Nirmala Prasad, Banking and Financial Services, Himalaya Publications.</p>		



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w.e.f. August 2024**

**Advanced Banking Paper X
Commodity and Derivatives Market**

Course Credit	Weekly Hours	Total Lectures	Total Marks
04	04	60	100

Course Objectives:

1. To enable student about Commodity Market.
2. To enable student about Futures and Hedging.
3. To enable student about Options and Option Pricing Models.
4. To enable student about Trading & Clearing.

Course Outcomes:

1. Student will be able to understand Commodity Market.
2. Student will be able to understand Futures and Hedging.
3. Student will be able to understand Options and Option Pricing Models.
4. Student will be able to understand Trading & Clearing.

Unit No.	Content	No. of Lectures
1	Introduction to Commodities Market and Derivatives Market a) Introduction to Commodities Market: Meaning, History•& Origin, Types of Commodities Traded, Structure of Commodities Market in India, Participants in Commodities Market, Trading in Commodities in India (Cash & Derivative Segment), Commodity Exchanges in India & Abroad, Reasons for Investing in Commodities b) Introduction to Derivatives Market: Meaning, History•& Origin, Elements of a Derivative Contract, Factors Driving Growth of Derivatives Market, Types of Derivatives, Types of Underlying Assets, Participants in Derivatives Market, Advantages & Disadvantages of Trading in Derivatives Market, Current Volumes of Derivative Trade in India, Difference between Forwards & Futures.	15
2	Futures and Hedging a) Futures: Futures Contract Specification, Terminologies, Concept of Convergence,• Relationship between Futures Price & Expected Spot Price, Basis & Basis Risk, Pricing of Futures Contract, Cost of Carry Model b) Hedging: Speculation•& Arbitrage using Futures, Long Hedge – Short Hedge, Cash & Carry Arbitrage, Reverse Cash & Carry Arbitrage, Payoff Charts & Diagrams for Futures Contract, Perfect & Imperfect Hedge	15
3	Options and Option Pricing Models a) Options: Options Contract Specifications, Terminologies, Call Option, Put Option,• Difference between Futures & Options, Trading of Options, Valuation of Options Contract, Factors affecting Option Premium, Payoff Charts & Diagrams for Options Contract, Basic Understanding of Option Strategies	15

	b) Options Pricing Models: Binomial Option Pricing Model, Black - Scholes Option Pricing Model	
4	Trading, Clearing & Settlement in Derivatives Market and Types of Risk a) Trading, Clearing & Settlement in Derivatives Market: Meaning and Concept, SEBI Guidelines, Trading Mechanism – Types of Orders, • Clearing Mechanism – NSCCL – its Objectives & Functions, Settlement Mechanism – Types of Settlement b) Types of Risk: Value at Risk, Methods of calculating VaR, Risk Management Measures, Types• of Margins, SPAN Margin	15
Suggested Readings: 1. Gupta, Suraj (2010), Monetary Economics, S. Chand Publications, New Delhi. 2. Gordon & Natrajan (2012), Financial Markets and Services, Himalaya Publishing House, Mumbai. 3. Gordon & Natrajan (2014), Banking: Theory, Law and Practice, Himalaya Publishing House, Mumbai. 4. Datt-Sundharam (2017), Indian Economy, S.Chand Publications Ltd, New Delhi. 5. Misra-Puri (2016), Indian Economy, Himalaya Publishing House, Mumbai. 6. Damji B.H.(2016), Adhunik Banking (Marathi), Vidya Books Publishers, Aurangabad.		



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**Advanced Banking Paper XI
Wealth Management**

Course Credit	Weekly Hours	Total Lectures	Total Marks
04	04	60	100

Course Objectives:

1. To enable student about Wealth Management.
2. To enable student about Insurance Planning.
3. To enable student about Financial Mathematics.
4. To enable student about Retirement Planning.

Course Outcomes:

1. Student will be able to understand Wealth Management.
2. Student will be able to understand Insurance Planning.
3. Student will be able to understand Financial Mathematics.
4. Student will be able to understand Retirement Planning.

Unit No.	Content	No. of Lectures
1	Introduction Wealth Management: Meaning of WM, Scope of WM, Components of WM, Process of WM, WM• Needs & Expectation of Clients, Code of Ethics for Wealth Manager b) Personal Financial Statement Analysis: Financial Literacy, Financial Goals and Planning, Cash Flow Analysis, Building• Financial Plans, Life Cycle Management. c) Economic Environment Analysis: Interest Rate, Yield Curves, Real Return, Key Indicators-Leading, Lagging,• Concurrent	15
2	Insurance Planning and Investment Planning a) Insurance Planning: Meaning, Basic Principles of Insurance, Functions and Characteristics of• Insurance, Rights and Responsibilities of Insurer and Insured, Types of life Insurance Policies, Types of General Insurance Policies, Health Insurance – Mediclaim – Calculation of Human Life Value - Belth Method/CPT b) Investment Planning: Types of Investment Risk, Risk Profiling of Investors•& Asset Allocation (Life Cycle Model), Asset Allocation Strategies (Strategic, Tactical, Lifecycle based), Goal-based Financial Planning, Active & Passive Investment Strategies	15
3	Financial Mathematics/ Tax and Estate Planning a) Financial Mathematics: Calculation of Returns (CAGR, Post-tax Returns etc.), Total Assets, Net Worth• Calculations, Financial Ratios b) Tax and Estate Planning: Tax Planning Concepts, Assessment Year, Financial Year, Income Tax Slabs,• TDS, Advance Tax, LTCG, STCG, Carry Forward & Set-off, Estate Planning Concepts –Types of Will – Requirements of a Valid Will– Trust – Deductions - Exemptions	15

4	<p>Retirement Planning/ Income Streams & Tax Savings Schemes</p> <p>a) Retirement Planning: Understanding of different Salary Components, Introduction to Retirement• Planning, Purpose & Need, Life Cycle Planning, Financial Objectives in Retirement Planning, Wealth Creation (Factors and Principles), Retirement (Evaluation & Planning), Pre & Post-Retirement Strategies - Tax Treatment</p> <p>b) Income Streams & Tax Savings Schemes: Pension Schemes, Annuities-Types of Annuities, Various Income Tax Savings• Schemes</p>	15
<p>Suggested Readings:</p> <p>1 Banking Law and Practice, M.L.Tannan, revised by C.R. Datta & S.K. Kataria, Wadhwa & Company</p> <p>2 Seth's Banking Law, A.B. Srivastava and K. Elumalai, Law Publisher's India (P) Limited</p> <p>3 Banking Law and Practice in 3 Vols. R.K. Gupta, Modern Law Publications</p> <p>4 The Law and Practice of Banking, J.M. Holden, Universal Law Publishing</p> <p>5 The Law of Banking and Bankers (1995), L.C. Goyle, Eastern</p> <p>6 Banking and Finance - Theory, Law and Practice, Prof. Clifford Gomez, PHI Learning Private Limited</p>		



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**Syllabus for M.Com. Part II Semester III
w.e.f. August 2024**

**Advanced Banking Paper XII
Risk Management**

Course Credit	Weakly Hours	Total Lectures	Total Marks
02	02	30	50

Course Objectives:

1. To enable student about Risk Measurement and Control.
2. To enable student about Risk Avoidance and ERM.

Course Outcomes:

1. Student will be able to understand Risk Measurement and Control.
2. Student will be able to understand Risk Avoidance and ERM.

Unit No.	Content	No. of Lectures
1	Introduction, Risk Measurement and Control a) Introduction, Risk Measurement and Control Definition, Risk Process, Risk Organization, Key Risks –Interest, Market, Credit, • Currency, Liquidity, Legal, Operational Risk Management V/s Risk Measurement – Managing Risk, Diversification, • Investment Strategies and Introduction to Quantitative Risk Measurement and its Limitations Principals of Risk - Alpha, Beta, R squared, Standard Deviation, Risk Exposure • Analysis, Risk Immunization, Risk and Summary Measures –Simulation Method, Duration Analysis, Linear and other Statistical Techniques for Internal Control	15
2	Risk Avoidance and ERM a) Risk Hedging Instruments and Mechanism: Forwards, Futures, Options, Swaps and Arbitrage Techniques, Risk Return • Trade off, Markowitz Risk Return Model, Arbitrage Theory, System Audit Significance in Risk Mitigation b) Enterprise Risk Management: Risk Management V/s Enterprise Risk Management, Integrated Enterprise Risk • Management, ERM Framework, ERM Process, ERM Matrix, SWOT Analysis, Sample Risk Register	15

Suggested Readings:

1. Basu A.K. Fundamentals of Banking Theory and Practice: A. Mukherjee and co. Calcutta.
2. Sayers R.S. Modern Banking: Oxford University Press.
3. Panandikar S.G. and Mithani D.M: Banking in India: Orient Longman.
4. Reserve Bank of India: Functions and Working.
5. Dekook: Central Banking: Crosby Lockwood Staples, London.
6. Tennan M.L. banking and Practice in India: India Law house, New Delhi.
7. Khubchandani B.S.; Practice and Law of Banking: Macmillan, New Delhi.
8. Shekhar and Shekhar: Banking Theory and Practice: Vikas Publishing House, New Delhi.



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**Elective Paper III
Project Management**

Course Credit	Weakly Hours	Total Lectures	Total Marks
04	04	60	100

Course Objectives:

1. To enable student about Project Management.
2. To enable student about Analysing Project
3. To enable student about Budget, Cost and Risk of Project.
4. To enable student about New Dimensions in Project Management.

Course Outcomes:

1. Student will learn about Project Management.
2. Student will learn about Analysing Project
3. Student will learn about Budget, Cost and Risk of Project.
4. Student will learn about New Dimensions in Project Management.

Unit No.	Content	No. of Lectures
1	<p>Introduction to Project Management & Project Initiation</p> <p>a) Introduction to Project Management: Meaning/Definition of Project• & Project Management, Classification of Projects, Why Project Management, Characteristics/Importance of Project Management, Need for Project Management (Objectives), History of Project Management</p> <p>b) Organizational Structure (Project Organization): Meaning/Definition of Organizational Structure, Organizational Work Flow,• Developing Work Integration Positions, Types of Organizational Structure, Forms of Organization, Strategic Business Units (SBU) in Project Management.</p>	15
2	<p>Analyzing Project Feasibility</p> <p>a) Project Feasibility Analysis: Meaning/Definition of Project Feasibility, Importance of Project Feasibility,• Scope of Project Feasibility Types of Project Feasibility- Market Feasibility, Technical Feasibility, Financial• Feasibility, Economic Viability, Operational Feasibility SWOT Analysis (Environment Impact Assessment, Social Cost Benefit Analysis)•</p> <p>b) Market Analysis: Meaning of Market Analysis, Demand Forecasting, Product Mix Analysis,• Customer Requirement Analysis</p>	15
3	<p>Budgeting, Cost & Risk Estimation in Project Management</p> <p>a) Funds Estimation in Project: Means of Financing, Types of Financing,</p>	15

	<p>Sources of Finance, Government Assistance towards Project Management for Start ups, Cost Control (Operating Cycle, Budgets & Allocations), Determining Financial Needs for Projects, Impact of Leveraging on Cost of Finance</p> <p>b) Risk Management in Projects: What is Risk, Types of Risk in Projects, Risk Management Process, Risk Analysis & Identification, Impact of Risk Handling Measures, Work break Down Structure, New Venture Valuation (Asset Based, Earnings Based, Discounted Cash flow Models)</p>	
4	<p>New Dimensions in Project Management</p> <p>a) Modern Development in Project Management: Introduction to Modern Development in Project Management, Project Management Maturity Model (PMMM), Continuous Improvement, Developing Effective Procedural Documentation, Capacity Planning</p> <p>b) Project Monitoring & Controlling: Introduction to Project Monitoring & Controlling, The Planning – Monitoring Controlling Cycle, Computerized Project Management Information System (PMIS), Balance in Control System in Project Management, Project Auditing – Life Cycle</p>	15

PROGRAMME NAME M.COM PART -II SEMESTER -III AND IV
 ADVANCED BANKING
 COURSE NAME -PAPER-RESEARCH PROJECT

NO. OF HOURS PER WEEK	CREDIT	TOTAL LECTURES	MARKS
04	04	60	UA 60 +CCA40=100

COURSE DESCRIPTION

Students will work on a project for one semester based on concepts learned in a subject of their choice. The primary objective of the project report is to give the students practical exposure in the field as well as to inculcate research habits among the learners. In order to gain knowledge of the versatility of the same in application, they are encouraged to take up project work. The study may focus on industry-related, farm-related, field-related, or business-related issues. As a result, the study's findings would aid in the resolution of the problems encountered.

The objectives of preparing a research project are to facilitate the development of research skills, critical thinking abilities, and subject matter expertise among students. Here are the objectives and outcomes of preparing a research project:

Objectives:

1. **Develop Research Skills:** The primary objective of preparing a research project is to develop students' research skills, including the ability to formulate research questions, design research methodologies, collect and analyze data, and draw meaningful conclusions.
2. **Enhance Critical Thinking:** Research projects aim to enhance students' critical thinking abilities by encouraging them to evaluate existing literature, identify gaps in knowledge, and develop logical arguments supported by evidence.
3. **Promote Subject Matter Expertise:** Through in-depth research on a specific topic, students deepen their understanding of the subject matter and become subject matter experts in their chosen field of study.
4. **Encourage Independent Learning:** Research projects provide students with the opportunity to engage in self-directed learning, where they take responsibility for their learning process, manage their time effectively, and explore topics of interest in-depth.
5. **Foster Problem-Solving Skills:** Research projects require students to identify research problems, develop hypotheses or research questions, and propose solutions or interpretations based on their findings, thereby fostering problem-solving skills.

Outcomes: -

1. **Research Proficiency:** By completing a research project, students demonstrate proficiency in conducting research, including literature review, data collection, analysis, and interpretation.
2. **Critical Analysis:** Students develop the ability to critically analyze existing literature, evaluate research methodologies, and assess the validity and reliability of research findings.
3. **Effective Communication:** Through the presentation of their research findings, students enhance their communication skills, both written and oral, by effectively conveying complex ideas and arguments to a diverse audience.
4. **Original Contributions:** Research projects provide students with the opportunity to make original contributions to the body of knowledge in their field through novel insights, interpretations, or methodologies.
5. **Professional Development:** Engaging in research projects prepares students for future academic and professional endeavors by instilling essential skills such as information literacy, academic writing, and ethical research conduct.
6. **Overall, preparation of research project serves as a valuable learning experience that equips students with the skills, knowledge, and confidence needed to succeed in their academic and professional pursuits.**

Research project guidelines:

The aim of the Project is to give an opportunity to students to learn independently and show that they can identify, define and analyze problems or issues and integrate knowledge in a business context. It reflects the ability of a student to understand and apply the theory, the concepts and the tools of analysis to a specific situation.

Preparing a research project for postgraduate courses typically involves several stages, from selecting a topic to presenting findings. Here are some guidelines to help you prepare a research project of 4 to 6 credits:

- i. Students are entitled to prepare research project in 4th and 5th year of UG Programme (1st& 2nd Year of PG Programme). The topic of research project in 4th and 5th year is to be taken from the selected core paper/MAJOR. The research project could be interdisciplinary/multi-disciplinary.
- ii. The project is a practical, in-depth study of a problem, issue, opportunity, technique or procedure or a combination of these aspects of business. The students are required to define an area of investigation, carve out research design, gather relevant data, analyze the data, draw conclusions and make recommendations. The project must be an original piece of work that will be undertaken in post-graduate study, over a period of three semesters.
- iii. The topic is to be selected carefully with the help of supervisor. Choose a Relevant and Feasible Topic: Select a topic that is relevant to your field of study and interests. Ensure that the topic is feasible within the scope of the project and can be adequately researched within the given timeframe.
- iv. Define Clear Objectives: Clearly define the objectives of your research project. What do you aim to achieve or explore through your research? Ensure that your objectives are specific, measurable, achievable, relevant, and time-bound (SMART).
- v. Review Existing Literature: Conduct a comprehensive review of existing literature related to your topic. Identify gaps, controversies, or areas for further exploration that your research project can address. This will also help you refine your research questions.
- vi. Develop a Research Methodology: Choose appropriate research methods and techniques to address your research questions and objectives. Consider whether quantitative, qualitative, or mixed-method approaches are most suitable for your study. Outline your data collection and analysis methods.
- vii. Create a Detailed Research Plan: Develop a detailed research plan outlining the steps you will take to carry out your project. Include timelines, milestones, and resources needed for each stage of the research process. This will help you stay organized and on track.
- viii. Obtain Necessary Approvals: If required, obtain ethical clearance or approval from relevant authorities before starting your research project, especially if it involves human subjects or sensitive data.
- ix. Collect and Analyze Data: Collect data according to your research plan using appropriate methods and techniques. Ensure that your data collection process is rigorous and systematic. Once collected, analyze the data using suitable analytical tools and techniques.

- x. **Interpret Findings:** Interpret the findings of your research in relation to your research questions and objectives. Discuss any patterns, trends, or insights revealed by your analysis. Consider how your findings contribute to existing knowledge in the field.
- xi. **Draw Conclusions and Make Recommendations:** Draw conclusions based on your findings and discuss their implications. Make recommendations for future research or practical applications based on your conclusions.
- xii. **Write a Comprehensive Research Report:** Prepare a well-structured research report that clearly communicates your research process, findings, and conclusions. Include an introduction, literature review, methodology, results, discussion, conclusions, and references sections.
- xiii. **Format and Present Your Project:** Format your research project according to the guidelines provided by your institution or department. Pay attention to citation styles, formatting requirements, and any specific instructions. Prepare for a presentation of your research findings, if required.
- xiv. **Seek Feedback and Revise:** Seek feedback from your supervisor, peers, or other experts in the field. Revise your research project based on their comments and suggestions to improve its quality and clarity.
- xv. **Ensure Originality and Integrity:** Ensure that your research project is original and does not contain any plagiarized content. Maintain integrity throughout the research process by accurately reporting findings and adhering to ethical standards.
- xvi. By following these guidelines, you can effectively prepare a research project for your postgraduate course that demonstrates your ability to conduct independent research and contribute to knowledge in your field of study.
- xvii. All the material that relates to your project, including completed questionnaires or tapes from interviews, should be shown to your supervisor and be kept until the examination board has confirmed your results. Do not throw this material away once your project is submitted, as you might be asked to present it as part of the Viva Voce Examination, before your project results are confirmed.
- xviii. The supervisor's role is to appraise ideas and work of the student. Student must take overall responsibility for both the content of project and its management. This includes selection of an appropriate subject area (with the approval of the supervisor), setting up meetings with the supervisor, devising and keeping to a work schedule (to include contingency planning), and providing the supervisor with samples of your work.
- xix. Student will submit the final report of project/ Dissertation at end of the year. The project reports would be examined by the external examiner and based on the report and Viva Voce examination conducted at the end of the semester, a student will be awarded marks.
- xx. If any student published research paper in UGC-CARE listed journal from the research project/Dissertation will be entitled to get additional 25 marks out of 100. The maximum marks of research project/Dissertation will be 100 only.

- xxi. The marks acquired in research project/ Dissertation will be converted to grades and will be added in CGPA computation.
- xxii. The External Examiners will examine the following in Project Report:
(Literature Survey on the Topic Chosen-Method of Data Collection-Presentation – Style, Comprehensiveness, Table presentation, Graphs, Charts. --Analysis and inference and implication of the study-Overall linkage between objectives, methodology, findings and suggestions-Bibliography and References.)

SR.NO.	DETAILS	WEITAGE
1	Research Proposal •Clarity and relevance of research objectives and questions. •Justification of the research topic and significance. •Appropriateness of the research methodology and design. •Feasibility of the proposed research plan.	(10%):
2	Literature Review •Depth and breadth of the literature review. •Critical analysis and synthesis of existing literature. •Identification of gaps, controversies, or research questions arising from the literature.	(15%):
3	Research Methodology •Appropriateness and justification of research methods and techniques. •Rigor and validity of data collection procedures. •Consideration of ethical issues and compliance with ethical guidelines	(15%):
4	Data Collection and Analysis •Effectiveness of data collection procedures and techniques. •Quality and completeness of data collected. •Soundness of data analysis methods and techniques. •Interpretation and relevance of findings in relation to research questions.	(20%):
5	Discussion and Conclusion •Clarity and coherence of the discussion of research findings. •Insightfulness of the interpretation of findings. •Logical connections between findings and research objectives. •Appropriateness of conclusions drawn from the analysis.	(15%):
6	Contribution to Knowledge • Originality and significance of the research contributions. • Potential impact of the research on the field of study. • Identification of implications and recommendations for future research or practice.	(10%):
7.	Writing Quality •Organization and structure of the research report. •Clarity, coherence, and conciseness of writing. •Correctness of grammar, spelling, and punctuation. •Adherence to formatting and citation style guidelines.	(10%):
8	Presentation Clarity and effectiveness of oral presentation. •Ability to communicate key research findings and insights. •Use of visual aids, if applicable.	(5%):

	<ul style="list-style-type: none"> •Responses to questions and engagement with the audience. 	
	<p>Overall Assessment Overall quality and coherence of the research project.</p> <ul style="list-style-type: none"> •Demonstration of critical thinking, analytical skills, and research competency. •Adherence to deadlines and project requirements. •Integration of feedback and revision based on peer and instructor comments. <p>This evaluation scheme provides a comprehensive framework for assessing the various components of a research project and ensuring that students demonstrate proficiency in conducting independent research and effectively communicating their findings. Adjustments can be made based on specific course requirements and learning objectives.</p>	TOTAL (100%):

RESEARCH PROJECT MARKING SYSTEM

PARTICULARS	4 CREDIT SEM-III	
	UA	CCA
	Related To Project	Related To Students
1. Research Proposal (10%):	6	4
2. Literature Review (15%):	9	6
3. Research Methodology (15%):	9	6
4. Data Collection and Analysis (20%):	12	8
5. Discussion and Conclusion (15%):	9	6
6. Contribution to Knowledge (10%):	6	4
7. Writing Quality (10%):	6	4
8. Presentation (5%):	3	2
Overall Assessment (100%):	60	40

GUIDELINES FOR STUDENTS TO AVOID PLAGIARISM AND ENSURE THE INTEGRITY OF YOUR RESEARCH PROJECT, FOLLOW THESE RULES:

- a. Understand What Constitutes Plagiarism: Familiarize yourself with the definition of plagiarism, which includes using someone else's ideas, words, or work without proper attribution.
- b. Use Proper Citations: Whenever you use someone else's ideas, words, or work, cite the original source properly using an appropriate citation style (e.g., APA, MLA, Chicago). This applies to both direct quotes and paraphrased information.
- c. Paraphrase Effectively: If you need to use information from a source, paraphrase it in your own words while still acknowledging the original source through proper citation. Avoid simply rearranging or substituting a few words from the original text.
- d. Quotation Marks for Direct Quotes: When directly quoting someone else's work, enclose the quoted text in quotation marks and provide a citation indicating the source. Be sure to use quotation marks only for verbatim excerpts.
- e. Give Credit for Ideas: Even if you're not directly quoting, give credit to the original authors for their ideas or concepts that you discuss or build upon in your research project.
- f. Use Multiple Sources: Ensure that your research project draws from a variety of credible sources. Avoid relying too heavily on a single source or author.
- g. Create Original Work: Aim to produce original insights, analyses, and interpretations in your research project. Add your own thoughts and perspectives to the existing body of knowledge on the topic.
- h. Plan Your Research Process: Plan your research process carefully to allow sufficient time for reading, note-taking, and synthesizing information. Avoid rushing through your work, which can increase the risk of accidental plagiarism.
- i. Use Plagiarism Detection Tools: Consider using plagiarism detection software or online tools to check your work for unintentional plagiarism before submitting it.
- j. Seek Guidance if Unsure: If you're unsure about how to properly cite a source or if you're concerned about unintentional plagiarism, seek guidance from your instructor, a librarian, or a writing center.

The students shall start all the approval procedures, regarding the PROJECT REPORT and complete them during the 3rd and 4th semester of M.Com.

This consists of

- a Selection of an organisation*
- b Selection and approval of the topic*
- c Approval of project guide*
- d Approval of project proposal*

PROJECT REPORT:

During the third /fourth semester, the student is required to work on the preparation and completion of a project report.

1. SPECIFICATIONS OF THE PROJECT REPORT

- Font size: 12; Font Style: Times New Roman; Line Spacing: 1.5 spacing.
- Total number of pages: 100 to a maximum of 120 pages (excluding appendices and exhibits).
- Printed on one side bond sheet (A4 size only).
- Soft Binding (Hard binding or Spiral binding will not be accepted).

2. FORMAT OF THE PROJECT REPORT

The student shall arrange the following certificates in an order at the time of soft binding of a project report (As mentioned below).

- **Title Page**
- The original **Project Approval Letter**" issued by the Chairperson, Department of Studies and Research in Commerce, Karnataka State Open University, Mysuru – Student Copy
- **Principal Certificate**
- **Guide Certificate**
- A **Project Completion Certificate**" from the company on its official letter head and duly signed by the concerned authority.
- **Declaration of the Student**
- Acknowledgement
- Contents
- List of Tables
- List of Figures
- Abbreviations

CHAPTER DETAILS

Chapter – I: Introduction

Chapter – II: Review of Literature

Chapter – II: Research Methodology

- A. Research Gap
- B. Statement of the Problem and justification of the study
- C. The need for the study
- D. Objectives of the study
- E. Hypotheses of the study

- F. Scope of the Study
- G. Research Methodology
 - Selection of Variables
 - Sources of Data Collection
 - Sampling Size and Design
 - Statistical Tools
- H. Limitations of the study
- I. Chapter Scheme

Chapter – IV: Conceptual Framework and Industry Profile

Chapter – V: Data Analysis and Interpretation

Chapter – VI: Summary of Findings, Suggestions and Conclusion

BIBLIOGRAPHY

APPENDICES (Questionnaire used, financial statements, etc.)



3. SUBMISSION OF PROJECT REPORT

- a. Every student must bind a minimum of **four sets of the Final Project Report**
- b. Submit **three copies** to the Department

4. EVALUATION OF THE PROJECT REPORT

1. **Project Report:** The Project Report carries 60+40=100/90+60=150 marks (maximum). As a result, students must pay greater attention not only to the preparation of project but also on the timely submission of their project report to the department.

2. RESEARCH PROJECT MARKING SYSTEM

PARTICULARS	4 CREDIT SEM-III	
	UA	CCA
	Related To Project	Related internal
1. Research Proposal (10%):	6	4
2. Literature Review (15%):	9	6
3. Research Methodology (15%):	9	6
4. Data Collection and Analysis (20%):	12	8
5. Discussion and Conclusion (15%):	9	6
6. Contribution to Knowledge (10%):	6	4
7. Writing Quality (10%):	6	4
8. Presentation (5%):	3	2
Overall Assessment (100%):	60	40

3. Viva-Voce Examination:

- a. Every student is required to come in person to the Viva-Voce examination on the day and at the time as scheduled or announced by the university.
- b. The viva-voce examination will be conducted by the duly appointed Board of Examiners in the notified by the the university.(internal guide and external .)

- c. The Viva-Voce Examination also carries 40/60 marks (maximum).
- d. The timely submission of the project report is a pre-requisite for attending the Viva-Voce examination.

M.COM.II

FOURTH SEMESTER

Punyashlok Ahilyadevi Holkar Solapur University, Solapur
Faculty of Commerce and Management
M.COM PART -II SEMESTER IV
SYLLABUS AS PER NEP-2020
SUBJECT -ADVANCED BANKING

PAPER NO.	TITLE OF THE PAPER	CREDIT	MARKS		Total
			UA	CCA	
XIII	Direct Taxes	4	60	40	100
XIV	International Finance	4	60	40	100
XV	Innovative Financial Services	4	60	40	100
ELECTIVE PAPER-IV-	Commercial Banking in India	4	60	40	100
RP	RESEARCH PROJECT	6	90	60	150
	TOTAL	22	330	220	550



**PUNYASHLOK AHILYADEVI HOLKAR
SOLAPUR UNIVERSITY, SOLAPUR**



Faculty of Commerce and Management

**Syllabus for M.Com. Part II Semester IV
w.e.f. August 2024**

**Advanced Banking Paper XIII
Direct Taxes**

Course Credit	Weakly Hours	Total Lectures	Total Marks
04	04	60	100

Course Objectives:

1. To enable student about Residential Status.
2. To enable student about various heads of income.
3. To enable student about various deductions from income.

Course Outcomes:

1. Student will be aware about Residential Status.
2. Student will be aware about various heads of income.
3. Student will be aware about various deductions from income.

Unit No.	Content	No. of Lectures
1	Definitions and Residential Status Basic Terms (S. 2,3,4) Assessee, Assessment, Assessment Year, Annual Value, Business, Capital Assets, Income, Previous Year, Person, Transfer. Determination of Residential Status of Individual, Scope of Total Income (S.5)	15
2	Heads of Income – I Salary (S.15-17) Income from House Property (S. 22-27) Profit & Gain from Business and Profession(S. 28, 30,31,32, 35, 35D,36,37, 40, 40A and 43B)	15
3	Heads of Income – II Capital Gain (S. 45, 48, 49, 50 and 54) Income from other sources (S.56-59) Exclusions from Total Income (S.10) (Exclusions related to specified heads to be covered with relevant heads of income)	15
4	Deductions under Chapter VI A Deductions from Total Income S. 80C, 80CCC, 80D, 80DD, 80E, 80U, 80TTA 5 Computation of Taxable Income of Individuals. Computation of Total Income and Taxable Income of Individuals	15

Suggested Readings:

1. Gupta, Suraj (2010), Monetary Economics, S. Chand Publications, New Delhi.
2. Gordon & Natrajan (2012), Financial Markets and Services, Himalaya Publishing House, Mumbai.
3. Gordon & Natrajan (2014), Banking: Theory, Law and Practice, Himalaya Publishing House, Mumbai.
4. Datt-Sundharam (2017), Indian Economy, S.Chand Publications Ltd, New Delhi.
5. Misra-Puri (2016), Indian Economy, Himalaya Publishing House, Mumbai.
6. Damji B.H.(2016), Adhunik Banking (Marathi), Vidya Books Publishers, Aurangabad.



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**Advanced Banking Paper XIV
International Finance**

Course Credit	Weekly Hours	Total Lectures	Total Marks
04	04	60	100

Course Objectives:3

1. To enable student about Fundamentals of International Finance.
2. To enable student about Foreign Exchange Markets, Exchange Rate Determination.
3. To enable student about World Financial Markets.
4. To enable student about Foreign Exchange Risk, Appraisal & Tax Management.

Course Outcomes:

1. Student will be aware about Fundamentals of International Finance.
2. Student will be aware about Foreign Exchange Markets, Exchange Rate Determination.
3. Student will be aware about World Financial Markets.
4. Student will be aware about Foreign Exchange Risk, Appraisal & Tax Management.

Unit No.	Content	No. of Lectures
1	Fundamentals of International Finance a) Introduction to International Finance: Meaning/ Importance of International Finance, Scope of International Finance, • Globalization of the World Economy, Goals of International Finance, The Emerging Challenges in International Finance b) Balance of Payment: Introduction to Balance of Payment, Accounting Principles in Balance of • Payment, Components of Balance of Payments, Balance of Payment Identity Indian Heritage in Business, Management, Production and Consumption.	15
2	Foreign Exchange Markets, Exchange Rate Determination & Currency Derivatives a) Foreign Exchange Markets: Introduction to Foreign Exchange Markets, Structure of Foreign Exchange • Markets, Types of Transactions & Settlement Date, Exchange Rate Quotations & Arbitrage, Forward Quotations (Annualized Forward Margin) b) International Parity Relationships & Foreign Exchange Rate: Interest Rate Parity, Purchasing Power Parity • & Fishers Parity, Forecasting Exchange Rates (Efficient Market Approach, Fundamental Approach, Technical Approach, Performance of the Forecasters), Global Financial Markets & Interest Rates (Domestic & Offshore Markets, Money Market Instruments)	15
3	World Financial Markets & Institutions & Risks a) Euro Currency Bond Markets: a) Introduction to Euro Currency Market, Origin of Euro Currency Market,	15

	<p>Euro• Bond Market (Deposit, Loan, Notes Market), Types of Euro Bonds, Innovation in the Euro Bond Markets, Competitive Advantages of Euro Banks, Control & Regulation of Euro Bond Market</p> <p>b) International Equity Markets & Investments: Introduction to International Equity Market, International Equity Market• Benchmarks, Risk & Return from Foreign Equity Investments, Equity Financing in the International Markets, Depository Receipts – ADR, GDR, IDR</p>	
4	<p>Foreign Exchange Risk, Appraisal & Tax Management</p> <p>a) Foreign Exchange Risk Management: Introduction to Foreign Exchange Risk Management, Types of Risk, Trade•& Exchange Risk, Portfolio Management in Foreign Assets, Arbitrage & Speculation</p> <p>b) International Tax Environment: Meaning of International Tax Environment, Objectives of Taxation, Types of• Taxation, Benefits towards Parties doing Business Internationally, Tax Havens, Tax Liabilities</p>	15
<p>Suggested Readings:</p> <ol style="list-style-type: none"> 1. http://www.ibf.org.in 2. Macmillan India ltd, New Delhi and their outlets. 3. Rural Banking in India- An Empirical Study- G. Savaraiah – Daya Publishing House, Delhi N. B. Gosavi –Chandralok Prakashan 4. Commercial Banks and Rural Development, K.C. Padhye-Asian Publication Services, Delhi 5. Role of Financial Institutions in Regional Development of India, Dr. P.K. Kotia-Prateeksha Publication Jaypur. 6. Rural Money Markets in India- Subrata Ghatak , The Macmillan Company, Delhi. 7. Principles and Practice of Banking – Indian Institute of banking and Finance. 8. Modern banking and Insurance – Jain J. N – Jain R.K. 		



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Faculty of Commerce and Management

**Syllabus for M.Com. Part II Semester IV
w.e.f. August 2024**

**Advanced Banking Paper XV
Innovative Financial Services**

Course Credit	Weakly Hours	Total Lectures	Total Marks
04	04	60	100

Course Objectives:

1. To enable student about Traditional Financial Services.
2. To enable student about Issue Management and Securitization.
3. To enable student about Financial Services and its Mechanism.
4. To enable student about Consumer Finance and Credit Rating.

Course Outcomes:

1. Student will be able to understand about Traditional Financial Services.
2. Student will be able to understand about Issue Management and Securitization.
3. Student will be able to understand about Financial Services and its Mechanism.
4. Student will be able to understand about Consumer Finance and Credit Rating.

Unit No.	Content	No. of Lectures
1	<p>Introduction to Traditional Financial Services</p> <p>a) Financial Services: Concept, Objectives/Functions, Characteristics, Financial Service Market, • Financial Service Market Constituents, Growth of Financial Services in India, Problems in Financial Services Sector, Banking and Non-Banking Companies, Regulatory Framework</p> <p>b) Factoring and Forfaiting: Introduction, Types of Factoring, Theoretical Framework, Factoring Cost, • Advantages and Disadvantages of Factoring, factoring in India, Factoring v/s Forfaiting, Working of Forfaiting, Benefits and Drawbacks of Forfaiting, Practical Problems.</p>	15
2	<p>Issue Management and Securitization</p> <p>a) Issue Management and Intermediaries: Introduction, Merchant Bankers/ Lead Managers, Underwriters, Bankers to an • Issue, Brokers to an Issue</p> <p>b) Stock Broking: Introduction, Stockbrokers, Sub Brokers, Foreign Brokers, Trading and • Clearing/Self Clearing Members, Stock Trading (Cash and Normal) Derivative Trading</p>	15
3	<p>Financial Services and its Mechanism</p> <p>a) Lease and Hire-Purchase: Meaning, Types of Leases - Finance Lease, Operating Lease, Advantages and • Disadvantages of Leasing, Leasing in India, Legal Aspects of Leasing. Definition of Hire Purchase, Hire Purchase, and Instalment Sale Characteristics, • Hire Purchase and Leasing, Advantages of Hire Purchase, Problems of Hire Purchase.</p> <p>b) Housing Finance: Introduction, Housing Finance Industry, Housing Finance Policy Aspect, Sources • of Funds, Market of Housing Finance, Housing Finance in India- Major Issues, Housing Finance in India –</p>	15

	Growth Factors, Housing Finance Institutions in India, National Housing Bank (NHB), Guidelines for Asset Liability Management System in HFC, Fair Trade Practice Code for HFC's	
4	<p>Consumer Finance and Credit Rating</p> <p>a) Consumer Finance: Introduction, Sources, Types of Products, Consumer Finance Practice in India, • Mechanics of Consumer Finance, Terms, Pricing, Marketing and Insurance of Consumer Finance, Consumer Credit Scoring, Case for and against Consumer Finance</p> <p>b) Plastic Money: Growth of Plastic Money Services in India, Types of Plastic Cards- Credit card Debit Card- Smart card- Add-on Cards, Performance of Credit Cards, and Debit • Cards, Benefits of Credit Cards, Dangers of Debit Cards, Prevention of Frauds and Misuse, Consumer Protection. Indian Scenario. Smart Cards- Features, Types, Security Features and Financial Applications •</p>	15
<p>Suggested Readings:</p> <ol style="list-style-type: none"> 1. Bhasin, Niti, Indian Financial System : Evolution and Present Structure, New Century Publications 2. Agarwal, O.P., Banking and Insurance, Himalya Publishing House 3. Suneja, H.R., Practical and Law of Banking, Himalya Publishing House 4. Saxena, G.S., Legal Aspects of Banking Operations, Sultan Chand and Sons 5. Gupta, P.K., Insurance and Risk Management, Himalaya Publishing House 6. Mishra, M.N., Principles and Practices of Insurance, S. Chand and Sons. 7. Black, K. and H.D. Skipper, Life and Health Insurance, Pearson Education 8. Vaughan, E.J. and T. Vaughan, Fundamentals of Risk and Insurance, Wiley & Sons 9. Suri, Niti, Banking and Financial Institution, New Century Publications. 		



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Faculty of Commerce and Management

**Syllabus for M.Com. Part II Semester IV
w.e.f. August 2024**

**Elective Paper IV
Commercial Banking in India**

Course Credit	Weakly Hours	Total Lectures	Total Marks
04	04	60	100

Course Objectives:

1. To enable student about Commercial Banking in India.
2. To enable student about Credit Management in Banks.
3. To enable student about Human Resource Management in Banks.
4. To enable student about Evolving Trends in Modern Banking.

Course Outcomes:

1. Student will learn about Commercial Banking in India.
2. Student will learn about Credit Management in Banks.
3. Student will learn about Human Resource Management in Banks.
4. Student will learn about Evolving Trends in Modern Banking.

Unit No.	Content	No. of Lectures
1	Overview of Commercial Banking in India A) Overview of Commercial Banking in India - Role and Functions of Commercial Banks, Introduction to Bank Management, Management of Banks in Rural Areas. B) Customer Relationship Management in Banks - Meaning and Objectives of CRM in banks, Strategies for Expanding Customer Base, Banking Ombudsman Scheme, Customer Retention, Handling Customer Grievances C) Services to Different Categories of Customers - Retail, Corporate, International and Rural.	15
2	Credit Management in Banks A) Credit Management in Banks – Principles of Sound Bank Lending, Loan Policy, Compliance with RBI guidelines, Credit Appraisal and Credit Decision Making, Monitoring and Review of Loan Portfolio, Management of Non-Performing Assets (NPAs), Classification of NPAs, Debt Restructuring- SARFAESI Act, 2002. B) Bank's Investment Policy – SLR Requirements & Non-SLR Investments, Nature and Significance of Investment Management in Commercial Banks, Fundamental	15

	Principles of Security Investment, Management of Security Investment, Reviewing Investment Portfolio and Organization of Investment Function in Bank.	
3	<p>Human Resource Management in Banks</p> <p>A) Human Resource Management in Banks – Importance of HRM in Banks, Policies relating to Human Resource Development in India, Selection, Training, Pay Structure in Public Sector Banks and Private Sector Banks, Workers Participation in Management, Motivations and Morals, Performance Evaluation, Promotion, Transfer Policy and VRS schemes in Public Sector Banks</p>	15
4	<p>Evolving Trends in Modern Banking</p> <p>A) Evolving Trends in Modern Banking – Internet Banking, Mobile Banking, EFT services, Outsourcing of Non-core Services, Mergers and Acquisitions in Banking Sector.</p> <p>B) Financial Inclusion – Need and Importance of Financial Inclusion, Micro Credit SHGs, RBI Guidelines for Micro Credit, Portfolio Securitization, SHG-2, NRLM and SRLM, Priority Sector and its Classification.</p>	15

PROGRAMME NAME M.COM PART -II SEMESTER -III AND IV
 ADVANCED ACCOUNTANCY
 COURSE NAME -PAPER-RESEARCH PROJECT

NO. OF HOURS PER WEEK	CREDIT	TOTAL LECTURES	MARKS
04	04	60	UA 90 +CCA60=150

COURSE DESCRIPTION

Students will work on a project for one semester based on concepts learned in a subject of their choice. The primary objective of the project report is to give the students practical exposure in the field as well as to inculcate research habits among the learners. In order to gain knowledge of the versatility of the same in application, they are encouraged to take up project work. The study may focus on industry-related, farm-related, field-related, or business-related issues. As a result, the study's findings would aid in the resolution of the problems encountered.

The objectives of preparing a research project are to facilitate the development of research skills, critical thinking abilities, and subject matter expertise among students. Here are the objectives and outcomes of preparing a research project:

Objectives:

6. **Develop Research Skills:** The primary objective of preparing a research project is to develop students' research skills, including the ability to formulate research questions, design research methodologies, collect and analyze data, and draw meaningful conclusions.
7. **Enhance Critical Thinking:** Research projects aim to enhance students' critical thinking abilities by encouraging them to evaluate existing literature, identify gaps in knowledge, and develop logical arguments supported by evidence.
8. **Promote Subject Matter Expertise:** Through in-depth research on a specific topic, students deepen their understanding of the subject matter and become subject matter experts in their chosen field of study.
9. **Encourage Independent Learning:** Research projects provide students with the opportunity to engage in self-directed learning, where they take responsibility for their learning process, manage their time effectively, and explore topics of interest in-depth.
10. **Foster Problem-Solving Skills:** Research projects require students to identify research problems, develop hypotheses or research questions, and propose solutions or interpretations based on their findings, thereby fostering problem-solving skills.

Outcomes: -

7. **Research Proficiency:** By completing a research project, students demonstrate proficiency in conducting research, including literature review, data collection, analysis, and interpretation.
8. **Critical Analysis:** Students develop the ability to critically analyze existing literature, evaluate research methodologies, and assess the validity and reliability of research findings.
9. **Effective Communication:** Through the presentation of their research findings, students enhance their communication skills, both written and oral, by effectively conveying complex ideas and arguments to a diverse audience.
10. **Original Contributions:** Research projects provide students with the opportunity to make original contributions to the body of knowledge in their field through novel

insights, interpretations, or methodologies.

11. Professional Development: Engaging in research projects prepares students for future academic and professional endeavors by instilling essential skills such as information literacy, academic writing, and ethical research conduct.
12. Overall, preparation of research project serves as a valuable learning experience that equips students with the skills, knowledge, and confidence needed to succeed in their academic and professional pursuits.

Research project guidelines:

The aim of the Project is to give an opportunity to students to learn independently and show that they can identify, define and analyze problems or issues and integrate knowledge in a business context. It reflects the ability of a student to understand and apply the theory, the concepts and the tools of analysis to a specific situation.

Preparing a research project for postgraduate courses typically involves several stages, from selecting a topic to presenting findings. Here are some guidelines to help you prepare a research project of 4 to 6 credits:

- xxiii. Students are entitled to prepare research project in 4th and 5th year of UG Programme (1st& 2nd Year of PG Programme). The topic of research project in 4th and 5th year is to be taken from the selected core paper/MAJOR. The research project could be interdisciplinary/multi-disciplinary.
- xxiv. The project is a practical, in-depth study of a problem, issue, opportunity, technique or procedure or a combination of these aspects of business. The students are required to define an area of investigation, carve out research design, gather relevant data, analyze the data, draw conclusions and make recommendations. The project must be an original piece of work that will be undertaken in post-graduate study, over a period of three semesters.
- xxv. The topic is to be selected carefully with the help of supervisor. Choose a Relevant and Feasible Topic: Select a topic that is relevant to your field of study and interests. Ensure that the topic is feasible within the scope of the project and can be adequately researched within the given timeframe.
- xxvi. Define Clear Objectives: Clearly define the objectives of your research project. What do you aim to achieve or explore through your research? Ensure that your objectives are specific, measurable, achievable, relevant, and time-bound (SMART).
- xxvii. Review Existing Literature: Conduct a comprehensive review of existing literature related to your topic. Identify gaps, controversies, or areas for further exploration that your research project can address. This will also help you refine your research questions.
- xxviii. Develop a Research Methodology: Choose appropriate research methods and techniques to address your research questions and objectives. Consider whether quantitative, qualitative, or mixed-method approaches are most suitable for your study. Outline your data collection and analysis methods.
- xxix. Create a Detailed Research Plan: Develop a detailed research plan outlining the steps you will take to carry out your project. Include timelines, milestones, and resources needed for each stage of the research process. This will help you stay organized and on track.

- xxx. Obtain Necessary Approvals: If required, obtain ethical clearance or approval from relevant authorities before starting your research project, especially if it involves human subjects or sensitive data.
- xxxi. Collect and Analyze Data: Collect data according to your research plan using appropriate methods and techniques. Ensure that your data collection process is rigorous and systematic. Once collected, analyze the data using suitable analytical tools and techniques.
- xxxii. Interpret Findings: Interpret the findings of your research in relation to your research questions and objectives. Discuss any patterns, trends, or insights revealed by your analysis. Consider how your findings contribute to existing knowledge in the field.
- xxxiii. Draw Conclusions and Make Recommendations: Draw conclusions based on your findings and discuss their implications. Make recommendations for future research or practical applications based on your conclusions.
- xxxiv. Write a Comprehensive Research Report: Prepare a well-structured research report that clearly communicates your research process, findings, and conclusions. Include an introduction, literature review, methodology, results, discussion, conclusions, and references sections.
- xxxv. Format and Present Your Project: Format your research project according to the guidelines provided by your institution or department. Pay attention to citation styles, formatting requirements, and any specific instructions. Prepare for a presentation of your research findings, if required.
- xxxvi. Seek Feedback and Revise: Seek feedback from your supervisor, peers, or other experts in the field. Revise your research project based on their comments and suggestions to improve its quality and clarity.
- xxxvii. Ensure Originality and Integrity: Ensure that your research project is original and does not contain any plagiarized content. Maintain integrity throughout the research process by accurately reporting findings and adhering to ethical standards.
- xxxviii. By following these guidelines, you can effectively prepare a research project for your postgraduate course that demonstrates your ability to conduct independent research and contribute to knowledge in your field of study.
- xxxix. All the material that relates to your project, including completed questionnaires or tapes from interviews, should be shown to your supervisor and be kept until the examination board has confirmed your results. Do not throw this material away once your project is submitted, as you might be asked to present it as part of the Viva Voce Examination, before your project results are confirmed.
- xl. The supervisor's role is to appraise ideas and work of the student. Student must take overall responsibility for both the content of project and its management. This includes selection of an appropriate subject area (with the approval of the supervisor), setting up meetings with the supervisor, devising and keeping to a work schedule (to include contingency planning), and providing the supervisor with samples of your work.

- xli. Student will submit the final report of project/ Dissertation at end of the year. The project reports would be examined by the external examiner and based on the report and Viva Voce examination conducted at the end of the semester, a student will be awarded marks.
- xlii. If any student published research paper in UGC-CARE listed journal from the research project/Dissertation will be entitled to get additional 25 marks out of 100. The maximum marks of research project/Dissertation will be 100 only.
- xliii. The marks acquired in research project/ Dissertation will be converted to grades and will be added in CGPA computation.
- xliv. The External Examiners will examine the following in Project Report:
(Literature Survey on the Topic Chosen-Method of Data Collection-Presentation – Style, Comprehensiveness, Table presentation, Graphs, Charts. --Analysis and inference and implication of the study-Overall linkage between objectives, methodology, findings and suggestions-Bibliography and References.)

<i>SR.NO.</i>	<i>DETAILS</i>	<i>WEITAGE</i>
1	Research Proposal •Clarity and relevance of research objectives and questions. •Justification of the research topic and significance. •Appropriateness of the research methodology and design. •Feasibility of the proposed research plan.	(10%):
2	Literature Review •Depth and breadth of the literature review. •Critical analysis and synthesis of existing literature. •Identification of gaps, controversies, or research questions arising from the literature.	(15%):
3	Research Methodology •Appropriateness and justification of research methods and techniques. •Rigor and validity of data collection procedures. •Consideration of ethical issues and compliance with ethical guidelines	(15%):
4	Data Collection and Analysis •Effectiveness of data collection procedures and techniques. •Quality and completeness of data collected. •Soundness of data analysis methods and techniques. •Interpretation and relevance of findings in relation to research questions.	(20%):
5	Discussion and Conclusion •Clarity and coherence of the discussion of research findings. •Insightfulness of the interpretation of findings. •Logical connections between findings and research objectives. •Appropriateness of conclusions drawn from the analysis.	(15%):
6	Contribution to Knowledge • Originality and significance of the research contributions. • Potential impact of the research on the field of study. • Identification of implications and recommendations for future research or practice.	(10%):

7.	<p>Writing Quality</p> <ul style="list-style-type: none"> •Organization and structure of the research report. •Clarity, coherence, and conciseness of writing. •Correctness of grammar, spelling, and punctuation. •Adherence to formatting and citation style guidelines. 	(10%):
8	<p>Presentation</p> <p>Clarity and effectiveness of oral presentation.</p> <ul style="list-style-type: none"> •Ability to communicate key research findings and insights. •Use of visual aids, if applicable. •Responses to questions and engagement with the audience. 	(5%):
	<p>Overall Assessment Overall quality and coherence of the research project.</p> <ul style="list-style-type: none"> •Demonstration of critical thinking, analytical skills, and research competency. •Adherence to deadlines and project requirements. •Integration of feedback and revision based on peer and instructor comments. <p>This evaluation scheme provides a comprehensive framework for assessing the various components of a research project and ensuring that students demonstrate proficiency in conducting independent research and effectively communicating their findings. Adjustments can be made based on specific course requirements and learning objectives.</p>	TOTAL (100%):

RESEARCH PROJECT MARKING SYSTEM

PARTICULARS	6 CREDIT SEM-IV	
	UA	CCA
	Project	Students
1. Research Proposal (10%):	9	6
2. Literature Review (15%):	13.5	9
3. Research Methodology (15%):	13.5	9
4. Data Collection and Analysis (20%):	18	12
5. Discussion and Conclusion (15%):	13.5	9
6. Contribution to Knowledge (10%):	9	6
7. Writing Quality (10%):	9	6
8. Presentation (5%):	4.5	3
Overall Assessment (100%):	90	60

GUIDELINES FOR STUDENTS TO AVOID PLAGIARISM AND ENSURE THE INTEGRITY OF YOUR RESEARCH PROJECT, FOLLOW THESE RULES:

- a. Understand What Constitutes Plagiarism: Familiarize yourself with the definition of plagiarism, which includes using someone else's ideas, words, or work without proper attribution.
- b. Use Proper Citations: Whenever you use someone else's ideas, words, or work, cite the original source properly using an appropriate citation style (e.g., APA, MLA, Chicago). This applies to both direct quotes and paraphrased information.
- c. Paraphrase Effectively: If you need to use information from a source, paraphrase it in your own words while still acknowledging the original source through proper citation. Avoid simply rearranging or substituting a few words from the original text.
- d. Quotation Marks for Direct Quotes: When directly quoting someone else's work, enclose the quoted text in quotation marks and provide a citation indicating the source. Be sure to use quotation marks only for verbatim excerpts.
- e. Give Credit for Ideas: Even if you're not directly quoting, give credit to the original authors for their ideas or concepts that you discuss or build upon in your research project.
- f. Use Multiple Sources: Ensure that your research project draws from a variety of credible sources. Avoid relying too heavily on a single source or author.
- g. Create Original Work: Aim to produce original insights, analyses, and interpretations in your research project. Add your own thoughts and perspectives to the existing body of knowledge on the topic.
- h. Plan Your Research Process: Plan your research process carefully to allow sufficient time for reading, note-taking, and synthesizing information. Avoid rushing through your work, which can increase the risk of accidental plagiarism.
- i. Use Plagiarism Detection Tools: Consider using plagiarism detection software or online tools to check your work for unintentional plagiarism before submitting it.
- j. Seek Guidance if Unsure: If you're unsure about how to properly cite a source or if you're concerned about unintentional plagiarism, seek guidance from your instructor, a librarian, or a writing center.

The students shall start all the approval procedures, regarding the PROJECT REPORT and complete them during the 3rd and 4th semester of M.Com.

This consists of

- e Selection of an organisation*
- f Selection and approval of the topic*
- g Approval of project guide*
- h Approval of project proposal*

PROJECT REPORT:

During the third /fourth semester, the student is required to work on the preparation and completion of a project report.

5. SPECIFICATIONS OF THE PROJECT REPORT

- Font size: 12; Font Style: Times New Roman; Line Spacing: 1.5 spacing.
- Total number of pages: 100 to a maximum of 120 pages (excluding appendices and exhibits).
- Printed on one side bond sheet (A4 size only).
- Soft Binding (Hard binding or Spiral binding will not be accepted).

6. FORMAT OF THE PROJECT REPORT

The student shall arrange the following certificates in an order at the time of soft binding of a project report (As mentioned below).

- **Title Page**
- The original **Project Approval Letter**" issued by the Chairperson, Department of Studies and Research in Commerce, Karnataka State Open University, Mysuru – Student Copy
- **Principal Certificate**
- **Guide Certificate**
- A **Project Completion Certificate**" from the company on its official letter head and duly signed by the concerned authority.
- **Declaration of the Student**
- Acknowledgement
- Contents
- List of Tables
- List of Figures
- Abbreviations

CHAPTER DETAILS

Chapter – I: Introduction

Chapter – II: Review of Literature

Chapter – II: Research Methodology

J. Research Gap

K. Statement of the Problem and justification of the study

L. The need for the study

M. Objectives of the study

N. Hypotheses of the study

O. Scope of the Study

P. Research Methodology

- Selection of Variables
- Sources of Data Collection
- Sampling Size and Design

- Statistical Tools
- Q. Limitations of the study
R. Chapter Scheme

Chapter – IV: Conceptual Framework and Industry Profile

Chapter – V: Data Analysis and Interpretation

Chapter – VI: Summary of Findings, Suggestions and Conclusion

BIBLIOGRAPHY

APPENDICES (Questionnaire used, financial statements, etc.)



7. SUBMISSION OF PROJECT REPORT

- Every student must bind a minimum of **four sets of the Final Project Report**
- Submit **three copies** to the Department

8. EVALUATION OF THE PROJECT REPORT

- Project Report:** The Project Report carries 60+40=100/90+60=150 marks (maximum). As a result, students must pay greater attention not only to the preparation of project but also on the timely submission of their project report to the department.

5. RESEARCH PROJECT MARKING SYSTEM

PARTICULARS	6 CREDIT SEM-IV	
	UA	CCA
	Related To Project	Related Internal
1. Research Proposal (10%):	9	6
2. Literature Review (15%):	13.5	9
3. Research Methodology (15%):	13.5	9
4. Data Collection and Analysis (20%):	18	12
5. Discussion and Conclusion (15%):	13.5	9
6. Contribution to Knowledge (10%):	9	6
7. Writing Quality (10%):	9	6
8. Presentation (5%):	4.5	3
Overall Assessment (100%):	90	60

6. Viva-Voce Examination:

- Every student is required to come in person to the Viva-Voce examination on the day and at the time as scheduled or announced by the university.
- The viva-voce examination will be conducted by the duly appointed Board of Examiner 's in the notified by the university. (Internal guide and external.)
- The Viva-Voce Examination also carries 40/60 marks (maximum).
- The timely submission of the project report is a pre-requisite for attending the Viva-Voce examination.