UNIVERSITY OF RAJASTHAN
JAIPUR

SYLLABUS

M.Com.

Financial Analysis and Control

Semester Scheme

I & II Semester 2017-2018
III & IV Semester 2018-2019
University of Rajasthan, Jaipur
M.Com. (FINANCIAL ANALYSIS AND CONTROL) Syllabus
Semester Scheme 2017-18

Contents:
1. Eligibility
2. Scheme of Examination
3. Semester Structure
4. Course Details

1. Eligibility:
   Bachelor's degree from any recognised University in any discipline with at least 50% marks in aggregate for General Category and Min. 45% for SC/ST/OBC/SBC Category.

2. Scheme of Examination:
   There will be five questions in all. The candidates are required to attempt all the question.
   There will be one question from each unit with an internal choice (either/or).

3. Course Structure:
   The details of the courses with code, title and the credits assign are as given below.
   Abbreviations Used

   **Course Category**
   CCC: Compulsory Core Course
   ECC: Elective Core Course
   OEC: Open Elective Course
   SC: Supportive Course
   SSC: Self Study Core Course
   SEM: Seminar
   PRJ: Project Work
   RP: Research Publication

   **Contact Hours**
   L: Lecture
   T: Tutorial
   P: Practical or Other
   S: Self Study

   EoSE: End of Semester Examination

Dy. Registrar
(Academic)
University of Rajasthan
JAIPUR
**First Semester**

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Subject Code</th>
<th>Course Title</th>
<th>Course Category</th>
<th>Credit</th>
<th>Contact Hours Per week</th>
<th>EoSE Duration (Hrs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>MFC 101</td>
<td>Economics for Decision Making</td>
<td>CCC</td>
<td>6</td>
<td>4 2 0</td>
<td>3 0</td>
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<tr>
<td>2.</td>
<td>MFC 102</td>
<td>Theory of Finance</td>
<td>CCC</td>
<td>6</td>
<td>4 2 0</td>
<td>3 0</td>
</tr>
<tr>
<td>3.</td>
<td>MFC 103</td>
<td>Statistical Techniques</td>
<td>CCC</td>
<td>6</td>
<td>4 2 0</td>
<td>3 0</td>
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<tr>
<td>4.</td>
<td>MFC 104</td>
<td>Indian Financial System</td>
<td>CCC</td>
<td>6</td>
<td>4 2 0</td>
<td>3 0</td>
</tr>
<tr>
<td>5.</td>
<td>MFC 105</td>
<td>Marketing And Service Management</td>
<td>CCC</td>
<td>6</td>
<td>4 2 0</td>
<td>3 0</td>
</tr>
<tr>
<td>6.</td>
<td>MFC 106</td>
<td>Computer Application in Business</td>
<td>CCC</td>
<td>6</td>
<td>4 2 0</td>
<td>3 0</td>
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</tbody>
</table>

**Second Semester**

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Subject Code</th>
<th>Course Title</th>
<th>Course Category</th>
<th>Credit</th>
<th>Contact Hours Per week</th>
<th>EoSE Duration (Hrs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>MFC 201</td>
<td>International Business Environment</td>
<td>CCC</td>
<td>6</td>
<td>4 2 0</td>
<td>3 0</td>
</tr>
<tr>
<td>2.</td>
<td>MFC 202</td>
<td>Derivatives And Risk Management</td>
<td>CCC</td>
<td>6</td>
<td>4 2 0</td>
<td>3 0</td>
</tr>
<tr>
<td>3.</td>
<td>MFC 203</td>
<td>Optimization Techniques</td>
<td>CCC</td>
<td>6</td>
<td>4 2 0</td>
<td>3 0</td>
</tr>
<tr>
<td>4.</td>
<td>MFC 204</td>
<td>Business Communication Skill</td>
<td>CCC</td>
<td>6</td>
<td>4 2 0</td>
<td>3 0</td>
</tr>
<tr>
<td>5.</td>
<td>MFC 205</td>
<td>Management Information System</td>
<td>CCC</td>
<td>6</td>
<td>4 2 0</td>
<td>3 0</td>
</tr>
<tr>
<td>6.</td>
<td>MFC 206</td>
<td>Presentation and Viva-Voce</td>
<td>CCC</td>
<td>6</td>
<td>4 2 0</td>
<td>3 0</td>
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### Third Semester

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<thead>
<tr>
<th>S. No.</th>
<th>Subject Code</th>
<th>Course Title</th>
<th>Course Category</th>
<th>Credit</th>
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<th>EoSE Duration (Hrs.)</th>
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<tbody>
<tr>
<td>1</td>
<td>MFC 301</td>
<td>Multinational Financial Management</td>
<td>CCC</td>
<td>6</td>
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<tr>
<td>2</td>
<td>MFC 302</td>
<td>Security Analysis And Portfolio Management</td>
<td>CCC</td>
<td>6</td>
<td>2</td>
<td>3</td>
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<tr>
<td>3</td>
<td>MFC 303</td>
<td>Entrepreneurship and Small Business Financial Management</td>
<td>CCC</td>
<td>6</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>4</td>
<td>MFC 304</td>
<td>Project Planning And Control</td>
<td>CCC</td>
<td>4</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>5</td>
<td>MFC 305</td>
<td>Management Of Financial Services</td>
<td>CCC</td>
<td>4</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>6</td>
<td>MFC 306</td>
<td>Corporate Legal Framework</td>
<td>CCC</td>
<td>6</td>
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</tbody>
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### Fourth Semester

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Subject Code</th>
<th>Course Title</th>
<th>Course Category</th>
<th>Credit</th>
<th>Contact Hours Per week</th>
<th>EoSE Duration (Hrs.)</th>
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<tr>
<td>1</td>
<td>MFC 401</td>
<td>Macro Economic Theory and Policy</td>
<td>CCC</td>
<td>6</td>
<td>2</td>
<td>3</td>
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<td>2</td>
<td>MFC 402</td>
<td>Strategic Management</td>
<td>CCC</td>
<td>6</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>3</td>
<td>MFC 403</td>
<td>Management Control System</td>
<td>CCC</td>
<td>6</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>4</td>
<td>MFC 404</td>
<td>Insurance Management</td>
<td>CCC</td>
<td>6</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>5</td>
<td>MFC 405</td>
<td>Management of Rural Finance</td>
<td>CCC</td>
<td>6</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>6</td>
<td>MFC 406</td>
<td>Dissertation and Viva-Voce</td>
<td>CCC</td>
<td>6</td>
<td>2</td>
<td>3</td>
</tr>
</tbody>
</table>

Note: The candidate shall be permitted to use battery operated pocket calculator that should not have more than 12 digits, 6 functions and 2 memories and should be noiseless and cordless.
MFC101: ECONOMICS FOR DECISION MAKING


Unit-II The Model of Profit Maximization – Baumol’s Sales Revenue Maximization Model, Berle Means – Galbraith Model of Corporate Power Structure, O’Williamson Model of Managerial Discretion.


Unit-III Demand and Revenue, Elasticity of Demand, Promotional-Substitution-Price expectations elasticity of Demand, Significance of the concept of Elasticity. Determines of Demand forecasting, Methods of Demand Forecasting, Forecasting of a new product consumer durables and producer goods.

Unit-IV Cost concept relevant for business Decisions, Cost in short run and long run and their relationship. Analysis of Economics and Diseconomies of Scale. Main areas of cost control, Budgetary Control, Standard Costing, Ratio Analysis, Value analysis.


Books Recommended:
2. Wildsmith J.R. “Managerial Theories of the Firm, Martin Robertson.
6. P.L. Mehta – Managerial Economics – Analysis Problems Cases, Sultan Chand & Sons
7. N.D. Mathur : Managerial Economics for MBA, Shivani Book House (P) Ltd., Jaipur
MFC 102: THEORY OF FINANCE


Unit-V Capital Structure Factors influencing Capital Structure, Optimal Capital Structure Theories of Capital Structure.

L-1 Finance – Net Trading (On line trading) settlement system, Electronic Clearing System, Transfer of Funds.

Books Recommended:

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MFC 103: STATISTICAL TECHNIQUES

Unit-I Role of Statistical Techniques in Business and Industry
   Co-relation and Regression Analysis: Simple, Partial and Multivariate.

Unit-I Time series analysis and forecasting. Interpolation and Extrapolation: Bionominal
   Expansion Methods, Neutron's Method of Advancing, Differences and Divided
difference, Lagrange Method.

Unit-III Sampling Theory: Parametric and statistic, sampling distribution, standard error,
hypothesis. Null and alternative, hypothesis testing process.

Unit-IV Testing of Hypothesis in Large and Small samples – ‘z’ test and ‘t’ test.

Unit-V Analysis of variance – one way and two way, ‘F’ test, Chi-square test.

Books Recommended:
1. Stoar, Builrich; Computer Oriented numerical Methods, Springer Verlag, 1980.
   1978.
   Ltd., 1978.

MFC104: INDIAN FINANCIAL SYSTEM

Unit-I Introduction to Indian Financial System, Savings and Financial Intermediation,
   Commercial Banks beyond 2000.
   Reserve Bank of India, Cooperative Credit, NBFC, NABARD.

Unit-II Development Banking, Investment Banking, Merchant Banking, Mutual Funds,
   SEBI's Regulatory Role, Money Market, Foreign Exchange Market, Primary
   Market, Secondary Market.

Unit-III The Indian Fiscal System – Introduction, Union Budget and its Components,

Unit-IV Finance Commission, Financial Administration, State Finance, Recommendations
   of Finance Commission of India.


Books Recommended:
2. Rangarajan C., Reform of the Financial Sector: Choices and Lessons, RBI Bulletin
3. RBI, Annual Report
MFC 105: MARKETING AND SERVICE MANAGEMENT


Unit-II Introduction to Services Marketing - Importance and characteristics of Services - Growth of Services Sector - Services in the Indian Economy - Services Strategy.

Unit-III Consumer Behaviour in Services - Market Segmentation and Services Positioning - Service Demand Management Designing and Managing Service Product.

Unit-IV Service quality Management - Service Quality Audit - GAP Model of Service Quality - Total quality Services Marketing - Service Excellence - Pricing of Services - Pricing Strategies Linked to Value Perceptions.


Books Recommended:
MFC 106: COMPUTER APPLICATION IN BUSINESS

Unit-I  Computer Fundamentals: Meaning and Characteristics; Computer Generations; Classification of Computers; Organization of Computer; Input and Output Devices; Storage Devices; PC as a Virtual Office.

Unit-II  Information Technology: Meaning and Components; Basic Idea of Different Types of Networks; Internet-a Global Network; E-Mail; Common Protocol Used in Internet. Concept of World Wide Web and Internet Browsing; Internet Security; Application of Internet in Business.

Unit-III  Operating Systems and Word Processing: Concepts; Basic Idea of DOS, WINDOWS and Unix; Introduction and Working with MS-Word in MS-Office; MS-Excel; MS-Power Point-Basic Commands, Formatting Text and Documents; Working with Graphics and Creating Presentation the Easy Way.

Unit-IV  Introduction to Accounting Packages: Preparation of Vouchers, Invoice and Salary Statements; Maintenance of Inventory Records, Maintenance of Accounting Books and Final Accounts; Financial Reports Generation.

Unit-V  Database Management System: Traditional File Management; Processing Techniques; Limitation of File Management Systems; Meaning and Features of DBMS; Components of DBMS; Architecture of DBMS; Functioning of DBMS.

Books Recommended:
1. Date, C.J.: An Introduction to Database Systems, Addison Wesley, Massachusetts.

MFC 201: INTERNATIONAL BUSINESS ENVIRONMENT


Unit-III International Investment: Types, significance, factors affecting, International investment.

Unit-IV Multinational Corporation: Meaning, importance, dominance of MMCs, code of conduct, multinational in India.

Unit-V Globalization: Meaning, Features, stages, essential conditions for globalization, pros and cons of globalization.

Books Recommended:
4. International business- Dowling. P; Liesch. P; Gray, and Hill, C.

MFC 202 - DERIVATIVES AND RISK MANAGEMENT

Unit-I Introduction: Meaning and Significance of Derivatives in the Development of Securities Market; Types of Derivatives; L.C. Gupta Committee Report on Derivative Trading; Derivative Trading vs. Forward Trading.


Unit-III Futures Trading: Meaning of Futures Contracts and Role in Hedging the Portfolio Risk; Short-term and Long-term Interest Rate Futures; Stock Index Futures: Determination of Bond Future Prices.

Unit-IV Options Trading: Meaning of Options; Call Options vs. Put Options; Writing of Options; Hedging with Options; Trading with Options; Arbitrage with Options; Black-Scholes Option Pricing Model and Binomial-Option Pricing Model.

Unit-V Swaps Trading: Meaning of Swaps and their Significance. Hedging Interest Rate Risks; Using Swaps to Reduce Interest Costs; Currency Swaps; Equity Swaps; Floating Rate Notes (FRNs); Swap Pricing.
Books Recommended:

MFC 203 - OPTIMIZATION TECHNIQUES

Unit-I Linear Programming: LP formulations, Graphical method for solving LP's with 2 variables, Simplex method, Duality theory, Special Linear Programming Problem.

Unit-II Transportation Problems, Assignment Problem.

Unit-III Game Theory: Two person zero sum games, Rule of dominance, simulation-different areas of application of simulation, Monte Carlo Model.

Unit-IV Queueing Models: Notations and assumptions, Queueing models with Poisson input and exponential service.

Decision theory: Decision making under uncertainty and risk, EMV, EOL and EVPI.

Unit-V Inventory Models: Introduction to the inventory problem, Deterministic Models-The classical EOQ (Economics Order Quantity) Model, Non-zero lead time. The EOQ with shortage allowed.

Books Recommended:
MFC204- BUSINESS COMMUNICATION SKILLS

Unit-I Human Interactions through communication. Process of communication, Significance of communication in business organisation.

Unit-II Multinationals and Language Problem, Objectives of Communication Information, Order Advice, Suggestions, Motivation, Persuasion, Warning, Education.

Unit-III The Channels of Communication, Barriers to Communication. Essentials of Effective Communication, Sharpening the tools of Business Communication.

Unit-IV Group Communication, Listing Seminar Presentation, Public Speech Group Discussion.

Unit-V Business Correspondence and Report Writing, Nature and Structure of Business Correspondence-Enquiries and Replies, Complaints and Status Enquiries, Circular Letters.

Books Recommended

MFC 205- MANAGEMENT INFORMATION SYSTEM

Unit-I Introduction: MIS-Concept, Characteristics, Role and Importance of MIS; Components of MIS; MIS Organization; Stages of Growth of MIS; Systems Approach to Problem Solving.

Concept of Subsystem; Decision Making and MIS; Levels of Management and Information Needs of Management. Types of Information; Quality of Information; Planning for Computer Networking; Network Parameters and Technology of Data Communication.


Unit-III Database Management: Database Definition, Objectives of Database; DBMS and its Components; Architecture for a Database System; Types of Database Structures or Data Models - Hierarchical Model, Network Model and Relational Model, Databases-The Shape of Things to come.

Unit-V  Applications of MIS: MIS and Control System; Pitfalls in Developing MIS; Effectiveness of MIS; Implementation of ERP Package Solutions; Networking in Indian Private Banks; Status of MIS in Indian Banks and Financial Institutions; MIS and Prevention of Industrial Sickness.

Books Recommended:

MFC 206: PRESENTATION AND VIVA-VOCE

Presentation by the candidate on the cases/problem of the subject matter given by the supervisor and approved by the Head of the Department. The presentation and Viva-Voce will be examined by the external examiner appointed by the University.

   Presentation - 50 Marks
   Viva-Voce    - 50 Marks

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MFC 301: MULTINATIONAL FINANCIAL MANAGEMENT


Unit-II International Monetary System, International Financial Institutions, Balance of Payments, Marketing and Economic Cooperation, WTO.


Books Recommended:

MFC 302: SECURITY ANALYSIS AND PORTFOLIO MANAGEMENT

Unit-I Security Investment Decisions: Nature and Scope of Investment Decisions; Investment vs. Speculation, Investment Process; Salient Features of Corporate Securities and Derivatives, Bank Deposits


Unit-IV  Technical Analysis : Meaning and its Components; Technical Analysis vs. Fundamental Analysis; Tools of Technical Analysis-Point and Figures, Bar and Line Charts, Moving Averages and other Modern Tools; Limitations of Technical Analysis; Meaning and Form of Efficient Market Hypothesis.


Portfolio Management : Traditional and Modern Theory; Selection of Optimum Portfolio-Markowitz Model, Sharpe Model and Capital Asset Pricing Model (CAPM).

References:

MFC 303: ENTREPRENEURSHIP AND SMALL BUSINESS MANAGEMENT

Unit-I  Concept of Small Scale Business, Role of Small Industries, Policies governing Small Enterprise in India, start-up process of Small Enterprise, Rural industries, Auxiliary Industrial organization, Organizational Structure of Small Scale Industries.

Unit-III  Concept of Entrepreneurship, Role of Entrepreneurship, Entrepreneurial Culture, Origin and Development and Development of Entrepreneurship, Type of Entrepreneurship, Entrepreneurial Traits, Entrepreneurial Training Development, Industrial Research and Development, Entrepreneurship in Rajasthan,

Unit-IV  Various Agencies for Entrepreneurship Development.
Special Problems of Small Scale Business, Labour and Personel Problem, Production Problems, Industrial sickness and industry innovation problems,

Unit-V  Institutional Financing of Small Scale business. Banks, RBI, IDBI, IFCI, ICICI, IRCI, LIC & SFCS.

Suggested Readings:
1. Vasant Desai: Dynamics of Entrepreneurial Development and Management.
2. Tandon: Environment and Entrepreneur.
5. C.L. Bansal: Entrepreneurship and Small Business Management.

MFC 304: PROJECT PLANNING AND CONTROL


Unit-II  Identification of Investment Opportunities – Sources of new project ideas, preliminary screening of projects –Feasibility studies and reports – Stages of Project feasibility study – Components for project feasibility studies.


Unit V  Project Management - project implementation and review - Forms of project organization - project planning - project control - human aspects of project management - pre-requisites for successful project implementation - project review - performance evaluation - abandonment analysis - behavioral issues in project abandonment - administrative aspects of project abandonment.

Books Recommended:
5. Singh M.K, "Project Evaluation and Management".

MFC 305: MANAGEMENT OF FINANCIAL SERVICES

Unit I  Financial Services - concept, financial services in contemporary business environment.
Emerging trends and Innovations in Financial Services.

Unit II  Product development concept, process of product development, life-cycle and review, strategies.

Unit III  Recent development in Financial Services specially Insurance Sector, Commercial Banking, Mutual Funds and Credit Card Business.

Unit IV  Type of Financial Services - raising capital - domestic and international, pricing decisions, hire purchase, credit ratings, factoring, venture capital, Bill discounting, Custodian Services.

Books Recommended:
1. SEBI - Publications
2. RBI - Annual Report
3. NABHIs Publications
5. L.H. Bhole: Financial Institutions & Markets
6. M.Y. Khan: Financial Services
7. H.R. Suneja: Innovations in Banking Services

MFC 306: CORPORATE LEGAL FRAMEWORK

Unit-I Indian Contract Act 1872, Definitions, essentials of a valid contract, offer, acceptance, free consent, consideration, legality of object, capacity to contract discharge of contract, consequences of breach of contract.

Unit-II Sale of goods Act1930: Definitions, conditions and warranties, Transfer of property, right of unpaid seller.

The Negotiable Instruments Act 1881, Definitions of negotiable instruments, Negotiation. Holder and holder in due course, payment in due course, Endorsement and crossing of cheque, Presentation of negotiable instruments.

Unit-III The Companies Act 2013: Definitions and types of companies, Memorandum of association, Articles of association, Prospectus; Share Capital and membership; Meetings and resolutions; Company management; winding up of companies.


Unit-V Regulatory framework of WTO; Basic principles and charter of WTO; Provisions relating to preferential treatment of developing countries; Functions of WTO, Regional groupings; SAARC. Dispute settlement TRIPS and TRIMS.

Books Recommended:
4. The Companies Act 2013 - Majumdar and Kapoor
MFC-401: MACRO ECONOMIC THEORY AND POLICY


Unit-IV Economic Growth: Meaning, importance and sources. Constraints and policies related to the process of economic growth.

Unit-V Macroeconomic Policy – An overview: Objectives, Stabilization in the short run. Full employment and stable prices, warranted economic growth in the long run, external equilibrium.

Books Recommended:
1. Dosbusch: Macro Economics
2. D.N. Drier: Macro Economics: Theory and Policy
3. Rangrajan: Principals of Macro Economics
4. F.S. Proman: Macro Economics
5. Engene A. Diulies: Theory and Problems of Macroeconomics Theory

MFC 402: STRATEGIC MANAGEMENT

Unit-I  The concept and process of Strategic Management. The macro environment and competitive environment, Strategic groups.

SWOT analysis firm; building competitive advantage through differentiation strategies, focus strategies, mass customization and quality dominance.

Unit-II Maintaining competitive advantage: Dynamics of competitive environment; Response options; Role of e-business resources in integration and diversification; Leveraging resources to maintain competitive advantage; Resource sharing; Information technology platforms as strategic tools.

Unit-III Global strategy and niche markets, E-Commerce and global strategy; market access and e-commerce technologies; Globalizations and e-commerce infrastructure; Niche market identification and strategies.

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Unit-IV Strategic alliances: The concept, motives and types of strategic alliances; Risks and costs of alliances; Implications of alliances on business infrastructures; Leveraging e-business resources for implementing strategic alliances; Cultural and human dimensions of strategic alliances.

Unit-V Reviewing competitive advantage: TQM, BPR, automation and networking, restructuring organizations and cross functional teams; Relationship management with suppliers, customers and employees. Using e-business for relationship management.

Books Recommended:


MFC 403: MANAGEMENT CONTROL SYSTEM

Unit-I Introduction: Concept of Control and Management Control System; Management Control and Strategic Planning; Management Control System and Organisational Goals. Evaluating Management Control System.

Unit-II Financial Goal Setting and Responsibility Centres: Analysis of ROI and Incremental ROI; Sensitivity Analysis; Developing Financial Goals along Organisational Hierarchy; Concept of Responsibility Centres; Organisation Structure and Responsibility Centres; Types of Responsibility Centres; Establishing Responsibility Centres as a Control System; Responsibility Accounting.

Unit-III Decentralisation and Transfer Pricing: Organisational Structure and Decentralisation; Costs and Benefits of Decentralisation; Choices about Responsibility Centres; Transfer Pricing and Corporate Policy; Methods of Transfer Pricing: General Guideline for Transfer Pricing Situations.

Unit-IV Performance Measurement and Control: Concept and its Importance; Measuring Performance; Different Performance Measures - Financial, Non-Financial, Internal and External Performance Measures; Designing and Accounting Based Performance Measure; Measurement Alternatives: For Assets in Accounting Based Performance Measure, Goal Congruence and Performance Measures; Distinction between Managers and Organisational Unit. Performance-Performance Measurement at Individual and Organisational Level.

Dy. Registrar
(Academic)
Unit V  Management Control In Special Sectors: Cost Control and Cost Reduction: Areas of Cost Reduction, Techniques of Cost Reduction, Management and Control of Research and Development Cost; Productivity and Quality Control.

Books Recommended:

MFC 404: INSURANCE MANAGEMENT


Unit-II  Origin and Development of Insurance: Nationalization of Privatization in India. Organization and working of LIC and GIC organizations. Prospects of Indian and foreign companies in insurance business during globalization.

Unit IV  Insurance Products  Methods of issuing insurance policy – Life Insurance Plans – Whole life, endowment, Group Insurance, Health linked plans, Superannuation’s, Pension Plans, saving insurance plans. General Insurance, Fire Insurance, Marine Insurance, Motor Insurance, Medical and Accident Plans etc.


Books Recommended:
1. A.N. Agrawal: Insurance in India.
5. LIC Annual Reports.

MFC405: MANAGEMENT OF RURAL FINANCE

Unit-I Rural Scenario of Indian Economy. A brief profile of Rural Poverty, Unemployment and Rural Infrastructure.

Unit-II Rural Industrialization and District Industrial Centers (DIC). Role of rural industries in Indian economy and economic development. Highlights of industrial growth Since 1951. Role of Agriculture in Indian Economic, Causes of low Productivity of Indian Agriculture. Measures adopted to improve productivity.


Unit-IV Role of Reserve Bank of India, NABARD – An Apex Body of Rural Finance its organizations, management and main operations. Role and Policy towards Rural Development
Unit V: Rural Financing Institutions: Cooperative Institutions, PACS, Central Co-operative Banks, State Co-operative Banks, Land Development Banks, Regional Rural Banks (RPBs), Commercial Banks.


Books Recommended:
1. Ruderdutt & Sunderam: Indian Economy.
2. A.N. Agrawal: Indian Economy.
4. S.S.N. Desai: Rural Banking in India.
5. I.C. Dhingra: Agricultural Economy of India
6. B.S. Mathur: Co-operation of India.

MFC 406: DISSERTATION AND VIVA VOCE

Dissertation - 50 Marks
Viva-Voce - 50 Marks

The project report will be based on 30 days Summer Training Programme in reputed organisation after second semester.

[Signature]
Dy. Registrar
(Academic)
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