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Programme Guide

Master of Commerce

Krishna Kanta Handiqui State Open University

The University deserves the right to change the rules and procedures described in this Programme Guide. Please check from time to time with the University Website for updates.

Recognition of Degrees/Diplomas/Certificates provided by Krishna Kanta Handiqui State Open University:

- Established under the provision of the 'Krishna Kanta Handiqui State Open University Act' 2005 of the State Legislature of Assam.

- The University has been recognised and its academic programmes have been approved by the UGC, New Delhi vide letter no. F.9-13/2008(CPP-I), dated March 18, 2009.

- The Government of Assam has recognised all degree, diploma and certificate programmes of the University for job and higher study vide letter no. AHE/228/2007/330, dated May 08, 2009.

- The UGC through its Public Notice vide F. No. 1-9 2018 (DEB-I) dated 23rd February, 2018 has asked for recognising and treating the Degrees/Diplomas/Certificates awarded through distance mode at par with the corresponding awards of Degrees/Diplomas/Certificates obtained through the formal system of education. URL: https://www.ugc.ac.in/pdfnews/5628873_UGC-Public-Notice---treating-all-degrees.pdf

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1. MESSAGE FROM THE DEAN (ACADEMIC)

Dear Learner,

Greetings from the Establishment of the Dean (Academic) at Krishna Kanta Handiqui State Open University.

I heartily welcome you as a learner of Master of Commerce Programme of this prestigious state open university and I hope that you will be happy to explore the varied and up-to-date curriculum of this Programme which are compatible with the 21st century employment market. KKHSOU has been a choice-based educational destination for many who were deprived or denied or conditionally forced to remain away from their dream of education. While imparting need-based education to the fresh learners, our University also holds the promise of fulfilling the educational dreams of the socially backward, underprivileged and marginalised people of our society.

Friend, I am happy to inform you that we at KKHSOU provide diverse tracks to fulfil your learning needs. Our university is currently offering programmes in four different levels i.e. Master's Degree, Bachelors' Degree, Diploma and Certificates under six different Schools of Studies namely, S. K. Bhuyan School of Social Sciences, Padmanath Gohain Baruah School of Humanities, Maniram Dewan School of Management, Bhupen Hazaika School of Mass Communication, Guru Prasad Das School of Vocational Studies and Hiranya Kr. Bhuyan School of Science and Technology. We are having subjects right from Literature to Journalism, from Yoga to Commerce and Management. Once a learner is awarded a Degree or Certificate by KKHSOU in any of the programmes, he/she becomes eligible for employment in any government or private sector work market. Therefore, start your educational journey with confidence and hard work so that you can shine in life.

I am happy to share the fact that we are loved and embraced by a large number of learners spread across the state and beyond. During your journey in our university, you will be supported by a host of Learner Support Services about which you learn in this Programme Guide. Therefore, I urge you to make full utilisation of the resources and facilities provided by our university. Besides, our faculty members shall be always ready to assist you in advancing your knowledge, developing your creativity and discovering solutions to the pressing academic questions you might face.

I know that we have challenges to meet. However, I also assure you that through our dedication, determination and teamwork, we shall be able to overcome all problems on our way.

I wish you all the very best for your bright future.

Dean Academic
KKHSOU

2. STUDYING AT KKHSOU USING THE DISTANCE LEARNING MODE

Krishna Kanta Handiqui State Open University (KKHSOU) welcomes you to its vast community of aspiring learners. It is important to advance and upgrade your education for a productive and healthy living in contemporary society. Hence, it is important that you choose the right university to suit your learning needs. KKHSOU shall assist you in all the aspects of your educational journey.

You will note that KKHSOU is the 14th State Open University of India with a learner-base of 3,00,000 until 2019. This University has adopted the Open and Distance Learning (ODL) mode to facilitate the implementation of its different academic programmes with a view to providing timely opportunities for lifelong learning. Our flexible academic programmes shall suit the needs of all our learners as well as working individuals who are unable to study full time on-campus five-six days a week, despite having a desire for an accredited qualification and personal development.

While studying at KKHSOU, you will be supported by a meticulously prepared Self-Learning Materials (or SLMs) that are well designed and expertly written; an all-inclusive university website; an e-SLM portal and a host of other learner support services such as face-to-face counselling sessions in the University Study Centres, which act as the mirror of the University.

The SLMs in a particular programme are specially prepared by a group of experts who include the faculty members from KKHSOU as well as those drawn from different Universities and educational institutions located across the state as well as the country. The preparation and production of the SLMs of a particular department are co-ordinated by the faculty members of the concerned department following a careful scrutiny of the contents and language by experts in the field. Besides, efforts to make audio and audio-visual contents based on the syllabus are also made in the Multimedia Production Unit of the University in consultation with the course writers, editors and in-house faculty members. Such audio-visual materials are reviewed by the faculty members, media experts and the concerned authority, before they are uploaded in the University's YouTube page.

We hope that you will make full use of the resources provided by the University during your academic journey. However, you should also know that your achievement in the programme of enrolment will also depend on your performance in both the continuous assessments through assignment and the Semester-end examination. Studying in an ODL Institution for an award of degree or qualification demands great commitment on your part as a learner. Although KKHSOU provides you with a flexible way of learning, you are required to complete all the assignments in due course within a stipulated period and take the examinations according to the schedule specified. In general, besides attending the face-to-face counselling sessions and tutorials at your study centre where you have enrolled, you should be able to allocate at least 2-3 hours a day for studying your courses.

With this introductory information, you should start your programme at KKHSOU and we hope that by availing all the support services of the university, you will succeed in your educational venture. We assure you that the University fraternity shall always stand by you to help you with all your academic requirements.

3. HOW TO SUCCEED AS A DISTANCE LEARNER IN THE ODL SYSTEM

The Open and Distance Learning (or ODL) is a system of education in which education is imparted to the learners from a distance. The two basic elements in ODL are:

a. The physical distance between the educators and the learners;
b. The changed role of the educators who meets the learners only for selected tasks such as counselling during contact sessions, conducting tutorials and helping the learners with field-based projects and collaborating with the learners to solve their problems.

In the conventional face-to-face mode of education, the teaching-learning contents are communicated directly by the teachers/educator mainly through the lecture method. In distance education however, this interpersonal communication is replaced by print, telephonic and electronic communication, broadcasting of educational programmes, online communication and others need-based methods. Hence, the philosophy of ODL is based on the idea of the 'teacher in print' that means the teachers are very much present in the SLMs, directly teaching each learner through printed words.

In your case, the benefit of ODL is that it provides access to education that you would not have gained otherwise. ODL allows you to study when and where it suits you and enables you to continue learning while also fulfilling your commitments to the family, work and community. You may be pursuing higher education for various reasons such as—you might be interested in changing your career or you might simply want to expand your knowledge base for personal enrichment. Whatever may be the reason, unlike in the conventional system, ODL provides you with flexitime learning experience while catering to your learning needs. It is important for you to bear in mind that in ODL, you are not pursuing your studies alone on your journey.

We encourage you to make full use of the facilities provided by the University during your study at KKHSOU. You should always make an attempt to regularly attend the counselling sessions at the study centre where you have enrolled, form study groups with your programme-mates, check for the latest academic updates in the University website: www.kkhsou.in, participate in academic discussion with your fellow learners as well as your teachers through Facebook or WhatsApp groups, contact your tutors at the study centres or the teachers at the University headquarters. Further, your tutors in the study centers shall be there to help you understand the course materials, clarify the concepts you find difficult and collaborate with you to enhance your learning experience.

Feel free to learn and enjoy learning towards successful completion of the Programme.

4. INTRODUCING THE M. COM. PROGRAMME

Ever changing business environment is one of the features of the modern era. The business environment, particularly in India and the world as a whole, is experiencing rapid changes. These changes bring opportunities as well as threats for the business firms belonging to different industries. To capitalise on these opportunities and to face the threats successfully, the business needs a pool of talented people who can meet the challenges of modern business, whereas, these people themselves need to be groomed in such a way that they are ready to face the challenges. This is significant not only for the industry but for individuals who aim at entrepreneurial endeavour. In this perspective, the Programme on Master of Commerce has been designed to meet the educational and skill development needs of the learners so as to prepare them for a strong career in business world.

4.1 Aims of the Programme:

The M. Com. Programme aims at
   a. Promoting business education in the State of Assam through Open and Distance mode of education;
   b. Inculcating innovative, critical thinking and decision- making skills among the learners;
   c. Developing human resource who can face the challenges of business environment;
   d. Encouraging learners to take up entrepreneurial ventures.

4.2 Objectives of the Programme:

As you successfully complete this Programme, you will be able to:
   a. To train the manpower required in the field of academics, research and industry;
   b. To meet the needs of higher education of the learners by focusing on the emerging issues in different functional areas of trade and commerce like, business management, marketing, human resource and finance;
   c. To facilitate career development of the working people who wish to upgrade their professional skills in business and commerce;
   d. To nurture entrepreneurial talent by providing the relevant knowledge and skills to start own enterprises;

4.3 Target Group:

The M. Com. Programme has been designed for

   a. Working people who wish to upgrade their professional skills in areas of business and management.
   b. People engaged in different services, business or other professions.
   c. Working professionals in the lower or mid-level management, who are not able to complete their masters, and may be experiencing a stalled career stage, as a result.
   d. Young entrepreneurs who need specific skills in field of business.
   e. Women learners who want to get empowered with business education and acquire professional skills and start any entrepreneurial venture.

   f. People hailing from far flung remote areas and living in other disadvantageous conditions.

g. Learners who are deprived of higher education in conventional system for varieties of reasons.

4.4 Duration:

The minimum duration of the M. Com. Programme is two years. Each year, the new academic session starts in the month of July-August. You are allowed to take a maximum of six years which means that you will get additional four years along with your year of enrolment to complete this Programme. This is possible mainly because the mandate of KKHSOU is to provide 'flexitime' learning opportunity to all learners.

4.5 Career Prospects:

After successfully completing the M. Com. Programme, you will be able to
- Start your career as a business manager
- pursue a career in the area of accounts
- pursue a career in the area of marketing and human resource management
- start your own business venture
- find a job in banking and other financial institutions
- find a job in service providing organisations

4.6 Study Hours:

The M. Com. Programme consists of 72 credits. 16 courses/papers have 4 credits each and 8 credit is allotted for the project report. In the ODL system, a credit is often the measure of workload in terms of a student's learning efforts. One credit is equivalent to 30 study hours. Usually, a credit is calculated on the basis of the time spent for studying and doing practical works. Thus, a credit collectively refers to different aspects of study, such as

- Studying the SLMs
- Working on the assignments
- Doing the practical works
- Going through the texts and other Further Reading materials
- Listening and watching audio and audio-visual programmes
- Attending academic counselling sessions at the respective study centres and so on.

In one Semester comprising four courses/ papers having 4 Credits in each course, you will need to devote about 120 hours in each course to finish the course contents. However, as the 'flexi-time' option is available, you may yourself decide on the time to be devoted to the Programme. However, if you devote around 3-4 hours of meaningful and effective study every day, you will comfortably complete the programme in two years.

5. PROGRAMME STRUCTURE:

The M. Com. Programme comprises 4 Semesters with a total of 17 courses/papers, including one project report in the fourth semester. All the courses/ papers up to third semester are compulsory and common for all the M. Com learners. In the fourth semester learners may choose any one specialization area out of Accounting, Marketing, Human Resource Management and Finance. Please note that in the 4th semester, all the learners have to compulsorily undertake a project work. Each course will carry 100 marks out of which 20 marks will be reserved for Home Assignments except project work. The Project Report will be evaluated for 100 marks and viva voce will be for 100 marks.

The following are the Semester wise courses of the M. Com. Programme:

Semester	Title of the Courses	Brief Description	Recommended Readings
Semester 1	**Course 1:** Management Process and Organizational Behaviour	Management, principles of management, levels of management, functions of management, organisational behaviour, personality, perception, leadership, group and team etc.	• Gupta R.N. (2006). *Business organisation and management*, New Delhi, S. Chand &b Company Ltd. • P. C. Tulsian & Pandey Vishal (2008). *Business organization and management*. New Delhi, Pearson Education Ltd. • Knootz Harold & Weihrich Heinz (2007). *Essentials of management: An international perspective*. New Delhi, Tata McGraw Hill.
	Course 2: Computer Application in Business	This course deals with computer organisation and computing, managing information systems, data and information, decision- making, e-commerce etc.	• Parameswaram, R. *'Computer Applications in Business'*. S. Chand & Company. • Rajaraman, V. (2013), *'Fundamentals of computer'*, Practice Hall India Learning Private Ltd. • Saxena, Sanjay & Chopra, P. (2006), *'Computer Application in Management'*, Vikash Publication House Pvt. Ltd.
	Course 3: Managerial Economics	This course covers the concept of managerial economics, demand, supply, cost, objectives of the firm etc.	• Ahuja, H.L. *Advanced Economic Theory*; New Delhi: S. Chand & Company Ltd., India. • Ahuja, H.L. *Modern Economics*; New Delhi: S. Chand & Company Ltd., India. • Ahuja, H.L. "*Business Economics* ", 11th Editon, S. Chand & Company Ltd., India. • Chopra, P.N. *Micro Economics*; New Delhi: Kalyani Publishers.
	Course 4: Business Environment	This Course introduces the learners the concept business environment, factors in the business environment, industrial policies, industrial sickness, financial environment, political environment, globalisation etc.	• Cherunilam F. Business Environment: Text and Cases. Himalaya Publishing House. • Baron D. P. Business and Its Environment 7th Edition. Pearson Education.

Semester 2	**Course 1:** Marketing Management	The topics which are covered in this course are introduction to marketing management, marketing environment, marketing mix, consumer buying behaviour, segmentation, product management, customer relationship management etc.	- Philip Kotler, Kevin Lane Keller, Abraham Koshy, and Mithileshwar Jha (2007), *"Marketing Management"*, Pearson Education V. S. Ramaswami and S Namakumari (2003), *"Marketing Management"*, Macmillan India Limited - Leon G. Schiffman, Laslie Lazar Kanuk (1997), "*Consumer Behaviour*", Prentice Hall International edition, Ninth Edition
	Course 2: Financial Reporting and Analysis	This course contains the concepts of accounting, GAAP, IFRS, Accounting standards, framework for preparation and presentation of financial statements, fund flow statement, cash flow statement, budget and budgetary control etc.	- Bhattacharyya A. (2018), "Corporate Financial Reporting and Analysis" PHI Learning Pvt. Ltd., Delhi. - Goel D. K. and et al (2017) "Analysis of Financial Statements" Arya Publications - Agarwal D. (2018) "Financial Reporting & Audit" Bloomsbury - Grewal T. S. (2015) "Analysis of Financial Statements" S. Chand& Sons
	Course 3: Advanced Financial Management	This course introduces the topics of financial management like, financial planning, capital structure, sources of business finance, capitalisation, management of working capital, dividend decisions etc.	- Tulsian P. C. (2018) "Financial Management" S. Chand& Sons - Gupta S. K & Sharma R. K. (2016) "Financial Management Theory & Practice" - Gupta S. P. (2018) "Advanced Financial Management" Sahitya Bhawan Publications, Agra - Khan & Jain (2018) "Financial Management" Mcgraw Hill
	Course 4: Business Laws	The course isdesigned to give the learners the knowledge of the legal formalities that have to be followed in the day to day business. The different aspects of formation of a contract, laws regarding sale of goods, partnership business, laws for protecting the interest of the consumers etc. will be discussed in this course. The Indian Contract Act, the Sale of Goods Act, the Consumer Protection Act, the Indian Partnership Act, the Foreign Exchange Management Act etc. are included in this course.	- P K Jain & M. Y Khan. Financial Management: Text, Problems and Cases. Mcgraw Hill Education. - Prasanna Chandra., Financial Management: Theory and Practice; McGraw Hill Education; 8 edition. I. M. Pandey. Financial Management, Vikas Publishing House; 10th edition.
Semester 3	**Course 1:** Human Resource Management	The course focuses on the different aspects of human resource management. Human resource management includes various functions like, human resource planning, framing personnel policies, recruitment, selection of personnel for the organization through interview, training, performance appraisal, etc.	- Seema Sanghi. Human Resource Management. Macmillan. - Memoria C.B. & V.S. Gankar. Personnel Management. Himalaya Publishing House. - Sharma S.K. Handbook of HRM Practices Management: Policies and

		This course has been designed in such a way that the learners will get sufficient inputs in human resource management techniques.	Practices.
	Course 2: Research Methodology	This course introduces the different types of research, research design, formulation of research hypothesis, primary and secondary data, questionnaire design, research report writing etc.	• Malhotra N.K. and Dash S. Marketing Research: An Applied Orientation (6th Edition). Pearson Education, New Delhi • Kothari C.R. and Garg G. Research Methodology: Methods and Techniques. Newe International Publishers. • Sachdeva J.K. Business Research Methodology 2nd Edition. Himalaya Publishing House.
	Course 3: Project Management and Operation Research	This course is structured to give the learners the basic idea about the need of project management, project analysis and selection, project planning, project scheduling, linear programming, transportation problem etc.	• K. Aswathappa and K.S. Bhat. Production and Operations management. Himalaya Publishing House. • K. bedi. Production and Operation Management. Oxford University Press. • B mahadevan. Operations Management.: Theory and Practice. Pearson India.
	Course 4: Strategic Management and Corporate Governance	• This Course shall start with a discussion on strategy, process of strategic management, environmental appraisal, corporate level strategy, strategy implementation, corporate governance, corporate social responsibility etc.	• Kazmi A. Strategic Management and Business Policy. McGraw Hill Publishing. • Tandon A. Business Policy and Strategic Management. Anmol Publications.
Semester 4 (Specialisation: Accounting)	**Course 1:** Security Analysis and Management	This course covers the topics like, investment, speculation, risk and return, economic analysis, technical analysis, portfolio analysis, derivatives etc.	• Chandra P. Security Analysis and Portfolio Management. Tata McGraw Hill. • Avadhani V A. Security Analysis and Portfolio Management. Himalaya Publishing. • Bansal L. Mutual Funds, Management and Working. Deep and Deep Publications. New Delhi.
	Course 2: Financial Markets and Services	This course introduces the Indian financial system, money market, capital market, merchant banking, stock market NBFCs	• Batra G.S. Financial services and markets. New Delhi, Deepand Deep Publication Pvt. Ltd. • Mishkin, Frederic S. Financial Markets and Institutions. New Delhi, Pearson Education Ltd. • Srivastava, R.M. Management of Indian financial institutions. New Delhi, Himalaya Publishing House. • Khan, M. Y. Indian Financial System. New Delhi. Tata McGraw Hill. Pathak, Bharati V. The Indian Financial System: Markets, institutions and services. New Delhi, Pearson Education Ltd.

	Course 3: Taxation	This course will focus on the basic concept of income, tax evasion, tax avoidance, tax planning, tax management, Goods and Services Tax etc.	• Chhawchharia R. (2019) "Direct Tax Laws and International Taxation" Gpc Publication • Singhania V. K. & Singhania K. (2019) "Direct Taxes Law & Practice" Taxmann Publications Pvt. Ltd. • Mehrotra H. C. &Agarwal V. P. (2017) "Indirect Taxes" Sahitya Bhawan Publications • Datey V. S. (2019) "Indirect Taxes Law and Practice" Taxmann Publications Pvt. Ltd.
	Course 4: Advanced Cost and Management Accounting	The course focuses on the different cost concepts, standard costing, marginal costing, cost control, capital budgeting, responsibility accounting etc.	• Saxena V. K. & Vashist C. D. (2015) "Advanced Cost and Management Accounting" Sultan Chand & Sons • Vataliya K. S. (2012) "Advanced Management & Cost Accounting" Paradise Publishers • Mitra J. K. (2009) " Advanced Cost Accounting" New Age International Publishers
Specialisation: Marketing	**Course 1:** Sales, Distribution and Supply Chain Management	Sales, distribution, supply chain are the important aspects in marketing and this course will help the learners to have conceptual knowledge in sales management, personal selling, sales force management, channel management, planning demand and supply, logistic management etc.	• Philip k and Keller K.L. marketing Management. Prentice Hall of India Pvt. Ltd. • Sontakki C.N. Marketing Management. Kalyani Publishers. New Delhi.
	Course 2: Service and Retail Marketing	This course covers conceptual framework of services marketing, services marketing mix, service quality, retail marketing segmentation, store location and layout, international retailing etc.	• Shankar R. Services Marketing: The Indian Perspective. • Jha S.M. Services Marketing. • Bhatia Sc. Retail Management • Gilbert D. Retail Marketing Management.
	Course 3: Industrial And Rural Marketing	This course will help the learners in understanding industrial marketing, rural marketing, rural consumer behaviour, product, pricing, promotion strategy for rural markets, social marketing etc.	• Ghosh P.K. Industrial Marketing. Oxford University Press • Dogra B and Ghuman K. Rural Marketing: Concepts and Practices.
	Course 4: Advertising and Promotion Strategy	This course covers the topics like consumer behaviour, consumer research, market segmentation, consumer perception, attitude, factors influencing consumer behaviour, consumer decision-making process etc.	• Marketing Management – By S.A. Sherlekar. • Kotler P. Keller K. L. Koshy A. Jha M. Marketing Management: A South Asian Perspectives. New Delhi: Pearson Education Ltd. • Pillai R.S.N. and Bagavathi. Modern marketing: Principles and practices. New Delhi: S. Chand & Company Ltd
Specialisation: HRM	**Course 1:** Industrial Relations and Labour Legislations	This course focuses on industrial relations and labour legislations and it includes concept of industrial relations, trade union, industrial disputes, machineries for prevention and settlement of industrial disputes,	• Personal Management by C.B. Mamoria • Human Resource Management by P.G. Aquinas • Human Resource Development &

		workers' participation in management, the Factories Act, the Industrial Disputes Act, the Workmen's Compensation Act etc.	Management by B. Ghose. • The Workmen's Compensation Act, 1923; (Bare Act) • Industrial Law, by P. L. Malik • Handbook of Industrial Law, by N. D. Kapoor
	Course 2: Organisational Change and Development	This course covers conceptual framework of organisational development, process of organisational development, designing organisational development interventions, evaluating organisational development etc.	• French w, Bell H.C. and Vohra V. Organisation Development. Pearson Education. • Kondalkar V.G. Organisational Effectiveness and Change management. PHI Learning Pvt. Ltd. New Delhi. • Grieves J. Organisational Change. Themes and issues. Oxford University Press, New York.
	Course 3: Performance Management and Compensation Management	This course is structured to give the learners the basic idea about the performance management, methods of performance appraisal, compensation management, wages and salary administration, benefits and services etc.	• Ratnam CSV. Industrial Relations. Oxford University Press. New Delhi. • Srivastava S C. Industrial Relations and Labour Laws. Vikash Publishing House. • Misra S N. labour and Industrial Law. Central Law Publications.
	Course 4: Manpower Planning and Resourcing	This course is structured to give the learners the basic idea about the importance of manpower planning, manpower forecasting, human resource accounting, induction, career management, employee turnover etc.	• Gupta S. Human Resource Development: Concept and Development. • Rao T.V. Future of HRD. Macmillan India. • Khanka S S. Human Resource Management: Text and Cases. S. Chand, NewDelhi.
Specialisation: Finance	**Course 1:** Security Analysis and Management	This course covers the topics like, investment, speculation, risk and return, economic analysis, technical analysis, portfolio analysis, derivatives etc.	• Chandra P. Security Analysis and Portfolio Management. Tata McGraw Hill. • Avadhani V A. Security Analysis and Portfolio Management. Himalaya Publishing. • Bansal L. Mutual Funds, Management and Working. Deep and Deep Publications. New Delhi.
	Course 2: Financial Markets and Services	This course introduces the Indian financial system, money market, capital market, merchant banking, stock market NBFCs	• Financial Services (2011) by Thummuluri Siddaiah; Pearson Education • Indian Financial System and Financial market operations (2017), by Jaydeb Sarkhel & Seikh Salim; McGraw Hill Education (India) Pvt. Ltd. • Financial Services 9th Edition (2018) by M Y Khan; McGraw Hill Education (India) Pvt. Ltd. • Management of Banking and Financial Services 3rd Edition (2014) by Padmalatha Suresh and Justin Paul; Pearson Education

Course 3: International Finance	This course focuses on international financial management, international monetary system, exchange rate, balance of payments, foreign exchange market, international financial market instruments etc.	• Paul R R. Money, Banking and International Trade. Kalyani Publishers, New Delhi. • Apte P.G. International Financial Management. Tata McGraw- Hill Publishing Company Ltd., New Delhi. • Bhall V K. International Financial Management. Sultan Chand & Co. Ltd., New Delhi.
Course 4: Risk Management and Insurance	This course emphasises on concepts of risk and risk management, derivatives, swaps, credit risk management, insurance, types of insurance etc.	• Loomba J. Risk Management and Insurance Planning. PHI India. • Vaughan E. J. Fundamentals of Risk and Insurance. 11th edition. Wiley.
Project Report		

[**Note:** The syllabus of each course shall be intimated to the learners through the SLMs provided to them on the date of admission to each Semester.]

6. LEARNER SUPPORT SERVICES (LSS)

Learner Support Services (LSS) constitute the most important component of the ODL system around the globe in the 21st century. KKHSOU also provides some need based support services, which are as the following:

6.1 Face-to-face Counselling

KKHSOU provides face-to-face contact sessions between the learners and counsellors/tutors at the study centres to clarify their doubts and answer to their academic quarries related to their programme of enrolment. This is called 'Academic Counselling', which is normally held on weekends or on Sundays at the KKKHSOU Study Centres. You can contact your study centre for the schedule of such counselling programme and seek Academic Counselling for your courses.

Attending the counselling sessions is not compulsory. We however, advise you to attend them as far as possible, because such counselling sessions are very useful for:

• Sharing views and ideas with your counsellors and fellow learners.
• Understanding the complex and difficult issues/topics/ideas discussed in your SLMs.
• Getting clarification on many of your doubts, which you could not have solved yourself.

Note that Counselling is not lecturing, though a counselling session may include a short lecture to trigger a fruitful discussion. In fact, the counselling session is a group activity session, where you participate in discussions, share your views and/or listen to audio/audio-visual programmes and do all other sorts of activities to comprehend your units. Therefore, it is important that you regularly come to the counselling sessions thoroughly prepared, after reading the relevant Blocks and units.

Your Study Centre will inform you about the schedule of counselling sessions. You should contact the Study Centre co-ordinator for the counselling schedule just after you enrol in our University. If your problems are not solved and if the counsellors refuse to hold counselling

at the centre, you may immediately inform the university Headquarters. You may also contact the faculty members of Commerce at KKHSOU through the E-mail ids provided at the end of this Guide. They will personally extend their support and advise as and when necessary.

6.2 ICT-Based Support Services

The following are some of the ICT-based support services of KKHSOU.

a. **KKHSOU Website:** The University website www.kkhsou.in serves as a single window for obtaining all necessary information regarding the University. The website also includes the customised study centre search facility based on its location or programme on offer.

b. **Community Radio Service (CR):** "Jnan Taranga" (90.4 MHz) the Community Radio is an important platform for the broadcast of educational programmes, which include debates, discussions and talk shows. The e-Radio can also be accessed through the URL: http://jnantaranga.kkhsou.in/iradio/

c. **Ekalavya:** KKHSOU with the help of Prasar Bharati has launched a special educational programme named 'Ekalavya' which is aired every Saturday from 8.00 PM to 8.30 PM through All India Radio, Guwahati and Dibrugarh.

d. **Akashvani Phone-in Programme:** KKHSOU offers one hour live phone-in programme through AIR, Guwahati and Dibrugarh where officers and experts from the University clarify queries put across to them over telephone. This phone-in programme is aired every Thursday from 9.15 AM to 10.15AM.

e. **e-SLM:** This serves as the digital repository where e-study materials are uploaded for the benefit of the learners. E-SLMs can be accessed through: eslm.kkhsou.in.

f. **KKHSOU Central Library:** The University Library provides access to Online Public Access Catalogues (OPAC), subscribed journals and databases and a huge number of important books in different disciplines. It also provides access to various online directories including Directory of Open Access Journals (DOAJ) and Open Access Journals Search Engine (OAJSE), which can be used to browse and search thousands of Open Access Journals from across the world.

g. **KKHSOU Digital Library:** This acts as the resource centre for the University. The Digital Library at Krishna Kanta Handiqui State Open University is an online locus for collecting, preserving and disseminating the institute's output to the Global community. URL: http://dlkkhsou.inflibnet.ac.in/

h. **KKHSOU Mobile APP:** The KKHSOU mobile App, which can be downloaded from Google play store, works as miniature version of the University website.

i. **KKHSOU YouTube Videos:** Most of the audio-visual educational programmes of KKHSOU can be accessed through https://www.youtube.com/user/kkhsou.

7. COURSE ASSESSMENT

Assessment in a course is based on two components—(a) "tutor-marked assignments" (TMAs) and (b) Semester-end examination. You are expected to learn and fully utilise the course materials provided in the form of Self Learning Materials (SLM), and read some of the books from the Further reading list provided at the end of each unit. You are strongly advised to read extra materials related to this course and discuss topics of interest with your course-mates. Important information regarding Course Assessment shall be made available in the University Website from time to time. Some of you learn best on your own but many of you learn through discussions with your friends and course-mates. Opinions and insights you gather while discussing with your course mates are as valuable as those you can acquire from reading and attending the counselling sessions.

When you submit your assignments, you should not present the work of others as your own work. This includes submitting an assignment or part of an assignment, which has been written jointly with other persons or has been copied in its entirety or in part from the works of other persons without proper acknowledgement. Such actions or attempts are considered academic dishonesty (plagiarism). If you violate this norm, you will be liable to disciplinary action as may be specified by the University.

7.1 Tutor-Marked Assignments (TMAs)

Each course of M. Com. Programme has one set of Assignments of 50 marks. Assignments are compulsory and are supposed to be TMAs (Tutor Marked Assignments). The assignment carries 20% weightage in the final result. You must submit the assignment responses at your study centres as per the date specified.

Please note that assignment is an important component of your study. The purpose of assignments is to help you get through the courses. Your counsellor or evaluator will write comments on your assignment to facilitate your learning. The assignments, being a process of formative evaluation, will help you to understand how you are progressing in your studies. All the assignments submitted earlier will be carried forward. This is applicable, only if you extend your study to the subsequent Semester.

> **Note:** Several ill practices have been reported to the University Headquarters regarding submission of assignments written by others or copying and submission of the same answers by several learners. After detection of such anomalies, KKHSOU reserves the right to penalise such learners. It should always be kept in mind that by adopting unfair practices, the learner is not cheating others except himself or herself.

The following are some important guidelines for writing your assignment responses:

- Make sure that you have answered all the questions of an assignment before you send them to the study center. Incomplete assignments shall bring you poor grades, or non-submission of assignments in time may lead to withholding of results.
- Answer the questions of the assignment as directed after a careful study of the Units available in the SLMs.
- You should not send printed articles as your answers for assignments, nor should you reproduce the text of the SLMs verbatim. Write assignments in your own words and in your own handwriting. However, don't forget to put your signature at the end. Typed assignment responses are never allowed.

- Ensure that you keep a copy of the assignment responses with yourself. You might need them in case you have to re-submit the assignment responses due to some unforeseen circumstances.
- While submitting the assignment, don't forget to collect the receipt. You may also get the receipt signature from the study centre on the assignment copy kept with you.
- Be precise in your response. Keep the word limit of the assignments in mind.

7.2 Practical Components/Projects:

The learners of M. Com. Programme have to undertake a project work in the fourth semester. This project work is compulsory for all the M. Com. learners. Please see the detailed guidelines in **Enclosure 1**.

7.3 Semester-end Examination:

KKHSOU conducts Term-end examination twice a year normally in February-March and July-August at the end of the each Semester. You become eligible to sit for the Semester-End Examination for M. Com. Programme only after the completion of the minimum duration for each Semester. To appear for the Semester-end Examination you should have:

a. Submitted all the assignments in the prescribed format and within time.
b. Submitted filled in Examination Form on time as specified by the Controller of Examinations, KKHSOU.

The final examination shall be conducted at the designated examination centre. The examination will be a proctored examination of three-hour duration for full paper and 2 hours for half paper. The final examination contributes 80% of the total course marks. The overall assessment is done as per the following:

Assignments: 20%
Semester-end Examination: 80%

Total marks: 100%

Note: The term end exam shall cover all the units in all 4 courses in one Semester. However, in some programmes there is a provision of half paper with 2 credits. The format of examination paper and sample exam paper are made available through the URL: http://learnerportal.kkhsou.in/. You may also access the tentative academic calendar through the University website. Besides, all learners may maintain a learning diary regarding important dates such as—date of enrolment, date of submission of assignment, form fill up dates, Semester-end examination dates etc. for their own convenience.
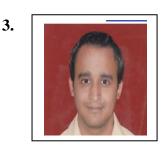
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QR Code for University Website

Enclosure 1

<div align="center">

Master of Commerce
4th Semester
Project Work

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The project guidelines will provide an overview of the project work.

A. Project Formulation

The Project work constitutes a major component in most professional programmes. It needs to be carried out with due care, and should be executed with deep involvement by the learners. The project work is not only a partial fulfilment of the programme requirements, but also provides a mechanism to demonstrate skills, abilities and specialisation. Learners are eligible to submit the project proposals after entering into the 5th Semester of the programme.

Objectives

The objectives of the project are to help the learner to develop the ability to apply theoretical knowledge in the practical field and to train them in writing a project report. After the completion of this project work, the learner should be able to:

• Identify a real- life problem.

• Evaluate the problem.

• Determine how to collect information to solve the problem.

• Work on data collection methods for fact-finding.

• Arrange Documentation

• Prepare and evaluate a final report.

• Develop of the ability to communicate effectively.

B. Type of the Project

The learners are expected to work on a real-life project preferably in some industry or any issues related to commerce and management. Learners are encouraged to work in the areas closely associated with their programme of study. The learner can formulate a project problem with the help of her/his Guide and submit the project proposal for approval to the Coordinator of the respective study centres. Approval of the project proposal is mandatory. If approved, the learner can commence working on it, and complete it.

C. Eligibility criteria of a Project Guide

1. A Faculty of the Maniram Dewan School of Management, KKHSOU headquarter.
2. Any university teachers in the area of Commerce, Management and Economics with minimum five years of teaching experience (Preferably PhD /M.Phil).
3. Any college teachers in the area of Commerce, Management and Economics affiliated to any Indian University recognized by UGC and having minimum five years of teaching experience. (Preferably PhD /M.Phil).

D. Steps involved in the project work

The project work should be done by the learner only. The role of the guide should be about guidance wherever any problem encounters during the preparation of project. The following are the major steps involved in the preparation of project, which may help you to determine the milestones and regulate the scheduling of the project:

- Select a guide in consultation with the coordinator (be in touch with the guide during the work).
- Select a topic.
- Prepare the project proposal in consultation with the project guide.
- Submit the project proposal (two copies, one to be returned to the candidate after approval) along with the necessary documents to the Coordinator of the study centre.
- Receipt of the project approval from the Coordinator of the study centre.
- Carry out the project-work.
- Prepare the project report.
- Submit the project report to the Coordinator of the study centre within 4 months from the last date of last examination of 3rd Semester.
- Appear for the viva-voce as per the schedule declared by the University.

E. Resubmission of the project proposal in case of non-approval

In case of non-approval, the suggestions for reformulating the project will be communicated to the learner by the Centre Coordinator. The revised project synopsis along with a new proforma, should be re-submitted along with a copy of the earlier synopsis and non-approval project proposal proforma to the Centre Coordinator.

F. Project Proposal Formulation

- The project proposal should be prepared in consultation with the guide. The project proposal should clearly state the project objectives. The project proposal should contain complete details in the following form:
- Proforma for Approval of Project Proposal duly filled and signed by both the learner and the Project Guide with date.
- Bio-data of the project guide with her/his signature and date.
- Synopsis of the project proposal (4-6 pages) covering the following aspects:
  - (i)   Title of the Project
  - (ii)   Introduction and Objectives of the Project
  - (iii) Methodology
  - (iv)   Project Planning and Scheduling
  - (v)   Reference.
    - Violation of the project guidelines will lead to the rejection of the project at any stage.

G. Project Report Submission

After completion of the work two copies of the report need to be submitted to the Centre Coordinator and a copy of the report should be kept by the candidate. The candidate should carry the copy of the report at the time of viva voce examination and get it verified and signed by the examiner. Out of the two copies submitted to the respective Study Centre Coordinator, one copy is to be marked as 'University Copy' and the second copy is to be marked as 'Study Centre Copy'.

H. Assessment Guidelines for Project Evaluation

Each component of the project work and the viva voce carries its own weightage, so the learner needs to concentrate on all the sections given in the project report formulation.

Project Evaluation

The Project Report is evaluated for 80 marks and the viva-voce is for 20 marks. Viva-voce is compulsory and forms part of evaluation. A learner in order to be declared successful in the project must secure **40% marks in each component (i) Project Evaluation and (ii) Viva-voce**. The learners must compulsorily clear

both the components of the project. If a learner submitted the project report as per the schedule and fails to attend viva, her/his Project will remain incomplete and should contact the Coordinator of the study centre. The candidate may use power point for viva-voce in consultation with the project guide.

I.   Arrangement Of Contents

The sequence in which the project report should be arranged and bound should be as follows:

1. Cover Page

2. Inside cover page

3. Certificate of Originality by the Project Guide

4. Acknowledgement

5. Abstract

6. Table of Contents

7. List of Tables

8. List of Figures

9. Chapters

10. References

PAGE DIMENSION AND BINDING SPECIFICATIONS: The project report should be prepared in A4 size, and should be in spiral binding.

Abstract –Abstract should be a one page synopsis of the project work, typed in doubleline spacing (about 300 words with maximum 6 key words). Font Style Times New Roman and Font Size 12.

Table of Contents–The table of contents should list all headings and sub- headings. The title page and Certificate will not find a place among the items listed in the Table of Contents. 1.5 line spacing should be adopted for typing the matter under this head.

List of Tables–The list should use exactly the same captions as they appear above the tables in the body of the report. 1.5 line spacing should be adopted for typing the matter under this head.

List of Figures –The list should use exactly the same captions as they appear below the figures in the body of the text. 1.5 line spacing should be adopted for typing the matter under this head.

Chapters- The chapters may broadly be divided into the following parts with minimum total number of pages ranging from 50 to 700- (i) Introductory chapter (ii) Explanation (iii) Chapters discussing the main theme of the project work (iv) and Conclusion.

List of References- The listing of references should be typed 4 spaces below the heading "REFERENCES" in alphabetical order, in single spacing and left –justified.

Typing Instructions- The impression on the typed copies should be black in colour. 1.5 line spacing should be used for typing the general text. The general text shall be typed in the Font style: 'Times New Roman' and Font size: 12. Use A4 (210 mm X 297 mm) for all copies submitted. Use only one side of the paper for all printed/typed matter.

Page Numbering- Every page in the project report, except the project report title page, must be numbered. The page numbering, starting from acknowledgement and till the beginning of the Introductory chapter should be printed in small Roman numbers, i.e, i, ii, iii, iv......

The page number of the first page of each chapter should not be printed. All page numbers from the second page of each chapter should be printed using numerical, i.e. 2,3,4,5... All printed page numbers should be located at the bottom centre of the page.

Chapter Numbering- Use only Roman numerical. Chapter numbering should be centered on the top of the page using large bold print. < size 15> <Times New Roman>

TEXT-COLOR -Black

SECTION HEADINGS -Times New Roman 12 pts., bold print and all capitals.

SUBSECTION HEADINGS -Times New Roman 12 pts., bold print and leading. capitals. ie. Only first letter in each word should be in capital.

JUSTIFICATION

The text should be fully justified

MARGINS

The margins for the regular text are as follows:

LEFT = 1.50"

RIGHT = 1.00"

TOP = 1.00"

 BOTTOM = 1.00"