

# **PROGRAMME GUIDE**

## **DISTANCE EDUCATION PROGRAMMES**

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### **POST GRADUATE DIPLOMA IN FINANCIAL MANAGEMENT (PGDFM)**

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- **About University**
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- **Counseling and Study Structure**
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- **Guideline For Preparation of Project Report**



**DR. C.V.RAMAN UNIVERSITY**  
**INSTITUTE OF OPEN AND DISTANCE EDUCATION (IODE)**

**KARGI ROAD, KOTA, BILASPUR, CHATTISGARH**

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## **ABOUT UNIVERSITY**

Dr. C.V. Raman University was established on 3 November, 2006, in the district of Bilaspur, Chhattisgarh by the “All India Society for Electronics and Computer Technology” (AISECT), the Sponsoring Body. The University was named after the first Nobel Laureate of the country in the field of science – Dr. C.V. Raman, an Indian physicist efforts influenced in the growth of science in our country. The University's principle goal is to evolve a new cadre of highly skilled technical professionals with deep academic insights and a strong sense of Indian ‘Values and ethics’, commemorating our forefathers who helped shape this nation.

The Sponsoring Body Of The University-All India Society For Electronics And Computer Technology (AISECT) Is An ISO 9001:2008 Certified Organization, Established In 1985 And Is Today's One Of The India's Most Reputed And Trusted Education Groups Which Houses Private Universities, Engineering Colleges, Professional Institutions & Education Centres Across The Country. Till Date, AISECT Has Transformed The Lives Of Over 19 Lakh Students And Has Uplifted The Lives Of Millions Of People In The Community. AISECT Has Been Lauded For Its Exceptional Work And Has Won Awards From The World Bank, NASSCOM, Tie, Government Of India, Government Of Madhya Pradesh And Several Others On Account Of Its Commitment To High Quality Education Over The Last 28 Years. AISECT Is Also A Partner Institution With Gol, Gomp And Gocg In Their Common Service Centre Program And Several Other Projects Of State And National Concern.

## **MAIN OBJECTIVES**

- Provide quality higher education and make provisions for research
- Create higher levels of intellectual abilities among our students
- Establish state-of-the-art facilities for education, training and examination, including online training
- Carry out teaching, research and offer comprehensive learning for a bright professional career
- Create centers of excellence for R&D to promote an environment of innovation and research
- Provide consultancy to public organizations and the Industry
- Award and maintain the standard of degrees, diplomas, certificates and other academic distinctions in accordance with the norms laid down by UGC,DEB, AICTE, BCI, MCI and other regulatory bodies.

## **RECOGNITIONS**

- The University is recognized under Section 2(f) of the UGC Act.
- Joint Committee Approval of DEB(UGC/AICTE/DEB)
- Other recognitions include AICTE, NCTE, BCI and DEB
- It is the first University in the state of Chhattisgarh to be awarded an ISO: 9001-2008 Certification.
- Membership of the Association of Indian Universities (AIU)
- NACC B+

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## **THE FACULTIES OF STUDIES**

The University has wide range of faculties which offers the traditional as well as the new era job oriented courses. The main emphasis is on providing a wide choice of courses at different levels. The following faculties currently are in operation in the University:

- Faculty of Arts
- Faculty of Commerce
- Faculty of Management
- Faculty of Science
- Faculty of Engineering
- Faculty of Information Technology
- Faculty of Education
- Faculty of Law

## **ABOUT INSTITUTE OF OPEN AND DISTANCE EDUCATION (IODE), CVRU**

Education determines the quality of our life to a great measure, especially professional life. However, for many, in some circumstances, the path to education is ridden with many obstacles, including location, geographical inflexibility and lack of time. Fortunately, distance education is changing that scenario by providing an effective alternative platform to learn new skills and acquire a degree, such as distance education PGDFM, without having to attend traditional classes.

We, a UGC/DEB approved distance university (1 may 2009), offer various undergraduate and post-graduate degrees, along with a number of diplomas, which have benefitted many distance learners.

Our distance learning programmes are the shining light that many have been looking for; they unite conventional teaching approaches, including course materials in the form of books, and modern teaching methodologies, which include online access to the course. Our unique approach has made us the centre of distance education in Chhattisgarh, helping scores of professionals to obtain a degree and fly high in their careers. With our distance learning programmes, we are bringing people into the fold of skilled workforce, which has changed the life of many.

What makes us a distinguished Chhattisgarh distance education university?

- Reaching various far-flung regions of the state through information technology
- Providing professional education, need- and knowledge-based
- Setting new national standards in distance education

### **IMPORTANT ACHIEVEMENTS**

- AN ISO 9001: 2008 Certified University
- NIRF Ranking Under Top 200 University
- World Education Award
- Largest Network for Learning Support System.
- Declaration of Term end result Time to Time.
- Best in Skill Development Award 2015
- Best University in Open Distance and online Award 2017

### **ACADEMIC PROGRAMMES OFFERED BY THE UNIVERSITY IN OPEN AND DISTANCE LEARNING MODE**

The University offers through the Institute of Open and Distance Education (IODE) both short term and long term programmes leading to Certificates, Diploma and Degrees, which are conventional as well as innovative. Most of these programmes have been developed after an initial survey of the demand for such Programmes in the job market. They are launched with a view to fulfil the learner's need for skill and employability.

- Certification,
- Improvement of skills,
- Acquisition of professional qualifications,
- Continuing education and professional development at work place,
- Self-enrichment,
- Diversification and updation of knowledge, and
- Empowerment.

### **PROMINENT FEATURES OF THE OPEN AND DISTANCE EDUCATION AT CVRU**

The open and distance education at the Dr. C. V. Raman University has certain unique features such as

- Individual study - flexible in terms of place, pace and duration of study.
- Use of latest information and communication technologies.

### **CVRU-IODE Programme Guide (2019-20) - FACULTY OF COMMERCE**

- Modular approach to programmes.
- Cost-effective programmes.
- Socially and academically relevant programmes based on students need
- Convergence of open and conventional education systems.
- Take higher-education to the unreached sections of the society through the use of information technology.
- Provide need and knowledge-based professional education.
- Set the national standards for Distance Education.

## **ABOUT PROGRAMME**

### **a) Programme's Mission & Objectives-**

#### **Mission Statement:**

Dr.C.V. Raman University's Institute of Open & Distance Education focuses on providing quality education through distance learning, matching with the parameter of regular programme and producing capable business leaders who are prepared with the necessary management & research skills to make high-quality business decisions in either an entrepreneurial or staff capacity.

We aim to focus on factors such as globalization, deregulation, mergers and acquisitions, competition and technological innovations have forced companies to rethink their business strategy. In today's ever-changing business environment, finance executives are exploring ways in which the financial function can bring greater value to their organizations. Finance executives today need to think beyond the traditional financial information contained in general ledger system and consider how best to provide for the comprehensive measures and analytical methods needed to drive decisions throughout complex and dynamic companies.

#### **Objectives -**

- To serve the needs of the changing horizons in financial dynamism in the industry. The programme Post Graduate Diploma in financial management helps to have intricate knowledge of finance, accounting, taxes/tax structures and the relations of all these aspects on overall business dynamics of complex Industries.
- The basic objective of this programme is to develop future finance managers by providing knowledge, skills and practical orientation in financial field.
- Acquainting the students with the problems of today's business environment that has become very dynamic and competitive. This is done by broadening of horizons by making available information in the form of books. Business magazines and research reports.
- To understand the nature of firm value and maximization of shareholder's wealth.
- To understand basic financial securities, valuation models, and the trade- off between risk and return.
- To understand how uncertainty and risk can be managed with forecasting and analysis to improve decision making.

## **b) Relevance of the programme with University's Mission and Goals-**

Dr.C.V. Raman University aims to provide high standard of liberal education to its students, catering to their intellectual growth, personality development & nurtures them to be responsible adults committed to high ethical standards through various courses offered from different fields like commerce & management, science, arts, etc in regular mode as well as Open & Distance Learning mode.

Post Graduate Diploma in Financial Management offered in Open & Distance Learning mode is one such programme of greater significant which not only helps those individuals who cannot attend classes regularly, provides an opportunity to upgrade the knowledge, qualification & can attain growth in terms of intellectuality, professionally & personally in the field of finance.

## **c) Nature of prospective target group of learners -**

This program is specifically designed to cater the need of students who are not able to study through regular mode. Working Professional, Housewives, Students from rural area, Students who do not wish to prefer regular courses due to various reasons & Students who cannot afford costly regular courses are our target group learners.

## **d) Appropriateness of programme to be conducted in Open and Distance Learning mode to acquire specific skills and competence -**

On completion of the programme, the students will have developed:

- It augments the understanding of the role of business in society and the contribution as business leaders to the society. The objective is to enable the students internalize the key business concepts, learn to analyze problems, develop strategies, communicate ideas and motivate people to action.
- It demonstrates the ability to apply appropriate valuation models in the calculation of stock & bond values and/or expected yields and to interpret the results.
- Students demonstrate the ability to estimate cash flows, appropriate capital budgeting methods & interpret the results.
- Students demonstrate the ability to forecast and interpret financial projections under varying assumptions.

## **e) Expected Outcomes of Programme:**

- To acquire general knowledge, principles and mechanisms of financial Management.
- To acquire techniques relevant to courses taught.
- To provide the practical exposure and knowledge acquiring skill.

### **f) PROGRAMME DELIVERY MODE**

The methodology of instruction in the distance learning mode in the university is different from that of the conventional regular programs. The system adopted for this more learner oriented and the learner is an active participant in the pedagogical process. Most of the instructions are imparted through distance education methodology and face to face mode as per requirement. The programme delivery methodology used in the distance learning mode follows a multimedia approach for instructions, which compromises:

- **Self Instructional Written Material:** The printed study material (written in self instructional style) for both theory and practical components of the programs is supplied to the learners in batches for every course.
- **Audio-Visual Material Aids:** The learning package contains audio and video CDs which have been produced/adopted by the University for Better Clarification and enhancement for understanding of the course material given to the learners. A video programme is normally of 25-30 minutes duration. The video cassettes are screened at the learner support centre during specific sessions which are duly notified for the benefit of the learners.
- **Counseling Sessions:** Normally counseling sessions are held as per schedule drawn by the IODE DR. C. V. RAMAN UNIVERSITY. These are mostly held outside the regular working hours of the learner support centre.
- **Teleconferences:** Live teleconferencing sessions are conducted via Internet/ satellite through interactive Video Conferencing facility (available at some places) from the University studios, the schedule of which is made available at the learner support centre.
- **Industrial Training/Practical/Project work:** Some programmes have industrial training/practical/ project component also. Practical are held at designated institutions for which schedule is provided by the learner support centre. Attendance at practical is compulsory. For Project Work, comprehensive project guide, in the form of booklet, is provided to the student along with the study material.
- The printed study materials will be dispatched periodically to the enrolled students for each paper of study. These materials will be as guide for the students for effective learning. The assignment for internal assessment shall also be dispatched along with the study material. Online modules are also available for some courses. These are in progress and as and when available, these will be available on the website of the students for registered candidates.
- The counseling sessions will be of 30 days duration for a course in a year. The actual schedule and place of contact program shall be announced and communicated to students in – time.

### **g) EVALUTION SYSTEM**



The system of evaluation in open and distance learning system has a multi-tier system of evaluation.

1. Self-assessment exercise within each unit of study.
2. Continuous evaluation mainly through assignments which are tutor-marked practical assignments and seminar/workshop/extended.
3. The term-end examinations.
4. Project work.

The evaluation of learners depends upon various instructional activities undertaken by them. A learner has to write assignment responses compulsorily before taking term-end examination from time to time to complete an academic programme. A learner has to submit TMA responses to the learner support centre established by IODE Dr. C. V. Raman University. A learner should keep duplicate copies of assignments responses of TMA that may be required to be produced at Student Evaluation Division on demand. Term-end examination will be conducted at various examination centre approved by institute of open and distance education Dr. C. V. Raman university spread all over the Chhattisgarh. The weightage for Term End Examination will be 70% and weightage for Internal Assessment will be 30 % for this programme.

#### **h) TERM-END EXAMINATION AND PAYMENT OF EXAMINATION FEE**

The University conducts Term-end Examination in semester system and held in the month of Nov/Dec and May/June every year. Students will be permitted to appear in term-end examination subject to the conditions that:

1. Registration for the courses, in which they appeared is valid,
2. Minimum Time to pursue these courses is elapsed.
3. Submission of required number of assignment in respective courses by the due date.

Students can also submit on-line examination form as per guidelines through website at [www.cvru.ac.in](http://www.cvru.ac.in). Examination fee is required to be paid online payment gateway as per the fee table. Please do all correspondence regarding the course admission and other detail at the following address:

The Director

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#### **LEARNER SUPPORT DESK:**





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**Detailed Syllabus & Reference Book**  
SEMESTER- FIRST SEMESTER

**PROGRAMME: (PGDFM)**

**Theo. Max. M: 70 Min. M: 28**

**Course Code: 1PGDFM1,CREDIT:-5**

**Assig. Max.M: 30 Min. M: 12**

**COURSE: MANAGEMENT PROCESS & ORGANISATIONAL BEHAVIOUR**

**UNIT I**

**Management Systems and Process**, Introduction, Definition, & Nature of Management, Management – A science and an Art, Management vs Administration, Functions of Management, Significance of Management. **Evolution of Management Thoughts**, Introduction, Approaches to Management, Classical Theory, Scientific Management Approach, Leading Management Thinkers. **Managerial Skills**, Introduction, Levels of Management, Managerial Skills, Job of a Manager, Managerial Roles. **Social Responsibility of Management**, Social Objectives and Obligations, Social Responsibilities of Management in India.

**UNIT II**

**Understanding and Managing Individual Behaviour**, Introduction, Models of Organizational Behaviour, McGregor's XY Theory, Immaturity-Maturity Theory, Mayo's Social Man, Schein's Rational and Complex Man, Theory Z : A Hybrid Model. **Personality**: Personality, Trait Theories, The Development of Personality and Socialization.

**UNIT III**

**Perception – Perceptual Process and Managerial Implications of Perception**, The Role of Perception, Characteristics of the Person, Situational Processes, Managerial Implications of Perception. **Values and Attitudes**, Introduction, Types & Sources, Values and Corporate Culture, Attitudes, Measurement of Attitude, Job Satisfaction. **Learning**, Introduction, Nature & Theories of Learning, Strategies of Reinforcement, Use of Reinforcement Theory in Behaviour Modification (OB Mod). **Individual Decision Making and Problem Solving**: Importance, Types & Models of decision-making, Dynamics of Decision-making.

#### UNIT IV

**Understanding and Managing Group Processes**, Introduction, Formal & Informal Organization, Group Dynamics, Work Teams: Definition, Types, and Effectiveness, Quality Circle, Team building. **Interpersonal and Group Behaviour**, Interpersonal Skills, Transactional Analysis, Johari Window, Nature of Groups, Reasons for Group Formation. **Leadership – Its Approaches and Styles**, Introduction, Definitions, Leader Traits, Leader Behaviour, Leadership Styles, Vroom, Yetton, and Jago's Normative Decision Model of Leadership, Leader Decision-making Style, Emerging Leadership Theories. **Motivation Concepts and its Theories**, Introduction, Theories of Motivation, Motivation in Practice.

#### UNIT V

**Meaning and Determinants of Organizational Behaviour**: Definition, Historical Roots of Organizational Behaviour, The Emergence of Organizational Behaviour, **Organizing and Organizational Structure Line and Staff Conflicts**, Introduction, Organization Structure, Principles of Organization, Span of Management, Organization Charts, Authority Relationships: Line, Staff and Functional, Forms of Organization Structure. **Work Stress and Stress Management**, Introduction, Defining Stress, Factors that produce stress, Coping Strategies Stress-management Techniques, A Holistic Wellness Model. **Organizational Conflicts and its Dimensions**, Introduction, The Conflict Process, Sources of Conflict, Types, Symptoms & Causes of Conflict, Final Words on Negotiation.

#### REFERENCE BOOK

- P K Agrawal, "Management Process & Organisation Behaviour" Vrinda Publication
- Organizational Behaviour – R.K. Chopra Sun India Publication
- Organizational Behaviour - K.Aswathappa
- Organizational Behaviour - JitS.Chandran
- Organizational Behaviour - McShane
- Essentials of Management – Koontz – TMGH -
- Principles & Practices of Management - Saxena



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**SEMESTER- First Semester**

**PROGRAMME: (PGDFM)**

**Theo. Max. M: 70 Min. M: 28**

**Course Code: 1PGDFM2 , CREDIT:-5**

**Assig. Max.M: 30 Min. M: 12**

**COURSE : FINANCIAL MANAGEMENT**

**UNIT I**

**INTRODUCTION TO FINANCIAL MANAGEMENT**, Meaning and Definition of Financial Management, Importance of Financial Management Financial Decisions, Objective of Financial Management, **FINANCIAL PLANNING**, Meaning and Definition, Need for Financial Planning, Steps in Financial Planning, Objectives of the Financial Plan, **CAPITALIZATION** Over-capitalization, Under-Capitalization.

**UNIT II**

**CAPITAL STRUCTURE**, Meaning of Capital Structure, Features of an Appropriate Capital Structure, Determinants of Capital Structure, Leverages, **CAPITAL BUDGETING**, Meaning and Definition, Capital Budgeting Process, **COST OF CAPITAL**, Concept, Importance, Cost of Equity, Cost of Debt Capital, Weighted Average Cost of Capital (WACC).

**UNIT III**

**WORKING CAPITAL MANAGEMENT**, Meaning and Definition of Working Capital,, Kinds of Working Capital, Distinction Between Permanent and Temporary Working Capital, Objectives of

Working Capital Management, Factors Influencing Working Capital, Determination of Required Working Capital.

#### **UNIT IV**

**CASH MANAGEMENT**, Objectives of Cash Management, Factors Determining Cash Needs, Cash Budget, Managing Cash Flows, Computation of Optimum Cash Balance, Money Market Instruments or Marketable Securities, **RECEIVABLES MANAGEMENT**, Meaning and Characteristics, Receivables Management, **INVENTORY MANAGEMENT**, Components of Inventory, Inventory Management Motives, Objectives, Tools and Techniques of Inventory Management/Control.

#### **UNIT V**

**MANAGEMENT OF PROFITS/DIVIDEND POLICY**, Meaning and Definition, Dividend Policy, Management of Profits/, Dividend Policy, Types of Dividend Policies, Factors Influencing Dividend Policy, Practical Aspects of Dividend Policy.

#### **REFERENCE BOOK**

- Financial Management-Shashi K Gupta
- Financial Management M Y Khan & P K Jain Tata Mcgraw-Hill
- Van Horner, James C. Financial Management And Policy , New Delhi, Prentice Hall Of India.
- Winger, Bornard And Mohan, Nancy, Principles Of Financial Management, New York, Macmillan Publishing Company.
- J.C. Van Horne, Fundamentals Of Financial Management, Phi , New Delhi.
- Weston Brigham, Managerial Finance, Mcgraw Hill , New York.
- I.M. Pandey, Financial Management Vikas Pub. House, New Delhi.
- P. Chandra, Financial Management, Tmh, New Delhi .
- S.C. Kuchhal, Financial Management, Chaityna Publishing House, Aligarh.
- R.M. Srivastava, Financial Decision Making, Himaylaya Publishing House, MuPGDFMi



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SEMESTER- FIRST SEMESTER

**PROGRAMME: (PGDFM)**

**Theo. Max. M: 70 Min. M: 28**

**Course Code: 1PGDFM3 , CREDIT:-5**

**Assig. Max.M: 30 Min. M: 12**

**COURSE : SECURITY ANALYSIS & PORTFOLIO MANAGEMENT**

**Unit I**

**Investment Decisions**, Nature and scope of Investment Decisions, Investment Objectives, Investment Process, Investment Attributes/ Factors influencing selection of investment, Investment Alternatives, Components of Investments Risk, Systematic Risk, Non-systematic Risk, Different Types of Systematic and Non-systematic Risk, Risk-Return Relationship.

**Unit II**

**Security Market**, Reasons for Transactions on Secondary Market, Listing of Securities, Legal Provisions as to Listing, Stock Exchanges in India, Functions of Stock Exchange, Regulatory Framework, National Stock Exchange of India Ltd., Features, OTC Exchange of India, Nature of Transactions in Stock Market, SEBI (Disclosure and Investor Protection) Guidelines, 2000.

### **Unit III**

**Analysis for Equity Investment**, Fundamental Analysis, Return on Investment, Price/Earnings Ratio, Earnings Per Share, Book Value, Debt Equity Ratio, Dividend Payout Ratio, Dividend Yield, Economy – Industry – Company Analysis: a Framework, Economy Analysis, Investment Making Process, Economic Forecasting, Future Scenario, Importance of Industry Analysis, Classification of Industries, Key Indicators in Analysis, Analytical Frameworks.

### **Unit IV**

**Portfolio Theory**, Return and Risk of Single Asset, Return of Single Asset, Risk of Single Asset, Return and Risk of Portfolio, Return of Portfolio (Two Assets), Risk of Portfolio (Two Assets), Risk and Return of Portfolio (Three Assets), Portfolio Diversification and Risk, PORTFOLIO CONSTRUCTION, Approaches in Portfolio Construction, Determination of Objectives, SELECTION OF PORTFOLIO, Objectives of the Investor, The Sharpe Index Model, Single Index Model, Corner Portfolio, Sharpe's Optimal Portfolio, CAPITAL Market Theory (Or Capital Asset Pricing Model), Classification of Risks, Assumptions of CAPM, Risk-Return Trade-off, Benefits and Limitations of CAPM, Arbitrage Pricing Model, MODERN PORTFOLIO THEORY, Introduction, Markowitz Mean-Variance Model, Assumptions, Efficient Frontier, Capital Market Line (CML), Types of Companies and Stocks, PORTFOLIO REVISION, Meaning of Portfolio Revision, Need for Portfolio Revision, Portfolio Revision Strategies.

### **Unit V**

**Institutional and Managed Portfolios**, Performance Evaluation of Managed Portfolios, Methods Of Calculating Portfolio Returns, Dollar-Weight Rate of Return, Time-Weighted Return, Portfolio Performance And Risk Adjusted Methods, Risk Adjusted Returns, Sharpe's Ratio, Treynor Portfolio Performance Measure (aka: Reward to Volatility Ratio), Determinants of Portfolio Performance, Risk Taking, Market Timing, Benchmark Portfolios for Performance Evaluation, Investment Companies, Growth of Investment Companies in India, Characteristic Features of Indian Investment Companies, Operations of Investment Companies in India, MUTUAL FUNDS, Mutual Funds and SEBI, How to Set-up a Mutual Fund?, Parties to Mutual Fund, Kinds of Mutual Fund Schemes, Net Asset Value, How to Choose a Fund?, Benefits of Mutual Fund Investments, Exchange Traded Funds, Arbitrage Mechanism.



**REFERENCE BOOK**

- S. Kevin, “Security Analysis & Portfolio Management” Himalaya Publication
- M. Ranganatham, “Investment Analysis and Portfolio Management”, Pearson Education.
- D.E. Fisher, ”Security Analysis And Portfolio Management”, Pearson Education
- Bhalla, V. K. “Investment Management: Security Analysis And Portfolio Management”
- Kevin S. “Portfolio Management “, Prentice Hall Of India.
- P. Chandra, ”Investment & Portfolio Management ”, Tata Mcgraw Hill.
- Elton, Edwin J And Gruber, Martin J. “Modern Portfolio Theory And Investment Analysis.” John Wiley
- Lee, Cheng F. Etc. “Security Analysis And Portfolio Management.” Scott, Foresman.



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SEMESTER- SECOND SEMESTER

**PROGRAMME: (PGDFM)**

**Theo. Max. M: 70 Min. M: 28**

**Course Code: 2PGDFM1 , CREDIT:-5**

**Assig. Max.M: 30 Min. M: 12**

**COURSE : WORKING CAPITAL MANAGEMENT**

**Unit I**

**Introduction to Working Capital Management**, Concept of Working Capital, Gross Working Capital Concept, Net Working Capital Concept, Components of Working Capital, Working Capital Policy, Dangers of Excessive and Inadequate Working Capital, Factors Determining the Working Capital Requirement, Operating Cycle Time Analysis.

**Unit II**

**Cash Management**, Rationale for Cash, Motives for Holding Cash, Objectives of Cash Management, Cash Budgeting, Cash Forecasting and Budgeting, Preparation of Cash Budget or Elements of Cash Budget, Collection Methods, Cash Management Models, Baumol Model, Miller and Orr Model, Strategies for marketable Securities, Selecting Investing (Avenues) Securities, Money Market Instruments or Marketable Securities.

**Unit III**

**Receivables Management**, Meaning of Accounts Receivables Management, Objectives of Accounts Receivables Management, Costs of Accounts Receivables Management, Benefits of Accounts Receivables Management, Payable Management, Credit Policy, Lenient Credit Policy, Stringent Credit Policy, Credit Policy Variables and Impacts of Credit Policy Changes, Credit Standards, Credit Terms, Collection Policy, Credit Terms, Credit Analysis.

**Unit IV**

**Inventory Management**, Meaning and Definition of Inventory, Types of Inventory, Inventory Cost, Holding (or Carrying) Costs, Cost of Ordering, Setup (or Production Change) Costs, Shortage or Stock-out Costs, Determining the Inventory Levels, Inventory Management System.

### **Unit V**

**Financing Working Capital Needs**, Financing of Short-term Working Capital, Money Market Bank Finance, Working Capital Assessment and Appraisal, Projected Balance Sheet Method (PBS Method), Cash Budget Method, Sources of Non-bank Finance, Internal Financing Sources, External Financing Sources, Factoring, Monetary Policy of RBI, Measures of Money Supply, Monetary Policy and Working Capital Finance, Recommendations of Various Committees, Tandon Committee, Chore Committee, Latest Guidelines on Maximum Permissible Bank Finance (MPBF).

### **REFERENCE BOOK**

- Hrishikes Battacharya, "Working Capital Management" PHI Learning
- P. Perisamy, "Working Capital Management" Himalaya Publication
- Agarwal , J D - Working Capital Management
- Mehta, D R And Englewood Cliffs N J - Working Capital Management



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SEMESTER- SECOND SEMESTER

**PROGRAMME: (PGDFM)**

**Theo. Max. M: 70 Min. M: 28**

**Course Code: 2PGDFM2 , CREDIT:-5**

**Assig. Max.M: 30 Min. M: 12**

**COURSE : FINANCIAL DERIVATIVES**

**Unit I**

**Setting the Objectives**, Introduction, Objectives, Risk and Return, Fundamental Security Analysis, Introduction, Basics of Fundamental Analysis, Fundamentals: Quantitative and Qualitative, Economy-Industry-Company Analysis, Economic Forecasting, Industry Analysis, Financial Statements, Charting, Dow Theory, Elliott Wave Theory, Moving Average, Market Indicators, Random Walk Hypothesis, Difference between FA and TA.

**Unit II**

**Portfolio Construction and Optimization**, Introduction, Performance Evaluation, Portfolio Revision, Portfolio Revision Strategies, Understanding Portfolio Construction Methodology, Portfolio Risk and Return, Different Types of Theory, Portfolio Optimization Functions, **Portfolio Performance Examination and Revision**, Introduction, Requirement of a Portfolio Manager (PM), Portfolio Performance Evaluation, Portfolio Measuring Ratios, Application of Portfolio Performance Measures, Measuring Portfolio Performance with Asset Pricing Models, Jensen's Alpha, Revision of the Equity Portfolio, Relative Performance of Constant Mix and CPPI Strategies.

**Unit III**

**Derivatives Option Contracts**, Introduction, Derivatives, Option: Meaning, Option Contract, Types of Options, Contract Differences, Valuation, SPOT Options, Option Style, Option Value, Option Pricing Models, Models for Valuing Options, Risks Related with Options, Option Strategies, Collar (Finance), Uses of Options, Advantages of Options, Options Risk that Harms the Portfolio, Risks Faced by the Option Writer and Holder, Risk Profile of an Option, Option Traders.

#### **Unit IV**

**The Sharpe Index Model**, Introduction, Characteristic Lines, Market and Non-market Risk and Return, Portfolio Characteristic Lines, Sharpe Ratio, Influence of a Zero-investment Strategy on Asset Risk and Return, Sharpe Performance Index, Single-Index Model, Sharpe Ratio Optimal Portfolio.

#### **Unit V**

**Stock Market Indexes and S.E.B.I**, Introduction, Stock Market Index, Role of the Stock Index, Stock Index Calculations, Major Stock Indexes, Nifty Fifty, Global Indexes, SEBI, Role of Securities and Exchange Board of India, SEBI and Primary Market, Secondary Market, Depositories and Custodians, Achievements of SEBI.

#### **REFERENCE BOOK**

- Gupta S.L: Financial Derivatives:-Theory, Concepts & Problems, Phi Learning
- Kumar S.S.S: Financial Derivatives, Phi Learning
- Kevin S: Commodity & Financial Derivatives. Phi Learning
- S. Kevin, “Security Analysis & Portfolio Management” Himalaya Publication
- M. Ranganatham, “Investment Analysis and Portfolio Management”, Pearson Education





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SEMESTER- SECOND SEMESTER

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**Course Code: 2PGDFM3 , CREDIT:-5**

**Assig. Max.M: 30 Min. M: 12**

**COURSE : BANKING AND FINANCE**

**Unit I**

**Evolution of Banking Institution**, Introduction, Evolution of Modern Banking, Functions of banks, Banking Structure in India, Latest Advancements in Banking Sector, Challenges to Banking Industry.

**Unit II**

**Commercial Banking**, Introduction, Activities of Commercial banks, Retail Banking, Retail banking – Liability Focused Segment (Deposit Accounts), Commercial Banks: Loans and Advances.

**Unit III**

**Credit policy:** Credit Management, Operational Risk Management in Commercial Banks.

**Unit IV**

**Commercial Banks and Priority Sector Advances**, Introduction, The priority Sector, Small Scale Industries–RBI Guidelines, Self Help Groups, Micro Credit.

**Unit V**

**Banking Legislations and Reforms**, Introduction, Banking Laws, Other Important Laws as Applied to Banking, Banking Sector Reforms.

**REFERENCE BOOK**

- Muraleedharan D: Morden Banking:-Theory & Practice, Phi Learning
- Gomez Clifford: Banking & Finance:-Theory, Law & Practice, Phi Learning
- Sriram Revathy: Core Banking Solutions:-Evolution Of Security & Control, Phi Learning



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**INSTITUTE OF OPEN AND DISTANCE EDUCATION (IODE)**  
Kargi Road, Kota, Bilaspur (C.G.)  
**Detailed Syllabus & Reference Book**  
SEMESTER- SECOND SEMESTER

**PROGRAMME: (PGDFM)**

**Theo. Max. M: 70 Min. M: 28**

**Course Code: 2PGDFM4 , CREDIT:-5**

**Assig. Max.M: 30 Min. M: 12**

**COURSE : TAX MANAGEMENT & PLANNING**

**Unit I**

Income Tax: Basic Framework, Introduction, Concept of Income, Historical Background of Income Tax, Overview of Income Tax Law in India, Basic Concepts of Income Tax, Agricultural Income, Income Tax Systems in India, Residential Status and Taxation, Introduction, Residential Status (Section 6), Residential Status of a Company, Incidence of Tax, Scope of Income, Deemed Receipt and Accrual of Income in India, Categories of Income which are Deemed to Accrue or Arise in India.

**Unit II**



Corporate Tax Planning, Introduction, Concept of Tax Planning, Overview of Corporate Tax Planning, Tax Evasion, Tax Avoidance, Tax Management.

### **Unit III**

Set-off and Carry Forward of Losses, Introduction, Set-off and Carry Forward of Losses: Meaning and Scope, Section 71 B, Sections 72 & 80, Section 72A, Section 72AA, Section 72AB, Section 73 and Section 73A, Section 74, Section 74 A (3), Section 78 and Section 79, Order of Set-off of Losses.

### **Unit IV**

Computation of Taxable Income of Companies, Introduction, Computation of Taxable Income of Companies, Minimum Alternative Tax (MAT), Tax on Distributed Profits of Domestic Company, Tax on Dividend and Income Received from Venture Capital Companies.

### **Unit V**

Tax Planning for Different Organizations, Introduction, Decision Regarding Forms of Organizations, Tax Planning for Sole Proprietorship, Tax Planning for Partnership, Tax Planning for Company, Tax Consideration in Specific Managerial Decisions, Introduction, Managerial Decision, Tax Planning Regarding Employees Remuneration, Tax Planning Regarding Fringe Benefit Planning, Tax Planning Regarding Remuneration Planning.

### **REFERENCE BOOK**

- H C Mehrotra & V P Agrawal” Tax Management & Planning, Sahitya Bhawan Publication
- B.B. Lal, “Direct Taxes”, Pearson Education
- V S Datey – Indirect Taxes – Taxman Publications
- Kulbhushan, ”How To Deal With Vat”, Pearson Education
- Vinodsinghania- Students Guide To Income Tax – Taxman Publications
- B.B. Lal, ” Income Tax And Central Sales Tax”, Pearson Education
- Mehrotra- Direct Tax – Sahityabhavan
- T N Manoharan- Students Guide To Income Tax – Snow White



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SEMESTER- SECOND SEMESTER

**PROGRAMME: (PGDFM)**

**Theo. Max. M: 70 Min. M: 28**

**Course Code: 2PGDFM5 , CREDIT:-5**

**Assig. Max.M: 30 Min. M: 12**

**COURSE : FINANCIAL INSTITUTIONS & SERVICES**

**Unit I**

Financial System, Introduction, Functions of Financial System, Components of Financial System, Financial Markets, Introduction, Types of Financial Market, Capital Market, Money Market. Financial Institutions, Introduction, Definition of Financial Institutions, Types of Financial Institutions, Role in Economic Development, Commercial Banks, Emergence of Private Sector Bank after Liberalization, Financial Innovation in Commercial Banks, Assets and Liabilities Management by Commercial Banks. Reserve Bank of India, Introduction, Role of Reserve Bank of India, Functions of Reserve Bank of India.

## **Unit II**

Securities and Exchange Board of India, Introduction, SEBI Functions and Responsibilities, Guidelines, Types of Exchanges, BSE Derivative Trading, BSE Indices, Commodity Exchange. NABARD, Introduction, Role of NABARD, Functions of NABARD. Non-banking Financial Companies, Introduction, Concept of Non-banking Financial Companies, Guidelines of Non-banking Financial Companies, Industrial Finance Corporation of India (IFCI), State Financial Corporations (SFCs), State Industrial Development Corporations (SIDCs), State Industries Development Bank of India (SIDBI).

## **Unit III**

Insurance Sector, Introduction, Public and Private Sector Insurance, Insurance Regulatory and Development Authority (IRDA), Terminology Used, Life Insurance, General Insurance.

## **Unit IV**

Leasing, Introduction, Meaning of Leasing, Types of Leasing, Financial Aspect, Legal Aspect, Tax Aspect. Hire Purchasing, Introduction, Concept, Legal Framework, Taxation. Factoring and Forfeiting, Introduction, Meaning of Factoring and Forfeiting, Mechanics of Factoring and Forfeiting, Discounting of Bills, Rediscounting of Bills. Merchant Banking, Introduction, Meaning, Role, Functions, SEBI Guidelines regarding Merchant Banking, Underwriting Services in India. Venture Capital, Features of Venture Capital, Techniques of Venture Capital, Indian Venture Capital Scenario, Private Equity. Credit Rating, Introduction, Regulatory Framework, Credit Rating Process, Credit Rating Agencies,

## **Unit V**

Financial Services, Introduction, Concept of Financial Services, Role of Financial Services, Prudential Norms for Capital Adequacy, Emerging Trends in Financial Services, Nature of Financial Services, Types of Financial Services. Management of NPAs by Banks, Introduction, Meaning of NPA, Provisioning Norms given by RBI, Factors Contributing to NPAs, NPA Management Tools.

**REFERENCE BOOK**

- L M Bhole, "Financial Institution & Services" Phi Publication
- V A Avadhani "Marketing of Financial Services" Himalaya Publishing House
- R M Shrivastava "Management Of Indian Financial Institutions" Himalaya Publications
- Fabozzi, "Foundations Of Financial Markets And Institutions, Pearson. Education
- R.M. Shrivastava, "Management Of Indian Financial Institutions", Himalaya Publications.
- M Y Khan, "Financial Services, Tata Mcgraw Hill.
- M. N. Mishra, "Insurance Principles And Practices, S. Chand And Co.
- M.I. Blejer, "Financial Policies In Emerging Markets", Pearson Education.
- K.C. Shekhar & L. Shekhar, Banking Theory And Practice, Vikas Publishing House
- G. Lipscombe & K. Pond, The Business Of Banking, New Age International
- Vasant Joshi And Vinay Joshi, "Managing Indian Banks", Response BOOK.



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**Detailed Syllabus & Reference Book**

**SEMESTER- SECOND SEMESTER**

**PROGRAMME: (PGDFM)**

**Course Code: 2PGDFM6 , CREDIT:-5**

**COURSE : PROJECT WORK AND VIVA VOCE**

**ALL THE CANDIDATES OF PGDFM ARE REQUIRED TO SUBMIT A PROJECT-REPORT BASED ON THE WORK DONE BY HIM/HER DURING THE PROJECT PERIOD. A DETAILED VIVA SHALL BE CONDUCTED BY AN EXTERNAL EXAMINER BASED ON THE PROJECT REPORT. GUIDELINE FOR PREPARATION OF PROJECT REPORT HAS BEEN GIVEN FOLLOWING. STUDENTS ARE ALSO ADVISED TO SEE THE DETAILED PROJECT RELATED GUIDELINES ON THE WEBSITE OF CVRU [WWW.CVRU.AC.IN](http://WWW.CVRU.AC.IN).**

**Counseling & Study Structure:**

The counseling & study structure for PGDFM programme is as below

**COUNSELING AND STUDY STRUCTURE**

Sl. No.	Course Code	Title of the Course	Credit	Total Hours of Study	Counseling and Study Structure (hours)				Project
					Face to Face Counseling	Self study	Practical	Assignments	
<b>Semester I (Compulsory)</b>									
1	1PGDFM1	Management Process & Organizational Behavior	5	150	20	85	-	45	
2	1PGDFM2	Financial Management	5	150	20	85	-	45	
3	1PGDFM3	Security Analysis and Portfolio Management	5	150	20	85	-	45	
<b>Semester II (Choose any two courses) &amp; Project is compulsory</b>									
4	2PGDFM1	Working Capital Management	5	150	20	85	-	45	
5	2PGDFM2	Financial Derivatives	5	150	20	85	-	45	
6	2PGDFM3	Banking & Finance	5	150	20	85	-	45	
7	2PGDFM4	Tax Management & Planning	5	150	20	85	-	45	
8	2PGDFM5	Financial Institution & Services	5	150	20	85	-	45	
9	2PGDFM6	Project & Viva	7	210					210

**STUDY MODULES AND BOOK INFORMATION**

Sl. No.	Course Code	Title of the Course	BOOK/Module to be used
<b>Semester I</b>			
1	1PGDFM1	Management Process & Organizational Behavior	CVRU Module
2	1PGDFM2	Financial Management	CVRU Module

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3	1PGDFM3	Security Analysis and Portfolio Management	CVRU Module
<b>Semester II</b>			
1	2PGDFM1	Working Capital Management	CVRU Module
2	2PGDFM2	Financial Derivatives	CVRU Module
3	2PGDFM3	Banking & Finance	CVRU Module
4	2PGDFM4	Tax Management & Planning	CVRU Module
5	2PGDFM5	Financial Institution & Services	CVRU Module

**Date Schedule & Instructions for Submitting Assignments**

<b>DUE DATE OF SUBMISSION OF ALL ASSIGNMENTS AT THE CVRU IODE/STUDY CENTRE</b>		
<b>Semester</b>	<b>Assignment No.</b>	<b>Due Date</b>
First Semester	1PGDFM 1 1PGDFM 2 1PGDFM 3	<ul style="list-style-type: none"> <li>• April 30 (for January Session )</li> <li>• October 31 (for July session)</li> </ul>
Second Semester	2PGDFM 1 2PGDFM 2 2PGDFM 3 2PGDFM 4 2PGDFM 5	<ul style="list-style-type: none"> <li>• April 30 (for July Session )</li> <li>• October 31 (for January session)</li> </ul>

## INSTRUCTIONS TO STUDENTS FOR FORMATTING THE ASSIGNMENTS

सत्रीय कार्य हेतु छात्रों के लिये निर्देश

1. This booklet contains the assignments for the entire (All Semester) programme. Each course has one assignment. All assignments should be completed and submitted at IODE CVRU/ study centre before the due date.

इस पुस्तिका में पूरे पाठ्यक्रम के लिये (सभी सेमेस्टर) के सत्रीय कार्य दिये गये हैं। प्रत्येक पाठ्यक्रम के लिये एक सत्रीय कार्य दिया गया है जिसे पूर्ण करने के पश्चात निर्धारित तिथि तक डॉ. सी. वी आर.यु के दूरस्थ शिक्षा संस्थान / अध्ययन केन्द्र को भेजना आवश्यक है।

2. Please note that you will not be allowed to appear for the Term End Examinations for the course, until the assignments are submitted before the due date.

कृपया ध्यान रहे जब तक सत्रीय कार्य निर्धारित तिथि तक जमा नहीं होंगे, आप सत्रांत परीक्षा में नहीं बैठ सकेंगे।

3. The assignments constitute the continuous component of the evaluation process and have 30% weightage in the final grading. You need to score minimum marks as per Examinations Scheme of Particular Programme in assignment in each course in order to clear the continuous evaluation component.

सत्रीय कार्य सतत् मूल्यांकन का महत्वपूर्ण अंग है एवं अन्तिम ग्रेडिंग में 30 प्रतिशत अंक निर्धारित हैं। सतत् मूल्यांकन में उत्तीर्ण करने हेतु प्रत्येक सत्रीय कार्य में संबंधित कार्यक्रम क परीक्षा योजना के अनुसार न्यूनतम अंक प्राप्त करना अनिवार्य है।

4. The assignment should be hand written on a A-4 size paper with proper cover which contains all the required information as given on the next page. You can use the photocopy of the cover for each assignment.

सत्रीय कार्य ए-4 साइज पेपर पर हस्तलिखित होना चाहिए तथा उस पर अगले पृष्ठ पर दिये गये कवर के अनुसार सभी जानकारी लिखी

होनी चाहिए। (आप चाहें तो कवर की फोटोप्रति प्रत्येक सत्रीय कार्य पर लगाकर प्रयुक्त कर सकते हैं)

5. Leave at least 4cm margin on the left, top and bottom of your answer sheets for the evaluator's comments.

प्रत्येक पृष्ठ पर बायें, ऊपर एवं नीचे कम से कम 4 सें.मी. जगह छोड़ें जो मूल्यांकनकर्ता अपनी टिप्पणी के लिये प्रयोग करेगा।

6. Your answers should be brief, precise and in your own words. Please do not copy the answers from the study material.

सत्रीय कार्य के प्रश्नों के उत्तर संक्षेप, स्पष्ट एवं स्वयं के शब्दों में होना चाहिए। उत्तर स्टडी मटेरियल की कॉपी नहीं होना चाहिये।

7. Please do not copy the assignment from other student.

कृपया सत्रीय कार्य दूसरे छात्र से कॉपी न करें।



8. While solving the questions, clearly indicate the question number along with the part being solved. Recheck your work before submitting it.

प्रश्नों के उत्तर लिखते समय, प्रश्न संख्या अथवा उसके भाग का स्पष्ट उल्लेख करें। सत्रीय कार्य जमा करते समय एक बार पुनः जांच कर लें।

9. You may retain a copy of your assignment response to avoid any unforeseen situation. सत्रीय कार्य की एक प्रतिलिपि अपने पास रखें ताकि किसी अनहोनी घटना से बचा जा सके।

10. You can resolve the difficulties you may face while studying the course material by sending an e-mail to Programme coordinator IODE CVRU/ study centre coordinator. However, the coordinator will not provide solutions to the assignment questions, since they constitute an evaluation component.

पाठ्यक्रम सामग्री के अध्ययन के समय यदि कोई कठिनाई होती है तो उसके निराकरण हेतु कार्यक्रम समन्वयक दूरस्थ शिक्षा संस्थान डॉ. सी. वी. रामन् विश्वविद्यालय / अध्ययन केन्द्र के समन्वयक से ई-मेल द्वारा संपर्क किया जा सकता है। परंतु समन्वयक सत्रीय कार्य के प्रश्नों के उत्तर नहीं देंगे क्योंकि ये मूल्यांकन पद्धति के अंग हैं।

**Note:** Assignments of the course are available for download at the CVRU Website <http://www.cvrु.ac.in> . You can download the assignments as per your course, follow the instructions given and submit it before due dates at the IODE CVRU/study centre

# GUIDELINE FOR PREPARATION OF PROJECT REPORT



INSTITUTE OF OPEN AND DISTANCE EDUCATION

DR. C.V. RAMAN UNIVERSITY

KARGI ROAD, KOTA, DISTT. - BILASPUR

CHHATTISGARH

## **PROJECT REPORT FORMAT**

### **IODE PROGRAMME (PGDFM)**

The Project Report consists of three main parts (i) The Preliminaries (ii) The Text (iii) Annexure. It is to be arranged in the following sequence.

#### **THE PRELIMINARIES:**

- ❖ Title Page (Outer Cover) as per the format given in Annexure III, (should be printed in White Colour on a Navy Blue background).
- ❖ Title Page (Inner Cover) as per the format given in Annexure IV
- ❖ Declaration by the candidate (Annexure – V)
- ❖ Certificate of Supervisor/s (Annexure – VI)
- ❖ Acknowledgements (Annexure – VII)
- ❖ Table of Contents (Annexure – VIII)
- ❖ Abstract/Preface
- ❖ List of Tables (If applicable)
- ❖ List of Figures (If applicable)
- ❖ List of abbreviations (Optional)
- ❖ Chapter –I to ....continue according to the table of contents.

#### **THE TEXT OF THE PROJECT REPORT**

The text the Project Report is usually divided in to chapter's with subheadings, within the chapters to indicate the orderly progression of topics and their relation to each other

**Chapter-I Introduction:** - The Project Report should normally begin with a general introduction presenting an overview of the purpose and significance of the study. The introduction should show why the topic selected is worth investigating. This will normally be done with reference to existing research, identifying areas that have not been explored, need to be explored. The final section of the introduction should provide a brief overview of each of the main chapters that the reader will encounter.

**Chapter-II Review of Related Literature:** - The purpose of the literature review is to summarize, evaluate and compare the main developments and current database in the field which are specifically relevant to the subject of research embodied in the Project Report .

**Chapter-III Research Methodology:** - The supervisor and the student may decide how this part of the Project Report should be structured. Although this section varies depending up on method and analysis technique chosen, the chapter describes and justifies the methods chosen for the study and why this method was the most appropriate.

**Chapter-IV Observations & Analysis:-** Observations , Analysis and Interpretation should be done as per data collected from sample.

**Chapter-V Results Conclusions and Suggestions:** The results are actual statement of observations, including statistics, tables and graphs. Do not present the same data as graph as well as table. Use one of the appropriate style of presentation. The purpose of this chapter is not just to reiterate the findings but discuss the observation in relation to the theoretical body of knowledge on the topic.

**Bibliography Citation in Text:** Citation in the text usually consists of the name of the author(s) and the year of the publication. The page no is added when utilizing a direct quotation. It should be arranged Alphabetically .

Example (i):Thomas.V (2007) identified....

Example (ii): Gould and Brown (1991, p. 14) used the

Example (iii) : Rhoades et. al (2008) define the .....

**References:** All publications listed in the Project Report should be presented in a list of references, following the sample.

**Citation from Project Report :**

- Kundur., D. (1999),Multiresolution Digital Watermarking: Algorithms and Implications for Multimedia Signals. Ph.D Project Report , University of Toronto.

**Citation from Journal:**

- Clifford, G. D. and Tarassenko.,s L. (2001),One-pass Training of Optimal Architecture Auto-associative Neural Network for Detecting Ectopic Beats. Electron Letters. 37(18): 1126–1127.
- Rhoades, B.E. (1997), A Comparison of various definitions of Contractive mappings, Trans.Amer.Math.Soc.,Vol. 5, no.3, 257-290.

**Citation from BOOK:**

- Thompson, D. ed., (1995),The Concise Oxford Dictionary of Current English. Oxford, UK: Oxford University Press, 9th ed. ISBN No.: 0987654.
- Lindsay, D. (1999),A Guide to Scientific Writing, Melbourne, Chapter 2, Australia: Addison Wesley Longman Australia, 2nd ed. ISBN No.: 12345678.

**Citation from Website:**

Anonymous, unZign, “Tool for Evaluating a Variety of Watermarks”,  
<http://altern.org/watermark/>, (Browsing date: 23rd September 1997)  
Publication of the University of Geneva (on digital watermarking): <[http://cuiwww.unige.ch/~vision/Publications/watermarking\\_publications.html](http://cuiwww.unige.ch/~vision/Publications/watermarking_publications.html)> (Browsing Date: 4th January 2006)

Citation from patent:

Gustafsson J. K. (1976), “Analog-digital converter for a resistance bridge”, Patent U. S. 3960010, June 1,.

References must be given alphabetically in References section and in text as .....

Clifford. G. D. and Tarassenko. L. (2001) suggested that.....

Appendices:

- Questionnaire /Formula /Diagnosis/Any other Supporting Documents

## GUIDELINES FOR WRITING :-

### 1. Font size For English

Title Page 18-24

Headings / subheadings 12-16

Text 12

Footnotes 8-10

Footnotes be given on the same page where reference is quoted

### Font size For Hindi

18-24

16-20

14

10-12

### 2. Type style

Times New Roman for English

Kruti dev 10 for Hindi

### 3. Margins.

At least 1¼ - 1½ inches (3.17-3.81cm) on the left-hand side, ¾ - 1 inch (2 -2.54cm) at the top and bottom of the page, and about ½ - 0.75 inches (1.27 - 1.90cm) at the outer edge. The best position for the page number is at top-center or top right ½ inch (1.27 cm) below the edge. Pages containing figures and illustration should be suitable paginated.

4. The *Project Report* shall be computer typed (**English-** British, Font Style -Times Roman, Size-12 point, **Hindi-** Font Style -Krutidev-10,Size-14) and printed on A4 size paper.

5. The *Project Report* shall be typed on one side only with double space with appropriate margin.

6. Use only standard abbreviations. Avoid abbreviations in the title. The full term for which an abbreviation stands should precede its first use in the text except in case of measurement units. The measurement units if any shall be followed consistently.

7. Maintain uniformity in writing the *Project Report* .

8. All copies of the *Project Report* are to be bound in colored hard cover (according to color code) of the *Project Report* .
9. The final submission of the *Project Report* shall be in 03 hard bound copies and 01 soft copy (MS Word) in a CD along with all the corrections and suggestions as recommended before.

**ANNEXURE-III (Outer cover)**

**THE TITLE OF THE PROJECT REPORT IN THE OUTER COVER SHALL LOOK EXACTLY LIKE THIS TITLE**

*(Font: Times New Roman, Size:16, Bold, Line Spacing: 1 ½, Centered)*

{Here put a gap of 4 lines}

**Project Report submitted to**

*(Font: Times New Roman, Size: 12, Bold, centered)*

{Here put a gap of one line}



<University's logo>

**INSTITUTE OF OPEN AND DISTANCE EDUCATION**

**Dr. C.V. Raman University**

**Kota, Bilaspur (C.G.)**

*(Font: Times New Roman, Size: 14, Bold, centered)*

{Here put a gap of one line}

**For the award of the degree of**

*(Font: Times New Roman, Size: 12, Bold, centered)*

{Here put a gap of one line}

**PROGRAMME NAME**

*(Font: Times New Roman, Size: 14, Bold, centered)*

{Here put a gap of two lines}

**by**

*(Font: Times New Roman, Size: 12, Bold, centered)*

{Here put a gap of two lines}

**<NAME OF THE STUDENT>**

*(Font: Times New Roman, Size: 14, Bold, centered)*

**Registration No.: <>**

*(Font: Times New Roman, Size: 12, Bold, centered)*

**<Year>**

*(Font: Times New Roman, Size: 12, Bold, centered)*

© <Year><Name of the student>.All rights reserved.

*(Font: Times New Roman, Size: 10, Bold, Centered)*

**ANNEXURE-IV(Inner cover)**

**THE TITLE OF THE PROJECT REPORT IN THE INNER COVER  
SHALL**

**LOOK EXACTLY LIKE THIS TITLE**

*(Font: Times New Roman, Size:16, Bold, Line Spacing: 1 ½, Centered )*

*{Here put a gap of 4 lines}*

**Project Report submitted to**

*(Font: Times New Roman, Size: 12, Bold, centered)*

*{Here put a gap of one line}*

**INSTITUTE OF OPEN AND DISTANCE EDUCATION**

**Dr. C.V. Raman University**

**Kota, Bilaspur (C.G.)**

*(Font: Times New Roman, Size: 14, Bold, centered)*

*{Here put a gap of one line}*

**For the award of the degree**

**of**

*(Font: Times New Roman, Size: 12, Bold, centered)*

*{Here put a gap of one line}*

**PROGRAMME NAME**

*(Font: Times New Roman, Size: 14, Bold, centered)*

*{Here put a gap of two lines}*

**by**

*(Font: Times New Roman, Size: 12, Bold, centered)*

*{Here put a gap of two lines}*

**<NAME OF THE STUDENT>**

*(Font: Times New Roman, Size: 14, Bold, centered)*

**Under the Guidance of**

*(Font: Times New Roman, Size: 12, Bold, centered)*

**<NAME OF THE SUPERVISOR/S>**

**CVRU-IODE Programme Guide (2019-20) - FACULTY OF COMMERCE**

*(Font: Times New Roman, Size: 14, Bold, centered)*

**<Year>**

*(Font: Times New Roman, Size: 12, Bold, centered)*

©**<Year><Name of the student>.All rights reserved.**

**(Font: Times New Roman, Size: 10, Bold, Centered)**



## DECLARATION

I the undersigned solemnly declare that the Project Report entitled “**title of the work**” is based on my own work carried out during the course of my study under the supervision of < name of supervisor >.

I assert that the statements made and conclusions drawn are an outcome of my research work. I further certify that

- i. The work contained in the Project Report is original and has been done by me under the general supervision of my supervisor (s).
- ii. The work has not been submitted to any other Institute for any other Degree/Diploma/Certificate in this University or any other University of India or abroad.
- iii. I have followed the guideline provided by the University in writing the Project Report.
- iv. I have conformed to the norms and guidelines given in the concerned Ordinance of the University.
- v. Whenever I have used materials (data, theoretical analysis, and text) from other sources, I have given due credit to them by citing them in the text of the Project Report and giving their details in the references.
- vi. Whenever I have quoted written materials from other sources, I have put them under quotation marks and given due credit to the sources by citing them and giving required details in the references.

(Name & Signature of the Student)

Registration No.

**ANNEXURE-VI**

**CERTIFICATE**

This is to certify that the work incorporated in the Project Report entitled “ title of the Project Report ” is a record of own work carried out by <**Name of Student** > under my supervision for the award of degree of **Programme Name** of Institute of Open and Distance Education Dr. C.V. Raman University, Bilaspur (C.G.)-India.

To the best of my knowledge and belief the Project Report :

- i. Embodies the work of the candidate himself/herself,
- ii. Has duly been completed.
- iii. Is up to the desired standard both in respect of contents and language for being referred to the examiners.

Supervisor-

(Name and signature of the Supervisor  
With designation and Name of Organization)

(Signature of Academic Coordinator)

(Seal of IODE)

**ANNEXURE-VII**

**ACKNOWLEDGEMENT**

Acknowledgements should be brief and should not exceed one page. Acknowledgements should be duly signed by the candidate. Gratitude may be expressed to only those who really contributed to the work directly or indirectly. Name of student should appear at the bottom of the page.

**SAMPLE ACKNOWLEDGEMENT**

It is a matter of immense pleasure to express the overwhelming sense of gratitude, devotion, incontestable regards to my esteemed & learned guides <.....> who have striven to perfect my project report.

.....  
.....  
.....

Finally, I express my indebtedness to all who have directly or indirectly contributed to the successful completion of my project work.

**ANNEXURE-VIII**

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**Note**

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