

THE MAHARAJA SAYAJIRAO UNIVERSITY OF BARODA
FACULTY OF COMMERCE
MASTER OF COMMERCE DEGREE PROGRAMME (CBCS)

Introduction:

Today the world around us is changing rapidly throwing open immense challenges driven by the growing trends of Globalization, E-Business & Financial Technology. These changes have made markets competitive by eliminating geographical boundaries and the whole world is moving towards one single community. Economies are rapidly controlled and dominated by service industries. Financial services like Insurance, Banking, Project Finance, Lease Finance, etc., are getting geared up for virtual delivery in a seamless digital world. At the same time, science and technology are also developing rapidly in all spheres. All these socio-economic changes have immensely revolutionized the business world. Subsequently, these developments are generating the need for commerce and businessperson to have exposure to the overall business environment with multidisciplinary perspectives with new ideas and knowledge, and their skillful professional applications for the benefit of the society at large.

The Faculty of Commerce, an integral part of a University of great repute, has always played a leading role in developing curriculum that caters to the needs of swiftly changing business world and global economies. To fulfill the social responsibility of providing Master Degree holders exposure to new ideas and knowledge with research skills in a comprehensive and focused manner, the Faculty has upgraded Master Degree Programme to Master of Commerce CBCS (Choice Based Credit System). This will provide valuable human resources for the overall industrial and commercial development.

Objectives:

As Under Graduates offered at the Faculty of Commerce are already following CBCS structure, the PG Programmes also required to be aligned to CBCS pattern. Keeping our unique specialization character at PG Programmes, there was a need to bring diversity learning through an interdisciplinary approach.

The objectives of new Programme are:

- To make the Post Graduate studies more comprehensive and rigorous to enrich the knowledge and upgrade the skill set of the students at the same time increasing the number of credits of the Programme and number hours of Teaching-Learning
- To interlink the different knowledge domains and provide multi-disciplinary courses
- To develop inter-disciplinary understanding among students
- To augment the level of employability in diversified industrial sectors
- To promote interdisciplinary research in the domain of commerce

Commencement:

The Programme will be offered to the students from the Academic Year 2021-2022

Nature of Programme:

Two years full-time regular Postgraduate Degree Programme Master of Commerce (CBCS) with 102 credits

Intake:

Intake capacity of Master of Commerce (CBCS) offered under this scheme:

Sr No	Department	Intake Capacity
1	Accounting & Financial Management	400
2	Banking & Insurance	200
3	Business Economics	200
4	Commerce & Business Management	200
5	Cooperative Management & Rural Studies	100

Admission Guidelines:

1. (A) Admission Guidelines for M. Com. Courses (For M.S.U. Students):

- a) Post Graduate Degree or Diploma admissions for all students (Local and others) will be decided on the basis of merits of grand total marks obtained by the candidate from all the semesters/year end examinations (i.e. from six semesters/three years) at graduation level.
- b) Applicants who have passed B.Com./B.B.A./B.Com. (Honours) or any other equivalent degree from fulltime regular/distance learning programmes with minimum of 55% marks in *grand total marks obtained by the candidate from all the semesters/year end examinations (i.e from six semesters/three years)* will be eligible for admission to 1st Semester of M.Com. (Previous) of Department of Accounting and Financial Management and Department of Banking & Insurance.

- c) Applicants who have passed B.Com./B.B.A./ B.Com. (Honours) or any other equivalent degree as fulltime regular student with minimum of 50% marks in ***grand total marks obtained by the candidate from all the semesters/year end examinations (i.e. from six semesters/three years)*** will be eligible for admission to 1st Semester of M. Com. (Previous) of Department of Commerce and Business Management, Department of Business Economics and Department of Co-operative Management and Rural Studies.
- d) Applicants who have passed B.A. examination with Economics as a major subject with minimum of 50% marks in ***grand total marks obtained from all the semesters/year end examinations (i.e. from six semesters/three years)*** will also be eligible for admission to 1st Semester of M.Com. (Previous) of Department of Banking and Insurance, Department of Business Economics and Department of Co-operative Management and Rural Studies.
- e) Applicants who have passed graduation with minimum of 50% marks in ***grand total marks obtained from all the semesters/year end examinations (i.e. from six semesters/three years) in Management Programme B.B.A. or B.Com. or B. Com. (Honours) with specialization in Marketing Management/ Human Resource Management/ Industrial Relations and Personnel Management/ General Management*** subject as full time regular student will be granted relaxation up to 5% in cut off percentage without relaxation in the minimum criterion of 50% marks in aggregate in FY, SY and TY examination for admission to 1st Semester of M. Com. (Previous) in the Department of Commerce and Business Management.
- f) Applicants who have passed Post Graduate Diploma in Business Administration, Post Graduate Diploma in Banking, Post Graduate Diploma in Applied Economics and Post Graduate Diploma in Co-operative Management offered by respective departments of Faculty of Commerce, The M. S. University of Baroda with minimum of 45% marks will be considered eligible for admission on merit to 1st Semester of the respective departments at M.Com. (Previous). In case of Department of Commerce and Business Management 20 seats are reserved for such diploma students in addition to existing intake capacity whereas in the Department of Banking and Insurance, Department of Business Economics and

Department of Co-operative Management and Rural Studies admissions to such diploma students will be restricted to 30% of total intake capacity.

- g) The super-numeric Ten seats will be offered to the top 10 ranking students clearing Post Graduate Diploma in Accounting and Finance (PGDAF) Examination (Morning HPP) offered by the Department of Accounting and Financial Management. These 10 seats would be offered immediately after the declaration of the result for the next succeeding academic year in which the result of PGDAF (Morning HPP) is declared [i.e. the students admitted in AY 2020-21 who successfully clears the PGDAF Examination, shall ONLY become eligible for admission to M.Com (AF) Programme for AY 2021-22
- h) Applicants seeking admission to PG courses need to attach original transfer certificate along with the admission form. This certificate can be obtained from respective units.
- i) Once a student obtains transfer certificate after securing admission at M. Com.(Previous) shall not be allowed to pursue M.Com. (Final). The student has to seek admission afresh at M. Com. (Previous).

1. (B) Admission Guidelines for other than M.S.U. Students:

- a) Applicants other than MSU students shall be admitted on merit basis up to 5% of total intake capacity of the respective departments. Applicants must have minimum 60% marks in grand total marks obtained from all the semesters/year end examinations (i.e from six semesters/three years) of B.Com/ B.B.A/ B.B.S/ B.A. , or any other equivalent degree as full time regular student for admission to 1st Semester of any post graduate course of Department of Accounting and Financial Management, Department of Banking and Insurance, Department of Commerce and Business Management and Department of Business Economics. Students having equivalent degree from a recognized University/Institution imparting distance learning education shall also be considered.
- b) However, applicants other than MSU seeking admission to Department of Co-operative Management and Rural Studies, must have secured minimum 50% marks in aggregate *grand total marks obtained from all the semesters/year end examinations (i.e. from six semesters/three years)* of B.Com/ B.B.A/ B.B.S/ B.A. or any other equivalent degree from any university as full time regular student for admission to 1st Semester of any post graduate course of the Department of Co-operative Management and Rural Studies.

2. **To calculate the percentage for admission, following points would be considered (For All Applicants):**

- a) Grace marks added in grand total of any bachelor degree under ordinance will be taken into consideration for calculating percentage for admission. Also grace marks for passing in individual subject will be considered for the calculation of aggregate percentage.
- b) Fraction should be ignored in calculating percentage of any bachelor degree programme for eligibility purpose.
- c) No deduction of percentage will be made for gap upto five years after passing the basic qualifying degree course for admission to post graduate programmes. However, if seats in any programmes remain vacant than the gap of more number of years may be consider.
- d) For additional attempts at 5th and 6th semester of degree programmes, one percent will be deducted for calculating the merit for admission to PG programmes. Maximum deduction will be upto the minimumpercentage for determining the eligibility for admission to the PG programmes.

3. **Sports and NCC Cases:**

- a) Applicants who have participated / represented in sports at National or State or District level only during under graduate course be entitled for benefit for admission to 1st Semester of M.Com. (Previous) or Post Graduate Diploma Courses, as per University Rules. Sport certificates will be considered for M.Com/ PG Diploma admissions only if such certificates are duly verified and approved by Physical Education Department of The Maharaja Sayajirao University of Baroda
- b) Applicants who have passed N.C.C. with 'A', 'B' or 'C' Certificate, 1%, 2% or 3% respectively will be added for admission to 1st Semester of M.Com. (Previous) or Post Graduate Diploma Courses as per SR (AC) 97-III-5 dated 20.12.1997; this benefit will be given for any one certificate at a time. It is compulsory to submit the NCC certificate at the time of submission of admission form without which the applicant will be considered as general applicant.

4. **Reserved Category:**

- a) Applicants belonging to SC/ST/SEBC/EWS/Physically Challenged category will be considered for admission to 1st Semester of M. Com. (Previous) or Post Graduate Diploma Courses as per the Government of Gujarat Rules applicable from time to time. A relaxation of 5% marks will be given in case of SC and ST candidates.

- b) SC/ST/SEBC/EWS certificates can be obtained from the competent authority of Government of Gujarat
- c) The SEBC applicants are required to attach compulsory SEBC Caste Certificate and Non-Creamy Layer Certificate i.e. Annexure "4" for the income of the current year without which he / she will be considered as general applicant.
- d) Physically Challenged applicants with disability suffering from blindness/ low vision or hearing impairment and locomotors disability / cerebral palsy will only be eligible for admission to M. Com. (P) provided they have physical deficiency of 40% and above. This must be certified by the Civil Surgeon of General Hospital.

5. **Ex-Service Men:**

Wards of Ex-Servicemen who are native of Gujarat have to attach the Xerox copy of service card as a proof of domicile in Gujarat and those who belong to other states have to produce a domicile certificate stating that they are resident in Gujarat at least for 10 years previous to current year. In addition, the wards of Ex-serviceman have to attach the Eligibility Certificate for Reserved seat issued by the Director, Sainik Welfare Board, Gujarat State or District Sainik Welfare and Resettlement Officer.

6. **Foreign Applicant:**

Foreign Students have to attach Registration form for International Student and produce HIV Test Report, Police Registration Certificate and Passport with Visa details. (The Validity period of Visa must be for two academic years for Degree Course and one academic year for Diploma Course).

7. **Government Transfer Case:**

- a) Applicants who are wards of the Government Employees transferred to and joined recently at Baroda during previous year succeeding the current academic year or during the current academic year will be considered at par with local students. Such applicants will be admitted, if found eligible on the production of transfer order and joining report from the employer of their parents.
- b) The wards of in-service Defence Personnel have to attach certificate issued by the Commanding Officer of the respective unit in which they are serving.

8. Refund of Tuition Fees : [0.193 B(10)/(H-A)]:

- a) The refund of tuition fees paid by the student may be dealt with as mentioned below on condition that a written application for the refund is received from the student concerned on or before the date of leaving the institution :
- b) Full Fees after deducting Rs.10 as administrative charges will be refunded in case the admission is cancelled within seven days of the declaration of his/her admission;
- c) 50% of the fees will be refunded if a student leave the institution within 15 days from the date of the declaration of his/her admission.
- d) Tuition fees will not be refunded if a student leaves the institution after 15 days from the date of the declaration of his admission.
- e) In case of a student who has been admitted simultaneously in two institutions of this university and who has already paid tuition and other fees in both of them, the amount of all fees of one institution will be refunded to him in full on his applying to the Head of the institution in which he wants to give up admission through the Head of the other institution who should certify the admission and payment of all fees in his institution.

9. Last date of admissions for depositing fees [0.193 (B) para 6]

- a) The dates for accepting the tuition fees for the first or second term / semester of a faculty / institution, as the case may be will be decided and announced by the respective Deans / Heads of the institutions. Fees in general will not be accepted after the notified last date.
- b) The Deans / Heads of the institutions may allow the late payment of fees up to a maximum of 30 days, after the expiry of the notified date, without any fine if they feel that the students had genuine reasons. For this the student will have to apply to the Deans / Heads of the institutions explaining the reasons in writing as to why he / she could not pay the tuition fees within stipulated time.
- c) The Deans / Heads of the institutions may also allow the late payment of fees after 30 days (i.e. from 31st day till 60th day after the notified last date) with a fine of Rs. 1000/- plus an additional fine Rs. 20/- per day along with the prescribed fees.
- d) There shall be no collection of tuition fees from 61st day after the notified date onwards for a given faculty or institution.

10. Subject Selection Guidelines:

- a) The Faculty offers M Com CBCS with specialization in Five Departments as under:

Sr No	Department
1	Accounting & Financial Management
2	Banking & Insurance
3	Business Economics
4	Commerce & Business Management
5	Cooperative Management & Rural Studies

The applicants are required to provide their choices in rank-order form for selection of the specialization. The admission will be granted based on their merit at Graduate level, subject to minimum eligibility criteria of the respective departments and availability of seats.

- b) After the admission is confirmed in a specific department (parent department) the students will be required to select any one Interdisciplinary Elective course in each Semester of M Com Previous (Semester I & II), from the courses offered by **other than the parent department**. For this purpose, the students are required to provide their choices in rank-order form for selection of the Interdisciplinary Elective courses. The Interdisciplinary elective course will be allotted based on the merit at Graduate level. The number of seats for each Interdisciplinary Elective course will be the same as the Intake Capacity of the respective departments. The Interdisciplinary Elective courses are as under:

M Com Previous			
Sr No	Department	Semester - I	Semester – II
1	Accounting & Financial Management	Reading of Annual Report	Accounting Techniques for Business Decisions
2	Banking & Insurance	Banks and Financial Institutions	Insurance Theory and Practices
3	Business Economics	Emerging Job Opportunities in GIG Economy	Economics of Fin-tech and Digital Currency
4	Commerce & Business Management	Strategic Management	Entrepreneurship & Start-up Skills
5	Cooperative Management & Rural Studies	Theory of Co-operation	Principles and Practice of Co-operation in India

- c) The Programme offers five groups of Interdisciplinary Elective Courses at M. Com Final (Semester III and Semester IV). Each group comprises 02(Two) Interdisciplinary Elective

courses in Semester III & IV respectively. The students are required to provide their choices in rank-order form for selection of Interdisciplinary Elective Group offered by **other than the parent Department**. The interdisciplinary elective Group will be allotted based on the merit of students at FSMCom - I. The number of seats for each Interdisciplinary Elective Group will be same as the Intake Capacity of the respective department. The Interdisciplinary Elective courses under each Group are as follows:

M Com Final			
Sr No	Interdisciplinary Elective Group	Semester - III	Semester - IV
1	Accounting & Financial Management	Paper-I Direct Tax Laws and Practices	Paper-III Finance for Non-finance
		Paper-II Indirect Tax Laws and Practices	Paper-IV Investment Analysis and Portfolio Management
2	Banking & Insurance	Paper-I Retail Banking	Paper-III Bank Credit
		Paper-II Personal Banking	Paper-IV Insurance Marketing and Distribution Channels
3	Business Economics	Paper-I Economics of Tourism and Hospitality	Paper-III Emerging Issues in Health Economics
		Paper-II India's Emergence in Global Economy	Paper-IV An Introduction to Circular Economy
4	Commerce & Business Management	Paper-I Human Resource Management- Processes & Strategies	Paper-III Essentials of Marketing Management
		Paper-II Behavioural Dynamics in Organization	Paper-IV Dynamics of Consumer Behaviour
5	Cooperative Management & Rural Studies	Paper-I Rural Development	Paper-III Co-operative Management: Theory and Principles
		Paper-II Business Environment(CPR)	Paper-IV Agri-Business Management

- d) The Programme offers Open Elective Courses at M. Com - I (Semester I and Semester II). The set of Open Elective courses offered are the same at both the semesters. After the admission is confirmed, the students will be required to select two different Open Elective courses, one each at Semester I & II. For this purpose, the students are required to provide their choices in rank-order form for selection of the Open Elective courses. The Open Elective courses will be allotted based on their merit at Graduate level. There will be two Divisions for each Open Elective courses at both the Semesters. The Open Elective courses are as under:

Sr No	Open Elective Courses
1	Mass Media Studies
2	Fundamentals of Environmental Science & Disaster Management
3	Introduction to Visual Arts & Graphic Design
4	Advanced Business English
5	Psychology in Everyday Living
6	Computer Skills, Competencies and Applications
7	Indian Constitution

11. Attendance:

As per recent UGC Guidelines a student must have at least 75% attendance in an academic year.

12. Examination and Evaluation Pattern:

All semester end examinations will be conducted as per the university guidelines.

• **For all subjects the evaluation pattern will be as under:**

- 40 Marks Internal Assessment (IA)
- 60 Marks End Semester University Exam (UA)

13. Various rules and regulations as well as procedures in force shall be followed as prescribed by the befitting authorities of The Maharaja Sayajirao University of Baroda and/or if the same are modified from time to time shall automatically come in force as the case may be.