

**Ph. D. COMMERCE (PHDCOM)**

**Term-End Examination**

**December, 2025**

**RCO-012 : SPECIALISATION COURSE IN THE  
SELECTED AREA OF RESEARCH INTEREST**

*Time : 3 Hours*

*Maximum Marks : 100*

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**Note :** (i) *This question paper comprises of five areas of specialization.*

(ii) *Attempt any **one** of five areas of specialisation relating to your area of research topic.*

(iii) *Each specialization carries maximum of 100 marks and all questions carry equal marks.*

**Specialisation : Accounting and Taxation**

*Note : Attempt any five questions. All questions carry equal marks.*

1. “Tax planning is considered a legal and ethical approach to minimizing tax liability.” Discuss this statement in detail, distinguishing clearly among tax planning, tax avoidance, and tax evasion, and evaluate their implications for taxpayers and policy makers. 20
2. (a) “Income tax is a tax on Income and not on receipts.” Discuss the statement and give the essential characteristics of the term ‘Income’. 10  
(b) Name the different kinds of provident funds of which salaried employee may be a member, and state the income tax provision regarding each. 10
3. Assesseees have been divided into three categories on the basis of their residential status. Explain how these categories are defined and how they affect the tax liability of an assessee ? 20

4. (a) What do you understand by the term 'capital gain' used in the Income Tax Act ? What are the rules regarding exemption of capital gain ? 10
- (b) "An assessee is not liable in respect of his own incomes for tax purposes but his liability may extend to some other incomes also." Comment on this statement. 10
5. Management accounting is an extension of managerial aspect of cost accounting and financial accounting. Explain this statement and differentiate among financial accounting, cost accounting, management accounting. 20
6. What do you mean by analysis of variance ? What are its various types ? Describe the managerial uses of variance analysis. 6+7+7
7. "The Cash Flow Statement is a crucial managerial tool for financial analysis." Discuss this statement in detail, elaborating on the objectives, purpose, and limitations of preparing a Cash Flow Statement. 20

8. What is budgetary control ? State its main objectives. Discuss the preliminaries required for adopting a system of budgetary control, focusing on the key steps and considerations for successful implementation. 5+5+10

### **Specialisation : International Business**

*Note : Attempt any five questions. All questions carry equal marks.*

1. “Do you think that International business environment influences the decision of International business.” Discuss and describe the economic and socio-cultural environment of International business with examples. 4+16
2. “Foreign Direct Investment helps for accelerating the rate of economic growth of host country.” Give arguments and describe the trends of FDI in India along with the challenges. 8+12

3. Why is transfer of technology required for developing countries ? Give arguments and explain the recent trends and current issues in transfer of technology. 8+12
4. Why was Regional Economic Groupings formed ? Give justification and analyse the impact of regional economic groupings. Suggest strategies for India to accelerate the trade with regional economic groupings. 5+10+5
5. Prepare a hypothetical export sales contract highlighting various clauses for the export of fashion garments. 20
6. “Do you think that there is a need for International market segmentation ? Give arguments and explain the bases of International market segmentation. 4+16
7. “The objectives of branding is to induce repeat purchase.” Justify and explain the branding strategies of a firm considering various factors affecting the product. 4+16
8. “Personal selling plays a crucial role in clinching sales.” Give arguments and describe various steps involved in personal selling. How can you manage sales force involved in the personal selling. 4+8+8

**Specialisation : Banking and Finance**

*Note : Attempt any five questions. All questions carry equal marks.*

1. Compare the management structures of public sector and private sector banks. Analyse the key differences in their organizational hierarchy and decision-making processes, and evaluate how these differences affect their performance.

10+10

2. (a) What are the limitations of credit ratings, and how can credit rating agencies contribute to financial scams ?

10

- (b) Discuss the various types of financial markets and how they contribute to economic growth of a country.

10

3. Discuss the key strategies and practices used by financial institutions to assess, monitor, and manage credit risk effectively.

20

4. Explain priority sector lending in banking. Discuss its targets and the challenges faced by banks in meeting these goals. 8+12=20
5. (a) Explain the role of derivatives in foreign exchange risk management. 10  
(b) Discuss the methods of valuing equity and how these valuations help in investment decision-making. 10
6. Discuss the role of merchant banking in the financial sector and explain its services and how it contributes to business growth and capital formation. 20
7. Explain the Capital Asset Pricing Model (CAPM) and how it is used to estimate the expected return on an investment. 20
8. Write short note on the following : 5 each
  - (a) Recent developments in Stock Exchanges
  - (b) FDI in banking sector
  - (c) Mobile Banking
  - (d) Hedge Funds

**Specialisation : Marketing Management**

*Note : Attempt any five questions. All questions carry equal marks.*

1. Discuss the concept of customer value creation in marketing. How do organizations use different strategies like customer Segmentation, Targeting, and Positioning (STP) to create value for their customers ?

20

2. (a) Discuss the components of the marketing mix and how they are used to enhance customer satisfaction. 12
- (b) Explain the concept of product differentiation. How is it practiced in FMCG sector ? 8

3. (a) Is there a relationship between emotional engagement and customer relationship management (CRM) ? How can this relationship be leveraged for enhanced marketing effectiveness ? 12
- (b) What are the key reasons for product failure, and what strategies can be implemented to prevent such failures ?

8

4. (a) In the context of the digital age, analyze how digital transformation is reshaping traditional marketing strategies. How can companies leverage digital tools to optimize marketing efforts and create a personalized customer experience ? 14
- (b) What problems are associated with using consumer databases in marketing research ? 6
5. Discuss the role of the Product Life Cycle (PLC) in developing marketing strategies. How should businesses adapt their marketing strategies at each stage of the PLC ? 20
6. Explain the role of marketing research in developing marketing strategies. Discuss the key steps in the marketing research process. How can companies use marketing research to gain a competitive advantage ?

7+7+6

7. Distinguish between selling and marketing. Discuss the marketing management process and outline the key steps involved in developing and implementing effective marketing strategies. 8+12
8. Write short notes on any *four* of the following : 4×5=20
- (a) Inbound Marketing
  - (b) Brand Equity
  - (c) Influencer Marketing
  - (d) Marketing Mix
  - (e) Sustainable Marketing Practices

**Specialisation : Entrepreneurship and  
Small Business Management**

**Note :** Attempt any *five* questions. All questions carry equal marks.

1. Define the term entrepreneurship and discuss its evolution. Explain the importance of entrepreneurship in a developing country like India. 20

2. Highlight the role of MSMEs (Micro, Small and Medium Enterprises) in entrepreneurship development. Discuss major government initiatives supporting MSMEs. 20
3. Explain the concept of 'Social Entrepreneurship' and its growing significance in India. 20
4. What legal and regulatory issues are faced by start-ups in India ? Illustrate with examples. 20
5. Discuss in detail the significance of creativity and innovation in shaping business growth and competitiveness. Illustrate your answer with examples of firms that have successfully integrated creative practices at the organizational level to achieve business success. 20

6. Explain the importance and methodology of business plan preparation for new enterprises. Critically analyse the core elements of a business plan and discuss how feasibility analysis supports the selection of a viable business opportunity. 20
7. Describe major theories and concepts of organizational behaviour relevant to enterprise management. Evaluate the impact of group dynamics, intergroup relations, and conflict management on the performance of entrepreneurial firms. 20
8. Write short note on any *four* of the following : 4×5=20
- (a) SWOT Analysis
  - (b) Test Marketing
  - (c) Three circle model of family business
  - (d) MSMED Act, 2006
  - (e) Angel investor
  - (f) ASPIRE Scheme by the Ministry of MSME

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