

REPORT OF THE
SPECIAL COMMITTEE FOR
COMMERCE EDUCATION



All India Council for Technical Education
Ministry of Scientific Research and Cultural Affairs

REPORT OF THE
SPECIAL COMMITTEE FOR
COMMERCE EDUCATION

JULY 1961



All India Council for Technical Education
Ministry of Scientific Research and Cultural Affairs

July 1961

Price : Rs. 3.00

C O N T E N T S

	<i>Page</i>
Chapter I Introduction	1
Chapter II Growth of Commerce Education in India	5
Chapter III Aims and Objects of Commerce Education	7
Chapter VI Commerce Education at the pre-University stage	10
Chapter V Commerce Education in Universities— Under-graduate Courses	18
Chapter VI Commerce Education in Universities— Post-graduate Courses	24
Chapter VII Commerce Education at the Professional Stage	32
Chapter VIII Teachers and Teaching Methods	39
Chapter IX Re-organisation of the Machinery of Commerce Education in India	47
Chapter X Financial Implications	49
Chapter XI Summary of Recommendations	55

APPENDICES

Appendix I A Brief Note on Commerce Education in Some Foreign Countries	62
Appendix II Memorandum on Administrative and Faculty Organisation of North-Western University, School of Business, U.S.A. by Prof. I. D. Anderson	72
Appendix III A Note on the Case Method in Management Education by Prof. Norman C. Hunt	79
Appendix IV B. Com. Courses of Indian Universities	86
Appendix V M. Com. Courses of Indian Universities	120
Questionnaires and Replies thereon	148

CHAPTER I

INTRODUCTION

1.1 The Minister for Scientific Research and Cultural Affairs in his capacity as Chairman of the All India Council for Technical Education appointed in April, 1958 a high-powered Committee consisting of

1. Dr. V.K.R.V. Rao, (Chairman)
Vice-Chancellor,¹
University of Delhi.
2. Dr. P. S. Lokanathan,
Director-General,
National Council of Applied Economic Research,
New Delhi.
3. Professor B. N. Dasgupta,
Member, Life Insurance Corporation,
13/8, Swinhoe Street,
Calcutta.
4. Dr. S. K. Basu,
Head of the Departments of Economics & Commerce,
University of Calcutta,
Calcutta.
5. Principal,
University College of Commerce,
University of Madras,
Madras.
6. Shri Jagdish Prasad,
Managing Director,
Indian Telephone Industries Ltd.,
Bangalore.
7. Mr. C. S. Tyabjee,
Azam Jahi Mills Ltd.,
Gun Foundry Road,
Hyderabad.
8. Mr. S. Shamsher Ali,
6, Rainey Park, Ballygunj,
Calcutta.
9. Principal,
Sydenham College of Commerce,
Bombay.
10. A representative of the University Grants Commission.

¹ Dr. V.K.R.V. Rao subsequently resigned his post as Vice-Chancellor of Delhi University in order to return to academic work. He is now Director of the Institute of Economic Growth, Delhi, which is an institution conducting research on problems related to economic development.

11. A representative of the Inter-University Board.
12. A representative of the Institute of Chartered Accountants.
13. A representative of the Indian Institute of Bankers.
14. An Educationist from the U.K.
15. An Educationist from the U.S.A.
16. Professor A. Dasgupta (Member-Secretary)
Delhi School of Economics,
University of Delhi.

The terms of reference to the Special Committee were as follows :

- (a) To enquire into and report on the present position of commerce education in India in all its aspects; and
- (b) Suggest measures for its re-organisation and improvement with particular reference to :
 - (i) the aims, organisation and content of commerce education;
 - (ii) its relationship to existing and proposed courses of education in Business Management;
 - (iii) the inter-relation of Commercial Schools and Colleges with schools and colleges of other types;
 - (iv) other allied problems.

So that a sound and reasonably uniform system of commerce education suited to the needs and resources of our developing economy may be provided for the whole country.

In May 1958, the names of the representatives were communicated to the Chairman as under :

1. Professor P. D. Swaminatha Mudaliar,
Head of the Department of Commerce,
University of Madras.
2. Shri K. T. Merchant,
Principal,
Sydenham College of Commerce,
Bombay.
3. Dr. A. N. Agarwala,
Head of Commerce Department,
Allahabad University,
representing the Inter-University Board.
4. Shri S. Vaidyanatha Aiyar,
representing the Institute of Chartered Accountants.
5. Professor M. L. Tannan,
representing the Indian Institute of Bankers.
6. Dr. P. J. Philip
representing the University Grants Commission.

1.2 The Committee held its first meeting on the 14th August, 1958 which was inaugurated by Professor Humayun Kabir, the Union Minister for Scientific Research & Cultural Affairs and Chairman, All India Council for Technical Education. At this meeting, the Committee discussed in

detail the scope of the terms of reference and the ways in which it should carry out its work. It decided to collect, in the first instance, detailed information regarding the present state of commerce education in the country as conducted in universities and institutions affiliated to them; professional organisations; state governments; high schools and higher secondary schools; and other commerce institutions. It was also decided to obtain the views of commercial and industrial organisations, government departments and other employing authorities, regarding the usefulness of present commerce courses, practical training required, employment opportunities available and the manner in which commerce education might be made more useful from the point of view of employment.

1.3 The Committee published its Questionnaire in November 1958. Four different types of questionnaires were issued for eliciting information from the following organisations :

Questionnaire 'A'	...	Professional Organisations.
Questionnaire 'B'	...	Industrial and Business Houses/Chambers of Commerce.
Questionnaire 'C'	...	Universities/Colleges.
Questionnaire 'D'	...	State Governments/Boards of Education.

The Committee received 1,260 replies and memoranda and met more than 300 persons representing various organisations and institutions, apart from the officers of the State Governments.

1.4 The Committee suffered a grievous loss in the death of Shri S. Vaidyanatha Aiyar, who represented the Institute of Chartered Accountants on the Committee. His place was taken by Shri S. V. Ghatalia of the Institute.

1.5 The Committee had the benefit of the advice and experience of two foreign experts in the field of business and commerce education viz., Professor Ira D. Anderson of Northwestern University, U.S.A., and Professor Norman C. Hunt of Edinburgh University, U.K. Though it was not possible for them to serve as full members of the Committee, each of them spent a little over two months in the country, undertook a tour of important business centres and held discussions with business leaders and academic experts, prepared full reports on their tour together with suggestions on commerce education arising therefrom, and were available for discussions not only with the Chairman and the Member-Secretary but also with the entire Committee. Professor Anderson gave the Committee in addition, a note on the Northwestern University while Professor Hunt gave two notes, one on Case Method in Management and the other on Commerce Education in the University of Edinburgh. The Committee derived a great deal of benefit from this association with these two eminent experts and would like to place on record their sincere thanks to them for the same.

1.6 The full Committee held seven meetings on the dates mentioned below:

First Meeting	...	14th August, 1958.
Second meeting	...	18th and 19th June, 1959.
Third meeting	...	18th and 19th August, 1959.
Fourth meeting	...	30th September and 1st October, 1959.
Fifth meeting	...	13th and 14th February, 1960.
Sixth meeting	...	23rd and 24th September, 1960.
Final meeting	...	28th, 29th and 30th March, 1961.

In addition, the Committee functioned through a number of Sub-Committees, the most important of which were concerned with commerce education at the Higher Secondary Level, Practical Training, Diploma in Commercial Practice, and Professional Education. Notes were also placed before the Committee by the Member-Secretary on some of the important topics falling within the preview of the Committee.

1.7 In drawing up their report, the Committee have aimed at producing a brief and business-like document rather than a long and comprehensive volume on commerce education. The interested reader who wants to know more is referred to volume II of the Report which contains selected memoranda and replies received by the Committee dealing in more detail with the subject matter of their terms of reference.

1.8 The report is divided into 11 chapters. The first is the Introductory Chapter dealing with the terms of reference of the Committee, its membership, and work. The second Chapter gives a brief account of the growth of Commerce Education in the country covering all its phases. The third Chapter discusses the aims and objects of commerce education from both the economic and functional points of view. The next three chapters, viz. fourth, fifth and sixth discuss the specific problems of commerce education at the pre-university stage and at the university stage for under-graduate courses and post-graduate courses. Chapter seven discusses commerce education at the professional stages, while Chapter eight deals generally with the teaching methods required in commerce education and includes a special study of the place of practical training in this education. Chapter nine sets out the re-organization which is necessary in the machinery for co-ordination of commerce education in this country with a view to implementing the suggestions for reforms made in the previous chapters. Chapter ten gives a brief account of the financial implications of our suggestions, while chapter eleven contains a summary of our principal recommendations.

1.9 We cannot close this report without expressing our thanks to all the individuals and organizations who assisted us by giving their considered views on the different aspects of commerce education. Our special thanks are due to the Ministry of Scientific Research and Cultural Affairs for having arranged our tour programme and making possible meetings with the representatives of different organizations both governmental and non-governmental dealing with commerce.

Finally, we would be failing in our duty if we did not express our very warm appreciation of the consistent and competent assistance given to us by the Member-Secretary, Professor A. Dasgupta, who put in an enormous amount of work, bringing to it both knowledge and informed enthusiasm. His labours were particularly praiseworthy in view of the fact that he was serving as Secretary of the Committee in an honorary capacity and had simultaneously to carry on his normal duties as Professor of Business Administration in the Delhi University. We would also like to place on record our sincere appreciation of the services of Shri P. N. Chatterjee, Research Officer, who performed his duties ably and in an efficient manner. Our thanks are also due to the subordinate staff on whom a heavy burden of work was placed during the course of the Committee's work.

CHAPTER II

GROWTH OF COMMERCE EDUCATION IN INDIA

2.1 Commerce education began in India as early as 1886, when the first commercial school was started in Madras by the Trustees of Pachiyappa's charities with Shri K.S. Aiyar as Headmaster. The Madras Government instituted examinations in commerce round about the same time, and the Government of India started a school of commerce in Calicut in February 1895 with Shri K. S. Aiyar as Headmaster. In 1903 commerce classes were started in the Presidency College, Calcutta and got transformed later into the Government Commercial Institute. Between 1903 and 1912, commercial institutions were also started in Bombay and Delhi, and provision made for training in typewriting, shorthand, letter-writing, and business methods. Commerce education at the collegiate or the university level began with the establishment of the Sydenham College of Commerce and Economics in Bombay in 1913 with Mr. Percy Anstey as its first principal. The subsequent years saw the spread of commerce education both at the school and college levels all over the country.

2.2 By 1960, commerce had become a special subject of study in 35 universities, while there are 15 secondary education Boards in India which are also concerned with commerce education upto the high school and higher secondary level.

2.3 A large number of private and proprietary institutions have also come into existence, training pupils for various jobs in commerce like typist, stenographer, accountant, secretary, etc. and giving their own certificates of competence. Many of them also prepare persons for commerce examinations of both the comprehensive and single-subject types conducted by State Governments and professional bodies, both Indian and foreign.

2.4 Non-university institutions of a professional character have also been set up in commercial subjects and functions as examining bodies that lay down standards of eligibility for admission into the professions. Thus the Indian Institute of Bankers was established in 1926, the Institute of Chartered Accountants of India (R.A.) in 1934, the Institute of Cost and Works Accountants of India in 1944, and the Federation of Insurance Institutes in 1955. The second and third of these, which are mainly concerned with Accountancy, have now been reorganised as statutory institutions governed by Acts of Parliament¹. Secretarial Diploma courses have recently been instituted by the Government of India in the Department of Company Law Administration. Diplomas in Business Management have also been set up at the instance of the All India Council for Technical Education and part-time courses for this purpose are taught in Calcutta, Bombay, Madras and Delhi. In addition, it figures as a subject in the Indian Institute of Science, Bangalore and the Indian Institute of Technology, Kharagpur. Industrial

¹ Chartered Accountants' Act, 1949;
Cost and Works Accountants' Act, 1959.

Administration has been introduced as a subject in technical institutions, and special diplomas have also been instituted in some centres. More institutions are being added to this list. Also, full-time courses in Business Administration have been started in one Indian university and some others may follow suit.

2.5 The extent to which commerce education has grown in India during recent years can be seen from the fact that to day as many as 400,000 persons are either taking instructions or appearing for one type or another of commerce examinations. Over 200,000 persons are estimated to be studying in private commercial institutions, while about 100,000 students are studying in the recognised commerce institutions at the school and Higher Secondary level and preparing themselves for examinations recognised by Government. The 35 universities and their colleges which teach commerce as a university subject have an annual intake of about 22,000 pupils for the B. Com courses and about 2,000 pupils for the M. Com. courses. The professional institutions have over 18,500 students appearing for their examinations in the latest year for which data is available, of whom about 13,000 are accounted for by the Institute of Bankers and about 6,000 by the two Accountancy Institutes.

2.6 It will be seen that commerce education in this country not only has a fairly long history but also a diversified pattern ranging from private to professional and university institutions. How far these institutions serve the purpose for which commerce education is intended and what these purposes are, are subjects to which we advert in the chapters that follow.

CHAPTER III

AIMS AND OBJECTS OF COMMERCE EDUCATION

3.1 It has been observed in the Radhakrishnan's Report on University Education that the objectives of the commerce course in universities are not clear. While there is no doubt that this comment could be made with perhaps equal validity of education in the arts or sciences, there is a special problem as far as commerce education is concerned, which is not found in the case of the other disciplines. Education in arts or science is primarily liberal and intended more to cultivate a certain quality of mind and attitude to life rather than to prepare one for specific functions related to work and living. This emphasis on what may broadly be called the liberalising function of education is also true of commerce; but in addition commerce education has also to satisfy the expectation that is entertained of it by both students and employers, namely that it specifically equips the former for employment in commerce and industry. Considered thus neither entirely liberal nor sufficiently vocational, commerce education at the university level has suffered naturally from a rather indiscriminating combination of liberal and vocational subjects, and this has perhaps led to a tendency on its part to fall between two stools. In fact, an intriguing feature of the evidence received on the subject has been that while academicians have stressed the vocational content of commerce education, businessmen have been inclined to stress the need of its being more liberal in character. It seems to us, therefore, necessary to outline, with as much clarity as we can bring to the subject, the aims and objects of commerce education in the context of the developing economy on which our country has embarked in recent years.

3.2 There can be no denying the fact that almost by definition, and indeed by virtue of the fact that commerce education is a university discipline, it must fulfil the broad liberal requirements of university education. In other words, commerce education should lead to the cultivation of the mind, develop the capacity to distinguish between valid and fallacious reasoning, impart a sense of social responsibility, and lead to development of the sense of duty and functional integrity. Partly, of course, this objective can be secured by the inclusion of liberal subjects, partly also it can be secured by the methods of teaching employed and the association which commerce students and teachers have with other students and disciplines in the university. It is also expected of any university graduate, and certainly of a commerce graduate, that he would also have developed the capacity for analysis and exposition, and a sense of perspective and proportion. It must be emphasised, therefore, that the primary object of commerce education must be the imparting of liberal education of the same kind as is available to graduates in other subjects.

3.3 Commerce education, however, is not merely liberal education. If this were so, there would be no logic in making it a discipline separate from Economics and Administration. Commerce education has to give a graduate some special aptitude which is not likely to accompany the imparting of education in other fields. These special aptitudes partly take

the form of the development of personality traits specially suitable for working in industry and commerce; and partly they would take the form of the acquisition of specialised types of knowledge that are particularly serviceable in the course of work in commerce and industry. The economy requires both general executives and specialist officers, and it should be the aim of commerce education to help in providing the equipment that would be useful for both these purposes. The objective should be to so orient the mind of the student and provide him with knowledge as would make him interested in the practical affairs of the economy of the country and acquire certain initial advantage in making himself serviceable for the purpose. The idea is not to fill his mind with a lot of technical information—though this also has its useful place—but to teach him to use fundamental or basic business knowledge in tackling the every-day problems arising in business, so that he can play his role successfully in the world of commerce and industry. Thus the students of commerce are expected to develop knowledge of the principles and practice of commerce, to understand and analyse the structure and operation of the world of business, recognize commercial data as they relate to specific situations, establish cause and effect relationship between commercial phenomena, and arrive at an informed judgement regarding policy situations arising in the course of business. All this really means the application of logic to commercial phenomena and the acquisition of specialised knowledge that will help in the intelligent application of this logic. The commerce student also needs to develop personality, the art of handling people, and the power of communication. A bare recital of these aims and objectives is enough to show what a tremendous amount is expected of commerce education. It is equally obvious that it is not possible to fulfil all these expectations merely through university education. Commerce is essentially a field that extends from the university into the business world, and no knowledge that a university imparts can make up for the knowledge and consequent growth that actual experience brings. Hence it is important to emphasise that what one should expect from commerce education is not the creation of finished products for service in industry and commerce but the imparting of a special bias that, given the further opportunities available only through experience, could make the holder fit for reaching the highest position in the world of business.

It is relevant to quote in this connection the views of the Bengal Chamber of Commerce and Industry, Calcutta :

“The training of potential managerial staff is not, in the opinion of the Chamber, a matter which can be encompassed within the narrow limitations of a semi-technical and specialised university course. The development and strengthening of the special qualities of character, leadership and imagination which are required, can be best assisted by a first class general education and by the stimulus which is given by a well balanced university course. In other words, the Chamber does not consider that a commerce degree is sufficient as a sole preparation for the art of management. The universities cannot and should not train students to be managers at the undergraduate stage and it therefore follows that in the view of the Chamber, specialist commerce education should follow a successful university career and should not be regarded as a substitute for it.”

3.4 It is of course conceded that commerce graduates are better equipped for work in commerce and industry because of their graduating in subjects like accountancy, commercial law, banking, commercial practice, etc., but it is also asserted that this is only an initial advantage. Thus we were told : "Our experience is that the advantage enjoyed by commerce graduates is of a short duration of the initial period of training, and thereafter the Arts and Science graduates also are able to do as well as commerce graduates;" on the other hand, we were told by the same body that commerce graduates have done better than arts graduates, specially if they are good students. "While much depends on the individual on a broad basis, it can be said that an above-the-average commerce graduate is performing better than an arts or a law graduate." Obviously, the complaint, such as it is, is against the third class commerce graduate and not against the commerce graduate as such.

3.5 It is also quite clear from the evidence we have received that command over English and a regional language is essential for work in commerce and industry; and opinion was unanimous on the need to make expression and exposition in English and an Indian language an important objective of commerce education. While specialised knowledge of commerce subjects was appreciated, the feeling was that this should follow at the post-graduate rather than the undergraduate level, and that specialisation should be preceded by basic liberal education and grounding in the tool subjects of language, accounts, law and economics. As regards education in business management, some doubts were expressed about the practical utility of university courses for this purpose; and there appeared to be a feeling that what was more needed was a good general education accompanied by the development of the qualities of leadership, initiative, analysis and decision-making rather than possession of a high degree of vocational and technical knowledge. At the same time there is no denying the value of professional and technical education in commercial subjects, provided the knowledge imparted was accompanied by a capacity for practical application and preceded by a good grounding in basic tool subjects and liberal education. The evidence presented before us and the discussion we have had with both employers and academicians have convinced us that there is a definite place for commerce and business education in the universities, though its orientation needs to be changed to some extent in the light of the exposition we have given earlier of the aims and objects of this education.

3.6 Commerce and industry, however, do not only require executives and specialist officers. They also require a large number of clerical and other personnel at the lower levels; and at the higher levels, they require persons adjudged fit for entry by the relevant professional organisations. It is clear therefore that commerce education should also cater to these needs; and that means commerce education both at the pre-university and the professional levels, in addition of course at the university level. Accordingly, we proceed to examine in some detail in the next four chapters the present position regarding commerce education at the secondary, university, and professional levels and make recommendations regarding changes that should be made to fit them better for the fulfilment of the required aims and objects of this education and make them adequate and serviceable for the needs of our developing economy.

CHAPTER IV

COMMERCE EDUCATION AT THE PRE-UNIVERSITY STAGE

4.1 (Commerce education at the pre-university stage is of two types. One consists of the so-called commerce stream in higher secondary schools introduced as a result of the recommendations of the Secondary Education Commission; the other of the various vocational courses, recognised and unrecognised for certificates and diplomas in commerce as a whole or single commerce subjects. In addition, commerce has been an optional subject of study in high schools for many years, commercial geography and book-keeping constituting commercè.) We have not been able to get detailed figures of the number of students attending each of these courses. Broadly speaking, about 1 lakh of students are studying commerce as a subject of study in high schools or higher secondary schools, while about 2 lakhs seem to be studying for certificates and diplomas, both recognised and unrecognised. It is convenient to classify commerce education at the pre-university level into two broad categories viz., preliminary to the university, and terminal. The former also is intended to serve in part as a terminal course, but to a much smaller extent, while in the case of the latter it is exclusively a terminal course.

4.2 Let us now look at commerce education in higher secondary schools. The course starts in the 9th class and goes on into the 11th class; and it is offered as an optional group alternative to Humanities or Science or Fine Arts or Home Science in higher secondary and to technical and agricultural streams in the multipurpose schools. The core subjects consisting of languages, social studies and general science are common to all groups. The commerce groups consist of 4 subjects from which three have to be selected; the four subjects recommended by the Secondary Education Commission for inclusion in this group are commercial practice, book-keeping, commercial geography or elements of economics and civics, and shorthand and typewriting. In implementing these recommendations, there are slight regional variations; but by and large, the pattern set out by the Commission is followed in higher secondary schools all over India.

4.3 The idea behind the inclusion of 'Commerce' as an optional group was not to have a narrowly vocational programme but to 'have a definite vocational bias.' At the same time the Commission expected that a majority of the students taking up this course would go in for vocational pursuits. In actual fact, more than 50% went in for university education; while the rest did not, generally speaking, get any special preference with employers in commerce and industry and had to have some further training in the strictly vocational subjects of book-keeping or shorthand and typewriting or secretarial practice before they could score over those who had passed the higher secondary examination with humanities or science. Those who went in for university education generally chose commerce; in fact, about 60% of the total enrolment in commerce classes in the universities had 'commerce' in their higher secondary course. This however did not help them very much, inasmuch as it meant that their university education did

not compensate the fact that not enough of their time had been used for general education in their schools, while their language training did not have the advantage which those who took to humanities in their schools had. The discussion we had with employers in West Bengal, Bombay, Madras, Kerala and U.P. showed that students who entered employment immediately after passing the secondary stage with commerce appeared to suffer from inadequacy of both general ability and specialised vocational training.

4.4 On the question of whether higher secondary course with commerce can create a taste for higher education at the university level, we have received diverse views. Some have stated that it does not create intellectual curiosity and ability to understand a problem in its depth. Another section subscribed to the view that commerce at higher secondary stage does help to develop thinking power and also that it creates a taste for the subjects which later on is a distinct gain when commerce subjects are studied at the university level. Yet another section of opinion emphasised that commerce education at the secondary level seems to ask too much of a school student; for a student at this stage can hardly be educated sufficiently in English or even in the mother-tongue so as to tackle with facility such subjects as Shorthand and Typewriting, to be of any real use to the employers, or to grasp the import of commerce subjects or understand complex business practices. In fact an influential section of businessmen and teachers expressed the view that improvement of the existing higher secondary commerce course was possible only introducing a larger liberal content than at present but without abandoning the essentials of commerce studies so that an aptitude and interest may be created for further studies in commerce at the university level.

4.5 Thus the introduction of the so-called commerce stream from the 9th class for a period of 3 years falls between two stools; it neither fits the students for immediate employment nor does it give them a special advantage in the acquiring of commerce education at the university level.

4.6 In order that the students at the secondary school level get more of education than training, it is to be considered whether "commerce stream" should be retained at the higher secondary level at all. Students seeking higher education in commerce need rigorous training in humanities, social science, mathematics and language. What is really needed is to develop mental ability and intellectual discipline among students rather than fill them with descriptions of commercial practices and techniques. It is unlikely that a pupil will be able to undertake advanced work of either an academic or a technical nature without a sound educational background. Many of the present-day problems of higher education in commerce owe their origin to inadequate education given to students prior to their entry to universities. We have found that some colleges, even when preferring students from 'commerce stream' of higher secondary course, also subscribe to this view.

4.7 With admission to higher stages of commerce education getting increasingly restricted on the basis of rigorous selection by merit, the question of providing alternative vocational training also becomes important. We feel that the vocational bias emphasised by the Secondary Education Commission would acquire more significance if the students leaving schools with commerce had acquired a reasonable measure of general education including training of their minds and the capacity to express themselves with lucidity.

4.8 Having considered all relevant aspects of the question, we are of the opinion that commerce as a stream should be withdrawn in its present form from the higher secondary courses. Instead, it should be introduced only as a subject and that too at the 11th class, by which time the pupil would be about 16 years in age and would have obtained adequate general education. - It should consist only of economics and commercial geography; and there should be no other optional subjects offered for commerce. This would give the pupil who wants to proceed to the university and take up commerce there both a basic grounding in liberal education and a good acquaintance with and taste for some important tool subjects of commerce. For the pupil who does not want to go in for University education, general education must stop at the 10th class and he must then be given an opportunity for a course of vocational education in commerce. To the details of this question, we turn in the section that follows.

ii

4.9 Commerce education at the pre-university level is intended to secure immediate employment; the courses offered have therefore to be strictly vocational in character and train the pupils concerned in the skills that will enable them to fill up the clerical and other junior posts without which commerce and industry cannot be operated. Examples of such occupations are book-keepers and cashiers, stenographers and typists, clerks, store-keepers and time-keepers, and office machine operators.

4.10 Commerce education in individual subjects or courses for developing "specific skills" is being imparted in India to-day by more than 1,000 institutions, of which only about 10 per cent are recognised by the examining bodies. The rest are purely proprietary institutions resulting from the large demand for some specific skills like typewriting, shorthand, book-keeping, secretarial practice and so on. They are, in fact, specialised trade schools and teach only the minimum essentials necessary to perform a specific job. The emphasis is always on the "how" of a specific skill and not much on "why". There is no organic relation between these proprietary institutions; and each institution follows its own standard, with the result that the employers have no assurance that the training received by a candidate is sound, nor have they any satisfactory basis for evaluating the comparative merits of candidates possessing certificates of different private institutions. The employers are of the view that if some kind of co-ordination and uniformity in standard in these institutions could be secured by Government or a properly constituted Board in each State, then the task of screening applications would become easier.

4.11 In many proprietary institutions, the typewriting machines are old; the library is either ill-equipped or totally absent; class-rooms are badly crowded and staff is inadequate. The emphasis is on pecuniary gains rather than on training. Often such names as "College of Commerce" or "Institute of Commerce" are used to attract students even when a so-called college may have only one or two rooms. Since admission does not depend on any minimum educational qualification, and the training period and timing of instructions are adjusted according to the convenience of students, these ill-equipped and non-recognised institutions are not only being tolerated but also very much patronised. It must, however, be stated that there are about a dozen proprietary commercial institutions in India, which,

by any standard, are as well-equipped and managed as any good private degree college. These were mostly started in the twenties by men with a spirit of service and pioneering zeal; they have also proved to be a financial success.

4.12 In addition to giving skills in single subjects, many of the unrecognised institutions also coach students for the examinations of foreign institutions like the Institute of Book-keepers, London, Institute of Commerce, Birmingham, and the London Chamber of Commerce.

4.13 Not all private institutions, however, belong to the unrecognised category. The State Governments conduct terminal education in commerce through Diploma—full-time and part-time—in institutes specially set up for the purpose and also grant affiliations to private institutions which can show satisfactory accommodation, equipment and staff. The more well-known Diploma courses are :

- (a) The Diploma and Certificate Courses (Bombay).
- (b) Sydenham College Diploma in Accountancy.
- (c) Sydenham College Diploma in Secretarial Practice.
- (d) Lower Grade and Higher Grade Examinations (Madras Government).
- (e) Lower Grade and Higher Grade Examinations (Kerala Government).
- (f) Junior and Senior Grades of the Diploma Course (Mysore State Government).
- (g) Diploma Course (Andhra Government).
- (h) Day Course Final and the Certificate Course (West Bengal Government).

The Commerce Diploma courses are open to matriculates and non-matriculates, the duration being longer by one year for non-matriculates in Bombay. Some of these Diplomas are considered equivalent to the Intermediate examination course of an Indian University as in West Bengal. There is also provision for holding single-subject examinations conducted by a few Boards. Some Diplomas are recognised for appointment as teachers in Schools. A full course generally contains six to eight subjects. The subjects that are prescribed by the different Boards are as follows :

English—Correspondence and Composition.
 Commercial Arithmetic.
 Book-keeping.
 Accountancy.
 Commercial Geography.
 Business Methods.
 Shorthand and Typewriting.
 Secretarial Practice.
 Salesmanship.
 Mercantile Law.
 Indian Banking.
 Banking and Law and Practice
 Economics.

It must be added, however, that though the institutions that send up candidates for these examinations are supposed to satisfy certain standards of accommodation, equipment, and staff in order to secure recognition, many of them in actual fact are poorly equipped, have inadequate accommodation, and do not have a qualified staff. Since these institutions do not generally receive grants-in-aid as the regular high and higher secondary schools do, it is somewhat difficult to ensure adequate standards of recognition.

4.14 In addition to these State Diplomas, there is also a National Diploma in Commerce which is organised under the auspices of the All India Council for Technical Education. There is an All India Board of Studies in Commerce which frames the syllabuses, appoints the examiners, and declares the results, and only institutions recognised for the purpose are permitted to send up candidates. The objective of the National Diploma Course, which was started in 1948, is more ambitious than that of the State Diplomas, as it was expected to "confine mainly to the managerial and administrative aspects of trade and industry". The minimum qualification for admission is matriculation, the course runs over three years, and it is obligatory for every candidate, in addition, to undergo a period of practical training in a recognised industrial or commercial concern. The academic content of the course is quite elaborate and stands comparison with the B. Com. courses of most universities, in addition to which of course there is the compulsory provision for practical training.

Somehow, the National Diploma has not caught on. Though it was started as early as 1948, only about 10 institutions are affiliated for registering students for the National Diploma, and the total number that appeared for the final examination in 1960 was only 83. It appears therefore that, by and large, the National Diploma has not proved a success. There are of course various reasons that account for this result. The most important is that, in terms of eligibility for admission, academic content of courses offered, and duration of the course, there is not much difference between the National Diploma and the B. Com courses; and in India, it is well-known that a degree enjoys a significant preference over a diploma both in the eyes of the candidate and of the employer. Moreover, the institutions registering students for the diploma do not receive the kind of attention and assistance that colleges, for example, receive from the universities, State Governments, and the Central Government. Polytechnics which give diplomas in technical subjects and function under the auspices of the All India Council for Technical Education get considerable attention and assistance both from the Central Government and the State Governments; not so the institutions which send up students for the National Diploma, except Govt. Polytechnics like the Delhi Polytechnic; and even in Delhi the B. Com. has proved to be much more popular. In fact, an acid comment on the success of the National Diploma is furnished by the fact that diploma students of the Delhi Polytechnic were always agitating for recognition by the university and that ultimately the Delhi Polytechnic itself opened B. Com. classes affiliated to the university.

4.15 We have gone carefully into this question of vocational training for commerce at the pre-university and extra-university levels; and we feel that the present position is unsatisfactory and needs radical change. Reform is especially important in view of the fact that with our expanding economy, the need is growing both quantitatively and qualitatively for staffing

commerce and industry at the lower and non-officer levels. According to the perspective Planning Division of the Planning Commission publication "Occupation pattern in Manufacturing industries in India" (1959), clerical and related workers in manufacturing industries formed about 5% of the total employees including factory workers. In commercial organisations proper, clerical workers seem to constitute between 20 and 33% of total employees excluding manual workers. The approximate ratio of non-executive workers to officers is 3 to 1 in a middle sized establishment, while the ratio is much higher in large scale organisations. Moreover many members of the clerical professions desire additional training and new specific skills in order to improve their prospects; and they cannot get this from the universities.

4.16 We would therefore make the following recommendations for the reorganisation of vocational training in commerce at other than the university and the professional level :

1. We recommend that all institutions, proprietary or otherwise, that give vocational training in any commercial subject should be registered and not allowed to function unless it fulfils certain minimum conditions regarding accommodation, equipment and staff laid down by rules relating to the registration. In order to ensure compliance with these rules without unduly rising the cost of this training—and this is an important consideration in view of the generally low economic status and lack of staying power of those who go in for this training—grants-in-aid on a defined basis should be available for such institutions. There is no reason why commercial training should be treated as self-financing while exactly the opposite rule is applied in the case of technical training. There should also be provision for systematic examinations and evaluation of these institutions by a properly qualified staff of inspectors; and as far as possible examinations in the relevant subjects should be held on a public basis and certificates of competence awarded by a duly constituted public body functioning on a State level. These recommendations should apply to training in all single-subject skills like shorthand and typewriting, book-keeping, and secretraial practice.

2. The existence of many State and other diplomas and certificates in commercial practice makes for confusion as there is no provision for co-ordination, standardisation or regulations of standards; and there is no way of establishing degrees of equivalance. At the same time, the existing National Diploma in Commerce is too long, too much like the B. Com. course, and has not proved successful. Nor has it any relation to the State Diplomas. We would therefore recommend the abolition of the existing National Diploma in Commerce and its replacement by a new National Diploma in Commercial Practice. This new diploma should be specifically intended to provide vocational training for employment in the lower cadres of commerce and industry; and it should not be competitive with or imitative of the B. Com. courses in Universities. Moreover it should take a much shorter period than a university degree takes, and it should enable the diploma holders to enter service at a comparatively early age—say 17 or 18. While the National Diploma in Commercial Practice should thus essentially be a terminal course, yet there should be provision by which persons, who possess this diploma and have put in enough period of employment to give them practical experience and some intellectual maturity, to improve their equipment and prospects by either part-time

or correspondence courses that will give them training in the more advanced aspects of commerce education.

4.17 While we suggest that the proposed Diploma in Commercial Practice should be organised on a central basis in terms of its syllabus and the conditions required for recognition by institutions providing instruction in this course, we do not suggest any unitary central authority as such for the D.C.P. Each State Government may without affecting the framework of the diploma syllabus make such changes so as to suit local conditions. A State Government through its appropriate department should exercise control for recognition of the institutions and the courses, and conduct examinations.

4.18 Subject to this element of State autonomy, we offer the following detailed suggestions for the proposed Diploma in Commercial Practice (or. D.C.P.) :

1. The Course will be post-matric in character but distinct from Higher Secondary. In Schools which have been already converted into higher secondary pattern, the students after the completion of the tenth class would be eligible for admission but may have to pass an Admission test. For the purpose of the D.C.P. course, the Higher Secondary passed candidate will be treated in the same way as the matriculates.
2. Its standard will aim at satisfying the employers' need for clerical and junior supervisory personnel; and its objective will be to give the vocational training needed for this purpose.
3. Being intensive in purpose, the course should be of two years' duration for full-time and three years for part-time students.
4. Its teachers should also have practical experience and ability to teach through experience. Whenever possible, persons who are already engaged in a business or industrial concern should be appointed as part-time teachers.
5. The Diploma should be awarded on the completion of the course and the following tentative suggestions are made regarding the content of the course. Thus compulsory subjects should include:

English
Regional Language
Commercial Arithmetic
Commercial Geography
Elements of Commerce
Typewriting
Elementary Book-keeping.

whole optional subjects should include one of the following with two papers in each :

Shorthand
Banking Practice
Accountancy
Secretarial Practice
Salesmanship

4.19 In some States, there are Inspectorates for Commercial Schools and Institutions under Education Departments. We recommend that these Inspectorates should be further strengthened where they are already in existence and established where they are not so as to (a) assess the various

Existing Diploma and Certificate courses for granting necessary recognition as equivalent to the D.C.P. Course, (b) assess the "single skill" courses of private institutions for granting them recognition as equivalent to the corresponding subjects in the proposed Diploma course, (c) frame a detailed Diploma course in Commercial Practice to suit local conditions within the framework of the D.C.P. Scheme, (d) grant recognition to institutions which desire to run the proposed course, and (e) conduct the Diploma in Commercial Practice examination.

4.20 The proposed D.C.P. course could be given in multi-purpose Higher Secondary Schools as an addition to the other courses they offer, including the three years' course in basic commerce subjects in the 11th class that we have suggested for Higher Secondary Schools. This way, we will be building on existing foundations, there will be no retrenchment of existing commerce teachers, and there will be fuller and better utilisation of commerce teachers in Higher Secondary Schools. In addition, we would also favour the introduction of the D.C.P. course in junior technical schools and district polytechnics. In selected centres of commercial importance where demand will be large, and also to serve as a model and furnish scope for experimentation, we would suggest the setting up of a limited number of junior commercial schools in the country.

4.21 In order that the employers need have no confusion in regard to commercial practice diplomas of the different States, we have suggested elsewhere a possible organisational set-up on an All-India basis for co-ordination and uniformity of standards in commerce education which will also include the proposed D.C.P. course.

CHAPTER V

COMMERCE EDUCATION IN UNIVERSITIES UNDERGRADUATE COURSE

5.1 We have already seen that most of the Indian universities have commerce courses and award B. Com. degrees. The usual pattern till recently in all universities except Delhi was a two year degree course preceded by two years leading upto an I. Com. examination or an Intermediate Examination with commerce group and held either directly by the universities or by an Intermediate Board as in U.P. With the adoption of the three year degree course by most universities, the Delhi pattern has now become the national pattern; and B. Com. is now a three year degree course after either the Higher Secondary Examination following eleven years of schooling or the pre-university examination held one year after the School Final or Matriculation examination. B. Com. courses are not confined to colleges specialising only in this discipline as is the case with engineering courses. There are of course a number of colleges exclusively devoting themselves to instruction in commerce (this was almost wholly the case in the old Bombay State), while there are many other colleges which teach B. Com. in addition to B.A and B. Sc. courses and, in some cases, also LL.B. courses. Then again, while commerce is taught normally in colleges, the position is different in the teaching universities like Banaras, Lucknow, Allahabad where B. Com. courses are taught directly by the university departments of commerce. Thus there is a varying pattern in the organisation of commerce education, but as far as academic content is concerned the main structure is more or less the same in all the Indian universities.

5.2 Commerce courses started with a strong bias for economics subjects because the professors who were in charge were mostly men with their university training in economics. This lingered on for a long time. With the growth of a separate class of commerce teachers, however, the position changed; developments in commerce education abroad, growth of commerce and industry in the Indian economy and the demand it made for professional personnel, the emergence of professional associations connected with commerce, all these brought a change in the commerce curricula and greater emphasis began to be placed on commerce subjects proper in the B. Com syllabuses. Thus Accountancy and its allied subjects like Costing, Income-Tax Accounts and Auditing, Business Statistics, International Commerce and Transport were included in the curriculum. At the same time, a number of subjects, which come more appropriately within the purview of Economics like Economic History, Co-operation, Rural Economics, etc. were removed or kept as optionals only. Many universities at the M. Com. level introduced practical training schemes as well. In most of the universities/colleges, practising Accountants and Lawyers were appointed as part-time lecturers to make teaching in these subjects as effective as possible. Then came a management bias in commerce education. This was partly because of the popularity of management courses abroad and partly because of the increasing demand for management personnel in India. Many universities introduced in their B. Com. and M. Com.

courses subjects like Business Administration, Business Forecasting, Personnel Administration, and Industrial Relations.

5.3 Almost without exception most of the commerce courses of the Indian universities at the undergraduate level have divided the commerce courses into four areas, about 20 per cent in liberal subjects, 20 per cent Economics, 40 per cent in Commerce and about 20 per cent in some specialised fields. The liberal area contains English, Regional Languages and/or Mathematics. The Commerce and Economics areas include Economics, Economic Geography, Accountancy, Mercantile Law, Business Organisation, Statistics, Insurance and others closely related to Commerce. In addition, two subjects are kept for defined fields like Advanced Accountancy or Banking or Industry and Trade or Acturial Science in which students are expected to acquire a certain degree of specialised knowledge. In a few universities, the students are expected to complete their work on liberal subjects by the end of the 2nd year to enable them to devote the final year for Economics and Commerce subjects, though the latter are taught from the first year of the course. In most of the universities, however, examinations in all the subjects are held at the end of the 3rd year.

5.4 The evidence we have gathered on the B. Com. courses shows a sharp cleavage of opinion among employers and even among those responsible for teaching the subject. There are some who hold the view that the B. Com. courses fulfil a real need and that B. Com. graduates are distinctly better than Arts or Science graduates for jobs in commerce and industry. There are others who are sharply critical of the B. Com. graduate and maintain that in terms of initiative, logical thinking and lucid exposition, he is worse than the Arts or Science graduate, while in regard to vocational training he does not seem to show any special competence. At best, we were told, the advantage, if any, is only at the initial stages, and that the B. Com. graduate shows less ability to move up the ladder and occupy superior executive positions. There has been all round complaint of deterioration of standards, of growing lack of command over the English language unaccompanied by any increase in command over the regional language, and of bookish knowledge lacking a practical bias. There have also been widespread complaints of the lack of practical training in commerce education. Finally there is the undoubted fact that many B. Coms. find employment only at the clerical level; and quite a few of them in fact do not seem to aspire higher, as can be seen from the job-preferences indicated by B. Com. graduates registering themselves at Employment Exchanges.¹ The situation revealed by our inquiry is disquieting and needs examination before we can put forward recommendations for reform.

5.5 There is no doubt that commerce graduates have not, taken as a class, fulfilled the expectations that employers entertained nor have they come upto the standards that were formulated at the time the first college of com-

¹ Thus, while 945 commerce graduates indicated their job preference for administrative, executive, professional and technical posts on the 30th June, 1959, 4,107 indicated their preference for clerical jobs. The corresponding figures for the 31st December, 1959 were 1,152 and 4,813 respectively.

merce was started in India in 1913.¹ This is, however, due to many reasons not all of which can be blamed on commerce education. The fact is that standards of university education have, in general, undergone considerable deterioration in recent years and it is only natural that commerce graduates should also have shared in this process. Among the reasons for this general deterioration, in which commerce graduates also share, may be mentioned the language difficulty, scarcity of teaching personnel of sufficiently high quality, feeling of frustration induced by the prospect of unemployment, and overcrowding in colleges. Commerce graduates have suffered in addition by the fact that commerce courses have tended to become increasingly overloaded because of anxiety on the part of universities to meet criticisms made by employers of commerce courses. This overloading of commerce syllabuses, which is significantly more than in the case of arts and science courses, has led to both students and teachers paying more attention to memory training than intelligent understanding and logical analysis. Taken in conjunction with the general absence of tutorials and seminars and the absence of a practical bias in the teaching, this has led to a situation where the commerce graduate develops neither adequate specialist knowledge nor high executive ability and initiative. Moreover, an important qualification that is expected of the commerce graduate is proficiency in language, especially English; and this has not been forthcoming partly because of the growing preference for the regional language, partly because of the absence of emphasis on literature in the commerce syllabus, and partly because of insufficient individual attention in the teaching of English. At the same time the regional language has not made any headway either, and the student finds himself in consequence with poor ability of expression and exposition, which is particularly a handicap in the case of employment in commerce and industry. Finally, the liberal content of commerce education compares unfavourably with that of education in the humanities and the social sciences and places the commerce graduate at a disadvantage in jobs requiring general managerial ability, skill in public relations or capacity to argue the pros and cons of a case or reach quick decisions. This does not mean however that there is no demand for commerce graduates or that there is no need for a separate B. Com. degree. In spite of the impatience shown by some employers, the evidence we have received shows that there is an undoubted preference for commerce graduates in commercial and industrial employment, though unfortunately this seems to operate more at the clerical than at the executive level. As one employer told us: "The employers want men with broad general education, initiative, and an alert and analytical mind, so that whatever be the department he is transferred to, he can pick up the technicalities and procedures quickly". With it, there is also appreciation of the need for training in the basic commerce subjects like accountancy, law, and economics, as also in languages, especially English.

5.6 What we need therefore is a B. Com. degree that, without losing its basic utilitarian character of commerce education, will increase the commerce graduate's ability to express himself lucidly and with logic and, at the same time, stimulate in him initiative, confidence and analytical

¹ An early prospectus tells us that the College "aims at training a class of Indian businessmen capable of rising—by virtue of expert knowledge, breadth of outlook, organizing capacity and force of character—to the higher and more responsible positions in business and enterprise of every kind".

ability, as also build up his character and make him aware of his social responsibilities. It is also important that a practical outlook should be encouraged in his approach to the problems he studies for his B. Com. degree.

5.7 In the light of the considerations set out above, we state below our recommendations for the reorganisation of the B. Com. courses in Indian universities :

1. It is necessary to increase the 'liberal' element in commerce education, with special emphasis on language and literature. At present, non-commerce subjects including economics, occupy 40% of the commerce students' time. This should be raised to about 60%. It is possible to do this without impairing the position of the basic commerce subjects, as these only occupy 40% of the students' time today. What our suggestion involves therefore is the giving up of the 20% of time which is now used for giving the B. Com. student optional subjects like Advanced Accountancy or Actuarial Science or Banking or Industry and Trade etc. In our opinion, it is this attempt to introduce specialisation at the B. Com. stage itself that is partly responsible for the comparative failure of commerce education at the university level to meet the expectations that are entertained of it. First of all, the B. Com. student is quite young and is in no position to specialise in detail in technical fields like commerce; this ought to be left to the post-graduate stage as we shall explain in the next chapter. Secondly, it does not give enough time to language and other liberal subjects, which are even more essential for a commerce student than for arts and science students. Finally, it overloads the syllabus to an extent that seriously impairs the ability of the student to develop his personality, acquire initiative and equip himself with the power of analysis and exposition. We therefore recommend that the commerce syllabus be reorganised to drop optional subjects, and place more emphasis on basic commerce tool subjects like Accountancy, law, economics and business organisation and statistics and on languages. We suggest that the three year degree course in commerce should have twelve papers as under :

Language group

English	...	2
Regional Language	...	2

Economics Group

Economic Analysis	...	1
Economic Development	...	1
Economic Geography	...	1

Commerce Group

Mercantile Law	...	1
Business Organisation	...	1
Accountancy	...	2
Business Statistics	...	1

Of these twelve papers, only ten will figure in the final examination, one paper in each language group being left for sessional and class work.

- 5.8 1. We are aware that this will make the B. Com. less of a specialist degree. This is exactly what we want to achieve. In our opinion, what is needed at the undergraduate stage is a strong general degree with a bias in favour of commerce and a practical approach rather than an apparent professional degree in commerce. Having taken the B. Com. degree, the commerce graduate can fit in more easily with any type of employment in commerce, take advantage of the opportunities offered by experience and move up the ladder or go in for specialist training either at the post-graduate or the professional level. The employer will then know what to expect of the commerce graduate; the university will know what education to give him, and the instruction imparted will fit in with the student's age, intellectual maturity and time at his disposal. All this should lead to a better B. Com. degree than we have at present.
2. Greater care should be exercised in the selection of students for admission to B. Com. courses. Interview should be normally the rule, interview board should include one or two businessmen and an attempt should be made to judge the candidate's interest in practical problems.
 3. The pupil-teacher ratio should not normally exceed 12; and methods of teaching should include seminars and tutorials. There should be an adequate volume of compulsory written work, especially in the languages and commerce subjects proper.
 4. Teaching should have a practical bias. This could be secured by a change in teaching methods designed to explain the logic behind the formulations in commerce subjects and bringing out their practical implications. Appointment of part-time teachers with professional experience in commerce subject may prove useful in this regard as also encouraging visits by students to the actual areas of business activity like banks, commercial and industrial houses, factories etc. The essential thing is to bring realism into the teaching of commerce and free it from the charge of bookishness that is so frequently levelled by the business community.
 5. Special attention should be paid to the inclusion of commercial journals and current economic material in the libraries; and there should be a commerce museum or workshop which will familiarise the student with the forms, schedules, documents, procedures, and equipment used in business.
 6. Finally, we do not recommend the institution of Honours courses in Commerce if this means specialisation, as we would leave specialisation to the post-graduate stage. At present, only three universities have B. Com. Hons. courses. While we do not suggest that they should give up these courses, we feel that emphasis in these courses should be more on intensity of training and individual attention rather than having a number of additional papers. In this connection our attention has been drawn to the fact that the Reserve Bank of India, the State Bank of India and various other organisations invite applications from Honours graduates only

for the posts of probationary officers. The result is that Honours graduates in such subjects as Urdu, Hindi, Persian, etc., are qualified to apply for these posts whereas commerce graduates who are certainly qualified for these posts are debarred from applying altogether. We do not think that this is a satisfactory position. In addition to the fact that commerce graduates have some more knowledge of subjects, required in business than Honours graduates in other subjects, the recommendations we have made for the reorganisation of the B. Com. courses will make the commerce graduates even more suitable for business employment than ordinary Honours graduates in other subjects. We strongly recommend, therefore, that the employers should not make any distinction between commerce graduates and other Honours graduates for posts which demand knowledge of commerce subjects.

In the next chapter, we proceed to discuss commerce education at the post-graduate level.

6.4 It must be added that universities and commerce teachers are not unaware of these defects and have, in fact, been seeking to remedy them during the last few years. This is seen from the requirement of practical training that several universities insist upon before conferment of the M. Com. degree. It is also seen in the inclusion of research projects as optional subjects in M. Com. courses and in the growing emphasis given to management topics in the M. Com. syllabus. In our view, however, these measures have not yielded the results expected of them partly because of deficiency in the existing B. Com. base (reform of which has been suggested by us in the preceding chapter) and partly because of the failure to effect the kind of far-reaching and almost revolutionary change that the existing M. Com. courses require.

Take first the subject of using the M. Com. as an instrument of management training. Most of the universities/colleges have stated that subjects with emphasis on management should be increasingly included in the M. Com. syllabus so that, on passing out, the holders of the degree can take up, with reasonable training, positions of responsibility in industry and business. Recent changes in syllabus in some universities suggest a distinctly growing management-bias in the M. Com. course. This question was therefore considered by us in some detail. We have found that inclusion of a few management subjects in M. Com. syllabi would not do justice to the management function. Management as an avocation does not, as a rule, lean towards specialisation. In many cases specialisation is a distinct disadvantage for management functions, several witnesses having contended that persons with specialised training have to unlearn their specialised skills before proving successful in managerial functions. The broad vision that a manager has to bring to his functions requires a more liberal type of education than is available to the M. Com. student. The type of teaching that he needs is also different from just acquiring a lot of information which is mostly what the M. Com. does at present.

6.5 Most of the individuals representing the educational institutions, chambers of commerce and industrial organisations, were of the view that there should be two streams of commerce education at the post-graduate level—one aiming at specialisation and the other at developing managerial capabilities. The first one, the M. Com. course, needed an emphasis on training in specialised subjects like Accounting, Cost Accounting, Statistics, Insurance, Banking, Trade etc. The second one, the M.B.A. course, would be a liberal course open to graduates of all disciplines like Arts, Science, Technology and also Commerce. The introduction of the M.B.A. course, it was contended, will be of the utmost importance in the present Indian conditions for providing an adequate supply of properly trained managerial personnel for industries.

6.6 After carefully considering this question, we have come to the conclusion that there should be a separate course in Business Administration, or M.B.A., that would be specifically designed to prepare students for managerial duties in industry and commerce, as distinct from an M. Com. that would be primarily for training specialists for employment in business and industry on the one hand and the academic profession on the other.

6.7 The M.B.A. course will aim at giving an effective start to the students in the development and appreciation of the responsibilities of a business administrator. "A major responsibility of the administrator is to carry on

his work with a spirit of vigorous and courageous enterprise and to make the business with which he is associated a 'good society'. The administrator must be a constructive participant in the affairs of the community and the nation. This involves an understanding of the economic and social framework within which business operates and a reasonably well-developed, integrated, social and economic philosophy."¹

Obviously, the objective stated above requires a good liberal educational base and special emphasis on instruction in the social and ethical responsibilities of the managerial function. It follows that the course should be open to all graduates, including those in Arts or Science; in fact, in some ways the latter may even find preference over commerce graduates, especially if the condition is insisted of a first class or a high second class degree as the minimum qualification for admission. Management problems are not necessarily economic or commercial problems—often they are psychological, sociological, or legal problems. The findings of sociologists and psychologists are often to be applied to the area of business management concerning formal and informal problems, individual motivation, reaction to authority, measurement of leadership, etc. The acquisition of this knowledge and understanding of internal management in the social climate of Indian business and the development of this insight of working with people are the specific aims of the management course.

6.8 It is necessary to add that special emphasis has to be laid on the method of teaching for the M.B.A. course. This is because the managerial function requires not so much of expertise or specialised knowledge as the capacity for speedy analysis and decision, lucid exposition, and ability to coordinate and handle human beings. That is why seminars and syndicates are more important than lectures or even tutorials in the teaching of business administration; and case studies become an indispensable tool for such instruction. Seminars are a well known academic device and are used in all subjects; but the syndicate method is peculiar to education in management and decision-making. This method is used successfully in the training of highly placed officers in the defence services and finds a prominent place not only in the staff college at Henley in the U.K. but also in the staff college at Wellington in India. The case method has become famous as the special feature of the Harvard School of Business Administration and now finds wide recognition in all educational courses aimed at imparting management skills. We include as an appendix to this Chapter a brief note describing the syndicate method followed in the staff college at Henley and the case method followed in the Harvard Business School; and we recommend that both these methods should figure in the teaching of the proposed M.B.A. course.

6.9 As regards the academic content of the proposed M.B.A. course, some thinking has already been done on this subject by the All India Council for Technical Education. In fact, a part-time three year course for a Diploma in Business Management has been introduced at their instance in the Universities of Bombay, Delhi and Madras and in the All Indian Institute of Social Welfare and Business Management in Calcutta. The Andhra University has recently introduced a full-time course for the degree of Master of Business Administration, and we understand that some

¹ Official Register of Harvard University, Vol. No. 9, May 1958, p. 49.

other universities are also thinking on the same lines. We are also informed that two All India Institutes for Training in Business Management are shortly going to be set up in Calcutta and Ahmedabad respectively by the Ministry of Scientific Research and Culctural Affairs with the help of an initial grant from an important and internationally known Foundation. The Administrative Staff College in Hyderabad is giving comprehensive courses in management to highly placed executives, and short-term courses are being given in one or other aspect of management by Business Management Associations that have been set up in different parts of the country. The National Productivity Council and its various branches are also undertaking some work in this field, and similarly also the Small Industries Division of the Ministry of Commerce and Industry. Thus management education is very much in the air today in India and there is also no doubt that this is very timely in view of the rapid growth in the country's demand for managerial personnel. We believe that the universities have a distinct role to play in this movement and hence our recommendation for the institution of an M.B.A. course at the university level. We have not however been able to give detailed consideration to the question of what should be contained in the M.B.A. syllabuses. We think that this is a subject that may be more appropriately discussed by the Board of Management Studies of the All India Council for Technical Education. They have already drawn up courses for the part-time Diploma in Business Management and are also well acquainted with the working of these courses. One suggestion we would like to make in this connection is the need for the Board holding consultation with the All India Board of Studies in Commerce as well as with the Commerce Departments of the Indian universities before finalising their ideas on the syllabus content of a two years full-time course for an M.B.A. degree to be established in the universities. While we therefore refrain from discussing the academic content of the M.B.A. courses, we would like to reiterate our views on the objective of this degree and the methods of teaching that should be followed in preparing candidates for this degree. The full-time M.B.A. course is essentially intended to cultivate certain qualities needed for the management function such as initiative, analysis, recognition of relevant issues, and decision-making. The subjects included in the course have to be taught in such a way as primarily to secure these results; and this involves, as we have already indicated, the use of the syndicate method and the case method in the teaching of the subject.

6.10 In this connection, the status of a Business Administration Department in a university is required to be carefully considered in the light of the objectives of the course and the composition of students who are meant to join the courses. Being open to students of all disciplines, the Business Administration courses should be administered by a separate Department. In teaching this subject, it is necessary to draw upon the skills and specialised knowledge of other disciplines like Economics, Sociology, Psychology and Politics and even Engineering where available and for such a study, an independent department of Business Administration is necessary. In the circumstances we feel that Business Administration should be treated as a separate discipline and be allowed to develop in the university but with sufficient freedom and flexibility. The multi-disciplinary contact and harmony which would be the special characteristics of this discipline would be substantially strengthened by a constant study of business behaviour and business

problems through analytical, descriptive, and observational methods.

6.11 We would also like to advert upon the desirability of providing shorttime courses in Business Administration for the middle executives. The staff college in Hyderabad looks after the needs of the top executives, while the proposed M.B.A. course would look after the need of fresh recruits to the management cadres. But there is at present no provision for giving the required opportunities of syndicate, seminar and intensive discussion in problems of management for the middle executives. The part-time diploma courses cannot fill this gap, as they run over three years and are really intended for the benefit of junior executives and other lower-rung employees capable of entering the executive ladder. Responsible witnesses from industry and commerce also drew our attention to the need for providing some short-period training to the middle executives. We feel that such short-time residential courses should be instituted of the duration of four to six weeks and that these should be organised either directly by universities or by academic institutions having a university atmosphere. Details can be left to be worked out by the Board of Management Studies of the All India Council for Technical Education. In our opinion, the financing of these courses should be on the same lines as that of the training course for top level executives in the Hyderabad Staff College, that is, by contributions from business firms and grants from Government in the Ministry of Scientific Research and Cultural Affairs through the All India Council for Technical Education.

6.12 As regards the M. Com. degree, there is no doubt that, unlike the proposed M.B.A. degree, it is obviously one which is post-graduate to the B. Com. course both in time and in standard. It exists for the purpose of enabling a student who has completed his B. Com. to proceed to more specialised work leading to a higher degree in a subject area and provide a more intensive study of selected subjects in commerce. In speaking of specialisation at the M. Com. level we are conscious of the fact that there may be certain common contents in the courses adopted by the professional institutions like the Institute of Chartered Accountants, the Institute of Cost and Works Accountants, etc., and the universities. If the M. Com. courses are designed with a greater degree of co-ordination between the professional institutions and the universities, it will be of mutual advantage. We are aware that, even now, universities do invite professional men to serve on their commerce Boards and Committees, but they are invited in their personal capacity and do not have any representative status from their organisations. We recommend that these professional organisations should be invited by the universities to nominate their representatives on the relevant university Boards and Committees and that their advice should be sought on the formulation of courses, methods of teaching, methods of examination and other allied matters relating to the M. Com. courses. Persons with professional experience and having current practice whether in general accountancy or cost accounts or income tax or mercantile law or insurance should also be requested to serve as part-time lecturers and, where this is not feasible, at least give occasional lectures and meet the M. Com. students from time to time for seminar work and discussion in their respective fields. We would also suggest that contact with industry and business should be established by way of frequent visits to industrial and business organisations and discussion on the spot with business executives on the problems relating to their specialised fields in commerce and industry.

6.13 Commerce education at the post-graduate level can only succeed if the present state of overcrowding and indiscriminate admission is discontinued. We feel that admission to the post-graduate classes in commerce should be restricted and careful selection made of candidates with the help of experts drawn from business and the professional organisations. In addition, we would emphasise the need for keeping the courses limited to selected institutions, preferably those which are either departments of universities or are directly associated with universities. Recognition of institutions for this purpose may be granted by the requisite authorities on an appraisal of the facilities for such courses, demands of the areas in which the institutions may be suited, and the availability of qualified teachers, and such other relevant details. Generally speaking, M. Com. teaching should be confined to established centres of industry and trade.

6.14 In some universities there is a system of awarding the M. Com. degree partly or wholly by a thesis. While we appreciate the need for positive inducement for research, we feel it must not be at the cost of a Master's degree by written papers. Degree by examination has got a great value for potential teachers as well as for those who seek to acquire specialised knowledge. If there has to be an element of research in the M. Com. course, all that is needed is to include a short thesis on a particular subject comprising 100 pages or so, in place of one written paper only. This short thesis also will enable some knowledge of thorough bibliography and methodology which are of immense value for a future Ph. D. thesis.

6.15 We may now lay down some salient points we consider relevant for a proper M. Com. course :

1. The M. Com. should be a two years' course.
2. As far as possible the B. Com. subjects should not be repeated.
3. Where repeated, the contents must allow for advanced study.
4. Such subjects as are of practical importance in business fields should be emphasised.
5. The subjects should be of sufficient weight to exercise a mature brain and should be of a high standard.
6. We feel that for graduates in commerce who are employed and have at least 3 years' experience, facilities should be provided for studying M. Com. in the evening in areas of commercial and industrial importance, provided the necessary staff are also available. The duration of such part-time M. Com. courses should be 3 years.

On the above principles, the following scheme may be considered helpful :

M. COM COURSE

<i>Compulsory Subjects</i>	4 papers
Economics and Business Statistics	
Labour Legislation	
Taxation	
Business Economics	

Specialised Subjects (Any one Group)

Accounts (Financial and Cost Accountancy)	4 papers
Industrial and Commercial Law	4 papers
Actuarial Science	4 papers
Personnel Management	4 papers
Industries	4 papers
Banking and Finance	4 papers
Trade and Transport	4 papers.
Viva ...	50 marks
Essay ...	50 marks.

6.16 There is considerable feeling among teachers that more attention should be given to research work in commerce in order to enable them to give the M.Com. graduates the knowledge and training that would help them if they want to go in for the teaching profession. We are agreed about the importance of research for both Commerce and Management education. Research activity on the part of teachers should not be confined to guiding students for their Ph. D. work, but include their own work on investigations and analyses of business problems like finance, marketing, personnel, etc. which will stimulate their teaching. Such work—being factual and objective—should be adapted to the needs of students and be designed to be used as teaching material. Materials should be collected from observation, interview and mail questionnaire for further analysis and interpretation, and for presentation to be ultimately used for training. We suggest that high priority be given to the development of research of a practical character in the field of commerce and management. Such research should be generously financed, possibly in collaboration with industry, and highly qualified commerce teachers provided with adequate supporting facilities such as assistants, secretaries, equipment, etc.

Appendix

A BRIEF NOTE ON THE SYNDICATE METHOD IN
MANAGEMENT EDUCATION

The syndicate method in management education is distinct from the case method¹ in so far as it centres round team work in the approach to a train of problems involved in the management function as against one individual problem that a case involves. The syndicate method as developed in the Administrative Staff College at Henley since 1948 rests on the division of the students admitted to a course into several syndicates, usually each consisting of ten, with a member of the directing staff attached to it. The syndicates consider a number of topics in turn and prepare written reports for presentation to the College as a whole.

For each new subject a different member of the syndicate takes the chair. His prime duty, with the assistance of a fellow syndicate member acting as the secretary, is to examine with the member of the directing staff in charge of his syndicate, the documents which have been prepared in advance for the work upon his subject. These documents include a brief,

¹ See Prof. Norman C. Hunt's note on the Case Method in management education in Appendix III.

which outlines the field to be examined. The time available for discussion, the date and hour by which a syndicate's report upon a specified part of the field and limited in length has to be ready, are all specified beforehand. Details are also given of the specialists who are to come to the college to give explanatory talks and to sit in conference with the syndicates in turn dealing with different topics in their respective fields. A list of organisations to which members of the syndicates may be sent to observe and report on new and interesting developments in the subject under examination, is also provided. A reading list, designed to give practice in the extraction of relevant material, is provided and is expected to be dealt with by the syndicates in course of their work. On an appraisal of the documents and other arrangements, the chairman devises his plan for his syndicate's action on the project. At the conclusion of the project he has to submit a report thereon and is expected to sustain the position of his syndicate in the open discussion in college assembly that follows the presentation of the report.

Broadly speaking, the benefits that are derived from the use of syndicate method by a participant are as follows :

- (a) He knows how to intervene in conferences when he knows a lot about the subject and how to interpose by question when he knows little and seeks clarifications.
- (b) He can stand on his own and represent fairly the views of his group before different kinds of audiences.
- (c) He can draft memoranda on points in which there is difference of opinion without introducing bias.
- (d) He is shown how, why and when the specialist is called for and what may be reasonably expected of him.

CHAPTER VII

COMMERCE EDUCATION AT THE PROFESSIONAL STAGE

7.1 Executive jobs in commerce and industry, both specialist and general, are now becoming professions in themselves, like law and medicine; and professional organisations and institutes have come into existence that determine the conditions for entry into the profession, and make themselves responsible for the formulation and maintenance of standards. In some cases they are given statutory status and have come into existence as a result of specific legislation, while in other cases they still remain in the nature of non-official bodies, but having a fairly strict control over entry and maintenance of standards in their professions. In all cases, they now conduct their own examinations and in some cases they even arrange for the imparting of instruction either orally or by mail.

7.2 Accountancy, Actuarial Science, Cost and Works Accountancy, Company Secretaryship, Insurance, Banking, and Management, these constitute the core of professional commerce education in this country. They all have a direct bearing on commerce education at the university level partly because of common subjects and partly because of the natural desire of commerce graduates to take up one of the professions in commerce and their consequent interest in the professional institutions. The extent of common subjects in the examinations held by the universities and the professional bodies is seen from the following statement:

1. *Federation of Insurance Institutes :*

Subject : Elements of Modern Commerce and Finance

2. *The Institute of Cost and Works Accountants of India :*

Subjects :

1. Office Methods and General Knowledge of Commerce and Finance
2. Economics of Industry and Commerce and Industrial Evolution in India
3. Industrial and Commercial Law (excluding Company Law).
4. Book-keeping and Accountancy
5. Costing (three papers)

} Intermediate

1. Company Law
2. Advanced Accountancy (Paper I)
3. Advanced Accountancy (Paper II)
4. Statistical Methods
5. Costing (three papers)

} Final

3. *The Institute of Chartered Accountants of India :...*

Subjects :

1. Advanced Accounting
2. Taxation

3. Auditing
4. Cost Accounts and Statistics
5. Mercantile Law
6. Company Law
7. Economics.

4. *The Indian Institute of Bankers :*

- Subjects :
1. Economics
 2. Practice and Law of Banking (for those having Banking and Currency in the B. Com. and M. Com.)
 3. Book-keeping and Accounts.
 4. Commercial Geography
 5. Monetary Theory and Practice (portion).

5. *Company Secretaryship Course (C.L.A.) :*

- | | | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|--------------|
| <p>Subjects :</p> <ol style="list-style-type: none"> 1. Accountancy 2. Economics 3. English 4. Secretarial Practice (General) 5. Company Law. | } | Intermediate |
| <ol style="list-style-type: none"> 1. Advanced Accountancy (including Company Taxation) 2. Secretarial Practice (General) 3. Secretarial Practice (Administration and Management) 4. Mercantile Law (including Elements of Labour, Legislation and Practice) 5. Economics 6. Company Law. | } | Final |

7.3 Some of the professional bodies in this country grant exemption to commerce graduates from subjects common to both the universities and the professional courses. The Institute of Cost and Works Accountants of India according to its new syllabus grants exemption to the holders of B. Com., M. Com., or M. A. (Commerce) degrees from Economics of Industry and Commerce, and Industrial Evolution in India, in its Intermediate Examination.

The Federation of Insurance Institutes has only one paper common to the university courses *i.e.*, Elements of Modern Commerce and Finance or Elements of Insurance, Salesmanship and Law relating to Agents. Exemption is allowed by the Federation from this paper to holders of B. Com., M. Com., or M.A. (Commerce) Degrees.

7.4 No exemption from any subject or paper is allowed to the holders of B. Com., M. Com. or M.A. (Commerce) degrees by the Institutes of Bankers and Chartered Accountants of India. The explanation offered for not allowing any exemption to holders of commerce degrees rests on what is claimed to be the more practical nature of the contents of their courses as compared to the universities and the variation in the standards of different

universities which makes it difficult for them to offer any exemption to commerce graduates on a uniform basis.¹

7.5 We appreciate the desire of the professional bodies to maintain standards and we are also not unaware of the failings of commerce education in the universities. Nevertheless it seems a pity that after having studied a subject fairly intensively at the B. Com. or M. Com. stage, the same subject has to be studied all over again for another examination.

In England the position is that the Institute of Chartered Accountants of England and Wales sets the examination and has certain exemptions arranged with the universities. Most C.A. apprentices in England prepare themselves for the examination by correspondence with private institutions. In Scotland, however, all C.A. apprentices must spend one academic year in the university as full-time students. During this year they attend classes in Economics, Mercantile Law and Accountancy. In the U.S.A., the American Institute of Certified Public Accountants sets the examination papers and supplies them to the various states. Each individual State holds the examinations, and then forwards the papers to the American Institute for grading. The grades are then passed back to the states and

¹ The views of the Council of the Institute of Chartered Accountants in this regard have been stated thus:

“Only a few of the universities teach most of the topics in the common subjects like Advanced Accountancy, Auditing, Income-Tax Accounts, Commercial Law and Economics. Some universities do not touch most of the topics in all these subjects. Moreover in our examinations these subjects with their various topics have to be learnt thoroughly and intensively, whereas for the university examinations these subjects are not studied so intensively.

“Moreover, it being not desirable to limit the scope of the principal subjects for a professional examination the syllabuses are all inclusive and not exhaustive. Greater emphasis is also laid on topics which have practical significance for professional accountants e.g., different forms of accounts and legal provisions affecting their preparation, analysis and interpretation of accounts, methods of valuations of different classes of assets etc. Besides syllabuses are continually revised and extended so as to include therein from time to time the study of latest developments in different fields of knowledge. By way of illustration, it may be mentioned that in recent years the undermentioned three topics have been included in our syllabus:

1. Government Accounting
2. History of Accountancy
3. Professional Ethics

It may also be mentioned that in subjects that are required to be studied both extensively and critically, the scope of study has not been defined, e.g. in Company Law, Income-Tax and Estate Duty Laws, etc.

“In what are described as subsidiary subjects the aim is that knowledge of candidates need be refreshed and extended only in fields which are practical and complexities and intricacies which are of interest and value to an academician need not take up a great deal of the students’ time. The syllabus in Mercantile Law covers a very vast field in Commercial Laws which impinge on auditing practices and procedures. Apart from these broad distinctions for the examinations of the Institute with those prescribed for university examinations it may be added that the basic approach in laying down tests for our examinations is somewhat different from that adopted by a university. The emphasis is not so much in testing a candidate’s knowledge in theory, as his ability to apply it to complicated facts of every day life. Because of this difference in the method of approach as explained above, the experience during the past few years has been that a large number of students who were commerce graduates, failed to satisfy the examiners, when they appeared for the Intermediate examination of the Institute. On these considerations only, it was considered necessary to withdraw the exemption from the Intermediate examination to the commerce graduates which was being given before.

the candidates taking the examinations are notified by the state as to whether or not they have passed the examination. A number of special schools, like the La Salle Extension University, give special training or coaching programme for preparation for the C.P.A. Also, all business schools give courses in various accounting areas and business law which are covered in the examination. In addition, some schools give a course known as *CPA REVIEW* which is designed to help prepare a student for the examination. In some states, a college education may be substituted for a part of the years of experience required for obtaining the C.P.A. certificate.

Recently, the universities in England and the professional bodies have put their heads together and drawn up a scheme for coordination in the field of Accountancy. In view of the relevance of this scheme to our own problem, we have thought it fit to quote it below in extenso :

“Special mention may be made of a scheme which has been prepared on behalf of the Joint Standing Committee of Universities and the Accountancy Profession (Institute of Chartered Accountants of England and Wales, the Society of Incorporated Accountants and Auditors, and the Association of Certified and Corporate Accountants).

“1. *The Purposes of the Scheme*—The scheme (which is voluntary and is not condition precedent to entry to the profession) provides a means whereby it is possible to obtain within a period of 5½ years both a university degree and a professional qualification. The course, of study proposed, while affording the universities the medium for giving the student a liberal education and an intellectual discipline, is also intended to enable the student to understand the principles underlying his profession and to derive greater profit from his actual experience in the office.

2. *The Scheme in Outline*—The requirements of the Scheme are as follows :

(a) *Matriculation.* Candidates must have satisfied the appropriate university entrance requirements, full particulars of which are to be obtained from the Registrar of each participating university. The University entrance requirements do not necessarily satisfy the requirements of the professional accountancy bodies of exemption from their Preliminary examinations.

(b) *Attendance as an internal student at a university or university college participating in the scheme for a period of 2½ years during which time the student will take an approved course and the university examinations.* The essential basis of the approved degree courses is shown later.

(c) *Practical experience, in accordance with the regulations of the respective accountancy bodies, normally for a period of 3 years (making 5½ years in all).* This period of practical training may be taken at any time during the 5½ years, but the accountancy bodies emphasise the importance of taking most of it after completion of degree course. Where there is an interval between qualifying for matriculation and entering the university, candidates should consider the desirability of spending some time in an accountants' office, and they

will be well advised, in any case, to work in such an office for (say) four weeks during each summer vacation; but a candidate who is also to take both these opportunities will, after completing the degree course, normally still need to spend more than two years in the office to which he is attached in order to complete the minimum of three years and become eligible to take the professional Final Examination. In no case should this final period be less than one year.

- (d) *Exemption from the Professional Intermediate Examination*—A candidate who has graduated after taking an approved degree course will be eligible to obtain exemption from the Intermediate Examinations of the three accountancy bodies participating in the scheme, except that the Institute of Chartered Accountants of England and Wales will not normally grant exemption to a candidate who failed to pass his Final Degree Examination at the first attempt.
- (e) *The Professional Final Examination*—Candidates will be required to take the final examination in accordance with the regulations of the respective professional bodies. The universities do not arrange specific tuition for these Final Examinations.

3. *The University Course*—Accountancy candidates will become members of the department of faculty of arts or economics or commerce and will take degrees which are variously designated, according to the practice of the university concerned, B.A., B.A. (Econ.), B. Com., B.A. (Com.), or B.Sc. (Econ.).

The approved degree courses consist of the following three main subjects :

Accountancy (including costing, auditing and taxation)	3 sessions
Economics	3 sessions
Law (including principles of English Law, Law of Contract, Commercial Law & Executorship)	3 sessions

4. *The Universities and University College participating in the Scheme*—The Joint Standing Committee and the respective accountancy bodies have approved degree courses to be taken in the following universities or university colleges participating in the Scheme :

Birmingham
 Bristol
 Durham (Newcastle Division)
 Leeds
 Liverpool
 London
 Manchester
 Nottingham
 Sheffield
 Southampton
 Wales (Cardiff).”

In the context of this agreement between the universities and the accountancy profession in England, we feel that a similar solution could be found for the problem of exemptions for the Indian commerce graduate who seeks to take professional examinations. But this is a matter that calls for mutual consultation and getting together on the part of the universities and the executive bodies of the professional Accountancy Organisations in India. We get the feeling that a part of the trouble is due to lack of contact and we feel that responsibility for this rests to some extent on the universities. It is true that there are many members of the professional bodies on university committees as well as on the teaching staff in commerce colleges and university departments, but, as we have indicated earlier, these persons function in their personal capacities and have no representative status. What is really required is association between the universities on the one hand and the professional organisations on the other. They both have the same interest, *viz.*, maintenance of standards, and it would be to their mutual advantage to have sitting on their relevant committees their chosen representatives. We feel that if this were done, there could be frank and free discussion which will not only clear misunderstanding, but also lead to such rectifications in courses and teaching as are possible and conducive to the more efficient imparting of instruction in commerce subjects.

7.6 While therefore we would leave this matter of exemptions and other details of coordination to the joint counsel of the universities and the professional bodies which could be secured by setting up a joint committee as has been done in England, we would like to express our opinion that where subjects are common and there is reasonable presumption of high enough standards, exemptions are legitimate and deserve to be granted. We would therefore recommend that the professional bodies may consider granting to commerce graduates exemption from commerce subjects—excluding of course the main subject—on the basis of some such criteria as are outlined below :

1. Where the subjects as such are taught by competent persons and where the syllabi of the courses are similar to those of these bodies, exemption may be granted on the basis of marks secured in such subjects at the B.Com. or the M.Com. examinations.
2. In case of subjects like Accountancy, for the Institute of Cost & Works Accountants, the Institute of Bankers, Company Secretaryship course, etc., where such subjects are taught by members of the accountancy profession and the like, exemption may be granted from such subjects on the basis of marks secured at the final examinations—B. Com. and M. Com., as the case may be.
3. These professional bodies may specify the conditions under which such exemptions may be given in unambiguous and objective terms, so that the question of discriminating against particular universities may not arise at all in the face of the emphasis on identifiable criteria for such exemptions. This would also help to promote the improvement of standard of teaching in the weaker universities, but do it in an indirect and not disagreeable manner.

7.7 From the examination we have made of the various kinds of commerce education in the country and the lack of coordination that this reveals, we have come to the conclusion that it would be desirable to have

lines an all India body for Commerce Education which could function on the of the All India Council for Technical Education. We think this suggestion is so important that we have decided to deal with it in a separate chapter. We proceed to do so in Chapter IX.

CHAPTER VIII

TEACHERS AND TEACHING METHODS

8.1 Commerce education is distinguished from education in arts and sciences by the emphasis that is sought to be placed on its practical aspect. Employers frequently voice their dissatisfaction with what they call the bookism or theoretical character of commerce education in universities and want such changes in teaching methods as will rectify this deficiency. They are also critical of the want of practical experience on the part of teachers and hold this factor to be partly responsible for the academic bias they find in the commerce graduates whom they employ. Universities have sought to meet these criticisms partly by encouraging the use of part-time teachers drawn from the professions, partly by arranging visits to business institutions like stock exchanges, banks, factories etc., on the part of students, and partly by making compulsory some form of practical training either during vacations or before the conferment of the final degree. We have no doubt that the steps taken by the universities are in the right direction; but there is also no doubt that a feeling of dissatisfaction still persists among employers in regard to the methods of teaching followed in commerce education. It becomes necessary therefore to examine this whole question *de novo* in order to find a solution that would be satisfactory both to the universities and the employers and give a better chance in life to commerce graduates.

8.2 To begin with, it is necessary to emphasise that it is not possible to expect a commerce graduate, even if he is an M. Com., to be a finished product as far as his practical training for immediate job utilisation is concerned. Nothing can take the place of experience in regard to practical training, and even a professional graduate in engineering or medicine has to learn as he works; and this would be even more true of a commerce graduate. All that can be legitimately expected of a commerce graduate is that he would have better understanding of the practical aspects of the problems he studies and develop a practical approach in regard to their solution. This should give him an initial advantage and also enable him to make better use of the opportunities for experience that he gets, but it cannot take the place of experience. If this is well understood by the employers, it will enable them to take a more informed view of what to expect from a commerce graduate.

8.3 With this connotation of practical training, what we need to see is that commerce education gets, to the maximum extent consistent with the liberal character of a university, a practical bias as distinguished say from a literary or an academic bias that is given by the teaching in some other subjects. For giving a practical bias, what is necessary is not practical training as such. In fact, it is not possible to arrange for practical training as far as the B. Coms. are concerned. They are too many in number, they are not old enough to have sufficient maturity, and they will not be sufficiently useful to the employer to make him take kindly to the suggestion that he should give them opportunities to work in his business. It may be more feasible to think of some kind of practical training for the M. Coms.

who are to be trained as specialists and would actually prove useful to the employer and in fact may help him to have a tested recruiting ground for the staff that he wants to add to his pay roll; but even here the practical training will have to follow the completion of academic instruction and may be a condition to be fulfilled before the actual conferment of the degree. Apart from this we feel that practical training has no place in commerce education. Nevertheless, as we have stated already, we have to introduce a practical bias in commerce education.

8.4 In order to achieve this, we feel that the following steps are necessary :

The first thing to do is to look at the number and quality of teachers, and the time at their disposal for teaching and research. An idea of the present position can be had from the figures given below :

SANCTIONED STRENGTH OF COMMERCE STAFF IN UNIVERSITY
DEPARTMENTS/COLLEGES

<i>Strength</i>	<i>No. of university departments/ colleges.</i>
(Full-time)	
Below 5	41
5-10	38
11-15	18
16-20	6
21-25	4
26-30	4
46-50	5
55-60	4
150	1
(Part-time)	
1- 2	16
8-10	2
22-26	2
55	1

Increasing student population at different levels in the commerce departments of universities/colleges has given rise to a shortage of qualified teachers. Consequently, increasing reliance on inadequately qualified teachers is noticeable in many of the colleges. This problem has been partially met by the appointment of professional men in specialised subjects like Accountancy, Banking, Insurance, etc., on a part-time basis by most of the colleges located in the bigger cities. There are instances where such part-time instruction constituted a greater proportion of work than by full-time teachers. We have gathered the impression that part-time teachers in most cases cannot take part in faculty discussions; they are not available to students to attend to their individual problems; their teaching is not easily coordinated with that of the rest of the faculty. They, however, bring to bear on their teaching the results of their own professional experience.

We have considered the matter in all its aspects and we feel that, while teachers of professional subjects like Accountancy, Taxation, Law, etc., should be increasingly drawn from the respective professions, the limitations from which part-time teachers ordinarily suffer should also be kept in mind. When teaching is conducted on a part-time basis, precautions have to be taken that the quality of teaching may not suffer due to insufficient time at their disposal for research. Besides this, persons with too many part-time engagements will find that teaching is neglected at all the centres of teaching. Moreover, the whole objective of getting for students the benefit of professional experience, which is the *raison d'etre* for employing part-time teachers, is lost, if a part-time teacher has part-time assignments in many institutions and thus hardly gets time to do his professional work. We feel therefore that (i) the number of part-time teachers should be severely limited and confined only to persons with continuing professional experience (ii) these part-time teachers should be supported by whole-time teachers in the same subjects who can follow up the specialist instruction and also give enough time to the students to solve their difficulties and (iii) no part-time teacher should be employed who has such assignments in more than one college or university department.

8.5 The teacher pupil ratio needs to be looked into. The present position is not satisfactory as can be seen from the following table :

RATIO OF STUDENTS PER TEACHER
(B. COM.)

<i>No. of students</i>	<i>No. of university departments/ colleges</i>
Upto 10	6
11-20	22
21-30	31
31-40	21
41-50	14
51-60	2
61-70	4
71-80	3

A majority of colleges have students ranging from above 20 to below 80 in number per teacher. The ratio that has been mentioned by a majority of the responding universities/colleges as reasonable is 1 : 20.

It is a common experience that too many students per teacher in a class makes it difficult for him to give attention to individual students. Elsewhere we have emphasised greater student participation in discussion as essential for proper training, which would be rendered impossible by having too many students in a class. The figures in the above table show the averages calculated from the total number of students and teachers in individual university departments/colleges. The class size also shows wide variations in different university departments/colleges, as can be seen from the following table :

SIZE OF THE CLASS
(B. COM.)

<i>No. of students in a class</i>	<i>No. of University departments/colleges.</i>
1- 20	8
21- 40	21
41- 60	30
61- 80	20
81-100	9
101-125	1
126-150	10
151-175	5
176-200	2

It would be useful to limit the size of the class to not more than 60 students in order to make individual attention more possible which is so necessary in commerce education.

8.6 It is also necessary to take note of the number of papers that a teacher is asked to handle. We find that a teacher has often to handle from 1 to 5 subjects in different universities/colleges. It is true that often the three or four subjects that are handled by a teacher are inter-related like Mercantile Law, Company Law and Industrial Law; or Accountancy, advanced Accountancy, Auditing, Income-Tax Accounts and Law; or Business Organisation, Company Law, Secretarial Practice. So long as the subjects belong to the same broad group, the strain perhaps is not so great on the teacher. All the same, there should be some limit on the number of subjects that a teacher is expected to handle. Today we find that in as many as 16 institutions, teachers handle 4 to 5 subjects, while in 52 they handle 2 to 3 subjects. Quite often, the number of subjects is increased in order to make up what is considered to be the proper work-load that a teacher should carry. We feel that this is an altogether wrong approach to the problem of teaching. If by giving the teacher only one or two subjects to handle, there is a feeling that his work load is insufficient the proper remedy is to introduce (or increase as the case may be) seminars and tutorials in the same subject rather than add to the number of subjects.

8.7 We find that there are variations in the teaching load not only from college to college, but also in the same institutions. At the university level, the number of lectures and tutorials in a teaching department is generally linked up with the teacher's seniority in the Department ; a professor does not have more than 10 to 12 lectures, a reader 12 to 15 lectures and a lecturer between 14 to 25 periods a week. Too much routine lecturing and too many subjects for a teacher can hardly give him any time to supervise and guide students, to improve his own knowledge and to develop his subject by constant study and research. Even one subject at different levels may be a sufficient load. In any case, putting too many subjects upon one teacher is definitely harmful. We therefore recommend that (i) no teacher, whatever be his hierarchical level in a university department or college, should be asked to handle more than two subjects for the different classes,

though an ideal arrangement would be to give him only one subject (ii) there should be a definite limit on the number of hours of lecturing that he should do as a part of his work load (iii) seminars and tutorials should form a significant part of his work load, seminars at the higher level of teachers and tutorials at the lower level and (iv) encouragement should be given for undertaking research in business problems, with some provision even being made in the approved work-load for this purpose.

8.8 We also feel that teachers in commerce, the bulk of whom are bound to be—and in fact should be—whole time teachers must have an opportunity for themselves acquiring practical knowledge and contact with practical experience in their subjects. For this purpose, we recommend that there should be a well-organised scheme of practical training for commerce teachers, opportunities being given to them, either during vacations or for longer periods in defined cases, to work in some commercial or industrial or business concern and getting paid during that period either by the employer or by the academic institution to which they belong. For the more senior teachers, we recommend that a limited amount of private practice should be allowed and both private employers and government be asked to develop the practice of using these teachers as consultants in their special fields. Only in this way can we bring about the needed combination between the practical and the academic atmosphere which is so necessary for creating a practical bias in commerce education.

8.9 The creation of a practical bias in commerce education would also be assisted by mutual contact and active collaboration between the teaching institutions and the business organisations. It is unfortunate that many business-men think of teachers as 'theorists' and lacking in understanding of business problems. Many teachers also are inclined to feel that businessmen mechanically carry on their business and do not fully comprehend the analytical implications of what they do. We feel that many of the problems of commerce education can be tackled only if there is joint responsibility on the part of teachers and businessmen. Consequently, ways must be found to get businessmen and teachers together for periodical consultations. The teaching institutions should also adopt the practice of frequently inviting businessmen to come and give talks to their students on business topics of general interest or related specifically to things that are being studied and taught in their classes. Businessmen might also be asked to participate in seminar or discussion groups with both teachers and students. It would also be useful if teachers of commerce are associated, whenever possible, with local branches of organisations like Productivity Councils, Management Associations, Institutes of Personnel Management and other bodies where businessmen get together to discuss their problems and improve their efficiency.

8.10 In the same connection, we would also recommend the establishment of commerce workshops in all commerce departments of universities and colleges.

The utility of commerce workshops lies in making the students familiar with the appliances, forms and documents that are used in industry and trade. Such class room exercise will foster in the students a business outlook and give them confidence when they enter the world of business. Every commerce workshop should contain (i) office appliances (e.g., comptometer, calculating machine, national cash-register, adding and testing

machines, International time recorder, accounting machine, epidiascope), (ii) specimen books and documents (e.g., journal, ledger, minute book, shareholders' registers, Insurance documents, bank documents, company documents, stock exchange documents, documents used in railways, shipping and manufacturing organisations, etc., annual reports of companies, etc.), (iii) economic charts and diagrams, and (iv) specimen of natural resources (e.g., agricultural products, mineral products, etc.). The Commerce workshops should also show films on problems of accounting, office and works organisation, economic geography, and other relevant subjects as also recent developments in these subjects. We may mention in this connection that there are a few organisations in this country which arrange such filmshows such as Hollerith Co., I.B.M., Power Samas, National Productivity Council and the Local Productivity Councils, and Films Division of the Ministry of Information and Broadcasting.

8.11 As regards teaching methods, we have already referred to the need for seminars and tutorials forming an essential part of the teaching techniques employed in commerce education. The essential requisite, however, is collection of case materials which can only be had on field study specially undertaken for the purpose. General lectures are of great value but, if they are based exclusively on the existing literature, they do not have the same touch with reality. Seminars or group discussions should concentrate round the current problems of commerce and industry. Sometimes, the teachers' deficiencies are due to lack of means and opportunities for keeping up with the current circumstances prevailing in the business sphere. Whatever materials they can get are either of a routine nature or are fabricated to some specified ends which are not relevant for their purpose. Under these circumstances, if they fail to realise all the practical implications of different problems, it is not very surprising. The researches, that are usually conducted in faculties of commerce, are mostly of a general character and could be carried on equally well in economics departments; while what we need is research on specific and micro-problems pertaining to actual business or industry and designed for use as case material. Development of specialised techniques of research for the purposes of commerce studies should therefore receive greater attention than it does at present.

There is widespread opinion among businessmen and many teachers that changes in teaching methods can do a great deal to improve the B.Com. programme. A few employers have pointed out that at present commerce education is just a mixed study of arts subjects with the inclusion of commerce subjects and same teaching methods as are used in the arts subjects. They are of the view that more emphasis is needed on "problem study" approach to learning, on library and other assignments that will require students to work independently, and on methods that will aid the student in understanding the practical application of material studied.

The following methods should be considered in this connection for increasing adoption by the universities and colleges :

- (i) more use of the tutorial method;
- (ii) more opportunities for students to ask questions and take part in discussions;
- (iii) the use of cases;
- (iv) more essay work;

- (v) less reliance on lectures and more use of the library.

The methods of instruction should include both formal and routine lectures by professors and casual lectures by visiting professors and business executives. The University should arrange for lectures by the visiting professors at every affiliated college. The details may be worked out by the universities.

Group discussions and a method of lesson-taking should follow every lesson given by the professors. Every student should be required to maintain and submit

- (i) notes containing the subject matter and deliberations on at least ten group discussions; and
- (ii) notes containing details of work done in the laboratory or workshop.

Obviously, all of these pre-suppose an adequate teacher-student ratio and can have only limited application so long as the present situation of a low teacher-pupil ratio continues. Many of the teachers interviewed expressed the view that not only their desire but even their attempts to change their methods of teaching failed because of the largeness of classes. Change in teaching methods can certainly help the students to develop a better understanding and appreciation of the world of business. Plant tours and visits, use of businessmen as part-time lecturers, or discussion leaders, the use of "role-playing", and the use of actual business problems or "case materials" were suggested by businessmen as means of helping the students to visualise the practical importance of the subjects which find place for academic study in the university.

8.12 Some improvement is also necessary in the examination system if commerce education is to give satisfaction to the business community. Thus some modification of the present pattern of setting theoretical questions is necessary; and questions which will require some acquaintance with practice should be included. Though the paper setters and examiners in different subjects are also chosen in a few cases from practical men of standing, it is necessary to increase this number. Viva-voce should necessarily constitute an integral part of the examinations at the post-graduate stage. The Board of Examiners for viva-voce should include not only academicians but also experienced administrators from business spheres. Many universities have already adopted new systems of evaluating students' performance, such as periodical written assignments, contributions to class discussions and extra-curricular work on the business sphere. This should be systematised and extended.

8.13 It is also necessary to provide more facilities for the promotion of a corporate life among commerce students and teachers. This means the creation of more opportunities for extra-curricular activities. These activities, by and large, contribute to the building up of a disciplined outlook and indirectly sponsor the elements of leadership and the other personal qualities needed in business. Though provision for games, sports and athletics is made in most of the colleges, the N.C.C. training facilities are as yet confined to a few. We feel that every encouragement should be given for such activities and special recognition given to the role of extra-curricular activities in commerce education.

8.14 In many universities/colleges, commerce departments have insufficient space for common rooms and do not have separate rooms for teachers to utilise their off-periods. Many colleges have drawn attention to this deficiency and urged the need for more space for laboratories, museum, libraries, etc. The departments of commerce can hardly function effectively in the absence of these facilities. We therefore recommend that the authorities of commerce institutions should pay more attention to these complaints, and government funds should be made available if necessary for rectifying them.

8.15 The library services rendered to students and teachers of commerce in the universities/colleges are, with a few exceptions, inadequate. In addition to books and monographs, commerce libraries are in special need of journals, bluebooks and statistical material. Commerce education has to prepare the student for contact with the day-to-day reality of business and industry; and a good deal of the material required is found in journals, daily newspapers, publications of banks and business houses, speeches of chairmen of Boards of Directors and top executives, and of course also ministers and government officials. All this miscellaneous material needs to be brought together and processed if they are to be useful either to the staff or the students; and they need to be kept up-to-date. The importance of this aspect of the library in commerce education has been insufficiently realised by the academic authorities in charge of commerce education; and we would strongly recommend a more generous as well as a functionally more purposive treatment of libraries in commerce departments and colleges.

8.16 Finally, we would like to refer to the need of proper incentives for getting teaching personnel of high quality. Commerce education is as important as technological or engineering education for the economic development of the country; and it is a pity that while so much attention has been paid by government to the problem of teaching personnel in engineering and technological institutions, no similar attention has been paid to the institutions teaching commerce. We would like to draw the attention of the All India Council for Technical Education to this problem and suggest that they may consider, in the context of their other obligations, what precisely should be done to improve the pay, prospects, and status of commerce teachers in the country so that a due share of the best talent in the country would be attracted to the teaching profession in commerce education.

CHAPTER IX

REORGANISATION OF THE MACHINERY OF COMMERCE EDUCATION IN INDIA

We have now concluded our examination of commerce education in India at various levels and made our suggestions for its reform and re-organisation.

9.1 The one striking fact that we have noticed all through our examination is the almost complete absence of coordination. There is hardly any functional relationship between commerce education at the pre-university level and at the university level, and similarly between that at the university level and at the professional level. There is but little of contact and consultation between those in charge of commerce education in the universities and those in charge of business and industry. No attempt is made for consultation, let alone any continuous contact, between those who produce the commerce graduates and those who employ them. Management education has now come into existence as a separate subject and is largely developing on lines independent from and uncoordinated with commerce education; and one sees the possibility of management courses spreading all over the country in the same haphazard and uncoordinated fashion that has been the case with commerce courses. Standards vary widely from institution to institution. In some places, universities undertake direct instruction in commerce through their teaching departments, in others through colleges exclusively confining themselves to commerce, and in others through colleges which teach commerce in addition to arts and science and at places, also law and education. The Central Government directly handles commerce education through its National Diploma and the All India Board of Studies in Commerce. The state governments handle their own state diploma courses, the universities their B.Com. and M.Com. courses, and the professional institutions their own professional examinations. Some of the professional institutions are established by legislation and have statutory rights and obligations, while others function under their own regulations. And in addition there is a host of private institutions offering instruction in one or other commercial subject. No coordination exists among those various agencies all of which collectively are responsible for commerce education in the country. Financial resources, physical facilities, teaching standards, equipment levels, all vary and there is no central agency for either registration or regulation or evaluation or financial aid. To cap it all, in spite of its obvious importance, commerce education does not enjoy that recognition, respect or aid that for example technical education does.

9.2 We feel that this is a very unhealthy state of affairs and one that should not be allowed to continue. It must be recognised that commerce and management education is a twin sector to technical education in determining the pace and volume of industrial progress; and it is high time that commerce education received governmental and public attention comparable at least in some measure to that received by technical education. We feel that this is possible only if we have an All India agency for commerce education that will correspond to the All India agency that now exists for technical educa-

tion. It was only after the establishment of the All India Council for Technical Education and its regional committees that technical education began to expand and grow more efficient; and that has a moral that cannot be lost sight of by those who have been asked to report on the reorganisation of commerce education in India at all its various levels. We recommend therefore the establishment of an All India Council for Commerce Education that should function under the same auspices and function in the same manner as the existing All India Council for Technical Education.

9.3 The All India Council for Commerce Education should be concerned exclusively with the subject of commerce and management education. It should have the same advisory functions for the maintenance and coordination of standards, registration, recognition and inspection of institutions, evaluation of courses and examinations, and making of grants. It should be composed of representatives of the central and state governments, the universities, the professional institutions, business and industry, and organisations interested in the promotion of industrial efficiency like productivity councils, management bodies, and institutes of personnel management. It should operate through functional Boards and regional committees. Regional committees should be formed and function on the lines of the regional committees of the All India Council for Technical Education, while functional Boards should not only include the existing All India Boards of Commerce and of Management Studies with suitable reorganisation, but also new All India Boards for specific commerce subjects like Accountancy, Insurance, Banking, Company Law, Industrial Management, Personnel Relations, etc.

9.4 There need be no fear of this new body interfering with the autonomy of either the universities or the state governments, or the professional institutions. All that it will do will be to bring together on one platform the different parties interested in the subject and help them to exchange views, thresh out their differences if any, and evolve an integrated and coordinated programme for the development of commerce and management education in the country. Not only will the proposed council thus help to formulate standards but it will also help to maintain them by making funds available for the purpose.

9.5. It follows of course that when we recommend the establishment of an All India Council for Commerce Education we are also envisaging the setting aside by government of substantial funds for the implementation of its objectives and the financing of its activities. Only then can commerce education in the country be reoriented to meet the vast and growing needs of our developing economy for business personnel at all their various levels.

CHAPTER X

FINANCIAL IMPLICATIONS

10.1 Evidence at the disposal of the Committee suggests that inadequate finance has been a stumbling block to many colleges and universities in effecting the improvement they desired in commerce education. Fees contribute a dominant share of their income, and it is not possible to step up the scale of fees without raising too much opposition. The adoption of a national policy for rendering effective and adequate financial assistance to colleges for commerce has therefore become very urgent. In fact, any substantial improvement in commerce education in this country necessarily centres around state-aid along with the help extended by business and industry. This aid should include both recurring and non-recurring expenses.

10.2 Deterioration in the quality of teaching has followed, at least in part, from a lack of attraction for the academic field due to its relatively low rates of pay. It is almost universally held that pay scales have not kept pace with living costs and that the substantially higher pay given for administrative jobs makes the teaching profession relatively unattractive. Instances are also available to show that teachers are being attracted by higher salaries elsewhere.

The University Grants Commission has been attempting to standardise pay scales according to the different grades of teachers, as mentioned below:

<i>University Teachers</i>		<i>College Teachers</i>	
Professors	Rs. 800-50-1,250	Principals	Rs. 600-40-800
Readers	Rs. 500-25- 800	Professors or	
Lecturers	Rs. 250-20- 500	Heads of	
		Departments	Rs. 400-25-700
		Senior Lecturers	Rs. 300-25-600
		Lecturers	Rs. 200-15-320
			20-500

At present in India there are 245 colleges which provide instruction in commerce subjects in addition to subjects in arts, science, etc., and 25 colleges which provide instructions only in commerce subjects. Of these 270 colleges only 133 colleges have implemented the U.G.C. Scheme of 'revision of salary scales'. It is a matter for regret that less than half of the colleges teaching commerce have accepted the U.G.C. scales, modest as they are, because they are unable or unwilling to put up their share of the additional expenditure involved. If teachers are ill-paid, accommodation insufficient and equipment inadequate, there is no hope for any significant improvement in teaching standards.

The University Grants Commission Report (1959-50) has stated:

"With the upgrading of the salary of a university professor to Rs. 800-50-1250, the average salary of a university professor is now about Rs. 1,000 per month. Lecturers who constitute the main body of teachers in university teaching departments were previously

getting about Rs. 250 p.m. on an average. The average salary of a college lecturer which was about Rs. 200 p.m. in 1953 has now been raised to about Rs. 300."

We, however, believe that this is not enough and the University Grants Commission should continue its efforts for the amelioration of teachers' living conditions.

10.3 More funds are also required for the provision for buildings, library, and commerce workshops. Buildings should be sufficiently spacious for classrooms, workshops, lecture theatre, library, students' common room, assembly hall and teachers' cubicles, with provision for expansion. The University Grants Commission had been giving till recently grants to the constituent colleges of universities like the Delhi colleges for their buildings on an *ad hoc* basis, though the share of the Commission in these amounts was not generally more than 50%. The Commission has now decided that in future the Commission will define the *plinth area* that approved building should have and allow the cost to be determined later with reference to the rates prevailing at the time of sanction in each case and then determine the grant to be given. A Panel was set up by the U.G.C. to lay down the norms and standards for college buildings in Delhi, whose recommendations are as follows :

1. *Lecture Rooms*

(a) To seat 100 students	2 @ 10 sft. per student	2,000 sft.
(b) To seat 75 students	6 @ 10 sft. per student	4,500 "
(c) To seat 40 students	6 @ 12 sft. per student	2,880 "
(d) To seat 15 students	10 @ 15 sft. per student	2,250 "

2. *Library*

(a) Stack accommodation to be provided for 20,000 books, with provision for expansion up to 50,000		1,500 sft.
(b) Reading room accommodation to be provided for 150 students at a time @ 20 sft. per reader		3,000 "
(c) Other normal accommodation for a library		500 "

3. *Teacher's Rooms Blocks*

50 rooms with an area upto 100 sft. each to be built in stages : 20 rooms at the first stage and the remaining to be provided as the staff increases—the room to be used as sitting-cum-small tutorial rooms.		2,000 "
---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--	---------

4. *Administration*

(i) Principal's room attached with a bath room, P.A.'s room and a retiring room		600 "
(ii) Bursar's room		150 "
(iii) Office		600 "

(iv) Office records and stationery	500	”
(v) Stores (General)	800	”
(vi) Staff Common room for teachers	600	”
(vii) In case where only one common room is to be provided for Boys and Girls	600	”
(viii) Canteen including N.R.S. Center	1,600	”
(ix) Sports Store	500	”
5. Auditorium for 600 students @ 7 sft. per student with a proper projection room and stage which should be designed for amateur college plays but total floor area including stage lobbies etc., may be between 5,500 to 6,000 sft. and built-up area may not exceed 7,500 sft.		

We hope that these standards will be accepted by the state governments and educational agencies. We also hope that the U.G.C. will be ready to bear their share of the expenditure.

10.4 We have a strong feeling that the stipends, freships, scholarships and other monetary awards enjoyed by commerce students at present are somewhat inadequate. Deserving B.Com. and M. Com. students should get such encouragement in much greater numbers than at present. It often happens that due to financial stringencies, able students are not able to prosecute higher education in commerce but have to seek employment instead. Some outlets to their aspirations are provided by evening courses available in some centres, but this can hardly satisfy their inner urge for higher education and many of them have to rest content with a bare degree. Not only should the awards by way of stipends or scholarships be more in number, but they must also be more substantial than at present. Stipends worth at least Rs. 75/- per month should be given to students, on proper selection, desirous of taking up the B.Com. course. The State Governments should earmark a number of such stipends and announce the same. The basis of selection of students for such stipends may be the past examination results or interview or both. The option should be with the students to select any college or university within the State for pursuing higher education in commerce. Apart from the State, we consider it imperative for universities to ensure that the practice of giving freships to at least 10 per cent of the students admitted each year on the basis of merit and financial hardships of students, which is now prevalent in some colleges, should be compulsorily extended to all colleges functioning under their auspices.

We are of opinion that for post-graduate studies in commerce and business management, State Governments should award scholarships of the value of Rs. 100/- per month to at least 50 students a year in each State. In suggesting Rs. 75/- for B.Com. and Rs. 100/- for M.B.A. and M.Com. students, we have been careful to see that the amounts recommended do no more than cover the students' normal educational expenses on a minimal basis.

10.5 We have already referred to the need for restricting admission to B.Com. and M.Com. and M.B.A. courses from the point of view of more effective teaching. In this chapter we are concerned with the same problem in a rather different way. The undue predominance of fees from students

as a source of income for the colleges and universities has led to an undesirable overcrowding of the portals of higher education for commerce. A large number of students in a class not only brings deterioration in the standard of teaching, and loss of contact between the teachers and taught; it also creates doubts in the minds of the employers in regard to the competence of such mass-produced material. We firmly believe that unless numbers are restricted, the problems of both teaching and suitable job opportunities will remain unsolved. A suitable ceiling would be 600 for a college teaching only B.Com. and M.Com. courses. In turn, this means that no college should be allowed to admit more than 150 students for B.Com. in a year, in order to stop the opening of more than two sections for that course. We are aware of the fact that quite a number of colleges which depend entirely on tuition fees will be affected adversely by the restriction of numbers. It is here where we feel that the University Grants Commission can help by meeting the bulk, if not the entire, deficit of those commerce colleges which restrict their number.

10.6 In view of the important role which commerce graduates are likely to play in the Third Plan period we believe that the existing university departments of commerce as well as the constituent and recognised colleges will have to improve their physical facilities. As we have stated earlier, the need for a well-equipped commerce workshop in every college is urgent if education in commerce is to be made more effective. On the basis of Rs. 30,000 as initial expenditure for a workshop the total comes to about 81 lakhs of rupees for 270 colleges. To this must be added additional grants for library, buildings and better scales of pay.

If we assume an average grant of Rs. 50,000 per college for additions to buildings, and other equipment, and of Rs. 10,000 for library, then the amount involved is Rs. 162 lakh for a total of 270 colleges. Both these are non-recurring items and make up a total of Rs. 243 lakhs. It is possible that all the colleges will not be in need of these additional grants. Moreover, the principle of asking the institutions concerned to put up a part of the expenditure is a sound one and should be observed, even though there should be room for flexibility in hard cases. We believe that the amount that should be provided by way of non-recurring central grant for these purposes during the Third Plan period need not exceed Rs. 150 lakhs. To this must be added the amount required as grant for improvement in pay scales. Assuming the total number of commerce teachers involved at about 5,400 (on an average of 20 teachers per college), and the grant for improvement to be an average of Rs. 1,000 per year per teacher, this comes to Rs. 54 lakhs, a year or Rs. 270 lakhs for the five years of the Third Plan period. Scholarships and stipends for B.Com. and M. Com. students would amount roughly to a total of Rs. 200 lakhs during the Third Plan period. The total amount required by way of central grant—both recurring and non-recurring—for the entire Third Plan period thus comes to Rs. 620 lakhs. It may be possible to find the larger portion of this amount from the sum allotted to the U.G.C. for the Third Plan period, as the expenditure proposed is entirely for the improvement of education at the university level. If necessary, however, an additional amount specifically earmarked for the purpose, should be made available to the U.G.C. by the Ministry of Scientific Research and Cultural Affairs. We would also suggest the setting aside of a sum of about Rs. 10 lakhs during the period for the use of professional institutions by way of grant-in-aid for research, seminars

and other activities aimed at promoting on their part improvement in the content and standard of the subjects they are handling. The bulk of this amount should be placed at the disposal of the two statutory institutions that are concerned with the accountancy profession. It would also be necessary to set apart a sum of Rs. 2 lakhs a year for the administrative expenditure of the proposed All India Council for Commerce Education, which will make a total of Rs. 10 lakhs during the Third Plan period. The Council should have also the right of advising on the dispensing of the entire funds that the Central Government will be setting aside for the improvement of commerce education during the Third Plan period, including the pre-university, the university, and the professional levels.

10.7 For improvement of the pre-university or the terminal type of commerce education we suggest that the State Governments should allocate funds according to the number of institutions in each State. In this connection we would like to refer to the special needs of those institutions which would run the proposed D.C.P. (Diploma in Commercial Practice) course, or equate their existing courses to the D.C.P. standard. Their full-time teachers should be given the same scales of pay which are applicable for recognised technical institutions. From our enquiries we have found that the scales of pay in these commerce institutions are more or less on the lines of recognised schools. In view of the special nature of the proposed D.C.P. course the teachers will be expected to be generally acquainted with the requirements of commercial houses as well as the current commerce practices; this makes it essential that "*teacher turnover*" in such institutions should be kept as low as possible, which perhaps can be facilitated by better scales of pay. We recommend the introduction of a uniform scale of pay for all teachers (excepting Heads/Principals) of commercial institutions teaching upto the D.C.P. standard. In our opinion this scale should be Rs. 350-15-500-30-560. A teacher should reach his maximum by the end of twelfth year from the date of his joining.

The Centre should make grants for capital expenditure for Building, Equipment and Library to these D.C.P. institutions. On the assumption that by the end of 1966 there will be about 100 such institutions in the country, a provision of 1 crore of rupees should be adequate for the Third Plan period. For improving the scales of pay, the State Governments should take direct responsibility by sharing a certain percentage of the total recurring expenditure of each institution. On the basis of 10 teachers for each institution, the annual recurring expenditure for the establishment for 100 commercial institutions teaching the D.C.P. course should not exceed 36 lakhs of rupees taking an overall average recurring monthly expenditure of Rs. 300 per teacher. If we assume 400 students per school and an average net fee income of Rs. 50 per student (*i.e.*, after making allowance for freeships and scholarships), that would leave a net deficit of Rs. 16 lakhs which is the upper limit of what the state governments may have to incur by way of additional expenditure per year for the proposed D.C.P. courses during the Third Plan period. We believe, however, that a part of this should be met by way of central grant and that a part should be raised from local commercial and industrial houses. We expect that the net additional burden that will fall on the state governments will not exceed Rs. 10 lakhs a year on this account.

10.8 We may now sum up the total financial implications of the recommendations we have made for improvement in commerce education

and its reorientation to meet the needs of our developing industrial society. The total amount involved comes to Rs. 820 lakhs, being made up as under:

Improvement of commerce education at the University stage	Rs. 620 lakhs
Professional institutions	„ 10 „
All India Council for Commerce Education—Administration	„ 10 „
Central non-recurring grant for C.D.P. Institutions	„ 100 „
Recurring deficit of C.D.P. Institutions	„ 80 „

It is expected that a greater portion of this amount can be found from amounts already provisionally allotted for education at the university and pre-university level by the central and state governments during the Third Plan period. We expect that the net addition that our proposals may involve—and for which additional provision may have to be made over what has been already allotted—would be of the order of Rs. 3 crores. We believe that in the interests of the economic development and the industrial progress of this country, a way must be found to find this additional amount and include it in the programme for the Third Plan period.

CHAPTER XI

SUMMARY OF RECOMMENDATIONS

We now proceed to sum up briefly the major recommendations we have made in regard to the improvement of commerce education in the country in the light of the objective set out in our terms of reference viz. "*that a sound and reasonably uniform system of commerce education suited to the needs and resources of our developing economy may be provided for the whole country.*"

11.1 In order to provide for efficient personnel in the lower wings of the administrative and other ladders in business and commerce as also to reduce the present rush to colleges for training for clerical occupations, we recommend the institution of a national diploma in commercial practice or D.C.P. While state governments should continue to have the liberty to organise instruction for the D.C.P. course and hold examinations for the same, there should be an All India Board that will frame model courses, regulate conditions for registration of institutions, determine equivalence of state examinations, and otherwise serve as a central body for coordination and maintenance of standards. The course should be spread over two years and be strictly vocational in content and training, subjects taught to include English, Regional language, Commercial Arithmetic, Commercial Geography, Elements of Commerce, Typewriting and Elementary Book-keeping with one of the following as optional : Shorthand, Banking Practice, Accountancy, Secretarial Practice and Salesmanship. Admission should be confined to those who pass the High School or Matriculation wherever these exist or the tenth class where the higher secondary course has already been introduced. The course can be taught either in junior commercial schools or in polytechnics or in other schools which are prepared to have a special section for commerce teaching. All institutions imparting instruction for the D.C.P. course should be registered and satisfy certain minimum conditions regarding library, equipment, and teaching staff. They should be eligible for government grants. To avoid confusion and prevent the lowering of standards, all other diplomas and certificates in commerce should be abolished and no institution permitted to send up candidates, which is not registered

11.2 We think that vocationally it is quite unsound to introduce commerce in the 9th class as suggested by the Secondary Education Commission. Whatever be the legitimacy of introducing the technical stream or the scientific stream or the 'social studies' stream in secondary education, we think that students wanting to take up a career in commerce should have a strong basic foundation in elementary knowledge before they start specialising either for a vocation or a profession. It is neither necessary nor desirable that any part of their time before they reach the 11th class *i.e.*, before they are about 15 or 16 should be spent on learning subjects assigned to the so-called commerce stream. We recommend therefore that commerce as a group should be taught only in the 11th class and that this should consist only of two subjects *viz.*, commercial geography and elements of book-keeping.

11.3 We are of the opinion that the present B.Com. courses are overloaded with too many subjects with the result that there is little scope for the training of initiative and the exercise of intellectual curiosity in the student. Moreover, the time given to the study of languages—a most important constituent of commerce education—is insufficient and the skill imparted in the power to communicate inadequate. We therefore recommend that the present B.Com. courses should be revised in such manner as to give the student a more liberal education, more opportunity for cultivation of logic and intelligence, more adequate grounding in the basic commerce subjects, and better command over expression and exposition in both English and a regional language. This would mean that specialisation in one or other branch of commerce would begin only at the post-graduate stage and that there would be no place for optional groups at the B. Com. level. In our opinion, the three year degree course in commerce should have English, Regional Language, Economic Analysis, Economic Development, Economic Geography, Mercantile Law, Business Organisation, Accountancy, and Business Statistics. In effect, therefore, B.Com. would not be a professional degree in the sense in which B.E or B. Arch. are, but it would be more than a merely liberal degree like B.A. It would in fact be a hall-mark of liberal education but in addition have a strong bias towards interest in and some knowledge of business and commerce.

11.4 It is at the post-graduate stage that we visualise the commerce courses to assume a distinctively professional character for employment in commerce and industry at executive levels. This does not mean however that M.Com. becomes a course of professional education as is the case with the instruction imparted by the professional institutions like the Institute of Chartered Accountants, Cost Accountants etc. Professional education of that type is really professional training and will have to remain outside the universities. What is necessary, however, is to see that M.Com. courses do give the education, as distinct from mere training, that will enable the M. Coms. to be more fitted for employment in industry and commerce at executive levels.

11.5 It is recommended that M.Com. course should be so designed as to train specialists for employment in business and industry on the one hand and the academic profession on the other. Some salient points which we consider relevant for a proper M.Com. course are as follows :

- (i) The M.Com. should be a two years' course.
- (ii) As far as possible the B.Com. subjects should not be repeated.
- (iii) Where repeated, the contents must allow for advanced study.
- (iv) Such subjects as are of practical importance in business fields should be emphasised.
- (v) The subjects should be of sufficient weight to exercise a mature brain and should be of a high standard.
- (vi) We feel that for graduates in commerce who are employed and have at least 3 years' experience, facilities should be provided for studying M.Com. in the evening in areas of commercial and industrial importance, provided the necessary staff are also available. The duration of such part-time M. Com. courses should be 3 years.

Professional organisations should be invited by the universities to nominate their representatives on the relevant university Boards and Committees and that their advice should be sought on the formulation of courses, methods of teaching, methods of examination and other allied matters relating to the M.Com. courses. Admission to the post-graduate classes in commerce should be restricted and careful selection made of candidates with the help of experts drawn from business and the professional organisations. In addition we would emphasise the need for keeping the courses limited to selected institutions, preferably those which are departments of universities or are directly associated with universities. High priority be given to the development of research of a practical character in the field of commerce and management.

11.6 Business Administration should be treated as a separate discipline and be allowed to develop in the university but with sufficient freedom and flexibility. The multi-disciplinary contact and harmony which would be the special characteristics of this discipline would be substantially strengthened by a constant study of business behaviour and business problems through analytical, descriptive, and observational methods. We also recommend that short-time residential courses should be instituted of the duration of four to six weeks and that these should be organised either directly by universities or by academic institutions having a university atmosphere.

11.7 Professional commerce education has a direct bearing on commerce education at the university level partly because of common subjects and partly because of the natural desire of commerce graduates to take up one of the professions in commerce and their consequent interest in the professional institutions. It is necessary therefore that some measure of coordination should be established between the universities and the professional institutions. This could be achieved by establishing a joint committee of these two sets of bodies, viz., the universities and the Accountancy Institutions, on the lines of that in existence in the U.K. Such a committee could then enable a commerce graduate to join the Accountancy profession without a specified period of time from the date of his admission to the university course as has been done in U.K. Where subjects are common and there is reasonable presumption of high enough standards, exemptions are legitimate and deserve to be granted. We therefore recommend that the professional bodies may consider granting to commerce graduates exemption from commerce subjects—excluding of course the main subject on the basis of some objective criteria.

11.8 It is not possible to arrange for practical training as far as the B. Coms. are concerned. It may be more feasible to think of some kind of practical training for the M.Coms. who are to be trained as specialists and would actually prove useful to the employer and in fact may help him to have a tested recruiting ground for the staff that he wants to add to his pay roll; but even here the practical training will have to follow the completion of academic instruction and may be a condition to be fulfilled before the actual conferment of the degree. Apart from this we feel that practical training as such has no place in commerce education. What is needed however is a practical bias in commerce education as distinguished from a literary or an academic bias that is given by the teaching in some other subjects. The steps necessary for imparting this practical bias are outlined in the paragraphs that follow, which also include the other measures we

recommend for improvement in the teaching of commerce subjects in the universities.

11.9 While teachers of professional subjects like Accountancy, Taxation, Law, etc., should be increasingly drawn from the respective professions, the limitations from which part-time teachers ordinarily suffer should also be kept in mind. The number of part-time teachers should be severely limited and confined only to persons with continuing professional experience; and these part-time teachers should be supported by whole time teachers in the same subjects who can follow up the specialist instruction and also give enough time to the students to solve their difficulties. No part-time teacher should be employed who has such assignments in more than one college or university department. In order to render greater student participation in discussion possible, it is essential to limit the size of the class to not more than 60 students. The teacher pupil ratio must not exceed 1:20. We also recommend that (i) no teacher, whatever be his hierarchical level in a university department or college, should be asked to handle more than two subjects for the different classes, though an ideal arrangement would be to give him only one subject (ii) there should be a definite limit on the number of hours of lecturing that he should do as a part of his work load (iii) seminars and tutorials should form a significant part of his work load, seminars at the higher level of teachers and tutorials at the lower level and (iv) encouragement should be given for undertaking research in business problems, with some provision even being made in the approved work-load for this purpose.

11.10 There should be a well-organised scheme of practical training for commerce teachers, opportunities being given to them either during vacations or for longer periods in defined cases, to work in some commercial or industrial or business concern and getting paid during that period either by the employer or by the academic institution to which they belong. For the more senior teachers, we recommend that a limited amount of private practice should be allowed and both private employers and government be asked to develop the practice of using these teachers as consultants in their special fields. It would also be useful if teachers of commerce are associated, whenever possible, with local branches of organisations like Productivity Councils, Management Associations, Institutes of Personnel Management and others where businessmen get together to discuss their problems and improve their efficiency.

11.11 We recommend the establishment of commerce workshops in all commerce departments of universities and in commerce colleges for making the students familiar with the appliances, forms and documents that are used in industry and trade. Encouragement should be given for film shows on problems of accounting and office and works organisation and such other relevant subjects as also recent developments in these subjects.

11.12 We believe that changes in teaching methods can help the students to develop a better understanding and appreciation of the world of business. The following methods are, therefore, recommended for increasing adoption by the universities and colleges : (i) more use of the tutorial method, (ii) more opportunities for students to ask questions and take part in discussion, (iii) the use of cases, (iv) more essay work and (v) less reliance on lectures and more use of the library. Modification on the present pattern of setting theoretical questions is also necessary. Questions which will

require some acquaintance with practices should be included. Viva-voce should necessarily constitute an integral part of the examinations at the post-graduate stage. The Board of Examiners for viva-voce should include not only academicians but also experienced executives and/or specialists from business spheres.

11.13 We feel that more facilities are needed for the promotion of a corporate life among commerce students and teachers. Extra-curricular activities including N.C.C. training will contribute to the building up of a disciplined outlook and indirectly sponsor the elements of leadership and other personal qualities needed in business.

11.14 Provision for better and adequate accommodation in respect of common rooms, teachers' rooms, libraries, museum etc., should be made in every commerce institution.

11.15 The importance of library in commerce education has been insufficiently realised by the academic authorities in charge of commerce education; and we would strongly recommend a revision of this policy and a more generous as well as a functionally more purposive treatment of libraries in commerce departments and colleges.

11.16 Immediate steps should be taken to improve the pay, prospects and status of commerce teachers so that a due share of the best talent in the country is attracted to the teaching profession in commerce education.

11.17 We recommend the establishment of an All India Council for Commerce Education that should function under the same auspices and function in the same manner as the existing All India Council for Technical Education which should be concerned exclusively with the subject of commerce and management education. It should have the functions of maintenance and coordination of standards, registration, recognition, and inspection of institutions, evaluation of courses and examinations, and making of grants. It may be composed of representatives of the central and state governments, the universities, the professional institutions, business and industry, and organisations interested in the promotion of industrial efficiency. It should operate through functional Boards and regional Committees. Regional Committees should be formed and function on the lines of the regional committees of the All India Council for Technical Education, while functional Boards should not only include the existing All India Boards of Commerce and of Management Studies with suitable reorganisation, but also new All India Boards for specific commerce subjects like Accountancy, Insurance, Banking, Company Law, Industrial Management, Personnel Relations, etc.

11.18 Inadequate finance has been a stumbling block to many colleges and universities in effecting the improvement they desire in commerce education. Any substantial improvement in commerce education in this country therefore centres around state-aid along with the help extended by business and industry. This aid should include both recurring and non-recurring expenses, for buildings, libraries, commerce workshops, teachers' emoluments and students' scholarships etc., at university and non-university levels. The recommendations we have made, so far as commerce education at the university level is concerned, for better scales of pay for teachers, more liberal grants of scholarships and stipends to deserving B. Com. and M.Com. students, restrictions in the number of students to be admitted to

a class with a ceiling for the college, adequate building and library facilities and equipment for commerce workshop, will involve, by way of central grant—both recurring and non-recurring—for the entire Third Plan period an amount of Rs. 620 lakhs. We recommend that this amount should be made available to the U.G.C. by the Government of India except to the extent that it can be found in the amount already made available for the Commission.

11.19 We recommend that a sum of about Rs. 10 lakhs be set aside by the central government as grant-in-aid for the use of professional institutions for research, seminar and other activities, during the Third Plan period. The bulk of this amount should be placed at the disposal of the two statutory institutions that are concerned with Accountancy profession.

11.20 For improvement of the pre-university or the terminal type of commerce education we suggest that the State Governments should allocate funds according to the number of institutions in each state. We recommend the introduction of a uniform scale of pay for all teachers (excepting Heads/Principals) of commercial institutions teaching upto the D.C.P. standard. In our opinion this scale should be Rs. 350-15-500-30-560. A teacher should reach his maximum by the end of twelfth year from the date of his joining. For improving the scales of pay, the state governments should take direct responsibility by sharing a certain percentage of the total recurring expenditure of each institution. The Centre should make grants for capital expenditure for buildings, equipment and library to these D.C.P. institutions. On the assumption that by the end of 1966 there will be about 100 such institutions in the country, a provision of 1 crore of rupees should be adequate for the Third Plan period. In addition, a grant of Rs. 80 lakhs will be required for meeting the net deficit of these institutions over the five year period.

11.21 The total financial implications of the recommendations we have made for improvement in commerce education and its reorientation to meet the needs of our developing industrial society involve Rs. 820 lakhs, being made up as under :

Improvement of commerce education at the university stage	Rs. 620 lakhs
Professional institutions	Rs. 10 „
All India Council for Commerce Education—administration	„ 10 „
Central non-recurring grant for D.C.P. institutions	„ 100 „
Recurring deficit of D.C.P. institutions	„ 80 „

It is expected that a greater portion of this amount can be found from amounts already provisionally allotted for education at the university and pre-university level by the central and state governments during the Third Plan period. We expect that the net addition that our proposals may involve—and for which additional provision may have to be made over what has been already allotted—would be of the order of Rs. 3 crores.

In conclusion, we would like to express the hope that our recommendations would lead to a better integration of commerce education with

the diversified and developing requirements of commerce and industry in India.

V.K.R.V. Rao (Chairman)	<i>Sd/-</i>
P. S. Lokanathan	<i>Sd/-</i>
B. N. Dasgupta	<i>Sd/-</i>
S. K. Basu	<i>Sd/-</i>
P.D.S. Mudaliar	<i>Sd/-</i>
Jagdish Prasad	<i>Sd/-</i>
C. S. Tyabjee	<i>Sd/-</i>
S. S. Ali	<i>Sd/-</i>
K. T. Merchant	<i>Sd/-</i>
P. J. Philip	<i>Sd/-</i>
A. N. Agarwala	<i>Sd/-</i>
✓ S. V. Ghatalia	<i>Sd/-</i>
M. L. Tandan	<i>Sd/-</i>
A. Dasgupta (Member-Secretary)	<i>Sd/-</i>

APPENDIX I

A BRIEF NOTE ON COMMERCE EDUCATION IN SOME FOREIGN COUNTRIES

An account of the history and development of commerce or business education in some of the foreign countries is given below mainly with a view to illustrating the nature of the courses, teaching methods employed, degrees, and diplomas awarded, and other relevant details.

Commerce Education in U.K.

Universities and Technical Institutions organise and run most of the commerce courses in U.K. There are about 50 separate schools of commerce, most of which are providing either their own courses or those of the British Institute of Management.

University commerce education in Great Britain can be traced to the provision of a Faculty of Commerce in the Charter of the University of Birmingham in 1901; commerce was introduced later in the Manchester University in 1904, Leeds in 1905, Liverpool in 1906, Durham in 1913, London in 1910 and Bristol in 1932. It may be noted that there is some diversity in the nomenclature of the degrees awarded e.g., B.Com., B.A. (Com.), B.Sc. (Econ.) and B.A. The dropping of the title "Bachelor of Commerce" by the London and Durham Universities, does not imply the abandonment of commerce from university education. So far as the London University is concerned, two considerations led to this alteration : (a) there has been for sometime no essential difference in structure between the degree of B.Sc. (Econ.) and B.Com., and (b) "it is desirable that incoming students should not be deterred from selecting the "commerce option" for special study because of any mistaken impression that the possession of a degree entitled Bachelor of Commerce might commit them irrevocably to a career in business while they are still quite undecided as to their future." Post-graduate education in commerce is provided by the Universities of Birmingham, Durham, Leeds, Liverpool, Manchester, Edinburgh and London.

"Commerce Departments" as such are not necessarily in Commerce Faculties of Universities as can be seen from the following :

- | | |
|---------------------------|-----------------------------------------------------------------------------|
| (a) London University | Commerce with B.Sc. (Econ.) in the Faculty of Social and Political Science. |
| (b) Birmingham University | B. Com. in the Commerce Faculty. |
| (c) Manchester University | B.A. Commerce in the Faculty of Economics. |
| (d) Edinburgh University | B. Com. in the Faculty of Arts. |

The placing of the Commerce Department in any faculty has thus been guided by administrative and local considerations rather than by any rigid principle of differentiation in academic discipline.

Degree courses in Commerce or with Commerce are full-time and of usually 3 years' duration, with Matriculation as the formal requirement for admission to the University. No student is admitted to the University under the age of 17 years. In the case of the London School of Economics, the minimum age is normally 18 years. Applicants from overseas are required to be graduates for admission to a University course. Personal interview before admission is not common.

The subjects for Commerce in most of the Universities are the same—but the contents or the syllabi of certain subjects such as Organisation of Trade and Industry, Business Finance and Geography are somewhat different.

First Degree course in some British Universities

I. LONDON

The Commerce Stream of the present B.Sc. (Econ.) course may be composed of the following subjects :

Part I : Following Nine Papers :

1. Principles of Economics
2. Economic History
3. History of Political Thought
4. Applied Economics
5. Elementary Statistical Method and Sources
6. Accounting
7. Elements of English Law
8. Principles of Economic and Social Geography
9. Elements of Government.

Part II : Following Papers :

A. Industry and Trade (5 papers)

1. Business Administration
2. Industry and Trade
3. Labour
4. One of— (i) Business Finance and Cost Control
(ii) Applied Statistics; and
(iii) Business Administration (Essay paper)
5. Commercial Law.

OR

B. Accounting (5 papers)

1. & 2. Accounting (2 Papers)
3. Business Administration
4. Commercial Law
5. One of— (i) Business Finance;
(ii) Industry and Trade (Elem.);
(iii) Applied Statistics;
(iv) Public Finance;
(v) Law of Administration of Estates and Trusts.

The list of elective papers (7-9) in Part I also included subjects like, (a) Elements of Social Structure, (b) Psychology, etc., although a student seeking to choose Accounting Group in Part II must elect Accounting in Part I.

II. DURHAM

The B.A. (Econ.) course comprises :

A. Compulsory :

1. Economics ... 3 papers
2. Languages ... 2 papers (two languages).

B. Elective:

Stream I

3. Accounting ... 3 papers

And four of :

4. Economic Geography ... 1 paper
5. Economic History ... 1 paper
6. Public Finance ... 1 paper
7. Statistics ... 1 paper
8. Politics ... 1 paper
9. Transport Economics ... 1 paper
10. Advanced Language ... 1 paper.

So, a student may take up the *Law Stream* or the *Accounting stream*—each with 3 papers (equal to compulsory Economics in importance) and 4 other ancillary subjects.

III. LIVERPOOL

There are two streams in the B.Com. course :

1. *General Commerce Stream* and 2. *Accountancy Stream*. The course compositions of the two streams are more or less as under :

A. General Commerce Stream :

- I Year :
1. Economics—General and Descriptive
 2. Accountancy
 3. British Economic History and Social History
 4. A Modern Foreign Language.

- II Year :
1. Economics—Economic Analysis, and Economic Organisation
 2. Accountancy
 3. Law
 4. Elements of Statistics
 5. One elected from—Economic Development of the 19th century—Public Administration; Psychology; Mathematics, etc.

- III Year :
1. Economics—Analysis with special reference to Business Cycles and International Trade—Applied Economics with special reference to problems of Public and Private Sectors.

2. Law
3. Either one of—Economic Development or Accountancy or Economic Geography; or two or—Com. Banking and Finance; History of Economic Development, 1919-39; Land Economics.

B. Accountancy Stream :

- I Year :**
1. Economics—as in General Stream
 2. Accountancy
 3. British Economic and Social History
 4. A Modern Foreign Language
- II Year :**
1. Economics—as in General Stream with special reference to study of financial institutions
 2. Accountancy
 3. Law
 4. Statistics
 5. Public Administration—in place of one elective subject in General Commerce Stream.
- III Year :**
1. Economics—same as in General Commerce Stream
 2. Law
 3. Accountancy (Advanced).

It will be observed that the first degree commerce courses provided by universities in U.K. are even now principally built up around Economics, Accountancy, and Law with some amount of management slant.

(a) Methods of teaching consist of lectures, seminar method discussion, tutorials and written exercises; "Case Methods" and conferences (as in the case of Birmingham University) are special features of the Edinburgh and Birmingham Universities respectively. (b) Simple case studies are included in the B.Com. course of the Edinburgh University and in the one year Post-Graduate Diploma Course in Business Administration, London School of Economics. Film-shows are not uncommon. Visits to factories are arranged.

Full-time teachers keep themselves up-to-date with new techniques and developments in the world of business by maintaining contact with firms. The practice of sending teachers of experience to the U.S.A. and Continental Universities for studying the development of education for business is becoming a normal feature. The success of the Graduate School of Business Administration of Harvard University has been responsible for bringing certain changes in the method of teaching for commerce in the British Universities. The instances are the introduction of "Case Methods" and "Advanced Seminars" where business leaders are invited to attend.

Opportunities for graduates in commerce range from positions on the commercial or financial sides of business to those on the statistical and labour management sides. Openings for graduates in the English Banks are relatively few, though they are more numerous in other types of financial

houses. Certain British Overseas banks, however, recruit commerce graduates without previous banking experience. With regard to the professions, a commerce degree is not only the best method of obtaining the necessary theoretical background, but in many cases it results in a considerable shortening of the period of professional training. The possession of a university degree reduces the period of articles for five to three years for those entering accountancy. If the degree is B. Com. or B. Sc. Econ. with Accountancy, the same exemption is granted as well as exemption from the Intermediate examination, provided the final examination is passed at the first attempt.

II. *Non-University Level*

In all Technical Institutions in U.K., 'Commerce' is considered as a Technical subject. A Commerce Department is attached to most of the Technical Institutions.

There are four types of Technical Institutions in U.K. (i) Technical College of moderate size. The Commerce section is not strong enough to rank officially as a Department and is generally in the charge of a full-time lecturer. Shorthand, typewriting and office methods are the common subjects. (ii) The second type has a commerce department of which the head is recognised as such under the Burnham scale. There is a small number of full-time lecturers. A few part-time and one full-time courses are run. (iii) The Technical College of considerable size. The Commerce Departments have a larger number of full-time lecturers. Day time teaching is considerable, and for evening classes professional men are engaged as part-time lecturers. (iv) The biggest technical colleges with very large Commerce Departments. The Departments run full-time and part-time specialised courses. Such institutions are located mostly on regional basis. The Commerce Departments keep close touch with industry and trade.

A Commerce Department in a Technical Institute has provision for courses of quite a number of professional organisations. The more popular ones are connected with Accountancy, Secretarial Practice, Banking and Management. The duration of a course extends from one year to five years, depending on the purpose and aims of the course. Certain big Technical institutions have their own short-time specialised courses. One week course is not uncommon. Most of the courses are part-time although there is provision for full-time courses on the "*Sandwich principles*". Evening classes are held from 6 to 8.30 p.m. The courses of study are so arranged that attendance for more than three evenings weekly is not usually necessary. A short-period specialised course however requires four days attendance for 2½ hours a day. Full-time course on the "*Sandwich principles*" requires full-time attendance for a certain minimum period in a year coupled with service in business or industry for the remaining part of the year.

There are also many correspondence colleges in U.K. which provide instruction by correspondence for various professional examinations. Even a few Technical Institutions follow this practice.

Methods of teaching for professional courses consist of lectures, seminar method of discussions and "Case Study". Sometimes outside experts are invited to the seminars. "Cases" are more complex than what are done in universities. Lecture notes are distributed. Each lecture note

is very carefully prepared so that a student can prepare for discussion in advance. Certain institutions issue "Key" documents in the form of handbooks.

Teaching methods emphasise the practical character of instruction. The principles are first explained and then their applications are analysed. In fact, most of the instruction is related to practical situations and practical problems. The method of instruction is based on "group" activity; the students are divided into groups, and each group is given a problem or project to work on. The group is asked to bring back solution for discussion under a tutor or expert.

The supply of well-qualified teachers is not equal to the demand. Anomalies are noticeable in the rates of remuneration offered to part-time teachers by different institutions for what is in effect the same work.

In every institution, certain members of the staff act as advisors to students on matters relating to progress, classes and examinations.

III. *Management Studies*

Mention may be made of the development of management studies in U.K., where technical and commercial colleges have provided such courses for many years. The Manchester College of Technology was the first institution to open a separate department of Industrial Administration in 1918. Till 1939, most of the colleges designed management courses to satisfy the professional bodies like Institution of Mechanical Engineers, Institution of Civil Engineers, the Institute of Personnel Management. In view of the varied nature of the professional courses, the colleges had to handle a number of different management subjects. There is some uniformity in the management courses today because of the implementation of the recommendations of the Urwick Committee in 1947 in this regard.

In 1959, there were more than 200 technical and other colleges in U.K. which offered management studies—full-time and part-time. The most important course which is offered by almost all colleges is the one organised by the British Institute of Management. The B.I.M. programme is divided into two parts—Part I for the junior executives and Part II for senior executives. The methods of instructions are lectures, supplemented by group discussion, case studies, and discussion of papers written by students. Executives are invited to give talks.

No university offers full-time management studies at the undergraduate level, but full-time courses in Business Administration are offered to post-graduate students at Manchester University, London School of Economics, Queen's College, St. Andrews University, Royal College of Science and Technology, Birmingham and Edinburgh Universities. There is increasing recognition of the role that universities can play in providing education for management.

Business Education in U.S.A.

The development of business education in U.S.A. can be traced to the start of private tuition for training in particular trades and skills like book-keeping and penmanship. This continued upto the year 1910 when public schools started training in this field. The Wharton School of Finance

and Commerce at Philadelphia, established in 1881, is regarded as the first school of business at university level. Chicago and California followed suit in 1898. In a way, the Second World War gave a boost to the establishment of a number of schools of business. Today a majority of the business schools award the Degree of Science with the designation "in Business Administration" or "Economics" or "Commerce" (62%), 26 per cent of the schools use the title Bachelor of Business Administration and the remaining 12 per cent Bachelor of Arts or Bachelor of Commerce."*

The main objectives of the Schools of Business can be stated as follows:

- (i) provision of requisite knowledge of the tools necessary for the profession of business management;
- (ii) working effectively with people and giving some knowledge of the problems of human relations at all levels;
- (iii) understanding the social purpose of industry and other groups within the community and of its relationship to Government and the general public;
- (iv) developing the abilities and qualities of character necessary for the practice of business administration *e.g.*, a capacity for exact analysis and the ability to take effective decisions under the pressure of time.

At the undergraduate level, a student is required to take for the first two years, three liberal arts areas—humanities, social sciences and sciences. In addition, he is required to take a series of introductory courses in business and two or three other narrowly defined fields. "Thus, the students' four years are divided into three categories—about 40 per cent in liberal arts background subjects, about 40 per cent in required business and economic subjects and 20 per cent in some business specialty." For the most part, liberal arts predominate in the first two years, the required core of business economics in the third year and the courses in business major in the fourth. In general, the tendency in the United States is to give more emphasis on general education at the undergraduate level than specialised education for business.

The recent trend in the U.S.A. is the development of graduate schools of business administration. The teaching in such institutions is based on the assumption that the student has already acquired a trained mind. The more reputed professional graduate schools, to mention a few—Harvard, Stanford, Chicago, Cornell, Columbia, Dartmouth and North-Western, have policies which show a compromise between the demands of business for advanced management training and the demand of the academic world for the preservation of the cultural character of the first degree. Training for management in the United States is carried out by the universities with the active co-operation of the business community. Business concerns are always willing to give facilities to their junior executives for further training. Substantial financial help is extended by the businessmen to the universities and other institutions for administrative courses and in this context, the conscious co-operation that the American business community extends to the universities is not to be found anywhere else. Business education is dynamic in character and new experiments are always tried. With this in

* Prof, Norman C. Hunt: University Education for Business in the U.S.A., p. 28.

view, individuals and committees are quite often engaged in several parts of the country to examine, criticise or modify curricula for business education at several levels.

The methods of teaching for business education in the U.S.A. have been geared up to fulfil the objectives of these courses. Accordingly, case method of teaching, emphasis on research and original study, interest in problems of business administration as are faced by managers everyday have all been given a significance not found elsewhere. The close contact of the academic world with the business world is manifest in the introduction of short-term courses run by the universities in co-operation with businessmen. The teachers have been keeping contact with the changes occurring in the business world through consultation activities, research into business problems, arbitration in industrial disputes, etc.

Commerce Education in Germany

There are three types of commerce schools in Germany—the Lowest grade (Handelsschule), the Higher grade (Hoehere Handelsschule) and the Highest grade (Handel Schochschule). The last one enjoys the status of a university. In the lowest grade where boys and girls of above 15 are admitted, a two year course is followed. The course includes language, book-keeping, economics, typewriting and shorthand which are all compulsory. In the higher schools which are equivalent to post-secondary schools of India, boys and girls of more than 18 years of age are admitted for a two-year course on the completion of which they can join the Handelschochule. There is yet another type of schools—Handelsrealschulen which aim at creating a taste for commerce and providing scholars with a preparatory equipment. In academic standing, it is lower to the Handelsochuele Hoehere.

Almost all German Universities have faculties for political economics. In most cases the faculty is divided into two branches :

- (i) Political economics (theoretical and applied economics including statistics, accounting, law and sociology).
- (ii) Business administration (including accounting, economics, statistics, and law).

Branch (i) is mainly concerned with the economy as a whole and theoretical problem of international and national economics while in branch (ii) the main stress is placed on the theoretical and practical problems of individual enterprises. The students of economics can complete their studies after a four years' course with either the degree "Diploma-Volkswirt" or "Diplom-Kaufmann" respectively. It must, however, be emphasised that the term "Diplom" in German is of much higher value than the term "Diploma" in English and is equivalent to an M.A.

After having obtained their degree the candidates can go on for a Ph. D., *i.e.*, for the so called "Doctoer rerum politicarum."

Commerce or business education at the University level is compressed into education in "Betriebswirtschaftslehre", the rough English equivalent of which may be "enterprise economics". Business administration and in fact, all other specialised business functions are studied as constituent parts of such 'enterprise economics' which is described to deal with "the system of

productive factors, the theory of productive combinations and principal functions and techniques of company operations.

The course in "Enterprise Economics" generally consists of the following subjects :

(i) Compulsory subjects :

- (a) Business Management
- (b) Special Business Administration e.g., Industrial Management, Banking etc.
- (c) Economic Theory
- (d) Economic Geography
- (e) Civil and Business Law.

(ii) Optional subjects (one to be elected) :

- (a) Social and Economic History
- (b) Sociology
- (c) Languages
- (d) Statistics
- (e) Finance and Taxation, etc.

There is a growing tendency to include some social science, especially sociology with the course. Initially, "Enterprise Economics" was conceived to consist of six business functions—(a) finance, (b) accounting, (c) marketing, (d) taxation, (e) personnel management, and (f) routine administration. The general management idea has, rather, been introduced only recently.

The three year programme in Enterprise Economics at the university level comprises the following :—

First Year : The units of the course during the first year may be devoted to, (i) basic lectures intended to provide "clear conspectus of the economy and of economic institutions and their evolution" closing with the "outline of contemporary social and economic problems"; (ii) analysis of political and social ideas and of economic and cultural development with broad use of statistical data; (iii) analysis of social framework and techniques of social accounting; (iv) basic economic theory; (v) techniques and methods of business economics e.g., business arithmetic, book-keeping, statistics, etc.

The students are required to pass in these subjects before going in for their final examination.

Second Year : The units of the course may consist of, (i) essential problems of economics including economic theory; (ii) public policy and public finance with special reference to the problems of "economic interventionism"; (iii) business administration; (iv) industrial management and corporation finance; (v) cost accounting and problems in book-keeping; (vi) civil law with particular reference to business law, labour law, and essentials of public law.

Third Year : During the third year some of the course of the second year are continued. The other units at an advanced level may be composed of (i) history of economic thought; (ii) social and economic problems of foreign countries; (iii) insurance; (iv) railway economics, etc.

SOME SALIENT APPROACHES

In Germany, in the post-War years particular attention has been given to the following issues which are clearly relevant to the circumstances in India as well;

- (i) Reduction of teaching materials in the courses by better integration of the 'new and old teaching materials which may be applicable and useful'.
- (ii) Avoidance of "dogmatism and one-sidedness in the teaching of theories."
- (iii) Expansion of seminar work to take the place of 'lectures' and improvement in the 'communicative proficiencies' of the students.
- (iv) Extension of the duration of studies from the current minimum of three years (six semesters) to four years (eight semesters).
- (v) Extension of the "students' practical time on the job" as a part of the diploma course in modification of the current requirement of six months' experience admittance of the course.
- (vi) Closer relationship of the teachers of business subjects with the economic processes, business institutions and philosophies.
- (vii) Better contact between the universities and the business.
- (viii) Greater personal contact between the teachers and the students for more effective guidance, personal attention and stimulation.
- (ix) The need for a shift in the support of the business to universities 'from research to teaching.'
- (x) 'Drafting of teachers from practical field by evolving an auxiliary teaching' maintaining the academic ideals and standards.

Commerce Education in Switzerland

There are provisions for 'Higher Commercial Studies' in six out of eight universities in Switzerland, besides the specialised education at St. Gall. The Department of Commercial Science in these universities generally provide a preparation for business. The usual subjects are : Commerce, Economics, Economic Geography, Statistics, Modern Language, Technology, etc. In other words, the University courses are built up as courses in the fundamentals of business. The approach is academic as is perhaps indicated by the terminology, viz., 'Commercial Science.' Another significant feature to note is that the Department of Commercial Science is included either within the Faculty of Jurisprudence (along with Economics in Basle Berne, Neuchatel and Zurich) or Faculty of Law (in Lausanne) or Faculty of Economic and Social Studies (in Geneva). Some Universities award special Certificate for Teachers of Commercial Science.

Specialised Course at St. Gall

As already mentioned, the Commercial Matric boy can proceed to the Swiss School of Economics and Public Administration for specialised higher education in Economics and Commerce. The duration of the course is 3 years (6 semesters) followed by (thus distinct from English 'Sandwich or American Co-operative course' idea) a compulsory six months

practical work before admission to the graduate status. The graduates are therefore regarded as "efficient and already experienced". On submission of a thesis after further year (two semesters) he may be admitted to a Doctorate Degree in Economics or "Administrative Services" (Dr. Oec. or Dr. rer publ.). A graduate of this school is considered to be a 'show piece' or pride of a business firm, and he would normally enter the Business World at a high executive level, and after some experience would be director of companies.

The Swiss School of Economics and Public Administration is said to be fundamentally different from the Department of Commercial Science in the other six Universities, primarily because of the special emphasis on 'practical work' and work in small group for giving insight into practical problems which characterise education and training provided by the School.

The theoretical part of the course comprises three main subjects : (i) Commerce, (ii) Economics and (iii) Law. Round these three central subjects are grouped other subjects like Economic Geography. The language department of the School gives training in as many as seven principal languages of World Commerce. Based on the fundamental theoretical subjects specialisation is possible on three different streams.

- (a) Economics and Business Management : the subjects are Industry, Trade, Banking, Insurance, Trusteeship and Accountancy, and Tourism.
- (b) Administration : the subjects are General Administration, Financial and Fiscal Administration, Traffic Administration, Social Insurance, and Social Welfare, Consular and Foreign Trade Service.
- (c) Commercial Teacher's Diploma : This course trains teachers of commercial subjects.

In all these branches, diploma examinations are held at the end of seven semesters and the successful candidates are awarded the Degree of Licentiate of Economics (lic. oec.) or of Administrative Sciences (lic. rer. publ.).

The aim of the education of training at St. Gall is "to prepare its students for responsible positions in commerce, finance and administration, as well as for teaching posts in commercial subjects. To realise this aim, the School "strives to form and train students in such a way that they will be able to apply their scientific knowledge to practical questions of economic life."

APPENDIX II

*Memorandum prepared by Professor Ira D. Anderson on
Administrative and Faculty Organisation of the Northwestern
University School of Business, U.S.A.*

As would be expected, there are many differences in the organization and operation of different schools of Business in the United States. The Northwestern University School of Business has been selected not because it is necessarily most typical but simply because the writer is most familiar

with its organization as a result of 23 years' experience either as a full-time member of the teaching staff or as an administrative officer. It is believed, however, that many of the organizational features of this particular School of Business are characteristically found in many others.

Perhaps it will be helpful to an understanding of the School Organization to comment briefly on the University as a whole and then explain briefly the various programs of the School Business.

Northwestern University

It is a privately supported University with endowment income and student tuition constituting the major sources of income. The University operates on two campuses that are 12 miles apart.

On the Evanston, Illinois, campus, are the following Schools or Colleges, each with a Dean as the Chief Administrative Officer :

- Graduate School (All Doctoral work and most master degree programs)
- College of Liberal Arts
- Undergraduate School of Business
- School of Education
- School of Journalism
- School of Music
- School of Speech
- Technological Institute
- Summer School

The total enrollment during the regular academic year on the Evanston campus is somewhat under 8,000. Thus Northwestern University is relatively small as compared to many of the State Universities .

The Chicago campus of Northwestern University houses the following :

- School of Dentistry
- School of Law
- School of Medicine
- Graduate School of Business Administration

Evening Division (Part-time education for employed persons). Thus the Chicago campus is largely devoted to Professional Schools and part-time educational programs. There are three hospitals on the campus which are affiliated with the University.

SCHOOLS OF BUSINESS—NORTHWESTERN UNIVERSITY

A. *Programs or Divisions*

As indicated above in the lists of Schools on the two campuses, the School of Business operates major programs at both undergraduate and graduate levels. This is in contrast to the Harvard, Stanford, University of Chicago and other Schools of Business that operate only the graduate level and to certain other Schools of Business that are largely undergraduate in character. Examples of other Schools of Business with major programs at both levels would be those at the larger State Universities, such as Michigan,

Ohio State, Indiana, etc., New York University, and the Wharton School of the University of Pennsylvania.

In addition to these two major programs offered on campuses, twelve miles apart, the School of Business has (i) an Institute for Management (an advanced management program for business executives), (ii) responsibility for the curriculum and the faculty of the business-subjects area in the evening Divisions.

The various programs or divisions are briefly described below :

I. *Undergraduate School of Business (Located on Evanston campus)*

This is a four-year program, with an enrollment for the four class years totalling between 600 and 700. Students may enter as Freshmen or transfer into the School from other Schools of Northwestern University or from other Colleges or Universities, normally not later than the end of their sophomore year. Of a typical senior class approximately one-half of the students entered the School as Freshmen directly from high Schools.

I. *Graduate School of Business Administration (located on Chicago campus)*

(a) A program leading to the M.B.A. degree is given both on a day or full-time and an evening or part-time basis.¹ The standards of admission, teaching methods, and use of full-time rather than part-time teachers are practically identical for the two groups.

(b) Starting with the academic year 1961-62, the full-time MBA program will be given on a full, 2 year basis. However, students who hold a bachelor's degree in business administration or commerce usually may receive advanced standing which will permit completion of the MBA degree requirement in four quarters of study. Such students must begin their program in the summer quarter in order that they may be prepared to join the second year program in phase.

(c) A majority of the full-time students come with non-business undergraduate education. Many of them are liberal arts or engineering graduates.

III. *Institute for Management (located on Evanston campus)*

(a) This an advanced management program for business executives.

(b) It is a "live-in" program of a month's duration. The men are housed in a hotel and the discussion sessions are held in a specially-furnished room on the university campus.

(c) At present two separate Institutes are held each summer.

IV. *Evening Division (other than M.B.A.)*

(a) General administration of evening courses in business subjects as well as other subject areas, at the undergraduate level, is the responsibility of the Dean of the Evening Divisions of the University.

1. The School of Business does not have a Doctor of Business Administration program. Its doctoral work leads to the Ph.D. degree. Thus the general supervision of this work is under the direction of the Dean of Graduate School of the University, as the degree is granted by that School.

(b) The School of Business has responsibility for and authority over the programs of part-time study leading to a Bachelor of Business Administration degree.

(c) Responsibility for staffing the business courses in a given subject area rests with the Chairman of that particular department. Some teaching in the evening courses is done by full-time faculty but most of the evening classes are staffed with part-time teachers, who are business men.

(d) The evening courses are offered primarily on the Chicago campus, but an attempt is now being made by the Evening Divisions to expand the number of offerings in Evanston.

B. *Administrative Organization*

The administrative organization of the School of Business is shown on the accompanying chart. Perhaps some discussion of the distinction between the positions of Associate Dean and Assistant Dean will be helpful, particularly since both these administrative positions are now commonly found in Schools of Business.²

I. *Associate Dean*

This position is of comparatively recent origin in most schools. Typically the position carries considerable responsibility and authority in the administration of the particular school or division of it. The persons selected for these positions are in many instances senior faculty members, who are Associate Professors or Professors.

If a school has more than one Associate Dean, the division of responsibility and authority may be by program or educational division. As shown on the attached chart, one of the Associate Deans at the Northwestern University School of Business has direct responsibility, under the general supervision of the Dean, for the graduate program and the other for the undergraduate program. Another method of organization would be to assign associate Deans "functional" areas of responsibility, such as, for example, an Associate Dean of Faculty, and an Associate Dean of Operations (building, equipment, supplies, secretarial staff, etc.)

II. *Assistant Dean*

This position carries relatively little responsibility and authority for the determination of major administrative policies. Many of the duties relate to the day-to-day activities required to carry out the education program of the School or Division.

In the Northwestern University School of Business, the Assistant Deans of the two major educational divisions have as major duties with respect to their divisions: the supervision of the student advisory system; the organization and supervision of procedures for handling student probation, dismissal, and readmissions; the provision of a "sympathetic ear" for students in difficulty or for their parents; supervision of registration procedures; determination of courses and number of sections of each for any given quarter (with the advice of the Departmental Chairman and Associate Dean);

2. These positions are not, of course, restricted to Schools of Business, but are also found in many other Schools or Colleges within universities.

supervision of the assignment of class rooms; and supervision of the office staff of the division. Because the Assistant Dean is the major administrative "contact" for the students and because so many of his activities relate to daily operation of the school or division, he plays a very important part in the determination of student and faculty morale and in creating a good educational operation.

C. Faculty Organization

I. The Faculty consists of the following ranks :

Professors
Associate Professors
Assistant Professors
Instructors and Lecturers (Full-time).

In addition to the regular faculty members there are part-time lecturers (largely used in the Evening Division program), Research Associates and Assistants (mainly case writers), Teaching Fellows and Graduate Assistants (such as a Statistics-Laboratory Assistants).

II. Organization

(a) The faculties are organized under the following departments, each headed by a Chairman :

Accounting
Finance
Marketing
Production
Business Statistics
Business Economics (and Labour Relations)
Business History
Transportation and World Trade
Business Law
Personnel Administration

(b) In addition, the courses listed below are treated as inter-departmental in character and each is supervised by a Course Coordinator, who borrows faculty from different departments to staff the sections of his subject :

Quantitative Controls in Business
Problems in Business Administration
Human Problems in Business
Competition of Ideas in a Business
Society (undergraduate course) and
Social Responsibilities (M.B.A.).

As an example, the Co-ordinator of the Quantitative Controls in Business course staffs the sections with members from the Accounting, Business Statistics, and Finance Departments.

(c) Departmental Chairmen and Course Coordinators. No additional compensation is paid for the administrative work. Their teaching loads are, however, reduced, with the amount of reduction varying according to the size of the department and extent of administrative work.

The positions are on a rotating basis. Normally a Chairman or Co-ordinator serves not less than 3 years and not more than 5 years. We believe the rotation plan prevents the building of "empires" or "vested interests" which may be detrimental to over-all school objectives, gives younger men a chance to have a leadership part in developing an area, and prevents any one person from being "stuck" for a long period of time with a job which tends to become more and more burdensome and which prevents the use of non-teaching time for writing or other professional activity.

(d) *Faculty meetings.* 1. A meeting of all voting faculty is normally held in the first week of each month in the regular academic year. "Voting faculty" includes all assistant professors with more than a one-year contract, associate professors, professors, and a small number of senior lecturers.

2. The first meeting of the year is customarily a get-acquainted luncheon meeting to which all faculty members, Case Research Assistants and Associates, and certain Staff Personnel are invited. New faculty or staff members are introduced and the Dean comments on the "state of the school."

(e) *Committee structure:* The specific committees vary from year to year, but the following are typical of the "standing" committees. In addition, "ad hoc" committees are appointed to work for limited periods on special topics; for example, at present there is an ad hoc committee making a study of possible new approaches to education at the M.B.A. level.

1. *Faculty personnel committee:* (a) This Committee is composed of four senior Professors, the two Associate Deans, and the Dean, who serves as Chairman.

(b) The major task of this Committee is to carry out the school policy of reviewing each year the academic performance of each faculty member except full professors who are on a tenure basis.

The reviews are made on the basis of information submitted both by the faculty member and the Chairman of his department.

(c) The conclusions of this committee provide the basis for: (i) the Dean's recommendations to the Vice-President and Dean of Faculties of the University on renewal of faculty contracts and promotions and (ii) counselling of the faculty member by his departmental chairman or a dean with respect to his further professional growth.

2. *Curriculum—educational policy committee:* (a) This Committee consists of faculty members of different rank and from several departments. The two Associate Deans are ex-officio members.

(b) This committee examines any proposed change in programs with respect to "majors" or "fields of concentration", any substantial changes in content of a specific course, and other curriculum matter in terms of consistency with the educational policy of the School.

(c) The Chairman of the committee presents at the regular monthly faculty meeting a summary of the proposals presented to the committee and its recommendations on the proposals that require a faculty vote.

3. *Academic Standing—undergraduate:* (a) This committee reviews at the end of each school quarter the academic records of students and deter-

mines those students to be placed on "probation" and those to be dismissed. Applications for readmission also are handled by this committee. The Assistant Dean of the Undergraduate School acts as Chairman.

(b) The decisions of the committee, particularly with respect to dismissals and readmissions, are reviewed by the Associate Dean of the Undergraduate School

4. *Academic standing—graduate*: This committee operates in the Graduate School of Business Administration in essentially the same manner as described above for the "Academic standing—Undergraduate" committee.

5. *Case research*: (a) This committee is chairmaned by the faculty member who serves as Director of Case Research.

(b) An early assignment of the committee was to draw up a statement of policy with respect to the gathering, publishing, and use of case materials. This statement sets forth in some detail the rights and privileges of faculty member and the School with respect to coypright ownership, royalties, and related matters in connection particularly with case materials gathered by a faculty member on a school assignment or by case reserch assistants under the direction of a faculty member.

(c) At present the committee meets only on special call when necessary to consider the application of the general policy statement to a particular case or when some other aspect of the case gathering activity of common interest needs to be discussed.

6. *Departmental Chairman and course Coordinators*: (a) This committee, or group, is made up of all the Chairmen and Coordinators and the two Associate Deans, who serve as Co-chairmen. The group meets at least every two weeks during the regular academic year.

(b) The major purpose is to discuss administrative matters of common interest; for example, last several meetings were devoted to a discussion of the obligations of faculty members to the university and their rights and privileges with respect to use of their time. From these discussions a statement of school policy was developed and then distributed to the faculty.

(c) This meeting of Chairmen and Coordinators with the two Associate Deans, who have direct responsibility for administration of the undergraduate and graduate programs, provides an organized method of two-way communication. Since many of the faculty teach in both divisions and the Chairmen and Coordinators bear responsibility for courses at both undergraduate and graduate level, there are many administrative problems that can be discussed effectively with this group as a whole.

In addition to the above committees of the School of Business, there are, of course, all-University Committees on some of which members of our faculty serve. Examples of some of these are:

- General Faculty Committee of the University Senate
- General Education Committee
- Committee on Undergraduate Life
- University Disciplinary Committee.

APPENDIX III

A NOTE ON THE CASE METHOD IN MANAGEMENT
EDUCATION

By
Professor Norman C. Hunt,
Edinburgh University
U. K.

Introduction

I have been asked to prepare a note on the case method of teaching, based on the experience of this method which has been gained in the University of Edinburgh as well as the very much greater wealth of experience which American institutions, notably the Harvard Business School, have acquired. If I appear to be critical, it is not because I view the use of cases with disfavour, but because those who stress the value of the case method have sometimes proved to be its worst enemies. Extravagant claims have been made for it, and a mystique built up which has made even more sceptical those who have been accustomed to more traditional methods of teaching. None the less, there is little doubt that the case method has a useful part to play in management education and I hope that the following notes will serve as a basis for discussion in committee of the contribution which the method might make to Indian management development.

The Harvard Business School

The case method will always be associated—and rightly so—with the name of the Harvard Graduate School of Business Administration, for it was there that the method evolved. When the first catalogue of the School was issued in 1908, it was stated therein that, as far as possible, instruction would take the form of classroom discussion of specific problems. This was inspired by the example of the already highly successful Harvard Law School. Indeed the latter was the most serious competitor of the new Business School, for its graduates were much sought after for business posts. The case-method was basic in the Law School and so it was transferred to the new Business School by Dean Edwin F. Gay, an historian who presumably was seeking to learn the lessons which history was apparently teaching.

At first the method could only be used in the Commercial Law course because, apart from law cases, there were no others available. Later, however, business men were brought in to lead discussions on business problems; these were the first real cases, other than law cases, used in the Business School. As the School prospered and grew it became impossible to maintain the supply of visiting business men on the scale required, and recourse was had to written cases—the “case method”, as we know it today, was born.

The Harvard philosophy

This association of the case-method with the Harvard Business School is, I think, not merely of historical interest, but of real importance to a clear understanding of the method itself. For this reason, it may be useful to discuss what might be called the “Harvard philosophy”.

The stated aim of the H.B.S. is to provide an education which will help men to become effective and responsible administrators. It seeks not so much to "teach" in the sense of imparting knowledge to students, but rather to develop those qualities which seem to lead to success in administrative posts. The successful business man is regarded as "one who approaches new problems with imagination, who exercises intelligent, mature judgment in making decisions and who is a responsible citizen in his business and in the community". Moreover, the School believes that for the most part administrators are not born, they are made—"made by an arduous educational process through either personal experience or formal educational programmes." This is the *raison d'être* of the case-method; by its use, students are subjected to a variety of vicarious experiences under the guidance of skilled instructors who assist in the analysis of the concrete case situations.

The Harvard distinctive, however, is not its emphasis upon analysis, but rather upon the art of decision-making. Administration is not thought of as a branch of applied economics, or indeed of any other academic discipline; it is a separate concept altogether and it centres upon the decision-making process. For this reason, although the Harvard courses are arranged into sections entitled production, marketing, finance, etc., the substantive content of these separate sections is much less important than the fact that in each of them a series of problems is dealt with, involving decision-making in that particular field.

Thus, the important thing in business education becomes, not the accumulation of facts and figures about the business world and its way of doing things, but rather experience (albeit vicarious and somewhat artificial) in the art of taking decisions within the various fields of activity in which the business man normally engages. This kind of educational programme is not so much a learning process as a maturing process. The Harvard man argues that there are very few rules or principles which can be generally applied in business situations for there are no "typical" situations. The successful business man cannot simply copy what has gone before; precedents are of little value to him, if he is to succeed he must develop new ideas and new methods. Thus it becomes important to train men in the method of approaching and handling business situations rather than to try to provide answers and principles in the hope that they will be suitable for general application. For this reason, the Harvard student attends few lectures and reads few textbooks, but during his two years at the Business School he will have put himself in the shoes of the business executive something like a thousand times. By this means, Harvard seeks to produce "not students of business nor specialists who know about business but men able to work in business and capable of developing into responsible executives."

Philosophy of the "case-method"

I have written at some length about what I have called the "Harvard philosophy", because I think it is basic to an understanding of the case-method. A clear distinction must be drawn between education which aims primarily at imparting factual knowledge and that which sets out to train people to take administrative action. The case-method, of course, fits into the latter category of education. Perhaps the main reason why most educationists are somewhat sceptical about it is because the majority of us were trained under the former, the traditional educational system.

That this system is appropriate for the teaching of many subjects there is little doubt. It would be hard to envisage the training of, for example, the chemist by any other method; he must needs acquire in a few years knowledge which has been accumulated through centuries of research—a mastery of the facts is essential in this case. It is, however, arguable that education for administrative responsibility is of a different order requiring not so much the imparting of knowledge as the development of a particular kind of skill. It is certain that we possess all too few acceptable “principles of administration;” the hard core of doctrine in administrative theory is woefully small—one reason why it is not yet a respectable academic discipline.

In this situation, which, one hopes, is only temporary, there is a good deal to be said for the emphasis in business education being upon training in administrative skills rather than upon accumulation of administrative knowledge. On the other hand, I personally am not convinced that administration is so peculiar among the arts that it cannot be systematically studied and taught, and I think it would be unfortunate if we over-emphasised the peculiar nature of the decision-making process and isolated it from the investigations of those who have been trained in the relevant academic disciplines. I am convinced that much of the work now being done in, for example, economics, social psychology, social anthropology and elsewhere, is of the greatest importance for the education of administrators, and it would be a great pity if, by over concentration upon the case-method with its tendency to discount the value of principle and theory, the benefit of this work were to be lost. In passing, it is interesting to note that I gathered the impression on both my recent visits to Harvard that this view was gaining ground there. There is much more emphasis upon research *other* than case-research, and more coming and going across the Charles River. Indeed, the present Dean suggested that the Business School was becoming a school of applied social science.

You will have gathered from all this that I should not wish, personally, to be committed to the exclusive use of the case-method, and I do not take the view that knowledge of the relevant academic disciplines is unimportant. None the less the emphasis in management education should undoubtedly be on the development of administrative skills rather than the mere accumulation of knowledge, and in this development the case-method has an important contribution to make. It is more important to train a man to act than it is to train him to know. It is better that he appreciate the great complexity of business problems than that he over-simplify them on the basis of too easily acquired knowledge of the organisation of business affairs. The power to think and act rather than the acquisition of facts should be the aim of business education.

All this pre-supposes the co-operation of the student in the learning process. This is the case even under the traditional systems of education, for it is very doubtful whether simply telling students things is an effective means of passing on knowledge which can subsequently be used to effect. If there is to be genuine learning, the active co-operation of the student is required; hence the importance of the lecturer's rapport with the class, of questioning and discussion, of digging in the library and of work in the field. The case-method is one excellent means of gaining this student co-operation, for it is the very antithesis of simple telling; it cannot work—and obviously

The stated aim of the H.B.S. is to provide an education which will help men to become effective and responsible administrators. It seeks not so much to "teach" in the sense of imparting knowledge to students, but rather to develop those qualities which seem to lead to success in administrative posts. The successful business man is regarded as "one who approaches new problems with imagination, who exercises intelligent, mature judgment in making decisions and who is a responsible citizen in his business and in the community". Moreover, the School believes that for the most part administrators are not born, they are made—"made by an arduous educational process through either personal experience or formal educational programmes." This is the *raison d'être* of the case-method; by its use, students are subjected to a variety of vicarious experiences under the guidance of skilled instructors who assist in the analysis of the concrete case situations.

The Harvard distinctive, however, is not its emphasis upon analysis, but rather upon the art of decision-making. Administration is not thought of as a branch of applied economics, or indeed of any other academic discipline; it is a separate concept altogether and it centres upon the decision-making process. For this reason, although the Harvard courses are arranged into sections entitled production, marketing, finance, etc., the substantive content of these separate sections is much less important than the fact that in each of them a series of problems is dealt with, involving decision-making in that particular field.

Thus, the important thing in business education becomes, not the accumulation of facts and figures about the business world and its way of doing things, but rather experience (albeit vicarious and somewhat artificial) in the art of taking decisions within the various fields of activity in which the business man normally engages. This kind of educational programme is not so much a learning process as a maturing process. The Harvard man argues that there are very few rules or principles which can be generally applied in business situations for there are no "typical" situations. The successful business man cannot simply copy what has gone before; precedents are of little value to him, if he is to succeed he must develop new ideas and new methods. Thus it becomes important to train men in the method of approaching and handling business situations rather than to try to provide answers and principles in the hope that they will be suitable for general application. For this reason, the Harvard student attends few lectures and reads few textbooks, but during his two years at the Business School he will have put himself in the shoes of the business executive something like a thousand times. By this means, Harvard seeks to produce "not students of business nor specialists who know about business but men able to work in business and capable of developing into responsible executives."

Philosophy of the "case-method"

I have written at some length about what I have called the "Harvard philosophy", because I think it is basic to an understanding of the case-method. A clear distinction must be drawn between education which aims primarily at imparting factual knowledge and that which sets out to train people to take administrative action. The case-method, of course, fits into the latter category of education. Perhaps the main reason why most educationists are somewhat sceptical about it is because the majority of us were trained under the former, the traditional educational system.

That this system is appropriate for the teaching of many subjects there is little doubt. It would be hard to envisage the training of, for example, the chemist by any other method; he must needs acquire in a few years knowledge which has been accumulated through centuries of research—a mastery of the facts is essential in this case. It is, however, arguable that education for administrative responsibility is of a different order requiring not so much the imparting of knowledge as the development of a particular kind of skill. It is certain that we possess all too few acceptable “principles of administration;” the hard core of doctrine in administrative theory is woefully small—one reason why it is not yet a respectable academic discipline.

In this situation, which, one hopes, is only temporary, there is a good deal to be said for the emphasis in business education being upon training in administrative skills rather than upon accumulation of administrative knowledge. On the other hand, I personally am not convinced that administration is so peculiar among the arts that it cannot be systematically studied and taught, and I think it would be unfortunate if we over-emphasised the peculiar nature of the decision-making process and isolated it from the investigations of those who have been trained in the relevant academic disciplines. I am convinced that much of the work now being done in, for example, economics, social psychology, social anthropology and elsewhere, is of the greatest importance for the education of administrators, and it would be a great pity if, by over concentration upon the case-method with its tendency to discount the value of principle and theory, the benefit of this work were to be lost. In passing, it is interesting to note that I gathered the impression on both my recent visits to Harvard that this view was gaining ground there. There is much more emphasis upon research *other* than case-research, and more coming and going across the Charles River. Indeed, the present Dean suggested that the Business School was becoming a school of applied social science.

You will have gathered from all this that I should not wish, personally, to be committed to the exclusive use of the case-method, and I do not take the view that knowledge of the relevant academic disciplines is unimportant. None the less the emphasis in management education should undoubtedly be on the development of administrative skills rather than the mere accumulation of knowledge, and in this development the case-method has an important contribution to make. It is more important to train a man to act than it is to train him to know. It is better that he appreciate the great complexity of business problems than that he over-simplify them on the basis of too easily acquired knowledge of the organisation of business affairs. The power to think and act rather than the acquisition of facts should be the aim of business education.

All this pre-supposes the co-operation of the student in the learning process. This is the case even under the traditional systems of education, for it is very doubtful whether simply telling students things is an effective means of passing on knowledge which can subsequently be used to effect. If there is to be genuine learning, the active co-operation of the student is required; hence the importance of the lecturer's rapport with the class, of questioning and discussion, of digging in the library and of work in the field. The case-method is one excellent means of gaining this student co-operation, for it is the very antithesis of simple telling; it cannot work—and obviously

cannot work—without active student participation. The essence of the case-method is participation; the student knows that he can—indeed is expected to—make his own contribution to the discussion. Obviously, this is a powerful incentive to effort on his part; his is no longer merely a passive role, he must contribute but he must also listen, for others are contributing also. In this way, multi-lateral communication is established instead of uni-lateral.

Herein lies the great merit and the great difficulty of the case-method. A student whose previous education has been along traditional lines and whose subsequent business experience has been in a subordinate position does not always find it easy to take an active role such as the case-method demands. He finds it much more comfortable to be told the answer than to work it out for himself, only to find that there is no one right answer but many possible ones. On the other hand the teacher may not easily maintain the open-mindedness necessary to his role under the case-method. He must not pontificate and he must be prepared to respect the views put forward by his students—they may be just as valid as his own. Nevertheless, if we are trying to bring students out of an attitude of passive receptiveness and dependence into one of confident action and willingness to accept responsibility, the case-method is of considerable value.

It does recognise the simple truth that imparted knowledge is of little use until somehow it has been built into the experience of the recipient, so that he not only possesses knowledge but is also able to make use of it. Writing in the Harvard Alumni Bulletin, Charles Gragg gave the following limerick as a sad example of this :

“A student of business with tact
 Absorbed many answers he lacked,
 But acquiring a job,
 He said with a sob,
 ‘How *does* one fit answer to fact ?”

What one learns by experience on the job is much more valuable than what one learns from books or lectures. Obviously, however, any one person’s experience is limited and the consideration of cases helps to enlarge it by giving him a large number of vicarious experiences.

This, then, is the philosophy of the case-method. The imparting of knowledge is incidental; the principal aim is to encourage independent thought and responsible judgment. Students are asked to put themselves into real situations and to expose themselves to criticism from their peers, confident, however, in the knowledge that they are not subordinate recipients of facts dispensed by an omniscient teacher but respected members of a group who together are tackling a highly complex problem to which there is no one right answer.

Advantages and Limitations

Mention has already been made of the fact that it is easier under the case-method to involve the student actively in the learning process. Handling a specific problem is likely to maintain his interest more than a general discussion of abstract principles—“Where should the XYZ company site its new T.V. factory?” is more provocative of a good discussion than “What are the principles determining factory location ?” This involve-

ment of the student in the problem is not only calculated to maintain his interest but also, since he is cast in the role of the administrator, to give him some kind of vicarious experience. If administration is a skill, one cannot acquire it listening to other people talking about it, or reading books about it. Even though the knowledge thus acquired may be extremely valuable it must be supplemented by experience.

This, of course, raises the big question of how valid this kind of "experience" is. Inevitably there is some unreality about a written case; it is more like a puppet-show than a live story. Moreover, the student who decides in a case discussion to site the XYZ Co's factory in Srinagar instead of Bombay is not involving himself in the serious position that would obtain if he did so in real life. As Winston Churchill once said, "There is a great deal of difference between being responsible for an order which may lose several valuable ships and expressing an opinion without such responsibility." Nothing is exactly like experience except experience.

This lack of realism and responsibility is one of the basic limitations of the case-method. It is less serious when students are older, experienced, mature and highly motivated. Its use among undergraduates is, in my view, limited. In part the absence of responsibility is compensated for by the criticism of the other members of the class, of course, and this can be a salutary check on irresponsible decisions. The air of unreality can be reduced, as we have found in Edinburgh, by having the case presented by one of the people who were actually involved in it when the situation occurred. The case then becomes much more alive and the presence of a top business executive discourages the less responsible contributions. Obviously it is not always possible to employ this variant of the case-method but we have found it very successful.

Another advantage of the case-method lies in the emphasis which it places upon the importance of the group. Discussion both in class and outside usually reveals vividly to the student the many different points of view which should be considered in most business problems. Administration is a group process and an awareness of the other man's problem and point of view is essential to genuine success. The case-method can help students to see this by virtue of the fact that most of the work is done in group discussions.

This raises the problem of the optimum size of class under the case-method. At the Harvard Business School classes of 70-100 students are common, but despite this the instructors are excellent at knowing individual students by name. They are assisted in this by having before them on their desk a plan of the classroom with the photograph and name of each student in the appropriate place on the plan. Some instructors use a check list to make sure that as the course proceeds every student is given the opportunity to participate. There is a natural tendency in a class of this size for only about one third to participate; unless, the instructor calls on the more lethargic students by name they take the line of least resistance and contract out of active participation in the class. The possibility of their being called on by name does make reasonably sure that they prepare the case material.

It would be an interesting study to try to determine the optimum size of a class for case study purposes. Undoubtedly large numbers enable a course to be run on more economic lines and to provide the sort of phy-

sical environment and well paid faculty which enables the best work to be done. On the other hand large classes, whilst they may be suitable for the lecture method, raise their own very difficult problems when the method of teaching is primarily by case studies. The great merit which is claimed for the case method of instruction is that it gives training in the art of decision-making, but in fact it is extremely difficult to bring a class of 70 students to any decision which is generally acceptable. In fact in a number of classes which I attended at Harvard a case was left in the air unresolved. In reply, it may be claimed that, in fact, each student had made his own decision; this may be true but, except in the case of those problems which are dealt with in a written report, individual students do not have to justify their final *decisions* before the instructor or the class but only the contributions which they may make on points of detail during the course of the discussion. It may therefore be asked whether the large class is conducive to training in the art of decision making. On the other hand the large class does undoubtedly bring to light many of the relevant facts to be considered in each case. The more students there are the more different points of view become available, and the greater the likelihood that all the relevant points will be raised. Which is the more important—to give students experience in decision making or to teach them to ask all the right questions and consider all the relevant factors? It may be that the small group offers a better training in decision-making, whereas the large group is more effective in bringing to light all the factors in a complete situation.

Whether or not the case-method is a satisfactory method of acquiring knowledge is a debatable point. It can be claimed that by generating a student's interest it will send him away to sources whence he can fill up the gaps in his knowledge which have become so evident in case discussions. With the better type of student I am sure this does happen but I have seen many bad decisions taken in case-studies which would never have been taken had the students had an adequate knowledge of economics or social psychology. It could be positively dangerous to develop confidence in our students' powers of decision-making if that confidence were not supported by adequate knowledge. This is why I feel that case discussion should be supplemented by lecturing and library work in the relevant academic disciplines.

An allied limitation of the case-method is that it may over-emphasise the necessity for making a decision whereas in some cases it would be preferable to make none. Chester Barnard goes so far as to say that "the fine art of executive decision consists in not deciding questions that are not now pertinent, in not deciding prematurely, in not making decisions that cannot be made effective and in not making decisions that others should make."

Finally, a written case is inevitably over-simplified and incomplete. Firstly, the area of the problem is necessarily limited to an extent that would not be true of actual business. Secondly, a lot of the spade-work has been done already by the case-writer who has assembled the material, whereas in business the executive has to decide what information to collect and set about getting it. The "incident-method", a variation of the case-method developed by Professor Pigors of MIT is an attempt to overcome this. In this method only a brief outline is given of the case and the students must decide what further information they require and extract it from the instructor who is in full possession of the facts. Thirdly, under the case-method it

is impossible to put the decision into effect, follow it up and control the subsequent developments as one would properly do in practice.

Conclusion

It will be clear by now that in my opinion, whilst the case-method has a very valuable role to play in management education, it has definite limitations and has not rendered obsolete the more traditional methods of lectures, tutorials and independent reading. It is a valuable supplement to these latter and, properly employed, could certainly help to ensure that graduates were not—as some of the respondents claim they are at present—unable to relate their studies to the practical world of affairs.

Even in this, however, the case method will fail unless the quality of teacher can be maintained at a high level. The discussion of cases can all too easily be seen as a refuge by the mediocre teacher who realises that he has nothing of any consequence to communicate to his class. Such case discussion is unlikely to accomplish much. Indeed the success of the case method depends very largely upon the ability of the teacher, who requires skills and experience of a particular kind as well as sufficient mental alertness to challenge students to justify their statements by forcing them back on to their basic premisses.

Moreover, cases are no more infallible than lectures in effecting an adequate transfer from theory to practice. It is true that a brilliant lecture on human relations may result in no more than a neat set of notes and a pass in an examination; it may affect a student's subsequent behaviour not one whit. (Indeed, the professor of human relations may manage his own department appallingly badly!) But the case method can often be little better in this respect. One has often watched a case discussion in which the behaviour of the characters in the case has been carefully analysed and criticised, the faults diagnosed and the remedies prescribed. Despite this, the members of the class, even if they are experienced managers often do not see themselves in the characters in the case; neither do they identify their own work situations. They do not realise that their own attitudes, prejudices and behaviour are mirrored in the case they have been discussing. Their attention has been focussed on the case rather than on their own behaviour and yet the latter is what is really important for their future success as managers. It is an important part of the teacher's role to help students to make this transfer from the case to their own experience, for without it the discussion is of little value.

The case method, therefore, has not superseded good teaching, stimulating lecturing and tutorials, and diligent reading. In combination with these, however, it can make a valuable contribution to the development of students' powers of analytical thinking, problem solving and oral and written expression. As such it has an important place in the overall pattern of management education.

NORMAN C. HUNT

Delhi
15th January, 1960.

APPENDIX IV

Detailed B. Cam. courses of Indian Universities.

AGRA UNIVERSITY

<i>Entrance Qualifi- tion</i>	<i>Whether study of Commerce subject a pre- requisite for admis- sion to B.Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of Papers</i>
Inter- mediate	No.	2 years	<i>Languages</i>	
			English	3
			Hindi	1
			<i>Commerce</i>	
			Business Organisation	1
			Trade and Transport	1
			Industrial Organisation and Management	1
			Elements of Statistics	1
			<i>Economics</i>	
			Principles of Economics	1
			Currency and Banking	1
			Distribution and Public Finance	1
			Economic Development of India	1
			<i>Optional Paper (Any one of the following)</i>	
			(a) Advanced Accounting and Auditing	
			(i) Accountancy	1
			(ii) Auditing	1
			(b) Advanced Banking	
			(i) Theory of Currency and Banking	1
			(ii) Law and Practice of Banking	1
			(c) Study of India's Trade with South Asiatic Countries viz., South Africa, Indonesia and Japan	2
			(d) Economic & Commercial Geography	2
			(e) Secretarial Practice	2
			(f) Actuarial Science	2
			(g) Cooperation and Rural Economics	2

ALLAHABAD UNIVERSITY

<i>Entrance Qualification</i>	<i>Whether study of Commerce subject a pre-requisite for admission to B.Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of Papers</i>
Inter-mediate	Yes.	2 years	<p style="text-align: center;">PART I</p> <p><i>Group A : Basic Subjects</i></p> <p>Commercial and Industrial Organisation 1</p> <p>Accountancy 1</p> <p>Commercial Law 1</p> <p><i>Group B : Finance and Economics</i></p> <p>Currency, Banking and Exchange 1</p> <p>Economics and Public Finance 1</p> <p style="text-align: center;">PART II</p> <p><i>Group C : Basic Subjects</i></p> <p>Statistics 1</p> <p>Economic and Commercial Development 1</p> <p>Indian Industries, Trade and Transport 1</p> <p><i>Group D : Subjects of Specialisation</i></p> <p>Advanced Accountancy 1</p> <p>Auditing 1</p> <p style="text-align: center;"><i>Or,</i></p> <p>Banking, Law & Practice 1</p> <p>Comparative Banking Systems and Foreign Exchange 1</p> <p style="text-align: center;"><i>Or,</i></p> <p>Life Insurance 1</p> <p>Property Insurance 1</p> <p><i>Group E : English</i></p> <p>Composition, Unseen and Usage 1</p> <p>Essay and Prose 1</p> <p>Viva Voce on Commercial subjects 1</p>	

ALIGARH UNIVERSITY

Entrance Qualification	Whether study of Commerce subject a pre-requisite for admission to B.Com. Course	Duration of Course	Subjects of Examination	No. of Papers
Pre-University	No.	3 years	<i>Languages</i>	
			(a) Muslim Theology	
			<i>Or,</i>	
			Elements of Ethics	1
			(b) Urdu with elementary Hindi	
			<i>Or,</i>	
			Hindi with elementary Urdu	1
			(c) General English	3
			(d) General Education	3
			(e) Scientific and Statistical Methods	1
			<i>Economics</i>	
			Economic Development of India	1
			Principles of Economic Analysis	1
			Currency, Banking, International Trade & Public Finance	1
			Economic Development of U.K., U.S.A., U.S.S.R.	1
			<i>Commerce</i>	
			Accountancy or Auditing	1
			Mercantile Law (including Industries Law)	1
			Business Organisation	1
			<i>Optional (any two of the following)</i>	
			Advanced Banking	1
			Public Finance	1
			Advanced Accounting	1
			Co-operation	1
			Trade	1
			Transport	1
			Labour Economics	1
			Economics of Industry	1
			Actuarial Science	1
			Sessional Work	225 marks

ANDHRA UNIVERSITY

<i>Entrance Qualification</i>	<i>Whether study of Commerce subject a pre-requisite for admission to B. Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of Papers</i>
Pre-University or Higher Secondary	No.	3 years	<i>Language</i>	
			English	3
			Hindi	1
			General Education in Science comprising elements of Physical and Biological sciences	1
			<i>Economics</i>	
			Economic Theory	1
			Money & Banking, Currency, International Trade and Public Finance	1
			Indian Economics	1
			<i>Commerce</i>	
			Business Organisation	1
			Mercantile Law (including Company Law)	1
			Book-keeping & Accounts	1
			Advanced Accountancy (including General principles of Auditing)	1
			Company Law & Auditing	1
			<i>Optional (Any one)</i>	2
			Transport	
Statistics				
Co-operation				
Insurance				
Banking and Currency				
Secretarial Practice				

ANNAMALAI UNIVERSITY

<i>Entrance Qualification</i>	<i>Whether study of Commerce subject a pre-requisite for admission to B. Com. Course</i>	<i>D of Course</i>	<i>Subjects of Examination</i>	<i>No. of Papers</i>
Pre-University	No.	3 years	PART I	
			English Prose	1
			English Composition	1
			Precis writing and Business Correspondence	1
			PART II	
			<i>(A second language)</i>	
			Translation, composition and Correspondence	1
			PART III	
			General Economics	1
			Modern Economic Development Economic Problems of India	1
			PART IV	
			<i>(Group A)</i>	
			Banking Law and Practice	1
			Business Organisation and Secretarial Practice	1
			Mercantile Law	1
			Advanced Accountancy	
			Auditing	1
			Statistical Methods	1
			<i>(Group B)</i>	
			Paper I in the selected subject	1
			Paper II in the selected subject	1

BANARAS UNIVERSITY

<i>Entrance Qualification</i>	<i>Whether study of Commerce subject a pre-requisite for admission to B. Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of Papers</i>
Higher Secondary	No.	3 years	<i>Languages</i>	1
			English	1
			Modern Indian or Foreign language	1
PART I				
<i>(Group A)</i>				
<i>Compulsory Subjects</i>				
			Accounting	1
			Business Organisation	1
			Principles of Economics	1
			Commercial Correspondence, Market Reports and Report Writing	1
<i>(Group B)</i>				
<i>Optional Subjects (Any one)</i>				
			Insurance	1
			Forms of Economic Organisation	1
			Economic and Commercial Geography	1
			Commercial Mathematics	1
PART II				
<i>(Group A)</i>				
			Business Economics	1
			Mercantile Law	1
			Company Law & Secretarial Practice	1
			Income-tax and Cost Accounts	1

BANARAS UNIVERSITY (Continued)

<i>Entrance Qualification</i>	<i>Whether study of Commerce subject a pre-requisite for admission to B. Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of Papers</i>
<i>(Group B)</i>				
			Any one	
			Elements of Actuarial Science	1
			Industrial Law and Factory Management	1
			Rural Economics	1
			Transport	1
PART III				
<i>(Group A)</i>				
			<i>Compulsory Subjects</i>	
			Statistical Methods	1
			Principles of Money, Banking and Foreign Exchange	1
			Industrial Organisation and Management	1
			Modern Economic Problems of India	1
<i>(Group B)</i>				
			<i>Optional Papers (Any one)</i>	
			Specialised Accounting and Auditing	1
			Co-operation and Community Development Programme	1
			Indian Trade	1
			Law and Practice of Banking in India	1

BARODA UNIVERSITY

<i>Entrance Qualification</i>	<i>Whether study of Commerce subject a pre-requisite for admission to B. Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of Papers</i>
Preparatory Examination	No.	3 years	<i>Languages</i>	
			English	2
			<i>Economics</i>	
			Theory	1
			Economic Organisation with special reference to India	1
			Principles of Economics	1
			Modern Economic Development of Gujarat	1
			Indian Economic Problems	1
			<i>Commerce</i>	
			History of Commerce	1
			Process of Commerce, Salesmanship, Publicity and Insurance	1
			Accountancy	1
			Elements of Statistics and Mathematics	1
			Business Organisation	1
			Mercantile Law	1
			<i>Optional Subjects</i>	
			Accounts	3
			Banking	3
			Co-operation	3
			Cotton Industry	3
Advanced Statistics	3			
Public Finance	3			

BIHAR UNIVERSITY

<i>Entrance Qualification</i>	<i>Whether study of Commerce subject a pre-requisite for admission to B.Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of Papers</i>
Inter- mediate	Yes	2 years	<i>Languages</i>	2
			English	2
			<i>Economics</i>	
			Economic Theory	1
			Money & Banking	1
			Economic Development of Great Powers	1
			(i) Economic Development of India	
			(ii) Economic Development of England, U.S.A. & U.S.S.R.	
			<i>Commerce Group</i>	
			Business Organisation	1
			Accountancy	1
			Mercantile Law	1
			<i>Elective Group</i> (any two of the following)	
			Advanced Accounts & Auditing	1
			Advanced Banking & Currency	1
			Insurance	
Statistics	1			
Indian Administration and Public Finance	1			
Rural Economics in India and Co-operation	1			
Secretarial Practice	1			
Trade and Transport	1			

BOMBAY UNIVERSITY

<i>Entrance Qualification</i>	<i>Whether study of Commerce subject a pre-requisite for admission to B.Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of Papers</i>
Inter- mediate	Yes.	2 years	<i>Group A</i>	
			1. English	1
			2. Statistics	
			3. Business Organisation	1
			4. Mercantile Law	1
			<i>Group B</i>	
			5. Economic Theory Paper I	1
			6. Economic Theory Paper II	
			7. Economic Development of Paper I	1
			8. Economic Development of India—Paper II	1
			<i>Group C</i>	
			9. Optional Subjects	3
			(i) Accounting & Auditing, or	
(ii) Actuarial Science, or				
(iii) Statistics, or				
(iv) Banking and Finance, or				
(v) Industry, Trade and Transport, or				
(vi) Economic Planning Public Administration				
(vii) Business Management				

CALCUTTA UNIVERSITY

<i>Entrance Qualification</i>	<i>Whether study of Commerce subject a pre-requisite for admission to B.Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of Papers</i>
Higher Secondary or Pre-University	No.	3 years	<i>Languages Group</i>	
			1. English	1
			2. Modern Languages— (a) Indian Vernaculars, or (b) Foreign Languages	1
			<i>Economic Group</i>	
			1. Economic Theory	1
			2. Economic Problems of India	1
			3. Economic Geography	1
			<i>Commerce Group</i>	
			1. Secretarial Practice	1
			2. Commercial Mathematics	1
			3. Commercial ; Industrial Law	1
			4. Accountancy	1
			5. Business Organisation	1
			<i>Elective Group</i>	
			Any one of the following groups consisting of two papers of 100 marks each.	
1. Advanced Accountancy and Auditing.				
2. Advanced Banking (including Law and Practice of Banking), Currency and Foreign Exchange.				
3. Trade (Foreign & Domestic including Trade Policy) and Transport.				
4. Secretarial Practice & Company Management.				
5. Statistics & Insurance.				

CALCUTTA UNIVERSITY (*Continued*)

<i>Entrance Qualification</i>	<i>Whether study of Commerce subject a pre-requisite for admission to B.Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of Papers</i>
			6. Finance and Administration of Public Corporations and Local Self-Governing Bodies.	
			7. Labour Economics.	
			8. Rural Economics and Co-operation.	
HONOURS COURSE				
<i>Language Group</i>				
			1. English	1
			2. Modern Languages	1
<i>Compulsory Economics Group</i>				
			1. Economic Theory	1
			2. Economic Problems of India	
			3. Economic Geography	1
<i>Compulsory Commerce Group</i>				
			1. Secretarial Practice	1
			2. Commercial Mathematics	1
<i>Honours Group</i>				
<i>(i) Compulsory Group :</i>				
			1. Commercial & Industrial Law	1
			2. Accountancy or Statistics	1
			3. Business Organisation	1
<i>(ii) Elective Groups :</i>				
Any one of the following groups consisting of three papers of 100 marks each.				
			1. (a) Advanced Accountancy (b) Auditing (c) Income Tax & Costing	

CALCUTTA UNIVERSITY (Continued)

<i>Entrance Qualifica- tion</i>	<i>Whether study of Commerce subject a pre- requisite for admis- sion to B.Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of Papers</i>
			2. (a) Banking (b) Currency & Foreign Exchange (c) Law & Practice of Banking including Banking Accounts	
			3. (a) Trade (b) Tariffs. (c) Transport	
			4. (a) Company Law and Practice (b) Secretarial Practice (c) Office Management and Procedure.	
			5. (a) Statistics-Theory (b) i. Statistical Methods. ii. Insurance Law. (c) Insurance—Life, Fire, Marine, Accident, Fidelity.	
			6. (a) Industrial Organisation (b) Industrial Relations (c) Personnel Management	

GAUHATI UNIVERSITY

<i>Entrance Qualification</i>	<i>Whether study of Commerce subject a pre-requisite for admission to B. Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of Papers</i>
Inter-mediate	Yes	2 years	English Composition	1
			One of the following languages : Assamese, Bengali, Hindi, Urdu, Khasi, Manipuri, Nepali, French, German and Italian	1
			<i>Or,</i> Alternative English (for candidates who have no recognised Vernacu- lars)	1
			Accountancy	1
			Commercial Law	1
			<i>Group A</i>	
			Principles of Economics	2
			<i>Group B</i>	
			Business Organization, Modern Economic Development (with special reference to India)	
			<i>Group C</i>	
One of the following subjects : Advanced Accountancy and Auditing Banking Transport Statistics	1			

DELHI UNIVERSITY

<i>Entrance Qualification</i>	<i>Whether study of Commerce subject a pre-requisite for admission to B. Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of Papers</i>
Higher Secondary or its equivalent	No	3 years	Main Subjects : <i>Compulsory papers</i> Economic Theory 1 Business Organisation 1 Economic and Commercial Geography 1 Banking, Currency and Foreign Exchange 1 Mercantile Law 1 (a) Auditing (for students offering Group A) 1 (b) Accounting (for students offering Group B, C or D) Scientific and Statistical Methods 1 <i>Optional Papers (two papers from any one of the following groups)</i> <i>Group A—Accountancy</i> Advanced Accountancy 1 Costing and Income-Tax Accounts 1 <i>Group B—Banking</i> Comparative Banking 1 Banking Law and Practice 1 <i>Group C—Trade and Transport</i> Trade 1 Transport 1 <i>Group D—Statistics</i> Advanced Statistical Methods 1 Applied Statistics 1	

DELHI UNIVERSITY (Continued)

<i>Entrance Qualifica- tion</i>	<i>Whether study of Commerce subject a pre- requisite for admis- sion to B.Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of Papers</i>
<i>Group E—Co-operation</i>				
			History and Principles of Co- operation	1
			Co-operative Law & Procedure	1
Subsidiary Subjects :				
			One paper in English Modern Indian Language	1
			One paper in any one of follow- ing subjects :	
			Mathematics Paper II, History Paper I, Political Science Paper II, Philosophy Paper I and English Paper II of the B.A. Pass course.	

GORAKHPUR UNIVERSITY

<i>Entrance Qualification</i>	<i>Whether study of Commerce subject a pre-requisite for admission to B. Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of Papers</i>
Inter-mediate	No	2 years	PART I <i>Language Group</i> (a) General Hindi (b) General English (c) Indian Culture <i>Basic Group</i> Commercial & Industrial Organisation Accountancy Commercial Law <i>Finance and Banking Group</i> Economics & Public Finance Currency and Banking	1 1 1 1 1 1 1 1
			PART II General English <i>Basic Group</i> Statistics Economic Development of India Economic Development of U.K., U.S.A., U.S.S.R. <i>Elective Group</i> Any one of the following groups: Group I : (a) Advanced Accountancy (b) Auditing Group II : (a) Advanced Banking (b) Foreign Exchange Group III : (a) Life Insurance (b) Property Insurance Group IV : (a) Indian Trade (b) Foreign Trade	

GUJARAT UNIVERSITY

<i>Entrance Qualification</i>	<i>Whether study of Commerce subject a pre-requisite for admission to B. Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of Papers</i>
Entrance Examination	No.	4 years after passing S.S.C. or Matriculation Examination.	<i>Language :</i>	
			English	1
			<i>Economics</i>	
			Principles of Economics	2
			Modern Economic Development	1
			<i>Commerce</i>	
			Business Organisation	1
			Mercantile Law	1
			Statistics & Scientific Methods	1
			<i>Optional (any of the following)</i>	
			Accounting and Auditing	3
			Actuarial Science	3
			Banking	3
			Economics of Cotton	3
			Public Finance and Administration	3
Statistics	3			
Transport	3			
Theory and Practice of Co-operation	3			

JABALPUR UNIVERSITY

<i>Entrance Qualification</i>	<i>Whether study of Commerce subject a pre-requisite for admission to B.Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of Papers</i>
Inter-mediate (Economics)	No	2 years	PART I <i>Group I</i> Hindi prose and Essay English Essay & Precis-writing <i>Group II</i> Principles of Economic Analysis Money, Banking and Exchange <i>Group III</i> Accountancy Mercantile Law Industrial Organisation PART II <i>Group IV</i> English Prose and Unseen Secretarial Practice Viva Voce <i>Group V</i> Elements of Statistics including sources of Indian Economic Data Indian Agriculture and Industry Indian Trade and Transport <i>Group VI</i> <i>Optional subjects (any two)</i> Advanced Accountancy & Auditing Advanced Banking and Foreign Exchange Actuarial Science Advanced Insurance	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1

Note : The Viva Voce Examination will ordinarily be held after the written examination and in the medium of examination offered by the candidate.

KARNATAK UNIVERSITY

<i>Entrance Qualification</i>	<i>Whether study of Commerce subject a pre-requisite for admission to B.Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of Papers</i>
Inter-mediate	Yes	2 years	<i>Languages :</i> English	1
			<i>Economics</i> Principles of Economics	2
			Modern Economic Development	1
			<i>Commerce</i> Business Organisation	1
			Mercantile Law	1
			Statistics & Scientific Methods	1
			<i>Optional (any one of the following subjects)</i>	3
			Accounting and Auditing	
			Actuarial Science	
			Banking	
			Economics of Cotton	
			Public Finance and Administration	
			Statistics	
			Transport	

KERALA UNIVERSITY

Entrance Qualification	Whether study of Commerce subject a pre-requisite for admission to B.Com. Course	Duration of Course	Subjects of Examination	No. of Papers
Pre-University	No	3 years	<p style="text-align: center;">PART I</p> <p><i>English</i></p> <p>1. English Prose 1</p> <p>2. English Composition 1</p> <p>3. Business Correspondence and Secretarial Practice 1</p> <p style="text-align: center;">PART II</p> <p><i>Modern Language</i></p> <p>1. Translation & Correspondence 1</p> <p style="text-align: center;">PART III</p> <p style="text-align: center;"><i>Group A</i></p> <p>1. General Economics 1</p> <p>2. Scientific & Statistical Methods 1</p> <p>3. Indian Economic Problems including Economic Development 1</p> <p style="text-align: center;"><i>Group B</i></p> <p>4. Advanced Accountancy 1</p> <p>5. Auditing 1</p> <p>6. Banking—Theory & Practice 1</p> <p>7. Business Organisation and Commercial Geography 1</p> <p>8. Mercantile Law & Industrial Law 1</p> <p style="text-align: center;"><i>Group C</i></p> <p>Any one of the following subjects :</p> <p>9. Selected subject Paper I</p> <p>10. Selected subject Paper II</p> <p>(a) Rural Economics & Co-operation.</p> <p>(b) Trade & Transport</p> <p>(c) Insurance</p> <p>(d) Statistical Methods and their application to Commerce</p> <p>(e) Income Tax Law & Practice</p> <p>(f) Industrial Organisation and Cost Accounts</p> <p>(g) Actuarial Science</p> <p>(h) Advanced Currency and Banking</p> <p>(i) Special Accounts & Audit</p>	

LUCKNOW UNIVERSITY

<i>Entrance Qualification</i>	<i>Whether study of Commerce subject a pre-requisite for admission to B. Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of Papers</i>
Inter-mediate.	No	2 years	<i>Previous</i>	
			1. (i) Accounting	1
			(ii) Business Organisation Tutorial Work	1
			2. (i) Economics	1
			(ii) Currency Banking and Exchange Tutorial Work	1
			3. <i>One Group out of the following :</i>	
			(a) (i) Indian Industries and Resources	1
			(ii) Transport, or	1
			(b) (i) Insurance	1
			(ii) Mathematics Co-operative Organisation and Finance Tutorial Work	1
			<i>Final</i>	
			1. Advanced Accounting, or Advanced Banking, or Actuarial Science Tutorial Work	2 2 2
			2. Mercantile Law Secretarial Practice & Com- pany Law Tutorial Work	1 1
			3. Statistical Methods	1
			Trade of India Tutorial Work	1
			4. <i>One group out of the following :</i>	
			(a) Currency, Credit & Exchange Economic History Tutorial Work	1 1
			(b) Marketing Practice and Finance Public Finance Tutorial Work	1 1

MADRAS UNIVERSITY

<i>Entrance Qualification</i>	<i>Whether study of Commerce subject a pre-requisite for admission to B. Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of papers</i>
Pre-University	No	3 Years	PART I English	3
			PART II A Second Language	1
			PART III <i>Group A</i>	
			1. General Economics	1
			2. Modern Economic Developments and Economic Problems of India	1
			<i>Group B</i>	
			1. Banking Law and Practice	1
			2. Business Organisation and Secretarial Practice	1
			3. Mercantile Law	1
			4. Advanced Accountancy	1
			5. Auditing	1
			6. Statistical Methods	1
			<i>Group C</i>	
			Any of the following :	2
			1. Trade and Transport	
			2. Insurance	
			3. Rural Economics & Co-operation	
			4. Industrial Organisation and Cost Accounts	
			5. Income-tax Law and Practice	
			6. Actuarial Science	
			7. Advanced Currency and Banking	
			8. Special Accounts and Audit	

MYSORE UNIVERSITY

Entrance Qualification	Whether study of Commerce subject a pre-requisite for admission to B. Com. Course	Duration of Course	Subjects of Examination	No. of Papers
Pre-University	Yes	3 years	<p style="text-align: center;">PART I</p> <p>1. English—Modern English Prose 1</p> <p>2. Business Correspondence and Precise Writing 1</p> <p style="text-align: center;">PART II</p> <p>1. Kannada or Hindi 1</p> <p style="text-align: center;">PART III</p> <p>1. Economic Geography 1</p> <p>2. Modern Economic Development 1</p> <p>3. Statistics and Scientific Method 1</p> <p style="text-align: center;">PART IV</p> <p style="text-align: center;"><i>Group A</i></p> <p>1. Business Organisation and Secretarial Practice 1</p> <p>2. Mercantile Law 1</p> <p>3. Economic Analysis 1</p> <p>4. Economic Problems and Policy 1</p> <p style="text-align: center;"><i>Group B</i></p> <p>1. Advanced Accounting and Auditing I 1</p> <p>2. Advanced Accounting and Auditing II and any of the following special subjects : 1</p> <p>(a) Advanced Banking and Banking Law I & II</p> <p>(b) Economics of Transport I & II</p> <p>(c) Insurance I & II</p> <p>(d) Rural Economics and Co-operation I & II</p> <p>(e) Industrial Organisation & Cost Accounts I & II</p> <p>(f) Industrial Organisation & Labour Problems I & II.</p>	

NAGPUR UNIVERSITY

<i>Entrance Qualification</i>	<i>Whether study of Commerce subject a pre-requisite for admission to B.Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of Papers</i>
Inter-mediate	Yes	2 years	<i>Compulsory :</i>	
			English	1
			Secretarial Practice	1
			Money, Banking and Foreign Exchange	1
			Statistics	1
			Business Organisation	1
			Indian Mercantile and Industrial Law	1
			Modern Economic Development of India	2
			<i>Optional : (one of the following)</i>	
			Advanced Accounting and Auditing	3
			Advanced Banking	3
			Indian Cotton Industry	3
			Insurance	3
			Viva Voce	1

PANJAB UNIVERSITY

<i>Entrance Qualification</i>	<i>Whether study of Commerce subject a pre-requisite for admission to B.Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of Papers</i>
Inter-mediate	No	3 years	1. <i>B.Com. (Previous)</i>	
			Principles of Economics	1
			Elementary Statistics	1
			Economic Geography	1
			2. <i>B.Com. (Part I)</i>	
			English and Current Affairs	2
			Industrial and Commercial Organisation	1
			Economic Development of Great Britain and Japan	1
			Book-keeping and Accountancy	1
			Short-hand (Optional)	1
			3. <i>B.Com. Final (Part II)</i>	
			Commercial Law	1
			Economic Development of India	1
			Income Tax Law and Practice and Auditing	1
			Banking and Currency	1
Trade and Transport	1			
Additional Auditing (Optional)	1			

OSMANIA UNIVERSITY

<i>Entrance Qualification</i>	<i>Whether study of Commerce subject a pre-requisite for admission to B.Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of Papers</i>
Inter-mediate	Yes	2 years	<i>Languages :</i> English Second Language	1 1
			<i>Commerce :</i> Market Report, Precis-writing & Commercial Correspondence Modern Economic Development of England, U.S.A., Russia & India Business Organisation Statistics Principles of Economics & Public Finance Currency, Banking and International Trade Mercantile Law	1 1 1 1 1 1 1
			<i>Any one of the following :</i> Advanced Accountancy & Auditing Transport Advanced Banking Statistics Insurance Rural Economics & Co-operation	2

PATNA UNIVERSITY

<i>Entrance Qualification</i>	<i>Whether study of Commerce subject a pre-requisite for admission to B. Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of Papers</i>
Inter-mediate	Yes	2 years	<i>Languages</i> English	2
			<i>Economics</i>	
			Economics	1
			Economic Development of Special countries	1
			<i>Commerce</i>	
			Money & Banking	1
			Business Organisation & Administration	1
			Book-keeping and Accounts	1
			Commercial Law	1
			<i>Elective</i>	
			Advanced Accounting and Cost Accounting and Auditing,	
			<i>Or</i>	
			Currency and Advanced Banking,	
			<i>Or</i>	
			Rural Economics and Co-operative Banking in India	

POONA UNIVERSITY

<i>Entrance Qualification</i>	<i>Whether study of Commerce subject a pre-requisite for admission to B. Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of Papers</i>
Pre-University	Yes	3 years	<i>Languages</i>	
			English	2
			Modern Indian Languages	1
			<i>Economics</i>	
			Economics	1
			Principles of Economics	1
			Economic Development since 1914 (with special reference to India, U.K., U.S.A. and U.S.S.R.)	1
			<i>Commerce</i>	
			Logic & Scientific Method	1
			Accountancy	2
			Commercial Organisation (including Salesmanship)	1
			Mathematics or Banking or Insurance or Salesmanagement	1
			Secretarial Practice	1
			Business Organisation	1
			Mercantile and Industrial Law	1
			Statistics	1
			Commercial & Company Correspondence	1
			<i>Any one of the following</i>	
			Advanced Accounting and Auditing	2
			Statistics	2
			Banking	2
			Public Finance	2
			Actuarial Science	2
			Trade and Transport	2
			Industrial Management	2
			Rural Economics & Co-operation	2

RAJASTHAN UNIVERSITY

<i>Entrance Qualification</i>	<i>Whether study of Commerce subject a pre-requisite for admission to B. Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of Papers</i>
Higher Secondary	No	3 years	<i>Compulsory</i>	
			1. English	1
			2. Accounts	2
			3. Economics	2
			2. Business Administration	1
			<i>Optional (Any one to be offered)</i>	
			1. Advanced Banking	1
			2. Actuarial Science	1
			3. Mathematics	1
			4. Insurance	1
			5. Advanced Business Statistics	1
			6. Trade & Transport	1
			7. Steno-Typing	1
			8. Labour Problem and Personnel management	1
			9. Public Economics	1

SARDAR VALLABHBHAI VIDYAPEETH

<i>Entrance Qualification</i>	<i>Whether study of Commerce subject a pre-requisite for admission to B. Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of Papers</i>
Intermediate	Yes	2 years	GROUP A	
			1. Principles of Economics	2
			2. Modern Economic Development	1
			GROUP B	
			3. English	1
			4. Business Organisation	1
			5. Mercantile Law	1
			6. Scientific & Statistical Methods	1
			GROUP C	
			7. (any one)	3
			(a) Accounting and Auditing	
			(b) Banking	
			(c) Actuarial Science	
			(d) Economics of Cotton	
			(e) Public Finance	
			(f) Statistics	
			(g) Transport	
			(h) Theory and Practice of Co-operation	

N.B. : Candidates can choose Actuarial Science or Statistics only if they have taken Mathematics as their optional subject at the Intermediate Commerce Examination.

SAUGAR UNIVERSITY

<i>Entrance Qualification</i>	<i>Whether study of Commerce subject a pre-requisite for admission to B.Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of Papers</i>
Pre-University	No	3 years	<i>Languages</i>	
			English	2
			Hindi or Supplementary Hindi	1
			<i>Economics</i>	
			Principles of Economic Analysis	1
			Economic Problems of India	1
			Banking and Public Finance	1
			<i>Commerce</i>	
			Business Organisation	1
			Accountancy	1
			Mercantile Law	1
			Secretarial Practice	1
			Elements of Statistics including sources of Indian Economic Data	1
			Viva Voce	1
			<i>Optional (one of the following)</i>	
			Advanced Accountancy & Auditing	
			(i) Advanced Accountancy	1
			(ii) Auditing	1
			Advanced Banking and Foreign Exchange	
			(i) Commercial Banking and Money Markets	1
			(ii) Central Banking and Foreign Exchanges	1
			<i>Transport</i>	
			(i) Railway Transport	1
			(ii) Road, Water & Air Transport	1
			<i>Rural Economics & Co-operation</i>	
			(i) Rural Economics	1
			(ii) Co-operation	1
			<i>Insurance</i>	
			(i) Principles and Practice of Life Insurance	1
			(ii) Fire, Marine, and Mortality, General Insurance	1
			Actuarial Science	2

UTKAL UNIVERSITY

<i>Entrance Qualification</i>	<i>Whether study of Commerce subject a pre-requisite for admission to B.Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of Papers</i>
Inter-mediate	No	3 years	<i>Language</i> English	2
			<i>Economics</i>	
			Economic Theory	1
			Money and Banking	1
			Economic Development of specified countries:	
			(i) Economic Development of India	1
			(ii) England and U.S.A.	1
			(a) England after 1760	
			(b) U.S.A. after 1850	
			<i>Commerce</i>	
			Book-keeping and Accounting	1
			Commercial Law	1
			Business Organisation and Administration	1
			<i>Optional Groups</i>	
			(i) Advanced Accounting and Auditing	1
			(ii) Auditing	1
			or,	
			(i) Central and Commercial Banking	1
			(ii) Currency and Exchange	1
			or,	
			(i) Rural Economics with special reference to Orissa	1
			(ii) Principle of Co-operation and Co-operative Law with special reference to India	1

VIKRAM UNIVERSITY

<i>Entrance Qualification</i>	<i>Whether study of Commerce subject a pre-requisite for admission to B.Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of Papers</i>
Higher Secondary or Pre-University	No	3 years	PART I	
			English Text and Translation	1
			Essay, Precis writing and Market Report	1
			Industry in India	1
			Transport in India	1
			Elements of Economics	1
			Elements of Economic-Planning	1
			Book-keeping and Accountancy	1
			PART II	
			English Text and Unseen	1
			Business Organisation and Management	1
			Industrial Organisation	1
			Trade Tariff	1
			Economic Problems of India	1
			Economic Analysis and Policy	1
			Advanced Accounts	1
			Industrial Law	1
			PART III	
			English Text and Precis writing	1
			Secretarial Procedure and Essay writing in English	1
			State and Industry	1
			Public Finance	1
			Money Banking and Exchange	1
			Elements of Statistics	1
			Income Tax and Cost Accounts	1
			Auditing	1

APPENDIX V

*Detailed M.Com. courses of Indian Universities.***AGRA UNIVERSITY**

<i>Entrance Qualification</i>	<i>Whether study of Commerce subject a pre-requisite for admission to M. Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of Papers</i>
B. Com.	Yes	2 years	GROUP A (Compulsory)	
			Organisation & Management of Industries	1
			Company Law & Secretarial Work	1
			GROUP B (Optional)	
			Any three of them to be taken in the Previous year and any three in the final year :	
			Industrial Management and Personnel Administration	1
			Statistics	1
			Organisation of Markets	1
			Banking and Foreign Exchange	1
			Advanced Business Economics	1
			International Trade & Fiscal Policy	1
			Transport	1
			Specialised Accountancy	1
			Labour Problems and Industrial Relations	1
			Co-operation	1
			Rural Economics	1
			Income Tax and Estate Duties	1
			Economic Development of U.K., U.S.A., U.S.S.R., Japan	1
			Corporation Finance	1
			Economic Planning	1
			Insurance	1
			Public Finance	1
			Advanced Company Accounts and Auditing	1
			Viva Voce	1
			Thesis	1

(Those who get 55% marks in the Previous Examination can opt a thesis paper in place of one paper from the Group B (Optional).

ALLAHABAD UNIVERSITY

<i>Entrance Qualification</i>	<i>Whether study of Commerce subject a pre-requisite for admission to M. Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No Papers</i>
B. Com.	Yes	2 years	<p><i>M. Com. (Previous)</i></p> <p>A written examination in four selected subjects and viva voce.</p> <p><i>M. Com. (Final)</i></p> <p>A thesis or a dissertation on a problem relating to Indian Commerce, Industries, Finance or Transport or a written examination in four selected subjects other than those taken up in M.Com. Previous examination from the list of subjects specified for the purpose. There will also be a viva voce on general commercial knowledge.</p>	
			<p><i>Papers for M.Com Previous and Final</i></p> <p>Theory and Practice of Statistics Corporation Finance Principles and Process of Industrial Growth The Organisation of Markets International Trade and Tariff Policy Transport Indian Statistics Social Security Technique and Administration Labour Organisation, Management and Welfare Advanced Business Economics Business Analysis and Forecasting</p>	

ALLAHABAD UNIVERSITY (Continued)

Entrance Qualifica- tion	Whether study of Commerce subject a pre- requisite for admis- sion to B. Com. Course	Duration of Course	Subjects of Examination	No. of Papers
--------------------------------	-----------------------------------------------------------------------------------------------------------------	--------------------------	----------------------------	---------------------

Income-Tax Law and Accounts
Company Organisation and
Factory Management

The Organisation of Industries
in India

Advanced Insurance

Money, Banking and Inter-
national Payments

Public Economics

Principles and Administration
of Planned Economy

Viva Voce

*M. Com. Final Examination by
Thesis*

Every candidate for the M.Com.

Final Examination shall submit along with his application three printed or type-written copies of a thesis on some problem concerning Indian Commerce, Finance, Transport or Insurance or any other allied subject approved by the Committee of Courses and Studies in Commerce and shall in footnote or preface quote precise references to published works or reports on which he has relied for his facts and figures. Every candidate will also have to appear in a viva voce.

ALIGARH UNIVERSITY

<i>Entrance Qualification</i>	<i>Whether study of Commerce subject a pre-requisite for admission to M. Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of Papers</i>
B.Com.	Yes	2 years	Advanced Economic Theory	1
			Business Administration	1
			Applied Statistics	1
			Organisation & Finance of Industries	1
			Accounting Problems & Practice	1
			Income Tax and Insurance Laws & Practice	1
			<i>Any two of the following :</i>	
			Marketing	1
			Labour Problems	1
			Co-operative Management	1
			One Viva Voce Paper	1

ANDHRA UNIVERSITY

B.Com.	Yes	2 years	Economic Theory	1
			Industry & Trade	1
			Economic and Business Statistics	1
			<i>or,</i>	
			<i>Any one of the following :</i>	1
			(i) Advanced Accounting and Auditing	
			(ii) Currency of Exchange	
			(iii) Economics of Transport	
			Industrial Organisation & Labour	1
			Problems in Marketing	1
			<i>One Optional Paper</i>	1
			(i) Income Tax Law & Accounts	
			(ii) Cost Accounts	
			<i>or,</i>	
			(i) Advanced Banking	
			(ii) Trade Policies and Control	
			<i>or,</i>	
			(i) Transport with special reference to Co-ordination	
			(ii) Public Utilities	

ANNAMALAI UNIVERSITY

<i>Entrance Qualification</i>	<i>Whether study of Commerce subject a pre-requisite for admission to M.Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of Papers</i>
B.Com.	Yes	2 years	PART I	
			Economics of Enterprise	1
			Business Administration	1
			Company Law and Industrial Law	1
			PART III	
			International Trade and Foreign Exchange	1
			Optional subject I Paper I	1
			Optional subject I Paper II	1
			Optional subject II Paper I	1
			Optional subject II Paper II	1

BANARAS UNIVERSITY

<i>Entrance Qualification</i>	<i>Whether study of Commerce subject a pre-requisite for admission to M. Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of Papers</i>
B.Com.	Yes	2 years	<i>Compulsory Papers</i>	
			Principles of Economic Analysis	1
			Modern Economic Development of England, U.S.A., U.S.S.R., Japan	1
			Applied Economics	1
			Business Administration	1
			<i>Optional Papers (any two out of the following) :</i>	
			Economics of Public Utilities	1
			Principles and Practice of Organised Marketing (Including a study of Market Terminology)	1
			Statistics	1
			Organisation of major Indian Industries	1
			Economic Planning in India	1
			<i>Two Optional Papers out of this Group :</i>	
			Modern Finance	1
			International Trade & Foreign Exchange	1
			Economics' of Labour	1
			Management Accounting	1
			Income-Tax and Accounts (including Estate Duty Act)	1
			Either a Diary of Practical Training or a Dissertation	1

BARODA UNIVERSITY

<i>Entrance Qualification</i>	<i>Whether study of Commerce subject a pre-requisite for admission to M. Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of Papers</i>
B.Com.	Yes.	2 years	<i>Compulsory Subjects</i>	
			Advanced Economic Theory	1
			Organised Markets	1
			<i>Any three of the following</i>	
			1. (a) Advanced Statistics	1
			(b) Econometrics	1
			2. (b) International Banking and foreign Exchange Problems	1
			(b) Corporation Finance	1
			3. (a) Economics of Agriculture with special reference to India	1
			(b) Organised Industries with special reference to India	1
			4. (a) Trade	1
			(b) Transport	1
			5. Advanced Accounting	2
			6. (a) Cost and Management Accounts	1
			(b) Law relating to Industrial Relations and Income-Tax	1
			7. Actuarial Science	2

or,

Candidate may appear either for a written examination of eight papers each of 3 hours' duration and carrying 100 marks each or may submit a thesis on a subject dealt with in any of the papers prescribed in lieu of the whole of the written examination.

BOMBAY UNIVERSITY

<i>Entrance Qualification</i>	<i>Whether study of Commerce subject a pre-requisite for admission to M. Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of Papers</i>
B.Com.	Yes	2 years	GROUP A	
			<i>Compulsory Subjects</i>	
			1. Economic Policy & Planning	1
			2. Business Administration	1
			3. Corporation Finance	1
			4. International Economics	1
			5. Methods of Research	1
			GROUP B	
			<i>Voluntary Subjects</i>	
			(a) Cost Accounting	4
			<i>or,</i>	
			Any two of the following subjects :	
			(b) Theory and Practice of Life Insurance	2
			(c) Demography and Mortality Investigations	2
			(d) (i) Quality Control	1
			(ii) Economic Statistics	1
			(e) <i>Agriculture</i>	
			(i) Agricultural Economics	1
			(ii) Co-operative & Rural Development	1
			(f) <i>Industry</i>	
			(i) Industry and Labour	1
			(ii) Trade and Transport	1
			(g) <i>Finance</i>	
			(i) Banking	1
			(ii) International Finance	1

CALCUTTA UNIVERSITY

<i>Entrance Qualification</i>	<i>Whether study of Commerce subject a pre-requisite for admission to M. Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of Papers</i>
B.Com.	Yes	2 years	<i>Compulsory subjects</i>	
			Applied Economics (including Monetary Economics)	1
			Business Administration and Management	1
			Modern Economic Development (India, Japan, U.K., U.S.A., U.S.S.R.)	1
			Economic and Business Statistics	1
			<i>Optional subjects (any one of the following)</i>	
			Modern Finance	
			(i) Central and Commercial Banking, Money Markets, etc.	1
			(ii) International Financial Institutions, Exchange Control, Balance of Payments Problems.	1
			(iii) Corporation Finance	1
			(iv) Public & Municipal Finance	1
			Problems of Modern Industry and Labour	4
			Special Problems of Accountancy and Auditing, Taxation and Costing	4
			Trade (2 papers) and Transport (2 papers); & such other subject or subjects as may be added by the Board of Post-graduate studies from time to time	4

GAUHATI UNIVERSITY

<i>Entrance Qualification</i>	<i>Whether study of Commerce subject a pre-requisite for admission to M. Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of Papers</i>
B.Com.	Yes	2 years	<i>Compulsory subjects</i>	
			Applied Economics	1
			Organisation of Markets	1
			Organisation of Industries	
			Corporation Finance	1
			Economics of Agriculture	1
			Advanced Accountancy and Advanced Auditing	1
			Foreign Exchange	1
			<i>Optional (any one of the following)</i>	
			International Banking	1
			Organisation of Trade and Transport	1
			Labour Administration	1
			Co-operation and Rural Deve- lopment	1

DELHI UNIVERSITY

<i>Entrance Qualification</i>	<i>Whether study of Commerce subject a pre-requisite for admission to M. Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No of Paper</i>
B.Com.	Yes	2 years	Applied Economics	1
			Modern Finance	1
			Business Administration	1
			Statistics or Advanced Statistics (Candidates who had offered optional group D—Statistics at their B. Com. examination shall have to offer Advanced Statistics for this paper, others will offer Statistics for this paper.)	1
			Company Law	1
			Labour Legislation	1
			Taxation	1
			Financial and Management Accounting	1
			<i>or,</i>	
			Insurance	1

A candidate in order to qualify for the M. Com degree shall, in addition to passing in the written examination, undergo practical training to the satisfaction of the Head of the department in an industrial or commercial establishment approved by the University for a period not less than three consecutive months either during the long vacation intervening the two sessions or after taking the M.Com. examination; provided that, in the latter case, such training is ordinarily taken within a period not exceeding one year from the commencement of the M,Com examination.

GORAKHPUR UNIVERSITY

<i>Entrance Qualification</i>	<i>Whether study of Commerce subject a pre-requisite for admission to M.Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of Papers</i>
B.Com.	Yes	2 years	<i>Compulsory papers for M.Com. (Previous)</i> Advanced Business Economics Company Law & Administration	1 1
			<i>Compulsory papers for M.Com. (Final)</i> Business Statistics with special reference to India Business Administration	1 1
			<i>Optional Papers both for M.Com. (Previous) and (Final)</i> From the following papers any two papers can be taken in M. Com. (Previous) and of the remaining any two in M.Com. (Final). Organisation of Markets Advanced Banking International Trade and Fiscal Policy Income-tax Law and Accounts Planning with special reference to India. Public Economics Advanced Statistics Corporation Finance Organisation of Industries in India Transport Labour Organisation and Management	

Every student will be required to study the working of important industrial establishments in the country and questions will be asked thereon in the viva voce test. For this purpose industrial study tours may be organised both in M.Com. (Previous) and M. Com. (Final).

GUJARAT UNIVERSITY

<i>Entrance Qualification</i>	<i>Whether study of Commerce subject a pre-requisite for admission to M.Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of Papers</i>
B.Com.	Yes	2 years	<i>Compulsory Subjects</i>	
			Public Economics	1
			Organisation of Trade & Transport	1
			Organised Markets	1
			Corporation Finance	1
			<i>Voluntary subjects (any one)</i>	
			Actuarial Science	4
			Statistics	4
			Advanced Accounting	4
			Costing and Industrial Administration	4
			<i>or,</i>	
			<i>Any two of the following sub-groups</i>	
			(a) (i) Agricultural Co-operation	1
			(ii) Co-operative Finance & Marketing	1
			(b) (i) Organisation of Industries	1
			(ii) Labour Administration	1
			(c) (i) Foreign Exchanges	1
			(ii) International Banking	1

JABALPUR UNIVERSITY

<i>Entrance Qualification</i>	<i>Whether study of Commerce subject a pre-requisite for admission to M. Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of Papers</i>
B.Com.	Yes	2 years	The first two groups shall be compulsory and the candidate shall offer any one group in M.Com. Previous and the other in M.Com. Final.	
			<i>Compulsory Groups</i>	
			GROUP I	
			Cost Accounting	1
			Income Tax Law and Accounts	1
			GROUP II	
			Corporation Finance	1
			Organised Markets	1
			<i>Optional Groups</i>	
			GROUP III	
			Theory of Money	1
			Advanced Banking and International Money Markets	1
			GROUP IV	
			Organisation and Problems of Major Industries in India	1
			International Trade	1
			GROUP V	
			Monetary and Fiscal Policy	1
			Government and Business Organisation	1
			GROUP VI	
			Economics of Agriculture	1
			Co-operation	1
			GROUP VII	
			Theory of Statistics	1
			Applied Statistics	1

JABALPUR UNIVERSITY (Continued)

Entrance Qualification	Whether study of Commerce subject a pre-requisite for admission to M. Com. Course	Duration of Course	Subjects of Examination	No. of Papers
GROUP VIII				
			Economics of Labour	1
			Principles of Planning with special reference to under-developed countries	1
GROUP IX				
			Economic Development of U.K., U.S.A., U.S.S.R.	1
			Economic Development of India, China, Japan and Pakistan	1
GROUP X				
			Advanced Insurance	1
			Advanced Actuarial Science	1

Note : All candidates for the M.Com. degree will have a Viva Voce examination in M.Com. Part II in addition to the written examination.

BIHAR UNIVERSITY

B.Com.	Yes	2 years	<i>Compulsory subjects</i>	
			Applied Economics	1
			Organisation of Major industries in India	1
			Business Administration	1
			Public Economics	1
			Practical Training	1
			Viva Voce	1
			<i>Optional subjects (any one)</i>	
			International Banking Problems	2
			Advanced Accounting	2
			Actuarial Science	2
			Labour Organisation, Management & Welfare	2
			International Trade & Foreign Exchange	2
			Statistical Methods	2

KARNATAK UNIVERSITY

<i>Entrance Qualification</i>	<i>Whether study of Commerce subject a pre-requisite for admission to M. Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of Paper.</i>
B.Com.	Yes	2 years	<i>Compulsory subjects</i>	
			Public Economics	1
			Organised Markets	1
			Organisation of Trade & Transport	1
			Corporation Finance	1
			<i>Voluntary subjects</i>	
			(a) Actuarial Science	4
			or,	
			any two of the following :	
			(b) (i) Economics of Agriculture	1
			(ii) Co-operation & Rural Development	1
			(c) (i) Organisation of Industries	1
			(ii) Labour Administration	1
			(d) (i) Foreign Exchange	1
			(ii) International Banking	1

LUCKNOW UNIVERSITY

<i>Entrance Qualification</i>	<i>Whether study of Commerce subject a pre-requisite for admission to M. Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of Papers</i>
B.Com.	Yes	2 years	PART I (any one)	
			Accounting Problems & Practice	1
			Advanced Actuarial Practice	1
			Banking Problems & Practice	1
			<i>Any three papers of the following</i>	
			Advanced Transport	1
			Labour Management & Industrial Relations	1
			Applied Statistics	1
			International Trade & Foreign Exchange	1
			Monetary Economics	1
			Statistical Analysis	1
			PART II (any four)	
			Commercial Development and Industrial Organisation from 1850 onwards	1
			Organisation & Finance of Major Industries in India	1
			Organisation Finance and Regulation of International Commerce	1
			Business Administration	1
			Business Economics	1
			Modern Industrial and Commercial Finance	1
			Industrial and Business Planning	1
			Viva Voce	1
			Thesis	1

MADRAS UNIVERSITY

<i>Entrance Qualification</i>	<i>Whether study of Commerce subject a pre-requisite for admission to M. Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of Papers</i>
B.Com.	Yes	2 years	<i>Compulsory subjects</i>	
			Economics of Enterprise	1
			Business Administration	1
			Company Law and Industrial Law	1
			International Trade and Foreign Exchange	1
			<i>Optional (Any two)</i>	
			Accounts and Auditing	2
			Taxes on Income (with special reference to Indian Income-Tax Law and Practice)	2
			Rural Economics and Co-operation	2
			Public Accounts and Financial Administration	2
			Transport	2
			Statistical methods and their application to Commerce	2
			Advanced Currency and Banking	2
			Marketing and Distribution	2
			Cost Accounts	2
			Insurance and Actuarial Science	2

NAGPUR UNIVERSITY

<i>Entrance Qualification</i>	<i>Whether study of Commerce subject a pre-requisite for admission to M.Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of Papers</i>
B.Com.	Yes	2 years	PART I	
			<i>Compulsory Papers</i>	
			Industrial Structure of India	1
			<i>Optional Group (any two)</i>	
			Income Tax Law & Practice	1
			Cost Accounting	1
			Applied Statistics	1
			Money Markets & Foreign Exchange	1
			Corporation Finance	1
			Labour and Urban Problems	1
			Organisation of Markets	1
			Economic Planning	1
			Rural Economics	1
			Co-operation	1
			Transport	1
			Public Finance	1
			Economic Development of Madhya Pradesh	1
			Modern Industrial & Commercial Development of great Powers	1
			Economic System & Welfare State	1
			Insurance	1
			International Trade	1
			<i>or,</i>	
			A candidate may offer a thesis on a topic related to a paper in the optional group instead of that paper in optional group.	
			PART II	
			<i>Compulsory Papers</i>	
			Business Administration	1
			Viva Voce	1

NAGPUR UNIVERSITY (Continued)

Entrance Qualification	Whether study of Commerce subject a pre-requisite for admission to M.Com. Course	Duration of Course	Subjects of Examination	No. of Papers
------------------------	----------------------------------------------------------------------------------	--------------------	-------------------------	---------------

Optional Papers

Any three of the Optional papers given in Part I (not being papers offered for Part I of the M.Com. examination).

or,

A candidate may offer a thesis on a topic related to a paper in the optional group instead of that paper in the optional groups.

OSMANIA UNIVERSITY

B.Com.	Yes	2 years	<i>Previous</i>	
			Corporation Finance	1
			Organisation of Industries	1
			Organisation of Markets	1
			Applied Statistics	1
			<i>Final</i> (any one of the following Groups) :	
			GROUP A	
			(i) International Banking and Foreign Exchange	1
			(ii) International Trade and Fiscal Policy	1
			(iii) Labour Economics	
			(iv) Labour Management	1
			GROUP B	
			(i) Advanced Company Accounts	1
			(ii) Principles of Auditing	1
			(iii) Income Tax Law & Practice	1
			(iv) Cost Accounting	1

PANJAB UNIVERSITY

<i>Entrance Qualification</i>	<i>Whether study of Commerce subject a pre-requisite for admission to M.Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of Papers</i>
B.Com.	Yes	2 years	Any two of the following :	
			Insurance	2
			Actuarial Science	2
			Advanced Accountancy and Auditing	2
			Statistics	2
			Cost Accounts or Income Tax	
			Law and Practice in India	2
			Economics of Transport	2
			Public Finance	2
			Business Administration	2
			Labour Problems	2
			International Economics	
			Organisation of Industry	2
			Co-operation	2
			Agricultural Economics	2
			Banking and currency	2
			and in addition, shall be required to submit a thesis in any of the subjects taken up by him and approved previously by the Board of Studies in Commerce (including Viva Voce)	

PATNA UNIVERSITY

<i>Entrance Qualification</i>	<i>Whether study of Commerce subject a pre-requisite for admission to M.Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of Papers</i>
B.Com.	Yes	2 years	<i>Compulsory</i>	
			Applied Economics	1
			Organisation of Major Industries in India	1
			Business Administration	1
			Public Economics	1
			Viva Voce	1
			<i>Optional (any two)</i>	
			International Banking Problems	2
			Advanced Accounting	2
			Actuarial Science	2
			Labour Organisation, Management and Welfare	2
			International Trade and Foreign Exchange	2
			Statistical Methods	2
			Practical Training	

POONA UNIVERSITY

<i>Entrance Qualification</i>	<i>Whether study of Commerce subject a pre-requisite for admission to M.Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of Papers</i>
B.Com.	Yes	2 years	<i>Compulsory</i>	
			Public Economics	1
			Organised Markets	1
			Organisation of Trade and Transport	1
			Corporation Finance	1
			<i>Voluntary subject</i>	
			Actuarial Science, or	4
			Cost Accounting, or,	4
			Any two of the following Sub-groups :	
			(a) (i) Economics of Agriculture	1
			(ii) Co-operation & Rural Development	1
			(b) (i) Organisation of Industries	1
			(ii) Labour Administration	1
			(c) (i) Foreign Exchange	1
			(ii) International Banking	1

or,

Candidates may appear either for a written examination of 8 papers each of 3 hours duration and carrying 100 marks each or may submit a thesis on a subject dealt with in any of the papers prescribed, in lieu of the whole of the written examination.

RAJASTHAN UNIVERSITY

<i>Entrance Qualification</i>	<i>Whether study of Commerce subject a pre-requisite for admission to M.Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of Papers</i>
B.Com.	Yes	2 years	<i>Compulsory Papers</i>	
			Business Management	1
			Corporation Finance	1
			Statistics	1
			Secretarial Practice	1
			<i>Optional Papers (Any one of the following groups) :</i>	
			<i>Accountancy Group :</i>	
			Higher Accountancy	1
			Higher Auditing	1
			Income Tax & Cost Accounting	1
			Mercantile Law	1
			<i>Banking group :</i>	
			Monetary Theory	1
			International Banking	1
			Theory & Practice of Foreign Exchange and Banking Law	1
			Organisation and Methods of Indian Banking	1
			<i>Actuarial Science Group :</i>	
			Net Premiums and Policy Values	1
			Joint Life Probabilities and Assurances	1
			Actuarial Valuation and choice of basis therefor	1
			Investment principles and investments suitable for the funds of life insurance companies	1
			<i>Business Administration Group :</i>	
			Economic Analysis and Business Policy	1
			Labour Management and Industrial Relations	1

RAJASTHAN UNIVERSITY (Continued)

<i>Entrance Qualifica- tion</i>	<i>Whether study of Commerce subject a pre- requisite for admis- sion to M. Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of Papers</i>
			Marketing (Including Salesman- ship and Advertising)	1
			Major Industries of India	1
			<i>Insurance Group :</i>	
			Principles of Life and Property Insurance	1
			Insurance Finance & Accounts	1
			Insurance Law & Organisation	1
			Social Insurance	1
			<i>Transport Group</i>	
			Principles of Transport	1
			Railway Transport with special reference to India	1
			Road, Shipping, Ports and Aviation	1
			Transport Organisation	1

SAUGAR UNIVERSITY

<i>Entrance Qualification</i>	<i>Whether study of Commerce subject a pre-requisite for admission to M.Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of Papers</i>
B.Com.	Yes	2 years	<i>Compulsory Papers</i>	
			Principles of Planning with special reference to India and other under-developed countries	
			Corporation Finance	1
			Cost Accounts	1
			Income-Tax and Accounts	1
			<i>Optional Papers (any four papers)</i>	
			Marketing Organisation	1
			Theory of Money	1
			Advanced Banking and International Money Market	1
			Statistics, Theory & Practice	1
			Co-operative Movement in India and selected Foreign countries	1
			International Trade	1
			Major industries in India— Organisation and Problems	1
			Indian Economic Problems	1
			Economic Development of selected foreign countries	1
			Monetary & Fiscal Policy	1
			Statistics & Economic Activity	1
			Economics of Agriculture	1
			Advanced Insurance	1
			Advanced Actuarial Science	1

SARDAR VALLABHBHAI VIDYAPEETH

Entrance Qualifica- tion	<i>Whether study of Commerce subject a pre- requisite for admis- sion to M.Com. Course</i>	Duration of Course	<i>Subjects of Examination</i>	<i>No. of Papers</i>
B. Com.	Yes	2 years	<i>Compulsory Subjects</i>	
			Public Economics	1
			Organised Markets	1
			Organisation of Trade and Transport	1
			Corporation Finance	1
			<i>Voluntary subjects</i>	
			(a) (i) Actuarial Science	4
			(ii) Statistics	4
			(iii) Advanced Accounting, Costing and Industrial Administration, or	4
			Any two of the following sub- groups :	
			(b) (i) Agricultural Co-operation	1
			(ii) Co-operative Finance Marketing	1
			(c) (i) Organisation of Industries	1
			(ii) Labour Administration	1
			(d) (i) Foreign Exchanges	1
			(ii) International Banking	1

Candidates may appear either for a written examination of 8 papers each of 3 hours duration and carrying 100 marks, or may submit a thesis on a subject dealt with in any of the papers prescribed, in lieu of the whole of the written examination.

VIKRAM UNIVERSITY

<i>Entrance Qualification</i>	<i>Whether study of Commerce subject a pre-requisite for admission to M.Com. Course</i>	<i>Duration of Course</i>	<i>Subjects of Examination</i>	<i>No. of Papers</i>
B.Com.	Yes	2 years	<i>Compulsory</i>	
			Organisation & Finance of Industries	1
			Advanced Business Economics	1
			Company Law & Secretarial Work	1
			Business Administration	1
			Viva Voce	1
			<i>Optional (Any four)</i>	
			Organisation of Markets	1
			Banking and Foreign Exchange	1
			International Trade and Fiscal Policy	
			Transport	1
			Cost Accounts	1
			Labour Problems and Industrial Relations	1
			Applied Statistics	1
			Co-operation	1
			Rural Economics	1
			Income Tax Law and Estate Duty	
			Law and Accounts	1
			Economic Development of U.K., U.S.A., U.S.S.R.	1
			Organisation of Indian Insurance	1
			Corporation Finance	1
			Economic Planning	1
			Public Finance	1

QUESTIONNAIRE 'A'

For Professional Organisation

(Accountancy, Statistics, Banking and Insurance, Actuarial Science, and Company Secretaries)

Note : The number of the section and the question to which the answer or memorandum relates may please be clearly indicated in each case.

Replies written on the blank pages opposite to the question, may please be sent to the Member-Secretary, Special Committee for Commerce Education, c/o Delhi School of Economics, Delhi University, Delhi-6.

1. (a) The name of the profession
(b) When established
(c) Full details of qualifications for entrance to the profession
(d) Courses of study—subjects and their contents
(e) The duration or period of study for qualifying in the final examinations
(f) Whether your certificates/diplomas are recognised by the Central Government/State Government/Autonomous authority (including University) and if so for what purposes
(g) Do you receive any Government grants?
(h) Your relationship, if any, with Universities.
2. Please state the number of total candidates who appeared at your examinations and the number who passed during the last three years :

No. appeared (year-wise)	No. passed (year-wise)
(a) With commerce degrees	(a) with commerce degrees
(b) with other degrees	(b) with other degrees
(c) Do the students appear through affiliated/recognised institutions ? If so, please send us a list of such institutions.	
3. Do you give exemption to commerce graduate from any subject/ subjects of your examinations ?
4. To what extent do the subjects which are common both to the University and to your professional courses differ in contents ? e.g., Ad. Accountancy, Auditing, Income-tax Accounts and Law, Banking Law and Practice, Economics, Finance etc.
5. Will your organisation agree to co-operate with Universities in evolving schemes for such exemptions ? (in U.K. the Accountancy professions and Universities have evolved schemes whereby a student can become a University graduate as well as a professional accountant within a period of 6 years from the date of joining the University).

6. What are, if any, the deficiencies of the present commerce education ? What would you suggest to overcome such shortcomings?
7. Please send latest copies of your prospectus, annual reports, etc. and give any other general information, academic and technical, regarding your profession.
8. What are your views about the Management Courses that are being conducted now at a few Universities in India (e.g., Bombay, Madras, Delhi, Calcutta) ?
9. To what extent there can be co-operation between the Universities and your organisation in running Management Courses
10. What types of persons would you recommend for admission to such courses ? What should be the duration of the courses ?

QUESTIONNAIRE 'B'

For Industrial and Business Houses/Chamber of Commerce

Note : The number of the section and the question to which the answer or memorandum relates may please be clearly indicated in each case.

Replies written on the blank pages opposite to the questions, may please be sent to the Member-Secretary, Special Committee for Commerce Education, C/o Delhi School of Economics, Delhi University, Delhi-6.

1. (a) Name of the Organisation—When established—address—Head Office—Branches—Factories.
(b) Company Structure—(Private Limited, Public Limited, Partnership-State enterprise).
2. Nature of your business—Products manufactured/sold/service rendered.
3. Number of employees (excluding manual workers)

4. <i>Management personnel (Please add any other Deptt. not listed here)</i>	<i>No. of Officers under different designations</i>	<i>Education and Training. Name of the diploma degree or certi- ficate that each holds</i>	<i>Salary Grade</i>
--------------------------------------------------------------------------------------	---------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------	-------------------------

General Administration
Finance
Accounts
Sales
Purchase
Human Relations
Public Relations
Publicity/Advertising

5. (a) Have you any expansion Scheme ? What type of personnel do you require ?
(b) Do you give preference to commerce graduates in selecting personnel ? If so, what are the jobs concerned ?
6. What is your experience regarding the performance of commerce graduates in your organisation ?
7. (a) How do they fare vis-a-vis other graduates in your organisation ? Are there special defects or deficiency with the commerce graduates ? What are these defects ?
(b) Do you consider that for employment in your cadre, a good knowledge of English and particularly speaking ability in English, essential for commerce graduates ? If so, are they, in your opinion, satisfactory in this respect ?
8. (a) Do you think a University can give education and training for managerial responsibilities or any of the jobs in your organisation ?
(b) Do you encourage your employees to attend evening classes in colleges for commerce courses ?
9. Are you prepared to give facilities to teachers of commerce to contact your senior executives for acquaintance with the business problems, from time to time ?
10. (a) Are you prepared to give facilities to the students of commerce courses for practical training during or after completion of the course ? Do you consider that the practical training should be imparted during or after the commerce course ?
(b) If you are already providing practical training, please give the nature of it and state whether you are satisfied with the students' work.
11. Do you think your organisation can send senior executives to local University/Colleges for occasional talks with students ?
12. Have you any observations to make on the re-orientation of commerce education ? Would you suggest any changes in the system of commerce education ?
13. What are your views about the Management Courses that are being conducted now at a few Universities (e.g., Bombay, Madras, Delhi, Calcutta) ?
14. To what extent there can be co-operation between the Universities and your organisation in running Management Courses ?
15. What types of persons would you recommend for admission to Management Courses ? What should be the duration of the courses ? Please explain your views clearly.

QUESTIONNAIRE 'C'

For Universities/Colleges

Note : The number of the section and the question to which the answer or memorandum relates may please be clearly indicated in each case.

Replies written on the blank pages opposite to the questions, may please be sent to the Member-Secretary, Special Committee for Commerce Education, C/o Delhi School of Economics, Delhi University, Delhi-6.

1. Name of the University/College
2. Geographical area covered
3. (a) Name of the Faculty in which Commerce is included
(b) Year of opening of Commerce courses
(c) The degree or diplomas that are awarded
(d) Do you have representatives of professions and Industry in Commerce faculty/committee of courses ?
4. Aims and objectives
 - (a) How would you define the aims and objectives of commerce education at University level ?
 - (b) How would you distinguish them from the aims of University education in general ?
 - (c) How far do you consider the present system of commerce education to be satisfactory ? What, in your opinion, are its main defects and short-comings ?
 - (d) There is a feeling that the professional aspects of commerce course should receive greater emphasis. Can the commerce course be made academic-cum-professional ? Please explain your views clearly.
 - (e) In what ways would you suggest a reorientation of the present system so as to realise the aims and objectives ? Please suggest concrete steps for the purpose.
 - (f) Have you any suggestions regarding the location of commerce colleges ?
 - (g) Would you like to impose any restrictions in the matter of locating commerce colleges ? If so, please give details.
 - (h) Do you think that practical training will add to the efficiency of commerce students ?
 - (i) What should be the nature and duration of practical training, if any ? (e.g., secretarial and office work, office organisation, purchase, sales, accounts etc.)
 - (j) State whether this training should be before, during or after graduation.
 - (k) What facilities for practical training could, in your view, be developed within the college or university.
5. Commerce courses—duration of each course : (Please send a copy of rules or regulations with syllabuses of each course).

- (a) B.Com. Duration—Subjects : compulsory and elective.
 - (b) M.Com. Duration—Subjects : compulsory and elective. Examination by paper or Research.
 - (c) Marks qualifying for a pass
 - (d) What are your views about the 3-year-degree course ? What in your opinion should be the length of the first degree course ?
 - (e) What are your suggestions for improvement of the course in regard to subjects and their contents ? Do you suggest any specialisation at the first degree course ?
 - (f) How would you integrate the first degree stage with the post-degree stage in commerce studies ?
 - (g) What are your suggestions for the uniformity of standards in commerce courses throughout Indian Universities ?
6. Admission
- (a) Number of students admitted to each course during the last three years—What are the areas of their migration ?
 - (b) What is the entrance qualification to the B.Com. course ?
 - (c) Is study of commerce a pre-requisite for admission ?
 - (d) What is your experience with regard to academic performance of students who had commerce at the secondary stage and those who had not ?
 - (e) What should be the admission qualifications to commerce courses ? Is it a fact that the standard of qualifications for admission to commerce courses is lower than what is required in the case of other courses in the universities ?
 - (f) Should there be any selection in matter of admission to University courses in commerce, and if so, what should be the basis of such selection ?
 - (g) Is there a shift system in your institution ? If so, how does it work ?
 - (h) What do you think should be the size of a class, the number of pupils in each class, the number of sections that may be allowed for any class ?
7. Employment
- (a) Number of students passed out during the last three years course-wise.
 - (d) Do you keep any record of the employment of commerce students ?
 - (c) What is the employment position of commerce graduates of your institution ?
 - (d) What employment opportunities are there in your geographical area for commerce pupils ?
 - (e) Do you make enquiries to know from the students the reasons for seeking admission to the commerce courses ? When they pass out, do the reasons remain strong ?
8. Staff
- (a) What is the sanctioned strength of the teaching staff for the commerce courses ?

- (b) (i) Are the professional subjects like Accounting (including Income-Tax, Costing, Auditing), Actuarial Science (and Insurance), Mercantile Law, taught by teachers who have passed their respective professional examinations ?
- (ii) Are subjects like Economics, Public Finance, International Trade etc., taught by teachers who are specialists in these subjects ?
- (iii) Are subjects like Business Organisation, Factory Administration, Labour Management, taught by teachers who have had practical training in commercial firms ?
- (iv) Will the University be willing to give the commerce teachers special leave for training in firms ?
- (c) What is your present Teacher-Student ratio ? What ratio would you like to have for achieving the objectives of commerce education ?
- (d) Teaching Load—Lectures and Tutorials. How many subjects, a teacher is expected to handle ?
- (e) Do you encourage teachers to keep contact with industry and commerce ? If yes, how ?
- (f) Is there any scope for research by teachers of commerce ? What are the fields in which they are interested ?
- (g) How do these fields of research differ from those in economics ?
- (h) What are the grades of salaries for teaching staff ? Do you feel shortage of teaching staff ? If so, why ?
9. Library
- (a) Number of books on commerce subjects —Number of periodicals
- (b) Annual recurring expenditure
- (c) Size of the Library
- (d) Physical facilities for students
- (e) Hours of Library
10. Teaching
- (a) What is the medium of instruction at the different stages of University education ? What, in your opinion, should be the medium in the post-secondary stage ?
- (b) What is the numerical strength of a class ?
- (c) What are the methods of teaching ? (e.g., formal lectures, tutorials, group discussion of cases, class room practice etc.) Do you suggest any changes in these methods ? If so give concrete suggestions.
- (d) Are minimum working days prescribed ? What are the usual hours of work and how are the periods divided ? How many days a week do the classes normally work ?
- (e) Would you suggest any changes in the hours of work and in the number of working days ?

- (f) Are experts invited from industry and profession for talks ?
- (g) Equipment in the Department—Are there mechanical appliances and specimen documents ? If yes, please specify them together with the purposes for which they are used.
- (h) Is there any system of practical training before the attainment of a degree ? What is the attitude of employers in your area in this regard ?
- (i) Are there facilities for research in commerce ?

11. Finances

- (a) What is the annual expenditure in our University/College for commerce courses.
- (b) What is the average annual cost per pupil at the first degree stage? How do you finance this expenditure ?
- (c) Are you satisfied that commerce departments in University/Colleges have adequate financial resources for functioning properly ?
- (d) What methods would you suggest for finding out additional funds required for improving the existing system of commerce education ?
- (e) What are the rates of fee in your University/College ? Are the rates reasonable ?

12. Management Education

- (1) Do you recommend inclusion of management subjects with commerce courses ? If so, at what stage ?
- (2) (a) Does your University/College run separate courses in management ?
 - (b) If so, what are the aims and objectives of such courses ?
 - (c) Please state the duration and subjects of the courses.
 - (d) Who organises and directs the courses ?
- (3) (a) What are your views with regard to management education at University level ? How long should courses be ?
 - (b) At what stage, in your opinion the University can provide separate management courses ?
 - (c) How would you integrate degree in commerce with the management studies ?
- (4) (a) What should be the staff qualities for management subjects ?
 - (b) To what extent people from industry should be seconded for teaching purposes.
 - (c) What methods of instruction do you suggest for management subjects ?
- (5) What is the attitude of Industry in your area towards management courses ?

QUESTIONNAIRE 'D'

For Government/Board of Education

Note : The number of the section and the question to which the answer or memorandum relates may please be clearly indicated in each case.

Replies written on the blank pages opposite to the question, may please be sent to the Member-Secretary, Special Committee, for Commerce Education C/o Delhi School of Economics, Delhi University, Delhi.

A. *Re : Commerce Institutes and or Courses under the Government*

1. What are the types of commerce institutes, and or courses under your administration/control ?
2. How would you define the aims and objectives of such institutes/courses ? How far do you think these objectives have been realised in practice ?
3. Give the details of the courses duration, subjects, admission, qualifications (latest copies of prospectus may kindly be sent).
4. What is the nature of recognition of such courses by Government/Chamber of Commerce/Universities ?
5. What are the employment opportunities for students of commerce institutes ?
6. How many commerce institutes are there in the State which are under your control ?
7. Number of commerce students admitted and passed out during the last three years.
8. Is there a grant-in-aid code in your State? If so, what are the general principles thereof ?
9. What is the state of commerce education in regard to grant-in aid ?
10. What qualifications do you prescribe for teachers? What are the scales of salaries ?

B. *Secondary Schools under the Board of Education/State*

1. (i) How many multipurpose/Secondary Schools have provision for commerce courses along with other courses ?
(ii) How many schools are there only for commerce courses ?
2. Of the total students in (i), how many students offer commerce as their 'groups' ?
3. Give details of the courses—duration, subjects, examination, admission, qualifications, medium of instruction.
4. Do commerce students get preference for admission to Universities ?
5. What is the extent of financial aid that a school receives from the State/Board ?

6. What is the relationship of the body responsible for Secondary Education and the Department of Education in the State ?
7. What is the relationship of the body responsible for Secondary Education and the University ?
8. Which is the body responsible for the control of Intermediate colleges and which have provision for teaching of commerce :
 - (a) To determine standards ?
 - (b) To prescribe syllabuses ?
 - (c) To conduct examinations ?
9. Do you consider that the existing courses of study in commerce and facilities and equipment for them at the secondary/intermediate stage are adequate in relation to the needs of the community ?
10. Are you satisfied with the contents and standards of studies in commercial subjects in the school/intermediate colleges ?
11. What are the emoluments of teachers in secondary/intermediate colleges ?

LIST OF CONCERNS REPLYING TO QUESTIONNAIRE 'A'

- | | |
|---------------------------------------------------------|-------------|
| 1. The Federation of Insurance Institutes | Bombay-1 |
| 2. Nagpur Insurance Institute | Nagpur-1. |
| 3. The Industrial Management Association | Calcutta-1 |
| 4. The Hyderabad Insurance Institute | Hyderabad-1 |
| 5. The Institute of Cost and Works Accountants of India | Calcutta-16 |
| 6. Indore Insurance Institute | Indore |
| 7. The Hyderabad Insurance Institute | Hyderabad-1 |
| 8. The Indian Institute of Bankers | Bombay |
| 9. The British Institute of Engineering Technology | Bombay-1 |
| 10. The Institute of Chartered Accountants of India | New Delhi-1 |

LIST OF CONCERNS REPLYING TO QUESTIONNAIRE 'B'

- | | |
|-------------------------------------------|-----------|
| 1. Alembic Chemical Works Co. Ltd., | Baroda |
| 2. Alembic Glass Industries Ltd. | Baroda |
| 3. Calico Mills | Ahmedabad |
| 4. Dalia Oil Mills | Baroda |
| 5. Gujarat Vepari Mahamandal | Ahmedabad |
| 6. Hirabhai Shamalbai Patel | Baroda |
| 7. Joti Ltd. | Baroda |
| 8. Kathalal Oil Mills | Kaira |
| 9. Manilal Rasik Chandra & Co. Oil Mills | Piplod |
| 10. Rohit Mills Ltd. | Ahmedabad |
| 11. Shri Gunvant Mangaldas | Ahmedabad |
| 12. State Bank of Saurashtra | Bhavnagar |
| 13. The Ahmedabad Millowners' Association | Ahmedabad |

14.	The Aruna Mills Ltd.	Ahmedabad
15.	The Arvind Mills Ltd.	Ahmedabad
16.	The Baroda Crystal Glass Works Ltd.	Baroda
17.	The Baroda Spinning and Weaving Co. Ltd.	Baroda
18.	The Jehangir Vakil Mills Co. Ltd.	Ahmedabad
19.	The New Commercial Mills Co. Ltd.	Ahmedabad
20.	The Raipur Mfg. Co. Ltd.	Ahmedabad
21.	The Spun Pipe and Construction Co. (Baroda) Ltd.	Baroda
22.	The Surat Chamber of Commerce	Surat
23.	The Sanitax Chemical Industries	Baroda
24.	Vithal Oil Mills	Baroda
25.	A. and F. Harvey Ltd.	Madurai
26.	Amalgamations (P) Ltd.	Madras
27.	Andhra Chamber of Commerce	Madras
28.	Ashok Leyland Ltd.	Madras
29.	Associated Publishers (Madras) Private Ltd.	Madras
30.	C.C. Wakefield and Co. Ltd.	Madras
31.	Cauvery Spinning and Weaving Mills Ltd.	Madras
32.	Easun Engineering Co. Ltd.	Madras
33.	F. Perkins Ltd.	Madras
34.	Hindustan Chamber of Commerce	Madras
35.	Kothari & Sons	Madras
36.	Lucas Indian Service Private Ltd.	Madras
37.	Madura Ceylon Corporation Ltd.	Madurai
38.	Paterson & Company	Madras
39.	South Indian Corporation (Agencies) Private Ltd.	Madras
40.	Southern Roadways Private Ltd.	Madras
41.	Spencer & Co. Ltd.	Madras
42.	Standard Motor Products of India Ltd.	Madras
43.	T.V. Sundram Iyengar & Sons Private Ltd.	Madras
44.	T. I. Cycles India Ltd.	Madras
45.	The India Cements Ltd.	Madras
46.	The Indian Overseas Bank Ltd.	Madras
47.	The Indian Chamber of Commerce	Tuticorin
48.	The Madura-Ramnad Chamber of Commerce	Madurai
49.	The Neelamalaj Tea and Coffee Estates Ltd.	Madras
50.	The Performing Right Society Ltd.	Madras
51.	The South Indian Export Company Ltd.	Madras
52.	The South Madras Electric Supply Corporation Ltd.	Tiruchirapal
53.	The Travancore Rayons Ltd.	Madras
54.	Thiru Arooran Sugars Ltd.	Madras
55.	Tuticorin Chamber of Commerce	Tuticorin
56.	Wheatley & Yate	Madras
57.	Balmer Lawrie and Co. Ltd.	Bombay
58.	Bharat Tiles and Marble Private Ltd.	Bombay
59.	Bansiwala Mills Private Ltd.	Bombay
60.	Bombay Piece-Goods Merchants' Mahajan	Bombay
61.	Caltex (India) Ltd.)	Bombay
62.	Card Clothing and Belting Ltd.	Bombay
63.	Deccan Institute of Commerce	Poona
64.	Dharamsi Morarji Chemical Co. Ltd.	Bombay
65.	Dhrangadhra Chemical Works Private Ltd.	Bombay
66.	Devkaran Nanjee Banking Co. Ltd.	Bombay

67.	Eeandū Pharmaceutical Works Ltd.	Bombay
68.	Firestone Tyre & Rubber Co. of India Private Ltd.	Bombay
69.	General Radio and Appliances Private Ltd.	Bombay
70.	Geoffrey Manners and Co. Private Ltd.	Bombay
71.	Glaxo Laboratories (India) Private Ltd.	Bombay
72.	Godfrey Phillips India Ltd.	Bombay
73.	Indian Trade and General Insurance Co. Ltd.	Bombay
74.	Indtravels Division, Air-Freight Private Ltd.	Bombay
75.	International Book House Private Ltd.	Bombay
76.	Johnson & Johnson of India Private Ltd.	Bombay
77.	J. & P. Coat (India) Private Ltd.	Bombay
78.	Killick Industries Ltd.	Bombay
79.	Klimt & Lion Private Ltd.	Bombay
80.	Kosmek Private Ltd.	Bombay
81.	Lantham Abercrombie & Co. Private Ltd.	Bombay
82.	Lee & Marshal Sons & Co. (India) Ltd.	Bombay
83.	Marshal Sons & Co. (India) Ltd.	Bombay
84.	May & Baker (India) Private Ltd.	Bombay
85.	Mazgaon Dock Private Ltd.	Bombay
86.	Mukand Iron and Steel Works Ltd.	Bombay
87.	Narandas Rajaram & Co. Private Ltd.	Bombay
88.	New Citizen Bank of India Ltd.	Bombay
89.	New United Construction and Engineering Co. Private Ltd.	Bombay
90.	Parke Davis (India) Private Ltd.	Bombay
91.	Premier Construction Co. Ltd.	Bombay
92.	Sandoz Products Private Ltd.	Bombay
93.	Silk & Art, Silk Mills' Association Ltd.	Bombay
94.	Steel Containers Ltd.	Bombay
95.	Seksaria Sons Private Ltd.	Bombay
96.	Tata Industries Private Ltd.	Bombay
97.	The Associated Cement Companies Ltd.	Bombay
98.	The Bank of Baroda Ltd.	Bombay
99.	The Bank of Maharashtra Ltd.	Poona
100.	The Bombay Fire and General Insurance Co. Ltd.	Bombay
101.	The British Bank of the Middle East	Bombay
102.	The Central Bank of India Ltd.	Bombay
103.	The East India Cotton Association Ltd.	Bombay
104.	The First National City Bank of New York	Bombay
105.	The Godavari Sugar Mills Ltd.	Bombay
106.	The Hindustan Construction Co. Ltd.	Bombay
107.	The Indian Merchants Chamber	Bombay
108.	The Indian Smelting and Refining Co. Ltd.	Bombay
109.	The Mafatlal Fine Spg. & Mfg. Co. Ltd.	Bombay
110.	The National Rayon Corporation Ltd.	Bombay
111.	The Pioneer Magnesia Works Ltd.	Bombay
112.	The Podar Mills Ltd.	Bombay
113.	The Raymond Woollen Mills Ltd.	Bombay
114.	The Scindia Steam Navigation Co. Ltd.	Bombay
115.	The Times of India	Bombay
116.	The Union Bank of India Ltd.	Bombay
117.	The Wallance Flour Mills Company Ltd.	Bombay
118.	Aluminium Corporation of India Ltd.	Calcutta

119.	Ananda Bazar Patrika Private Ltd.	Calcutta
120.	Bengal Chemical & Pharmaceutical Works Ltd.	Calcutta
121.	Bengal National Chamber of Commerce & Industry	Calcutta
122.	Bird & Co. (Private) Ltd.	Calcutta
123.	Birla Brothers Private Ltd.	Calcutta
124.	Calcutta Mineral Supply Co. Private Ltd.	Calcutta
125.	Ganga Prasad Birla	Calcutta
126.	Hindusthan Mercantile Bank Ltd.	Calcutta
127.	Hukumchand Jute Mills Ltd.	Calcutta
128.	Imperial Chemical Industries (India) Private Ltd.	Calcutta
129.	India Industrial Works Private Ltd.	Howrah
130.	India Steamship Company Ltd.	Calcutta
131.	Jay Engineering Works Ltd.	Calcutta
132.	Karam Chand Thapar & Bros. Ltd.	Calcutta
133.	Kesoram Cotton Mills Ltd.	Calcutta
134.	Lloyds Bank Ltd.	Calcutta
135.	Machine Tools (India) Private Ltd.	Calcutta
136.	Metal Distributors Private Ltd.	Calcutta
137.	N.K. Jalan	Calcutta
138.	Shethia & Company Private Ltd.	Calcutta
139.	Shree Hanuman Jute Mills	Calcutta
140.	Swatantra Bharat Trading Co. (P) Ltd.	Calcutta
141.	The Bengal Chamber of Commerce	Calcutta
142.	The Britannia Engineering Company Ltd.	Calcutta
143.	The East India Jute & Hessian Exchange Ltd.	Calcutta
144.	The Jute Balers' Association	Calcutta
145.	The Mohini Mills Ltd.	Calcutta
146.	The Oriental Gas Company Ltd.	Calcutta
147.	The Shalimar Rope Works Ltd.	Calcutta
148.	The United Commercial Bank Ltd.	Calcutta
149.	Indian Tea Planter's Association	Jalpaiguri
150.	Rajasthan Chamber of Commerce and Industry	Jaipur city
151.	Indian Telephone Industries Private Ltd.	Bangalore
152.	The Export Risks Insurance Corporation (Private) Ltd.	Bombay
153.	The Indore Malwa United Mills Ltd.	Indore
154.	The Rayalaseema Mills Ltd.	Rayannagar
155.	The Azam Jahi Mills Ltd.	Hyderabad-Dn.
156.	Karnatak Chamber of Commerce and Industry	Hubli
157.	Mineral Industry Association	Nagpur
158.	The Osmanshahi Mills Limited	Hyderabad-Dn.
159.	The Cochin Chamber of Commerce	Cochin
160.	Zandu Pharmaceutical Works	Bombay
161.	Karnatak Chamber of Commerce and Industry	Hubli
162.	Jiyajeerao Cotton Mills Ltd.	Birlanagar
163.	State Bank of Saurashtra	Bhavnagar
164.	The Plastic Products Ltd.	Kanpur
165.	J.K. Iron & Steel Co. Ltd.	Kanpur
166.	The Calicut Chamber of Commerce	Calicut
167.	The Andhra Bank Ltd.	Masulipatam
168.	Aluminium Corporation of India Ltd.	Jaykaynagar
169.	Tea Estates India Private Ltd.	Coimbatore-
170.	The Mahaboob Shahi Gulbarga Mills Company Ltd.	Gulbarga R.S.

171.	Bharat Commerce & Industries Ltd.	Nagda
172.	Juggilal Kamlapat Cotton Spg. & Wvg. Mills Co. Private Ltd.	Kanpur
173.	The Binod Mills Co. Ltd.	Ujjain
174.	Sree Shankara Textile Mills Ltd.	Davangere
175.	Madhya Bharat Chamber of Commerce and Industry	Gwalior
176-	Dhansar Engineering Company Private Ltd.	Dist. Dhanbad
177.	The Indian Chamber of Commerce	Tuticorin
178.	Tuticorin Chamber of Commerce	Tuticorin
179.	Canara Bank Limited	Bangalore
180.	The Singareni Collieries Co. Ltd.	Hyderabad-Dn.
181.	Gunvant Mangaldas	Ahmedabad
182.	The Idar Ginning and Pressing Factory	Idar
183.	Tuticorin Chamber of Commerce	Tuticorin
184.	Mr. C.S. Tyabjee	Hyderabad-A.P.
185.	The Scindia Potteries Ltd.	New Delhi
186.	B.L. Jalan	Calcutta
187.	Hirabhai Shambalbhaj Patel	Karvan
188.	Dalmia Dadari Cement Ltd.	P.O. Charkhi Dadri.

**LIST OF UNIVERSITIES/COLLEGES REPLYING TO
QUESTIONNAIRE 'C'**

<i>State</i>	<i>Name of Colleges/ Universities</i>	<i>Place</i>	<i>Degrees and Diplomas that are awarded</i>	<i>Area covered</i>
Andhra Pradesh				
Universities :				
	1. Andhra University	Waltair	B.Com., M.Com. Ph. D.	Districts of Srikakulam, Visakhapatnam, Godavari, Krishna and Guntur
	2. Osmania University	Hyderabad	B.Com., M.Com.	Telengana Dist.
Colleges :				
	1. A.N.R. College	Gudivada	B.Com.	Guidivada and other areas
	2. Anakapalle Merchants' Association Linga- verty College	Anakapalle	B. Com.	Parts of Visakhapatnam and East Goda- vari Districts
	3. Badruka College of Commerce	Hyderabad	B. Com.	Mainly Hydera- bad and Secu- derabad

<i>State</i>	<i>Names of Colleges/ Universities</i>	<i>Place</i>	<i>Degrees and Diplomas that are awarded</i>	<i>Area Covered</i>
Andhra Pradesh (Continued)				
	4. Besant Theosophical College	Madanapalle	B.A. (with Accountancy & Commerce)	Thirupati
	5. P.K. Government College	Kakinada	B.Com.	Kakinada
	6. Shri Konaseema Bhanoji Ramars College	Amala puram	B.Com.	Central Delta
	7. W.G.B. College	Bhimavaram		
	<i>Individuals :</i>			
	Professor H.K. Datta	Visakhapatnam		
Assam				
	<i>University :</i>			
	1. Gauhati University	Jalukbari	I.Com.B.Com. M.Com. Secretarial Practice Diploma	Assam, NEFA and Manipur
	<i>Colleges :</i>			
	1. Gurucharan College	Silchar	I.Com. B.Com.	Cachar & Mizo Dists.
	2. Karimganj College	Cachar	I.Com.	Karimganj in Cachar District
	3. Anthony's College	Shillong	I.Com., B.Com., M.Com., and Secretarial Practice Diploma	K. & J. Hills. Districts
Bihar				
	<i>Universities :</i>			
	1. Bihar University	Patna	I.Com., B.Com., and M.Com.	Whole of Bihar except Patna Municipal Corpn. Area
	2. Patna University	Patna	B.Com., M. Com., Ph.D., D. Litt.	Patna Municipal Corpn. Area

<i>State</i>	<i>Names of Colleges/ Universities</i>	<i>Place</i>	<i>Degrees and Diplomas that are awarded</i>	<i>Area Covered</i>
Bihar (Continued)				
<i>Colleges :</i>				
	1. College of Commerce	Patna	B.Com. National Diploma in Commerce & Business Adm.	S. Zone of Patna
	2. D.A.V. College	Siwan	I.Com.	
	3. Gaya College	Gaya	B.Com.	Bihar
	4. G.D. College	Begusarai		Begusarai.
	5. Raja Shiv Prasad College	Jharia	B.Com	Dhanbad Dist.
	6. R.D. & D.J. College	Monghyr		
	7. Ramkrishna College	Madhubani	I.Com.,B.Com.	
	8. S.P. Jain College	Sasaram	B.Com.	Shahabad
	9. S. Sinha College	Auranga- bad	I.Com., B.Com.	Aurangabad Arrah and Palaman
	10. The Jamshedpur Co-operative College	Jamshed- pur	I.Com., B.Com.	Dhalbhum
	11. St. Xavier's College	Ranchi		
<i>Individuals :</i>				
	1. Mr. M.S.R. Murthi	Jamshedpur		
	2. Prof. C.D. Singh	Bhagalpur		
	3. Department of Post- Graduate Studies in Commerce (Bihar University)	Bhagalpur		
Delhi				
<i>University :</i>				
	Delhi University	Delhi	B.A. (Com.) B.Com., M.Com.	Delhi Adminis- tration
<i>Colleges :</i>				
	Ramjas College	Delhi	B.A.(Com.), B.Com.	
<i>Individuals :</i>				
	Dr. Gurtoo, Shri Ram College of Commerce.	Delhi		
	Dr. S.K. Raj Bhandari, Delhi School of Econo- mics.	Delhi.		

<i>State</i>	<i>Names of Colleges/ Universities</i>	<i>Place</i>	<i>Degrees and Diplomas that are awarded</i>	<i>Area Covered</i>
Gujarat				
<i>Universities :</i>				
	1. Gujarat University	Ahmedabad		
	2. Sardar Vallabhbhai Vidyapeeth	Vallabh Vidyanagar	B.Com., M.Com.	
	3. The Maharaja Sayaji Rao University of Baroda	Baroda	Diploma in Co-operation, B.Com., M. Com. Post-Graduate Diploma in Banking.	10 miles radius from the office of the University
	4. M.J. College of Commerce	Bhavnagar	B.Com., D.Com.	Bhavnagar and other areas
	5. Sir Kikabhai College of Commerce	Surat	B.Com., M.Com.	Surat & Broach Dist.
Jammu and Kashmir				
<i>University :</i>				
Jammu & Kashmir University.				
<i>Colleges :</i>				
	1. S.P.M. Rajput College of Commerce	Jammu	I.Com., B.Com.	Jammu & Kashmir
Kerala				
<i>University :</i>				
<i>Colleges :</i>				
	1. Farook College	Farook		
	2. Government College	Chittur-Cochin	B.Com.	Chittur-Cochin
	3. Government Victoria College	Palghat	B.Com.	Palghat Dist.
	4. Guruvayurappan College	Kozhikode		Palghat, Cannanore & Kozhikode Districts
	5. Sacred Heart College	Ernakulam	B.Com.	Ernakulam Town and Surrounding areas

<i>State</i>	<i>Names of Colleges/ Universities</i>	<i>Place</i>	<i>Degrees and Diplomas that are awarded</i>	<i>Area Covered</i>
Kerala (Continued)				
	6. Shri Kerala Varma College	Trichur	B.Com.	Trichur and other parts of Kerala
	7. St. Thomas College	Trichur	B.Com.	Trichur Dist.
	8. Sree Sankara College	Kalady		
	9. Fatima Mata National College	Quilon	B.Com., National Diploma in Commerce	
Madras				
<i>University :</i>				
	1. Annamalai University	Annamalai-nagar	B.Com., B. Com. (Hons.), M.Com.	Within a radius of 10 miles
	2. Madras University	Madras	B.Com., M. Com., Ph. D.	Madras State excepting area covered by Annamalai University
<i>Colleges :</i>				
	1. Agurchand Manmull Jain College	Madras	B.Com.	Madras State
	2. Alagappa College	Karaikudi	B.Com.	Ramanad Dist.
	3. Islamiah College	Vaniyam-badi	B.Com.	Madras State
	4. Jamal Mohamed College	Tiruchira-palli	Pre-University, B.Com.	Madras State
	5. Loyala College	Madras	B.Com.	City of Madras
	6. Madura College	Madurai	B.Com.	
	7. Pachaiyappa's College	Madras	B.Com.	City Madras & surrounding dist.
	8. Sir Theagaraya College	Madras		Northern portion of Madras City
	9. S.T. Hindu College	Nagercoil	B.Com.	Kanya Kumari Dist.
	10. St. Joseph's College	Trichy	B.Com.	Unrestricted.
	11. Thiagarajar College	Madurai		Madurai
	12. V.H.N. Senthikumara Nadar College	Virudhu-nagar	B.Com.	Madras State
	13. V.O. Chidambaram College	Tuticorin	B.Com.	Tirunalveli Dist.
	14. Veera Saiva College	Bellary		Bellary Dist.
	15. Vivekananda College	Madras	B.Com.	South Madras

<i>State</i>	<i>Names and Colleges/ Universities</i>	<i>Place</i>	<i>Degrees and Diplomas that are awarded</i>	<i>Area Covered</i>
Madhya Pradesh				
<i>Universities :</i>				
	1. Saugar University	Sagar	B.Com., M.Com., & Ph. D.	All districts included in Mahakoshal and Vindhya Pradesh.
	2. Vikram University	Ujjain	B.Com., M.Com.	M.P. Bhopal regions.
<i>Colleges :</i>				
	1. C.M.D. Commerce & Arts College	Bilaspur	B.Com.	Chhatisgarh Division.
	2. D.N. Jain Maha- vidyalaya	Jabalpur	B.Com., M. Com., Ph.D.	Dist of Jabalpur
	3. Holkar College	Indore		Indore.
	4. G.S. College of Com- merce & Economics	Jabalpur	B.Com., M.Com. N. Econ. Planning	Mahakoshal region
	5. Madhav College	Ujjain	B.Com., M.Com.,	M.P. 18 dists.
	6. Maharani Laxmibai College	Gwalior	B.Com., M.Com.	Gwalior, Morena, Bhind, Jhansi
Maharashtra				
<i>Universities :</i>				
	1. Bombay University	Bombay	B.Com. M.Com., Ph.D.	Greater Bombay.
	2. Nagpur University	Nagpur	B.Com., M.Com.	8 Dists. of Vidarbha
	3. Poona University	Poona	B.Com., M.Com.	
	4. G.S. College of Economics and Commerce	Nagpur	B.Com., M.Com.	Nagpur and other areas.
	5. Milind Maha Vidya- laya	Auranga- bad	B.Com.	Aurangabad Dist.
	6. R.A. Podar College of Commerce & Econo- mics	Bombay	B.Com., M. Com., Ph.D.	Greater Bombay.

<i>State</i>	<i>Names of Colleges/ Universities</i>	<i>Place</i>	<i>Degrees and Diplomas that are awarded</i>	<i>Area Covered</i>
Maharashtra (Continued)				
	7. Shri Shivaji College	Amravati	B.Com., M.Com.	Mostly four districts of Old Berar in Bombay State.
	8. Sydenham College of Commerce & Econo- mics	Bombay	B.Com., M.Com., Ph.D. College Diploma in Accounts & Secretarial Practice, Diploma in Pub. & Bus. Adm.	Bombay
	9. The College of Com- merce	Kolhapur		Kolhapur, Rat- nagiri and Satara Dists.
Manipur				
	<i>University :</i> Nil.			
	<i>College :</i> D.M. College	Imphal	I.Com., B. Com.	Manipur
Mysore				
	<i>Universities :</i>			
	1. Karnatak University	Dharwar	B.Com., M. Com., Ph.D.	4 Dists. of Mysore, 3 Dists. of form- er Hyderabad State.
	2. Mysore University	Mysore		
	<i>Colleges :</i>			
	1. D. Banumiah's College of Commerce	Mysore	B.Com.	Unrestricted
	2. Government Arts College	Coimbatore	B.Com.	Coimbatore
	3. Government Arts College	Mangalore	B.Com.	South Canara and other areas
	4. Intermediate College	Kolar	I.Com.	Mostly Kolar
	5. J.G. College of Commerce	Hubli	B.Com., M.Com.	4 Dists. of N. Mysore.

<i>State</i>	<i>Names of Colleges/ Universities</i>	<i>Place</i>	<i>Degrees and Diplomas that are awarded</i>	<i>Area Covered</i>
Mysore (Continued)				
	6. Karnatak Law Society's College of Commerce	Belgaum	B.Com.	North Karnatak and Southern part of Maharashtra
	7. Mahatma Gandhi Memorial College	Udipi	B.Com.	Northern Part of the S. Kanara
	8. Ramnarayan Chettaram University college of Commerce.	Bangalore	B.Com.	Former Mysore State
	9. Shankar College	Yadagiri		
Orissa				
	<i>University :</i> Utkal University			
	<i>College :</i> Ravenshaw College			
		Cuttack	I.Com., B.Com.	Cuttack
Punjab				
	<i>University :</i> Punjab University			
		Chandigarh	B.Com. & Diploma in Single Subjects	Punjab
	<i>College :</i>			
	1. Government Bikram College of Commerce	Patiala	B.Com.	Punjab Special-ly Pepsu area.
	2. Punjab University College of Commerce	Jullundur	B.Com. & Diploma in single subjects.	Punjab
Rajasthan				
	<i>University :</i> Rajasthan University			
		Jaipur	B.Com., M.Com., Ph.D.	Parts of Rajasthan
	<i>Colleges :</i>			
	1. Agarwal College	Jaipur	B.Com., M.Com.	Jaipur Dist.
	2. Birla College	Pilani	I.Com., B.Com., M. Com., Ph.D.	Rajasthan
	3. Commerce College	Jaipur		

<i>State</i>	<i>Names of Colleges/ Universities</i>	<i>Place</i>	<i>Degrees and Diplomas that are awarded</i>	<i>Area Covered</i>
Rajasthan (Continued)				
	4. Dayanand College	Ajmer	I.Com., B. Com., M.Com.	Ajmer
	5. Maharana Bhupal College	Udaipur	B.Com., M. Com., I.Com.	S. Rajasthan
	6. Maharana's Degree College	Bhilwara	B.Com.	Bhilwara Dist.
	7. Seth G.B. Podar College	Nawalgarh	B.Com., M.Com.	Jhunjhunu Dist.
	8. Shri Jain College	Bikaner	B.Com.	Bikaner Dist.
Tripura				
	<i>University :</i> Nil.			
	<i>College :</i> M.B.B. College	Tripura	I.Com., B.Com.	Tripura.
Uttar Pradesh				
	<i>Universities :</i>			
	1. Agra University	Agra	B.Com., M. Com., Ph. D., D.Litt.	U.P.
	2. Aligarh Muslim University	Aligarh	B.Com., M. Com., D.B.A., Dip. in Steno.	Residential.
	3. Allahabad University	Allahabad	B.Com., M. Com., Ph.D., D. Litt.	Residential.
	4. Banaras Hindu University	Banaras	B.Com., M.Com.	Unrestricted.
	5. Gorakhpur University	Gorakhpur	B.Com., M. Com., Ph.D.	9 Eastern Dists. of U.P.
	6. Lucknow University	Lucknow	B.Com., M.Com., Dip. Bus. Adm.	All parts of Country.
	<i>Colleges :</i>			
	1. Balwant Rajput College	Agra	B.Com., M. Com., Ph.D.	W. U.P.
	2. Bareilly College	Bareilly	B.Com., M.Com.	Dists. of Bareilly, Rampur, Budaun, Pilibhit, Shah- jahanpur

<i>State</i>	<i>Names of Colleges/ Universities</i>	<i>Place</i>	<i>Degrees and Diplomas that are awarded</i>	<i>Area Covered</i>
Uttar Pradesh (Continued)				
	3. D.A.V. College	Kanpur	B.Com., M.Com.	Kanpur City.
	4. D.A.V. College	Dehradun	B.Com., M.Com.	
	5. D.A.V. College	Banaras	I.Com., B.Com.	Whole of India.
	6. G.D. College	Begusarai		Begusarai.
	7. Hindu College	Moradabad	B.Com., M. Com., Ph.D.	Moradabad Dist.
	8. J.V. Jain College	Saharanpur	B.Com., M.Com.	U.P.
	9. M.M.H. College	Ghaziabad	B.Com.	Unrestricted.
	10. Multanimall Modi Degree College	Modinagar	B.Com.	Radius of 10 Miles.
	11. Radhaswami Educa- tional Institute	Agra	B.Com.	Dayalbagh, Agra.
	12. St. John's College	Agra	B.Com., M.Com.	Dist. Agra
	13. Tilak Dhari Degree College	Jaunpur	B.Com.	Dist. Jaunpur.
	14. Town Degree College	Ballia	B.Com.	Ballia & Ghazipur.
	15. Udai Pratap College	Varanasi	B.Com.	Banaras City.
	<i>Individual :</i>			
	Shri J.K. Pande	Lucknow	B.Com.	Banaras City.
West Bengal				
	<i>University :</i>			
	Calcutta University	Calcutta	B.Com., M.Com.	Whole of W. Bengal.
	<i>Colleges :</i>			
	1. Asutosh College of Commerce	Calcutta	B.Com.	Calcutta
	2. Chandernagore College	Chander- nagore	B.Com.	Chandernagore.
	3. City College	Calcutta	I.Com., B. Com., M.Com.	Calcutta
	4. Goenka College of Commerce and Business Adminis- tration.	Calcutta	I.Com., B.Com.	Calcutta

<i>State</i>	<i>Names of Colleges/ Universities</i>	<i>Place</i>	<i>Degrees and Diplomas that are awarded</i>	<i>Area Covered</i>
West Bengal (Continued)				
	5. Narasinha Dutt College	Howrah	B.Com.	Howrah and other Areas
	6. Rishi Bankimchandra College of Commerce	Naihati	B.Com.	Naihati and adjoining area
	7. Shibpur Dinobundhoo Institution	Howrah	B.Com.	Howrah and other area
	8. Surendranath College of Commerce	Calcutta	B.Com.	Calcutta
	9. Vidyasagar College	Calcutta	I.Com., B.Com.	Calcutta

**LIST OF CONCERNS REPLYING TO
QUESTIONNAIRE 'D'**

1. The Inspector of Anglo-Indian Schools, West Bengal	Calcutta
2. Central Institute of Education	Delhi
3. Education Department	Bombay
4. Education Department, Assam Govt.	Shillong
5. Board of Secondary Education	Gwalior
6. Board of Higher Secondary Education	Delhi
7. Secretary to the Commissioner for Government Examinations	Madras-6
8. College of Engineering and Metallurgy	Silchar
9. Deputy Director of Public Instruction (Commercial Education Section)	Bangalore-1
10. Board of Secondary Education, Rajasthan	Jaipur
11. Board of Secondary Education, West Bengal	Calcutta
12. Director of Education, Manipur	Manipur
13. Mahakoshal Board of Secondary Education	Jabalpur
14. Vidarbha Board of Secondary Education	Nagpur
15. Director of Education, Delhi	Delhi
16. Education Department Govt. J. & K.	Srinagar
17. P.C.B. Multipurpose Higher Secondary School	Sujangarh
18. Barrackpore Girls' High School	Talpukur
19. Khejuri Adarsha Vidyapith	Midnapore
20. Government G.S. Comm. High School	Jalgoan
21. Govt. Technical High School	Palanpur
22. Government Multipurpose Higher Secondary School	Mandla (M.P.)

23. Deputy Secretary to Government	Bhubaneswar
24. Garud High School	Dhulia
25. Raja Bijaysingh Vidyamandir	Jiaganj
26. Govt. Model Multi-purpose Higher Secondary School	Jabalpur
27. T.J. High School	Mahesana
28. Govt. Tech. Cum-Commercial Centre	Modasa
29. Multi-purpose School	Dholpur
30. Gopalji Valji Jerajana High School	Khambhalia (Saurashtra)
31. R.S. Dalal High School	Broach
32. Elphinstone Tech. High School	Bombay-1
33. K.K. Parekh & Mehta R.P. Vidyalaya	Amreli
34. Malda Zilla School	Malda, (West Bengal)
35. Education and Public Health Department, Government of Madras	Madras
36. Secretary to Governement	Hyderabad
37. Ghatal Vidyasagar Higher Secondary Multi-purpose School	Ghatal, Midnapore
38. Sir. J. High School	Limbdi
39. Midnapore Collegiate School	Midnapore
40. M.R. High School	Gachinglaj
41. Regoomal Deputy Director of Public Instruction	Hyderabad
42. Sonamukhi Bindubasini Jubilee High School	P.O. Sonamukhi Dist. Bankura
43. Government High School	Nadiad
44. Jhargram Kumu Kumari Institution	Midnapore
45. Nutan Vidyalay Multipurpose High School	Bhavnagar
46. St. John's Diocesan Girls' High School	Calcutta-20
47. Ramsagar High School	Dt. Bankura
48. Govt. Multipurpose Higher Secondary School	Khandwa (M.P.)
49. Sri Ramkrishna Sikshalaya	Howrah
50. Tripura Administration, Education Directorate	Agartala
51. Govt. Technical High School	Ahmednagar
52. Govt. Tech. Cum. Comm. Centre	Nasik
53. The Tisco Teachers' Association	P.O. Jamshedpur
54. Himachal Pradesh Administration Education Department	Simla-4.
55. Board of Secondary Education	Orissa
56. Government Education Department, Punjab	Chandigarh
57. The Board of Secondary Schools	Bijapur District
58. Govt. M.P.H.S. School	Bharatpur
59. Board of Secondary Education, Bombay State	Poona-1
60. Government of Kerala	Trivandrum

**List of persons and organisations interviewed by the Tour Sub-Committee
of the Special Committee for Commerce Education.**

<i>Name</i>	<i>Organisations/ Institutions represented</i>
1. Mr. E.F.C. Hunter	Binny's Buckingham and Carnatic Mills, Madras.
2. Shri A.M.M. Murugappa Chettiar	Federation of Chambers of Commerce and Industry, Madras.
3. Shri S. Anantaramakrishnan	Simpson & Co., Madras and Amalgamations Ltd., Madras.
4. Shri C. Subramaniam	Minister for Education, Madras.
5. Reserve Bank of India	Madras Branch, Madras.
6. Shri C.V. Subbu	The Hindustan Chamber of Commerce, Madras.
7. Shri G.R. Rao	The Hindustan Chamber of Commerce, Madras.
8. Shri J.V. Somayajulu	The Andhra Chamber of Commerce, Madras.
9. Shri C. Govindaraju	The Andhra Chamber of Commerce, Madras.
10. Shri M.S. Sambasivam	The Andhra Chamber of Commerce, Madras.
11. Shri S. Ray	Madras Institute of Management, Madras.
12. Shri M.M. Menon	Madras Institute of Management, Madras.
13. Shri D.J. Algod	Madras Institute of Management, Madras.
14. Shri C.R. Chandrashekhar	Madras Institute of Management, Madras.
15. Shri V. Ramchandran	Madras Institute of Management, Madras.
16. Shri K.P. Ramsami	Madras Institute of Management, Madras.
17. Shri Noel-Tod	Parry & Co., Ltd., Madras.
18. Shri K. Jacob Louis	Southern India Chamber of Commerce, Madras.
19. Shri S. Narayanaswami	Southern India Chamber of Commerce, Madras.
20. Shri A.E.L. Collins	Madras Chamber of Commerce, Madras.
21. Shri Whitely	Madras Chamber of Commerce, Madras.
22. Prof. Krishna Murthy	Pachiappa College, Madras.
23. Dr. A.L. Mudaliar	Madras University, Madras.

Name	Organisations/ Institutions represented
24. Shri Kerala Varma	Kerala University, Trivandrum.
25. Prof. V.R. Pillai	Kerala University, Trivandrum.
26. Shri P.S. Abraham	Kerala University, Trivandrum.
27. Shri P.P. Ummer Koya	Education Minister of Kerala State, Trivandrum.
28. The Principal	Mahatma Gandhi College, Trivan- dram.
29. Shri M.J. Mohammad Sayeed	Jamal Mohamad College, Tiruchirappali.
30. The Principal	St. Joseph's College, Tiruchirapalli.
31. Shri M.S. Venkataraman	National College, Tiruchirapalli.
32. Shri T. Manickavasagam	Loyal Textile Mills Ltd. Madurai. Madura Ramnad Chamber of Com- merce, Madurai.
33. Shri V.P.R. Gangaram Durairaj	Madura Ramnad Chamber of Com- merce, Madurai.
34. Shri N.M.R. Krishnamurty	Madura Ramnad Chamber of Com- merce, Madurai.
35. The Principal	Madura College, Madurai.
36. The Principal	American College, Madurai.
37. Shri K. Sivasubramanian	T.V.S. & Sons Private Ltd., Madurai.
38. Shri K.V. Srinivasan	T.V.S. & Sons Private Ltd., Madurai
39. Shri V.M. Sundaram	T.V.S. & Sons Private Ltd., Madurai.
40. Shri A.K. Ganesan	T.V.S. & Sons Private Ltd., Madurai.
41. Shri A.S. Krishnan	Southern Roadways Private Ltd., Madurai.
42. Shri P. Gopalan	Southern Roadways Private Ltd., Madurai.
43. Shri P.N. Nagasamy	Southern Roadways Private Ltd., Madurai.
44. Shri S. Ramanujachari	Southern Roadways Private Ltd., Madurai.
45. Shri N. Sampath	Southern Roadways Private Ltd., Madurai.
46. Shri K.S. Srinivasan	Southern Roadways Private Ltd. Madurai.
47. Prof. M.R. Dhekney	Poona University, Poona.
48. Prof. B.M. Gore	Poona University, Poona
49. Prof. P.C. Shejwalkar	Poona University, Poona.
50. Prof. C.G. Vaidya	Poona University, Poona.

<i>Name</i>	<i>Organisations/ Institutions represented</i>
51. Prof. P.V. Patvardhan	Poona University, Poona.
52. Prof. A.S. Nadkarni	Poona University, Poona.
53. Prof. S.S. Kale	Poona University, Poona.
54. Prof. S.G. Datar	Poona University, Poona.
55. Prof. V.K. Gudbole	Poona University, Poona.
56. Prof. M.R. Bhawe	Poona University, Poona.
57. Prof. R. Dhaniwale	Poona University, Poona.
58. Prof. C.G. Karandikar	Poona University, Poona.
59. Prof. B.D. Joshi	Poona University, Poona.
60. Prof. P.M. Joshi	Poona University, Poona.
61. Prof. S.B. Pandit	Poona University, Poona.
62. Prof. P.D. Deshmukh	Poona University, Poona.
63. Prof. S.S. Murdeshwar	Poona University, Poona.
64. Prof. M.S. Gosavi	Poona University, Poona.
65. Prof. R. Choksi	Tata Industries Ltd., Bombay.
66. Shri J.J. Bhabha	Tata Industries Ltd., Bombay.
67. Shri A.B. Parakh	Tata Industries Ltd., Bombay.
68. Shri Ramnath A. Podar	Millowners' Association, Bombay.
69. Shri D.S. Bakhle	Millowners' Association, Bombay.
70. Shri F.H. Kemple	Millowner's Association, Bombay.
71. Shri Vijay Merchant	Millowners' Association, Bombay.
72. Shri S.G. Panandikar	Millowners' Association, Bombay.
73. Shri C.C. Choksey	Millowners' Association, Bombay.
74. Shri B.G. Kakatkar	Millowners' Association, Bombay.
75. Shri R.G. Gokhale	Millowners' Association.
76. Shri R.L.N. Vijayanagar	Millowners' Association, Bombay.
77. Prof. G.D. Parikh	Bombay University, Bombay.
78. Shri Lalchand Hirachand	The Premier Automobiles Ltd., Bombay.
79. Shri Vallabhdas V. Mariwalla	Indian Merchants' Association, Bombay.
80. Shri Chunilal B. Mehta	Indian Merchants' Association, Bombay.
81. Shri Ratilal M. Gandhi	Indian Merchants' Association, Bombay.
82. Shri R.C. Cooper	Indian Merchants' Association, Bombay.
83. Prof. M.P. Gandhi	Indian Merchants' Association, Bombay.
84. Shri M.H.H. Premji	Indian Merchants' Association, Bombay.

<i>Name</i>	<i>Organisations/ Institutions represented</i>
85. Shri Morarji J. Vaidya	Indian Merchants' Association, Bombay.
86. Shri R.K. Walal	Indian Merchants' Association, Bombay.
87. Shri Janubhai W. Desai	Indian Merchants' Association, Bombay.
88. Shri R.S. Davar	Indian Merchants' Association, Bombay.
89. Shri C.L. Gheevala	Indian Merchants' Association, Bombay.
90. Shri Yusuf Fazalbhoj	Sheriff, Bombay.
91. Prof. L.N. Welingkar	Podar College of Commerce, Bombay.
92. Shri S.H. Turner	Hindustan Lever Ltd. Bombay.
93. Shri S. Basu	Hindustan Lever Ltd., Bombay.
94. Shri Joshi	Bombay Management Association, Bombay.
95. Principal Rustom J. Davar	Bombay Management Association, Bombay.
96. Shri D.N. Shroff	Bombay Management Association, Bombay. Silk & Art Silk Silk & Art Silk Mills' Research Association, Bombay.
97. Shri A.J. Doctor	Indian Institute of Bankers, Bombay.
98. Prof. B.S. Bhir	Sydenham College of Commerce, Bombay.
99. Prof. N.M. Dongne	Sydenham College of Commerce, Bombay.
100. Prof. G.L. Abhyankar	Sydenham College of Commerce, Bombay.
101. Prof. A.T. Patil	Sydenham College of Commerce, Bombay.
102. Shri H.K. Desai	Education Minister of Maharashtra State, Bombay.
103. The Chairman and the members	Bombay Chamber of Commerce & industry, Bombay.
104. The Chairman and the members	All India Manufacturers' Organisa- tion, Bombay.
105. Deccan Institute of Commerce	Poona.
106. Chairman and members	Upper India Chamber of Commerce, Kanpur.
107. Sir J.P. Srivastava Ltd.	Kanpur.

<i>Name</i>	<i>Organisations/ Institutions represented</i>
108. Chairman and the members	Merchants' Chamber of Uttar Pradesh, Kanpur.
109. Principal and Staff	D.A.V. College, Kanpur.
110. Principal and Staff	Christ Church College, Kanpur.
111. J.K. Organisation	Kanpur.
112. Principal and Staff	V.S.S.D. College, Kanpur.
113. Mckinnon Mckenzie, Ltd.	Calcutta.
114. Macneill and Barry, Ltd.	Calcutta.
115. Bengal Chamber of Commerce and Industry	Calcutta.
116. Andrew Yule, Ltd.	Calcutta.
117. Birla Industries Ltd.	Calcutta.
118. Union Carbide (India) Ltd.	Calcutta.
119. West Bengal Government	Calcutta.
120. Goodyear Tyres Ltd.	Calcutta.
121. City College of Commerce	Calcutta.
122. Bengal National Chamber of Commerce and Industry	Calcutta.
123. Life Insurance Corporation of India	Calcutta.
124. Indian Institute of Social Welfare, Business Management	Calcutta.