



गोविन्द गुरु जनजातीय विश्वविद्यालय बाँसवाड़ा

चयन आधारित क्रेडिट व्यवस्था की पाठ्यचर्या के अंतर्गत अधिसनातक पाठ्यक्रम
(Choice Based Credit System)

विषय नाम: M.Com (E.A.F.M) Master in Commerce

प्रश्न पत्र सूची

प्रथम सेमेस्टर

क्रम	पेपर कोड	प्रकार	प्रश्न पत्र निर्धारण	पेपर नाम	क्रेडिट
1		विषय केन्द्रित अनिवार्य कोर्स (DCC)	1	Managerial Economics प्रबंधकीय अर्थशास्त्र	4
2		विषय केन्द्रित अनिवार्य कोर्स (DCC)	1	Monetary Economics मौद्रिक अर्थशास्त्र	4
3		विषय केन्द्रित अनिवार्य कोर्स (DCC)	1	Financial Management वित्तीय प्रबंधन	4
4		विषय विशिष्ट ऐच्छिक कोर्स (DSE)	1	Rural Economics or Financial Market & Services ग्रामीण अर्थशास्त्र या वित्तीय बाजार और सेवाएं	4
5		सामान्य ऐच्छिक कोर्स (GE)	1	E-Commerce or Modern Banking Management ई-कॉमर्स या आधुनिक बैंकिंग प्रबंधन	4
				Total	20


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द्वितीय सेमेस्टर

क्रम	पेपर कोड	प्रकार	प्रश्न पत्र निर्धारण	पेपर नाम	क्रेडिट
1		विषय केन्द्रित अनिवार्य कोर्स (DCC)	1	Macro-Economic Analysis वृहत आर्थिक विश्लेषण	4
2		विषय केन्द्रित अनिवार्य कोर्स (DCC)	1	Public Finance सार्वजनिक वित्त	4
3		विषय केन्द्रित अनिवार्य कोर्स (DCC)	1	Indian Banking System भारतीय बैंकिंग प्रणाली	4
4		विषय विशिष्ट ऐच्छिक कोर्स (DSE)	1	International Business Environment or Industrial Economics अंतर्राष्ट्रीय व्यापार पर्यावरण या औद्योगिक अर्थशास्त्र	4
5		सामान्य ऐच्छिक कोर्स (GE)	1	Business Communication or Retail Management व्यापार संचार या खुदरा प्रबंधन	4
				Total	20

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तृतीय सेमेस्टर

क्रम	पेपर कोड	प्रकार	प्रश्न पत्र निर्धारण	पेपर नाम	क्रेडिट
1		विषय केन्द्रित अनिवार्य कोर्स (DCC)	1	Research Methodology शोध कार्यप्रणाली	4
2		विषय केन्द्रित अनिवार्य कोर्स (DCC)	1	Economic Administration and Policy आर्थिक प्रशासन और नीति	4
3		विषय विशिष्ट ऐच्छिक कोर्स (DSE)	1	Investment Management or Public Enterprises निवेश प्रबंधन या सार्वजनिक उपक्रम	4
4		सामान्य ऐच्छिक कोर्स (GE)	1	Digital Marketing or Computer Application in Business Management डिजिटल मार्केटिंग या व्यवसाय प्रबंधन में कंप्यूटर अनुप्रयोग	4
5		On-Job Experience (OJT) course or Community Engagement Experience (CEE)	1	Community Engagement Experience सामुदायिक सहभागिता अनुभव	4
				Total	20


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चतुर्थ सेमेस्टर

क्रम	पेपर कोड	प्रकार	प्रश्न पत्र निर्धारण	पेपर नाम	क्रेडिट
1		विषय केन्द्रित अनिवार्य कोर्स (DCC)	1	Insurance Theory & Practice बीमा सिद्धांत और व्यवहार	4
2		विषय केन्द्रित अनिवार्य कोर्स (DCC)	1	Quantitative Techniques मात्रात्मक तकनीक	4
3		विषय विशिष्ट ऐच्छिक कोर्स (DSE)	1	Portfolio Management or Financial Planning पोर्टफोलियो प्रबंधन या वित्तीय नियोजन	4
4		सामान्य ऐच्छिक कोर्स (GE)	1	Emerging Entrepreneurship or Service Marketing उभरती हुई उद्यमिता या सेवा विपणन	4
5		Dissertation/Project/Field Study (DPR) course, Internship or On-Job Experience (OJT) Or Course Seminar (SEM), Research Credit Courses (RCC).	1	On-Job Experience or Internship ऑन-जॉब अनुभव या इंटरशिप	4
				Total	20


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Abbreviations

- ❖ DCC: Discipline Centric Compulsory
- ❖ DSE: Discipline-Specific Elective
- ❖ GE: Generic Elective
- ❖ OJT: On Job Training
- ❖ CEE: Community Enhancement Experience
- ❖ RCC: Research Centric Course
- ❖ DPR: Dissertation/Project/Field Report
- ❖ SEM: Course Seminar



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GOVIND GURU TRIBAL UNIVERSITY BANSWARA

M.Com
Two Year Post Graduate Course
Semester I
EAFM
DCC
Managerial Economics

UNIT-I : NATURE AND SCOPE OF MANAGERIAL ECONOMICS:

- Meaning of Managerial Economics - Managerial Economics and Economic Theory - Managerial Economics and Decision Sciences - Nature of managerial decision making - Types of business decisions - Managerial decision-making process - Firm-meaning-Objectives - Nature of profits (economic vs. accounting profit).
- Demand Theory and Analysis, Elasticity of Demand – Price Elasticity, Income Elasticity and Cross Elasticity. Demand Forecasting.

UNIT – II PRODUCTION ANALYSIS:

- Meaning of Production function – Cobb Douglas Production Function – Production with one variable input – Law of Diminishing marginal returns – Optimal employment to a factor of production - Production with two variable inputs – Production iso-quant – Production iso-cost – Optimal employment of two inputs – Expansion path – Returns to scale and economies of scope.
- COST ANALYSIS: Concepts of cost – Short run cost functions - Finding minimum average variable cost through equations – Long run cost function.

UNIT – III MARKET STRUCTURE:

- Perfect and Imperfect market condition – Perfect competition – Characteristics – Equilibrium price – Profit maximization, (in short run and long run) – Shut down decision – Monopoly: characteristics,– Profit Maximization in short run and long run, price discrimination-Monopolistic competition: Characteristics – Profit Maximization – Price and output determination in the short run and long run, Oligopoly: Characteristics – Price Rigidity – price leadership - Kinked demand model.


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Suggested Readings:

- Managerial Economics, Ahuja. H.L, S. Chand, New Delhi.
- M.L. Trivedi: Managerial Economics, Tata Mc-Graw Hill, New Delhi 2004.
- Business Economics; Dr. Shilpa Trivedi Yagnik; Arya Publishers & Suresh Book Depot, Udaipur; ISBN 978-93-8505-326-9
- Mathur Mukesh; Business Economics; Himanshu Publications; Udaipur.

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GOVIND GURU TRIBAL UNIVERSITY BANSWARA

M.Com
Two Year Post Graduate Course
Semester I
EAFM
DCC
Monetary Economics

Unit – I

- Money: Meaning, functions and characteristics of Money. Role of money in an economy. Concept, components and determinants of money supply, Demand for money and its different approaches, Liquidity trap. Value of Money: Quantity theory of money. Fishers and Cambridge version. Income Theory of money.

Unit – II

- Fiscal policy: The concept of Sound finance and concept of functional finance, objectives of fiscal policy. Role of fiscal policy in developing countries. Instruments and limitations of fiscal policy. Relationship between Monetary policy and Fiscal policy. Deficit financing: Concept, purpose and limitations.

Unit – III

- Inflation: Meaning and types, concept of Inflationary gap, Inflation and Economic development. Inflation v/s Deflation.
- Central Bank: Meaning and functions. Monetary Policy: Meaning, definitions and objectives. Instruments of monetary policy, expansionary and tight Monetary Policy, Reserve Bank of India: Organization and functions. Role of monetary policy in economic growth. Limitations of monetary policy. Concept of Base rate.

Suggested Readings:

- Gupta Suraj B: Monetary Economics, S.Chand, Publishing House, New Delhi
- Mithani L.M.: Money, Banking and Public Finance; Himalaya Publishing House, New Delhi
- Vaish M.L.: Monetary Theory; Vikas Publishing house, New Delhi.


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GOVIND GURU TRIBAL UNIVERSITY BANSWARA

M.Com Two Year Post Graduate Course Semester I EAFM DCC

Financial Management

Unit – I

- Financial Management: Meaning and concept of financial management, financial goals; profit/wealth maximization limitation of financial management. Financial function, organization finance function; financial planning. Time value of money, meaning and principle of time value of money, derivative market; participants and types of derivative market.

Unit – II


- Ratio Analysis: Meaning and definition, forms, importance, objectives and precautions, limitation, classification, calculation and interpretations of financial ratio.
- Fund Flow Analysis: Concept, flows and funds, sources and uses of funds, preparation and interpretation of changes in working capital statement and statement of sources and uses of funds. Preparation of cash flow statement as per AS-3 (revised).

Unit – III

- Capital Structure: Meaning and determinants, theories of capital structure, Leverage; Operating and financial leverage and their measures; effects on profits, analysing alternate financial plan.
- Capital Budgeting: Meaning, needs and objectives of capital budgeting, techniques of capital budgeting time and non time adjusted method.

Suggested Readings:

- M.G.Agarwal, N.P.Agarwal and Milind Kothari: Financial Management; Ajmera Publications, Jaipur
- M.R.Agrawal : Financial Management
- Prasanna Chandra: Financial Management-Theory and Practice; S.Chand Publications
- Rao Singh: Financial Management; Apex Publishing House


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GOVIND GURU TRIBAL UNIVERSITY BANSWARA

M.Com
Two Year Post Graduate Course
Semester I
EAFM
DSE /GE
Rural Economics

Unit – I


- Backwardness and Interlocking in Rural Market • Theory of stagnation and backwardness in rural economy, Inter-locking of Factor markets • Institutional and Non-institutional Credit, Features of Rural Credit market Microfinance, SHGs --India.

Unit – II

- Migration and Rural Economy Migration models, extensions in a labour surplus economy, reasons and impact of migration; forced and seasonal migration; remittance and return.
- Food Production, Starvation and Famine Debate Food production: Constraints, Supply and Demand, Role of Technology, Exchange Entitlement, Theories on Starvation and Famine.

Unit – III

- Reforms in Agricultural Sector Subsidy in Agriculture, measurement and definition; Domestic support and Cross-country perspective; Subsidy in Indian agriculture, Role of MNCs in Indian agriculture, Debt-trap of farmers.
- Contemporary Issues on Land Post-independent and Post Reform issues Displacement and Compensation package.


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Suggested Readings:

Vaidyanathan A. (2006), "Farmers' Suicides and the Agrarian Crisis," Economic And Political Weekly, Vol. No. .

Bhadury A. (1973), "Agricultural Backwardness Under Semifeudalism" Economic Journal, March No 329, Vol. 83.

Bhadury A. (1983b), The Economic Structure of Backward Agriculture, Academic Press, London.

Bardhan P. (1980), "Interlocking Factor Markets and Agrarian Development: A Review of the Essays" Oxford Economic Papers, March Vol. 32 No. 1.

Rural Development of India, K.R.Gupta, Atlantic books.

Economics of Rural Development. Shashi Bhushan & Rakesh Pushp. VK Publications.

Rural Economics of India. D.P. Sharma & V.V. Desai. Vikas Publications pvt Ltd.

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GOVIND GURU TRIBAL UNIVERSITY BANSWARA

M.Com
Two Year Post Graduate Course
Semester I
EAFM
DSE /GE
Modern Banking Management

Unit – I

- Banking – Meaning – Definition – History of Banking – Banking System - Unit Banking Branch Banking - Mixed Banking –Commercial Banking – Functions - Credit Creation – Money Market – Characteristics – Constituents of Indian money market.
- Central Banking – Functions – Credit Control Devices – RBI – Functions – Different Departments of RBI.

Unit – II

- IV: E-Banking – Meaning - Benefits – Internet Banking Services – Drawbacks – Mobile Banking – Features – Drawbacks – Call Centre Banking – Features – Challenges – ATM – Types - Features – Benefits – Challenges – Credit Cards – Benefits – Constraints – Debit Card – Benefits – Smart Card – Features – Biometric Cards – Features – MICR Cheques – Benefits.

Unit – III

- Electronic Fund Transfer (EFT) - RBI Guidelines – Benefits of Electronic Clearing Systems – E-Cheques – E-Money – Real Time Gross Settlement (RTGS) – Benefits to Banker and Customer – Cheque Transaction – Core Banking Solutions (CBS) – Benefits – Single Window Concepts – Features.
- Electronic Banking: Traditional Banking Vs E-Banking-Facets of E-Banking -E-Banking transactions -Automatic Teller Machine (ATM) at home –Electronic Fund Transfer(EFT)-uses – computerization in clearing houses- Tele banking- Banking on home computers –Electronic Money Transfer -uses of EMT.

Suggested Readings:

1. K.P.M.Sundaram and E.N.Sundaram, Modern Banking, Sultan Chand & Sons, new Delhi.
2. Dr.S.Gurusamy, Banking Theory Law and Practice – Vijai Nicole Publications.
3. Shekhar & Shekhar, Banking and Financial System, Margham Publications, Chennai – 17. 4. Radhaswami and Vasudevan, A Text book of Banking (Law, Practice and Theory of Banking).


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GOVIND GURU TRIBAL UNIVERSITY BANSWARA

M.Com Two Year Post Graduate Course Semester II EAFM DCC

Macro-Economic Analysis

Unit – I

- Introduction to Macroeconomics and National Income Accounting Basic issues studied in macroeconomics; measurement of gross domestic product; income, expenditure, and the circular flow; real versus nominal GDP; price indices; national income accounting for an open economy; balance of payments: current and capital accounts.

Unit - II


- Aggregate Demand and Aggregate Supply Curves Derivation of aggregate demand and aggregate and supply curves; interaction of aggregate demand and supply. Consumption: Keynesian consumption function.
- Money Functions of money; quantity theory of money; determination of money supply and demand; credit creation; tools of monetary policy.

Unit - III

- The Closed Economy in the Short Run Classical and Keynesian systems; simple Keynesian model of income determination; IS-LM model; fiscal and monetary multipliers.
- Inflation & Deflation – Meaning, Causes, Features, types and measures to overcome.

Suggested Readings:

1. Business Economics; Dr. Shilpa Trivedi Yagnik; Arya Publishers & Suresh Book Depot, Udaipur; ISBN 978-93-8505-326-9
2. Mathur Mukesh; Business Economics; Himanshu Publications; Udaipur.
3. Business Economics -S. Sankaran, Margham Publications, Chennai.
4. Errol D'Souza, Macroeconomics, Pearson Education, 2009


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GOVIND GURU TRIBAL UNIVERSITY BANSWARA

M.Com Two Year Post Graduate Course Semester II EAFM DCC Public Finance

Unit- I:

- Introduction: Meaning, nature scope and boundaries of public finance; similarities and dissimilarities of public finance; public finance and the economy; Principle of maximum social advantage.
- Public Debt: Classical, Keynesian and Post – Keynesian Approaches of Public Debt. Classification of Public Debt. Burden of Public Debt and Effect. Management of Public Debt.

Unit- II:

- Theory of Public Revenue: Meaning of Tax, Canons of Taxation. Sources of Public Revenue- Tax Sources and Non-Tax Sources. Ability to pay Principle. Principle of Bowen and Samuelson Models. Application of Taxation Principles in Developing Countries. Meaning, Types and Measurement of Taxable Capacity.
- performance and zero budgeting. Balance Budget: meaning, budgetary deficit v/s fiscal deficit, favor and against of balance budget, balanced budget multiplier, Fiscal policy in reference of India.

Unit- III:

- Federal Finance: Introduction, rational, principles of resource allocation, federal financial adjustments. System of Resource: transfer, Indian federal finance position of government of India finance, Recent trends in Indian Tax system.

Suggested Readings:

1. Bhatia H C: Public Finance; Vikas Publishing House, New Delhi.
2. Chand S N: Atlantic Publishers, New Delhi.
3. Dewett K K :Modern Economic Theory
4. Jain P C.: Economics and public finance; Atlantic Publishers.
5. Jhingan.M.L.: Public Finance; Vrinda Publications, New Delhi.
6. Mathur M : Vitya Arthshastra; Himanshu Publishing House, Udaipur, (Hindi)

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GOVIND GURU TRIBAL UNIVERSITY BANSWARA

M.Com Two Year Post Graduate Course Semester II EAFM DCC

Indian Banking System

Unit – I

- India Banking System: Indian Banking System an overview, Evolution of Indian Banking System. Organization and classification of Banking industry. Main provisions of Indian Banking Regulation Act, 1949. Main provisions of RBI Act, 1934.
- Commercial Banking in India: Overview of Indian commercial Banks, objectives and functions; Role of Commercial Banks in developing country.

Unit – II

- Rural Banking in India (RRBs)– Organization and functions, growth and working. Major problems faced by RRBs. Improvement in working of RRBs.
- Co-operative Banking in India: Structure of Co-operative Banks- Primary Agricultural Credit Co-operative societies (PACCs) Central Co-operative Banks, State Co-operative Banks, Urban Co-operative Banks.

Unit – III

- Non-Banking Financial Companies (NBFCs): Growth, working and Regulation. Banking Sector reforms in India, Banking Ombudsman.
- Mutual Funds: Concepts, Objectives, Types and Recent Trends, Governance and AMC. Merchant Banking and Investment Banks: Meaning, Relevance in Indian Economy. E-Banking: Meaning and Introduction, Innovative Trends in Banking, Use of E-Wallets.

Suggested Readings:

1. Desai Vasant: Indian Banking System; Himalaya Publications, Ltd.
2. Gajendran A.: Banking & Financial system; Vrinda Publications, Ltd., Delhi
3. Jatana Renu & Barodawala Mehjabeen: Indian Banking System; Vrinda Publications (P) Ltd., Delhi
4. Trivedi, Choudhary and Kumar: Indian Banking System; Ramesh Book Depot, Jaipur

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GOVIND GURU TRIBAL UNIVERSITY BANSWARA

M.Com Two Year Post Graduate Course Semester II EAFM DSE / GE

International Business Environment

Unit - I

- Meaning and Definition – Concepts – Significance and nature of business environment – elements of environment – Global environment – Merits and Demerits.
- Economic Reforms – Need for Economic Reforms – Main features of reforms – structural changes – privatization, globalization, and liberalization.

Unit – II

- Foreign Trade of India – Features, Trade Policy, EXIM Bank, Indian Balance of Payments, disequilibrium – Methods to correct disequilibrium in the BOP.
- Economic Environment of Business. Significance and elements of economic environment – economic systems and business environment – economic planning in India – Government policies – Industrial policies – Monetary and Fiscal Policies, Public Sector and economic development.

Unit – III

- International and Technological environment, multinational corporations – Foreign Collaboration in Indian Business – Foreign direct investment – Merits and Demerits with special reference to India. FIIs – International economic institutions, IMF, IBRD WTO, TRIPS, TRIMS, Dispute settlement in WTO regime, WTO and its impact on Indian Economy.

Suggested Readings:

1. Adhikary.M – Economic Environment of Business
2. Ghosh, Biswanathan, Economic Environment of Business
3. Raj Agarwal and Parag Diwan, Business Environment
4. Senguptha.N.K., Government and Business in India


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M.Com Two Year Post Graduate Course Semester II EAFM DSE / GE Business Communication

Unit – I

- Nature of Communication: Process of Communication, Types of Communication (verbal & Non-Verbal), Importance of Communication, Different forms of Communication Barriers to Communication Causes, Linguistic Barriers, Psychological Barriers, Interpersonal Barriers, Cultural Barriers, Physical Barriers, Organizational Barriers.

Unit – II

- Soft skills: Meaning, Need, Importance. Elements of soft skills. a) Manners & Etiquettes, Grooming. b) Effective Listening & Speaking c) Interview Skills. d) Presentation e) Group Discussion. f) Problem-solving skills G) Time management abilities.
- Resume writing & Job Application: letters - Introduction, essential elements of Bio data, Resume writing, Curriculum Vitae. Meaning & Drafting of Job Application letter.

Unit – III

- Business Correspondence: Letter Writing, presentation, inviting quotations, sending quotations, placing orders, inviting tenders, Sales letters, claim & adjustment letters and social correspondence, Memorandum, Inter -office Memo, Notices, Agenda, Minutes, Job application letter, preparing the Resume.
- Report Writing: Business reports, Types, Characteristics, Importance, Elements of structure, Process of writing, Order of writing, the final draft, check lists for reports.

Suggested Readings:

1. Bovee, and Thill, Business Communication Today, Pearson Education
2. Lesikar, R.V. & Flatley, M.E. Kathryn Rentz; Business Communication Making Connections in Digital World, 11th ed., McGraw Hill Education.
3. Shirley Taylor, Communication for Business, Pearson Education
4. Locker and Kaczmarek, Business Communication: Building Critical Skills, TMH
5. Leena Sen, Communication Skills, PHI Learning


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Govind Guru Tribal University, Banswara

Details of Discipline Centric Core and Elective Courses for freshers
who will be admitted in the session 2023-24


(Separate sheet to be used for each discipline/subject)

Name of University: Govind Guru Tribal University, Banswara

Name of Faculty(ies) : Commerce

Name of Discipline/Subject: EAFM / B.B.E.

Three-Year Bachelor Degree Program					Credits			
#	Level	Semester	Type	Title	L+T	P	Total	
1	5	I	DCC	Micro Economics	5	1	0	6
2	5	II	DCC	Business Environment	5	1	0	6
3	6	III	DCC	Business Economics	5	1	0	6
4	6	IV	DCC	Introduction to Banking and Finance	5	1	0	6
5	7	V	DSE/ GE	Public Finance	5	1	0	6
6	7	VI	DSE/ GE	Fundamental of Investments in Capital Market	5	1	0	6


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GOVIND GURU TRIBAL UNIVERSITY BANSWARA

B.Com Three Year Graduate Course Semester I EAFM DCC MICRO-ECONOMICS

UNIT – I

- Introduction – Meaning; Nature and Scope of Micro Economics.
- Demand and Supply - Determinants of demand, movements vs. shift in demand curve,
- Determinants of Supply, Movement along a supply curve vs. shift in supply curve; - Market equilibrium and price determination. Elasticity of demand and supply.

UNIT - II

- Production and Cost and Revenue -
- Production - Concepts of Production function. Law of variable proportions; Isoquants; Return to scale. Economics and Diseconomies of scale.
- Costs - Costs in the short run. Costs in the long run.
- Revenue - Revenue analysis under perfect and imperfect market.

UNIT – III

- Market Structure –
- Perfect Competition; Monopoly; Monopolistic Competition – Features; Price and Output Determination under perfect; monopoly and monopolistic competition.
- Oligopoly – Meaning; definition and Features. Perfect and Imperfect Oligopoly; Kinked Demand Curve.

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Suggested Readings –

- Business Economics; Dr. Shilpa Trivedi Yagnik; Arya Publishers & Suresh Book Depot, Udaipur; ISBN 978-93-8505-326-9
- Mathur Mukesh; Business Economics; Himanshu Publications; Udaipur.
- Ahuja H.L; Business Economics; S.Chand and Company, New Delhi.
- Pindyck, R.S., D. L. Rubinfeld and P. L. Mehta; Microeconomics, Pearson Education.
- Maddala G.S. and E. Miller; Microeconomics: Theory and Applications, McGraw-Hill
- Education.


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GOVIND GURU TRIBAL UNIVERSITY BANSWARA

B.Com Three Year Graduate Course Semester II EAFM DCC

Business Environment

UNIT – I

- **Introduction** – Type of Environment-internal, external, micro, and macro environment. Scope of business, characteristics of business.
- **Economic Environment** – Nature; components and factors affecting economic environment.
- **Environmental Analysis** - Process and limitations of environmental analysis.


UNIT – II

- **Economic Policies** - New Economic Policy. New Industrial Policy. Economic Reforms - Liberalization, Privatization and Globalization of Indian Economy, measures, Trends, and Issues.
- **Monetary Policy and Fiscal Policy** – Objectives; methods and limitations.

UNIT – III

Non – Economic Environment

- Natural Environment:** components and factors of natural environment. Impact of globalization.
- Socio-Cultural Environment:** nature and impact of culture on business; social responsibility of business. Society and globalization.
- Political Environment:** factors of political environment; functions and economic roles of government. Legal environment factors.
- Technological Environment:** transfer of technology; impact of technology on globalization; sources and innovations in technology.


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Suggested Readings –

1. Singh P.K.; Business Environment; Apex Publishing House, Udaipur.
2. S.K. Mishra and V.K. Puri: Economic Environment of Business, HPH
3. Namitha Gopal, Business Environment, McGraw Hill
4. Agarwal A.N, Indian Economy; Vikas Publishing House, Delhi.


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