



**R. A. PODAR COLLEGE**  
**OF**  
**COMMERCE AND ECONOMICS**  
**(AUTONOMOUS)**  
**MATUNGA, MUMBAI**  
**SYLLABUS**

**FOR UNDER GRADUATE PROGRAMME**

**S. Y. B.F.M. (BACHELORS OF FINANCIAL MARKETS)**

**SEMESTER III & IV**

**CHOICE BASED CREDIT AND GRADING SYSTEM (CBCGS)**

**With effect from the academic year 2023-24**

**[www.rapodar.ac.in](http://www.rapodar.ac.in)**

## Second Year Bachelor of Commerce (Financial Markets)

*Under Choice Based Credit,*

*Grading and Semester System Course Structure*

*(Academic Year- 2023-2024)*

Course Code	Semester III	Credits	Course Code	Semester IV	Credits	
<b>Elective Courses (EC)</b>			<b>Elective Courses (EC)</b>			
<b>Discipline Specific Elective (DSE) Courses</b>			<b>Discipline Specific Elective (DSE) Courses</b>			
40301	Equity Markets- I	<b>03</b>	40401	Equity Markets- II	<b>03</b>	
40302	Debt Markets - I	<b>03</b>	40402	Debt Markets – II	<b>03</b>	
40303	Commodity Markets - I	<b>03</b>	40403	Personal Financial Planning	<b>03</b>	
<b>Ability Enhancement Courses (AEC)</b>			<b>Ability Enhancement Courses (AEC)</b>			
<b>Ability Enhancement Compulsory Courses (AECC)</b>			<b>Ability Enhancement Compulsory Courses (AECC)</b>			
40304	Financial Management	<b>03</b>	50404	Risk Management and Financial Services	<b>03</b>	
<b>Skill Enhancement Courses (SEC)</b>			<b>Skill Enhancement Courses (SEC)</b>			
40305	Equity Trading & Investing Skills	<b>02</b>	50405	Corporate Finance	<b>02</b>	
<b>Core Courses (CC)</b>			<b>Core Courses (CC)</b>			
40306	Indian banking system	<b>03</b>	50406	Business law	<b>03</b>	
40307	Mutual Funds	<b>03</b>	50407	Marketing in Financial Services	<b>03</b>	
<b>Total Credits</b>		<b>20</b>	<b>Total Credits</b>			<b>20</b>

# Second Year Bachelor of Commerce (Financial Markets)

*Under Choice Based Credit,  
Grading and Semester System Course  
Structure*

*(Academic Year- 2023-24)*

## Semester III

Course Code	Semester III	Credits
	<b>Elective Courses (EC)</b>	
	<b>Discipline Specific Elective (DSE) Courses</b>	
40301	Equity Markets- I	<b>03</b>
40302	Debt Markets - I	<b>03</b>
40303	Commodity Markets - I	<b>03</b>
	<b>Ability Enhancement Courses (AEC)</b>	
	<b>Ability Enhancement Compulsory Courses (AECC)</b>	
40304	Financial Management	<b>03</b>
	<b>Skill Enhancement Courses (SEC)</b>	
40305	Equity Trading & Investing Skills	<b>02</b>
	<b>Core Courses (CC)</b>	
40306	Indian banking system	<b>03</b>
40307	Mutual Funds	<b>03</b>
	<b>Total Credits</b>	<b>20</b>

## Semester IV

Course Code	Semester IV	Credits
	<b>Elective Courses (EC)</b>	
	<b>Discipline Specific Elective (DSE) Courses</b>	
40401	Equity Markets- II	<b>03</b>
40402	Debt Markets – II	<b>03</b>
40403	Personal Financial Planning	<b>03</b>
	<b>Ability Enhancement Courses (AEC)</b>	
	<b>Ability Enhancement Compulsory Courses (AECC)</b>	
40404	Risk Management and Financial Services	<b>03</b>
	<b>Skill Enhancement Courses (SEC)</b>	
40405	Corporate Finance	<b>02</b>
	<b>Core Courses (CC)</b>	
40406	Business law	<b>03</b>
40407	Marketing in Financial Services	<b>03</b>
	<b>Total Credits</b>	<b>20</b>

## Elective Courses (EC)

### Discipline Specific Elective (DSE) Courses

#### 40301- Equity Markets- I

##### Objectives:

- To enable the learner to understand the relationship between risk and return
- To differentiate between the various types of equity
- To enable the learner to recognise how stock exchanges work and the desire to pursue certain order types
- To compare valuation and trading techniques along with different investment styles and strategies

Sr. No.	Modules	No. of Lectures
1	Introduction to Equity Markets in India	15
2	Primary Market Activities	15
3	Secondary Market – Stock Markets	15
4	Regulation of Equity Markets	15
	<b>Total</b>	<b>60</b>

##### Modules at a Glance

##### Syllabus

Sr. No	Modules/ Units
<b>1</b>	<b>Introduction to Equity Markets in India</b>
	<ul style="list-style-type: none"><li>• Meaning and Definition of equity shares</li><li>• Relation between growth of companies and growth in equity markets</li><li>• Capital structure and Separation of ownership and management</li><li>• Where equity fits in broader Capital Markets</li><li>• Evolution of Equity markets in India</li></ul>
<b>2</b>	<b>Primary Market Activities</b>
	<ul style="list-style-type: none"><li>• IPO - Methods followed, Book Building</li><li>• Role of Merchant bankers in fixing the price</li><li>• Red - Herring Prospectus: it's unique features</li><li>• ASBA and its features</li><li>• Green Shoe option - Sweat equity, ESOP</li><li>• Rights, Bonus and special actions</li></ul>
<b>3</b>	<b>Secondary Market – Stock Markets</b>

	<ul style="list-style-type: none"> <li>• Definition and functions of stock Exchanges</li> <li>• Evolution and Growth of Stock Exchanges</li> <li>• Stock Exchanges in India</li> <li>• NSE, BSE, OTCEI and Overseas Stock Exchanges</li> <li>• Recent Development in Stock Exchanges, Merger of SEBI with FOMC</li> <li>• Stock Market Indices</li> </ul>
<b>4</b>	<b>Regulation of Equity Markets</b>
	<ul style="list-style-type: none"> <li>• Need for attracting more investors towards equity</li> <li>• Need for strengthening secondary markets</li> <li>• Role of SEBI in market regulations.</li> <li>• Regulating Depository Participants.</li> </ul>

### **Learning Outcomes:**

- The learner is able to decide prudently on the type of investment depending on the risk-taking appetite
- The learner understands the difference between ESOP, equity shares and rights
- The learner understands the functioning of the stock market and the recent trends
- There is awareness about the role of SEBI as a governing body

### **Reference Books:**

- The Little Book of Common Sense Investing by Jack Bogle
- A Random Walk Down Wall Street by Burton G. Malkiel
- One Up On Wall Street by Peter Lynch
- How to Make Money in Stocks by William J. O'Neil
- How To Avoid Loss and Earn Consistently by Prasenjit Paul

## Teaching Pedagogy

Lectures/tutorials/field work/outreach activities/ project work/ vocational training/ viva / seminars / term papers/ assignments / presentations / self-study/case studies etc. or a combination of some of these. Sessions shall be interactive in nature to enable peer group learning.

### Allocation of 40 Marks---Continuous Internal evaluation (CIE)

Method of evaluation	Total marks
Written Test	15
Power Point Presentation-Pre-set criteria/ Report on guest lecture/ activity	20
Class Participation & attendance	5
<b>TOTAL</b>	<b>40</b>

### Paper pattern for written test of 15 Marks

Question No.	Particulars	Total marks
Q.1	Question based on theory/concept taught. (Any Two out of Three)	10
	OR	
	Application based question	
Q.2	Write short note (Any One out of Two)	5
<b>TOTAL</b>		<b>15</b>

### Paper pattern for Semester End Examination (SEE) of 60 Marks

Question No.	Particulars	Marks per Question	Total marks
Q.1	A Theory/ Concept based question	6	12
	B Theory/ Concept based question	6	
	OR		
	C Theory/ Concept based question	12	
Q.2	A Theory/ Concept based question	6	12
	B Theory/ Concept based question	6	
	OR		
	C Theory/ Concept based question	12	
Q.3	A Theory/ Concept based question	6	12
	B Theory/ Concept based question	6	
	OR		
	C Theory/ Concept based question	12	
Q. 4	A Theory/ Concept based question	6	12
	B Theory/ Concept based question	6	
	OR		
	C Theory/ Concept based question	12	
Q. 5	A Application based question	12	12
	OR		
	B Application based question	12	
<b>TOTAL</b>			<b>60</b>

**Elective Courses (EC)**  
**Discipline Specific Elective (DSE) Courses**

**40302 - Debt Markets 1**

**Objectives:**

- To understand the evolution, working and role of debt market in India
- To understand the role, functions of the various intermediaries and regulatory bodies
- To enable the learner to understand the concept of earning modest returns
- To analyse and thereby decide in favour of debt investment

Sr.No.	Modules	No. of Lectures
1	Introduction to the Debt Markets	15
2	Market Participants and Operations	15
3	Bonds	15
4	Bond Mathematics	15
<b>Total</b>		<b>60</b>

**Modules at a Glance**

Syllabus

Sr.No	Modules/ Units
<b>1</b>	<b>Introduction to the Debt Markets</b>
	<ul style="list-style-type: none"> <li>• Meaning, Scope and Functions of Debt Markets</li> <li>• Evolution of Debt Markets in India</li> <li>• Structure of Debt Market in India</li> <li>• Characteristics of different Debt Market Products</li> <li>• Regulatory framework in the Indian debt market</li> </ul>
<b>2</b>	<b>Market Participants and Operations</b>
	<ul style="list-style-type: none"> <li>• Market Segmentation – G Sec and Corporate Bond Markets</li> <li>• Open market operations</li> <li>• Securities Trading Corporation of India</li> <li>• Primary dealers in Government Securities</li> </ul>
<b>3</b>	<b>Bonds</b>
	<ul style="list-style-type: none"> <li>• Features of bonds</li> <li>• Types of bonds</li> <li>• Issuers of bonds</li> <li>• Bond ratings- importance &amp; relevance and rating agencies.</li> <li>• Bond market indices and benchmarks.</li> </ul>
<b>4</b>	<b>Bond Mathematics</b>

	<ul style="list-style-type: none"><li>• Determinants of the value of bonds</li><li>• Relation between short term and long term interests</li><li>• Bond Mathematics</li><li>• Yield Curve Analysis</li></ul>
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### **Learning outcomes:**

- The learner has developed good understanding of evolution, functioning and growth of fixed income securities
- The learner has understanding of the regulatory framework prevailing in the Indian debt market
- The learner is aware of the regulatory body that governs the debt market
- The learner is able to determine the value of a bond and thereby invest prudently

### **Reference books:**

- The Global Debt Trap: How to Escape the Danger and Build a Fortune
- Roland Leuschel · Claus Vogt · Martin D. Weiss
- The Ultimate Depression Survival Guide: Protect Your Savings, Boost Your Income, and Grow Wealthy Even in the Worst of Times
- Martin D. Weiss
- The Little Book of Behavioral Investing: How not to be your own worst enemy by James Montier

## Teaching Pedagogy

Lectures/tutorials/field work/outreach activities/ project work/ vocational training/ viva / seminars / term papers/ assignments / presentations / self-study/case studies etc. or a combination of some of these. Sessions shall be interactive in nature to enable peer group learning.

### Allocation of 40 Marks---Continuous Internal evaluation (CIE)

Method of evaluation	Total marks
Written Test	15
Power Point Presentation-Pre-set criteria/ Report on guest lecture/ activity	20
Class Participation & attendance	5
<b>TOTAL</b>	<b>40</b>

### Paper pattern for written test of 15 Marks

Question No.	Particulars	Total marks
Q.1	Question based on theory/concept taught. (Any Two out of Three)	10
	OR	
	Application based question	
Q.2	Write short note (Any One out of Two)	5
<b>TOTAL</b>		<b>15</b>

### Paper pattern for Semester End Examination (SEE) of 60 Marks

Question No.	Particulars	Marks per Question	Total marks	
Q.1	A Theory/ Concept based question	6	12	
	B Theory/ Concept based question	6		
	OR			
	C Theory/ Concept based question	12		
Q.2	A Theory/ Concept based question	6	12	
	B Theory/ Concept based question	6		
	OR			
	C Theory/ Concept based question	12		
Q.3	A Theory/ Concept based question	6	12	
	B Theory/ Concept based question	6		
	OR			
	C Theory/ Concept based question	12		
Q. 4	A Theory/ Concept based question	6	12	
	B Theory/ Concept based question	6		
	OR			
	C Theory/ Concept based question	12		
Q. 5	A Application based question	12	12	
	OR			
	B Application based question	12		
<b>TOTAL</b>			<b>60</b>	

## Elective Courses (EC)

### Discipline Specific Elective (DSE) Courses

#### 40303 – Commodity Markets

##### Objectives:

- To study companies, analyze financials and evaluate quantitative and qualitative aspects for decision-making
- To enable the learner to predict value for certain equity under the specific circumstances
- To enable the learner to suggest and comment on holding, sell or buy a position
- To evaluate and understand the different categories of products in the Indian commodity market

Sr. No.	Modules	No. of Lectures
1	Introduction to Commodity Market	15
2	Categories of products in Indian Commodity Markets	15
3	Commodity Exchanges in India	15
4	Commodity Market in India	15
	<b>Total</b>	<b>60</b>

##### Modules at a Glance

Syllabus

Sr. No	Modules/ Units
<b>1</b>	<b>Introduction to Commodity Market</b>
	<ul style="list-style-type: none"><li>• Meaning, Scope and relevance of Commodity Markets</li><li>• Highlighting the Dynamism of commodity markets</li><li>• Importance and critical functions of commodity markets</li><li>• Structure and levels in commodity markets</li></ul>
<b>2</b>	<b>Categories of products in Indian Commodity Markets</b>
	<ul style="list-style-type: none"><li>• Agricultural goods and their dynamics</li><li>• Metals and their dynamics</li><li>• Energy products and their dynamics</li><li>• Connection between Commodity markets and equity markets</li></ul>
<b>3</b>	<b>Commodity Exchanges in India</b>

	<ul style="list-style-type: none"> <li>• OTC and exchange-traded mechanisms</li> <li>• Trading &amp; Clearing methods</li> <li>• Commodity futures</li> <li>• MCX, NCDEX, NMCE, Mandis and APMCs</li> </ul>
<b>4</b>	<b>Commodity Market in India</b>
	<ul style="list-style-type: none"> <li>• Role of Government in developing commodity markets</li> <li>• Role of Information in Commodities</li> <li>• Regulations – FMC and beyond</li> <li>• Commodity markets - Logistics and Warehousing</li> </ul>

### **Learning Outcomes:**

- The learner demonstrates a working knowledge of financial terms and concepts
- The learner is able to analyse the financial market and instruments
- The learner is able to understand and analyse the mechanics and regulations of financial instruments and determine the value of stock, bond and securities
- The learner is able to Identify Risk Management issues related to market positions

### **Reference Books:**

- Commodities For Dummies by Amine Bouchentouf
- The Little Book of Commodity Investing by **John Stephenson**
- Higher Probability Commodity Trading by **Carley Garner**
- Commodity Options by **Carley Garner**
- Trading Commodities and Financial Futures by **George Kleinman**
- Hedging Commodities by **Slobodan Jovanovic**

## Teaching Pedagogy

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### Allocation of 40 Marks---Continuous Internal evaluation (CIE)

Method of evaluation	Total marks
Written Test	15
Power Point Presentation-Pre-set criteria/ Report on guest lecture/ activity	20
Class Participation & attendance	5
<b>TOTAL</b>	<b>40</b>

### Paper pattern for written test of 15 Marks

Question No.	Particulars	Total marks
Q.1	Question based on theory/concept taught. (Any Two out of Three)	10
	OR	
	Application based question	
Q.2	Write short note (Any One out of Two)	5
<b>TOTAL</b>		<b>15</b>

### Paper pattern for Semester End Examination (SEE) of 60 Marks

Question No.	Particulars	Marks per Question	Total marks	
Q.1	A Theory/ Concept based question	6	12	
	B Theory/ Concept based question	6		
	OR			
	C Theory/ Concept based question	12		
Q.2	A Theory/ Concept based question	6	12	
	B Theory/ Concept based question	6		
	OR			
	C Theory/ Concept based question	12		
Q.3	A Theory/ Concept based question	6	12	
	B Theory/ Concept based question	6		
	OR			
	C Theory/ Concept based question	12		
Q.4	A Theory/ Concept based question	6	12	
	B Theory/ Concept based question	6		
	OR			
	C Theory/ Concept based question	12		
Q.5	A Application based question	12	12	
	OR			
	B Application based question	12		
<b>TOTAL</b>			<b>60</b>	

## Ability Enhancement Courses (AEC)

### Ability Enhancement Compulsory Courses (AECC)

#### 40304 - Financial Management

##### Objectives:

- To enable the learner to acquire knowledge on the importance of regular and adequate supply of funds to a concern
- To ensure that the learner understands the concept of wealth maximization
- To enable the learner to predict capital expenses, frame capital structure and create policies to procure funds
- To understand the concept of working capital

Sr. No.	Modules	No. of Lectures
1	Introduction & Time Value of Money	15
2	Capital Budgeting and Investment Decisions	15
3	Capital Structure and Dividend decision	15
4	Working Capital Management	15
	<b>Total</b>	<b>60</b>

##### Modules at a Glance

##### Syllabus

Sr. No	Modules/ Units
<b>1</b>	<b>Introduction &amp; Time Value of Money</b>
	Concept of Finance, scope and objectives of finance, Organization structure of Finance Function, Profit maximization vs. Wealth maximization, Functions of Finance Manager in Modern Age, Emerging Trends in Financial Management, Simple and Compound Interest Rates, Present Value and Future Value of Lump Sum and Annuity; Ordinary Annuity and Annuity Due; TVM Tables; Application of TVM Concept in business
<b>2</b>	<b>Capital Budgeting and Investment Decisions</b>
	Appraisal of the project; Concept, Process & Techniques of Capital Budgeting, and its applications; Discounted and Non-Discounted Techniques of Capital Budgeting, Risk and Uncertainty in Capital Budgeting.
<b>3</b>	<b>Capital Structure and Dividend decision</b>
	Concept and Approaches of capital structure decision: NI, NOI, Traditional and Modigliani Miller Approach. Factors influencing Dividend Policy, Forms of Dividends, Stock Dividends and Stock splits, Dividend Theories like Gordon's

	Model, Walters Model, M-M Approach and Residual Approach, Legal Consideration of Paying Dividends.
<b>4</b>	<b>Working Capital Management</b>
	Concepts of Working Capital, Operating and Cash Conversion Cycle, Permanent and Variable Working Capital, Determinants of Working Capital, Estimation of working capital requirements of a firm, Management of working capital – cash, receivables, and inventories, Working Capital Finance

### **Learning outcomes:**

- The learner is able to assert in the varied sources of funds
- The learner understands the importance of capital budgeting
- The learner is able to instill financial discipline and improve the financial well-being of an organization
- The learner is able to contribute to an organization as he would be able to ascertain the financial viability and sustainability of a project

### **Reference Books/Links:**

- Financial Planning by Kevin Peterson
- Financial Management by Pearson
- Fundamentals of Financial Management by Prasanna Chandra
- Indian Financial System by Pearson
- Financial Management by Pandey

## Teaching Pedagogy

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### Allocation of 40 Marks---Continuous Internal evaluation (CIE)

Method of evaluation	Total marks
Written Test	15
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Class Participation & attendance	5
<b>TOTAL</b>	<b>40</b>

### Paper pattern for written test of 15 Marks

Question No.	Particulars	Total marks
Q.1	Question based on theory/concept taught. (Any Two out of Three)	10
	OR	
	Application based question	
Q.2	Write short note (Any One out of Two)	5
<b>TOTAL</b>		<b>15</b>

### Paper pattern for Semester End Examination (SEE) of 60 Marks

Question No.	Particulars	Marks per Question	Total marks
Q.1	A Theory/ Concept based question	6	12
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	C Theory/ Concept based question	12	
Q.2	A Theory/ Concept based question	6	12
	B Theory/ Concept based question	6	
	OR		
	C Theory/ Concept based question	12	
Q.3	A Theory/ Concept based question	6	12
	B Theory/ Concept based question	6	
	OR		
	C Theory/ Concept based question	12	
Q.4	A Theory/ Concept based question	6	12
	B Theory/ Concept based question	6	
	OR		
	C Theory/ Concept based question	12	
Q.5	A Application based question	12	12
	OR		
	B Application based question	12	
<b>TOTAL</b>			<b>60</b>

## Skill Enhancement Courses (SEC)

### 40305 Equity Trading & Investing Skills (Triple Trend Integration Approach) Credits 03

#### Objectives:

- a) To create awareness about careers in equity markets
- b) To provide information & impart practical skills for trading & investing.
- c) To provide information about the cash & derivatives segments of equity market in India.
- d) To ensure that the trainees turn into successful traders & investors.

#### Syllabus

Sr. No	Syllabus: TOPICS	DETAILS
1	<b>Introduction: Offline</b>	<ol style="list-style-type: none"> <li>a. Charles Dow's Greatest Discovery (<b>30min.</b>)</li> <li>b. Dr. Mokashi's Theory of Triple Trend Integration (<b>30 min.</b>)</li> <li>c. Cash, Futures &amp; Options Segments of Equity Market (<b>01 hr.</b>)</li> </ol>
2	<b>Sigma-Lines: Offline</b>	<ol style="list-style-type: none"> <li>a. Sigma-Lines (<b>01.5 hrs.</b>) Tides Wavs Ripps Behaviour of Sigma-Lines</li> <li>b. Average Sigma-Lines (<b>01.5 hrs.</b>)  Bull Line Bear Line  Behaviour of Average Sigma-Lines</li> </ol>
3	<b>Methods of Sigma-Line Trading &amp; Investing: Online</b>	<ol style="list-style-type: none"> <li>a. Triple Trend Method (TTM <b>02 hrs.</b>) TTM without Bull or Bear Line TTM with Bull or Bear Line</li> <li>b. Double Trend Method (DTM <b>02 hrs.</b>) DTM without Bull or Bear Line DTM with Bull or Bear Line</li> <li>c. Single Trend Method (STM <b>01 hrs.</b>) STM without Bull or Bear Line STM with Bull or Bear Line</li> </ol>

4	<b>Equity Investment with Sigma-Lines Online</b>	Equity Investment
5	<b>Positional Trading with Sigma-Lines Online</b>	Positional Trading
6	<b>Swing Trading with Sigma-Lines Online</b>	Swing Trading
7	<b>Intra-Day Trading with Sigma-Lines Online</b>	Intra-Day Trading
8	<b>Scalping with Sigma-Lines</b>	Scalping
9	<b>Live Market Operations: Offline</b>	<p>a. Day 1 shall be a Tuesday as weekly expiration day.</p> <p>b. Day 2 shall be a Thursday as the monthly expiration day.</p>
10	<b>Dissertation: Offline</b> Practical Cases: 10 Real time cases each in the prescribed format.	<p>a. 10 Cases of Investment</p> <p>b. 10 Cases of Positional Trading</p> <p>c. 10 Cases of Swing Trading</p> <p>d. 10 Cases of Intra-Day Trading</p> <p>e. 10 Cases of Scalping.</p>

### **Learning Outcome:**

- a. The learner understands basic & applied concepts of equity market functioning.
- b. The learner understands the practical aspects of equity trading & investing.
- c. The learner will be able to trade in the cash & derivatives segment of equity market.
- d. The learner can relate to various technical & fundamentals of global, economic, industry & corporate significance.
- e. The learner will be able to trade & invest in equity, personally & professionally.

### **Reference Books:**

- Introduction to Technical Analysis – Martin Pring
- Technical Analysis of Financial Markets – John Murphy
- Technical Analysis of Stock Trends – Edwards & Magee
- The Stock Market Barometer – William Hamilton
- The Dow Theory – Robert Rhea

**Details of Evaluation Pattern:**

Continuous Practical evaluation of the sessions will be conducted to assess the level of understanding.

The learner will be evaluated on the basis of understanding of theory and concepts with the help of a Practical examination held at the end of the course.

**Core Courses (CC)**  
**40306 Banking & NBFC Services**

**Objectives:**

- To enable the learner will appreciate the role of NBFC as a financial institution
- To equip the learner with knowledge about the different types of loans
- To enable the learner to understand the role of venture capitalists
- To create awareness about the different services offered by the bank

Sr. No.	Modules	No. of Lectures
1	Introduction to the Banking ecosystem	15
2	Deposit and Lending Based Banking products	15
3	Deposit and Lending based NBFC services	15
4	Fee based advisory services	15
<b>Total</b>		<b>60</b>

**Modules at a Glance**

Syllabus

SN	Modules/ Units
<b>1</b>	<b>Introduction to the Banking ecosystem</b>
	<p>The structure of Indian financial system; Equilibrium in financial markets; Indicators of Financial Development, Structure of Financial Institutions, Financial system and economic development; Financial Sector reforms after 1991 –Recent Developments of Indian financial System.</p> <p>Regulatory and Promotional Institutions: Function and Role of RBI, An update on the performance on Non-statutory financial organization like IFCI, IRBI, IDFC, NABARD, SIDBI, and SFCs .</p> <p>Introduction to Banking system</p> <p>Financial Inclusion; Role of ICT in Financial Inclusion, Mobile based transactions. Remedies, Grievances and Social Stock Exchange</p>
<b>2</b>	<b>Deposit and Lending Based Banking products</b>

	<p>History and Growth of Banking in India, Structure Banking In India, Different types of services offered by banks – Savings Account, Current Account, Term Deposits, Recurring Deposits, NRI Accounts, Foreign Currency Accounts, Corporate Deposits, Credit-Debit Cards, ATM Services, POS, KYC and Documentation</p> <p>Modern banking: Payment bank and Small financial banks</p> <p>Different type of loan products offered by banks – personal loan, commercial loan, term loan, car loan, education loan, Letter of Credit, Bank Guarantee, Priority Sector Lending, Export-Import Credit, Offshore Banking Products</p>
<b>3</b>	<b>Deposit and Lending based NBFC services</b>
	<p>History, growth, importance, and types of NBFCs in India, Fixed Deposit, Corporate Deposits, Lease Finance- Conceptual and Regulatory Framework, Classification and Financial leasing, Hire Purchase and Consumer Credit, Working Capital Finance - Factoring and Forfeiting, Housing finance, Venture capital financing, buy now pay later, micro loans.</p>
<b>4</b>	<b>Fee based advisory services</b>
	<p>Ancillary Services Remittances; Safe Deposit Lockers; Custodial Services, Govt. Business; EBT, Cash Operations, Cash Management Services, Agency &amp; Representative Services, Financial Intermediary Services, Foreign Exchange Services, Asset Reconstruction &amp; NPA Recovery,</p>

### Learning Outcomes:

- The learner has knowledge of the nature and role of NBFC
- The learner has acquired banking and banking documents
- The learner understands the concept of cost of borrowing and the growing importance of venture capitalists
- The learner understands the importance of KYC and other related documents

### Reference Books/ Links:

- Formation Registration & Management of NBFC (Non-Banking Financial Companies) as per RBI Regulations & Directions by CA.VIJAY K PAMECHA edition 2020
- Non Banking Financial Companies By Indian Institute of Banking & Finance.  
<https://www.buytestseries.com/StudyMaterials/Non-Banking-Financial-Companies-By-Indian-Institute-of-Banking>

- Banking & Finance (Year 2021) Book by Indian Institute of Banking & Finance. For more details visit <https://www.buytestseries.com/StudyMaterials/banking-finance-book-by-indian-institute-of-banking>
- Taxmann Statutory Guide for NBFCs Edition 2023

## Teaching Pedagogy

Lectures/tutorials/field work/outreach activities/ project work/ vocational training/ viva / seminars / term papers/ assignments / presentations / self-study/case studies etc. or a combination of some of these. Sessions shall be interactive in nature to enable peer group learning.

### Allocation of 40 Marks---Continuous Internal evaluation (CIE)

Method of evaluation	Total marks
Written Test	15
Power Point Presentation-Pre-set criteria/ Report on guest lecture/ activity	20
Class Participation & attendance	5
<b>TOTAL</b>	<b>40</b>

### Paper pattern for written test of 15 Marks

Question No.	Particulars	Total marks
Q.1	Question based on theory/concept taught. (Any Two out of Three)	10
	OR	
	Application based question	
Q.2	Write short note (Any One out of Two)	5
<b>TOTAL</b>		<b>15</b>

### Paper pattern for Semester End Examination (SEE) of 60 Marks

Question No.	Particulars	Marks per Question	Total marks
Q.1	A Theory/ Concept based question	6	12
	B Theory/ Concept based question	6	
	OR		
	C Theory/ Concept based question	12	
Q.2	A Theory/ Concept based question	6	12
	B Theory/ Concept based question	6	
	OR		
	C Theory/ Concept based question	12	
Q.3	A Theory/ Concept based question	6	12
	B Theory/ Concept based question	6	
	OR		
	C Theory/ Concept based question	12	
Q. 4	A Theory/ Concept based question	6	12
	B Theory/ Concept based question	6	
	OR		
	C Theory/ Concept based question	12	
Q. 5	A Application based question	12	12
	OR		
	B Application based question	12	
<b>TOTAL</b>			<b>60</b>

**Core Course**  
**40307 Mutual Fund Management**

**Course Credit-3**

**Objectives of the course:**

- Basic understanding of how mutual fund works, their role and structure.
- To understand the channels for mutual fund distribution.
- To get acquainted with financial planning as an approach to investing in mutual funds.
- To know more about the valuation aspects underlying mutual funds and their distribution.

Sr. No.	Modules	No. of Lectures
1	Introduction	15
2	Distribution and Valuation of Mutual Funds	15
3	Performance evaluation and Scheme Selection	15
4	Financial Planning and Portfolio Management	15
	<b>TOTAL</b>	<b>60</b>

**Modules at a Glance**

Syllabus

SN	Modules/ Units
<b>1</b>	<b>Unit 1 – Introduction</b>
	Concept and role of a mutual fund – Fund Structure and Constituents – Legal aspects and Regulatory Environment
<b>2</b>	<b>Unit 2 – Distribution and Valuation of Mutual Funds</b>
	Understanding offer document – Fund Distribution – Channel Management Practices – Accounting Valuation – Accounting Practices
<b>3</b>	<b>Unit 3 – Performance evaluation and Scheme Selection</b>
	Investor Services – Returns types – Calculating different types of returns – Types of risks – Risk Measurement – Performance evaluation of mutual Funds (Sharpe, treynor and Jensens measures) –

	Selecting the right mutual fund scheme
<b>4</b>	<b>Unit 4 – Financial Planning and Portfolio Management</b>
	Selecting the right products for investors – Financial Planning using Mutual Funds Recommending financial plans – Creating model mutual fund portfolios

### **Learning outcomes:**

- This subject gives an opportunity to students to develop their understanding towards different kinds of mutual fund schemes and their features.
- It ensures focus on understanding the legalities of Mutual Fund management.
- It ensures awareness about various Investor Services and the related Accounting Practices
- It ensures learning about creating model mutual fund portfolios

### **Reference Books:**

- The mutual Fund Industry by R. Glenn Hubbard
- Mutual Funds – Ladder to wealth creation by Vivek Negi
- Common sense on Mutual Funds : New Imperatives for the Intelligent Investor by John C Bogle
- Taxmann’s Mutual Fund Distributors

## Teaching Pedagogy

Lectures/tutorials/field work/outreach activities/ project work/ vocational training/ viva / seminars / term papers/ assignments / presentations / self-study/case studies etc. or a combination of some of these. Sessions shall be interactive in nature to enable peer group learning.

### Allocation of 40 Marks---Continuous Internal evaluation (CIE)

Method of evaluation	Total marks
Written Test	15
Power Point Presentation-Pre-set criteria/ Report on guest lecture/ activity	20
Class Participation & attendance	5
<b>TOTAL</b>	<b>40</b>

### Paper pattern for written test of 15 Marks

Question No.	Particulars	Total marks
Q.1	Question based on theory/concept taught. (Any Two out of Three)	10
	OR	
	Application based question	
Q.2	Write short note (Any One out of Two)	5
<b>TOTAL</b>		<b>15</b>

### Paper pattern for Semester End Examination (SEE) of 60 Marks

Question No.	Particulars	Marks per Question	Total marks
Q.1	A Theory/ Concept based question	6	12
	B Theory/ Concept based question	6	
	OR		
	C Theory/ Concept based question	12	
Q.2	A Theory/ Concept based question	6	12
	B Theory/ Concept based question	6	
	OR		
	C Theory/ Concept based question	12	
Q.3	A Theory/ Concept based question	6	12
	B Theory/ Concept based question	6	
	OR		
	C Theory/ Concept based question	12	
Q. 4	A Theory/ Concept based question	6	12
	B Theory/ Concept based question	6	
	OR		
	C Theory/ Concept based question	12	
Q. 5	A Application based question	12	12
	OR		
	B Application based question	12	
<b>TOTAL</b>			<b>60</b>

**Elective Courses (EC)**  
**Discipline Specific Elective (DSE) Courses**

**40401 Equity Markets-II**  
**Course Credit-3**

**Objectives :**

- To impart knowledge relating to development in the Indian Equity Market.
- This paper will enable the students to understand the valuation of securities and securities analysis
- To help them in understanding statistical analysis of share price movement .
- To get acquainted with the knowledge of dealings in stock market.

Sr. No.	Modules	No. of Lectures
1	Developments in the Indian Equity Market	15
2	Security Analysis & Valuation of Securities	15
3	Statistical Analysis of Share price movement	15
4	Dealings in Stock Exchanges	15
	TOTAL	60

**Modules at a Glance**

**Syllabus**

SN	Modules/ Units
<b>1</b>	<b>Developments in the Indian Equity Market</b>
	<ul style="list-style-type: none"> <li>• Domestic savings &amp; investments</li> <li>• Disinvestments, FDI &amp; Foreign Institution Investment</li> <li>• Role of Retail Investors</li> <li>• Share Price &amp; Share Price Volatility</li> <li>• Role of SEBI</li> </ul>
<b>2</b>	<b>Security Analysis &amp; Valuation of Securities</b>

	<ul style="list-style-type: none"> <li>• Factors affecting Share Prices</li> <li>• Fundamental Analysis in detail.</li> <li>• Technical Analysis in detail</li> <li>• Macro Economic factors</li> <li>• Market related factors</li> </ul>
<b>3</b>	<b>Statistical Analysis of Share price movement</b>
	<ul style="list-style-type: none"> <li>• Efficient Market Hypothesis</li> <li>• Stochastic Models</li> <li>• Brownian Motion</li> </ul>
<b>4</b>	<b>Dealings in Stock Exchanges</b>
	<ul style="list-style-type: none"> <li>• Role of Brokers</li> <li>• Stock Market Quotations</li> <li>• Procedure for buying &amp; selling</li> <li>• BOLT - On Line Trading/ NEAT System</li> <li>• Clearing &amp; Settlement</li> </ul>

### **Learning outcomes:**

- Practical exposure helps the students to understand the functioning of the Stock market, players of equity market and valuation
- It helps in the learning of the analysis of different investing opportunities in equity market.
- It provides a new career opportunity for the students in financial market.
- Understanding of the Different types of share price movements.

### **Reference Books**

- Allen, Larry (1750-2000). The Global Financial System.
- Ian H. Giddy (1994). Global Financial Markets. Houghton Mifflin.
- Saunders, Anthony & Cornett, Marica Millon. Financial markets & institutions: A modern perspective: TMIT
- LM Bhole. Financial institutions & markets: Structure, growth & innovations. TMH (5th ed.)
- Chandra, P. (2011) Corporate Valuation and Value Creation, (1st ed). TMH

## Teaching Pedagogy

Lectures/tutorials/field work/outreach activities/ project work/ vocational training/ viva / seminars / term papers/ assignments / presentations / self-study/case studies etc. or a combination of some of these. Sessions shall be interactive in nature to enable peer group learning.

### Allocation of 40 Marks---Internal evaluation

Method of evaluation	Total marks
Written Test	15
Power Point Presentation-Pre-set criteria/ Report on guest lecture/ activity	20
Class Participation & attendance	5
<b>TOTAL</b>	<b>40</b>

### Paper pattern for written test of 15 Marks

Question No	Particulars	Total marks
Q.1	Question based on theory/concept taught. (Any Two out of Three)	10
	OR	
	Application based question	
Q.2	Write short note (Any One out of Two)	5
<b>TOTAL</b>		<b>15</b>

### Paper pattern for written test of 60 Marks

Question No.	Particulars		Marks per Question	Total marks
Q.1	A	Theory/ Concept based question	6	12
	B	Theory/ Concept based question	6	
	OR			
	C	Theory/ Concept based question	12	
Q.2	A	Theory/ Concept based question	6	12
	B	Theory/ Concept based question	6	
	OR			
	C	Theory/ Concept based question	12	
Q.3	A	Theory/ Concept based question	6	12
	B	Theory/ Concept based question	6	
	OR			
	C	Theory/ Concept based question	12	
Q. 4	A	Theory/ Concept based question	6	12
	B	Theory/ Concept based question	6	
	OR			
	C	Theory/ Concept based question	12	
Q. 5	A	Application based question	12	12
	OR			
	B	Application based question	12	
<b>TOTAL</b>				<b>60</b>

**Elective courses (EC)**  
**Discipline Specific Elective (DSE) Courses**

**40402 Debt Markets-II**  
**Course Credit-3**

**Objectives:**

- To impart knowledge relating to Fixed Income Mathematics.
- This paper will enable the students to understand the valuation of debt instruments, bonds, prices of bond and interest rates.
- To help them in tracking bond markets and other fixed income markets.
- To get acquainted with the knowledge of bond portfolio management strategies.

Sr. No.	Modules	No. of Lectures
1	Basic concepts and Fixed Income Mathematics	15
2	Valuation of Bonds and Debt instruments.	15
3	Tracking Fixed Income Markets	15
4	Portfolio Management	15
	<b>TOTAL</b>	<b>60</b>

Modules at a Glance

Syllabus

Sr. No	Modules/ Units
<b>1</b>	<b>Basic Concepts and Fixed Income Mathematics</b>
	<ul style="list-style-type: none"> <li>• Introduction to fixed income pricing</li> <li>• Yield curve, Bond mathematics</li> <li>• Duration and Convexity</li> <li>• Duration - including modified and Maculay Duration, Convexity</li> </ul>
<b>2</b>	<b>Valuation</b>

	<ul style="list-style-type: none"> <li>• Valuation of simple debt instruments, Valuation of bonds , Bond prices and interest rates</li> <li>• Valuation of complex debt instruments</li> <li>• Valuation of convertible bonds, Valuation of options, Black Scholes option pricing models, Introduction to the Greeks</li> <li>• Exotic debt instruments</li> <li>• MBS, CDS, Principal protected ELD, CDO</li> </ul>
<b>3</b>	<b>Tracking Fixed Income Markets</b>
	<ul style="list-style-type: none"> <li>• Tracking bond markets</li> <li>• The bond traders arsenal of economic indicators, Inflation, Monetary policy, Government deficits, Currency valuation, The subprime crisis and the role of debt markets in the crisis – Then and now</li> </ul>
<b>4</b>	<b>Portfolio Management - Fixed Income</b>
	<ul style="list-style-type: none"> <li>• <b>Bond portfolio management strategies:</b> Meaning, Types of bond management strategy, Active, passive, neutral strategies</li> </ul>

### Learning outcomes of the course:

- Bond markets tracking exposure helps the students to understand the economic indicators, Monetary policy and Currency valuation.
- It helps in the learning of the role of debt markets then and now.
- It provides a new career opportunity for the students in portfolio management.
- Understanding of the Different types of bond management strategies.

### Reference Books

- Allen, Larry (1750-2000). The Global Financial System.
- Ian H. Giddy (1994). Global Financial Markets. Houghton Mifflin.
- Saunders, Anthony & Cornett, Marica Millon. Financial markets & institutions: A modern perspective: TMIT
- LM Bhole. Financial institutions & markets: Structure, growth & innovations. TMH (5<sup>th</sup> ed.)
- Chandra, P. (2011) Corporate Valuation and Value Creation, (1st ed). TMH

## Teaching Pedagogy

Lectures/tutorials/field work/outreach activities/ project work/ vocational training/ viva / seminars / term papers/ assignments / presentations / self-study/case studies etc. or a combination of some of these. Sessions shall be interactive in nature to enable peer group learning.

### Allocation of 40 Marks---Internal evaluation

Method of evaluation	Total marks
Written Test	15
Power Point Presentation-Pre-set criteria/ Report on guest lecture/ activity	20
Class Participation & attendance	5
<b>TOTAL</b>	<b>40</b>

### Paper pattern for written test of 15 Marks

Question No	Particulars	Total marks
Q.1	Question based on theory/concept taught. (Any Two out of Three)	10
	OR	
	Application based question	
Q.2	Write short note (Any One out of Two)	5
<b>TOTAL</b>		<b>15</b>

### Paper pattern for written test of 60 Marks

Question No.	Particulars	Marks per Question	Total marks
Q.1	A Theory/ Concept based question	6	12
	B Theory/ Concept based question	6	
	OR		
	C Theory/ Concept based question	12	
Q.2	A Theory/ Concept based question	6	12
	B Theory/ Concept based question	6	
	OR		
	C Theory/ Concept based question	12	
Q.3	A Theory/ Concept based question	6	12
	B Theory/ Concept based question	6	
	OR		
	C Theory/ Concept based question	12	
Q. 4	A Theory/ Concept based question	6	12
	B Theory/ Concept based question	6	
	OR		
	C Theory/ Concept based question	12	
Q. 5	A Application based question	12	12
	OR		
	B Application based question	12	
<b>TOTAL</b>			<b>60</b>

**Elective courses (EC)**  
**Discipline Specific Elective (DSE) Courses**

**40403 Personal Financial Planning**  
**Course Credit-3**

**Objectives:**

- To impart knowledge relating to Time value of money applications.
- This paper will enable the students to understand various Insurance Policies and Strategies for General Insurance, Life Insurance, Motor Insurance & Medical Insurance.
- To help in understanding Retirement Planning & Employees Benefits.
- To get acquainted with the knowledge of Risk Return Analysis in Investing Planning.

Sr. No.	Modules	No. of Lectures
1	Understanding Personal Finance Introduction	15
2	Risk Analysis & Insurance Planning	15
3	Retirement Planning & Employee Benefits	15
4	Investment Planning	15
	TOTAL	60

**Modules at a Glance**

**Syllabus**

Sr. No	Modules/ Units
1	<b>Understanding Personal Finance Introduction</b>
	Time value of money applications • Personal financial statements, Cash flow and debt management, tools, and budgets Money Management • Tax planning • Managing Checking and Savings Accounts • Maintaining Good Credit • Credit Cards and Consumer Loans • Vehicle and Other Major Purchases • Obtaining Affordable Housing Income and Asset Protection • Managing Property and Liability Risk • Managing Health Expenses.
2	<b>Risk Analysis &amp; Insurance Planning</b>

	Risk management and insurance decision in personal financial planning, • Various Insurance Policies and Strategies for General Insurance, Life Insurance, Motor Insurance, Medical Insurance
<b>3</b>	<b>Retirement Planning &amp; Employees Benefits</b>
	Retirement need analysis techniques, Development of retirement plan, Various retirement schemes such as Employees Provident Fund (EPF), Public Provident Fund (PPF), Superannuation Fund, Gratuity, Other Pension Plan and Post- retirement counselling
<b>4</b>	<b>Module 4 - Investment Planning</b>
	Risk Return Analysis Investing in Stocks and Bonds, Mutual Fund, Derivatives, Investing in Real Estate, Asset Allocation, Investment strategies and Portfolio construction and management.

### Learning outcomes:

- Helps the students to understand the relevance of Personal financial statements, Cash flow, tools, and budgets and Money Management Services.
- It helps in the learning of Risk management and insurance decision in personal financial planning.
- It provides a new career opportunity for the students in Portfolio construction and management.
- Critical thinking and understanding of the Various retirement schemes

### Reference Books

1. Chandra, P. (2011). Corporate Valuation and Value Creation, (1st ed). TMH
2. Get good with Money by *Tiffany Aliche*
3. The Simple Path to Wealth by *JL. Collins*
4. The One-Page Financial Plan by *Carl Richards*
5. Saunders, Anthony & Cornett, Marica Millon. Financial markets & institutions: A modern perspective: TMIT

## Teaching Pedagogy

Lectures/tutorials/field work/outreach activities/ project work/ vocational training/ viva / seminars / term papers/ assignments / presentations / self-study/case studies etc.

### Allocation of 40 Marks---Internal evaluation

Method of evaluation	Total marks
Written Test	15
Power Point Presentation-Pre-set criteria/ Report on guest lecture/ activity	20
Class Participation & attendance	5
<b>TOTAL</b>	<b>40</b>

### Paper pattern for written test of 15 Marks

Question No	Particulars	Total marks
Q.1	Question based on theory/concept taught. (Any Two out of Three)	10
	OR	
	Application based question	
Q.2	Write short note (Any One out of Two)	5
<b>TOTAL</b>		<b>15</b>

### Paper pattern for written test of 60 Marks

Question No.	Particulars	Marks per Question	Total marks
Q.1	A Theory/ Concept based question	6	12
	B Theory/ Concept based question	6	
	OR		
	C Theory/ Concept based question	12	
Q.2	A Theory/ Concept based question	6	12
	B Theory/ Concept based question	6	
	OR		
	C Theory/ Concept based question	12	
Q.3	A Theory/ Concept based question	6	12
	B Theory/ Concept based question	6	
	OR		
	C Theory/ Concept based question	12	
Q. 4	A Theory/ Concept based question	6	12
	B Theory/ Concept based question	6	
	OR		
	C Theory/ Concept based question	12	
Q. 5	A Application based question	12	12
	OR		
	B Application based question	12	
<b>TOTAL</b>			<b>60</b>

## Ability Enhancement Compulsory Courses (AECC)

### 40404 Risk Management and Financial Services

#### Course Credit-3

#### Objectives:

- To provide a basic understanding of the principles and practices of risk management.
- To enable to identify and categorise various risks faced by an organization.
- To get acquainted with the basic risk management skills for each component of continuous risk management.
- To know more about the application aspects of risk management tools.

Sr. No.	Modules	No. of Lectures
1	Introduction to Risk Management	15
2	Evaluation of Risk	15
3	Introduction to Derivatives	15
4	Insurance for Risk Management	15
	<b>TOTAL</b>	<b>60</b>

#### Modules at a Glance

#### Syllabus

Sr No	Modules/ Units
<b>1</b>	<b>Introduction to Risk Management</b>
	The Concept of Risk, Identification of Risk faced by Organization, Risk and Uncertainty, Strategic and Operational Risks, Dynamic Nature of Risks, Business Risk, Financial Risk faced by Organization, Objectives of Risk Management, Process of Risk Management.
<b>2</b>	<b>Evaluation of Risk</b>
	Evaluation of Organization's ability to bear them, Risk Measurement, Sources and Impact of Common Business Risk, Market, Credit, Liquidity, Technological, Environmental, Reputation, Country Risk

	Identify and assess the impact upon the stakeholder involved in Business Risk, Nature and Importance of Financial Risk, Evaluation of Financial Risk, Evaluation of Alternative Risk Management Tools, Role of Risk Manager and Risk Committee in identifying and managing risk.
<b>3</b>	<b>Introduction to Derivatives</b>
	Meaning of derivatives, Financial Vs Physical Derivatives, Basic types of derivatives, Introduction to hedging using derivatives.
<b>4</b>	<b>Insurance for Risk Management</b>
	Meaning of insurance, Principles of insurance, Introduction to life insurance, Basic Life Insurance Policies, Introduction to health insurance, Basics of claims management.

### Learning outcomes:

- This subject gives an opportunity to students to develop their understanding towards different risk control measures available.
- The student gets an idea about the principles, functions and duties of a risk manager and the risk management department of the company.
- It ensures focus on understanding the ways to finance risk with reference to insurance .
- It ensures awareness about derivatives and the various techniques to evaluate risks.

### Reference books:

- *The Failure of Risk Management*, Douglas W. Hubbard
- *World class risk management by Norman marks*
- **audiobook:** <https://riskacademy.blog/product/audio-risk-management-book/>

### Teaching Pedagogy

Lectures/tutorials/field work/outreach activities/ project work/ vocational training/ viva / seminars / term papers/ assignments / presentations / self-study/case studies etc. or a combination of some of these. Sessions shall be interactive in nature to enable peer group learning.

**Allocation of 40 Marks---Internal evaluation**

Method of evaluation	Total marks
Written Test	15
Power Point Presentation-Pre-set criteria/ Report on guest lecture/ activity	20
Class Participation & attendance	5
<b>TOTAL</b>	<b>40</b>

**Paper pattern for written test of 15 Marks**

Question No	Particulars	Total marks
Q.1	Question based on theory/concept taught. (Any Two out of Three)	10
	OR	
	Application based question	
Q.2	Write short note (Any One out of Two)	5
<b>TOTAL</b>		<b>15</b>

**Paper pattern for written test of 60 Marks**

Question No.	Particulars	Marks per Question	Total marks
Q.1	A Theory/ Concept based question	6	12
	B Theory/ Concept based question	6	
	OR		
	C Theory/ Concept based question	12	
Q.2	A Theory/ Concept based question	6	12
	B Theory/ Concept based question	6	
	OR		
	C Theory/ Concept based question	12	
Q.3	A Theory/ Concept based question	6	12
	B Theory/ Concept based question	6	
	OR		
	C Theory/ Concept based question	12	
Q.4	A Theory/ Concept based question	6	12
	B Theory/ Concept based question	6	
	OR		
	C Theory/ Concept based question	12	
Q.5	A Application based question	12	12
	OR		
	B Application based question	12	
<b>TOTAL</b>			<b>60</b>

## Elective Courses (EC)

### Discipline Specific Elective (DSE) Courses

#### 40405- Insurance Principles and Practices

##### Objectives:

- To enable the learner to understand the importance of minimization of losses arising from future risk and uncertainties
- To enable the learner to understand the concept of financial security
- To ensure that the learner has understood the relationship between insurance and risk management
- To provide in-depth understanding of various insurance policies

Sr.No.	Modules	No. of Lectures
1	Introduction to Life Insurance Practices	15
2	Life Insurance – Premium, Lapse and Claims	15
3	General insurance	15
4	Health Insurance & Regulations in general	15
	<b>Total</b>	<b>60</b>

##### Modules at a Glance

##### Syllabus

Sr. No	Modules/ Units
<b>1</b>	<b>Introduction to Life Insurance Practices</b>
	Important Activities, The Indian Context, Internal Organization, The Distribution, System, Appointment of Agent, Functions of Agents, Remuneration of Agents, Trends in Distribution Channels; Plans of Life Insurance : Need Levels, Basic Elements, Some Popular Plans, Limited Payment Plans, Participating Policies, Convertible Plans, Riders, For the Handicapped; Annuities : Nature of Annuities, Types.
<b>2</b>	<b>Life Insurance – Premium, Lapse and Claims</b>
	Premium, Surrender Values, Non- Forfeiture Options, Revival; Assignment Nomination Loans – Surrenders – Foreclosure: Assignment, Nomination, Loan and Surrenders, Foreclosure. Maturity Claims Survival Benefits, Death Claims, Claim Concession Presumption of Death, Accident Benefit Options, Settlement Options, Valuation and Surplus, Reinsurance, Exchange Control Regulations, Consumer Protection Act. Ombudsman, Information Technology, IRDA Regulations.

<b>3</b>	<b>General insurance</b>
	Fire Insurance, Marine Insurance, Household Policy, Motor Insurance. Policies and Practices, Proposals, Valuations and Claims.
<b>4</b>	<b>Health Insurance &amp; Regulations in general</b>
	Health Insurance and Mediclaims, Terms and conditions, Policy coverages, Rules and Regulations, Claim procedures. Role and functions of IRDA, Development of insurance in India, making insurance accessible to all.

### Learning Outcomes:

- The learner appreciates the importance of an insurance policy
- The learner is to build expertise, improve competency and develop skills in the subject area
- The learner is able to relate to insurance as a financial tool
- the learner understands the regulations that govern an insurance cover

### Reference Books:

- The Fundamentals of Insurance by Hargovind Dayal
- Insurance-Principles And Practice (Study Guide) (Paperback, Dr.S.B.Agarwal, Dr.A.K.Mittal)
- *Insurance Principles and Practice*, 22nd Edition; Author, Mishra M.N. & Mishra
- *Insurance Principles and Practice*; Author, R. S. Sharma
- *Insurance, Principles And Practices by Rigel Robert*

### Teaching Pedagogy

Lectures/tutorials/field work/outreach activities/ project work/ vocational training/ viva / seminars / term papers/ assignments / presentations / self-study/case studies etc. or a combination of some of these. Sessions shall be interactive in nature to enable peer group learning.

**Allocation of 40 Marks---Continuous Internal evaluation (CIE)**

Method of evaluation	Total marks
Written Test	15
Power Point Presentation-Pre-set criteria/ Report on guest lecture/ activity	20
Class Participation & attendance	5
<b>TOTAL</b>	<b>40</b>

**Paper pattern for written test of 15 Marks**

Question No.	Particulars	Total marks
Q.1	Question based on theory/concept taught. (Any Two out of Three)	10
	OR	
	Application based question	
Q.2	Write short note (Any One out of Two)	5
<b>TOTAL</b>		<b>15</b>

**Paper pattern for Semester End Examination (SEE) of 60 Marks**

Question No.	Particulars	Marks per Question	Total marks
Q.1	A Theory/ Concept based question	6	12
	B Theory/ Concept based question	6	
	OR		
	C Theory/ Concept based question	12	
Q.2	A Theory/ Concept based question	6	12
	B Theory/ Concept based question	6	
	OR		
	C Theory/ Concept based question	12	
Q.3	A Theory/ Concept based question	6	12
	B Theory/ Concept based question	6	
	OR		
	C Theory/ Concept based question	12	
Q. 4	A Theory/ Concept based question	6	12
	B Theory/ Concept based question	6	
	OR		
	C Theory/ Concept based question	12	
Q. 5	A Application based question	12	12
	OR		
	B Application based question	12	
<b>TOTAL</b>			<b>60</b>

## Skill Enhancement Courses (SEC)

### 40406 Corporate Finance Course Credit-3

#### Objectives:

- To learn about various concept of financial management.
- To study time value of money and its impact in depth
- To help in bring role of finance in maintaining the business
- To know more about the methods of raising corporate finance.

Sr. No.	Modules	No. of Lectures
1	Corporate Finance - An Overview	15
2	Planning the Corporate Financial Activities	15
3	Capital Structure	15
4	Sources and Methods of Raising Corporate Finance	15
	<b>TOTAL</b>	<b>60</b>

#### Modules at a Glance

#### Syllabus

Sr. No	Modules/ Units
<b>1</b>	<b>Corporate Finance - An Overview</b>
	Functions of finance in a business enterprise - Emergence of corporate finance as an integral part of business finance - Need for professional approach in managing corporate finance - Role and Functions of a corporate financial manager - Requirements of an efficient corporate financial manager
<b>2</b>	<b>Planning the Corporate Financial Activities</b>
	Theories of Capitalization - Owned capital and borrowed capital- cost of capital - Break-even analysis
<b>3</b>	<b>Capital Structure</b>

	Capital structure-meaning and definition - Factors affecting the capital structure. Trading on equity - Watered capital, over capitalization and under capitalization - NPV, IRR, DCF Analysis, and Pay-Back periods
<b>4</b>	<b>Sources and Methods of Raising Corporate Finance</b>
	Types and Features of corporate securities currently available - Management of new issues including pricing of securities - Commercial banks and investments banks in financing the corporate sector - Leasing as a method of corporate finance - Venture financing - Credit rating services-role and relevance

### Learning outcomes:

- This subject gives an opportunity to students to develop their understanding towards corporate finance that is useful for financial business.
- It ensures focus on sensitizing and understanding the importance of financial management.
- It ensures awareness about various Innovative Business Models in relation to corporate finance which can be used by them as future entrepreneurs
- It ensures learning about the functioning of credit rating agencies

### Reference Books

- Foster, George Financial Statement Analysis, 2nd ed., Pearson Education Pvt Ltd
- Damodaran, A. (2008). Damodaran on Valuation, Security Analysis for Investment and Corporate Finance (2nd ed.). Wiley India Pvt. Ltd.
- Chandra, P. (2011). Corporate Valuation and Value Creation, (1st ed). TMH
- Weston, Chung, Hoag, Mergers, Restructuring and Corporate Control, Prentice Hall of India. 5. M.Y. Khan and P.K. Jain - Financial Management - Tata - McGraw Hill Publishing co. Ltd., New Delhi.
- Prasanna Chandra - Financial Management - Tata - McGraw Hill

### Teaching Pedagogy

Lectures/tutorials/field work/outreach activities/ project work/ vocational training/ viva / seminars / term papers/ assignments / presentations / self-study/case studies etc. or a combination of some of these. Sessions shall be interactive in nature to enable peer group learning.

**Allocation of 40 Marks---Internal evaluation**

Method of evaluation	Total marks
Written Test	15
Power Point Presentation-Pre-set criteria/ Report on guest lecture/ activity	20
Class Participation & attendance	5
<b>TOTAL</b>	<b>40</b>

**Paper pattern for written test of 15 Marks**

Question No	Particulars	Total marks
Q.1	Question based on theory/concept taught. (Any Two out of Three)	10
	OR	
	Application based question	
Q.2	Write short note (Any One out of Two)	5
<b>TOTAL</b>		<b>15</b>

**Paper pattern for written test of 60 Marks**

Question No.	Particulars		Marks per Question	Total marks
Q.1	A	Theory/ Concept based question	6	12
	B	Theory/ Concept based question	6	
	OR			
	C	Theory/ Concept based question	12	
Q.2	A	Theory/ Concept based question	6	12
	B	Theory/ Concept based question	6	
	OR			
	C	Theory/ Concept based question	12	
Q.3	A	Theory/ Concept based question	6	12
	B	Theory/ Concept based question	6	
	OR			
	C	Theory/ Concept based question	12	
Q. 4	A	Theory/ Concept based question	6	12
	B	Theory/ Concept based question	6	
	OR			
	C	Theory/ Concept based question	12	
Q. 5	A	Application based question	12	12
	OR			
	B	Application based question	12	
<b>TOTAL</b>				<b>60</b>

## Core Course (CC)

### 40407 Marketing in Financial Services Course Credit-3

#### Objectives:

- To impart knowledge relating to Services Marketing with respect to Financial services.
- This paper will enable the students to understand the issues and challenges in Distribution of Financial services.
- To help in understanding services market segmentation and service quality.
- To get acquainted with the knowledge of role of IT in marketing financial services.

Sr. No.	Modules	No. of Lectures
1	Introduction to Services Marketing	15
2	Services Market Segmentation	15
3	Issues and Challenges	15
4	Customer Satisfaction and Service Quality	15
	<b>TOTAL</b>	<b>60</b>

#### Modules at a Glance

#### syllabus

Sr. No	Modules/ Units
<b>1</b>	<b>Introduction to Services Marketing</b>
	Introduction – The services concept – Service Industry – Nature of Service, Characteristics of Services, Classification of Services – Importance of Services Marketing – The Growth in Services – Global and Indian Scenario, Retail Financial Services: Investment Services – Insurance Services, Credit Services – Dimensions and drivers, Institutional Financial Service, Distinctive Characteristics of Services _ Four I’s of Services – Intangibility, Inconsistency, Inseparability and Inventory, Managing Service Encounters.
<b>2</b>	<b>Services Market Segmentation</b>
	Positioning and Differentiation of Services, Promotion and Communication – Designing and Managing Service Processes, Constructing and Service Environment – Managing People for Service Advantage – Service Quality and Productivity – Customer Relationship Management Customer Loyalty.

<b>3</b>	<b>Issues and Challenges</b>
	Extended Services Marketing Mix : Going Beyond the 4 Ps. (7Ps of Services Marketing). Service Delivery Process – Service Blueprints - Service Mapping – Managing Employees for service orientation. Distribution Strategies of Services – Challenges in Distribution of Services. Personal Selling – Advertising and Sales Promotion in Service Industry.
<b>4</b>	<b>Customer Satisfaction and Service Quality</b>
	Customer Satisfaction & Service Quality in Service Marketing – Service Encounter – Role of HR & Internal Marketing – Monitoring and Measuring customer satisfaction, GAP Model – Handling complaints effectively – Service Failure – Recovery, Use of the Internet in Service Marketing, Role of IT in marketing Financial Services, Ethics in Marketing, New trends in marketing, Marketing in 21st Century, Marketing through social networking channels

### **Learning outcomes:**

- Helps the students to understand the relevance of Services marketing in the Indian and Indian Scenario.
- It helps in the learning of retail financial, investment, insurance and credit services
- It provides a new career opportunity for the students in Advertising and Sales Promotion in Service Industry.
- Understanding of the New trends in marketing, Marketing through social networking channels.

### **Reference Books**

- Shimp, Terence, “Advertising and promotion: An IMC Approach”, Cengage Learning 2007
- Sharma, Sangeeta and Singh, Raghuvir “Advertising planning and Implementation”, Prentice Hall of India 2006
- Ian H. Giddy (1994). Global Financial Markets. Houghton Mifflin.
- Saunders, Anthony & Cornett, Marica Millon. Financial markets & institutions: A modern perspective: TMIT
- LM Bhole. Financial institutions & markets: Structure, growth & innovations. TMH (5th ed.)

### **Teaching Pedagogy**

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**Allocation of 40 Marks---Internal evaluation**

Method of evaluation	Total marks
Written Test	15
Power Point Presentation-Pre-set criteria/ Report on guest lecture/ activity	20
Class Participation & attendance	5
<b>TOTAL</b>	<b>40</b>

**Paper pattern for written test of 15 Marks**

Question No	Particulars	Total marks
Q.1	Question based on theory/concept taught. (Any Two out of Three)	10
	OR	
	Application based question	
Q.2	Write short note (Any One out of Two)	5
<b>TOTAL</b>		<b>15</b>

**Paper pattern for written test of 60 Marks**

Question No.	Particulars		Marks per Question	Total marks
Q.1	A	Theory/ Concept based question	6	12
	B	Theory/ Concept based question	6	
	OR			
	C	Theory/ Concept based question	12	
Q.2	A	Theory/ Concept based question	6	12
	B	Theory/ Concept based question	6	
	OR			
	C	Theory/ Concept based question	12	
Q.3	A	Theory/ Concept based question	6	12
	B	Theory/ Concept based question	6	
	OR			
	C	Theory/ Concept based question	12	
Q. 4	A	Theory/ Concept based question	6	12
	B	Theory/ Concept based question	6	
	OR			
	C	Theory/ Concept based question	12	
Q. 5	A	Application based question	12	12
	OR			
	B	Application based question	12	
<b>TOTAL</b>				<b>60</b>