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Proposed program design for

BBA in Capital Markets

To be implemented from the Academic Year 2025-28

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Introduction:

The curriculum for BBA in Capital market (BBA - CM)is designed with suggestions of National Education Policy 2022 framework, new industry requirements and technological advancements. The framework for (BBA - CM) degree program is structured to offer a broad outline that helps in understanding the creative potential of new career growth opportunities based on changing economic, industrial and societal needs. The program helps to fulfil aspirations of students, with opportunities to major in specializations such as Capital Market, financial markets, investment and portfolio management to focus the students towards a career in those domains. The core concepts within subjects incorporate the recent advancements, techniques to upgrade the skills of learners to create a focus on various functional areas of business. Case Based Learning has been integrated into the curriculum for a better understanding of various concepts in business and commerce. The major objective of the program is to elevate the subject knowledge among students, and making them as critical thinkers thereby students can address the issues related to industry and other business sectors. The students are exposed to various statistical, quantitative, econometric tools and techniques used for financial analysis They are prepared to work on various financial research projects and making Presentation of their works and findings. This program is a true value addition in professional education in the field of capital market and finance at early stage.

Aims and Objectives of the Program:

The BBA - CM is designed with following aims and objectives in mind:

- To provide well trained professionals who are up and running from day one to the requirements of the organisations Capital Market Sector and other corporates.
- The knowledge of different specialisations in Capital Market and BFSI sector like investment research, portfolio management, investment banking, mutual funds, banking and insurance with the practical exposure helping the students to stand in organization.
- To impart industry needed skill, problem solving and decision making competencies.
- To make students industry ready and develop various managerial and entrepreneurial skills for better career opportunities
- To enrich students to adapt to an ever changing and dynamic business environment

Graduate Attributes:

The BBAB - CM aims to develop following attributes among the participants:

- **Academic excellence**: Sound knowledge of the subjects studied.
- **Professional Efficiency**: Ability to use the knowledge for quality services in financial markets in an efficient manner.
- **Social Engagement**: Through their subject knowledge and co-curricular activities serve the society especially to those at bottom of the pyramid.

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- **Environmental Sensitivity**: Environmental care has taken prime position because of the threat caused. They are also expected to sensitize the society at large on this account.
- **Critical Thinking**: The design of the program itself make the critical thinking as an integral part.
- **Analytical bent of mind**: Critical thinking leads to analysis of the subject i.e. understanding beyond the verbal meaning and establishing cause effect relation.
- **Creativity and originality**: Regular compulsion of critical thinking and analysing the subjects make the students as original thinker and able to create their own view on the subject.
- **Intellectual curiosity**: During the process of developing their own view on the subjects they tempt to read and learn as much as possible and they become inquisitive on the topic.
- **Strong presentation and communication skills**: Students are asked to present on the topic assigned to them for the purpose under every paper either individual or in group. This makes their presentation skill strong and they become effective presenter as well as communicator of their innovative ideas/views.
- **Leadership and team spirit**: Working on various assignments both academic and extra- curricular help them in becoming team worker. Since they engage with society at large on different projects which help them to germinate their leadership quality and nurture that into full leadership.
- **Entrepreneurial mindset**: The participants should focus on becoming an entrepreneur for betterment of the society and self.
- **Ethical and Moral Values**: The program focuses on importance of ethics in business decision-making and inculcate the spirit of social responsibility.
- **Global Perspective**: Comprehend the applicability of management principles in the situations pertaining to global business world.
- **Cross-Disciplinary Integration and Strategic Perspective**: Acquire and apply knowledge of various specialised subjects and there integration relevant to business decisions.

NATIONAL SKILLS QUALIFICATIONS FRAMEWORK:

The progressive curriculum proposed shall position knowledge and skills required on the continuum of novice problem solvers (at entry level of the program) to expert problem solvers (by the time of graduation):

At the end of first year	Ability to solve well defined problems
At the end of second year	Ability to solve broadly defined problems
At the end of third year	Ability to solve complex problems that are ill- structured requiring multi-disciplinary skills to solve them

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COURSE PATTERNS AND SCHEMES OF EXAMINATIONS

The details of the Course Pattern for degree programme is given in the **Course Curriculum**.

PEDAGOGY

Effective learning requires appropriate curriculum, an apt pedagogy, continuous formative assessment and adequate student support. The intention is to contextualize curriculum through meaningful pedagogical practices, which determine learning experiences directly influencing learning outcomes. Active, cooperative, collaborative and experiential learning pedagogies are some of the examples. Use of technology in creating learning environment that connects learners with content, peers and instructors all through the learning process respecting the pace of learners is need of the hour.

1. Classroom processes must encourage rigorous thinking, reading and writing, debate, discussion, peer learning and self-learning.

2. The emphasis is on critical thinking and challenge to current subject orthodoxy and develop innovative solutions. Curricular content must be presented in ways that invite questioning and not as a body of ready knowledge to be assimilated or reproduced. **Faculty should be facilitators of questioning and not authorities on knowledge.**

3. Classroom pedagogy should focus on the 'how' of things i.e. the application of theory and ideas. All courses should design projects and practicums to enable students get relevant hands-on experiences.

4. Learning must be situated in the Indian context to ensure that there is no sense of alienation from their context, country and culture.

5. Classroom processes must address issues of inclusion and diversity since students are likely to be from diverse cultural, linguistic, socio-economic and intellectual backgrounds.

6. Cooperative and peer-supported activities must be part of empowering students to take charge of their own learning.

7. **Pedagogies like PBL (Problem / Project Based Learning), Service Learning be brought into practice as part of curriculum. Experiential learning in the form of internship with a specified number of credits is to be made mandatory.**

8. **Faculty will have the freedom to identify and use the pedagogical approach that is best suited to a particular course and student.**

Blended learning (BL) mode is to be used to help learners develop 21st century skills along with the effective learning and skill development related to the subject-domains. BL should be carefully implemented and should not be replacing classroom time as a privilege. As the program moves towards higher semesters focus should be on research based and self-learning.

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Proposed Course Curriculum: This is the proposed curriculum for 3 years UG degree program as per NEP guidelines, further it can be finalised with mutual discussion with college.

Semester – I			
Course Code	**Category**	**Course/Subject**	**Credit**
F090101T	Major (Core)	Financial Markets and Products	4
F090102T	Major (Core)	Stock Market Trading	4
F090103T	Major (Core)	Emerging Technologies in Financial Services	4
F090104T	Minor	Time Value of Money and Financial Calculators	3
VOC167	SEC	Business Communication	3
Z011101	CC	As per University	2
	Total		**20**

Semester – II			
Course Code	**Category**	**Course/Subject**	**Credit**
F090201T	Major (Core)	Business Economics	4
F090202T	Major (Core)	Financial Accounting	4
F090203T	Major (Core)	Preparatory training for NISM VA (MF) + Insurance	4
F090204T	Minor	Marketing & Sales of Financial Product	3
VOC173	SEC	Campus to Corporate	3
Z021201	CC	As per University	2
	Total		**20**

Semester – III			
Course Code	**Category**	**Course/Subject**	**Credit**
F090301T	Major (Core)	Financial Reporting & Fundamental Analysis	4
F090302T	Major (Core)	Equity Markets	4
F090303T	Major (Core)	Corporate Finance	4
F090304T	Minor	Banking & Insurance (Life, Health, General)	3
VOC174	SEC	Python Programming (Proposed Online Sessions)	3
Z031301	CC	As per University	2
	Total		**20**

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Semester – IV			
Course Code	**Category**	**Course/Subject**	**Credit**
F090401T	Major (Core)	Capital Market Operations + (Preparatory training for NISM SORM)	4
F090402T	Major (Core)	Equity Derivatives + (Preparatory training for NISM VIII)	4
F090403T	Major (Core)	Commodities and Currency	4
F090404T	Minor	Financial Spread Sheet	3
F090405R	RP	Research Project	3
Z041401	CC	As per University	2
	Total		**20**

Semester – V			
Course Code	**Category**	**Course/Subject**	**Credit**
F090501T	Major (Core)	Financial Modelling (Preparatory training for NISM XV)	5
F090502T	Major (Core)	Fixed Income Securities	5
F090503T	Elective	Technical Analysis or Algo trading	5
F090504T	Elective	Financial Planning & Personal Finance Or Project Finance	5
F090505R	FP/RP	Research Project	5
	Total		**25**

Semester – VI			
Course Code	**Category**	**Course/Subject**	**Credit**
F090601T	Major (Core)	Investment Banking	5
F090602T	Major (Core)	International Business	5
F090603T	Elective	Mergers & Acquisition or Taxation	5
F090604T	Elective	Financial Risk Management (FRM) Or Investment Planning & Portfolio Management	5
F090605R	OJT	Internship	5
	Total		**25**

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PROGRAMME OUTCOMES

A Commerce graduate will be able to:

PO-1 Disciplinary Knowledge: Build conceptual foundations and application skills in areas such as accountancy, finance, management, research, marketing, human resource management, business and corporate law, economics, taxation, investment, insurance, and banking—preparing students for employment.

PO-2 Communication Skills: Effectively communicate longstanding unsolved problems in commerce and highlight the significance of commerce in socio-economic development.

PO-3 Critical Thinking: Apply analytical and decision-making skills to address various challenges in different branches of commerce and business.

PO-4 Problem Solving: Identify issues in key management areas such as finance, marketing, human resources, and taxation; examine problems, analyze and synthesize data, and derive inferences to develop viable solutions.

PO-5 Research-related Skills: Identify, formulate, and analyze socio-economic and environmental problems, applying fundamental commerce and business principles to achieve sustainable development.

PO-6 Digital Literacy: Utilize various ICT tools to explore, analyze, and use information effectively for business purposes, ensuring global competency.

PO-7 Analytical Reasoning: Develop in-depth disciplinary knowledge along with a broad skillset, fostering innovative and strategic solutions for dynamic business environments.

PO-8 Moral & Ethical Awareness: Recognize unethical behavior, falsification, and manipulation of business information while maintaining integrity in personal and professional contexts.

PO-9 Lifelong Learning: Demonstrate knowledge and understanding of management principles, applying them to one's profession or career. Develop the ability to work independently on diverse projects while engaging in continuous learning in commerce and business.

PO-10 Leadership & Teamwork: Work effectively with teams and individuals, taking the lead in implementing plans across various fields of commerce and its allied sectors.

PO-11 Environment and Sustainability: Understand the impact of professional accounting solutions on society and the environment, promoting sustainable development and responsible business practices.

Course Objective (CO), and detailed course curriculum of Semester – I & II.

Semester I:

1. Financial Markets and Products

Course Outcomes:

1. **Remembering:** Identify and describe the structure, components, and key financial intermediaries of the Indian financial system.
2. **Understanding:** Explain the interconnections between financial sectors, the characteristics of different markets, and the risk-return profiles of various financial instruments.
3. **Applying:** Evaluate various financial instruments and their applicability based on risk profile of an investors.
4. **Analyzing:** Analyse and differentiate various financial products based on risk and returns.
5. **Evaluating:** Assess the effectiveness of investment products in financial markets.

Curriculum Outlines:

Module 1: Introduction to Indian Financial System

- **Overview of Indian Financial System**
- Introduction to financial system components (financial institutions, markets, instruments)
- Functions and importance of the financial system
- Key participants in the Indian financial system

- **Financial Intermediaries**
- Commercial banks and their role
- Non-Banking Financial Companies (NBFCs)
- Insurance companies and their functions
- Mutual funds and asset management companies

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- **Financial Markets in India**
- Capital markets and their significance
- Money markets and their role in short-term financing
- Bond markets and fixed-income securities
- Foreign exchange markets and currency trading

- **Regulatory Bodies and Institutions**
- Reserve Bank of India (RBI) and its role in monetary policy
- Securities and Exchange Board of India (SEBI) and its functions
- Insurance Regulatory and Development Authority of India (IRDAI)
- Pension Fund Regulatory and Development Authority (PFRDA)

Module 2: Introduction to Different Markets

- **Equity Market**
- Introduction to equity market and stock exchanges in India
- Types of equity instruments (shares, stock indices, etc.)
- Trading mechanisms and settlement processes

- **Debt Market**
- Overview of debt market instruments (bonds, debentures, etc.)
- Government securities and their features
- Corporate bonds and credit rating agencies

- **Money Market**
- Introduction to money market instruments (Treasury bills, commercial papers, etc.)
- Role of money market in short-term liquidity management
- Money market mutual funds and their functioning

- **Commodity and Derivatives Market**
- Understanding commodity markets and commodity exchanges
- Introduction to derivatives and their types (futures, options, swaps)
- Risk management and hedging using derivatives

Module 3: Financial Instruments and Derivatives

- **Equity Instruments**
- Common stocks and preference shares
- Equity valuation techniques (dividend discount models, price-earnings ratios)
- Initial Public Offerings (IPOs) and follow-on offerings

- **Fixed-Income Instruments**
- Government bonds and corporate bonds
- Yield curve analysis and bond valuation
- Credit ratings and credit risk assessment

- **Money Market Instruments**
- Treasury bills and commercial papers
- Certificate of Deposits (CDs) and Repurchase Agreements (Repos)
- Calculating yields and pricing money market instruments

- **Derivatives and Risk Management**
- Futures contracts and their features
- Options contracts and strategies
- Swaps and their applications

Module 4: Insurance

- **Introduction to Insurance**
- Concept and basic principles of insurance
- Importance and role of insurance in risk management
- Evolution and development of the insurance industry
- Types of Insurance: Life Insurance, Health Insurance & General Insurance

Reference Books:

- Financial Markets and Institutions" by Frederic S. Mishkin and Stanley G. Eakins
- "Options, Futures, and Other Derivatives" by John C. Hull
- "The Economics of Money, Banking, and Financial Markets" by Frederic S. Mishkin
- "Indian Financial System" by Bharti Pathak Course Handout includes Supplementary reading and cases.
- IC 01 Principles of Insurance (Insurance Institute of India)

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Evaluation Pattern:

As per University guidelines

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2. Stock Market Trading

Course Outcomes:

1. **Remember**: Understand the importance of long-term investing and lessons from historical market performance.
2. **Understand**: Explain the role and types of stock market indices and the use of fundamental vs. technical approaches.
3. **Applying**: Differentiate between key investment styles like Value vs. Growth, Active vs. Passive.
4. **Analyzing**: Analyze the risk-return trade-off of equity investing and market cycles. *(Analyze)*
5. **Evaluating**: Critically compare concepts like EMH vs. Mr. Market, Art vs. Science, and Diversification vs. Concentration.

Curriculum Outlines:

Module 1: Introduction to Trading and Investing

- The need to Invest for long term
- Lessons from history
- Why Equity Works?
- Risk and return from Equity
- Market cycles
- Value vs Growth
- EMH vs. Mr. Market
- Concentration vs Diversification
- Art vs Science
- Quality vs. Valuation

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- Active vs. Passive
- Indices & its Benefits
- Types of Indices
- Fundamentals and Technicals

Module 2 . Primary Markets: Structure and participants

- Primary Market: Definition and Functions
- Types of Issues, Issuers
- Types of investors
- Types of public issues of equity shares
- Pricing a Public Issue of Shares
- Process for public issue of shares
- Applying to a public issue - ASBA, different platform
- Rights issue of shares
- Funding for IPO/Leverage investment

Module 3. Secondary Markets -Structure and participants

- Secondary Market Participants
- Indices and different sectors
- Electronic Trading Systems
- Types of Orders • How to Read a Stock Quote?
- Price Matching & Trade Execution
- Other Order Matching Rules
- Important Concepts
- Order Execution and Contract Note
- Corporate Actions
- Delivery Instruction Slip

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- Settlement of Trades
- Types of Accounts
- Taxation

Module 4. Equity Analysis and Valuation

- Financial Ratios
- Equity Valuation
- Valuation Ratios and Multiples
- Technical Analysis
- Types of charts
- Basic indicators

Module 5. Introduction to Futures and Options

- Basics of Derivatives
- Derivative Products
- Important terminologies
- Trading futures
- Features of Futures Contract
- Participants
- Payoff for Long Futures
- Payoff for Short Futures
- What are options?
- Option Buyer, Option Seller
- Different between Futures and Option
- Options Terminology
- Call option
- Put option

Module 7: Market Indicators

- Fundamental indicators
- Technical indicators
- Sentiment indicators

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Reference Books:

- *The Intelligent Investor* – Benjamin Graham
- *Common Stocks and Uncommon Profits* – Philip Fisher
- *Stocks for the Long Run* – Jeremy Siegel
- *A Random Walk Down Wall Street* – Burton Malkiel

Evaluation Pattern:

As per University guidelines

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3. Emerging Technologies in Financial Services

1. **Remembering:** Define key Fintech concepts, including Artificial Intelligence (AI), and recognize the role of various financial entities. Identify the core components of blockchain technology and cryptocurrencies.
2. **Understanding:** Explain how Fintech, particularly AI-driven solutions, transforms traditional financial services and its impact on consumer behaviour and decision-making. Explain the transition from centralized to decentralized finance. Understand the role of CBDCs and blockchain in financial markets.
3. **Applying:** Use Fintech tools and AI applications for financial transactions, fraud detection, and advisory functions. Demonstrate the use of crypto transactions and wallets.
4. **Analyzing:** Assess the competitive landscape between traditional and digital financial players. Assess the risks and opportunities in blockchain technology.

Curriculum Outline:

Part I - Fintech and AI application:

Module 1: Introduction to Fintech

- **What is Fintech?**
- **Key Fintech Segments:**

- Payments (UPI, Digital Wallets)
- Lending (Peer-to-Peer Lending Platforms)
- Wealth Management (Robo-Advisory Platforms)

- **Fintech in the Indian Context:**

Module 2: Financial Ecosystem and Competitive Landscape

- **Traditional Financial Institutions vs. Fintech:**
  - Role of PSUs, Private Banks, Payment Banks, and Small Banks
  - Domain Holders vs. Tech Aggregators
- **Impact on Consumer Behavior:**
  - Shift Toward Digital Transactions
  - Case Studies: Paytm and Razorpay

Module 3: Role of Artificial Intelligence (AI) in Fintech

- **What is AI?**
  - Definition and Types (Machine Learning, Natural Language Processing)
  - AI vs. Traditional Software
- **Applications of AI in Financial Services:**
  - Fraud Detection
  - Personalized Financial Advisory
  - Credit Scoring Algorithms
- **Impact on Financial Services:**
  - Improved Efficiency and Customer Experience
  - Ethical Considerations and Bias in AI Algorithms

Module 4: Digital Payments and Regulatory Landscape

- **Emergence of Digital Payments:**
  - Evolution of Payment Systems in India
  - UPI Ecosystem and Its Global Impact
  - NPCI's Role in Driving Digital Payments
- **Regulatory Framework:**
- **Risk Management:**
  - Ethical and Data Privacy Issues

- Risk Mitigation Strategies for Consumers
- **Case Study:** UPI as a Global Payment Model

Part II Blockchain & Cryptocurrencies

Module 1: Basics of Blockchain

- Origin, Components, and Consensus Mechanisms
- Distributed Ledgers and Smart Contracts
- Blockchain Applications in India (Aadhaar, Land Records)

Module 2: Cryptocurrencies and Trading

- Introduction to Cryptocurrencies (Bitcoin, Ethereum, Stablecoins)
- Crypto Listing, Trading, and Market Volatility
- Role of Wallets and Exchanges

Module 3: Risks and Threats in International Crypto Transactions

- Regulatory Risks and Compliance Issues
- Cross-border Payments and Financial Crime Threats
- Do's and Don'ts while dealing with cryptocurrencies

Module 4: GovCoins and CBDCs

- Concept of Central Bank Digital Currencies (CBDCs)
- RBI's Approach to Digital Rupee
- Future Financial Transactions with CBDCs

Module 5: Decentralized Finance (DeFi)

- Basics and Benefits of DeFi
- Transformation in Financial Transactions
- Role of Smart Contracts

Module 6: Emerging Trends and Student Projects

- De-Dollarization and the Role of UPI
- New World Order for Financial Transactions

Reference Reads:

- Reserve Bank of India (RBI) Reports and Bulletins (Available at the official RBI website. Focus on reports related to digital payments and Fintech regulations.)
- Research Papers on SSRN (Social Science Research Network) Search for Fintech and payment technologies papers, particularly from Indian academic institutions.
- Satoshi Nakamoto's Whitepaper: "Bitcoin: A Peer-to-Peer Electronic Cash System"
- Essential foundational reading for blockchain and cryptocurrency concepts.
- Reserve Bank of India (RBI) Reports on Blockchain and CBDCs

Evaluation Pattern:

As per University guidelines

4. Time Value of Money and Financial Calculators

Course Outcomes:

1. **Remembering**: Recall the formulae for present value (PV), future value (FV), and annuities.
2. **Understanding**: Explain the concept of time value of money and its applications.
3. **Applying**: Calculate PV, FV, and annuities using financial calculators or spreadsheets.
4. **Analyzing**: Compare the effects of varying interest rates on investment returns.
5. **Evaluating**: Justify investment decisions using time value of money principles.

Curriculum Outline:

Module 1: Systematic Investment Plan (SIP)
- Basics of SIP
- Calculation of SIP amount
- Future Value Calculation

Module 2: Systematic Withdrawal Plan (SWP)
- Basics of SWP
- Withdrawal Calculation
- Impact on Principal Amount

Module 3: Retirement Planning
- Retirement Planning Basics
- Retirement Corpus Calculation
- Annuity Calculation for Retirement

Module 4: Extended Internal Rate of Return (XIRR)
- Basics of XIRR

- Calculation of XIRR
- Application in Investment Analysis

Module 5: Internal Rate of Return (IRR)
- Basics of IRR
- Calculation of IRR
- Interpretation of IRR Results

Module 6: Net Present Value (NPV)
- Basics of NPV
- Calculation of NPV
- Decision-Making with NPV

Module 7: Annuity Calculations
- Types of Annuities
- Annuity Formulae
- Application in Financial Planning

Module 8: EMI Calculation
- Basics of EMI
- EMI Calculation Formulae
- Planning for EMI Payments

Module 9: Term vs. Endowment Plans
- Term Insurance Plans
- Endowment Insurance Plans
- Comparison and Suitability

Module 10: Insurance Cover Calculator
- Basics of Insurance Coverage
- Insurance Cover Calculation
- Tools and Methods for Coverage Estimation

Reference Books:

1. "Personal Finance for Dummies" – Eric Tyson
2. "Principles of Corporate Finance" – Brealey, Myers, and Allen (Same for corporate finance)

Evaluation Pattern:

The performance of the learners shall be evaluated into two components viz. by Internal Assessment with 40% marks in the first component (mid-term test) and by conducting the

Semester End Examinations with 60% marks as the second component. (Evaluation technique: Written Test / MCQs/ Group Presentations / Role Plays / Case Studies / Assignments / Projects / Quizzes/ Group Discussion/ Field Work / Live projects/ Workshop/ Project, Presentation, Simulation)

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5. Business Communication

Course Outcomes:

1. **Remembering** : Understand the Fundamentals of Communication.
2. **Understanding** : Explain Key Communication Theories and Models.
3. **Applying** : Demonstrate Effective Writing Skills.
4. **Analyzing** : Deliver Professional Oral Presentations.
5. **Evaluating** : Evaluate Communication Effectiveness in Professional Settings.
6. **Creating** : Create Strategic Communication Plans for Various Audience.

Curriculum Outlines:

Module 1: Introduction to Communication

- Understanding communication in domestic & international business situations.
- Cultural context of communication: customs and practices.
- Barriers to effective communication and steps to structure communication effectively.
- Powerful techniques to influence people.
- Importance of:
  - Clear Objectives in Communication
  - Analysis of the Receiver's Thoughts & Feelings
- Structuring communication:
  - Opening
  - Body
  - Closing
- Importance of verbal & non-verbal communication.
- Phone calling etiquettes

Module 2: Writing Skills

- Writing effective emails:
  - Emails to juniors

- Emails to peers
    - Emails to seniors
    - Emails to customers for developing sales
    - Emails to customers for service issues
- Writing effective reports & analysis:
    - Structuring reports
    - Executive summary
    - Flow & methodology
    - Research and key findings
    - Analysis, conclusions & recommendations

Module 3: Oral Presentation

- Making an effective oral presentation:
    - Preparing objectives
    - Researching audience needs & wants
    - Communicating key points of the message
    - Handling questions & objections from the receiver
    - Closing with action planning

Module 4: Aggressive & Assertive Communication

- Influencing & handling conflict and differences of opinion.
- Understanding submissive, aggressive & assertive communication.
- Making an effective presentation using:
    - PowerPoint slides
    - Interaction techniques
    - Videos & audios

Reference Books:

1. "Communication: Principles for a Lifetime" by Steven A. Beebe, Susan J. Beebe, and Diana K. Ivy

2. "The Elements of Style" by William Strunk Jr. and E.B. White

3. "The Art of Public Speaking" by Stephen E. Lucas

Evaluation Pattern:

As per University guidelines

Semester II:

1. Business Economics

Course Outcomes

1. **Remembering:** Recall fundamental economic concepts such as scarcity, opportunity cost, marginal analysis, market equilibrium, and the roles of government in economic decision-making.
2. **Understanding:** Explain the market mechanism, including demand and supply determinants, price elasticity, consumer choice theory, and the impact of government policies on market efficiency.
3. **Applying:** Apply economic principles to real-world business scenarios by evaluating pricing strategies, profit maximization approaches, and decision-making under different market structures.
4. **Analysing:** Analyze the impact of government interventions, taxation, and subsidies on markets, as well as macroeconomic factors like inflation, unemployment, and fiscal/monetary policies on business operations.
5. **Evaluating:** Assess various economic models and policies for their effectiveness in addressing market failures, income distribution, and global economic challenges such as financial crises and capital flow volatility.

Curriculum Outlines:

Module 1: The Role of Economics in Business

Scarcity and choice, Opportunity cost, Marginal analysis, Rational and irrational behaviour, Transaction costs, Levels of analysis – micro, macro, and international, Development of economic thinking Business cycle

Module 2: The Market Mechanism

Demand characteristics and determinants, Supply characteristics and determinants, Ceteris paribus, Market equilibrium, Shifts in market equilibrium
Price elasticity of demand, Income elasticity of demand, Consumer choice theory, Consumer surplus, concept of marginal utility, The supply curve, Producer surplus, Productivity, Costs, Revenues, Profit maximization, Price elasticity of supply Behavioral theories of the firm, Growth maximization, Profit satisficing

Module 3: Market Structure and The Role of Government

Perfect Competition, Monopoly, Monopolistic Competition, Oligopoly, Pricing Strategies
Market Failures - Imperfect Markets, Externalities, Public Goods
Government Intervention - Taxes and Subsidies, Regulations and Price Controls, Nationalization and Privatization; Income Distribution, concept of circular economy

Module 4: Macro Economics

Economic Growth, Unemployment, Inflation, The Multiplier, Aggregate Demand, Aggregate Supply, Balance of Payments, Government Budget, Fiscal Policy - Government Spending, Taxation; Supply - Side Policy
Monetary Policy - Interest Rates, Money Supply, Targets and Goals of Monetary Policy-Optimal Monetary Policy Role of Monetary Policy in Global Financial Crisis

Module 5: International Trade and Globalization (Global Integration)
The Advantages and Disadvantages of Trade, Protectionism, Globalization, Multilateral Trading System, India's Balance of payments – Implications of Current account and capital account deficits and surplus-Managing capital flows, Exchange Rate Volatility and Financial Stability -Bubbles, Panics and Crashes, History of Financial Crises

Reference Books:

- "Managerial Economics" by HL Ahuja
- "Principles of macroeconomics" by N Gregory Mankiw

Evaluation Pattern:

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2. Financial Accounting

Course Outcomes:

1. **Remembering**: Understand and recall fundamental accounting concepts.
2. **Understanding**: Describe the role of accounting in business decision-making
3. **Applying**: Apply revenue recognition and measurement standards.
4. **Analysing**: Analyze and interpret corporate financial statements.
5. **Evaluating**: Evaluate and apply important accounting standards.
6. **Creating**: Create financial reports.

Curriculum Outlines:

Module 1: Introduction to Accounting

- Concept and Necessity of Accounting
- Overview of Financial Statements
- Introduction and Meaning of GAAP (Generally Accepted Accounting Principles)
- Impact of Accounting Concepts on Income Statement and Balance Sheet
- Process leading to preparation of Trial Balance and Financial Statements

Module 2: Revenue Recognition and Measurement

- Revenue Recognition and Measurement
    - Capital and Revenue Items
    - Treatment of R&D Expenses
    - Preproduction Costs
    - Deferred Revenue Expenditure
    - Fixed Assets and Depreciation Accounting
    - Evaluation and Accounting of Inventory

Module 3: Corporate Financial Statements

- Preparation and Complete Understanding of Corporate Financial Statements
    - 'T' Form and Vertical Form of Financial Statements
- Financial Statements of Companies:

- Income Statement and Balance Sheet in Schedule VI/ III
- Provisions of the Companies Act Affecting the Preparation of Financial Statements
- Annual Report:
  - Analysis of Audit Reports and Directors' Reports
  - *Students should be exposed to reading the Annual Reports of Companies, both detailed and summarized versions*

Module 4: Important Accounting Concepts

- Corporate Accounting:
  - Accounting for Joint venture Companies: Overview of Share Capital and Debentures
  - Overview for consolidation of financial statements
  - Accounting for Issue and Forfeiture of Shares
  - Issue of Bonus Shares and Debentures
- Case Studies and Presentations

Reference Books:

1. "Double Entry Book Keeping" by T.S. Grewal
2. "GAAP Guide" by Michael J. Ramos
3. "Revenue Recognition: Principles and Practices" by G.B.R.R. (G.B. Ramesh)

Evaluation Pattern:

As per University guidelines

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3. Preparatory training for NISM VA (MF) + Insurance

Course Outcomes

1. **Remembering:** Recall essential concepts such as NAV, Total Expense Ratio, mutual fund structures, insurance, and the roles of regulatory bodies like SEBI, IRDA and AMFI in the mutual fund industry.
2. **Understanding:** Explain the functioning of mutual funds, insurance, the importance of asset allocation, the principles of risk management, ethical conduct of mutual fund distributors , and the legal framework that governs mutual fund operations in India. Examine the market segmentation for banks and other financial services institutions.
3. **Applying:** Apply knowledge of mutual fund valuation and taxation to practical examples, including calculating NAV, assessing the impact of taxes on returns, and implementing an appropriate asset allocation strategy based on investor goals. Formulate the Marketing mix of Banks, Insurance companies, Mutual Funds and Broking companies.
4. **Analysing:** Analyze mutual fund schemes using risk-return metrics, evaluate fund performance against relevant benchmarks, and distinguish between various types of distributors and their roles in the distribution process. Analyze the impact of CRM on the customer retention and marketing of financial products / services.
5. **Evaluating:** Identify mutual fund schemes and insurance need for their suitability based on investor needs and risk profile.

Curriculum Outlines:

Module 1: Understanding Investments and Asset Classes

- **Investment Landscape**
  - Investors and their Financial Goals
  - Savings or Investments?
  - Different Asset Classes
  - Investment Risks
  - Risk Measures and Management Strategies
  - Behavioural Biases in Investment Decision Making
  - Risk Profiling
  - Understanding Asset Allocation
  - Do-it-yourself versus Taking Professional Help

Module 2: Mutual Funds – Concept, Structure, and Legal Framework

- **Concept and Role of a Mutual Fund**

- Concept of a Mutual Fund
- Classification of Mutual Funds
- Growth of the Mutual Fund Industry in India

- **Legal Structure of Mutual Funds in India**
  - Structure of Mutual Funds in India
  - Key Constituents of a Mutual Fund
  - Organization Structure of Asset Management Companies (AMCs)
  - Role and Support Function of Service Providers
  - Role and Function of AMFI

Module 3: Regulatory Framework and Distribution Practices

- **Legal and Regulatory Framework**
  - Role of Regulators in India
  - Role of SEBI
  - Due Diligence Process by AMCs for Distributors
  - Investor Grievance Redress Mechanism
  - AMFI Code of Conduct for Intermediaries
- **Fund Distribution and Channel Management Practices**
  - The Role and Importance of Mutual Fund Distributors
  - Different Kinds of Mutual Fund Distributors
  - Modes of Distribution
  - Pre-requisites to Become a Distributor
  - Revenue for Mutual Fund Distributors
  - Commission Disclosure Mandated by SEBI
  - Difference Between Distributors and Investment Advisors

Module 4: Fund Valuation, Performance, and Taxation

- **NAV, Total Expense Ratio, and Pricing of Units**
  - Fair Valuation Principles
  - Computation of NAV
  - Entry and Exit Load
  - Key Accounting and Reporting Requirements

- Taxation
  - Applicability of Taxes on Mutual Funds
  - Capital Gains
  - Dividend Income
  - Stamp Duty and Tax Deducted at Source
  - Setting off Capital Gains and Losses

Module 5: Investor Services, Risk-Return Metrics, and Scheme Selection

- **Investor Services**
  - NFO Process
  - Investment Plans and Services
  - KYC Requirements
  - Systematic Transactions
- **Risk, Return, and Performance of Funds**
  - Risk Factors and Measures
  - Factors Affecting Mutual Fund Performance
  - SEBI Norms for Return Representation
- **Mutual Fund Scheme Performance**
  - Benchmarks and Performance
  - Quantitative Measures of Fund Manager Performance
- **Mutual Fund Scheme Selection**
  - Scheme Selection Based on Investor Needs and Risk Profile
  - Do's and Don'ts of Scheme Selection

Module 6: Insurance

Overview of Insurance Industry

- What is insurance
- How does it work
- History of Insurance in India
- Growth of Insurance Industry post liberalization
- Regulator
- Intermediaries including Agents, Brokers, Web Aggregators, TPAs, Surveyors etc.

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Basic Principles

- Principle of Utmost Good Faith
- Principle of Insurable Interest
- Principle of Indemnity
- Principle of Subrogation and Contribution
- Principle of Proximate Cause

Types of insurance

- Life Insurance
- General Insurance
- Health Insurance

Reference Books:

- NISM-Series-V-A: Mutual Fund Distributors Certification Examination Workbook
- "Mutual Funds-Ladder To Wealth Creation" by Vivek K Negi
- "108 Questions & Answers on Mutual Funds & SIP" by Yandya Investments

Evaluation Pattern:

As per University guidelines

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4. Marketing & Sales of Financial Product

Course outcome:

1. **Remembering:** Recall fundamental marketing and sales concepts.
2. **Understanding:** Examine the market segmentation for banks and other financial services institutions.
3. **Applying:** Formulate the Marketing mix of Banks, Insurance companies, Mutual Funds and Broking companies.
4. **Analyzing:** Analyze the impact of CRM on the customer retention and marketing of financial products / services.
5. **Evaluating:** Appraise knowledge about various aspects of Financial Services Marketing, the challenges faced and new developments and trends

Curriculum:

Module 1: Fundamentals of Marketing

- Definition, features, advantages and scope of marketing; The 4P's and 4C's of marketing
- Marketing v/s Selling
- Distinctive characteristics of financial services
- Multi-channel marketing for financial services

Module 2: Market Research and Segmentation

- Establishing a marketing information system;
- Different types of market research
- The importance of market research
- Define and explain service market segmentation
- Benefit of market segmentation of financial services
- Bases of market segmentation.
- Criteria for market segmentation.

Module 3: Market Strategies and Planning

- Customer-concentric marketing
- Product-concentric marketing
- Service-dominant logic view of marketing
- Website Optimisation, Search engine Optimisation, Content Marketing , Email Marketing, Social Media Marketing, PPC Marketing, Video Marketing
- Service Marketing Mix (7P's), Four I's of Services
- New developments and trends: Data Analytics for Informed Decision Making; AI in Marketing of Financial Services

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Reference Books:

- "Principles of Marketing" by Philip Kotler and Gary Armstrong
- "Sales and Marketing for Financial Services" by Philip K. Johnson
- "Marketing of Financial services" by Dr Dhananjay Bapat
- "Marketing of Financial Services" by E. Gordon & K. Natarajan

Evaluation Pattern:

As per University guidelines

6. Campus to Corporate

Course outcome:

1. **Remembering:** Demonstrate effective time management and a growth mindset to enhance personal productivity and resilience.

2. **Understanding:** Communicate confidently and clearly in written, verbal, and presentation formats across professional contexts.

3. **Applying:** Work collaboratively in teams while demonstrating respect, accountability, and effective interpersonal behavior.

4. **Analysing:** Apply structured approaches to decision-making, goal setting, and problem-solving in real-life scenarios.

5. **Evaluating:** Exhibit professionalism through appropriate office etiquette, grooming, ethical conduct, and interview readiness.

Curriculum:

MODULE 1 - PERSONAL

- Time Management
- Growth Mindset
- Grit, Purpose and Resilience

MODULE 2 – INTERPERSONAL SKILLS

- Communication Skills (Written & Verbal)
- Presentation Aspects
- Team Work

MODULE 3 – SITUATIONAL

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- Decision Making and Problem solving
- Planning & Goal Setting
- Excellence and Process Orientation

MODULE 4 – GENERAL

- Office Etiquette & Grooming
- Professional Ethics
- Interview Preparation

Reference Books:

- Eat That Frog by Brian Tracy
- Thinking fast and slow by Daniel Kahneman

Evaluation Pattern:

As per University guidelines

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Abbreviations:

Major (M)	Major (Core) Subject
Major (E)	Major (Core) Subject
Minor	Minor Subject
OE	Open Elective Courses: OE is to be chosen compulsorily from faculty other than that of the Major.
VSC	Vocational Skill Courses
SEC	Skill Enhancement Courses
AEC	Ability Enhancement Courses
VEC	Value Education Courses
IKS	Indian Knowledge System
CC	Co-curricular Courses (CC) such as Health and Wellness, Yoga education sports, and fitness, Cultural Activities, NSS/NCC and Fine/ Applied/ Visual/ Performing Arts
FP	Field Projects
CEP	Community Engagement and service Programmes
OJT	On Job Training
RP	Research Project