

S P Mandali's  
R. A. PODAR COLLEGE OF COMMERCE AND  
ECONOMICS (EMPOWERED AUTONOMOUS),  
Matunga, Mumbai-400019



## Course Structure

Bachelor of Commerce  
(Financial Markets)  
Semester I & II

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**Syllabus**  
**And**  
**Question paper pattern of Course**  
**Bachelor of Commerce**  
**(Financial Markets)**  
**F.Y. B.F.M. Semester I & II**  
**Syllabus as per National Education Policy 2020**  
**To be implemented from Academic Year 2025-2026**

# **SEMESTER I**

**Bachelor of Commerce (Financial Markets) Programme****Syllabus as per National Education Policy 2020***Course Structure***F.Y.B.F.M. (Level 4.5)****(To be implemented from Academic Year- 2025-26)**

| No. of Courses | Course Codes | Semester I  | Credits   | No. Of Courses | Course Codes | Semester II   | Credits   |
|----------------|--------------|---|-----------|----------------|--------------|---|-----------|
| <b>1</b>       |              | <b>Major (06 credits)</b>   |           | <b>1</b>       |              | <b>Major (06 credits)</b>   |           |
| <b>1.A</b>     |              | <b>Financial Markets</b>  |           | <b>1.A</b>     |              | <b>Financial Markets</b>  |           |
| 1.A.a          | PUD101101    | Introduction to Financial Systems   | <b>03</b> | 1.A.a          | PUD102101    | Introduction to Auditing  | <b>03</b> |
| 1.A.b          | PUD101102    | Financial Accounting-I Theory and Practice  | <b>03</b> | 1.A.b          | PUD102102    | Financial Accounting-II Analysis of Financial Statements  | <b>03</b> |
| <b>2</b>       |              | <b>Minor (03 credits)</b>   |           | <b>2</b>       |              | <b>Minor (03 credits)</b>   |           |
| 2.A.a          | PUD201103    | Economics of Financial Markets- I   | <b>03</b> | 2.A.a          | PUD202103    | Economics of Financial Markets- II  | <b>03</b> |
| <b>3</b>       |              | <b>General Elective (GE)/ Open Elective (OE) (03 Credits)</b>                                     |           | <b>3</b>       |              | <b>General Elective (GE)/ Open Elective (OE) (03 Credits)</b>                                     |           |
| 3.A.a          | PUD301104    | Financial Planning – I Personal Financial Planning  | <b>03</b> | 3.A.a          | PUD302104    | Financial Planning – II Corporate Finance   | <b>03</b> |
| <b>4</b>       |              | <b>Vocational &amp; Skill Enhancement Courses (VSEC) (02 credits)</b>                             |           | <b>4</b>       |              | <b>Vocational &amp; Skill Enhancement Courses (VSEC) (04 credits)</b>                             |           |
| <b>4.A</b>     |              | <b>Vocational Skill Course (VSC)</b>  |           |                |              | <b>Vocational Skill Course (VSC)</b>  |           |
|                |              | -   |           | 4.A.a          | PUB402105    | Intellectual Property Rights  | <b>02</b> |
| <b>4.B</b>     |              | <b>Skill Enhancement Courses (SEC)</b>  |           | <b>4.B</b>     |              | <b>Skill Enhancement Courses (SEC)</b>  |           |
| 4.B.a          | PUB401105    | Office Automation   | <b>02</b> | 4.B.a          | PUB402106    | Financial modeling using Excel  | <b>02</b> |
| <b>5</b>       |              | <b>Ability Enhancement Course, Value Enhancement Course, Indian Knowledge System (08 credits)</b> |           | <b>5</b>       |              | <b>Ability Enhancement Course, Value Enhancement Course, Indian Knowledge System (06 credits)</b> |           |
| <b>5.A</b>     |              | <b>Ability Enhancement Course (AEC)</b>   |           | <b>5.A</b>     |              | <b>Ability Enhancement Course (AEC)</b>   |           |
| 5.A.a          | PUB501106    | Language & Literature I   | <b>03</b> | 5.A.a          | PUB502107    | Language & Literature II  | <b>03</b> |
| <b>5.B</b>     |              | <b>Value Enhancement Course (VEC)</b>   |           | <b>5.B</b>     |              | <b>Value Enhancement Course (VEC)</b>   |           |
| 5.B.a          | PUD501107    | Business Mathematics  | <b>03</b> | 5.B.a          | PUD502108    | Business Statistics in Financial Markets  | <b>03</b> |
| <b>5.C</b>     |              | <b>Indian Knowledge System (IKS)</b>  |           |                |              |   |           |
| 5.C.a          | PUA501109    | Indian traditional approach in conservation and sustainability                                    | <b>02</b> |                |              | NA  |           |
| <b>TOTAL</b>   |              | <b>CUMULATIVE CREDIT</b>  | <b>22</b> | <b>TOTAL</b>   |              | <b>CUMULATIVE CREDITS</b>   | <b>22</b> |

**Exit option at the end of the first year (on completion of semester I and semester II):**

Under Graduate Certificate in **Financial Markets** will be awarded to a learner on fulfilment of the following conditions:

1. The learner should have acquired 44 credits in Semester I and II considered together.
2. The learner should acquire an additional 4 credits as per norms by completing recognized courses under the National Skill Qualification Framework (NSQF) such as Fundamentals of Banking & Financial Services, Entrepreneurial Development Course, and Internship.

**Syllabus of courses of FYBFM Programme  
(With effect from the Academic Year 2025-2026)**

**1. Major**

**1.A Financial Markets I**

**1.A.a. Introduction to Financial Systems (3 Credits)**

**Semester I**

| <b>1.Major</b>                                 |   |
|--|---|
| <b>1.A Financial Markets I</b>                 |   |
| <b>1.A.a Introduction to Financial Systems</b> |   |
| <b>Course Objectives and Course Outcomes</b>   |   |
| <b>Course Objectives</b>                       |   |
| CObj 1   | To Develop a comprehensive understanding of the Indian financial system, including its structure, participants, and functions.  |
| CObj 2   | Familiarize students with the various financial markets in India, such as the money market, capital market, and foreign exchange market.  |
| CObj 3   | Introduce students to the key regulators and regulatory frameworks governing the Indian financial system. Discuss the role of technology in the financial system.   |
| CObj 4   | Provide an overview of different financial products available in India, including banking products, insurance products, mutual funds, and securities.   |
| <b>Course Outcomes</b>                         |   |
| COut 1   | Learner demonstrates a thorough understanding of the structure, participants, and functions of the Indian financial system.   |
| COut 2   | Learner is able to identify and describe the different types of financial markets in India.   |
| COut 3   | Learner is able to compare Financial systems in India with those in developed nations and developing nations.   |
| COut 4   | Learner understand the subsegments under different types of financial markets and their roles in facilitating economic activities.  |
| COut5  | Learner is able to explain the meaning and features of financial regulators in India such as the Reserve Bank of India (RBI), Securities and Exchange Board of India (SEBI), and Insurance Regulatory and Development Authority of India (IRDAI). |
| COut 6   | Learner understands the Role and Functions of the financial regulators.   |
| COut 7   | Learner understands the meaning and classification of various financial instruments.  |
| COut 8   | Learner understands evaluation and characteristics of financial instruments and new financial instruments.  |
| COut 9   | Evaluate and compare different financial products available in India including their features, risks, and benefits.   |
| COut10   | Analyze the interdependencies and interactions between various components of the Indian financial system.   |

**Modules at a Glance**

| <b>Introduction to Financial Systems</b> |  |                        |
|--|--|------------------------|
| <b>Sr. No.</b>                           | <b>Modules</b>                               | <b>No. of Lectures</b> |
| 1  | Overview of Financial Systems                | 15                     |
| 2  | Financial Markets                            | 15                     |
| 3  | Financial Regulators & Financial Instruments | 15                     |
| <b>Total No. of Lectures:</b>            |  | <b>45</b>              |

| <b>Sr. No.</b> | <b>Modules</b>   |
|----------------|--|
| <b>1</b>       | <b>Overview of Financial System</b>  |
|                | An introduction to the financial system, Overview of the financial system, Functions of a financial system, Evolution of financial systems (capital market-oriented), Financial systems in India compared with those in developed nations and developing nations, Constituents of the financial system and interrelationships between various components. Financial Services. Bancassurance.   |
| <b>2</b>       | <b>Financial Markets</b>   |
|                | Capital markets, Money Markets, Foreign Exchange Markets, Commodity Markets, Derivative Markets, Meaning, classification and structure, sub-segments, Role played participants.  |
| <b>3</b>       | <b>Financial Regulators &amp; Financial Instruments</b>  |
|                | Meaning and features of financial regulators, Role and functions of financial regulators, Kinds of financial regulators, and markets regulated by each regulator Meaning and classification of financial instruments (multiple ways of classifying financial instruments), Types of financial instruments, Evaluation of financial instruments (risk-return trade-off), Characteristics of financial instruments, New financial instruments – Green Deposits and Finance |

**Financial Markets I**  
**Introduction to Financial Systems**

***Question Paper Pattern (Academic Year: 2025-26)***

**Internal Examination & Semester End Examination – 100 Marks**

**A] Internals-40 Marks**

| Method of evaluation            | Total marks |
|---------------------------------|-------------|
| 1. Assignment                   | 20          |
| 2. Case study analysis/ Project | 20          |
| <b>TOTAL</b>                    | <b>40</b>   |

**B] Semester End Examination (SEE)- 60 Marks**

Maximum Marks                      60  
Duration                                : 2 Hours

| Question No. | Particulars (Nature of Questions)   | Marks (Given) | Marks (To Be Attempted) |
|--------------|---|---------------|-------------------------|
| Q-1          | Attempt <b>any four</b> of the following.<br>A. Theory / Case study/ Concept-based question<br>B. Theory / Case study/ Concept-based question<br>C. Theory / Case study/ Concept-based question<br>D. Theory / Case study/ Concept-based question<br>E. Theory / Case study/ Concept-based question | <b>25</b>     | <b>20</b>               |
| Q-2          | Attempt <b>any four</b> of the following.<br>A. Theory / Case study/ Concept-based question<br>B. Theory / Case study/ Concept-based question<br>C. Theory / Case study/ Concept-based question<br>D. Theory / Case study/ Concept-based question<br>E. Theory / Case study/ Concept-based question | <b>25</b>     | <b>20</b>               |
| Q-3          | Attempt <b>any four</b> of the following.<br>A. Theory / Case study/ Concept-based question<br>B. Theory / Case study/ Concept-based question<br>C. Theory / Case study/ Concept-based question<br>D. Theory / Case study/ Concept-based question<br>E. Theory / Case study/ Concept-based question | <b>25</b>     | <b>20</b>               |
|              | <b>Total</b>  | <b>75</b>     | <b>60</b>               |

**Reference Books (with Chapters):**

1. Gordon E. & Natarajan K. Financial Markets & Services, Himalaya Publishing House.
2. Indian Financial System, Machiraju.R.H, Vikas Publishing House.
3. Indian Financial System, Khan M.Y Tata Mcgraw Hill.
4. Financial Institutions and Markets, Bhole L.M, Tata Mcgraw Hill.
5. The Indian Financial System, Desai, Vasantha Himalaya Publishing House.



**Syllabus of courses of FY B. F.M. Programme  
(With effect from the Academic Year 2025-2026)**

**1. Major**

**1.A Financial Markets I**

**1.A.b. Financial Accounting - I Theory and Practice (3 Credits)**

**Semester I**

| <b>1.Major</b>  |  |
|---|--|
| <b>1.A Financial Markets I</b>                            |  |
| <b>1.A.b Financial Accounting – I Theory and Practice</b> |  |
| <b>Course Objectives and Course Outcomes</b>              |  |
| <b>Course Objectives</b>                                  |  |
| CObj 1  | Develop a fundamental understanding of the principles and concepts underlying financial accounting. Familiarize students with the basic financial accounting terminology, principles, and techniques used in recording, classifying, and summarizing financial transactions. |
| CObj 2  | Introduce students to the accounting equation and its application in preparing financial statements.   |
| CObj 3  | Provide an overview of the accounting cycle, including the steps involved in journalizing, posting, adjusting, and closing entries. Explain the importance of accurate financial reporting and its impact on decision-making processes within an organization.               |
| CObj 4  | Introduce students to the ethical considerations and professional standards that govern the practice of financial accounting.  |
| <b>Course Outcomes</b>                                    |  |
| COut 1  | Learner demonstrates a solid understanding of the fundamental principles and concepts of financial accounting.   |
| COut 2  | Learner is able to apply accounting terminology, principles, and techniques to record, classify, and summarize financial transactions.   |
| COut 3  | Learner is able to prepare basic financial statements, including the income statement, balance sheet, and statement of cash flows, using the accounting equation and appropriate accounting standards.   |
| COut 4  | Learner is able to execute the steps involved in the accounting cycle, including journalizing, posting, adjusting, and closing entries.  |
| COut 5  | Learner is able to collaborate effectively in group settings to solve accounting problems and discuss accounting concepts.   |
| COut 6  | Learner is able to analyze and interpret financial statements to assess the financial performance and position of an organization.   |
| COut 7  | Learner is able to analyse financial status of an organization to make proper investment decisions   |
| COut 8  | Learner is able to communicate financial information clearly and effectively, both orally and in written form, using appropriate accounting technology and formats.  |

**Modules at a Glance**

| <b>Financial Accounting – I Theory and Practice</b> |  |                        |
|---|--|------------------------|
| <b>Sr. No.</b>                                      | <b>Modules</b>   | <b>No. of Lectures</b> |
| 1   | Nature, Purpose of Accounting  | 15                     |
| 2   | Books of Accounts  | 15                     |
| 3   | Introduction to Financial Statements & Preparation of Final Accounts | 15                     |
| <b>Total No. of Lectures:</b>                       |  | <b>45</b>              |

| <b>Sr. No.</b> | <b>Modules</b>   |
|----------------|--|
| <b>1</b>       | <b>Nature, Purpose of Accounting</b>   |
|                | Meaning and scope of Accounting: Need, development & Definition of Accounting, personal interest in Accounting disclosure, branches of accounting.<br>Accounting Concepts and Accounting Standards   |
| <b>2</b>       | <b>Books of Accounts</b>   |
|                | Journals, ledger, subsidiary books<br>Trial Balance, Financial Accounting framework  |
| <b>3</b>       | <b>Introduction to Financial Statements &amp; Preparation of Final Accounts</b>  |
|                | Bank Reconciliation Statements Treatment of Capital & Revenue<br>Depreciation Accounting; methods of recording depreciation and methods of providing depreciation as per AS-4<br>Final Accounts of Sole Traders- Manufacturing Account, Trading, Profit & Loss Account and Balance sheet<br>Final Accounts of Partnership Firm, Manufacturing Account, Trading, Profit & Loss, Account and Balance sheet |

**Financial Markets I**  
**Financial Accounting - I Theory and Practice**

***Question Paper Pattern (Academic Year: 2025-26)***

**Internal Examination & Semester End Examination – 100 Marks**

**A] Internals-40 Marks**

| Method of evaluation            | Total marks |
|---------------------------------|-------------|
| 1. Assignment                   | 20          |
| 2. Case study analysis/ Project | 20          |
| <b>TOTAL</b>                    | <b>40</b>   |

**B] Semester End Examination (SEE)- 60 Marks**

Maximum Marks                      60  
Duration                                      : 2 Hours

| Question No. | Particulars (Nature of Questions)   | Marks (Given) | Marks (To Be Attempted) |
|--------------|---|---------------|-------------------------|
| Q-1          | Attempt <b>any four</b> of the following.<br>A. Theory / Case study/ Concept-based question<br>B. Theory / Case study/ Concept-based question<br>C. Theory / Case study/ Concept-based question<br>D. Theory / Case study/ Concept-based question<br>E. Theory / Case study/ Concept-based question | 25            | 20                      |
| Q-2          | Attempt <b>any four</b> of the following.<br>A. Theory / Case study/ Concept-based question<br>B. Theory / Case study/ Concept-based question<br>C. Theory / Case study/ Concept-based question<br>D. Theory / Case study/ Concept-based question<br>E. Theory / Case study/ Concept-based question | 25            | 20                      |
| Q-3          | Attempt <b>any four</b> of the following.<br>A. Theory / Case study/ Concept-based question<br>B. Theory / Case study/ Concept-based question<br>C. Theory / Case study/ Concept-based question<br>D. Theory / Case study/ Concept-based question<br>E. Theory / Case study/ Concept-based question | 25            | 20                      |
|              | <b>Total</b>  | <b>75</b>     | <b>60</b>               |

## **Reference Books :**

1. Financial Accounts by S.N. Maheshwari, Vikas Publishing house Pvt. Ltd.
2. Introduction to Accountancy by T.S. Grewal, S. Chand and Company (P) Ltd., New Delhi
3. Advance Accounts by Shukla and Grewal, S. Chand and Company (P) Ltd., New Delhi
4. Advanced Accountancy by R.L Gupta and M. Radhaswamy, S. Chand and Company (P) Ltd.

**Syllabus of courses of FY B. F.M. Programme  
(With effect from the Academic Year 2025-2026)**

**2. Minor**

**2.A.a Economics of Financial Markets- I (3 Credits)**

**Semester I**

| <b>2. Minor</b>                                     |   |
|---|---|
| <b>2.A.a. Economics of Financial Markets- I – I</b> |   |
| <b>Course Objectives and Course Outcomes</b>        |   |
| <b>Course Objectives</b>                            |   |
| CObj 1  | To understand and remembering the fundamentals of Economics at micro and macro levels.                          |
| CObj 2  | Basic understanding of the concept of demand for money and supply of money.                                     |
| CObj 3  | Understanding and evaluation of inflation and it's control.   |
| CObj 4  | To understand the role of Government in the Economic field and study the impact of Budget on Financial Markets. |
| <b>Course Outcomes</b>                              |   |
| COut 1  | Learner understands the basics of demand, supply and price determination.                                       |
| COut 2  | Learners analyse and evaluate the process of price determination.   |
| COut 3  | Learner understands and remembers various markets including financial markets.                                  |
| COut 4  | Learner is able to analyze the impact of trade cycle on the financial markets.                                  |
| COut 5  | Learners are able to apply the concepts of inflation and its impact.  |
| COut 6  | Learners understand the meaning of money and learn motives underlying demand for money.                         |
| COut 7  | Learner is able to understand how monetary policy helps to control Inflation.                                   |
| COut 8  | Learner understands Government's fiscal operations and it's impact.   |
| COut 9  | The learner understands sources of revenue and impact of taxation on savings, investments and production.       |
| COut10  | The learner understand budget, concepts of deficit and it's effect on financial markets.                        |

**Modules at a glance**

| <b>Economics of Financial Markets- I</b> |  |                        |
|--|--|------------------------|
| <b>Sr. No.</b>                           | <b>Modules</b>                               | <b>No. of Lectures</b> |
| 1  | Introduction to Economics and Basic Concepts | 15                     |
| 2  | Money, Prices and Inflation                  | 15                     |
| 3  | Public Finance                               | 15                     |
| <b>Total No. of Lectures:</b>            |  | <b>45</b>              |

| <b>Sr. No.</b> | <b>Modules</b>  |
|----------------|---|
| <b>1</b>       | <b>Introduction to Economics and Basic Concepts</b>   |
|                | <ul style="list-style-type: none"> <li>• Meaning of Micro Economics and Macro Economics</li> <li>• Concept of Demand, its determinants</li> <li>• Concept of Supply and its determinants</li> <li>• Determination of Equilibrium Price</li> <li>• Concept of Market, various types of Market – Money Market, Capital Market</li> <li>• Savings, Investments and Determination of Interest Rates</li> <li>• Foreign Exchange Market, determination of Equilibrium Exchange Rate</li> </ul>   |
| <b>2</b>       | <b>Money, Prices and Inflation</b>  |
|                | <ul style="list-style-type: none"> <li>• Meaning and Definition of Money, Functions.</li> <li>• Money Supply – Determinants – Factors influencing velocity of circulation of money – Measures of Money Supply.</li> <li>• Demand for Money – Classical and Keynesian approaches and Keynesian liquidity preference theory of interest.</li> <li>• Money and Prices – Quantity theory of Money – Fisher's Equation of Exchange</li> <li>• Inflation – Meaning – Demand Pull Inflation – Cost Push Inflation – Causes – Effects and Control of Inflation</li> </ul> |
| <b>3</b>       | <b>Public Finance</b>   |

|  |  |
|--|--|
|  | <ul style="list-style-type: none"><li>• Meaning and Scope of Public Finance</li><li>• Public Revenue – Tax and Non-Tax Revenue – Direct and Indirect Taxes – Canons of Taxation – Tax Rates – Impact and Incidence of Tax - Shifting of Tax Burden</li><li>• Public Expenditure – Classifications – Causes of Growth in Public Expenditure – Effect of Public Expenditure on Production, Consumption, Distribution and Stabilization</li><li>• Public Debt – Internal and External Debt – Effects</li><li>• Fiscal Policy – Objectives and Limitations</li><li>• Budget – Meaning – Types – Structure of Union Budget – Deficit Concepts</li></ul> |
|--|--|

| Question No. | Particulars (Nature of Questions)   | Marks (Given) | Marks (To Be Attempted) |
|--------------|---|---------------|-------------------------|
| Q-1          | Attempt <b>any four</b> of the following.<br>A. Theory / Case study/ Concept-based question<br>B. Theory / Case study/ Concept-based question<br>C. Theory / Case study/ Concept-based question<br>D. Theory / Case study/ Concept-based question<br>E. Theory / Case study/ Concept-based question | 25            | 20                      |
| Q-2          | Attempt <b>any four</b> of the following.<br>A. Theory / Case study/ Concept-based question<br>B. Theory / Case study/ Concept-based question<br>C. Theory / Case study/ Concept-based question<br>D. Theory / Case study/ Concept-based question<br>E. Theory / Case study/ Concept-based question | 25            | 20                      |
| Q-3          | Attempt <b>any four</b> of the following.<br>A. Theory / Case study/ Concept-based question<br>B. Theory / Case study/ Concept-based question<br>C. Theory / Case study/ Concept-based question<br>D. Theory / Case study/ Concept-based question<br>E. Theory / Case study/ Concept-based question | 25            | 20                      |
|              | <b>Total</b>  | <b>75</b>     | <b>60</b>               |



**Reference Books:**

1. Indian Financial Systems and Financial Markets – Siddharth Sankar Saha
2. Indian Financial Systems – Bharti Pathak
3. Indian Financial Systems – H.R. Machiraju
4. Indian Financial Systems – D.K. Murali
5. Dynamics of Indian Financial Systems – Preeti Singh
6. Indian Financial Systems – M. Vora
7. Learn to earn – Peter Lynch
8. Indian Financial System and Development – Vasant Desai
9. Indian Financial System – M.Y. Khan
10. Indian Financial System – P.M. Varshney and D.K. Mittal
11. Indian Financial System – Niti Bhasin
12. Indian Financial System – Bharathi Pathak

**Syllabus of courses of FY B. F.M. Programme  
(With effect from the Academic Year 2025-2026)**

**3. General Electives (GE)/ Open Elective (OE)**

**3.A.a. Financial Planning -I Personal Financial Planning (3 Credits)**

**Semester I**

| <b>3. General /Open Electives</b>                                |  |
|--|--|
| <b>General Electives (GE)/ Open Elective (OE)</b>                |  |
| <b>3.A.a. Financial Planning – I Personal Financial Planning</b> |  |
| <b>Course Objectives and Course Outcomes</b>                     |  |
| <b>Course Objectives</b>   |  |
| CObj 1   | Develop a foundational understanding of personal financial planning and its importance in achieving financial goals and overall financial well-being.  |
| CObj 2   | Familiarize students with the principles, theories, and concepts underlying personal financial planning. Introduce students to the various components of personal financial planning, including budgeting, savings, investments, risk management, and retirement planning.         |
| CObj 3   | Provide an overview of different financial products and instruments available for personal financial planning, such as savings accounts, stocks, bonds, mutual funds, insurance policies, and retirement accounts. Discuss the role of taxes and tax planning in personal finance. |
| CObj 4   | Explore the ethical considerations and professional standards in personal financial planning. Equip students with the skills to evaluate financial information, analyze personal financial situations, and make informed decisions.  |
| <b>Course Outcomes</b>   |  |
| COout 1  | Learner develops a comprehensive personal financial plan that incorporates budgeting, savings, investments, risk management, and retirement planning.  |
| COout 2  | Learners understand how to apply financial principles and theories to analyze personal financial situations and make informed decisions.   |
| COout 3  | Learner demonstrates an understanding of different financial products and instruments, including their features, benefits, and risks.  |
| COout 4  | Learner evaluates various financial products for personal financial goals .  |
| COout 5  | Learner develops skills in budgeting, tracking expenses, and managing personal cash flow effectively.  |
| COout 6  | Learners develops skills to evaluate and manage financial risks through appropriate insurance coverage and risk management strategies.   |
| COout 7  | Learner understands the importance of retirement planning and develop strategies to achieve retirement goals.  |
| COout 8  | Learner understands tax planning strategies to minimize tax liabilities and optimize personal finances.  |
| COout 9  | Learner understands the basic investor psychology towards personal financial goals.  |
| COout10  | Learner demonstrates knowledge of ethical considerations and professional standards in personal financial planning.  |

**Modules at a Glance**

| <b>Financial Planning – I Personal Financial Planning</b> |  |                        |
|---|--|------------------------|
| <b>Sr. No.</b>  | <b>Modules</b>   | <b>No. of Lectures</b> |
| 1   | Personal Financial Planning Process & Statement Analysis | 15                     |
| 2   | Financial Mathematics                                    | 15                     |
| 3   | Investor Psychology                                      | 15                     |
| <b>Total No. of Lectures:</b>                             |  | <b>45</b>              |

| <b>Sr. No.</b> | <b>Modules</b>  |
|----------------|---|
| <b>1</b>       | <b>Personal Financial Planning Process &amp; Statement Analysis</b>   |
|                | <ul style="list-style-type: none"> <li>i. Establish and Define the Relationship with the Client</li> <li>ii. Gathering relevant information</li> <li>iii. Analyse financial status, Risk Profile and Determine Financial Goals</li> <li>iv. Develop Financial Planning Recommendations and Present them to the Client</li> <li>v. Implement Client's Financial Planning Recommendations</li> <li>vi. Monitor and Review the performance</li> <li>vii. Cash inflows and outflows – Cash Management</li> <li>viii. Income and expenditure statement</li> <li>ix. Budgeting and forecasting</li> <li>x. Monitoring budgets and provisions for savings</li> <li>xi. Personal Balance sheet and Net Worth</li> </ul> |
| <b>2</b>       | <b>Financial Mathematics</b>  |
|                | <ul style="list-style-type: none"> <li>i. Calculation of Returns-Nominal Rate of Return, Effective Rate of Return, Internal Rate of Return, and Compounded Annual Growth rate (CAGR), Real Rate of Return, Rate of Return after adjusting taxes, Analysis of Return.</li> <li>ii. Time value of money</li> <li>iii. Loan Calculations</li> <li>iv. Total Asset, Net Worth and Financial Ratios</li> </ul>   |

|          |   |
|----------|---|
| <b>3</b> | <b>Investor Psychology</b>  |
|          | <ul style="list-style-type: none"><li>i. Value investing and Behavioural Finance</li><li>ii. Role of emotions in finance decision making –Common errors</li><li>iii. Skewness of Asset Allocation due to cultural or historical bias</li><li>iv. Basic investment style and its drawbacks</li></ul> |

## Financial Planning – I Personal Financial Planning

### *Question Paper Pattern (Academic Year: 2025-26)*

### **Internal Examination & Semester End Examination – 100 Marks**

#### **A] Internals-40 Marks**

| Method of evaluation            | Total marks |
|---------------------------------|-------------|
| 1. Assignment                   | 20          |
| 2. Case study analysis/ Project | 20          |
| <b>TOTAL</b>                    | <b>40</b>   |

#### **B] Semester End Examination (SEE)- 60 Marks**

|               |    |
|---------------|----|
| Maximum Marks | 60 |
| Duration      | 2  |
| Hours         |    |

| Question No. | Particulars (Nature of Questions)   | Marks (Given) | Marks (To Be Attempted) |
|--------------|---|---------------|-------------------------|
| Q-1          | Attempt <b>any four</b> of the following.<br>A. Theory / Case study/ Concept-based question<br>B. Theory / Case study/ Concept-based question<br>C. Theory / Case study/ Concept-based question<br>D. Theory / Case study/ Concept-based question<br>E. Theory / Case study/ Concept-based question | 25            | 20                      |
| Q-2          | Attempt <b>any four</b> of the following.<br>A. Theory / Case study/ Concept-based question<br>B. Theory / Case study/ Concept-based question<br>C. Theory / Case study/ Concept-based question<br>D. Theory / Case study/ Concept-based question<br>E. Theory / Case study/ Concept-based question | 25            | 20                      |
| Q-3          | Attempt <b>any four</b> of the following.<br>A. Theory / Case study/ Concept-based question<br>B. Theory / Case study/ Concept-based question<br>C. Theory / Case study/ Concept-based question<br>D. Theory / Case study/ Concept-based question<br>E. Theory / Case study/ Concept-based question | 25            | 20                      |
|              | <b>Total</b>  | <b>75</b>     | <b>60</b>               |

**References Books:**

1. Financial Management, Theory and Practice by Prasanna Chandra
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3. Padhuka's Students Guide on Financial Management
4. Financial Accounting by P.C. Tulsian
5. Retire Rich by P V Subramanyam
6. Let's Talk Money by Monika Halan
7. The Richest Engineer by Abhishek Kumar
8. You can get rich too: With goal-based investing by PV Subramanyam and M Pattabiraman
9. I will teach you to be rich by Ramit Sethi

**Syllabus of courses of FY B.F.M. Programme  
(With effect from the Academic Year 2025-2026)  
4. Vocational & Skill Enhancement Courses (VSEC)  
4.A Skill Enhancement Course (SEC)  
4.A.a Office Automation (2 Credits)**

**Semester I**

| <b>4. Vocational &amp; Skill Enhancement Courses (VSEC)</b> |   |
|---|---|
| <b>4.A Skill Enhancement Courses (SEC)</b>                  |   |
| <b>4.A.a Office Automation</b>                              |   |
| <b>Course Objectives and Course Outcomes</b>                |   |
| <b>Course Objectives</b>                                    |   |
| CObj 1  | To build an understanding of how to use excel from scratch.   |
| CObj 2  | Gradually scale up to higher levels of competence.  |
| <b>Course Outcomes</b>                                      |   |
| COut 1  | Learner is equipped with MS Excel features which will develop their foundation of using spreadsheet.  |
| COut 2  | Learner gets insights into the data analysis tools in Excel so that they can extract meaningful information from vast arrays of data.   |
| COut 3  | Learner is familiarized with the important functions and data visualization features available in Excel which help in performing data mining.                                   |
| COut 4  | Learner is enabled to assign validations and protections on their excel based templates and files so that unintended / malicious intrusions over the workings may be prevented. |
| COut 5  | Learners understands application of their knowledge in Excel in day to day working of a business organization.  |

**Modules at a Glance**

| <b>Office Automation</b>      |   |                        |
|-------------------------------|---|------------------------|
| <b>Sr. No.</b>                | <b>Modules</b>                                | <b>No. of Lectures</b> |
| 1                             | Introduction to Excel                         | 10                     |
| 2                             | Essential Functions                           | 10                     |
| 3                             | Data Analysis, validation, and Visualizations | 10                     |
| <b>Total No. of Lectures:</b> |   | <b>30</b>              |



| Sr. No. | Modules   |
|---------|---|
| 1.      | <b>Introduction to Excel</b>  |
|         | <ul style="list-style-type: none"> <li>• Creating and opening workbooks</li> <li>• Cell basics</li> <li>• Modifying columns, rows and cells</li> <li>• Worksheet basics</li> <li>• Introduction to formulas</li> <li>• Freeze Panes</li> <li>• Formatting features of cells</li> <li>• Sort</li> <li>• Filters</li> <li>• Fill Handle</li> <li>• Copy a sheet</li> <li>• Find and Replace</li> <li>• Relative and Absolute Cell Referencing</li> <li>• Text to columns</li> <li>• Paste Special</li> <li>• Subtotals</li> <li>• Comments</li> </ul> |
| 2       | <b>Essential Functions</b>  |
|         | <ul style="list-style-type: none"> <li>• Sum, Count, Min, Max, Average, Median, Subtotal</li> <li>• Date, Today, Now</li> <li>• If, And, Or</li> <li>• Vlookup and Hlookup</li> <li>• Round, Roundup and Rounddown</li> <li>• Sumif and Sumifs</li> <li>• Countif and Countifs</li> <li>• Averageif and Averageifs</li> <li>• Concatenate and Trim</li> <li>• Data tables, scenarios manager, goal seek and Solver</li> </ul>   |
| 3       | <b>Data Analysis, validation and Visualizations</b>   |
|         | <ul style="list-style-type: none"> <li>• Pivot Tables and Pivot Charts</li> <li>• Remove Duplicates</li> <li>• Conditional formatting</li> <li>• Charts of various kinds</li> <li>• Data Validation</li> <li>• Protect Workbook</li> <li>• Protect Worksheet</li> <li>• Assigning read /write access passwords to files</li> </ul>  |
| 4       | <b>Flash (2 D Animation)</b>  |
|         | <ul style="list-style-type: none"> <li>• (Not to be tested for the semester end examination - Only for Practical's)</li> </ul>  |

**Office Automation*****Question Paper Pattern (Academic Year: 2025-26)*****Internal Examination & Semester End Examination – 50 Marks****A] Internals-20 Marks**

| Method of evaluation | Total marks |
|----------------------|-------------|
| Practical Work       | 20          |
| <b>TOTAL</b>         | <b>20</b>   |

**B] Semester End Examination (SEE)- 30 Marks**

Maximum Marks                      30  
Duration                                      : 2 Hours

| Question No. | Particulars (Nature of Questions)  | Marks (Given) | Marks (To Be Attempted) |
|--------------|--|---------------|-------------------------|
| Q-1          | <b>Attempt Any 2 of the following:</b>   |               |                         |
|              | A. Theory/Concept-based question<br>B. Theory/Concept-based question<br>C. Theory/Concept-based question | 15            | 10                      |
| Q-2          | <b>Attempt Any 2 of the following:</b>   |               |                         |
|              | A. Theory/Concept-based question<br>B. Theory/Concept-based question<br>C. Theory/Concept-based question | 15            | 10                      |
| Q-3          | <b>Attempt Any 2 of the following:</b>   |               |                         |
|              | A. Theory/Concept-based question<br>B. Theory/Concept-based question<br>C. Theory/Concept-based question | 15            | 10                      |
|              | <b>TOTAL</b>   | <b>45</b>     | <b>30</b>               |

**Syllabus of courses of FY B. F.M. Programme  
(With effect from the Academic Year 2025-2026)**  
**5. Ability Enhancement Courses, Value Enhancement Course, Indian Knowledge System**  
**5.A Ability Enhancement Course (AEC)**  
**5.A.a Language and Literature I (3 Credits)**

**Semester I**

| <b>5. Ability Enhancement Courses, Value Enhancement Course, Indian Knowledge System</b> |   |
|--|---|
| <b>5.A Ability Enhancement Course (AEC)</b>  |   |
| <b>5.A.a Language and Literature I</b>   |   |
| <b>Course Objectives and Course Outcomes</b>   |   |
| <b>Course Objectives</b>   |   |
| CObj 1   | To understand the effective use of power point presentation, relevance and importance of interpersonal communication skills             |
| CObj 2   | To enhance written communication skills   |
| CObj 3   | To enable the learners to adapt to the requirements of the industry.  |
| <b>Course Outcomes</b>   |   |
| COut 1   | Learner understands the Concept of Communication: and its importance as a key concept in the Corporate and Global world.                |
| COut 2   | Learner understands the impact of technological advancements on Communication Channels and Objectives of Communication                  |
| COut 3   | Learner understands various Methods and Modes of Communication - Verbal and Nonverbal.  |
| COut 4   | Learner understands problems in Communication /Barriers to Communication and ways to overcome these Barriers in Communication.          |
| COut 5   | The learners learn to use statistical tools in PowerPoint presentations,  |
| COut 6   | Learners are able to write letters of enquiry and letters of complaint.   |
| COut 7   | Learners are able to demonstrate Practical application of preparing flyers and leaflets help the learners demonstrate their creativity. |
| COut 8   | Learners demonstrate Listening, Comprehension, Speaking Skills. Nonverbal communication skills of learners are enhanced.                |
| COut 9   | Learners acquire Presentation skills of a News Item, Dialogue and Speeches, Paragraph writing.  |
| COut 10  | Learners are able to analyse texts from the fields of Commerce and Management   |

| <b>Language and Literature-I</b> |  |                        |
|----------------------------------|--|------------------------|
| <b>Sr. No.</b>                   | <b>Modules</b>   | <b>No. of Lectures</b> |
| 1                                | Theory of Communication & Obstacles to Communication in Business World | 15                     |
| 2                                | Business Correspondence  | 15                     |
| 3                                | Language and Writing Skills  | 15                     |
| <b>Total No. of Lectures:</b>    |  | <b>45</b>              |

| <b>Sr. No.</b> | <b>Modules</b>   |
|----------------|--|
| <b>1</b>       | <b>Theory of Communication &amp; Obstacles to Communication in Business World</b>  |
|                | <ul style="list-style-type: none"> <li>• Concept of Communication: Meaning, Definition, Process, Need, Feedback Emergence of Communication as a key concept in the Corporate and Global world</li> <li>• Inter personal communication: Team dynamics and collaboration</li> <li>• Impact of technological advancements and AI on Communication Channels</li> <li>• Objectives of Communication: Channels- Formal and Informal- Vertical, Horizontal, Diagonal, Grapevine Objectives of Communication: Information, Advice, Order and Instruction, Persuasion, Motivation, Education, Warning, and Boosting the Morale of Employees (A brief introduction to these objectives to be given)</li> <li>• Methods and Modes of Communication: Methods: Verbal and Nonverbal, Characteristics of Verbal Communication Characteristics of Non-verbal Communication, Business Etiquette, Computers and E- communication.</li> <li>• Problems in Communication /Barriers to Communication: Physical/ Semantic/Language / Socio-Cultural / Psychological/ Barriers, Ways to Overcome these Barriers</li> <li>• Listening: Types, Process and Importance of Listening Skills, Cultivating good Listening Skills. Ethics in communication</li> </ul> |
| <b>2</b>       | <b>Business Correspondence</b>   |
|                | <ul style="list-style-type: none"> <li>• Theory of Business Letter Writing: Parts, Structure, Layouts—Full Block, Principles of Effective Letter Writing</li> <li>• Principles of effective Email Writing, Personnel Correspondence: Statement of Purpose, Job Application Letter, Resume, LinkedIn profile, Letter of Acceptance of Job Offer, Letter of Resignation [Letter of Appointment and Promotion, Letter of Recommendation]</li> </ul>   |

|   |   |
|---|---|
| 3 | <b>Language and Writing Skills</b>  |
|   | <ul style="list-style-type: none"><li>• Business Communication Paragraph Writing: Developing an idea, using appropriate linking devices, etc</li><li>• Cohesion and Coherence, etc [Interpretation of technical data, Composition on a given situation, a short informal report &amp; improvisation Activities] Listening, Comprehension, Speaking Skills: Presenting a News Item, Dialogue and Speeches</li><li>• Paragraph Writing: Preparation of the first draft, Revision and Self Editing, Rules of spelling. Reading Comprehension: Analysis of texts from the fields of Commerce and Management</li></ul> |

# Language and Literature I

**Question Paper Pattern (Academic Year: 2025-26)**

**Internal Examination & Semester End Examination – 100 Marks**

### A) Internals-40 Marks

| Method of evaluation   | Total marks |
|--|-------------|
| 1. Book Review/ Synopsis of Biography/ Film/Theatre Review     | 20          |
| 2. Assignment/Activity/Reading of management Data/Picture Talk | 20          |
| <b>TOTAL</b>   | <b>40</b>   |

**B] Semester End Examination (SEE)- 60 Marks**

|               |           |
|---------------|-----------|
| Maximum Marks | 60        |
| Duration      | : 2 Hours |

| Question No. | Particulars (Nature of Questions)   | Marks (Given) | Marks (To Be Attempted) |
|--------------|---|---------------|-------------------------|
| Q-1          | Attempt <b>any four</b> of the following.<br>A. Theory / Case study/ Concept-based question<br>B. Theory / Case study/ Concept-based question<br>C. Theory / Case study/ Concept-based question<br>D. Theory / Case study/ Concept-based question<br>E. Theory / Case study/ Concept-based question | 25            | 20                      |
| Q-2          | Attempt <b>any four</b> of the following.<br>A. Theory / Case study/ Concept-based question<br>B. Theory / Case study/ Concept-based question<br>C. Theory / Case study/ Concept-based question<br>D. Theory / Case study/ Concept-based question<br>E. Theory / Case study/ Concept-based question | 25            | 20                      |
| Q-3          | Attempt <b>any four</b> of the following.<br>A. Theory / Case study/ Concept-based question<br>B. Theory / Case study/ Concept-based question<br>C. Theory / Case study/ Concept-based question<br>D. Theory / Case study/ Concept-based question<br>E. Theory / Case study/ Concept-based question | 25            | 20                      |
|              | <b>Total</b>  | <b>75</b>     | <b>60</b>               |

## Reference Books

- 1) Agarwal, Anju D(1989) A Practical Handbook for Consumers, IBH.
- 2) Alien, R.K.(1970) Organizational Management through Communication.
- 3) Ashley,A(1992) A Handbook Of Commercial Correspondence, Oxford University Press.
- 4) Aswathapa, K (1991)Organisational Behaviour, Himalayan Publication, Mumbai.
- 5) Atreya N and Guha (1994) Effective Credit Management, MMC School of Management, Mumbai.
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- 27) Gupta, Anand Das (2010) Ethics, Business and Society: Managing Responsibly Response Books 32.Gupta, Dipankar (2006) Ethics Incorporated: Top Priority and Bottom Line Response Books
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- 29) Lesikar, Raymond V and Petit, John D.(1994) Business Communication: Theory and Application , Richard D. Irwin Inc. Illinois.
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**Syllabus of courses of FY B.F.M. Programme  
(With effect from the Academic Year 2025-2026)**  
**5. Ability Enhancement Courses, Value Enhancement Course, Indian Knowledge System**  
**5.B Value Enhancement Course (VEC)**  
**5.B.a Business Mathematics (3 Credits)**

**Semester I**

| <b>5. Ability Enhancement Courses, Value Enhancement Course, Indian Knowledge System</b> |  |
|--|--|
| <b>5.B Value Enhancement Course (VEC)</b>  |  |
| <b>5.B.a Business Mathematics (03 Credits)</b>   |  |
| <b>Course Objectives and Course Outcomes</b>   |  |
| <b>Course Objectives</b>   |  |
| CObj 1   | To understand the various concepts of financial mathematics such as simple interest, compound interest, and annuity. |
| CObj 2   | To enable the learner to understand the calculations related to investment options                                   |
| CObj 3   | To enable the learner to apply the applications of derivatives   |
| <b>Course Outcomes</b>   |  |
| COout 1  | Learners can distinguish the difference between continues, nominal effective rate of interest.                       |
| COout 2  | Ease in understanding and application of Derivatives.  |
| COout 3  | The learner is able to calculate the earning based on dividend earned.   |

**Modules at a Glance**

| <b>Business Mathematics</b>   |   |                        |
|-------------------------------|---|------------------------|
| <b>Sr. No.</b>                | <b>Modules</b>                              | <b>No. of Lectures</b> |
| 1                             | Annuities                                   | 15                     |
| 2                             | Shares and Mutual Funds                     | 15                     |
| 3                             | Derivatives and Applications of Derivatives | 15                     |
| <b>Total No. of Lectures:</b> |   | <b>45</b>              |



| Sr. No. | Modules   |
|---------|---|
| 1       | <b>Annuities</b>  |
|         | <ul style="list-style-type: none"> <li>• Simple interest, compound interest, interest compounded more than once a year nominal, effective and continuous rates of interest.</li> <li>• Types of Annuities</li> <li>• Immediate (ordinary) annuity, its present value and future value. Equated</li> <li>• Monthly Instalments (EMI) using reducing interest system, amortization of loans.</li> <li>• Sums based on Depreciation and Sinking Fund.</li> </ul>                           |
| 2       | <b>Shares and Mutual funds</b>  |
|         | <ul style="list-style-type: none"> <li>• Shares- Concept, face value, market value, dividend, Equity shares, preference shares, bonus shares,</li> <li>• Mutual Fund- Simple problems on calculation of net income after considering Entry load, exit load, dividend, change in net asset value</li> </ul>  |
| 3       | <b>Derivatives and Applications of Derivatives</b>  |
|         | <ul style="list-style-type: none"> <li>• Introduction and Concept: Derivatives of constant function, logarithmic functions, polynomial and exponential function.</li> <li>• Rules of derivatives: addition, multiplication, quotient.</li> <li>• Second order derivatives.</li> <li>• Application of Derivatives: Maxima, Minima, Average Cost and Marginal Cost. Total revenue, Marginal revenue, Average revenue. Average and Marginal profit. Price elasticity of demand.</li> </ul> |

## **Business Mathematics**

### ***Question Paper Pattern (Academic Year: 2025-26)***

### **Internal Examination & Semester End Examination – 100 Marks**

#### **A] Internals-40 Marks**

| <b>Method of evaluation</b> | <b>Total marks</b> |
|-----------------------------|--------------------|
| 1. Written Test             | 20                 |
| 2. Assignment               | 20                 |
| <b>TOTAL</b>                | <b>40</b>          |

#### **B] Semester End Examination (SEE)- 60 Marks**

Maximum Marks

60

Duration

: 2 Hours

| <b>Question No.</b> | <b>Particulars (Nature of Questions)</b>  | <b>Marks (Given)</b> | <b>Marks (To Be Attempted)</b> |
|---------------------|---|----------------------|--------------------------------|
| Q-1                 | Attempt <b>any four</b> of the following.<br>A. Numerical/Case study based question<br>B. Numerical/Case study based question<br>C. Numerical/Case study based question<br>D. Numerical/Case study based question<br>E. Numerical/Case study based question | <b>25</b>            | <b>20</b>                      |
| Q-2                 | Attempt <b>any four</b> of the following.<br>A. Numerical/Case study based question<br>B. Numerical/Case study based question<br>C. Numerical/Case study based question<br>D. Numerical/Case study based question<br>E. Numerical/Case study based question | <b>25</b>            | <b>20</b>                      |
| Q-3                 | Attempt <b>any four</b> of the following.<br>A. Numerical/Case study based question<br>B. Numerical/Case study based question<br>C. Numerical/Case study based question<br>D. Numerical/Case study based question<br>E. Numerical/Case study based question | <b>25</b>            | <b>20</b>                      |
|                     | <b>Total</b>  | <b>75</b>            | <b>60</b>                      |

### **Reference Books**

1. Mathematics for Economics and Finance, Martin Anthony, Norman Biggs, Cambridge low price editions, 2000.
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**Syllabus of courses of FY B.F.M. Programme  
(With effect from the Academic Year 2025-2026)**

**5. Ability Enhancement Courses, Value Enhancement Course, Indian Knowledge System**

**5.C Value Enhancement Course (VEC)**

**5.C.a Indian traditional approach in conservation and sustainability (2 Credits)**

**Semester I**

| <b>5. Ability Enhancement Courses, Value Enhancement Course, Indian Knowledge System</b> |   |
|--|---|
| <b>5.C Indian Knowledge System (IKS)</b>   |   |
| <b>5.C.a, Indian traditional approach in conservation and sustainability</b>             |   |
| <b>Course Objectives and Course Outcomes</b>   |   |
| <b>Course Objectives</b>   |   |
| CObj 1   | The course will enable the learner to understand the scientific and moral value of traditional ancient Indian knowledge.  |
| CObj 2   | The course is expected to convert the ancient wisdom to the applied aspects of the modern scientific paradigm.  |
| CObj 3   | The course is expected to create interest and excitement in the learner to explore more on the specific area of knowledge.  |
| CObj 4   | The course is expected to empower the learner to inspire others in learning our own traditional practices of sustainability.  |
| CObj 5   | The course is expected to develop the interest in the learner to do further research in the specific area of knowledge.   |
| <b>Course Outcomes</b>   |   |
| COut 1   | The learners shall be able to acknowledge the contribution of traditional Indian wisdom in various commercial fields.   |
| COut 2   | The learner should be able to draw connections between the trade & commercial activities along with their influence on the environment and the efforts to address the same. |
| COut 3   | The learners shall be able to identify traditional eco-friendly options for current modes of transportation.  |
| COut 4   | The learner should be able to understand the ancient practices of resource conservation and to have a holistic approach towards sustainable development in modern times.    |
| COut 5   | The learners should be able to analyze the current practices of land management with respect to ancient Indian practices for the conservation of the same.                  |
| COut 6   | The syllabus shall enable the learners to correlate the conventional practices of water conservation with special reference to ancient wisdom in the same regards.          |
| COut 7   | The learners shall be able to suggest measures for forest conservation through various ancient Indian solutions.  |
| COut 8   | The learners should be able to evaluate the Indian contribution in various contemporary fields of social sciences and technologies.   |
| COut 9   | The learners should be able to describe the case studies to illustrate the significant contribution of Indian scholars in various conventional fields of social sciences.   |
| COut 10  | The learners should be able to examine the future perspectives and possibilities of various aspects of the Indian Knowledge System to enrich the society                    |

**Modules at a Glance**

| <b>Indian Traditional Approach in Conservation and Sustainability</b> |   |                                   |
|---|---|-----------------------------------|
| <b>Sr. No.</b>  | <b>Modules</b>                                  | <b>No. of Lectures</b>            |
| 1   | Conventional Trade and Commerce and Environment | 15                                |
| 2   | Resource Conservation and Sustainability        | 15                                |
| 3   | Significant Indian Contributions to the World   | Internal Component/<br>Assessment |
| <b>Total No. of Lectures:</b>   |   | <b>30</b>                         |

| <b>Sr. No.</b> | <b>Modules</b>   |
|----------------|--|
| <b>1</b>       | <b>Conventional Trade and Commerce and Environment</b>   |
|                | <p>A. Introduction and overview of Indian Knowledge System. Indian disciplinary knowledge system in different fields like, architecture, science &amp; technology, nature, astronomy, agriculture, health &amp; medicine, Defence (case study of Rani Abbakka Chowta who defeated Portuguese)</p> <p>B. Traditional commercial activities &amp; trade practices with reference to environmental conservation: Agricultural trade, Silk, Cotton, Spices, Metallurgy, Textile industry, etc.</p> <p>C. Transportation and its modes: Grand Trunk road, Boat &amp; ship-building, Energy efficiency in the transport sector: a current scenario, ecomobility. Impact of transport on climate, impact of climate on transport.</p> |
| <b>2</b>       | <b>Resource Conservation and Sustainability</b>  |
|                | <p>A. Land Management &amp; Conservation: Ancient &amp; traditional agricultural activities, Conservation strategies, Harappan civilization-town planning, etc.</p> <p>B. Water Management &amp; Conservation: Harappan civilization, ancient practices of irrigation, Tanks, Lakes, Stepwells, Traditional rain-water harvesting, Community involvement.</p> <p>C. Forest &amp; Wildlife Conservation: Sacred forests, sacred groves, sacred hills, Social forestry, Agroforestry, Animal worshiping, Worshiping natural forces. Women and conservation- Ecofeminism.</p>   |

|   |  |
|---|--|
| 3 | <b>Significant indian contributions to the world</b><br><b>(internal component/assessment)</b>   |
|   | <p>A. Contribution in the field of agriculture: Food crops, Cotton, Animal husbandry, etc.</p> <p>B. Contribution in the field of science &amp; technology: Invention of zero, etc.</p> <p>C. Contributions in the field of health &amp; medicine: Ayurveda, Meditation, Yoga, etc.</p> <p>D. Case studies on Indian Knowledge System on any particular/ specific area of knowledge:</p> <p>Ayurveda, Agriculture, Astronomy, Architecture, Economics, Mathematics, Philosophy, Yoga, Medicine, Nature, Politics, Weaponry, Military science, Literature, Poetics or any other area of knowledge.</p> <p>Indian Knowledge System- Future perspectives: Challenges and Opportunities.</p> |

**Indian traditional approach in conservation and sustainability****Internal Examination & Semester End Examination – 50 Marks****A] Internals-20 Marks****Allocation of 20 Marks---Internal evaluation**

| Method of evaluation   | Total marks |
|--|-------------|
| MODULE-III is given for internal assessment. Students will be writing assignments on the selected topics | 20          |
| <b>Total</b>   | <b>20</b>   |

**B] Semester End Examination (SEE)- 30 Marks**

| Question No. | Particulars (Nature of Questions)       | Marks (Given) | Marks (To Be Attempted) |
|--------------|---|---------------|-------------------------|
| Q-1          | <b>Attempt Any One</b>                  |               |                         |
|              | A. Concept/ Theory -Essay type question | 10            |                         |
|              | B. Concept/ Theory -Essay type question | 10            | 10                      |
| Q-2          | <b>Attempt Any One</b>                  |               |                         |
|              | A. Concept/ Theory -Essay type question | 10            |                         |
|              | B. Concept/ Theory -Essay type question | 10            | 10                      |
| Q-3          | <b>Write Short Notes on Any Two</b>     |               |                         |
|              | A. Short Note                           | 5             |                         |
|              | B. Short Note                           | 5             |                         |
|              | C. Short Note                           | 5             |                         |
|              | D. Short Note                           | 5             | 10                      |
|              | <b>TOTAL</b>                            |               | <b>30</b>               |

# **SEMESTER II**



**Bachelor of Commerce (Financial Markets) Programme****Syllabus as per National Education Policy 2020***Course Structure***F.Y.B.F.M. (Level 4.5)****(To be implemented from Academic Year- 2025-26)**

| No. of Courses | Course Codes | Semester I  | Credits   | No. Of Courses | Course Codes | Semester II   | Credits   |
|----------------|--------------|---|-----------|----------------|--------------|---|-----------|
| <b>1</b>       |              | <b>Major (06 credits)</b>   |           | <b>1</b>       |              | <b>Major (06 credits)</b>   |           |
| <b>1.A</b>     |              | <b>Financial Markets – I</b>  |           | <b>1.A</b>     |              | <b>Financial Markets – II</b>   |           |
| 1.A.a          | PUD101101    | Introduction to Financial Systems   | <b>03</b> | 1.A.a          | PUD102101    | Introduction to Auditing  | <b>03</b> |
| 1.A.b          | PUD101102    | Financial Accounting-I Theory and Practice  | <b>03</b> | 1.A.b          | PUD102102    | Financial Accounting-II Analysis of Financial Statements  | <b>03</b> |
| <b>2</b>       |              | <b>Minor (03 credits)</b>   |           | <b>2</b>       |              | <b>Minor (03 credits)</b>   |           |
| 2.A.a          | PUD201103    | Economics of Financial Markets- I   | <b>03</b> | 2.A.a          | PUD202103    | Economics of Financial Markets- II  | <b>03</b> |
| <b>3</b>       |              | <b>General Elective (GE)/ Open Elective (OE) (03 Credits)</b>                                     |           | <b>3</b>       |              | <b>General Elective (GE)/ Open Elective (OE) (03 Credits)</b>                                     |           |
| 3.A.a          | PUD301104    | Financial Planning – I Personal Financial Planning  | <b>03</b> | 3.A.a          | PUD302104    | Financial Planning – II Corporate Finance   | <b>03</b> |
| <b>4</b>       |              | <b>Vocational &amp; Skill Enhancement Courses (VSEC) (02 credits)</b>                             |           | <b>4</b>       |              | <b>Vocational &amp; Skill Enhancement Courses (VSEC) (04 credits)</b>                             |           |
| <b>4.A</b>     |              | <b>Vocational Skill Course (VSC)</b>  |           |                |              | <b>Vocational Skill Course (VSC)</b>  |           |
|                |              | -   |           | 4.A.a          | PUB402105    | Intellectual Property Rights  | <b>02</b> |
| <b>4.B</b>     |              | <b>Skill Enhancement Courses (SEC)</b>  |           | <b>4.B</b>     |              | <b>Skill Enhancement Courses (SEC)</b>  |           |
| 4.B.a          | PUB401105    | Office Automation   | <b>02</b> | 4.B.a          | PUB402106    | Financial modeling using Excel  | <b>02</b> |
| <b>5</b>       |              | <b>Ability Enhancement Course, Value Enhancement Course, Indian Knowledge System (08 credits)</b> |           | <b>5</b>       |              | <b>Ability Enhancement Course, Value Enhancement Course, Indian Knowledge System (06 credits)</b> |           |
| <b>5.A</b>     |              | <b>Ability Enhancement Course (AEC)</b>   |           | <b>5.A</b>     |              | <b>Ability Enhancement Course (AEC)</b>   |           |
| 5.A.a          | PUB501106    | Language & Literature I   | <b>03</b> | 5.A.a          | PUB502107    | Language & Literature II  | <b>03</b> |
| <b>5.B</b>     |              | <b>Value Enhancement Course (VEC)</b>   |           | <b>5.B</b>     |              | <b>Value Enhancement Course (VEC)</b>   |           |
| 5.B.a          | PUD501107    | Business Mathematics  | <b>03</b> | 5.B.a          | PUD502108    | Business Statistics in Financial Markets  | <b>03</b> |
| <b>5.C</b>     |              | <b>Indian Knowledge System (IKS)</b>  |           |                |              |   |           |
| 5.C.a          | PUA501109    | Indian traditional approach in conservation and sustainability                                    | <b>02</b> |                |              | NA  |           |
| <b>TOTAL</b>   |              | <b>CUMULATIVE CREDIT</b>  | <b>22</b> | <b>TOTAL</b>   |              | <b>CUMULATIVE CREDITS</b>   | <b>22</b> |

**Exit option at the end of the first year (on completion of semester I and semester II):**

Under Graduate Certificate in **Financial Markets** will be awarded to a learner on fulfilment of the following conditions:

- The learner should have acquired 44 credits in Semester I and II considered together.
- The learner should acquire an additional 4 credits as per norms by completing recognized courses under the National Skill Qualification Framework (NSQF) such as Fundamentals of Banking & Financial Services, Entrepreneurial Development Course, and Internship.

**Syllabus of courses of FYBFM Programme (With effect from the Academic Year 2025-2026)****1. Major****1.A Financial Markets II****1.A.a.Introduction to Auditing (3 Credits)****Semester II**

| <b>1.Major</b>                               |  |
|--|--|
| <b>1.A Course III</b>                        |  |
| <b>1.A.e Auditing (Course Credit 3)</b>      |  |
| <b>Course Objectives and Course Outcomes</b> |  |
| <b>Course Objectives</b>                     |  |
| CObj 1                                       | To get the learners acquainted with scope of audit.  |
| CObj 2                                       | To make the learners understand the Financial Report framework.                                    |
| CObj 3                                       | To sensitize the learners with the duties and responsibilities of Auditor (Internal and External). |
| CObj 4                                       | To make them understand general audit consideration, audit planning and audit of risk factors.     |
| <b>Course Outcomes</b>                       |  |
| COut 1                                       | The learner appreciates the importance of audit planning.  |
| COut 2                                       | They understand the risks of material mis-statement  |
| COut 3                                       | They prepare an audit plan and gets to understand audit procedure.                                 |
| COut 4                                       | They able to grasp and identifying financial frauds.   |
| COut 5                                       | They get trained to look out for risk factors.   |

### Modules at a Glance

| Sr. No. | Modules   | No. of Lectures |
|---------|---|-----------------|
| 1       | Introduction to Auditing  | 15              |
| 2       | Audit Planning, Procedures and Documentation                                  | 15              |
| 3       | Auditing Techniques, Internal Audit and Introduction to Standards on Auditing | 15              |
|         | <b>TOTAL</b>  | <b>45</b>       |

| Sr. No   | Approved Syllabus   |
|----------|---|
| <b>1</b> | <b>Introduction to Auditing</b>   |
|          | <ul style="list-style-type: none"> <li>• <b>Basics</b> – Financial Statements, Users of Information, Definition of Auditing, Objectives of Auditing – Primary and Secondary, Expression of opinion, Detection of Frauds and Errors, Inherent limitations of Audit. Difference between Accounting and Auditing, Investigation and Auditing.</li> <li>• <b>Errors &amp; Frauds</b> – Definitions, Reasons and Circumstances, Types of Error – Commission, Omission, Compensating error. Types of frauds, Risk of fraud and Error in Audit, Auditors Duties and Responsibilities in case of fraud</li> <li>• <b>Principles of Audit</b> – Integrity, Objectivity, Independence, Skills, Competence, Work performed by others, Documentation, Planning, Audit Evidence, Accounting System and Internal Control, Audit Conclusions and Reporting</li> <li>• <b>Types of Audit</b> – Meaning, Advantages, Disadvantages of Balance sheet Audit, Interim Audit, Continuous Audit, Concurrent Audit and Annual Audit</li> </ul> |
| <b>2</b> | <b>Audit Planning, Procedures and Documentation</b>   |
|          | <ul style="list-style-type: none"> <li>• <b>Audit Planning</b> – Meaning, Objectives, Factors to be considered, Sources of obtaining information, Discussion with Client, Overall Audit Approach.</li> <li>• <b>Audit Program</b> – Meaning, Factors, Advantages and Disadvantages, Overcoming Disadvantages, Methods of Work, Instruction before commencing Work, Overall Audit Approach</li> <li>• <b>Audit Working Papers</b> - Meaning, importance, Factors determining Form and Contents, Main Functions / Importance, Features, Contents of Permanent Audit File, Temporary Audit File, Ownership, Custody, Access of Other Parties to Audit Working Papers, Auditors Lien on Working Papers, Auditors Lien on Client's Books. (SA-230, SA-500)</li> <li>• <b>Audit Notebook</b> – Meaning, structure, Contents, General Information, Current Information, Importance</li> </ul>  |

| 3 | <b>Auditing Techniques, Internal Audit and Introduction to Standards on Auditing</b>   |
|---|--|
|   | <ul style="list-style-type: none"> <li>• <b>Test Check</b> - Test Checking Vs Routing Checking, test Check meaning, features, factors to be considered, when Test Checks can be used, advantages disadvantages precautions.</li> <li>• <b>Audit Sampling</b> - Audit Sampling, meaning, purpose, factors in determining sample size -Sampling Risk, Tolerable Error and expected error, methods of selecting Sample Items Evaluation of Sample Results auditors Liability in conducting audit based on Sample – SA - 530</li> <li>• <b>Internal Control</b> - Meaning and purpose, review of internal control, advantages, auditors duties, review of internal control, Inherent Limitations of Internal control, internal control samples for sales and debtors, purchases and creditors, wages and salaries. Internal Checks Vs Internal Control, Internal Checks Vs Test Checks</li> </ul> <p><b>Internal Audit</b> - Meaning, basic principles of establishing Internal audit, objectives, evaluation of internal Audit by statutory auditor, usefulness of Internal Audit, Internal Audit Vs External Audit,, Internal Checks Vs Internal Audit</p> <p><b>Introduction to Standards on Auditing</b> – SA – 200.</p> |

**Teaching Pedagogy:**

Use of technology, Chalk and Talk method, Group discussions, case study analysis, Flip class, Quiz, management games would be conducted in the class to make learning an enjoyable experience

**Major Course III**  
**Question Paper Pattern (Academic Year: 2025-2026)**  
**Auditing**

**Internal Examination & Semester End Examination – 100**

**Marks A] Internals-40 Marks**

| Method of evaluation                                    | Marks     |
|---|-----------|
| Assignment  | 20        |
| Power Point Presentation-Pre-set criteria <sup>##</sup> | 20        |
| <b>TOTAL</b>  | <b>40</b> |

**B] Semester End Examination (SEE)- 60 Marks**

Maximum Marks 60

Duration 2

Hours Note:

- (1) All questions are compulsory, subject to internal choice.
- (2) Draw diagrams wherever necessary.
- (3) Figures to the right indicate full marks.

| Question No. | Particulars (Nature of Questions)   | Marks (Given) | Marks (To Be Attempted) |
|--------------|---|---------------|-------------------------|
| Q-1          | Attempt <b>any four</b> of the following.<br>A. Theory / Case study/ concept-based question<br>B. Theory / Case study/ concept-based question<br>C. Theory / Case study/ concept-based question<br>D. Theory / Case study/ concept-based question<br>E. Theory / Case study/ concept-based question | 25            | 20                      |
| Q-2          | Attempt <b>any four</b> of the following.<br>A. Theory / Case study/ concept-based question<br>B. Theory / Case study/ concept-based question<br>C. Theory / Case study/ concept-based question<br>D. Theory / Case study/ concept-based question<br>E. Theory / Case study/ concept-based question | 25            | 20                      |
| Q-3          | Attempt <b>any four</b> of the following.<br>A. Theory / Case study/ concept-based question<br>B. Theory / Case study/ concept-based question<br>C. Theory / Case study/ concept-based question<br>D. Theory / Case study/ concept-based question<br>E. Theory / Case study/ concept-based question | 25            | 20                      |
|              | <b>Total</b>  | <b>75</b>     | <b>60</b>               |

**Reference Books:**

1. Alvin A. Arens , Randal J. Elder, et al., Auditing and Assurance Services (16th Edition) Feb 1, 2016
2. Karla M Johnstone-Zehms, Audrey A., Auditing: A Risk Based-Approach by Gramling, et al. | Feb14, 2018
3. Timothy Louwers, Allen Blay, et al, Auditing & Assurance Services (Auditing and Assurance Services) Feb 10, 2017)
4. Ray Whittington and Kurt Pany GEN COMBO LL PRINCIPLES OF AUDITING & OTHER ASSURANCE SERVICES; CONNECT AC , May 4, 2018
5. Jones Orumwense, Principles and Practice of Internal Auditing in the Banking Industry: A Training
6. Guide in internal and Forensic Auditing in Banks and other financial institutions, Feb 26, 2013
7. AICPA, Audit and Accounting Guide - Depository and Lending Institutions: Banks and Savings Institutions, Credit Unions, Finance Companies, and Mortgage Companies (AICPA Audit and Accounting Guide) Oct 23, 2018

**Syllabus of courses of FYBFM Programme  
(With effect from the Academic Year 2025-2026)**

**1. Major**

**1.A Financial Markets II**

**1.A.b.Financial Accounting -II Analysis of Financial Statements (3 Credits)**

**Semester II**

| <b>1.Major</b>  |  |
|---|--|
| <b>1.A Financial Markets II</b>   |  |
| <b>1.A.b Financial Accounting – II Analysis of Financial statements</b> |  |
| <b>Course Objectives and Course Outcomes</b>                            |  |
| <b>Course Objectives</b>  |  |
| CObj 1  | Develop a comprehensive understanding of financial statement analysis and its importance in assessing the financial performance and position of an organization. Familiarize students with the different financial statements (income statement, balance sheet, statement of cash flows) and their components. |
| CObj 2  | Introduce students to the various techniques and ratios used in financial statement analysis. Provide students with the skills to interpret and analyse financial statements to make informed decisions about an organization's financial health.  |
| CObj 3  | Explore the role of financial statement analysis in evaluating investment opportunities and making investment decisions. Examine the limitations and challenges of financial statement analysis and develop strategies to overcome them.   |
| <b>Course Outcomes</b>  |  |
| COOut1  | Learner understands the objectives and importance, uses and limitations of Financial statement analysis.   |
| COOut2  | Learner understands the various types of financial statements generated by organisations.  |
| COOut3  | Learner applies financial statement analysis techniques to assess the financial performance and position of an organization.   |
| COOut 4   | Learner is able to interpret and analyze the income statement, balance sheet, and statement of cash flows to gain insights into an organization's financial health.  |
| COOut 5   | Learner is able to calculate and interpret key financial ratios, such as profitability ratios, liquidity ratios, and solvency ratios, to evaluate an organization's financial performance.   |
| COOut 6   | Learner is able to evaluate and compare the financial performance of different organizations using financial statement analysis tools and techniques.  |
| COOut 7   | Learner is able to use various valuation techniques to assess financial status of an organization.   |
| COOut 8   | Learner is able to understand financial analysis of special situations such as Mergers and Acquisitions, Restructuring and Bankruptcy.   |
| COOut 9   | Learner is able to assess the creditworthiness of an organization using financial statement analysis.  |
| COOut 10  | Learner is able to identify potential risks and opportunities based on financial statement analysis and make informed decisions regarding investment and financing.  |

### Modules at a Glance

| Financial Accounting – II Analysis of Financial Statements |   |                 |
|--|---|-----------------|
| Sr. No.  | Modules   | No. of Lectures |
| 1  | Introduction to Financial Statement Analysis and Key Ratios | 15              |
| 2  | Tools and Techniques of financial analysis                  | 15              |
| 3  | Advanced topics in Financial Statement Analysis             | 15              |
| Total No. of Lectures:                                     |   | 45              |

| Sr. No. | Modules  |
|---------|--|
| 1       | <b>Introduction to Financial Statement Analysis and Key Ratios</b>   |
|         | <p>Overview, Objectives and Importance Uses and Limitations of Financial Statement Analysis.</p> <p>Understanding Financial Statements: Income Statement, Balance Sheet, and Cash Flow Statement</p> <p>Analyzing Income Statement: Revenue, Expenses, and Profitability Ratios</p> <p>Analyzing Balance Sheet: Assets, Liabilities, and Liquidity Ratios</p> <p>Analyzing Cash Flow Statement: Operating, Investing, and Financing Activities</p> <p>Key Financial Ratios: Profitability, Liquidity, Solvency, and Efficiency</p> |
| 2       | <b>Tools and Techniques of financial analysis</b>  |
|         | <p>Vertical Analysis: Common-Size Statements</p> <p>Horizontal Analysis: Trend Analysis and Common-Size Analysis</p> <p>Ratio Analysis: DuPont Analysis and Benchmarking</p> <p>Cash Flow Analysis: Free Cash Flow and Cash Flow Ratios</p> <p>Quality of Earnings Analysis: Accruals and Earnings Manipulation</p>  |
| 3       | <b>Advanced topics in Financial Statement Analysis</b>   |
|         | <p>Earnings per Share (EPS) Analysis</p> <p>Dividend Analysis: Dividend Payout Ratio and Dividend Yield</p> <p>Valuation Techniques: Price-Earnings (P/E) Ratio, Price-to-Sales (P/S) Ratio, and Price-to-Book (P/B) Ratio</p> <p>Credit Analysis: Creditworthiness and Credit Ratings</p> <p>Special Situations Analysis: Mergers and Acquisitions, Restructuring, and Bankruptcy.</p>  |



# Financial Markets II

## Financial Accounting II Analysis of Financial Statements

**Question Paper Pattern (Academic Year: 2025-26)**

**Internal Examination & Semester End Examination – 100 Marks**

### **A1 Internals-40 Marks**

| Method of evaluation            | Total marks |
|---------------------------------|-------------|
| 1. Assignment                   | 20          |
| 2. Case study analysis/ Project | 20          |
| <b>TOTAL</b>                    | <b>40</b>   |

### **B] Semester End Examination (SEE)- 60 Marks**

|               |           |
|---------------|-----------|
| Maximum Marks | 60        |
| Duration      | : 2 Hours |

| Question No. | Particulars (Nature of Questions)   | Marks (Given) | Marks (To Be Attempted) |
|--------------|---|---------------|-------------------------|
| Q-1          | Attempt <b>any four</b> of the following.<br>A. Theory / Case study/ Concept-based question<br>B. Theory / Case study/ Concept-based question<br>C. Theory / Case study/ Concept-based question<br>D. Theory / Case study/ Concept-based question<br>E. Theory / Case study/ Concept-based question | 25            | 20                      |
| Q-2          | Attempt <b>any four</b> of the following.<br>A. Theory / Case study/ Concept-based question<br>B. Theory / Case study/ Concept-based question<br>C. Theory / Case study/ Concept-based question<br>D. Theory / Case study/ Concept-based question<br>E. Theory / Case study/ Concept-based question | 25            | 20                      |
| Q-3          | Attempt <b>any four</b> of the following.<br>A. Theory / Case study/ Concept-based question<br>B. Theory / Case study/ Concept-based question<br>C. Theory / Case study/ Concept-based question<br>D. Theory / Case study/ Concept-based question<br>E. Theory / Case study/ Concept-based question | 25            | 20                      |
|              | <b>Total</b>  | <b>75</b>     | <b>60</b>               |

**Reference Books :**

1. Financial Accounts by S.N. Maheshwari, Vikas Publishing house Pvt. Ltd.
2. Introduction to Accountancy by T.S. Grewal, S. Chand and Company (P) Ltd., New Delhi
3. Advance Accounts by Shukla and Grewal, S. Chand and Company (P) Ltd., New Delhi
4. Advanced Accountancy by R.L Gupta and M. Radhaswamy, S. Chand and Company (P) Ltd.

**Syllabus of courses of FYBFM Programme  
(With effect from the Academic Year 2025-2026)  
2. Minor  
2.A.a.Economics Of Financial Markets - II ((3 Credits)**

**Semester II**

| <b>2. Minor</b>                                  |  |
|--|--|
| <b>2.A.a. Economics Of Financial Markets -II</b> |  |
| <b>Course Objectives and Course Outcomes</b>     |  |
| <b>Course Objectives</b>                         |  |
| CObj 1   | To understand the meaning of financial markets and intermediaries.   |
| CObj 2   | Basic understanding and analysis of money markets, its constituents, role, money market instruments and money reforms introduced in recent years.                |
| CObj 3   | Develop an understanding of the role and functions of the Reserve Bank of India as bank regulator.   |
| CObj 4   | Understanding and evaluation of capital markets, structure, functions, reforms. Acquire basic theoretical knowledge and apply them towards investment decisions. |
| CObj 5   | To understand the role and functions of SEBI as a market regulator.  |
| CObj 6   | To understand the functioning of various financial institutions.   |
| <b>Course Outcomes</b>                           |  |
| COut 1   | Learner understands the meaning and structure of financial market intermediaries.  |
| COut 2   | Learners understand meaning of money market – Organized and Unorganized sectors and it's impact.   |
| COut 3   | Learner understands and remembers the role and functions of Reserve Bank of India, its functions as a regulator of banks.  |
| COut 4   | The Learner understands the functions of Commercial Banks, their Assets and Liabilities.   |
| COut 5   | The Learner gains insight of credit creating capacity of Commercial Banks.   |
| COut 6   | Learner remembers reforms introduced in Capital Markets by market regulator.   |
| COut 7   | The Learner understands the functioning of Stock Exchanges in India as a market regulator.   |
| COut 8   | The Learner understands the functioning of Non-Banking Financial Intermediaries.   |
| COut 9   | Learner understands the roles of Merchant Banking in the Financial Markets.  |
| COut 10  | Learners gain an understanding of functioning of mutual funds.   |

### Modules at a Glance

| Economics of Financial Markets II |                          |                 |
|-----------------------------------|--------------------------|-----------------|
| Sr. No.                           | Modules                  | No. of Lectures |
| 1                                 | Indian Money Market      | 15              |
| 2                                 | Indian Capital Markets   | 15              |
| 3                                 | Financial Intermediaries | 15              |
| Total No. of Lectures:            |                          | 45              |

| Sr. No. | Modules   |
|---------|---|
| 1       | <b>Indian Money Market</b>  |
|         | <ul style="list-style-type: none"> <li>● Meaning and Role of Money Markets</li> <li>● Structure of Indian Money Markets – Organised and Un-organised</li> <li>● Constituents of Organised Money Market <ul style="list-style-type: none"> <li>- Reserve Bank of India – functions, credit control</li> <li>- Commercial Banks – functions, credit creation</li> <li>- Non-Banking Financial Intermediaries</li> <li>- Money Market Mutual Funds</li> <li>- Co-operative Banks – functions</li> <li>- Financial instruments</li> </ul> </li> <li>● Problems of Money Market and Reforms introduced in recent years.</li> </ul> |
| 2       | <b>Indian Capital Markets</b>   |
|         | <ul style="list-style-type: none"> <li>● Meaning and Role</li> <li>● Structure of Capital Market <ul style="list-style-type: none"> <li>- Government Securities</li> <li>- Industrial Securities – Primary and Secondary market</li> <li>- Development Financial Institutions</li> <li>- Mutual Funds</li> </ul> </li> </ul>  |
| 3       | <b>Financial Intermediaries</b>   |
|         | <ul style="list-style-type: none"> <li>● Stock Exchanges</li> <li>● National Stock Exchange</li> <li>● Bombay Stock Exchange</li> <li>● Securities and Exchange Board of India – Role - Functions</li> <li>● Security Depositories</li> </ul>   |

## Economics - II

### *Question Paper Pattern (Academic Year: 2025-26)*

### **Internal Examination & Semester End Examination – 100 Marks**

#### **A] Internals-40 Marks**

| Method of evaluation            | Total marks |
|---------------------------------|-------------|
| 1. Assignment                   | 20          |
| 2. Case study analysis/ Project | 20          |
| <b>TOTAL</b>                    | <b>40</b>   |

#### **B] Semester End Examination (SEE)- 60 Marks**

Maximum Marks                      60  
Duration                                : 2 Hours

| Question No. | Particulars (Nature of Questions)   | Marks (Given) | Marks (To Be Attempted) |
|--------------|---|---------------|-------------------------|
| Q-1          | Attempt <b>any four</b> of the following.<br>A. Theory / Case study/ Concept-based question<br>B. Theory / Case study/ Concept-based question<br>C. Theory / Case study/ Concept-based question<br>D. Theory / Case study/ Concept-based question<br>E. Theory / Case study/ Concept-based question | <b>25</b>     | <b>20</b>               |
| Q-2          | Attempt <b>any four</b> of the following.<br>A. Theory / Case study/ Concept-based question<br>B. Theory / Case study/ Concept-based question<br>C. Theory / Case study/ Concept-based question<br>D. Theory / Case study/ Concept-based question<br>E. Theory / Case study/ Concept-based question | <b>25</b>     | <b>20</b>               |
| Q-3          | Attempt <b>any four</b> of the following.<br>A. Theory / Case study/ Concept-based question<br>B. Theory / Case study/ Concept-based question<br>C. Theory / Case study/ Concept-based question<br>D. Theory / Case study/ Concept-based question<br>E. Theory / Case study/ Concept-based question | <b>25</b>     | <b>20</b>               |
|              | <b>Total</b>  | <b>75</b>     | <b>60</b>               |

## **Reference Books:**

1. Indian Financial Systems and Financial Markets – Siddharth Sankar Saha
2. Indian Financial Systems – Bharti Pathak
3. Indian Financial Systems – H.R. Machiraju
4. Indian Financial Systems – D.K. Murali
5. Dynamics of Indian Financial Systems – Preeti Singh
6. Indian Financial Systems – M. Vora
7. Learn to earn – Peter Lynch
8. Indian Financial System and Development – Vasant Desai
9. Indian Financial System – M.Y. Khan
10. Indian Financial System – P.M. Varshney and D.K. Mittal
11. Indian Financial System – Niti Bhasin
12. Indian Financial System – Bharathi Pathak

**Syllabus of courses of FYBFM Programme  
(With effect from the Academic Year 2025-2026)**

**3. General Electives (GE) /Open Electives (OE)**

**3.A.a Financial Planning II**

**Corporate Finance (3 Credits)**

**Semester II**

| <b>3. General /Open Electives</b>                         |  |
|---|--|
| <b>General Electives (GE)/ Open Elective (OE)</b>         |  |
| <b>3.A.a .Financial Planning – II (Corporate Finance)</b> |  |
| <b>Course Objectives and Course Outcomes</b>              |  |
| <b>Course Objectives</b>                                  |  |
| CObj 1  | To learn about various concept of financial management   |
| CObj 2  | To study time value of money and its impact in depth   |
| CObj 3  | To help in bring role of finance in maintaining the business   |
| <b>Course Outcomes</b>                                    |  |
| COut 1  | This subject gives an opportunity to students to develop their understanding towards corporate finance that is useful for financial business.  |
| COut 2  | Learner understands concepts of Capitalisation, Working and Fixed Capital  |
| COut 3  | Learner understands and remembers various types of Shares, Bonds and Debentures and the concept of Private Placement of Securities   |
| COut 4  | Learner understands the concept of Cost of Capital and Leverage in a business entity.  |
| COut 5  | Learner understands the concepts of Time Value of Money and the basics of Capital Budgeting.   |
| COut 6  | Learner understand the importance of Risk and Return analysis in Corporate Finance.  |
| COut 7  | Learner understands the importance of Mobilisation of Funds in an organization and various sources of funds such as Private and Public Deposits and regulations governing them, FDIs, GDRs, and various regulations. |
| COut 8  | Learners understand the basics of short term Finance Bank Overdraft, Cash Credit, Factoring,Recent developments regulation, legislation.   |
| COut 9  | It ensures focus on sensitizing and understanding the importance of financial management.  |
| COut 10   | It ensures awareness about various Innovative Business Models in relation to corporate finance which canbe used by them as future entrepreneurs.   |

### Modules at a Glance

| Financial Planning – II (Corporate Finance) |                                   |                 |
|---|-----------------------------------|-----------------|
| Sr. No.                                     | Modules                           | No. of Lectures |
| 1   | Introduction to Corporate Finance | 15              |
| 2   | Time Value of Money               | 15              |
| 3   | Mobilization of Funds             | 15              |
| Total No. of Lectures:                      |                                   | 45              |

| Sr. No. | Modules  |
|---------|--|
| 1       | <b>Introduction To Corporate Finance</b>   |
|         | <ul style="list-style-type: none"> <li>Types of Finance – <b>Types of Companies</b> - Meaning, Principles of Corporate Finance, Significance of Corporate Finance, Amount of Capitalization, Over-Capitalization and Under-Capitalization, Fixed capital and Working Capital funds. <b>Inter-relationship of corporate finance with other business functions.</b></li> <li>Ordinary Shares, Preference Shares, Rights Shares, Employee Stock Option Plan, Creditorship Securities, Debtors and Bonds, Convertible Debentures, Concept of Private Placement of Securities.</li> <li>Introduction to Capital Structure theories, EBIT – EPS analysis for Capital Structure decision.</li> <li>Cost of Capital – Cost of Debt, Cost of Preference Shares, Cost of Equity Shares and Cost of Retained Earnings, Calculation of Weighted Cost of Capital.</li> <li>Introduction to concept of Leverage - Operating Leverage, Financial Leverage and Combined Leverage.</li> </ul> |
| 2       | <b>Time Value of Money</b>   |
|         | <ul style="list-style-type: none"> <li>Introduction to Time Value of Money – compounding and discounting</li> <li><b>Factors determining time value of money.</b></li> <li>Introduction to basics of Capital Budgeting – <b>Pay Back Period, Accounting Rate of Return</b> (time value of money based methods) – Discounted Pay Back Period, Net Present Value, Profitability Index and Internal Rate of Return Importance of Risk and Return analysis in Corporate Finance.</li> </ul>  |
| 3       | <b>Mobilization of Funds</b>   |



|  |  |
|--|--|
|  | <ul style="list-style-type: none"><li>• Public deposits and RBI regulations, Company deposits and SEBI regulations, Protection of depositors, <b>Green Deposits</b></li><li>• RBI and public deposits with NBFC's. Foreign capital and collaborations, Foreign direct Investment (FDI) Emerging trends in FDI</li><li>• <b>Dividend Policy – Maximization of Shareholder's wealth.</b></li><li>• Global Depositary Receipts, Policy development, Capital flows and Equity Debt.</li><li>• <b>Brief introduction &amp; sources of Finance including Internal sources and external sources both short and long term, Factoring, Recent developments regulation, legislation. DICGC and CAMEL Rating Model.</b></li></ul> |
|--|--|

**Internal Examination & Semester End Examination – 100 Marks**

| Method of evaluation | Total marks |
|----------------------|-------------|
| 1. Written Test      | 20          |
| 2. Assignment        | 20          |
| <b>TOTAL</b>         | <b>40</b>   |

|               |           |
|---------------|-----------|
| Maximum Marks | 60        |
| Duration      | : 2 Hours |

| Question No. | Particulars (Nature of Questions)   | Marks (Given) | Marks (To Be Attempted) |
|--------------|---|---------------|-------------------------|
| Q-1          | Attempt <b>any four</b> of the following.<br>A. Theory / Case study/ Concept-based question<br>B. Theory / Case study/ Concept-based question<br>C. Theory / Case study/ Concept-based question<br>D. Theory / Case study/ Concept-based question<br>E. Theory / Case study/ Concept-based question | 25            | 20                      |
| Q-2          | Attempt <b>any four</b> of the following.<br>A. Theory / Case study/ Concept-based question<br>B. Theory / Case study/ Concept-based question<br>C. Theory / Case study/ Concept-based question<br>D. Theory / Case study/ Concept-based question<br>E. Theory / Case study/ Concept-based question | 25            | 20                      |
| Q-3          | Attempt <b>any four</b> of the following.<br>A. Theory / Case study/ Concept-based question<br>B. Theory / Case study/ Concept-based question<br>C. Theory / Case study/ Concept-based question<br>D. Theory / Case study/ Concept-based question<br>E. Theory / Case study/ Concept-based question | 25            | 20                      |
|              | <b>Total</b>  | <b>75</b>     | <b>60</b>               |

**Reference Books**

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

**Syllabus of courses of FYBFM Programme  
(With effect from the Academic Year 2025-2026)**

**4. Vocational Skill Courses (VSC)**

**4.A.a.Intellectual Property Rights (2 Credits)**

**Semester II**

| <b>4. Vocational &amp; Skill Enhancement Courses (VSEC)</b> |   |
|---|---|
| <b>4.A Vocational Skill Courses (VSC)</b>                   |   |
| <b>4.A.a Intellectual Property Rights</b>                   |   |
| <b>Course Objectives and Course Outcomes</b>                |   |
| <b>Course Objectives</b>                                    |   |
| CObj 1  | To recognize the importance of IP and to educate the pupils on basic concepts of Intellectual Property Rights.                |
| CObj 2  | To make the students to understand the statutory provisions of different types of IPRs in simple forms.                       |
| CObj 3  | To learn the procedure of obtaining Patent, Copyright, Geographical Indication, Trademark, Industrial Design and Trade Secret |
| <b>Course Outcomes</b>                                      |   |
| COut 1  | Distinguish and explain various forms of IPRs   |
| COut 2  | Analyse rights and responsibilities of holder of Patent, Copyright, Trademark, Industrial Design etc.                         |
| COut 3  | Develop skill of making search using modern tools and technics.   |

**Modules at a Glance**

| <b>Intellectual Property Rights</b> |  |                        |
|-------------------------------------|--|------------------------|
| <b>Sr. No.</b>                      | <b>Modules</b>                               | <b>No. of Lectures</b> |
| 1                                   | Introduction to Intellectual Property Rights | 10                     |
| 2                                   | Types of Intellectual Property Rights        | 10                     |
| 3                                   | Application and Emerging Trends              | 10                     |
| <b>Total No. of Lectures:</b>       |  | <b>30</b>              |

| Sr. No. | Modules   |
|---------|---|
| 1       | <b>Introduction to Intellectual Property Rights</b>   |
|         | Meaning of Intellectual Property and Property Rights: Basic concepts of Intellectual Property<br>Nature, Scope and Significance of Intellectual Property. |
| 2       | <b>Types of Intellectual Property Rights</b>  |
|         | Patent, Copyright, Geographical Indication, Trademark, Industrial Design and Trade Secret.  |
| 3       | <b>Application and Emerging Trends</b>  |
|         | Technology and Legal developments in Intellectual Property<br>Advantages and Disadvantages of IPR<br>Recent changes in IPR laws<br>Registration procedure |

**Intellectual Property Rights**

***Question Paper Pattern (Academic Year: 2025-26)***

**Internal Examination & Semester End Examination – 50 Marks**

**A] Internals-20 Marks**

| Method of evaluation | Total marks |
|----------------------|-------------|
| Case Study Analysis  | 20          |
| <b>TOTAL</b>         | <b>20</b>   |

**B] Semester End Examination (SEE)- 30 Marks**

Maximum Marks                      30  
Duration                                : 2 Hours

| Question No. | Particulars (Nature of Questions)  | Marks (Given) | Marks (To Be Attempted) |
|--------------|--|---------------|-------------------------|
| Q-1          | <b>Attempt Any 2 of the following:</b>   |               |                         |
|              | A. Theory/Concept-based question<br>B. Theory/Concept-based question<br>C. Theory/Concept-based question | 15            | 10                      |
| Q-2          | <b>Attempt Any 2 of the following:</b>   |               |                         |
|              | A. Theory/Concept-based question<br>B. Theory/Concept-based question<br>C. Theory/Concept-based question | 15            | 10                      |
| Q-3          | <b>Attempt Any 2 of the following:</b>   |               |                         |
|              | A. Theory/Concept-based question<br>B. Theory/Concept-based question<br>C. Theory/Concept-based question | 15            | 10                      |
|              | <b>TOTAL</b>   | <b>45</b>     | <b>30</b>               |

**Reference books:**

- “Law Relating to Intellectual Property Rights” by V K Ahuja
- “Law Relating To Intellectual Property Rights” by R Radhakrishnan and S Balasubramanian
- “Law Relating to Intellectual Property, 2011 (Reprint)” by B L Wadehra

**Syllabus of courses of FYBFM Programme**  
**(With effect from the Academic Year 2025-2026)**  
**4. Vocational & Skill Enhancement Courses (VSEC)**  
**Financial Modelling using Excel (2 Credits)**

**Semester II**

| <b>4. Vocational &amp; Skill Enhancement Courses (VSEC)</b> |  |
|---|--|
| <b>4.B Skill Enhancement Courses (SEC)</b>                  |  |
| <b>4.B. Financial Modelling using Excel</b>                 |  |
| <b>Course Objectives and Course Outcomes</b>                |  |
| <b>Course Objectives</b>                                    |  |
| CObj 1  | To empower students with core financial skills and methods in business financing to analyse, assess, and strategies the operations of any organisation.              |
| CObj 2  | To enable students to understand forecasting future financial performance based on historical data and other assumptions, such as revenue, expenses, and cash flows. |
| CObj 3  | To enable students to understand how financial models evaluate investments, develop budgets, plan for future expenses, and measure the performance of a business.    |
| <b>Course Outcomes</b>                                      |  |
| COut 1  | Learners demonstrate fast, efficient and accurate Excel skills   |
| COut 2  | Learners design and construct functional and robust financial modelling applications.  |
| COut 3  | Learners are able to apply efficient financial forecasting modeling techniques   |
| COut 4  | Learners are able to apply data analysis tools in Excel for forecasting and budgeting, Sensitivity analysis and Scenario planning.                                   |
| COut 5  | Learners are able to understand various Valuation Methods for ROI Calculations and Risk assessment.  |
| COut 6  | Learners understand Data Manipulation and Consolidation and Advanced Charting and Visualisation Techniques.  |
| COut 7  | Create a basic 3-statement financial model.  |



### Modules at a Glance

| Financial Modelling using Excel |  |                 |
|---------------------------------|--|-----------------|
| Sr. No.                         | Modules  | No. of Lectures |
| 1                               | Introduction to Financial Modeling and Excel Basics                        | 15              |
| 2                               | Valuation, Investment Analysis and Advanced Financial Modelling Techniques | 15              |
| Total No. of Lectures:          |  | 30              |

| Sr. No. | Modules  |
|---------|--|
| 1       | <b>Introduction to Financial Modeling and Excel Basics</b>   |
|         | <ul style="list-style-type: none"> <li>• Introduction to Financial Modeling, Overview of Excel and its Features, Understanding Excel Formulas and Functions, Data Entry and Formatting in Excel, Working with Worksheets and Workbooks, Creating Basic Charts and Graphs.</li> <li>• Best Practices for Financial Modeling, Forecasting Techniques and Assumptions, Financial Statement Modeling (Income Statement, Balance Sheet, Cash Flow Statement), Cash Flow Forecasting and Budgeting, Sensitivity Analysis and Scenario Planning, Data Analysis Tools in Excel (Goal Seek, Solver).</li> </ul> |
| 2       | <b>Valuation and Investment Analysis Advanced Financial Modeling Techniques</b>  |
|         | <ul style="list-style-type: none"> <li>• Overview of Valuation Methods, Discounted Cash Flow (DCF) Analysis, Equity Valuation using Dividend Discount Model (DDM), Company Valuation using Comparable Company Analysis, Building Investment Models and</li> <li>• ROI Calculations, Risk Assessment and Monte Carlo Simulation.</li> </ul>   |
|         | <ul style="list-style-type: none"> <li>• Advanced Excel Functions for Financial Modeling, Data Manipulation and Consolidation Techniques, Advanced Charting and Visualization Techniques, <b>VBA Editors, writing basic scripts, Adding buttons, Text box and Drop down list.</b></li> <li>• Automation and Macros in Excel, Incorporating Macros in Financial Models: Recording. Editing and running Macros. <b>Financial Modeling Best Practices: Automating report and generation, Debugging and handling errors.</b></li> </ul>  |

**Financial Modelling using Excel*****Question Paper Pattern (Academic Year: 2025-26)*****Internal Examination & Semester End Examination – 50 Marks****A] Internals-20 Marks**

| <b>Method of evaluation</b> | <b>Total marks</b> |
|-----------------------------|--------------------|
| Practical Work              | 20                 |
| <b>TOTAL</b>                | <b>20</b>          |

**B] Semester End Examination (SEE)- 30 Marks**

Maximum Marks                      30  
Duration                                : 2 Hours

| <b>Question No.</b> | <b>Particulars (Nature of Questions)</b>   | <b>Marks (Given)</b> | <b>Marks (To Be Attempted)</b> |
|---------------------|--|----------------------|--------------------------------|
| Q-1                 | <b>Attempt Any 2 of the following:</b>   |                      |                                |
|                     | A. Theory/Concept-based question<br>B. Theory/Concept-based question<br>C. Theory/Concept-based question | 15                   | 10                             |
| Q-2                 | <b>Attempt Any 2 of the following:</b>   |                      |                                |
|                     | A. Theory/Concept-based question<br>B. Theory/Concept-based question<br>C. Theory/Concept-based question | 15                   | 10                             |
| Q-3                 | <b>Attempt Any 2 of the following:</b>   |                      |                                |
|                     | A. Theory/Concept-based question<br>B. Theory/Concept-based question<br>C. Theory/Concept-based question | 15                   | 10                             |
|                     | <b>TOTAL</b>   | <b>45</b>            | <b>30</b>                      |

**Reference Books :**

1. Financial Modeling Using Excel and VBA Book by Chandan Sengupta
2. Mastering Financial Modelling in Microsoft Excel – Alastair Day
3. Financial Modeling in Practice: A Concise Guide for Intermediate and Advanced Levels – Michael Rees
4. Financial Modeling – Simon Benninga
5. Building Financial Models – John Tjia

**Syllabus of courses of FYBFM Programme  
(With effect from the Academic Year 2025-2026)**

**5. Ability Enhancement Course (AEC)**

**5A.a. Language and Literature II (3 Credits)**

**Semester II**

| <b>5. Ability Enhancement Courses, Value Enhancement Course, Indian Knowledge System</b> |   |
|--|---|
| <b>5.A Ability Enhancement Course (AEC)</b>  |   |
| <b>5.A.a Language and Literature II</b>  |   |
| <b>Course Objectives and Course Outcomes</b>   |   |
| <b>Course Objectives</b>   |   |
| CObj 1   | To understand the effective use of power point presentation, relevance, and importance of conducting meetings   |
| CObj 2   | To teach the formats of letter writing  |
| CObj 3   | To enable the learners to adapt to the requirements of the industry.  |
| <b>Course Outcomes</b>   |   |
| COut 1   | The learners learn to use statistical tools in power point presentations, write letters of enquiry and letters of complaint.  |
| COut 2   | Learners acquire skills of Group discussions and Interviews.  |
| COut 3   | Learners understand the basics of Group Dynamics and Roles of Participants in Organisational meetings. The understand the roles of Notices, Agenda and Resolutions at the meetings. |
| COut 4   | Learners understand the various kinds of Trade letters.   |
| COut 5   | Learners are able to write various letters such as complaints, claims, sales letters, Letters under Right to Information Act, Consumer Grievance Letters, etc.                      |
| COut 6   | Learners demonstrate practical application of preparing flyers and leaflets help the learners demonstrate their creativity.   |
| COut 7   | Learners are able to understand various parts and types of Feasibility and Investigative Reports.   |
| COut 8   | The Learners are able to identify the important points and present them in a cohesive report.   |
| COut 9   | Learners are able to generate letters, reports and various promotional letters as per industry norms.   |

### Modules at a Glance

| Language and Literature - II |   |                 |
|------------------------------|---|-----------------|
| Sr. No.                      | Modules                                   | No. of Lectures |
| 1                            | Presentation Skills & Group Communication | 15              |
| 2                            | Business Correspondence                   | 15              |
| 3                            | Language and Writing Skills               | 15              |
| Total No. of Lectures:       |   | 45              |

| Sr. No. | Modules   |
|---------|---|
| 1       | <b>Presentation Skills &amp; Group Communication</b>  |
|         | <ul style="list-style-type: none"> <li>• <b>Presentations:</b> (to be tested in tutorials only) 4 Principles of Effective Presentation Effective use of PPT Effective use of statistical tools How to make a Power-Point Presentation</li> <li>• <b>Interviews:</b> Group Discussion Preparing for an Interview, Types of Interviews – Selection, Appraisal, Grievance, Exit</li> <li>• <b>Meetings:</b> Need and Importance of Meetings, Conduct of Meeting and Group Dynamics Role of the Chairperson, Role of the Participants, Drafting of Notice, Agenda and Resolutions</li> <li>• <b>Conference:</b> Meaning and Importance of Conference Organizing</li> <li>• <b>Public Relations:</b> Meaning, Functions of PR Department, External and Internal Measures of PR. Writing a corporate communication ( Blog writing, News article)</li> </ul> |
| 2       | <b>Business Correspondence</b>  |
|         | <ul style="list-style-type: none"> <li>• <b>Trade Letters:</b> Purchase Order, Credit and Status Enquiry, Collection Explain in detail along with the specimens.</li> </ul> <p><b>Only following to be taught in detail:-</b></p> <ul style="list-style-type: none"> <li>• Letters of Inquiry, Letters of Complaints, Claims, Sales Letters, promotional leaflets and fliers Consumer Grievance Letters, Letters under Right to Information (RTI) Act</li> </ul>  |
| 3       | <b>Language and Writing Skills</b>  |
|         | <ul style="list-style-type: none"> <li>• <b>Reports:</b> Parts, Types of Reports, Format of Report writing</li> </ul> <p><b>Summarization:</b> Identification of main and supporting/sub points Presenting these in a cohesive manner</p>   |

| Question No. | Particulars (Nature of Questions)   | Marks (Given) | Marks (To Be Attempted) |
|--------------|---|---------------|-------------------------|
| Q-1          | Attempt <b>any four</b> of the following.<br>A. Theory / Case study/ Concept-based question<br>B. Theory / Case study/ Concept-based question<br>C. Theory / Case study/ Concept-based question<br>D. Theory / Case study/ Concept-based question<br>E. Theory / Case study/ Concept-based question | 25            | 20                      |
| Q-2          | Attempt <b>any four</b> of the following.<br>A. Theory / Case study/ Concept-based question<br>B. Theory / Case study/ Concept-based question<br>C. Theory / Case study/ Concept-based question<br>D. Theory / Case study/ Concept-based question<br>E. Theory / Case study/ Concept-based question | 25            | 20                      |
| Q-3          | Attempt <b>any four</b> of the following.<br>A. Theory / Case study/ Concept-based question<br>B. Theory / Case study/ Concept-based question<br>C. Theory / Case study/ Concept-based question<br>D. Theory / Case study/ Concept-based question<br>E. Theory / Case study/ Concept-based question | 25            | 20                      |
|              | <b>Total</b>  | <b>75</b>     | <b>60</b>               |

## Reference Books

- 35) Agarwal, Anju D(1989) A Practical Handbook for Consumers, IBH.
- 36) Alien, R.K.(1970) Organizational Management through Communication.
- 37) Ashley,A(1992) A Handbook Of Commercial Correspondence, Oxford University Press.
- 38) Aswathapa, K (1991)Organisational Behaviour, Himalayan Publication, Mumbai.
- 39) Atreya N and Guha (1994) Effective Credit Management, MMC School of Management, Mumbai.
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- 41) Balan,K.R. and Rayudu C.S. (1996) Effective Communication, Beacon New Delhi. • Bangh, LSue, Fryar,Maridell and Thomas David A. (1998) How to Write First Class Business Correspondence, N.T.C. Publishing Group USA.
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- 43) Barkar, Alan(1993) Making Meetings Work, Sterling Publications Pvt. Ltd., New Delhi.
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- 45) Benjamin, James (1993) Business and Professional Communication Concepts and Practices, Harper Collins College Publishers, New York.
- 46) Bhargava and Bhargava(1971) Company Notices, Meetings and Regulations
- 47) Black, Sam (1972) Practical Public Relations, E.L.B.S. London.
- 48) BoveeCourtland,L and Thrill, John V(1989) Business Communication, Today McGraw Hill, New York, Taxman Publication.
- 49) Burton, G and Thakur, (1995) Management Today- Principles and Practices. T.M.H.,New Delhi.
- 50) Darrow, Richard, Forrstal, Dan and Coolman, Aubrey (1967) Public Relations Handbook, TheDartwell Co., Chicago.
- 51) Dayal, Ishwar(1981) Managing Large Organizations: A Comparative Study.
- 52) Drucher,P.F.(1970) Technology, Management and Society, Pan Books London.
- 53) Drucher,P.F.(1974)Management Responsibilities Practices, Heinemann, London. 22.Eyre, E.C. (1985) Effective Communication Made Simple, Rupa and Co.Calcutta.
- 54) Ecouse Barry, (1999), Competitive Communication: A Rhetoric for Modern Business, OUP.
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- 57) 27 Fritzsche, David J (2005) Business Ethics: A Global and Managerial Perspective McGraw Hill
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- 59) Ghanekar, A (1996) Communication Skill for Effective Management. Everest Publishing House, Pune.
- 60) Graves, Harold F. (1965) Report Writing, Prentice Hall, New Jersey.
- 61) Gupta, Anand Das (2010) Ethics, Business and Society: Managing Responsibly Response Books 32.Gupta, Dipankar (2006) Ethics Incorporated: Top Priority and Bottom Line Response Books
- 62) Krevolin, Nathan (1983) Communication Systems and Procedures for Modern Office, Prentice Hall, New Jersey.
- 63) Lesikar, Raymond V and Petit, John D.(1994) Business Communication: Theory and Application , Richard D. Irwin Inc. Illinois.
- 64) Ludlow,Ron.(1995) The Essence of Effective Communication, Prentice , New Delhi.
- 65) 36.M. Ashraf, Rizvi (2006) Effective Technical Communication Tata McGraw Hill
- 66) Martson, John E. 1963) The Nature of Public Relations, McGraw Hill, New Delhi.
- 67) Majumdar,P.K.(1992) Commentary on the Consumer protection Act, Prentice, NewDelhi.
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**Syllabus of courses of FY B.F.M. Programme**  
**(With effect from the Academic Year 2025-2026)**  
**5. Ability Enhancement Courses, Value Enhancement Course**  
**5.B Value Enhancement Course (VEC)**  
**5.B.a Business Statistics in Financial Markets(3 Credits)**

**Semester II**

| <b>5. Ability Enhancement Courses, Value Enhancement Course</b> |  |
|---|--|
| <b>5.B Value Enhancement Course (VEC)</b>                       |  |
| <b>5.B.a Business Statistics in Financial Markets</b>           |  |
| <b>Course Objectives and Course Outcomes</b>                    |  |
| <b>Course Objectives</b>  |  |
| CObj 1  | To understand the basics of statistics and learn the various modes of presentation of data.  |
| CObj 2  | To acquire knowledge of probability and standard statistical distribution  |
| CObj 3  | To understand the concept of decision theory by using various methods  |
| <b>Course Outcomes</b>  |  |
| COut 1  | The learners are able to distinguish between different types of model for time series analysis and there is understanding of data interpretation.                                    |
| COut 2  | The learner is able to interpret data using methods for summarizing data assets, including common graphical tools such as box plots, histograms, frequency polygon and ogive curves. |
| COut 3  | Different types of decision theory and the practical application of the same is well understood.   |

**Modules at a Glance**

| <b>Business Statistics in Financial Markets</b> |                                     |                        |
|---|-------------------------------------|------------------------|
| <b>Sr. No.</b>                                  | <b>Modules</b>                      | <b>No. of Lectures</b> |
| 1   | Correlation and Regression          | 15                     |
| 2   | Time Series                         | 15                     |
| 3   | Decision Theory and its application | 15                     |
| <b>Total No. of Lectures:</b>                   |                                     | <b>45</b>              |



| Sr. No. | Modules  |
|---------|--|
| 1       | <b>Correlation &amp; Regression</b>  |
|         | <ul style="list-style-type: none"> <li>• Correlation Analysis: Meaning, Types of Correlation, Scatter diagram, Karl Pearson's method and Spearman's Rank method of Correlation Coefficient</li> <li>• Regression Analysis: Meaning, Concept of Regression equations, Slope of the Regression</li> <li>• Regression Coefficients, Relationship between Coefficient of Correlation and Regression coefficients, Coefficient of Determination</li> <li>• Finding the equations of regression lines by method of least squares, Direct method and Indirect method.</li> </ul>  |
| 2       | <b>Time Series and Forecasting</b>   |
|         | <ul style="list-style-type: none"> <li>• Time series: Concepts and components of a time series. Representation of trend by Freehand Curve Method, Estimation of Trend using Moving Average Method and Least Squares Method (Linear Trend only). Weighted Moving Average Method and Exponential Smoothing technique. Additive and Multiplicative Model.</li> <li>• Estimation of Seasonal Component using Simple Arithmetic Mean for Additive Model (For Trend free data only).</li> </ul>  |
| 3       | <b>Decision Theory and its application</b>   |
|         | <ul style="list-style-type: none"> <li>• Concept of Decision theory: - Decision maker, Courses of Action, States of Nature, Pay-off matrix;</li> <li>• Decision making under uncertainty: - Maximin, Maximax, Minimax regret and Laplace criteria; simple examples to find optimum decision. Formulation of Payoff Matrix.</li> <li>• Decision making under Risk: - Expected Monetary Value (EMV); Decision Tree; Simple Examples based on EMV. Expected Opportunity Loss (EOL), simple examples based on EOL.</li> <li>• Game Theory: Terminologies of Game Theory- Numericals based on Saddle Point Principles of Dominance method.</li> </ul> |

**Internal Examination & Semester End Examination – 100 Marks**

| Method of evaluation                             | Total marks |
|--|-------------|
| 1. Written Test                                  | 20          |
| 2. Project/ Assignment/ Worksheets/ Written Test | 20          |
| <b>TOTAL</b>                                     | <b>40</b>   |

|               |           |
|---------------|-----------|
| Maximum Marks | 60        |
| Duration      | : 2 Hours |

| Question No. | Particulars (Nature of Questions)   | Marks (Given) | Marks (To Be Attempted) |
|--------------|---|---------------|-------------------------|
| Q-1          | Attempt <b>any four</b> of the following.<br>A. Numerical/Case study based question<br>B. Numerical/Case study based question<br>C. Numerical/Case study based question<br>D. Numerical/Case study based question<br>E. Numerical/Case study based question | 25            | 20                      |
| Q-2          | Attempt <b>any four</b> of the following.<br>A. Numerical/Case study based question<br>B. Numerical/Case study based question<br>C. Numerical/Case study based question<br>D. Numerical/Case study based question<br>E. Numerical/Case study based question | 25            | 20                      |
| Q-3          | Attempt <b>any four</b> of the following.<br>A. Numerical/Case study based question<br>B. Numerical/Case study based question<br>C. Numerical/Case study based question<br>D. Numerical/Case study based question<br>E. Numerical/Case study based question | 25            | 20                      |
|              | <b>Total</b>  | <b>75</b>     | <b>60</b>               |

### **Reference Books**

1. Statistics by Schaum Series.
2. Operations Research by Gupta and Kapoor.
3. Operations Research by Schaum Series.
4. Fundamentals of Statistics - D. N. Elhance.
5. Statistical Methods - S.G. Gupta (S. Chand & Co.
6. Statistics for Management - Lovin R. Rubin D.S. (Prentice Hall of India).
7. Statistics - Theory, Method & Applications D.S.Sancheti& V. K. Kapoor.
8. Modern Business Statistics - (Revised)-B. Pearles& C. Sullivan –Prentice Hall of India.
9. Business Mathematics &Statistics : B Aggarwal, Ane Book Pvt. Limited.
10. Business Mathematics : D C Sancheti& V K Kapoor, Sultan Chand & Sons.
11. Mathematics for Economics and Finance, Martin Anthony, Norman Biggs,Cambridge lowprice editions, 2000.