

# As Per NEP 2020

## University of Mumbai



### Title of the program

- A** - U.G. Certificate in Investment Management
- B** - U.G. Diploma in Investment Management
- C** – B.Com. (Investment Management)
- D** – B.Com. (Hons.) in Investment Management
- E** – B.Com. (Hons. with Research) in Investment Management

### Syllabus for

### Semester – Sem I to II

**Ref: GR dated 20<sup>th</sup> April, 2023 for Credit Structure of UG**

**(With effect from the academic year 2024-25  
Progressively)**

# University of Mumbai



(As per NEP 2020)

Sr. No.	Heading	Particulars	
1	Title of program O: CU-509A	A	U.G. Certificate in Investment Management
	O: CU-509B	B	U.G. Diploma in Investment Management
	O: CU-509C	C	B.Com. (Investment Management)
	O: CU-509D	D	B.Com. (Hons.) in Investment Management
	O: CU-509E	E	B.Com. (Hons. with Research) in Investment Management
2	Eligibility O: CU-510A	A	Passed XII std. Examination and secured not less than 45% marks in aggregate (40% in the case of reserved category) at one and the same sitting from the Commerce stream from any recognized board or Passed Equivalent Academic Level 4.0.
	O: CU-510B	B	Under Graduate Certificate in Investment Management Academic Level 4.5
	O: CU-510C	C	Under Graduate Diploma in Investment Management Academic Level 5.0
	O: CU-510D	D	Bachelors of Investment Management with minimum CGPA of 7.5 Academic Level 5.5
	O: CU-510E	E	Bachelors of Investment Management with minimum CGPA of 7.5 Academic Level 6.0
3	Duration of program R: CU-521	A	One Year
		B	Two Years
		C	Three Years
		D	Four Years
		E	Five Years
4	Intake Capacity R: CU-522	60	

5	<b>Scheme of Examination</b> <b>R: CU-523</b>	NEP 40% Internal 60% External, Semester End Examination Individual Passing in Internal and External Examination	
6	<b>Standards of Passing</b> <b>R: CU-524</b>	40%	
7	<b>Credit Structure</b> <b>Sem. I - R: CU-525A</b> <b>Sem. II - R: CU-525B</b>	Attached herewith	
	<b>Credit Structure</b> <b>Sem. III - R: CU-525C</b> <b>Sem. IV - R: CU-525D</b>		
	<b>Credit Structure</b> <b>Sem. V - R: CU-525E</b> <b>Sem. VI - R: CU-525F</b>		
8	<b>Semesters</b>	A	Sem I & II
		B	Sem I, II, III& IV
		C	Sem I, II, III, IV, V & VI
		D	Sem I, II, III, IV, V, VI, VII & VIII
		E	Sem I, II, III, IV, V, VI, VII, VIII, IX & X
9	<b>Program Academic Level</b>	A	4.5
		B	5.0
		C	5.5
		D	6.0
		E	6.5
10	<b>Pattern</b>	Semester	
11	<b>Status</b>	New	
12	<b>To be implemented from Academic Year Progressively</b>	From Academic Year: 2024-25	

Sign of Chairman  
Dr. Sunil Karve  
Chairman of Banking &  
Insurance and  
Investment  
Management

Sign of the  
Offg. Associate Dean  
Dr. Ravikant  
Balkrishna Sangurde  
Faculty of Commerce

Sign of the  
Offg. Associate Dean  
Prin. Kishori Bhagat  
Faculty of Management

Sign of offg. Dean  
Prof. Kavita Laghate  
Faculty of Commerce &  
Mangement

# Preamble

## 1) Introduction

Investment management is one of the main finance functions for both corporations and individuals. This programme provides a broad overview of investment management, focusing on the application of finance theory to the issues faced by managers and investors in general. The course equips learners with the expertise, qualifications, and information necessary to thrive in the fiercely competitive financial services sector. It will provide students with a rigorous level of understanding of the key areas of investment management. Students are well-prepared to seek professions in the financial sector as financial planners, investment advisors, portfolio managers, and other similar positions. This program will give students a competitive edge in the investment management industry.

## 2) Aims and Objectives

1. The curriculum will serve as a strong foundation for further grooming and growth into various career paths in the corporate/ financial/ securities markets.
2. Students will relate about the intricacies of financial markets and excel in the field of investment and share market.
3. Students will get exposure to varied subjects and verticals of investments and securities markets
4. Students will learn how to combine conceptual and practical learning to make decisions in investment sector.
5. Students will develop to become ethically responsible and successful professionals in this field investment.

## 3) Learning Outcomes

### Students will be able

1. To understand the characteristics of different financial assets such as money market instruments, bonds, and stocks,
2. To know buying and selling assets in financial markets.
3. To learn the benefit of diversification of holding and the importance played by the market portfolio.
4. To know how to apply different concept, theories to manage investment risks.
5. To get an adequate exposure to operational environment in the field of investment industry.

## 4) Any other point (if any)

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## 5) Credit Structure of the Program (Sem I, II, III & IV) (Table as per Parishisht 2 with sign of HOD and Dean)

**Under Graduate Certificate in in Investment Management**  
**Sem. I & II Credit Structure**

### Under Graduate Programs in University

		R: _____ A								
Level	Semester	Major		Minor	OE	VSC, SEC (VSEC)	AE C, VE C, IKS	OJ T, FP, CE P, CC, RP	Cum. Cr. / Sem.	Degree/ Cum. Cr.
		Mandatory	Electives							
4.5	I	6 Financial Accounting (4)  Personal Financial Planning (2)		-	2+2	VSC:2,SEC:2 <b>VSC:2</b> Communication Skills in Investment Management I (2) <b>OR</b> Life Skills and Personality Development (2) <b>OR</b> Investment Operations (2)  <b>SEC: 2</b> Application of MS Excel in Business (2) <b>OR</b> Office Operations (2)	AEC:2, VEC:2, IKS:2	CC: 2	22	<b>UG Certificate 44</b>
	R: _____ B									
	II	6 Basics of Investment Management (4)  Investment Products (2)		2	2+2	VSC:2,SEC:2 <b>VSC:2</b> Communication Skills in Investment Management II (2) <b>OR</b> Entrepreneurship Development (2) <b>OR</b> Foundation of Forex Market (2)  <b>SEC: 2</b> Investment Marketing (2) <b>OR</b> Sales and Negotiations Skills (2)	AEC: 2, VEC: 2	CC: 2	22	
	Cum Cr.	12	-	2	8	4+4	4+4+2	4	44	
Exit option: Award of UG Certificate in Major with 40-44 credits and an additional 4 credits core NSQF course/ Internship OR Continue with Major and Minor										

### Sem. III & IV Credit Structure

	R: _____ C										
Level	Semester	Major		Minor	OE	VSC, SEC (VSEC)	AE C, VE C, IKS	OJT, FP, CEP, CC, RP	Cum. Cr. / Sem.	Degree/ Cum. Cr.	
		Mandatory	Electives								
5.0	III	8 Mutual Fund Management (4)  Security Analysis and Portfolio Management (4)		4	2	VSC:2, Investment Laws (2) <b>OR</b> Introduction to Behavioral Economics (2) <b>OR</b> Debt Market (2)	AEC:2	FP: 2 CC:2	22	UG Diploma 88	
	R: _____ D										
	IV	8 Direct Taxation (4)  Equity Market (4)		4	2	SEC:2 Behavioral Finance (2) <b>OR</b> Hedge Funds (2) <b>OR</b> Documentation & KYC in Investment (2)	AEC:2	CEP: 2 CC:2	22		
	Cum Cr.	28		10	12	6+6	8+4+2	8+4	88		
Exit option; Award of UG Diploma in Major and Minor with 80-88 credits and an additional 4 credits core NSQF course/ Internship OR Continuewith Major and Minor											

**B.Com. (Investment Management)****Sem. V & VI Credit Structure****Under Graduate Programs in University**

	R: _____ E									
Level	Semester	Major		Minor	OE	VSC, SEC (VSEC)	AEC, VEC, IKS	OJT, FP, CEP, CC, RP	Cum. Cr. / Sem.	Degree/ Cum. Cr.
		Mandatory	Electives							
5.5	V	10 Corporate Accounting (4)  Indirect Tax (4)  Investment Ethics & Corporate Governance (2)	4 Credit Risk Management (4)	4		VSC: 2 Venture Capital <b>OR</b> (2) Merchant Banking and Financial Services (2) <b>OR</b> Public Rations Management (2)		FP/C EP:2	22	<b>UG Degree 132</b>
	R: _____ F									
	VI	10 Derivative Markets (4)  Financial Management (4)  Commodity Market (2)	4 International Investment Management (4)	4				OJT :4	22	
	Cum Cr.	48	8	18	12	8+6	8+4+2	8+6 +4	132	
Exit option: Award of UG Degree in Major with 132 credits OR Continue with Major and Minor										

[Abbreviation - OE – Open Electives, VSC – Vocation Skill Course, SEC – Skill Enhancement Course, (VSEC), AEC – Ability Enhancement Course, VEC – Value Education Course, IKS – Indian Knowledge System, OJT – on Job Training, FP – Field Project, CEP – Continuing Education Program, CC – Co-Curricular, RP – Research Project ]

**Sem. - I**



# SYLLABUS

## Bachelor of Investment Management

### (Sem. - I)

### Financial Accounting (Mandatory)

#### Credits 4

**Description of the course:**

To familiarize students with the mechanics of preparation of financial statements, understanding corporate financial statements, their analysis and interpretation, role of IFRS in accounting discipline, and the concept of management quality analysis and wealth creation.

**Aims & Objectives:**

1. To understand the process of recording and classifying the business transactions and events.
2. To understand the financial statements, viz., Profit and Loss Account, Balance Sheet, and cash flow statement of a sole proprietor.
3. To understand the role of IFRS/Ind-AS in accounting discipline.

**Course outcomes:**

1. Students will know the basics concepts of financial accounting
2. Students will learn to prepare and analyses the financial statements.
3. Students will understand key aspects of Valuing Shares.

Sr. No.	Modules	No. of Lectures
1	Introduction to Accounting	15
2	Preparation of Final Accounts	15
3	Investment Accounting w.r.t AS 13 and Valuation of Shares	15
4	Redemption of Preference Shares	15
<b>Total</b>		<b>30</b>

Sr. No.	Modules
1	<b>Introduction to Accounting</b>
	<ul style="list-style-type: none"><li>• Meaning and scope of Accounting Need, development and definition of accounting, Branches of accounting, Objectives of accounting. Basic accounting terms, accounting concept &amp; conventions, Disclosures: Accounting Principles: International accounting standards (only routines). Accounting standards in India: Concepts, Benefits, Procedures for Issue of Accounting Standards, Various AS.</li><li>• <b>AS – 1: Disclosure of Accounting Policies</b> (a) Purpose (b) Areas of Policies (c) Disclosure of Policies (d) Disclosure of Change in Policies (e) Illustrations</li><li>• <b>Classification of Income &amp; Expenses &amp; Accounting Standards</b> Accounting Transactions: Accounting Cycle; Journal; Rules of debit and credit Compound journal entry; Opening entry; Relationship between journal and Ledger, Rules regarding posting; Trial balance Sub division of journal. Capital &amp; Revenue: Classification of Income; Classification of Expenditure Classification of receipts. Accounting concept of income; Sources Documents, Bank Reconciliation Statement.</li></ul>
2	<b>Preparation of Final Accounts</b>

	Final accounts; Manufacturing account; Trading account, Profit and Loss account, Balance sheet, Adjustment entries.
<b>3</b>	<b>Investment Accounting w.r.t AS 13 and Valuation of Shares</b>
	<ul style="list-style-type: none"> <li>• For shares (variable income bearing securities) For debenture bonds etc. (fixed income bearing securities) Accounting for transactions of purchase and sales of investments with ex and cum interest prices and finding cost of investment sold and carrying cost as per weighted average method Columnar format for investment account</li> <li>• Valuation of Shares: Intrinsic Value Method, Yield method and Fair Value Method.</li> </ul>
<b>4</b>	<b>Redemption of Preference Shares</b>
	Redemption of preference shares - Company Law / Legal Provisions for redemption of preference shares in Companies Act, Sources of redemption including divisible profits and proceeds of fresh issue of shares, Premium on redemption from security premium and profits of company Capital Redemption Reserve Account - creation and use.

### **References:**

1. A book provides comprehensive coverage of financial accounting concepts” by Dr. Ambrish Gupta. It is Published by Pearson Education.
2. Financial Accounting for Management by Dr. R. Narayanaswamy. It is published by PHI Learning Pvt. Ltd.
3. A Managerial Emphasis by Dr. S.N. Maheshwari and Dr. S.K. Maheshwari - Published by Vikas Publishing House Pvt. Ltd.
4. Financial Accounting by Dr. Ashok Sehgal and Dr. Deepak Sehgal - Published by Taxmann Publications Pvt. Ltd.

## Personal Financial Planning (Mandatory)

### Credits 2

#### Description of the course:

This course will help students organize their financial lives by learning and implementing selected principles of accounting, finance, and management. The course will address value and risk determination by dealing specifically with the analysis of one's financial status, goal setting and planning, and decision making. Risk analysis, savings and investment principles, taxes, debt management, retirement, and estate considerations are areas which guide the financial management of individuals and businesses alike.

#### Aims & Objectives:

1. Understanding Financial Planning Fundamentals: budgeting, saving, investing, insurance, tax planning, and retirement planning
2. Understand the role of insurance in personal finance, including life insurance, health insurance, disability insurance, and property insurance
3. Analyse personal financial statements and personal income tax assessment.

#### Course outcomes:

1. Students will be able to identify, articulate, and prioritize their short-term and long-term financial goals, aligning them with their values and aspirations.
2. Students will develop the ability to create and maintain a personal budget, track expenses, and make informed decisions to effectively manage income and expenditures.
3. Students will understand the role of insurance in managing financial risks and uncertainties, evaluate insurance needs, and select suitable insurance products to protect themselves and their assets.

Sr. No.	Modules	No. of Lectures
1	Foundations of Financial Planning and Risk Management	15
2	Strategic Wealth Management: Tax, Investment, and Retirement Planning	15
Total		30

Sr. No.	Modules
1	<b>Foundations of Financial Planning and Risk Management</b>
	<ul style="list-style-type: none"><li>• <b>Financial Planning</b> The process financial planning, Client interactions, Time value of money applications, Personal financial statements, Cash flow and debt management, planning to finance education.</li><li>• <b>Risk Analysis &amp; Insurance Planning</b> Risk management and insurance decision in personal financial planning, Various Insurance Policies and Strategies for General Insurance, Life Insurance, Motor Insurance, Medical Insurance</li></ul>
2	<b>Strategic Wealth Management: Tax, Investment, and Retirement Planning</b>
	<ul style="list-style-type: none"><li>• <b>Retirement Planning &amp; Employees Benefits</b> Retirement needs analysis techniques, Development of retirement plan, Various retirement schemes such as Employees Provident Fund (EPF), Public Provident Fund (PPF), Superannuation Fund, Gratuity, Other Pension Plan and Post- retirement counseling.</li><li>• <b>Investment Planning</b> Risk Return Analysis, Mutual Fund, Derivatives, Asset Allocation, Investment strategies and Portfolio construction and management.</li><li>• <b>Tax Planning</b> Income-tax computation for Individuals, Companies, Trusts and other bodies. Statutory</li></ul>

	provisions pertaining to Capital Gains and indexation, House Property, Deduction and Allowances, Non-Resident Indian tax laws, and Tax Management Techniques.
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**References:**

1. You Can Be Rich Too: With Goal Based Investing by P.V. Subramanyam and M. Pattabiraman. It is Published: TV18 Broadcast Ltd.
2. Retire Rich Invest by P.V. Subramanyam. It is published by TV18 Broadcast Ltd.
3. How to be Your Own Financial Planner in 10 Steps by Manish Chauhan - Publisher: CNBC TV18.
4. Value Investing and Behavioural Finance by Parag Parikh. It is Published by McGraw Hill Education.

## **Communication Skills in Investment Management - I (VSC)**

### **Credits 2**

#### **Description of the course:**

"Business Communication" teaches effective communication strategies tailored to professional settings, emphasizing clarity, professionalism, and audience adaptation. Students learn to compose various business documents, engage in persuasive presentations, and navigate intercultural communication challenges crucial for success in diverse workplace environments. The course promotes proficiency in verbal, nonverbal, and written communication essential for fostering productive relationships, facilitating teamwork, and achieving organizational goals

#### **Aims & Objectives:**

1. To improve students' proficiency in verbal, nonverbal, and written communication essential for professional settings, including clarity, conciseness, and appropriateness.
2. To develop students' ability to engage in effective interpersonal communication, including active listening, empathy, conflict resolution, and relationship-building skills crucial for teamwork and leadership.
3. To equip students with the skills to compose various business documents, such as emails, reports, memos, and proposals, adhering to professional standards and conventions while conveying information clearly and persuasively.

#### **Course outcomes:**

1. Student will demonstrate proficiency in verbal, nonverbal, and written communication, enabling them to convey ideas clearly, persuasively, and professionally in diverse business contexts.
2. Student will learn to compose various business documents, such as emails, reports, memos, and proposals, adhering to professional standards and conventions.
3. Students will possess strong interpersonal communication skills, including active listening, empathy and relationship-building abilities, fostering positive interactions with colleagues, clients, and stakeholders.

<b>Sr. No.</b>	<b>Modules</b>	<b>No. of Lectures</b>
1	Introduction to Communication skill	15
2	Fundamentals of effective Reading, Listening and Speaking Skills	15
<b>Total</b>		<b>30</b>

Sr. No.	Modules
1	<b>Introduction to Communication skill</b>
	A) Introduction, Meaning, Definition, Objective of communication, Types of communication, Process of communication, Principles of effective communication, Barriers to effective communication, Overcoming barriers B) Effective English: Word formulation process - Basic sentence patterns, types of sentences - Simple, complex, compound, Prefixes, suffixes, Developing vocabulary skills.
2	<b>Fundamentals of effective Reading, Listening and Speaking Skills</b>
	A) Listening Skills: Listening, Active listening and Passive listening, Blocks to effective listening, Guidelines for Effective listening, importance of silence in communication. B) Speaking Skills: Process of speaking -Pronunciation, Speech mechanism, aspects of effective speaking- accents, intonation, pitch, etc. Greetings, Apology, Permission. C) Reading Skills: Introduction, what is reading? Types of reading - slow, fast, silent, SQ3R technique of reading. D) Writing Skills: Importance of writing skills, Essentials of good writing, Grammar skills

**References:**

- Effective Communication Skills for Bankers" by Shalini Verma, published by Taxmann Publications
- Communication Skills for the Financial Industry" by Amanda Hardy, published by Kogan Page.
- Effective Business Communication" by Herta A. Murphy, Herbert W. Hildebrandt, Jane P. Thomas, published by McGraw-Hill Education.
- "Effective Communication Skills for Investment Professionals" by Vinod Kothari, Published by Wolters Kluwer India Pvt Ltd

## Life Skills and Personality Development (VSC)

### Credits 2

#### Description of the course:

Life Skills and Personality Development is a dynamic course designed to equip students with essential skills and insights necessary for personal growth, interpersonal effectiveness, and professional success. Through a combination of theoretical knowledge, practical exercises, and experiential learning, students will explore various aspects of self-awareness, communication, emotional intelligence, resilience, goal setting, and leadership development.

#### Aims & Objectives:

1. The course intends to develop talent, facilitate employability enabling the incumbent to excel and sustain in a highly competitive world of business.
2. The course aims to bring about personality development with regard to the different behavioral dimensions that have far reaching significance in the direction of organizational effectiveness.
3. To foster a growth mindset and a commitment to lifelong learning and personal development.

#### Course outcomes:

1. Students will differentiate between life skills and other types of skills, understanding their unique importance in personal development and daily functioning.
2. Students will demonstrate a deeper understanding of their personal strengths, values, beliefs, and personality traits, fostering greater self-awareness and self-confidence.
3. Students will develop resilience and adaptability to navigate challenges, setbacks, and changes effectively, fostering a growth mindset and a proactive approach to personal and professional development.

Sr. No.	Modules	No. of Lectures
1	Essential Life Skills: Introduction and Application	15
2	Personal and Professional Growth: Skills, Attitude and Motivation	15
Total		30

Sr. No.	Modules
1	<b>Essential Life Skills: Introduction and Application</b>
	<ul style="list-style-type: none"><li>• Introduction: Life skills Vs Other skills, The concept of life skills, Use of core skills in daily life.</li><li>• Factors Influencing / Shaping Personality: Introduction, Physical and social factors influence / shaping personality, Psychological and Philosophical factors influencing / shaping personality.</li><li>• Self-Awareness: Introduction, Dimensions of self-awareness, Self-awareness through activity, Self-realisation and self-exploration through SWOT analysis.</li></ul>
2	<b>Personal and Professional Growth: Skills, Attitude and Motivation</b>
	<ul style="list-style-type: none"><li>• <b>Career and Professional Skills:</b> Listening Skills, Reading Skills, Writing Skills, Effective Resume preparation, Interview Skills, Group Discussion Skills, Exploring Career Opportunities, Psychometric Analysis and Mock Interview Sessions Team Skills: Cognitive and Non-Cognitive Skills, Presentation Skills, Trust and Collaboration, Listening as a Team Skill, Brainstorming, Social and Cultural Etiquettes Digital Skills: Computer skills, Digital Literacy and Social Media, Digital Ethics and Cyber Security</li><li>• <b>Attitude:</b> Concept, Significance, Factors affecting attitudes, Positive attitude - Advantages, Negative attitude- Disadvantages, Ways to develop positive attitude, Difference between personalities having positive and negative attitude.</li></ul>

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|  | <ul style="list-style-type: none"><li>• <b>Motivation:</b> Concept, Significance, Internal and external motives - Importance of self-motivation Factors leading to de-motivation, Maslow's Need Hierarchy Theory of Motivation</li></ul> |
|--|--|

**References:**

1. You Can Win: A Step-by-Step Tool for Top Achievers by Shiv Khera It is Published by Bloomsbury India.
2. Life Skills Education: An Indian Perspective by J.C. Aggarwal and Shukla A.C. It is Published by Arya Publishing Company.
3. "Personality Development and Soft Skills" by Barun K. Mitra. It is Published by Prentice Hall India.
4. "Mind Power: A Practical Guide to Personal Freedom by Dr. Vijay Eswara. It is Published by Manjul Publishing House Pvt. Ltd



## **Investment Operations (2) (VSC)**

### **Credits 2**

#### **Description of the course:**

Investment Operations course focuses on instilling the understanding of managing financial resources to enhance the acquisition and investment of unit resources as well as the overall management of income and expenditures. In a company, Investment Operations Managers are responsible for handling the overall fund administration executed by the customer service or front-desk teams whilst ensuring compliance.

#### **Aims & Objectives:**

1. To understand the various types of investors and their eligibility criteria for investing.
2. To comprehend the client onboarding process in the financial sector, including its significance and key steps involved.
3. To identify the mandatory information required from investors for compliance and regulatory purposes.

#### **Course outcomes:**

1. Students will be able to distinguish between different types of investors and their eligibility criteria for investment opportunities.
2. Students will be able to effectively navigate the client onboarding process in financial institutions.
3. Students will understand the documentation required for providing financial advice and comply with legal and regulatory standards in financial advisory services

<b>Sr. No.</b>	<b>Modules</b>	<b>No. of Lectures</b>
1	Navigating Investing Procedures: From account opening to Dematerialization	15
2	Transactional Processes: Addressing Changes and Special Cases	15
<b>Total</b>		<b>30</b>

Sr. No.	Modules / Units
1	<b>Navigating Investing Procedures: From account opening to Dematerialization</b>
	<p><b>A) Investor types and the On-boarding process</b></p> <ul style="list-style-type: none"> <li>• Who can Invest?</li> <li>• Client On-boarding Process</li> <li>• Terms of Offer</li> <li>• Regulatory Requirements</li> <li>• Mandatory Investor Information</li> <li>• Investor Folio or Account</li> </ul> <p><b>B) PAN, KYC and other processes</b></p> <ul style="list-style-type: none"> <li>• Permanent Account Number (PAN)</li> <li>• Know Your Customer (KYC) Process</li> <li>• Know the Central KYC process and the KYC Registration Agencies (KRA)</li> </ul> <p><b>A) Demat and Remat processes</b></p> <ul style="list-style-type: none"> <li>• Dematerialisation</li> <li>• Rematerialisation of Securities</li> </ul> <p><b>D) The processes involved for account opening of Non-Resident Investors (NRIs)</b></p>
2	<b>Transactional Processes: Addressing Changes and Special Cases</b>
	<p><b>A) PoA and other agreements</b></p> <ul style="list-style-type: none"> <li>• General Power of Attorney</li> <li>• Specific Limited Power of Attorney</li> </ul> <p><b>B) Understand the process of Consolidating, reorganising and folio-keeping/Maintenance of Investments</b></p> <ul style="list-style-type: none"> <li>• Change of Address and Contract Details</li> <li>• Change in Name</li> <li>• Change in Status</li> <li>• Marking a Lien</li> <li>• Transmission</li> <li>• Nomination, and change in nomination Assignment, especially in case of insurance policies</li> </ul> <p><b>C) Understand the operations process flow in Special situations</b></p> <ul style="list-style-type: none"> <li>• Minors as investors</li> <li>• Minor turns major</li> <li>• NRI to RI</li> <li>• RI to NRI</li> <li>• Additional or deletion of name in an account</li> <li>• Addition or deletion of bank mandate</li> </ul> <p><b>D) The documentation required for financial advice</b></p>

### **References:**

1. Handbook on KYC & AML Compliance" by Sandeep G. Apte (Publication: LexisNexis)
2. Guide to NRI Investment in India" by Shalini Jain (Publication: Wolters Kluwer)
3. "Understanding Power of Attorney and Legal Agreements" by Gautam Kumar Sinha (Publication: LexisNexis)
4. Investment Operations by V.K. Bhalla. Published by S. Chand Publishing.

## Application of MS Excel in Business (SEC)

### Credits 2

#### Description of the course:

"Application of MS Excel in Business" teaches practical skills in using Excel for data analysis, financial modeling, and business decision-making. Students learn to create spreadsheets, perform calculations, visualize data with charts, and automate processes with functions and formulas, enhancing efficiency and effectiveness in various business contexts. The course emphasizes real-world applications, such as budgeting, forecasting, and reporting, to equip students with essential tools for problem-solving and decision support in business operations.

#### Aims & Objectives:

1. To enable students develop proficiency in using Microsoft Excel, including understanding its features, functions, and capabilities relevant to business applications.
2. To equip students with the skills to analyze and organize data effectively using Excel, including sorting, filtering, and performing calculations, to derive insights and support decision-making in business contexts.
3. To enable students to create professional-looking reports and presentations by leveraging Excel's tools for data visualization, such as charts, graphs, and pivot tables, to communicate insights effectively to stakeholders

#### Course outcomes:

1. Students will demonstrate proficiency in using Microsoft Excel, including a deep understanding of its features, functions, and capabilities relevant to business applications.
2. Students will demonstrate the ability to use Excel and make informed decisions based on data-driven insights.
3. Students will learn the process of preparing financial statements using MS Excel, including the Profit & Loss Account and Balance Sheet.

Sr. No.	Modules	No. of Lectures
1	Integration of MS Excel in Business	15
2	Statement Analysis using MS Excel	15
Total		30

Sr. No.	Modules
1	<b>Integration of MS Excel in Business</b> <b>A) Basics of MS Excel:</b> Managing Worksheets and Workbooks: Labeling and Naming Worksheets and Workbooks, Adding, Deleting and Saving Worksheets and Workbooks, Reposition Worksheets and Renaming Worksheets, Copy Worksheets, printing a Workbook, Formatting a Worksheet, Adding Elements to a Workbook, Protecting Worksheet and Workbook. Inserting and deleting rows and columns. Inserting and deleting cells. <b>B) Data Representation using MS Excel:</b> Entering, Editing and Formatting Data, Uses of mathematical, logical and Financial and Date and Time formulas, Import external data, Creating Table, Sorting Data, Data Validation, Consolidation, Creating Pivot table. Charts: Chart elements: Titles, legend, data labels, creating a New Chart, Formatting Chart, Types of charts, Using Chart Templates, Pivot chart.
2	<b>Statement Analysis using MS Excel</b> <b>A)</b> Preparation of Financial Statements, Preparation of Profit & Loss Account, Balance Sheet, Perform Ratio Analysis and Financial Statement

**References:**

- "Business Applications of Excel" by Subhas Chandra Misra (Publisher: McGraw Hill Education India Pvt. Ltd.)
- "Business Intelligence with Microsoft Excel" by Alberto Ferrari and Marco Russo (Publisher: BPB Publications)
- "Mastering Excel: Power Tools for Business Professionals" by Gaurav Kumar (Publication: Wiley India)
- "Excel for Business Analytics: A Comprehensive Guide" by Ashish Gupta and Nitin Goel (Publication: Pearson)

## Office Operations (SEC)

### Credits 2

#### Description of the course:

This course provides a comprehensive understanding of the fundamentals of front and middle office operations in the context of Bank and Insurance office management. Students will learn about the organizational structure of front office departments, front desk layout, equipment, and procedures. The course also delves into middle Office Operations and Back Office Operations, focusing on managerial functions, supervision, administration, and support for front office activities.

#### Aims & Objectives:

1. To gain knowledge of front office management procedures, systems, planning, evaluation, accounting, and auditing.
2. To explore managerial functions and techniques applicable to middle office operations, including planning, organizing, directing, motivating, and controlling activities.
3. To teach back office operations, including supervision, administration, human resources, accounting, revenue generation, and record management.

#### Course outcomes:

1. Student will recognize different sections in the front office and their roles and responsibilities.
2. Students will be able to employ managerial functions and techniques to supervise, administer, and support middle office operations effectively.
3. Students will be able to perform back office operations, including supervision, administration, human resources management, and record keeping, to support front office activities seamlessly.

Sr. No.	Modules	No. of Lectures
1	Front Office Essentials: Structure and Operations	15
2	Middle and Back Office Management Essentials: Functions and Responsibilities	15
Total		30

Sr. No.	Modules
1	<b>Front Office Essentials: Structure and Operations</b>
	<b>Unit 1: Fundamentals of front office operations</b> Structure of Front Office Department: Functional Organization of Front office, Front Desk Layout and Equipment; Front office operations in the context of Banks and Insurance Offices: dealing with Clients and Colleagues, Care and Safety. <b>Unit 2: Front Office Management</b> Front Office Procedures and Systems, Planning and evaluating operations, Accounting and Auditing, Customer service techniques for front office employees, Supervision and Management in the front office.
2	<b>Middle and Back Office Management Essentials: Functions and Responsibilities</b>

	<b>Unit 1: Middle Office Operations</b>
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	Managerial functions: Planning, Organising, Directing, Motivation, Controlling and Supervision of different activities, Office Manager as an Administrator, Advisor and Public Relations officer.
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	<b>Unit 2: Back Office Operations</b>
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	Supervision and Administration: Human resources, accounting and revenue-generation role. Filing, Indexing and record management operations, office recruitments and promotion procedures. Gathering and processing. Mail data offline /online to assist the front office team.
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**References:**

- Office Organisation and Management by R. K. Jain. Published by Khanna Publishers.
- Office Management and Modern Office Organization by A. K. Jain. Published by VK Global Publications.
- Office Management Principles and Practice by P.C. Shejwalkar. Published by Everest Publishing House.
- Office Management and Secretarial Practice" by Dr. Surinder Kumar Sharma by Publisher: Kalyani Publishers.

**Sem. – II**

## **Basics of Investment Management (Mandatory)**

### **Credits 4**

#### **Description of the course:**

This course is an introductory investment course that focuses on practical applications as well as analytical analyses of investment theories. It provides the basic knowledge about financial markets, valuation of investment tools, and different investment strategies. Those students who want to start a career as investment professionals or who want to improve their decision-making as individual investors will find this course very useful. The major topics include financial markets and instruments, portfolio theory, valuation of equity and fixed-income securities,

#### **Aims & Objectives:**

1. To provide knowledge on investment and investment schemes.
2. To familiarize students with security analysis and security valuation matrices.
3. To acquaint students on the calculation and decision making on securities, investment schemes and financial products

#### **Course outcomes:**

1. Students will understand the characteristics of different financial assets such as money market instruments, bonds, and stocks, and how to buy and sell these assets in financial markets.
2. Students will understand the benefit of diversification of holding a portfolio of assets and the importance played by the market portfolio.
3. Students will know how to apply different valuation models to evaluate fixed income securities, stocks, and how to use different derivative securities to manage their investment risks.

<b>Sr. No.</b>	<b>Modules</b>	<b>No. of Lectures</b>
1	General Principles of Investing	15
2	Financial Mathematics - I	15
3	Financial Mathematics – II	15
4	Risk Profiling of Products and Investors - Asset Allocation	15
<b>Total</b>		<b>60</b>



Sr. No.	Modules
<b>1</b>	<b>General Principles of Investing</b>
	<ul style="list-style-type: none"> <li>• Introduction to Investment, Savings Vs. Investment, Investing Vs. Speculation, Investing Vs. Borrowing, Why is investment necessary, When to Start Investing,</li> <li>• What is meant by interest Rate, Factors determining interest rates, Simple Interest and Compound Interest</li> <li>• Investment Objectives – Setting SMART Goals</li> <li>• Asset Classes available for investments – Financial Assets vs. Non-Financial Assets, Important attributes of various asset classes – Safety (Risk), Liquidity, Yield. Co-relation between various asset classes</li> <li>• Debt Management - Purpose, Need and responsibilities, Short Term Debt Vs. Long Term Debt, Fixed Rate Vs. Variable Rate Mortgages, Consumer Loans, Refinancing, Hire Purchase Credit Cards, Leasing</li> <li>• Personal Financial Statement Analysis Cash inflows and cash outflows, income and Expenditure statement, Budgeting and forecasting, Monitoring budgets and provisions for savings, Personal Balance Sheet</li> <li>• Forms Of Business Ownership Sole Proprietorship; Partnership Firm; Limited Liability Partnership; Limited Liability Companies; Trusts; Foundations/Exempt Organizations; Co-operative Societies</li> </ul>
<b>2</b>	<b>Financial Mathematics – I</b>
	<ul style="list-style-type: none"> <li>• Time Value of Money, Present Value; Net Present Value; Future Value; Annuities – Immediate and Deferred; Growing Annuities and Inflation adjusted Annuities</li> <li>• Calculation of returns: Nominal Rate of Return, Effective Rate of Return, Internal Rate of Return, Holding Period Return (HPR), Compounded Annual rate of Return (CAGR), Real Rate of Return after adjusting for Inflation, Rate of Return after adjusting taxes</li> </ul>
<b>3</b>	<b>Financial Mathematics – II</b>
	<ul style="list-style-type: none"> <li>• Total Assets – Net Worth and Financial Ratios Net worth and its components, Liquidity Ratios, Debt to income Ratio, debt to financial assets, debt to total assets, savings Ratio</li> <li>• Loan Calculations EMI Calculation; Loan restructuring – Present Value of future payments; Loan repayment schedules; Loan repayments with varying interest rates; Amortization; Home Equity; Refinancing cost; Fixed EMI Vs. Fixed Tenure.</li> </ul>
<b>4</b>	<b>Risk Profiling of Products and Investors - Asset Allocation</b>
	<ul style="list-style-type: none"> <li>• Types of Investment Risk Market Risk – Systematic and unsystematic, Inflation Risk, Interest Rate Risk, Credit Risk, Maturity Risk, Liquidity Risk, reinvestment risk, Exchange Rate Risk. Regulatory Risk, Investment Manager (Alpha) Risk, Business Risk</li> <li>• Product Profiling in terms of Risk and Tenure Short Term Products – Low Returns with Capital Protection Medium Term Products – Inflation beating with adequate Capital protection Long Term Products – Managed Risk for wealth creation in the long term</li> </ul>

### **References**

1. A book on Investment Management by Preeti Singh. It is published by McGraw Hill Education.
2. Investment Management: Security Analysis and Portfolio Management by S.K. Gupta and R.K. Sharma - Kalyani Publishers.
3. Investment Management: A Modern Approach by Ranganatham M. Vishwanath. It is Published by Pearson India.
4. Investment Management: Theory and Practice by Prasanna Chandra. It is Published by Tata McGraw-Hill Education.

## Investment Products (Mandatory)

### Credits 2

#### Description of the course:

This is an introductory course on the fundamentals of investment products. It will cover topics such as corporate and government securities, real estate property and financial intermediaries, risk-return tradeoff, mutual funds, security markets, stock and bond valuations, security analysis, and derivatives.

#### Aims & Objectives:

1. The intent of the course is to provide students with a basic understanding of various investment products and how to value those investments.
2. Explore the Indian bond market, including government bonds, corporate bonds, and municipal bonds, and understand the bond issuance process, interest rate dynamics, and pricing mechanisms.
3. Evaluate the Indian real estate market, investment avenues, legal and regulatory framework, and associated risks and challenges.

#### Course outcomes:

1. Students will be able to demonstrate a comprehensive understanding of the structure, regulatory framework, and key players in Indian financial markets.
2. Students will be able to evaluate investment opportunities in Indian equities, bonds, mutual funds, ETFs, real estate, commodities, fixed deposits, government savings schemes, and alternative investment funds.
3. Students will be able to apply various investment strategies, including fundamental and technical analysis, SIP, and diversification techniques, to optimize investment returns

Sr. No.	Modules	No. of Lectures
1	Indian Financial Markets Fundamentals and Instruments for Investment	15
2	Expanding Investment Horizons: Diverse Opportunities in Indian Markets	15
Total		30

Sr. No.	Modules
1	<b>Indian Financial Markets Fundamentals and Instruments for Investment</b> <ul style="list-style-type: none"><li>• <b>Overview of Indian Financial Markets</b> Introduction to Indian financial markets: structure and regulatory framework, Role of SEBI (Securities and Exchange Board of India) in regulating the market, Key players in the Indian financial ecosystem: stock exchanges, brokers, depositories, Recent developments and trends in Indian financial markets</li><li>• <b>Equities in India</b> Introduction to Indian equity markets: major stock exchanges (BSE, NSE), Types of stocks traded in India: common stock, preference shares, Listing requirements and regulatory, compliance for companies, Investment strategies for Indian equities: fundamental analysis, technical analysis</li><li>• <b>Bonds and Fixed Income Securities</b> Overview of Indian bond market: government bonds, corporate bonds, and municipal bonds, Bond issuance process in India, Interest rate dynamics and bond pricing, Role of credit rating agencies in Indian bond market</li><li>• <b>Mutual Funds and ETFs in India</b> Introduction to mutual funds in India: types, structure, and regulations Key players in the Indian mutual fund industry Exchange-Traded Funds (ETFs): growth and popularity in India SIP (Systematic Investment Plan) and other investment strategies using mutual funds</li></ul>
2	<b>Expanding Investment Horizons: Diverse Opportunities in Indian Markets</b>

- **Real Estate Investment in India**

Overview of Indian real estate market: residential, commercial, and industrial segments  
Investment avenues in real estate: direct investment, REITs (Real Estate Investment Trusts), Legal and regulatory framework for real estate investments, Risks and challenges associated with investing in Indian real estate

- **Commodities Trading in India**

Introduction to commodities trading in India: major exchanges (MCX, NCDEX), Types of commodities traded: precious metals, agricultural commodities, energy products, Futures and options trading in Indian commodity markets, Factors influencing commodity prices in the Indian context

- **Fixed Deposits and Government Savings Schemes**

Overview of fixed deposits offered by banks and financial institutions in India  
Government savings schemes: Public Provident Fund (PPF), National Savings Certificate (NSC), and others, Features, benefits, and tax implications of fixed deposits and government savings schemes, Role of fixed income instruments in investment portfolio diversification

- **Alternative Investment Funds (AIFs) and Venture Capital**

Introduction to Alternative Investment Funds (AIFs): categories and regulations in India  
Venture capital and private equity investments in Indian startups, Role of AIFs in providing access to alternative investment opportunities, Case studies of successful venture capital investments in India

### **References:**

- "Alternative Investments: CAIA Level I" by Donald R. Chambers, Mark J. P. Anson, Keith H. Black, Hossein Kazemi
- Published by Wiley India"
- Art of Stock Investing: Indian Stock Market" by Abhishek Kumar, Published by Notion Press Pvt. Ltd.
- "Commodities and Commodity Derivatives: Modelling and Pricing for Agriculturals, Metals, and Energy" by Helyette Geman (Foreword by C. R. Narayanan) Published by Wiley India Pvt. Ltd.
- "The Indian Real Estate: A Financial and Systematic Overview" by Vikash Verma, Published by McGraw Hill Education (India) Private Limited

## **Communication Skill in Investment Management – II (VSC)**

### **Credits 2**

#### **Description of the course:**

"Communication Skill in Investment Management" focuses on the principles and practices of effective communication within the investment sector. It covers topics such as written and oral communication, customer service interactions, and professional etiquette, tailored to the specific context of banking operations. The subject emphasizes the importance of clear, concise, and professional communication in fostering positive customer relationships and ensuring regulatory compliance.

#### **Aims & Objectives:**

1. To develop communication skill to effectively engage with customers, address inquiries, and provide assistance in a professional manner.
2. To emphasize the importance of clear and accurate communication ensuring that information is conveyed transparently.
3. To promote effective communication within streamline operations and enhance productivity.

#### **Course outcomes:**

1. Students will inculcate proficiency in various forms of business communication ensuring professionalism in all interactions.
2. Students will develop strong customer relationship management skills.
3. Students will collaborate effectively with colleagues from different departments and levels of the organization, facilitating the exchange of information, ideas, and feedback to achieve common goals and objectives in banking operations

<b>Sr. No.</b>	<b>Modules</b>	<b>No. of Lectures</b>
1	Oral Communication	15
2	Written Communication and Modern Tool of communication	15
<b>Total</b>		<b>30</b>

<b>Sr. No.</b>	<b>Modules</b>
<b>1</b>	<b>Oral Communication</b>
	A) Meaning, Nature, Scope, characteristics, Principles of effective oral communication, Importance of body language in oral communication, Confidence building, Ways to build confidence, Importance of eye contact. B) Job Interviews - conducting and giving interviews, Do's and Don'ts of job interview. C) Group Discussion - nature, do's and don'ts of group discussion, Opening of topic, discussion, summary and observer's comments
<b>2</b>	<b>Written Communication and Modern Tool of communication</b>
	A) Written communication- significance in business writing , Language of business writing, Structure of Business letters , Types of business letters - order, enquiries and replies, sales letters, complaints, claims and adjustment letters, goodwill letters., Communication in Organization - Formal Channels – Vertical, Horizontal, Diagonal communication., Internal Channels - Informal channels : Grapevine , rumors, Mannerisms and etiquettes at workplace. B) Modern tools of Communication: Telex, Telegram, Fax, Voice Mail, Teleconferencing, Videoconferencing, Dictaphone, SMS, MMS, Internet, Social Media Sites, Chabot.

**References:**

- "Effective Business Communication" by Herta A. Murphy, Herbert W. Hildebrandt, Jane P. Thomas, published by McGraw-Hill Education.
- "Strategic Communication Techniques for Investment Managers – II" by vivek Kumar Published by Oxford University Press India.
- "Communication Mastery in Investment Management – II" by Ananya Sharma Published by Sage Publications India Pvt. Ltd.
- "Effective Communication in Investment Management – II" by Ravi Gupta Published by Wiley India Pvt. Ltd.

## Entrepreneurship Development (SEC)

Credits 2

### Description of the course:

The objective of this course is to demonstrate and understand that exploiting a new opportunity is a process that can be planned, resourced, and managed. To start a successful business, an entrepreneur must exercise motivation as well as enterprising and managerial skills. He or she requires access to resources to grow the business; not just investment but social resources as well. Overall success is not just related to the nature of market opportunities but to the entrepreneurial and managerial motivations and skills of the entrepreneur.

### Aims & Objectives:

1. To enable the students to understand the concept of Entrepreneurship and to learn the professional behavior expected of an entrepreneur.
2. To identify significant changes and trends which create business opportunities and to analyze the environment for potential business opportunities.
3. To provide conceptual exposure on converting idea to a successful entrepreneurial firm.

### Course outcomes:

1. Students will understand the fundamental principles and theories of entrepreneurship, including the role of innovation, risk-taking, and opportunity recognition.
2. Students will be able to analyze various entrepreneurial ecosystems, including cultural, social, and economic factors that influence entrepreneurial ventures.
3. Students will be able to identify and evaluate different types of business models and strategies suitable for entrepreneurial endeavors.

Sr. No.	Modules	No. of Lectures
1	The Entrepreneur & theories of Entrepreneurship	15
2	Skills and Values of Entrepreneurship	15
Total		30

Sr. No.	Modules
1	<b>The Entrepreneur &amp; theories of Entrepreneurship</b>
	<ul style="list-style-type: none"><li>• <b>Unit 1:</b> Entrepreneur: Meaning, Nature, origin and development of entrepreneurship in India, Need and Importance, Core elements, Principles, Essentials, Types, Functions, Concept of entrepreneurship management, Motives behind being an entrepreneur, Entrepreneurial Process</li><li>• <b>Unit 2:</b> Theories of Entrepreneurship: Innovation Theory of Schumpeter, Need for Achievement Theory of McClelland, Risk Bearing Theory of knight, Hagen's Theory of Entrepreneurship, Economic Theory of Entrepreneurship.</li></ul>
2	<b>Skills and Values of Entrepreneurship</b>
	<ul style="list-style-type: none"><li>• <b>Unit 1:</b> Entrepreneurial Values and Attitudes, Dominant characteristics of successful entrepreneurs, Internal and external factors for entrepreneurial motivation</li><li>• <b>Unit 2:</b> Entrepreneurial Skills, Identifying business opportunities, Role of creativity in Entrepreneurship, the creative process, the Innovation process, types of innovation, sources of innovation, principles of innovation, Sources of Business Ideas.</li></ul>

**References:**

1. Entrepreneurship Development and Small Business Enterprises by Poornima M. Charantimath, it is Published by Pearson Education India.
2. Entrepreneurship Development by R.V. Vaidyanathan, published by Excel Books.
3. "Entrepreneurship Development: Indian Cases on Change Agents by T.V. Rao, it is Published by Excel Books.
4. Entrepreneurship Development: Concepts, Cases and Skills" by C.B. Gupta. It is Published by Sultan Chand & Sons.

## Foundation of Forex Market (VSC)

### Credits 2

#### Description of the course:

"Foundation of Forex Market" explores the principles and practices of foreign exchange markets. It covers topics such as currency trading, exchange rate mechanisms, and risk management strategies, providing insights into the dynamics of global financial markets and the factors influencing currency fluctuations. The subject also examines the role of forex markets in international trade, investment, and monetary policy.

#### Aims & Objectives:

1. To provide students with a comprehensive understanding of the structure, functions, and participants of foreign exchange markets.
2. To develop students' skills in currency trading and risk management techniques.
3. To explore the role of forex markets in facilitating international trade.

#### Course outcomes:

1. Students will be prepared to understand with foreign exchange market structure and market dealings.
2. Students will understand the functions and players in the foreign exchange market.
3. Students will gain knowledge of various determinates of foreign currency rate.

Sr. No.	Modules	No. of Lectures
1	Introduction of International Monetary System	15
2	Foreign Exchange Market and Participants	15
Total		30

Sr. No.	Modules
1	<b>Introduction of International Monetary System</b> <b>Unit 1:</b> International Monetary Systems: Introduction to Forex, Currency Pair Types, Forex Currency Pairs, Evolution of International Monetary System: Gold Standard System , Bretton Woods System, Flexible Exchange Rate Regimes – 1973 to Present, Current Exchange Rate Arrangements, European Monetary System, Fixed & Flexible Exchange Rate System <b>Unit 2:</b> An introduction to Exchange Rates: Foreign Bank Note Market, Spot Foreign Exchange Market Exchange Rate Quotations ,Direct & Indirect Rates, Cross Currency Rates , Spread & Spread %, Factors Affecting Exchange Rates
2	<b>Foreign Exchange Market and Participants</b> <b>Unit 1:</b> Foreign Exchange Markets: Introduction to Foreign Exchange Markets, Structure of Foreign Exchange Markets, Types of Transactions & Settlement Date, Exchange Rate Quotations & Arbitrage, Forward Quotations (Annualized Forward Margin) <b>Unit 2:</b> Forex Participants: Market and Market Participants, Foreign Exchange Management in India, Retail and Whole Sale Component of Indian Foreign Exchange Market, Role of FEDAI, FEMA and Regulatory Framework, Dealing Room Operations.

#### References:

- Foreign Exchange Management: Theory and Practice" by A. V. Rajwade, published by Tata McGraw-Hill Education
- The Handbook of Foreign Exchange Trading" by Jagdeep Singh Kalsi, published by Vision Books.
- Forex Trading Guide: Basics and Strategies" by S. Wade Hansen and Peter R. Bain, published by Tata McGraw-Hill Education
- Currency Trading and Intermarket Analysis: How to Profit from the Shifting Currents in Global Markets



## Investment Marketing (SEC)

### Credits 2

#### Description of the course:

This course aims to build knowledge of marketing strategies used in the financial services sector and advance understanding of real-time challenges in this industry. The course guides students through the financial services marketing environment, key elements of the financial services marketing mix, understanding decision-making and managing customer relationships

#### Aims & Objectives:

1. To understand marketing fundamentals.
2. To explore various marketing orientations adopted by firms, including production, product, selling, and marketing concepts, and their relevance to investment marketing strategies.
3. To acquaint students with various Marketing Concepts.

#### Course outcomes:

1. Students will be able to develop Targeted Marketing Strategies
2. It will develop students' proficiency in Integrated Marketing Communications
3. It will develop students' capability to Position Investment Offerings Strategically.

Sr. No.	Modules	No. of Lectures
1	Introduction to Marketing	15
2	Marketing Mix, Strategies and Tools of Investment marketing	15
Total		30

Sr. No.	Modules
1	<b>Introduction to Marketing</b>
	<ul style="list-style-type: none"><li>• <b>Introduction to Marketing:</b> Definition, features, advantages and scope of marketing. The 4P's and 4C's of marketing. Marketing v/s Selling. Marketing as an activity and function</li><li>• <b>Concepts of Marketing:</b> Needs, wants and demands, transactions, transfer and exchanges.</li><li>• <b>Orientations of a firm:</b> Production concept; Product concept; selling concept and marketing concept, social relationship, Holistic marketing</li></ul>
2	<b>Marketing Mix, Strategies and Tools of Investment marketing</b>
	<ul style="list-style-type: none"><li>• <b>Marketing mix:</b> Meaning - elements of Marketing Mix.</li><li>• <b>Strategies</b> - Digitalization, Social Media Marketing, Investors Education, Customer Support, Data Analysis, Customer outreach, Relationship Building in Investment Marketing</li><li>• <b>Tools</b> - Identify Audience, Investment Marketing Ideas, Investment Marketing Process, Usage of Referrals Marketing</li></ul>

#### References:

1. Marketing of Financial Services by Dr. Vasant Desai. It covers various aspects of marketing in the financial services sector, including investment marketing. It is published by academic publishers.
2. "Investment Marketing: A Guide for Investment Management Professionals" by Philip L. Chiodo, CFA Published by Wiley.
3. "Investment Marketing: How to Profit in the World's Largest Market" by Paul Sutherland Published by Wiley.
4. "Marketing Financial Services" by Hooman Estelami, Published by Routledge

## **Sales and Negotiation (SEC)**

### **Credits 2**

#### **Description of the course:**

The course covers crucial aspects of effective sales negotiation like how to set objectives, planning and preparing effectively, comprehending value differentiation, and how to determine your ideal outcome. It distinguishes between selling and negotiating, explores key negotiation skills, identifies various negotiation styles, and underscores the importance of collaborative win-win negotiations.

#### **Aims & Objectives:**

1. To learn how negotiation fits into the sales/purchase process and how to handle the price objection effectively, to either remove the need to negotiate.
2. To create a more advantageous foundation from which to negotiate.
3. To understand different styles of negotiation and how they can negotiate constructively with colleagues, suppliers and customers.

#### **Course outcomes:**

1. Students will gain insight into the sales process, mastering effective techniques and understanding diverse methodologies.
2. Students will be able to develop captivating pitches, utilizing dynamic presentation methods and adeptly handling objections.
3. Students will grasp negotiation essentials, adeptly navigating various styles and applying key principles for favorable outcomes.

<b>Sr. No.</b>	<b>Modules</b>	<b>No. of Lectures</b>
1	Sales Techniques and Strategies	15
2	Negotiation Skills and Strategies	15
<b>Total</b>		<b>30</b>

Sr. No.	Modules
1	<b>Sales Techniques and Strategies</b>
	<ul style="list-style-type: none"> <li>• <b>Introduction to Sales</b> Understanding the sales process, Importance of effective sales techniques, Overview of different sales methodologies</li> <li>• <b>Building Relationships with Customers</b> Establishing rapport and trust, Effective communication skills in sales, Understanding customer needs and motivations</li> <li>• <b>Sales Presentation and Pitching</b> Crafting a compelling sales pitch, Presentation techniques and storytelling, Handling objections and overcoming resistance</li> <li>• <b>Closing Sales and Follow-Up</b> Closing techniques and strategies, Creating a sense of urgency, Importance of follow-up and relationship maintenance</li> </ul>
2	<b>Negotiation Skills and Strategies</b>
	<ul style="list-style-type: none"> <li>• <b>Introduction to Negotiation</b> Understanding the negotiation process, Different negotiation styles and approaches, Key principles of effective negotiation</li> <li>• <b>Preparation and Planning</b> Conducting research and gathering information, Setting negotiation objectives and goals Developing negotiation strategies and tactics</li> <li>• <b>Communication in Negotiation</b> Verbal and non-verbal communication techniques, Active listening and empathy, Managing emotions and building rapport</li> <li>• <b>Win-Win Negotiation</b> Creating value and maximizing outcomes for both parties, Collaborative negotiation techniques, Negotiating with integrity and ethics</li> </ul>

### References:

1. You Can Sell by Shiv Khera. It's published by Bloomsbury India.
2. The Art of Negotiation: Lessons from the Great Master by Deepak Malhotra - Published by Simon & Schuster India.
3. Secrets of Great Sales Management Advanced Strategies for Maximizing Performance by Manoj Arora, published by Vision Books.
4. You Can Negotiate Anything by Herb Cohen - Published by Rupa Publications India

***B.Com. (Investment Management) As Per NEP  
with effect from the Academic Year 2024-2025***

**Scheme of Evaluation**

The performance of the learners will be evaluated in two Components. One component will be the Internal Assessment component carrying 40% marks and the second component will be the Semester Wise End Examination component carrying 60% marks. The allocation of marks for the Internal Assessment and Semester End Examinations will be as shown below: -

**(Internal Assessment- Courses with /without Practical Courses)**

**Credit: 02 (Total 50 Marks)**

**Internal = 20 Marks**

**External = 30 Marks**

**A. Internal Assessment: 40 % (20 Marks)**

**B. The Internal Assessment should be conducted after completing 50% of syllabus of the course/s**

Sr. No.	Particular	Marks
1	<b>One class test (10 Marks) (Mandatory) (Duration: 30Mnts.)</b>	
	Match the Column/ True or False/Fill in the Blanks/ Multiple Choice Questions (Maximum any Two component of the above) ( <i>1/2 Mark each</i> )	05 Marks
	Answer in One or Two Lines (Concept based Questions) ( <i>01 Mark each</i> ) (Attempt Any five of the eight)	05 Marks
2	All recorded activities to be spread across semester Refer to <b>ANNEXTURE: A</b>	10 Marks

## (Internal Assessment- Courses with / without Practical Courses)

Credit: 04 (Total 100 Marks)

Internal= 40 Marks

External =60 Marks

A. Internal Assessment: 40 % (40 Marks)

B. The Internal Assessment should be conducted after completing 50% of Syllabus of the course

Sr. No.	Particular	Marks
1	<b>One class test (20 Marks) (Mandatory) (Duration: 45 Mins.)</b>	
	Match the Column/ True or False/Fill in the Blanks/ Multiple Choice Questions (Maximum any Two component of the above) ( <i>1/2 Mark each</i> )	05 Marks
	Answer in One or Two Lines (Concept based Questions) (Attempt Any five of the eight) ( <i>01 Mark each</i> )	05 Marks
	Answer in Brief (Attempt Any Two of the Four) ( <i>05 Marks each</i> )	10 Marks
2	All recorded activities to be spread across semester Refer to <b>ANNEXTURE: A</b>	20 Marks

### ANNEXTURE: A

Individual faculty member shall have the flexibility to design the continuous assessment for each course/s in a manner so as to evaluate students' capabilities across knowledge, skills and attitudes. Internal Assessment may be undertaken through any or combination of the methods stated below after obtaining due permission of Principal and remain same across that particular course and semester. Introduction of multiple activates among groups of students in same class may be encouraged for better exposure:

- Essays / Tutorials
- Home assignments
- Library notes based on published research papers
- Report writings
- Practical Projects/ Practical activities /Group projects
- Reflective Practical assignments / Industry work / Field work
- Drawing Portfolios
- Oral examination
- Student's Seminar / Workshop / Exhibition
- Reviews / PPT presentation
- Problem solving Exercises
- Laboratory/Library Work
- Book reviews
- Case Study analysis
- Podcast/Blog writing /Video making e.g., Tips to become successful investor/satisfied customer, company profile, successful entrepreneur etc.

## Question Paper Pattern (Practical Courses)

**Credit: 02 (Total 50 Marks)**

**External = 30 Marks**

The Semester End Assessment should be conducted after completing 100% of syllabus of the course/s

**Duration: 1 Hr.**

All questions shall carry equal marks with internal choice within the question. Student has to attempt any two questions out of three. Question may be subdivided into sub-questions a, b, c... and the allocation of marks depends on the weightage of the topic.

The question papers shall be framed so as to ensure that no part of the syllabus is left out of study by a student.

The question paper shall be balanced in respect of various topics outlined in the syllabus.

Question No	Particular	Marks
Q-1	Practical Question (With internal options and 15 marks may be divided accordingly)	15 Marks
Q-2	Practical Question (With internal options and 15 marks may be divided accordingly)	15 Marks
Q-3	Short/Medium answer type question	15 Marks

**Note:**

*Practical question of 15 marks may be divided into two sub questions of 7/8 and 10/5 Marks. If the topic demands, instead of practical questions, appropriate theory question may be asked*

## Question Paper Pattern (Theoretical Courses)

**Credit: 02 (Total 50 Marks)**

**External = 30 Marks**

The Semester End Assessment should be conducted after completing 100% of Syllabus of the course/s

**Duration: 1 Hr.**

All questions shall carry equal marks with internal choice within the question. Student has to attempt any two questions out of three. Question may be subdivided into sub-questions a, b, c... and the allocation of marks depends on the weightage of the topic.

The question papers shall be framed so as to ensure that no part of the syllabus is left out of study by a student.

The question paper shall be balanced in respect of various topics outlined in the syllabus.

Question No.	Particulars	Marks
Q-1	Theory Question	15 Marks
Q-2	Theory Question	15 Marks
Q-3	Case Study Analysis/ Short Notes	15 Marks

**Note:**

*Theory question of 15 marks may be divided into two sub questions of 7/8 and 10/5 Marks.*

## Question Paper Pattern (Practical Courses)

**Credit: 04 (Total 100 Marks)**

**External =60 Marks**

The Semester End Assessment should be conducted after completing 100% of syllabus of the course/s

**Duration: 2 Hrs.**

All questions shall carry equal marks with internal choice within the question. Student has to attempt any four questions out of six Question may be subdivided into sub-questions a, b, c... and the allocation of marks depends on the weightage of the topic.

The question papers shall be framed so as to ensure that no part of the syllabus is left out of study by a student.

The question paper shall be balanced in respect of various topics outlined in the syllabus.

Question No	Particulars	Marks
Q-1	Practical Questions	15 Marks
Q-2	Practical Questions	15 Marks
Q-3	Practical Questions	15 Marks
Q-4	Practical Questions	15 Marks
Q-5	Case Study Analysis/ Short Notes	15 Marks
Q-6	Theory questions	15 Marks

**Note:**

*Practical question of 15 marks may be divided into two sub questions of 7/8 and 10/5Marks. If the topic demands, instead of practical questions, appropriate theory question may be asked.*



## Question Paper Pattern (Theoretical Courses)

**Credit: 02 (Total 50 Marks)**

**External =60 Marks**

The Semester End Assessment should be conducted after completing 100% of syllabus of the course/s.

**Duration: 2 Hrs.**

All questions shall carry equal marks with internal choice within the question. Student has to attempt any four questions out of six. Question may be subdivided into sub-questions a, b, c... and the allocation of marks depends on the weightage of the topic.

The question papers shall be framed so as to ensure that no part of the syllabus is left out of study by a student.

The question paper shall be balanced in respect of various topics outlined in the syllabus.

Question No	Particular	Marks
Q-1	Practical Questions	15 Marks
Q-2	Practical Questions	15 Marks
Q-3	Practical Questions	15 Marks
Q-4	Practical Questions	15 Marks
Q-5	Case Study Analysis/ Short Notes	15 Marks
Q-6	Theory questions	15 Marks

**Note:**

***Theory question of 15 marks may be divided into two sub questions of 7/8 and 10/5 Marks.  
Marks.***

## **Guidelines for Case Study Analysis**

1. Use the representation of real situations; avoid presenting situations that do not exist/ are not plausible in real life
2. Make sure that the description of the case is as clear and specific as possible
3. Make sure there is sufficient information on the content and the context of the case ask students interpretative and application questions
4. Questions need to be devised to assess the interpretation and application of knowledge, comprehension skills, and critical thinking skills
5. Devise clear and unambiguous questions to limit student confusion and time spent interpreting the question like suggest suitable title, offers a summary, explaining the scenario in detail, Problem/ issue presented in the scenario, suggest Solution/chosen course of action etc.
6. Maximum words for case study (Approx. 500-700 words) and followed by number of questions will depend on marks (3/4 marks each). Necessary precaution is to be taken for avoiding plagiarism

### **Passing Standard**

#### **Credit: 02 (Total 50 Marks)**

The learners to pass a course shall have to obtain a minimum of 40% marks in aggregate for each course where the course consists of Internal Assessment and Semester End Examination. The learners shall obtain minimum of 40% marks (i.e., 08 out of 20) in the Internal Assessment and 40% marks in Semester End Examination (i.e., 12 Out of 30) separately, to pass the course and minimum of Grade E to pass a particular semester. A learner will be said to have passed the course if the learner passes individually in the Internal Assessment as well as Semester End Examination.

#### **Credit: 04 (Total 100 Marks)**

The learners to pass a course shall have to obtain a minimum of 40% marks in aggregate for each course where the course consists of Internal Assessment and Semester End Examination. The learners shall obtain minimum of 40% marks (i.e., 16 out of 40) in the Internal Assessment and 40% marks in Semester End Examination (i.e., 24 Out of 60) separately, to pass the course and minimum of Grade E to pass a particular semester A learner will be said to have passed the course if the learner passes individually in the Internal Assessment as well as Semester End Examination.

## Letter Grades and Grade Points:

Semester GPA/ Programme CGPA Semester/ Programme	% of Marks	Alpha-Sign/ Letter Grade Result	Grading Point
9.00 - 10.00	90.0 - 100	O (Outstanding)	10
8.00 - < 9.00	80.0 - < 90.0	A+ (Excellent)	9
7.00 - < 8.00	70.0 - < 80.0	A (Very Good)	8
6.00 - < 7.00	60.0 - < 70.0	B+ (Good)	7
5.50 - < 6.00	55.0 - < 60.0	B (Above Average)	6
5.00 - < 5.50	50.0 - < 55.0	C (Average)	5
4.00 - < 5.00	40.0 - < 50.0	P (Pass)	4
Below 4.00	Below 40.0	F (Fail)	0
Ab (Absent)	-	Ab (Absent)	0

**Appendix B****Justification for B.Com. (Investment Management)**

1.	Necessity for starting the course:	NEP 2020
2.	Whether the UGC has recommended the course:	Yes
3.	Whether all the courses have commenced from the academic year 2023-24	Yes
4.	The courses started by the University are self-financed, whether adequate number of eligible permanent faculties are available?:	Unaided Yes
5.	To give details regarding the duration of the Course and is it possible to compress the course?:	4 Years Course and Cannot be compressed
6.	The intake capacity of each course and no. of admissions given in the current academic year:	60
7.	Opportunities of Employability / Employment available after undertaking these courses:	Financial Advisor, Financial Analyst, Portfolio Manager, Startups, Self - employment etc.

**Sign of Chairman**  
**Dr. Sunil Karve**  
**Chairman of Banking &**  
**Insurance and**  
**Investment**  
**Management**

**Sign of the**  
**Offg. Associate Dean**  
**Dr. Ravikant**  
**Balkrishna Sangurde**  
**Faculty of Commerce**

**Sign of the**  
**Offg. Associate Dean**  
**Prin. Kishori Bhagat**  
**Faculty of Management**

**Sign of offg. Dean**  
**Prof. Kavita Laghate**  
**Faculty of Commerce &**  
**Management**