

AS PER NEP 2020

## University of Mumbai



### Title of the program

- A- U.G. Certificate in Financial Markets 2024-25
- B- U.G. Diploma in Financial Markets 2025-26
- C- B.Com. (Financial Markets) 2026-27
- D- B.Com. (Honors) in Financial Markets 2027-28
- E- B.Com.(Honors with Research) in Financial Markets 2028-29

### Syllabus for

### Semester – 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	
<b>1</b>	<b>Title of program</b> <b>O: CU-511A</b>	<b>A</b>	<b>U.G. Certificate in Financial Markets</b>
	<b>O: CU-511B</b>	<b>B</b>	<b>U.G. Diploma in Financial Markets</b>
	<b>O: CU-511C</b>	<b>C</b>	<b>B.Com. (Financial Markets)</b>
	<b>O: CU-511D</b>	<b>D</b>	<b>B.Com. (Honors) in Financial Markets</b>
	<b>O: CU-511E</b>	<b>E</b>	<b>B.Com. (Honors with Research) in Financial Markets</b>
<b>2</b>	<b>Eligibility</b> <b>O: CU-512A</b>	<b>A</b>	<b>12<sup>th</sup> OR Passed Equivalent Academic Level 4.0</b>
	<b>O: CU-512B</b>	<b>B</b>	<b>Under Graduate Certificate in Financial Markets OR Passed Equivalent Academic Level 4.5</b>
	<b>O: CU-512C</b>	<b>C</b>	<b>Under Graduate Diploma in Financial Markets OR Passed Equivalent Academic Level 5.0</b>
	<b>O: CU-512D</b>	<b>D</b>	<b>B. Com. (Financial Markets) with minimum CGPA of 7.5 OR Passed Equivalent Academic Level 5.5</b>
	<b>O: CU-512E</b>	<b>E</b>	<b>B. Com. (Financial Markets) with minimum CGPA of 7.5 OR Passed Equivalent Academic Level 5.5</b>
<b>3</b>	<b>Duration of program</b> <b>R: CU-526</b>	<b>A</b>	<b>One Year</b>
		<b>B</b>	<b>Two Years</b>
		<b>C</b>	<b>Three Years</b>
		<b>D</b>	<b>Four Years</b>
		<b>E</b>	<b>Four Years</b>

4	<b>Intake Capacity</b> R: CU-527	60	
5	<b>Scheme of Examination</b> R: CU-528	NEP 40% Internal 60% External, Semester End Examination <b>Individual Passing in Internal and External Examination</b>	
6	<b>Standards of Passing</b> R: CU-529	40%	
7	<b>Credit Structure</b> Sem. I - R: CU-530A Sem. II - R: CU-530B	Attached herewith	
	<b>Credit Structure</b> Sem. III - R: CU-530C Sem. IV - R: CU-530D		
	<b>Credit Structure</b> Sem. V - R: CU-530E Sem. VI - R: CU-530F		
8	<b>Semesters</b>	A	Sem I & II
		B	Sem III & IV
		C	Sem V & VI
		D	Sem VII & VIII
		E	Sem VII & VIII
9	<b>Program Academic Level</b>	A	4.5
		B	5.0
		C	5.5
		D	6.0
		E	6.0
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 the BOS**  
Prin. Dr. Vishnu N.  
Yadav  
Board of Studies in  
Financial Market

**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 the**  
Offg. Dean  
Prof. Kavita Laghate  
Faculty of Commerce  
& Management

## Preamble

### 1) Introduction

B.Com.in Financial Market program is designed to provide students with a comprehensive understanding of essential concepts and practices related to Financial Resources, Financial Systems, and financial Markets effectively. The course encompasses various aspects of market operations, financial analysis, and decision-making, aiming to equip learners with the knowledge and skills required to excel in the corporate world or as entrepreneurs. This program is designed to provide students with a comprehensive understanding of how financial markets operate, the instruments traded within them, and the various factors that influence their behavior.

### 2) Aims and Objectives

- To develop the Ability to engage in reflective and independent thinking by understanding the concepts in finance.
- To develop the ability to think rationally, analyses situations and solve problems effectively
- To orient the students with a learner centric approach in the domains of finance.
- To provide a fillip to employability of learners through exploring the various dimensions of financial markets.
- To equip the students through a bottom-up approach in understanding the global perspectives of financial aspects in the economy.
- To demonstrate empathy towards social concerns, develop equity centered national development approach and act with an informed awareness of issues and participate in civic life through volunteering.

### 3) Learning Outcomes

- Learners will learn the approach of finance in the given circumstances.
- They will understand the various financial concepts and their use in the related areas.
- Learning of finance aspects will give them an array of opportunities in the finance areas.
- Learners will develop ability to search for, locate, extract, organize, evaluate and use or present information that is relevant to a particular topic
- They will be technologically updated and independent enough in this world of digitization.

### 4) Any other point (if any)

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**1) Credit Structure of the Program (Sem I, II, III, IV, V & VI)**

**Under Graduate Certificate in Financial Markets  
Credit Structure (Sem. I & II)**

R: _____ A										
Level	Semester	Major		Minor	OE	VSC, SEC (VSEC)	AEC, VEC, IKS	OJT, FP, CEP , CC, RP	Cum. Cr. / Sem.	Degree/ Cum. Cr.
		Mandatory	Electives							
4.5	I	6 (4+2)		-	2+2	Credit Rating: Principles and Practices (2)	AEC: 2, VEC: 2, IKS:2	CC :2	22	UG Certificate 44
		Introduction of Financial System (4)				<b>OR</b>  Stock Market for Beginners (2)				
	Basics of Financial Services (2)									
R: _____ B										
	II			2	2+2	VSC:2, SEC:2  Negotiation Skills for Finance Professionals (2)	AEC: 2, VEC: 2	CC :2	22	
		Principles of Investment (4)				<b>OR</b>  Personal Financial Planning (2)				
		Financial Market Environment (2)								
	<b>Cum Cr.</b>	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**

**Under Graduate Diploma in Financial Markets**

**Credit Structure (Sem. III & IV)**

R: _____ C										
Level	Semester	Major		Minor	OE	VSC, SEC (VSEC)	AEC, VEC, IKS	OJT, FP, CEP, CC, RP	Cum. Cr. / Sem.	Degree/ Cum. Cr.
		Mandatory	Electives							
5.0	III	8(2*4)		4	2	VSC:2, Day Trading Techniques & Practices (2)	AEC:2	FP: 2 CC:2 CC:2	22	UG Diploma 88
		Equity Markets (4)				OR				
		Debt Markets (4)				Sector Analysis in Financial Markets (2)				
R: _____ D										
	IV	8		4	2	SEC:2	AEC:2	CEP: 2 CC:2 CC:2	22	
		Commodity Markets (4)								
		Treasury Management (4)								
	<b>Cum Cr.</b>	28		10	12	6+6	8+4+2	8+4	88	
<p><b>Exit option; Award of UG Diploma in Major and Minor with 80-88 credits and an additional 4 credits core NSQF course/ Internship OR Continue with Major and Minor</b></p>										

**B.Com. (Financial Markets)**

**Credit Structure (Sem. V & VI)**

R: _____ E										
Level	Semester	Major		Minor	O E	VSC, SEC (VSEC)	AEC , VEC , IKS	OJT, FP, CEP, CC, RP	Cu m. Cr. / Sem.	Degree/ Cum. Cr.
		Mandatory	Electives							
5.5	V	10	4	4		VSC: 2		FP/ CE P: 2	22	UG Degree 132
		Technical Analysis (4)  Marketing for Financial Services (4)  Foreign Exchange Market (2)	Mutual Fund Management (4)			Artificial Intelligence in Financial Markets (2)  <b>OR</b>  Financial Journalism (2)				
R: _____ F										
	VI	10		(4)				OJT :4	22	
		Financial Derivatives (4)  Risk Management (4)  Venture Capital and Private Equity (2)	Security Analysis & Portfolio Management (4)							
	<b>Cu m Cr.</b>	48	8	18	12	8+6	8+4+ 2	8+6 +4	132	
<b>Exit option: Award of UG Degree in Major with 132 credits OR Continue with Major and Minor</b>										

[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 ]

## B.Com. in Financial Markets

### SEMESTER - I

#### Major Mandatory Introduction of Financial System

<b>PROGRAM</b>	<b>B.COM (FINANCIAL MARKETS)</b>
<b>SEMESTER</b>	<b>I</b>
<b>COURSE TITLE</b>	<b>Introduction of Financial System</b>
<b>VERTICAL/CATEGORY</b>	<b>MAJOR MANDATORY (CORE)</b>
<b>COURSE LEVEL</b>	<b>4.5</b>
<b>COURSE CREDIT</b>	<b>4</b>
<b>HOURS PER WEEK</b>	<b>4</b>

#### **COURSE OBJECTIVE**

This course provides an overview of the financial system, comprehensive understanding of the key components of financial markets and the role they play in the economy and financial markets.

#### **Modules at a Glance**

<b>UNIT NO</b>	<b>Modules</b>	<b>No. of Lectures</b>
1	Overview of Financial System	15
2	Financial Markets	15
3	Financial Instruments	15
4	Financial Regulators	15
<b>TOTAL HOURS</b>		<b>60</b>

Sr.No	Modules/Units
1	<b>Overview of Financial System</b>
	Meaning – Components – Stages in the development of Indian Financial system – Role of Indian Financial System – Challenges of Indian Financial System – Structure of Indian Financial System: Financial Institutions, Financial Markets, Financial Instruments and Financial regulators.
2	<b>Financial Markets</b>
	Capital markets, Money Markets, Foreign Exchange Market, Commodity Markets, Derivative Markets, Meaning, classification and structure, sub-segments, Role played, participants.
3	<b>Financial instruments</b>
	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
4	<b>Financial Regulators</b>
	Regulators of Financial System in India – The role of regulators – The RBI as the regulator of Indian Financial System – SEBI: Functions and powers – PFRDA: Structure, Functions and Powers – National Pension Scheme: Understanding and Benefits – IRDAI: Role and Functions – Banking and Insurance Ombudsman: Role and Functions.
<b>Reference Books:</b> <ul style="list-style-type: none"> <li>● Principles &amp; Practices of Bank Management by Rao Subba, Khanna P K.</li> <li>● Management Of Banking And Financial Services by Paul Justin, Suresh Padmalata.</li> <li>● Financial Services by Dharmaraj E.</li> <li>● Financial Services by Khan M.Y.</li> <li>● Financial Services : Text , Cases And Strategies by Rao Mohan P. , Hyderabad R.L.</li> <li>● Financial Services by Batra G.S. ,Dangwal R.C.</li> <li>● Financial Services by Khan M.Y. , Jain P.K.</li> </ul>	

**Major Mandatory  
Basics of Financial Services**

<b>PROGRAM</b>	<b>B.COM (FINANCIAL MARKETS)</b>
<b>SEMESTER</b>	<b>I</b>
<b>COURSE TITLE</b>	<b>Basics of Financial Services</b>
<b>VERTICAL/CATEGORY</b>	<b>MAJOR MANDATORY</b>
<b>COURSE LEVEL</b>	<b>4.5</b>
<b>COURSE CREDIT</b>	<b>2</b>
<b>HOURS PER WEEK</b>	<b>2</b>

**COURSE OBJECTIVE**

This course provides the learner with an understanding of financial services and their role in economic development

**Modules at a Glance**

<b>UNIT NO</b>	<b>Modules</b>	<b>No. of Lectures</b>
1	Financial Services and Capital Market Intermediaries	15
2	Fund and Fee based Financial Services	15
<b>TOTAL HOURS</b>		<b>30</b>

Sr. No	Modules/Units
1	<b>Financial Services and Capital Market Intermediaries</b>
	<p>Introduction: Concept- Objectives- Functions- Characteristics- Classification- Role- Challenges-Factors contributing to the growth-Innovations.</p> <p>Intermediaries in the Financial system: Merchant Bankers, Depositories, Brokers and Sub broker. - Meaning, Definition, Functions and Services provided by Intermediaries.</p>
2	<b>Fund and Fee based Financial Service</b>
	<p>Fund based services: Banking Services, Insurance, Hire purchase, Leasing, Venture capital, Mutual funds, Pension funds, Money Market funds.</p> <p>Fee Based Services: Discounting, Factoring, Forfeiting, Securitization and Advisory Services.</p>
<p><b>References:</b></p> <ul style="list-style-type: none"> <li>● M.Y.Khan: “Financial Services”, TATA McGraw Hill;</li> <li>● Dr S Guruswamy, Essentials of financial services, Tata McGraw-Hill Publishing Co.Ltd., New Delhi.</li> <li>● Merchant Banking, NISM, Taxmann.</li> <li>● Bharti V Pathak, The Indian Financial system – Market, Institutions and Services, Pearson</li> </ul>	

**Vocational Skill Course (VSC)**  
**Credit Rating: Principles and Practices**

<b>PROGRAM</b>	<b>B.COM (FINANCIAL MARKETS)</b>
<b>SEMESTER</b>	<b>I</b>
<b>COURSE TITLE</b>	<b>Credit Rating: Principles and Practices</b>
<b>VERTICAL/CATEGORY</b>	<b>Vocational Skill Course</b>
<b>COURSE LEVEL</b>	<b>4.5</b>
<b>COURSE CREDIT</b>	<b>2</b>
<b>HOURS PER WEEK</b>	<b>2</b>

**COURSE OBJECTIVE**

This vocational skills course focuses on hands-on learning through practical exercises, case studies, and simulated projects, enabling participants to apply their knowledge in real-world scenarios. The emphasis on industry trends and future developments ensures that participants are well-prepared for the evolving landscape of credit rating in the financial sector.

**Modules at a Glance**

<b>UNIT NO</b>	<b>Modules</b>	<b>No. of Lectures</b>
1	<b>Introduction to Credit Rating</b>	15
2	<b>Methodologies, process and Investment Decisions</b>	15
TOTAL HOURS		30

Sr.No	Modules/Units
1	<b>Introduction to Credit Rating</b>
	<p>Definition of credit rating, Historical evolution and importance in financial markets, Role of credit rating agencies</p> <p>Identifying challenges faced by credit rating agencies, Exploring emerging trends in credit rating methodologies, Evaluating the impact of technology on credit rating practices</p> <p>Assessing Financial health for credit rating</p>
2	<b>Methodologies, process and Investment Decisions</b>
	<p>Overview of different credit rating methodologies, Analyzing quantitative and qualitative factors in credit assessment, Case studies on credit rating methodologies</p> <p>Steps involved in credit rating assessment, Due diligence and data collection, Rating committee process and decision-making</p> <p>Understanding the influence of credit ratings on investment decisions, Impact of credit ratings on bond yields and pricing</p> <p>Case studies on the relationship between credit ratings and investment outcomes</p>
<p><b>Reference Books:</b></p> <ul style="list-style-type: none"> <li>● The Essentials of Risk Management"* by Michel Crouhy, Dan Galai, and Robert Mark.</li> <li>● Financial Statement Analysis and Security Valuation by Stephen H. Penman.</li> <li>● Corporate Credit Analysis by Blaise Ganguin and John Bilardello.</li> <li>● Credit Risk Management: Basic Concepts by Tony Van Gestel, Bart Baesens, and Wouter Verbeke.</li> <li>● Credit Rating Agencies: Self-regulation, Statutory Regulation, and Case Law Regulation by Christian Bartholomew and Mabouba Diagne.</li> </ul>	

**Vocational Skill Course (VSC)  
Stock Market for Beginners**

<b>PROGRAM</b>	<b>B.COM (FINANCIAL MARKETS)</b>
<b>SEMESTER</b>	<b>I</b>
<b>COURSE TITLE</b>	<b>Stock Market for Beginners</b>
<b>VERTICAL/CATEGORY</b>	<b>Vocational Skill Course</b>
<b>COURSE LEVEL</b>	<b>4.5</b>
<b>COURSE CREDIT</b>	<b>2</b>
<b>HOURS PER WEEK</b>	<b>2</b>

**COURSE OBJECTIVE**

**This Course will provide an insight towards stock market and its functions. It will help them to know about basics of Stock Markets.**

**Modules at a Glance**

<b>UNIT NO</b>	<b>Modules</b>	<b>No. of Lectures</b>
1	Stock Market and Trading Mechanism	15
2	Understanding Price Fluctuations and Market Indices	15
<b>TOTAL HOURS</b>		<b>30</b>

Sr.No	Modules/Units
1	<b>Stock Market and Trading Mechanism</b>
	Primary and Secondary Market- Types of Securities traded, IPO and related concepts, how to apply for the same, Demat Account, Secondary Market V/s Primary Market, Market Capitalization and its categories, BSE and NSE, Procedure to place orders in secondary market. Online Trading, Types of Orders and Trading Mechanism.
2	<b>Understanding Price Fluctuations and Market Indices</b>
	Macroeconomic Factors, Corporate Actions like Dividend, earning, Bonus and their impact on prices, Investors sentiments and their impact.  Index meaning, Types, BSE and NSE Indices, Dow Jones, NASDAQ, S&P 500

**Reference Books:**

- Financial Services, Dr.S Gurusamy, The MgrawHill companies, 2 edition (26 June 2009).
- Financial Markets and Financial services, Vasant Desai, Himalaya Publishing House, First Edition edition (2010).
- Financial Services, M.Y.Khan, Tata Mc-Graw Hill Publishing Company Ltd, Ninth edition (2017).
- Financial Markets and Services –E.Gordon and K.Natanrajan,Himalaya Publishing House, Tenth Edition edition (2016)

**B.Com. in Financial Markets**

**SEMESTER - II**

**Syllabus**

**Major Mandatory  
Principles of Investment**

<b>PROGRAM</b>	<b>B.COM (FINANCIAL MARKETS)</b>
<b>SEMESTER</b>	<b>II</b>
<b>COURSE TITLE</b>	<b>Principles of Investment</b>
<b>VERTICAL/CATEGORY</b>	<b>MAJOR MANDATORY</b>
<b>COURSE LEVEL</b>	<b>4.5</b>
<b>COURSE CREDIT</b>	<b>4</b>
<b>HOURS PER WEEK</b>	<b>4</b>

**COURSE OBJECTIVE**

This course provides comprehensive understanding of investment principles, vehicles and practices.

**Modules at a Glance**

<b>UNIT NO</b>	<b>Modules</b>	<b>No. of Lectures</b>
1	Fundamentals of Investments	15
2	Time Value of Money	15
3	Investment Vehicles	15
4	Ethics and Regulations in Investments	15
<b>TOTAL HOURS</b>		<b>60</b>

Sr.No	Modules/Units
1	<b>Fundamentals of Investments</b>
	Definition and Types of Investments - Investment Objectives and Risk-Return Trade-offs - Financial Markets and Instruments
2	<b>Time Value of Money</b>
	Future value and present value concepts - Calculating compound interest and discounting cash flows - Applications in investment decision-making
3	<b>Investment Vehicles</b>
	Stocks and equity investments - Bonds and fixed-income securities - Mutual funds and Exchange-Traded Funds
4	<b>Ethics and Regulations in Investments</b>
	Code of ethics for investment professionals - Legal and regulatory considerations in investment practices - Ethical decision-making in investment management

**Reference Books:**

- Security Analysis - Authors: Benjamin Graham, David Dodd
- Investment Valuation: Tools and Techniques for Determining the Value of Any Asset  
- Author: Aswath Damodaran
- Donald E. Fisher and Ronald J. Jordan: Securities Analysis and Portfolio Management, Prentice Hall, New Delhi
- Prasanna Chandra, Investment Analysis and Portfolio Management, McGraw Hill Education India
- Machi Raju, H.R.: Working of Stock Exchanges in India, Wiley Eastern Ltd, New Delhi

**Major Mandatory  
Financial Market Environment**

<b>PROGRAM</b>	<b>B.COM (FINANCIAL MARKETS)</b>
<b>SEMESTER</b>	<b>II</b>
<b>COURSE TITLE</b>	<b>Financial Market Environment</b>
<b>VERTICAL/CATEGORY</b>	<b>MAJOR MANDATORY</b>
<b>COURSE LEVEL</b>	<b>4.5</b>
<b>COURSE CREDIT</b>	<b>2</b>
<b>HOURS PER WEEK</b>	<b>2</b>

**COURSE OBJECTIVE**

This course provides a comprehensive overview of the financial market environment, covering foundational concepts, market structures, and macroeconomic influences,

**Modules at a Glance**

<b>UNIT NO</b>	<b>Modules</b>	<b>No. of Lectures</b>
1	Introduction to Financial Market environment	15
2	Market Forces and Macroeconomic Influences	15
<b>TOTAL HOURS</b>		<b>30</b>

Sr.No	Modules/Units
1	<b>Introduction to Financial Market environment</b>
	Definition and Scope of Financial market environment-Internal Vs. External factors- Market Structure and Trading Mechanisms - Stock Markets: Exchanges and Trading Systems - Bond Markets: Primary and Secondary Markets - Derivatives Markets: Futures and Options - Forex Markets: Currency Trading - Electronic Trading and High-Frequency Trading
2	<b>Market Forces and Macroeconomic Influences</b>
	Supply and Demand Dynamics in Financial Markets - Impact of Economic Indicators on Markets - Interest Rates and Their Effects - Global Economic Events and Market Reactions - Regulatory Changes and Market Adaptations
<p><b>References:</b></p> <ul style="list-style-type: none"> <li>● Indian Financial System - Authors: M. Y. Khan, P. K. Jain</li> <li>● Financial Markets and Services - Author: Gordon Natarajan</li> <li>● Investment Management: A Modern Approach- Author: R. K. Agarwal, S. P. Gupta</li> <li>● Financial Markets and Institutions in India- Author: Preeti Singh</li> <li>● Indian Financial Market: A Practical Approach- Author: Kevin (K. L. Dhingra)</li> </ul>	

**Vocational Skill Course (VSC)  
Negotiation Skills for Finance Professionals**

<b>PROGRAM</b>	<b>B.COM (FINANCIAL MARKETS)</b>
<b>SEMESTER</b>	<b>II</b>
<b>COURSE TITLE</b>	<b>Negotiation Skills for Finance Professionals</b>
<b>VERTICAL/CATEGORY</b>	<b>Vocational Skill Course</b>
<b>COURSE LEVEL</b>	<b>4.5</b>
<b>COURSE CREDIT</b>	<b>2</b>
<b>HOURS PER WEEK</b>	<b>2</b>

**COURSE OBJECTIVE**

This course will develop practical negotiation skills tailored for the finance industry, fostering a comprehensive understanding of both theoretical concepts and their real world applications

**Modules at a Glance**

<b>UNIT NO</b>	<b>Modules</b>	<b>No. of Lectures</b>
1	Foundations of Negotiation	15
2	Negotiation Strategies and Ethical Considerations	15
<b>TOTAL HOURS</b>		<b>30</b>

Sr.No	Modules/Units
1	<b>Foundations of Negotiation</b>
	Understanding negotiation fundamentals - Identifying key elements in financial negotiations - Analyzing negotiation styles and approaches Effective Communication in Finance Negotiations Verbal and non-verbal communication skills - Active listening techniques - Building rapport and trust in financial discussions
2	<b>Negotiation Strategies and Ethical Considerations</b>
	Negotiation Strategies for Finance Professionals Creating value in financial negotiations - Handling difficult negotiations in the finance industry - Case studies and role-playing exercises Navigating legal frameworks in finance negotiations - Ethical considerations in financial decision-making - Compliance and negotiation practices
<p><b>Reference Books:</b></p> <ul style="list-style-type: none"> <li>● Financial Intelligence, Revised Edition: A Manager's Guide to Knowing What the Numbers Really Mean - Authors: Karen Berman, Joe Knight, John Case</li> <li>● Negotiation Genius: How to Overcome Obstacles and Achieve Brilliant Results at the Bargaining Table and Beyond - Authors: Deepak Malhotra, Max H. Bazerman</li> <li>● The Handbook of Negotiation and Culture - Editors: Michele J. Gelfand, Jeanne M. Brett</li> <li>● The Art of Strategy: A Game Theorist's Guide to Success in Business and Life - Author: Avinash K. Dixit, Barry J. Nalebuff</li> </ul>	

**Vocational Skill Course (VSC)  
Personal Financial Planning**

<b>PROGRAM</b>	<b>B.COM (FINANCIAL MARKETS)</b>
<b>SEMESTER</b>	<b>II</b>
<b>COURSE TITLE</b>	<b>Personal Financial Planning</b>
<b>VERTICAL/CATEGORY</b>	<b>Vocational Skill Course</b>
<b>COURSE LEVEL</b>	<b>4.5</b>
<b>COURSE CREDIT</b>	<b>2</b>
<b>HOURS PER WEEK</b>	<b>2</b>

**COURSE OBJECTIVE**

This course provides an understanding of personal financial planning process and its applications. Also, learners will apply cash management, budgeting, forecasting and monitor incomes and expenditures

**Modules at a Glance**

<b>UNIT NO</b>	<b>Modules</b>	<b>No. of Lectures</b>
1	Introduction to Personal Financial Planning	15
2	Personal Financial Planning Process	15
<b>TOTAL HOURS</b>		<b>30</b>

Sr.No	Modules/Units
1	<b>Introduction to Personal Financial Planning</b>
	Meaning and applications of Personal financial planning, Investment avenues for individuals, financial investment products- Cash inflows and outflows – Cash Management, Income and expenditure statement, Budgeting and forecasting, Monitoring budgets and provisions for savings, Personal Balance sheet and Net Worth.
2	<b>Personal Financial Planning Process</b>
	Establish and Define the Relationship with the Client, Collect Client's Information, analyze client's financial status, Risk Profile and Determine Financial Goals, Develop Financial Planning.

**Reference Books:**

- Personal finance by Jack R Kapoor The McGraw Hill
- Financial advising by MACMILLan IIBF
- Personal financial planning The ICFAI university

**Letter Grades and Grade Points:**

<b>Semester GPA/ Programme CGPA Semester/ Programme</b>	<b>% of Marks</b>	<b>Alpha-Sign/ Letter Grade Result</b>	<b>Grading Point</b>
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

## Justification for B.Com. (Financial Market)

1.	Necessity for starting the course:	Since many students have an early interest in finance, they might select this field of study and have a rewarding career. Accounting, financial markets, financial instruments, and financial management are all required for the Bachelor of Commerce in Financial Markets degree. Financial Markets gives a clear understanding of the financial instruments and responsibilities. This Programme is designed for participants who want complete knowledge of the financial market and stock market. Financial markets programme provides a comprehensive overview, systematic evaluation of bonds, stock, and money.
2.	Whether the UGC has recommended the course:	YES
3.	Whether all the courses have commenced from the academic year 2023-24	This Programme will commence from Academic year 2024-25
4.	The courses started by the University are self-financed, whether adequate number of eligible permanent faculties are available?:	Self - Finance
5.	To give details regarding the duration of the Course and is it possible to compress the course?:	<b>A-</b> U.G. Certificate in Financial Markets 2024-25 <b>B-</b> U.G. Diploma in Financial Markets 2025-26 <b>C-</b> B.Com. in Financial Markets 2026-27 <b>D-</b> B.Com. (Honors)in Financial Markets 2027-28 <b>E-</b> B.Com.(Honors with Research) in Financial Markets 2028-29
6.	The intake capacity of each course and no. of admissions given in the current academic year:	Intake Capacity : 60

7.	Opportunities of Employability / Employment available after undertaking these courses:	After completing the BFM various career options are available, including becoming an auditor, accountant, export or import manager, tax consultant, stockbroker, or financial risk manager.
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**Sign of the BOS  
Prin. Dr. Vishnu N.  
Yadav  
Board of Studies in  
Financial Market**

**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 the  
Offg. Dean  
Prof. Kavita Laghate  
Faculty of Commerce  
& Management**