



**SIES**

College of Arts,  
Science & Commerce  
(Autonomous)

RISE WITH EDUCATION

NAAC REACCREDITED "A" GRADE

Sion (West), Mumbai – 400022.

**Bachelor of Management Studies in  
Capital Market (BMS (CM))**

**Programme: BMS (CM)**

**Course: Management Studies**

**Syllabus for First Year (CM) Programme**

*(To be implemented from 2020 – 2021)*

**Credit Based Semester and Grading System.**

# **Bachelor of Management Studies in Capital Market (BMS (CM)) Programme**

## **PREAMBLE**

The exponential growth of the financial sector all over the world has created a necessity to equip skilled professionals with a strong knowledge base in capital markets. Keeping in mind the unending potential and scope of this sector we need to develop specialists with the necessary skills and abilities. This program is designed to meet the above vision. It will provide a comprehensive understanding of the capital market and help the learners gain an edge over others. It will also make them aware of the possible risks associated with capital market investment and assist them to manage the investment funds professionally, thus reducing the risks to a certain extent. Students can acquire expertise in various areas such as mutual funds, banking operations, derivatives, securities, law, investment banking and communication. The programme is designed keeping in mind the changes in the practice of business and aims to bridge the gap between the expectations of the industry and academia.

# Bachelor of Management Studies in Capital Market (BMS (CM)) Programme

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

## FYBMS (CM)

*(To be implemented from Academic Year 2023 – 2024)*

	Semester I	Credits		Semester II	Credits
<b>SUBJECT 1</b>					
SIUCMMJ111	Introduction to Financial Market- I	4	SIUCMMJ121	Introduction to Financial Market- II	4
<b>SUBJECT 2</b>					
SIUCMMN111	Financial Accounting	4	SIUCMMN121	Research Methodology	4
<b>OPEN ELECTIVES</b>					
SIUMSOE111	Foundation of Human Skills	4		Financial Literacy and Investing	4
<b>VOCATIONAL SKILL COURSES</b>					
SIUCMVS111	Mutual Fund Management I	2	SIUBCM25	Mutual Fund Management II	2
<b>SKILL ENHANCEMENT COURSES</b>					
SIUCMSE111	Entrepreneurship Management I	2	SIUCMSE121	Entrepreneurship Management II	2
<b>Total Credits</b>				<b>Total Credits</b>	

**FYBMS in Capital Market (FYBMS (CM)) Syllabus****SEMESTER I**

Course Code	Paper No.	Unit	Paper Title / Topics	Credits	L/ Week
<b>SUBJECT 1</b>					
	<b>I</b>		<b>Introduction to Financial Market- I</b>		
	<b>1.0</b>	<b>1.1</b>	Introduction to Financial Markets	<b>4</b>	<b>1</b>
		<b>1.2</b>	Regulation of Financial markets		<b>1</b>
		<b>1.3</b>	Financial institutions and Intermediaries		<b>1</b>
		<b>1.4</b>	Financial Instruments and Services		<b>1</b>
<b>SUBJECT 2</b>					
	<b>II</b>	<b>-</b>	<b>Financial Accounting</b>		
	<b>2.0</b>	<b>2.1</b>	Introduction to Accounting	<b>4</b>	<b>1</b>
		<b>2.2</b>	Preparation of Financial Statements		<b>1</b>
		<b>2.3</b>	Accounting Standards		<b>1</b>
		<b>2.4</b>	Corporate Financial Reporting and Accounting		<b>1</b>
<b>OPEN ELECTIVES</b>					
<b>1</b>	<b>III</b>	<b>-</b>	<b>Foundation of Human Skills</b>		
	<b>3.0</b>	<b>3.1</b>	Understanding of Human Nature	<b>4</b>	<b>1</b>
		<b>3.2</b>	Introduction to Group Behavior		<b>1</b>
		<b>3.3</b>	Organizational Culture and Motivation at workplace		<b>1</b>

		<b>3.4</b>	Organizational Change, Creativity and Development and Work Stress		<b>1</b>
<b>2</b>	-	-	<b>Vocational Skill Courses</b>		
	<b>IV</b>	-	<b>Mutual Fund Management I</b>		
	<b>4.0</b>	<b>4.1</b>	Introduction to Mutual Fund	<b>2</b>	<b>1</b>
		<b>4.2</b>	Mutual Fund Products		<b>1</b>
		-	<b>Skill Enhancement Courses</b>		
	<b>V</b>	-	<b>Entrepreneurship Management I</b>		
	<b>5.0</b>	<b>5.1</b>	Foundations of Entrepreneurship Development	<b>2</b>	<b>1</b>
		<b>5.2</b>	Types & Classification Of Entrepreneurs		<b>1</b>

**FYBMS (CM) Semester – I****Course Code 1: Subject 1****Paper Code:****Credits: 4.0 Credits (60 Lectures)**

<b>Elective Course: Introduction to Financial Markets</b>		<b>60 L</b>
<b>Paper Code: SIUBCM13</b>		
<b>LEARNING OBJECTIVES</b>		
<ol style="list-style-type: none"> <li>1. The Course aims at providing the students, intricate understanding of the Finance concepts, markets and various services provided in those markets.</li> <li>2. To make the learner familiar with the roles of different regulatory authorities operating in the Indian financial market</li> </ol>		
<b>COURSE OUTCOMES</b>		
<ol style="list-style-type: none"> <li>1. The learner will be able to understand the role and importance of the Indian financial market.</li> <li>2. It will help them to apply and analyse the Concepts relevant to Indian financial markets and financial institutions.</li> <li>3. Thus , the course will develop an understanding which will assist the learners to analyse the mechanics and regulation of financial instruments and determine how the value of stocks, bonds, and securities are calculated.</li> </ol>		
<b>Unit – 1: Introduction to Financial Markets, 1L/Week</b>		
<b>3.1</b>	<b>Introduction to Financial Markets</b> Financial Markets: Overview of Financial System and Financial Markets- Meaning, types, Classification of Financial Markets, Money Market, Call money Market, Govt. Securities Market. Capital Market, Debt Market, Primary and Secondary Market, Financial Instruments and Market participants, Interlinking Financial Market-Indian and Global Financial Markets	<b>15L</b>
<b>Unit – 2: Regulation of Financial markets, 1L/Week</b>		

**References:**

1. V. A. Avadhani, Marketing of Financial Services, Himalaya Publishers, Mumbai
2. Vasant Desai, Indian Financial Systems, Himalaya Publishers.
3. E. G. Benton, Financial Intermediaries An Introduction
4. R. D. Edminister, Financial Institution – Market and Management
5. J. C. A. Verma, Manual of Merchant Banking
6. N. Vinayakan, A Profile of Indian Capital Market

7. Meir Khan, Financial Institutions and Markets, Oxford Press
8. Bhalla, V. K. (2004). Managing International Investment and Finance. New Delhi, Anmol.
9. Saunders, Anthony, Cornett, Marcia Millon (5th ed., 2005). Financial Institutions Management Tata McGraw Hill.
10. Bhall, L.M. (4th ed., 2004). Financial Institutes & Markets. Tata McGraw Hill.
11. Bhole, L M: Financial Institutions and Markets: Structure Growth and Innovations. 2nd edition: New Delhi: Tata McGraw Hill, 1992. 572p.
12. Srivastava, R M: Financial Institutions in Indian Financial Institutions. 3rd revision ed. Mumbai: Himalaya Publishing House, 1996, 734.
13. I M Pandey, Financial Management: Vikas Publishing House, New Delhi. 5. Prasanna Chandra, Financial Management: Tata Mc-Graw Hill Co., New Delhi.
14. Edminster, R. O. (1986), Financial Institutions, Markets and Management, McGraw Hill, New York.
15. Goldsmith, R. W. (1969), Financial Structure and Development, Yale, London.

**Course Code 2: Subject 2****Paper Code:****Credits: 4.0 Credits (60 Lectures)**

<b>Subject 2: Financial Accounting</b>		<b>60 L</b>
<b>Paper Code: SIUBCM11</b>		
<b>LEARNING OBJECTIVES</b>		
<p>3. The Course aims at providing the students, intricate understanding of the Finance concepts, markets and various services provided in those markets.</p> <p>4. To make the learner familiar with the roles of different regulatory authorities operating in the Indian financial market</p>		
<b>COURSE OUTCOMES</b>		
<p>4. The learner will be able to understand the role and importance of the Indian financial market.</p> <p>5. It will help them to apply and analyse the Concepts relevant to Indian financial markets and financial institutions.</p> <p>Thus , the course will develop an understanding which will assist the learners to analyse the mechanics and regulation of financial instruments and determine how the value of stocks, bonds, and securities are calculated</p>		
<b>1.1: Unit – 1: Introduction to Accounting, 1L/Week</b>		<b>15 L</b>
<b>1.1.1</b>	<b>Introduction to Accounting:</b> Concept and necessity of Accounting · An Overview of Income Statement and Balance Sheet.	<b>5 L</b>
<b>1.1.2</b>	<b>Introduction and Meaning of GAAP:</b> Concepts of Accounting · Impact of Accounting · Concepts on Income Statement and Balance Sheet.	<b>6 L</b>
<b>1.1.3</b>	Inflation Accounting: Concept, Meaning, Objectives, Methods. Ethical Issues in Accounting: Meaning and importance.	<b>4 L</b>
<b>1.2: Unit – 2: Preparation of Financial Statements, 1L/Week</b>		<b>15 L</b>
<b>1.2.1</b>	<b>Accounting Mechanics</b> · Process leading to preparation of Trial Balance and Financial Statements	<b>2 L</b>
<b>1.2.2</b>	Preparation and Complete Understanding of Corporate Financial Statements · 'T' Form and Vertical Form of Financial Statements	<b>6 L</b>



<b>1.2.3</b>	<b>Financial Statements of Companies:</b> Income Statement and Balance Sheet in Schedule III. Provisions of the Companies Act: Affecting preparation of Financial Statements, Creative Accounting, Annual Report, Presentation and analysis of Audit reports and Directors report.  (Students should be exposed to reading of Annual Reports of Companies both detailed and summarized version).	<b>7 L</b>
<b>1.3: Unit – 3, Accounting Standards, 1L/Week</b>		<b>15 L</b>
<b>1.3</b>	<b>Accounting Standards (AS):</b> <b>AS 2: Valuation of Inventory:</b> Meaning and Definition, Applicability, Measurement of Inventory, Disclosure in Final Accounts.  <b>AS 6: Depreciation Accounting:</b> Meaning, Applicability, Treatment and Disclosure in Final Accounts.  <b>AS 9: Revenue Recognition and Measurement,</b> Capital and Revenue Items, Deferred Revenue Expenditure, etc.	<b>15 L</b>
<b>1.4: Unit – 4, Corporate Financial Reporting and Accounting,1L/Week</b>		<b>15 L</b>
<b>1.4.1</b>	Corporate Financial Reporting – Analysis and Interpretation thereof with reference to Ratio Analysis, Fund Flow and Cash Flow.	<b>7 L</b>
<b>1.4.2</b>	Corporate Accounting. Accounting of Joint Stock Companies: Overview of Share Capital and Debentures, Accounting for Issue and forfeiture of Shares, Issue of Bonus Shares. Issue of Debentures.	<b>8 L</b>

**References:**

1. Accounting Standards Board of ICAI. (2017). Compendium of Statement & Standard of Accounting. ICAI.
2. Anthony, R.N. and Reece, J.S. (1994). *Accounting Principles*: Richard Irwin Inc.
3. Bhattacharya, A. (2006). *Indian Accounting Standards*. Tata Mc. Graw Hill & Co. Ltd.
4. Chadwick, L. (2001). *Financial Accounting*. Pentice Hall of India Adin Bakley (P) Ltd.
5. Grewal, T.S. (2009). *Introduction to Accountancy*. S. Chand and Company (P) Ltd.
6. Gupta, R.L. Radhaswamy, M. (2010). *Advanced Accountancy*. S. Chand and Company (P) Ltd.
7. Harsalekar, D. (2014). *Financial Accounting for Management*. Multi-Tech. Publishing Co. Ltd.
8. Horngren. (1981). Introduction to *Financial Accounting*. Pearson Publications.
9. Mukherjee, M. Hanif, M. (2001). *Modern Accountancy*. Tata McGraw Hill & Co. Ltd.

10. Mukherjee, M. Hanif, M. (2011). *Financial Accounting*. Tata McGraw Hill Education Private Ltd.
11. Rajasekaran, V. (2011). *Financial Accounting*. Pearson Publications.
12. Shukla. Grewal (2013). *Advance Accounts*. S. Chand and Company (P) Ltd.
13. Tulsian, P.C. (2002). *Financial Accounting*. Pearson Publications.

**FYBMS (CM) Semester – I****Course Code 3: Open Elective****Paper Code:****Credits: 4.0 Credits (60 Lectures)**

<b>Foundation of Human Skills</b>	
<b>Sr. No.</b>	<b>Modules / Units</b>
	<p><b>Learning Objectives:</b></p> <ul style="list-style-type: none"> <li>To understand inter and intra difference among individuals</li> <li><input type="checkbox"/> To give overview of group behavior organizational conflicts and resolutions</li> <li><input type="checkbox"/> To understand the different theories of Motivation.</li> <li><input type="checkbox"/> To understand the organizational change with respect to organizational development and work stress.</li> </ul>
<b>1</b>	<b>Understanding of Human Nature – 15 L</b>
	<ul style="list-style-type: none"> <li>• <b>Individual Behavior:</b> Concept of a man, individual differences, factors affecting individual differences, Influence of environment</li> <li>• <b>Personality and attitude:</b> Determinants of personality, Personality traits theory, Big five model, Personality traits important for organizational behaviour like authoritarianism, locus of control, Machiavellianism, introversion-extroversion achievement orientation , self – esteem, risk taking, self-monitoring and type A and B personalities, Concept of understanding self through JOHARI WINDOWS, Nature and components of attitude, Functions of attitude, Ways of changing attitude, Reading emotions</li> <li>• <b>Thinking, learning and perceptions:</b> Thinking skills, thinking styles and thinking hat, Managerial skills and development, Learning characteristics, theories of learning (classical conditioning, operant conditioning and social learning approaches), Intelligence, type ( IQ, EQ, SQ, at work place), Perception features and factor influencing individual perception, Effects of perceptual error in managerial decision making at work place. (Errors such as Halo effect, stereotyping, prejudice attributional).</li> </ul>
<b>2</b>	<b>Introduction to Group Behavior- 15 L</b>
	<ul style="list-style-type: none"> <li>• <b>Introduction to Group Behaviour</b> <ul style="list-style-type: none"> <li>▪ <b>Group Dynamics:</b> Nature, types, group behaviour model (roles, norms, status, process, structures)</li> <li>▪ <b>Team effectiveness:</b> nature, types of teams, ways of forming an effective team.</li> <li>▪ Setting goals.</li> </ul> </li> <li>• <b>Organizational processes and system.</b> <ul style="list-style-type: none"> <li>▪ <b>Power and politics:</b> nature, bases of power, politics nature, types, causes of organizational politics, political games.</li> </ul> </li> </ul> <p><b>Organizational conflicts and resolution:</b> Conflict features, types, causes leading to organizational conflicts, levels of conflicts, ways to resolve conflicts through five conflicts resolution strategies with outcomes.</p>

3	<b>Organizational Culture and Motivation at workplace- 15 L</b>
	<ul style="list-style-type: none"> <li>• <b>Organizational Culture:</b> <ul style="list-style-type: none"> <li>▪ Characteristics of organizational culture.</li> <li>▪ Types, functions and barriers of organizational culture</li> <li>▪ Ways of creating and maintaining effective organization culture</li> </ul> </li> <li>• <b>Motivation at workplace:</b> Introduction, Incentives <ul style="list-style-type: none"> <li>• Concept of motivation</li> <li>Theories of motivation in an organisational set up. <ul style="list-style-type: none"> <li>▪ A.Maslow Need Heirachy</li> <li>▪ F.Hertzberg Dual Factor</li> <li>▪ Mc.Gregor theory X and theory Y.</li> </ul> </li> <li>Waysofmotivating through carrot (positive reinforcement) and stick (negative reinforcement) at workplace.</li> </ul> </li> </ul>
4	<b>Organisational Change, Creativity and Development and Work Stress- 15 L</b>
	<ul style="list-style-type: none"> <li>• <b>Organisational change and creativity:</b> Concepts of organisational change, Factors leading/influencing organisational change, Kurt Lewins model of organisational change and development, Creativity and qualities of a creative person, Ways of enhancing creativity for effective decision making, Creative problem solving.</li> <li>• <b>Organisational Development and work stress:</b> Need for organisational development, OD Techniques, Stress, types of stress, Causes and consequences of job stress, Ways for coping up with job stress</li> </ul>

**Course Code 4: Vocational Skill****Course****Paper Code:****Credits: 2.0 Credits (30 Lectures)**

<b>Vocational Skill Course: Mutual Fund Management- I</b>		<b>30 L</b>
<b>Paper Code: SIUBCM21</b>		
<b>LEARNING OBJECTIVES:</b>		
<ol style="list-style-type: none"> <li>1. The Course is designed to make the learner understand the organization and management of mutual funds in India</li> <li>2. To equip the learners with the knowledge of risk and rewards of investing in Mutual funds</li> </ol>		
<b>COURSE OUTCOMES</b>		
<ol style="list-style-type: none"> <li>1. The learner understands the organization and management of mutual funds in India.</li> <li>2. Students gain the knowledge of risk and rewards of investing in Mutual funds and its practical working for a better market understanding.</li> </ol>		
<b>Unit – 1: Introduction to Mutual Funds, 1L/Week</b>		
<b>1.1</b>	<b>Introduction to Mutual Funds:</b> Meaning and Concept of Mutual Fund, Structure in India, Growth of Mutual Funds in India, Features and Importance of Mutual Fund. Mutual Fund Schemes, Custodians of Mutual Funds (Sponsors, Trust, AMC), Role of AMC, NFOs, Registrars, Agents, Mutual Fund Classification, Types of Mutual Funds; Objectives of AMFI, Advantages of Mutual Funds, Systematic Investment Plan(SIP), Systematic Transfer Plan(STP) and Systematic Withdrawal Plan(SWP)	<b>15L</b>
<b>Unit – 2: Mutual Fund Products, 1L/Week</b>		
<b>1.2</b>	<b>Mutual Fund Products:</b> Equity funds: Definition, Features of Equity Funds, Index Fund, Large Cap Funds, Mid Cap Funds, Sectoral Funds, Types of Equity Schemes, Arbitrage funds, Multi-cap Funds, Quant funds, P / E Ratio funds, International Equities Fund, Growth Schemes. Gold Exchange Trade Funds (ETFs): Introduction, Features, Working of ETFs, Market	<b>15L</b>

<p>Making with ETFs, Creation Units, Portfolio Deposit and Cash Component</p> <p>Debt Fund: Features, Interest Rate Risk, Credit Risk, Pricing of Debt Instrument Schemes, Fixed Maturity Plans, Capital Protection Funds, Gilt Funds, Balanced Funds, Monthly Income Plans(MIPs) , Child Benefit Plans.</p> <p>Liquid funds: Features, Floating rate scheme, Portfolio of liquids funds</p>	
--	--

### References:

1. Chandra Prasanna, (2000), “Managing Investments”, Tata McGraw-Hill Publishing Company limited, New Delhi
2. Chandra Prasanna, (2005), “Investment analysis and Portfolio management” Second Edition, Tata McGraw-Hill Publishing company limited, New Delhi
3. Desai Vasant, (2009), “Financial Markets and Financial Services”, Himalaya Publishing House, Mumbai
4. Gala Jitendra & Gala Ankit. (2007), “Guide to Indian Mutual Fund”, Buzzing Stock Publishing House, Mumbai.
5. Gupta L.C.: "Mutual Funds and Assets Preference', Society for Capital Market Research and Development, Delhi, 1993
6. Khan M.Y. (2007), “Indian Financial System”, Tata McGraw-Hill Publishing Company limited, New Delhi
7. Kishore Ravi M. (2005), “Financial Management”, Taxmann Allied Services (P.) Ltd, New Delhi
8. Pandey I. M (2009), “Financial Management”, Vikas Publishing House, New Delhi
9. Bhole L M (2004), “Financial Institutions and Markets”, Tata McGraw – Hill Publishing Company Limited, New Delhi
10. Gordan E & Dr. Natarjan K (2007), “Financial Market & Services”, Himalaya Publishing House, Mumbai.

**FYBMS (CM) Semester – I****Course Code 5: Skill****Enhancement Course****Paper Code:****Credits: 2.0 Credits (30 Lectures)**

<b>Entrepreneurship Management- I</b>	
<b>Sr. No.</b>	<b>Modules / Units</b>
	Learning objective: To develop entrepreneurs & to equip them with the skills required in business planning and venture development.
<b>1</b>	<b>Foundations of Entrepreneurship Development- 15 L</b>
	<ul style="list-style-type: none"> <li>• Foundations of Entrepreneurship Development: Concept and Need of Entrepreneurship Development Definition of Entrepreneur, Entrepreneurship, Importance and significance of growth of entrepreneurial activities Characteristics and qualities of entrepreneur</li> <li>• <b>Theories of Entrepreneurship:</b> Innovation Theory by Schumpeter &amp; Imitating Theory of High Achievement by McClelland X-Efficiency Theory by Leibenstein Theory of Profit by Knight Theory of Social change by Everett Hagen</li> <li>• <b>External Influences on Entrepreneurship Development:</b> Socio-Cultural, Political, Economical, Personal. Role of Entrepreneurial culture in Entrepreneurship Development.</li> </ul>
<b>2</b>	<b>Types &amp; Classification Of Entrepreneurs- 15 L</b>
	<ul style="list-style-type: none"> <li>• Intrapreneur –Concept and Development of Intrapreneurship</li> <li>• Women Entrepreneur – concept, development and problems faced by Women Entrepreneurs, Development of Women Entrepreneurs with reference to Self Help Group</li> <li>• Social entrepreneurship–concept, development of Social entrepreneurship in India. Importance and Social responsibility of NGO's.</li> <li>• Entrepreneurial development Program (EDP)– concept, factor influencing EDP. Option available to Entrepreneur. (Ancillarisation, BPO, Franchise, M&amp;A)</li> </ul>

**FYBMS in Capital Market (FYBMS (CM)) Syllabus****SEMESTER II**

Course Code	Paper No.	Unit	Paper Title / Topics	Credits	L/Week
<b>SUBJECT 1</b>					
	<b>I</b>		<b>Introduction to Financial Market- II</b>		
	<b>1.0</b>	<b>1.1</b>	Introduction to Banking	<b>4</b>	<b>1</b>
		<b>1.2</b>	Role of different types of banks		<b>1</b>
		<b>1.3</b>	Banking Operations		<b>1</b>
		<b>1.4</b>	Retail Banking		<b>1</b>
<b>SUBJECT 2</b>					
	<b>II</b>	<b>-</b>	<b>Research Methodology</b>		
	<b>2.0</b>	<b>2.1</b>	Introduction to business research methods	<b>4</b>	<b>1</b>
		<b>2.2</b>	Data collection and Processing		<b>1</b>
		<b>2.3</b>	Data analysis and Interpretation		<b>1</b>
		<b>2.4</b>	Advanced techniques in Report Writing		<b>1</b>
<b>OPEN ELECTIVES</b>					
<b>1</b>	<b>III</b>	<b>-</b>	<b>Financial Literacy and Investing</b>		
	<b>3.0</b>	<b>3.1</b>	Introduction to Budgeting	<b>4</b>	<b>1</b>
		<b>3.2</b>	Introduction to Investment and Different Investment Avenues		<b>1</b>
		<b>3.3</b>	Purchase Decision, Opportunity cost and Concept of Gratification		<b>1</b>
		<b>3.4</b>	Introduction to the Assets and Liabilities and Financial Planning		<b>1</b>



2	-	-	<b>Vocational Skill Courses</b>		
	<b>IV</b>	-	<b>Mutual Fund Management II</b>		
	<b>4.0</b>	<b>4.1</b>	Investment and Performance Measurement of Mutual Fund	<b>2</b>	<b>1</b>
		<b>4.2</b>	Accounting and Valuation of Mutual Fund		<b>1</b>
		-	<b>Skill Enhancement Courses</b>		
	<b>V</b>	-	<b>Entrepreneurship Management II</b>		
	<b>5.0</b>	<b>5.1</b>	Entrepreneur Project Development & Business Plan	<b>2</b>	<b>1</b>
		<b>5.2</b>	Venture Development		<b>1</b>

**FYBMS (CM) Semester – II****Course Code 1: Subject 1****Paper Code:****Credits: 4.0 Credits (60 Lectures)**

<b>Subject 1: Introduction to Financial Markets – II</b>		<b>60 L</b>
<b>Paper Code: SIUBCM15</b>		
<b>LEARNING OBJECTIVES</b>		
<ol style="list-style-type: none"> <li>To familiarize students with the basic concept and framework of banking in India.</li> <li>To introduce them to various aspects of retail banking.</li> </ol>		
<b>COURSE OUTCOMES</b>		
<ol style="list-style-type: none"> <li>Learners will get well versed with the basic concept and framework of banking in India.</li> <li>It will help them to understand the various aspects of retail banking and its working.</li> </ol>		
<b>Unit – 1: Introduction to Banking, 1L/Week</b>		<b>15 L</b>
<b>1.1</b>	Evolution of Banking system in India Need, History – 1947 – 1990, 1990 onwards	<b>6 L</b>
<b>5.1.2</b>	Role of Reserve Bank of India Structure and Functions, Regulations and recent developments	<b>6 L</b>
<b>1.3</b>	Legal framework for regulation of Banking business Banking Regulations Act – 1949	<b>3 L</b>
<b>Unit – 2: Role of different types of Banks, 1L/Week</b>		<b>15L</b>
<b>2.1</b>	Banking Terminologies	<b>2 L</b>
<b>2.2</b>	Types of Banks, Types of scheduled banks and their features, Types of special banks and their features.	<b>7 L</b>
<b>2.3</b>	Role of Scheduled Banks in the economy, Relationship with Households, Businesses, Government and the Economy as a whole.	<b>6 L</b>

5.3: Unit – 3: Banking Operations, 1L/Week		15L
<b>3.1</b>	<b>Types of customers:</b> Different types of individuals, firms, associations and corporates	<b>3 L</b>
<b>3.2</b>	<b>Types of accounts:</b> Savings, Checking, Moneymarket, Certificate deposits, Retirement, Brokerage. Options, Benefits and drawbacks.	<b>4 L</b>
<b>3.3</b>	Account opening policy and procedures KYC ( for Retail Banking and Corporate Banking customers)	<b>8 L</b>
Unit – 4: Retail Banking, 1L/Week		15L
<b>4.1</b>	Retail Asset products. Different types of loans extended to individual customers.	<b>2 L</b>
<b>4.2</b>	Principles and procedure of Retail Lending. Policies and guidelines adopted.	<b>6 L</b>
<b>4.3</b>	Other deposit products and services. Various types of deposit accounts, Online banking, Credit/Debit cards, Insurance products, Senior citizens services, Safety vaults and others.	<b>4 L</b>
<b>4.4</b>	Challenges in retail banking. Changing ecosystem of retail banking.	<b>3 L</b>

**References:**

1. The Reserve Bank of India (Part A and Part B) Vol 4 : 1981-1997, RBI.
2. R.K.Uppal, “Customer Relationship Management in Indian Banking Industry”, New Century publication, New Delhi.
3. M.L.Tannan, revised by C.R. Datta & S.K. Kataria, Banking Law and Practice, Wadhwa & Company, Nagpur.
4. A.B. Srivastava and K Elumalai, Seth’s Banking Law, Law Publisher’s India (P) Limited.
5. R.K. Gupta : BANKING Law and Practice in 3 Vols.Modern Law Publications.
6. Prof. Clifford Gomez, Banking and Finance - Theory, Law and Practice, PHI Learning Private Limited.
7. J.M. Holden : The Law and Practice of Banking, Universal Law Publishing.
8. Manoj kumar Joshi , “Growth Retail Banking in India”, ICAI University Press.
9. Katuri Nageshwar Rao , “Retail Banking Emerging Trends”, ICAI Publishers, Hyderabad. Volume I.

**FYBMS (CM) Semester – II****Course Code 2: Subject 2****Paper Code:****Credits: 4.0 Credits (60 Lectures)**

<b>Research Methodology</b>	
<b>Sr. No.</b>	<b>Modules / Units</b>
	Learning objective: The course is designed to inculcate the analytical abilities and research skills among the learners.
<b>Sr. No.</b>	<b>Modules / Units</b>
<b>1</b>	<b>Introduction to business research methods- 15 L</b>
	<ul style="list-style-type: none"> <li>• Meaning and objectives of research</li> <li>• Types of research– a) Pure, Basic and Fundamental b) Applied, c) Empirical d) Scientific &amp; Social e) Historical f) Exploratory g) Descriptive h) Causal</li> <li>• Concepts in Research: Variables, Qualitative and Quantitative Research</li> <li>• Stages in research process.</li> <li>• Characteristics of Good Research</li> <li>• Hypothesis-Meaning, Nature, Significance, Types of Hypothesis, Sources.</li> <li>• Research design– Meaning, Definition, Need and Importance, Steps in research design, Essentials of a good research design, Areas / Scope of research design and Types- Descriptive, Exploratory and causal.</li> <li>• Sampling– <ul style="list-style-type: none"> <li>a) meaning of sample and sampling,</li> <li>b) methods of sampling-</li> <li>c) i) Non Probability Sampling– Convenient, Judgment, Quota, Snow ball</li> <li>ii) Probability– Simple Random, Stratified, Cluster, Multi Stage.</li> </ul> </li> </ul>
<b>2</b>	<b>Data collection and Processing- 15 L</b>
	<p>Types of data and sources-Primary and Secondary data sources</p> <ul style="list-style-type: none"> <li>• Methods of collection of primary data <ul style="list-style-type: none"> <li>a) Observation- i) structured and unstructured, ii) disguised and undisguised, iii) mechanical observations (use of gadgets)</li> <li>b) Experimental i) Field ii) Laboratory</li> <li>c) Interview – i) Personal Interview ii) focused group, iii) in- depth interviews Method,</li> <li>d) Survey– Telephonic survey, Mail, E-mail, Internet survey, Social media, and Media listening.</li> <li>e) Survey instrument– i) Questionnaire designing.</li> <li>f) Types of questions– i) structured/ close ended and ii) unstructured/ open ended, iii) Dicotomous, iv) Multiple Choice Questions. f) Scaling techniques-i) Likert scale, ii) Semantic Differential scale</li> </ul> </li> </ul>

<b>3</b>	<b>Data analysis and Interpretation- 15 L</b>
	<ul style="list-style-type: none"> <li>• Processing of data– i) Editing- field and office editing, ii)coding– meaning and essentials, iii) tabulation – note</li> <li>• Analysis of data-Meaning, Purpose, types.</li> <li>• Interpretation of data-Essentials, importance and Significance of processing data</li> <li>• Multivariate analysis– concept only</li> <li>• Testing of hypothesis– concept and problems– i)chi square test, ii) Zandt-test (for large and small sample),iii) F Test</li> </ul>
<b>4</b>	<b>Advanced techniques in Report Writing- 15 L</b>
	<ul style="list-style-type: none"> <li>• Report writing – i) Meaning , importance, functions of reports, essential of a good report, content of report , steps in writing a report, types of reports, Footnotes and Bibliography</li> <li>□□Ethics and research</li> <li>• Objectivity, Confidentiality and anonymity in Research</li> <li>• Plagiarism</li> </ul>

**FYBMS (CM) Semester – II****Course Code : Open Elective****Paper Code:****Credits: 4.0 Credits (60 Lectures)**

<b>Open Elective: Financial Literacy and Investing</b>		<b>60 L</b>
<b>Paper Code</b>		
<b>LEARNING OBJECTIVE:</b>		
<ol style="list-style-type: none"> <li>1. To make students aware about the practical aspects of money and money management</li> <li>2. To highlight the importance of investments in achieving financial independence</li> <li>3. To help students in recognizing the importance of financial prudence and impact of purchase decision on the personal finances</li> <li>4. To understand how passive income can become secondary source of income</li> </ol>		
<b>COURSE OUTCOME:</b>		
<ol style="list-style-type: none"> <li>1. Students will be able to management money efficiently</li> <li>2. Students will be able to prepare a financial plan</li> </ol>		
<b>UNIT I: Introduction to Budgeting</b>		<b>15L</b>
	Concept of Income, Expenses and Savings- Types of Income and expenses, Different sources of Income- Difference between needs and wants- Concept of budgeting, Importance of budgeting, process of budgeting (steps in budgeting), The Budgeting Rule	
<b>UNIT II: Introduction to Investment and Different Investment Avenues</b>		<b>15 L</b>
	Concept of Investment, difference between Investment and Savings- Investment Process- Criteria for Investment- Type of Investors- Factors Influencing selection of Investment- Different Investment Avenues- Short Term and Long Investment- Alternate (Modern) Investment Avenues like Cryptocurrencies, Non-Fungible Tokens and Digital Assets	
<b>UNIT III- Purchase Decision, Opportunity cost and Concept of Gratification</b>		<b>15 L</b>
	Meaning of Purchase Decision, Types of Purchase Decision, Process of Decision Making, Concepts of Opportunity Cost and Scarcity, Concept of Instant Gratification, Delayed Gratification and Financial Minimalism	
<b>UNIT IV- Introduction to the Assets and Liabilities and Financial Planning</b>		
	Meaning of Asset and Liability, Concept of Real asset and liability, Types of Asset and Liabilities- Concept of Financial Planning, Financial Goals- Steps in Financial Planning- Retirement Planning.	<b>15 L</b>

**FYBMS (CM) Semester – II****Course Code : Vocational Skill****Course****Paper Code:****Credits: 2.0 Credits (30 Lectures)**

<b>Vocational Skill Course: Mutual Fund Management- II</b>		<b>30 L</b>
<b>Paper Code:</b>		
<b>LEARNING OBJECTIVES:</b>		
<ol style="list-style-type: none"> <li>1. The Course is designed to make the learner understand the organization and management of mutual funds in India</li> <li>2. To equip the learners with the knowledge of risk and rewards of investing in Mutual funds</li> </ol>		
<b>COURSE OUTCOMES</b>		
<ol style="list-style-type: none"> <li>1. The learner understands the organization and management of mutual funds in India.</li> <li>2. Students gain the knowledge of risk and rewards of investing in Mutual funds and its practical working for a better market understanding.</li> </ol>		
<b>Unit – 1: Investment &amp; Performance Measurement, 1L/Week</b>		
<b>1.1</b>	<b>Investment &amp; Performance Measurement:</b> Fund Performance, Measuring Return, Measuring Risk, Risk adjusted return, Comparing Fund Performance with a reference, various standardized performance systems, Limitations of Performance measurement and evaluation	<b>15L</b>
<b>Unit – 2:Accounting and Valuation of Mutual Fund, 1L/Week</b>		
<b>1.2</b>	<b>Accounting and Valuation of Mutual Fund:</b> Net Asset Value (NAV)-Meaning-Computation- Factors affecting NAV-Pricing of Units- Fees and Expenses- Investment Management and Advisory Fees –Initial Expenses- Recurring Expenses- Total expenses Accounting policies.  Valuation-: Valuation of thinly traded securities- Valuation of Non trade securities- Valuation and disclosure of illiquid securities	<b>15L</b>

<p>Making with ETFs, Creation Units, Portfolio Deposit and Cash Component</p> <p>Debt Fund: Features, Interest Rate Risk, Credit Risk, Pricing of Debt Instrument Schemes, Fixed Maturity Plans, Capital Protection Funds, Gilt Funds, Balanced Funds, Monthly Income Plans(MIPs) , Child Benefit Plans.</p> <p>Liquid funds: Features, Floating rate scheme, Portfolio of liquids funds</p>	
--	--

### References:

11. Chandra Prasanna, (2000), “Managing Investments”, Tata McGraw-Hill Publishing Company limited, New Delhi
12. Chandra Prasanna, (2005), “Investment analysis and Portfolio management” Second Edition, Tata McGraw-Hill Publishing company limited, New Delhi
13. Desai Vasant, (2009), “Financial Markets and Financial Services”, Himalaya Publishing House, Mumbai
14. Gala Jitendra & Gala Ankit. (2007), “Guide to Indian Mutual Fund”, Buzzing Stock Publishing House, Mumbai.
15. Gupta L.C.: "Mutual Funds and Assets Preference", Society for Capital Market Research and Development, Delhi, 1993
16. Khan M.Y. (2007), “Indian Financial System”, Tata McGraw-Hill Publishing Company limited, New Delhi
17. Kishore Ravi M. (2005), “Financial Management”, Taxmann Allied Services (P.) Ltd, New Delhi
18. Pandey I. M (2009), “Financial Management”, Vikas Publishing House, New Delhi
19. Bhole L M (2004), “Financial Institutions and Markets”, Tata McGraw – Hill Publishing Company Limited, New Delhi
20. Gordan E & Dr. Natarjan K (2007), “Financial Market & Services”, Himalaya Publishing House, Mumbai.



**FYBMS (CM) Semester – II****Course Code: Skill****Enhancement Course****Paper Code:****Credits: 2.0 Credits (30 Lectures)**

<b>Entrepreneurship Management- II</b>	
<b>Sr. No.</b>	<b>Modules / Units</b>
	Learning objective: The course is designed to inculcate the analytical abilities and research skills among the learners.
<b>1</b>	<b>Entrepreneur Project Development &amp; Business Plan</b>
	<ul style="list-style-type: none"> <li>• Innovation, Invention, Creativity, Business Idea, Opportunities through change.</li> <li>• Idea generation– Sources-Development of product /idea,</li> <li>• Environmental scanning and SWOT analysis</li> <li>• Creating Entrepreneurial Venture-Entrepreneurship Development Cycle</li> <li>• Business Planning Process-The business plan as an Entrepreneurial tool, scope and value of Business plan.</li> <li>• Elements of Business Plan, Objectives, Market and Feasibility Analysis,</li> </ul> <p>Marketing, Finance, Organization &amp; Management, Ownership,</p> <ul style="list-style-type: none"> <li>• Critical Risk Contingencies of the proposal, Scheduling and milestones.</li> </ul>
<b>2</b>	<b>Venture Development</b>
	<ul style="list-style-type: none"> <li>• Steps involved in starting of Venture</li> <li>• Institutional support to an Entrepreneur</li> <li>• Venture funding, requirements of Capital (Fixed and working) Sources of finance,</li> </ul> <p>problem of Venture set-up and prospects</p> <ul style="list-style-type: none"> <li>• Marketing: Methods, Channel of Marketing, Marketing Institutions and Assistance.</li> <li>• New trends in entrepreneurship</li> </ul>

**MODALITY OF ASSESSMENT****EXAMINATION PATTERN:****(A) Semester End Internal Assessment – 40 Marks**

Internal Assessment	Marks
Online Test (MCQ)	20
(Assignment / Case Study / Project / Presentation/ etc.) Which include Active participation and overall conduct in class	20
<b>Total Marks</b>	<b>40</b>

**(B) Semester End Theory Assessment - 60 Marks** (Duration - These examinations shall be of 2 hours duration).**Theory question paper pattern:**

- There shall be **four** questions.
- Each unit there will be one question with **15** Marks each.
- All questions shall be **compulsory** with internal choices within the questions.

Question 1 (Unit – 1),

Question 2 (Unit – 2),

Question 3 (Unit – 3) &

Question 4 (Unit – 4).

- Questions may have sub-questions from each sub-units and it can be Concept Testing or Application based question or Case Study or it can be further sub-divided into two questions into 8 marks and 7 marks each or three questions 5 marks each.
- Please ensure that the allocation of marks depends on the number of lectures allotted for each topic.

**Overall Examination and Marks Distribution Pattern:**

Semester End Examination	Paper I	Paper II	Paper III	Paper IV	Paper V	Paper VI	Paper VII	Grand Total
Internal Assessment	40	40	40	40	40	40	40	280
Theory	60	60	60	60	60	60	60	420
<b>Total Marks</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>700</b>