

# **HSNC University Mumbai**

**(Established by Government of Maharashtra vide notification dated 30<sup>th</sup> October, 2019 under section 3(6) of Maharashtra Public Universities Act)**



## **Ordinances and Regulations**

**With Respect to**

**Choice Based Credit System (CBCS)**

**For the Programmes Under**

**The Faculty of Commerce & Management**

**With effect from the**

**Academic year 2024-25**



## Board of Studies in the Subject of Banking, Insurance and Financial Markets

### 1) Name of Chairperson/Co-Chairperson/Coordinator:

- a) **Dr. Tasneem Razmi, Chairperson**, Assistant Professor- Accounting and Finance, HR College, HSNC University Churchgate, Mumbai –400 020. Email ID- [tasneemrazmi@gmail.com](mailto:tasneemrazmi@gmail.com)
- b) **Dr. Ritika Pathak, Co- Chairperson**, Assistant Professor and Head-Department of BAF/BBI/BFM/BMS, KC College, HSNC University Churchgate, Mumbai –400 020. Email ID- [ritika.pathak@kccollege.edu.in](mailto:ritika.pathak@kccollege.edu.in),

### 2) Two to five teachers each having minimum five years teaching experience amongst the full-time teachers of the Departments, in the relevant subject.

- a) **Ms. Bharti Jethani**, Assistant Professor- HR College, HSNC University, Churchgate, Mumbai –400 020 Email ID- [bharti\\_jethani06@yahoo.co.in](mailto:bharti_jethani06@yahoo.co.in), Mobile No- 9665403944
- b) **Dr. Riya Nathani**, Assistant Professor- KC College, HSNC University Churchgate, Mumbai – 400 020. Email ID [riya.nathani@kccollege.edu.in](mailto:riya.nathani@kccollege.edu.in), Mobile No-8698908583
- c) **Dr. Bhakti Mulchandani**, Assistant Professor- HR College, HSNC University, Churchgate, Mumbai –400 020  
Email Id: [bhakti.mulchandani@hrcollege.edu](mailto:bhakti.mulchandani@hrcollege.edu), Mobile No. 9552447447
- d) **Ms. Sneha Singh**, Assistant Professor- KC College, HSNC University Churchgate, Mumbai – 400 020. Email ID [Sneha.singh@kccollege.edu.in](mailto:Sneha.singh@kccollege.edu.in), Mobile No-9004004767
- e) **Mr. Vicky karnani**, Assistant Professor-HR College, HSNC University, Email Id: [Vicky.karnani@hrcollege.edu.in](mailto:Vicky.karnani@hrcollege.edu.in), Mobile No- 9820289580
- f) **Mr Rahul Mishra**, Assistant Professor- HR College, HSNC University, Churchgate, Mumbai –400 020, Email Id: [rahul.mishra@hrcollege.edu](mailto:rahul.mishra@hrcollege.edu) , Mobile No. 8108588601

**3) One Professor / Associate Professor from other Universities or professor / Associate Professor from colleges managed by Parent Body;**

- a) **Prof. Sundar Ram Korivi**, Professor, Senior Consultant, NIFM, Email ID- [sundfina9@gmail.com](mailto:sundfina9@gmail.com), Mobile No- 9987296128

**4) Four external experts from Industry / Research / eminent scholar in the field relevant to the subject nominated by the Parent Body;**

- a) **Mr. Kunal Rambhia**, Fund Manager, The Streets, Mumbai, Email ID – [kunal@thestreets.co.in](mailto:kunal@thestreets.co.in) Mobile no-9820368847

- b) **Mr. Tushar Desai**, Ex MD Goldman Sachs, Email ID-[tushardesai31@gmail.com](mailto:tushardesai31@gmail.com), Mobile No- 9902173030

- c) **Mr. Bhavin Doshi**, Email ID- [bhavin.doshi@sharekhan.com](mailto:bhavin.doshi@sharekhan.com) Mobile No- 9870974813

**5.) Top rankers of the Final Year Graduate and Final Year Post Graduate examination of previous year of the concerned subject as invitee members for discussions on framing or revision of syllabus of that subject or group of subjects for one year.**

- a) **Mr. Pasan Chokshi**, AVP- Trading, Ujjivan Small Finance Bank Ltd. ,Email [id- pasanchoksi@gmail.com](mailto:pasanchoksi@gmail.com) Mobile no- 92207 27759

- b) **Ms Mohini Mahadevia**, Proprietor, Soulfina financial planners, Email ID- [mohinimahadevia@gmail.com](mailto:mohinimahadevia@gmail.com) ,Mobile no- 983314032

- c) **Ms. Shweta Anchan**, Senior team Member, JPMorgan Chase & Co, Email ID: [shwetaanchan2811@gmail.com](mailto:shwetaanchan2811@gmail.com), Mobile No- 8452805085



**HSNC University Mumbai**  
**(2024-2025)**

**Ordinances and Regulations**  
**With Respect to**

**Choice Based Credit System (CBCS)**

**For the Programmes**

**Under**

**The Faculty of Commerce & Management**

**For the Programme**

**Bachelors of Commerce (Financial Markets)**

**Curriculum– Second Year Undergraduate Programme**

**Semester-III and Semester -IV**

# INDEX

## Semester III

### Subjects

#### **I. Major:**

1. Fundamental Analysis
2. Equity Markets

#### **II. Minor**

1. Business Finance- Mutual Fund Management

#### **III. Ability enhancement course:** Modern Indian Language

#### **IV. Skill Enhancement Course:** Information Technology

#### **V. Open Elective - Business Law**

## Semester IV

### Subjects

#### **I. Major:**

1. Technical Analysis
2. Fixed income securities

#### **II. Minor**

1. Business Finance- Financial Planning

#### **III. Ability enhancement course:** Modern Indian Language

#### **IV. Skill Enhancement Course:** Research Methodology

#### **V. Open Elective - Corporate Law**

## Preamble

Financial Market helps in promoting the savings of the economy - helping to adopt an effective channel to transmit various financial policies. The Indian financial sector is well-developed, competitive, efficient and integrated to face all shocks. In the India financial market there are various types of financial products whose prices are determined by the numerous buyers and sellers in the market. The other determinant factor of the prices of the financial products is the market forces of demand and supply. The various other types of Indian markets help in the functioning of the wide India financial sector.

This 3 year undergraduate course is a comprehensive program which covers all the different aspects of capital markets. While the course is primarily theoretical, there is a good blend of projects, case studies and industrial visits to enable a student to get well- versed with the functioning of the industry. There is also exposure to working in the industry during the Summer internship Programs. It helps the students to:

- To provide adequate basic understanding about Banking, Insurance & other financial services to the students and to give an adequate exposure to operational environment in the field of Banking, Insurance & other related financial services of Accounting and Finance.
- To inculcate training, and practical approach, by organizing industrial visits, summer placements and using modern technology in teaching the students in the field of Accounting & Finance and Banking.
- To create an additional avenue of self employment to the student and to provide suitable trained personnel for the Financial Services Sector.
- To prepare and train the graduates in such a manner so that they can compete in the markets
- To make them aware about the practical aspect of the theoretical concepts.
- To establish strong coordination with the service sector.

**Part 2- The Scheme of Teaching and Examination is as under:**

**Semester – III**

**Summary**

<b>Sr. No</b>	<b>Choice Based Credit System</b>	<b>Subject Code</b>	<b>Remarks</b>
1	<b>Major Course</b>  1. Fundamental Analysis 2. Equity Markets		
2	<b>Minor Course</b>  1. Business Finance- Mutual Fund Management		
3	<b>Ability enhancement course:</b> Modern Indian Language		
4	<b>Skill Enhancement Course:</b> Information Technology		
5	<b>Open Elective</b>		

## Second Year Semester III Formative and Summative Detail Scheme

Sr. No.	Subject Code	Subject Title	Periods Per Week						Credit	Seasonal Evaluation Scheme					Total Marks
			Units	S. L.	L	T	P	S L E		CT	TA	AP	SEE		
1	UC-SFM-301	Fundamental Analysis	4	20% *	4	0	0	4	15	20	00	05	60	100	
2	UC-SFM-302	Equity Markets	4	20% *	4	0	0	4	15	20	00	05	60	100	
3	UC-SFM-303	Business Finance- Mutual Fund Management	4	20% *	4	0	0	4	15	20	00	05	60	100	
4	UC-SFM-304	<b>Ability enhancement course:</b> Modern Indian Language	2		2			2						50	
5	UC-SFM-305	<b>Skill Enhancement Course:</b> Information Technology	3				3	3						75	
6	UC-SFM-306	<b>Open Elective</b>	3	20%			3	3						75	
Co curricular activities									2*						
Total Hours / Credit									20 +2*	Total Marks					500

**\*One to two lectures to be taken for CONTINUOUS self -learning evaluation**

- Lecture Duration – 60 Minutes
- One Credit = 15 hours of lectures, 30 hours practicals

L: Lecture: Tutorials P: Practical Ct-Core Theory, Cp-Core Practical, SLE- Self learning evaluation CT-Commutative Test, SEE- Semester End Examination , TA-Teacher Assessment, AP- Active Participation



## SEMESTER 3

### Fundamental Analysis

#### Learning Objective:

- Develop proficiency in fundamental analysis techniques for making informed investment decisions in banking and insurance sectors.
- Acquire skills to analyze economic indicators, industry trends, and company financial statements to assess investment opportunities.
- Understand the scope and limitations of fundamental analysis in financial markets and its role in evaluating company performance and industry dynamics.

#### Learning Outcomes:

- Develop expertise in fundamental analysis, including financial statement analysis, cash flow analysis, and interpretation of key financial ratios to evaluate investment opportunities and make informed decisions.
- Analyze economic indicators and industry-specific factors to understand industry trends, including industry life cycle stages, SWOT analysis, and technological advancements.
- Acquire skills in interpreting annual reports, utilizing financial ratios (e.g., EPS, P/E ratio, ROE), and evaluating management and promoter holdings to assess company strategies and governance practices for effective company analysis and investment decision-making.

SR.NO.	Modules/ Units	No. of Lectures
1	<b>Introduction to Fundamental Analysis</b>  1.1 Meaning, Scope, Features 1.2 Benefits and Limitation of FA 1.3 Overview of financial markets 1.4 Difference between TA & FA 1.5 Skills required for Fundamental Analysis 1.6 Top down and bottom up approach	15

2	<p><b>Economic Analysis</b></p> <ul style="list-style-type: none"> <li>2.1 Factors affecting economic analysis</li> <li>2.2 Techniques used in economic analysis</li> <li>2.3 Statistical tools used in economic analysis</li> <li>2.4 Economic variables</li> <li>2.5 Monetary / Fiscal policies, Exchange rates , saving rates, Trade deficit,</li> </ul>	15
3	<p><b>Industry Analysis</b></p> <ul style="list-style-type: none"> <li>3.1 Introduction to Industry Analysis</li> <li>3.2 Importance in investment decisions</li> <li>3.3 Role in understanding company performance</li> <li>3.4 Industry life cycle stages</li> <li>3.5 Key economic factors impacting the industry</li> <li>3.6 SWOT Analysis for Industries</li> <li>3.7 Recognizing current and future industry trends</li> <li>3.8 Impact of technological advancements</li> </ul>	15
4	<p><b>Company Analysis</b></p> <ul style="list-style-type: none"> <li>4.1 Financial Statement Analysis</li> <li>4.2 Cash Flow Analysis</li> <li>4.3 Earnings Per Share (EPS) and Price-to-Earnings (P/E) Ratio</li> <li>4.4 Management and Promoter Holding</li> <li>4.5 Benjamin Graham Ratios</li> <li>4.6 Focus on Return on Equity (ROE)</li> <li>4.7 Reading and interpreting annual reports, including Management Discussion and Analysis (MDA)</li> </ul>	15

## Self Learning Topics

Unit	Topic
1	Fundamental Analysis of top sectors
2	Michael Porter's Five forces Model
3	Profit Ratios
4	Skills required for Fundamental Analysis

## Online Resources

<a href="https://nptel.ac.in/courses/110/105/110105121/">https://nptel.ac.in/courses/110/105/110105121/</a>
<a href="https://www.youtube.com/watch?v=OCn1ArFuU-E">https://www.youtube.com/watch?v=OCn1ArFuU-E</a>
<a href="https://www.youtube.com/watch?v=xY1XAZ5LVKs">https://www.youtube.com/watch?v=xY1XAZ5LVKs</a>

## References

- Learn to Earn – Peter Lynch, John Rothchild
- Fundamental Analysis: Your Complete Guide To Fundamental Analysis- Michael Young
- Documents of NitiAayog, Union Budget, Economic Survey, CSO data, etc
- Reports by various ministries, chambers of commerce, trade bodies, etc

## Equity Markets

### Course Objective:

- To enlighten the students as how Equity Markets has evolved over period of time.
- To make students learn about the essential elements of Equity Markets and its use in the practical way.

### Learning Outcomes:

- Students will be able to understand the Markets its types and its implication.
- Students will understand the practical aspect of the importance of the Equity Markets.

SR. NO.	MODULE/UNITS	NO. OF LECTURES
<b>1.</b>	<b>EQUITY MARKETS – INTRODUCTION</b>	<b>15</b>
	1.1 Meaning and Definition of equity shares 1.2 Evolution of Equity Markets 1.3 Importance of Equity Markets 1.4 Types of Equities 1.5 Types of Investors – QIB, HNIS, Retail investors, FDI & FPI, etc. 1.6 Role of SEBI in Equity Markets	
<b>2.</b>	<b>PRIMARY MARKET</b>	<b>15</b>
	2.1 IPO – Methods followed, Book Building, Offer for sale 2.2 Red – Herring Prospectus – it’s unique features 2.3 ASBA and its features 2.4 Green Shoe option 2.5 Sweat equity, ESOP 2.6 Rights issue of shares, Non-voting shares ,ADR, GDR,IDR, Bonus Shares, Private Placement, etc. 2.7 Link between Primary Market and Secondary Market	
<b>3.</b>	<b>SECONDARY MARKET</b>	<b>15</b>
	3.1 Definition and functions of stock Exchanges 3.2 Evolution and Growth of Stock Exchanges in India 3.3 NSE, BSE, SME Exchanges and Overseas Stock Exchanges 3.4 Recent Development in Stock Exchanges 3.5 Stock Market Indices 3.6 Market Participants – DP, Depositories, Custodian.	
<b>4.</b>	<b>DEALINGS IN STOCK EXCHANGES</b>	<b>15</b>
	4.1 Role and Types of Brokers 4.2 Procedure for buying & selling 4.3 Stock Market Quotations 4.4 BOLT - On Line Trading/ NEAT System 4.5 Clearing & Settlement 4.6 Order Matching 4.7 Recent Developments in Equity Markets - Technological Advancement, PMS, Small-case	

### Self-Learning topics (Unit wise):

SR. NO.	UNIT	TOPIC
1.	1.	Types of Equities
2.	2.	I.P.O.
3.	3.	Stock Exchanges in India
4.	4.	Role and types of Broker

### Online Resources

<https://nptel.ac.in/courses/110/105/110105121/>  
<https://www.youtube.com/watch?v=ohTQuGhUFCw>  
<https://www.youtube.com/watch?v=Xn7KWR9EOGQ>  
<https://www.youtube.com/watch?v=3UF0ymVdYLA>

### References

1. Equity Markets in India – Shvetasingh & P K Jain
2. Equity and Debt Markets – Hardeep Kaur
3. An Introduction to Equity Markets – David Dasey
4. One Up On Wall Street – Peter Lynch
5. The Intelligent Investor – Benjamin Graham
6. Beating the street – Peter Lynch

## Mutual Fund Management

### Course Objectives:

**Mutual funds can play an important role in Indian Economy. The course aims to help the students in:**

1. Analyse the development of Mutual funds
2. Understanding the extent to which Investors are Protected
3. Analyse the Mutual fund Regulation
4. Know the recent developments in Mutual fund Industry
5. To provide basic knowledge about the Growth and Role of Mutual funds
6. To understand Investors Protection and Regulation of Mutual funds etc.
7. Students will be able to understand calculation of net asset value for various mutual funds

### Course Outcome:

**At the end of this course students will be able to:**

1. Know the basics of mutual funds, their role and structure, different kinds of mutual fund schemes and their features
2. Understand the channels for mutual funds distribution
3. Get acquainted with financial planning as an approach to investing in mutual funds, as an aid for mutual fund distributors to develop long term relationships with their clients.

<b>Mutual fund management</b>	
<b>Unit 1: Introduction to Mutual Funds</b>	1
1.1 Meaning of Mutual Funds	5
1.2 Mutual fund industry structure in India – History & Origin	
1.3 Industry participants - Sponsor, Trust, Trustee, Asset Management Company, Registrar and Transfer Agent (RTA) & Fund Houses in India.	
1.4 Characteristics/Advantage/disadvantages/Limitations	
1.5 Regulators and their role - SEBI, AMFI (Code of Ethics)	
1.6 Process of NFO and steps involved in marketing an NFO	
1.7 Objectives of information disclosure in an offer document - SAI, SID, KIM	
<b>Unit 2: Classification of funds, transactions</b>	1
2.1 Categorisation of Mutual Fund-(Introduction/Types/Characteristics) - Functional/Operational – Open ended, close ended, Interval - Portfolio – Income, Growth, Balanced, MMMF - Geographical/ Location – Domestic, Offshore - Miscellaneous - Active/passive funds, Tax Saving Funds(ELSS), ETFs, Balance Funds, Fixed Term Plan, Liquid Funds, Fund of Funds, Debt Funds, International Funds, Flexi cap Funds.	5

2.2 Systematic Investment Planning, Systematic Transfer Plan, Systematic Withdrawal Plans.	
2.3 Scheme Selection for Investors	
<b>Unit 3 - Return, Risk &amp; Performance Measurement</b>	1 5
3.1 Measuring Returns (HPR, AR, CAGR/IRR)	
3.2 Types of risk (Beta, Standard Deviation, R-squared) & Risk adjusted returns (Sharpe Ratio, Treynor Ratio, Jensen Alpha, Sortino Ratio, Fama Measure)	
3.3 Measurement of Fund Performance against Benchmark.	
3.4 Benchmarking of performance by Market Capitalisation (Large, Midcap & Small Cap) & Style (Equity, Debts & Alternative assets)	
3.5 Limitations of Performance Measurement	
3.6 MF documents- Key Information Memorandum, Scheme Information Document, Statement of Additional Information, KYC (KYC, CKYC, E-KYC, Aadhar based KYC), FATCA	
3.7 Cut off timings, Mode of Transactions	
<b>Unit 4 – Planning, Accounting and Credit Rating of Mutual Funds</b>	1 5
4.1 Planning- Risk profiling of Investors & Suitability, review and assessment of portfolio, Role of Mutual Fund in financial planning.	
4.2 Fund Accounting: Net Asset Value-Meaning & Computation, Entry Load, Exit Load. Expense Ratios, Regular vs direct plan, Inter-scheme transaction	
4.3 Fund Rating & Ranking- CRISIL, CARE and ICRA	
4.4 Marketing of Financial Services.- Distribution of mutual fund	

### **Self- Learning Topics**

#### Unit Topics

- 1 Objectives of information disclosure in an offer document SID,SAI,KIM
- 2 Scheme Selection for Investors
- 3 Mutual Fund Documents
- 4 Fund Rating & Ranking- CRISIL, CARE and ICRA

### **Online Resources**

<https://www.youtube.com/watch?v=rsFBpGUAZWA>

<https://www.youtube.com/watch?v=PbldLCsspgE>

<https://www.youtube.com/watch?v=PbldLCsspgE>

**Reference Books:**

1. Indian Mutual Funds Handbook : SundarSankaran: Vision Books
2. Morningstar Guide to Mutual Funds:  
5-Star Strategies for Success : Christine Benz.: Wiley Working of Mutual Fund Organisations in India: P MohanaRao: Kanishka Publications Mutual Funds in India: Amitabh Gupta: Anmol Publications
3. Common Sense on Mutual Funds By John C. Bogle and David F. Swensen
4. The Mutual Funds Book: By Alan Northcott
5. Mutual fund handbook – Sundarsankaran



## Ability Enhancement Course: Modern Indian Language

### HINDI

#### पाठ्यक्रम का उद्देश्य (Course Objectives):

1. वदयार्थषयों िेेँ सोचने, सिझने, ि्लयांकन करनेऔर स्विंत्र तनर्षय लेने की क्षििा का ववकास करना।
2. भारिय सभिया-संस्कृति से अवगि करािे हुरु उनिेँ नैतिक एवं िानवीय ि्लयों का ववकास करना।
3. पाठ्यक्रि िेेँ वदयार्थषयों को सैरान्न्िक ज्ञान देनेके साथ- साथ ववर्य के प्रायोगक ज्ञान देने पर वविर् ध्यान ददया गया है।

#### पाठ्यक्रम का परिणाम (Course Outcome):

1. वदयार्थषयों िेेँ सोचने, सिझने, ि्लयांकन करनेऔर स्विंत्र तनर्षय लेने की क्षििा का ववकामसि होगी।
2. वदयार्थषयों िेेँ भारिय सभिया-संस्कृति के प्रति सम्िान िथा नैतिक एवं िानवीय ि्लयों के प्रति सम्िान की भावना जागिृ होगी।
3. वदयार्थषयों िेेँ प्रायोगक ज्ञान की सिझ ववकामसि होगी।

**The Scheme of Teaching and Examination: Modern Indian Languages (HINDI)**

**Syllabus Information:**

Sr. No	Course Code	Title	Credits	Lectures
1		Undergraduate (UG) courses- MIL: Hindi Language and Poem (दहन्दी भार्ा एवं कवविएँ)	2	30

6

**Title:** Hindi Language and Poem (दहन्दी भार्ा एवं कवविएँ)

Units	Modules	No. of Lectures
1	<p><b>खंड क :</b> पाठ्यक्रम में ननर्ारित कववताएँ:</p> <p>1. राि यों कहने लगा िुझसे गगन का चाँद : रािर्ारी मसंह 'ददनकर'</p> <p>2. इस नदी की र्ार िेेँ ठंडी हवा आिी िो है : दषुयंि कुिार</p> <p>3. बनाया हैिेँने येघर र्ीरे-र्ीरे : राि दरि मिश्र</p>	20
2	<p><b>खंड ख :</b> वाक्य के भेद, पयाषयवाची िब्द, ववलोि िब्द, अनेक िब्दों के एक िब्द</p>	10

मूल्यांकन एवं प्रश्नपत्र का प्रारूप

सत्र 1 एवं 2 के लिए

आंतरिक पीक्षा : 20 अंक

सत्रांत पीक्षा : 30 अंक

	आंतरिक पीक्षा	अंक -20
1	प्रोजेक्ट	10
2	प्रत्यक्ष पुस्तिक परीक्षार्	10

	सत्रांत पीक्षा	अंक -30
1	अविर् की संदभष सदहि व्याख्या	10

2	दीघोत्तरी प्रश्न	10
3	दटप्पणर्या	5
4	वस्ितनष्ठ प्रश्न	5

**MARATHI**

**अभ्यासपत्रिके चा उद्देश्य (Course Objectives):**

१. नवदयार्थयांिा मुलांति या भानषक कौशल्य प्रकांिाचा परिचय करुंदिणे.
२. मुलांतिकांिांिे किावयाच्या पूवगतयांिीची नवदयार्थयांिा ओळि करुंदिणे.

३. मुलातित देणाऱ्याऱिे किवयाच्या ढूवगतयाऱिीची नवदुयार्थयांऱिा ओळि करुडि देणे.
- ॡ. नवदुयार्थयांऱिा मुलाऱितीसाठी आवश्यक असणाऱ्या कौशलयांचा ढरिचय करुडि देणे.
- ॣ. निबांधाच्या नवनवध ढरकाऱिांांचा ढरिचय करुडि देणे.
- ॥. निबांधढरकाऱिाऱिुसाऱि बदलणाऱ्या भाषेच्या स्वरूढाची ओळि नवदुयार्थयांऱिा करुडि देणे.
१. मुलाऱितीच्या तांऱिांांचा ढरिचय नवदुयार्थयांऱिा करुडि देणे.
- ॢ. नवदुयार्थयांऱिा निबांध नलनहणुयास आनण मुलाऱित देणुयास ढरुत्सानहत किणे.
- ॣ. नवदुयार्थयांऱिा ढरुत्यक्ष स्ढधागढीक्षांसाठी ढरुत्सानहत किणे.

### अभुयासढरुत्रिके चा ढरिणाम (Course Outcome):

१. नवदुयार्थयांऱिा मुलाऱित या सांभाषणढरकाऱिाच्या स्वरूढाचा ढरिचय हुडैल.
- ॢ. मुलाऱिकाऱिाऱिे किवयाच्या ढूवगतयाऱिीची नवदुयार्थयांऱिा ओळि हुडैल.
- ॣ. मुलाऱित देणाऱ्याऱिे किवयाच्या ढूवगतयाऱिीची नवदुयार्थयांऱिा ओळि हुडैल.
- ॥. नवदुयार्थयांऱिा मुलाऱितीसाठी आवश्यक असणाऱिी कौशलये ढरिनचत हुडैल.
१. निबांधाच्या नवनवध ढरकाऱिांांचा नवदुयार्थयांऱिा ढरिचय हुडैल.
- ॢ. निबांधढरकाऱिाऱिुसाऱि बदलणाऱ्या भाषेच्या स्वरूढाची ओळि नवदुयार्थयांऱिा हुडैल .
- ॣ. मुलाऱित देणेया ढरुनियेशी सांबानधत नवनवध तांऱिांांचा ढरिचय नवदुयार्थयांऱिा हुडैल.
- ॥. नवदुयार्थयांऱिा निबांध नलनहणुयास आनण ढरुत्यक्ष मुलाऱित देणुयास ढरुणिणा नमळेल.
१. नवदुयार्थयांऱिा ढरुत्यक्ष स्ढधागढीक्षांसाठी ढरुणिणा नमळेल.

### The Scheme of Teaching and Examination: Modern Indian Languages (Marathi)

#### Syllabus Information:

Sr. No	Course Code	Title	Credits	Lectures
१		मुलाखत: ढूववतयाऱिी व मुलाखत कौशलुये	ॢ	ॣ०

Title: MIL: मुलाखत: ढूववतयाऱिी व मुलाखत कौशलुये

Units	Modules	No. of Lectures

१	घटक एक : मुलात्त घणे -पूवगतयािी (६० नमनिटांच्या १५ तानसका) श्रेयांकि १	१५
२	घटक दोः मुलात्त देणेपूवगतयािी (६० नमनिटांच्या १५ तानसका) श्रेयांकि १	१५

**मूल्यांकन आत्रण प्रश्नपत्रिके चे स्वरूप**

**सि ३ व ४ साठी**

**अंतर्वत पीक्षा : रूण - २०**

**सांत पीक्षा : रूण - ३०**

	<b>अंतर्वत पीक्षा</b>	<b>रूण - २०</b>
1	प्रत्यक्ष मुलात्त नकमादोः	१० + १०

	<b>सांत पीक्षा</b>	<b>रूण - ३०</b>
1	<b>बत्रिवत पीक्षा ३० रूण (वेळ दीड तास)</b> <ul style="list-style-type: none"> <li>• एकूण तीः प्रश्न नवचािावेत.</li> <li>• प्रत्येक घटकावि आंतर्गत पयागय असलेलेप्रत्येकी १० रूणांचेदोः प्रश्न नवचािावेत. • नतसिा प्रश्न हा घटक १ आनण २ वि आधारित दहा रूणांचा वस्तुनिष्ठ स्वरूपाचा असावा.</li> </ul>	३०

Reference books:

१. व्यावहारिक मिठी, ल.िा. िनिसाबादकि, भाषानवकास सांशोधि सांस्था, कोलहापूि, २०२३
२. व्यावहारिक मिठी, (सांपा.) स्िेहल तावि, स्िेहवधगि प्रकाशि, पुणे
३. व्यावहारिक मिठी अध्यापिच्या नदशा, (सांपा.) वसांत शेकडे, ऋतूप्रकाशि, अहमदिर्ि, २०१२ ४. व्यावहारिक मिठी, (सांपा.) कलयाण काळे, द.नद.पडुं े, नििाली प्रकाशि, पुणे
५. व्यावहारिक मिठी, लीला र्ोनवलकि, जयश्री पाटणकि, स्िेहवधगि प्रकाशि, पुणे
६. मिठी लेििदशगि, चांद्रहास जोशी, मेहता पनब्लकेशिहाऊस, पुणे
७. उपयोनजत मिठी, सांजय लांडर्े, नदलीपिाज प्रकाशि, पुणे
८. अनिवायग मिठी, लीला र्ोनवलकि, के. सार्ि पनब्लकेशि, पुणे

९. व्यनक्तमत्त्व नवकासासाठी सांभाषण व लेििकौशलये, (सांपा.)पर्थवीिाज तौि आनण इति,  
अथवगपनब्लकेशि, २०१ॢ

**Sanskrit Paper-I**  
**II Year - Semester – III - Units – Topics – Teaching Lectures**

<b>Unit –I</b>	Basic Language Skills: Grammar a) Alphabet, Shabda-Parichay b) Sentence construction (selected verbs) c) Vibhakti of Selected nouns	<b>15 Lectures</b>
<b>Unit –II</b>	Reading & Speaking Skills: a) Vocabulary with Pictures b) Text reading of Nīṭisatakam from verses (1-10) c) Conversational Practice	<b>15 Lectures</b>

**Suggested Topics for Tutorials:**

1. Group Discussions
2. Fundamentals of Grammar
3. Vocabulary and Language Games
4. Picture Composition
5. Conversational Sanskrit skit

	<b>Internal Evaluation of 20 Marks</b>	
<b>Sr. No.</b>	<b>Particulars</b>	<b>Marks</b>
1	Experiential learning evaluation which can include studio activity like students recording Sanskrit mantras	20 Marks

<b>Evaluation on Pattern:</b>	<b>First Semester End Examination of 30 Marks</b>	<b>Duration : 2 Hours</b>
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Question 1	MCQS / Objectives on Grammar: Unit – I	10 Marks
Question 2	Translation of Verses (from Nīṭisatakam)	10 Marks
Question 3	Rewrite the story using the appropriate words from the given words.	10 Marks

### Reference Books

1. Kale, M. R., A Higher Sanskrit Grammar: For the use of school and college student, Motilal Banarsidass Publishers Pvt. Ltd., Delhi, 2016
2. Max Müller, A Sanskrit Grammar for Beginners, Piramal Publications, Delhi, 2016 3. R. Antonie, S.J., A Sanskrit Manual (Part-I &Part-II), Allied Publishers Limited, New Delhi, 2002
4. नीतिशिकम्- Nitisatakam (With English Translation and Transliteration), ed. W. Vivian de Thabrew, Pilgrims Publishing, Varanasi, 2018
5. Dr. Kankar, 130 संस्कृि कथा: 130 Short Sanskrit Stories, Neeta Prakashan,
6. पञ्चतन्त्रकथासंग्रहः: Stories from Panchatantra, Published by:

<http://Sanskritebooks.wordpress.com>

[https://ia801308.us.archive.org/29/items/Sanskrit\\_EBooks\\_Assorted\\_Titles/Stories%20fro%20m%20Panchatantra%20-%20Sanskrit%20English.pdf](https://ia801308.us.archive.org/29/items/Sanskrit_EBooks_Assorted_Titles/Stories%20fro%20m%20Panchatantra%20-%20Sanskrit%20English.pdf)



## Modern Indian Languages (Sindhi)

(2 Credits)

### Course Objectives:

#### Sauli Sindhi/ Simple Sindhi (Basic)

The objectives of the course include –

The basic Sindhi course aims to introduce learners to the Sindhi language and culture by providing fundamental vocabulary and grammar skills for communication, developing listening, speaking, reading, and writing proficiency, fostering cultural awareness, and empowering learners to engage effectively with Sindhi-speaking communities while appreciating linguistic diversity and cultural richness. The curriculum tries to re-engineer concepts by integrating rhymes thereby keeping Sindhi culture and tradition alive.

### Learning Outcome

- Communicate effectively in Sindhi and can hold basic conversations in Sindhi, including greetings, introductions, and expressing simple ideas.
- Demonstrate comprehension of common phrases and expressions used in daily communication.
- Read and understand basic Sindhi texts such as short stories, poems, or simple articles.
- Write simple sentences and short paragraphs on familiar topics using correct grammar and vocabulary.

### Course Content

Unit no.	Content /Modules	No. of Lectures
1	Sindhi Language / Arabic Lipi, Devnagiri Lipi And Romanised Lipi Speaking, Reading and Writing, Translation Basic Sindhi Sindhi Idioms & Proverbs Pahaka, , Conversation (Conversation) Return From School (Conversation) Good Health Care (Conversation) Visit To The Doctor	15
2	Spoken Sindhi (Sindhi regional accents, dialects & expressions) & Rhymes Short Sentences – Grammar (Present Tense) Grammar – Short Sentences (Present Continuous, Past, Future Tense) Grammar – Short Sentences (Pronouns, Interrogative, Demonstrative, Indefinite) Grammar – Short Sentences (Linking & Helping Verbs And Some Indefinite Pronouns) Framing Simple Sentences Sindhi Rhymes -" when you are happy." And " hik nando bhij"	15

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### **Evaluation Pattern For 50 Marks**

<b>Written / Term End</b>	<b>Internal SLE</b>	<b>Total</b>
<b>30</b>	<b>20</b>	<b>50</b>

### **Experiential Learning Evaluation SLE (20 marks)**

**Presentation / Studio activity on Sindhi book Review / Translation**

### **Term End Exam – 30 Marks**

**Q1 Attempt any 4 questions out of 5 (20)**

**(5 marks each)**

**Q2 Attempt any one out of 2 (10)**

**(10 Marks each)**

Reference Books

Romanized Sindhi by Kamal Mirchandani

## **Information Technology**

### **Objectives:**

1. To make students acquainted with the knowledge of Computer, Enterprise Resource Planning, Supply chain management, Customer Relationship Management etc.
2. Database (excel) is another requirement by many industries. So in this course learners are introduced from basic of Excel.

3. Microsoft Excel is a widely used and a popular so we aim to teach basic and advanced MS-Excel to our students which will add value to their technical skills.
4. Introduction to Power Bi for creating Dash Board which is the current requirement of the corporate world
5. We have made the syllabus more of Practical and that will help to solve the problems on computer (hand on)

**Learning Outcomes:**

1. The course will help student to be a professional when it comes to working with the industry and corporates world or they can plan to take a full-time course in any of the topics mentioned in the syllabus.
2. We are making them professional in a way that one can be qualified to be a Literate in the Field of database for current industry and academia.
3. ERP and MIS will be helpful for students to be market oriented. It will also develop the management skills of the learners.
4. Power Bi skill will give them power to work with large amount of DATA in making DASHBOARD
5. Technical skills in excel will be developed in such a way that they will be Industry-ready at the end of final year.

**Examination Pattern**

External - 50 marks

Internal - 25 marks

**External Exam paper Pattern**

<b>Q1 Any 2 out of 3 ( Module 1 )</b>	<b>15 marks</b>
<b>Q2 Any 2 out of 3 ( Module 3 )</b>	<b>15 marks</b>
<b>Q3 Any 3 out of 4 ( Module 2 )</b>	<b>20 marks</b>

**Internal Evaluation**

Student will have to prepare journal based on assignment given in class well in advance and one practical of 15 marks on the day of lab test on the given topic of MS Excel and Power BI

- |   |                 |
|---|-----------------|
| ▪ Practical exam based on problem done in class (only 1)<br>( <b>Either on Ms Excel or Power BI</b> ) | <b>15 marks</b> |
| ▪ Journal   | <b>05 marks</b> |
| ▪ Attendance  | <b>05 marks</b> |

**Table of Content**

Unit	Content	No of Lect
1	<p><b>MIS and ERP</b></p> <p><b>1.1 MIS</b></p> <p>1.1.1 Overview of MIS : Definition, Characteristics</p> <p>1.1.2 Subsystems of MIS (Activity and Functional subsystems)</p> <p>1.1.3 Structure of MIS</p> <p>1.1.4 Reasons for failure of MIS.</p> <p>1.1.5 Understanding Major Functional Systems</p> <p>1.1.5.1 Marketing &amp; Sales Systems</p> <p>1.1.5.2 Finance &amp; Accounting Systems</p> <p>1.1.5.3 Manufacturing &amp; Production Systems</p> <p>1.1.5.4 Human Resource Systems</p> <p>1.1.5.5 Inventory Systems</p> <p>1.1.6 Sub systems, description and organizational levels</p> <p>1.1.7 Decision support system: Definition, Relationship with MIS</p> <p>1.1.8 Evolution of DSS, Characteristics, classification, objectives, components, applications of DSS</p> <p><b>1.2 ERP</b></p> <p>1.2.1 Concepts of ERP</p> <p>1.2.2 Architecture of ERP</p> <p>1.2.3 Generic modules of ERP</p> <p>1.2.4 Applications of ERP</p> <p>1.2.5 ERP Implementation concepts</p> <p>1.2.6 ERP lifecycle</p> <p>1.2.7 Concept of XRP (extended ERP)</p> <p>1.2.8 Features of commercial ERP software</p>	15 lect
2	<p><b>Excel Basic</b></p> <p><b>2.1 Creating and Navigating worksheets and adding information to worksheets</b></p> <ul style="list-style-type: none"> <li>• Types of data, entering different types of data such as texts, numbers, dates, functions. Cell referencing</li> <li>• Quick way to add data Auto complete, Autocorrect, Auto fill, Auto fit. Undo and Redo, Flash fill</li> <li>• Moving data, contiguous and non-contiguous selections, Selecting with keyboard. Cut-Copy, Paste. Adding and moving columns or rows. Inserting columns and rows.</li> <li>• Find and replace values. Spell check. Flash fill</li> <li>• Formatting cells, Numbers, Date, Times, Font, Colors, Borders, Fills.</li> <li>• Adding, removing, hiding and renaming worksheets.</li> <li>• Add headers/Headers to a Workbook. Page breaks, preview.</li> <li>• Creating formulas, inserting functions, cell references, Absolute, Relative (within a worksheet, other worksheets and other workbooks).</li> </ul> <p><b>2.2 Functions</b></p> <p>2.3.1 Mathematical and statistical functions. ROUND, ROUNDDOWN, ROUNDUP, CEILING, FLOOR, INT, MAX, MIN, MOD, SQRT, ABS, SUM, COUNT, AVERAGE</p> <p>2.3.2 Financial functions: FV, PV, PMT, PPMT, IPMT, NPER, RATE</p> <p><b>2.3 Data Analysis</b></p> <ol style="list-style-type: none"> <li>1. Sorting, Subtotal, Filter, Advance Filter</li> <li>2. Pivot Tables- Building Pivot Tables, Pivot Table regions,</li> <li>3. Rearranging Pivot Table</li> </ol>	10 lect

<b>3</b>	<p><b>Introduction to Power BI</b></p> <p>3.1 POWER BI DESKTOP (installation and tool to get familiar with)</p> <ul style="list-style-type: none"> <li>• Overview of the Rhyme Interface</li> <li>• Importing the Data using power query</li> <li>• Fixing the Column Names using power query</li> <li>• Transforming the Data</li> </ul> <p>3.2 POWER BI CHART (REPORT)</p> <ul style="list-style-type: none"> <li>• Creating Reports</li> </ul> <p>3.3 POWER BI KPI INDICATORS (visualization and how they can benefit)</p> <p>3.4 POWER BI DASHBOARD (how to create interactive Dashboard)</p> <p>3.5 Creating Power BI Reports and AutoFilters</p> <ul style="list-style-type: none"> <li>• Report Design with Legacy &amp;. DAT File</li> <li>• Report Design with Database Table</li> <li>• "Get Data" Option and Report Verification in Cloud.</li> </ul> <p>3.5 Creating Power BI Reports and AutoFilters</p> <ul style="list-style-type: none"> <li>• Report Design with Legacy &amp;. DAT File</li> <li>• Report Design with Database Table</li> <li>• "Get Data" Option and Report Verification in Cloud</li> <li>• Stacked Bar Chart, Stacked Column Chart</li> <li>• Clustered Bar Chart, Clustered Column Chart</li> <li>• Adding Report Titles, Report Format Options</li> </ul> <p>3.6 Hierarchies and Drill Down Report</p> <ul style="list-style-type: none"> <li>• Hierarchies and Drill Down Options</li> <li>• Aggregate with Bottom /Up Navigation Rules</li> <li>• Automated Records Selection with Tabular Data</li> <li>• Parameter for Column Data and Table / Query Filters</li> </ul>	<b>15 lect</b>
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**Reference Books:**

1. Concepts in Enterprise Resource Planning , Third Edition, Bret Wagner, Ellen Monk, Course Technology
2. Management Information Systems, Managing the Digital Firm, Kenneth C. Laudon, Jane P. Laudon, Prentice Hall
3. Excel 2019 Advanced Topics: Leverage More Powerful Tools to Enhance Your Productivity (Excel 2019 Mastery), George, Natha.
4. Data Analytics With MS Excel & Power BI by Punit Prabhu
5. Microsoft Power BI Quick Start Guide: Build dashboards and visualizations to make your data come to life by Devin Knight (Author), Brian Knight (Author), Mitchell Pearson (Author), Manuel Quintana (Author)
6. Microsoft Power BI Dashboards Step by Step 1st Edition by Errin O'Connor (Author)
7. Enterprise Resource Planning" by Bansal
8. "Enterprise Resource Planning" by Rajesh Ray
9. Management Information System. Prof. Kunal Kanti Ghosh, Prof. Surojit Mukherjee, Prof. Saini Das, IIT Kharagpur:  
<https://nptel.ac.in/courses/110/105/110105148/>
10. Management Information System (MIS),  
<https://epgp.inflibnet.ac.in/Home/ViewSubject?catid=23>

Paper Code	Title	No. of Lectures
	<ol style="list-style-type: none"> <li>1. Creating blank Template</li> <li>2. Cell formatting, Header footer, rows to be repeated on each page setting</li> <li>3. All function from numeric, string, date and time, financial function</li> <li>4. Linking worksheets</li> <li>5. Data sorting, multi sorting, customized sorting</li> <li>6. Filtering data with auto filter and advance filter</li> <li>7. Subtotal and pivot table</li> <li>8. Installation of Power BI on PC</li> <li>9. How to add text file data to PowerBI, convert, transform to power Query and Merging of column, split the data of column, delete the column</li> <li>10. How to add excel file to Power BI, convert, transform to power Query and Merging of column, split the data of col,</li> <li>11. Connecting PDF file to power Query to transfer data to tabular form</li> <li>12. To display unique list of data using power query, auto update of newly added to excel will reflect in power query</li> <li>13. Adding data from multiple sheets of excel workbook (append Query.</li> <li>14. Calling pivot table to power query (unpivoting the pivot table)</li> <li>15. Data Cleaning (removing unwanted row, column,</li> <li>16. Using if condition in power query and transforming the data</li> <li>17. Creating Chart and Report</li> <li>18. Creating a dash board using PowerBI, compare the same with excel Dash Board</li> </ol>	<p>02 Lectures per Practical per Batch</p>

## Semester – IV

### Summary

Sr. No .	Choice Based Credit System	Subject Code	Remarks
1	<b>Major Course</b>  1. Technical Analysis 2. Fixed Income Securities		
2	<b>Minor Course</b>  Business Finance- Financial Planning		
3	<b>Ability enhancement course:</b> Modern Indian Language		
4	<b>Skill Enhancement Course:</b> Research Methodology		
5	<b>Open Elective Corporate law</b>		

## Second Year Semester IV Formative and Summative Detail Scheme

Sr. No	Subject Code	Subject Title	Periods Per Week					Credit	Seasonal Evaluation Scheme					Total Marks
			Units	S.L.	L	T	P		SLE	CT	TA	AP	SEE	
1		Technical Analysis	4	20%	4	0	0	4	15	20	00	05	60	100
2		Fixed Income Securities	4	20%	4	0	0	4	15	20	00	05	60	100
3		Business Finance-Financial Planning	4	20%	4	0	0	4	15	20	00	05	60	100
4		<b>Ability enhancement course:</b> Modern Indian Language	2					2						50
5		<b>Skill Enhancement Course:</b> Information Technology	3				3							75
6		<b>Open Elective</b>	3	20%	3			3						75
Co curricular activities								2*						
Total Hours / Credit								20 +2*	Total Marks					500

**\*One to two lectures to be taken for CONTINUOUS self-learning evaluation**

- **Lecture Duration – 60 Minutes**
- **One Credit = 15 hours of lectures, 30 hours practicals**

L: Lecture: Tutorials P: Practical Ct-Core Theory, Cp-Core Practical, SLE- Self learning evaluation CT-Commutative Test, SEE- Semester End Examination , TA-Teacher Assessment, AP- Active Participation







## SEMESTER 4

### Technical Analysis

#### Course Objective:

- To enlighten the students on the understanding of Technical concepts and theories of Technical Analysis.
- To provide comprehensive understanding of the various types of candlestick and chart patterns
- To inculcate the understanding of interpreting the major indicators and oscillators.
- To make students aware of the different trading strategies and tools to manage risk.

#### Learning Outcomes:

- Students will develop an understanding of the concepts required to learn technical analysis.
- Students will be able to identify and analyse the different types of candlestick and chart patterns.
- Students will develop the ability to interpret the various types of technical analysis indicators.
- Students will be able to deploy the different trading strategies and risk management techniques.

Unit	Content	No. of Lectures
<b>1.</b>	<b><u>Introduction to Technical Analysis</u></b>	15
	<ol style="list-style-type: none"><li>1. Technical analysis: Basic assumptions, Strengths and Weakness.</li><li>2. Difference between Fundamental Vs Technical.</li><li>3. Charts and Candlestick :<ol style="list-style-type: none"><li>a. One Candle pattern: Hammer, Inverted Hammer, Shooting Star, hanging man, Doji.</li><li>b. Two Candle Pattern: Bullish and Bearish Engulfing, Bullish and Bearish Piercing, Bullish and Bearish Harami.</li><li>c. Three Candle Pattern: Morning Star, Evening Star, Three white soldiers and three black soldiers.</li></ol></li><li>4. Chart Patterns: Head and shoulders, Double top and double bottom, Triangle patterns, Curve Formation patterns.</li><li>5. Support and Resistance</li><li>6. Gap Analysis.</li></ol>	
<b>2.</b>	<b><u>Major Indicators and Oscillators</u></b>	15
	<ol style="list-style-type: none"><li>1. Moving Averages</li><li>2. Relative Strength Index</li><li>3. Stochastic</li><li>4. Williams %R,</li><li>5. Money Flow Index</li><li>6. Bollinger bands</li></ol>	

	7. Moving Average Convergence and Divergence(MACD)	
<b>3.</b>	<b><u>Major Theories in TA</u></b>	15
	1. Dow Theory 2. Basics of Elliot Wave Theory 3. Fibonacci Ratios	
<b>4.</b>	<b><u>Risk Management, Trading Psychology and Trading Strategies</u></b>	15
	19. Risk Management – Need, techniques, uses of stop loss, 20. Qualities of successful traders, golden rules of traders, do's and don'ts in trading. 21. Rules to stop losing money. 22. Choosing the right market to trade. 23. Importance of discipline in trading. 24. Day trading, Advantages of day trading, Risks associated with trading, Strategies for day trading. 25. Momentum trading strategies. 26. Application of Technical Analysis in different market like Commodities, Forex and Crypto 27. Practical use of trading software 28. Practical use of selecting stocks.	

**Self-Learning Topic (Unit wise)**

<b><u>Sr.No</u></b>	<b><u>Unit</u></b>	<b><u>Topic</u></b>
1	1	Basics of Technical Analysis
2	2	Indicators
3	3	Theories
4	4	Risk Ratio Reward with example of charts

**Online Resources:**

<a href="https://www.youtube.com/watch?v=h0KvCrjcGGk&amp;list=PLBxwSeQIMDNhr6NYuIQbwUuxJwKti1Q_d">https://www.youtube.com/watch?v=h0KvCrjcGGk&amp;list=PLBxwSeQIMDNhr6NYuIQbwUuxJwKti1Q_d</a>
<a href="https://www.youtube.com/watch?v=yzRP-mA2eiE&amp;list=PLX2SHiKfualH_xMbGM-3zWC47s9gUjGR_">https://www.youtube.com/watch?v=yzRP-mA2eiE&amp;list=PLX2SHiKfualH_xMbGM-3zWC47s9gUjGR_</a>

**Reference Books:**

- Technical Analysis of Stock Trend: Robert D Edwards, Vision book
- Technical Analysis Explained; Martin J Pring; McGrawHill
- Handbook of Technical Analysis, Darell R Jobman;Probus
- Technical Analysis of Stocks , options; William Eng,Probus
- Technical Analysis, Jack D Schwager, John Wiley & Sons

- CMT level

## Fixed Income Securities

### Course Objective:

1. The objective of this course is to provide students with a comprehensive understanding of fixed income securities, including bonds, treasury securities, corporate bonds, municipal bonds, and other debt instruments.
2. Students will learn about the structure, valuation, pricing, and risk management techniques associated with fixed income securities.
3. The course aims to familiarize students with the institutional features of bond markets and their role in the broader financial system.

### Course Outcomes: By the end of this course, students should be able to:

1. Understand the fundamental principles and concepts underlying fixed income securities, including bond pricing, yield measures, and term structure of interest rates.
2. Analyze the risks associated with fixed income securities, including interest rate risk, credit risk, liquidity risk, and reinvestment risk.
3. Evaluate different types of fixed income securities, such as government bonds, corporate bonds, mortgage-backed securities, and asset-backed securities, and compare their characteristics and risk-return profiles.

SR.NO	Modules/ Units	No. of Lectures
1.	<b>Introduction to the Debt Markets</b> 1.1 Meaning, Features and Classification 1.2 Evolution of Debt Markets in India 1.3 Primary & Secondary Debt market 1.4 Money Market & Debt Market in India 1.5 Regulatory framework in the Indian Debt Market 1.6 Impact of Debt Markets on Union Budget	15
2.	<b>Instruments &amp; Players in Debt Markets</b> 2.1 Fundamental features of Debt instruments 2.2 Process of Buying Debt Market Instruments 2.3 Regulatory Framework 2.3.1 *Issuers (central, state, municipal and corporate) 2.3.2 Investor (banks, MF, insurance, pension fund, HNI and retail) 2.3.3 Intermediary (primary dealers, brokers, merchant bankers, credit rating , debenture trustees) 2.3.4 Instruments (G-sec- long dated/treasury, SDL, Municipal bond, debenture, Green Finance and Green Bonds, CP, CD), 2.3.5 Infrastructure (CCIL, stock exchanges and depositories) 2.3.6 Incentives(WC/repo, Tax incentives etc) 2.3.7 Innovation (securitization, Credit enhancement etc.)	15
3.	<b>Introduction to money markets</b> 3.1 Meaning of Money Market, features and Functions of Money Markets, Importance of money market 3.2 Development of trade & Industry 3.3 Money Market instruments: Call money , cash	15

	<p>management bills, CP, CD, treasury bills, CBLOs etc.</p> <p>3.4 Development of capital market, Smooth functioning of commercial banks, Effective central bank control</p> <p>3.5 Formulation of Suitable Monetary policy, Source of finance to Government</p>	
<b>4.</b>	<p><b>Regulatory framework of Indian Money Markets</b></p> <p>4.1 Regulatory framework of RBI, FIMMDA (Fixed Income, Money Market and Derivatives Association)</p> <p>4.2 Foreign Exchange Dealers Association of India (FEDAI), CONDS, Negotiated Dealing System – Order Matching (NDS-OM), Clearing Corporation of India Limited (CCIL)</p> <p>4.3 Process of buying Money Market Instruments</p>	15

### Self-Learning topics (Unit wise):

Sr. No	Unit	Topic
1	1	Classification of Debt Market Instruments
2	2	Steps of Buying Debt Market Instruments
3	3	Development of Money Market in last five years

### Online Resources

<a href="https://www.youtube.com/watch?v=2AkCtX71wWw">https://www.youtube.com/watch?v=2AkCtX71wWw</a>
<a href="https://www.youtube.com/watch?v=2AkCtX71wWw">https://www.youtube.com/watch?v=2AkCtX71wWw</a>
<a href="https://www.youtube.com/watch?v=cQ5oeL92kxs">https://www.youtube.com/watch?v=cQ5oeL92kxs</a>

### References

- Bhardwaj, Gautam, (2008), The Future of India's Debt Market, Tata McGraw Hill.
- Suryanarayan, (2002), Debt Market, ICFAI Publication Press.
- Fabozzi, Frank, (2004), Fixed Income Analysis Workbook, 2nd edition , John Wiley & Sons
- Shah, Ajay, Thomas, Sushan and Gorham, Michael, (2008), Indian Financial Markets, Elsevier, USA
- FIMMDA-NSE Debt Market (Basic) Module, Workbook from NSE.
- Dun and Bradstreet, (2008), Fixed Income Securities, Tata McGraw Hill.
- The Bond Book (Third Edition) by Annette Thau
- Bond Markets, Analysis, and Strategies (7th Edition) by Frank J. Fabozzi The Strategic Bond Investor by Anthony Crescenzi

## Financial Planning

### Course Objective:

1. The objective of this course is to equip students with the knowledge and skills necessary to develop comprehensive financial plans for individuals and families.
2. Students will learn about the key components of financial planning, including budgeting, saving, investing, insurance, tax planning, retirement planning, and estate planning.
3. The course will also cover ethical considerations and regulatory requirements in financial planning practice.

### Course Outcomes: By the end of this course, students should be able to:

1. Understand the principles and concepts of financial planning, including the financial planning process, client-advisor relationships, and regulatory standards (e.g., fiduciary duty, compliance requirements).
2. Analyze personal financial statements, including income statements, balance sheets, and cash flow statements, to assess individuals' financial positions and goals.
3. Develop and implement comprehensive financial plans tailored to clients' unique circumstances, considering their financial goals, risk tolerance, time horizon, and tax considerations.

<b>Sr. no.</b>	<b>Modules/ Units</b>	<b>No. of Lectures</b>
<b>1</b>	<b>Financial Planning Process &amp; Investor Psychology</b>	<b>15</b>



	<p>1.1 Introduction to Financial Planning</p> <p>1.2 Process of Financial Planning</p> <p>1.2.1 Establish and Define the Relationship with the Client Collect Client's Information</p> <p>1.2.2 Analyze client's financial status, Risk Profile and Determine Financial Goals for Investment Planning</p> <p>1.2.3 Develop Financial Planning Recommendations and Present them to the Client</p> <p>1.2.4 Implement Client's Financial Planning Recommendations</p> <p>1.2.5 Monitor and Review the Client's Situation</p> <p>1.3 Value investing and Behavioral Finance -Role of emotions in finance decision making –Common errors, Skewness of Asset Allocation due to cultural or historical bias, Basic investment style and its drawbacks</p> <p>1.4 4 goals : life protection, capital protection, growth and inflation protection</p>	
<b>2</b>	<b>Personal Financial Statement Analysis</b>	<b>15</b>
	<p>2.1 Cash inflows and outflows</p> <p>2.2 Income and expenditure statement</p> <p>2.3 Budgeting and forecasting</p> <p>2.4 Monitoring budgets and provisions for savings v. Personal Balance sheet and Net Worth</p> <p>2.5 Calculation of Returns-Nominal Rate of Return, Effective Rate of Return, Internal Rate of Return, and Compounded Annual Growth rate (CAGR), Real Rate of Return, Rate of Return after adjusting taxes, Analysis of Return.</p>	
<b>3</b>	<b>Financial Mathematics, Retirement and Insurance Planning</b>	<b>15</b>

	<p>3.1 Risk return relationship</p> <p>3.2 CIBIL score/ personal debt management</p> <p>3.3 Loan Calculations &amp; Amortization</p> <p>3.4 Total Asset, Net Worth and Financial Ratio</p> <p>3.5 Retirement Planning</p> <p>3.6 Insurance Planning</p>	
<b>4</b>	<b>Tax and estate Planning</b>	<b>15</b>
	<p>4.1 Tax planning wrt sec 10 , 24, Capital gains, dividend tax , sec 80</p> <p>4.2 Estate planning</p> <p>4.3 Case Studies</p>	

#### Self-Learning topics (Unit wise)

Unit	Topics
1	Investment Planning
2	Risk and Return Relationship
3	Financial ratios
4	Insurance Planning

#### Online Resources

<https://www.youtube.com/watch?v=LLdKcFpHgM> 8

<https://www.youtube.com/watch?v=C49nSjzg1iw>

<https://www.youtube.com/watch?v=XYkwa1D1AC4>

#### References:

- The only Financial Planning Book that you will ever need: Amar Pandit: TV 18 Broadcast Ltd (CNBC TV18)
- How to be your own financial planner: Manish Chauhan : TV 18 Broadcast Ltd (CNBC TV18)
- Value Investing and Behavioral Finance : ParagParikh:Mcgraw Hills Education

- Publications by Financial Planning Standard Board
  - E Book by The Financial Planners' Guild India
  - The Total Money Makeover Author: Dave Ramsey
  - You're So Money: Live Rich, Even When You're Not: Author: FarnooshTorabi □ I
- Will Teach You to Be Rich: Author: RamitSethi

## Semester IV - HINDI

### Syllabus Information:

Sr. No	Course Code	Title	Credits	Lectures
1		Undergraduate (UG) courses- MIL: Hindi Language and Hasya Vyangya (दहन्दी भार्ा एवं हास्य व्यंग्य)	2	30

**Title:** MIL: Hindi Language and Hasya Vyangya (दहन्दी भार्ा एवं हास्य व्यंग्य)

7

Units	Modules	No. of Lectures
1	<b>खंड क : पाठ्यक्रम में ननर्ारित हास्य व्यंग्य :</b> 1. भोलारािका जीव : हररिंकर परसाई 2. घूस एक र्चकनाई है : रवीन्न कामलया 3. भगवान बचाए िेहिन से : परून सरिा	20
2	<b>खंड ख : काल के भेद, िुहावरें, तनबंर्</b>	10

मूल्याकं न एवं प्रश्नपत्र का प्रारूप

सत्र 1 एवं 2 के लिए

आंतरिक पीक्षा : 20 अंक

सत्रांत पीक्षा : 30 अंक

	आंतरिक पीक्षा	अंक -20
1	प्रोजेक्ट	10
2	प्रत्यक्ष पुस्तिक परीक्षार्	10

	सत्रांत पीक्षा	अंक -30
1	अविर् की संदभष सदहि व्याख्या	10

2	दीघोत्तरी प्रश्न	10
3	दटप्पणर्या	5
4	वस्ितनष्ठ प्रश्न	5

### Semester IV : Modern Indian Language (Marathi)

#### Syllabus Information:

Sr. No	Course Code	Title	Credits	Lectures
१		त्रनबंधलेखन व त्रनबंध लेखनाचेतंि	२	३०

Title: MIL: त्रनबंधलेखन व त्रनबंध लेखनाचेतंि

Units	Modules	No. of Lectures
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१	घटक एक : निबंधलेखि: निबंधलेखिाचेनवनवध प्रकाशांचा सैदांनतक परिचय व प्रत्यक्ष निबंधलेखि (६० नमनिटांच्या १५ तानसका) श्रेयांकि १	१५
२	घटक दोः नवनवध नवषयांवि प्रत्यक्ष प्रदीघगनिबंधलेखि (६० नमनिटांच्या १५ तानसका) श्रेयांकि १	१५

**मूल्यांकन आत्रण प्रश्नपत्रिके चे स्वरूप**  
**सि ३ व ४ साठी**

अंतर्वत पीक्षा : रूण - २०

सांत पीक्षा : रूण - ३०

	<b>अंतर्वत पीक्षा</b>	<b>रूण - २०</b>
1	प्रत्यक्ष मुलांति नकमांदिो	१० + १०

	<b>सांत पीक्षा</b>	<b>रूण - ३०</b>
1	<b>बत्रिर्वत पीक्षा ३० रूण (वेळ दीड तास)</b>  <ul style="list-style-type: none"> <li>• एकूण तीं प्रश्न नवचांवेत.</li> <li>• प्रत्येक घटकावि अंतर्गत पयागय असलेलेप्रत्येकी १० रूणांचेदो प्रश्न नवचांवेत. • नतसि प्रश्न हा घटक १ आनण २ वि आधारित दहा रूणांचा वस्तुनिष्ठ स्वरूपाचा असावा.</li> </ul>	३०

Reference books:

१. व्यावहारिक मिठी, ल.िा. िनिसाबादकि, भाषानवकास सांशोधि सांस्था, कोलहापूि, २०२३
२. व्यावहारिक मिठी, (सांपा.) स्िेहल तावि, स्िेहवधगि प्रकाशि, पुणे
३. व्यावहारिक मिठी अध्यापिच्या नदशा, (सांपा.) वसांत शेकडे, ऋतूप्रकाशि, अहमदिर्ि, २०१२
४. व्यावहारिक मिठी, (सांपा.) कलयाण काळे, द.नद.पडुं े, नििाली प्रकाशि, पुणे
५. व्यावहारिक मिठी, लीला र्ोनवलकि, जयश्री पाटणकि, स्िेहवधगि प्रकाशि, पुणे
६. मिठी लेििदिशगि, चांद्रहास जोशी, मेहता पनब्लकेशिहाऊस, पुणे
७. उपयोनजत मिठी, सांजय लांडर्े, नदलीपिज प्रकाशि, पुणे
८. अनिवायग मिठी, लीला र्ोनवलकि, के. सार्ि पनब्लकेशि, पुणे
९. व्यनक्तमत्व नवकासासाठी सांभाषण व लेििकौशलये, (सांपा.)पर्थवीिाज तौि आनण इति, अथवगपनब्लकेशि, २०१८.

**Sanskrit Paper-II**  
**II Year - Semester – IV - Units – Topics – Teaching Lectures**

<b>Unit –I</b>	Basic Language Skills: Grammar a) Present Tense, Future Tense and Order (selected verbs) b) Tvānta, Tumanta and Lyabanta Avyaya c) Text reading of selected Sanskrit Stories	<b>15 Lectures</b>
<b>Unit –II</b>	Reading & Speaking Skills: a) Vocabulary with Pictures b) Text reading of Nītiśatakam from verses (11-20) c) Conversational Practice	<b>15 Lectures</b>

**Suggested Topics for Tutorials: (Semester – II)**

1. Group Discussions
2. Fundamentals of Grammar

3. Vocabulary and Language Games
4. Picture Composition
5. Conversational Sanskrit skit

	<b>Second Semester</b>	
	<b>Internal Evaluation of 20 Marks</b>	
<b>Sr. No.</b>	<b>Particulars</b>	<b>Marks</b>
1	Experiential learning evaluation which can include studio activity like students recording Sanskrit mantras	20 Marks

<b>Evaluati on Pattern:</b>	<b>First Semester End Examination of 30 Marks</b>	<b>Duration : 2 Hours</b>
Question 1	MCQS / Objectives on Grammar: Unit – I	10 Marks
Question 2	Translation of Verses (from Nītiśatakam)	10 Marks
Question 3	Rewrite the story using the appropriate words from the given words.	10 Marks

### Reference Books

1. Kale, M. R., A Higher Sanskrit Grammar: For the use of school and college student, Motilal Banarsidass Publishers Pvt. Ltd., Delhi, 2016
2. Max Müller, A Sanskrit Grammar for Beginners, Piramal Publications, Delhi, 2016 3. R. Antonie, S.J., A Sanskrit Manual (Part-I &Part-II), Allied Publishers Limited, New Delhi, 2002
4. नीतिशिकम्- Nitisatakam (With English Translation and Transliteration), ed. W. Vivian de Thabrew, Pilgrims Publishing, Varanasi, 2018
5. Dr. Kankar, 130 संस्कृि कथा: 130 Short Sanskrit Stories, Neeta Prakashan,
6. पञ्चतन्त्रकथासंग्रहः: Stories from Panchatantra, Published by:

<http://Sanskritebooks.wordpress.com>

[https://ia801308.us.archive.org/29/items/Sanskrit\\_EBooks\\_Assorted\\_Titles/Stories%20fro%20m%20Panchatantra%20-%20Sanskrit%20English.pdf](https://ia801308.us.archive.org/29/items/Sanskrit_EBooks_Assorted_Titles/Stories%20fro%20m%20Panchatantra%20-%20Sanskrit%20English.pdf)



## Modern Indian Language (Sindhi) (2 Credits)

### Course Objectives:

#### Sauli Sindhi/ Simple Sindhi (Advanced)

#### The objectives of the course include –

The basic Sindhi course aims to introduce learners to the Sindhi language and culture by providing fundamental vocabulary and grammar skills for communication, developing listening, speaking, reading, and writing proficiency, fostering cultural awareness, and empowering learners to engage effectively with Sindhi-speaking communities while appreciating linguistic diversity and cultural richness.

### Learning Outcome

- Communicate effectively in Sindhi and can hold basic conversations in Sindhi, including greetings, introductions, and expressing simple ideas.
- Demonstrate comprehension of common phrases and expressions used in daily communication.
- Read and understand basic Sindhi texts such as short stories, poems, or simple articles.
- Write simple sentences and short paragraphs on familiar topics using correct grammar and vocabulary.

### Course Content

Unit no.	Content /Modules	No. of Lectures
1	Stories & Prose Haa Maa'n Sindhi Aahyaa'n Story Of Jhoole Laal Sain Bait~U / Poem Jo Kheeru Peee Bait~U / Poem Paiso Ladh~Um Pata T~Aa'n	15
2	Prose & Poem Geeta Jo Saar, Sindhu - Anand Golani Bait~U / Poem Vaah Re T~Aaraa Gol T~Aaraa Bait~U / Poem A B C D Maa'n Par^Haa'n	15

### Experiential Learning Evaluation SLE (20 marks)

#### Evaluation Pattern For 50 Marks

Written / Term End	Internal SLE	Total
30	20	50

### Experiential Learning Evaluation SLE (20 marks)

#### Presentation / Studio activity on Sindhi book Review / Translation

**Term End Exam – 30 Marks**

**Q1 Attempt any 4 questions out of 5 (20)**

**(5 marks each)**

**Q2 Attempt any one out of 2 (10)**

**(10 Marks each)**

**List of Reference Books**

1. Sindhi Sahitya Jo Itihas - Dr M. K. Jetli
2. Sindhi Sahitya Jo Mukhtasir Itihas - Dr K. Lekhwani
3. Sindh Ja Sat Natak - Shobha Lalchandani

## Research Methodology

### Course Objectives:

- To Understand Research Concepts and its usages in each field.
- To Understand different types of research and creating a research design.
- To study primary data collection techniques and sources of secondary data.
- To acquaint data analytic techniques through modern methods.

### Learning Outcomes:

The students will be -

- Learners are expected to demonstrate an understanding of research methodologies.
- Identify the overall process of designing a research study from its inception to the report stage.
- Imbibe data collection, analysis, interpretation and presentation skills at par with globally accepted standards.
- It will equip students with strategies of making Questionnaire and conducting a survey.
- Learners will be able to analyse the data through different techniques using software

Unit	Content	No. of Lectures
I	<p><b>Introduction to Research</b></p> <p>d) Foundation of Research: Meaning, Objectives, Need and Importance of Research, Types of Research, Stages of Research Process</p> <p>e) Review of Literature</p> <p>f) Hypothesis: Meaning, Nature, Significance, Types and Sources.</p> <p>g) Research Design: Concept, Importance and Contents.</p> <p>h) Sampling: Meaning of Sample and Sampling, Methods of Sampling.</p>	15
II	<p><b>Data Collection and Processing</b></p> <p>2.1 Types of Data and Sources: Primary and Secondary Data Sources.</p> <p>2.2 Methods of Collection of Primary data</p> <p>Observation: Structured and Unstructured, Disguised and Undisguised, Mechanical observations.</p> <p>Experimental: Field, laboratory.</p> <p>Interview: Personal interview, focused group, in-depth interview methods.</p> <p>Survey: Telephonic Survey, Mail, E-mail, internet survey, social media and Media listening.</p> <p>Survey Instrument: Questionnaire designing- Types of questions, Scaling</p> <p>Techniques: Likert Scale, Semantic Differential Scale</p> <p>2.3 Processing of Data: Meaning and Essentials of – Editing, Coding, Classification, Tabulation and Graphical Representation</p> <p>2.4 Structure and Layout of Research Report Writing</p>	15

III	<b>Data Analysis and Interpretation(Practical)</b>	30
	3 Data Analysis through SPSS Software: Descriptive statistics- t test, f test, z test. Chi Square test, ANOVA, Test of Reliability and Validity	
	4 Referencing Software: Mendeley	

### Practical

Sr. No	Unit	Topic
1	3	Data Analysis and Interpretation

### Reference Books

- Research Methodology – Text and Cases with SPSS Applications, by Dr S.L. Gupta and Hitesh Gupta, International Book House Pvt Ltd
- Business Research Methodology by T N Srivastava and Shailaja Rego, Tata Mcgraw Hill Education Private Limited, New Delhi
- Methodology of Research in Social Sciences, by O.R. Krishnaswami, Himalaya Publishing House
- Research Methodology by Dr Vijay Upagude and Dr Arvind Shende
- Business Statistics by Dr S. K Khandelwal, International Book House Pvt Ltd
- Quantitative Techniques by Dr S. K Khandelwal, International Book House Pvt Ltd
- SPSS 17.0 for Researchers by Dr S.L Gupta and Hitesh Gupta, 2nd edition, Dr S. K Khandelwal, International Book House Pvt Ltd
- Foundations of Social Research and Econometrics Techniques by S.C. Srivastava, Himalaya publishing House
- Statistical Analysis with Business and Economics Applications, Hold Rinehart & Wrintston, 2nd Edition, New York
- Business Research Methods, Clover, Vernon T and Balsely, Howard L, Colombus O. Grid, Inc
- Business Research Methods, Emary C.Willima, Richard D. Irwin In. Homewood
- Research Methods in Economics and Business by R. Gerber and P.J. Verdoom, The Macmillan Company, New York
- Research and Methodology in Accounting and Financial Management, J.K Courtis
- Statistics for Management and Economics, by Menden Hall and Veracity, Reinmuth J.E
- Panneerselvam, R., Research Methodology, Prentice Hall of India, New Delhi, 2004.
- Kothari CR, Research Methodology- Methods and Techniques, New Wiley Ltd., 2009
- Mayan, M. J. (2016). Essentials of Qualitative Inquiry. Routledge. (Chapter 1, Introduction to Qualitative Inquiry, Chapter 4, Research Question and Sampling).
- Mickez, R. (2012). Interviewing Elites: Addressing Methodological Issues. Qualitative Inquiry 18: 482- 493.

### Examination Pattern:

External Paper Pattern: (Theory Modules) : 50 Marks

Internal :25 Marks

Q. 1	Any 2 out of 3	15 Marks
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Q. 2	Any 2 out of 3	15 Marks
Q. 3	Any 2 out of 3	20 Marks

**Practical :25 Marks**

Sr. No	Unit	Topic	
1	3	Data Analysis and Interpretation	25 Marks

**Examination Pattern**

External - 50 marks

Internal - 25 marks

**Internal Evaluation**

**Student will have group wise two assignment and following is the evaluation pattern**

Assignment I                      **10 marks**

Assignment II                      **10 marks**

Attendance                          **05 marks**