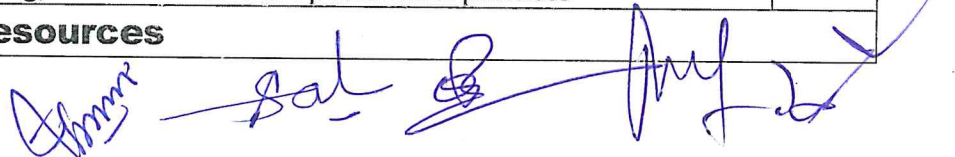


FOUR YEAR UNDERGRADUATE PROGRAM(2024–28)
Department of Commerce and Management

COURSE CURRICULUM

PART-A: Introduction			
Program: Bachelor in Business Administration (Certificate / Diploma / Degree/Honors)		Semester-VII	Session: 2024-2028
1	CourseCode	BBSE -05	
2	CourseTitle	Elective B – Finance: Micro Finance	
	CourseType	Discipline Specific Elective (DSE)	
4	Pre-requisite(if,any)	As per requirement	
5	Course Learning Outcomes(CLO)	<ul style="list-style-type: none"> ➤ Explain the nature of Microfinance and specific terms used in Microfinance ➤ Learn about Microfinance products and Services. ➤ Choose appropriate model of Microfinance Institutions and develop Microfinance products. ➤ Know in detail about Microfinance Institutions. ➤ Identify the role of Microfinance Institutions in Social and Economic Development. 	
6	Credit Value	4 Credits	Credit=15 Hours-learning & Observation
7	Total Marks	Max.Marks: 100	Min Passing Marks: 40
PART-B: Content of the Course			
Total No. of Teaching-learning Periods(01 Hr.per period)– 60 Periods(60 Hours)			
Unit	Topics(Course contents)		No. of Period
I	Microfinance: Concept and meaning of microfinance; history of microfinance; need of microfinance; Growth of micro-finance industry; key principles of microfinance; Micro-finance and related terms micro credit, microcredit loans, sustainable microfinance, micro saving, micro finance institution (MFI), micro insurance, micro finance services, micro finance products, micro enterprise, microfinance clients and agriculture micro finance; microfinance client; Difference between micro-finance and micro credit		15
II	Micro-finance Products and Services: Concept and nature of micro-finance products and services; types of micro-finance products – micro credits, micro savings, micro insurance, Pension and provident fund and payment transfers; Types of micro-finance services – financial intermediations, social intermediations and social services. Microfinance Credit Lending Models: Individual lending model; Grameen Bank solidarity lending model; village banking model; cooperative model; Self-help group model; and rotating savings and credit association.		15
III	Microfinance Institutions: Objectives of the Microfinance institutions; importance of Microfinance institutions; attributes of a good Micro finance institutions; institutional types; formal financial institutions; semiformal financial institutions; and informal financial providers. Rural Self-reliance Fund (RSRF); Rural Micro-finance Development Centre Ltd. (RMDC); Small Farmers Development Bank Ltd. (SFDBL); Commercial Banks (CBs);		15
IV	Microfinance and Development: Microfinance and women empowerment; Role of micro-finance in development; microfinance and health; Microfinance and Microenterprise development; Microfinance and education; Handicrafts and handloom and cottage industry development; Agri- industry and agriculture development; Microfinance and networking; and micro insurance policies and practices		15
PART-C: Learning Resources			



TextBooks,ReferenceBooksand Others		
<ol style="list-style-type: none"> 1. Shah, R. K., Micro Finance in Nepal, New Delhi: Serials Publications 2. Baral, S.K. and Bihari, S.C. Rural Marketing and Micro Finance: Text and Cases, New Delhi: A.I.T.B.S. Publishers, India 3. The New Micro Finance Handbook: A Financial Market System Perspective, Washington D.C.: The World Bank 		
Online Resources–		
https://www.findevgateway.org/training-resources&ved- https://hedera.online/training.html&ved-		
PART-D:AssessmentandEvaluation		
Suggested Continuous Evaluation Methods:		
Maximum Marks: 100Marks		
ContinuousInternalAssessment(CIA): 30Marks		
EndSemesterExam(ESE): 70 Marks		
ContinuousInternal Assessment (CIA): (ByCourseTeacher)	InternalTest/Quiz-(2):20&20 Assignment/Seminar- 10 TotalMarks- 30	Bettermarks outofthetwoTest/ Quiz +obtainedmarksinAssignmentshallbe considered against 30 Marks
EndSemester Exam (ESE):	Twosection– A &B SectionA:Q1.Objective–10x1=10Mark;Q2.Short answertype-5x4=20Marks SectionB:Descriptiveanswertypeqts.,1outof2fromeachunit-4x10=40Marks	

Name and Signature of Convenor & Members: (CBOS)

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FOUR YEAR UNDERGRADUATE PROGRAM(2024–28)
Department of Commerce and Management

COURSE CURRICULUM

PART-A: Introduction			
Program: Bachelor in Business Administration (Certificate / Diploma / Degree/Honors)		Semester-VII	Session: 2024-2028
1	Course Code	BBSE -06	
2	Course Title	Elective B – Finance: Security Analysis and Portfolio Management	
	Course Type	Discipline Specific Elective (DSE)	
4	Pre-requisite(if,any)	As per requirement	
5	Course Learning Outcomes(CLO)	<ul style="list-style-type: none"> ➤ Learn the concept of basics of Investment. ➤ Evaluate the different types of alternatives. ➤ Evaluate the portfolio and portfolio management. ➤ Know the concept of risk and returns ➤ Gain the knowledge of fundamental and technical analysis. 	
6	Credit Value	4 Credits	Credit=15 Hours-learning & Observation
7	Total Marks	Max.Marks: 100	Min Passing Marks: 40
PART-B: Content of the Course			
Total No. of Teaching-learning Periods(01 Hr.per period)– 60 Periods(60 Hours)			
Unit	Topics(Course contents)		No. of Period
I	Investments: Investment process, Criteria for Investment, Types of Investors, Investment, Speculation and Gambling; Elements of Investment, Investment Avenues, Factors influencing selection of investment alternatives. Risk Return Relationship: Meaning of risk, Types of risk, Measuring risk, Risk preference of investors. Meaning of return, measures of return, holding period of return, Annualized return, Expected return, Investors attitude towards Risk and Return.		15
II	Security Market- Introduction, functions, Secondary Market Operations. Stock Exchanges in India, Security Exchange Board of India, Government Securities Market, Corporate Debt Market and Money Market Instruments.		15
III	Fundamental Analysis and Technical Analysis: Introduction- Investment Analysis; Fundamental Analysis; Macro Economic Analysis; Industry Analysis; Company Analysis; Trend Analysis; and Ratio Analysis; Meaning of Technical Analysis, Fundamental vs Technical Analysis, Charting techniques, Technical Indicators, Testing Technical Trading Rules and Evaluation of Technical Analysis.		15
IV	Portfolio Management: Framework-Portfolio Analysis – Selection and Evaluation – Meaning of portfolio – Reasons to hold portfolio – Diversification analysis – Markowitz's Model – Assumptions – Specific model; Risk and return optimization – Efficient frontier – Efficient portfolios – Leveraged portfolios – Corner portfolios – Sharpe's Single Index model – Portfolio-evaluation measures – Sharpe's Performance Index – Treynor's Performance Index – Jensen's Performance Index.		15
Keywords Investment, Security Market, Fundamental Analysis, Technical Analysis, Portfolio Management..			
PART-C: Learning Resources			
Text Books, Reference Books and Others			
1. Brahmiah & P. Subba Rao, Financial Futures and Options, HPH. 2. Singh Preeti, Investment Management, HPHG 3. Alexander Fundamental of Investments, Pearson Ed.			

<p>4. <i>Hangen: Modern Investment theory. Pearson Ed.</i> 5. <i>Kahn: Technical Analysis – Plain and sample Pearson Ed.</i> 6. <i>Ranganthan: Investment Analysis and Port folio Management.</i> 7. <i>Chandra Prasanna: Managing Investment – Tata Mc Gram Hill.</i> 8. <i>Alexander, shampe and Bailey – Fundamentals of Investments Prentice Hall of India</i> 9. <i>Newyork Institute of Finance – How the Bond Market work – PHI.</i> 10. <i>Mayo Investment Thomason hearing</i></p>		
<p>Online Resources– https://himpub.com/product/security-analysis-and-portfolio-management-sem-6-bba-nep-karnataka/&ved= https://www.firstonlineuniversity.org/course/detail/certificate-in-security-analysis-and-portfolio-management-11345&ved=</p>		
<p>PART-D:AssessmentandEvaluation</p>		
<p>Suggested Continuous Evaluation Methods:</p>		
<p>Maximum Marks: 100Marks</p>		
<p>ContinuousInternalAssessment(CIA): 30Marks</p>		
<p>EndSemesterExam(ESE): 70 Marks</p>		
<p>ContinuousInternal Assessment (CIA): (ByCourseTeacher)</p>	<p>InternalTest/Quiz-(2):20&20 Assignment/Seminar- 10 TotalMarks- 30</p>	<p>Bettermarks outofthetwoTest/ Quiz +obtainedmarksinAssignmentshallbe considered against 30 Marks</p>
<p>EndSemester Exam (ESE):</p>	<p>Twosection– A &B SectionA:Q1.Objective–10x1=10Mark;Q2.Short answertype-5x4=20Marks SectionB:Descriptiveanswertypeqts.,1outof2fromeachunit-4x10=40Marks</p>	

Name and Signature of Convenor & Members: (CBOS)

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FOUR YEAR UNDERGRADUATE PROGRAM (2024–28)
Department of Commerce and Management

COURSE CURRICULUM

PART-A: Introduction			
Program: Bachelor in Business Administration <i>(Certificate / Diploma / Degree/Honors)</i>		Semester-I	Session: 2024-2028
1	Course Code	BBSE -07	
2	Course Title	Elective B – Finance: Financial Literacy & Investment Awareness	
	Course Type	Discipline Specific Elective (DSE)	
4	Pre-requisite (if, any)	As per requirement	
5	Course Learning Outcomes (CLO)	<ul style="list-style-type: none"> ➤ Provide the foundation for financial decision making. ➤ List out various savings and investment alternatives for a common man. ➤ Give a detailed overview of stock market and stock selection. ➤ Orient the learners about mutual funds and the criteria for selection. 	
6	Credit Value	4 Credits	Credit=15 Hours-learning & Observation
7	Total Marks	Max. Marks: 100	Min Passing Marks: 40
PART-B: Content of the Course			
Total No. of Teaching-learning Periods (01 Hr. per period) – 60 Periods (60 Hours)			
Unit	Topics (Course contents)		No. of Period
I	<p>Foundation For Finance: Understand the need for financial planning-basic concepts-life goals and financial goals-form of a sample financial plan for young adults. Economics-Meaning-scope-key concepts influencing decisions making both micro and macro.</p> <p>Banking in India: Types of Bank Deposits, Deposit Insurance (PMJDY), Traditional and New Banking Models. Debit and Credit Cards. Digital Payment System-Internet Banking (NEFT, RTGS and IMPS) Mobile Banking, Mobile Wallets, AEPS, UPI.</p> <p>Orientation to Financial Statements: financial terms and concepts, model for reading financial statements, basic ratios for evaluating companies while investing-Time Value of Money-Concept of Compounding and Discounting.</p>		15
II	<p>Investment Management: Investment Goals-Basic investment objectives-investment goals-time framing-assessing risk profile-concept of diversification-risk measurement tools. Investment and Saving Alternatives for a Common Investor: Insurance-Health, Life and Other General Insurance (Vehicle Insurance, Property Insurance etc). Retirement and Pension Plans-National Pension System, Atal Pension Yojana, PM-SYM Yojana, PMLV MY, PMKMDY etc., stocks, bonds, mutual funds. Investor Protection and Grievance Redressal.</p> <p>Stock Markets: Primary Market and Secondary Market, Stock Exchanges, Stock Exchange Operations-Trading and Settlement, Demat Account, Depository and Depository Participants.</p> <p>Stock Selection: Fundamental Analysis-Economy Analysis, Industry Analysis and Company Analysis. Technical Analysis-Graphical Patterns, Candle-Stick Patterns, Indicator and Oscillators. Stock Return and Risk: Analysing risk and returns trade off-relationship-investment risk.</p>		15
III	<p>Mutual Funds And Financial Planning Essentials: Mutual Funds: Features of Mutual Funds, Mutual Fund History in India, Major funds houses in India and Mutual Fund Schemes. Types of Mutual Funds Plan. Net Asset Value. Criteria for Selection of Mutual Funds: Returns, Performance Measures- Sharpe, Treynor, Alpha, Beta and R Square.</p>		15

	Financial Planning-Sample formats-integrating all the concepts learnt with a personal financial plan. Giving and Supporting-Family Support-Charitable giving-crowd sourcing for needs.	
IV	Project Work: 1. Prepare a Spreadsheet modeling using financial functions. 2. Prepare a group presentation on investment alternatives (advantages, sustainability and limitations) 3. Prepare a exercise on calculation of net asset value of mutual fund scheme.	15
Keywords	<i>Finance, Banking, Stock markets, Mutual Funds, Financial Planning.</i>	

PART-C: Learning Resources

Text Books, Reference Books and Others

1. *RBI Financial Education Handbook*
2. *Prasanna Chandra, Financial Management, Mc Graw Hill.*
3. *Aswath Damodaran, Corporate Finance, John Wiley & Sons Inc.*
4. *Pitabas Mohanty, Spreadsheet Skills for Finance Professionals, Taxmann Publications.*
5. *Fischer & Jordan, Security Analysis and Portfolio Management, Prentice Hall.*
6. *NSE Knowledge Hub, AI-powered Learning Experience Platform for BFSI*
7. *NSE Academy Certification in Financial Markets (NCFM) Modules:*
 - *Macroeconomics for Financial Markets*
 - *Financial Markets (Beginners Module)*
 - *Mutual Funds (Beginners Module)*
 - *Technical Analysis*

Online Resources-

<http://www.amfiindia.in/?caf=1&query=Mutual+Funds&afdToken=>

PART-D: Assessment and Evaluation

Suggested Continuous Evaluation Methods:

Maximum Marks:	100 Marks
Continuous Internal Assessment (CIA):	30 Marks
End Semester Exam (ESE):	70 Marks

Continuous Internal Assessment (CIA): (By Course Teacher)	Internal Test/Quiz-(2): 20 & 20	Better marks out of the two Test/ Quiz + obtained marks in Assignments shall be considered against 30 Marks
	Assignment/Seminar- Total Marks-	

End Semester Exam (ESE):	Two section- A & B Section A: Q1. Objective-10x1=10 Mark; Q2. Short answer type-5x4=20 Marks Section B: Descriptive answer type qts., 1 out of 2 from each unit-4x10=40 Marks
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Name and Signature of Convenor & Members: (CBOS)

Almura

Salil K. S. D.

FOUR YEAR UNDERGRADUATE PROGRAM (2024-28)

DEPARTMENT OF Management

COURSE CURRICULUM

PART-A: Introduction			
Program: Bachelor in Business Administration (Certificate / Diploma / Degree/Honors)		Semester-VII	Session: 2024-2025
1	Course Code	BBSE -08	
2	Course Title	Elective B – Finance: Insurance & Risk Management	
	Course Type	Discipline Specific Elective (DSE)	
4	Pre-requisite (if, any)	<i>As per requirement</i>	
5	Course Learning Outcomes (CLO)	<ul style="list-style-type: none"> ➤ Familiarize With Fundamental Principles Of Insurance ➤ Regulations Relating To Life Insurance ➤ Laws Related With General Insurance ➤ Process And Techniques Of Risk Management. ➤ Risk Identification And Risk Measurement 	
6	Credit Value	4 Credits	<i>Credit=15 Hours-learning & Observation</i>
7	Total Marks	Max.Marks: 100	Min Passing Marks: 40
PART-B: Content of the Course			
Total No. of Teaching-learning Periods (01 Hr. per period) – 60 Periods (60 Hours)			
Unit	Topics (Course contents)		No. of Period
I	Insurance: Historical perspective, Meaning, Nature and Scope of Insurance, Classification of Insurance Business - Life Insurance and General Insurance ; Fundamental principles of Insurance - Essentials of Insurance Contracts. Indian Insurance Industry - Insurance sector Reforms in India - Liberalisation of Insurance Markets - Major players of Insurance. Regulation of Insurance-IRDA. Risk Identification : Business Risk Exposures; Individual Exposures; Exposures of Physical Assets; Exposures of Financial Assets; Exposures of Human Assets; Exposures to Legal Liability; Exposure to Work Related Injury - Basic Concepts form Probability and Statistics		15
II	Life Insurance: Regulations relating to Life Insurance - General principles of Life Insurance contract proposals and policy; Assignment and Nomination; title and claims, concept of trusts in life policy; Growth of Actuarial Science - Features of Life Insurance - Life insurance contract - Life Insurance Documents - Insurance Premium calculations; Classification - classification on the basis of duration , premium payment, participation in profit, Number of persons Assured, Payment of Policy Amount - Money Back policies – Unit Linked Plans. Annuities – Need of Annuity Contracts – Classification of Annuities.		15
III	General Insurance: General Insurance – Laws related to General Insurance – General Insurance Contract – Health Insurance – Mediciam Policy, Group Mediciam Policy, Personal Accident Policy – Child Welfare Policy, Employee Group Insurance – Features of Group Health Insurance – Group Availability Plan. Fire Insurance – Essentials of Fire Insurance Contracts, Types of Fire Insurance Policies and Fire insurance coverage. Marine Insurance – Types of Marine Insurance – Marine Insurance Principles – Important Clauses in Marine Insurance – Marine Insurance Policies – Marine Risks – Clauses in Marine Policy Motor Vehicles insurance – Need for Motor Insurance, Types of Motor Insurance and Factors to be considered for Premium Fixing – Miscellaneous		15

	Insurance–Rural Insurance–Rural Policies–Obligations of Insurers to the Social Sector.	
IV	<p>Risk Management: Introduction to Risk Management: Risk – Risk and Uncertainty, Types of Risk, Burden of Risk, Sources of Risk, Methods of handling Risk, Degree of Risk, Management of Risk. Risk Management, Risk Management Process, Identification of loss Exposures, Objectives of Risk Management, Select the Appropriate Risk Management technique, Implement and Monitor the Risk management Program, Risk management by individuals and Corporations, Risk Management Objectives, Need for a Rationale for Risk management in organisations, Understanding the cost of Risk, Individual Risk management and the Cost of Risk - Risk management and Societal Welfare.</p> <p>Risk Measurement: Evaluating the frequency and Severity of Losses; Risk Control; Risk Financing Techniques; Risk Management Decisions Methods; Pooling Arrangements and Diversification of Risk.</p> <p>Advanced issues in Risk Management; The Changing Scope of Risk Management; Insurance Market Dynamics; Loss Forecasting; Financial Analysis in Risk Management; Decision Making; Other Risk Management Tools.</p>	15

Keywords Risk Management Risk Control General Insurance

PART-C: Learning Resources

Text Books, Reference Books and Others

- Gupta P.K., (2012). Insurance and Risk Management. Bengaluru, Himalayan Publications.
- Dr. Neelam C. Gulati (2011), Principles of Risk Management and Insurance. New Delhi Excel Publishing.
- Panda G.S., (2012). Principle and Practice of insurance, Bengaluru, Kalyani publishers.
- DR. G. Syamala Rao (2011)., Growth and Performance of Insurance Sector with Special Reference to LIC of India. New Delhi, Excel Publishing

Online Resources–

<https://www.coursera.org/courses%3Fquery%3Drisk%2520management&ved>

<https://www.tcsion.com/courses/industry-honour-course/insurance-and-risk-management/&ved>

PART-D: Assessment and Evaluation

Suggested Continuous Evaluation Methods:

Maximum Marks: 100 Marks

Continuous Internal Assessment (CIA): 30 Marks

End Semester Exam (ESE): 70 Marks

Continuous Internal Assessment (CIA): (By Course Teacher)	Internal Test/Quiz-(2): 20 & 20 Assignment/Seminar- 10 Total Marks- 30	Better marks out of the two Test/ Quiz + obtained marks in Assignments shall be considered against 30 Marks
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End Semester Exam (ESE):	Two section – A & B Section A: Q1. Objective – 10x1 = 10 Marks; Q2. Short answer type – 5x4 = 20 Marks Section B: Descriptive answer type qts., 1 out of 2 from each unit – 4x10 = 40 Marks
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Name and Signature of Convenor & Members (CBOS)

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