

<b>Name of the Program: BBA</b>		
<b>Course Code: BBA 3.4</b>		
<b>Name of the Course: FINANCIAL EDUCATION AND INVESTMENT AWARENESS</b>		
<b>Course Credits</b>	<b>No. of Hours per Week</b>	<b>Total No. of Teaching Hours</b>
<b>2 Credits</b>	<b>3 Hrs.</b>	<b>42 Hrs.</b>
<b>Pedagogy:</b> Classroom lectures and Tutorials		
<b>Course Outcomes: On successful completion of the course, the Students will able to:</b> <ul style="list-style-type: none"> <li>• Provide the foundation for financial decision making.</li> <li>• List out various savings and investment alternatives for a common man.</li> <li>• Give a detailed overview of stock market and stock selection</li> <li>• Orient the learners about mutual funds and the criteria for selection</li> </ul>		
<b>Syllabus:</b>		<b>Hours</b>
<b>Module No. 1: Foundation for Finance</b>		
<p>Understand the need for financial planning-basic concepts-life goals and financial goals-form of a sample financial plan for a young adults.</p> <p><b>Economics</b>-Meaning-scope-key concepts influencing decisions makingboth 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>		<b>04 Hours</b>
<b>Module No. 2: Investment Management</b>		
<p><b>Investment Goals</b>-Basic investment objectives-investment goals-time framing-assessing risk profile-concept of diversification-riskmeasurement tools.</p> <p><b>Investment and Saving Alternatives for a Common Investor:</b> 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, PMLVMY, PMKMDY etc., stocks, bonds, mutuals funds. Investor Protection and Grievance Redressal.</p>		<b>08 Hours</b>

<p><b>Stock Markets:</b> Primary Market and Secondary Market, Stock Exchanges, Stock Exchange Operations-Trading and Settlement, Demat Account, Depository and Depository Participants.</p> <p><b>Stock Selection:</b> Fundamental Analysis-Economy Analysis, Industry Analysis and Company Analysis. Technical Analysis-Graphical Patterns, Candle-Stick Patterns, Indicator and Oscillators.</p> <p>Stock Return and Risk: Analysing risk and returns trade off-relationship-investment risk.</p>	
<b>Module No. 3: Mutual Funds and Financial Planning Essentials</b>	
<p>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.</p> <p>Criteria for Selection of Mutual Funds: Returns, Performance Measures- Sharpe, Treynor, Alpha, Beta and R Square.</p> <p>Financial Planning-Sample formats-integrating all the concepts learnt with a personal financial plan.</p> <p>Giving and Supporting-Family Support-Charitable giving-crowd sourcing for needs.</p>	<b>03 Hours</b>
<b>PRACTICAL COMPONENT:</b>	
<p><b>Unit 1: Foundation of Finance</b></p> <ul style="list-style-type: none"> <li>• Spreadsheet Modelling <ul style="list-style-type: none"> <li>• IF Function</li> <li>• SUM Function</li> <li>• AVERAGE Function: INDEX, MATCH and VLOOKUPFunction:</li> <li>• RANK Function</li> <li>• SUMPRODUCT Function</li> <li>• MAX &amp; MIN Function</li> <li>• ERRORS in Modeling (#VALUE!, #NAME?, #DIV/O!,#REF!, #NUM!, #NA)</li> <li>• PRESENT VALUE Functions</li> <li>• FUTURE VALUE Functions</li> <li>• ANNUITY Functions</li> <li>• PERPETUITY Functions</li> </ul> </li> <li>• Statistical Functions in Excel</li> <li>• Financial Statements in Excel</li> </ul>	<b>06 Hours</b>

<p><b>Unit 2: Investment Management</b></p> <ul style="list-style-type: none"> <li>• Administering Risk Tolerance Tool</li> <li>• Group Presentations on Investment Alternatives (Advantages, Suitability and Limitations)</li> <li>• Demonstration of Stock Trading</li> <li>• Economy Analysis (<a href="http://www.tradingeconomics.com">www.tradingeconomics.com</a>)</li> <li>• Industry Analysis (<a href="http://www.ibef.org">www.ibef.org</a>)</li> <li>• Company Analysis (<a href="http://www.valueresearchonline.com">www.valueresearchonline.com</a>)</li> <li>• Spreadsheet Modelling for Stock Valuation (Dividend Discount Model, Free Cash Flow Model and Relative Valuation)</li> <li>• Demonstration of Technical Analysis and Exercises (NSE - TAME)</li> <li>• Spreadsheet Modelling for calculating Stock Return, Risk and Beta</li> </ul>	<p><b>15 Hours</b></p>
<p><b>Unit 3: Mutual Funds and Financial Planning Essentials</b></p> <ul style="list-style-type: none"> <li>• Identification of Fund Houses in India, Schemes and Plans of each Mutual Fund House (<a href="http://www.amfiindia.in">www.amfiindia.in</a>, <a href="http://www.valueresearchonline.com">www.valueresearchonline.com</a>)</li> <li>• Exercises on Calculation of Net Asset Value</li> <li>• Demonstration of Mutual Fund Fact Sheet</li> <li>• Exercises on reading performance measures and selection of mutual funds.</li> <li>• Preparation of Financial Plan.</li> </ul>	<p><b>06 hours</b></p>
<p><b>Skill Developments Activities:</b></p> <ul style="list-style-type: none"> <li>• Prepare a Spreadsheet modelling using financial functions.</li> <li>• Prepare a group presentation on investment alternatives (advantages, sustainability and limitations)</li> <li>• Prepare a exercise on calculation of net asset value of mutual fund scheme.</li> </ul>	
<p><b>Reference:</b></p> <ol style="list-style-type: none"> <li>1. RBI Financial Education Handbook</li> <li>2. NSE Knowledge Hub, AI-powered Learning Experience Platform for BFSI</li> <li>3. NSE Academy Certification in Financial Markets (NCFM) Modules:             <ol style="list-style-type: none"> <li>a. Macroeconomics for Financial Markets</li> <li>b. Financial Markets (Beginners Module)</li> </ol> </li> </ol>	

c. Mutual Funds (Beginners Module)

d. Technical Analysis

Note: Latest edition of text books may be used.

**Text Books:**

Prasanna Chandra, Financial Management, Mc Graw Hill. Aswath

Damodaran, Corporate Finance, John Wiley & Sons Inc.

Pitabas Mohanty, Spreadsheet Skills for Finance Professionals, Taxmann Publications.

Fischer & Jordan, Security Analysis and Portfolio Management, Prentice Hall.

**Websites:**

1. [www.sebi.gov.in](http://www.sebi.gov.in)
2. [www.nseindia.com](http://www.nseindia.com)
3. [www.amfiindia.com](http://www.amfiindia.com)