

**Name of the Program:** Bachelor of Commerce (B.Com.)  
**Course Code:** B.Com. 3.4  
**Name of the Course:** Financial Education and Investment Awareness

**Objectives:**

1. Provide the foundations for financial decision making
2. List out various saving and investment alternatives available for a common man
3. Give a detailed overview of stock markets and stock selection.
4. Orient the learners about mutual funds and the criteria for selection.

**Module – I: Foundations for Finance**

**Introduction to Basic Concepts:** Understand the need for financial planning – basic concepts – life goals and financial goals – format of a sample financial plan for a young adult.

**Economics:** Meaning – scope – key concepts influencing decision making both micro and macro.

**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 Wallet, AEPS, UPI.

**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.

**Module – II: Investment Management**

**Investment Goals:** Basic investment objectives – Investment goals – time frame – 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.

**Stock Markets:** Primary Market and Secondary Market, Stock Exchanges, Stock Exchange Operations – Trading and Settlement, Demat Account, Depository and Depository Participants.

**Stock Selection:** Fundamental Analysis – Economy Analysis, Industry Analysis and Company Analysis. Technical Analysis – Graphical Patterns, Candle-stick Patterns, Indicators and Oscillators.

**Stock Return and Risk:** Analysing risk and returns trade off relationship-investment risk.

**Module -III: Mutual Funds and Financial Planning Essentials**

**Mutual Funds:** Features of Mutual Funds, Mutual Fund History in India, Major Fund Houses in India and Mutual Fund Schemes. Types of Mutual Fund Plans. Net Asset Value.

**Criteria for selection of Mutual Funds:** Returns, Performance Measures – Sharpe, Treynor, Alpha, Beta and  $r^2$ .

**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.

**3.5 Sports/NCC/NSS/Others (If any) – as per concerned University Guidelines.**