
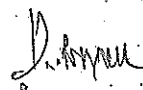


Name of the Program: Bachelor of Commerce (B.Com.)		
Course Code: B.Com. 3.5 (SEC)		
Name of the Course: Financial Education and Investment Awareness		
Course Credits	No. of Hours per Week	Total No. of Teaching Hours
2 Credits	2 Hrs	30 Hrs
Pedagogy: Classrooms lecture, Case studies, Group discussion & Seminar etc.,		
Course Outcomes: On successful completion of the course, the students will be able to		
f. To provide the foundations for financial decision making		
g. Create awareness about various saving and investment alternatives available for a common man		
h. Understand the overview of stock markets and stock selection		
i. Learning about mutual funds and the criteria for selection		
Syllabus:		Hours
Theory Modules		15 Hrs
Module No. 1: Foundations for Finance		04
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 & 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 No. 2: Investment Management		08
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 Stock Return and Risk: Analysing risk and returns trade off-relationship-investment risk.		
Module No. 3: Mutual Funds and Financial Planning Essentials		03
Mutual Funds: Features of Mutual Funds, Mutual Fund History in India, Major Fund Houses in		


 Registrar
 Davangere University
 Shivagangotri, Davangere


 Dr. Laxmana. P.
 Professor, Dean
 Department of Commerce
 Davangere University
 DAVANGERE

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	
Practical Modules	30 Hrs
For Module One	
Foundations for Finance <ul style="list-style-type: none"> • Spreadsheet Modelling: <ul style="list-style-type: none"> • IF Function • SUM Function • AVERAGE Function • INDEX, MATCH and VLOOKUP Function • RANK Function • SUMPRODUCT Function • MAX & MIN Function • ERRORS in Modeling (#VALUE!, #NAME?, #DIV/0!, #REF!, #NUM!, #NA) • PRESENT VALUE Functions • FUTURE VALUE Functions • ANNUITY Functions • PERPETUITY Functions • Statistical Functions in Excel • Financial Statements in Excel 	07
For Module Two	
Investment Management <ul style="list-style-type: none"> • Administering Risk Tolerance Tool • Group Presentations on Investment Alternatives (Advantages, Suitability and Limitations) • Demonstration of Stock Trading • Economy Analysis (www.tradingeconomics.com) • Industry Analysis (www.ibef.org) • Company Analysis (www.valueresearchonline.com) • Spreadsheet Modelling for Stock Valuation (Dividend Discount Model, Free Cash Flow and Relative Valuation) • Demonstration of Technical Analysis and Exercises (NSE – TAME) • Spreadsheet Modelling for calculating Stock Return, Risk and Beta 	17
For Module Three	
	06


Dr. Laxman
 Professor, Dean
 Department of Commerce
 Davangere University
 DAVANGERE-57

Mutual Funds and Financial Planning Essentials

- Identification of Fund Houses in India, Schemes and Plans of each Mutual Fund House (www.amfiindia.in, www.valueresearchonline.com)
- Exercises on Calculation of Net Asset Value
- Demonstration of Mutual Fund Fact Sheet
- Exercises on reading performance measures and selection of Mutual Funds
- Preparation of Financial Plan

References:

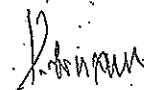
1. RBI Financial Education Handbook
2. NSE Knowledge Hub, AI-powered Learning Experience Platform for BFSI
3. NSE Academy Certification in Financial Markets (NCFM) Modules:
 - a. Macroeconomics for Financial Markets
 - b. Financial Markets (Beginner's Module)
 - c. Mutual Funds (Beginners Module)
 - d. Technical Analysis

Text Books:

1. Prasanna Chandra, Financial Management, McGraw Hill Publication.
2. Aswath Damodaran, Corporate Finance, John Wiley & Sons Inc.
3. Pitabas Mohanty, Spreadsheet Skills for Finance Professionals, Taxmann Publications
4. Fischer & Jordan, Security Analysis & Portfolio Management, Printice Hall.

Websites:

1. www.sebi.gov.in
2. www.nseindia.com
3. www.amfiindia.com


Dr. Laxmana. P.
Professor,
Department of Commerce
Davangere University
DAVANGERE-2