



Hindi Vidya Prachar Samiti's

# Ramniranjan Jhunjunwala College

of Arts, Science & Commerce

(Autonomous College)



Affiliated to

# UNIVERSITY OF MUMBAI

Syllabus for the SYBVOG

Program: BVOC

Course: Financial Management & Services

*(Adapted from the Credit Based Semester and Grading System SYBVOG Syllabus of  
University of Mumbai 2018-19)*

## DISTRIBUTION OF TOPICS AND CREDITS

## SYBVOCFMS SEMESTER III

Course	Nomenclature	Credits	Topics
RJCUBVOCFMS301	Communication & Etiquettes	06	<ol style="list-style-type: none"> <li>1. Presentation Skills</li> <li>2. Group Communication</li> <li>3. Business Correspondence</li> <li>4. Language and Writing Skills</li> </ol>
RJCUBVOCFMS302	Commodity & Derivative Market	06	<ol style="list-style-type: none"> <li>1. Introduction to Commodities Market and Derivatives Market</li> <li>2. Futures and Hedging</li> <li>3. Options and Option Pricing Models</li> <li>4. Trading, Clearing &amp; Settlement In Derivatives Market and Types of Risk</li> </ol>
RJCUBVOCFMS303	Marketing Management	06	<ol style="list-style-type: none"> <li>1. Introduction to Marketing</li> <li>2. Marketing Environment, Research and Consumer Behaviour</li> <li>3. Marketing Mix</li> <li>4. Segmentation, Targeting and Positioning and Trends In Marketing</li> </ol>
RJCUBVOCFMS304	Introduction to Cost Accounting	04	<ol style="list-style-type: none"> <li>1. Classification of Costs and Cost Sheet</li> <li>2. Reconciliation of cost and financial accounts</li> <li>3. Contract Costing</li> <li>4. Process Costing</li> </ol>
RJCUBVOCFMS305	Quantitative Management-I	04	<ol style="list-style-type: none"> <li>1. Introduction to Statistics</li> <li>2. Measures of Dispersion, Co-Relation and Linear Regression</li> <li>3. Time Series and Index Number</li> <li>4. Probability and Decision Theory.</li> </ol>
RJCUBVOCFMS306	Risk Management	04	<ol style="list-style-type: none"> <li>1. Foundation of Corporate Communication</li> <li>2. Understanding Public Relations</li> <li>3. Portfolio theory and application of Risk</li> </ol>

			management 4. Derivative strategy: Application of Risk Management
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### SYBVOCFMS SEMESTER IV

Course	Nomenclature	Credits	Topics
RJCUBVOCFMS401	Financial Service- Insurance	04	<ol style="list-style-type: none"> <li>1. Introduction to insurance</li> <li>2. Risk management Concept of risk</li> <li>3. Life Insurance Classification of Insurance</li> <li>4. General Insurance</li> </ol>
RJCUBVOCFMS402	Tally	05	<ol style="list-style-type: none"> <li>1. Brief introduction to computerized accounting</li> <li>2. Company information</li> <li>3. Implementation of TDS in Tally</li> <li>4. Excise duty in Tally</li> </ol>
RJCUBVOCFMS403	Wealth Management	05	<ol style="list-style-type: none"> <li>1. Introduction</li> <li>2. Insurance Planning and Investment Planning</li> <li>3. Financial Mathematics/ Tax and Estate Planning</li> <li>4. Retirement Planning/ Income Streams &amp; Tax Savings Schemes</li> </ol>
RJCUBVOCFMS404	Quantitative Methods for Business - II	04	<ol style="list-style-type: none"> <li>1. Decision Theory</li> <li>2. Linear Programming Models</li> <li>3. Transportation Models</li> <li>4. Assignment Models</li> </ol>
RJCUBVOCFMS405	Financial Management	04	<ol style="list-style-type: none"> <li>1. Introduction</li> <li>2. Cost of capital and capital structures</li> <li>3. Capital Budgeting</li> <li>4. Business Restructuring</li> </ol>
RJCUBVOCFMS406	Mutual Fund Management	04	<ol style="list-style-type: none"> <li>1. Introduction to Mutual Fund</li> <li>2. Classification of Mutual Fund</li> </ol>

**SYBVOG (Financial Markets & Services) Syllabus Semester III & IV**

			<ol style="list-style-type: none"><li>3. Fund Selection Criteria</li><li>4. Financial Planning in Mutual fund</li></ol>
<b>RJCUBVOGCFMS407</b>	<b>Business Law</b>	<b>04</b>	<ol style="list-style-type: none"><li>1. Contract Act</li><li>2. Special Contract</li><li>3. SEBI</li><li>4. IPR</li></ol>

<b>SEMESTER III</b>		<b>L</b>	<b>Cr</b>
<b>Paper-I: Communication &amp; Etiquettes</b>	<b>Paper Code: RJCUBVOGCFMS301</b>	<b>60</b>	<b>06</b>
<b>UNIT I</b>		<b>15</b>	
<b>Presentation Skills</b>			
<ul style="list-style-type: none"> <li>• <b>Presentations:</b> (to be tested in tutorials only) 4 Principles of Effective Presentation</li> <li>• Effective use of OHP</li> <li>• Effective use of Transparencies</li> <li>• How to make a Power-Point Presentation</li> </ul>			
<b>UNIT II</b>		<b>15</b>	
<b>Group Communication</b>			
<ul style="list-style-type: none"> <li>• <b>Interviews:</b> Group Discussion Preparing for an Interview, Types of Interviews</li> <li>• Selection, Appraisal, Grievance, Exit</li> <li>• <b>Meetings:</b> Need and Importance of Meetings, Conduct of Meeting and Group</li> <li>• Dynamics Role of the Chairperson, Role of the Participants, Drafting of Notice,</li> <li>• Agenda and Resolutions</li> <li>• <b>Conference:</b> Meaning and Importance of Conference Organizing a Conference</li> <li>• Modern Methods: Video and Tele – Conferencing</li> <li>• <b>Public Relations:</b> Meaning, Functions of PR Department, External and Internal</li> <li>• Measures of PR</li> </ul>			
<b>UNIT III</b>		<b>15</b>	
<b>Business Correspondence</b>			

**SYBVOOC (Financial Markets & Services) Syllabus Semester III & IV**

<ul style="list-style-type: none"> <li>• Trade Letters: Order, Credit and Status Enquiry, Collection (just a brief introduction to be given)</li> <li>• Only following to be taught in detail:-</li> <li>• Letters of Inquiry, Letters of Complaints, Claims, Adjustments SalesLetters.</li> </ul>		
<b>UNIT IV</b>	<b>15</b>	
<b>Language and Writing Skills</b>		
<ul style="list-style-type: none"> <li>• Promotional leaflets and fliers Consumer Grievance Letters Letters under Right to Information (RTI) Act</li> </ul>		

<b>SEMESTER III</b>		<b>L</b>	<b>Cr</b>
<b>Paper-II: Commodity &amp; Derivative Market</b>	<b>Paper Code: RJCUBVOCFMS302</b>	<b>60</b>	<b>06</b>
<b>UNIT I</b>		<b>15</b>	
<b>Introduction to Commodities Market and Derivatives Market</b>			
<ul style="list-style-type: none"> <li>• Introduction to Commodities Market :</li> <li>• Meaning, History &amp; Origin, Types of Commodities Traded, Structure of Commodities Market in India, Participants in Commodities Market, Trading in Commodities in India(Cash &amp;Derivative Segment), Commodity Exchanges inIndia &amp; Abroad, Reasons for Investing in Commodities</li> <li>• Introduction to Derivatives Market:</li> <li>• Meaning, History &amp; Origin, Elements of a Derivative Contract, Factors DrivingGrowth of Derivatives Market, Types of Derivatives, Types of UnderlyingAssets, Participants in Derivatives Market, Advantages &amp; Disadvantages ofTrading in Derivatives Market, Current Volumes of Derivative Trade in India,Difference between Forwards &amp; Futures.</li> </ul>			
<b>UNIT II</b>		<b>15</b>	
<b>Futures and Hedging</b>			

<p><b>a) Futures:</b> Futures Contract Specification, Terminologies, Concept of Convergence, Relationship between Futures Price &amp; Expected Spot Price, Basis &amp; Basis Risk, Pricing of Futures Contract, Cost of Carry Model</p> <p><b>b) Hedging:</b> Speculation &amp; Arbitrage using Futures, Long Hedge – Short Hedge, Cash &amp; Carry Arbitrage, Reverse Cash &amp; Carry Arbitrage, Payoff Charts &amp; Diagrams for Futures Contract, Perfect &amp; Imperfect Hedge</p>		
<b>UNIT III</b>	<b>15</b>	
<b>Trading, Clearing &amp; Settlement In Derivatives Market &amp; Types of Risk</b>		
<ul style="list-style-type: none"> <li>• Options Contract Specifications, Terminologies, Call Option, Put Option Difference between Futures &amp; Options, Trading of Options, Valuation of Options Contract, Factors affecting Option Premium, Payoff Charts &amp; Diagram for Options Contract, Basic Understanding of Option Strategies</li> <li>• Options Pricing Models: Binomial Option Pricing Model, Black - Scholes Option Pricing Model</li> </ul> <p style="text-align: center;"><b>UNIT IV</b></p>		
<b>Trading, Clearing &amp; Settlement In Derivatives Market &amp; Types of Risk</b>	<b>15</b>	
<ul style="list-style-type: none"> <li>• Trading, Clearing &amp; Settlement In Derivatives Market:</li> <li>• Meaning and Concept, SEBI Guidelines, Trading Mechanism – Types of Orders, Clearing Mechanism – NSCCL – its Objectives &amp; Functions, Settlement Mechanism – Types of Settlement</li> <li>• Types of Risk:</li> <li>• Value at Risk, Methods of calculating VaR, Risk Management Measures, Types of Margins, SPAN Margin</li> </ul>		

<b>SEMESTER III</b>		<b>L</b>	<b>Cr</b>
<b>Paper-III: Marketing Management</b>	<b>Paper Code: RJCUBVOCFMS303</b>	<b>60</b>	<b>06</b>
<b>UNIT I</b>		<b>15</b>	
<b>Introduction to Marketing</b>			
<ul style="list-style-type: none"> <li>• <b>Introduction to Marketing:</b> Definition, features, advantages and scope of Marketing. The 4P's and 4C's of marketing. Marketing v/s Selling. Marketing as an activity and function</li> <li>• <b>Concepts of Marketing:</b> Needs, wants and demands, transactions, transfer and exchanges.</li> <li>• <b>Orientations of a firm:</b> Production concept; Product concept; selling concept and marketing concept, social relationship, Holistic marketing.</li> </ul>			
<b>UNIT II</b>		<b>15</b>	
<b>Marketing Environment, Research and Consumer Behavior</b>			
<ul style="list-style-type: none"> <li>• The micro environment of business: Management structure; Marketing Channels; Markets in which a firm operates; competitors and stakeholders. <b>Macro environment:</b> Political Factors; Economic Factors; Socio Cultural Technological Factors (PEST Analysis)</li> <li>• <b>Marketing research:</b> Meaning, features, Importance of marketing research. Types of marketing research: Product research; Sales research; consumer/customer research; production research</li> <li>• <b>MIS:</b> Meaning, features and Importance</li> <li>• <b>Consumer Behavior:</b> Meaning, feature, importance, factors affecting Consumer Behavior</li> </ul>			
<b>UNIT III</b>		<b>15</b>	
<b>Marketing Mix</b>			
<ul style="list-style-type: none"> <li>• Marketing Mix: Meaning – Elements of Marketing Mix.</li> <li>• Product-Product mix-product line lifecycle-product planning – New product</li> <li>• Development- failure of new product-levels of product.</li> <li>• Branding –Packing and packaging – role and importance</li> <li>• Pricing – objectives- factors influencing pricing policy and Pricing strategy.</li> <li>• Physical distribution – meaning – factor affecting channel selection- types of marketing channels</li> </ul>			



<ul style="list-style-type: none"> <li>Promotion– meaning and significance of promotion. Promotion tools (brief)</li> </ul>			
<b>UNIT IV</b>		<b>15</b>	
<b>Segmentation, Targeting and Positioning and Trends In Marketing</b>			
<ul style="list-style-type: none"> <li>Segmentation – meaning , importance , basis</li> <li>Targeting – meaning , types</li> <li>Positioning – meaning – strategies</li> <li>New trends in marketing – E-marketing , Internet marketing and marketingusing social network</li> <li>Social marketing/ Relationship marketing</li> </ul>			
<b>SEMESTER III</b>		<b>L</b>	<b>Cr</b>
<b>Paper-IV Introduction to Cost Accounting</b>	<b>Paper Code: RJCUBVOCFMS304</b>	<b>60</b>	<b>03</b>
<b>UNIT I</b>		<b>15</b>	
<b>Classification of Costs and Cost Sheet</b>			
<ul style="list-style-type: none"> <li>Classification of costs, Cost of Sales, Cost Centre, Cost Unit, Profit Centre and Investment Centre</li> <li>Cost Sheet, Total Costs and Unit Costs, Different Costs for different purpose</li> <li>Simple practical problems on preparation of cost sheet</li> </ul>			
<b>UNIT II</b>		<b>15</b>	
<b>Reconciliation of cost and financial accounts</b>			
<ul style="list-style-type: none"> <li>Practical problems based on reconciliation of cost and Financial accounts</li> </ul>			
<b>UNIT III</b>		<b>15</b>	
<b>Contract Costing</b>			
<ul style="list-style-type: none"> <li>Progress payments, Retention money, Contract accounts, Accounting for material.</li> <li>Accounting for Tax deducted at source by the contractee, Accounting for plant used in acontract, treatment of profit on incomplete contracts, Contract profit and Balance sheet entries.</li> <li>Excluding Escalation clause</li> <li>Note- Simple practical problems</li> </ul>			

<b>UNIT IV</b>		<b>15</b>	
<b>Process Costing</b>			
<ul style="list-style-type: none"> <li>● Process loss, Abnormal gains and losses, Joint products and by products.</li> <li>● Excluding Equivalent units, Inter-process profit</li> </ul> <p>Note- Simple Practical problems Process Costing and joint and by products</p>			
<b>SEMESTER III</b>		<b>L</b>	<b>Cr</b>
Paper V: <b>Quantitative Management- I</b>	<b>Paper Code: RJCUBVOCFMS305</b>	<b>60</b>	<b>03</b>
<b>UNIT I</b>		<b>15</b>	
<b>Introduction to Statistics</b>			
<ul style="list-style-type: none"> <li>● Introduction: Functions/Scope, Importance, Limitations</li> <li>● Measures Of Central Tendency: Mean(A.M, Weighted, Combined) Median(Calculation and graphical using Ogives), Mode(Calculation and Graphical using Histogram), Comparative analysis of all measures of Central Tendency</li> </ul>			
<b>UNIT II</b>		<b>15</b>	
<b>Measures of Dispersion, Co-Relation and Linear Regression</b>			
<ul style="list-style-type: none"> <li>● Measures Of Dispersion: Range with C.R(Co-Efficient Of Range), Quartiles &amp; Quartile deviation with CQ (Co-Efficient Of Quartile), Mean Deviation from mean with CMD (Co-Efficient Of Mean Deviation), Standard deviation with CV(Co-Efficient Of Variance), Skewness &amp; Kurtosis (Only concept)</li> <li>● Co-Relation: Karl Pearson, Rank Co-Relation</li> <li>● Linear Regression: Least Square Method</li> </ul>			
<b>UNIT III</b>		<b>15</b>	
<b>Time Series and Index Number</b>			
<ul style="list-style-type: none"> <li>● Time Series: Least Square Method, Moving Average Method, Determination of Season.</li> </ul> <p>Index Number: Simple(unweighted) Aggregate Method, Weighted Aggregate Method, Simple Average of Price Relatives, Weighted Average of Price Relatives, Chain Base Index Numbers, Base Shifting, Splicing and Deflating, Cost of Living Index Number</p>			
<b>UNIT IV</b>		<b>15</b>	
<b>Probability and Decision Theory</b>			

**SYBVOG (Financial Markets & Services) Syllabus Semester III & IV**

<ul style="list-style-type: none"> <li>● Probability: Concept of Sample space, Concept of Event, Definition of Probability, Addition &amp; Multiplication laws of Probability, Conditional Probability, Bayes' Theorem(Concept only), Expectation &amp; Variance, Concept of Probability Distribution(Only Concept) <ul style="list-style-type: none"> <li>● Decision Theory: Acts, State of Nature Events, Pay offs, Opportunity loss, Decision Making under Certainty, Decision Making under Uncertainty, Non-Probability: Maximax, Maximin, Minimax, Regret, Laplace &amp; Hurwicz</li> <li>● Probabilistics (Decision Making under risk): EMV, EOL, EVPI <ul style="list-style-type: none"> <li>● Decision Tree</li> </ul> </li> </ul> </li> </ul>			
<b>SEMESTER III</b>		<b>L</b>	<b>Cr</b>
<b>Paper VI: Risk Management</b>	<b>Paper Code: RJCUBVOGCFMS305</b>	<b>60</b>	<b>03</b>
<b>UNIT I</b>		<b>15</b>	
<b>Foundation of Corporate Communication</b>			
<ul style="list-style-type: none"> <li>● Foundation of Corporate Communication</li> <li>● Definition, Risk Process, Risk Organization, Key Risks –Interest, Market, Credit, Currency, Liquidity, Legal, Operational</li> <li>● Risk Management V/s Risk Measurement – Managing Risk, Diversification, Investment Strategies and Introduction to Quantitative Risk Measurement and its Limitations</li> <li>● Principles of Risk - Alpha, Beta, R squared, Standard Deviation, Risk Exposure Analysis, Risk Immunization, Risk and Summary Measures –Simulation Method, Duration Analysis, Linear and other Statistical Techniques for Internal Control</li> </ul>			
<b>UNIT II</b>		<b>15</b>	
<b>Understanding Public Relations</b>			
<ul style="list-style-type: none"> <li>● Risk Hedging Instruments and Mechanism: Forwards, Futures, Options, Swaps and Arbitrage Techniques, Risk Return Trade off, Markowitz Risk Return Model, Arbitrage Theory, System Audit Significance in Risk Mitigation</li> <li>● Enterprise Risk Management: Risk Management V/s Enterprise Risk Management, Integrated Enterprise Risk Management, ERM Framework, ERM Process, ERM Matrix, SWOT Analysis, Sample Risk Register</li> </ul>			
<b>UNIT III</b>		<b>15</b>	
<b>Portfolio theory and application of Risk management</b>			
<ul style="list-style-type: none"> <li>● Asset portfolio theory Calculation of variance, covariance &amp; Correlation</li> <li>● Beta calculation : Pure play method</li> <li>● Capital asset pricing model</li> </ul>			

<b>UNIT IV</b>	<b>15</b>	
<b>Derivative strategy: Application of Risk Management</b>		
<ul style="list-style-type: none"> <li>● Basics of Forward, future, option and Swap</li> <li>● Put call parity</li> <li>● Covered call, protective put , Straddle Strategies</li> <li>● Delta hedging</li> </ul>		

<b>SEMESTER IV</b>		<b>L</b>	<b>Cr</b>
<b>Paper I: Financial Service-Insurance</b>	<b>Paper Code:RJCUBVOCFMS401</b>	<b>60</b>	<b>04</b>
<b>UNIT I</b>		<b>18</b>	
<b>Introduction to Insurance</b>			
<ul style="list-style-type: none"> <li>● Insurance - Definition and basic concepts-Need for and Importance of insurance Nature of insurance - Benefits of Insurance - Origin and Development of Insurance</li> <li>● Principles of insurance - Utmost good Faith - Insurable interest- indemnity - Contribution</li> <li>● Subrogation-Proximate cause-Reinsurance-Purpose and Types of Reinsurance -Double Insurance</li> </ul>			
<b>UNIT II</b>		<b>14</b>	
<b>Risk Management Concept of risk</b>			
Risk v/s uncertainty - Types of risks-Pure and Speculative risks- Internal and External risks-Fundamental and Particular risks-Static and Dynamic risks-Insurable and Non insurable risks-objectives and Importance of risk management- Risk management process— Methods of handling risks--Risk identification			
<b>UNIT III</b>		<b>16</b>	
<b>Life Insurance Classification of Insurance</b>			
Life insurance-Origin and Development of life insurance - Features of life insurance contract - Advantages of life insurance - Types of Life insurance plans – Whole life insurance-Term insurance-Endowment and Money Back policies-Unit linked insurance plan- Children plans-Group life insurance-Annuities and Pensions-Riders-Calculation of premium-Surrender value and paid up value of policy.			

<b>UNIT IV</b>	<b>12</b>	
<b>General Insurance General insurance</b>		
Essentials of General insurance contract-Role of General insurance in Economic a development- Fire insurance-Principles of fire insurance-Types of fire insurance policies--Marine insurance-Scope of marine insurance - Principles of Marine insurance- Marine insurance policies - Motor insurance-Kinds of motor vehicle insurance policies-- Health insurance - Types of health insurance policies-Social insurance –Crop insurance-Burglary insurance- Engineering insurance.		

<b>SEMESTER IV</b>		<b>L</b>	<b>Cr</b>
<b>Paper II: Tally</b>	<b>Paper Code:RJCUBVOCFMS402</b>	<b>60</b>	<b>04</b>
<b>UNIT I</b>		<b>15</b>	
<b>Brief Introduction to Computerized accounting</b>			
<ul style="list-style-type: none"> <li>Brief introduction to Computerized accounting, Introduction to Tally, Starting Tally</li> </ul>			
<b>UNIT II</b>		<b>15</b>	
<b>Company information</b>			
<ul style="list-style-type: none"> <li>Company information, Accounting maintenance, Accounting vouchers, Cost allocation, Inventory maintenance, Inventory vouchers, Implementation of VAT and CST in Tally</li> </ul>			
<b>UNIT III</b>		<b>15</b>	
<b>Implementation of TDS in Tally</b>			
<ul style="list-style-type: none"> <li>Implementation of TDS in Tally, Implementation TCS in Tally, Service Tax in Tally</li> </ul>			
<b>UNIT IV</b>		<b>15</b>	
<b>Excise duty in Tally</b>			
<ul style="list-style-type: none"> <li>Excise duty in Tally, Utilities, Working with multiple companies, Security control, Year-end processing, Reports, Printing from Tally, Payroll accounting, Job costing and POS in Tally</li> </ul>			

<b>EMESTER IV</b>		<b>L</b>	<b>Cr</b>
<b>Paper III: Wealth Management</b>	<b>Paper Code: RJCUBVOCFMS403</b>	<b>60</b>	<b>04</b>
<b><i>UNIT I</i></b>		<b>15</b>	
<b>Introduction</b>			
<ul style="list-style-type: none"> <li>• Introduction To Wealth Management: Meaning of WM, Scope of WM, Components of WM, Process of WM, Needs &amp; Expectation of Clients, Code of Ethics for Wealth Manager</li> <li>• Personal Financial Statement Analysis: Financial Literacy, Financial Goals and Planning, Cash Flow Analysis, Building Financial Plans, Life Cycle Management.</li> <li>• Economic Environment Analysis: Interest Rate, Yield Curves, Real Return, Key Indicators-Leading, Lagging, Concurrent</li> </ul>			
<b><i>UNIT II</i></b>		<b>14</b>	
<b>Insurance Planning and Investment Planning</b>			
<ul style="list-style-type: none"> <li>• Insurance Planning: Meaning, Basic Principles of Insurance, Functions and characteristics of Insurance, Rights and Responsibilities of Insurer and Insured, Types of life Insurance Policies, Types of General Insurance Policies, Health Insurance – Mediclaim – Calculation of Human Life Value - Belt Method/CPT</li> <li>• Investment Planning: Types of Investment Risk, Risk Profiling of Investors &amp; Asset Allocation (Life Cycle Model), Asset Allocation Strategies(Strategic, Tactical, Life-Cycle based), Goal-based Financial Planning, Active &amp; Passive Investment Strategies</li> </ul>			
<b><i>UNIT III</i></b>		<b>16</b>	
<b>Financial Mathematics/ Tax and Estate Planning</b>			

<ul style="list-style-type: none"> <li>Financial Mathematics: Calculation of Returns (CAGR ,Post-tax Returns etc.), Total Assets,Net WorthCalculations, Financial Ratios</li> <li>Tax and Estate Planning: Tax Planning Concepts, Assessment Year, Financial Year, Income Tax Slabs,TDS, Advance Tax, LTCG, STCG, Carry Forward &amp; Set-off, Estate PlanningConcepts –Types of Will – Requirements of a Valid Will– Trust – Deductions - Exemptions</li> </ul>		
<b>UNIT IV</b>	<b>12</b>	
<b>Retirement Planning/ Income Streams &amp; Tax Savings Schemes</b>		
<ul style="list-style-type: none"> <li>Retirement Planning: Understanding of different Salary Components, Introduction to Retirement Planning, Purpose &amp; Need, Life Cycle Planning, Financial Objectives in Retirement Planning, Wealth Creation (Factors and Principles), Retirement (Evaluation &amp; Planning), Pre &amp; Post-Retirement Strategies - Tax Treatment</li> <li>Income Streams &amp; Tax Savings Schemes: Pension Schemes, Annuities- Types of Annuities, Various Income Tax Savings Schemes</li> </ul>		

<b>SEMESTER IV</b>		<b>L</b>	<b>Cr</b>
<b>Paper IV: Quantitative Methods for Business - II</b>	<b>Paper Code: RJCUBVOCRE404</b>	<b>60</b>	<b>04</b>
<b>UNIT I</b>		<b>15</b>	
<b>Decision Theory</b>			
<ul style="list-style-type: none"> <li>Introduction to Probability - Definition of Sample space &amp;Event, probability of an eventand simple examples. (No question to be asked in exam.)</li> <li>Elements of Decision Problem: Concepts such as decision making, Decision maker, Coursesof action, States of nature, Pay-off values , Pay-off Table, Opportunity Loss Table.</li> <li>Decision Making process and decision making categories</li> <li>Decision Making Environments –</li> <li>Decision Making under Certainty</li> <li>Decision Making under Uncertainty -Criteria such as Maximin, Minimax,</li> <li>Maximax, Laplace, Hurwicz Alpha, Regret.</li> <li>Decision Making under Risk – Criteria such as EMV, EOL and EVPI</li> <li>Decision Tree techniques - Concept of Decision Tree and Examples</li> </ul>			

<b>UNIT II</b>	<b>14</b>	
<b>Linear Programming Models</b>		
<ul style="list-style-type: none"> <li>• Mathematical formulation and graphical solution of Linear Programming Problems.</li> <li>• Standard Linear Programming form – slack and surplus variables</li> <li>• Determination of Basic Feasible solution: Simplex Method - The Big “M” Method Two phase Method. Special cases in Simplex method – Alternative optima, unbounded solutions, Infeasible solutions, Degeneracy.</li> </ul>		
<b>UNIT III</b>	<b>16</b>	
<b>Transportation Models</b>		
<ul style="list-style-type: none"> <li>• Introduction, Characteristics and Assumptions</li> <li>• Solution of Transportation Problem using –</li> <li>• North – West Corner Method b) MODI Method</li> <li>• Least- Cost Method d) Vogel’s Approximation Method</li> <li>• Unbalanced Transportation Problem , Degeneracy in Transportation Problem</li> </ul>		
<b>UNIT IV</b>	<b>15</b>	
<b>Assignment Models</b>		
<ul style="list-style-type: none"> <li>• Introduction, Characteristics and Assumptions</li> <li>• Formulation of an Assignment Problem</li> <li>• Hungarian Method</li> <li>• Variation of the Assignment Problem</li> </ul>		

<b>SEMESTER IV</b>		<b>L</b>	<b>Cr</b>
<b>Paper V: Financial Management</b>	<b>Paper Code: RJCUBVOCRE405</b>	<b>60</b>	<b>04</b>
<b>UNIT I</b>		<b>15</b>	
<b>Introduction</b>			



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<p>Introduction:</p> <ul style="list-style-type: none"> <li>• Meaning and scope of Financial Management</li> <li>• Functions and Objectives of Financial Management</li> <li>• Changing Role of finance managers</li> </ul> <p>Cash Management:</p> <ul style="list-style-type: none"> <li>• Motives of holding cash</li> <li>• Strategies of cash management</li> <li>• Cash budget: meaning and objectives</li> <li>• Budgeting of receipts and payments – trading, non-trading and capital</li> <li>• Preparation of monthly budget and finding out closing cash balance to be made from the working capital estimation</li> </ul>		
<b>UNIT II</b>	<b>15</b>	
<b>Cost of capital and capital structures</b>		
<ul style="list-style-type: none"> <li>• Types of capital – Debt, Equity, Retained earnings, Preference</li> <li>• Cost of capital for each type of capital</li> <li>• Weighted cost of capital</li> <li>• Marginal cost of capital – w.r.t. expansion</li> <li>• Designing capital structure alternatives</li> <li>• Types of leverages – combined, operating, financial.</li> </ul>		
<b>UNIT III</b>	<b>15</b>	
<b>Capital Budgeting</b>		
<ul style="list-style-type: none"> <li>• Introduction, types of capital, sources of capital</li> <li>• Evaluation of capital expenditure proposal from given cash flow, concept of present value</li> <li>• Techniques of appraisal of investment proposal</li> <li>• Payback period method, average rate of return method</li> <li>• Net present value method</li> <li>• Profitability index method</li> </ul>		
<b>UNIT IV</b>	<b>15</b>	
<b>Business Restructuring</b>		
<p>Business Restructuring:</p> <ul style="list-style-type: none"> <li>• Importance</li> </ul>		

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<ul style="list-style-type: none"> <li>• Financial Implication</li> <li>• Valuation</li> </ul> <p>Types of Business Restructuring:</p> <ul style="list-style-type: none"> <li>• Merger</li> <li>• Amalgamation</li> <li>• De-Merger</li> <li>• Other Restructurings</li> <li>• (Elementary accounting problems – testing fundamental knowledge only)</li> </ul>	
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<b>SEMESTER IV</b>		<b>L</b>	<b>Cr</b>
<b>Paper VI: Mutual Fund Management</b>	<b>Paper Code: RJCUBVOCFMS406</b>	<b>60</b>	<b>04</b>
<b>UNIT I</b>		<b>15</b>	
<b>Introduction to Mutual Fund</b>			
<p><b>A) History &amp; Origin, Definition, Meaning, Characteristics, Advantages, Disadvantages, Limitations of Mutual Funds, Ethics in Mutual Fund. Entities involved – Sponsor, Trust, Trustee, Asset Management Company, Registrar and Transfer Agent ( RTA) and Fund Houses in India.</b></p> <p><b>B) Legal Framework- Role of regulatory agencies for Mutual funds– SEBI,RBI, AMFI, Ministry of Finance, SRO, Company Law Board, Department of Company’s affairs, Registrar of Companies MF guidelines on advertisement , Accounting , Taxation and Valuation norms, Guidelines to purchase Mutual Funds, Investor protection and MF regulations, Grievance mechanism in MF in India</b></p>			
<b>UNIT II</b>		<b>15</b>	
<b>Classification of Mutual Fund</b>			
<p><b>A) Types of Mutual Fund- (introduction and Characteristics)</b>                      Functional/Operational – Open ended, close ended, Interval Portfolio – Income, Growth, Balanced, MMMF · Geographical/ Location – Domestic, Offshore Miscellaneous - Tax Saving Funds, Exchange Traded Funds, Balance Funds, Fixed Term Plan, Debt Funds, Systematic Investment Planning &amp; Systematic Transfer Plan</p> <p><b>B) Portfolio Maturity, Calculations of NAV, Entry Load, Exit Load.</b></p>			

<b>UNIT III</b>	<b>15</b>	
<b>Fund Selection Criteria</b>		
<p>A) Fund Rating and Ranking–Its need and importance. Basis of Ratings, Interpretation of Funding Rating by CRISIL, CARE and ICRA, Selection Criteria – (Size, Stability, Credit Portfolio, Performance)Performance Measurement – Rolling Returns and Benchmarking</p> <p>B) Yield To Maturity and Bond Valuation</p>		
<b>UNIT IV</b>	<b>15</b>	
<b>Financial Planning in Mutual fund</b>		
<p>A) Basics of Financial Planning – Financial Planning Steps, Life Cycle, Wealth Cycle, Risk Profiling, Asset Allocation, Contingency Funds.</p> <p>B) Investors Guide Towards Financial Planning – Eligibility for investment in MF, KYC ( Individuals, Micro SIPs, Institutional Investors,Fund Category Guidance ( Long Bond Funds, Short Bond Funds, Ultra Short Bond Funds), Need for Financial Advisor, Difference between Advisor and Distributor, Color Coding MF products, Bank FD's V/s MutualFunds, Dividend V/s Growth Option</p> <p>C) Developing Model Portfolio for Investors – Model Portfolios meaning, Step by Step Approach of Building Model Portfolio</p>		

<b>SEMESTER IV</b>		<b>L</b>	<b>Cr</b>
<b>Paper VII: Business Law</b>	<b>Paper Code:RJCUBVOCFMS407</b>	<b>60</b>	<b>04</b>
<b>UNIT I</b>		<b>15</b>	
<b>Contract Act</b>			
<ul style="list-style-type: none"> <li>• Define Contract</li> <li>• Types of Contract</li> <li>• Consideration</li> <li>• Offer</li> <li>• Acceptance</li> <li>• Free Consent</li> <li>• Capacity to Contract</li> </ul>			
<b>UNIT II</b>		<b>15</b>	

<b>Special Contract</b>		
<ul style="list-style-type: none"><li>• Indemnity</li><li>• Guarantee</li><li>• Agency</li><li>• Pledge</li><li>• Bailment</li></ul>		
<b>UNIT III</b>	<b>15</b>	
<b>SEBI</b>		
<ul style="list-style-type: none"><li>• Rules and Regulations of SEBI</li></ul>		
<b>UNIT IV</b>	<b>15</b>	
<b>IPR</b>		
<ul style="list-style-type: none"><li>• Copyright</li><li>• Patent</li><li>• Trademark</li><li>• Design</li></ul>		

SYBVOG	Semester III Theory
<b>RJCUBVOGCFMS301</b>  <b>Paper I</b> <b>Communication &amp; Etiquettes</b>	<p><b><u>Learning Outcomes:</u></b></p> <ul style="list-style-type: none"> <li>➤ To guide the learners for presentation skills(How to make power point presentation, effective use of transparencies, Effective use of OHP)</li> <li>➤ To give knowledge to the learners regarding group communication (Interview, meetings, Conference, and Public relations.</li> <li>➤ To sensitize the learners to the different types Trade Letters( order , Credit and status enquiry Collection.</li> <li>➤ To impart proficiency in business correspondence, language and writing skills.</li> <li>➤ To identify the ethical dimension of a communication problem and to acknowledge different points of view.</li> </ul> <p><b><u>Course Outcome:</u></b></p> <ul style="list-style-type: none"> <li>➤ The learners are able to write application letters and job resumes.</li> <li>➤ Enhancement of language and writing skills.</li> <li>➤ Learners will be able to make presentation properly.</li> <li>➤ Students will be confident in interviews, meetings, conferences and public relations.</li> <li>➤ Learners will gain an understanding of Business correspondence (trade letters)</li> <li>➤ Students will be able to find, use, and evaluate primary academic writing associated with the communication discipline.</li> <li>➤ Students will be able to communicate effectively orally and in writing.</li> </ul>

SYBVOG	Semester III Theory
<b>RJCUBVOGCFMS302</b>  <b>Paper II</b> <b>Commodity &amp; Derivative Market</b>	<p><b><u>Learning Outcomes:</u></b></p> <p style="text-align: center;">The aims of the course are to:</p> <ul style="list-style-type: none"> <li>➤ Provide a rigorous understanding of different derivative instruments</li> <li>➤ Develop working knowledge on the use of derivatives in risk management</li> <li>➤ Provide necessary skills to value options and futures.</li> </ul> <p><b><u>Course Outcome:</u></b></p> <ul style="list-style-type: none"> <li>➤ Have a good understanding of derivative securities</li> <li>➤ Acquire knowledge of how forward contracts, futures contracts, swaps and options work, how they are used and how they are priced</li> </ul>

	<ul style="list-style-type: none"> <li>➤ Be able to describe and explain the fundamental features of a range of key financial derivative instruments</li> <li>➤ Be able to decide which securities to use for hedging and/or speculative purposes</li> </ul>
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<b>SYBVOG</b>	<b>Semester III Theory</b>
<b>RJCUBVOGCFMS303</b>  <b>Paper-III</b> <b>Marketing</b> <b>Management</b>	<p><b><u>Learning Outcome:</u></b></p> <ul style="list-style-type: none"> <li>➤ Market research, P's of Marketing, segmentation, Positioning, targeting different markets Market share.</li> </ul> <p><b><u>Course Outcome:</u></b></p> <ul style="list-style-type: none"> <li>➤ Here they will be learning different types markets. Why marketing play an important role in an organization. Segmentation, targeting, Branding in marketing. New trends i.e online, social media marketing.</li> </ul>

<b>SYBVOG</b>	<b>Semester III Practical</b>
<b>RJCUBVOGCFMS304</b>  <b>Paper-IV</b> <b>Introduction to Cost</b> <b>Accounting</b>	<p><b><u>Learning Objectives:</u></b></p> <ul style="list-style-type: none"> <li>➤ Calculation of the cost of production from one level to another, wage calculation, different type of overhead and their calculations, How to do a reconciliation, estimation about the future cost.</li> </ul> <p><b><u>Course Outcome:</u></b></p> <ul style="list-style-type: none"> <li>➤ A production department has different component involved like workers, raw materials to be purchase, wastage of raw materials overhead till it reaches to the final product. As a finance student s should have the knowledge related to the production and it will involve the price of the product the labor skilled enough to completed the production on time.</li> </ul>

<b>SYBVOOC</b>	<b>Semester III Practical</b>
<b>RJCUBVOOCFMS305</b>  <b>Paper-V</b> <b>Quantitative</b> <b>Management- I</b>	<p><b><u>Learning Objectives:</u></b></p> <ul style="list-style-type: none"> <li>➤ Understand meaning, nature and importance of statistics and to develop the ability to analyze and interpret data.</li> <li>➤ To provide an understanding for the graduate business students on statistical concepts, know the main properties of each statistical tools and select the most appropriate one for use with a given set of data.</li> <li>➤ Enable students to apply basic statistical techniques and methods for grouping, tabular and graphical display, analysis and interpretation of statistical data.</li> <li>➤ Understand some basic terminology in Probability and approach to decision making.</li> <li>➤ To understand association between two variables, obtain a Regression line and use Regression coefficients to sensibly make forecasts.</li> </ul> <p><b><u>Course Outcome:</u></b></p> <p>After successful completion of the course, students are expected to obtain the following skills:</p> <ul style="list-style-type: none"> <li>➤ The ability to interpret statistical analysis tools commonly used in the work place.</li> <li>➤ Independently calculate, basic statistical parameters like mean, median, mode, correlation coefficients, regression lines etc.,</li> <li>➤ Produce appropriate graphical and numerical descriptive statistics for different types of data.</li> <li>➤ Based on the acquired knowledge, to interpret the meaning of the calculated statistical indicators.</li> <li>➤ Choose a statistical method for solving practical problem.</li> </ul>

SYBVOG	Semester III Practical
<p><b>RJCUBVOGCFMS306</b></p> <p><b>Paper-VI</b> <b>Risk Management</b></p>	<p><b><u>Learning Outcome:</u></b></p> <ol style="list-style-type: none"> <li>1. Familiarization of different types of Financial Risk</li> <li>2. Different ways of managing the risk.</li> <li>3. Importance of construction of Portfolio.</li> <li>4. Measurement of Risk</li> <li>5. Familiarization of various derivative products and their application in mitigating risk.</li> </ol> <p><b><u>Course Outcome:</u></b></p> <ol style="list-style-type: none"> <li>1. The learners can differentiate between various risk type</li> <li>2. The learners are familiar with ways of managing risk.</li> <li>3. They are familiar with financial products which can help them mitigating the risk.</li> <li>4. The learners gain the knowledge of portfolio construction and its various aspects.</li> <li>5. The Learners are aware of various financial terminology associated with risk management.</li> </ol>

SYBVOG	Semester IV Practical
<p><b>RJCUBVOGCFMS401</b></p> <p><b>Paper-I</b> <b>Financial Service-Insurance</b></p>	<p><b><u>Learning Outcome:</u></b></p> <ul style="list-style-type: none"> <li>➤ Learner should be able to understand concept of insurance, difference terminologies used in insurance industry</li> <li>➤ Learner will be able to understand different types of risk which can be manageable with appropriate insurance</li> <li>➤ Understanding of different types of insurance like general insurance and life insurance and it's applicability</li> <li>➤ Understanding of insurable and non-insurable items</li> <li>➤ Learner should be able to understand claim procedure for life insurance and general insurance and pre requisites for claiming insurance.</li> <li>➤ Financial planning using insurance and knowledge about different intermediaries in insurance.</li> </ul> <p><b><u>Course Outcome:</u></b></p> <ul style="list-style-type: none"> <li>➤ Introduction of commerce concept of insurance , risk management with using different types of insurance, terminology of insurance industry</li> <li>➤ Fundamentals of insurance &amp; risk management life insurance and general insurance ,</li> <li>➤ Personal&amp; Liability insurance</li> </ul>



	<ul style="list-style-type: none"> <li>➤ Financial planning and life insurance</li> <li>➤ Types of insurance policies and Insurance intermediaries.</li> </ul>
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<b>SYBVOOC</b>	<b>Semester IV Practical</b>
<b>RJCUBVOCFMS402</b>  <b>Paper-II</b> <b>Tally</b>	<p><b><u>Learning Outcome:</u></b></p> <ul style="list-style-type: none"> <li>➤ Learning data entry in Tally.ERP9/Computerized Accounting for different type of Business Organizations and Personal Accounting.</li> <li>➤ Inventory (Stock) Management.</li> <li>➤ Finding out slow moving and fast moving items and preparing re-order levels accordingly.</li> <li>➤ Bank Reconciliation and Reconciling Debtors and Creditors.</li> <li>➤ Learning latest Tax implementation and preparing the reports for filling Tax the return eg. GST, Income Tax etc.</li> <li>➤ Learning Finalization of Accounts for Audit and IT.</li> <li>➤ Generating MIS Reports like Cash Flow, Fund Flow and Ratio Analysis.</li> <li>➤ Budget and Control, Future Planning.</li> <li>➤ Accessing Data from different location through dot net services of Tally, synchronizing the data.</li> </ul> <p><b><u>Course Outcome:</u></b></p> <ul style="list-style-type: none"> <li>➤ The learner get through knowledge of working with Tally to become an Expert.</li> <li>➤ The learner will understand the Inventory Management and will be able to analyse the stock movement, negative stock, pilferage etc.</li> <li>➤ Access Real time Reports.</li> <li>➤ Become an independent accountant.</li> <li>➤ An asset to a organization in making decisions related to finance.</li> </ul>

<b>SYBVOOC</b>	<b>Semester IV Practical</b>
<b>RJCUBVOCFMS403</b>  <b>Paper-III</b> <b>Wealth</b> <b>Management</b>	<p><b><u>Learning Outcome:</u></b></p> <ul style="list-style-type: none"> <li>➤ Provide knowledge to the learner regarding various financial products.</li> <li>➤ Imparting Proficiency in wealth management business.</li> <li>➤ To learn about the global markets and how huge amount of money is managed.</li> <li>➤ Making them learn about the concept of Financial planning.</li> </ul> <p><b><u>Course Outcome:</u></b></p> <ul style="list-style-type: none"> <li>➤ The learner gain knowledge and understanding of importance of Financial planning.</li> </ul>

	<ul style="list-style-type: none"> <li>➤ They will learn importance of wealth management and its impact on global markets.</li> <li>➤ They will understand the practicality of various Financial products.</li> </ul>
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SYBVOG	Semester IV Practical
<b>RJCUBVOGCFMS404</b>  <b>Paper-IV</b> <b>Quantitative</b> <b>Methods for</b> <b>Business - II</b>	<p><b><u>Learning Outcome:</u></b></p> <ul style="list-style-type: none"> <li>➤ To intelligently collect, analyze and interpret data relevant to their decision-making.</li> <li>➤ To achieve the best outcome in a mathematical model whose requirements are represented by linear relationships.</li> <li>➤ To minimize the cost of distributing a product from a number of sources or origins to a number of destinations.</li> <li>➤ To determine what resources are assigned to which department, machine, or center of operation in the production process.</li> </ul> <p><b><u>Course outcome:</u></b></p> <ul style="list-style-type: none"> <li>➤ Understand statistical inference in relation to business decision-making</li> <li>➤ Convey the results of quantitative analysis.</li> </ul>

SYBVOG	Semester IV Practical
<b>RJCUBVOGCFMS405</b>  <b>Paper-V</b> <b>Financial Management</b>	<p><b><u>Learning objectives:</u></b></p> <ul style="list-style-type: none"> <li>➤ To understand the scope of financial management.</li> <li>➤ Preparation of various financial budgets.</li> <li>➤ To determine company's optimal capital structure.</li> <li>➤ To determine whether an organization's long term investments are worth the funding of cash through the firm's capitalization structure</li> </ul> <p><b><u>Course outcome:</u></b></p> <ul style="list-style-type: none"> <li>➤ Preparing various financial budgets.</li> <li>➤ Calculate the best combination of debt and equity.</li> <li>➤ Evaluation of capital expenditure proposal.</li> <li>➤ Evaluating the need for business restructuring</li> </ul>

SYBVOG	Semester IV Theory
<p><b>RJCUBVOGCFMS406</b></p> <p><b>Paper-VI Mutual Fund Management</b></p>	<p><b><u>Learning Outcome:</u></b></p> <ul style="list-style-type: none"> <li>➤ Conceptual learning of mechanism of Mutual funds</li> <li>➤ Understanding &amp; Acknowledging valuation of mutual funds</li> <li>➤ Plays an vital role in lives of investors understanding basis and core of mutual funds scheme</li> <li>➤ To gain a knowledge of valuation of units, investment opportunities and management of schemes</li> <li>➤ Get well equip with professional knowledge towards management of mutual funds.</li> <li>➤ Understanding law and statutory compliance governing the mutual funds</li> </ul> <p><b><u>Course Outcome:</u></b></p> <ul style="list-style-type: none"> <li>➤ Learners will gain a knowledge of valuation of mutual funds</li> <li>➤ Learners can build a thrust of investment for a long term to yield high maturity in long run.</li> <li>➤ Learners will have knowledge about various laws and statutory compliance governing mutual funds.</li> </ul>

SYBVOG	Semester IV Theory
<p><b>RJCUBVOGCFMS407</b></p> <p><b>Paper-VII Business Law</b></p>	<p><b><u>Learning Outcomes:</u></b></p> <ul style="list-style-type: none"> <li>➤ Learning the Importance of Contract in the Financial Aspect</li> <li>➤ Providing knowledge to the learners on Legal Aspect in Business</li> <li>➤ Imparting various legal framework for better understanding.</li> </ul> <p><b><u>Course Outcomes:</u></b></p> <ul style="list-style-type: none"> <li>➤ The learners gain knowledge and understanding of the importance of legal communication and impact of legal knowledge</li> <li>➤ Enhancement of Legal knowledge and Legal communication.</li> <li>➤ Learners can remove the barriers that they have with Legal aspects by understanding the procedures and outcomes.</li> </ul>

### **SCHEME OF EXAMINATIONS**

1. Two Internal Assessment examinations of 20 marks each. Duration 30min for each. Internal Assessments could be either of the following depending on the nature of the course: Written Exam/ Group Project/ Individual Project/ Book Review/ Class Test/ Case Study/ Presentation Power point/ Audio – Visual presentation/ Oral Presentation.
2. One External (Semester End Examination) of 60 marks. Duration 2 hours.
3. Minimum marks for passing Semester End Theory Exam is 40 %.
4. Student must appear at least one of the two Internal Tests to be eligible for the Semester End Examination.
5. For any KT examinations, there shall be ODD-ODD/EVEN-EVEN pattern followed.
6. HOD's decision, in consultation with the Principal, shall remain final and abiding to all.

## **REFERENCE BOOKS AND READING MATERIAL**

### **SEMESTER – III**

#### **Communication & Etiquettes**

- Agarwal, AnjuD(1989) A Practical Handbook for Consumers, IBH.
- Alien, R.K.(1970) Organisational Management through Communication.
- Ashley,A(1992) A Handbook Of Commercial Correspondence, Oxford University Press.
- Aswalthapa, K (1991)OrganisationalBehaviour, Himalayan Publication, Mumbai.
- Atreya N and Guha (1994) Effective Credit Management, MMC School of Management, Mumbai.
- Bahl,J.C. and Nagamia,S.M. (1974) Modern Business Correspondence and Minute Writing.
- Balan,K.R. and Rayudu C.S. (1996) Effective Communication, Beacon New Delhi.
- Bangh, LSue, Fryar,Maridell and Thomas David A. (1998) How to Write First Class Business Correspondence, N.T.C. Publishing Group USA.
- Banerjee, Bani P (2005) Foundation of Ethics in Mangement Excel Books 10.Businessworld Special Collector's Issue: Ethics and the Manager
- Barkar, Alan(1993) Making Meetings Work, Sterling Publications Pvt. Ltd., New Delhi.
- Basu,C.R.(1998) Business Organisation and Management, T.M.H.New Delhi.
- Benjamin, James (1993) Business and Professional Communication Concepts and Practices, Harper Collins College Publishers, New York.
- Bhargava and Bhargava91971) Company Notices, Meetings and Regulations
- Black, Sam (1972) Practical Public Relations, E.L.B.S. London.
- BoveeCourtland,L and Thrill, John V(1989) Business Communication, Today McGraw Hill, New York, Taxman Publication.
- Burton, G and Thakur, (1995) Management Today- Principles and Practices. T.M.H.,New Delhi.
- Darrow, Richard, Forrstal, Dan and Coolman, Aubrey (1967) Public Relations Handbook, TheDartwell Co., Chicago.
- Dayal, Ishwar(9810) Managing Large Organizations: A Comparative Study.
- Drucher,P.F.((1970) Technology, Management and Society, Pan Books London.
- Drucher,P.F.((1974)Management Responsibilities Practices, Heinemann, London. 22.Eyre, E.C. (1985) Effective Communication Made Simple, Rupa and Co.Calcutta.
- Ecouse Barry, (1999), Competitive Communication: A Rhetoric for Modern Business, OUP.
- Fisher Dalmar, (1999), Communication in Organisation, Jaico Pub House, Mumbai, Delhi.
- Frailley, L.E. (1982) Handbook of Business Letters, Revised Edn. Prentice Hall Inc.
- French, Astrid (1993) Interpersonal Skills. Sterling Publishers, New delhi.
- 27 Fritzsche, David J (2005) Business Ethics: A Global and Managerial Perspective McGraw Hill
- Garlside, L.E. (1980) Modern Business Correspondence, McDonald and Evans Ltd. Plymouth.
- Ghanekar,A(1996) Communication Skills for Effective Management. Everest Publishing House, Pune.
- Graves, Harold F. (1965) Report Writing, Prentice Hall, New Jersey.
- Gupta, Anand Das (2010) Ethics, Business and Society: Managing Responsibly Response Books 32.Gupta,
- Dipankar (2006) Ethics Incorporated: Top Priority and Bottom Line Response Books
- Krevolin, Nathan (1983) Communication Systems and Procedures for Modern Office, Prentice Hall, New Jersey.
- Lesikar, Raymond V and Petit, John D.(1994) Business Communication: Theory and Application , Richard D. Irwin Inc. Illinois.
- Ludlow,Ron.(1995) The Essence of Effective Communication, Prentice , New Delhi.

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- 36.M. Ashraf, Rizvi (2006) Effective Technical Communication Tata McGraw Hill
- Martson, John E. 1963) The Nature of Public Relations, McGraw Hill, New Delhi.
- Majumdar,P.K.(1992) Commentary on the Consumer protection Act, Prentice, New Delhi.
- McQuail, Denis (1975), Communication, Longman.
- Merrihue, William (1960) Managing by Communication, McGraw Hill, New York. 41.Mishra Rajiv K (2006) Code of Conduct for Managers Rupa Company
- Monippalli, M.M. (1997),The Craft of Business Letter Writing, T.M.H. New Delhi.
- Montagu,A and Matson , Floyd(1979) The Human Connection, McGraw Hill,New York.
- Murphy, Herta and Hilde Brandt, Herbert W (1984) Effective Business Communication, McGraw Hill, New York.
- Parry, John (1968) The Psychology of Human Communication.
- Parson, C.J. and Hughes (1970) Written Communication for Business Students, Great Britain.
- Peterson, Robert A and Ferrell, O.C (2005) Business Ethics: New Challenges for Business Schools and Corporate Leaders Prentice Hall of India Pvt., Ltd
- Phillip, Louis V. (1975) Organisational Communication- The Effective Management, Columbus Grid Inc. 49.. Ross, Robert D. (1977) The Management of Public Relations, John Wiley and Sons, U.S.A.
- Sadri Sorab, Sinha Arun and Bonnerjee peter (1998) Business Ethics: Concepts and Cases Tata McGraw Hill Public Company Limited
- Shekhar, R.C (1997) Ethical Choices in Business Response Books
- Stephenson, James (1988) Principles and Practice of Commercial Correspondence, Pilman and Sons Ltd. London.
- 53.. Shurter, Robert L. (1971) Written Communication in Business, McGraw Hill, Tokyo

## **Commodity and Derivatives Market**

- John C. Hull & Basu -Futures, options & other derivatives
- Robert McDonald, Derivatives market, Pearson education
- John Hull, Fundamentals of futures & options
- Ankit Gala & Jitendra Gala, Guide to Indian Commodity market, Buzzingstock publishing house
- K.Sasidharan & Alex K. Mathews, Option trading – bull market strategies, McGraw Hill publication
- NitiChatnani, Commodity markets, McGraw Hill Publication

## **Marketing Management**

- Kotlar, Philip, Marketing Management, Prentice Hall, New Delhi.
- Stanton, Etzel, Walker, Fundamentals of Marketing, Tata-McGraw Hill, New Delhi.
- Saxena, Rajan, Marketing Management, Tata-McGraw Hill, New Delhi.
- McCarthy, E.J., Basic Marketing: A managerial approach, Irwin, New York.

- Pillai R S, Bagavathi, Modern Marketing

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### **Introduction to Cost Accounting**

- Cost Accounting-Principles and Practice; Arora M.N: Vikas, New Delhi.
- Cost Accounting; Jain S.P. and Narang K.L: Kalyani New Delhi.
- Principles of Management Accounting; Anthony Robert, Reece, et at: Richard D. Irwin Inc. Illinois.
- Cost Accounting - A Managerial Emphasis; Prentice-Hall of India, Horngren, Charles, Foster and Datar: New Delhi

### **Quantitative Management-I**

- Statistics of Management , Richard Levin &David S. Rubin,Printice Hall of India , New Delhi.
- Statistics for Business & Economics, David R Anderson, Dennis J Sweney, Thopmson Publication.
- Fundamental of Statistics, S C Gupta, Himalya Publication House.
- Business Statistics , Bharadwaj , Excel Books, Delhi
- Business Mathematics, S.K Singh & J.K Singh, Brijwasi Book Distributor & Publisher

### **Risk Management**

1. Thomas S. Coleman, Quantitative Risk Management : A Practical Guide to Financial Risk
2. Steve Peterson, Investment Theory and Risk Management
3. Risk Management , M/s Macmillan India Limited
4. Theory & Practice of Treasury Risk Management: M/s Taxman Publications Ltd.
5. Sim Segal, Corporate Value of ERM
6. Dr. G Kotreshwar, Risk Management : Insurance and Derivatives, Himalaya Publishing House.

## **Semester IV**

### **Tally**

- Learning Tally ERP 9 - By Tally Champ
- Official Guide to Financial Accounting Using Tally.ERP 9 with GST by Tally Educational Private Limited by Nidhani BPB publication

### **Wealth Management**

- Harold Evensky, Wealth Management, McGraw Hill Publication
- NCFM, CFP, IIBF, etc, Wealth Management modules
- Harold Evensky, The new wealth Management, CFA Institute Investment Series Publication

## **Quantitative Methods for Business - II**

- Business MathematicsMathematics for Economics and Finance, Martin Anthony, Norman Biggs, Cambridge lowprice editions, 2000.
- Business Mathematics, D.C. Sancheti, V.K. Kapoor, Sultan Chand & Sons Publications, 2006.
- Business Mathematics, J.K. Singh, 2009,Himalaya Publishing House.
- Mathematics for Business and Economics, J.D. Gupta, P.K. Gupta, Man Mohan, Tata McGrawHill Publishing Company Ltd.
- Mathematics of Finance 2nd Edition Schaum's Outline Series Peter Zima, Robert Browns Tata McGrawHill Publishing Company Ltd
- Business Mathematics by Dr.AmarnathDikshit&Dr.Jinendra Kumar Jain.
- Business Mathematics by Bari - New Literature publishing company, Mumbai
- Mathematics for Economics and Business, RS Bhardwaj, 2010,Excel Books
- Business Mathematics, Zameerudin, Qazi, V.K. Khanna& S.K. Bhambri, Vikas Publishing House Pvt. Ltd, New Delhi

## **Financial Management**

- Fundamental of Financial Management – Prasanna Chandra – Tata McGraw Hill
- Fundamental of Financial Management – V Sharan Pearson Education
- Principles of Corporate Finance – R A Brealy& S C Myres - Tata McGraw Hill

## **Mutual Fund Management**

- Future scenario of Financial services : R.Gordan& Natarajan (Himalaya)
- Marketing of Financial services : V. K. Avadhani (Himalaya)
- MF, Data, Interpretation & analysis : K.G. Shahadevan&Thripairaju (Prentice hall of India)
- Mutual funds in India (Modern scenario): Dr. Manoj Dave & Mr. Lalitkumar



Chauhan, (Paradise Publishers)

- Mutual Funds & Financial Management : Ramesh Garg (Yking books)

## **Business Law**

- Avtar Singh – Contract Act
- Dr. Sumathi Gopal – Contract Act and IPR – Sheth Publication
- SEBI Guidelines Bare Act

**Note:** In some subjects reference books are not written because professors are allowed to give to students their notes and refer websites at their discretion.