



**SYBFM SEMESTER III**

**Academic year 2019-2020**

<b>Semester III</b>			
<b>Course Code</b>	<b>Course Title</b>	<b>Credits</b>	<b>Lectures /Week</b>
<b>CBFM01</b>	Business Law	3	4
<b>CBFM02</b>	Information Technology in Financial Markets	3	4
<b>CBFM03</b>	E-commerce	3	4
<b>CBFM04</b>	Personal Financial Planning	4	4
<b>CBFM05</b>	Money Markets	4	4
<b>CBFM06</b>	Financial Management	4	4
<b>CBFM07</b>	Corporate Accounting II	4	4

### Semester III

Course Code CBFM	<b>BUSINESS LAW</b>	
	<p><b>Objectives:</b> This course intends to make the students familiar with the essential laws governing various sectors of our economy.</p> <p><b>Outcomes:</b> To provide exposure to the students about Business Law</p> <p>To provide them with the fundamental knowledge of the use of Law</p> <p>To understand the various concepts &amp; Acts governing the Indian Judiciary System</p>	
Unit I	<p><b>Indian Contract Act</b></p> <ul style="list-style-type: none"> <li>➤ Indian Contract Act 1872</li> <li>➤ Definitions (S.2): Agreement, kinds of Agreements, Contract- kinds of contracts: Valid, Void, Voidable, Contingent and Quasi Contract and E-contract,</li> <li>➤ Distinguish between Agreement and Contract.</li> <li>➤ Offer or Proposal- definition, Essentials of Valid proposal or offer, counteroffer, Standing or open offer, distinguish between offer and invitation to offer, Acceptance-definition, Essentials of a valid acceptance, Promise, Communication of Offer and acceptance and Revocation.</li> <li>➤ Capacity to contract (Ss.10-12), Consent and Free Consent (Ss.13-22)</li> <li>➤ Consideration (S.2 and 25) and Void Agreements (Ss.24-30)</li> </ul>	15 L
Unit II	<p><b>Special Contracts</b></p> <ul style="list-style-type: none"> <li>➤ Law of Indemnity and Guarantee (Ss.124-125, Ss-126-129,132-147</li> <li>➤ Law of Bailment and pledge (Ss. (Secs148,152-154,162, 172,178,178A and179)</li> <li>➤ Law of Agency (S. 182-185&amp; 201-209only)</li> </ul>	15 L
Unit III	<p><b>Securities Contract Regulation Act</b></p> <ul style="list-style-type: none"> <li>➤ Terms-Recognition of stock exchange-Listing Agreement-Delisting-Security Appellate Tribunal-Cancellation of recognition-by laws- types of contracts. Securitization &amp; Reconstruction of Financial Assets and Enforcement of Security Interest Act(SARFAESI) 2002 : Objectives-Terms-process-registration-acquisition-assets reconstruction-takeover management-offences and penalties-authorities.</li> <li>➤ Bankruptcy and Benami Act</li> <li>➤ NCLD</li> </ul>	15 L
Unit IV	<p><b>Security Exchange Board of India</b></p> <ul style="list-style-type: none"> <li>➤ SEBI: Objectives-terms-establishment-powers-functions-accounts</li> </ul>	15 L

	<p>and audit-penalties-registration.</p> <p>➤ Issues of Disclosure Investors Protection Guidelines: Pre &amp; Post obligations-conditions for issue-Debt Security-IPO-E-IPO-Employee option-right-bonus-preferential allotment- intermediary-operational-promoter lock in period requirements-offer document</p>	
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**Additional References:**

1. *Indian Contract Act , Sale of Goods Act and Partnership Act – Desai T R – S C – Sarkar and sons*
2. *The Negotiable Instruments Act – Khergamwala J S – N M Tripathy*
3. *The Principles of Mercantile Law – Singh Avtar – Eastern Books Co.*
4. *T P Ghosh on Companies Act 2013; T P Ghosh: Taxmann*
5. *E Book by ICAI on Companies Act 2013*
6. *E Book by Institute of Company Secretaries of India*

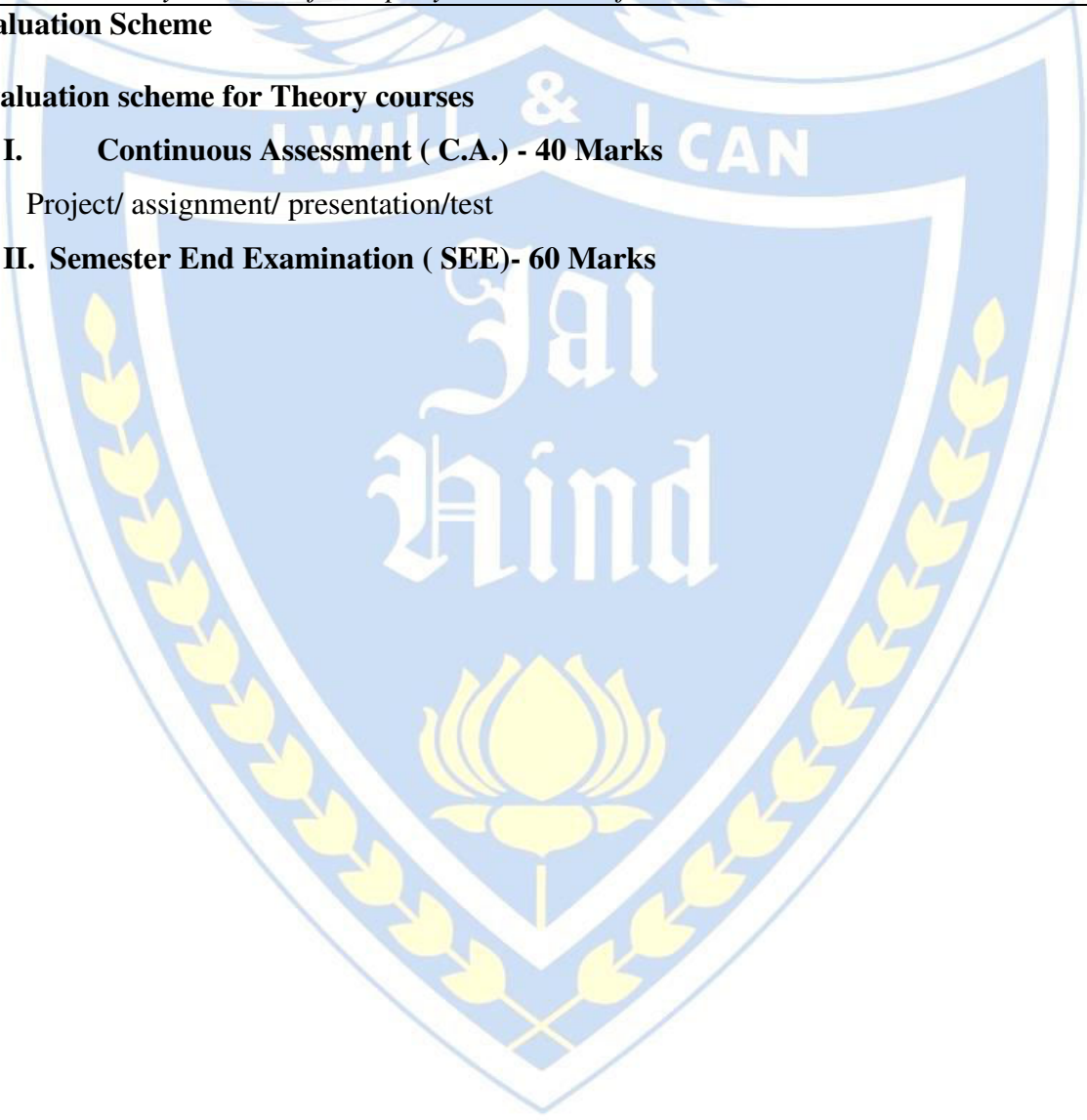
**Evaluation Scheme**

**Evaluation scheme for Theory courses**

**I. Continuous Assessment ( C.A.) - 40 Marks**

Project/ assignment/ presentation/test

**II. Semester End Examination ( SEE)- 60 Marks**



Course Code CBFM02	<b>Information Technology in Financial Markets (Credits: 03 Lectures / Week :04)</b>	
	<p><b>Objectives:</b> This course intends to make the students familiar with the essential contrivances for steering business transactions through the various resources of information technology. As a prerequisite, the students should be having a basic knowledge about computers, networks and information technology.</p> <p><b>Outcomes:</b> To provide exposure to the students about information technology, networks and MS Office. To provide them with the fundamental knowledge of the use of computers in business. To understand the various concepts of information technology. To understand the methodology for online business dealing, using e-commerce.</p>	
<b>Unit I</b>	<p><b>Networking</b> Data Communication, Components, Introduction and types Network (LAN , MAN, WAN), Network Topologies (Star, Bus, Ring, Tree, Mesh, Wireless mesh, Network Structure, Network Media, Satellite Communication, Network hardware</p>	<b>10 L</b>
<b>Unit II</b>	<p><b>Office Productivity Tools I</b> MS Word: Creating, Editing, Formatting and Printing of Documents, Using Tools, Mail Merge, Macros and Print Review and Set-up Power Point: Create Slides, Insert Image, Shapes, Smart Art, Chart, Animation, Page Designing, Slide Transition, View Page, Print Review and Set-up.</p>	<b>10 L</b>
<b>Unit III</b>	<p><b>Office Productivity Tools II</b> MS Excel: Creating Worksheet, Creating Various Formulae, Functions, Creating Charts, Rename and Copy of Worksheets, Using Tools, Printing Review and Set-up</p>	<b>10 L</b>
<b>Unit IV</b>	<p><b>Graphic Designing</b> <b>Coral Draw:</b> Getting to know the workspace and fonts, Using the toolbox, Applying color and Tone Effects, Drawing objects like circle, Arc, Pie shapes, rectangles square polygon and star and editing them. Creating a greeting card, Letterhead and data merge, Creating a three-panel brochure for a Business, Business Card, Making Branded Logos, Create own logo, Create Packaging etc.</p>	<b>15 L</b>
<p><b>Additional References:</b></p>		

- James A O'Brien, George M Marakas & Ramesh Behl; "Management Information Systems", Tata McGraw Hill Education Private Limited, Ninth Edition, (2010).
- C.S.V.Murthy; "Management Information Systems", Himalaya Publishing House, (2016).
- Joan Lambert and Curtis Frye; "MS Office, Step by Step", Microsoft press, (2016).
- C.S.V.Murthy; "E-Commerce", Himalaya Publishing House, (2016).

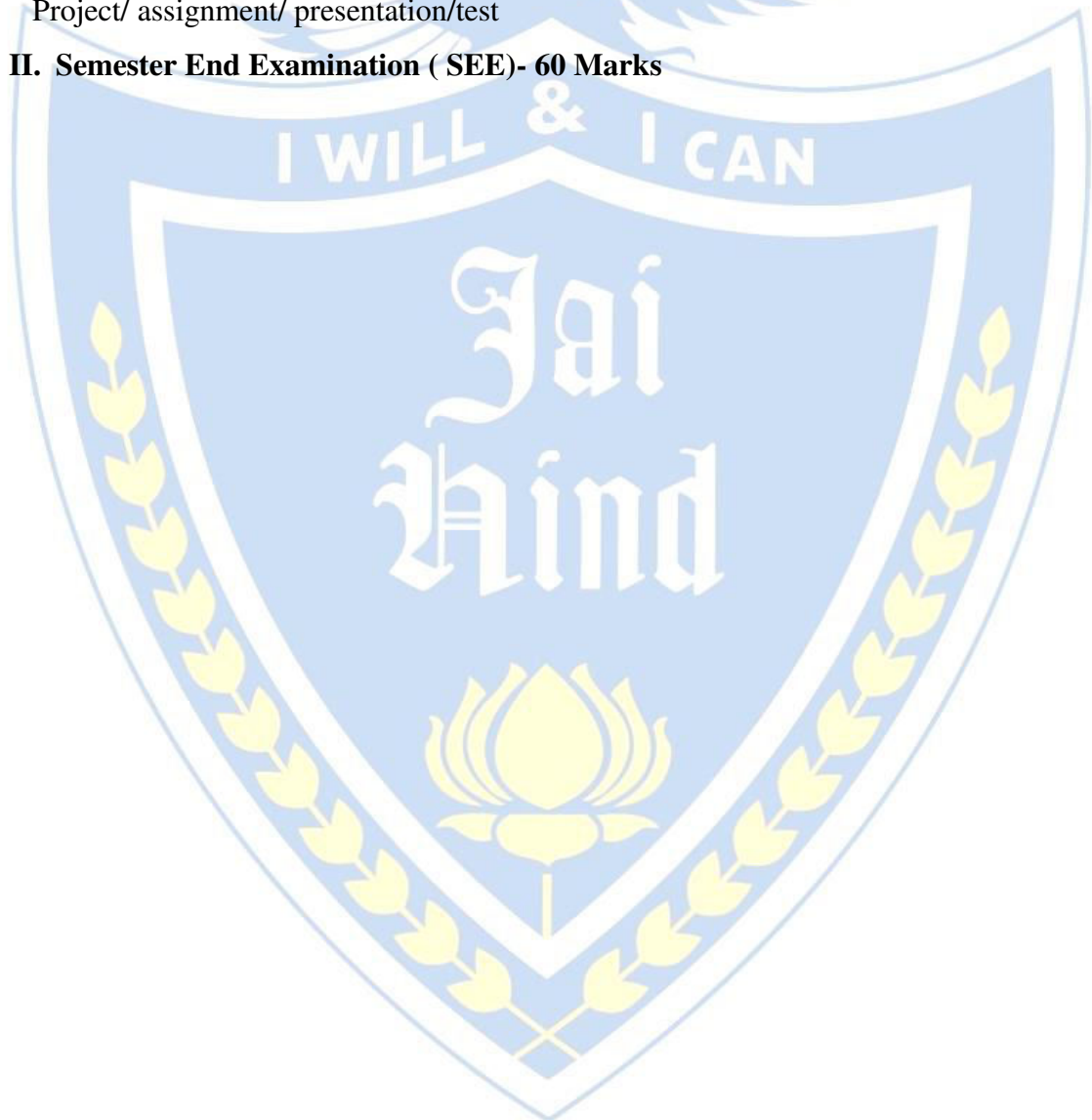
## **Evaluation Scheme**

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Project/ assignment/ presentation/test

#### **II. Semester End Examination ( SEE)- 60 Marks**



<b>Course Code</b> <b>CBFM03</b>	<b>Foundation Course III ( E- Commerce )</b> <b>(Credits: 03 Lectures / Week :04)</b>	
	<p><b>Objectives:</b></p> <p>This paper intends to make the students familiar with the required mechanisms for conducting business transactions through electronic means. As a prerequisite, the students should be having a basic knowledge about computers, networks and information technology.</p> <p><b>Outcomes:</b></p> <ul style="list-style-type: none"> <li>• To provide exposure to the students about information technology, networks and internet</li> <li>• To provide them with the fundamental knowledge of the use of computers in business.</li> <li>• To understand the various concepts of e-commerce.</li> </ul>	
<b>Unit I</b>	<p><b>Introduction to E-Commerce</b></p> <p>Defining Commerce; Main Activities of Electronic Commerce; Benefits of E-Commerce; Broad Goals of Electronic Commerce; Main Components of E-Commerce; Functions of Electronic Commerce – Communication, Process Management, Service Management, Transaction Capabilities; Process of E-Commerce; Types of E-Commerce; Role of Internet and Web in E-Commerce; Technologies Used; E-Commerce Systems; Pre-requisites of E-Commerce; Scope of E-Commerce; E-Business Models.</p>	<b>10 L</b>
<b>Unit II</b>	<p><b>E-Commerce Activities</b></p> <p>Various Activities of E-Commerce; Various Modes of Operation Associated with E-Commerce; Matrix of E-Commerce Types; Elements and Resources Impacting E-Commerce and Changes; Types of E-Commerce Providers and Vendors; Man Power Associated with E-Commerce Activities; Opportunity Development for E-Commerce Stages; Development of E-Commerce Business Case; Components and Factors for the Development of the Business Case; Steps to Design and Develop an E-Commerce Website.</p>	<b>10 L</b>
<b>Unit III</b>	<p><b>E-Marketing: Traditional Marketing &amp; Digital Marketing</b></p> <p>E-Marketing; Identifying Web Presence Goals – Achieving web presence goals, Uniqueness of the web, Meeting the needs of website visitors, Site Adhesion: Content, format and access; Maintaining a Website; Metrics Defining Internet Units of Measurement; Online Marketing; SEO's SEM's Social Media Marketing.</p>	<b>10 L</b>

	Latest Trends of Ecommerce in Financial Markets	
<b>Unit IV</b>	<b>Implementation of E-comm and security</b> WWW.EBAY.COM - B2C Website – Registration, Time factor, Bidding process, Growth of eBay; PayPal – New Trend in Making Payments Online; National Electronic Funds Transfer. Security on the Internet; Network and Website Security Risks – Denial-of-Service attacks, Viruses, Unauthorized access to a computer network; Vulnerability of Internet Sites; Network and Website Security – Transaction security and data protection, Security audits and penetration testing	<b>15 L</b>
<b>Additional References:</b> <ul style="list-style-type: none"> <li>• Kenneth C. Laudon, E-Commerce : Business, Technology, Society, 4th Edition</li> <li>• Pearson S. J. Joseph, E-Commerce: an Indian perspective, PHI</li> </ul>		

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- I. **Continuous Assessment ( C.A.) - 40 Marks**  
Project/ assignment/ presentation/test
- II. **Semester End Examination ( SEE)- 60 Marks**



<b>Course Code</b> <b>CBFM04</b>	<b>Personal Financial Planning</b> <b>(Credits: 04 Lectures / Week :04)</b>	
	<p><b>Objectives:</b>  To Apply the financial planning process in the practice of financial planning and Demonstrate ethical appreciation in dealings and relationships with clients and third parties</p> <p><b>Outcomes:</b></p> <ul style="list-style-type: none"> <li>• Discuss, explain and apply ethical principles, standards of practice and rules of conduct for the practice of financial planning, relevant to the jurisdiction Able to discuss the impact of compliance issues on the practice of financial planning</li> <li>• Demonstrate knowledge of regulatory, economic and political environments</li> <li>• Demonstrate knowledge of practice management and other business aspects of financial planning</li> <li>• Discuss behavioural aspects of financial planning applicable to the financial planning engagement.</li> </ul>	
<b>Unit I</b>	<p><b>Introduction to Financial Advising</b></p> <ul style="list-style-type: none"> <li>- Indian financial and investment industry</li> <li>- participants in the Indian finance system - Indian economic and social environment</li> <li>- Role of Regulators viz – RBI - SEBI etc</li> <li>- Financial counselling</li> <li>- Essentials in financial counseling</li> <li>- Profile of effective counselor</li> </ul>	<b>10 L</b>
<b>Unit II</b>	<p><b>Elements of non-verbal behavior</b></p> <ul style="list-style-type: none"> <li>- Attending and Listening skills - Counselor leading responses - understanding and meeting client's needs through financial planning - evolution of financial planning as a profession - Marketing of financial services</li> <li>- Fundamental Investment concepts - The Time Value of Money - Risk-Reward Trade-Off</li> <li>- Diversification - Spreading Risk</li> <li>- Investment Timing - Direct Investment - What Are They and Who Uses Them?</li> </ul>	<b>10 L</b>
<b>Unit III</b>	<p><b>Financial Planning</b></p> <ul style="list-style-type: none"> <li>- Role of a Financial planner - Fundamental investment concepts - Asset classes - Asset allocation towards a financial plan - working with clients - gathering initial / additional information from the client - understanding investor's risk appetite - meeting the client's objectives - Asset Allocation - Good practices in financial planning - Content of a comprehensive financial plan - Recommending financial planning strategies to investors - Asset allocation the strategic tool - Selection of Investment and Insurance Products – Implementation - ongoing Service - Using</li> </ul>	<b>10 L</b>

	<p>stop loss. Tax Planning</p> <ul style="list-style-type: none"> <li>- Practical Problems: Calculation of CAGR, Loan calculation (loan amortization schedule) calculation of total assets and net worth and calculation of total return (holding period returns)</li> </ul>	
<b>Unit IV</b>	<p><b>Financial investment products</b></p> <ul style="list-style-type: none"> <li>- Portfolio analysis &amp; selection - Efficient markets - Securities markets - Primary market - Secondary market - Depository &amp; investment process - regulatory framework - fundamental and technical analysis- basic philosophies and underlying assumptions - Bond and Money markets - Indian debt markets - Securities traded in debt market - Commodities Market - Insurance products - Pension products - Mutual fund industry products&amp; services - Banking products - Investment in Real estate. Cash generation and return on investment - Statutory provisions regarding starting of business / industrial units by NRIs / MNCs. Recent trends (online)</li> </ul>	<b>15 L</b>
<p><b>Additional References:</b></p> <ol style="list-style-type: none"> <li>1. Amar pandit, “The Only Financial Planning Book that You Will Ever Need” , Network 18 Publication Ltd, 2014.</li> <li>2. IIBF, “ Investment Planning Tax Planning and Estate Planning “ , Taxmann, 2017</li> <li>3. IIBF , “ Introduction to Financial Planning “ , Taxmann, 2017.</li> </ol>		

## Evaluation Scheme

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#### I. Continuous Assessment ( C.A.) - 40 Marks

Project/ assignment/ presentation/test

#### II. Semester End Examination ( SEE)- 60 Marks

<b>Course Code</b> <b>CBFM05</b>	<b>Money Market</b> <b>(Credits: 03 Lectures / Week :04)</b>	
	<b>Objectives:</b> To gain knowledge about Money Markets its instruments and its working <b>Outcomes:</b> <ul style="list-style-type: none"> <li>• Understand the basic principles of Money Market</li> <li>• Identify various money market instruments</li> <li>• Knowledge about regulatory issues in money market</li> </ul>	
<b>Unit I</b>	<b>INTRODUCTION TO MONEY MARKET</b> 1)Nature and development of surplus funds and raising of short term funds, Characteristics of money market 2)Role of primary dealer in money market, Development of trade and industry 3)Development of capital market, Smooth functioning of commercial banks 4) Formulation of suitable monetary policy, source of finance to government.	<b>10 L</b>
<b>Unit II</b>	<b>REGULATORY FRAMEWORK</b> 1)Regulatory framework of RBI, FIMMDA (Fixed Income, Money market and derivatives association) 2) Foreign Dealers Association of India (FEDAI),conDS, NDS-OM	<b>10 L</b>
<b>Unit III</b>	<b>MONEY MARKET INSTRUMENTS</b> 1)Conventional-treasury bills, money at call and short notice in call loan market, commercial bills, promissory notes in the bill market 2)Modern-commercial papers, certificate of deposit, inter-bank participation certificate, repo instruments, banks acceptance 3)Money market mutual funds-meaning, advantage, disadvantage, framework, various type of money market mutual funds, operation of mutual fund in India.	<b>10 L</b>
<b>Unit IV</b>	<b>RECENT DEVELOPEMNET IN MONEY MARKET</b> 1)Introduction of innovative instruments, offering of market rates of interest, promotion of bill culture, entry of money market mutual funds, setting up of credit rating agencies. 2)Adoption of suitable monetary policy, establishment of DHFL, setting up of security trading corporation of India ltd.Recent RBI Tools 3)Recent development :Integration of unorganized sector with organized sector, widening of call money market.	<b>15 L</b>
<b>Additional References:</b>  1. Money Market Operations in India- A K Sengupta		

2. The Indian Money Market- Krishna Kumar sharma

3. Stigum's Money Market- Marcia Stigum 4. CNBC Guide to Money and Markets

### **Evaluation Scheme**

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**I. Continuous Assessment ( C.A.) - 40 Marks**

Project/ assignment/ presentation/test

**II. Semester End Examination ( SEE)- 60 Marks**



<b>Course Code</b> <b>CBFM06</b>	<b>Financial Management (Credits: 04 Lectures / Week :04)</b>	
	<p><b>Objectives:</b>  This course is intended for students to increase their familiarity with the practical applications of financial management. The four modules provide students with an opportunity to acquire a high level of expertise in central areas of financial management of firms, covering topics such as firm valuation, financing, investments, as well as risk management.</p> <p><b>Outcomes:</b>  The course is structured to provide complete knowledge and overview of financial management related principles and skills to the master's level students so as to make them capable of undertaking their skill and knowledge into practicality. It aims at providing a complete overview of all the aspects related to the subject.</p>	
<b>Unit I</b>	<p><b>Introduction to Financial Management</b></p> <ul style="list-style-type: none"> <li>• Meaning - scope and functions of Finance - Financial management –Nature, Characteristic,</li> <li>• Functions, Scope &amp; Process</li> <li>• Objectives of financial management – profit maximization &amp; Wealth maximization</li> <li>• Time value of money</li> <li>• Present value of money – concepts-simple practical problems.</li> </ul>	<b>10 L</b>
<b>Unit II</b>	<p><b>Capital Budgeting</b></p> <ul style="list-style-type: none"> <li>• Concept of Time value of Money, concepts of capital budgeting</li> <li>• Basic principles in estimating costs and benefits of investments</li> <li>• Appraisal criteria for capital budgeting decisions</li> <li>• Payback period, Average rate of return, net present value, Profitability Index, and Internal rate of return.</li> <li>• Practical Problems</li> </ul>	<b>10 L</b>
<b>Unit III</b>	<p><b>Cost of Capital and Sources of Finance</b></p> <ul style="list-style-type: none"> <li>• Cost of equity and retained earnings, cost of debt, cost of preferred stock, factors affecting cost of capital, weighted average cost of capital (practical problems on WACC)</li> <li>• Long term financing, shares, debentures, warrants, term loans, lease financing, Hybrid financing, Venture capital financing, Sources of short term financing</li> </ul>	<b>10 L</b>
<b>Unit IV</b>	<p><b>Financial Decisions</b></p> <p>Sources of financing - capital structure - factors determining capital structure - liquidity and capital structure - profitability and capital structure - Concepts of leverages - operating leverages - financial leverages - combined leverages. Liquidity and capital structure - profitability and capital structure –Practical problems on Calculation of</p>	<b>15 L</b>

E.P.S - operating leverages - financial leverages - combined leverages
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**Additional References:**

- Financial Management: Theory & Practice - Eugene Brigham, Michael Ehrhardt Cengage Learning, 2013
- Financial Management M. Y. Khan Tata McGraw-Hill Education, 2004
- Prasanna Chandra: Financial Management 2011-Tata McGraw-Hill publishing company
- M.Y. Khan &P.K Jain: Financial Management 2012-Tata McGraw-Hill publishing Company

**Evaluation Scheme**

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Project/ assignment/ presentation/test

**II. Semester End Examination ( SEE)- 60 Marks**



<b>Course Code</b> CBFM07	<b>Corporate Accounting II</b> <b>(Credits: 04 Lectures / Week :04)</b>	
	<p><b>Objectives</b> To provide comprehensive understanding of all aspects relating to the presentation of financial statements of companies.</p> <p><b>Outcomes:</b> This course provides comprehensive understanding of corporate accounting practices and presentation of financial statements as per legal requirements in the organizations</p>	
<b>Unit I</b>	<b>REDEMPTION OF CAPITAL</b>	
	Buy Back of Equity Shares Redemption of Preference Shares	<b>15 lectures</b>
<b>Unit II</b>	<b>REDEMPTION OF SECURITIES</b> Redemption of Debentures	<b>20 lectures</b>
<b>Unit III</b>	<b>CORPORATE FINANCIAL STATEMENTS</b>	<b>15 lectures</b>
<b>Unit IV</b>	<b>INVESTMENT ACCOUNTING</b>	<b>10 lectures</b>
<p><b>Text Books</b> 1.Jain S.P. &amp; Narang K.L (2010). Corporate Accounting, Kalyani Publishers, REP/Edition, New Delhi.</p> <p><b>Reference Books:</b> 1. Anil Kumar, Rajesh Kumar (2010) Corporate Accounting, Himalayan Publishing House 5th Edition/Student Edition, Mumbai. 2.M.C. Shukla, T.S. Grewal &amp; S.C. Gupta (2006) Advanced Accountancy, S. Chand &amp; Company Ltd., 13th Edition New Delhi. 3.R.L. Gupta &amp; M. Radhaswamy, Advanced Accountancy,(2008) Sultan Chand &amp; Sons, New Delhi. 4. Dr. Maheshwari S.N &amp; Dr. Maheshwari S.K, Advanced Accountancy, (2010), Vol.1, Vol.-2, Vikas Publishing House Pvt. Ltd, New Delhi. 5. Mukerjee &amp; Hanif, Modern Accountancy, (2010), Tata McGraw Hill, New Delhi. • 6. S.K. Paul, Accountancy, (2008). New Central Book Agency (P) Ltd, New Delhi.</p>		

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#### II. Semester End Examination ( SEE)- 60 Marks