



Smt. P. D. Hinduja Trust's

K. P. B. HINDUJA COLLEGE OF COMMERCE

- NAAC Re-accredited with "A+" Grade CGPA: 3.59 •

Autonomous Minority Institution
(Affiliated to University of Mumbai)

Sindhi Linguistic Minority Institution



REGISTERED ADDRESS:

315, New Charni Road, Charni Road East,
Opera House, Girgaon, Mumbai, Maharashtra 400004



CURRENT ADDRESS:

Sadhana House, 570 Pandurang Budhkar Marg,
Behind Mahindra Towers, Worli, Mumbai - 400018



CONTACT DETAILS:

Tel: 022-4098-9000 (100 Hunting lines)



EMAIL:

info@hindujacollege.com



WEBSITE:

www.hindujacollege.edu.in/

HANDBOOK

2026-2027





Founder Shri. Parmamand Deepchand Hinduja (1901 -1971)



Shri. Parmamand Deepchand Hinduja was a harmonious blend of philanthropy and mercantile activities. He believed in setting aside a portion of the profits from his businesses for charitable activities, especially in the fields of education and healthcare which he considered to be the fundamental right of every human being. His social consciousness, vision and magnanimity inspired the establishment of K.P.B. Hinduja College of Commerce in 1974.

We, at the College remain inspired by the great soul and commit ourselves to be steered
by his fundamentals :

Work to Give

A Word Is a Bond

Act Local, Think Global

Partnership for Growth

Advance Fearlessly



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Managing Trustees



Shri. Prakash P. Hinduja
Chairman, Hinduja Group (Europe)



Shri. Ashok P. Hinduja
Chairman, Hinduja Group of Companies
(India)



Mr. Shom A. Hinduja
President,
Alternative Energy and Sustainability,
Hinduja Group



Mr. Prashant Asher
Independent Director



Namrata Hinduja



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Director & Advisor Message



Dear Students,

Welcome to Hinduja College, where education goes beyond textbooks and nurtures innovation, creativity, and independent thinking. We believe every student has unique potential, and our aim is to help you discover, develop, and excel in your chosen path.

At Hinduja College, academic excellence is blended with professional learning in a dynamic environment. Through quality education, new initiatives, and emerging technologies, we prepare you for future opportunities with confidence.

Your growth and well-being remain central to our mission. With dedicated faculty, meaningful student-teacher interaction, and personalised guidance, we strive to create an enriching learning experience.

Our college is recognised for strong academic results and a legacy of excellence in Mumbai. Alongside academics, we encourage social responsibility, empathy, environmental awareness, and active citizenship.

Whether you aspire to become a leader, pursue a specialised career, or explore new possibilities, Hinduja College offers you the platform to achieve your goals.

We warmly welcome you to this transformative journey.

Dr. Minu Madlani



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Principal's Message



Dear Students,

It gives me immense pleasure to welcome you to K.P.B. Hinduja College of Commerce, an institution known for academic excellence, values-based education, and holistic development. As you begin this exciting new chapter, I warmly welcome you to a campus that nurtures talent, encourages innovation, and prepares students for a changing world.

Established in 1974, Hinduja College is guided by the inspiring philosophy of our founder, Shri Parmanand Deepchand Hinduja: "My Dharma is to work so that I can give." This spirit of service and dedication continues to shape our vision.

At Hinduja College, we are committed to creating a student-centric environment with strong industry connect and a global outlook. Along with academics, we encourage participation in leadership opportunities, cultural activities, sports, social outreach, and skill-building initiatives for all-round growth.

This brochure has been designed as a ready-reckoner for first-year students. It introduces you to the college's history, values, committees, student bodies, and important details about your programme. We hope it will guide you as you begin your college journey.

I encourage each one of you to dream big, remain curious, work hard, and make meaningful contributions to society. Your years at Hinduja College will be a journey of learning, friendships, self-discovery, and growth.

I wish you every success and a memorable student life ahead.

Prof (Dr.) Navin M. Punjabi



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Co-ordinators



Dr. Antara Sonawane Sarode

***Chief Coordinator – Professional Programmes (UG & PG),
K. P .B. Hinduja College of Commerce, Mumbai (Autonomous)***



Dr. Jagruti Darji,

***Assistant Coordinator – Professional Programmes (UG & PG),
K. P .B. Hinduja College of Commerce, Mumbai (Autonomous)***

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INDEX

- *Overview of the Student Handbook*
- *Motto, Vision and Mission of the College*
- *Infrastructure Facilities*
- *Genesis of the College*
- *College Committees*
- *B.Com Course Details*
- *Autonomy & NEP*
- *Code of Conduct for Students*
- *Overview of the Student Handbook*
- *Hinduja Foundation Prizes & Scholarships*
- *Campus Location & Access*
- *Programme Details*
- *Student Support Services*



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Overview of The Student Handbook

Welcome to K.P.B. Hinduja College of Commerce – your gateway to a vibrant and enriching academic journey. This handbook serves as your comprehensive guide to understanding everything our institution has to offer.

Designed to help you make informed decisions, it provides valuable insights into our academic programs, core values, campus culture, and the wide range of opportunities available for your intellectual and personal growth.

It provides essential information on academics, and student life, helping you begin your journey with confidence. At Hinduja College, we believe informed and motivated students are key to a rewarding educational experience, and this guide is your first step toward a rewarding and successful educational experience with us.



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Motto, Vision & Mission of the College

MOTTO

Guided by its motto, "Character is Supreme," the College aligns all its activities toward holistic student development. It is committed to nurturing character and personality without discrimination, instilling secular values such as integrity, social justice, ethics, and reason, and fostering resilience to face life's challenges.

The College also prepares students for diverse careers in business by providing quality education, career direction, and a broad, humane outlook, enabling them to take on responsible roles in banking, finance, media, management, and industry.



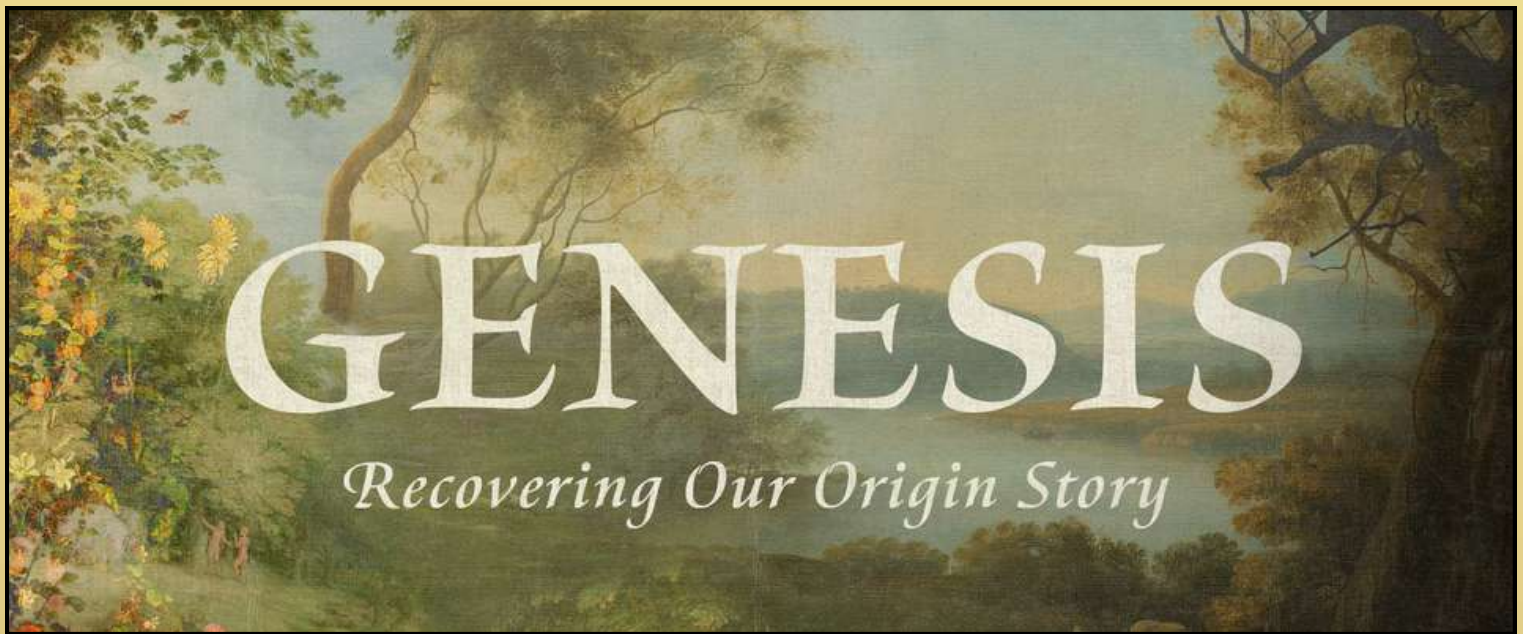
To empower students not only to excel but also to outshine.

To inculcate the values of hard work, diligence and determination and above all, the will to succeed through a holistic and multi-pronged approach.



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K.P.B. Hinduja College of Commerce, established in 1974 by the visionary industrialist Late Shri Parmanand Deepchand Hinduja, reflects his philanthropic commitment to education and healthcare as fundamental human rights. Recognized as a premier institution in Mumbai, the College has received several accolades, including the University of Mumbai's 'Best College Award' (2010-11) and the UGC's 'College with Potential for Excellence' status (2016). It was re-accredited with an 'A+' Grade by NAAC in 2017 and granted autonomous status from 2022-23, with NEP 2020 implemented from 2023-24.

With over 6,000 students, 70 full-time and 45 visiting faculty, the College offers 15 academic programmes from junior college to postgraduate and doctoral levels. It is dedicated to preparing students for responsible careers in commerce, banking, insurance, and industry. To achieve its goals, the College emphasizes excellence in academics alongside industry-oriented skill development. It offers a range of value-added courses such as Diamond Cutting, Cyber Law, Stock Market Operations, CFP, Entrepreneurship, Digital Media Marketing, Event Management, ERP, CRM, and Computer Applications. Students are also exposed to the real world of commerce through guest lectures by industry experts, industrial visits, field trips, and internships.

Aligned with its motto, "Character is Supreme," the College fosters social responsibility through extension activities like NSS, NCC, DLLE, and the Nature Club, nurturing commitment, service, and responsible citizenship among students.

***"In the world of business, the only constant is change.
Embrace it, adapt to it, and thrive in it."***

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AUTONOMY & NEP



About Autonomy:

K.P.B. Hinduja College of Commerce was granted Autonomous Status by the UGC in July 2022, enabling it to design and update curricula in line with evolving industry and societal needs. The College actively promotes research among faculty and students, while also encouraging community service, extension activities, and socially relevant projects.

National Education Policy (NEP) 2020:

In line with directives from the Government of Maharashtra, the College implemented NEP 2020 from the academic year 2023–24, following UGC guidelines (12 December 2022) and the Government Resolution dated 20 April 2023.

Salient Features of NEP 2020

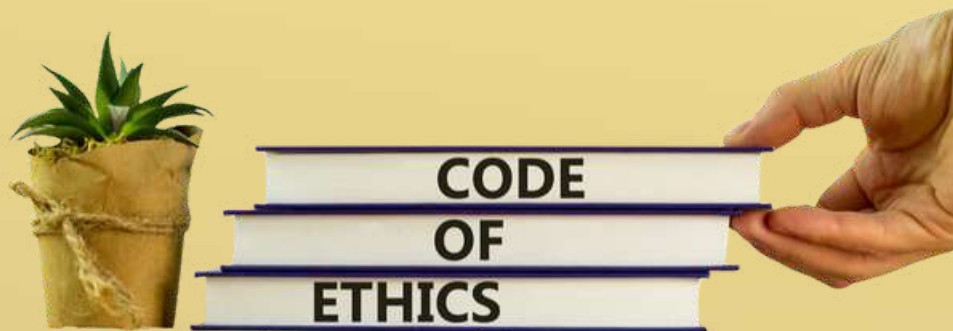
- **Multidisciplinary Learning:** Offers a flexible curriculum that enables students to choose subjects across disciplines, bridging arts, humanities, sciences, and commerce.
- **Critical Thinking Focus:** Emphasizes conceptual clarity and analytical skills over rote learning.
- **Skill & Vocational Development:** Integrates practical skills and vocational training to enhance employability and promote entrepreneurship.
- **Assessment Reforms:** Adopts continuous, competency-based evaluation for a more holistic assessment of student learning.
- **Inclusion and Equity:** Promotes equal access to quality education, addressing gender and social disparities and supporting marginalized groups, including students with disabilities.
- **Research and Innovation:** Encourages a strong research culture through dedicated centres and active student–faculty engagement in innovation.
- **Internationalization:** Enhances global exposure through academic collaborations, exchange programmes, and international partnerships.
- **Implementation:** NEP 2020 is being introduced in phases across institutions, including the University of Mumbai, laying the foundation for a more inclusive, flexible, and future-ready education system.

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Conduct and Ethics



Behavior

In our College, behavior and professionalism go hand in hand. We prioritize a culture of respect, integrity, and collaboration. Your behavior in the College is not only a reflection of yourself but also a representation of our collective commitment to excellence.

- Minimum 75% attendance in lectures in each subject is mandatory according to Ordinance No. 6086 of the University of Mumbai. Disciplinary action will be taken against students defaulting in attendance.
- Punctuality in attending lectures must be observed by students. Students must join the class within the first 05 minutes of the commencement of the lecture.
- A Notepad/Notebook and Pen must be carried by students to take down notes and instructions.
- Students are expected to be dressed appropriately during lectures.
- During offline lectures students must mute their mobile phones and during online lectures they must mute their microphones unless instructed otherwise by the faculty.
- Students must keep their camera on throughout an online class.
- In an online class, students may either type their queries in the 'Chat' window or use the option of the 'Raised Hand' feature.
- Any kind of indiscipline or use of improper language in the classroom is strictly prohibited and will warrant firm disciplinary action.

Together, let's create an environment where everyone feels valued, supported, and inspired to bring their best selves to the Institution each day.

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Conduct and Ethics

RAGGING FREE CAMPUS



Attendance

Students must attend all lectures, tutorials, and practicals as per University of Mumbai regulations, with a minimum of 75% attendance each semester. Failure to maintain the required attendance, including prolonged absence in any month, may lead to disciplinary action, including removal from the College Roll.

Discipline

Students must carry a valid Identity Card at all times; failure to do so may lead to denial of entry and loss of access to college facilities. In case of loss, a written request must be made to the Principal for a duplicate card.

Students are expected to maintain discipline, respect college property, and keep the परिसर clean. Unauthorized communication with the press regarding college matters is prohibited. Misconduct or indiscipline may result in strict action, including expulsion. Smoking, spitting, and the use of mobile phones on campus are strictly prohibited. Students must be neatly and modestly dressed, and adhere to all University rules.

ANTI – RAGGING

RAGGING IS AN OFFENCE WHICH WILL BE DEALT WITH FIRMLY, RAGGING IS PUNISHABLE UNDER THE 'MAHARASHTRA PREVENTION OF RAGGING ACT'.

The Prohibition of Ragging Act

Ragging is strictly prohibited as it violates fundamental rights and is punishable under law. As defined by the Hon'ble Supreme Court of India, ragging includes any form of verbal, written, or physical conduct that causes harassment, humiliation, psychological harm, or fear among junior students. It includes acts such as forcing juniors to perform tasks, do menial work, answer vulgar questions, view inappropriate content, or engage in activities causing physical or mental harm. Any such behavior will invite strict disciplinary action.

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Hinduja Foundation Prizes & Scholarships



- To enthuse students to excel in academics, sports and cultural activities and instill in them a spirit of healthy competition, as well as to inculcate habits of discipline and regularity, generous Prizes and Scholarships of Rs. 7.5 lakhs have been instituted by the Hinduja Foundation for every academic year. The prizes cover a broad spectrum of achievements which include:
 - Best Student of the Year Award (Female)
 - Best Student of the Year Award (Male)
 - Best Class Representative
 - Best Sportsman
 - Best Sports woman
 - Best Athlete of the College
 - Best N.S.S. Volunteer
 - Best DLLE Volunteer
 - Best N.C.C. Cadet
 - Best Student Organizer
 - Best Rotaractor
-
- Hinduja Academic Excellence Award for Consistent Performance throughout F.Y.B.Com., S.Y.B.Com., and T.Y.B.Com., and in the Self-Finance Courses; B.Com(Accounting and Finance), B.Com(Banking and Insurance), Bachelor of Management Studies, Bachelor of Mass Media, B.Sc.(Information Technology), B.Com(Financial Markets), B.Com(Transport Management) and B.Com(Investment Management)
 - The Highest Grade in Each Class
 - The Highest Marks in Each Subject
 - Outstanding Performance in Cultural Activities.



N.B.

- Repeaters and A.T.K.T. students are not eligible for scholarships and freeships.
- Only students whose attendance is satisfactory and good conduct are eligible for Hinduja Foundation Prizes and Scholarships.
- Students are eligible for the Hinduja Foundation Award provided they continue their studies in this college.
- Details of various freeships and scholarships instituted by the Government will be displayed on the college notice-board.



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STUDENT SUPPORT SERVICES



Ms. Asha Ambani
Counsellor



Office

The College Office functions from 9-30 a.m. to 4-30 p.m. on all working days.

Train & Bus Concession Forms

Students seeking train and bus concession forms are required to contact Ms. Yogita S. Humane in the College Office. Forms will be issued during office hours from 10:30 a.m. to 1:30 p.m. on all working days.

Academic Transcripts

Students requiring Academic Transcript should contact the respective staff. Forms will be issued during office hours from 10:30 a.m. to 4:30 p.m. on all working days.

Ms. Kiran S. Dikwalkar
Jr. Clerk
(Aided Section)

Ms. Yogita S. Humane
Jr. Clerk
(Self-Financing Section)

Mr. Sanjiv A. Nikam
Jr. Clerk
(Junior College)

Student Counselling Services

The College provides access to a qualified counsellor to support students' emotional well-being and personal development. Students are encouraged to seek guidance on academic, personal, or emotional concerns. All interactions are handled with strict confidentiality, ensuring a safe and supportive environment for every student. The counsellor is available on Mondays and Fridays from 11:30 a.m. to 2:30 p.m.



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INFRASTRUCTURE FACILITIES

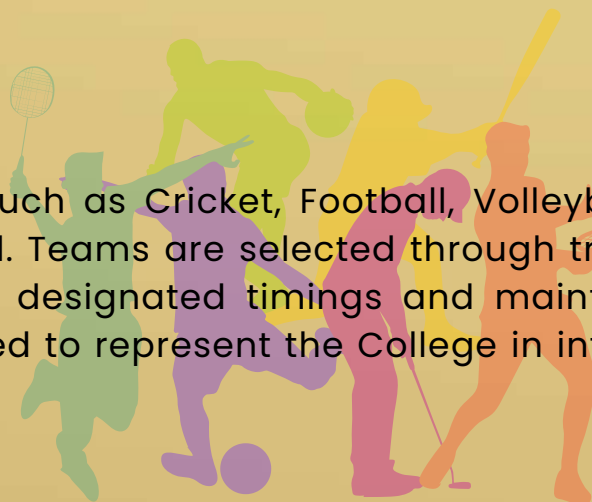


Library

The College Library is well-equipped with the latest publications in commerce, along with books of general interest, journals, periodicals, and newspapers. It is open from 7:00 a.m. to 6:00 p.m. on all working days, and access is permitted only with a valid ID card. Students must return issued books on time to avoid fines. Reference materials, question papers, periodicals, and newspapers are for reading within the library only. Maintaining silence and following library rules, as notified, is mandatory.

Gymkhana

The College provides facilities for sports such as Cricket, Football, Volleyball, Table Tennis, Chess, Carrom, and Throwball. Teams are selected through trials based on merit. Students must adhere to designated timings and maintain discipline. Selected students are encouraged to represent the College in inter-collegiate and external competitions.



Canteen

The College canteen offers hygienic food at reasonable prices.



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COLLEGE COMMITTEES



STATUTORY COMMITTEES

DLLE (Extension Work)	N.S.S.
Examinations Committee	Students' Council & Extra Curricular Activities
IQAC	Unfair Means Enquiry Committee
N.C.C	

NON- STATUTORY COMMITTEES

Academic Calendar	Marathi Mandal
Accountancy Association	Mentoring Committee
Add-on Courses	P.T.A.
Admission Committee	Placement Cell
Alumni Association	Planning and Evaluation Committee
Anti-Ragging Cell	Planning Forum
Attendance & Discipline	Prospectus
CAS Co-ordination Committee	Remedial Teaching (for Slow Learners)
CIC (College Internal Committee)	Research Cell
College Grievance Redressal Committee	Rotaract
Commerce Association	SC/ST Welfare
Counselling Centre	Selection & Prize Distribution
Faculty Welfare & Activities Co-Ordinator	Special Cell (For Students with Special Needs)
Gymkhana, Hiking And Nature Club	Student Welfare & Career Counselling
Library Committee	Study Circle (For Competitive Exams)
Literary & Debating Society	Time Table Committee
Magazine Committee	Women's Development Cell



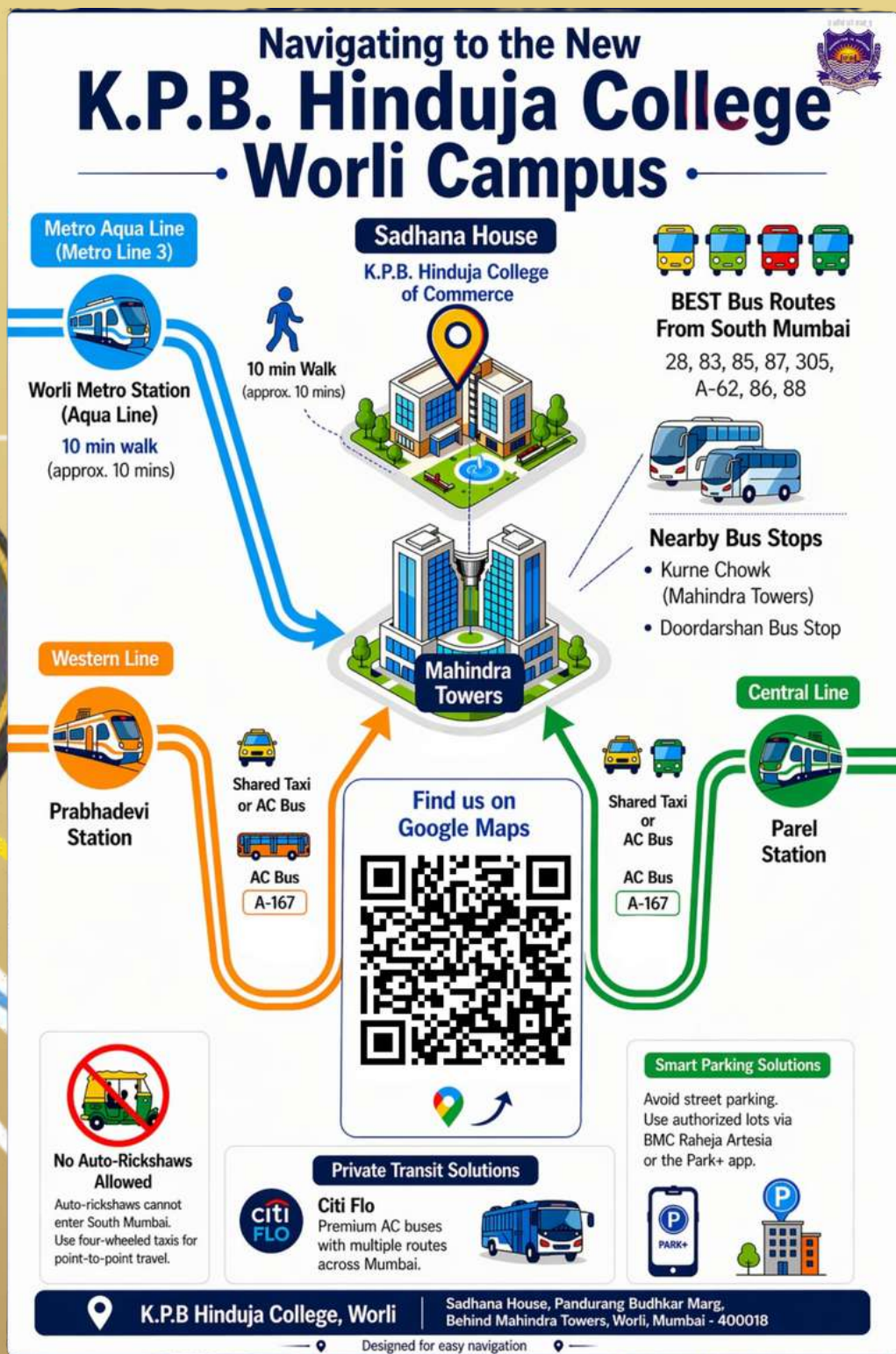
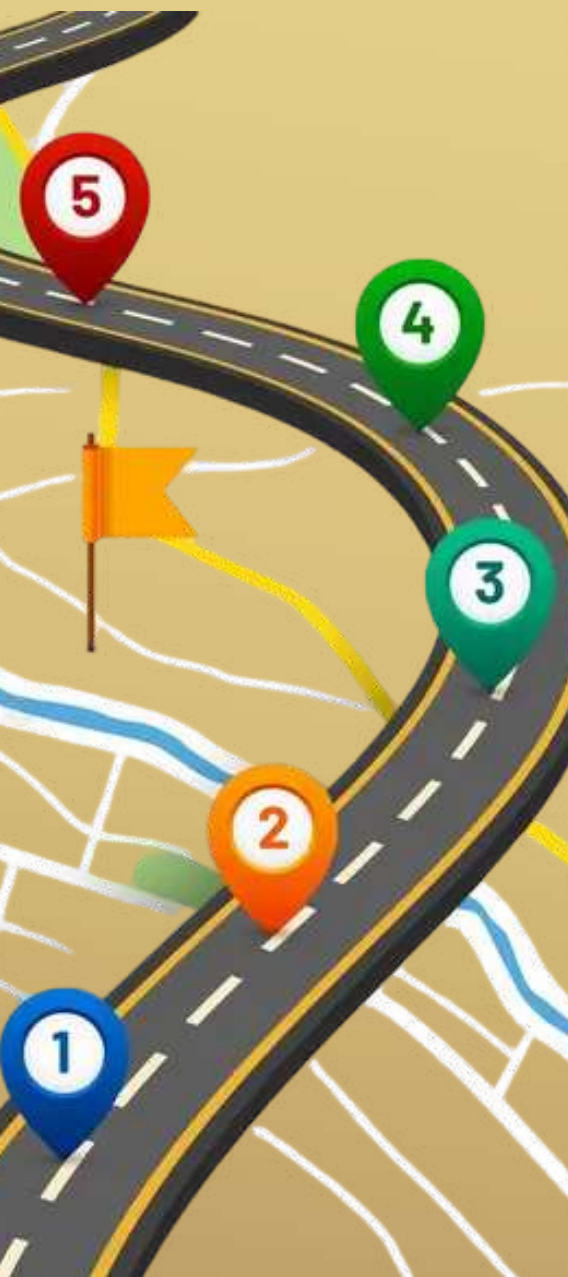
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CAMPUS LOCATION AND ACCESS

The new campus of K.P.B. Hinduja College of Commerce is located at Sadhana House, 570 Pandurang Budhkar Marg, behind Mahindra Towers, Worli, Mumbai – 400018. The campus is well-connected through multiple modes of public and private transport, ensuring convenient accessibility from different parts of Mumbai.



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BFM-CFP

BACHELOR OF FINANCIAL MARKETS-CFP

CFP CAREERS 2026



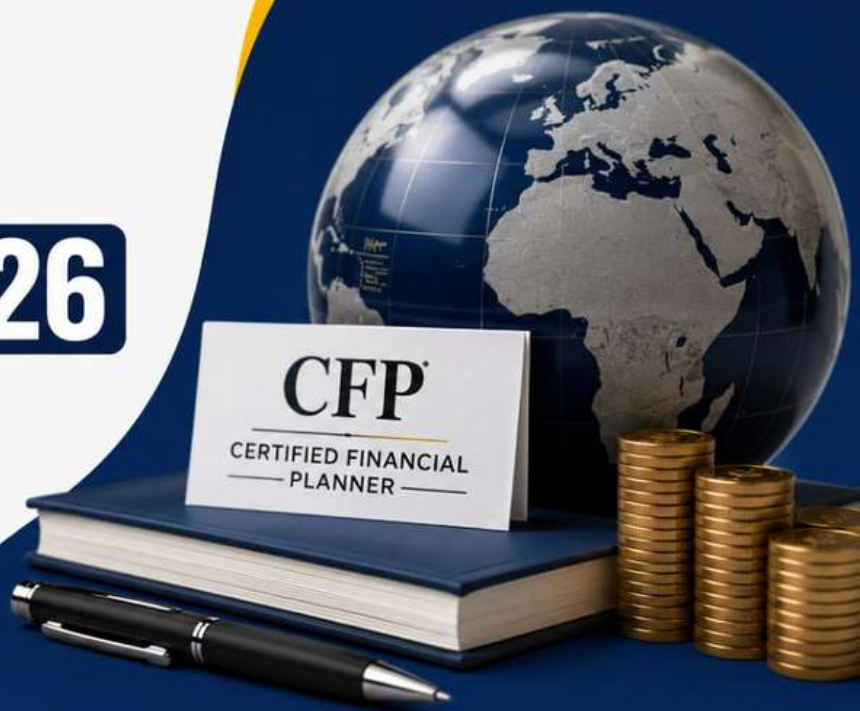
SALARY



SCOPE



**GLOBAL
OPPORTUNITIES**



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KNOW YOUR PROGRAMME

BFM-CFP

BACHELOR OF FINANCIAL MARKETS-CFP



ELIGIBILITY & PASSING CRITERIA

Candidates seeking admission to BFM-CFP must have passed Std. XII (or equivalent) from Science, or Commerce streams.
All admitted students must register with the University of Mumbai.



PASSING STANDARD (NEP 2020)

Students must secure a minimum of 45% separately in both internal and external assessments to pass, with combined marks determining the final result.



CREDIT SYSTEM

The University of Mumbai has introduced the credit system in all the Central, State & Deemed learning centres in the country, under the Universities Five Year Plan.

PERFORMANCE GRADING SCALE

Marks range out of 100	Grade and Grade Description	Grade Points
90 TO 100	O: Outstanding	10
80 TO 89.99	A+ Excellent	9
70 TO 79.99	A: Very Good	8
60 TO 69.99	B+: Good	7
55 TO 59.99	B: Above Average	6
50 TO 54.99	C: Average	5
40 TO 49.99	P: Pass	4
39.99 OR BELOW	F: Fail	0

The performance grading shall be based on the aggregate performance of the Internal Assessment Test and the Semester End Examination.

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STRUCTURE OF FIRST-YEAR FYBFM + CFP

Sem	Course Code HUBFM-CFP	Course Title	Credits
I	HUBFM-CFP/I/MJ01	Personal Finance Management - I	4
I	HUBFM-CFP/I/MJ02	Investment Planning - I	2
I	HUBFM-CFP/I/OE01	Business Mathematics	2
I	HUBFM-CFP/I/OE02	Business Economics - I	2
I	HUBFM-CFP/I/VSC01	Cost Accounting - I	2
I	HUBFM-CFP/I/SEC01	Management Accounting - I	2
I	HUBFM-CFP/I/AEC01	Professional Communication	2
I	HUBFM-CFP/I/VEC01	Foundation Course	2
I	HUBFM-CFP/I/IKS01	Indian Ethos in Ethical Accounting	2
I	HUBFM-CFP/I/CC/01	Co-Curricular Courses (CC)	2
II	HUBFM-CFP/II/MJ01	Personal Finance Management - II	4
II	HUBFM-CFP/II/MJ02	Investment Planning - II	2
II	HUBFM-CFP/II/MN01	Introduction to Financial Statements	2
II	HUBFM-CFP/II/OE01	Business Statistics	2
II	HUBFM-CFP/II/OE02	Business Economics - II	2
II	HUBFM-CFP/II/VSC01	Cost Accounting - II	2
II	HUBFM-CFP/II/SEC01	Management Accounting - II	2
II	HUBFM-CFP/II/AEC01	Group Communication	2
II	HUBFM-CFP/II/VEC01	Sustainability Management	2
II	HUBFM-CFP/II/CC/01	Co-Curricular Courses (CC)	2

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KNOW YOUR PROGRAMME

BFM-CFP BACHELOR OF FINANCIAL MARKETS -CFP

College examinations are compulsory for all students. No student will be granted any Scholarship, Freeship, Concession or any other similar facilities, unless among other conditions, he/she shows satisfactory performance at various examinations. Any Student found guilty of copying or using unfair means, directly or indirectly in an examination may be denied admission to any class again besides being liable for prosecution. FY/SY students will be promoted to SY/TY respectively after considering the passing standard prescribed as per the University guidelines received from time to time.

Scheme of Examination

1) Degree – Self Financed Programmes

Credit	Semester End Examinations	Internal Examinations
4	60 Marks	40 Marks
2	30 Marks	20 Marks

***NB: Internal Assessment includes tests, presentations, field-based assignments, projects etc.

ATKT Examination: –

There will be ATKT / Repeaters examination for those who failed and Makeup Examination for those who remained Absent on Medical ground.

Revaluation & Verification: –

Rules & procedures for providing photocopies of answer books to the examinee and process of revaluation of the answer books of the examinee who apply for revaluation will be as per university circular from time to time.

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PROGRAMME DETAILS

A

Programme Overview

Name, Overview of the programme

Brief Introduction

B

Programme Details

**Programme Outcomes
(POs)**

C

Faculty & Subject Details

**F.Y. BFM-CFP Subjects & Faculty
Details**

Syllabus

D

Best Practices & Future Plans

Unique initiatives of your Programme

Innovative teaching or research practices

Academic expansion

Research goals



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A. PROGRAMME OVERVIEW

About BFM-CFP

Programme Overview

The Bachelor of Financial Markets (BFM) with CFP® programme at K.P.B. Hinduja College of Commerce (Autonomous) is a specialized three-year undergraduate programme designed for students aspiring to build successful careers in financial services, investment management, wealth management, and financial planning. The programme integrates the academic curriculum of Bachelor of Financial Markets with preparation for the globally recognized Certified Financial Planner (CFP®) certification, enabling students to earn a university degree while progressing towards a prestigious professional qualification.

The programme provides students with a comprehensive understanding of financial markets, investment products, portfolio management, risk management, taxation, insurance, retirement planning, estate planning, financial analysis, and wealth creation strategies. The curriculum blends strong academic concepts with practical application, ensuring that students are equipped to address real-world financial challenges and client advisory needs.

Alongside the academic curriculum, students develop industry-relevant skills through training in Financial Planning, Investment Analysis, Portfolio Construction, Financial Modelling, Advanced Excel, Business Analytics, and client relationship management. The programme emphasizes experiential learning through case studies, workshops, industry interactions, guest lectures, live projects, and internships, helping students build practical competencies and professional confidence.



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A. PROGRAMME OVERVIEW

The CFP® certification, awarded in India by the Financial Planning Standards Board India (FPSB India), is recognized globally as the benchmark qualification in financial planning and wealth management. It equips students with the knowledge and ethical standards required to provide holistic financial advice across investment planning, tax planning, retirement planning, risk management, and estate planning. Students are encouraged to complete the CFP® examinations alongside their undergraduate studies, providing a competitive advantage in the financial services industry.

The programme focuses on nurturing analytical thinking, ethical decision-making, communication skills, leadership qualities, and a client-centric approach. Graduates are well-prepared to pursue careers across banks, wealth management firms, investment advisory companies, mutual fund houses, insurance organizations, brokerage firms, fintech companies, and other financial institutions.

COMMUNICATION

ACTIVE LISTENING

OBSERVATION

ANALYTICAL THINKING

CREATIVITY

DECISION MAKING

PROBLEM SOLVING

ASK QUESTIONS

REASONING

EXPLANATION



PB PETER BOOKKAH

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B. PROGRAMME DETAILS

BFM-CFP BACHELOR OF FINANCIAL MARKETS – CFP

BFM-CFP PROGRAMME OUTCOME (POS)

After completing Bachelor of Commerce (BFM + CFP) programme, Learners will be able to:

- 1. Develop expertise in personal financial planning, tax planning, risk management, investment strategies, and retirement planning in alignment with global CFP certification standards.**
- 2. Attain proficiency in accounting principles, financial statement analysis, and auditing, enabling students to assess corporate financial health and regulatory compliance.**
- 3. Utilize financial software, data analytics, and digital tools to optimize financial decision-making, risk assessment, and wealth management strategies.**
- 4. Understand and apply financial laws, professional ethics, and compliance regulations to ensure responsible financial advisory practices and corporate governance.**
- 5. Develop critical thinking, problem-solving, and entrepreneurial skills to establish a career in financial advisory, wealth management, and investment consulting.**



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Syllabus

Smt. P. D. Hinduja Trust's
K. P. B. Hinduja College of Commerce, Mumbai
(Autonomous)

Re-accredited 'A+' Grade by NAAC



Affiliated to
The University of Mumbai

Syllabus for Bachelor of Financial Markets (BFM) with
CFP
Semester I & II under NEP 2020

Programme Code: HUBFM



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SEMESTER – I

FY BFM + CFP			Semester - I
Course Name: Personal Financial Management - I			HUBFM- CFP/I/MJ01
Course Type			Major
Focuses on			Employability
Caters to			National
Total lectures per week (1 period is 60 minutes)			4
Credits			4
Evaluation System		Hours	Marks
	External Assessment	2 Hrs.	60
	Internal Assessment	-	40
Total Marks			100

Course Objectives

- 1.To understand personal financial statements, cash flow management, and the importance of living within financial means.
- 2.To gain knowledge in budgeting techniques, emergency planning, and building cash reserves.
- 3.To develop a solid understanding of the time value of money and its application in financial decision-making.
- 4.To learn how to develop and optimize strategic financial management plans for long-term financial goals.



SYLLABUS FOR BACHELOR OF FINANCIAL MARKETS (BFM) WITH CFP

Remember & Understand:	Understand personal financial statements, cash flow statements, and their relevance in managing finances; recognize the importance of budgeting, emergency funds, and time value of money.
Apply	Apply budgeting techniques, assess financial needs, and create strategies to manage cash flow effectively; calculate future and present values using time value of money concepts; implement strategic financial management plans.
Analyze	Analyze financial statements to evaluate personal financial health, assess the impact of cash flow conflicts and budgeting choices, and evaluate the effect of time value of money on investment decisions and financial goals.

Unit	Course Content	Hours
I	Understanding Personal Finances Personal Financial Statements Statement of Financial Position (Balance Sheet) Assets: Liquid Assets, Invested Assets, Use Assets Liabilities, Net Worth Living Within Financial Means	15
II	Cash Flow Management and Conflicting Demands Cash Flow Statement Cash Flow Demands and Conflicts Identifying and Resolving Conflicting Demands	10



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SYLLABUS FOR BACHELOR OF FINANCIAL MARKETS (BFM) WITH CFP

III	Budgeting and Emergency Planning	15
	Budget Creation and Evaluation Types of Budget Special Needs and Goals Financial Ratios Emergency Fund and Funding Vehicles Building Cash Reserves (Savings)	
IV	Time Value of Money & Strategic Financial Management	20
	Time Value of Money Concepts Future Value of a Single Sum Present Value of a Single Sum Number of Compounding Periods Capitalization and Basic TVM Calculations Financial Management Strategies Developing and Optimizing Financial Plans Implementing Financial Strategies with Clients	
	Total	60

Reference Books:

1. Prasanna Chandra – Financial Management: Theory and Practice (McGraw Hill)
2. H. Kent Baker & Gary E. Powell – Financial Management: Principles and Applications (Wiley)
3. "Stephen A. Ross, Randolph W. Westerfield, Bradford D. Jordan – Corporate Finance (McGraw Hill)"
4. "Zvi Bodie, Alex Kane, Alan Marcus – Investments (McGraw Hill)"



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SYLLABUS FOR BACHELOR OF FINANCIAL MARKETS (BFM) WITH CFP

FY BFM + CFP			Semester - I
Course Name: Investment Planning - I			HUBFM-CFP/I/MJ02
Course Type			Major
Focuses on			Employability
Caters to			National
Total lectures per week (1 period is 60 minutes)			2
Credits			2
Evaluation System		Hours	Marks
	External Assessment	1 Hr.	30
	Internal Assessment	-	20
Total Marks			50

Course Objectives
1.To develop a strong foundation in investment concepts, asset classes, and risk profiling.
2.To understand mutual funds, their characteristics, operations, and regulatory frameworks.
3.To explore mutual fund strategies, fund selection criteria, and alternative investment vehicles.
4.To analyze taxation aspects, investor rights, and investor protection measures in investment planning.



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SYLLABUS FOR BACHELOR OF FINANCIAL MARKETS (BFM) WITH CFP

Remember & Understand:	Understand the difference between savings and investments, identify various asset classes and their characteristics, and explain mutual fund structures, regulatory frameworks, and investor rights.
Apply	Assess an investor's risk profile to recommend suitable investments, evaluate mutual fund types and strategies based on specific goals, and apply taxation rules when planning mutual fund redemptions.
Analyze	Compare different mutual funds based on NAV, expense ratio, and investment strategy, assess alternative investment vehicles like ETFs, UITs, and managed accounts, and evaluate the impact of behavioral biases on investment decisions.

Course Content

Unit	Course Content	Hours
I	Building the Investment Foundation	10
	Savings vs. investments, different asset classes – real estate, fixed income, commodities, equity, behavioral biases in investment decisions, risk profiling and investor suitability.	
II	Fundamentals of Mutual Funds & Mutual Fund Operations	10
	Introduction to mutual funds, characteristics, advantages and disadvantages, regulatory framework and fund structure, SEBI guidelines, fund prospectus and key disclosures, net asset value (NAV) calculation, investment options, fund reporting, time, value, and event-based triggers, types of mutual funds and investment strategies – growth vs. value funds, SIP and SWP, direct and regular plans, role of investment advisors.	



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III	Alternative Investment Vehicles, Fund Selection, Taxation & Investor Protection	10
	Closed-end funds, exchange-traded funds (ETFs), exchange-traded notes (ETNs), unit investment trusts (UITs), managed accounts, investment considerations, fund selection criteria, fund comparison, manager discretion, total costs and turnover, individual securities vs. pooled holdings, mutual fund purchasing strategies, investing through stock exchange platforms, role of investment advisers, transaction feeds, risk and returns in mutual funds, taxation aspects – capital gains tax, indexation, redemption taxation, investor rights and disclosures, SEBI regulations	
	Total	30

Reference Books:

1. Sundar Sankaran – Indian Mutual Funds Handbook: A Guide for Industry Professionals & Intelligent Investors (Vision Books)
2. Prasanna Chandra – Investment Analysis and Portfolio Management (McGraw Hill)
3. "Zvi Bodie, Alex Kane, Alan Marcus – Investments (McGraw Hill)"
4. Frank J. Fabozzi – Investment Management (Wiley)



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SYLLABUS FOR BACHELOR OF FINANCIAL MARKETS (BFM) WITH CFP

FY BFM + CFP			Semester - I
Course Name: Business Mathematics			HUBFM- CFP/I/OE01
Course Type			OE - I
Focuses on			Skill Development
Caters to			National
Total lectures per week (1 period is 60 minutes)			2
Credits			2
Evaluation System		Hours	Marks
	External Assessment	1 Hr.	30
	Internal Assessment	-	20
Total Marks			50

Course Objectives
1. To provide students with a fundamental understanding of arithmetic concepts used in business applications, including percentage calculations, profit margins, and interest calculations.
2. To develop competency in calculating gains, losses, and dividends related to shares and mutual funds.
3. To introduce students to key financial concepts such as annuities, EMIs, and discounting techniques to aid in financial decision-making.
4. To equip students with the knowledge and skills to solve assignment problems using the Hungarian method.



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SYLLABUS FOR BACHELOR OF FINANCIAL MARKETS (BFM) WITH CFP

Course Outcomes (As per Bloom Taxonomy)

Remember & Understand	Explain the fundamental arithmetic concepts related to business applications and financial instruments such as shares and mutual funds.
Apply	Utilize appropriate formulas and methods to calculate profit margins, interest, and investment returns in real-world scenarios.
Analyze	Evaluate financial decisions by analyzing investment gains and losses and optimizing assignments using the Hungarian method.

Course Content

Unit	Details	Hours
I	Arithmetic in Business Applications Percentage Calculations, Application of Ratio & Proportion Calculations of Profit Margin, Markups, Discounts, and Markdowns Simple & Compound Interest Discounting Techniques Annuities & EMIs	10
II	Shares & Mutual Funds Concept of Shares Face Value and Dividend Calculations Bonus Calculations Gain and Loss on Sale of Equity Shares Introduction to Mutual Funds Concept of Net Asset Value (NAV) Entry and Exit Load with Simple Calculations Profit or Loss on Sale of Mutual Fund Units and Dividend Income	10
III	Assignment Problem Introduction to Assignment Problems Hungarian Method for Solving Assignment Problems Simple Sums on Hungarian Method	10
Total		30

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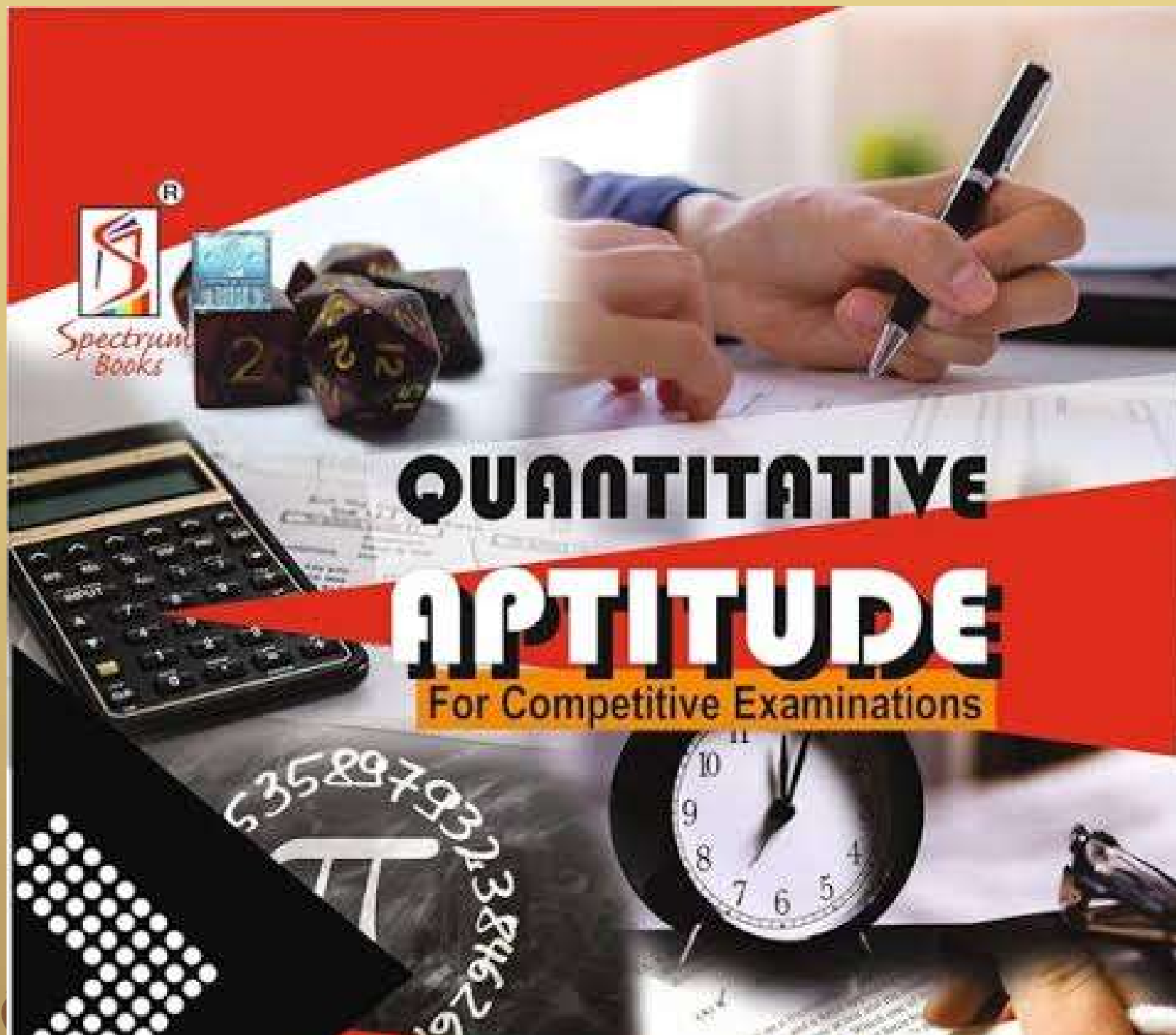
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SYLLABUS FOR BACHELOR OF FINANCIAL MARKETS (BFM) WITH CFP

Reference Books:

- 1.R.S. Aggarwal - "Quantitative Aptitude for Competitive Examinations," S. Chand Publications"
- 2.P.N. Arora and S. Arora - "Statistics and Operations Research," S. Chand Publications"
- 3.Prasanna Chandra - "Financial Management: Theory and Practice," Tata McGraw-Hill"
- 4.Sudhir Prabhu - "Mathematics for Finance and Business," Himalaya Publishing House"



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SYLLABUS FOR BACHELOR OF FINANCIAL MARKETS (BFM) WITH CFP

FY BFM + CFP			Semester - I
Course Name: Business Economics - I			HUBFM-CFP/I/OE02
Course Type			OE - II
Focuses on			Skill Development
Caters to			Global
Total lectures per week (1 period is 60 minutes)			2
Credits			2
Evaluation System		Hours	Marks
	External Assessment	1 Hr.	30
	Internal Assessment	-	20
Total Marks			50

Course Objectives

1. To provide an understanding of fundamental microeconomic concepts, including scope, implications, and significance in economic analysis.
2. To develop a thorough knowledge of economic decision-making processes and the roles played by various economic agents such as banks, workers, trade unions, and firms.
3. To equip students with the ability to analyze economic problems, factors of production, and opportunity costs using theoretical frameworks such as the production possibility curve.
4. To introduce students to advanced microeconomic models, including general equilibrium theory, Pareto optimality, and Arrow's impossibility theorem, and their applications in social welfare.



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SYLLABUS FOR BACHELOR OF FINANCIAL MARKETS (BFM) WITH CFP

Course Outcomes (As per Bloom Taxonomy)

Remember & Understand	Explain fundamental concepts of microeconomics, including the ten principles of economics and the basic economic problem.
Apply	Utilize microeconomic theories and models to analyze real-world economic decision-making scenarios and resource allocation problems.
Analyze	Critically evaluate the efficiency of different economic systems using equilibrium models and social welfare conditions.

Course Content

Unit	Details	Hours
I	Basic Concepts of Microeconomics Scope and Implications of Microeconomics Significance of Microeconomics in Decision-Making Ten Principles of Economics Fundamental Microeconomic Assumptions and Models	10
II	The Basic Economic Problem and Decision Makers The Basic Economic Problem: Scarcity and Choices Factors of Production: Land, Labor, Capital, and Entrepreneurship Opportunity Cost and Production Possibility Curve Microeconomic Decision Makers: - Role of Banks in the Economy - Workers and Labor Market Dynamics - Trade Unions and Their Impact on Wages and Employment - Firms: Objectives, Cost Structures, and Market Strategies	10



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III	General Equilibrium and Social Welfare General Equilibrium Analysis and Walrasian Equilibrium Model - Assumptions of the Walrasian Model - Market Clearing Conditions - Applications and Limitations Pareto-Optimality Condition and Social Welfare - Efficiency vs Equity - Conditions for Pareto Efficiency in Production and Consumption Arrow's Impossibility Theorem - Concept and Assumptions - Implications for Social Choice Theory - Critiques and Modern Perspectives	10
Total		30

Reference Books:

1. Mankiw, N.G. – "Principles of Microeconomics," Cengage Learning"
2. Koutsoyiannis, A. – "Modern Microeconomics," Palgrave Macmillan"
3. Varian, H.R. – "Intermediate Microeconomics: A Modern Approach," W.W. Norton & Company"
4. Nicholson, W. and Snyder, C. – "Microeconomic Theory: Basic Principles and Extensions," Cengage Learning"



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SYLLABUS FOR BACHELOR OF FINANCIAL MARKETS (BFM) WITH CFP

FY BFM + CFP			Semester - I
Course Name: Cost Accounting - I			HUBFM-CFP/I/VSC01
Course Type			VSC
Focuses on			Employability
Caters to			National
Total lectures per week (1 period is 60 minutes)			2
Credits			2
Evaluation System		Hours	Marks
	External Assessment	1 Hr.	30
	Internal Assessment	-	20
Total Marks			50

Course Objectives

1. To introduce fundamental concepts of cost accounting and its significance in financial decision-making.
2. To develop an understanding of cost classification, cost behavior, and preparation of cost sheets.
3. To apply Cost-Volume-Profit (CVP) analysis for decision-making and financial planning.
4. To analyze marginal costing techniques and their relevance to the service sector industry.



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SYLLABUS FOR BACHELOR OF FINANCIAL MARKETS (BFM) WITH CFP

Course Outcomes (As per Bloom Taxonomy)

Remember & Understand:	Explain the basic concepts of cost accounting, cost classification, and cost sheets.
Apply	Utilize CVP analysis and marginal costing techniques in financial decision-making.
Analyze	Evaluate cost structures and profitability in the service sector industry using cost accounting principles.

Course Content

Unit	Details	Hours
I	Financial Statements - I The Statement of Comprehensive Income Understanding Financial Statements Balance Sheet Statement of Comprehensive Income Owners' Equity and Retained Earnings Common Stock Preferred Stock Treasury Stock and Classification of Shares Statement of Owners' Equity and Notes to Financial Statements Reclassification of Short-Term Liabilities	10
II	Financial Statements - II Introduction to the Statement of Cash Flows Operating Activities: The Indirect Method Investing and Financing Activities Statement of Cash Flows Disclosures Integrated Reporting: Concepts and Implementation	10
III	Revenue Recognition Revenue Recognition Principles and Standards Right of Return and Consigned Goods Accounting for Long-Term Contracts Income Measurement and Recognition Criteria	10
Total		30

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Reference Books:

1. Cost Accounting: Principles & Practice – M.N. Arora
2. Fundamentals of Cost Accounting – Ravi M. Kishore
3. "Cost Accounting for Managerial Planning – Horngren, Datar & Rajan"
4. Service Sector Costing & Decision Making – Drury Colin



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FY BFM + CFP			Semester - I
Course Name: Management Accounting – I			HUBFM-CFP/I/SEC02
Course Type			SEC
Focuses on			Employability
Caters to			National
Total lectures per week (1 period is 60 minutes)			2
Credits			2
Evaluation System		Hours	Marks
	External Assessment	1 Hr.	30
	Internal Assessment	-	20
Total Marks			50

Course Objectives
1. Understand the fundamental concepts of strategic planning and its role in financial decision-making.
2. Explain the principles of budgeting, including its objectives, components, and types.
3. Develop competency in preparing operating budgets, including cash budgets, through practical applications.
4. Analyze the importance of budgeting processes in financial management and decision-making.



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SYLLABUS FOR BACHELOR OF FINANCIAL MARKETS (BFM) WITH CFP

Course Outcomes (As per Bloom Taxonomy)

Remember & Understand:	Remember & Understand: Define and explain strategic planning, budgeting concepts, and budget types in management accounting.
Apply	Prepare operating budgets, including cash budgets, using real-world financial data.
Analyze	Evaluate the impact of budgeting processes on financial planning and decision-making.

Course Content

Unit	Course Content	Hours
I	Fundamentals of Management Accounting & Strategic Planning	10
	Introduction to Management Accounting and its role in decision-making Key aspects of Strategic Planning in financial management Relationship between strategic planning and budgeting.	
II	Budgeting Concepts & Types of Budgets	10
	Concepts of Budgeting – Objectives, Importance, and Key Elements Types of Budgets – Fixed vs. Flexible, Master Budget, Zero-Based Budgeting (ZBB), Activity-Based Budgeting (ABB) Role of Budgeting in Financial Planning	
III	Preparation of Operating & Cash Budgets	10
	Steps in Budget Preparation – Forecasting, Allocations, Cost Considerations Preparing an Operating Budget – Revenue & Expense Estimates Cash Budgeting – Importance, Methods, and Managing Liquidity Monitoring Budget Performance & Variance Analysis	
	Total	30

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SYLLABUS FOR BACHELOR OF FINANCIAL MARKETS (BFM) WITH CFP

Reference Books:

1. Management Accounting: Principles & Practice – M.Y. Khan & P.K. Jain
2. Budgeting Basics and Beyond – Jae K. Shim & Joel G. Siegel
3. Financial Planning & Budgeting – IIBF (Indian Institute of Banking & Finance)
4. Strategic Management Accounting – John Burns & Martin Quinn



Financial Planning And Budgeting

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SYLLABUS FOR BACHELOR OF FINANCIAL MARKETS (BFM) WITH CFP

FY BFM + CFP			Semester - I
Course Name: Professional Communication			HUBFM-CFP/I/AEC01
Course Type			AEC
Focuses on			Skill Development
Caters to			Global
Total lectures per week (1 period is 60 minutes)			2
Credits			2
Evaluation System		Hours	Marks
	External Assessment	1 Hr.	30
	Internal Assessment	-	20
Total Marks			50

Course Objectives
1. Develop personal communication skills for professional and personal environments.
2. Enhance business writing skills with a focus on clarity and conciseness in finance and accounting.
3. Understand and apply business etiquette in professional communication.
4. Improve presentation skills to effectively communicate financial information.



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SYLLABUS FOR BACHELOR OF FINANCIAL MARKETS (BFM) WITH CFP

Course Outcomes (As per Bloom Taxonomy)

Remember & Understand	Define key communication concepts and explain their relevance to the finance industry.
Apply	Use effective communication strategies in various business contexts, particularly in financial writing.
Analyze	Critically evaluate communication techniques and their impact on financial decision-making.

Course Content

Unit	Details	Hours
I	Personal Communication Skills Introduction to Communication - Definition and types of communication (verbal, non-verbal, written) - Importance of communication in management accounting & finance - Barriers to effective communication and overcoming them Self-awareness and Interpersonal Skills - Understanding your communication style - Building emotional intelligence in communication - Active listening and its role in business settings - Assertiveness vs. passivity in communication Personal Branding in Professional Communication - Building your professional identity (online and offline) - Networking and relationship management - Elevator pitches for finance professionals Communication in Cross-cultural Contexts - Effective communication in diverse work environments - Understanding cultural sensitivity in business settings	10
II	Business Writing Skills Introduction to Business Writing - Purpose and importance of clear, concise business writing in finance - Key principles of business writing (clarity, conciseness, tone) Writing Professional Emails and Memos - Crafting clear, effective emails and memos in the finance industry - Email etiquette and professional tone Writing Business Reports - Structure of formal business reports - Writing clear and informative financial reports - Presenting data and analysis effectively	10

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III	Communication in the Finance and Accounting Industry Effective Financial Communication - Communicating complex financial information - Simplifying technical financial language for clarity - Report writing for internal stakeholders (management, boards) Professional Etiquette and Ethics in Communication - Maintaining confidentiality in financial communications - Ethical considerations in business writing and communication	10
Total		30

Reference Books:

1. "Business Communication: Building Critical Skills" by Kitty Locker & Stephen Kaczmarek"
2. "Effective Business Writing: A Guide for Those Who Write on the Job" by Maryann V. Piotrowski"
3. "Business Communication Essentials" by Courtland L. Bovee & John V. Thill"
4. "The Elements of Business Writing" by Gary Blake & Robert W. Bly



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SYLLABUS FOR BACHELOR OF FINANCIAL MARKETS (BFM) WITH CFP

FY BFM + CFP			Semester - I
Course Name: Foundation Course			HUBFM- CFP/I/VEC01
Course Type			VEC
Focuses on			Skill Development
Caters to			National
Total lectures per week (1 period is 60 minutes)			2
Credits			2
Evaluation System		Hours	Marks
	External Assessment	1 Hr.	30
	Internal Assessment	-	20
Total Marks			50

Course Objectives
1. Develop an understanding of Indian society, its structure, and the social disparities that exist within it.
2. Equip students with knowledge of the Indian Constitution and its role in ensuring social justice, equality, and governance.
3. Analyze contemporary social issues, their implications on business, and the role of management in addressing these challenges.
4. Foster an understanding of social wellness concepts, including health, education, and economic challenges, and their impact on the overall economy.



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SYLLABUS FOR BACHELOR OF FINANCIAL MARKETS (BFM) WITH CFP

Course Outcomes (As per Bloom Taxonomy)

Remember & Understand	Recognize key components of Indian society, constitutional provisions, and their significance in promoting social justice and wellness.
Apply	Apply constitutional principles and social wellness concepts in understanding business and finance practices in India.
Analyze	Analyze and evaluate social issues like poverty, gender inequality, and education disparities, and their potential impact on businesses and the economy.

Course Content

Unit	Details	Hours
I	Indian Society and Social Disparity Understanding Indian Society - Social structure in India: Caste, class, religion, and their impact - Diversity and unity in India: Cultural, linguistic, and regional - Urbanization and rural-urban divide Social Disparity and Economic Inequality - Causes of economic disparity - Gender inequality - Caste-based discrimination and its impact on economic opportunities - Case studies: Poverty in rural areas, migration, and informal labor Social Mobility and Barriers - Barriers to social mobility: Economic, educational, and caste-based Government policies and social initiatives for improving social mobility (e.g., reservations, affirmative action) - The role of NGOs and private businesses in promoting social change	10
II	The Indian Constitution and Political Process Overview of the Indian Constitution - Historical context and the making of the Indian Constitution - Fundamental Rights and Duties - Directive Principles of State Policy (DPSP) Political Process and Governance - Structure of Indian government: Executive, Legislature, Judiciary - Role of the Parliament, Judiciary, and Political Parties - Electoral process in India: Constitutional Provisions for Business and Social Justice - Impact of the Indian Constitution on business practices	10

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II	- Corporate social responsibility (CSR) and legal compliance - The role of the Constitution in addressing issues like labor rights, consumer protection, and environmental justice - Laws for equality: Protection against discrimination in business, finance, and employment	10
III	Social Wellness, Current Issues, and Business Implications Health and Social Wellness - Social wellness indicators - Public health challenges in India - Government initiatives for improving public health Education, Poverty, and Economic Disparities - The link between education and economic opportunities - Disparities in access to education - The role of businesses in promoting education and skill development - Poverty and its impact on economic development Social Justice and Inclusive Growth - Understanding social justice in the context of economic growth Policies for inclusive growth The role of businesses in contributing to social wellness	10
Total		30

Reference Books:

1. "Indian Society and Social Change" by K. L. Sharma"
2. "The Constitution of India" by P. M. Bakshi"
3. "Social Problems in India" by Ram Ahuja"
4. "Indian Economy: Performance and Policies" by Uma Kapila"



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SYLLABUS FOR BACHELOR OF FINANCIAL MARKETS (BFM) WITH CFP

PROGRAMME: FY BFM + CFP			SEMESTER: I		
Course: Indian Ethos in Ethical Accounting			Course Code: HUBFM-CFP/I/IKS01		
Teaching Scheme					Evaluation Scheme
Lectures (Hours per week)	Practical (Hours per week)	Tutorial (Hours per week)	Credit	Continuous Internal Assessment (CIA)	Semester End Examination
2	NA	NA	2	20 marks	30 marks

Course Objectives:

- To familiarize the learners with the fundamental concepts of Indian Ethos.
- To understand ethical behaviour and its implications in the accounting profession.

Course Outcomes:

After completion of course, students will be able to:

- To understand the various ethical practices in accounting.
- To understand ethical manner matter in business and its impact on business decision-making.



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Unit	Module	Lectures
I	Indian Ethos Indian Ehtos: Meaning, Features, Need, History, Relevance, Principles Practiced by Indian Companies, Requisites, Elements, Role of Indian Ethos in Accounting Practices. Work Ethos: Meaning, Levels, Dimensions, Steps, Factors Responsible for Poor Work Ethos. Leadership: Qualities of Leaders with special reference to Indian Thoughts. Motivation: Indian approaches vis-à-vis American and Japanese approaches.	15
II	Ethical Behavior and Implications for Accountants Introduction, Meaning, Need, Importance and Relevance of Ethical Behavior in Accounting Profession. Financial Reports – Link between Law, Corporate Governance, Corporate Social Responsibility and Ethics The principal-based approach and Ethics. Contents of Research Report in Ethical Practices.	15



Indian Ethos

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SYLLABUS FOR BACHELOR OF FINANCIAL MARKETS (BFM) WITH CFP

YOGA EDUCATION

COURSE TYPE: CO-CURRICULAR COURSE

**Focuses on: Skill Enhancement and
Develops the Spiritual and Scientific Personality**

UNIT-I: Spirituality and Science

OBJECTIVES

- | | |
|---|---|
| 1 | To study the inter-relationships between mind, psyche, and emotion. |
| 2 | To acquire the training of mental, physical, and emotional balance. |
| 3 | To study the principles of para-psychology. |
| 4 | To develop the spiritual and scientific personality. |

THEORETICAL

1 MIND AND MENTAL TRAINING

- | | |
|-----|---|
| (A) | Nature of mind, problems of mind, and mental development. |
| (B) | Elements of mind and mental health. |
| (C) | Discipline of mind. |
| (D) | Scientific perspectives and spiritual basis of contemplation. |

2 PSYCHE AND PSYCHIC TRAINING

- | | |
|-----|--|
| (A) | States of consciousness, psyche, and mind. |
| (B) | Nature and importance of chitta-samadhi. |
| (C) | Perception of psychic centers. |
| (D) | Psychic centers' purpose and benefits. |

3 EMOTION AND EMOTIONAL TRAINING

- | | |
|-----|--|
| (A) | Principle of psychic colour and emotion. |
| (B) | Colour and Aura. |

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(C)	Psychic colour meditation- Colour Therapy.
(D)	Spiritual and scientific importance of Pranashakti and Kundalini Jagran.

4	PARA-PSYCHOLOGY AND SPIRITUALITY- I
(A)	Concept of development of spiritual-scientific personality as given by Shri Tulsidasji.
(B)	Para-psychology: History in spiritualistic beliefs and general methodology.
(C)	Study and research in the field of re-birth and memory of past life.
5	PARA-PSYCHOLOGY AND SPIRITUALITY- II
(A)	Supernormal cognition in Telepathy Psychometry (or Mind Reading), Intuition.
(B)	Development of electromagnetic fields in the body and techniques of meditation.
(C)	Supernormal power of mind and its main types: Hypnotism and Suggestology.

UNIT-II: Science of Living in Self-Management	
OBJECTIVES	
1	To understand the basic concept of self-management.
2	To study different dimensions related to self-management.
3	To study the different applications of SOL and Preksha Meditation context to career development, goal achievement, development of capabilities, and stress management.
4	To study the effective use of support systems in self-management.
THEORETICAL	
1	INTRODUCTION OF SELF-MANAGEMENT AND CAREER DEVELOPMENT
(A)	Self-management: Concept, Meaning and Need.
(B)	Mapping and knowing your life: Components of life's journey.
(C)	Self-confidence.
(D)	Career Development: Goal Setting.

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2	DEVELOPMENT OF CAPABILITIES
(A)	Development of Will, and Imagination.
(B)	Development of Thinking, and Emotion Control.
(C)	Improvement of memory.

3	SELF-MANAGEMENT AND STRESS-MANAGEMENT
(A)	Management of needs and internal community, maintenance of health and vitality.
(B)	Time Management.
(C)	Stress: Nature, Causes, and Effects.
(D)	Stress-management and science of living.
4	COMMUNICATION AND SCIENCE OF LIVING (ANEKANTA)
(A)	The Importance of Communication, Determinants, and Anekanta.
(B)	Skill and Blocks to Communication, Effective Listening, Body Language, and Effective Speaking in Public.
(C)	Decision, Action, and Direction setting.
(D)	Mobilizing people and work achievement.
5	SUPPORT SYSTEM AND MANAGING GROUPS
(A)	Nature of Support and Attitudes to Support.
(B)	Nature of Groups, Group Dynamics, Participation, and Effectiveness.

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UNIT-III: Science of Living and Health-I

OBJECTIVES

1	To understand the interrelation between SOL and health.
2	To study the role of SOL in promoting physical and mental health.
3	To understand the interrelationship between body and mind.
4	To study the efficiency of the process of promotion and care.

THEORETICAL

1	HEALTH, HEALTH EDUCATION, AND SOL
(A)	Concept of Health.
(B)	Health and Environment.
(C)	Health Education.



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**SEMESTER – II**

FY BFM + CFP			Semester - II
Course Name: Personal Financial Management - II			HUBFM- CFP/II/MJ01
Course Type			Major
Focuses on			Employability
Caters to			National
Total lectures per week (1 period is 60 minutes)			4
Credits			4
Evaluation System		Hours	Marks
	External Assessment	2 Hrs.	60
	Internal Assessment	-	40
Total Marks			100

Course Objectives

1. To understand various savings instruments, liquid investments, and their optimization strategies.
2. To gain insights into the features of banks, financial institutions, and different types of credit available in India.
3. To explore Non-Banking Financial Companies (NBFCs), alternative lending options, and unregulated lending practices.
4. To develop skills in debt management strategies, including loans, repayment schedules, and refinancing options.





SYLLABUS FOR BACHELOR OF FINANCIAL MARKETS (BFM) WITH CFP

Remember & Understand:	Understand different types of savings and liquid investment products, the features of banks and financial institutions, and the purpose of credit.
Apply	Apply debt management strategies to various financing needs, analyze and select appropriate lending options based on financial goals, and optimize investment products for liquidity.
Analyze	Analyze different debt instruments such as loans, gold loans, and refinancing options, evaluate financial institutions' offerings, and assess the impact of credit decisions on financial health.

Unit	Course Content	Hours
I	Optimizing Savings and Liquid Investments	15
	Deposits: Bank savings accounts, time deposits, recurring deposits, post-office term deposits. Liquid Investment Products: Ultra-short duration funds, low-duration funds, money market mutual funds, liquid fund schemes.	
II	Understanding Banks and Financial Institutions	10
	Features of Banks: Public sector, private sector, small banks, cooperative banks, regional rural banks. Types of Credit: Structured lending, payment banks, financial institutions, state financial corporations.	
III	NBFCs and Alternative Lending Options	15
	Non-Banking Financial Companies (NBFCs) and other institutions: Housing finance, gold finance, micro-finance. Unregulated Lending: Moneylenders, chit funds, cooperative credit societies, loans from employers.	
IV	Debt Management and Financing Strategies	20
	Types of Loans: Consumer loans, personal loans, vehicle loans, mortgage loans (fixed vs. variable).	

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	Advanced Debt Management: Gold loans, reverse mortgages, loan against property. Refinancing and Loan Restructuring: Fixed EMI vs. fixed tenure, loan repayment schedules.	
	Total	60

Reference Books:

1. Prasanna Chandra – Financial Management: Theory and Practice (McGraw Hill)
2. M.Y. Khan – Financial Services (McGraw Hill)
3. V.A. Avadhani – Investment and Securities Market in India (Himalaya Publishing House)
4. Sudhir K. Jain – Banking and Financial Institutions (Ramesh Book Depot)



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SYLLABUS FOR BACHELOR OF FINANCIAL MARKETS (BFM) WITH CFP

FY BFM + CFP			Semester - II
Course Name: Investment Planning - II			HUBFM-CFP/II/MJ02
Course Type			Major
Focuses on			Employability
Caters to			National
Total lectures per week (1 period is 60 minutes)			2
Credits			2
Evaluation System		Hours	Marks
	External Assessment	1 Hr.	30
	Internal Assessment	-	20
Total Marks			50

Course Objectives

- 1.To understand the role of financial regulations and the regulatory environment globally and locally.
- 2.To examine the socio-political dynamics and economic ecosystems that impact investment decisions.
- 3.To analyze India's regulatory framework and its impact on financial markets and consumer protection.
- 4.To explore the importance of compliance, fiduciary duties, and the legal landscape in investment planning.



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SYLLABUS FOR BACHELOR OF FINANCIAL MARKETS (BFM) WITH CFP

Remember & Understand:	Understand the importance of financial regulation, fiduciary duty, and key global and local economic indicators.
Apply	Apply knowledge of regulatory frameworks to real-world financial markets and investment decisions, while adhering to anti-money laundering regulations.
Analyze	Analyze the socio-political impact on investment decisions, evaluate India's regulatory environment, and assess consumer protection mechanisms.

Unit	Course Content	Hours
I	Introduction to the Global Regulatory Environment & Economic Landscape	10
	Financial regulation, role of regulators, fiduciary duty, and client-centric standards Economic policies: monetary & fiscal policy, market operations, economic cycles Impact of monetary policy and fiscal policy on investment planning	
II	Socio-Political Dynamics and Global Financial Compliance	10
	Government and political sentiment: impact on local, regional, and global economies Anti-money laundering regulations, money laundering detection, and compliance Social welfare, taxation, and retirement policies affecting investments	
III	India's Regulatory System & Consumer Protection	10



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	Key regulations in India: SEBI, RBI, FEMA, IBC, and their impact on financial markets Corporate governance and consumer protection laws Grievance redressal mechanisms and investor protection schemes (e.g., SCORES, Banking Ombudsman)	
	Total	30

Reference Books:

1. Reena Aggarwal – Financial Markets and Institutions (McGraw Hill)
2. S. K. Bansal – Indian Financial System (Macmillan)
3. V. K. Bhalla – Investment Management (S. Chand)
4. M. Y. Khan – Indian Financial System (McGraw Hill)



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SYLLABUS FOR BACHELOR OF FINANCIAL MARKETS (BFM) WITH CFP

FY BFM + CFP			Semester - II
Course Name: Introduction to Financial Statements			HUBFM- CFP/II/MN01
Course Type			Minor
Focuses on			Employability
Caters to			National
Total lectures per week (1 period is 60 minutes)			2
Credits			2
Evaluation System		Hours	Marks
	External Assessment	1 Hr.	30
	Internal Assessment	-	20
Total Marks			50

Course Objectives
1. Understand the types of financial statements, their purpose, users, and methods of preparation.
2. Learn to prepare and analyze a Cash Flow Statement and its role in financial analysis.
3. Gain an understanding of basic ratio analysis and its importance in evaluating financial health.
4. Develop the ability to interpret financial statements for decision-making and planning in the context of financial planning and management.



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SYLLABUS FOR BACHELOR OF FINANCIAL MARKETS (BFM) WITH CFP

Remember & Understand:	Recall and explain the types of financial statements (Income Statement, Balance Sheet, Cash Flow Statement) and their purpose and users.
Apply	Prepare Cash Flow Statements and calculate basic financial ratios for analyzing the financial performance of an organization.
Analyze	Analyze the financial health of an organization by interpreting financial ratios and understanding the relationship between the various financial statements.

Unit	Course Content	Hours
I	Introduction to Financial Statements	10
	Types of Financial Statements – Income Statement, Balance Sheet, Cash Flow Statement Purpose and Users – Investors, Creditors, Management, Regulatory Bodies Preparation of Financial Statements – Basic structure, accounting conventions, and principles used in preparation Key Elements – Assets, Liabilities, Equity, Revenues, Expenses, Gains, and Losses	
II	Cash Flow Statement	10
	Definition and Purpose – Cash Flow vs. Profit, Importance in Financial Analysis Preparation of Cash Flow Statement – Direct and Indirect Method Components – Operating, Investing, and Financing Activities Cash Flow and Financial Health – Interpreting the cash position of an organization	

Reference Books:

1. Financial Accounting for Management – Prasanna Chandra
2. Financial Statement Analysis – K. R. Subramanyam
3. Financial Management: Theory and Practice – Eugene F. Brigham & Michael C. Ehrhardt
4. "Accounting Principles – Jerry J. Weygandt, Paul D. Kimmel, and Donald E. Kieso"



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SYLLABUS FOR BACHELOR OF FINANCIAL MARKETS (BFM) WITH CFP

FY BFM + CFP			Semester - II
Course Name: Business Statistics			HUBFM-CFP/II/OE01
Course Type			OE - I
Focuses on			Skill Development
Caters to			Global
Total lectures per week (1 period is 60 minutes)			2
Credits			2
Evaluation System		Hours	Marks
	External Assessment	1 Hr.	30
	Internal Assessment	-	20
Total Marks			50

Course Objectives
1. Understand the fundamental concepts of statistical methods, including measures of central tendency and their applications in business decisions.
2. Develop skills to analyze and interpret time series data for forecasting and strategic planning.
3. Apply index numbers to measure economic and business performance effectively.
4. Evaluate statistical data to support informed decision-making and problem-solving in business contexts.



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Course Outcomes (As per Bloom Taxonomy)

Remember & Understand	Identify and explain central tendency measures and their business relevance.
Apply	Use time series analysis for trend forecasting and business performance analysis.
Analyze	Interpret and evaluate data using index numbers for business insights.

Course Content

Unit	Details	Hours
I	Measures of Central Tendency Introduction to central tendency and its importance in business statistics. Mean: Calculation and application in summarizing business data. Median: Use in data distribution and handling outliers. Mode: Applicability in categorical data and business decision-making. Comparative analysis of mean, median, and mode for different types of data. Practical examples using business data (sales figures, market trends).	15
II	Time Series and Index Numbers Time Series Analysis: Understanding trends, cycles, and seasonal variations in business data. Methods for decomposing time series data into components. Forecasting: Using time series data to predict future trends in business performance. Index Numbers: Introduction to price, quantity, and value indices. Application of index numbers to measure inflation, stock market trends, and business performance. Real-world case studies for business forecasting and decision-making.	15
Total		30

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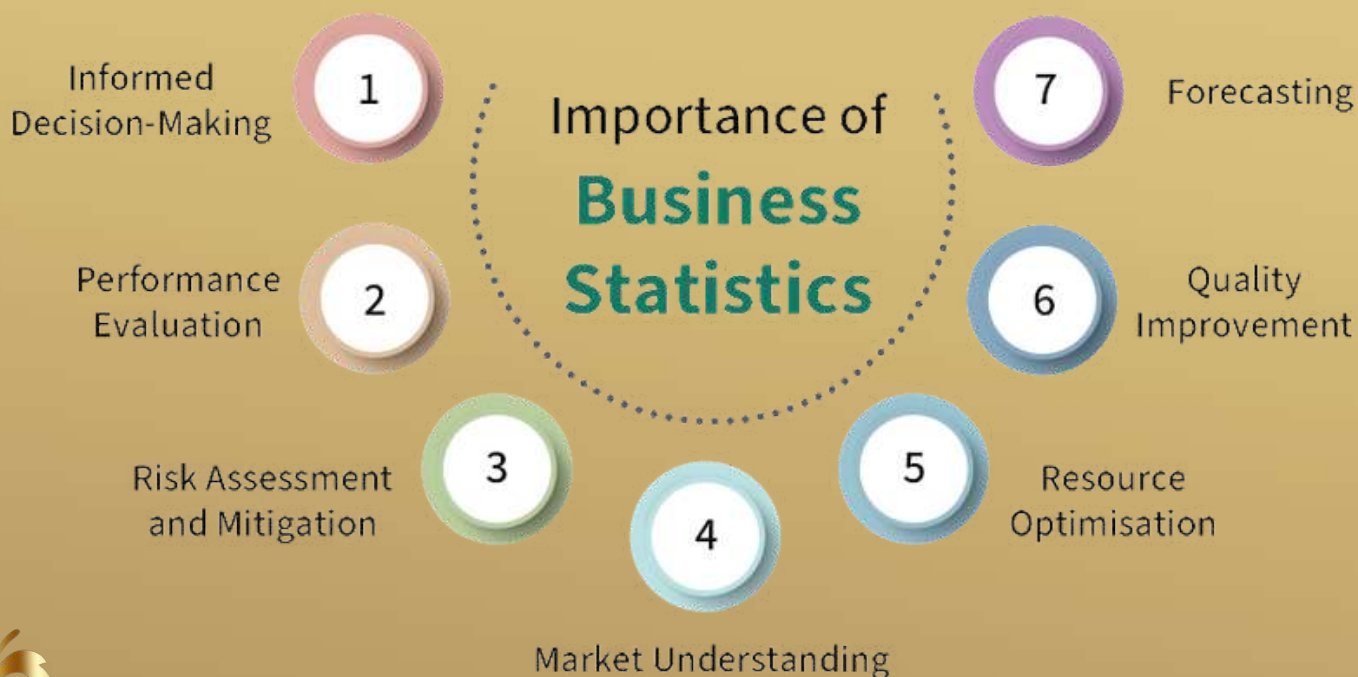
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Reference Books:

1. "Business Statistics" by J.K. Sharma "
2. "Statistics for Business and Economics" by Paul Newbold, William L. Karliner, and Betty Thorne"
3. "Essentials of Business Statistics" by Robert A. Stine, Dean Foster"
4. "Quantitative Techniques in Management" by N.D. Vohra"



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SYLLABUS FOR BACHELOR OF FINANCIAL MARKETS (BFM) WITH CFP

FY BFM + CFP			Semester - II
Course Name: Business Economics - II			HUBFM- CFP/II/OE02
Course Type			OE - II
Focuses on			Employability
Caters to			National
Total lectures per week (1 period is 60 minutes)			2
Credits			2
Evaluation System		Hours	Marks
	External Assessment	1 Hr	30
	Internal Assessment	-	20
Total Marks			50

Course Objectives
1. To introduce students to key concepts of Business Economics, including National Income, Trade Cycle, and the role of banking in economic systems.
2. To equip students with an understanding of the functioning of the foreign exchange market, its rates, and their impact on business decisions.
3. To analyze the implications of monetary policy, balance of payments, and exchange rates on national and international trade.
4. To provide students with practical insights into the workings of central banking and credit creation, as well as the impact of these factors on economic stability.



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SYLLABUS FOR BACHELOR OF FINANCIAL MARKETS (BFM) WITH CFP

Course Outcomes (As per Bloom Taxonomy)

Remember & Understand	Recognize and explain concepts of National Income, Trade Cycle, and the role of central banks and foreign exchange markets.
Apply	Apply economic concepts like monetary policy and balance of payments to real-world business and economic scenarios.
Analyse	Analyze the relationship between monetary policy, banking operations, and trade cycles in shaping economic outcomes.

Course Content

Unit	Details	Hours
I	Introduction to National Income and Trade Cycle This unit covers the concept of National Income and its measurement, including Gross Domestic Product (GDP), Gross National Product (GNP), and other related indicators. The trade cycle and its phases—boom, recession, recovery—are also examined to understand economic fluctuations and their impact on business cycles and policies.	10
II	Banking, Credit Creation, and Monetary Policy Focuses on the structure and functions of central banks, their role in the economy, and how they influence credit creation. Students will learn about the tools of monetary policy, including quantitative measures like open market operations and qualitative tools such as moral suasion. This unit explores the effect of these tools on inflation, employment, and overall economic health.	10
III	Balance of Payment, Foreign Exchange Market, and Exchange Rates Explores the balance of payments and its components—current account, capital account, and financial account—and their significance for national economic stability. Students will study the foreign exchange market, factors influencing exchange rates, and the role of central banks in regulating currency value. The impact of exchange rate fluctuations on international trade and business operations will also be covered.	10
	Total	30

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SYLLABUS FOR BACHELOR OF FINANCIAL MARKETS (BFM) WITH CFP

REFERENCE BOOKS:

1. "BUSINESS ECONOMICS" BY S. R. SHARMA
2. "ECONOMICS FOR BUSINESS" BY JOHN SLOMAN, DEAN GARRATT, AND JON GUEST
3. "PRINCIPLES OF ECONOMICS" BY N. GREGORY MANKIW
4. "INDIAN ECONOMY" BY RAMESH SINGH



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SYLLABUS FOR BACHELOR OF FINANCIAL MARKETS (BFM) WITH CFP

FY BFM + CFP			Semester - II
Course Name: Cost Accounting – II			HUBFM- CFP/II/VSC02
Course Type			VSC
Focuses on			Employability
Caters to			National
Total lectures per week (1 period is 60 minutes)			2
Credits			2
Evaluation System		Hours	Marks
	External Assessment	1 Hr.	30
	Internal Assessment	-	20
Total Marks			50

Course Objectives
1. Understand the concepts of overhead costing, including Activity-Based Costing (ABC).
2. Learn the principles of Throughput Accounting and the Theory of Constraints (TOC) in cost management.
3. Develop the ability to apply pricing decisions such as Target Costing, Target Pricing, and Special-Order Pricing.
4. Analyze Business Process Improvement (BPI) techniques, including cost reduction, value engineering, and lean resource management.



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SYLLABUS FOR BACHELOR OF FINANCIAL MARKETS (BFM) WITH CFP

Remember & Understand:	Explain overhead costing methods, throughput accounting, pricing strategies, and business process improvement techniques.
Apply	Implement Activity-Based Costing, throughput accounting, and pricing decisions in practical business scenarios.
Analyze	Assess cost optimization strategies like value engineering, cost of quality, and lean resource management for business efficiency.

Unit	Course Content	Hours
I	Overhead Costing & Activity-Based Costing (ABC)	10
	Overhead Costing – Allocation, Apportionment, and Absorption Activity-Based Costing (ABC) – Concept, Process, and Application Comparison of Traditional Costing vs. ABC	
II	Throughput Accounting & Pricing Decisions	10
	Throughput Accounting – Key Concepts & Application Theory of Constraints (TOC) – Bottleneck Analysis & Decision Making Pricing Decisions – Target Costing, Target Pricing, and Special-Order Pricing	
III	Business Process Improvement & Cost Optimization	10
	Cost Reduction & Value Engineering – Concepts and Techniques Cost of Quality (COQ) – Prevention, Appraisal & Failure Costs Lean Resource Management – Eliminating Waste, Process Efficiency	
	Total	30

Reference Books:

1. Cost Accounting: Principles & Practice – M.N. Arora
2. Management and Cost Accounting – Colin Drury
3. Throughput Accounting: A Guide to Constraint Management – Steven M. Bragg
4. Lean Thinking: Banish Waste and Create Wealth in Your Corporation – James P. Womack & Daniel T. Jones



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SYLLABUS FOR BACHELOR OF FINANCIAL MARKETS (BFM) WITH CFP

FY BFM + CFP			Semester - II
Course Name: Management Accounting – II			HUBFM- CFP/II/SEC02
Course Type			SEC
Focuses on			Employability
Caters to			National
Total lectures per week (1 period is 60 minutes)			2
Credits			2
Evaluation System		Hours	Marks
	External Assessment	1 Hr.	30
	Internal Assessment	-	20
Total Marks			50

Course Objectives
1. Understand the concepts and importance of working capital management, including theoretical and numerical applications.
2. Learn inventory management techniques, including valuation methods, NRV approach, and Economic Order Quantity (EOQ).
3. Develop the ability to evaluate organizational performance using responsibility centers and key performance metrics.
4. Analyze and apply management accounting tools for effective financial decision-making.



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SYLLABUS FOR BACHELOR OF FINANCIAL MARKETS (BFM) WITH CFP

Remember & Understand:	Explain working capital management, inventory valuation methods, and performance evaluation techniques.
Apply	Implement working capital optimization, inventory control models, and performance measurement strategies.
Analyze	Assess financial efficiency through responsibility centers and key performance indicators.

Unit	Course Content	Hours
I	Working Capital Management	10
	Concept & Importance of Working Capital Determinants of Working Capital Theories & Calculations – Operating Cycle, Cash, Receivables, and Payables Management	
II	Inventory Management	10
	Methods to Calculate Inventory Value – FIFO, LIFO, Weighted Average Cost Net Realizable Value (NRV) Approach – Concept & Application Economic Order Quantity (EOQ) Model – Inventory Control & Optimization	
III	Performance Evaluation & Responsibility Centers	10
	Performance Evaluation Techniques – ROI, Residual Income, EVA Responsibility Centers – Cost, Profit, Revenue, and Investment Centers Balanced Scorecard & Key Performance Indicators (KPIs)	
	Total	30

Reference Books:

1. Management Accounting: Principles & Applications – Will Seal
2. Cost & Management Accounting – Ravi M. Kishore
3. Financial & Managerial Accounting for MBAs – Peter D. Easton
4. Working Capital Management & Finance – Bhattacharya Hrishikesh



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SYLLABUS FOR BACHELOR OF FINANCIAL MARKETS (BFM) WITH CFP

FY BFM + CFP			Semester - II
Course Name: Group Communication			HUBFM- CFP/II/AEC01
Course Type			AEC
Focuses on			Skill Development
Caters to			Global
Total lectures per week (1 period is 60 minutes)			2
Credits			2
Evaluation System		Hours	Marks
	External Assessment	1 Hr	30
	Internal Assessment	-	20
Total Marks			50

Course Objectives
1. To develop an understanding of effective communication strategies in group settings, focusing on teamwork and group dynamics.
2. To enhance students' ability to participate and lead group discussions in both academic and professional environments.
3. To improve interpersonal communication skills, emphasizing collaboration in accounting and finance-related discussions.
4. To apply group communication principles to real-world scenarios in accounting and finance, fostering practical problem-solving and decision-making.



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SYLLABUS FOR BACHELOR OF FINANCIAL MARKETS (BFM) WITH CFP

Course Outcomes (As per Bloom Taxonomy)

Remember & Understand	Recognize and explain key concepts in group communication, team dynamics, and the role of communication in group discussions.
Apply	Use effective communication techniques to contribute to and lead group discussions in accounting and finance contexts.
Analyze	Analyze group communication patterns and dynamics in team settings, assessing their impact on decision-making and performance in accounting and finance.

Course Content

Unit	Details	Hours
I	Team Communication and Group Dynamics Team Communication: Understanding the fundamentals of team communication, roles, and responsibilities in team settings. Group Dynamics: Exploring how group behavior, cohesion, and conflict resolution impact team performance in business contexts. Effective Communication in Teams: Techniques for facilitating clear communication, managing conflicts, and ensuring collaboration within a team. Case Studies: Practical cases from accounting and finance illustrating team communication challenges and solutions.	15
II	Group Discussion and Communication in Business Group Discussion: Understanding the purpose, structure, and techniques for successful group discussions. Effective Participation: Methods for contributing effectively in discussions, including active listening, presenting ideas clearly, and handling opposing views. Decision-Making in Groups: The role of communication in group decision-making, focusing on how finance and accounting decisions are made collectively.	15

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	Case Studies: Analyzing group discussions in real-world accounting and finance situations, such as decision-making in financial planning, budgeting, and audits.	15
Total		30

Reference Books:

1. "Group Communication" by S. K. Mangal
2. "Business Communication: Building Critical Skills" by Kitty O. Locker and Stephen Kyo "
3. "Effective Group Discussion: Theory and Practice" by D. K. N. Hegde"
4. "Interpersonal and Group Communication" by Ronald B. Adler, Lawrence B. Rosenfeld, and Russell F."



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SYLLABUS FOR BACHELOR OF FINANCIAL MARKETS (BFM) WITH CFP

FY BFM + CFP			Semester - II
Course Name: Sustainability Management (ESG)			HUBFM- CFP/II/VEC01
Course Type			VEC
Focuses on			Employability
Caters to			Global
Total lectures per week (1 period is 60 minutes)			2
Credits			2
Evaluation System		Hours	Marks
	External Assessment	1 Hr.	30
	Internal Assessment	-	20
Total Marks			50

Course Objectives
1. To understand the core concepts of Environmental, Social, and Governance (ESG) factors and their impact on business strategy.
2. To analyze the role of sustainability management in financial decision-making and corporate reporting.
3. To explore the accounting and financial implications of carbon credits and ESG compliance.
4. To apply ESG principles in evaluating business performance and risk management.



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Course Outcomes (As per Bloom Taxonomy)

Remember & Understand	Explain key ESG concepts, sustainability frameworks, and the financial impact of carbon credits.
Apply	Implement ESG reporting standards and assess the sustainability performance of businesses.
Analyze	Evaluate the financial risks and opportunities related to sustainability initiatives and regulatory compliance.

Course Content

Unit	Details	Hours
I	ESG and Sustainability in Business Introduction to ESG: Understanding the environmental, social, and governance pillars in business. ESG Reporting Standards: Overview of frameworks like GRI, SASB, and TCFD for financial reporting. ESG Integration in Financial Decisions: Impact of ESG factors on investment, risk assessment, and valuation. Regulatory Compliance: Key regulations and industry standards for sustainability reporting.	15
II	Carbon Credits and Business Impact Carbon Credits and Emissions Trading: Concept, valuation, and financial accounting implications. Impact on Financial Performance: How sustainability initiatives affect profitability and cost management. Sustainable Business Practices: Strategies to achieve ESG goals and enhance stakeholder value. Case Studies: Real-world applications of ESG and carbon credit management in financial decision-making.	15
Total		30

Reference Books:

1. "Sustainable Investing: Revolutions in Theory and Practice" by Cary Krosinsky and Nick Robins"
2. "Accounting for Sustainability" by Anthony Hopwood, Jeffrey Unerman"
3. "Principles for Responsible Investment" by PRI Association"
4. "Carbon Markets: An International Business Guide" by Arnaud Brohé"



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SYLLABUS FOR BACHELOR OF FINANCIAL MARKETS (BFM) WITH CFP

YOGA EDUCATION

COURSE TYPE: CO-CURRICULAR COURSE

**Focuses on: Skill Enhancement and
Develops the Spiritual and Scientific Personality**

UNIT-IV: Science of Living and Health-II

THEORETICAL

1 PHYSICAL DISEASES AND DISORDERS-I

- (A) Physical Weakness, Gastric Trouble, Hypertension, Influenza, and Acidity.
- (B) Tonsillitis, Fever, Backache, and Indigestion.
- (C) Eye Problems, Insomnia, Memory weakness, and Nervous weakness.
- (D) Liver Diseases, Cervical pain, Hernia, Sciatica, and piles.

2 PHYSICAL DISEASES AND DISORDERS-II

- (A) Cancer, Heart Disease, Arthritis, and AIDS.
- (B) Epilepsy, Diabetes, and Peptic ulcer.
- (C) Anemia and Asthma.
- (D) Alcoholism, Smoking, and Drug Addiction.

3 MIND, BODY COMMUNICATION, AND HEALING

- (A) Psychophysiology: Meaning and Nature.
- (B) Psychophysiology of Emotion and Motivation.
- (C) Mind Modulation of Autonomic Nervous System.
- (D) Immunity and its promotion.

4 NATURE CURE AND HEALTH

- (A) Naturopathy.
- (B) Space, Earth, Air, Fire, and Water Therapy.
- (C) Lifestyle and Harmony.

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(D)	Acupressure.
UNIT-V: Applied Science of Living and Research	
THEORETICAL	
1	NON-VIOLENCE: THEORY AND TRAINING
(A)	Nature of non-violence in different religious philosophies.
(B)	Non-violent Behavior.
(C)	Development of Non-violent Personality.
2	DRUG DE-ADDICTION AND SCIENCE OF LIVING
(A)	Nature of addiction.
(B)	Causes and Effects of addiction.
(C)	Concept and Principles of De-addiction.
(D)	Preksha Meditation.
3	SCIENCE OF LIVING AND REHABILITATION
(A)	Preksha Meditation and Perspective Change.
(B)	Change in Behavior.
(C)	Change in Heart Feelings.
(D)	Process of non-violent behavior.
4	NATURE OF SCIENTIFIC RESEARCH AND PROBLEMS
(A)	Methods of Psychological Research and Tests.
5	PRACTICAL
(A)	YOGA EXERCISES
(B)	YOGASANA
(C)	PRANAYAMA
(D)	BAND-MAHABAND
(E)	SELF MANAGEMENT



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