



UNIVERSITY OF MUMBAI'S

RAYAT SHIKSHAN SANSTHAS KARMAVEER BHURAO PATIL COLLEGE



Bachelors in Capital Market

Proposed syllabus

from the Academic Year

(Academic Year 2022-23)

Rayat Shikshan Sansthas Karmaveer Bhaurao Patil College

Ordinances, Regulations and Syllabus Relating to
Bachelors in Capital Market
(24 Months FULL-TIME COURSE)

PREAMBLES/SCOPE

About BBA Capital Market

The BBA Capital Markets program provides students with comprehensive knowledge on the global capital market. It covers all important spheres of the capital markets including investment banks, brokerage houses, credit rating agencies, commodity exchanges, asset management companies, etc. It is an excellent course that offers a good salary package, and it is also widely accepted by employers. However, it is imperative to choose a top college for admission. There are many advantages of a BBA course, including its repute.

Benefits of BBA Capital Market

The Benefit of BBA Capital Market is that it offers a unique mix of theoretical and practical knowledge. It focuses on the global capital market, which is highly dynamic. It covers all the important spheres involved in capital markets activities, such as investment banks, brokerage houses, credit rating agencies, commodity exchanges, asset management companies, and more. Students benefit from the broad and in-depth knowledge of the field of finance, including how to analyze and interpret financial information.

Scope and Job Opportunities after BBA Capital Market

A BBA degree in Capital Market provides students with the opportunity to pursue different career paths. There are numerous specialization courses available for graduates in finance, including banking and insurance. After graduation, they can also pursue a Ph.D. After completing their studies, BBA graduates can pursue a career in a variety of industries. Some may choose to work in the government, while others may choose to work in a variety of private-sector jobs.

After graduation, students can secure a lucrative and stable job in India with attractive salary packages from leading companies in the BFSI sector. They can also start their own portfolio management or advisory business, depending on their experience and background. Before deciding on a specific degree program, consider how much experience you are willing to put into it.

These graduates can work in private or public companies, and they can find employment in a number of industries. As a result, they can enjoy a high-paying salary and excellent job security. A good job in finance can lead to a lifetime of happiness and success. And a degree in BBA Capital Markets can also give you the opportunity to be independent.

Course Type	Course Code	Title of the Paper	Credits for the paper	CIE Marks	SEE Marks	Total
Core Course	UGBBACC101	Marketing & sales of Financial Products	4	40	60	100
Core Course	UGBBACC102	Financial Accounting	4	40	60	100
Core Course	UGBBACC103	Business Law	4	40	60	100
Core Course	UGBBACC104	Introduction to Financial Market	4	40	60	100
AECC	UGBBAAECC105	Business Communication-I	2	40	60	100
AECC	UGBBAAECC106	Banking Operation & Product - I	2	40	60	100
SEM I Total			20	240	360	600
Core Course	UGBBACC201	Mutual Funds	4	40	60	100
Core Course	UGBBACC202	Corporate Finance	4	40	60	100
Core Course	UGBBACC203	Ethical and Professional Standards	4	40	60	100
Core Course	UGBBACC204	Principles of management	4	40	60	100
Core Course	UGBBACC205	Business Environment	4	40	60	100
AECC	UGBBAAECC206	Business Communication-II	2	40	60	100
AECC	UGBBAAECC207	Banking Operation & Product II	2	40	60	100
SEM II Total			24	280	420	700

Paper No.	Subject	Total Hours	Session of 3 Hrs. Each
	SEMESTER 1		

UGBBACC101	<p>Introduction to Financial Accounting</p> <p>Unit 1 Introduction to Accounting · Concept and necessity of Accounting · An Overview of Income Statement and Balance Sheet.</p> <p>Unit 2 Introduction and Meaning of GAAP · Concepts of Accounting · Impact of Accounting · Concepts on Income Statement and Balance Sheet.</p> <p>Unit 3 Accounting Mechanics · Process leading to preparation of Trial Balance and Financial Statements</p> <p>Unit 4 Preparation of Financial Statements with Adjustment Entries.</p> <p>Unit 5 Revenue Recognition and Measurement · Capital and Revenue Items · Treatment of R & D Expenses · Preproduction Cost · Deferred Revenue Expenditure etc.</p> <p>Unit 6 Fixed Assets and Depreciation Accounting · Evaluation and Accounting of Inventory.</p> <p>Unit 7 Preparation and Complete Understanding of Corporate Financial Statements · ‘T’ Form and Vertical Form of Financial Statements.</p> <p>Unit 8 Important Accounting Standards.</p> <ul style="list-style-type: none"> • Corporate Financial Reporting – Analysis of Interpretation thereof with reference to Ratio Analysis. Fund Flow, Cash Flow. • Corporate Accounting. Accounting of Joint Stock Companies: Overview of Share Capital and Debentures, Accounting for Issue and forfeiture of Shares, Issue of Bonus Share. Issue of Debentures, 		
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	<p>Unit 9 Financial Statements of Companies: Income Statement and Balance Sheet in Schedule VI. Provisions of the Companies Act: Affecting preparation of Financial Statements, Creative Accounting, Annual Report, Presentation and analysis of Audit reports and Directors report. (Students should be exposed to reading of Annual Reports of Companies both detailed and summarized version).</p> <p>Unit 10 Inflation Accounting & Ethical Issue in Accounting</p> <p>Unit 11 Case Studies and Presentations</p>		
UGBBACCI02	<p>Business Law</p> <p>Unit 1 Contract Act, 1872 & Sale of Goods Act, 1930</p> <ul style="list-style-type: none"> • Contract Act, 1872: Essential elements of Contract; Agreement and Contract – Capacity to Contract, free consent, consideration, lawful objects/ consideration, Breach of contract. Remedies for breach of Contract. • Sale of Goods Act,1930: Scope of Act, Sale and Agreement to sell, essential of a valid Sale Contract – Conditions and warranties – Implied Condition and warranties, Rights of an unpaid seller. <p>Unit 2 Negotiable Instrument Act, 1981 & Consumer Protection Act, 1986</p> <ul style="list-style-type: none"> • Negotiable Instrument Act, 1981: Introduction of Negotiable Instruments – Characteristics of negotiable instruments, Promissory note, Bills of exchange, Cheque, Dishonour of Cheque. • Consumer Protection Act, 1986: Objects of Consumer Protection- Introduction of Consumers, who is consumer? Meaning of the words “Goods and services” – Meaning of the words “Defects and Deficiencies of goods and services” Consumer disputes and Complaints. <p>Unit 3 Company Law</p> <ul style="list-style-type: none"> • What is company? – Incorporation of company – MOA, AOA, Prospectus, Meetings, Meaning of transfer and transmission of shares. 	45	15

	<p>Unit 4 Intellectual Property Rights (IPR)</p> <ul style="list-style-type: none"> □ IPR definition/ objectives □ Patent definition. What is patentable? What is not patentable? Invention and its Attributes, Inventors and Applications □ Trademarks, definition, types of trademarks, infringement and passing off. □ Copy right definition and subject in which copy right exists, Originality, Meaning and Content, Authors and Owners, Rights and Restrictions. <p>Geographical indications (only short notes)</p>		
UGBBACC103	<p>INTRO DUCTION TO FINANCIAL MARKETS</p> <p>Chapter 1: Overview of the Financial System 1.1 Function of Financial Markets and financial intermediaries (brokers, dealers & market makers) 1.2 Financial Market instruments 1.3 Understanding financial markets through the Financial Crisis (Subprime) 1.4 An overview of Financial Risks (Northen Rock case)</p> <p>Chapter 2: Central Banking and the monetary policy 2.1 Central Banks: origins, structures and functions 2.2Tthe European Central Bank (ECB) and the Monetary policy 2.3 The creation of money: What is money? 2.3 Supply and demand: monetary base</p> <p>Chapter 3: The Money Markets 3.1 Concepts and classes 3.2 Understanding interest rates 3.3 The yield curve (risk and term structure) 3.4 Interbank market 3.4 Commercial paper and repos P</p> <p>ART 2: BANKING INDUSTRY AND NONBANKING FINANCIAL INSTITUTIONS</p> <p>Chapter 1: Depositary Institutions: Banks 1.1 Banking industry: structure and regulation 1.2 Banking products and regulation: Basel’s agreements 1.3 Other financial institutions</p> <p>PART 3: MARKETABLE SECURITIES AND FINANCIAL MARKETS 3 Chapter 1: Financial markets 1.1 Types of markets and Regulation (Organized vs OTC; primary vs secondary market) 1.2 Equity securities; Debt securities; Forex and Derivatives</p>	45	15

	<p>Chapter 2: Fixed income markets- The bond market 2.1 Market structure 2.2 Relationship between interest rates and Bond prices 2.3 Valuating bonds. Interest Risk vs Cash flow risk 2.4 Bond markets in the real world. Understanding the newspaper information</p> <p>Chapter 3: The Stock Market 3.1 Concepts, market structure, participants and products Chapter 4: The Foreign Exchange Market 4.1 Forex Exchange rates (spot & Forward) 4.2 Theory of Purchasing Power Parity 4.3 Arbitrage Chapter 5: The Derivatives Markets 5.1 Futures (Swap, Forwards and forward contracts) & Options 5.2 Derivatives markets (MEFF) 5.3 Hedging vs speculating with derivatives.</p>		
	Ability Enhancement Courses (AEC)		
	Ability Enhancement Compulsory (AECC)		
1.4	<p>Business Communication – I</p> <p>Unit 1 Understanding communications in domestic international business situations. Cultural Context & Communications. Customs and Practices.</p>	45	15

	<p>Unit 2 Barriers to effective communication. Steps to structuring communication well. Powerful techniques to influence people. Importance of 1. Clear Objectives to Communication. 2. Analysis of Receivers Thoughts & Feelings. Structuring Communication in a. Opening b. Body c. Closing. Importance of verbal & non-verbal communication.</p> <p>Unit 3 Writing effective emails. Emails to juniors. Emails to peers. Emails to Seniors. Emails to Customers for Developing Sales. Emails to Customers for Service Issues.</p> <p>Unit 4 Influencing & Handling Conflict & Differences of Opinion. Understanding Submissiveness, aggressive & assertive communication.</p> <p>Unit 5 Writing effective reports & analysis. Structuring the Reports. Executive Summary. Flow. Methodology. Research Done. Key Findings. Your Analysis. Conclusions & Recommendations.</p> <p>Unit 6 Making an effective oral presentation. Preparing Objectives. Researching Audience needs & wants. Communicating Key Points of the message. Handling Questions & Objections from the Receiver. Closing with Action planning.</p> <p>Unit 7 Making an effective presentation with PowerPoint slides / Interaction / Videos / audios.</p>		
	Skill Enhancement Compulsory (SEC)		

1.5	Banking Operation & Product I Unit 1 An Introduction to Banking Unit 2 Introduction to Commercial Banking Unit 3 Basic Banking Concepts Unit 4 Types of Customers	45	15
	Unit 5 Bank Customer Relationships Unit 6 KYC Unit 7 Deposit Products and Services Unit 8 Principles of Lending Unit 9 Retail Lending Products Unit 10 Corporate Lending Products		
	Core Courses (CC)		

1.6	<p>Marketing & sales of Financial Products</p> <p>Unit 1 Introduction to Marketing</p> <p>Unit 2 Analyzing the Macro Environment</p> <p>Unit 3 Analyzing the Micro Environment</p> <p>Unit 4 Segmentation</p> <p>Unit 5 Targeting</p> <p>Unit 6 Positioning I</p> <p>Unit 7 Positioning II</p> <p>Unit 8 Developing the Marketing Mix</p> <p>Unit 9 Introduction to Services Marketing</p> <p>Unit 10 Communicating the Marketing Mix</p>	30	10
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	SEMESTER 2		
2.8	<p>Introduction to Mutual Funds</p> <p>Mutual Funds - Concept.</p> <p>Mutual Funds - Structure and Constituents.</p> <p>Various types of Mutual Fund products.</p> <p>Management of bond fund portfolio.</p> <p>Management of equity fund portfolio.</p> <p>Accounting and valuation of Mutual Funds.</p> <p>Prospectus and Annual Reports of Mutual Fund.</p> <p>Evaluation of performance of mutual funds.</p>	45	15
2.9	<p>System of Corporate Finance</p> <p>Module 1: Financial Goals of the Firm Financial Management – Introduction to finance, objectives of financial management – Firm Value and equity value– profit maximization and wealth maximization - Changing role of finance managers - Organization of finance function. Agency model; problem and agency cost – Stockholders and Managers; bondholders and society - Disciplining management through corporate governance - Sustainability model.</p> <p>Module 2: Time Value of Money Present and future value of single payments, annuities, annuities due, and perpetuities - Growth in annuities and perpetuities - Compound interest and continuous compounding - Annual percentage rates and effective annual rates - Mathematics of loans: Discount, Interest only, Full and partial amortization</p> <p>Module 3: Risk & Return Concepts of Risk and Return – Diversifiable and Non-Diversifiable risk - Risk & return of single asset, risk and Return of a portfolio, Measurement of market risk for single asset and portfolio.</p>	45	15

	<p>Module 4: Capital Budgeting Investment Rules: Capital budgeting methods and their limitations - Comparing projects with varying lives with varying cash flows - Capital budgeting decision rules. Module 5: Financing Decision Sources of long term funds Cost of capital – basic concepts. Cost of debenture capital, cost of preferential capital, cost of term loans, cost of equity capital</p>		
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2.10	<p>Ethics in finance</p> <p>Unit 1 Introduction to Ethics & Professional Standards - ES 1 and 2</p> <p>Unit 2 Ethics & Professional Standards - S3 to S7</p> <p>Unit 3 Ethics & Professional Standards - S8 to S12</p> <p>Unit 4 Ethics & Professional Standards - S13 to S16</p> <p>Unit 5 Ethics & Professional Standards - S17 to S21</p>	45	15
	Ability Enhancement Courses (AEC)		
	Ability Enhancement Compulsory (AECC)		
2.11	<p>Business Communication – II</p> <p>Unit 1 Presentation Skills Presentations: (to be tested in tutorials only) 4 Principles of Effective Presentation Effective use of OHP Effective use of Transparencies How to make a Power-Point Presentation</p> <p>Unit 2 Group Communication □ Interviews: Group Discussion Preparing for an Interview, Types of Interviews – Selection,</p>	45	15

	<p>Appraisal, Grievance, Exit</p> <ul style="list-style-type: none"> • Meetings: Need and Importance of Meetings, Conduct of Meeting and Group Dynamics Role of the Chairperson, Role of the Participants, Drafting of Notice, Agenda and Resolutions • Conference: Meaning and Importance of Conference Organizing a Conference Modern Methods: Video and Tele – Conferencing • Public Relations: Meaning, Functions of PR Department, External and Internal Measures of PR <p>Unit 3</p> <p>Business Correspondence</p> <ul style="list-style-type: none"> • Trade Letters: Order, Credit and Status Enquiry, Collection (just a brief introduction to be given) • Only following to be taught in detail: - Letters of Inquiry, Letters of Complaints, Claims, Adjustments Sales Letters, promotional leaflets and fliers Consumer Grievance Letters, Letters under Right to Information (RTI) Act <p>[Teachers must provide the students with theoretical constructs wherever necessary in order to create awareness. However, students should not be tested on the theory.]</p> <p>Unit 4</p> <p>Language and Writing Skills</p> <ul style="list-style-type: none"> • Reports: Parts, Types, Feasibility Reports, Investigative Reports • Summarization: Identification of main and supporting/sub points Presenting these in a cohesive manner 		
	Skill Enhancement Compulsory (SEC)		

2.12	<p>Banking Operation & Product II</p> <p>Module 1: Introduction to Banking • Mutual introduction, Understanding self and others • Understanding what is banking history, types of banks in India • Appreciate role of banks in the economy and the importance of trust • Get an overview of banking functions Intermediary, payment mechanism and financial services • Identify the different types of products and services offered by banks. • Understanding the trends and challenges in banking 25%</p> <p>Module 2: Basics of Banking • Understanding the types of Deposits and explain features, benefits, variants of Savings, Current, Fixed and recurring deposit • Types of Loans- Retail lending, secured and unsecured • Understanding the rights, duties and responsibilities of bankers and banker-customer relationship • Understanding the basic concepts of Business Mathematics interest on savings, FD, Loans and overdrafts • Understanding the basic accounting in banking transactions 25%</p>	30	10
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	<p>Module– 1 Sourcing of Accounts • Spreading awareness, marketing campaign • Identify prospective customers, understand profile and needs, propose appropriate deposit products and investments • Identify borrower profiles, understand their business, verify activity, income flows, recommend appropriate loan products • Promote Self-help groups 25%</p> <p>Module– 2 Account Opening Process • Facilitate account opening, filling up of forms, KYC formalities • Facilitate filling up of loan application forms and submission of necessary documents • Facilitate opening of fixed deposits, advice regarding micro insurance and investment products • Handle queries, follow up to resolve complaints • Coordinate with the bank for submission of documents, verification, and account opening • Communicate account details to the customers, handover deliverables like smart card/debit card. 25%</p> <p>Module– 3 Facilitation and Execution of Transactions • Handle cash receipts and payments, accept small value deposits, disburse small value loans, effect remittance transactions • Collection of loan repayments • Handle technology enabled devices and solutions for answering customer queries, authenticating transactions, updating records and reporting to the bank. 25%</p> <p>/Module– 4 On-Going Services • Schedule post sale follow up visits •</p>		
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	<p>Guide customers about accessing different services of the bank • Guide customers on managing their finances. • Cross sell products and services 25% • Resolve queries and complaints • Handle collection of loan repayments, investments • Manage technology tools like Micro ATMs to serve customers and resolve queries. • Coordinate with bank branches to escalate queries</p>		
	Core Courses (CC)		
2.13	<p>Introduction to Business Environment</p> <p>Unit 1 Introduction to Business Environment</p> <ul style="list-style-type: none"> • Business: Meaning, Definition, Nature & Scope, Types of Business Organizations • Business Environment: Meaning, Characteristics, Scope and Significance, Components of Business Environment • Micro and Macro Environment: Definition, Differentiation, Analysis of Business Environment, SWOT Analysis. • Introduction to Micro-Environment: <ul style="list-style-type: none"> □ Internal Environment: Value system, Mission, Objectives, Organizational Structure, Organizational Resources, Company Image, Brand Equity □ External Environment: Firm, customers, suppliers, distributors, Competitors, Society • Introduction to Macro Components: (Demographic, Natural, Political, Social, Cultural, Economic, Technological, International and Legal) 	45	15

	<p>Unit 2 Political and Legal environment</p> <ul style="list-style-type: none"> • Political Institutions: Legislature, Executive, Judiciary, Role of government in Business, Legal framework in India. • Economic environment: economic system and economic policies. Concept of Capitalism, Socialism and Mixed Economy • Impact of business on Private sector, Public sector and Joint sector • Sun-rise sectors of India Economy. Challenges of Indian economy. <p>Unit 3 Social and Cultural Environment, Technological environment and Competitive Environment</p> <ul style="list-style-type: none"> • Social and Cultural Environment: Nature, Impact of foreign culture on Business, Traditional Values and its Impact, Social Audit - Meaning and Importance of Corporate Governance and Social Responsibility of Business • Technological environment: Features, impact of technology on Business • Competitive Environment: Meaning, Michael Porter's Five Forces Analysis, Competitive Strategies <p>Unit 4 International Environment</p> <ul style="list-style-type: none"> • International Environment – <ul style="list-style-type: none"> □ GATT/ WTO: Objective and Evolution of GATT, Uruguay round, GATT v/s WTO, Functions of WTO, Pros and Cons of WTO. □ Globalization: Meaning, Nature and stages of Globalization, features of Globalization, Foreign Market entry strategies, LPG model. □ MNCs: Definition, meaning, merits, demerits, MNCs in India □ FDI: Meaning, FDI concepts and functions, need for FDI in developing countries, Factors influencing FDI, FDI operations in India, Challenges faced by International Business and Investment Opportunities for Indian Industry. 		
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2.14	<p>Principles of Management</p> <p>Unit 1 Nature of Management</p> <ul style="list-style-type: none"> • Management: Concept, Significance, Role & Skills, Levels of Management, Concepts of PODSCORB, Managerial Grid. • Evolution of Management thoughts, Contribution of F.W Taylor, Henri Fayol and Contingency Approach. <p>Unit 2 Planning and Decision Making</p> <ul style="list-style-type: none"> • Planning: Meaning, Importance, Elements, Process, Limitations and MBO. • Decision Making: Meaning, Importance, Process, Techniques of Decision Making. <p>Unit 3 Organizing</p> <ul style="list-style-type: none"> • Organizing: Concepts, Structure (Formal & Informal, Line & Staff and Matrix), Meaning, Advantages and Limitations • Departmentation: Meaning, Basis and Significance • Span of Control: Meaning, Graicunas Theory, Factors affecting span of Control Centralization Vs Decentralization • Delegation: Authority & Responsibility relationship <p>Unit 4 Directing, Leadership, Co-ordination and Controlling</p> <ul style="list-style-type: none"> • Directing: Meaning and Process • Leadership: Meaning, Styles and Qualities of Good Leader • Co-ordination as an Essence of Management • Controlling: Meaning, Process and Techniques Recent Trends: Green Management & CSR 	45	15
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