KARNATAK UNIVERSITY, DHARWAD
ACADEMIC (S&T) SECTION
ಕರ್ನಾಟಕ ವಿಶ್ವವಿದ್ಯಾಲಯ, ಧಾರವಾಡ
ವಿದ್ಯಾಮಂಡಳ (ಎಸ್&ಟಿ) ವಿಭಾಗ

ಸ್ವಾತಂತ್ರ್ಯದ ಅಮೃತ ಮಹೋತ್ಸವ

Tele: 0836-2215224
e-mail: academic.st@kud.ac.in
Pavate Nagar,Dharwad-580003
ಪಾವಟೆ ನಗರ, ಧಾರವಾಡ – 580003

NAAC Accredited
'A' Grade 2014

website: kud.ac.in

No. KU/Aca(S&T)/JS-131/Comp.Sub/2022-23/97 Date: 4/2/2023

ಅಧಿಸೂಚನೆ

ವಿಷಯ: ರಾಷ್ಟ್ರೀಯ ಶಿಕ್ಷಣ ನೀತಿಯ NEP ಅಡಿಯಲ್ಲಿ 2 / 4ನೇ ಸೆಮಿಸ್ಟರ್ ಸ್ನಾತಕ ಪದವಿ ತರಗತಿಗಳಿಗೆ ಕಡ್ಡಾಯವಾಗಿರುವ ಪಠ್ಯಕ್ರಮಗಳ ಪ್ರಕಟಣೆ ಕುರಿತು.

ಉಲ್ಲೇಖ: 1. ಕಚೇರಿ ಪತ್ರ ಸಂ. KU/Aca(S&T)/OS-Gen/2022-23/1488, ದಿ. 21.01.2023.
2. ಮಾನ್ಯ ಕುಲಪತಿಗಳ ಆದೇಶ ದಿನಾಂಕ 4/2/2023

ಮೇಲ್ಕಾಣಿಸಿದ ವಿಷಯ ಹಾಗೂ ಉಲ್ಲೇಖಗಳಿಗೆ ಸಂಬಂಧಿಸಿದಂತೆ, ರಾಷ್ಟ್ರೀಯ ಶಿಕ್ಷಣ ನೀತಿಯ NEP ಅಡಿಯಲ್ಲಿ ಎಲ್ಲ ಸ್ನಾತಕ ಪದವಿ ತರಗತಿಗಳ 2 / 4ನೇ ಸೆಮಿಸ್ಟರ್‌ಗಳಿಗೆ ಈ ಕೆಳಗಿನ ವಿಷಯಗಳ ಪಠ್ಯಕ್ರಮವನ್ನು 2022–23ನೇ ಸಾಲಿನಿಂದ ಕಡ್ಡಾಯವಾಗಿ ಅಳವಡಿಸಿಕೊಳ್ಳಲು ಸಂಬಂಧಪಟ್ಟ ಎಲ್ಲ ಮಹಾವಿದ್ಯಾಲಯಗಳ ಪ್ರಾಚಾರ್ಯರುಗಳಿಗೆ ಈ ಮೂಲಕ ತಿಳಿಸಲಾಗಿದೆ.

1. Environmental Studies (Revised for 3 credits) : 2nd Semester
2. Financial Education and Investment Awareness (For 2 credits): 4th Semester
3. India & Indian Constitution (For 3 credits) : 4th Semester

ಮುಂದುವರೆದು, ಸದರ ಮಾಹಿತಿಯನ್ನು ವಿದ್ಯಾರ್ಥಿಗಳ ಗಮನಕ್ಕೆ ತರಲು ಮಹಾವಿದ್ಯಾಲಯದ ಸೂಚನಾ ಫಲಕದಲ್ಲಿ ಲಗತ್ತಿಸಬೇಕೆಂದು ಈ ಮೂಲಕ ತಿಳಿಸಲಾಗಿದೆ ಹಾಗೂ ಈ ಮೇಲಿನ NEP-2020 ಪಠ್ಯಕ್ರಮವು ಕ.ವಿ.ವಿ. ಅಂತರ್ಜಾಲ www.kud.ac.in ದಲ್ಲಿ ಬಿತ್ತರಿಸಲಾಗಿದೆ ಎಂದು ಈ ಮೂಲಕ ಸೂಚಿಸಲಾಗಿದೆ.

I/c 3/2/23
ಕುಲಸಚಿವರು

ಗೆ,
ಕರ್ನಾಟಕ ವಿಶ್ವವಿದ್ಯಾಲಯದ ವ್ಯಾಪ್ತಿಯಲ್ಲಿ ಬರುವ ಎಲ್ಲ ಅಧೀನ ಹಾಗೂ ಸಂಲಗ್ನ ಮಹಾವಿದ್ಯಾಲಯಗಳ ಪ್ರಾಚಾರ್ಯರುಗಳಿಗೆ ಮಿಂಚಂಚೆ ಮೂಲಕ ಬಿತ್ತರಿಸಲಾಗುವುದು.

ಪ್ರತಿ ಮಾಹಿತಿಗಾಗಿ:

1. ಕುಲಸಚಿವರು (ಮೌಲ್ಯಮಾಪನ), ಕ.ವಿ.ವಿ. ಧಾರವಾಡ ಇವರಿಗೆ ಮಾಹಿತಿಗಾಗಿ.
2. ಡೀನರು, ವಾಣಿಜ್ಯಶಾಸ್ತ್ರ ನಿಖಾಯ, ಕ.ವಿ.ವಿ. ಧಾರವಾಡ.
3. ನೋಡಲ್ ಅಧಿಕಾರಿಗಳು, ಯು.ಯು.ಸಿ.ಎಂ.ಎಸ್. ಘಟಕ, ಕ.ವಿ.ವಿ. ಧಾರವಾಡ.
4. ನೋಡಲ್ ಅಧಿಕಾರಿಗಳು, NEP ಘಟಕ, ಕ.ವಿ.ವಿ. ಧಾರವಾಡ.
5. ಡಾ. ಕಿರಣಕುಮಾರ ಬನ್ನಿಗೋಳ, ವಿಶ್ವವಿದ್ಯಾಲಯದ ಸಂಯೋಜಕರು ಹಾಗೂ ಸಹಾಯಕ ಪ್ರಾಧ್ಯಾಪಕರು, ಸ್ನಾತಕೋತ್ತರ ವಾಣಿಜ್ಯಶಾಸ್ತ್ರ ಅಧ್ಯಯನ ವಿಭಾಗ, ಕ.ವಿ.ವಿ. ಧಾರವಾಡ.

ಸಾದರಪೂರ್ವಕವಾಗಿ ಪ್ರತಿ:

1. ಕುಲಪತಿಗಳ ಆಪ್ತಕಾರ್ಯದರ್ಶಿಗಳು, ಕ.ವಿ.ವಿ. ಧಾರವಾಡ.
2. ಕುಲಸಚಿವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿಗಳು, ಕ.ವಿ.ವಿ. ಧಾರವಾಡ.
3. ಕುಲಸಚಿವರು (ಮೌಲ್ಯಮಾಪನ) ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿಗಳು, ಕ.ವಿ.ವಿ. ಧಾರವಾಡ.
4. ನಿರ್ದೇಶಕರು, ಐ.ಟಿ. ಶಾಖೆ, ಪರೀಕ್ಷಾ ವಿಭಾಗ, ಕ.ವಿ.ವಿ. ಧಾರವಾಡ.
5. ಸಿಸ್ಟಮ್ ವಿಶ್ಲೇಷಕರು (System Analysist), ಗಣಕಯಂತ್ರ ಶಾಖೆ, ಪರೀಕ್ಷಾ ವಿಭಾಗ, ಕ.ವಿ.ವಿ. ಧಾರವಾಡ.
6. ಅಧೀಕ್ಷಕರು, ಪರೀಕ್ಷಾ ಗೌಪ್ಯ/ ಸ್ನಾತಕೋತ್ತರ / ಪ್ರಶ್ನೆ ಪತ್ರಿಕೆ / ಸಾಮಾನ್ಯ ಆಡಳಿತ ವಿಭಾಗ, ಕ.ವಿ.ವಿ. ಧಾರವಾಡ.
7. ಅಧೀಕ್ಷಕರು, ಸಿ.ಡಿ.ಸಿ. (ಸಂಯೋಜನೆ) ವಿಭಾಗ, ಕ.ವಿ.ವಿ. ಧಾರವಾಡ .

Syllabus for Course Financial Education and Investment Awareness

Karnatak University, Dharwad

Semester IV

Course Title: **Financial Education and Investment Awareness**	Course Credits: 2
Total Contact Hours: **15 Hours of Theory and 30 Hours of Practical Sessions**	**Total Teaching Hours per week:** 1T + 2P
Formative Assessment Marks: **20**	Summative Assessment Marks: **30**
Model Syllabus Authors: **NSE Academy and Karnataka State Higher Education Council (through Model Curriculum Committee for Commerce and Management)**	Duration of Semester End Exam: **60 Minutes**

Course Outcomes

The Course aims to:

1. Provide the foundations for financial decision making
2. List out various saving and investment alternatives available for a common man
3. Give a detailed overview of stock markets and stock selection
4. Orient the learners about mutual funds and the criteria for selection

Course Articulation Matrix

Program Outcomes / Course Outcomes	1	2	3	4	5	6	7	8	9	10	11	12
1. Provide the foundations for financial decision making												
2. List out various saving and investment alternatives available for a common man												
3. Give a detailed overview of stock markets and stock selection												
4. Orient the learners about mutual funds and the criteria for selection												

Course Content for ‘Financial Education and Investment Awareness’
Theory Content

Module No.	Theory Content under the Module	Duration
One	**Foundations for Finance** **Introduction to Basic Concepts:** Understand the need for financial planning – basic concepts – life goals and financial goals – format of a sample financial plan for a young adult **Economics:** Meaning – scope – key concepts influencing decision making both micro & macro **Banking in India:** Types of Bank Deposits, Deposit Insurance (PMJDY). Traditional and New Banking Models. Debit and Credit Cards. Digital Payment System – Internet Banking (NEFT, RTGS and IMPS), Mobile Banking, Mobile Wallet, AEPS, UPI **Orientation to Financial Statements:** financial terms and concepts, model for reading financial statements, basic ratios for evaluating companies while investing – Time Value of Money – Concept of Compounding and Discounting	4 hours
Two	**Investment Management** **Investment Goals:** Basic investment objectives – Investment goals – time frame – assessing risk profile – concept of diversification – risk measurement tools **Investment and Saving Alternatives for a Common Investor:** Insurance – Health, Life and Other General Insurance (Vehicle Insurance, Property Insurance, etc), Retirement and Pension Plans – National Pension System, Atal Pension Yojana, PM-SYM Yojana, PMLVMY PMKMDY etc., Stocks, Bonds, Mutual Funds. Investor Protection and Grievance Redressal **Stock Markets:** Primary Market and Secondary Market, Stock Exchanges, Stock Exchange Operations – Trading and Settlement, Demat Account, Depository and Depository Participants. **Stock Selection:** Fundamental Analysis – Economy Analysis, Industry Analysis and Company Analysis. Technical Analysis – Graphical Patterns, Candle-stick Patterns, Indicators and Oscillators	8 hours

	Stock Return and Risk: Analysing risk and returns trade off-relationship-investment risk	
Three	**Mutual Funds and Financial Planning Essentials** **Mutual Funds:** Features of Mutual Funds, Mutual Fund History in India, Major Fund Houses in India and Mutual Fund Schemes. Types of Mutual Fund Plans. Net Asset Value. **Criteria for selection of Mutual Funds:** Returns, Performance Measures – Sharpe, Treynor, Alpha, Beta and r^2 **Financial Planning:** Sample formats – Integrating all the concepts learnt with a personal financial plan	**3 hours**

Practical Content

Module No.	Practical Coverage under the Module	Duration

One	**Foundations for Finance**
	
	• Spreadsheet Modeling:
	  • IF Function
	  • SUM Function
	  • AVERAGE Function
	  • INDEX, MATCH and VLOOKUP Function
	  • RANK Function
	  • SUMPRODUCT Function
	  • MAX & MIN Function
	  • ERRORS in Modeling (#VALUE!, #NAME?, #DIV/0!, #REF!, #NUM!, #NA)
	  • PRESENT VALUE Functions
	  • FUTURE VALUE Functions
	  • ANNUITY Functions
	  • PERPETUITY Functions
	• Statistical Functions in Excel
		7 hours

Two	**Investment Management** • Administering Risk Tolerance Tool • Group Presentations on Investment Alternatives (Advantages, Suitability and Limitations)	**17 hours**

	• Demonstration of Stock Trading • Economy Analysis (www.tradingeconomics.com) • Industry Analysis (www.ibef.org) • Company Analysis (www.valueresearchonline.com) • Spreadsheet Modelling for Stock Valuation (Dividend Discount Model, Free Cash Flow and Relative Valuation) • Demonstration of Technical Analysis and Exercises (NSE – TAME) • Spreadsheet Modelling for calculating Stock Return, Risk and Beta	
Three	**Mutual Funds and Financial Planning Essentials** • Identification of Fund Houses in India, Schemes and Plans of each Mutual Fund House (www.amfiindia.in , www.valueresearchonline.com) • Exercises on Calculation of Net Asset Value • Demonstration of Mutual Fund Fact Sheet • Exercises on reading performance measures and selection of Mutual Funds • Preparation of Financial Plan	**6 hours**

References

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

Text Books:

S. No	Author/s	Title of the Book	Publisher
1	Prasanna Chandra	Investment Analysis and Portfolio Management	McGraw Hill Education
2	Bodie, Kane, Marcus and Mohanty	Investments	Pearson Publications, New Delhi
3	Pitabas Mohanty	Spreadsheet Skills for Finance Professionals	Taxmann Publications
4	Fischer & Jordan	Security Analysis & Portfolio Management	Prentice Hall

Websites:

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

Question Paper Pattern

1. Internal Assessment – 20 marks (based on practical lab-based assignments)

2. End Semester Exam – 30 marks

30 MCQs carrying one mark each

Teaching Hours per week: 1T + 2P

Eligibility to Teach:

Preferably Commerce Teaching Faculty. In the absence of Commerce Faculty, Management Faculty have to teach. In the absence of Commerce and Management, Economics faculty have to teach. In the absence Commerce, Management and Economics, Statistics / Mathematics may teach.

Pedagogy

1. Highlights of the contents of interactive E-workbook

- Micro and Macro-Indicators affecting Personal Financial Planning
- Financial plan templates with examples/ scenarios
- Financial Goal setting / Financial Goals Worksheet
- Stock Selection
- Criteria for selection of Mutual Funds
- Investment options for young adults who enter professions
- Financial security worksheet
- Glossary of must know key terms

2. Online Diagnostic Assessments / Instruments

Type	Method	Outcome
Quiz	Flash cards and games	Instructive and persuasive for behavioural change
Projections	Personal Budget based assessment	Assimilation, application and retention through case scenarios
Preassessments	Financial life skills Investor Risk Profile Risk Measurement Skills	Benchmark knowledge according to the requirements of the age and situation
Psychometric assessments	Financial stress scale	Create follow up assignments that sustain changed behaviour

3. 10 Recorded self-help videos 12 minutes each from experts