



**Hindi Vidya Prachar Samiti's
Ramniranjan Jhunjhunwala College
of Arts, Science & Commerce
(Empowered Autonomous)**

**Affiliated to
UNIVERSITY OF MUMBAI**

**Syllabus for the T.Y.B.VOC F.M.S.
Program: BVOC.
Program Code: RJCUBVOC
National Education Policy (NEP 2020)
(CBCS 2025-2026)**

THE PREAMBLE

Why BVOC?

The University Grants Commission (UGC) has launched a scheme on skills development based higher education as part of college/university education, leading to Bachelor of Vocation (B.Voc.) Degree with multiple exits such as Diploma/Advanced Diploma under the NSQF. The B.Voc. programme is focused on universities and colleges providing undergraduate studies which would also incorporate specific job roles and their NOSs along with broad based general education. This would enable the graduates completing B.Voc. to make a meaningful participation in accelerating India's economy by gaining appropriate employment, becoming entrepreneurs and creating appropriate knowledge.

B.VOC. in Financial Markets & Services is a 3-year undergraduate course in Financial Markets, divided across 6 semesters. Financial Markets are typically defined as having transparent pricing, regulations on trading, costs and fees, and market forces determining the prices of securities in trade. A Financial Market relates to a mechanism, which enables people to trade financial securities such as bonds, stocks, and commodities in the market. The course involves an advanced study of:

- ☐ Financial assets, markets, and institutions
- ☐ Debt & Equity markets
- ☐ Foreign exchange market and
- ☐ Financial Management
- ☐ Commodity & derivatives

Why BVOC at R J College?

The department of bvoc of R J College started in 2014-15, since then has remained as the centre of academic activities for the subject. Field trips, projects, hands on training sessions, lectures, , lecture-based learning, industry visits etc. motivate students to explore more in terms of applications of the subject. Under autonomy, the department has made curriculum more robust by incorporating skill-based learning and value added course that imparts practical knowledge of the subject to the students. The main objective of the course is to provide judicious mix of skills relating to a profession and appropriate content of General Education & to ensure that the students have adequate knowledge and skills, so that they are work ready at each exit point of the programme. The programme relies on innovative learning methodologies, relevant Indian and global business research, strong industry linkages to provide a unique learning experience. The B.Voc(FMs) programme is a career oriented degree which provides foundation in various areas of trade, commerce and industry

PROGRAM OUTCOMES OF GENERAL UNDERGRADUATE DEGREE PROGRAMS

Students of all undergraduate degree programme at the time of graduation will be benefited will be able to

Critical Thinking

Comprehend the matter they come across and be capable to take a sound viewpoint about things which will highlight their intellectual acumen as well as enable them to look at the world through multiple lenses

Effective communication

Listen, speak, read and write. They should communicate properly by conveying their thoughts. They will use technology for communication. They will be able to network with people with all available channels. They will be developing communication skills in English, Hindi and a local language would be an added advantage.

Social Interaction

Respect each other and should be able to resolve conflicts and help in reaching amicable solution. They should be able to work in diverse teams. They should be able to distinguish when and what is socially acceptable.

Responsible citizen

Contribute to Nation development through social service. Being empathetic and sympathetic to fellow beings.

Honesty and Integrity, Ethics

Recognize different values and systems and respect them. In decision making moral values should be given prime importance.

Environmental and Sustainability

Environmental issues would be considered and problem solving with sustainable development would be chosen.

Life Long learning

Enjoy learning in every situation.

Programme Specific Outcome

Programme outcome refers to the overall characteristic an individual is supposed to acquire on the completion of the three year degree program in Bachelor of Vocation (B.Voc.). The knowledge and skills acquired, while pursuing the course is applicable beyond the discipline and also applicable in various practical aspects of life. After successful completion of the course, students will be able to enhance their

PO 1: Ability to integrate knowledge of Financial Markets gained during the curriculum to take practical decision.

PO 2: Perform a critical thinking analysis to make important strategic business decisions.

PO 3: Ability to use information and knowledge efficiently to safeguard smooth functioning of the organization.

PO 4: Engage in lifelong learning and continuing professional development.

PO 5: Analyse the global impact of business developments on individuals, organizations, and society.

PO 6: Develop ability to understand professionalism, ethics, law, security and social issues and responsibilities regarding to it.

PO 7: An ability to function effectively in teams and individually to accomplish a common goal.

PO 8: Understand complex compliances in the financial world in easier way through which student can achieve the desired results.

BVOC SUBJECTS

Semester V

Sr No	Course Code	Subjects	Credit	Topic
1	RJDSEBVOCFMS351	Wealth Management & Financial Planning	4	1: Basics of Wealth Management 2: Investment Planning 3: Retirement & Estate Planning and Insurance Planning 4 : Behavioral Aspects in Wealth Management 5: FinTech & WealthTech Innovations

Semester VI

Sr No	Course Code	Subjects	Credit	Topic
1	RJDSEBVOCFMS361	Investment Banking & Corporate Finance	4	1: Introduction to Investment Banking 2: Capital Raising Mechanisms 3: Mergers & Acquisitions and Venture Capital & Private Equity 4: Corporate Restructuring & Financial Engineering 5: Legal & Regulatory Environment

SEMESTER	:	V
TITLE OF THE SUBJECT /COURSE	:	Wealth Management & Financial Planning
COURSE CODE	:	RJDSEBVOCFMS351
CREDITS	:	4
DURATION (Hours)	:	60

SYBMS	SEMESTER V
RJDSEBVOCFMS351 Wealth Management & Financial Planning	Course Outcomes: 1. To Understand the foundational concepts of wealth management and the advisor's role 2. To Develop and recommend customized investment portfolios aligned to client goals 3. To Demonstrate expertise in retirement, insurance, and estate planning tool 4. To Analyze investor behavior and apply it in advisory communication and planning 5. To Explore and evaluate technological innovations in the wealth management domain

CO Nos.	On completing the course the student will be able to	PSO Addressed	Blooms Level
CO1	Develop a conceptual understanding of wealth management as a service and recognize the structure of advisory services in India.	1,2,3,4	1,2,3
CO2	Gain the ability to assess client needs and create diversified portfolios based on risk profiling and financial goals.	1,2,3,4	3,4,5
CO3	Understand long-term financial security instruments and learn how to prepare comprehensive retirement and estate plans.	1,2,3,4	4,5,6
CO4	Able to assess behavioral patterns that influence financial decisions and use this insight to guide clients effectively.	1,2,3,4	5,6
CO5	Explore how technology is reshaping advisory services and understand the application of digital platforms in wealth creation.	1,2,3,4	1,2,3

SEMESTER V

SEMESTER V		L	Cr
Subject: Wealth Management & Financial Planning	Paper Code: RJDSEBVOCFMS351	60	4
UNIT I		12	

Basics of Wealth Management		
Definition and objectives of wealth management; Difference between financial planning and wealth management; Role and responsibilities of a wealth manager; Client onboarding and need assessment; Goal-based planning: short, medium, long-term goals; Regulatory environment for wealth management in India (SEBI, AMFI)		
UNIT II	15	
Investment Planning		
Asset classes: Equity, Debt, Real Estate, Commodities, Alternative investments; Risk-return profile of different assets; Asset allocation & portfolio construction strategies (strategic vs. tactical); SIPs, STPs, SWPs in mutual funds; Investment platforms and product suitability; Capital Gains Tax implications on investments		
UNIT III	12	
Retirement & Estate Planning and Insurance Planning		
Retirement planning steps: Need analysis, corpus calculation, product selection; EPF, PPF, NPS, pension funds; Life insurance & general insurance: Types and suitability, Term insurance vs. ULIP vs. Endowment; Estate planning tools: Wills, Trusts, Power of Attorney; Succession laws in India (Hindu Succession Act, Indian Succession Act)		
UNIT IV	10	
Behavioral Aspects in Wealth Management		
Introduction to behavioral finance; Common biases: Overconfidence, loss aversion, herd behavior, anchoring; Impact of behavior on investment decisions; Risk tolerance assessment tools; Investor profiling and communication strategies; Role of emotions in financial goal tracking		
UNIT V	10	
FinTech & WealthTech Innovations		
Digital transformation in wealth management; Robo-advisors: Functionality and use cases; AI and data analytics in financial advisory; Blockchain in investment tracking; Regulatory Tech (RegTech) and Compliance tools; Mobile investment apps in India (Zerodha, Groww, Paytm Money, INDmoney)		

References:

1. Wealth Management – Dr. G. Sekar– Taxmann Publications
2. Financial Planning & Wealth Management – Madhu Sinha– Himalaya Publishing House
3. Personal Financial Planning – Sudhir S. Shetty– Vision Books
4. Behavioural Finance – H. R. Appannaiah, R. Radhakrishna– Himalaya Publishing House
5. FinTech in Wealth Management – IIMB Management Review / Industry Reports

SEMESTER VI

SEMESTER	:	VI
TITLE OF THE SUBJECT /COURSE	:	Investment Banking & Corporate Finance
COURSE CODE	:	RJDSCBVOCFMS363
CREDITS	:	4
DURATION (Hours)	:	60

SYBMS	SEMESTER VI
RJDSCBVOCFMS363 Investment Banking & Corporate Finance	Course Outcomes: 1. Explain the scope, services, and structure of investment banks 2. Evaluate capital raising options through equity and debt markets 3. Analyze mergers, acquisitions, and the role of venture capital and private equity in growth financing 4. Assess various corporate restructuring and financial engineering strategies 5. Interpret legal and regulatory frameworks governing investment banking operations in India

CO Nos.	On completing the course the student will be able to	PSO Addressed	Blooms Level
CO1	understand the foundational role, structure, and services of investment banks in capital markets and the broader financial ecosystem.	1,2,3	1,2,3
CO2	gain knowledge of various equity and debt-raising methods and the regulatory mechanisms surrounding capital issuance in India.	1,2,3	3,4
CO3	explain the M&A process and evaluate venture capital and private equity structures as financing tools for businesses.	1,2,3	3,4
CO4	analyze corporate restructuring tools and understand their strategic importance in business transformation and recovery.	1,2,3	5,6
CO5	understand the regulatory environment governing investment banking, ensuring they can navigate compliance and legal procedures effectively.	1,2,3	5,6

SEMESTER VI		L	Cr
Subject: Investment Banking & Corporate Finance	Paper Code: RJDSCBVOCFMS363	60	4
UNIT I		12	
Introduction to Investment Banking			
Role and functions of investment banks; History and evolution of investment banking in India; Core services: underwriting, M&A advisory, asset management; Investment banking vs. commercial banking; Structure of investment banking firms; Career roles in investment banking; Indian investment banks: ICICI Securities, Axis Capital, Kotak Investment Banking			

UNIT II	12	
Capital Raising Mechanisms		
Primary market vs. secondary market; Methods of raising equity: IPOs, FPOs, Rights issues, Preferential allotment; Methods of raising debt: Bonds, Debentures, Term loans; Book-building process and price discovery; Role of underwriters and merchant bankers; Case studies: Recent IPOs and capital issues in India		
UNIT III	12	
Mergers & Acquisitions and Venture Capital & Private Equity		
Primary market vs. secondary market; Methods of raising equity: IPOs, FPOs, Rights issues, Preferential allotment; Methods of raising debt: Bonds, Debentures, Term loans; Book-building process and price discovery; Role of underwriters and merchant bankers; Case studies: Recent IPOs and capital issues in India		
UNIT IV	12	
Corporate Restructuring & Financial Engineering		
Corporate restructuring: spin-offs, split-offs, carve-outs; LBOs (Leveraged Buyouts), MBOs (Management Buyouts); Debt restructuring and asset sales; Financial re-engineering: hybrid securities, mezzanine finance, structured products; Case studies of Indian restructuring (e.g., Jet Airways, IL&FS)		
UNIT V	12	
Legal & Regulatory Environment		
SEBI regulations on investment banking and merchant banking; Companies Act provisions for capital raising and restructuring; FEMA guidelines for FDI and ECB; Takeover Code and Insider Trading Regulations; Due diligence and compliance procedures; RBI's role in external borrowing; Global compliance: Basel norms, FATCA		

References:

1. **Investment Banking: Concepts, Analysis and Cases** – *Ankit Gala & Aryan Gala*– Buzzing Stock Publishing
2. **Corporate Finance** – *I M Pandey*– Vikas Publishing
3. **Mergers, Acquisitions and Corporate Restructuring** – *Prasad G. Godbole*– Vikas Publishing
4. **Venture Capital and Private Equity in India** – *Ajay Pandey & Clifford Risan*– Oxford University Press
5. **Merchant Banking and Financial Services** – *Dr. S. Gurusamy*
– Tata McGraw Hill

EVALUATION AND ASSESSMENT
EVALUATION METHOD

Internal Assessment

1. Major Courses: 25 Marks & all other Courses except Co-Curricular Course: 20 Marks

2. **Mode of Evaluation:**

- Presentation (Group wise 10 min each group; criteria for marking: On the basis of Presentation skills, Communication, PPT file, Attire, Report)
- Written (Duration: 30 Min)
- Lab Practical (Duration: 30 Min)
- Assignment (Hand Written/Typed)

Written Question Paper Pattern
Internal Assessment

Marks: 20

Duration: 30 min

Q.1) Multiple choice questions. (1 marks each)

(05 Marks)

- 1.
- 2.
- 3.
- 4.
- 5.

Q.2) Explain the following concepts. (1 marks each)

(05 Marks)

- 1.
- 2.
- 3.
- 4.
- 5.

Q.3) Answer the questions. (Any TWO)

(10 Marks)

- 1.
- 2.
- 3.

Semester End Exam

Marks: 30

Duration: 1 Hr

Q.1) Answer the question.

(10 Marks)

OR

Q.1) Answer the question.

(10 Marks)

Q.2) Answer the question.

(10 Marks)

OR

Q.2) Answer the question.

(10 Marks)

Q.3) Answer the question.

(10 Marks)

OR

Q.3) Answer the question.

(10 Marks)

Semester End Exam

Marks: 60

Duration: 2 Hrs

Q.1) Answer the question.		(10 Marks)
	OR	
Q.1) Answer the question.		(10 Marks)
Q.2) Answer the question.		(10 Marks)
	OR	
Q.2) Answer the question.		(10 Marks)
Q.3) Answer the question.		(10 Marks)
	OR	
Q.3) Answer the question.		(10 Marks)
Q.4) Answer the question.		(10 Marks)
	OR	
Q.4) Answer the question.		(10 Marks)
Q.5) Answer the question.		(10 Marks)
	OR	
Q.5) Answer the question.		(10 Marks)
Q.6) Answer the question.		(10 Marks)