

UNIVERSITY OF MADRAS

B.COM. DEGREE PROGRAMME IN CORPORATE SECRETARYSHIP
SYLLABUS WITH EFFECT FROM 2023-2024

FIRST YEAR – SEMESTER - I

SKILL ENHANCEMENT COURSE-SEC1

a. Basics Personal Finance & Investment Management

Subject Code	L	T	P	S	Credits	Inst. Hours	Marks		
							CIA	External	Total
118S1A	2				2	2	25	75	100

Learning Objectives

LO1	To make students understand basic concepts of personal finance
LO2	To enable the students to learn time value of money
LO3	To impart the knowledge on the power of compounding the money
LO4	To introduce the concepts of financial planning
LO5	To identify the various investments options and creating a balanced portfolio.

Prerequisites:

Unit	Contents	No. of Hours
I	Personal finance importance-Money Management Skills- Time Value of Money – Present Value – Future Value – PV & FV of a Lump Sum – PV and FV of Annuities Returns – Nominal Rate – Effective Rate – Real Rate – Power of Compounding Rule 72.	6
II	Investment Options -Meaning of Portfolio -creating a balanced investment.	6
III	Investment Products and their Applications – Fixed Income Products–Mutual Fund Products – Equity Market – Derivatives and Commodities – FOREX	6
IV	Real Estate and Other Investments – Risk Profiling –Types of Investment Risks – Goal Based Investment Planning – Selection of Investment Products to achieve a Goal – Additional Lumpsum Investments vs Systematic Staggered Investments.	6
V	Insurance – importance-Life Insurance - Medical insurance – General insurance – basics.	6
TOTAL		30

CO Course Outcomes

CO1	Understand and exhibit the skill to plan personal finance
CO2	Learn the time value of money and power of compounding
CO3	Choosing the investment options with required knowledge
CO4	Identify the various investment options
CO5	Analyze the investment opportunities and selecting the best among them for diversified portfolio

Reference Books

1. Kane, Alex Investments McGraw Hill Education
2. Chandra, Prasanna Investment Analysis and Portfolio Management McGraw Hill

NOTE: Latest Edition of Textbooks May be Used

Web Resources

1. <https://www.rbi.org.in>
2. <https://investor.sebi.gov.in/iematerial.html>