DETAILED SYLLABUS OF
SKILL ENHANCEMENT COURSES (SEC)
Proposed by Department of Commerce

Year	Semester	Title of Papers/Courses	Credit
1	I	Personal Financial Planning	2
	II	Digital Marketing	2
2	III	Investing in Stock Markets	2
	IV	Level 1 *Certificate in BFSI – Architecture	2
3	V	Level 2 *Certificate in Mutual Fund	2
	VI	# Entrepreneurship and New Venture Creation	2

#This course will be run and manage under the DUY Uttarakhand under the guidance of EDI Ahmedabad.
* This course will be run and manage subject to the Skill Development Project GAURAV (Giving of Additional Upskilling Resources and Value for Youth) launched by Govt. of Uttarakhand.

YEAR-1/SEMESTER-1

<table>
<tr><th colspan="8">SKILL ENHANCEMENT COURSES (SEC)- PERSONAL FINANCIAL PLANNING</th></tr>
<tr><th colspan="8">No. of Hours-30</th></tr>
<tr><th colspan="8">CREDIT DISTRIBUTION, ELIGIBILITY AND PRE-REQUISITES OF THE COURSE</th></tr>
<tr><th rowspan="2">Course Title</th><th rowspan="2">Credits</th><th colspan="3">Credit distribution of the Course</th><th rowspan="2">Eligibility criteria</th><th rowspan="2" colspan="2">Pre-requisiteof the Course (if any)</th></tr>
<tr><th>Lecture</th><th>Tutorial</th><th>Practical/Practice</th></tr>
<tr><td>SEC: Personal Financial Planning</td><td>2</td><td>2</td><td>0</td><td>0</td><td>10+2</td><td colspan="2">Nil</td></tr>
</table>

Course: SEC	Course Title: Personal Financial Planning
Max. Marks: As per Univ. rules	Min. Passing Marks: Asper Univ. rules

Course Objective:

- The course aims to familiarize learners with different aspects of personal financial planning like savings, investment, taxation, insurance, and retirement planning and to develop the necessary knowledge and skills for effective financial planning.

Course outcome:

- understand the meaning and appreciate the relevance of financial planning.
- understand the concept of investment planning and its methods.
- examine the scope and ways of personal tax planning.
- analyse insurance planning and its relevance.
- develop insight into retirement planning and its relevance.

Unit	Topic	No. of Hours
Unit I	Introduction to Financial Planning: Financial goals, steps in financial planning, budgeting incomes and payments, time value of money. Introduction to savings, benefits of savings, management of spending & financial discipline, setting alerts and maintaining sufficient funds for fixed commitments.	6
Unit II	Investment Planning: Process and objectives of investment, concept and measurement of return & risk for various asset classes, measurement of portfolio risk and return, diversification & portfolio formation. Gold bond; Real estate; Investment in greenfield and brownfield Projects; Investment in fixed income instruments, financial derivatives & commodity market in India. Mutual fund schemes; International investment avenues. Currency derivatives and digital currency	8
Unit III	Personal Tax Planning: Tax structure in India for personal taxation, Scope of personal tax planning, exemptions and deductions available to individuals under different heads of income and gross total income. General provisions of the Income-tax Act, 1961, tax avoidance versus tax evasion.	6
Unit IV	Insurance Planning: Need for insurance. Life insurance, health insurance, property insurance, credit life insurance and professional liability insurance.	5
Unit V	Retirement Benefits Planning: Retirement planning goals, process of retirement planning, Pension plans available in India, Reverse mortgage, Estate planning.	5

Recommended Readings:

- Halan, M. —Let‘s Talk Money: You've Worked Hard for It, Now Make It Work for You‖ Harper Collins Publishers, New York.
- Indian Institute of Banking & Finance. —Introduction to Financial Planning‖ Taxmann Publication, New Delhi.
- Singh, Amit Kumar, 2024, Finance for everyone, Taxmann Publications
- Tripathi, Vanita; Singh, Amit Kumar; Investment Management, 2024, Taxmann Publications
- Keown A.J. —Personal Finance‖ Pearson, New York.
- Madura, J. —Personal Finance‖, Pearson
- Pandit, A. —The Only Financial Planning Book that You Will Ever Need‖ Network 18 Publications Ltd., Mumbai.
- Sinha, M. —Financial Planning: A Ready Reckoner‖ McGraw Hill Education, New York.
- Tripathi, V. —Fundamentals of Investment‖ Taxmann Publication, New Delhi.

YEAR-1/SEMESTER-2

SKILL ENHANCEMENT COURSES (SEC)- DIGITAL MARKETING						
No. of Hours-30						
CREDIT DISTRIBUTION, ELIGIBILITY AND PRE-REQUISITES OF THE COURSE						
Course Title	**Credits**	**Credit distribution of the Course**			**Eligibility criteria**	**Pre-requisiteof the Course (if any)**
		Lecture	**Tutorial**	**Practical/Practice**		
SEC: Digital Marketing	**2**	**2**	**0**	**0**	**10+2**	**Nil**

Course: SEC	**Course Title: Digital Marketing**
Max. Marks: As per Univ. rules	**Min. Passing Marks: Asper Univ. rules**

Course Objective:

- To develop an understanding of digital marketing and formulate plan and strategies related to digital marketing.

Course outcome:

After learning of the course, the students will be able:

- To know about Digital Marketing
- To understand about different modes of digital marketing with their influences.

Unit	Topic	No. of Hours
Unit I	Introduction to Digital Marketing: Evolution of digital Marketing, Traditional vs Digital Marketing, Digital Marketing Channels, Digital Marketing Plan, Digital Marketing Strategy, Digital Marketing Application and Benefits, Digital Marketing in India	**6**
Unit II	The Consumer and Digital Marketing: Consumer Behaviour on internet, Impact of Digital Technology on Consumer Behaviour, Attributes of online buying behavior, Marketing Intelligence from user's online data understanding consumer demands, brand building on web.	**8**
Unit III	Social Media Marketing: Social Networking, Objectives of Social Media Strategy, Building social media strategy, Types of Social media marketing, Facebook marketing, LinkedIn marketing, Instagram marketing, You tube Marketing, Twitter Marketing,	**8**
Unit IV	Emerging Platforms of digital marketing: E-mail marketing, Mobile marketing, Video Marketing, Artificial intelligence and virtual Reality in Digital Marketing.	**8**

Recommended Readings:

- Gupta Seema (2020), Digital Marketing, Mc Graw Hill Publications.
- Puthussery Antony (2020), Digital Marketing. Notion Press.
- Bhatia Puneet (2019), Fundamentals of Digital Marketing, Pearson Publications.
- Greenstein, Electronic Commerce, Tata McGraw Hill, New Delhi.
- Norton, Peter: Introduction to Computer 4/E, Tata McGraw Hill (P) Ltd., New Delhi.

YEAR-2/SEMESTER-3

SKILL ENHANCEMENT COURSES (SEC)- INVESTING IN STOCK MARKETS						
No. of Hours-30						
CREDIT DISTRIBUTION, ELIGIBILITY AND PRE-REQUISITES OF THE COURSE						
Course Title	Credits	Credit distribution of the Course			Eligibility criteria	Pre-requisiteof the Course (if any)
		Lecture	Tutorial	Practical/Practice		
SEC: Investing in Stock Markets	2	2	0	0	10+2	Nil

Course: SEC	Course Title: Investing in Stock Markets
Max. Marks: As per Univ. rules	Min. Passing Marks: Asper Univ. rules

Course Objective:

- The course aims to familiarize the students with the skills required to operate in the stock market. They can learn the trading mechanism of the stock exchanges.

Course outcome:

After completion of the course, learners will be able to:

- explain the basics of investing in stock market, the investment environment as well as risk & return.
- analyse the Indian securities market including the derivatives market.
- examine the EIC (economic, industry and company) framework.
- conduct fundamental analysis.
- conduct technical analysis.
- analyse the mutual funds market.

Unit	Topic	No. of Hours
Unit I	Basics of Investing Basics of investment & investment environment. Concept of risk and return, Risk and return trade-off, Types of investing and investors. Avenues of investments - Equity shares, Preference shares, Bonds & Debentures, Insurance schemes, Mutual funds, Index funds, ETF. Security markets - primary Market, secondary Market and derivative market. Responsible Investment.	6
Unit II	Fundamental Analysis Top-down and bottom-up approaches, Analysis of international & domestic economic scenario, industry analysis, company analysis (quality of management, financial analysis: both annual and quarterly, income statement analysis, position statement analysis including key financial ratios, cash flow statement analysis, EBIT, capital gearing ratio, return on investment, return on equity, EPS and DPS analysis, Industry market ratios: operating profit ratio, net profit ratio, PE, PEG, price over sales, price over book value, dividend yield, earning yield, debt- equity ratio, eva). Understanding the shareholding pattern of the company.	8
Unit III	Technical Analysis Trading rules (credit balance theory, confidence index, filter rules, market breadth, advances vs declines) and charting (use of historic prices, simple moving average and MACD, basic and advanced interactive charts). Do‘s & Don‘ts of investing in markets.	6
Unit IV	Indian Stock Market Primary Markets (IPO, FPO, Private placement, OFS), Secondary Markets (cash market and derivative market: Futures and Options), Market Participants: stock broker, investor, depositories, clearing house, stock exchanges. role of stock exchange, stock exchanges in India BSE, NSE and MCX. Security market indices: Nifty, Sensex and sectoral indices, Sources of financial information. Trading in securities: Demat trading, types of orders, using brokerage and analyst recommendations.	5
Unit V	Investing in Mutual Funds Concept and background of mutual funds: advantages, disadvantages of investing in mutual funds, types of mutual funds- open-ended, close-ended, equity, debt, hybrid, index funds, exchange traded funds and money market funds. Factors affecting the choice of mutual funds. CRISIL mutual fund ranking and its usage. Calculation and use of Net Asset Value.	5

Recommended Readings:

- Chandra, P. ―Investment Analysis and Portfolio Management‖ Tata McGraw Hill Education, New Delhi.
- Chaturvedi S., Kaur G., Singh A. & Kaur J. ―Investing in Stock Markets‖ Scholar Trust Press.
- Kevin, S. ―Security Analysis and Portfolio Management‖ PHI Learning, Delhi.
- Kumar V., Kumar N., and Sethi R. ―Investing in Stock Markets‖ Ane Books.
- Pandian, P. ―Security Analysis and Portfolio Management‖ Vikas Publishing House, New Delhi.
- Ranganatham, M., & Madhumathi, R. ―Security Analysis and Portfolio Management‖ Pearson Education, India.
- Singh J.K. and Singh A.K. ―Investing in Stock Markets‖ A K Publications, Delhi.
- Tripathi, Vanita; Singh, Amit Kumar; Investment Management, 2024, Taxmann PublicationsSingh,
- Amit Kumar, 2024, Finance for everyone, Taxmann Publications

YEAR-2/SEMESTER-4

<table>
<tr><td colspan="7">SKILL ENHANCEMENT COURSES (SEC)
Level 1: CERTIFICATE IN BFSI – ARCHITECTURE
(Successful students at this stage would also be awarded certificate from NSE Academy)</td></tr>
<tr><td colspan="7">No. of Hours-20</td></tr>
<tr><td colspan="7">CREDIT DISTRIBUTION, ELIGIBILITY AND PRE-REQUISITES OF THE COURSE</td></tr>
<tr><td rowspan="2">Course Title</td><td rowspan="2">Credits</td><td colspan="3">Credit distribution of the Course</td><td rowspan="2">Eligibility criteria</td><td rowspan="2">Pre-requisiteof the Course (if any)</td></tr>
<tr><td>Lecture</td><td>Tutorial</td><td>Practical/Viva-Voce</td></tr>
<tr><td>SEC: Certificate in BFSI– Architecture</td><td>2</td><td>1</td><td>0</td><td>1</td><td>10+2</td><td>Nil</td></tr>
</table>

Course: SEC	**Course Title: Certificate in BFSI– Architecture**
Max. Marks: Asper the guidelines of Project GAURAV/Univ. rules	**Min. Passing Marks: Asper the guidelines of Project GAURAV/Univ. rules**

Course Objective:

- Understand the structure and components of the BFSI sector.
- Analyze the roles and functions of different financial institutions.
- Evaluate the significance of financial services and their impact on the economy.

Course outcome:

After completion of the course, learners will be able to:

- Remembering, Understanding, Applying, Analyzing and Evaluating the key concepts and other aspects of different course content of level 1 course of CERTIFICATE IN BFSI – ARCHITECTURE

<table>
<tr><th>Unit</th><th>Topic</th><th>No. of Hours</th></tr>
<tr><td>Unit I</td><td>BFSI Architecture: Introduction to the BFSI sector, Banking operations and services, financial services, Insurance, KYC Revolution- A practical approach, Case studies, Role play</td><td rowspan="5">20</td></tr>
<tr><td>Unit II</td><td>INVESTING IN MUTUAL FUNDS: Basics of mutual funds, Investment strategy and Analysis, Mutual fund transactions, Monitoring and Evaluating Mutual fund Investments, Distributor Module, Case Study, Role Play</td></tr>
<tr><td>Unit III</td><td>INVESTING IN CAPITAL MARKETS: Introduction to capital markets Stock market Investment basics, Investment Psychology and behaviour, Practical Approach, Case Study</td></tr>
<tr><td>Unit IV</td><td>INCOME TAX AND GST FOR SECURITIES: Income tax regulations for securities, Goods and Service Tax (GST) for securities, Cast Study</td></tr>
<tr><td>Unit V</td><td>FIN-TECH: Overview of Fin Tech in India, Emerging trends and Technology Robo-advisory and algorithmic trading, Case Study</td></tr>
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Note: for details about the course content and other information like learning objectives and learning outcomes etc.; see the level 1 course proposed under project GAURAV.

YEAR-3/SEMESTER-5

SKILL ENHANCEMENT COURSES (SEC) Level 2: CERTIFICATE IN MUTUAL FUND (Students passing the regulatory exams will also receive the certificates issued by regulators)						
No. of Hours-30						
CREDIT DISTRIBUTION, ELIGIBILITY AND PRE-REQUISITES OF THE COURSE						
Course Title	Credits	Credit distribution of the Course			Eligibility criteria	Pre-requisiteof the Course (if any)
		Lecture	Tutorial	Practical/Practice		
SEC: Certificate in Mutual Fund	2	2	0	0	10+2	Nil

Course: SEC	Course Title: Certificate in Mutual Fund
Max. Marks: As per the rules and regulation of NISM / Project GAURAV//Univ. rules	Min. Passing Marks: As per the rules and regulation of NISM / Project GAURAV//Univ. rules

Course Objective:

- Understand the structure and components of the BFSI sector.
- Analyze the roles and functions of different financial institutions.
- Evaluate the significance of financial services and their impact on the economy.

Course outcome:

After completion of the course, learners will be able to:

- Remembering, Understanding, Applying, Analyzing and Evaluating the key concepts and other aspects of different course content of level 2 course of CERTIFICATE IN BFSI – ARCHITECTURE

Unit	Topic	No. of Hours
Unit I	**Understanding the Investment Landscape**	30
Unit II	**Legal and Regulatory Framework in Mutual Funds**	
Unit III	**Taxation and Net Asset Value (NAV) Pricing**	
Unit IV	**Investor Services and Performance Benchmarking**	
Unit V	**Exam Strategy and Practical Application**	

Note: for details about the course content and other information like learning objectives and learning outcomes etc.; see the level 2 course proposed under project GAURAV.

YEAR-3/SEMESTER-6

<table>
<tr><td colspan="7">SKILL ENHANCEMENT COURSES (SEC)
ENTREPRENEURSHIP AND NEW VENTURE CREATION</td></tr>
<tr><td colspan="7">No. of Hours-50</td></tr>
<tr><td colspan="7">CREDIT DISTRIBUTION, ELIGIBILITY AND PRE-REQUISITES OF THE COURSE</td></tr>
<tr><td rowspan="2">Course Title</td><td rowspan="2">Credits</td><td colspan="3">Hour distribution of the Course</td><td rowspan="2">Eligibility criteria</td><td rowspan="2">Pre-requisiteof the Course (if any)</td></tr>
<tr><td>Lecture</td><td>Tutorial</td><td>Practical/Practice</td></tr>
<tr><td>SEC: Certificate in Mutual Fund</td><td>2</td><td>30</td><td>5</td><td>15</td><td>10+2</td><td>Nil</td></tr>
</table>

Course: SEC	Course Title: Entrepreneurship and New Venture Creation
Max. Marks: As per the rules and regulation of DUY Uttarakhand under the guidance of EDI Ahmedabad//Univ. rules	Min. Passing Marks: As per the rules and regulation of DUY Uttarakhand under the guidance of EDI Ahmedabad//Univ. rules

Course Objective:

- Aimed at enhancing entrepreneurial skills among students in Uttarakhand.
- Creation of new enterprises and diversification of existing one

Course outcome:

After completion of the course, learners will be able to:

- Tools to identify/evaluate opportunities and acquire/manage resources
- Tools to analyse business context and risks
- Analytical frameworks for understanding competitive/market dynamics
- Guidelines for developing a market-entry strategy
- Financial tools for estimating economic viability
- Criteria for making go/no-go decisions to start/approve new ventures
- Understanding of financial options and frameworks
- Tools for maximizing marketing opportunities
- Tools for identifying resource requirements and building capabilities
- Strategies for achieving/sustaining competitive advantage.

<table>
<tr><th>Unit</th><th>Topic</th><th>No. of Hours</th></tr>
<tr><td>Unit I</td><td>Introduction To Entrepreneurship</td><td rowspan="5">50</td></tr>
<tr><td>Unit II</td><td>Ecosystem For New Venture</td></tr>
<tr><td>Unit III</td><td>Building Business Models</td></tr>
<tr><td>Unit IV</td><td>Final Project Business Plan</td></tr>
<tr><td>Unit V</td><td>Small Business Management</td></tr>
</table>

Note: for details about the course content and other information like learning objectives, learning outcomes & course content etc.; see the website of DUY Uttarakhand/EDI Ahmedabad.