

PROCEEDINGS OF THE PRINCIPAL, SREE AYYAPPA COLLEGE, ERAMALLIKARA

No: SAC/PL/2020

Dated: 01/06/2020

ORDER

Read: College Council Minutes Dated 29.01.2020

With reference to above, it is decided to conduct the Certificate Value Added Course for a minimum of 35 hours in online mode with include theory, seminars and workshops. The Course will be organized by The Department of Commerce with Computer Application in association with Commerce Association 2020-21. Dr. Rejiya C.S (HOD OF COMMERCE) and Mr. Praveen Raj (FACULTY OF COMMERCE AND CONVENER OF COMMERCE ASSOCIATION) will be the course coordinators of the course. Ms Pooja Sasi V S and Ms Gowri V Nair are faculty members they will help in the course design planning and implementation of the program.

The course coordinators are directed to submit the complete report soon after the course completion principle




PRINCIPAL
Sree Ayyappa College (T.D.B)
Eramallikkara - 689 109
Thiruvananthapuram, Chengannur,
Alappuzha Dist, Kerala

NOTICE

Sree Ayyappa College, Eramallikara, Chengannur is conducting a Value Added Certificate Course having 35 hours duration in online mode ,on" GLOBAL FINANCIAL MARKETS AND INSTRUMENTS" from 02/07/2020. Students who are interested to join the course are requested to contact the HOD of Commerce Department or the Commerce Association Coordinator for further details.



PRINCIPAL



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Sree Ayyappa College (T.D.B)

Eramallikara, Chengannur

Pin - 686 501



SREE AYYAPPA COLLEGE
COMMERCE ASSOCIATION

online
CERTIFICATE COURSE ON

GLOBAL FINANCIAL MARKETS AND INSTRUMENTS

STARTING DATE

JULY 02

2020


COURSE ELIGIBILITY:

STUDENTS FROM ALL CATEGORIES

Co-ordinators: Dr. Refya S.

Mr. Praveen Raj




PRINCIPAL
Sree Ayyappa College (T.D.B)
Erampakkam - 600 109
Tiruvallur District - 600 046

PROGRAMME CHART

INAUGURATION:

Dr.K C PRAKASH
(Hon. PRINCIPAL)

WELCOME:

Dr.REJIYA CS
(HOD)

FELICITATION:

Dr. SURESH S
Ms.POOJA SASI V S
Ms.GOWRI V NAIR

VOTE OF THANKS

Mr. RAJESH K



SREE AYYAPPA COLLEGE ERAMALLIKRA CHENGANNUR
DEPARTMENT OF COMMERCE-COMMERCE ASSOCIATION
CERTIFIED COURSE ON GLOBAL FINANCIAL MARKETS AND INSTRUMENTS
COURSE CODE: (CVAC012020)



Introduction

Get a running start in the high-stakes world of financial investment! This first course is designed to help you become an informed investor by providing you with the essential concepts for long-term success in managing money. You'll start by learning the role of financial markets and financial assets in a well-functioning economy. From there, you'll learn about the wide range of financial instruments available in major asset classes, their features and valuations. You'll explore how financial markets actually operate in the real world, focusing on how and where securities are traded and how various market types differ from one another in practice. You will also learn the basics of algorithmic trading, dark pools, buying on margin and short selling.

This course examines the key concepts of financial markets and instruments as well as their operation. The course also discusses the analytical techniques and practical tools to use each instrument for economic management. Topics covered include the roles and determinants of interest rates, fixed income securities markets, equity markets, foreign exchange markets, and option markets.

By the end of the course, learners will be able to:

- List and distinguish the different financial instruments available to an investor
- Compare global financial markets
- Explain the features of equity, debt, and derivative instruments
- Define traditional and alternative asset classes
- Discuss different trading venues and mechanics of securities trading
- Discuss the current trends affecting today's financial markets

Eligibility: Students Commerce stream and pursuing undergraduate course

Total Hours 35

This course is designed to be accessible for students of all knowledge levels and gives you the actionable foundation needed to manage money in a post-crisis world.

Module 1: (7 HOURS) Introduction & Review of Elementary Finance Tools

This module introduces the Investment and Portfolio Management Specialization, which is made up of four courses. This module discusses how the first course, Global Financial Markets and Assets, is organized. It outlines the different stages of the investment management process, which guides the focus of the Specialization. It also reviews basic finance concepts and tools such as time value of money, computing returns, discounting and compounding.

Topics covered include:

Familiarize with the organization of the class

Meet the professor and your peers

Explain the investment management process

Review elementary concepts in finance

Compute present value or future value of a single cash flow

Compute present value or future value of a stream of cash flows

Define an annuity or perpetuity

Apply time value of money tools to solve basic mortgage, loan or retirement problems



Module 2: (8 HOURS) Financial system & financial assets: fixed income securities

In this and the next two modules, we cover the key institutional features of financial markets and instruments. We ask the following questions: Why do financial markets exist? What role do they play? What are financial assets and how are they different than real assets? How does it all come together? Basically, this is where I hope you will get to see the big picture of the entire financial system and how it comes together.

Module 2 focuses on fixed income securities. We'll get started with a review of basics of bond valuation. You will learn about short-term money market instruments, U.S. Treasury securities as well as corporate bonds. After module 2, you will be able to describe fixed income securities, be familiar with their institutional features, and identify their cash flows. Finally, you will learn how to value fixed income securities such as Treasury bills, zero-coupon or coupon-bonds and compute yields.

Topics covered include:

- Explain the roles of financial markets
- Distinguish between real and financial assets
- Define and explain money market instruments, zero-coupon and coupon-bonds and features
- Identify the cash flows associated with fixed-income securities
- Define and explain bond market features
- List the different types of Treasury securities and explain pricing and quoting conventions
- List and define other long-term debt instruments such as corporate bonds, mortgage-backed securities, and sovereign debt
- Find the value of a zero-coupon or coupon-bonds

Module 3: (7 HOURS) Financial system & financial assets: equity securities and derivatives

In Module 3, we continue our overview of financial markets and instruments. We next focus on two other major asset classes: equity securities and derivative instruments. You will learn about how equity differs from fixed income securities, the cash flows associated with stock and preferred stock and how to find the value of equity securities. After completing module 3, you will be able to

Describe all major asset classes, including derivative instruments such as options, forwards and futures. You will be able to explain how these differ from each other and their payoffs.

Topics covered include

- Distinguish between equities and fixed income securities
- Define and explain the features of equity securities
- Identify the cash flows associated with equity securities
- Explain dividend discount model
- Find the value of a share of common stock or preferred stock
- Define and list different types of derivative securities
- Explain option payoffs
- Distinguish between a forward and futures contract
- Explain forward and futures payoffs
- Identify traditional and alternative asset classes



Module 4: (8 HOURS) Organization of financial markets and securities trading

In this module, we discuss how financial markets actually work. We will talk about different trading venues and the mechanics of securities trading. I will emphasize a lot of terminology and the latest trends in securities trading to familiarize you with the institutional workings of financial markets. After this module, you will be able to compare different trading venues, trading mechanisms, and be able to explain different types of orders, including transactions like margin buying and short selling; you will be familiar with the language and terminology you need in order to become an informed practitioner of investments.

Topics covered include

- Explain the roles of corporations, households, government, and financial intermediaries in the financial system
- Explain price discovery process
- Define different type of orders
- Distinguish between dealer vs. auction markets, different trading platforms
- Explain margin buying and short-selling transactions
- Understand the current trading environment such as algorithmic or high frequency trading.

dark

Practical session: (8 HOURS) Seminars/workshops on Creating Ideas on financial markets and instruments

References

- 1 Buckley, Adrian, MULTINATIONAL FINANCE, Prentice Hall of India, New Delhi
- 2 Henning, C.N., Piggot, W. and Scott, W.H, INTERNATIONAL FINANCIAL MANAGEMENT, Mc Graw Hill, Int. Ed., New York.
- 3 Maurice, Levi, INTERNATIONAL FINANCE, McGraw Hill, Int. Ed., New York.
- 4 Rodriquez, R.M and E.E Carter, INTERNATIONAL FINANCIAL MANAGEMENT, Prentice Hall of India, Delhi.
- 5 Shaprio, A.C., MULTINATIONAL FINANCIAL MANAGEMENT, Prentice Hall of India, New Delhi



Learning Outcomes

Upon successful completion, students will have the knowledge and skills to:

1. Demonstrate a working knowledge of financial terms and concepts
2. Analyse how financial markets and instruments operate and how they can be used to achieve economic objectives
3. Understand and critically engage in profits and risks faced by investors and strategies to control these profits and risks
4. Demonstrate the ability to think independently, reflectively and analytically for work in regulating the financial sector, financial institutions or various areas of government

TOTAL NUMBER OF REGISTERED CANDIDATES

GLOBAL FINANCIAL MARKETS AND INSTRUMENTS

COURSE CODE: (CVAC012020)

SELECTION CRITERIA

Selection of students was done based on the active participation in Academic programs and performance

NO	NAME
1.	Adithya Mohan
2.	Ammu T S
3.	Aromal Reghu
4.	Athira S Pillai
5.	Bipin B
6.	Dhanya Krishnan
7.	Greeshma J
8.	Jayakrishnan P R
9.	Jithin R Nath
10.	Kavya Raj
11.	Megha.P.Madhu
12.	Pranav.v
13.	Rajapriya R
14.	Rajasree
15.	Reshma. R
16.	Sajitha R Sathyan
17.	Shamna Shaji
18.	Silpa Sreekumar
19.	Siyad M
20.	Sreekuttan K R
21.	Sreeparvathi D
22.	Sruthi. S
23.	Vandana Narayanan
24.	Vishnu. M
25.	Vishnu Ramesh

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PRINCIPAL
Sree Ayyappa College (T.D.B.)
Eraniel Road, Kottayam
Kottayam, Kerala

Course completion certificate was issued to-

Course completion was done by-

NO	NAME
1.	Adithya Mohan
2.	Ammu T S
3.	Aromal Reghu
4.	Athira S Pillai
5.	Kavya Raj
6.	Megha.P.Madhu
7.	Pranav.v
8.	Rajapriya R
9.	Rajasree
10.	Reshma. R
11.	Shamna Shaji
12.	Siyad M
13.	Sreekuttan K R
14.	Sruthi. S
15.	Vishnu. M
16.	Vishnu Ramesh

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Sree Ayyappa College (T.D.B)
Eramollikara - 619 100
Thiruvananthapuram, Changanassery,
Alappuzha District, Kerala

MINUTES OF THE MEETING COURSE

It was decided that the short term course on sustainable is started during the month of July 1st Of 2020 based on the discussion with principal dated -15/5/2020.it was decided to conduct the course for a minimum 35 hours in online mode which included theory and practical sessions, training seminars and workshops,The coruse will be joint venture of Commerce with computer Application and Commerce Association .Dr.Rejiya CS and Mr.Praveen Raj(Commerce Association Co-ordinator) will be course coordinator of the course.Ms Pooja Sasi V S and Ms Gowri V Nair, Dept of Commerce with Computer Application will help in course design, planning and implementation of the program.

Members present -

DR.K.C PRAKASH

COURSE CORDINATORS

DR.REJIYA.C.S

MR.PRAVEEN RAJ

Members

MS POOJA SASI V S

MS GOWRI V NAIR



SREE AYYAPPA COLLEGE ERAMALLIKRA CHENGANNUR
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FINAL EXAMINATION QUESTION

TIME = 2.5 HRS

MAX MARK-75

ANSWER ALL

1. A. Explain the factors responsible for economic integration (8)
- B. Suggest the improvements required in globalised technologies in India (7)

OR

- C. Distinguish between merges and acquisitions (8)
- D. Explain the benefits of global diversification (7)

2. A. Explain the various participants of bond market (8)
- B. What are foreign bonds explain its characteristics (7)

OR

- C. What is Euro Bond explain different types of euro Bond (8)
- D. Discuss the procedure of credit rating (7)

3. A. List out the characteristics of emerging markets (8)
- B. Explain the merits and demerits of multiple listing (7)

OR

- C. What is the Depository Receipt? Explain its merits and demerits (8)
- D. What is IDR? Explain IDR issue process (7)

4. A. Explain the factors depicting political risk in a country (8)
- B. Explain various types of foreign exchange risk (7)

OR

- C. Explain taxation of barrier to International investments (8)
- D. Explain various regulatory barriers (7)

5. Write short note on (ANY THREE)(15)

- A. Types of merger
- B. FCCB
- C. ADR
- D. Information Barriers
- E. BSE





SREE AYYAPPA COLLEGE, ERAMALLIKARA
DEPARTMENT OF COMMERCE WITH COMPUTER APPLICATION AND COMMERCE
ASSOCIATION

CERTIFICATE OF COMPLETION

This certifies that

ADITHYA MOHAN

DEPARTMENT OF COMMERCE WITH COMPUTER APPLICATION

has successfully completed the

certificate course on

**GLOBAL FINANCIAL MARKETS AND
INSTRUMENTS**

CO-ORDINATORS:

DR. REJIYA C S

MR. PRAVEEN RAJ

01-01-2021

DR. KC PRAKASH

(PRINCIPAL)



SREE AYYAPPA COLLEGE ERAMALLIKRA CHENGANNUR
DEPARTMENT OF COMMERCE-COMMERCE ASSOCIATION
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ATTENDANCE STATEMENT

2020							
NO	NAME	JULY 1	JULY 14	JULY 15	JULY 16	JULY 21	JULY 23
26.	Adithya Mohan	X	X	X	X	X	X
27.	Ammu T S	X	X	X	X	X	X
28.	Aromal Reghu	X	X	X	X	X	X
29.	Athira S Pillai	X	X	X	A	X	X
30.	Bipin B	X	X	X	X	X	X
31.	Dhanya Krishnan	X	X	X	X	X	X
32.	Greeshma J	X	X	X	X	X	X
33.	Jayakrishnan P R	A	X	X	X	X	X
34.	Jithin R Nath	X	X	X	X	X	X
35.	Kavya Raj	X	X	X	X	X	X
36.	Megha.P.Madhu	X	X	X	X	A	X
37.	Pranav.v	X	X	X	X	X	X
38.	Rajapriya R	X	X	X	X	X	X
39.	Rajasree	X	A	X	X	X	X
40.	Reshma. R	X	X	X	A	X	X
41.	Sajitha R Sathyan	X	X	X	X	X	A
42.	Shamna Shaji	X	X	X	X	X	X
43.	Silpa Sreekumar	X	X	X	X	X	X
44.	Siyad M	X	X	X	X	X	X
45.	Sreekuttan K R	X	X	X	X	X	X
46.	Sreeparvathi D	X	X	X	X	X	X
47.	Sruthi. S	X	X	X	A	A	X
48.	Vandana Narayanan	X	X	X	X	X	X
49.	Vishnu. M	X	X	X	X	X	X
50.	Vishnu Ramesh	X	X	X	X	X	X

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2020							
NO	NAME	JULY 24	JULY 30	AUG 1	AUG 13	AUG 20	AUG 21
1.	Adithya Mohan	X	X	X	X	X	X
2.	Ammu T S	X	X	X	X	X	X
3.	Aromal Reghu	X	X	X	X	X	X
4.	Athira S Pillai	X	X	X	X	X	X
5.	Bipin B	X	X	X	A	X	X
6.	Dhanya Krishnan	X	X	X	X	X	X
7.	Greeshma J	X	X	X	X	X	X
8.	Jayakrishnan P R	A	X	X	X	X	X
9.	Jithin R Nath	X	X	X	X	X	X
10.	Kavya Raj	X	X	X	X	X	X
11.	Megha.P.Madhu	X	X	X	X	X	X
12.	Pranav.v	X	X	X	X	A	X
13.	Rajapriya R	X	X	X	X	X	X
14.	Rajasree	X	A	X	X	X	X
15.	Reshma. R	X	X	X	X	X	X
16.	Sajitha R Sathyan	X	X	X	A	X	X
17.	Shamna Shaji	X	X	X	X	X	A
18.	Silpa Sreekumar	X	X	X	X	X	X
19.	Siyad M	X	X	X	X	X	X
20.	Sreekuttan K R	X	X	X	X	X	X
21.	Sreeparvathi D	X	X	X	X	X	X
22.	Sruthi. S	X	X	X	X	X	X
23.	Vandana Narayanan	X	X	X	A	A	X
24.	Vishnu. M	X	X	X	X	X	X
25.	Vishnu Ramesh	X	X	X	X	X	X

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2020							
NO	NAME	AUG 25	AUG 26	AUG 28	AUG 31	SEP 1	SEP 2
1.	Adithya Mohan	X	X	X	X	X	X
2.	Ammu T S	X	X	X	X	X	X
3.	Aromal Reghu	X	X	X	X	X	X
4.	Athira S Pillai	X	X	X	A	X	X
5.	Bipin B	X	X	X	X	X	X
6.	Dhanya Krishnan	X	X	X	X	X	X
7.	Greeshma J	X	X	X	X	X	X
8.	Jayakrishnan P R	A	X	X	X	X	X
9.	Jithin R Nath	X	X	X	X	X	X
10.	Kavya Raj	X	X	X	X	X	X
11.	Megha.P.Madhu	X	X	X	X	A	X
12.	Pranav.v	X	X	X	X	X	X
13.	Rajapriya R	X	A	X	X	X	X
14.	Rajasree	X	X	X	X	X	X
15.	Reshma. R	X	X	X	A	X	X
16.	Sajitha R Sathyan	X	X	X	X	X	A
17.	Shamna Shaji	X	X	X	X	X	X
18.	Silpa Sreekumar	X	X	X	X	X	X
19.	Siyad M	X	X	X	X	X	X
20.	Sreekuttan K R	X	X	X	X	X	X
21.	Sreeparvathi D	X	X	X	X	X	X
22.	Sruthi. S	X	X	X	A	A	X
23.	Vandana Narayanan	X	X	X	X	X	X
24.	Vishnu. M	X	X	X	X	X	X
25.	Vishnu Ramesh	X	X	X	X	X	X

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Sree Ayyappa College (E.D.B.)
Eramallikra - 686 100
Thiruvananthapuram District, Kerala

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2020							
NO	NAME	SEP 9	OCT 7	OCT 9	OCT 10	OCT 14	OCT 16
1.	Adithya Mohan	X	X	X	X	X	X
2.	Ammu T S	X	X	X	X	X	X
3.	Aromal Reghu	X	X	X	X	X	X
4.	Athira S Pillai	X	X	X	X	X	X
5.	Bipin B	X	X	X	A	X	X
6.	Dhanya Krishnan	X	X	X	X	X	X
7.	Greeshma J	X	X	X	X	X	X
8.	Jayakrishnan P R	A	X	X	X	X	X
9.	Jithin R Nath	X	X	X	X	X	X
10.	Kavya Raj	X	X	A	X	X	X
11.	Megha.P.Madhu	X	X	X	X	X	X
12.	Pranav.v	X	X	X	X	A	X
13.	Rajapriya R	X	X	X	X	X	X
14.	Rajasree	X	A	X	X	X	X
15.	Reshma. R	X	X	X	X	X	X
16.	Sajitha R Sathyan	X	X	X	A	X	X
17.	Shamna Shaji	X	X	X	X	X	A
18.	Silpa Sreekumar	X	X	A	X	X	X
19.	Siyad M	X	X	X	X	X	X
20.	Sreekuttan K R	X	X	X	X	X	X
21.	Sreeparvathi D	X	X	X	X	X	X
22.	Sruthi. S	X	X	X	X	X	X
23.	Vandana Narayanan	X	X	X	A	A	X
24.	Vishnu. M	X	X	X	X	X	X
25.	Vishnu Ramesh	X	X	X	X	X	X

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Erattur - 689 103
Kannur Dist, Kerala

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2020							
NO	NAME	OCT 17	OCT 20	OCT 21	OCT 14	OCT 10	OCT 14
1.	Adithya Mohan	X	X	X	X	X	X
2.	Ammu T S	X	X	X	X	X	X
3.	Aromal Reghu	X	X	X	X	X	X
4.	Athira S Pillai	X	X	X	X	X	X
5.	Bipin B	X	X	X	A	X	X
6.	Dhanya Krishnan	X	X	X	X	X	X
7.	Greeshma J	X	X	X	X	X	X
8.	Jayakrishnan P R	A	X	X	X	X	X
9.	Jithin R Nath	X	X	X	X	X	X
10.	Kavya Raj	X	X	X	X	X	X
11.	Megha.P.Madhu	X	X	X	X	A	X
12.	Pranav.v	X	X	X	X	X	X
13.	Rajapriya R	X	A	X	X	X	X
14.	Rajasree	X	A	A	X	X	X
15.	Reshma. R	A	X	X	A	X	X
16.	Sajitha R Sathyan	X	X	X	X	X	A
17.	Shamna Shaji	X	X	X	X	X	X
18.	Silpa Sreekumar	X	X	X	X	X	X
19.	Siyad M	X	X	A	X	X	X
20.	Sreekuttan K R	X	X	X	X	X	X
21.	Sreeparvathi D	X	X	X	X	X	X
22.	Sruthi. S	X	A	X	A	A	X
23.	Vandana Narayanan	X	X	X	X	A	X
24.	Vishnu. M	X	X	X	X	X	X
25.	Vishnu Ramesh	X	X	X	X	X	X

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Kerala

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2020							
NO	NAME	DEC 3	DEC 10	DEC 14	DEC 15	DEC 16	DEC 19
1.	Adithya Mohan	X	X	X	X	X	X
2.	Ammu T S	X	X	X	X	X	X
3.	Aromal Reghu	X	X	X	X	X	X
4.	Athira S Pillai	X	X	X	X	X	X
5.	Bipin B	X	X	X	A	X	X
6.	Dhanya Krishnan	X	X	X	X	X	X
7.	Greeshma J	X	X	X	A	X	X
8.	Jayakrishnan P R	A	A	X	X	X	X
9.	Jithin R Nath	X	X	X	X	X	X
10.	Kavya Raj	X	X	X	X	X	X
11.	Megha.P.Madhu	X	X	X	X	X	X
12.	Pranav.v	X	X	X	X	A	X
13.	Rajapriya R	X	X	X	X	X	X
14.	Rajasree	X	A	X	X	X	X
15.	Reshma. R	X	X	X	X	X	X
16.	Sajitha R Sathyan	X	X	X	A	X	X
17.	Shamna Shaji	X	X	X	X	X	A
18.	Silpa Sreekumar	X	X	X	X	X	X
19.	Siyad M	X	X	X	X	X	X
20.	Sreekuttan K R	X	X	X	X	X	X
21.	Sreeparvathi D	X	X	X	X	X	X
22.	Sruthi. S	X	X	X	X	X	X
23.	Vandana Narayanan	X	X	X	A	A	X
24.	Vishnu. M	X	X	X	X	X	X
25.	Vishnu Ramesh	X	X	X	X	X	X

CO-ORDINATORS



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Thiruvananthapuram - 689 102
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SREE AYYAPPA COLLEGE ERAMALLIKRA CHENGANNUR
DEPARTMENT OF COMMERCE-COMMERCE ASSOCIATION
CERTIFIED COURSE ON GLOBAL FINANCIAL MARKETS AND INSTRUMENTS
COURSE CODE: (CVAC012020)

NO	NAME	DEC 33	DEC 31
1.	Adithya Mohan	X	X
2.	Ammu T S	X	X
3.	Aromal Reghu	X	X
4.	Athira S Pillai	X	X
5.	Bipin B	X	X
6.	Dhanya Krishnan	X	X
7.	Greeshma J	X	X
8.	Jayakrishnan P R	A	A
9.	Jithin R Nath	X	X
10.	Kavya Raj	X	X
11.	Megha.P.Madhu	X	X
12.	Pranav.v	X	X
13.	Rajapriya R	X	X
14.	Rajasree	A	A
15.	Reshma. R	X	X
16.	Sajitha R Sathyan	X	X
17.	Shamna Shaji	X	X
18.	Silpa Sreekumar	X	X
19.	Siyad M	X	X
20.	Sreekuttan K R	X	X
21.	Sreeparvathi D	X	X
22.	Sruthi. S	X	X
23.	Vandana Narayanan	X	X
24.	Vishnu. M	X	X
25.	Vishnu Ramesh	X	X

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Sree Ayyappa College (T.D.B)
Eramallikra Chengannur
Thiruvananthapuram - 689 109
Alappuzha Dist, Kerala

TOTAL NUMBER OF REGISTERED CANDIDATES
GLOBAL FINANCIAL MARKETS AND INSTRUMENTS 2020-2021
COURSE CODE: (CVAC012020)

NO	NAME
1.	Adithya Mohan
2.	Ammu T S
3.	Aromal Reghu
4.	Athira S Pillai
5.	Bipin B
6.	Dhanya Krishnan
7.	Greeshma J
8.	Jayakrishnan P R
9.	Jithin R Nath
10.	Kavya Raj
11.	Megha.P.Madhu
12.	Pranav.v
13.	Rajapriya R
14.	Rajasree
15.	Reshma. R
16.	Sajitha R Sathyan
17.	Shamna Shaji
18.	Silpa Sreekumar
19.	Siyad M
20.	Sreekuttan K R
21.	Sreeparvathi D
22.	Sruthi. S
23.	Vandana Narayanan
24.	Vishnu. M
25.	Vishnu Ramesh


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Erattalikkara - 689 109
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Alappuzha Dist, Kerala