



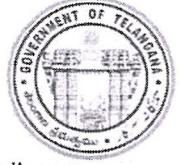
# Telangana Council of Higher Education

(A Statutory Body of the Government of Telangana)

Opp: Mahavir Hospital, Mahavir Marg, Masabtank, Hyderabad- 500028.

Ph : 040-35175435

Website: www.tgche.ac.in, E-mail: secretary@tgche.ac.in, secretarytgche@gmail.com



**PROF. SRIRAM VENKATESH  
SECRETARY**

Lr. No. TGCHE/UMS / BFSI Curriculum/2024

Date: 22.06.2024

To  
The Vice Chancellor/Registrar  
OU, JNTUH, KU & RGUKT  
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**Respected Sir/Madam,**

Sub:- TGCHE-UMS- Introduction of BFSI Minor Degree Program in Engineering Colleges from the Academic Year 2024-25 – Regarding.

Ref:- 1) Round table meet on Internship / Apprenticeship on the Job Training (OJT) on 07.03.2024 at 10.00 A.M at STML Hall, Dr. BRAOU, Hyderabad and followed by cadence meetings held.

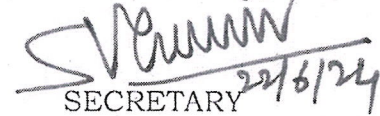
2) MoM held on 17.04.2024 at Raj Bhavan, Hyderabad.

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With reference to the subject and references cited, I am to inform you that TGCHE Constituted a Committee to identify the Colleges on the basis of feasibility and viability for introducing BFSI Minor Degree Program as per the resolution made in the Round Table Meet on Internship / Apprenticeship on the Job Training (OJT) held on 07.03.2024 at Dr. BRAOU, Hyderabad vide reference 1<sup>st</sup> cited. Accordingly, the Committee met on 17.04.2024 to discuss the modalities and to shortlist the colleges to roll-out the BFSI Curriculum on a pilot basis as recorded in reference 2<sup>nd</sup> cited.

In view of the above, I am by direction, to request the Vice Chancellors of the Universities in the State of Telangana to facilitate the Colleges to approve the syllabus in the Board of Studies by inducting one representative of BFSI as Special Invitee in the BOS of respective colleges. The list of the selected Colleges under the jurisdiction of the concerned University is herewith enclosed for kind perusal and further necessary action.

Yours faithfully,

  
SECRETARY 22/6/24

Encl : 1) List of Engineering Colleges  
2) BFSI Curriculum

Copy to :

1. The Principals of concerned Engineering Colleges
2. The Commissioner of Technical Education, Govt. of Telangana
3. BFSI Consortium, Hyderabad.

*Dean Acad  
Dr. Purna Raj  
to discuss and  
for approval of  
gillubus for  
Mural Dept*

*ca  
22/6/24*



S.No	College Name	Location (Full Address)	Principal Name	Principal Contact number	Principal Email ID	College Primary Coordinator Contact Name #1	College Primary Coordinator Phone No.	Email ID
1	BVRIIT - BVRIIT Hyderabad	College of Engineering and Technology, Hyderabad	Dr. K. V. N. Sumitha	9949402211	principal@bvriit Hyderabad.edu.in	Ms. D. Pushpa	9949400844	pushpa.d@srivishnu.edu.in
2	VNR VJIEET - Vallurupalli	Nageswara Rao V	Dr.C.D.Maidu	9494365352	principal@vnrvtiet.in	Dr. N.V. Satiya Shiva Kumar	986662320	satiya@vnrvtiet.in
3	Methodist College of Engineering and Technology		Dr. Prabhu	9866666651	principal@methodist.edu.in	Prof. Sujatha	7997748488	hodmba@methodist.edu.in
4	GNITS - G. Narayanamma	Institute of Technology	Dr.K.Ramesh Reddy	9849422460	principal@gnits.ac.in	Dr.K.Ramesh Reddy	9849422460	principal@gnits.ac.in
5	GRIET - Gokaraju Rangaraju	Institute of Engineering and Technology	Dr. PRAVEEN JUGGE	9440381885	info@griet.ac.in	Mr S Ravindra Chary	9991034864	ravindra.chary27@gmail.com
6	Stanley College of Engineering and Technology		Prof. Satya Prasad Lanka	9492856192	principalstanely@edu.in	Dr. Y. Padma, HOD MBA dept.	8121982600	dr.padma@stanely.edu.in
7	Vardhaman - Vardhaman	College of Engineering and Technology	Dr. JVR Ravindra	9502653333	principal@vardhaman.org	Dr. JVR Ravindra	95026 53333	principal@vardhaman.org
8	CBIT - Chaitanya Bharathi	Institute of Engineering and Technology	Prof. Narsimulu	9866472744	principal@cbit.ac.in	Dr. Saraswathi... MBA HOD Dept.	9290482334	saraswathi_sms@cbit.ac.in
9	MGIT - Mahatma Gandhi	Institute of Engineering and Technology	Prof. G. ChandraMohan Reddy	9392493845	principal@mgit.ac.in	Ms N. Shantha Kumari	9666668942	placements@mgit.ac.in
10	Keshav - Keshav Memorial	Institute of Engineering and Technology	Dr. B L Malleswari	9885189917	principal@kmit.in	Dr. Saritha ,HOD H&S KMIT	8121471282	hfhd02@kmit.in
11	JBIEET - J.B. Institute of Engineering & Technology		S.Sudhakara Reddy	8008884683	principal@jbiet.edu.in	Dr. D.Uday Shekar,	9666501515	uday12348@gmail.com
12	KITS Warangal		Prof. K.Ashoka Reddy	959204320	principal@kitsw.ac.in	Prof. K.Sridhar	9493004837	smcg@kitsw.ac.in
13	RGUKT Baasara		Prof. V. Venkata Ramana	9849602498	specialofficer@rgukt.ac.in			
14	Osmania University	College of Engineering and Technology	Prof. P Chandra Shekhar	9866695963	principal.uceou@osmania.ac.in	Prof. D. Rajashekar Reddy	9493190672	dudipalars@yahoo.com,
15	JNTU Kukatapally	Main Campus	Prof. Narsimha Reddy	9848170717	principal.ceh@jntuh.ac.in	Dr. D. Kiran Kumar	9652337723	drreddy.cuh@osmania.ac.in
16	Matrusri Engineering	college	Prof. Hanumantha Rao	9703230136	principal@matrusri.edu.in	Dr. Syed Tabassum Sultana	9885587895	dr.tabassumsultana@matrusri.edu.in
17	Maturi Venkata Subba Rao	Engineering College	Prof. S.G.S. Murthy	9849019240	principal@mvsrec.edu.in	Mrs Prasanthi	9989557950	

## B.E/B.TECH (BFSI) Minor Degree Programme

### BFSI Curriculum - Engineering

## BFSI- Curriculum & Credit Distribution

- the curriculum contents have been distributed across 4 semesters to be accommodated depending on the staggered needs of college credit fulfilment norms]
- Credit Details [ 1 Theory Credit =15 hrs; 1 Practical Credit = 30 hrs]

Semester	Title of the Paper	No of Credits	Hours	Total Hours
Semester I	<b>Domain</b>	5	5 Th (75 Hrs)	75 Hrs.
	- Introduction of BFSI (2 Credits) - Banking Operations (2 Credits)			
	<b>Technical</b>			
	- Introduction to Hardware and Operating Systems (1 Credit)			
Semester II	<b>Domain</b>	5	4Th (60 hours) 1P (30Hrs)	90Hrs.
	- Financial Markets – Part 1 (1 Th Credit) - Insurance (1 Th Credit)			
	<b>Technical</b>			
	- Software & Prog (1Th Credit) - Software & Prog (1P Credit)			
	<b>Behavioural</b>			
	- Verbal Comm skills (1 Th Credit)			
Semester III	<b>Domain</b>	5	4Th (60 hrs.) + 1P (30 hrs.)	90hrs.
	- Financial Markets – Part 2 (1 Th Credit) - Asset and Wealth Mgmt. (1 Th Credit)			
	<b>Technical</b>			
	- Application and Database (1 Th Credit) - Application and Database (1 P Credit)			
	<b>Behavioural</b>			
	- Non-Verbal Comm & Behavioral Etiquettes (1Th Credit)			
Semester IV	<b>Domain</b>	5	3Th (45 hours) + 2P (60 Hrs)	105hrs.
	- Investment Banking & Wealth Mgmt. (1P Credit)			
	<b>Technical</b>			
	- Networking, Storage & Cloud Computing (1Th Credit) - Networking, Storage & Cloud Computing (1P Credit) - Cybersecurity Essentials (1 Th Credit)			
	<b>Behavioural</b>			
	- Collaborative thinking & Self- Development (1Th Credit)			
*Th – Theory -15 hrs.   *P – Practical – 30hrs.   (16 Th Credits & 4 Practical Credits)   Total – 360hrs. [ 240 <sup>Th</sup> +120 <sup>P</sup> ]				

Summary of Credit Distribution across Domain, Technical & Behavioural						
BFSI Curriculum Category	Theory Credit Count	Total Theory hrs.	Practical Credit Count	Total Practical hrs.	Total Credits (Th+P)	Total Hours (Th+P)
Domain	8	120	1	30	9	150
Technical	5	75	3	90	8	165
Behavioural	3	45	0	0	3	45
<b>Total</b>	<b>16</b>	<b>240</b>	<b>4</b>	<b>120</b>	<b>20</b>	<b>360</b>

\*Autonomous college students will get 2 additional credits as per the BFSI curriculum, for a total of 152 credits. Affiliated college students will get 150 credits. This difference in the number of credits is likely due to the fact that autonomous colleges have more flexibility in designing their own curriculum. They may choose to include more courses in the BFSI sector in order to prepare their students for careers in this rapidly growing field.

# B.E/B.TECH (BFSI) Minor Degree Programme

## BFSI Curriculum - Engineering

### Semester One – 5 Credits

#### Domain - 4 credits & Tech – 1 credit

Domain Theory (4 Credits)	- Introduction of BFSI (2 Credits) - Banking Operations (2 Credits)
Technical Theory (1 Credit)	- Introduction to Hardware and Operating Systems (1 Credit)

<b>Domain: Introduction of BFSI (2 Credits)</b>	
<b>Banking and financial services basics</b>	<ul style="list-style-type: none"> <li>o Types of banks</li> <li>o Broking</li> <li>o Insurance</li> <li>o Wealth management</li> <li>o Custodial services</li> <li>o Other financial services – leasing and factoring</li> <li>o Understanding bank balance sheet</li> <li>o Capital adequacy ratio</li> </ul>
<b>Risks in banking and financial services</b>	<ul style="list-style-type: none"> <li>o Interest rate risk</li> <li>o Credit risk</li> <li>o Market risk</li> <li>o Liquidity risk</li> <li>o Operational risk</li> <li>o Reputational risk</li> </ul>
<b>Overview on financial products</b>	<ul style="list-style-type: none"> <li>o Equity</li> <li>o Debt</li> <li>o Preference stock</li> <li>o Convertibles</li> <li>o Derivatives</li> <li>o Mutual funds</li> </ul>
<b>Asset classes and instruments</b>	<ul style="list-style-type: none"> <li>o Underlying asset classes (money, debt, equity, FX and commodities)</li> <li>o Derivative asset classes (rates, credit, equity, FX and commodities)</li> <li>o Structured finance (structured credit and structured investments)</li> <li>o Super asset class, asset class, product, sub-product and instrument</li> </ul>
<b>Market types</b>	<ul style="list-style-type: none"> <li>o Primary market</li> <li>o Secondary market</li> <li>o Markets for different products – equity, bond, FX, commodity, derivatives</li> </ul>
<b>Market participants</b>	<ul style="list-style-type: none"> <li>o Savers and spenders</li> <li>o Intermediaries</li> <li>o Governments</li> <li>o Exchanges</li> <li>o Investors – retail, HNI, Institutional</li> <li>o Regulators</li> <li>o SROs</li> </ul>
<b>Market infrastructure</b>	<ul style="list-style-type: none"> <li>o Exchanges</li> <li>o Payment systems</li> <li>o Fintech</li> </ul>
<b>Overview of insurance</b>	<ul style="list-style-type: none"> <li>o Concept of risk</li> <li>o Key terms – sum assured, premium, insured, insurable interest, beneficiary, claim, settlement, co-pay, reinsurance, average clause</li> <li>o Life and non-life insurance</li> <li>o Types of insurance – concept, term plans, return of premium plans, whole life policy, endowment plans, ULIPs, annuities</li> </ul>
<b>Regulations</b>	<ul style="list-style-type: none"> <li>o Banking regulation</li> <li>o Securities regulation</li> <li>o Insurance regulation</li> </ul>

# B.E/B.TECH (BFSI) Minor Degree Programme

## BFSI Curriculum - Engineering

### Semester One – 5 Credits (Contd.)

#### Domain - 4 credits & Tech – 1 credit

##### Domain: Banking Operations (2 Credits)

###### AML-KYC

- Client onboarding
- Money laundering and Anti-money laundering
- Screenings – Economic and non-economic screening
- Due diligence
- FATF recommendations

###### Consumer banking

- Features
- Characteristics of retail banking
- Understanding retail products in detail – operation of savings and checking accounts, term deposits, recurring deposits, sweep accounts, term loans, EMI products, mortgages, loan against assets, personal/unsecured loans, educational loans, credit cards, bill discounting, calculation of interest.
- Collateral management – what qualifies as collateral, value of collateral, triparty collateral, concept of haircut
- Types of banking – branch banking, net banking, mobile banking, ATM and Debt card operations
- Special types of customers – minors and trusts
- Safe deposit lockers
- Account opening – KYC and COB process in detail, nomination services, bank statements, reconciliations, cheque processing, ETF, NEFT, RTGS and IMPS

###### Corporate and wholesale banking

- Features
- Characteristics of wholesale banking
- Products and services
- Treasury management
- Credit administration and lifecycle – credit operations, steps in underwriting, evaluating loan proposal, credit risk analysis using ratios, credit score/model, setting up of credit limit, documentation, collateral management, syndication, financial spreading, fulfillment, recovery.
- Trade finance – trade operation, international trade, methods of payment, documentation, letter of credit, bill discounting.
- Payment systems and SWIFT – payment operations, collection mandates, payment mandates, clearing house and SWIFT

##### Technical: Introduction to Hardware and Operating Systems (1 Credit)

- Computer hardware components
- Hardware vs. software
- Introduction of Operating System
- Purposes and Tasks of Operating Systems
- Functionalities of Operating System
- Characteristics of Operating Systems
- Risks in banking and financial service

# B.E/B.TECH (BFSI) Minor Degree Programme

## BFSI Curriculum - Engineering

### Semester TWO – 5 Credits

#### Domain - 2 credits, Tech - 2 credits & Behavioral 1 credit

Domain Theory (2 Credits)	- Financial Markets – Part 1 (1 Th credit) - Insurance (1 Th credit)
Technical Theory (1 Credit)	- Software & Prog (1Th Credit) - Software & Prog (1P Credit)
Behavioural Theory (1 Credit)	- Verbal Comm skills (1 Th Credit)

#### Domain: Financial Markets – Part 1 (1 Th credit)

##### Bonds and bond markets

- o Bond market instruments and features
- o Issuers and market participants
- o Primary market and secondary market
- o Risks in bond market products
- o Bond analytics

##### Equity markets

- o Concept of equity, features
- o Issuers and market participants
- o Primary market and secondary market
- o Pricing of an issue, valuation – DCF method
- o Parameters considered in evaluating an equity share
- o Anatomy of an equity research report
- o Fundamental and technical analysis

##### Foreign exchange

- o Concept of foreign exchange
- o Base currency and variable currency
- o Numeraire rates and cross-rates
- o Cross currency arithmetic
- o Understanding a two-way FX quote
- o FX settlement
- o Risks in FX settlement
- o CLS

##### Derivatives

- o Derivative asset classes
- o Types of derivatives (forwards, futures, options, and swaps)
- o Exchange traded derivatives and OTC derivatives
- o Risk management
- o Clearing and settlement

#### Domain: Insurance (1 Th credit)

- Types of insurance policies – term, whole life, return of premiums, endowment, money back, market linked products (ULIPs), accident insurance
- Insurance terms – policy, sum assured, mortality charges, commission, and other expenses, premium, calculation of premium, actuary, issuance of policy, free look-in, surrender value, exclusions, waiting period in case of health insurance, reinsurance, claim, conditions for making claim, claim processing and settlement.
- Parties to an insurance contract – insurer, insured, beneficiary, third party administrators (TPAs)
- Key aspects of insurance regulation

# B.E/B.TECH (BFSI) Minor Degree Programme

## BFSI Curriculum - Engineering

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### Semester TWO – 5 Credits (Contd.)

Domain - 2 credits, Tech - 2 credits & Behavioral 1 credit

#### Technical: Software & Prog (1Th Credit)

- What is a Software & Types of software
- What is programming & Characteristics of a programming Language –
- Characteristics of a programming Language –
- What is database & DBMS (Database Management System)

#### ❖ Technical: Software & Prog (1P Credit)

- What is a Software & Types of software
- What is programming & Characteristics of a programming Language –
- Characteristics of a programming Language –
- What is database & DBMS (Database Management System)

#### Behavioral Theory -Verbal Comm skills (1Th Credit)

- Conveying messages concisely
- Paraphrasing to show understanding
- Receiving criticism without defensiveness
- Assertiveness & explaining the need for assistance
- Refraining from speaking too often or interrupting others
- Asking for clarification & emphasizing on proposal and persuading

# B.E/B.TECH (BFSI) Minor Degree Programme

## BFSI Curriculum - Engineering

### Semester THREE – 5 Credits

#### Domain - 2 credits, Tech - 2 credits & Behavioral 1 credit

Domain Theory (2 Credits)	- Financial Markets – Part 2 (1 Th credit) - Asset and Wealth Mgmt. (1 Th Credit)
Technical Theory (1 Credit)	- Application and Database (1 Th Credit) - Application and Database (1 P Credit)
Behavioural Theory (1Credit)	- Non-Verbal Comm Skills & Behavioral Etiquettes (1Th Credit)

#### Domain: Financial Markets – Part 2 (1 Th credit)

##### Structured credit

- o Mortgage-backed securities (MBSs)
- o Collateral debt obligations (CDOs)
- o Asset backed securities (ABSs)

##### Banking products – liabilities

- o Products and services (savings deposit, term deposits, checking accounts, certificate of deposits)

##### Banking products – assets

- o Term loans
- o Overdrafts
- o Credit cards
- o Personal loans
- o Mortgages

##### Funds and bancassurance

- o Mutual funds – Concept of mutual funds, types of mutual funds, NAV calculation, TER, Evaluating fund performance and fund accounting, commissions
- o Insurance – Distribution channels, commissions
- o Hedge funds – types and commissions

#### Domain: -Asset and Wealth Mgmt. (1 Th credit)

##### Asset Management

- o Asset Management Policy
- o Asset Management Strategy & Objectives
- o Demand Analysis & Strategic Planning
- o Asset Management Planning
- o Capital Investment Decision-Making
- o Operations & Maintenance Decision-Making
- o Life Cycle Value Realization
- o Technical Standards & Legislation
- o Asset Creation & Acquisition
- o Asset Operations
- o Asset Management Leadership
- o Competence Management

##### Wealth management

- o Concept of wealth management
- o Products and services offered under wealth management
- o Wealth management customers
- o Regulation related to wealth management

# B.E/B.TECH (BFSI) Minor Degree Programme

## BFSI Curriculum - Engineering

### Semester THREE – 5 Credits (Contd.)

Domain - 2 credits, Tech - 2 credits & Behavioral 1 credit

#### Technical: Application and Database (1Th Credit)

##### Application Basics

- Web Application Development: Basic Concepts, Web Application Frameworks, Managing Data, Middleware
- The User Interface, Basic Prerequisites of Application Development
- Application Programming Fundamentals, Basic Knowledge and Workflow of Application Development
- Step by Step Guide to Banking App Development, Banking apps development Basics on Money transfer, Account management, Payment schedule, Intermediate level of banking apps understanding on financial management, Bank product offering & Authentications, Banking apps services on Self-service, Live chat
- Guide to build a Successful Mobile Banking System

##### Database Basics

- Introduction to databases, Database programming, Database administration
- Learning SQL programming, Database design, Data analysis
- Database Management, Oracle DBA, PostgreSQL, Relational databases, Microsoft SQL Server, SQL with Python
- Business intelligence, MySQL, Build A Bank Database Using Sql
- Introduction to Data Architect & Data Scientist, MongoDB, Database Management Essentials

#### ❖ Technical: Application and Database (1P Credit)

##### Application Basics

- Web Application Development: Basic Concepts, Web Application Frameworks, Managing Data, Middleware
- The User Interface, Basic Prerequisites of Application Development
- Application Programming Fundamentals, Basic Knowledge and Workflow of Application Development
- Step by Step Guide to Banking App Development, Banking apps development Basics on Money transfer, Account management, Payment schedule, Intermediate level of banking apps understanding on financial management, Bank product offering & Authentications, Banking apps services on Self-service, Live chat
- Guide to build a Successful Mobile Banking System

##### Database Basics

- Introduction to databases, Database programming, Database administration
- Learning SQL programming, Database design, Data analysis
- Database Management, Oracle DBA, PostgreSQL, Relational databases, Microsoft SQL Server, SQL with Python
- Business intelligence, MySQL, Build A Bank Database Using Sql
- Introduction to Data Architect & Data Scientist, MongoDB, Database Management Essentials

## **B.E/B.TECH (BFSI) Minor Degree Programme**

### **BFSI Curriculum - Engineering**

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#### **Behavioral - Non-Verbal Comm Skills & Behavioral Etiquettes (1Th Credit)**

##### **Non-Verbal Comm Skills**

- Virtual Communication Etiquettes:
- Business Writing Skills 2
- Anticipating the concerns of others
- Psychology of Verbal and Nonverbal Communication
- Appearance, Artifacts, Proxemics, Haptics
- Facial expressions, Gestures, Paralinguistics, Body language

##### **Behavioral Etiquettes at Work Place**

- Transition from Campus to Corporate
- Cultural Sensitivity
- Email Etiquette
- Time Management and Goal Setting
- Presentation Skills
- Speaking confidently but with modesty

# B.E/B.TECH (BFSI) Minor Degree Programme

## BFSI Curriculum - Engineering

### Semester FOUR – 5 Credits

Domain - 1 credit, Tech - 3 credits & Behavioral 1 credit

Domain Theory (1 Credit)	- Investment Banking & Wealth Mgmt. (1P Credit)
Technical Theory (1 Credit)	- Networking, Storage & Cloud Computing (1Th credit) - Networking, Storage & Cloud Computing (1P credit) - Cybersecurity Essentials (1 Th credit)
Behavioural Theory (1 Credit)	- Collaborative thinking & Self- Development (1Th Credit)

#### Domain: -Investment Banking & Wealth Mgmt. (1P Credit)

##### Investment banking

- o What is investment banking
- o Difference between normal banking and investment banking
- o Investment banking services – Issuance, trading, research, and consulting
- o Broking and Dealer services – primary and secondary market operations
- o Prime broker services, Equity and debt research, including types of research and research methodologies
- o Consulting for mergers and acquisitions
- o Primary market issuance – IPO, FPO, Rights issue, fixed price vs. book building, warrants, private placement.

##### Wealth management

- o Concept of wealth management
- o Products and services offered under wealth management
- o Wealth management customers , Regulation related to wealth management

#### Technical: Networking, Storage & Cloud Computing (1Th credit)

##### Networking & Storage

- o Storage Devices, Cloud and Virtual Storage
- o Computer Network, Types of Computer Networks & Storage Device
- o Types of Computer Storage Devices

##### Cloud Computing

- o Cloud Hosting, Virtualization, Architecture of Cloud Computing
- o Types of Cloud Computing, SaaS (software as a service)
- o Cloud Deployment Models & Characteristics of Cloud Computing & Advantages of Cloud Computing

#### ❖ Technical: Networking, Storage & Cloud Computing (1P credit)

##### Networking & Storage

- o Storage Devices, Cloud and Virtual Storage
- o Computer Network, Types of Computer Networks & Storage Device
- o Types of Computer Storage Devices

##### Cloud Computing

- o Cloud Hosting, Virtualization, Architecture of Cloud Computing
- o Types of Cloud Computing, SaaS (software as a service)
- o Cloud Deployment Models & Characteristics of Cloud Computing & Advantages of Cloud Computing

# B.E/B.TECH (BFSI) Minor Degree Programme

## BFSI Curriculum - Engineering

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### Semester FOUR – 5 Credits (Contd.)

Domain - 1 credit, Tech - 3 credits & Behavioral 1 credit

#### Technical: Cybersecurity Essentials (1Th credit)

- Introduction to Cybersecurity essentials
- Types of Cybersecurity (**Network Security, Application Security, Information or Data Security, Cloud Security**)
- Importance of Cybersecurity
- Compliance with Regulations
- Protecting National Security
- Challenges of Cybersecurity
- Strategies for Addressing Cybersecurity Challenges

#### Behavioral Theory - Collaborative thinking & Self- Development (1Th Credit)

##### Collaborative thinking

- Team Building and Collaboration
- Interpersonal Skills and Networking
- Stating your needs, wants, or feelings without criticizing or blaming
- UNIT 5 - Self- Development
- Strengthening relationships
- Time Management, Stress Management
- Focus, Physical fitness, Cultivate resilience & Creativity

##### Self-Awareness, Self-Leadership, Self-discovery & Decision-making

- Building trust and respect, Adaptability Influence
- Emotional intelligence & develop a growth mindset
- cognitive development