

M.L. Dahanukar College of Commerce

Teaching Plan: 2021 - 22

Department: B. Com (B&I)

Class: S. Y.B. Com (B&I)

Semester: III

Subject: Financial Management I

Name of the Faculty: Mrs. Rakhi Pitkar

Month	Topics to be Covered	Additional Activities planned / done	Number of Lectures (of 50 minutes)
June 2021	<p>Introduction to Finance and Financial Management</p> <p>A) Introduction to Finance</p> <ul style="list-style-type: none"><input type="checkbox"/> Meaning and definition of finance<input type="checkbox"/> Importance of finance<input type="checkbox"/> Types of Finance: Public and Private<input type="checkbox"/> Sources of finance <p>1. Long Term Sources Term Loans, Debentures, Bonds, Zero Coupon bonds, Convertible Bonds, Equity shares, Preference shares, CD, CP, Public Deposits</p> <p>2. Short Term Sources: Bank Finance, Trade Credit, Other Short Term Sources</p> <p>3. Venture Capital and Hybrid Financing</p> <p>B) Financial Management</p> <ul style="list-style-type: none"><input type="checkbox"/> Meaning and Importance of Financial Management<input type="checkbox"/> Scope of Financial Management<input type="checkbox"/> Functions and Objectives of Financial Management<input type="checkbox"/> Primary Objective of Corporate Management<input type="checkbox"/> Agency Problem<input type="checkbox"/> Organization of Finance Function<input type="checkbox"/> Emerging role of Finance Managers in India. <p>C) Objectives of the Firm</p> <ul style="list-style-type: none"><input type="checkbox"/> Profit Maximization and Shareholders Wealth Maximization,<input type="checkbox"/> Profit V/s Value Maximization	Topic related Videos shown	12
July 2021	<p>A) Financial Goal Setting</p> <ul style="list-style-type: none"><input type="checkbox"/> Introduction<input type="checkbox"/> Financial Forecasting – Meaning, Techniques, Benefits<input type="checkbox"/> Approaches to Financial Planning<input type="checkbox"/> Economic Value Added (EVA)– Measurement & Components<input type="checkbox"/> Free Cash Flow (FCF) -	Quiz	15

	<p>B) Time Value of Money</p> <ul style="list-style-type: none"> <input type="checkbox"/> Concept <input type="checkbox"/> Present Value <input type="checkbox"/> Annuity <input type="checkbox"/> Techniques of Discounting <input type="checkbox"/> Techniques of Compounding, 		
Aug 2021	<p>Capital Budgeting</p> <ul style="list-style-type: none"> <input type="checkbox"/> Nature of Capital Budgeting <input type="checkbox"/> Purpose of Capital Budgeting <input type="checkbox"/> Capital Budgeting Process <input type="checkbox"/> Types of Capital Investment <input type="checkbox"/> Basic Principle of Measuring Project Cash Flows <input type="checkbox"/> Increment Principle, Long Term Funds Principle, Exclusion of Financial Cost Principle, Post Tax Principle Board of Studies-in-Banking & Finance, University of Mumbai Page <input type="checkbox"/> Probability technique for measurement of cash flow <input type="checkbox"/> Capital Budgeting Techniques: Net Present Value Profitability Index and Discounted Pay Back Method. <input type="checkbox"/> A Comparison; Project Selection Under Capital Rationing (Note: Problems on computation of cash flow, ranking of projects on various techniques, selection and analysis with / without capital rationing) 	Assignments	15
Sept 2021	<p>Cost of Capital: • Introduction and Definition of Cost of Capital • Measurement of Cost of Capital • Measurement of WACC using book value and market value method. • Measuring Marginal Cost of Capital</p>		12
October 2021	<p>Capital Structure Decisions: • Meaning and Choice of Capital Structure • Importance of Optimal Capital Structure • EBIT -EPS Analysis • Capital Structure Theories • Dividend Policies (Walter & Gordon)</p>	Case study	06
	Total Lectures		60

Mrs. Rakhi Pitkar

Sign of Faculty

Dr. Mitali Shelankar

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M.L. Dahanukar College of Commerce

Teaching Plan: 2020 – 21

Department: B. Com (B&I)

Class: S. Y.B. Com (B&I)

Semester: III

Subject: Management Accounting

Name of the Faculty: Dr. Mitali Shelankar

Month	Topics to be Covered	Additional Activities planned / done	Number of Lectures (of 50 minutes)
June 2021	Introduction to Management Accounting Meaning and Definition, Scope, Functions, Objectives, Importance, Role of Management Accounting, Management Accounting Framework, Tools of Management Accounting	Presentations	10
July 2021	Introduction to Corporate Financial Statements: Understanding the Balance sheet and Revenue statements with the headings and sub headings, Uses of financial statements, Users of Financial Statements.	Calculation of Ratios on the basis of Final Accounts of Company	20
Aug 2021	Financial Statement Analysis Introduction and meaning of Financial Statement Analysis, Steps, Objective, Types of Analysis. • Ratio analysis: Meaning, classification, Du Point Chart, advantages & limitations. • Balance Sheet Ratios: Current Ratio, Liquid Ratio, Stock Working Capital Ratio, Proprietary Ratio, Debt Equity Ratio, Capital Gearing Ratio. Revenue Statement Ratios: Gross Profit Ratio, Expenses Ratio, Operating Ratio, Net Profit Ratio, Net Operating Profit Ratio, Stock Turnover Ratio, Combined Ratio, Return on Capital employed (Including Long Term Borrowings), Return on proprietor's Fund (Shareholders Fund and Preference Capital, Return on Equity Capital, Dividend Payout Ratio, Debt Service Ratio, Debtors Turnover, Creditors Turnover		
Sept 2021	Working Capital Management: Concept, Nature of Working Capital, Planning of Working Capital, Estimation /Projection of Working Capital Requirements in case of Trading and Manufacturing Organization Operating Cycle.	Case Study	15
Oct 2021	Dividend Policy Meaning, Types, Factors influencing dividend policy, Forms of dividend. Determinants of Dividends Policy: Factors; Dividend Policy in India; Bonus Shares (Stock dividend) and Stock (Share) Splits; Legal, Procedural; and Tax Aspects associated with Dividend Decision	Quiz	15
	Total Lectures		60

Dr. Mitali Shelankar

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Teaching Plan: 2021 - 22 Department: B.

Com (B&I)

Class: S.Y.B. Com (B&I)

Semester: III

Subject: Risk Management

Name of the Faculty: Karishma Meghani

Month	Topics to be Covered	Additional Activities planned / done	Number of Lectures (of 50 minutes)
June 2021	Unit 1- Foundations of Risk Management <ul style="list-style-type: none">• Basic risk types• The role of risk management• Enterprise Risk Management (ERM)• History of financial disasters and risk management failures• 2007 financial crisis	-	12
July 2021	Unit 2- Capital Market Risk Management <ul style="list-style-type: none">• Equity, currencies & commodities markets in India• Introduction to Derivatives• Forward, Future and option contracts• Hedging through Derivatives contract• Fixed-income securities• Fixed-income risk management through derivatives• Rating agencies	Tracking cases from financial websites	16
Aug 2021	Unit 3 Credit Market Risk Management <p>Introduction, • Information required for evaluation of credit risk, • Procedure for Credit Risk Management, • Credit Lifecycle, • Loan Review Mechanism, • RBI guidelines on Credit Rating Framework in Banks, • Introduction of Basel Norms and calculation of capital adequacy ratio</p>	Case studies	16
September 2021	Unit 4- Risk Measurement <ul style="list-style-type: none">• Estimation of volatilities and correlations (application to volatility term structures)Monte Carlo simulations (application to interest rate forecasting)• Linear Value-at-Risk (application to market, credit and operational risk)• Option valuation• Risk-adjusted return on capital (RAROC) & beta calculation• Risk management of derivatives (application to convertible risk)• Interest rates and measures of interest rate sensitivity	Presentations	06
October	Revision	-	06

2021			
	Total Lectures		60

Ms. Karishma Meghani

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M.L. Dahanukar College of Commerce

Teaching Plan: 2021 - 22 Department: B.

Com (B&I)

Class: S.Y.B. Com (B&I)

Semester: III

Subject: Information Technology in Banking and Insurance -I Name of

the Faculty: Bargavi Vasudevan

Month	Topics to be Covered	Additional Activities planned / done	Number of Lectures (of 50 minutes)
June 2021	Unit 1 Introduction of Electronic - Commerce A) E-Commerce Framework, E-Commerce and media convergence, anatomy of E-Commerce Applications, E-Commerce Consumer and Organization Applications B) The network Infrastructure for Electronic Commerce - Market forces influencing the I-way, Components of I-way, Network Access Equipment	Discussion of relevant cases	14
July 2021	Unit 1 Introduction of Electronic - Commerce C) E-Commerce and World Wide Web- Architectural framework of ECommerce, WWW and its architecture, hypertext publishing, Technology behind the web, Security and the Web		16
Aug 2021	Unit 2: E-banking A) Meaning, definition, features, advantages and limitations- core banking, the evolution of e-banking in India, Legal framework for e-banking. B) Electronic Payment System Types of Electronic Payment Systems, Digital Token-based EPS, Smart Card EPS, Credit Card EPS, Risk in EPS, Designing a EPS		14
September 2021	Unit 3: Ms-office Package for Institutional Automation A) Ms-Word: Usage of smart art tools, bookmark, cross-reference, hyperlink, mail merge utility and converting word as PDF files. B) Ms-Excel: Manipulating data, Working with	Practical applications	10

	<p>charts, Working with PIVOT table and what-if analysis; Advanced excel functions-VLOOKUP (),hlookup(),PV(), FV(), average(),goal seek(),AVERAGE(), MIN(), MAX(), COUNT(),COUNTA(), ROUND(), INT(), nested functions, name ,cells/ranges/constants ,relative, absolute &mixed cell references, >, <</p> <p>C) Application in Banking and Insurance Sector – Calculation of Interest, Calculation of Instalment, Calculation of Cash Flow, Calculation of Premium, Calculation of risk coverage in Insurance and Reporting.</p>		
October 2021	<p>Unit 4: Cyber law and Cyber security</p> <p>A) Need of Cyber Law, History of Cyber Law in India B) Cyber Crimes: Various threats and attacks, Phishing, Key Loggers, Identity Theft, Call & SMS forging, e-mail related crimes, Denial of Service Attacks, Hacking, Online shopping frauds, Credit card frauds, Cyber Stalking C) Cyber Security: Computer Security, E-Security, Password Security and Reporting internet fraud</p>	Discussion of case Studies	06
	Total Lectures		60

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Mrs. Bargavi Vasudevan

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Teaching Plan: 2021 – 22

Department: B. Com (B&I)

Class: S.Y.B. Com (B&I)

Semester: III

Subject: Foundation Course III

Name of the Faculty: Ms. Priya Tiwari

Month	Topics to be Covered	Additional Activities planned / done	Number of Lectures (of 50 minutes)
June 2021	An Overview of Banking Industry: <ul style="list-style-type: none">● Definition of Banks, Types of Banks, Principles of Banking● Banking System in India, Overview of RBI, Public, Private, Co-operative, Payment Bank, Regional Rural Banks, Emerging trends of banking – Universal banking, electronic banking, globalization of banking.● Brief history of banking sector reforms from 1991-2000 and Current developments in banking.● Regulatory Architecture – Overview of Banking Regulation Act 1949, Banking Regulation Act	Case Studies	12

	<p>(Amendment 2015), Payment and Settlement Act 2007, Negotiable Instrument Act 1881, BIS, Basel I, II and III.</p> <ul style="list-style-type: none"> ● Bank Crises in India ● Critical Evaluation of Banking Industry in India 		
July 2021	<p>Commercial Banking and Customer – Banker Relationship:</p> <ul style="list-style-type: none"> ● Definition and meaning of Commercial Bank, Evolution of Commercial Banking in India, Functions of Commercial Bank , Services offered by Commercial Bank. ● Retail Banking – Meaning, Features, Significance of Retail Banking ● Corporate Banking -Meaning, Features, Significance of Corporate Banking and Overview of its products ● Rural Banking – Meaning, Features, Significance of Rural Banking and Overview of its products ● Banking Ombudsman – Functions 	Case Studies	12
Aug 2021	<p>Universal Banking & Technology in Banking sector:</p> <ul style="list-style-type: none"> ● Universal Banking 	Students Presentations	12

	<ul style="list-style-type: none"> ● Concept of Universal Banking, Evolution of Universal banking, Services to Government, Payment & Settlement, Merchant Banking,, Wealth Management, Portfolio Management Bancassurance, NRI Remittance. <p>Technology in Banking:</p> <ul style="list-style-type: none"> ● Features, norms and Limitations of E- banking, Mobile Banking, Internet Banking, RTGS, POS Terminal, NEFT, IMPS, Brown Label ATM's, White Label ATM's, NUUP, AEPS, APBS, CBS, CTS, Digital Signature , Mallets , Online opening of bank accounts – savings & current. <p>Applicability of KYC norms in Banking Sector.</p>		
<p>Sept 2021</p>	<p>Microfinance & Financial Inclusion: Introduction, Need and Code of Conduct for Microfinance Institutions in India,</p> <ul style="list-style-type: none"> ● Advantages, Purpose, Limitations and Models of SHG – Bank Linkage Program. ● Role of NABARD and SIDBI, ● Priority Sector and its Classification ● RBI Committee Report of Medium-Term Path on Financial Inclusion 2015, World Findex Report 2015, NISM Report 2015, 	<p>Case Studies, Quiz</p>	<p>12</p>

	<ul style="list-style-type: none"> ● Features & Procedures of Pradhan Mantri Jan Dan Yojana, and PM Mudra Yojana. ● Features, procedures and significance of Stand up India Scheme for Green Field 		
Oct 2021	<ul style="list-style-type: none"> ● Role of NABARD and SIDBI, ● SHG-2, NRLM and SRLM, ● Priority Sector and its Classification B) Financial Inclusion ● RBI Committee Report of Medium-Term Path on Financial Inclusion 2015, World Findex Report 2015, NISM Report 2015, ● Features & Procedures of Pradhan Mantri Jan Dhan Yojana, and PM Mudra Yojana. ● Features, procedures and significance of Stand-up India Scheme for Green Field 	Students Presentation	12
	Total Lectures		60

Ms. Priya Tiwari

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Dr. Mitali Shelankar

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Teaching Plan: 2021 – 22

Department: B.Com (B&I)

Class: S.Y.B. Com (B&I)

Semester: III

Subject: Financial Markets

Name of the Faculty: Aniket Prabhulkar

Month	Topics to be Covered	Additional Activities planned / done	Number of Lectures (of 50 minutes)
June 2021	Indian Financial System A) Introduction, Meaning, Functions of financial system, Indian financial system from financial neutrality to financial activism and from financial volatility to financial stability, Role of Government in financial development, Overview of Phases of Indian financial system since independence (State Domination – 1947-1990, Financial sector reforms 1991 till Financial Sector Legislative Reforms Commission 2013), Monitoring framework for financial conglomerates. B) Structure of Indian Financial System – Banking & Non-Banking Financial Institutions, Organized and Unorganized Financial Markets, Financial Assets/Instruments, Fund based & Fee Based Financial Services.	Case studies Live examples	16
July 2021	Financial Markets in India Indian Money Market, Indian Capital Market, Stock Market, Equity Market, Debt Market	Comparison with live statistics	18
Aug 2021	Commodity Market Introduction to commodities market - Meaning History & origin, Types of commodities traded, • Structure of commodities market in India, • Participants in commodities market, Trading in commodities in India(cash & derivative segment), • Commodity exchanges in India & abroad • Reasons for investing in commodities.	Internet videos wherever required to demonstrate effectively	18
Sept 2021	Derivatives Market • Introduction to Derivatives market- Meaning, History & origin, • Elements of a derivative contract, • Factors driving growth of derivatives market, • Types of derivatives, Types of	-	6

	underlying assets, Participants in derivatives market, Advantages & disadvantages of trading in derivatives market, • Current volumes of derivative trade in India, • Difference between Forwards & Future		
Oct 2021	Revision		2
	Total Lectures		60

Aniket Prabhulkar
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Teaching Plan: 2021 - 22

Department: B. Com (B&I)

Class: S.Y.B. Com (B&I)

Semester: III

Subject: Direct Taxation

Name of the Faculty: Chandan Shah

Month	Topics to be Covered	Additional Activities planned / done	Number of Lectures (of 50 minutes)
June 2021	Definitions and Residential Status Basic Terms A) Basic Terms (S. 2,3,4) Assesse, Assessment, Assessment Year, Annual Value, Business, Capital Assets, Income, Previous Year, Person, Transfer. B) Determination of Residential Status of Individual, Scope of Total Income (S.5)		12
July 2021	A) Salary (S.15-17) B) Income from House Property (S. 22-27) C) Profit & Gain from Business and Profession (S. 28, 30,31,32, 35, 35D, 36, 37, 40, 40A and 43B)	Group Discussion	16
Aug 2021	A) Capital Gain (S. 45, 48, 49, 50 and 54) B) Income from other sources (S.56- 59) C) Exclusions from Total Income (S.10) (Exclusions related to specified heads to be covered with relevant heads of income)		14
September 2021	A) Deductions from Total Income S. 80C, 80CCC, 80D, 80DD, 80E, 80U, 80TTA B) Computation of Taxable Income of Individuals.e	Case studies	8
Oct 2021	Deductions from Total Income		10
	Total Lectures		60

Chandan Shah
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Dr. Mitali Shelankar
Sign of Coordinator

