HSNC Board's
Smt. Chandibai Himathmal Mansukhani College
(Autonomous)
(Affiliated to the University of Mumbai)
University College Code : 217-JD Office : T14

HYDERABAD (SIND)
NATIONAL COLLEGIATE BOARD

Estd. 1965

Principal : Dr. Manju Lalwani Pathak

Ref No: CHM (A) AC/C/01/2025
Date: 18th June 2025

CIRCULAR

The immediate attention of all concerned is invited to this office Circular No. CHM (A) AC 05/2025 dated 19th May, 2025 regarding the Choice Based and Credit Based Syllabus (CBCS) for all subjects of F.Y.B.Com. & T.Y.B.Com. in Financial Management SEM - I & SEM – V respectively.

It is hereby communicated that the recommendations of the syllabus made by the Ad-hoc Board of Studies in Financial Management coordinated by the Dean, Faculty of Commerce in the meeting of Academic Council held on 23rd May, 2025 vide item No. 1.8, have been accepted and subsequently passed.

In accordance, therewith, the syllabus as per the CBCS has been brought into force with effect from the academic year 2025 – 2026 and accordingly the same is attached for reference and is available on the College's website www.chmcollege.in

Ulhasnagar - 421 003
18th June, 2025

Dr. Manju Lalwani Pathak
Principal & Chairperson, Academic Council

Copy forwarded for information to:-
1) The Dean, Faculty of Humanities.
2) The Chairperson, Ad-hoc Board of Studies.
3) The Controller of Examination.
4) The Registrar

P.B. No.17, Opp. Railway Station, Smt. Chandibai Himathmal Mansukhani Road, Ulhasnagar - 421 003, Dist. Thane. (Maharashtra)
Tel. : +91 251 273 4940 Fax : + 91251 273 1869 E-mail : principal.chmc@gmail.com website : chmcollege.in

HSNC Board's

Smt. Chandibai Himathmal Mansukhani College, Ulhasnagar

(Autonomous)

Affiliated to the University of Mumbai

Bachelor of Commerce
(Financial Management)
(Self-Financing Course)

Semester – V

Choice Based and Credit Based syllabus with effect from the Academic Year 2025-2026

PREAMBLE

The Bachelor of Commerce in Financial Management is a specialized u program under the University of Mumbai's Choice Based Credit and Grading System. It aims to equip students with strong foundations in financial theories, accounting, corporate finance, investment, taxation, auditing, and risk analysis. The curriculum blends theoretical learning with practical application through subjects like Business Valuation, Security Analysis, and Portfolio Management, along with research or internship-based projects. The program emphasizes analytical thinking, ethical awareness, leadership, and soft skills, preparing graduates for careers in finance, banking, investment, consultancy, and more. It also supports further studies and competitive exams, nurturing competent professionals for the evolving global financial landscape.

PROGRAMME SPECIFIC OUTCOME (PSOs)

PSO1: Financial Expertise Students will gain strong foundational knowledge in financial management, accounting, investment, and valuation techniques.

PSO2: Analytical Thinking Students will be able to critically analyze financial data to make informed and strategic business decisions.

PSO3: Ethical and Professional Conduct Students will demonstrate ethical awareness and adhere to professional standards in financial practices and reporting.

PSO4: Technological Application Students will effectively use financial tools, software, and information systems for data analysis and reporting.

Smt. Chandibai Himathmal Mansukhani College (Autonomous)

Third Year B. Com.
(Financial Management)

Semester- V

Title: Financial Management - I

Core Course - 4 Credits

With effect from
Academic Year 2025-2026

Title: Financial Management – I
Course Code: CHM(A)45201

Sr. No.	Heading	Particulars
1	**Description of the Course:**	This course introduces the core principles of financial management, focusing on effective decision-making to maximize organizational value. It begins with an Introduction to Financial Management, covering its objectives, functions, and role within businesses. Students learn techniques of Capital Budgeting and Capital Rationing, enabling them to evaluate and select profitable investment projects within resource constraints. The course also explores various Types of Financing, including equity, debt, and hybrid instruments, helping students understand their implications for business growth. Finally, the concept of Cost of Capital is examined to assess the expense of funding and optimize the capital structure. This course develops analytical skills essential for sound financial planning and strategy.
2	**Vertical**	-
3	**Type** **Teaching Method**	Theory + Practicum Lectures/Discussion/Presentations/Case Studies, etc.
4	**Credit**	4 Credits
5	**Hours allotted**	50 Hours
6	**Marks allotted**	100 Marks
7	**Course Objectives**: 1. To introduce the fundamental principles, scope, and objectives of financial management. 2. To develop understanding of capital budgeting techniques and capital rationing for effective investment decision-making. 3. To explore different sources and types of business financing suitable for various organizational needs. 4. To impart knowledge on the concept and computation of cost of capital and its role in financial decisions.	
8	**Learning Outcomes**: Students will be able to **LO1**: Explain the role and objectives of financial management, including value maximization and time value of money concepts.	

	LO2: Apply capital budgeting techniques such as NPV, IRR, PI, and Discounted Payback to evaluate investment projects. **LO3**: Identify and compare various sources of finance and determine their suitability for business needs. **LO4:** Calculate the cost of different capital components and analyze the Weighted Average Cost of Capital (WACC).
9	**Syllabus** **UNIT I: Introduction to Financial Management** • Introduction, Meaning, Importance • Scope and Objectives • Profit v/s Value Maximization • The Time Value of Money • Present Value • Internal Rate of Return • Bonds Returns • The Returns from Stocks • Annuity • Techniques of Discounting • Techniques of Compounding **UNIT II: Capital Budgeting and Capital Rationing** • Capital Budgeting: • Risk and Uncertainty in Capital Budgeting, Risk Adjusted Cut off Rate, Certainty Equivalent Method, Sensitivity Technique, Probability Technique, Standard Deviation Method, Co-efficient of Variation Method, Decision Tree Analysis, Construction of Decision Tree. • Capital Rationing: • Meaning, Advantages, Disadvantages, Practical Problems **UNIT III: Types of Financing** • Introduction • Needs of Finance and Sources: Long Term, Medium Term, Short Term • Long Term Sources of Finance • Short Term Sources of Finance **UNIT IV: Cost of Capital** • Introduction • Definition and Importance of Cost of Capital • Measurement of Cost of Capital • WACC

10	**Scheme of Examination and Assessment Pattern**

Paper – 100 Marks

External Examination: Semester End External - 75 marks Time: 2:30 minutes

Format of Question Paper

Question No	Particular	Marks
Q-1	Objective Questions A) Sub Questions to be asked 10 and to be answered any 08 B) Sub Questions to be asked 10 and to be answered any 07 (*Multiple choice / True or False / Match the columns/Fill in the blanks)	15 Marks
Q-2 Q-2	Full Length Question ***OR*** Full Length Question	15 Marks 15 Marks
Q-3 Q-3	Full Length Question ***OR*** Full Length Question	15 Marks 15 Marks
Q-4 Q-4	Full Length Question ***OR*** Full Length Question	15 Marks 15 Marks
Q-5	C) Theory Question D) Theory Question ***OR*** Short Notes To be asked 05 To be answered 03	08 Marks 07 Marks 15 Marks
		Total 75

Note:

1. Equal Weightage is to be given to all the modules.
2. 15 marks question may be subdivided into 8 marks + 7 marks with Internal options
3. Use of simple calculator is allowed in the examination.

Internal Examination: Continuous Evaluation - 25 marks

	Assessment / Evaluation	**Marks**
1.	Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence/ Puzzles)	20
2.	Active participation in routine class instructional deliveries and overall conduct as a responsible learner, mannerism and articulation and exhibit of leadership qualities in organizing related academic activities.	05
		Total 25

11	**REFERENCES:** 1. Fundamental of Financial Management – Prasanna Chandra – Tata McGraw Hill 2. Fundamental of Financial Management – V Sharan Pearson Education 3. Principles of Corporate Finance – R A Brealy& S C Myres - Tata McGraw Hill

Smt. Chandibai Himathmal Mansukhani College (Autonomous)

Third Year B. Com.
(Financial Management)

Semester- V

Title: Corporate Accounting- III

Elective Course - 3 Credits

with effect from
Academic Year 2025-2026

Title: Corporate Accounting –III

Course Code: CHM(A)45202

Sr. No.	Heading	Particulars
1	**Description of the Course:**	This course offers an in-depth understanding of accounting practices tailored to specialized financial institutions and transactions. It covers the preparation and presentation of Final Accounts for Banking Companies in compliance with regulatory norms, as well as Final Accounts for Insurance Companies (excluding Life Insurance), emphasizing statutory formats and disclosure requirements. The course also includes Investment Accounting in line with Accounting Standard 13 (AS-13), focusing on classification, valuation, and reporting of investment portfolios. Additionally, students will learn the principles and procedures of Accounting for Foreign Currency Transactions, including currency conversion, exchange rate fluctuations, and related gain/loss recognition. The course integrates practical scenarios to enhance analytical and technical accounting skills.
2	**Vertical**	-
3	**Type** **Teaching Method**	Theory + Practicum Lectures/Discussion/Presentations/Case Studies, etc.
4	**Credit**	3 Credits
5	**Hours allotted**	50 Hours
6	**Marks allotted**	100 Marks
7	**Course Objectives:** 1. To understand the legal and regulatory framework related to the final accounts of banking and insurance companies. 2. To develop the ability to prepare and analyze the final accounts of banking and general insurance companies in the prescribed formats. 3. To provide a conceptual understanding of investment accounting in line with Accounting Standard-13. 4. To impart knowledge about the accounting treatment for foreign currency transactions	

8	**Learning Outcomes**: Students will be able to **LO1**: Prepare final accounts of banking companies in compliance with the Banking Regulation Act, 1949. . **LO2**: Demonstrate the ability to prepare and interpret the final accounts of general insurance companies as per regulatory norms. **LO3**: Understand and apply the provisions of Accounting Standard-13 for investment accounting, including cost determination and income recognition. **LO4**: Acquire the skills to record and compute accounting entries for foreign currency transactions, including treatment of exchange differences.
9	**Syllabus** **UNIT I: Final Accounts of Banking Company** • Legal provision in Banking Regulation Act, 1949 relating to Accounts. Statutory reserves including Cash Reserve and Statutory Liquidity Ratio. Bill purchase and discounted, rebate of bill discounted. • Final Accounts in prescribed form • Non – performing assets and Income from non – performing assets. • Classification of Advances, standard, sub – standard, doubtful and provisioning requirement. **UNIT II: Final Accounts of Insurance Company (Excl. Life Insurance)** • General Insurance – Various types of insurance, like fire, marine, Miscellaneous, Special terms like premium, claims, commission, Management expenses, Reserve for unexpired risk, reinsurance • Final Accounts in a prescribed form. Revenue Statement – Form B – RA, Profit / • Loss Account – Form B – PL and Balance Sheet Form B – BS **UNIT III: Investment Accounting (w.r.t. Accounting Standard- 13)** • For shares (variable income bearing securities) • For debentures/Preference. shares (fixed income bearing securities) • Accounting for transactions of purchase and sale of investments with ex and cum interest prices and finding cost of investment sold and carrying cost as per weighted average method (Excl. brokerage). • Columnar format for investment account **UNIT IV: Accounting for Foreign Currency Transaction** • In relation to purchase and sale of goods, services and assets and loan and credit transactions. • Computation and treatment of exchange rate differences
10	**Scheme of Examination and Assessment Pattern** Paper – 100 Marks **External Examination: Semester End External - 75 marks Time: 2:30 minutes** Format of Question Paper

Question No	Particular	Marks
Q-1	Objective Questions A) Sub Questions to be asked 10 and to be answered any 08	15 Marks

		B) Sub Questions to be asked 10 and to be answered any 07 (*Multiple choice / True or False / Match the columns/Fill in the blanks)	
	Q-2 Q-2	Practical Question ***OR*** Practical Question	15 Marks 15 Marks
	Q-3 Q-3	Practical Question ***OR*** Practical Question	15 Marks 15 Marks
	Q-4 Q-4	Practical Question ***OR*** Practical Question	15 Marks 15 Marks
	Q-5	A) Theory Question B) Theory Question ***OR*** Short Notes To be asked 05 To be answered 03	08 Marks 07 Marks 15 Marks
			Total 75

Note:

1. Equal Weightage is to be given to all the modules.
2. 15 marks question may be subdivided into 8 marks + 7 marks with Internal options
3. Use of simple calculator is allowed in the examination.

Internal Examination: Continuous Evaluation - 25 marks

	Assessment / Evaluation	Marks
1.	Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence/ Puzzles)	20
2.	Active participation in routine class instructional deliveries and overall conduct as a responsible learner, mannerism and articulation and exhibit of leadership qualities in organizing related academic activities.	05
		Total 25

11 **REFERENCES:**

1. Introduction to Accountancy by T.S. Grewal, S. Chand and Company (P) Ltd., New Delhi
2. Advance Accounts by Shukla and Grewal, S. Chand and Company (P) Ltd., New Delhi
3. Advanced Accountancy by R.L Gupta and M. Radhaswamy, S. Chand and Company (P) Ltd., New Delhi
4. Modern Accountancy by Mukherjee and Hanif, Tata Mc. Grow Hill and Co. Ltd., Mumbai
5. Financial Accounting by Lesile Chandwichk, Pentice Hall of India Adin Bakley (P) Ltd., New Delhi

	6. Financial Accounting for Management by Dr. Dinesh Harsalekar, Multi-Tech. Publishing Co. Ltd., Mumbai 7. Financial Accounting by P.C. Tulsian, Pearson Publications, New Delhi 8. Accounting Principles by R.N. Anthony and J.S. Reece, Richard Irwin, Inc 9. Financial Accounting by Monga, J.R. Ahuja, Girish Ahuja and Ashok Shehgal, Mayur Paper Back, Noida 10. Compendium of Statement and Standard of Accounting, ICAI 11. Indian Accounting Standards, Ashish Bhattacharya, Tata Mc. Grow Hill and Co. Ltd., Mumbai

Smt. Chandibai Himathmal Mansukhani College
(Autonomous)

Third Year B. Com.
(Financial Management)

Semester- V

Title: Auditing-I

Elective Course - 3 Credits

With effect from
Academic Year 2025-2026

Title: Auditing-I

Course Code: CHM(A)45203

Sr. No.	Heading	Particulars
1	**Description of the Course:**	This course provides a comprehensive introduction to the fundamental concepts and practices of auditing. It begins with an Introduction to Auditing, covering its objectives, types, and the role of auditors in ensuring financial integrity. Students will explore Audit Planning, Procedures, and Documentation, learning how to structure audit assignments, gather evidence, and maintain proper records. The course delves into various Auditing Techniques, including vouching, verification, and analytical procedures used to assess financial statements. It also highlights the importance and methodology of Internal Audit, focusing on risk assessment, internal controls, and performance evaluation. The course prepares students for roles in statutory, internal, and operational auditing across various industries.
2	**Vertical**	-
3	**Type** **Teaching Method**	Theory + Practicum Lectures/Discussion/Presentations/Case Studies, etc.
4	**Credit**	3 Credits
5	**Hours allotted**	50 Hours
6	**Marks allotted**	100 Marks
7	**Course Objectives:** 1. To introduce the fundamental concepts, principles, and objectives of auditing. 2. To develop understanding of audit planning, procedures, and proper documentation. 3. To familiarize students with various auditing techniques and their application in different scenarios. 4. To explain the concepts and functions of internal control, internal check, and internal audit systems.	
8	**Learning Outcomes**: Students will be able to **LO1**: Explain the objectives, principles, and types of auditing, and differentiate between audit, accounting, and investigation. **LO2**: Develop the ability to prepare an audit plan and understand audit procedures, working papers, and documentation standards. **LO3**: Demonstrate the ability to apply test checks, audit sampling, and internal control evaluations in practical audit situations.	

<table>
<tr><td></td><td>LO4: Understand the scope, objectives, and procedures involved in internal audits and distinguish them from statutory audits</td></tr>
<tr><td>9</td><td>
Syllabus
UNIT I: Introduction to Auditing

Basics of Financial Statements & Auditing.
Objectives of Auditing- Primary and Secondary.
Errors and its types and Frauds, Intentional misrepresentation to deceive, Auditor's Duty: Evaluate risk of fraud/error, maintain professional doubt, and report material frauds.
Principles of Auditing, Types of Audit - Balance Sheet Audit, Interim Audit, Continuous Audit, Concurrent Audit, Annual Audit, Independent Audit.
Qualities of an Auditor, Auditing v/s Accounting, Auditing v/s Investigation, True and fair view.

UNIT II: Audit Planning, Procedures and Documentation

Audit Planning, Objectives, Factors to Consider, Sources of Information, Discussion with Client, Overall Audit Plan.
Audit Programme – Meaning, Factors to Consider, Methods of Work, Instructions Before Work Starts, Overall Audit Approach.
Audit Working Papers - Form & Content Factors, Main Functions, Features, Ownership & Custody, Access by Others, Auditor's Lien.
Audit Notebook – Meaning, Structure, and Importance, content of general and current.

UNIT III: Auditing Techniques

Test Check Meaning, Features, Factors to be Considered, When Test Checks can be Used and Test Checking Vs. Routing Checking,
Audit Sampling, Meaning, Purpose, Factors in Determining Sample size - Sampling Risk, Tolerable Error and Expected Error, Methods of Selecting Sample Items Evaluation of Sample Results Auditors Liability in Conducting Audit based on Sample
Internal Control Meaning and Purpose, Review of Internal Control, Advantages, Auditors Duties, Review of Internal Control, Inherent Limitations of Internal Control, Internal Control Samples for Sales & Debtors, Purchases & Creditors, Wages & Salaries
Forensic Auditing, Audit Evidence with Technology Integration

UNIT IV: Internal Audit

Meaning, Basic Principles of Establishing Internal Audit, Objectives, Evaluation of
Internal Audit by Statutory Auditor, Internal Audit Vs. External Audit, Cyber security and IT Audit

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<tr><td>10</td><td>
Scheme of Examination and Assessment Pattern
Paper – 100 Marks
External Examination: Semester End External - 75 marks Time: 2:30 minutes
Format of Question Paper
<table>
<tr><th>Question No</th><th>Particular</th><th>Marks</th></tr>
<tr><td>Q-1</td><td>Objective Questions
A) Sub Questions to be asked 10 and to be answered any 08
B) Sub Questions to be asked 10 and to be answered any 07</td><td>15 Marks</td></tr>
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</table>

	(*Multiple choice / True or False / Match the columns/Fill in the blanks)	
Q-2 Q-2	Full Length Question ***OR*** Full Length Question	15 Marks 15 Marks
Q-3 Q-3	Full Length Question ***OR*** Full Length Question	15 Marks 15 Marks
Q-4 Q-4	Full Length Question ***OR*** Full Length Question	15 Marks 15 Marks
Q-5	A) Theory Question B) Theory Question ***OR*** Short Notes To be asked 05 To be answered 03	08 Marks 07 Marks 15 Marks
		Total 75

Note:

1. Equal Weightage is to be given to all the modules.
2. 15 marks question may be subdivided into 8 marks + 7 marks with Internal options
3. Use of simple calculator is allowed in the examination.

Internal Examination: Continuous Evaluation - 25 marks

	Assessment / Evaluation	**Marks**
1.	Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence/ Puzzles)	20
2.	Active participation in routine class instructional deliveries and overall conduct as a responsible learner, mannerism and articulation and exhibit of leadership qualities in organizing related academic activities.	05
		Total 25

11 **REFERENCES:**

1. Contemporary Auditing by Kamal Gupta, Tata Mc-Graw Hill, New Delhi
2. A Hand-Book of Practical Auditing by B.N. Tandon, S. Chand and Company, New Delhi
3. Fundamentals of Auditing by Kamal Gupta and Ashok Arora, Tata McGraw Hill, New Delhi
4. Auditing: Principles and Practice by Ravinder Kumar, Virender Sharma, PHI Learning Pvt. Ltd., New Delhi
5. Auditing and Assurance for CA IPCC by Sanjib Kumar Basu, Pearson Education,New Delhi
6. Contemporary Auditing by Kamal Gupta, McGrow Hill Education Pvt. Ltd., New Delhi

Smt. Chandibai Himathmal Mansukhani College (Autonomous)

Third Year B. Com. (Financial Management)

Semester- V

Title: Business Ethics

Elective Course - 3 Credits

With effect from Academic Year 2025-2026

Title: Business Ethics
Course Code: CHM(A)45205

Sr. No.	Heading	Particulars
1	**Description of the Course:**	This course explores the ethical foundations of business practices and their significance in today's dynamic global economy. It begins with an Introduction to Ethics and Areas of Business Ethics, providing a conceptual understanding of moral principles and their application in business decisions. Students will examine Business Ethics in the Global Economy, analyzing ethical challenges in international trade, cross-cultural issues, and regulatory frameworks. The course also emphasizes Corporate Social Responsibility (CSR), highlighting the role of businesses in contributing to societal and environmental well-being. Finally, Functional Ethics explores ethical considerations across key business functions such as marketing, finance, HR, and operations.
2	**Vertical**	-
3	**Type** **Teaching Method**	Theory + Practicum Lectures/Discussion/Presentations/Case Studies, etc.
4	**Credit**	3 Credits
5	**Hours allotted**	50 Hours
6	**Marks allotted**	100 Marks
7	**Course Objectives**: 1. To introduce students to the fundamental concepts and theories of ethics and their relevance in business. 2. To examine the role of ethics in global business practices and decision-making. 3. To understand the principles and importance of Corporate Social Responsibility (CSR) in the modern business environment. 4. To explore the ethical dimensions in different business functions such as marketing, finance, and human resources.	
8	**Learning Outcomes**: Students will be able to **LO1**: Define and explain key ethical concepts, moral principles, and their significance in individual and business behavior. **LO2**: Analyze ethical challenges and apply ethical reasoning to global business scenarios. **LO3**: Understand the objectives, frameworks, and real-world applications of Corporate Social Responsibility (CSR). .	

	LO4: Evaluate ethical issues across business functions such as finance, HRM, and marketing, including those related to intellectual property rights.
9	**Syllabus** **UNIT I: Introduction to Ethics and area of Business Ethics** • Meaning of ethics, Moral and values • Importance of Ethics and Types • Theories of Ethics • Business Ethics • Nature and Importance of Business Ethics • Types of Business Ethics • Causes of Unethical behavior • Factors influencing business ethics • Corporate Ethics, Individual ethics, Professional Ethics & Whistle-blowing and Organization Transparency. **UNIT II: Business Ethics in Global Economy** • Concept of Globalization • Global Business Network • Relationship among Business, Business Ethics and Business Development • Developing Business ethics in Global Economy • Marketing ethics in foreign trade • Role of Business Ethics in business • Ethical Issues in e-commerce, AI and Ethics in Global Business • Measures to prevent unethical practices in e-commerce **UNIT III: Corporate Social Responsibility** • Concept of Corporate Social Responsibility, CSR in Environment Protection & Consumer Protection • Mandatory CSR Reporting • Relationship between C.S.R. and Business Ethics • Arguments for and against Corporate Social Responsibility • ESG Framework **UNIT IV: Functional Ethics** • Meaning of Functional Ethics, Ethics in Remote Working and Surveillance, Data privacy and Digital IPR. • Functions Ethics in Business related to Marketing, HRM & Finance
10	**Scheme of Examination and Assessment Pattern** Paper – 100 Marks **External Examination: Semester End External - 75 marks Time: 2:30 minutes** Format of Question Paper

Question No	Particular	Marks
Q-1	Objective Questions A) Sub Questions to be asked 10 and to be answered any 08	15 Marks

	B) Sub Questions to be asked 10 and to be answered any 07 (*Multiple choice / True or False / Match the columns/Fill in the blanks)	
Q-2 Q-2	Full Length Question ***OR*** Full Length Question	15 Marks 15 Marks
Q-3 Q-3	Full Length Question ***OR*** Full Length Question	15 Marks 15 Marks
Q-4 Q-4	Full Length Question ***OR*** Full Length Question	15 Marks 15 Marks
Q-5	A) Theory Question B) Theory Question ***OR*** Short Notes To be asked 05 To be answered 03	08 Marks 07 Marks 15 Marks
		Total 75

Note:

1. Equal Weightage is to be given to all the modules.
2. 15 marks question may be subdivided into 8 marks + 7 marks with Internal options
3. Use of simple calculator is allowed in the examination.

Internal Examination: Continuous Evaluation - 25 marks

	Assessment / Evaluation	Marks
1.	Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence/ Puzzles)	20
2.	Active participation in routine class instructional deliveries and overall conduct as a responsible learner, mannerism and articulation and exhibit of leadership qualities in organizing related academic activities.	05
		Total 25

11 **REFERENCES:**

1. Business Ethics - O.C. Ferrell, John Paul Fraedrich, Linda Ferrell.
2. Business Ethics – David J Fritzsche
3. Prespectives in Business Ethics- Laura Hartman- Mcgraw Hill
4. Ethics in Management- S A Sherlekar
5. Business Ethics - GautamPherwani
6. Business Ethics – Ritu Pamraj.

Smt. Chandibai Himathmal Mansukhani College
(Autonomous)

Third Year B. Com.
(Financial Management)

Semester- V

Title: Personal Financial Planning

Elective Course - 3 Credits

With effect from
Academic Year 2025-2026

Title: Personal Financial Planning
Course Code: CHM(A)45206

Sr. No.	Heading	Particulars
1	**Description of the Course:**	This course equips students with essential knowledge and practical skills for effective personal financial planning and long-term wealth management. It covers the fundamentals of Financial Planning and Budgeting, helping students set financial goals, track expenses, and create realistic budgets. The module on Managing Your Money and Career Planning emphasizes aligning financial decisions with career choices and life goals. Students also learn about Financial Assets and Asset Protection, including investment options, risk management, and insurance strategies. The course concludes with Retirement Planning, guiding students on building a secure financial future through savings, pensions, and investment planning. It fosters financial literacy and responsible money management for life-long financial well-being.
2	**Vertical**	-
3	**Type** **Teaching Method**	Theory + Practicum Lectures/Discussion/Presentations/Case Studies, etc.
4	**Credit**	3 Credits
5	**Hours allotted**	50 Hours
6	**Marks allotted**	100 Marks
7	**Course Objectives:** 1. To develop an understanding of the components and process of creating a personal financial plan and budget. 2. To help students manage personal income, expenses, savings, and set realistic financial goals aligned with career planning. 3. To familiarize students with various financial and insurance instruments for wealth creation and asset protection. 4. To introduce investment strategies and risk-return evaluation for effective financial decision-making.	
8	**Learning Outcomes**: Students will be able to **LO1**: Design a personal financial plan and prepare a budget based on income and expenditure analysis.	

	LO2: Understand how to set financial goals, manage money effectively, and align them with career and life planning. **LO3**: Evaluate different investment options and insurance policies to protect and grow financial assets. **LO4:** Acquire the ability to assess retirement needs and apply strategies for pre- and post-retirement financial planning.
9	**Syllabus** **UNIT I: Financial Plan and Budgeting** • Meaning of Financial Plan, Need, Financial Literacy, Components of Financial Plan. • Goal Based Planning, wealth Creation, Budgeting, and Importance of Budgeting, Personal Financial Statement and Ratios, Simple practical problems **UNIT II: Managing your money and Career Planning** • Factors considered to manage your money, Interest Rate, Yield Curves, Real Return, Key Indicators – Leading, Lagging & Concurrent, Financial Goals and Career Planning, Life Cycle Management • Behavioral Finance in Personal Decision Making **UNIT III: Financing Assets and Protection of Assets** • Types of Investment, Risk and Return of investors, Asset Allocation Strategies – Strategic, Tactical & Life-Cycle based. Goal Based Finance, Active and Passive Investment Strategies. • Insurance- Human Life Value- CPT, Return Calculation (CAGR, Post-Tax Returns), Net worth Calculation **UNIT IV: Retirement Planning** • Different Salary Component, Meaning of Retirement Planning, Types, Need and Purpose, Financial objective of retirement planning. Evaluation and planning for retirement, Pre and Post Retirement Strategies. • Pension Schemes, Tax Saving Schemes and Types of Annuity Simple Practical questions
10	**Scheme of Examination and Assessment Pattern** Paper – 100 Marks **External Examination: Semester End External - 75 marks Time: 2:30 minutes** Format of Question Paper

Question No	Particular	Marks
Q-1	Objective Questions A) Sub Questions to be asked 10 and to be answered any 08 B) Sub Questions to be asked 10 and to be answered any 07 (*Multiple choice / True or False / Match the columns/Fill in the blanks)	15 Marks
Q-2	Full Length Question ***OR***	15 Marks
Q-2	Full Length Question	15 Marks

Q-3	Full Length Question ***OR***	15 Marks
Q-3	Full Length Question	15 Marks
Q-4	Full Length Question ***OR***	15 Marks
Q-4	Full Length Question	15 Marks
Q-5	A) Theory Question B) Theory Question ***OR*** Short Notes To be asked 05 To be answered 03	08 Marks 07 Marks 15 Marks
		Total 75

Note:

1. Equal Weightage is to be given to all the modules.
2. 15 marks question may be subdivided into 8 marks + 7 marks with Internal options
3. Use of simple calculator is allowed in the examination.

Internal Examination: Continuous Evaluation - 25 marks

	Assessment / Evaluation	Marks
1.	Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence/ Puzzles)	20
2.	Active participation in routine class instructional deliveries and overall conduct as a responsible learner, mannerism and articulation and exhibit of leadership qualities in organizing related academic activities.	05
	Total 25	

11 **REFERENCES:**

1. Private Wealth Management: The Complete Reference for the Personal Financial Planner, Ninth Edition - G. Victor Hallman, Jerry S. Rosenbloom - McGraw Hill Professional
2. Personal Financial Planning – Gitman, Joehnkand and Billingslay
3. Personal Financial Management - Nico Swart - Juta and Company Ltd.

Smt. Chandibai Himathmal Mansukhani College
(Autonomous)

Third Year B. Com.
(Financial Management)

Semester- V

Title: Research Methodology in Financial Management

Core Course - 4 Credits

With effect from
Academic Year 2025-2026

Title: Research Methodology in Financial Management

Course Code: CHM(A)45208

Sr. No.	Heading	Particulars
1	**Description of the Course:**	This course introduces the essential concepts and techniques of research methodology. It begins with an Introduction to Research, covering research types, objectives, and design. Students learn methods of Data Collection and Processing, including primary and secondary sources, sampling, and data organization. The course then focuses on Data Analysis and Interpretation, teaching statistical and analytical tools to draw meaningful conclusions. Finally, students develop skills to prepare a comprehensive Research Report, emphasizing clarity, structure, and presentation of findings. This course equips learners with the tools necessary for conducting effective and ethical research in academic and professional settings.
2	**Vertical**	-
3	**Type** **Teaching Method**	Theory + Practicum Lectures/Discussion/Presentations/Case Studies, etc.
4	**Credit**	4 Credits
5	**Hours allotted**	50 Hours
6	**Marks allotted**	100 Marks
7	**Course Objectives**: 1. To introduce students to the fundamental concepts, scope, and types of research in financial studies. 2. To equip students with skills for effective data collection, classification, and processing using various methods and tools. 3. To develop the ability to apply appropriate statistical tools for data analysis and interpretation in financial research. 4. To enhance students' ability to formulate hypotheses and conduct meaningful research in finance-related topics.	
8	**Learning Outcomes**: Students will be able to **LO1**: Explain the research process, design research studies, and formulate hypotheses relevant to financial management.	

	LO2: Identify appropriate data sources and apply various techniques for collecting and organizing primary and secondary data. **LO3**: Perform data analysis using statistical measures such as mean, standard deviation, correlation, regression, t-test, and chi-square. **LO4:** Present a structured research report using appropriate format, citations, and academic language.
9	**Syllabus** **UNIT I: Introduction to Research** • Meaning, Objectives and Importance of Research. • Types of Research. • Research Process. • Characteristics of Good Research. • Hypothesis-Meaning, Nature, Significance, Types and Sources. • Research Design– Meaning, Definition, Need and Importance, Steps, Scope and Essentials of a Good Research Design. • Sampling– Meaning of Sample and Sampling, Methods of Sampling: Non-Probability Sampling (Convenient, Judgment, Quota, Snow ball) Probability (Simple Random, Stratified, Cluster, Multi Stage). **UNIT II: Data Collection and Processing** • Research Proposal Writing • Types of Data and Sources-Primary and Secondary Data Sources • Methods of Collection of Primary Data a) Observation- i) structured and unstructured, ii) disguised and undisguised, iii) mechanical observations (use of gadgets) b) Experimental i) Field ii) Laboratory c) Interview – i) Personal Interview ii) focused group, iii) in- depth interviews Method d) Survey– Telephonic survey, Mail, E-mail, Internet survey, social media, and Media listening, online survey via google form, use of AI in data collection. e) Survey instrument– i) Questionnaire designing. i. Types of questions–i) structured/close ended and ii) unstructured/ open ended, iii) Dichotomous, iv) Multiple Choice Questions. ii. Scaling techniques-i) Likert scale, ii) Semantic Differential scale. **UNIT III: Data Analysis and Interpretation** • Processing of Data– Meaning & Essentials of i) Editing ii) Coding iii) Tabulation • Analysis of Data-Meaning, Purpose, Types. • Interpretation of Data-Essentials, Importance, Significance and Descriptive Analysis • Testing of hypothesis– One Sample T- Test, ANOVA, F- test, Chi Square and Paired Sample Test. **UNIT IV: Research Report** • Report writing – i) Meaning, Importance, Structure, Types, Process and Essentials of a Good Report

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Scheme of Examination and Assessment Pattern

Paper – 100 Marks

External Examination: Semester End External - 75 marks Time: 2:30 minutes

Format of Question Paper

Question No	Particular	Marks
Q-1	Objective Questions A) Sub Questions to be asked 10 and to be answered any 08 B) Sub Questions to be asked 10 and to be answered any 07 (*Multiple choice / True or False / Match the columns/Fill in the blanks)	15 Marks
Q-2 Q-2	Full Length Question ***OR*** Full Length Question	15 Marks 15 Marks
Q-3 Q-3	Full Length Question ***OR*** Full Length Question	15 Marks 15 Marks
Q-4 Q-4	Full Length Question ***OR*** Full Length Question	15 Marks 15 Marks
Q-5	A) Theory Question B) Theory Question ***OR*** Short Notes To be asked 05 To be answered 03	08 Marks 07 Marks 15 Marks
		Total 75

Note:

1. Equal Weightage is to be given to all the modules.
2. 15 marks question may be subdivided into 8 marks + 7 marks with Internal options
3. Use of simple calculator is allowed in the examination.

Internal Examination: Continuous Evaluation - 25 marks

	Assessment / Evaluation	Marks
1.	Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence/ Puzzles)	20
2.	Active participation in routine class instructional deliveries and overall conduct as a responsible learner, mannerism and articulation and exhibit of leadership qualities in organizing related academic activities.	05
		Total 25

11	**REFERENCES:** 1. Business Research Methodology by T N Srivastava and Shailaja Rego, Tata Mcgraw Hill, Education Private Limited, New Delhi 2. Methodology of Research in Social Sciences, by O.R. Krishnaswami, Himalaya Publishing House 3. Research Methodology by Dr Vijay Upagude and Dr Arvind Shende 4. Quantitative Techniques by Dr S. K Khandelwal, International Book House Pvt Ltd 5. Statistical Analysis with Business and Economics Applications, Hold Rinehart & Wrintston, 2nd Edition, New York 6. Business Research Methods, Clover, Vernon T and Balsely, Howard L, Colombus O. Grid. 7. Research Methods in Economics and Business by R. Gerber and P.J. Verdoom, The Macmillan Company, New York 8. Research and Methodology in Accounting and Financial Management, J.K Courtis 9. Statistics for Management and Economics, by Menden Hall and Veracity, Reinmuth J.E 10. Panneerselvam, R., Research Methodology, Prentice Hall of India, New Delhi, 2004. 11. Kothari CR, Research Methodology- Methods and Techniques, New Wiley Ltd., 2009

Department of Financial Management

Sr No	Name of the Faculty	Designation and College	Signature
1.	Dr. Manju Lalwani Pathak	**Principal,** **Smt. CHM College, Ulhasnagar**	
2.	Mr. Jaikumar Dinani	**Assistant Professor,** **Smt. CHM College, Ulhasnagar**	
3.	Ms. Deepa Soni	**Assistant Professor,** **Smt. CHM College, Ulhasnagar**	

Name & Signature of the Ad-hoc BoS Chairperson: Dr. Manju Lalwani Pathak

Name & Signature of the Dean: Dr. Gopichand Shamnani