



HYDERABAD (SIND)
NATIONAL COLLEGIATE BOARD

HSNC Board's

Smt. Chandibai Himathmal Mansukhani College (Autonomous)

(Affiliated to the University of Mumbai)

University College Code : 217-JD Office : T14



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 Banking & Insurance SEM - I & SEM – V respectively.

It is hereby communicated that the recommendations of the syllabus made by the Ad-hoc Board of Studies in Banking & Insurance coordinated by the Dean, Faculty of Commerce in the meeting of Academic Council held on 23rd May, 2025 vide item No. 1.5, 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



HSNC Board's
Smt. Chandibai Himathmal Mansukhani College, Ulhasnagar
(Autonomous)
Affiliated to the University of Mumbai

Bachelor of Commerce
(Banking and Insurance)
(Self-Financing Course)

Semester – V

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

PREAMBLE

The dynamic nature of the financial services sector has brought about significant transformation in the fields of banking and insurance. The Banking and Insurance course aims to provide students with a strong foundation in the principles, operations, and regulatory framework of these two critical pillars of the financial system. This syllabus is designed to equip students with fundamental knowledge of financial markets, banking laws, insurance principles, and accounting practices. It focuses on developing analytical and decision-making skills through theoretical concepts and their real-world applications. Emphasis is placed on understanding modern banking operations, digital transformation, risk management, and the evolving landscape of insurance in India and globally. By the end of the course students will have a well-rounded understanding of basic banking and insurance services, customer relationship management, financial literacy, and ethical practices, enabling them to pursue specialized studies and build careers in the financial services industry.

PROGRAMME SPECIFIC OUTCOMES (PSOs)

PSO1: Demonstrate understanding of core concepts, principles, and functions of banking and insurance systems.

PSO2: Develop comprehensive knowledge in accounting and to solve real-world problems in the banking and insurance sectors.

PSO3: Gain awareness of the legal, regulatory, and compliance environment governing financial institutions in India, especially the role of RBI, IRDAI, and SEBI.

PSO4: Develop the ability to analyze financial data and evaluate basic banking and insurance products for informed decision-making.

**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

**Third Year B. Com.
(Banking and Insurance)**

Semester- V

Title: Financial Reporting and Analysis

**With effect from
Academic Year 2025-2026**

Title: Financial Reporting and Analysis
Course Code: CHM(A)44303

Sr. No.	Heading	Particulars
1	Description of the Course:	Students will learn how to analyze the income statement, balance sheet, cash flow statement, and statement of changes in equity, with an emphasis on assessing a company's financial health and performance. The course also covers the impact of accounting choices on financial statements, the role of regulatory bodies, and the ethical considerations in financial reporting.
2	Vertical	—
3	Type and Teaching Method	Theory + Practicum Lecture/Discussion/Practical sums/Case Study etc.
4	Credit	3 Credits
5	Hours allotted	50 Hours
6	Marks allotted	100 Marks
7	Course Objectives: 1. To acquaint the learners with various concepts of reporting 2. To enable the learners in understanding, developing, preparing and presenting the financial reports of banking, insurance, and other companies.	
8	Learning Outcomes: Student will be able to LO1: Compute final accounts of banking and insurance companies. LO2: Evaluate ethical behavior and its implication for accountants. LO3: Possess the knowledge of developing, preparing and presenting the financial reports. LO4: Apply the techniques of reporting in the decision making for the business corporates LO5: acquire the basic knowledge about rules and regulations of non-banking financial companies.	
9	Syllabus UNIT I: Final accounts of Banking Company • Legal provisions in Banking Regulation Act ,1949 relating to accounts • Statutory reserves including Cash Reserve and Statutory Liquid Ratio. Bills purchased and discounted, rebate on bills discounted • Final Accounts in prescribed form • Non-performing assets and income from non-performing assets • Capital adequacy, Classification of Advances, standard, sub-standard, doubt and provisioning requirements	

UNIT II: Non-Banking Financial Companies

- Introduction, Definition, Registration and Regulation,
- Classification, Income recognition, Accounting of Investment, Applicability of Prudential Norms, Assets
- Classification, Non-performing Assets Capital Adequacy, Preparation of Financial Statement.

UNIT III: Final accounts of Insurance Companies

- Preparation and Presentation of Corporate Final Accounts of Insurance Companies
- Final accounts in accordance with Insurance Legislation
- Study of Accounting Policies from annual reports of Listed Insurance Companies

UNIT IV: Preparation of Final Accounts of Companies

- Relevant Provisions of Companies Act relating to preparation of final accounts
- (Excluding Cash flow of statement).
- Preparation of Financial Statements as per Companies Act.
- AS1 in relation to Final Accounts of Companies (disclosure of Accounting Policies)

10**Scheme of Examination and Assessment Pattern**

Paper-100 Marks

External Examination: Semester End External:75 marks Time:2.5 hours

Format of Question Paper

Question No	Particular	Marks
Q1	Objective Questions C) Sub Questions to be asked 10 and to be answered any 08 D) 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
Q2	Full Length Question OR Full Length Question	15 Marks 15 Marks
Q3	Full Length Question OR Full Length Question	15 Marks 15 Marks
Q4	Full Length Question OR Full Length Question	15 Marks 15 Marks
Q5	C) Theory questions D) Theory questions OR Short Notes To be asked 05 question, to be answered 03 questions	08 Marks 07 Marks 15 Marks
	Total	75 Marks

Internal Examination: Continuous Evaluation - 25 marks

Sr. No.	Particular	Marks
1	One class test (20 Marks)	
	Match the Column/ Fill in the Blanks/ Multiple Choice Questions	05
	Answer in One or Two Lines (Concept based Questions)	05
	Answer in Brief (Attempt Any Two of the Three)	10
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. Warren Buffett Accounting Book: Reading Financial Statements for Value Investing
2. Financial Statements, Third Edition: A Step-by-Step Guide to Understanding and Creating Financial Reports
3. Ashish K. Bhattacharyya – “Financial Accounting for Business Managers”, Prentice Hall of India Pvt. Ltd. Shashi K. Gupta – “Contemporary Issues in Accounting”, Kalyani Publishers.
4. R. Narayanaswamy – “Financial Accounting”, Prentice Hall of India, New Delhi
5. Ashok Sehgal – “Fundamentals of Financial Accounting”, Taxmann’s Publishers
6. Taxmann CA final Financial reporting problems & Solutions
7. Work book ... Company Accounts and Audit, Final examination ... Grp 2, Institute of Cost Accountants of India Advanced Accountancy, Subhash Jagtap, Independently published

**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

**Third Year B. Com.
(Banking and Insurance)**

Semester- V

Title: Research Methodology

**with effect from
Academic Year 2025-2026**

Title: Research Methodology
Subject Code: CHM(A)44302

Sr. No.	Heading	Particulars
1	Description of the Course:	The Research Methodology course provides students with essential tools and techniques for conducting systematic and scientific research. It covers research design, data collection, analysis, and interpretation, preparing learners to undertake academic or applied research projects effectively.
2	Vertical	–
3	Type and Teaching Method	Theory + Practicum Lecture/Discussion/Presentation/Research paper etc.
4	Credit	4 Credits
5	Hours allotted	50 Hours
6	Marks allotted	100 Marks
7	Course Objectives: 1. To develop in students a rational way of thinking and reasoning through research methodology 2. To make students learn to establish relationship between variables 3. To make students learn the steps in writing a research report	
8	Learning Outcomes: Student will be able to LO1: Understand the research concepts and its process LO2: Learn to prepare Research design. LO3: Learn to analyze data using advanced statistical techniques. LO4: Learn to compile the relevant information into a detailed research report.	

9	Syllabus UNIT I: : Introduction to Research • Meaning, Objectives and Importance of Research • Types of Research • Research Process. • Characteristics of Good Research • Problem Identification & Formulation – Research Question • Review of literature • Hypothesis-Meaning, Nature, Significance, Types and Sources. • Research Design–Meaning, Definition, Need and Importance, Steps, Scope and Essentials of a Good Research Design. • Sampling–a) Meaning of Sample and Sampling, b) Methods of Sampling, Non-Probability Sampling–Convenient, Judgment, Quota, Snowball. • Probability–Simple Random, Stratified, Cluster, Multistage UNIT II: Data Collection and Process • Types of Data and Sources-Primary and Secondary Data Sources • Methods of Collection of Primary data • Scaling techniques-i) Likert scale, ii) Semantic Differential scale UNIT III: Data Analysis and Interpretation • Processing of Data–Meaning &Essentials of i) Editing I) 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. • Plagiarism meaning, Software for detection of Plagiarism • Footnotes and bibliography									
10	Scheme of Examination and Assessment Pattern Paper-100 Marks External Examination: Semester End External:75 marks Time:2.5 hours Format of Question paper <table><tr><th>Question No</th><th>Particular</th><th>Marks</th></tr><tr><td>Q1</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 (*Multiple choice / True or False / Match the columns/Fill in the blanks)</td><td>15 Marks</td></tr><tr><td>Q2</td><td>Full Length Question OR Full Length Question</td><td>15 Marks</td></tr></table>	Question No	Particular	Marks	Q1	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	Q2	Full Length Question OR Full Length Question	15 Marks
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Q2	Full Length Question OR Full Length Question	15 Marks								

		15 Marks
Q3	Full Length Question OR Full Length Question	15 Marks
Q4	Full Length Question OR Full Length Question	15 Marks
Q5	A) Theory questions B) Theory questions OR Short Notes To be asked 05 questions To be answered 03 questions	08 Marks 07 Marks 15 Marks
	Total	75 Marks

Internal Examination: Continuous Evaluation - 25 marks

Sr. No.	Particular	Marks
1	One class test (20 Marks)	
	Match the Column/ Fill in the Blanks/ Multiple Choice Questions	05
	Answer in One or Two Lines (Concept based Questions)	05
	Answer in Brief (Attempt Any Two of the Three)	10
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. Research Methodology (2014) – Deepak Chawla and Neena Sondhi, Vikas Publishing House.
2. Othmar W. Winkler - Springer Regression Modelling Strategies (2015) – Frank E Harrell, Jr Springer Series in Statistics.
3. Exploratory and Confirmatory Factor Analysis- Understanding Concepts and Applications (2004)
4. Bruce Thompson First Edition Interpreting Economic and Social Data – A Foundation of Descriptive Statistics (2009):

**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

**Third Year B. Com.
(Banking and Insurance)**

Semester- V

Title: International Banking and Finance

**With effect from
Academic Year 2025-2026**

Title: International Banking and Finance

Course Code: CHM(A)44301

Sr. No.	Heading	Particulars
1	Description of the Course:	The International Banking and Finance course explores the global financial system, international banking operations, and cross- border financial regulations. It covers topics such as foreign exchange markets, international capital flows, and risk management. Students gain insights into the functioning of global financial institutions and their impact on economies. The course prepares learners for careers in international finance, banking, and related sectors..
2	Vertical	–
3	Type and Teaching Method	Theory + Practicum Lecture/Discussion/Presentation/Practical sums/Case Study etc.
4	Credit	4 Credits
5	Hours allotted	50 Hours
6	Marks allotted	100 Marks
7	Course Objectives: 1. Discuss the structure and functions of international financial institutions 2. Analyze how global economic and political factors influence international banking. 3. Identify the functions, services, and types of international banks..	
8	Learning Outcomes: Student will be able to LO1: Develop conceptual understanding of International Capital Markets. LO2: Understand the Foreign Exchange Risk LO3: Understand Offshore Banking and International Organization.	
9	Syllabus UNIT I: Fundamentals of International Finance • Meaning and Scope of International Finance, Balance of Payment, Components, Deficit in Balance of Payment, Concept of Currency Convertibility. • International Monetary System, Gold Standard, Features, Bretton Wood System, Background and Features, Reasons for its Failure, Smithsonian Agreement, SDRs, European Monetary System. • Current Exchange Rate Systems - Fixed and Flexible Exchange Rate, Merits Demerits, Types of Fixed Exchange Rate, Hard Pegs and Soft Pegs, Types of Flexible Exchange Rate, Managed and Free Float	

UNIT II: International Capital Markets

- Types of Capital Flows, FDI, FPI, FII
- Euro Currency Markets, Origin and Reasons of growth, a Brief Understanding of Eurocurrency Deposit, Loans Bonds and Notes Market, Concept of Offshore Banking.
- International Equity Markets, Concept of Depository Receipts, GDR, Characteristics, Mechanism of Issue, Participants Involved, ADR, Types and Characteristics, Concept of IDR.
- International Bond Market, Concepts of Domestic Bond, Concept and Types of Foreign Bonds, Concept and Types of Euro Currency Bonds, Concepts of Foreign Currency Convertible and Foreign Currency Exchangeable Bonds, Participatory digital rupee wallet, international operations and case study

UNIT III: Foreign Exchange Markets

- Introduction, Market and Market Participants, Foreign Exchange Management in India, Retail and Whole Sale Component of Indian Foreign Exchange Market, Role of FEDAI, FEMA and Regulatory Framework, Dealing Room Operations.
- Foreign Exchange Arithmetic, Exchange Rate Quotations, Direct, Indirect and Cross rate, Percentage Spread, Arbitrage, Geographical, Triangular and Interest Rate (formula method only), Calculation of Forward Rates using Schedule of Swap Points, AFM,
- Determinants of Exchange Rate – Purchasing Power and Interest Rate Parity

UNIT IV: Risk Management

- Risk Management and Derivatives,
- Transaction, Translation and Economic Risk Faced by Corporates, Transaction, Position, Settlement, Pre-settlement, Gap/Mismatch Risk faced by Banks,
- Internal and External Hedging, Foreign Currency Derivative Instruments for Risk Management, Forward, Futures, Swaps and Options, Country Risk Management, Cyber Crime.

UNIT V: International Banking Operations

- Introduction, Definition, Features of International Banking, Reasons for Growth of International Banking, Recent Trends in International Banking, Emergence of Crypto currency - Overview, Brief Overview of Bitcoin and other Crypto Currencies, Note on Mining and Crypto Currency Exchanges, Advantages, Disadvantages of Crypto Currency and sums on the same.
- Functions of International Banking, Correspondent Banking, International Payment Systems, NRI accounts, Export Finance,
- Functions of International Banking, Correspondent Banking, International Payment Systems, NRI accounts, Export Finance, Import Finance, International Merchant Banking, Financing Project Exports, Derivative Offering, Remittances, Compliance related-Interbank Functions, Internal Functions, Letter of Credit and Bank Guarantees.
- International Lending Operation, Loan Syndication, Parties Involved, Phases/Stages in Loan Syndication, Types of Syndication, Role of LIBOR, Risk in International Lending.

Scheme of Examination and Assessment Pattern

Paper-100 Marks

External Examination: Semester End External:75 marks Time:2.5 hours

Format of Question Paper

Question No	Particular	Marks
Q1	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
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Q5	A) Theory questions B) Theory questions OR Short Notes To be asked 05 questions To be answered 03 questions	08 Marks 07 Marks 15 Marks
	Total	75 Marks

Internal Examination: Continuous Evaluation - 25 marks

Sr. No.	Particular	Marks
1	One class test (20 Marks)	
	Match the Column/ Fill in the Blanks/ Multiple Choice Questions	05
	Answer in One or Two Lines (Concept based Questions)	05
	Answer in Brief (Attempt Any Two of the Three)	10
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

REFERENCES:

1. Apte P.G. International Finance – A Business Perspective, New Delhi, TATA McGraw Hill , McGraw Hill Education; 2 edition, July 2017.
2. Bhalla .V.K. international Financial Management- S.Chand Publishing,
3. International Banking Operations- IIBF- MacMillan Publishers, 2007
4. International Banking Legal and Regulatory Aspects- IIBF- MacMillan Publishers, 2007

**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

**Third Year B. Com.
(Banking and Insurance)**

Semester- V

Title: Financial Service Management

**With effect from
Academic Year 2025-2026**

Title: Financial Service Management

Course Code: CHM(A)44306

Sr. No.	Heading	Particulars
1	Description of the Course:	The Financial Service Management course focuses on the structure, functions, and strategies of financial service institutions. It covers areas such as banking, insurance, investment services, and regulatory frameworks. The course equips students with the skills to manage financial products, customer relationships, and risk in a competitive financial environment
2	Vertical	—
3	Type and Teaching Method	Theory + Practicum Lecture/Discussion/Presentation/Case Study etc.
4	Credit	3 Credits
5	Hours allotted	50 Hours
6	Marks allotted	100 Marks
7	Course Objectives: 1. Analyse the role of financial services in economic development and the impact of financial sector reforms. 2. Identify various financial institutions and their services, including commercial banks, insurance companies, mutual funds, and non-banking financial companies (NBFCs). 3. Explore innovative financial products and services, including those driven by technology like e-banking, mobile banking, and digital wallets.	
8	Learning Outcomes: Student will be able to LO1: Develop a conceptual understanding of financial products such as discounting, factoring, mutual funds, and insurance LO2: Acquire skills necessary to manage and advise on financial products and services effectively. LO3: Demonstrate critical thinking and analytical skills in assessing financial situations and making informed decisions.	

UNIT I: Introduction to Financial Services

- Financial Services

Meaning, Classification, Scope, Fund Based Activities, Non-Fund Based Activities, Modern Activities, Sources of Revenue, Need for Financial Innovation, New Financial Products & Services, Innovative Financial Instruments, Challenges Facing the Financial Sector

- Merchant Banking

Definition, Origin, Merchant Banking in India, Merchant Banks and Commercial Banks, Services of Merchant Banks, Qualities of Merchant Bankers in Market Making Process, Progress of Merchant Banking in India, Problems, Scope of Merchant Banking in India.

UNIT II: Mutual Funds, Factoring and Forfeiting

- Mutual Funds

Introduction to Mutual Funds, Structure of Mutual Fund in India, Classification of Mutual Funds, AMFI Objectives, Advantages of Mutual Funds, Disadvantages of Mutual Funds, NAV Calculation and Pricing of Mutual Funds, Mutual Funds Abroad, Mutual Funds in India, Reasons for Slow growth, Future of Mutual Funds Industry.

- Factoring and Forfeiting

Factoring, Meaning, Modus Operandi, Terms and Conditions, Functions, Types of Factoring, factoring vs. Discounting, Cost of factoring, Benefits, factoring in India, International Factoring, Definition, Types of Export Factoring, Factoring in Other Countries, EDI Factoring, Forfeiting- Definition, Factoring vs. Forfeiting, Working of Forfeiting, Cost of Forfeiting, Benefits of Forfeiting, Drawbacks of Forfeiting

UNIT III: Securitization of Debts and Derivatives

- Securitization of Debt

Meaning & Definition of Securitization
Securitization vs. Factoring, Modus Operandi, Role of Merchant Banker
Role of Other Parties, Securitization Structure Securitisable assets
Benefits of Securitization, Conditions for Successful Securitization
Securitization Abroad, Securitization in India, Reasons for non-popularity of Securitization.

UNIT IV: : Housing Finance and Consumer Finance

- Housing Finance

Introduction, Housing Finance Industry, Housing Finance Policy Aspect
Sources of Funds, Market of Housing Finance in India
Major Issues of Housing Finance in India, Growth Factors

	Housing Finance Institutions in India, National Housing Bank (NHB) Guidelines for ALM System in Housing Finance Companies Fair Trade Practice, Code for HFC's, Housing Finance Agencies. • Consumer Finance Introduction, Sources, Types of Products Consumer Finance Practice in India, Mechanics of Consumer Finance, Terms, Pricing Marketing & Insurance of Consumer Finance Consumer Credit Scoring. UNIT V: Pledge Meaning of Pledge & Hypothecation, Procedure for Pledge/Hypothecation, Procedure of Confirmation of Creation of Pledge/Hypothecations by Pledgee Closure of Pledge/Hypothecation by Pledgor, Invocation of Pledge by Pledgee																					
10	Scheme of Examination and Assessment Pattern Paper-100 Marks External Examination: Semester End External:75 marks Time:2.5 hours Format of Question Paper <table><tr><th>Question No</th><th></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 (*Multiple choice / True or False / Match the columns/Fill in the blanks)</td><td>15 Marks</td></tr><tr><td>Q-2</td><td>Full Length Question OR Full Length Question</td><td>15 Marks 15 Marks</td></tr><tr><td>Q-3</td><td>Full Length Question OR Full Length Question</td><td>15 Marks 15 Marks</td></tr><tr><td>Q-4</td><td>Full Length Question OR Full Length Question</td><td>15 Marks 15 Marks</td></tr><tr><td>Q-5</td><td>A)Theory question B)Theory questions OR Short Notes To be asked 05 questions To be answered 03 questions</td><td>08 Marks 07 Marks 15 Marks</td></tr><tr><td></td><td>Total</td><td>75 Marks</td></tr></table>	Question No		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 Full Length Question	15 Marks 15 Marks	Q-3	Full Length Question OR Full Length Question	15 Marks 15 Marks	Q-4	Full Length Question OR Full Length Question	15 Marks 15 Marks	Q-5	A)Theory question B)Theory questions OR Short Notes To be asked 05 questions To be answered 03 questions	08 Marks 07 Marks 15 Marks		Total	75 Marks
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	Total	75 Marks																				

	Internal Examination: Continuous Evaluation - 25 marks		
	Sr. No.	Particular	Marks
	1	One class test (20 Marks)	
		Match the Column/ Fill in the Blanks/ Multiple Choice Questions	05
		Answer in One or Two Lines (Concept based Questions)	05
		Answer in Brief (Attempt Any Two of the Three)	10
	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. Financial Services, Dr.S Gurusamy, The MgrawHill companies, 2 edition (26 June 2009). 2. Financial Markets and Financial services, Vasant Desai, Himalaya Publishing House, First Edition edition (2010). 3. Financial Services, M.Y.Khan, Tata Mc-Graw Hill Publishing Company Ltd, Ninth edition (2017). 4. Financial Markets and Services –E.Gordon and K.Natanrajan,Himalaya Publishing House, TenthEdition edition (2016)		

**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

**Third Year B. Com.
(Banking and Insurance)**

Semester- V

Title: Strategic Management

**With effect from
Academic Year 2025-2026**

Title: Strategic Management
Course Code: CHM(A)44305

Sr. No.	Heading	Particulars
1	Description of the Course:	Students will learn to conduct internal and external analyses using tools such as SWOT, PESTEL, Porter's Five Forces, and value chain analysis. Emphasis is placed on strategic decision-making, corporate governance, innovation, global strategy, and the ethical implications of strategic choices. Through case studies, simulations, and real-world applications, students will develop critical thinking and problem-solving skills necessary for strategic leadership in dynamic business environments.
2	Vertical	—
3	Type and Teaching Method	Theory + Practicum Lecture/Discussion/Presentation/Case Study etc.
4	Credit	3 Credits
5	Hours allotted	50 Hours
6	Marks allotted	100 Marks
7	Course Objectives: 1. Students will get foundational understanding of strategic management principles, concepts, and techniques. 2. It also provides students' knowledge and skills to analyze business environments, develop strategic plans, and make effective decisions in various organizational contexts. 3. The course also focuses on ethical considerations and social responsibility in strategic decision-making	
8	Learning Outcomes: Student will be able to LO1: understand the importance of strategic planning in achieving organizational goals and sustaining competitive advantage. LO2: Analyze both internal and external environments using tools such as SWOT analysis, PESTLE analysis, and Porter's Five Forces. LO3: Understand the impact of globalization on strategy and the need for cross-cultural awareness in international business	

9

Syllabus

UNIT I: Introduction

- Strategy-Meaning, Definition
Strategic Management-Meaning, Definition, Importance, Strategic management Process & Levels of Strategy and Concept and importance of Strategic Business Units (SBU's)
Strategic Intent-Mission, Vision, Goals, Objective, Plans
Core Competencies of Business and Competitive Advantage 1.6 Strategic Choice- Factors and Importance

UNIT II: : Strategy Formulation

- Environment Analysis and Scanning (SWOT)
- Corporate Level Strategy (Stability, Growth, Retrenchment, Integration and Internationalization)
- Business Level Strategy (Cost Leadership, Differentiation, Focus)
- Functional Level Strategy (R&D, HR, Finance, Marketing, Production).

UNIT III: Activating strategy and Implementation

- Process and nature of strategy implementation
- Barriers in strategy implementation
- Model of strategy implementation – structural, behavioral and functional

UNIT IV: Strategic Evaluation and Control

- Standards, Benchmarking, Gap Analysis
- Features and importance of Evaluation, Barriers in Evaluation, types
- Strategic control – setting standards, Comparison, control process, systems, approaches, techniques of evaluation and control
- Role of information System

10

Scheme of Examination and Assessment Pattern

Paper-100 Marks

External Examination: Semester End External:75 marks Time:2.5 hours

Format of Question Paper

Question No	Particular	Marks
Q1	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
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		Q4	Full Length Question OR Full Length Question	15 Marks 15 Marks
		Q5	A)Theory questions B)Theory questions OR Short Notes To be asked 05 questions To be answered 03 questions	08 Marks 07 Marks 15 Marks
			Total	75 Marks

Internal Examination: Continuous Evaluation - 25 marks

Sr. No.	Particular	Marks
1	One class test (20 Marks)	
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	Answer in Brief (Attempt Any Two of the Three)	10
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. Strategic Management: Concepts and Cases
By Fred R. David & Forest R. David
2. Crafting & Executing Strategy: The Quest for Competitive Advantage
By Arthur A. Thompson, Margaret A. Peteraf, John E. Gamble, A. J. Strickland III
3. Strategic Management: A Competitive Advantage Approach, Concepts and Cases
By Jay B. Barney & William S. Hesterly
4. Exploring Corporate Strategy
By Gerry Johnson, Kevan Scholes, Richard Whittington
5. Competitive Strategy: Techniques for Analyzing Industries and Competitors
By Michael E. Porter

**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

**Third Year B. Com.
(Banking and Insurance)**

Semester- V

Title: Auditing-I

**With effect from
Academic Year 2025-2026**

Title: Auditing-I**Course Code: CHM(A) 44304**

Sr. No.	Heading	Particulars
1	Description of the Course:	The course introduces the principles and practices of auditing, emphasizing the role of auditors in financial reporting. It covers audit planning, internal control systems, and evidence collection. Students learn the fundamental procedures and standards required for conducting audits in accordance with professional guidelines.
2	Vertical	—
3	Type and Teaching Method	Theory + Practicum Lecture/Discussion/Presentation/Case Study etc.
4	Credit	3 Credits
5	Hours allotted	50 Hours
6	Marks allotted	100 Marks
7	Course Objectives: 1. The primary objective of an audit is to make students learn about an independent opinion on the fairness and reliability of an entity's financial statements. 2. Students will learn how to examining the accuracy of the financial records and ensuring they adhere to accounting standards and regulations. 3. It will also help students to identify potential errors, fraud, and weaknesses in internal controls, ultimately contributing to a more transparent and accountable organization	
8	Learning Outcomes: Student will be able to LO1: To develop knowledge and skills related to, the principles of performance audit and the process of conducting a high-quality performance audit. LO2: To ensures the accuracy and integrity of financial information and also enhances operational efficiency, promotes transparency, and fosters trust among stakeholder	
9	Syllabus UNIT I: Introduction to Auditing • Basics–Definition of Auditing, Objectives of Auditing, Primary and Secondary, Expression of Opinion, Detection of Frauds and Errors, Inherent limitations of Audit. Difference between Accounting and Auditing, Investigation and Auditing. • Errors & Frauds–Definitions, Reasons and Circumstances, Types of Error – Commission, Omission, Compensating error. Types of frauds, Risk of Fraud and Error in Audit, Auditors Duties and Responsibilities in Case of Fraud • Principles of Audit –Integrity, Objectivity, Independence, Skills, Competence, Work Performed by Others, Documentation, Planning, Audi Evidence, Audit Conclusions and Reporting	

- Types of Audit – Meaning, Advantages and Disadvantages of Balance sheet Audit, Interim Audit, Continuous Audit, Concurrent Audit and Annual Audit.

UNIT II: : Audit Program, Procedures and Documentation

- Audit Program – Meaning, Factors, Advantages and Disadvantages, Overcoming Disadvantages, Methods of Work , Instruction before Commencing Work, Overall Audit Approach
Audit Working Papers - Meaning, Importance, Factors Determining Form and Contents, Main Functions / Importance, Features, Contents of Permanent Audit File, Temporary Audit File, Ownership, Custody, Access of Other Parties to Audit Working Papers, Auditors Lien on Working Papers, Auditors Lien on Client's Books.

UNIT III: Internal Control

- 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 and Debtors, Purchases and Creditors, Wages and Salaries. Internal Checks, Internal Control, Test Checks

UNIT IV: Auditing Techniques: Vouching, Verification and Test check

- Audit of Income - Cash Sales, Sales on Approval, Consignment Sales, Sales Returns Recovery of Bad Debts written off, Rental Receipts, Interest and Dividends Received, Royalties Received.
- Audit of Expenditure - Purchases, Purchase Returns, Salaries and Wages, Rent, Insurance Premium, Telephone Expenses, Postage and Courier, Petty Cash Expenses, Travelling Commission, Advertisement, Interest Expenses
- Audit of Assets Book Debts / Debtors, Stocks -Auditors General Duties; Patterns, Dies and Loose Tools, Spare Parts, Empties and Containers, Quoted Investments and Unquoted Investment, Trade Marks / Copyrights, Patents, Know-how, Plant and Machinery, Land and Buildings, Furniture and Fixtures.
- Audit of Liabilities - Outstanding Expenses, Bills Payable, Secured loans, Unsecured Loans, Contingent Liabilities. Transforming the future audit & Case Studies

Scheme of Examination and Assessment Pattern

Paper-100 Marks

External Examination: Semester End External:75 marks Time:2.5 hours

Format of Question Paper

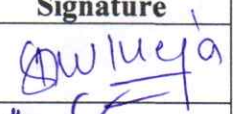
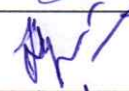
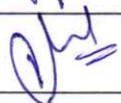
Question No	Particular	Marks
Q1	Objective Questions A) Sub Questions to be asked 10 and to be answered any 08 B) Sub Questions to be asked 10 and to be answered any 07 (*Multiple choice / True or False / Match the columns/Fill in the blanks)	15 Marks
Q2	Full Length Question OR Full Length Question	15 Marks 15 Marks
Q-3	Full Length Question OR Full Length Question	15 Marks 15 Marks
Q-4	Full Length Question OR Full Length Question	15 Marks 15 Marks
Q-5	A) Theory questions B) Theory questions OR Short Notes To be asked 05 To be answered 03	08 Marks 07 Marks 15 Marks
	Total	75 Marks

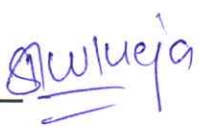
Internal Examination: Continuous Evaluation - 25 marks

Sr. No.	Particular	Marks
1	One class test (20 Marks)	
	Match the Column/ Fill in the Blanks/ Multiple Choice Questions	05
	Answer in One or Two Lines (Concept based Questions)	05
	Answer in Brief (Attempt Any Two of the Three)	10
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. CA Surbhi Bansal – Audit and Assurance 2. Taxmann – Auditing 3. Dr.SMeenakumari – Fundamentals of Auditing 4. Baldev Sachdeva&Jagwant Singh Pardeep Kumar – Auditing theory & Practice. 5. Woolf, Emile,Auditing Today 6. Basu, Sanjib Kumar, Fundamentals of Auditing, Pearson
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Department of B.Com (Banking & Insurance)

Sr No	Name of the Faculty	Designation and College	Signature
1.	Dr. Reshma Kukreja	HOD, Assistant Professor, Smt.Chandibai Himathmal Mansukhani College	
2.	Dr. Jaya Gemnani	Assistant Professor, ,Smt.Chandibai Himathmal Mansukhani College	
3.	Ms.Varsha Chugh	Assistant Professor, ,Smt.Chandibai Himathmal Mansukhani College	

Name & Signature of the Ad-hoc BoS Chairperson: Dr. Reshma Kukreja 

Name & Signature of the Dean: Dr. Anil Chand B. Sharma 

