THIRD-YEAR OF BACHELOR OF COMMERCE MAJOR BANKING REVISED SYLLABUS ACCORDING TO CBCS NEP 2020

COURSE TITLE: PRINCIPLES OF FINANCE

SEMESTER-V, W.E.F. 2025-2026

RECOMMENDED BY THE BOARD OF STUDIES IN COMMERCE
AND
APPROVED BY THE ACADEMIC COUNCIL

Devrukh Shikshan Prasarak Mandal's
Nya. Tatyasaheb Athalye Arts, Ved. S. R. Sapre Commerce, and
Vid. Dadasaheb Pitre Science College (Autonomous), Devrukh.
Tal.Sangmeshwar, Dist. Ratnagiri-415804, Maharashtra, India

Academic Council Item No: 02/2025

Name of the Implementing Institute	:	Nya. Tatyasaheb Athalye Arts, Ved. S. R. Sapre Commerce, and Vid. Dadasaheb Pitre Science College (Autonomous), Devrukh. Tal. Sangmeshwar, Dist. Ratnagiri-415804
Name of the Parent University	:	University of Mumbai
Name of the Programme	:	Bachelor of Commerce
Name of the Department	:	Commerce
Name of the Class	:	Third Year
Semester	:	Five
No. of Credits	:	04
Title of the Course	:	Principles of Finance
Course Code	:	C302BKT
Name of the Vertical in adherence to NEP 2020	:	Major and Minor
Eligibility for Admission	:	Any Second Year B.Com Pass seeking Admission to Degree Programme in adherence to Rules and Regulations of the University of Mumbai and Government of Maharashtra
Passing Marks	:	40%
Mode of Assessment	:	Formative and Summative
Level	:	UG
Pattern of Marks Distribution for TE and CIA	:	60:40
Status	:	NEP-CBCS
To be implemented from Academic Year	:	2025-2026
Ordinances /Regulations (if any)		

Syllabus for Third Year of Bachelor of Commerce in Banking

(With effect from the academic year 2025-2026)

SEMESTER-V **Paper No.— I**

Course Title: Principles of Finance **No. of Credits - 04**

Type of Vertical: Major and Minor **COURSE CODE:** C302BKT

Learning Outcomes Based on BLOOM's Taxonomy:

After completing the course, the learner will be able to…

Course Learning Outcome No.	Blooms Taxonomy	Course Learning Outcome
CLO-01	Understand	Understand concepts of finance
CLO-02	Apply	Apply Financial Planning in practice
CLO-03	Analyze	Analyze Financial Markets & Sources of Finance
CLO-04	Evaluate	Evaluate Ethics and Emerging Trends in Finance

Syllabus for Third Year of Bachelor of Commerce in Banking

(With effect from the academic year 2025-2026)

SEMESTER-V **Paper No.– I**

Course Title: Principles of Finance **No. of Credits - 04**

Type of Vertical: Major and Minor **COURSE CODE:** C302BKT

COURSE CONTENT			
Module No.	**Content**	**Credits**	**No. of Lectures**
1	**Module I: Introduction to Finance & Financial Decisions** **1.1 Nature and Scope of Finance** • Meaning and Definition of Finance • Objectives of Financial Management • Role and Importance of Finance in Business • Traditional vs. Modern Approach to Financial Management **1.2 Financial Planning** • Meaning and Importance of Financial Planning • Factors Affecting Financial Planning • Steps in Financial Planning **1.3 Financial Decisions** • Investment Decisions – Concept and Importance • Financing Decisions – Capital Structure, Factors Influencing Capital Structure • Dividend Decisions – Theories and Policies of Dividend	01	15
2	**Module II: Working Capital & Risk Management** **4.1 Working Capital Management** • Meaning and Importance of Working Capital • Types of Working Capital • Factors Affecting Working Capital Requirements • Calculation of Working Capital Needs **4.2 Risk and Return Analysis** • Concept of Risk and Return • Systematic vs. Unsystematic Risk • Techniques for Managing Financial Risk Introduction to Derivatives – Futures, Options, and Swaps	01	15
3	**Module III: Financial Markets & Sources of Finance** **3.1 Financial Markets** • Structure of Financial Markets – Money Market & Capital Market • Role of SEBI and RBI in Financial Markets	01	15

	• Stock Exchange and its Functions • Primary vs. Secondary Market **3.2 Sources of Finance** • Long-Term and Short-Term Sources of Finance • Equity vs. Debt Financing • Retained Earnings as a Source of Finance • Financial Institutions in India – Commercial Banks, Development Banks, NBFCs		
4	**Ethics and Emerging Trends in Finance** • 1. Corporate Governance and Ethical Issues in Finance • 2. Role of FinTech in Modern Finance - Digital Payments, Blockchain, Al in Finance • 3. Sustainable Finance - Green Bonds, ESG Investing • 4. Impact of Global Financial Trends on Indian Banking	01	15
	Total	**04**	**60**

Access to the Course

The course is available for all the students admitted for Third Year Bachelor of Commerce.

Methods of Assessment

The assessment pattern would be 40:60, 60% for Semester End Examination (SEE) and 40% for Continuous Internal Assessment (CIA). The structure of the SEE and CIA would be as recommended by the Board of Studies and approved by the Board of Examination and the Academic Council of the college.

Term End Evaluation (60 Marks) Question Paper Pattern

Time: 2 hours

Question No.	Unit/s	Question Pattern	Marks
Q.1	**All**	MCQs or concepts	**12**
Q.2	**I**	Solve any Two out of Three	**12**
Q.3	**II**	Solve any Two out of Three	**12**
Q.4	**III**	Solve any Two out of Three	**12**
Q.5	**IV**	Solve any Two out of Three	**12**
	Total		**60**

Internal evaluation (40 Marks)

Sr. No.	Description	Marks
1	Mid Term Examinations	**20**
2	Active Participation in teaching learning Process	**10**
3	Subject related activities as assigned by the teacher	**10**
	Total	**40**

Grading Scale

The grading scale used is O to F. Grade O is the highest passing grade on the grading scale, and grade F is a fail. The Board of Examinations of the college reserves the right to change the grading scale.