

# M. L. Dahanukar College of Commerce

Teaching Plan: 2023 - 24

Department: Bachelor Banking & Insurance

Class: SYBBI

Semester: IV

Subject: BUSINESS ECONOMICS - II

Name of the Faculty Member: OBEROI HARMINDER SINGH

Month	Topics to be Covered	Additional Activities Done	No. of Lectures
November	INTRODUCTION TO MACRO ECONOMICS DATA AND THEORY:  Macro Economics, Circular Flow of Aggregate Income and Expenditure.		04
December	The Measurement of National Product, Short Run Economic Fluctuations, The Keynesian Principle of Effective Demand, Consumption Function, Investment Function and Marginal Efficiency of Capital, Theory of Multiplier.	Presentation	11
January	MONEY, INFLATION AND MONETARY POLICY:  Money Supply, Demand for Money, Money and Prices, Inflation, Monetary policy.	Presentation	15
February	CONSTITUENTS OF FISCAL POLICY: Role of the Government, Fiscal Policy, Instruments of Fiscal Policy, Public Expenditure, Public Debt, Union Budget.  OPEN ECONOMY: THEORY AND ISSUES OF INTERNATIONAL TRADE: The basics of International Trade, Trade Theories		17
March	OPEN ECONOMY: THEORY AND ISSUES OF INTERNATIONAL TRADE: Terms of Trade and Gains from Trade, Free Trade Vs Protection, Foreign Investment, Balance of Payments, Foreign Exchange and Foreign Exchange Market.	Presentation	13



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**M.L.Dahanukar College of Commerce**  
**Teaching Plan: 2023 - 24**  
**Department: Bachelor Banking & Insurance**

**Class: S.Y.BBI**

**Semester: IV**

**Subject: Cost Accounting**

**Name of the Faculty: CMA Sarvottam Rege**

<b>Month</b>	<b>Topics to be Covered</b>	<b>Additional Activities planned / done</b>	<b>Number of Lectures (of 50 minutes)</b>
November	Introduction to Cost Accounting		10
December	Cost Classification & Cost Sheet	Frooti Case Study	10
January	Reconciliation between FA & CA		10
February	Marginal Costing	Hippo & LMN case study	15
March	Standard Costing	Standard Vs Actual analysis with reference to beverage industry	15
	<b>Total Lectures</b>		<b>60</b>



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**Commerce Teaching**

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**Class: SYBBI**

**Semester: IV**

**Subject: Foundation Course IV (An Overview of Insurance Sector)**

**Name of the Faculty Member: Ms. Priya Tiwari**

<b>Month</b>	<b>Topics to be Covered</b>	<b>Additional Activities planned / done</b>	<b>Number of Lectures</b>
Dec	<b>An Introduction to Life Insurance</b> A) Life Insurance Business – Components, Human Life Value Approach, Mutuality, Principle of Risk Pooling, Life Insurance Contract, Determinants of Risk Premium B) Products of LIC – Introduction of life insurance plans - Traditional Life Insurance Plans – Term Plans, Whole Life Insurance, Endowment Assurance	Case Study	10
Jan	Dividend Method of Profit Participation Purpose of plans , Riders in plan - Introduction, Forms and procedures C) Non Traditional Life Insurance Products ( Those of SBI and ICICI – Introduction, Forms and procedures)	Case Study	10
Feb	<b>An Introduction to Health Insurance</b> A) Health Insurance – Meaning, IRDA Regulations, determinants of Health Insurance, Health Insurance Market in India and determinants of Risk Premium. B) SBI and ICICI Health Insurance Plans - Introduction and Forms and Procedures of Hospitalization, Indemnity Products, top up covers, cashless insurance, Senior citizen plans, critical illness plans and Micro Insurance	Case Study	15
Mar	<b>An Introduction to Home and Motor Insurance</b> A) Home Insurance - SBI and ICICI Plans – Introduction, Forms and Procedures, Inclusions and Exclusions in policies, Determinants of Risk Premium and Impact of Catastrophes on Home Insurance. B) Vehicle Insurance- SBI and ICICI Plans-Introduction, Forms and	Presentations	15

	Procedures, Determinants of Risk Premium, Inclusions and Exclusions.		
Apr	<b>Role of Insurance in Logistic</b> A) Role of Insurance in Logistic - Meaning & Importance, Hazards, Protection, Social Security – Type of Risks and Accidents. B) Fire Insurance – SBI and ICICI Plans – Introduction, Forms and Procedures, Standard Fire and Special Perils Policy, Tariff system and special policies.	Presentations, Quiz	10
	<b>Total no. of Lectures</b>		<b>60</b>

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**Plan: 2023 - 24**

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**Class: SYBBI**

**Semester: IV**

**Subject: Financial Management II**

**Name of the Faculty Member: Rashmi Bendre**

<b>Month</b>	<b>Topics to be Covered</b>	<b>Additional Activities planned / done</b>	<b>Number of Lectures</b>
Dec	<ul style="list-style-type: none"><li>• Management of Working Capital in India</li><li>• Estimating working capital needs</li><li>• Operating or working capital cycle</li><li>• Working Capital Financing: Trade Credit; Bank Credit; Commercial Papers;</li><li>• Certificate of Deposits (CDs); Financing.</li></ul>		15
Jan	<ul style="list-style-type: none"><li>• Management of Cash and Marketable Securities: Motives for Holding Cash; Objectives of Cash Management; Factors Determining Cash Needs; Basic Strategies of Cash Management; Cash</li><li>• Management Techniques / Processes; Marketable Securities; and</li><li>• Cash Management Practices in India.</li><li>• Receivables Management: Objectives; Credit Policies; Credit</li><li>• Terms; and Collection Policies.</li><li>• Inventory Management: Objectives; and Techniques.</li></ul>		15
Feb	<ul style="list-style-type: none"><li>• Introduction</li><li>• Meaning and Essentials of Budget</li><li>• Types of Budget</li><li>• Advantages of Budgeting</li><li>• Zero Based Budgeting</li><li>• Master Budget.</li><li>• Sales Budget, Production Budget, Material Budget, Cash Budget and</li><li>• Flexible Budget</li></ul>		15
Mar	<ul style="list-style-type: none"><li>• Meaning of Strategic Financial Management</li><li>• Strategic financial decision making framework</li><li>• Functions of Strategic financial management</li><li>• Business Risk and Financial Risk</li></ul>		15

	<ul style="list-style-type: none"><li>• Introduction</li><li>• Debt v/s Equity Financing</li><li>• Types of Leverage</li><li>• Investment Objective/Criteria for Individuals/Non-Business Purpose.</li></ul>		
	<b>Total no. of Lectures</b>		<b>60</b>

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**Teaching Plan: 2023 - 24**  
**Department: Bachelor of Banking & Insurance**

**Class: S.Y.BBI**

**Semester: IV**

**Subject: Wealth management**

**Name of the Faculty: Rutuja Kamble**

<b>Month</b>	<b>Topics to be Covered</b>	<b>Additional Activities planned / done</b>	<b>Number of Lectures (of 50 minutes)</b>
December	<p><b>Module I - Introduction to Wealth Management</b></p> <p>A) Overview</p> <ul style="list-style-type: none"> <li>• Define Wealth, Meaning &amp; Scope of Wealth Management</li> <li>• Wealth cycle</li> <li>• Wealth Management Process</li> <li>• Introduction to Financial literacy.</li> </ul> <p>B) Savings and Investments</p> <ul style="list-style-type: none"> <li>• Introduction, Nature and Scope of Saving Investments Objectives of Saving and Investment (Tax Saving, Income and Growth of Capital),</li> <li>• Investment Alternatives • Investment Attributes • Approaches to investment decision making • Qualities for successful investment • Alternatives to Investment decision – Direct &amp; Indirect</li> </ul>	Rapid revision notes	15
January	<p><b>Module II – Wealth Management Strategy</b></p> <p>A) Wealth Management Strategy</p> <ul style="list-style-type: none"> <li>• Meaning &amp; scope of wealth management strategy</li> <li>• The unwealthy habits</li> <li>• Philosophy of wealth creation &amp; management</li> <li>• Need for planning</li> </ul> <p>B) Investment planning:</p> <ul style="list-style-type: none"> <li>• Types of investment risk</li> <li>• Risk profiling of investors &amp; asset allocation (life cycle model)</li> <li>• Asset allocation strategies (strategic, tactical, life-cycle based)</li> <li>• Goal-based financial planning</li> <li>• Active &amp; passive investment strategies</li> </ul>	Rapid revision notes, Case Study, Engaging Video presentations, MCQs	15

February	<p><b>Module III-Financial Planning &amp; Financial Mathematics:</b></p> <p>A) Financial Planning • Introduction • Role of Financial planner • Process of financial planning • Cash flow analysis • Financial Planning in India • Financial Blood Test Report</p> <p>B) Financial Mathematics: • Calculation of returns (CAGR, Post-tax returns, etc.) • Calculation of Total assets • Net worth calculations</p>	Rapid revision notes, Case Study, Engaging Video presentations, MCQs	15
March	<p><b>Module IV-Retirement &amp; Estate Planning</b></p> <p>A) Retirement Planning • Meaning &amp; Objectives of Retirement planning • Gifts &amp; Trust, Charity planning • Avoidable mistakes in retirement planning • Power of attorney for asset management,</p> <p>B) Estate planning • Meaning &amp; scope • Need for Estate planning • Tools for Estate planning • Considerations for personal property and collectibles</p> <p>C) Insurance Planning: • Meaning • Basic principles of insurance • Functions and Characteristics of Insurance • Rights and responsibilities of Insurer and Insured • Types of life insurance policies • Types of general insurance policies • Health insurance – Mediclaim – Calculation of Human Life Value / Belth Method CPT</p>	Rapid revision notes, Case Study, Engaging Video presentations, MCQs	15
	<b>Total Lectures</b>		<b>60</b>

Rutuja Kamble  
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**Class: S.Y.BBI**

**Semester: IV**

**Subject: It in Banking and Insurance \_ II**

**Name of the Faculty: Deeplakshmi Iyer**

<b>Month</b>	<b>Topics to be Covered</b>	<b>Additional Activities planned / done</b>	<b>Number of Lectures (of 50 minutes)</b>
November	Various models- home banking, office banking, online banking, internet banking, mobile banking, SMS banking,- models of electronic payments, other business models		10
December	Development Life Cycle, Project Management, Building Data Centres, Role of DBMS in Banking, Data Warehousing and Data Mining, RDBMS Tools • Technological Changes in Indian Banking Industry, Trends in Banking and Information Technology, Technology in Banking, Lead Role of Reserve Bank of India, New Horizons for Banking based IT, Automated Clearing House Operations, Electronic Wholesale Banking Credit Transfer, Credit Information Bureau (I) Ltd., Credit Information Company Regulation Bill- 2004, Automation in Indian Banks, Cheque clearing using MICR technology, Innovations, Products and Services, Core-Banking Solutions(CBS), Human Resource Development(HRD)-The Road Ahead,		10
January	• Technology in Banking Industry, Teleconferencing, Internet Banking, Digital Signature in Banking, MICRFacility for 'paper-based' clearing,		10

	Cheque Truncation • Dealing with Fraudulent transactions under CTS, Efficient customer service, smart quill computer pen, Institute for Development & Research in Banking & Technology (IDRBT). • E-Checks- Protocols and Standards, Problems on mechanization, e-Banking-RBI Regulations & Supervision, Technology Diffusion.		
February	Objectives, Electronic Commerce and Banking, Banking Soft		15
March	<ul style="list-style-type: none"> <li>MS-PowerPoint presentation: Internal links between slides, hyperlinks, embedding multimedia content onto the slides (video/audio/stylish text), slide animation, timer, creating new presentation by existing theme, import online themes, creating a template of presentation, save and run the slide show(.ppsx)</li> <li>Applications of Internet: Introduction to e-mail, writing professional emails, creating digitally signed documents, use of outlook express: configuring outlook express, creating and managing profile in outlook, sending and receiving e-mails via outlook express, Emailing the merged documents, boomerang facility of email, Google drive: usage of Google drive in storing the Google documents, excel sheets, presentations and PDF files</li> </ul>		15
	<b>Total Lectures</b>		<b>60</b>

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**Semester: IV**

**Subject: Corporate and Securities Law**

**Name of the Faculty: Ashwini Desai**

<b>Month</b>	<b>Topics to be Covered</b>	<b>Additional Activities planned / done</b>	<b>Number of Lectures (of 50 minutes)</b>
November	Development of Company Law in India B) Doctrines Governing Corporates – Lifting the Corporate Veil, Doctrine of Ultra Vires, Constructive Notice, Indoor Management, Alter Ego. The Principle of Non Interference ( Rule in Foss V/s Harbottle) – Meaning , Advantages , Disadvantages & Exceptions, Majority and Minority Rights under Companies Act C) Application of Company Law to Banking and Insurance Sector Application of Companies Act to Banking and Insurance sector governed by Special Acts. S.1(4) of Companies Act 2013 Exceptions provided (S.67(3), S.73(1), S.129(1), 179(3), S.180(1)(c), S.186, S.189		10
December	Definition of Securities, Spot Delivery Contract, Ready Delivery Contract, Stock Exchange. • Corporatisation and demutualisation of Stock Exchange – Meaning, Procedure & Withdrawal • Power of Recognised Stock Exchange to make rules restricting voting rights etc		10
January	• Power of Central Government to Direct Rules or Make rules • Power of SEBI to make or amend bye laws of recognised stock exchange • Books		15

	and Accounts to be maintained by recognized stock exchange • Grounds on which stock exchange can delist the securities of a company. • Section 3 to Section 20		
February	SEBI: Objectives-terms-establishment-powers-functions-accounts and audit-penalties –registration. B) Issues of Disclosure Investors Protection Guidelines: Pre & Post obligations-conditions for issue-Debt Security-IPO-E-IPO-Employee option-right-bonus-preferential allotment intermediary-operational-promoter lock in period requirements-offer document.		15
March	Depository – Meaning , Benefits , Models, Functions Participants • The Depository Act 1996 – Objectives, Eligibility condition for depository services, Fungibility, Bye laws of depository , Governance of Depository and Internal audit of depository Participants • BSDA and single registration for depository participants.		10
	<b>Total Lectures</b>		<b>60</b>

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