

M. L. Dahanukar College of Commerce

Teaching Plan

Department: B. Com (Banking and Insurance)

Class: TYBBI

Semester: V

Subject: Auditing I

Name of the Faculty: Ms. Rutuja Kamble

Month	Topics to be Covered	Additional Activities planned / done	Number of Lectures (of 50 minutes)
June	<p><b>Introduction to Auditing Basics</b>– Financial Statements, Users of Information, 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.</p> <p><b>Errors &amp; Frauds</b>–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</p> <p><b>Principles of Audit</b> –Integrity, Objectivity, Independence, Skills, Competence, Work Performed by Others, Documentation, Planning, Audi Evidence, Accounting System and Internal Control, Audit Conclusions and <b>Reporting Types of Audit</b> – Meaning, Advantages and Disadvantages of Balance sheet Audit, Interim Audit, Continuous Audit, Concurrent Audit and Annual Audit</p>	Group Discussions	12
July	<p><b>Audit Planning, Procedures and Documentation</b></p> <p><b>Audit Planning</b> –Meaning, Objectives, Factors to be Considered, Sources of Obtaining Information, Discussion with Client, Overall Audit Approach.</p> <p><b>Audit Program</b> – Meaning, Factors, Advantages and Disadvantages,</p>	Case Studies	16

	<p>Overcoming Disadvantages, Methods of Work, Instruction before Commencing Work, Overall Audit Approach</p> <p><b>Audit Working Papers</b> - 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</p> <p><b>Audit Notebook</b> – Meaning, Structure, Contents, General Information, Current Information, Importance.</p>		
August	<p><b>Auditing Techniques and Internal Audit Introduction</b></p> <p><b>Test Check</b>-Test Checking Vs Routing Checking, Test Check meaning, Features, Factors to be Considered, When Test Checks Can be Used, Advantages, Disadvantages and Precautions.</p> <p><b>Audit Sampling</b> -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.</p> <p><b>Internal Control</b> -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 Vs Internal Control, Internal Checks Vs Test Checks.</p> <p><b>Internal Audit</b> -Meaning, Basic Principles of Establishing Internal Audit, Objectives, Evaluation of Internal Audit by Statutory Auditor, Usefulness of Internal Audit, Internal Audit Vs External Audit, Internal</p>	<p>Presentation/ MCQ Discussion</p>	16

	Checks Vs Internal Audit.		
September	<p><b>Auditing Techniques: Vouching</b>  <b>Audit of Income</b> - Cash Sales, Sales on Approval, Consignment Sales, Sales Returns Recovery of Bad Debts written off, Rental Receipts, Interest and Dividends Received, Royalties Received.</p> <p><b>Audit of Expenditure</b> - Purchases, Purchase Returns, Salaries and Wages, Rent, Insurance Premium, Telephone Expenses, Postage and Courier, Petty Cash Expenses, Travelling Commission, Advertisement, Interest Expenses.</p> <p><b>Auditing Techniques: Verification</b>  <b>Audit of Assets Book Debts / Debtors, Stocks</b> - 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.</p> <p><b>Audit of Liabilities</b> - Outstanding Expenses, Bills Payable, Secured loans, Unsecured Loans, Contingent Liabilities</p>	Planned to give as an assignment of solving of last 5 years papers	12
October	Revision		04
	<b>Total Lectures</b>		<b>60</b>

Ms. Rutuja Kamble

**Sign of Faculty**

Dr. Siddhi Roy

**Sign of Coordinator**

**M. L. Dahanukar College of Commerce**

**Teaching Plan**

**Department: B. Com (Banking and Insurance)**

**Class: TYBBI**

**Semester: V**

**Subject: Strategic Management**

**Name of the Faculty: Ms. Delisha D'souza**

<b>Month</b>	<b>Topics to be Covered</b>	<b>Additional Activities planned / done</b>	<b>Number of Lectures (of 50 minutes)</b>
June	<b>Unit 1: Strategic Management an Overview</b> Definitions, Strategic Decision Making, Levels of Strategic Management, Process of Strategic Management, Principles of Good Strategy, Elements of Strategic Management, Models of Strategic Management.	- Case Study Discussion/ Quiz	12
July	<b>Unit 2: Strategic Management Environment</b> Importance of Politics in Strategic Management, Social, Political, and Technological forces, Role of Competition, National and Global Business Environment. Components of Environment, Environmental Scanning, Analysis of Strategies and Choice of Strategy. Ethics, Social Responsibility, Impact of Legal Factors in Strategic Management, SWOT Analysis.	- Case Study Discussion  - Group PPT presentations by students on SWOT, PESTLE Analysis and CSR with company examples.	16
August	<b>Unit 3: Levels of Strategies and Analysis</b> Corporate Level Strategies- Concentration, Integration and Diversification, Internationalization, Digitization. Process of Strategic Choice, Factors of Strategic Choice, Strategic Analysis. <b>Unit 4: Activating Strategy and Implementation</b> Process and Nature of Strategy implementation,	- Case Study Discussion - Group PPT presentation by students on Types of Strategies with company examples.	16
September	Barriers, Model of Strategy Implementation- Structural, Behavioural and Functional. <b>Unit 5: Strategic Evaluation and</b>	- Case Study discussion	12

	<b>Control</b> Standards, Benchmarking, Gap Analysis. Features and Importance of Evaluation, Barriers in Evaluation, Types.		
October	Strategic Control- Setting Standards, Comparison, Control Process, Systems, Approaches, Techniques of Evaluation and Control. Role of Information System	- Case Study examples to be discussed - Revision	04
	<b>Total Lectures</b>		<b>60</b>

Ms. Delisha D'souza

Dr. Siddhi Roy

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**M. L. Dahanukar College of Commerce**

**Teaching Plan**

**Department: B. Com (Banking and Insurance)**

**Class: TYBBI**

**Semester: V**

**Subject: Financial Services Management**

**Name of the Faculty: Dr. Siddhi Roy**

<b>Month</b>	<b>Topics to be covered</b>	<b>Additional Activities planned / done</b>	<b>No of Lectures</b>
June	<p><b>Introduction to Financial Services</b>                      Financial Services                      Meaning, Classification, Scope, Fund Based Activities, Non Fund Based Activities, Modern Activities, Sources of Revenue, Need for Financial Innovation, New Financial Products &amp; 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.</p>	<p>Assignments                       Class Test                       University Question Papers</p>	12
July	<p><b>Mutual Funds, Factoring and Forfeiting</b></p> <p><b>Mutual Funds</b>                      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.</p>	<p>Assignments                       Class Test                       University Question Papers</p>	16

	<p><b>Factoring and Forfeiting</b></p> <p>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.</p>		
August	<p><b>Securitisations of Debts and Derivatives</b></p> <p><b>Securitization of Debt</b>  Meaning &amp; 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, Future Prospects of Securitization.</p> <p><b>Derivatives</b>  Meaning, Types of Financial Derivatives, Options, Futures, Forwards, Swaps, Futures &amp; Options Trading System, Clearing Entities &amp; Their Role.</p> <p><b>Housing Finance and Consumer Finance</b></p> <p><b>Housing Finance</b>  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.</p> <p><b>Consumer Finance</b>  Introduction, Sources, Types of Products,</p>	<p>Assignments</p> <p>Class Test</p> <p>University Question Papers Assignments</p> <p>Class Test</p> <p>University Question Papers</p>	16

	Consumer Finance Practice in India, Mechanics of Consumer Finance, Terms, Pricing, Marketing & Insurance of Consumer Finance, Consumer Credit Scoring.		
September	<b>Depositories &amp; Pledge</b> Overview of Depository, Key features of Depositories Systems in India, Depository-Bank Analogy, Legal Framework, Eligibility Criteria for A Depository, Agreement between Depository & Issuers, Rights & Obligation of Depositories, Records Maintained by Depository, Services of Depository & Functions of Depository, Organization & Functions of NSDL, Pledge & Hypothecation, Procedure for Pledge/Hypothecation, Procedure of Confirmation of Creation of Pledge/Hypothecations by Pledgee, Closure of A Pledge/Hypothecation by Pledgor, Invocation of Pledge by Pledgee.	Assignments Class Test University Question Papers	12
October	Revision		04
	<b>Total Lectures</b>		<b>60</b>

Dr. Siddhi Roy

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**M. L. Dahanukar College of Commerce**

**Teaching Plan**

**Department: B. Com (Banking and Insurance)**

**Class: TYBBI**

**Semester: V**

**Subject: Research Methodology**

**Name of the Faculty: Dr. Siddhi Roy**

<b>Month</b>	<b>Topics to be covered</b>	<b>Additional Activities planned / done</b>	<b>No of Lectures</b>
June	<p><b>Introduction to Research</b>                      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– a) Meaning of Sample and Sampling,                      b)Methods of Sampling                      i) Non-Probability Sampling– Convenient, Judgment, Quota, Snow ball                      ii) Probability– Simple Random, Stratified, Cluster, Multi Stage.</p>	<p>Writing of Review of Literature of Research Papers.                       Assignments                       Class Test</p>	12
July	<p><b>Data Collection and Processing</b>                      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.                      e. Survey instrument– i) Questionnaire designing.</p>	<p>Framing of Hypothesis and Objectives of various research topics.                       Assignments                       Class Test</p>	16

	<p>a. Types of questions–i) structured/close ended and ii) unstructured/ open ended, iii) Dichotomous, iv) Multiple Choice Questions.</p> <p>b. Scaling techniques- i ) Likert scale, ii) Semantic Differential scale.</p>		
August	<p><b>Data Analysis and Interpretation</b>  Processing of Data– Meaning &amp; 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</p>	<p>Framing of Questionnaires</p> <p>Assignments</p> <p>Class Test</p>	16
September	<p><b>Advanced Statistical Techniques</b>  Introduction, Characteristics and Application of  Correlation and Regression Analysis  Factor Analysis  Cluster Analysis  Discriminant Analysis  Multidimensional Scaling.</p> <p><b>Research Report</b>  Report writing – i) Meaning, Importance, Structure, Types, Process and Essentials of a Good Report.</p>	<p>Discussing and writing Research Papers and Articles</p> <p>Assignments</p> <p>Class Test</p>	12
October	Revision		04
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Dr. Siddhi Roy

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**M. L. Dahanukar College of Commerce**

**Teaching Plan**

**Department: B. Com (Banking and Insurance)**

**Class: TYBBI**

**Semester: V**

**Subject: Financial Reporting Analysis**

**Name of the Faculty: Mario Mascarenhas**

<b>Month</b>	<b>Topics to be Covered</b>	<b>Additional Activities Done</b>	<b>No. of Lectures</b>
June	<b>Banking Company Final Accounts</b> 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. Capital Adequacy Classification of Advances, standard, sub – standard, doubtful and provisioning requirement.	Assignments  Class Test  University Question Papers	12
July	<b>Final Accounts of Insurance Company (Excl. Life Insurance)</b> 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.	Assignments  Class Test  University Question Papers	16
August	<b>Preparation of Final Accounts of Companies</b> Relevant Provisions of Companies Act related to Preparation of Final Account (excluding cash flow statement) Preparation of Financial Statements as per Companies Act. (excluding cash flow statement) AS 1 in Relation to Final Accounts of Companies (Disclosure of Accounting Policies)	Assignments  Class Test  University Question Papers	16
September	<b>Cash Flow Analysis &amp; Ethical Behaviour and Implications for Accountants</b> Cash Flow Analysis as per AS 3 ( Indirect Method Only ) Ethical Behaviour and Implications for Accountants Introduction, Meaning of Ethical Behaviour Financial Reports – Link between Law, Corporate Governance, Corporate Social Responsibility and Ethics. Importance and Relevance of Ethical Behavior in Accounting	Assignments  Case studies  University Question Papers	12

	Profession. Implications of Ethical Values for the Principles Versus Rule Based Approaches to Accounting Standards The Principal Based Approach and Ethics The Accounting Standard Setting Process and Ethics The IFAC Code of Ethics for Professional Accountants Contents of Research Report in Ethical Practices Implications of Unethical Behavior on Financial Reports Company Codes of Ethics The increasing role of Whistle – Blowing Need to learn ethics.		
October	<b>Introduction to IFRS</b> IFRS 1- First Time Adoption of International Financial Reporting Standards  IFRS 2- Share Based Payment	Assignments  Case studies	04
	<b>Total Lectures</b>		<b>60</b>

Mario Mascarenhas

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**Teaching Plan**

**Department: B. Com (Banking and Insurance)**

**Class: TYBBI**

**Semester: V**

**Subject: International Banking and Finance**

**Name of the Faculty: Rashmi Bendre**

<b>Month</b>	<b>Topics to be Covered</b>	<b>Additional Activities planned / done</b>	<b>Number of Lectures</b>
June	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.	Case study  University Question Papers	12
July	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,	Case study  University Question	16

	Participants Involved, ADR, Types and	Papers	
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	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 Notes.		
Aug	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.	University Question Papers	16
Sept	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,	University Question Papers	12



	Swaps and Options, Country Risk Management.		
Oct	Introduction, Definition, Features of International Banking, Reasons for Growth of International Banking, Recent Trends in International Banking, Emergence of Crypto currency - Overview, Brief Overview	Case Study  University Question Papers	04

	<p>of Bitcoin and other Crypto Currencies, Note on Mining and Crypto Currency Exchanges, Advantages, Disadvantages of Crypto Currency. 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, Role of International Credit Rating Agencies.</p>		
	<b>Total no. of lectures</b>		<b>60</b>

Rashmi Bendre  
**Sign of Faculty**

Dr. Siddhi Roy  
**Sign of Coordinator**