P.G.K. Mandal's

HARIBHAI V. DESAI COLLEGE OF ARTS, SCIENCE & COMMERCE, (AUTONOMOUS), PUNE

FACULTY OF COMMERCE & MANAGEMENT

PROPOSED PROGRAMME BOOKLET

BACHELOR OF COMMERCE IN FINANCIAL TECHNOLOGY (FINTECH)

Academic Year 2026 – 27

As per National Education Policy (NEP) 2020

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PREAMBLE

The global financial system is undergoing a profound transformation driven by rapid advancements in digital technology. Financial Technology (FinTech) represents the convergence of finance, technology, data analytics, and innovation, fundamentally reshaping the manner in which financial services are conceptualized, delivered, and accessed. Innovations such as digital payments, online banking, algorithmic trading, digital lending, InsurTech, and WealthTech have significantly enhanced efficiency, transparency, financial inclusion, and customer-centricity within the financial ecosystem.

India has emerged as one of the fastest-growing FinTech markets in the world, supported by a robust digital infrastructure, progressive regulatory frameworks, and widespread adoption of platforms enabling digital payments, electronic identity, and mobile-based financial services. This dynamic environment has generated a growing demand for commerce graduates who possess not only a sound understanding of financial and business principles but also the ability to apply technology-driven solutions, analyze financial data, manage digital risks, and comply with evolving regulatory requirements.

The **B.Com. (FinTech) programme** is designed to respond to these emerging industry needs by integrating traditional commerce education with contemporary financial technology applications. The curriculum provides a balanced blend of core subjects in accounting, economics, management, and marketing alongside specialized courses in digital banking, financial analytics, stock markets, digital lending, portfolio management, cyber security, legal and regulatory frameworks, and emerging financial technologies. A strong emphasis is placed on experiential and application-based learning through case studies, practical laboratories, skill enhancement courses, and industry-oriented projects.

In alignment with the **National Education Policy (NEP) 2020**, the programme adopts an outcome-based, multidisciplinary, and skill-focused approach to learning. It seeks to develop analytical thinking, problem-solving abilities, effective communication skills, ethical awareness, and professional competence among students. Exposure to real-world financial scenarios, live market data, regulatory case studies, simulations, internships, and continuous assessment mechanisms ensures that learners acquire both conceptual clarity and practical proficiency.

Overall, the programme aims to nurture competent, responsible, and future-ready financial professionals capable of contributing meaningfully to the digital transformation of the

financial services sector. Graduates of the programme are well-prepared to pursue diverse career opportunities in banking, financial services, FinTech startups, investment and wealth management, compliance and regulatory roles, as well as entrepreneurial ventures within the evolving digital finance ecosystem.

Programme Vision

To emerge as a centre of excellence in FinTech education by nurturing competent, ethical, and future-ready commerce graduates who can effectively integrate financial knowledge with digital technologies to contribute to the evolving global financial ecosystem.

Programme Mission

The B.Com. (FinTech) programme seeks to achieve its vision through the following missions:

1. **To provide a strong foundation in commerce and finance** by integrating core disciplines such as accounting, economics, management, and marketing with contemporary financial technology applications.
2. **To develop industry-relevant technological and analytical skills** by imparting practical knowledge of digital banking, financial analytics, capital markets, digital lending, portfolio management, cyber security, and emerging FinTech innovations.
3. **To promote experiential and outcome-based learning** through case studies, simulations, skill enhancement courses, practical laboratories, projects, and industry exposure in alignment with NEP-2020.
4. **To inculcate ethical values, regulatory awareness, and professional responsibility** essential for working in a highly regulated and technology- driven financial services environment.
5. **To encourage innovation, entrepreneurship, and lifelong learning** by fostering critical thinking, adaptability, and problem-solving skills required for careers in FinTech enterprises, financial institutions, and allied sectors.

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Eligibility Criteria for Admission

B.Com. (Financial Technology – FinTech)

Admission to the **Bachelor of Commerce (B.Com.) – Financial Technology (FinTech)** programme shall be subject to the following eligibility criteria, in accordance with the norms prescribed by **Savitribai Phule Pune University (SPPU)** and the Academic Council of the college.

1. **Higher Secondary Qualification**
   The candidate must have **passed the Higher Secondary Certificate (H.S.C.) Examination (10+2)** conducted by the **Maharashtra State Board of Secondary and Higher Secondary Education**, or an examination recognized as equivalent thereto by **SPPU**.

2. **Stream Eligibility**
   Candidates from the following streams are eligible to apply:
   - **Commerce Stream** (with or without Mathematics)
   - **Science Stream**
   - **Arts / Humanities Stream**

3. **Minimum Passing Requirement**
   The candidate must have **passed the qualifying examination** and obtained the **minimum required passing marks** as prescribed by the university / statutory authorities from time to time.

4. **Mathematics / Statistics Background (Desirable)**
   While **Mathematics or Statistics at the H.S.C. level is not mandatory**, candidates with prior exposure to **Mathematics, Statistics, Accountancy, Economics, or Computer Studies** will have an added advantage for understanding FinTech- oriented subjects.

5. **Admission Procedure**
   Admission shall be granted:
   - On the basis of **merit**, as determined by marks obtained in the qualifying examination, **and/or**
   - As per the **admission rules, reservation policy, and guidelines** issued by the Government of Maharashtra, SPPU, and the autonomous college from time to time.

6. **Medium of Instruction**
   The **medium of instruction and examination shall be English**.

7. **Reservation Policy**
   Reservation of seats shall be as per the **Government of Maharashtra norms**

applicable to autonomous colleges affiliated to SPPU.

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Career Avenues for B.Com. (FinTech) Graduates

The **B.Com. (Financial Technology – FinTech)** programme equips students with an integrated understanding of **commerce, finance, technology, analytics, and regulatory frameworks**, enabling them to pursue diverse and future-oriented careers across **Banking, Financial Services, Insurance (BFSI)**, **FinTech enterprises**, **capital markets**, and **technology-enabled financial operations**.

1. Banking & Financial Services Sector

Graduates can secure employment in **public sector banks, private banks, foreign banks, cooperative banks**, and financial service institutions, particularly in **digitally enabled roles**.

Career Roles

- Digital Banking Officer
- Banking Operations Executive
- Relationship Manager (Digital Channels)
- Customer Experience Executive

Indicative Salary Range (India)

- Entry Level: **₹2.5 – 4.0 LPA**
- After 3–5 years: **₹5 – 8 LPA**

2. FinTech Companies & Startups

India's rapidly growing FinTech ecosystem offers significant opportunities in **payments, digital lending, WealthTech, InsurTech, RegTech**, and platform-based services.

Career Roles

- FinTech Operations Executive
- Product Support Analyst
- Business Analyst (FinTech)
- Payments Operations Executive

Indicative Salary Range

- Entry Level: **₹3 – 6 LPA**

- Growth Roles: **₹6 – 12 LPA**

3. Capital Markets & Investment Services

Graduates interested in **stock markets, IPOs, mutual funds, and portfolio services** can work with brokerage firms, investment houses, and wealth management companies.

Career Roles

- Equity Dealer / Trading Assistant
- Investment Operations Executive
- Mutual Fund Operations Executive
- Research Support Analyst

Indicative Salary Range

- Entry Level: **₹3 – 5 LPA**
- Performance-based roles: **₹6 – 10 LPA**

4. Digital Lending, NBFCs & Credit Platforms

The expansion of **digital lending platforms, NBFCs, and fintech credit firms** has created strong demand for credit and risk professionals.

Career Roles

- Credit Analyst (Junior Level)
- Loan Processing Officer
- Digital Lending Operations Executive
- Risk Assessment Assistant

Indicative Salary Range

- Entry Level: **₹3 – 5 LPA**
- Mid-level roles: **₹6 – 9 LPA**

5. Insurance & InsurTech Sector

Graduates can work with **life, general, and health insurance companies** as well as **InsurTech startups**. **Career Roles**

- Insurance Operations Executive
- Policy Administration Officer
- Claims Processing Executive

- InsurTech Product Support Analyst

Indicative Salary Range

- Entry Level: **₹2.5 – 4.5 LPA**
- Growth roles: **₹5 – 8 LPA**

6. Financial Analytics, MIS & Decision Support

Students with analytical aptitude can pursue roles in **financial analytics, MIS, and reporting**, supporting strategic decision-making.

Career Roles

- Financial Data Analyst (Junior)
- MIS Executive
- Business Intelligence Assistant

Indicative Salary Range

- Entry Level: **₹3 – 6 LPA**
- Advanced analytics roles: **₹8 – 15 LPA**

7. Compliance, Risk & RegTech Roles

Given the regulatory nature of financial services, **compliance and risk roles** offer stable and long-term career opportunities.

Career Roles

- KYC / AML Executive
- Compliance Officer (Junior)
- Fraud Monitoring Executive

Indicative Salary Range

- Entry Level: **₹3 – 5 LPA**
- Specialist roles: **₹6 – 10 LPA**

8. Technology & FinTech Operations Support

Graduates can work as a bridge between **financial operations and technology teams**.

Career Roles

- FinTech System Support Executive
- Application Support Analyst
- Operations & Technology Coordinator

Indicative Salary Range

- Entry Level: **₹3 – 5 LPA**
- Senior support roles: **₹6 – 9 LPA**

9. Entrepreneurship & Startup Opportunities

The programme encourages **entrepreneurial thinking**, enabling graduates to launch or collaborate in startups.

Opportunities

- FinTech startup founder / co-founder
- Digital financial advisory services
- Payment facilitation and agency models

Income Potential

- Variable and performance-based
- High growth potential in scalable ventures

10. Higher Education & Professional Certifications

Graduates may pursue higher studies and certifications to enhance career growth.

Options

- M.Com., MBA (Finance / FinTech / Business Analytics)
- PG Diploma in Banking, Finance, Analytics
- Professional Certifications: **NISM, NSE, BFSI-SSC, CFA (Foundation)**

Job Market Snapshot (India)

- India is among the **top global FinTech hubs**, with strong growth in **digital payments, lending, and WealthTech**.

- Continuous demand for **commerce graduates with FinTech exposure** in banks, NBFCs, startups, and consulting firms.
- Strong hiring trends in **metro cities (Mumbai, Pune, Bengaluru, Hyderabad, Delhi NCR)** and expanding opportunities in **Tier-II cities**.
- FinTech roles offer **faster career progression**, skill-based mobility, and global exposure.

Conclusion

The B.Com. (FinTech) programme opens doors to **high-growth, technology-driven, and future-proof careers** by combining the strengths of traditional commerce education with emerging financial technologies. Graduates are well-positioned for **employment, entrepreneurship, and higher education**, contributing effectively to the digital transformation of the financial services sector.

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Programme Structure – B.Com. (Financial Technology – FinTech)

Haribhai V. Desai College of Arts, Science & Commerce (Autonomous)

Duration: 3 Years (6 Semesters) | **w.e.f.:** Academic Year 2026–27 **Framework:** National Education Policy (NEP) 2020

NEP COURSE CATEGORIES

- **DSC** Discipline Specific Core
- **DSE** Discipline Specific Elective
- **SEC** Skill Enhancement Course
- **VSC** Vocational Skill Course
- **OE** Open Elective
- **AEC** Ability Enhancement Course
- **IKS** Indian Knowledge System
- **VEC** Value Education Course
- **CC** Co-curricular Course
- **FP** Field Project
- **OJT** On-the-Job Training
- **RP** Research Project

Credit Summary (Till Semester VI)

- Credits per Semester: 22
- Credits per Year: 44
- Credits up to Semester VI: 132 Credits
- Multiple Exit Options: Certificate & Diploma enabled under NEP 2

🔷 YEAR I – FOUNDATION STAGE

Semester I (22 Credits)

Category	Course Title	Credits
DSC	Financial Accounting – I	4
DSC	Fundamentals of Economics for FinTech	4
DSC	Fundamentals of Banking & Finance	4
SEC	Digital Literacy & Office Automation	2
AEC	Business Communication – I	2
OE–I	• Quantitative Techniques for FinTech *(or)* • Digital Computing for Financial Decision Making	2
VEC	Environmental Studies – I	2
IKS	Generic Indian Knowledge System	2
Total		**22**

Semester II (22 Credits)

Category	Course Title	Credits
DSC	Financial Accounting – II	4
DSC	Market Structure & Welfare Economics	4
DSC	Introduction to Financial Technology	4
SEC	Spreadsheet Tools for Finance (Excel / Sheets)	2
AEC	Business Communication – II	2
OE–II	• Statistics for Digital Finance *(or)* • Information Technology for FinTech	2
VEC	Environmental Studies – II	2
CC	Sports / Yoga	2
Total		**22**

🔶 **Exit after Year I:** *UG Certificate in Commerce (FinTech)*

🔷 YEAR II – CORE COMMERCE & FINTECH STAGE

Semester III (22 Credits)

Category	Course Title	Credits
Major	Financial Systems in India	4
Major	Digital Credit, BNPL & Lending Platforms	2
Minor	Core Banking Solutions (CBS) & Digital Channels	4
VSC	Tally & GST Applications	2
OE–III	• Business Analytics for FinTech *(or)* • Technology-Enabled Financial Operations	2
FP	Field Project on FinTech	2
CC	Leadership Development	2
IKS	Indian Ethical & Value-Based Management	2
AEC	Marathi / Hindi / Gujarati	2
Total		**22**

Semester IV (22 Credits)

Category	Course Title	Credits
Major	Cost & Management Accounting	4
Major	Financial Management	2
Minor	Financial Markets & Institutions	4
VSC	Retail Banking Operations using FinTech Platforms	2
OE–IV	Financial Data Analytics using Excel & Power BI *(or)* Blockchain Technology & DLT	2
CEP	Community Engagement Programme	2
CC	Disaster Management	2
SEC	Financial Advisory & Client Communication	2
AEC	Marathi / Hindi / Gujarati	2
Total		**22**

🔶 **Exit after Year II:** *UG Diploma in Commerce (FinTech)*

◆ YEAR III – ADVANCED FINTECH & APPLICATION STAGE

Semester V (22 Credits)

Category	Course Title	Credits
Major	FinTech Laws, Regulations & Compliance – I	4
Major	Accounting for FinTech Enterprises – I	4
Major	Marketing Management for FinTech Services	4
Major Elective	Technology-Driven Portfolio Management *(or)* Technology-Enabled Insurance Services	4
Minor	Digital Credit & Loan Management Systems	2
VSC	Fraud Detection in Insurance	2
FP	Field Project on FinTech Products	2
Total		**22**

Semester VI (22 Credits)

Category	Course Title	Credits
Major	FinTech Laws, Regulations & Compliance – II	4
Major	Accounting for FinTech Enterprises – II	4
Major	Corporate Branding & Governance in FinTech	2
Major	Initial Public Offerings (IPO) & Digital Capital Markets	2
Major Elective	Technology-Driven Security Analysis *(or)* Financial Market Intermediaries	4
VSC	Information Security for Financial Technology	2
OJT	On-the-Job Training in FinTech-enabled Enterprises	4
Total		**22**

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Programme Outcomes (POs)

On successful completion of the B.Com. (FinTech) programme, students will be able to:

PO1. Commerce & Financial Knowledge
Demonstrate a sound understanding of core concepts in accounting, economics, management, marketing, and finance relevant to the financial services sector.

PO2. FinTech & Digital Finance Proficiency
Apply fundamental principles of financial technology in areas such as digital banking, payments, capital markets, lending, insurance, and portfolio management.

PO3. Analytical & Data Skills
Analyse financial data using quantitative, statistical, and analytical tools to support informed business and financial decision-making.

PO4. Technology Application Skills
Utilize appropriate digital tools, platforms, and financial software for processing transactions, analysing markets, and managing financial operations.

PO5. Regulatory, Legal & Ethical Awareness
Understand and apply relevant legal, regulatory, and compliance frameworks governing digital financial services, while upholding ethical standards and professional integrity.

PO6. Risk Management & Cyber Awareness
Identify financial, operational, and cyber risks in FinTech environments and apply basic risk mitigation and security practices.

PO7. Communication & Professional Skills
Demonstrate effective written, oral, and digital communication skills for professional interactions in banking, financial services, and FinTech organisations.

PO8. Problem Solving & Critical Thinking
Apply critical thinking and problem-solving skills to address real-world challenges in finance and technology-enabled business contexts.

PO9. Entrepreneurship & Innovation
Exhibit entrepreneurial mindset and innovation capabilities to conceptualise, evaluate, and develop FinTech-based business ideas.

PO10. Lifelong Learning & Employability
Demonstrate readiness for continuous learning, adaptability, and employability in a rapidly evolving digital financial ecosystem.

Programme Specific Outcomes (PSOs)

On completion of the B.Com. (FinTech) programme, students will be able to:

PSO1. Digital Banking & Financial Operations
Understand and execute technology-enabled banking, payment, lending, and insurance operations using contemporary FinTech platforms.

PSO2. Capital Markets & Investment Applications
Apply knowledge of stock markets, IPOs, mutual funds, and portfolio management using digital trading and investment tools.

PSO3. Financial Analytics & Decision Support
Develop and interpret financial dashboards, reports, and analytical outputs for performance evaluation and investment decisions.

PSO4. Compliance, Risk & Cyber Security in FinTech
Demonstrate practical awareness of regulatory compliance, AML/KYC norms, and cyber security practices relevant to FinTech systems.

PSO5. Industry Readiness & Professional Practice
Exhibit industry-oriented skills through projects, internships, case studies, and simulations, enabling smooth transition to professional roles in FinTech and BFSI sectors.

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B. Com FinTech - Syllabus

Faculty : Commerce and Management
Department : Commerce
Programme Name : B.Com. (Financial Technology – FinTech)
Programme Code : COM–FT–001
Type of Course : Major Mandatory

Class	Semester	Course Code	Course Name	Credits	Lectures per Week	Marks
F.Y.B.Com.	I	FT-101-TH	Financial Accounting – I	4	4	100

1. Course Objectives

1. To introduce students to the fundamentals of accounting and its role in business.
2. To provide knowledge of accounting concepts, conventions, and standards.
3. To develop skills in recording, classifying, and summarizing financial transactions.
4. To explain preparation of final accounts and balance sheets.
5. To familiarize students with computerized accounting practices

2. Course Outcomes (COs)

After completing the course, students will be able to:

- CO1: Understand the meaning, scope, and importance of accounting in business.
- CO2: Apply accounting concepts, conventions, and standards in practice.
- CO3: Record transactions through journal, ledger, and trial balance.
- CO4: Prepare trading, profit & loss accounts, and balance sheets with adjustments.
- CO5: Demonstrate awareness of computerized accounting systems.

3. CO–PO Mapping

CO / PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	3	3	2	2	3	2	2	3	2	2
CO2	3	2	3	2	3	2	2	3	2	3
CO3	3	3	2	3	2	2	3	3	2	3
CO4	3	2	3	3	3	2	3	2	3	3
CO5	3	3	3	3	3	2	3	3	3	3

Scale: 1 = Low, 2 = Medium, 3 = High

4. Course Content (60 Hours)

Unit I: Accounting Fundamentals (15 Lectures)

- Meaning, Nature and Scope of Accounting
- Accounting Concepts and Conventions
- Accounting Standards – Objectives and Importance
- Role of Accounting in Modern Business

Unit II: Accounting Process (15 Lectures)

- Journal – Meaning, Types and Rules of Debit and Credit
- Ledger Posting and Balancing
- Trial Balance – Meaning and Methods
- Errors in Accounting and Rectification

Unit III: Final Accounts – I (15 Lectures)

- Meaning and Objectives of Final Accounts
- Trading Account – Format and Preparation
- Profit and Loss Account – Format and Preparation
- Adjustments relating to Trading and Profit & Loss Account

Unit IV: Final Accounts – II (15 Lectures)

- Balance Sheet – Meaning and Format

- Adjustments relating to Assets and Liabilities
- Closing Entries
- Introduction to Computerised Accounting

5. Teaching Pedagogies

- Case-based learning (real accounting scenarios)
- Practical exercises with journals, ledgers, and trial balances
- Role play (accountant preparing financial statements)
- Flip classroom activities (students prepare accounts before class)
- Group discussions and debates (manual vs. computerized accounting)
- Guest lectures from Chartered Accountants and industry professionals

6. Assessment and Evaluation:

Component	**Marks**	**Minimum Passing**
CIE (Internal Assessment – Assignment / Project / Oral)	40	16 Marks
SEE (End Semester Examination – Theory)	60	24 Marks
Total	**100**	**40 Marks**

Internal Evaluation (40 Marks)

- Assignment: 10 marks
- Project: 20 marks
- Oral/Viva-Voce: 10 marks

(End Semester Examination: 60 marks; Total: 100 marks)

7. Sample Assignment Topics (Any 5)

1. Prepare journal entries for a set of business transactions.
2. Draft a trial balance from given ledger accounts.
3. Analyse errors in accounting and their rectification.

4. Prepare a trading and profit & loss account with adjustments.

5. Write a short note on the importance of accounting standards.

8. Sample Project Topics

1. Case study on computerized accounting systems in small businesses.

2. Project on preparation of final accounts for a mock company.

3. Simulation project on rectification of accounting errors.

4. Comparative study of manual vs. digital accounting practices.

5. Group project: Analyse the role of accounting in financial decision-making.

9. Rubrics for Assignments (10 Marks)

Criteria	**Excellent (8–10)**	**Good (6–7)**	**Average (3–5)**	**Poor (0–2)**
Depth of Research	Extensive, analytical	Good depth	Moderate	Minimal
Practical Application	Strong industry relevance	Good linkage	Some relevance	None
Originality	Creative and unique	Good creativity	Limited	Copied
Presentation & Documentation	Professional	Well-presented	Average	Unorganized

10. Rubrics for Projects (20 Marks)

Criteria	**Excellent (16–20)**	**Good (11–15)**	**Average (6–10)**	**Poor (0–5)**
Depth of Research	Extensive, analytical	Good depth	Moderate	Minimal
Practical Application	Strong industry relevance	Good linkage	Some relevance	None
Originality	Creative and unique	Good creativity	Limited	Copied
Presentation & Documentation	Professional	Well-presented	Average	Unorganized

11. Bibliography

Indian Authors

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2. Gupta, R.L. & Radhaswamy – *Financial Accounting*

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Haribhai V. Desai College of Arts, Science & Commerce (Autonomous), Pune

- **Faculty** **:** Commerce and Management
  Department **:** Commerce
- **Programme Name** : B.Com. (Financial Technology – FinTech)
  Programme Code : COM–FT–001
  Type of Course : Major Mandatory

Class	Semester	Course Code	Course Name	Credits	Lectures per Week	Marks
F.Y.B.Com.	I	FT-102-TH	Fundamentals of Economics for FinTech	4	4	100

1. Course Objectives

1. To introduce students to fundamental concepts of economics relevant to financial markets.
2. To develop an understanding of demand, supply, production, and cost analysis.
3. To explain the functioning of markets and price determination mechanisms.
4. To relate economic principles with the digital economy and FinTech ecosystem.

2. Course Outcomes (COs)

After completing the course, students will be able to:

- **CO1:** Understand basic micro-economic concepts and principles.
- **CO2:** Analyse demand, supply, and market equilibrium in financial markets.
- **CO3:** Apply economic reasoning to production, cost, and pricing decisions.
- **CO4:** Explain the role of economics in the digital economy and FinTech-driven markets.

3. CO–PO Mapping

CO / PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	3	3	2	2	3	2	2	3	2	2
CO2	3	2	3	2	3	2	2	3	2	3
CO3	3	3	2	3	2	2	3	3	2	3
CO4	3	2	3	3	3	2	3	2	3	3

Scale: 1 = Low, 2 = Medium, 3 = High

4. Course Content (60 Hours)

Unit I: Introduction to Economics (15 Lectures)

- Meaning and Scope of Economics
- Micro Economics and Macro Economics
- Basic Economic Problems
- Relevance of Economics in Financial Technology

Unit II: Demand and Supply Analysis (15 Lectures)

- Demand – Meaning, Law of Demand and Determinants
- Elasticity of Demand – Concept and Types
- Supply – Meaning, Law of Supply and Determinants
- Market Equilibrium and Price Determination

Unit III: Production and Cost (15 Lectures)

- Factors of Production
- Law of Variable Proportions
- Cost Concepts – Fixed Cost, Variable Cost, Total Cost
- Cost Curves and Their Managerial Significance

Unit IV: Digital Economy and Financial Markets (15 Lectures)

- Concept and Features of Digital Economy
- Role of Technology in Modern Financial Markets
- FinTech and Economic Growth
- Challenges of Digital Economy in India

5. Teaching Pedagogies

- Case-based learning (economic applications in FinTech)
- Graphical and numerical illustrations of demand/supply analysis
- Role play (market equilibrium scenarios)
- Flip classroom activities (students prepare case studies before class)
- Group discussions and debates (digital economy challenges)
- Guest lectures from economists and FinTech professionals

6. Assessment and Evaluation:

Component	**Marks**	**Minimum Passing**
CIE (Internal Assessment – Assignment / Project / Oral)	40	16 Marks
SEE (End Semester Examination – Theory)	60	24 Marks

Total	**100**	**40 Marks**

Internal Evaluation (40 Marks)

- Assignment: 10 marks
- Project: 20 marks
- Oral/Viva-Voce: 10 marks

(End Semester Examination: 60 marks; Total: 100 marks)

7. Sample Assignment Topics

1. Prepare a demand and supply schedule for a financial product.
2. Analyse elasticity of demand for digital payment services.
3. Draft a note on cost concepts with examples from FinTech firms.
4. Write an essay on the role of economics in the digital economy.
5. Prepare a chart showing factors of production in financial services.

8. Sample Project Topics

1. Case study on price determination in cryptocurrency markets.
2. Project on analysing demand elasticity for mobile wallet usage.
3. Simulation project on production costs in digital lending firms.
4. Comparative study of traditional vs. digital financial markets.
5. Group project: Analyse challenges of the digital economy in India.

9. Rubrics for Assignments (10 Marks)

Criteria	**Excellent (8–10)**	**Good (6–7)**	**Average (3–5)**	**Poor (0–2)**
Depth of Research	Extensive, analytical	Good depth	Moderate	Minimal
Practical Application	Strong industry relevance	Good linkage	Some relevance	None
Originality	Creative and unique	Good creativity	Limited	Copied
Presentation & Documentation	Professional	Well-presented	Average	Unorganized

10. Rubrics for Projects (20 Marks)

Criteria	**Excellent (16–20)**	**Good (11–15)**	**Average (6–10)**	**Poor (0–5)**
Depth of Research	Extensive, analytical	Good depth	Moderate	Minimal
Practical Application	Strong industry relevance	Good linkage	Some relevance	None

Originality	Creative and unique	Good creativity	Limited	Copied
Presentation & Documentation	Professional	Well-presented	Average	Unorganized

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2. Mithani, D.M. – *Managerial Economics*
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Haribhai V. Desai College of Arts, Science & Commerce (Autonomous), Pune

Faculty : Commerce and Management

Department : Commerce

Programme Name : B.Com. (Financial Technology - Fin Tech)

Programme Code : COM-FT-01

Type of Course : Major Mandatory

Class	Semester	Course Code	Course Name	Credits	Lectures per Week	Marks
F.Y.B.Com.	I	FT-103-TH	Fundamentals of Banking & Finance	4	4	100

1. Course Objectives

1. To introduce students to the basic concepts of banking and financial systems.
2. To explain the structure, functions, and role of banks and financial institutions.
3. To provide knowledge of financial markets, instruments, and services.
4. To develop an understanding of the relationship between banking, finance, and FinTech innovations.

2. Course Outcomes (COs)

After completing the course, students will be able to:

- CO1: Understand the fundamentals of banking operations and financial systems.
- CO2: Analyse the role of banks and financial institutions in economic development.
- CO3: Explain the functioning of financial markets and instruments.
- CO4: Relate traditional banking and finance concepts with modern FinTech applications.

3. CO–PO Mapping

CO / PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	3	3	2	2	3	2	2	3	2	2
CO2	3	2	3	2	3	2	2	3	2	3

CO / PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO3	**3**	**3**	**2**	**3**	**2**	**2**	**3**	**3**	**2**	**3**
CO4	**3**	**2**	**3**	**3**	**3**	**2**	**3**	**2**	**3**	**3**

Scale: 1 = Low, 2 = Medium, 3 = High

4. Course Content (60 Hours)

Unit I: Introduction to Banking (15 Lectures)

- Meaning and evolution of banking
- Types of banks: commercial, cooperative, development banks
- Functions of banks: primary and secondary
- Role of banking in economic development
- Case Study: Evolution of banking in India

Unit II: Financial System and Institutions (15 Lectures)

- Structure of the Indian financial system
- Role of RBI, SEBI, IRDAI, NABARD
- Non-banking financial companies (NBFCs)
- Financial intermediaries and their functions
- Case Study: RBI's role in regulating digital payments

Unit III: Financial Markets and Instruments (15 Lectures)

- Money market and capital market: features and instruments
- Primary and secondary markets
- Financial instruments: shares, debentures, bonds, derivatives
- Role of stock exchanges in financial markets
- Case Study: Growth of equity markets in India

Unit IV: Banking, Finance, and FinTech (15 Lectures)

- Digital banking: internet banking, mobile banking, UPI
- Innovations in financial services through FinTech
- Impact of technology on banking operations

- Challenges and opportunities in digital finance
- Case Study: FinTech disruption in lending and payments

5. Teaching Pedagogies

- Case-based learning (banking and finance case studies)
- Demonstrations of digital banking platforms
- Role play (banker–customer interactions, financial advisory)
- Flip classroom activities (students research financial institutions)
- Group discussions and debates (FinTech vs. traditional banking)
- Guest lectures from bankers, regulators, and FinTech professionals

6. Assessment and Evaluation:

Component	**Marks**	**Minimum Passing**
CIE (Internal Assessment – Assignment / Project / Oral)	40	16 Marks
SEE (End Semester Examination – Theory)	60	24 Marks
Total	**100**	**40 Marks**

Internal Evaluation (40 Marks)

- Assignment: 10 marks
- Project: 20 marks
- Oral/Viva-Voce: 10 marks

(End Semester Examination: 60 marks; Total: 100 marks)

7. Sample Assignment Topics

1. Prepare a report on the evolution of banking in India.
2. Analyse the role of RBI in regulating digital payments.
3. Draft a comparative note on money market vs. capital market.
4. Write a short essay on the impact of FinTech on banking operations.
5. Prepare a chart showing types of financial instruments with examples.

8. Sample Project Topics

1. Case study on FinTech disruption in lending and payments.
2. Project on analysing the role of SEBI in capital markets.
3. Simulation project on digital banking transactions.
4. Comparative study of NBFCs vs. traditional banks.
5. Group project: Analyse the growth of equity markets in India.

9. Rubrics for Assignments (10 Marks)

Criteria	Excellent (8–10)	Good (6–7)	Average (3–5)	Poor (0–2)
Depth of Research	Extensive, analytical	Good depth	Moderate	Minimal
Practical Application	Strong industry relevance	Good linkage	Some relevance	None
Originality	Creative and unique	Good creativity	Limited	Copied
Presentation & Documentation	Professional	Well-presented	Average	Unorganized

10. Rubrics for Projects (20 Marks)

Criteria	Excellent (16–20)	Good (11–15)	Average (6–10)	Poor (0–5)
Depth of Research	Extensive, analytical	Good depth	Moderate	Minimal
Practical Application	Strong industry relevance	Good linkage	Some relevance	None
Originality	Creative and unique	Good creativity	Limited	Copied
Presentation & Documentation	Professional	Well-presented	Average	Unorganized

11. Bibliography

Indian Authors

1. Puri, V.K. – *Banking and Financial Institutions*
2. Khan, M.Y. – *Indian Financial System*
3. Pathak, Bharati V. – *The Indian Financial System*
4. Gupta, S.L. – *Financial Markets, Institutions and Services*

Foreign Authors

1. Mishkin, Frederic S. – *The Economics of Money, Banking, and Financial Markets*
2. Saunders, Anthony & Cornett, Marcia – *Financial Institutions Management*

3. Rose, Peter S. – *Bank Management and Financial Services*

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- www.sebi.gov.in
- www.irda.gov.in
- www.nabard.org
- www.nseindia.com
- www.weforum.org

- **Faculty** : Commerce and Management
  Department : Commerce
- **Programme Name** : **B.Com. (Financial Technology – FinTech)**
- **Programme Code** : **COM–FT–001**
- **Type of Course** : **Skill Enhancement Course (SEC)**

Class	Semester	Course Code	Credits	Course Name	Lectures per Week	Marks
F.Y.B.Com.	I	FT-104-SEC	2	Digital Literacy and Office Automation	2	50

1. Course Objectives

1. To introduce students to the fundamentals of digital literacy and office automation.
2. To provide practical knowledge of commonly used office applications (Word, Excel, PowerPoint).
3. To develop skills in managing digital documents, spreadsheets, and presentations.
4. To enhance efficiency in academic and professional tasks using IT tools.

2. Course Outcomes (COs)

After completing the course, students will be able to:

- CO1: Demonstrate basic digital literacy skills for academic and professional use.
- CO2: Create, edit, and manage documents, spreadsheets, and presentations effectively.
- CO3: Apply office automation tools for data analysis, reporting, and communication.
- CO4: Use digital tools responsibly and efficiently in the FinTech ecosystem.

3. CO–PO Mapping

CO / PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	3	3	2	2	3	2	2	3	2	2
CO2	3	2	3	2	3	2	2	3	2	3
CO3	3	3	2	3	2	2	3	3	2	3
CO4	3	2	3	3	3	2	3	2	3	3

Scale: 1 = Low, 2 = Medium, 3 = High

4. Course Content (30 Hours)

Unit I: Fundamentals of Digital Literacy (15 Lectures)

- Introduction to digital literacy: meaning and importance
- Operating systems and file management basics
- Internet usage: browsing, search engines, email communication
- Cybersecurity basics: safe browsing, passwords, data protection
- Cloud storage and collaboration tools (Google Drive, OneDrive)
- Case Study: Role of digital literacy in modern workplaces

Unit II: Office Automation Tools (15 Lectures)

- Word Processing (MS Word/Google Docs): formatting, tables, mail merge
- Spreadsheets (MS Excel/Google Sheets): formulas, charts, pivot tables
- Presentations (MS PowerPoint/Google Slides): design, animations, effective delivery
- Integration of office tools for business communication and reporting
- Case Study: Preparing a financial report using Word, Excel, and PowerPoint

5. Teaching Pedagogies

- Case-based learning (digital literacy in workplaces)
- Hands-on lab sessions with Word, Excel, PowerPoint
- Role play (students presenting reports using office tools)
- Flip classroom activities (students prepare documents before class)
- Group discussions and debates (cybersecurity, digital ethics)
- Guest lectures from IT and corporate professionals

6. Assessment and Evaluation Scheme of Examination

Component	Marks	Minimum Passing
CIE (Internal Assessment – Project/ Assignment / Oral)	20	08 Marks
SEE (End Semester Examination – Practical / Theory)	30	12 Marks
Total	**50**	**20 Marks**

Internal Evaluation (20 Marks)

- Assignment: 5 marks
- Project: 10 marks
- Oral/Viva-Voce: 5 marks

(End Semester Examination: 30 marks; Total: 50 marks)

7. Sample Assignment Topics

1. Draft a professional document using MS Word with formatting and tables.
2. Prepare a spreadsheet for monthly expense tracking with charts.
3. Create a PowerPoint presentation on digital literacy in FinTech.
4. Write a short note on cybersecurity practices for students.
5. Demonstrate cloud storage usage for collaborative projects.

8. Sample Project Topics

1. Case study on office automation in corporate reporting.
2. Group project: Prepare a financial report integrating Word, Excel, and PowerPoint.
3. Simulation project on spreadsheet-based budgeting.
4. Project on analysing cybersecurity practices in educational institutions.
5. Comparative study of MS Office vs. Google Workspace in business communication.

9. Rubrics for Assignments (5 Marks)

Criteria	**Excellent (4–5)**	**Good (3)**	**Average (2)**	**Poor (0–1)**
Content Quality	Accurate, detailed, original	Reasonably detailed	Basic coverage	Incomplete/incorrect
Structure & Organization	Very well-organized	Good flow	Some issues	Poorly structured
Clarity & Presentation	Very clear, neat	Clear	Acceptable	Poor

10. Rubrics for Projects (10 Marks)

Criteria	**Excellent (8–10)**	**Good (6–7)**	**Average (4–5)**	**Poor (0–3)**
Depth of Research	Extensive, analytical	Good depth	Moderate	Minimal
Practical Application	Strong industry relevance	Good linkage	Some relevance	None
Originality	Creative and unique	Good creativity	Limited	Copied
Presentation & Documentation	Professional	Well-presented	Average	Unorganized

11. Bibliography

Indian Authors

1. Sinha, P.K. – *Computer Fundamentals*
2. Goel, Anita – *Computer Fundamentals*

3. Puri, V.K. – *Information Technology in Business*

Foreign Authors

1. Winston, Wayne L. – *Microsoft Excel Data Analysis and Business Modeling*

2. Walkenbach, John – *Excel Bible*

3. Powell, Stephen – *Business Analytics: Spreadsheet Modeling*

12. Webliography

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- www.google.com/sheets/about
- www.google.com/slides/about
- www.investopedia.com

P.G.K. Mandal's
Haribhai V. Desai College of Arts, Science & Commerce (Autonomous), Pune

- **Faculty** : Commerce and Management
  Department : Commerce
- **Programme Name** : **B.Com. (Financial Technology – FinTech)**
- **Programme Code** : **COM–FT–001**
- **Type of Course** : **Ability Enhancement Course (AEC)**

Class	Semester	Course Code	Course Name	Credits	Lectures per Week	Marks
F.Y.B.Com.	I	FT-105-AEC	**Business Communication – I**	2	2	50

1. Course Objectives

1. To develop an understanding of the fundamentals of communication.
2. To improve oral and written communication skills for academic and professional use.
3. To enhance listening, speaking, and interpersonal communication abilities.
4. To prepare students for effective communication in business and organizational settings.

2. Course Outcomes (COs)

After completing the course, students will be able to:

- CO1: Understand the process and importance of communication in business.
- CO2: Apply effective oral and written communication techniques.
- CO3: Communicate confidently in professional and organizational contexts.
- CO4: Demonstrate proper etiquette and ethical communication practices.

3. CO–PO Mapping

CO / PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	3	3	2	2	3	2	2	3	2	2
CO2	3	2	3	2	3	2	2	3	2	3
CO3	3	3	2	3	2	2	3	3	2	3
CO4	3	2	3	3	3	2	3	2	3	3

Scale: 1 = Low, 2 = Medium, 3 = High

4. Course Content (30 Hours)

Chapter I: Fundamentals of Business Communication (15 Lectures)

1. Meaning and Definition of Communication
2. Process and Elements of Communication
3. Types of Communication – Oral, Written, Non-Verbal and Digital
4. Barriers to Effective Communication
5. Importance of Communication in Business Organizations

Chapter II: Oral and Written Communication Skills (15 Lectures)

1. Listening Skills and Speaking Skills
2. Business Conversations and Meetings
3. Written Communication – Business Letters, Emails and Memos
4. Interpersonal Communication at Workplace
5. Ethics and Etiquette in Business Communication

5. Teaching Pedagogies

- Case-based learning (examples of workplace communication)
- Role plays and mock meetings
- Flip classroom activities (students prepare letters/emails before class)
- Group discussions and debates (communication barriers, ethics)
- Guest lectures from HR and corporate trainers
- Use of documentaries & industry videos

6. Assessment and Evaluation Scheme of Examination

Component	Marks	Minimum Passing
CIE (Internal Assessment – Project/ Assignment / Oral)	20	08 Marks
SEE (End Semester Examination – Practical / Theory)	30	12 Marks
Total	**50**	**20 Marks**

Internal Evaluation (20 Marks)

- Assignment: 5 marks
- Project: 10 marks
- Oral/Viva-Voce: 5 marks

(End Semester Examination: 30 marks; Total: 50 marks)

7. Sample Assignment Topics

1. Draft a professional email for a business enquiry.
2. Write a memo addressing workplace communication issues.
3. Analyse barriers to communication in a case study.
4. Prepare a short note on ethics in digital communication.
5. Draft a business letter addressing a customer complaint.

8. Sample Project Topics

1. Case study on communication failures in organizations.
2. Group project: Conduct a mock business meeting and prepare minutes.
3. Project on analysing communication styles in FinTech companies.
4. Simulation of a job interview with peer evaluation.
5. Digital communication project: Evaluate social media communication strategies of a business.

9. Rubrics for Assignments (5 Marks)

Criteria	**Excellent (4–5)**	**Good (3)**	**Average (2)**	**Poor (0–1)**
Content Quality	Accurate, detailed, original	Reasonably detailed	Basic coverage	Incomplete/incorrect
Structure & Organization	Very well-organized	Good flow	Some issues	Poorly structured
Clarity & Presentation	Very clear, neat	Clear	Acceptable	Poor

10. Rubrics for Projects (10 Marks)

Criteria	**Excellent (8–10)**	**Good (6–7)**	**Average (4–5)**	**Poor (0–3)**
Depth of Research	Extensive, analytical	Good depth	Moderate	Minimal
Practical Application	Strong industry relevance	Good linkage	Some relevance	None
Originality	Creative and unique	Good creativity	Limited	Copied
Presentation & Documentation	Professional	Well-presented	Average	Unorganized

11. Bibliography

Indian Authors

1. Lesikar, R.V. & Flatley, M.E. – *Basic Business Communication*
2. Murphy, Herta A. – *Effective Business Communication*
3. Bovee, Courtland L. & Thill, John V. – *Business Communication Today*

Foreign Authors

1. Scot Ober – *Essentials of Business Communication*
2. Deborah Andrews – *Business Communication for Managers*
3. Mary Munter – *Guide to Managerial Communication*

12. Webliography

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P.G.K. Mandal's

Haribhai V. Desai College of Arts, Science & Commerce (Autonomous), Pune

- **Faculty** : Commerce and Management
  Department : Commerce
- **Programme Name** : **B.Com. (Financial Technology – FinTech)**
- **Programme Code** : **COM–FT–001**
- **Type of Course** : **Open Elective Course (OE)**

Class	Semester	Course Code	Course Name	Credits	Lectures per Week	Marks
F.Y.B.Com.	I	FT-106-OE	**Quantitative Techniques for FinTech**	2	2	50

1. Course Objectives

1. To introduce students to basic mathematical techniques relevant to finance.
2. To provide knowledge of quantitative tools for financial decision-making.
3. To explain applications of quantitative methods in FinTech innovations.
4. To develop analytical skills for risk assessment and digital finance modelling.

2. Course Outcomes (COs)

After completing the course, students will be able to:

- CO1: Apply mathematical techniques to financial problems.
- CO2: Understand present value, future value, and annuity concepts.
- CO3: Use quantitative tools for risk analysis and decision-making in FinTech.
- CO4: Demonstrate awareness of simulation and modelling in digital finance.

3. CO–PO Mapping

CO / PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	3	3	2	2	3	2	2	3	2	2
CO2	3	2	3	2	3	2	2	3	2	3
CO3	3	3	2	3	2	2	3	3	2	3
CO4	3	2	3	3	3	2	3	2	3	3

Scale: 1 = Low, 2 = Medium, 3 = High

4. Course Contents (Unit-wise, 30 Lectures)

Unit I: Mathematical Techniques in Finance (15 Lectures)

- Ratio, proportion, percentages, and applications in finance
- Simple and compound interest calculations

- Annuities and perpetuities
- Present value and future value concepts
- Case Study: Loan amortization schedules in digital lending

Unit II: Quantitative Applications in FinTech (15 Lectures)

- Risk analysis using quantitative techniques
- Decision-making under uncertainty
- Simulation techniques in financial modelling
- Application of quantitative tools in blockchain, AI, and digital finance
- Case Study: Quantitative risk modelling in cryptocurrency markets

5. Teaching Pedagogies

- Case-based learning (loan amortization, crypto risk models)
- Hands-on lab sessions with spreadsheets and statistical tools
- Role play (analyst presenting risk models)
- Flip classroom activities (students prepare quantitative models before class)
- Group discussions and debates (risk vs. return in FinTech)
- Guest lectures from finance and analytics professionals

6. Assessment and Evaluation Scheme of Examination

Component	Marks	Minimum Passing
CIE (Internal Assessment – Project/ Assignment / Oral)	20	08 Marks
SEE (End Semester Examination – Practical / Theory)	30	12 Marks
Total	**50**	**20 Marks**

Internal Evaluation (20 Marks)

- Assignment: 5 marks
- Project: 10 marks
- Oral/Viva-Voce: 5 marks

(End Semester Examination: 30 marks; Total: 50 marks)

7. Sample Assignment Topics

1. Calculate present value and future value of an annuity.
2. Prepare a loan amortization schedule using spreadsheets.
3. Analyse risk using quantitative techniques in digital lending.
4. Draft a simulation model for investment portfolio analysis.
5. Apply percentage and ratio analysis to FinTech transaction data.

8. Sample Project Topics

1. Case study on risk modelling in cryptocurrency markets.
2. Simulation project on loan repayment schedules.
3. Project on quantitative analysis of blockchain transaction data.
4. Comparative study of annuity vs. perpetuity in financial planning.

5. Group project: Build a quantitative model for digital finance forecasting.

9. Rubrics for Assignments (5 Marks)

Criteria	Excellent (4–5)	Good (3)	Average (2)	Poor (0–1)
Content Quality	Accurate, detailed, original	Reasonably detailed	Basic coverage	Incomplete/incorrect
Structure & Organization	Very well-organized	Good flow	Some issues	Poorly structured
Clarity & Presentation	Very clear, neat	Clear	Acceptable	Poor

10. Rubrics for Projects (10 Marks)

Criteria	Excellent (8–10)	Good (6–7)	Average (4–5)	Poor (0–3)
Depth of Research	Extensive, analytical	Good depth	Moderate	Minimal
Practical Application	Strong industry relevance	Good linkage	Some relevance	None
Originality	Creative and unique	Good creativity	Limited	Copied
Presentation & Documentation	Professional	Well-presented	Average	Unorganized

11. Bibliography

Indian Authors

1. Gupta, S.P. – *Statistical Methods*
2. Sharma, J.K. – *Business Statistics*
3. Puri, V.K. – *Quantitative Techniques in Business*

Foreign Authors

1. Levin, R.I. & Rubin, D.S. – *Statistics for Management*
2. Anderson, Sweeney & Williams – *Quantitative Methods for Business*
3. Lind, Marchal & Wathen – *Basic Statistics for Business and Economics*

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- **www.rbi.org.in**
- **www.nseindia.com**
- **www.weforum.org**
- **www.oecd.org**

- **Faculty** : Commerce and Management
  Department : Commerce
- **Programme Name** : **B.Com. (Financial Technology – FinTech)**
- **Programme Code** : **COM–FT–001**
- **Type of Course** : **Open Elective Course (OE)**

Class	Semester	Course Code	Course Name	Credits	Lectures per Week	Marks
F.Y.B.Com.	I	FT-106-OE-TH	**Digital Computing for Financial Decision Making**	2	2	50

1. Course Objectives

1. To introduce students to the fundamentals of digital computing in financial contexts.
2. To provide knowledge of computing tools and techniques for financial decision-making.
3. To develop skills in applying digital tools for data analysis and reporting.
4. To enhance efficiency in financial problem-solving through digital computing.

2. Course Outcomes (COs)

After completing the course, students will be able to:

- CO1: Understand the role of digital computing in finance.
- CO2: Apply computing tools for financial data analysis and decision-making.
- CO3: Use spreadsheets and basic programming concepts for financial applications.
- CO4: Demonstrate awareness of digital tools in the FinTech ecosystem.

3. CO–PO Mapping

CO / PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	3	3	2	2	3	2	2	3	2	2
CO2	3	2	3	2	3	2	2	3	2	3
CO3	3	3	2	3	2	2	3	3	2	3
CO4	3	2	3	3	3	2	3	2	3	3

Scale: 1 = Low, 2 = Medium, 3 = High

4. Course Content (30 Hours)

Unit I: Fundamentals of Digital Computing (15 Lectures)

- Introduction to digital computing: meaning and importance
- Basics of computer systems: hardware, software, operating systems

- Data representation and processing in computing
- Introduction to algorithms and flowcharts for financial problem-solving
- Case Study: Using computing tools for analysing loan repayment schedules

Unit II: Computing Applications in Financial Decision Making (15 Lectures)

- Spreadsheet applications in finance: formulas, charts, pivot tables
- Basics of programming logic for financial calculations (illustrations in Python/Excel VBA)
- Data visualization for financial reporting
- Role of computing in risk analysis and forecasting
- Case Study: Digital computing in investment portfolio analysis

5. Teaching Pedagogies

- Case-based learning (financial computing examples)
- Hands-on lab sessions with spreadsheets and basic coding
- Role play (financial analyst presenting computing solutions)
- Flip classroom activities (students prepare models before class)
- Group discussions and debates (digital tools vs. traditional methods)
- Guest lectures from FinTech professionals

6. Assessment and Evaluation Scheme of Examination

Component	Marks	Minimum Passing
CIE (Internal Assessment – Project/ Assignment / Oral)	20	08 Marks
SEE (End Semester Examination – Practical / Theory)	30	12 Marks
Total	**50**	**20 Marks**

Internal Evaluation (20 Marks)

- Assignment: 5 marks
- Project: 10 marks
- Oral/Viva-Voce: 5 marks

(End Semester Examination: 30 marks; Total: 50 marks)

7. Sample Assignment Topics (Any 5)

1. Prepare a spreadsheet for analysing monthly expenses and savings.
2. Write a simple algorithm/flowchart for calculating loan EMIs.
3. Create a chart showing trends in digital payment transactions.
4. Draft a small program in Python for compound interest calculation.
5. Analyse risk using spreadsheet-based scenario analysis.

8. Sample Project Topics (Any 5)

1. Case study on spreadsheet-based financial forecasting.
2. Group project: Build a portfolio tracker using digital computing tools.
3. Simulation of loan repayment schedules using Excel functions.
4. Project on data visualization of UPI transactions.
5. Comparative study of Excel vs. Python for financial modelling.

9. Rubrics for Assignments (5 Marks)

Criteria	Excellent (4–5)	Good (3)	Average (2)	Poor (0–1)
Content Quality	Accurate, detailed, original	Reasonably detailed	Basic coverage	Incomplete/incorrect
Structure & Organization	Very well-organized	Good flow	Some issues	Poorly structured
Clarity & Presentation	Very clear, neat	Clear	Acceptable	Poor

10. Rubrics for Projects (10 Marks)

Criteria	Excellent (8–10)	Good (6–7)	Average (4–5)	Poor (0–3)
Depth of Research	Extensive, analytical	Good depth	Moderate	Minimal
Practical Application	Strong industry relevance	Good linkage	Some relevance	None
Originality	Creative and unique	Good creativity	Limited	Copied
Presentation & Documentation	Professional	Well-presented	Average	Unorganized

11. Bibliography

Indian Authors

1. Sinha, P.K. – *Computer Fundamentals*
2. Goel, Anita – *Computer Fundamentals*
3. Puri, V.K. – *Information Technology in Business*

Foreign Authors

1. Winston, Wayne L. – *Microsoft Excel Data Analysis and Business Modeling*
2. Walkenbach, John – *Excel Bible*
3. Powell, Stephen – *Business Analytics: Spreadsheet Modeling*

12. Webliography

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- www.python.org
- www.digitalindia.gov.in (digitalindia.gov.in in Bing)
- www.investopedia.com

P.G.K. Mandal's
Haribhai V. Desai College of Arts, Science & Commerce (Autonomous), Pune

Faculty : Commerce and Management
Department : Commerce
Programme Name : B.Com. (Financial Technology – FinTech)
Programme Code : COM–FT–001
Type of Course : Major Mandatory

Class	Semester	Course Code	Course Name	Credits	Lectures per Week	Marks
F.Y.B.Com.	II	FT-151-TH	Financial Accounting II	4	4	100

1. Course Objectives

1. To provide knowledge of accounting practices across different forms of business organizations.
2. To develop skills in preparing accounts for sole proprietorships, partnerships, companies, and government entities.
3. To explain accounting treatments for special transactions and adjustments.
4. To relate accounting principles with regulatory frameworks and digital finance practices.

2. Course Outcomes (COs)

After completing the course, students will be able to:

- **CO1:** Prepare accounts for sole proprietorships, partnerships, companies, and government organizations.
- **CO2:** Apply accounting standards and procedures to special transactions.
- **CO3:** Analyse financial statements for decision-making.
- **CO4:** Understand the role of accounting in governance and FinTech-driven environments.

3. CO–PO Mapping

CO / PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	3	3	2	2	3	2	2	3	2	2
CO2	3	2	3	2	3	2	2	3	2	3
CO3	3	3	2	3	2	2	3	3	2	3
CO4	3	2	3	3	3	2	3	2	3	3

Scale: 1 = Low, 2 = Medium, 3 = High

4. Course Content (60 Hours)

Unit I: Sole Proprietorship Accounting (15 Lectures)

- Meaning and features of sole proprietorship
- Preparation of final accounts of sole traders
- Adjustments in final accounts (depreciation, outstanding expenses, prepaid expenses, accrued income)
- Case Study: Accounting practices of small businesses

Unit II: Partnership Accounting (15 Lectures)

- Admission, retirement, and death of a partner
- Treatment of goodwill and revaluation of assets/liabilities
- Adjustment of capital accounts
- Dissolution of partnership firm
- Case Study: Partnership accounting in professional firms

Unit III: Company Accounting (15 Lectures)

- Issue of shares and debentures
- Forfeiture and reissue of shares
- Redemption of preference shares and debentures
- Preparation of company final accounts as per Companies Act
- Case Study: Company accounting in listed firms

Unit IV: Government Accounting Practices and Procedures (15 Lectures)

- Meaning and objectives of government accounting
- Cash-based vs. accrual-based accounting in government
- Structure of government accounts: Consolidated Fund, Contingency Fund, Public Account
- Role of CAG (Comptroller and Auditor General) in government accounting
- Case Study: Government accounting reforms in India

5. Teaching Pedagogies

- Case-based learning (sole proprietorship, partnership, company, and government accounting)
- Practical exercises with preparation of accounts and adjustments
- Role play (accountant preparing financial statements for different entities)
- Flip classroom activities (students prepare accounts before class)

- Group discussions and debates (traditional vs. digital accounting practices)
- Guest lectures from Chartered Accountants, Company Secretaries, and government auditors

6. Assessment and Evaluation Scheme of Examination

Component	**Marks**	**Minimum Passing**
CIE (Internal) – Assignment / Project / Oral	40	16 Marks
SEE (End Semester Examination) – Theory	60	24 Marks
Total	**100**	**40 Marks**

Internal Evaluation (40 Marks)

- Assignment: 10 marks
- Project: 20 marks
- Oral/Viva-Voce: 10 marks

(End Semester Examination: 60 marks; Total: 100 marks)

7. Sample Assignment Topics (Any 5)

1. Prepare final accounts of a sole trader with adjustments.
2. Draft partnership accounts for admission of a new partner.
3. Analyse accounting treatment of goodwill in partnerships.
4. Prepare company accounts for issue and redemption of debentures.
5. Write a note on government accounting reforms in India.

8. Sample Project Topics (Any 5)

1. Case study on partnership accounting in professional firms.
2. Project on preparation of company final accounts as per Companies Act.
3. Simulation project on dissolution of a partnership firm.
4. Comparative study of cash-based vs. accrual-based government accounting.
5. Group project: Analyse accounting practices in listed companies.

9. Rubrics for Assignments (10 Marks)

Criteria	**Excellent (8–10)**	**Good (6–7)**	**Average (3–5)**	**Poor (0–2)**
Depth of Research	Extensive, analytical	Good depth	Moderate	Minimal

Practical Application	Strong industry relevance	Good linkage	Some relevance	None
Originality	Creative and unique	Good creativity	Limited	Copied
Presentation & Documentation	Professional	Well-presented	Average	Unorganized

10. Rubrics for Projects (20 Marks)

Criteria	**Excellent (16–20)**	**Good (11–15)**	**Average (6–10)**	**Poor (0–5)**
Depth of Research	Extensive, analytical	Good depth	Moderate	Minimal
Practical Application	Strong industry relevance	Good linkage	Some relevance	None
Originality	Creative and unique	Good creativity	Limited	Copied
Presentation & Documentation	Professional	Well-presented	Average	Unorganized

11. Bibliography

Indian Authors

1. Maheshwari, S.N. – *Advanced Accounting*
2. Gupta, R.L. & Radhaswamy – *Financial Accounting*
3. T.S. Grewal – *Double Entry Book Keeping*
4. Jain & Narang – *Advanced Accounting*

Foreign Authors

1. Anthony, Robert N. – *Accounting Principles*
2. Meigs & Meigs – *Financial Accounting*
3. Horngren, Charles T. – *Accounting*

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P.G.K. Mandal's
Haribhai V. Desai College of Arts, Science & Commerce (Autonomous), Pune

Faculty : Commerce and Management
Department : Commerce
Programme Name : B.Com. (Financial Technology – FinTech)
Programme Code : COM–FT–001
Type of Course : Major Mandatory

Class	Semester	Course Code	Course Name	Credits	Lectures per Week	Marks
F.Y.B.Com.	II	FT-152-TH	Market Structure and Welfare economics	4	4	100

1. Course Objectives

1. To introduce students to the concepts of market structures and their functioning.
2. To explain mechanisms of price and output determination under different market conditions.
3. To provide knowledge of welfare economics, Pareto optimality, and social welfare functions.
4. To analyse market failures and the role of government intervention in correcting them.

2. Course Outcomes (COs)

After completing the course, students will be able to:

- **CO1:** Identify and distinguish between different market structures.
- **CO2:** Analyse price and output determination under various market conditions.
- **CO3:** Apply welfare economics concepts to evaluate efficiency and equity.
- **CO4:** Understand causes of market failures and justify government intervention.

3. CO–PO Mapping

CO / PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	3	3	2	2	3	2	2	3	2	2
CO2	3	2	3	2	3	2	2	3	2	3
CO3	3	3	2	3	2	2	3	3	2	3
CO4	3	2	3	3	3	2	3	2	3	3

Scale: 1 = Low, 2 = Medium, 3 = High

4. Course Content (60 Hours)

Unit I: Market Structures (15 Lectures)

- Meaning and classification of market structures
- Perfect competition: features, equilibrium of firm and industry
- Monopoly: characteristics, price discrimination, equilibrium
- Monopolistic competition: product differentiation, selling costs, equilibrium
- Oligopoly: collusive and non-collusive models (Cournot, Bertrand, kinked demand curve)
- Comparative analysis of market structures

Unit II: Price and Output Determination (15 Lectures)

- Short-run and long-run equilibrium under perfect competition
- Monopoly pricing and output decisions
- Monopolistic competition: equilibrium with free entry and exit
- Oligopoly pricing strategies: cartels, price leadership, game theory basics
- Case Study: Pricing strategies of telecom companies in India

Unit III: Welfare Economics (15 Lectures)

- Meaning and scope of welfare economics
- Pareto optimality: conditions and limitations
- Social welfare functions: Bergson-Samuelson approach
- Compensation principle (Kaldor-Hicks criterion)
- Efficiency vs. equity in welfare economics
- Case Study: Welfare implications of subsidies in agriculture

Unit IV: Market Failures and Government Intervention (15 Lectures)

- Market failures: externalities, public goods, imperfect information
- Role of government in correcting market failures
- Instruments of intervention: taxes, subsidies, regulation, price controls
- Case Study: Government intervention in healthcare and education markets
- Contemporary issues: digital markets, competition policy, antitrust regulation

5. Teaching Pedagogies

- Case-based learning (telecom pricing, subsidies, digital markets)
- Graphical and numerical illustrations of equilibrium and welfare analysis
- Role play (government vs. market participants in policy debates)

- Flip classroom activities (students prepare case studies before class)
- Group discussions and debates (market failures, antitrust regulation)
- Guest lectures from economists, policy experts, and industry professionals

6. Assessment and Evaluation Scheme of Examination

Component	**Marks**	**Minimum Passing**
CIE (Internal) – Assignment / Project / Oral	40	16 Marks
SEE (End Semester Examination) – Theory	60	24 Marks
Total	**100**	**40 Marks**

Internal Evaluation (40 Marks)

- Assignment: 10 marks
- Project: 20 marks
- Oral/Viva-Voce: 10 marks

(End Semester Examination: 60 marks; Total: 100 marks)

7. Sample Assignment Topics (Any 5)

1. Prepare a comparative chart of different market structures.
2. Analyse monopoly pricing strategies with examples.
3. Write a note on Pareto optimality and its limitations.
4. Draft a report on welfare implications of subsidies in agriculture.
5. Discuss causes of market failures with real-world examples.

8. Sample Project Topics (Any 5)

1. Case study on pricing strategies of telecom companies in India.
2. Project on welfare economics and subsidy analysis in agriculture.
3. Simulation project on oligopoly pricing using game theory.
4. Comparative study of government intervention in healthcare vs. education markets.
5. Group project: Analyse competition policy in digital markets.

9. Rubrics for Assignments (10 Marks)

Criteria	**Excellent (8–10)**	**Good (6–7)**	**Average (3–5)**	**Poor (0–2)**
Depth of Research	Extensive, analytical	Good depth	Moderate	Minimal

Practical Application	Strong industry relevance	Good linkage	Some relevance	None
Originality	Creative and unique	Good creativity	Limited	Copied
Presentation & Documentation	Professional	Well-presented	Average	Unorganized

10. Rubrics for Projects (20 Marks)

Criteria	Excellent (16–20)	Good (11–15)	Average (6–10)	Poor (0–5)
Depth of Research	Extensive, analytical	Good depth	Moderate	Minimal
Practical Application	Strong industry relevance	Good linkage	Some relevance	None
Originality	Creative and unique	Good creativity	Limited	Copied
Presentation & Documentation	Professional	Well-presented	Average	Unorganized

11. Bibliography

Indian Authors

1. Ahuja, H.L. – *Advanced Microeconomics*
2. Jhingan, M.L. – *Microeconomic Theory*
3. Sundaram & Vaish – *Principles of Economics*
4. Mithani, D.M. – *Managerial Economics*

Foreign Authors

1. Stiglitz, Joseph E. – *Economics of the Public Sector*
2. Samuelson, Paul A. & Nordhaus, William D. – *Economics*
3. Varian, Hal R. – *Intermediate Microeconomics*

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P.G.K. Mandal's

Haribhai V. Desai College of Arts, Science & Commerce (Autonomous), Pune

Faculty : Commerce and Management
Department : Commerce
Programme Name : B.Com. (Financial Technology – FinTech)
Programme Code : COM–FT–001
Type of Course : Major Mandatory

Class	Semester	Course Code	Course Name	Credits	Lectures per Week	Marks
F.Y.B.Com.	II	FT-153-TH	Introduction to Financial Technology	4	4	100

1. Course Objectives

1. To introduce students to the fundamentals of Financial Technology and its evolution.
2. To familiarize learners with the FinTech ecosystem, key stakeholders, and business models.
3. To understand the role of technology in transforming traditional financial services.
4. To create awareness about digital payments, financial inclusion, and emerging FinTech trends.

2. Course Outcomes (COs)

After completing the course, students will be able to:

- CO1: Explain the concept, scope, and evolution of Financial Technology.
- CO2: Identify major FinTech segments such as payments, lending, insurance, and investments.
- CO3: Understand the role of digital platforms in modern financial services.
- CO4: Analyse the impact of FinTech on banking, consumers, and the economy.

3. CO–PO Mapping

CO / PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	3	3	2	2	3	2	2	3	2	2
CO2	3	2	3	2	3	2	2	3	2	3
CO3	3	3	2	3	2	2	3	3	2	3
CO4	3	2	3	3	3	2	3	2	3	3

Scale: 1 = Low, 2 = Medium, 3 = High

4. Course Content (60 Hours)

Unit I: Introduction to Financial Technology (15 Lectures)

- Meaning and Definition of FinTech
- Evolution of Financial Services and Technology
- Traditional Finance vs. FinTech
- Scope and Importance of FinTech in the Modern Economy

Unit II: FinTech Ecosystem and Business Models (15 Lectures)

- FinTech Ecosystem: Banks, NBFCs, Startups, Regulators
- FinTech Business Models
- Role of BigTech and Startups in Financial Services
- Case Studies of Leading FinTech Firms

Unit III: Digital Payments and Financial Inclusion (15 Lectures)

- Digital Payment Systems: UPI, Wallets, Cards
- Role of Technology in Financial Inclusion
- Government Initiatives for Digital Finance
- Challenges in Digital Payments

Unit IV: Emerging Trends in FinTech (15 Lectures)

- Blockchain and Cryptocurrencies (Introductory)
- Artificial Intelligence in Finance
- Open Banking and API-based Services
- Future of FinTech in India

5. Teaching Pedagogies

- Case-based learning (FinTech firms and innovations)
- Demonstrations of digital payment systems (UPI, wallets)
- Role play (FinTech startup pitching to investors)
- Flip classroom activities (students research FinTech segments)
- Group discussions and debates (FinTech vs. traditional banking)
- Guest lectures from FinTech entrepreneurs and regulators

6. Assessment and Evaluation Scheme of Examination

Component	Marks	Minimum Passing
CIE (Internal) – Assignment / Project / Oral	40	16 Marks
SEE (End Semester Examination) – Theory	60	24 Marks

Total	**100**	**40 Marks**

Internal Evaluation (40 Marks)

- Assignment: 10 marks
- Project: 20 marks
- Oral/Viva-Voce: 10 marks

(End Semester Examination: 60 marks; Total: 100 marks)

7. Sample Assignment Topics

1. Prepare a report on the evolution of FinTech in India.
2. Analyse the role of NBFCs in the FinTech ecosystem.
3. Draft a comparative note on traditional banking vs. digital banking.
4. Write an essay on government initiatives for digital finance.
5. Prepare a chart showing major FinTech segments with examples.

8. Sample Project Topics

1. Case study on leading FinTech firms in India.
2. Project on analysing UPI adoption and growth.
3. Simulation project on digital lending platforms.
4. Comparative study of blockchain vs. traditional payment systems.
5. Group project: Analyse the impact of FinTech on financial inclusion.

9. Rubrics for Assignments (10 Marks)

Criteria	**Excellent (8–10)**	**Good (6–7)**	**Average (3–5)**	**Poor (0–2)**
Depth of Research	Extensive, analytical	Good depth	Moderate	Minimal
Practical Application	Strong industry relevance	Good linkage	Some relevance	None
Originality	Creative and unique	Good creativity	Limited	Copied
Presentation & Documentation	Professional	Well-presented	Average	Unorganized

10. Rubrics for Projects (20 Marks)

Criteria	**Excellent (16–20)**	**Good (11–15)**	**Average (6–10)**	**Poor (0–5)**
Depth of Research	Extensive, analytical	Good depth	Moderate	Minimal
Practical Application	Strong industry relevance	Good linkage	Some relevance	None
Originality	Creative and unique	Good creativity	Limited	Copied
Presentation & Documentation	Professional	Well-presented	Average	Unorganized

11. Bibliography

Indian Authors

1. Pathak, Bharati V. – *The Indian Financial System*
2. Khan, M.Y. – *Indian Financial System*
3. Puri, V.K. – *Banking and Financial Institutions*

Foreign Authors

1. **A**rner, Douglas W. – *FinTech: Finance and Technology in the 21st Century*
2. Schueffel, Patrick – *FinTech: Innovation in Financial Services*
3. Chishti, Susanne & Barberis, Janos – *The FinTech Book*

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P.G.K. Mandal's

Haribhai V. Desai College of Arts, Science & Commerce (Autonomous), Pune

Faculty : Commerce and Management
Department : Commerce
Programme Name : B.Com. (Financial Technology – FinTech)
Programme Code : COM–FT–001
Type of Course : Skill Enhancement Course

Class	Semester	Course Code	Course Name	Credits	Lectures per Week	Marks
F.Y.B.Com.	II	FT-154-SEC-TH	Spreadsheet Tools for Finance	2	2	100

1. Course Objectives

1. To impart knowledge of spreadsheet applications for financial analysis and reporting.
2. To familiarize students with basic and advanced spreadsheet functions relevant to finance.
3. To build skills in preparing financial models, dashboards, and decision-making tools.
4. To develop competencies in scenario analysis, forecasting, and risk evaluation using spreadsheets.
5. To prepare students for industry practices in digital finance and FinTech environments.

2. Course Outcomes (COs)

After completing the course, students will be able to:

- CO1: Demonstrate proficiency in spreadsheet basics including data entry, formatting, and formulas.
- CO2: Apply financial functions (PV, FV, NPV, IRR, PMT) to solve financial problems.
- CO3: Create charts, pivot tables, and dashboards for financial reporting.
- CO4: Perform scenario and sensitivity analysis for decision-making.
- CO5: Integrate spreadsheet tools into real-world FinTech applications**.**

3. CO–PO Mapping

CO / PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	3	3	2	2	2	2	2	3	2	2
CO2	3	2	3	2	3	2	2	3	2	3

CO / PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO3	3	3	2	3	2	2	3	3	2	3
CO4	3	2	3	3	3	2	3	2	3	3
CO5	3	3	3	3	3	2	3	3	3	3

Scale: 1 = Low, 2 = Medium, 3 = High

4. Course Contents (Unit-wise, 30 Lectures)

Unit I: Fundamentals of Spreadsheets (15 Lectures)

- Introduction to spreadsheets: Excel/Google Sheets interface
- Data entry, formatting, and basic operations
- Formulas and functions: SUM, AVERAGE, IF, VLOOKUP, HLOOKUP
- Charts and graphs for financial data visualization
- Case Study: Preparing a monthly expense tracker

Unit II: Advanced Spreadsheet Applications in Finance (15 Lectures)

- Pivot tables and data analysis tools
- Financial functions: PV, FV, NPV, IRR, PMT
- Scenario analysis and sensitivity analysis
- Dashboard creation for financial reporting
- Case Study: Building a financial model for loan repayment

5. Teaching Pedagogies

- Case-based learning (financial modelling examples)
- Hands-on lab sessions with Excel/Google Sheets
- Role play (financial analyst presenting dashboards)
- Flip classroom activities (students prepare models before class)
- Group discussions and debates (use of spreadsheets vs. specialized software)
- Guest lectures from industry professionals (finance analysts, data specialists)

6. Assessment and Evaluation Scheme of Examination

Component	Marks	Minimum Passing
CIE (Internal Assessment – Project / Assignment / Oral)	20	08 Marks
SEE (End Semester Examination – Practical / Theory)	30	12 Marks

Total	**50**	**20 Marks**

Internal Evaluation (20 Marks)

- Assignment: 5 marks
- Project: 10 marks
- Oral/Viva-Voce: 5 marks

7. Sample Assignment Topics

1. Prepare a spreadsheet for analysing monthly income and expenses.
2. Use financial functions to calculate loan EMIs.
3. Create charts showing trends in digital payment transactions.
4. Build a pivot table to summarise sales data.
5. Draft a dashboard for financial performance analysis.

8. Sample Project Topics

1. Spreadsheet-based budgeting for a small business.
2. Case study on forecasting UPI transaction growth using time series data.
3. Simulation project on risk analysis using scenario tools.
4. Dashboard creation for a FinTech start-up's financial reporting.
5. Comparative study of Excel vs. Google Sheets in financial modelling.

9. Rubrics for Assignments (5 Marks)

Criteria	**Excellent (4–5)**	**Good (2.5–3.5)**	**Average (1–2.5)**	**Poor (0–1)**
Content Quality	Accurate, detailed, original	Reasonably detailed	Basic coverage	Incomplete/incorrect
Structure & Organization	Very well-organized	Good flow	Some issues	Poorly structured
Clarity & Presentation	Very clear, neat	Clear	Acceptable	Poor
Referencing	Correct citations	Minor errors	Few references	No references

10. Rubrics for Projects (10 Marks)

Criteria	**Excellent (8–10)**	**Good (6–7)**	**Average (3–5)**	**Poor (0–2)**
Depth of Research	Extensive, analytical	Good depth	Moderate	Minimal
Practical Application	Strong industry	Good linkage	Some	None

	relevance		relevance	
Originality	Creative and unique	Good creativity	Limited	Copied
Presentation & Documentation	Professional	Well-presented	Average	Unorganized

11. Bibliography

Indian Authors

1. Sinha, P.K. – *Computer Fundamentals*
2. Goel, Anita – *Computer Fundamentals*
3. Ragsdale, Cliff – *Spreadsheet Modeling and Decision Analysis*

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1. Winston, Wayne L. – *Microsoft Excel Data Analysis and Business Modeling*
2. Walkenbach, John – *Excel Bible*
3. Powell, Stephen – *Business Analytics: Spreadsheet Modeling*

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- www.investopedia.com
- www.coursera.org

P.G.K. Mandal's
Haribhai V. Desai College of Arts, Science & Commerce (Autonomous), Pune

Faculty : Commerce and Management
Department : Commerce
Programme Name : B.Com. (Financial Technology – FinTech)
Programme Code : COM–FT–001
Type of Course : Ability Enhancement Course

Class	Semester	Course Code	Course Name	Credits	Lectures per Week	Marks
F.Y.B.Com.	II	FT155-AEC-TH	Business Communication II	2	2	100

1. Course Objectives

1. To strengthen students' written and oral communication skills in business contexts.
2. To provide knowledge of advanced formats such as reports, proposals, and professional correspondence.
3. To develop interpersonal, cross-cultural, and digital communication competencies.
4. To enhance presentation, negotiation, and meeting skills for corporate settings.
5. To prepare students for effective communication in FinTech and digital business environments.

2. Course Outcomes (COs)

After completing the course, students will be able to:

- CO1: Draft professional business documents including reports, proposals, and letters.
- CO2: Deliver effective oral presentations and participate in group discussions.
- CO3: Apply communication strategies in multicultural and digital environments.
- CO4: Demonstrate professional etiquette in workplace and virtual communication.
- CO5: Analyse communication cases and practice drafting/role-playing business scenarios.

3. CO–PO Mapping

CO / PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	3	3	2	2	3	2	2	3	2	2

CO / PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO2	3	2	3	2	3	2	2	3	2	3
CO3	3	3	2	3	2	2	3	3	2	3
CO4	3	2	3	3	3	2	3	2	3	3
CO5	3	3	3	3	3	2	3	3	3	3

Scale: 1 = Low, 2 = Medium, 3 = High

4. Course Content (30 Lectures)

Unit I: Advanced Written Communication (15 Lectures)

- Business letters: enquiries, complaints, adjustments, sales letters
- Report writing: structure, types, and presentation
- Proposal writing: drafting business proposals and project reports
- Case Study: Writing a proposal for a FinTech startup

Unit II: Oral and Digital Communication (15 Lectures)

- Oral communication: presentations, interviews, group discussions
- Non-verbal communication: body language, tone, gestures
- Digital communication: emails, video conferencing, social media etiquette
- Case Study: Effective communication in virtual teams

5. Teaching Pedagogies

- Case-based learning (real corporate communication examples)
- Role plays and mock interviews
- Flip classroom activities (students prepare presentations before class)
- Group discussions and debates (digital etiquette, cross-cultural communication)
- Guest lectures from industry professionals (HR managers, communication trainers)
- Use of documentaries & industry videos

6. Assessment and Evaluation Scheme of Examination

Component	Marks	Minimum Passing
CIE (Internal Assessment – Project / Assignment / Oral)	20	08 Marks
SEE (End Semester Examination – Practical / Theory)	30	12 Marks
Total	**50**	**20 Marks**

Internal Evaluation (20 Marks)

- Assignment: 5 marks
- Project: 10 marks
- Oral/Viva-Voce: 5 marks

7. Sample Assignment Topics

1. Draft a professional email addressing a customer complaint.
2. Prepare a business report on digital payment trends.
3. Write a proposal for launching a new FinTech product.
4. Analyse communication challenges in remote work environments.
5. Draft a sales letter for a financial product.

8. Sample Project Topics

1. Case study on communication failures in corporate settings.
2. Group project: Conduct a mock business meeting and prepare minutes.
3. Project on cross-cultural communication in global FinTech firms.
4. Simulation of a job interview with peer evaluation.
5. Digital communication project: Analyse social media strategies of a FinTech company.

9. Rubrics for Assignments (5 Marks)

Criteria	**Excellent (4–5)**	**Good (2.5–3.5)**	**Average (1–2.5)**	**Poor (0–1)**
Content Quality	Accurate, detailed, original	Reasonably detailed	Basic coverage	Incomplete/incorrect
Structure & Organization	Very well-organized	Good flow	Some issues	Poorly structured
Clarity & Presentation	Very clear, neat	Clear	Acceptable	Poor
Referencing	Correct citations	Minor errors	Few references	No references

10. Rubrics for Projects (10 Marks)

Criteria	**Excellent (8–10)**	**Good (6–7)**	**Average (3–5)**	**Poor (0–2)**
Depth of Research	Extensive, analytical	Good depth	Moderate	Minimal
Practical Application	Strong industry relevance	Good linkage	Some relevance	None
Originality	Creative and unique	Good creativity	Limited	Copied
Presentation & Documentation	Professional	Well-presented	Average	Unorganized

11. Bibliography

Indian Authors

1. Lesikar, R.V. & Flatley, M.E. – *Basic Business Communication*
2. Murphy, Herta A. – *Effective Business Communication*
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1. Scot Ober – *Essentials of Business Communication*
2. Deborah Andrews – *Business Communication for Managers*
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P.G.K. Mandal's

Haribhai V. Desai College of Arts, Science & Commerce (Autonomous), Pune

Faculty : Commerce and Management
Department : Commerce
Programme Name : B.Com. (Financial Technology – FinTech)
Programme Code : COM–FT–001
Type of Course : Open Elective Course

Class	Semester	Course Code	Course Name	Credits	Lectures per Week	Marks
F.Y.B.Com.	II	FT156-OE- TH	Statistics for Digital Finance	2	2	100

1. Course Objectives

1. To impart fundamental knowledge of statistics and its applications in finance.
2. To familiarize students with descriptive and inferential statistical tools.
3. To build analytical skills for interpreting digital financial data.
4. To develop competencies in forecasting, risk assessment, and decision-making using statistics.
5. To prepare students for careers in FinTech, banking, analytics, and digital finance.

2. Course Outcomes (COs)

After completing the course, students will be able to:

- **CO1:** Explain the role of statistics in digital finance and data-driven decision-making.
- **CO2:** Apply measures of central tendency and dispersion to financial datasets.
- **CO3:** Use correlation, regression, and probability distributions in financial analysis.
- **CO4:** Perform basic time series analysis and forecasting for digital transactions.
- **CO5:** Analyse risk and uncertainty in FinTech applications using statistical tools.

3. CO–PO Mapping

CO / PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	3	3	2	2	3	2	2	3	2	2
CO2	3	2	3	2	3	2	2	3	2	3

CO / PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO3	3	3	2	3	2	2	3	3	2	3
CO4	3	2	3	3	3	2	3	2	3	3
CO5	3	3	3	3	3	2	3	3	3	3

Scale: 1 = Low, 2 = Medium, 3 = High

4. Course Contents (Unit-wise, 30 Lectures)

Unit I: Fundamentals of Statistics (15 Lectures)

- Meaning, scope, and importance of statistics in finance
- Data collection, classification, and tabulation
- Measures of central tendency: mean, median, mode
- Measures of dispersion: range, variance, standard deviation
- Case Study: Analysing transaction data of digital payment platforms

Unit II: Applications of Statistics in Digital Finance (15 Lectures)

- Correlation and regression analysis in financial data
- Probability concepts and distributions (normal, binomial, Poisson)
- Time series analysis: trend, seasonal variations, forecasting basics
- Risk assessment using statistical tools
- Case Study: Forecasting mobile wallet usage with time series data

5. Teaching Pedagogies

- Case-based learning (digital finance datasets)
- Hands-on lab sessions with spreadsheets/statistical software
- Role play (data analyst presenting findings)
- Flip classroom activities (students prepare analysis before class)
- Group discussions and debates (risk modelling, forecasting accuracy)
- Guest lectures from industry professionals (data scientists, financial analysts)

6. Assessment and Evaluation Scheme of Examination

Component	Marks	Minimum Passing
CIE (Internal Assessment – Project / Assignment / Oral)	20	08 Marks

SEE (End Semester Examination – Practical / Theory)	30	12 Marks
Total	**50**	**20 Marks**

Internal Evaluation (20 Marks)

- Assignment: 5 marks
- Project: 10 marks
- Oral/Viva-Voce: 5 marks

7. Sample Assignment Topics

1. Calculate mean and standard deviation of digital transaction data.
2. Apply regression analysis to study the relationship between GDP and digital payments.
3. Use probability distributions to analyse risk in FinTech services.
4. Prepare a time series chart of UPI transactions.
5. Analyse dispersion in monthly mobile wallet usage.

8. Sample Project Topics

1. Case study on forecasting UPI transaction growth in India.
2. Simulation project on risk analysis in cryptocurrency trading.
3. Project on regression analysis of digital finance adoption vs. internet penetration.
4. Comparative study of probability models for fraud detection.
5. Dashboard creation for statistical reporting of FinTech data.

9. Rubrics for Assignments (5 Marks)

Criteria	**Excellent (4–5)**	**Good (2.5–3.5)**	**Average (1–2.5)**	**Poor (0–1)**
Content Quality	Accurate, detailed, original	Reasonably detailed	Basic coverage	Incomplete/incorrect
Structure & Organization	Very well-organized	Good flow	Some issues	Poorly structured
Clarity & Presentation	Very clear, neat	Clear	Acceptable	Poor
Referencing	Correct citations	Minor errors	Few references	No references

10. Rubrics for Projects (10 Marks)

Criteria	**Excellent (8–10)**	**Good (6–7)**	**Average (3–5)**	**Poor (0–2)**
Depth of Research	Extensive, analytical	Good depth	Moderate	Minimal
Practical Application	Strong industry relevance	Good linkage	Some relevance	None

Originality	Creative and unique	Good creativity	Limited	Copied
Presentation & Documentation	Professional	Well-presented	Average	Unorganized

11. Bibliography

Indian Authors

1. Gupta, S.P. – *Statistical Methods*
2. Sharma, J.K. – *Business Statistics*
3. Goon, Gupta & Dasgupta – *Fundamentals of Statistics*

Foreign Authors

1. Levin, R.I. & Rubin, D.S. – *Statistics for Management*
2. Anderson, Sweeney & Williams – *Statistics for Business and Economics*
3. Lind, Marchal & Wathen – *Basic Statistics for Business and Economics*

12. Webliography

- www.rbi.org.in
- www.nseindia.com
- www.weforum.org
- www.oecd.org

P.G.K. Mandal's

Haribhai V. Desai College of Arts, Science & Commerce (Autonomous), Pune

Faculty : Commerce and Management
Department : Commerce
Programme Name : B.Com. (Financial Technology – FinTech)
Programme Code : COM–FT–001
Type of Course : Open Elective Course

Class	Semester	Course Code	Course Name	Credits	Lectures per Week	Marks
F.Y.B.Com.	II	FT-156-OE-TH	Information Technology for FinTech	2	2	100

1. Course Objectives

1. To impart knowledge of information technology fundamentals relevant to financial services.
2. To familiarize students with digital payment systems, cybersecurity, and IT infrastructure in finance.
3. To build conceptual understanding of emerging technologies such as blockchain, AI, and cloud computing.
4. To develop competencies in applying IT tools for digital compliance and financial decision-making.
5. To prepare students for careers in FinTech, banking, analytics, and corporate technology environments.

2. Course Outcomes (COs)

After completing the course, students will be able to:

- CO1: Explain the role of IT in modern financial systems and digital transformation.
- CO2: Demonstrate knowledge of digital payment systems and cybersecurity practices.
- CO3: Apply concepts of blockchain, AI, and cloud computing in FinTech applications.
- CO4: Analyse IT-based risk management and compliance frameworks.
- CO5: Integrate IT tools into real-world FinTech case studies and projects.

3. CO–PO Mapping

CO / PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	3	3	2	2	3	2	2	3	2	2
CO2	3	2	3	2	3	2	2	3	2	3
CO3	3	3	2	3	2	2	3	3	2	3

CO / PO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO4	3	2	3	3	3	2	3	2	3	3
CO5	3	3	3	3	3	2	3	3	3	3

Scale: 1 = Low, 2 = Medium, 3 = High

4. Course Content (30 Hours)

Unit I: Fundamentals of IT in Finance (15 Lectures)

- Basics of IT: hardware, software, networks
- Role of IT in financial services and digital transformation
- Digital payment systems: UPI, mobile wallets, internet banking
- Cybersecurity fundamentals: encryption, authentication, fraud prevention
- Case Study: IT infrastructure behind UPI transactions in India

Unit II: Emerging Technologies in FinTech (15 Lectures)

- Cloud computing and its applications in finance
- Blockchain technology: concepts, applications in payments and smart contracts
- Artificial Intelligence and Machine Learning in financial decision-making
- Big Data analytics for risk management and customer insights
- Case Study: Blockchain-based solutions in digital lending

5. Teaching Pedagogies

- Case-based learning (FinTech innovations)
- Hands-on demonstrations of IT tools and payment systems
- Role play (cybersecurity analyst presenting solutions)
- Flip classroom activities (students research emerging technologies)
- Group discussions and debates (AI ethics, blockchain adoption)
- Guest lectures from IT/FinTech professionals

6. Assessment and Evaluation Scheme of Examination

Component	Marks	Minimum Passing
CIE (Internal Assessment – Project / Assignment / Oral)	20	08 Marks
SEE (End Semester Examination – Practical / Theory)	30	12 Marks
Total	**50**	**20 Marks**

Internal Evaluation (20 Marks)

- Assignment: 5 marks
- Project: 10 marks

- Oral/Viva-Voce: 5 marks

7. Sample Assignment Topics

1. Explain the role of IT in digital payment systems.
2. Analyse cybersecurity challenges in FinTech platforms.
3. Discuss the importance of cloud computing in financial services.
4. Prepare a short note on blockchain applications in banking.
5. Evaluate the role of AI in fraud detection.

8. Sample Project Topics

1. Case study on blockchain applications in Indian banks.
2. Group project: Analyse the role of AI in credit scoring.
3. Simulation project on cybersecurity risk management.
4. Comparative study of UPI vs. mobile wallets.
5. Dashboard creation for IT-enabled financial reporting.

9. Rubrics for Assignments (5 Marks)

Criteria	**Excellent (4–5)**	**Good (2.5–3.5)**	**Average (1–2.5)**	**Poor (0–1)**
Content Quality	Accurate, detailed, original	Reasonably detailed	Basic coverage	Incomplete/incorrect
Structure & Organization	Very well-organized	Good flow	Some issues	Poorly structured
Clarity & Presentation	Very clear, neat	Clear	Acceptable	Poor
Referencing	Correct citations	Minor errors	Few references	No references

10. Rubrics for Projects (10 Marks)

Criteria	**Excellent (8–10)**	**Good (6–7)**	**Average (3–5)**	**Poor (0–2)**
Depth of Research	Extensive, analytical	Good depth	Moderate	Minimal
Practical Application	Strong industry relevance	Good linkage	Some relevance	None
Originality	Creative and unique	Good creativity	Limited	Copied
Presentation & Documentation	Professional	Well-presented	Average	Unorganized

11. Bibliography

Indian Authors

1. Pathak, B. – *The Indian Financial System*
2. Pankaj Sharma – *Information Technology and Its Applications in Business*
3. Taxmann Publications – *Information Technology Laws in India*

Foreign Authors

1. Laudon, Kenneth C. & Laudon, Jane P. – *Management Information Systems*
2. Turban, Efraim – *Information Technology for Management*
3. Richard Watson – *Digital Business: IT Strategy and Management*

12. Webliography

- www.rbi.org.in
- www.nasscom.in
- www.weforum.org
- www.ibm.com/cloud
- www.blockchain.com

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Sample Question Paper pattern for all subjects having 4 credits

Haribhai V. Desai College of Arts, Science and Commerce (Autonomous)

Department Of Commerce

SET – A

[Total No. of Questions : 7] **[Total No. of Pages : 2]**

F.Y.B.COM. Com. FinTech (Semester – I)

Subject:

Subject Code: _____

(2026 Pattern)

Time : 2.30 Hours **[Max. Marks : 60]**

Instructions:

1. **Question No. 1 and Question No. 7 are Compulsory.**
2. **Solve any THREE (3) questions from Question No. 2 to Question No. 6.**
3. **Figures to the right indicate full marks.**

Q1A. Fill in the blanks (Any Six) **[06]**

(Choose the correct option from those given in brackets)

Q1B. Match the Following Pairs (Any Six) **[06]**

A	B

Q2. Long Answer Question **[10]**

Q3. Long Answer Question **[10]**

Q4. Long Answer Question **[10]**

Q5. Long Answer Question OR Case Study **[10]**

A. Long Answer:

OR

B. Case Study:

Q6. Case Study **[10]**

Q7. Write short notes on (Any Three) **[18]**

Sample Question Paper pattern for all subjects having 2 credits

Haribhai V. Desai College of Arts, Science and Commerce (Autonomous)

Department Of Commerce

SET – A

[Total No. of Questions : 7] **[Total No. of Pages : 2]**

F.Y.B.COM. Com. FinTech (Semester – I)

Subject:

Subject Code: _____

(2026 Pattern)

Time : 2.00 Hours **[Max. Marks : 30]**

Instructions:

1. **Question No. 1 and Question No. 6 are Compulsory.**
2. **Solve any THREE (3) questions from Question No. 2 to Question No. 5.**
3. **Figures to the right indicate full marks.**

Q1A. Fill in the blanks (Any Six)	**[06]**

(Choose the correct option from those given in brackets)

Q2. Long Answer Question	**[08]**
Q3. Long Answer Question	**[08]**
Q4. Long Answer Question	**[08]**
Q5. Long Answer Question OR Case Study	**[08]**
Q6. Write short notes on (Any Two)	**[08]**

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