

As Per NEP 2020

University of Mumbai



Syllabus for Basket of OE Vertical 3

Faculty of Commerce & Management

Board of Studies in Financial Markets

Second Year Programme

Semester	III
Title of Paper	Credits
I) Finance For Beginners	2
From the Academic Year	2025-26

Title of Paper: FINANCE FOR BEGINNERS

Sr. No.	Heading	Particulars
1	Description the course : Including but Not limited to :	The course provides insights into the role of finance in the economy, time value of money, investment basics, corporate finance principles, and the functioning of financial institutions and markets. It explores how businesses and individuals make financial decisions, the impact of financial regulations, and the growing role of FinTech innovations in reshaping the financial landscape.
2	Vertical :	Open Elective
3	Type :	Theory
4	Credit:	2 credits
5	Hours Allotted :	30 Hours
6	Marks Allotted:	50 Marks
7	Course Objectives: (List some of the course objectives) <ol style="list-style-type: none">1. To introduce students to fundamental concepts of finance.2. To develop basic financial literacy for personal and business decision-making.3. To equip students with practical knowledge of budgeting, saving, investing, and credit management.4. To provide an overview of financial markets and banking systems.5. To enable students to understand the role of financial planning in achieving financial goals.	

8	Course Outcomes: <ol style="list-style-type: none"> 1.Explain basic financial concepts such as budgeting, savings, and investments. 2. Apply financial literacy skills to manage personal and small business finances. 3. Identify different financial instruments and their risks. 4. Evaluate financial decisions using fundamental financial principles. 5. Understand the functioning of financial markets and banking systems.
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9	Modules:-
	Module 1: Fundamentals of Finance (15 Hours)
	<ul style="list-style-type: none"> • Introduction to Finance-Meaning, importance, and scope of finance- Role of finance in personal and business decisions • Financial Needs vs. Wants-Understanding needs and wants in financial planning • Money Management and Budgeting-Importance of financial planning- Creating a personal budget using income-expenditure analysis- Strategies for saving money effectively • Basics of Banking and Digital Transactions-Types of bank accounts: Savings, current, fixed deposit, and recurring deposit-Online banking, UPI, mobile wallets, and digital payments-Secure banking practices and fraud prevention • Credit and Loans: Understanding credit cards, loans, EMIs, and debt management-Credit score and its importance in financial health- Responsible borrowing and avoiding debt traps
	Module 2: Basics of Investment and Financial Decision-Making (15 Hours)
	<ul style="list-style-type: none"> • Introduction to Investments-Importance of investing for wealth creation-Risk and return trade-offs in different investments-Common investment avenues: Fixed deposits, stocks, mutual funds, gold, and bonds • Financial Markets and Institutions-Overview of financial markets: Primary vs. secondary markets-Role of regulatory bodies like RBI and SEBI-Basics of stock market functioning • Taxation Basics and Financial Planning-tax-saving instruments: PPF, ELSS, NPS, and insurance-Importance of tax planning in personal finance • Financial Decision-Making and Ethics-Factors affecting financial decisions: Risk appetite, time horizon, and financial goals-Common financial mistakes and how to avoid them-Ethical considerations in finance and fraud awareness

10	Text Books: Devinder K Anand : Finance for Everyone Matthew Collins : Personal Finance for Beginners :	
11	Reference Books: Saha, P. – <i>Basics of Financial Literacy</i> . Prasad, V. – <i>Personal Finance for Beginners</i> . Taxmann's Personal Finance – Simplified for All Taxmann's Financial literacy <i>Indian Financial System</i> – Bharati V. Pathak RBI and SEBI Websites	
12	Internal Continuous Assessment: 40%	External, Semester End Examination 60% Individual Passing in Internal and External Examination
13	Continuous Evaluation through: Class Test, Assignment, Presentation, Group Discussion , Quiz , Case Study, Projects, Creative writing, Role play	Semester end examination (with practical questions)

QUESTION PAPER PATTERN
(External and Internal)

Total 50 Marks: 30 Marks External and 20 Marks Internal

30 Marks External

Duration : 1 Hour

Marks : 30 Marks

Note: Any 2 out of 3

Q.1 Answer the following (15 Marks)

- a)
- b)

Q.2 Answer the following (15 Marks)

- a)
- b)

Q.3 Answer the following (15 Marks)

- a)
- b)

20 Marks Internal

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|---------------------|-----------|
| 1. Class Test | (5 Marks) |
| 2. Assignment | (5 Marks) |
| 3. Presentation | (5 Marks) |
| 4. Group Discussion | (5 Marks) |
| 5. Quiz | (5 Marks) |
| 6. Case Study | (5 Marks) |
| 7. Projects | (5 Marks) |
| 8. Creative writing | (5 Marks) |
| 9. Role play | (5 Marks) |

Note: 1. Any Four out of the above can be taken for internal Assessment.
2. The internal Assessment shall be conducted throughout the semester

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Dr.V.N.Yadav
Board of Studies in
Financial Markets

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Faculty of Commerce
& Management

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