COURSE DATA SHEET

SEMESTER	I	BATCH	2026
COURSE NAME	B.Com Fintech and AI	COURSE CODE	26UFAGE1001
COURSE UNITS	5	COURSE TYPE	Generic Elective(GE) - I
CONTACT HOURS (L-T-P)	2-0-2	CREDITS	4
OFFERED BY	B.Com. FinTech and Artificial Intelligence	SHIFT (I / II) Shift I - 8:15 am - 12:50 pm Shift II - 1:00 pm - 5:30 pm	Shift I - 8:15 am - 12:50 pm

COURSE OBJECTIVES	
CO1	To introduce the fundamental concepts of personal financial management and financial decision-making
CO2	To develop essential skills in budgeting, saving, investing, and responsible borrowing
CO3	To familiarize students with banking systems, digital financial services, and payment technologies..
CO4	To create awareness of consumer rights, financial frauds, and the regulatory framework governing financial services
CO5	To enable students to plan long-term financial security through investment, insurance, and wealth creation strategies

COURSE OUTCOMES: On completion of the course the students will be able to…

	CO Statement	Cognitive Level
CO1	Explain the fundamental concepts of financial literacy and their significance in personal financial well-being	K2–K3
CO2	Apply budgeting techniques and personal financial planning tools for effective money management.	K3–K4
CO3	Analyze banking services, digital payment systems and secure financial transactions.	K3–K4
CO4	Evaluate credit management practices, borrowing decisions and debt management strategies.	K4–K5
CO5	Develop investment and insurance plans to achieve long-term financial security and wealth creation.	K4–K5

SYLLABUS

UNIT	TOPICS	HOURS
1	**Fundamentals of Financial Literacy** Financial Literacy – Meaning, Definition, Importance and Scope – Financial Well-being – Principles of Money Management – Sources of Income – Income, Expenditure and Savings – Personal Financial Planning – Financial Goals: Short-term, Medium-term and Long-term – Time Value of Money – Importance of Financial Discipline – Role of Financial Literacy in Economic Development – Case Studies on Personal Financial Management.	12

2	**Banking and Digital Financial Systems** Banking System in India – Structure and Functions of Commercial Banks – Types of Bank Accounts and Banking Services – Cheque, Demand Draft, ATM, Debit Card and Credit Card Operations – Electronic Banking Services – Digital Payment Systems – UPI, IMPS, NEFT and RTGS – Mobile Banking – Internet Banking – Digital Wallets – Aadhaar Enabled Payment Systems (AePS) – Cyber Security in Digital Banking – Safe Online Banking Practices and Fraud Prevention.	12
3	**Budgeting and Personal Financial Planning** Personal Budget – Meaning, Objectives and Importance – Components of Personal Budget – SMART Financial Goals – Income and Expense Tracking – Cash Flow Management – Needs versus Wants – Opportunity Cost in Financial Decision Making – Emergency Fund Planning – Budgeting Tools and Mobile Applications – Practical Budget Preparation – Case Studies on Household Financial Planning	12
4	**Credit, Loans and Debt Management** Credit Management – Meaning and Importance – Credit Score and Credit Report – Factors Affecting Credit Rating – Types of Loans: Personal Loan, Educational Loan, Vehicle Loan and Housing Loan – Interest Rates – Fixed and Floating Interest Rates – EMI Calculation – Responsible Borrowing Practices – Debt Trap – Debt Consolidation – Debt Management Strategies – Consumer Credit Protection– Financial Discipline in Loan Repayment.	12
5	**Investment and Insurance Planning** Investment Planning – Objectives and Principles of Investment – Risk and Return Analysis – Investment Alternatives: Savings Account, Fixed Deposit, Public Provident Fund (PPF), Mutual Funds, Systematic Investment Plan (SIP), Bonds, Government Securities and Equity Shares – Portfolio Diversification – Insurance:	12

	Meaning, Principles and Importance – Types of Insurance: Life, Health and General Insurance – Premium, Sum Assured, Coverage and Claim Settlement Process – Regulatory Authorities: Insurance Regulatory and Development Authority of India (IRDAI) and Securities and Exchange Board of India (SEBI) – Financial Planning for Long-term Wealth Creation and Retirement.	
Note (if any)		

TEXT/REFERENCE BOOKS/E - RESOURCES:

Text Books	1. Lois A. Vitt, 10 Principles of Financial Literacy, Kaplan Publishing, 2021. 2. G. Sinha, Financial Literacy: Basics for Individuals and Families, Sage Publications, 2020. 3. Kevin Moore and Elizabeth Kiss, Financial Counseling: A Strategic Approach, Springer, 2019. 4. Jeff Madura, Personal Finance, Pearson Education, 2021. 5. Jack R. Kapoor, Fundamentals of Financial Planning, McGraw-Hill Education, 2022.
Books For Reference	1. Dave Ramsey, The Total Money Makeover, Thomas Nelson, 2020. 2. Suze Orman, The Money Book for the Young, Fabulous & Broke, Riverhead Books, 2021. 3. Tony Robbins, Unshakeable: Your Financial Freedom Playbook, Simon & Schuster, 2022. 4. Robert T. Kiyosaki, Rich Dad Poor Dad, Plata Publishing, 2021. 5. Neha Malhotra, Financial Literacy: A Handbook for Students, Himalaya Publishing House,

	2022.
E-Learning Resources	1. https://www.investopedia.com/personal-finance/ 2. https://www.nseindia.com/static/learn/self-study-ncfm-modules-all 3. https://www.khanacademy.org/college-careers-more/personal-finance 4. https://www.finrafoundation.org 5. https://nptel.ac.in/courses/110105121

PEDAGOGY(TEACHING METHODOLOGY):

- **Assignment**
- **Seminar**
- **Field Visit/Self-Study**
- **Participatory Learning**
- **Group Discussion**
- **Flipped/Blended Learning**

CO-PO AND CO-PSO MAPPING:

	PO1	PO2	PO3	PO4	PO5	PO6		PSO1	PSO2	PSO3
CO1	3	3	3	3	3	3		3	3	3
CO2	2	2	2	2	2	2		2	2	2
CO3	3	3	3	3	3	3		3	3	3
CO4	2	2	2	2	2	2		2	2	2
CO5	3	3	3	3	3	3		3	3	3
Average (Use only filled in cells for calculation)	2.6	2.6	2.6	2.6	2.6	2.6		2.6	2.6	2.6

Correlation Level: 1-Low 2-Moderate 3-Strong

JUSTIFICATION OF CO-PO/PSO MAPPING

CO	PO/PSO	Level of correlation	Justification
CO1	PO1	3	Provides comprehensive knowledge of financial literacy, money management and personal financial planning, forming a strong foundation in financial concepts.
	PO2	3	Develops analytical skills to understand financial goals, savings and personal financial decision-making.
	PO3	3	Enhances the ability to apply financial planning principles to solve real-life financial issues.
	PO4	3	Promotes evaluation of financial situations through case studies and informed financial decisions.
	PO5	3	Encourages the use of financial planning tools and digital resources for effective money management.
	PO6	3	Builds financial responsibility and ethical financial behaviour that contribute to individual and societal well-being.
	PSO1	3	Strengthens the foundation in finance and commerce through financial literacy concepts
	PSO2	3	Enables practical application of financial planning and money management techniques.
	PSO3	3	Supports informed financial decision-making using modern financial knowledge and practices.
CO2	PO1	2	Provides knowledge of banking systems and digital financial services.
	PO2	2	Develops understanding of digital banking operations and payment systems.
	PO3	2	Applies banking concepts for secure digital financial transactions.
	PO4	2	Encourages analysis of cyber security risks and fraud prevention methods.
	PO5	2	Familiarizes students with digital banking technologies and payment platforms.
	PO6	2	Promotes responsible and secure use of digital financial services.
	PSO1	2	Enhances understanding of banking operations relevant to commerce professionals.
	PSO2	2	Develops practical skills in using digital financial systems.
	PSO3	2	Supports technology-enabled financial management practices.

CO3	PO1	3	Develops comprehensive knowledge of budgeting and personal financial planning.
	PO2	3	Strengthens analytical skills in budgeting, cash flow management and financial goal setting.
	PO3	3	Applies budgeting techniques to practical household financial situations.
	PO4	3	Evaluates financial priorities and prepares effective personal budgets.
	PO5	3	Uses budgeting software and mobile applications for financial planning.
	PO6	3	Encourages financial discipline and responsible resource management.
	PSO1	3	Reinforces core financial planning competencies.
	PSO2	3	Enables preparation and evaluation of personal financial plans.
	PSO3	3	Enhances practical financial decision-making skills using digital tools.
CO4	PO1	2	Provides knowledge of credit management, loans and debt repayment.
	PO2	2	Develops analytical understanding of credit scores, interest rates and EMIs.
	PO3	2	Applies loan evaluation and debt management strategies in financial decisions.
	PO4	2	Assesses borrowing options and repayment responsibilities critically.
	PO5	2	Uses financial calculation methods for EMI and loan analysis.
	PO6	2	Promotes ethical borrowing and responsible financial behaviour.
	PSO1	2	Strengthens knowledge of consumer finance and credit management.
	PSO2	2	Develops practical skills in loan planning and debt management.
	PSO3	2	Supports informed borrowing decisions in personal finance.
CO5	PO1	3	Develops comprehensive knowledge of investment avenues and insurance planning.
	PO2	3	Enhances analytical ability to evaluate investment risks and returns.

	PO3	3	Applies investment and insurance concepts for long-term financial planning.
	PO4	3	Evaluates suitable investment portfolios and insurance products.
	PO5	3	Utilizes financial information and regulatory guidelines for investment decisions.
	PO6	3	Promotes sustainable wealth creation and financial security through responsible investing.
	PSO1	3	Strengthens expertise in investment and insurance management.
	PSO2	3	Develops practical financial planning and portfolio management skills.
	PSO3	3	Enables informed investment decisions using financial and regulatory knowledge.