COURSE DATA SHEET

SEMESTER	**I**	**BATCH**	2026-27
COURSE NAME	**FINANCE FOR EVERYONE**	**COURSE CODE**	26UPAGE1001
COURSE UNITS	5	**COURSE TYPE**	Generic Elective(GE) - I
CONTACT HOURS (L-T-P)	4-1-0	**CREDITS**	4
OFFERED BY	B.Com (Professional Accounting)	**SHIFT (I / II) Shift I - 8:15 am - 12:50 pm**	**8:15 am - 12:50 pm**

COURSE OBJECTIVES	
1	To provide students with a comprehensive understanding of financial literacy and personal financial management.
2	To enable students to develop practical skills in financial planning, budgeting, saving, and investment decision-making.
3	To familiarize students with banking services, digital payment systems, and financial products offered by banks and post offices
4	To develop awareness of insurance products and risk management strategies for individuals and families.
5	To introduce students to the fundamentals of stock markets, investment avenues, and financial decision-making for long-term wealth creation.

COURSE OUTCOMES: On completion of the course the students will be able to…		
	CO Statement	**Cognitive Level**
CO1	Explain the concepts of financial literacy, financial planning, budgeting, and the importance of financial institutions in personal finance.	K1–K3
CO2	Apply banking products, banking procedures, KYC norms, digital banking services, and electronic payment systems in day-to-day financial activities.	K1–K4
CO3	Demonstrate the use of postal financial services, savings schemes, and money transfer facilities for effective financial management.	K1–K4
CO4	Compare different insurance products and evaluate suitable life, health, and property insurance plans based on individual financial needs.	K1–K4
CO5	Analyze basic stock market concepts, investment instruments, mutual funds, and investment risks to make informed financial decisions.	K1–K4

SYLLABUS

UNIT	TOPICS	HOURS
1	Introduction to Financial Literacy, Financial Planning and Budgeting – Meaning, importance and scope of financial literacy, financial institutions, budgeting, financial planning, savings and deficit management.	15
2	Banking Services – Types of banks, deposits, loans, KYC norms, digital banking, electronic payment systems, ATM, NEFT, RTGS, IMPS, debit and credit cards, banking complaints and Ombudsman.	15
3	Financial Services from India Post – Savings schemes, recurring deposits, PPF, NSC, Kisan Vikas Patra, Sukanya Samriddhi Yojana, India Post Payments Bank, money transfer services and postal financial products.	15
4	Insurance Services – Life insurance, health insurance, pension plans, ULIPs, property insurance, Postal Life Insurance, Rural Postal Life Insurance and comparative analysis of insurance products.	15
5	Stock Market Fundamentals – Sensex, Nifty, IPO, FPO, equity shares, preference shares, debentures, DEMAT account, trading account, derivatives, mutual funds, taxation on capital gains and investment basics.	15

TEXT/REFERENCE BOOKS/E - RESOURCES:

Text Books	1. Chandra, P. (2024). *Investment Game: How to Win* (3rd ed.). McGraw Hill Education, New Delhi. 2. Kothari, R. (2023). *Financial Services in India: Concepts and Applications* (3rd ed.). Sage Publications India Pvt. Ltd., New Delhi. 3. Mittra, S., Rai, S. K., Sahu, A. P., & Starn, H. J. (2023). *Financial Planning* (2nd ed.). Sage Publications India Pvt. Ltd., New Delhi. 4. Batra, J. K. (2022). *Accounting and Finance for Non-Finance Managers* (2nd ed.). Sage Publications India Pvt. Ltd., New Delhi. 5. Avadhani, V. A. (2023). *Investment Management* (11th ed.). Himalaya Publishing House Pvt. Ltd., Mumbai.
Books For Reference	1. Prasanna Chandra. (2023). Financial Management: Theory and Practice (11th ed.). McGraw Hill Education, New Delhi. 2. Khan, M. Y., & Jain, P. K. (2023). Financial Management: Text, Problems and Cases (9th ed.). McGraw Hill Education, New Delhi. 3. Rustagi, R. P. (2022). Financial Management: Theory, Concepts and Problems (8th ed.). Taxmann Publications, New Delhi. 4. Pandey, I. M. (2024). Financial Management (13th ed.). Pearson Education India, Noida. 5. Zokaityte, A. (2022). Financial Literacy Education. Palgrave Macmillan, London.
E-Learning Resources	1. http://www.learnaboutor.co.uk/ 2. http://www.theorsociety.com/ 3. www.orcomplete.com/ 4. http://www.orsi.in/LK

PEDAGOGY(TEACHING METHODOLOGY):

- Chalk & Talk
- Quizzes
- MCQ
- Student Seminars/Webinars
- Web Resources

CO-PO AND CO-PSO MAPPING:									
	PO1	**PO2**	**PO3**	**PO4**	**PO5**	**PO6**	**PSO1**	**PSO2**	**PSO3**
CO1	3	3	3	3	3	3	2	2	3
CO2	3	2	3	2	3	3	3	3	2
CO3	3	3	2	3	3	2	3	3	2
CO4	3	3	3	2	3	3	2	3	3
CO5	2	3	3	2	2	3	3	3	2
Average	**2.8**	**2.8**	**2.8**	**2.4**	**2.8**	**2.8**	**2.6**	**2.8**	**2.4**

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

JUSTIFICATION OF CO-PO/PSO MAPPING			
CO	**PO/PSO**	**Level of correlation**	**Justification**
CO1	PO1	**3**	Students acquire strong foundational knowledge of financial literacy, budgeting, and financial planning, thereby strengthening their domain knowledge in finance.
	PO2	**3**	Students develop analytical ability to identify financial needs, prepare budgets, and understand financial planning concepts.
	PO3	**3**	Students apply financial planning principles to solve simple personal financial problems and make informed financial decisions.
	PO4	**3**	Students evaluate various financial institutions and their services for effective financial management.
	PO5	**3**	Financial literacy promotes lifelong learning and improves employability by strengthening financial competence.
	PO6	**3**	Students develop responsible financial behaviour, ethical decision-making, and financial self-reliance.
	PSO1	**2**	Students obtain moderate knowledge of financial concepts required for accounting and commerce applications.
	PSO2	**2**	Financial planning concepts support analytical thinking in business and financial decision-making.

	PSO3	**3**	Basic financial literacy provides a foundation for higher studies and professional development in finance.
CO2	PO1	**3**	Students gain comprehensive knowledge of banking products, banking procedures, and digital financial services.
	PO2	**2**	Students analyse banking requirements and select suitable banking services based on financial needs.
	PO3	**3**	Students apply digital banking tools such as NEFT, RTGS, IMPS, ATM, and internet banking in practical situations.
	PO4	**2**	Students evaluate different banking services and recommend appropriate financial solutions.
	PO5	**3**	Knowledge of banking technology improves employability and adaptability in the financial sector.
	PO6	**3**	Students demonstrate responsible banking practices while ensuring financial security and compliance with regulations.
	PSO1	**3**	Practical banking knowledge strengthens professional accounting and financial competencies.
	PSO2	**3**	Students use banking information to support effective financial analysis and decision-making.
	PSO3	**2**	Banking knowledge supports professional growth in commerce, banking, and financial services.
CO3	PO1	**3**	Students understand various postal savings schemes and financial products offered by India Post.
	PO2	**3**	Students analyse different savings options and select suitable investment alternatives.
	PO3	**2**	Students apply knowledge of postal financial services for effective personal financial management.
	PO4	**3**	Students compare postal financial products with other financial institutions for better decision-making.
	PO5	**3**	Understanding government savings schemes encourages lifelong financial awareness.

	PO6	**2**	Students appreciate safe investment practices that contribute to financial well-being and social responsibility.
	PSO1	**3**	Knowledge of postal savings schemes supports accounting and financial planning competencies.
	PSO2	**3**	Students evaluate investment alternatives using analytical and financial reasoning skills.
	PSO3	**2**	Practical exposure to postal financial services enhances professional readiness in finance-related careers.
CO4	PO1	**3**	Students develop sound knowledge of life, health, and property insurance products.
	PO2	**3**	Students analyse insurance requirements and compare policies based on financial needs.
	PO3	**3**	Students will apply advancements in their linear problem-solving abilities to inform decision-making within societal contexts.
	PO4	**2**	Students critically evaluate insurance policies by comparing coverage, premium, and benefits.
	PO5	**3**	Knowledge of insurance enhances professional competence and supports continuous learning in financial services.
	PO6	**3**	Students promote financial security and responsible risk management practices.
	PSO1	**2**	Insurance concepts strengthen students' understanding of financial planning and risk management.
	PSO2	**3**	Students develop analytical ability to compare insurance products and make informed financial decisions.
	PSO3	**3**	Insurance knowledge prepares students for higher education and careers in insurance and financial services.
CO5	PO1	**2**	Students acquire comprehensive knowledge of stock market operations and investment instruments.
	PO2	**3**	Students analyse investment alternatives and evaluate associated risks and returns.
	PO3	**3**	Students apply stock market concepts to make informed investment decisions.
	PO4	**2**	Students evaluate market trends, mutual funds, and investment opportunities using analytical skills.

	PO5	**2**	Knowledge of investment management promotes employability and lifelong learning in finance and capital markets.
	PO6	**3**	Students develop responsible investment behaviour and ethical financial decision-making.
	PSO1	**3**	Investment concepts strengthen domain knowledge in accounting, finance, and wealth management.
	PSO2	**3**	Students apply analytical techniques to evaluate investment opportunities and financial performance.
	PSO3	**2**	Stock market knowledge supports professional growth, entrepreneurship, and higher studies in finance.

SDNB VAISHNAV COLLEGE

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COURSE DATA SHEET

SEMESTER	**II**	**BATCH**	2026-27
COURSENAME	**DIGITAL AUDITING TOOLS**	**COURSE CODE**	
COURSE UNITS	5	**COURSE TYPE**	GENERIC ELECTIVE (GE - I)
CONTACT HOURS (L-T-P)	4-1-0	**CREDITS**	4
OFFERED BY	B.Com (**Professional Accounting**)	**SHIFT (I / II) Shift I - 8:15 am - 12:50 pm**	**8:15 am - 12:50 pm**

COURSE OBJECTIVES	
1	Introduce students to digital auditing concepts, technologies, and modern assurance practices.
2	Develop competency in audit analytics, data visualization, and technology-enabled audit procedures.
3	Provide practical exposure to Computer-Assisted Audit Techniques (CAATs), ERP auditing, and audit software.
4	Enable students to identify risks, frauds, and control weaknesses using digital tools and analytical techniques.
5	Familiarize students with emerging technologies such as Artificial Intelligence, Blockchain, Cloud computing and cybersecurity in auditing. Prepare learners for careers in audit, assu compliance, risk advisory, and digital governance.

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

	CO Statement	**Cognitive Level**
CO1	Explain the concepts, principles, and applications of digital auditing.	**K1-K3**
CO2	Apply audit analytics techniques using digital tools and data visualization platforms.	**K1-K6**
CO3	Use CAATs and audit software for audit testing, evidence collection, and reporting.	**K1-K3**
CO4	Evaluate risks and internal controls in ERP and computerized environments.	**K1-K4**
CO5	Assess the impact of emerging technologies on audit and assurance services. Conduct technology-enabled audit assignments while adhering to professional and ethical standards.	**K1-K3**

SYLLABUS

UNIT	TOPICS	HOURS
1	**Fundamentals of Digital Auditing:** Evolution of Auditing - Traditional vs Digital Auditing - Audit Automation - Continuous Auditing - Technology-enabled Assurance Services - Risk-Based Auditing - Digital Transformation in Accounting and Auditing - Ethical Considerations in Digital Auditing.	15
2	Audit Analytics and Data Visualization: Audit Analytics - Data Collection and Validation - Full Population Testing - Trend and Ratio Analysis - Fraud Detection Analytics - Excel for Auditors - Power Query - Power BI Dashboards and Reporting.	15
3	CAATs and ERP Auditing: Computer-Assisted Audit Techniques (CAATs) - Data Extraction - Exception Reporting - Continuous Monitoring - ERP Auditing - SAP Overview - Tally Prime Audit Features - Segregation of Duties and Access Controls.	15
4	AI and Emerging Technologies in Auditing: Artificial Intelligence in Auditing - Machine Learning Applications - Predictive Risk Assessment - Anomaly Detection - Generative AI for Audit Documentation - Blockchain - Smart Contracts - Cloud Auditing.	15
5	Cybersecurity, Compliance and Digital Audit Practice: Cybersecurity Audits - Information Security Controls - GST and Tax Analytics - E-Invoicing Verification - Compliance Monitoring - Digital Evidence Management - Future Trends in Digital Auditing - Mini Project.	15
Note		

TEXT/REFERENCE BOOKS/E - RESOURCES:

Text Books	1. **James A. Hall** – *Information Technology Auditing and Assurance*, **5th Edition**, Cengage Learning, **2023**. 2. **Tommie W. Singleton** – *Fraud Auditing and Forensic Accounting*, **5th Edition**, Wiley India, **2023**. 3. **S. Vengadamani** – *Practical Auditing*, Latest Edition, Margham Publications, Chennai, **2024**. 4. **Dr. K. Sundar & K. Paari** – *Essentials of Auditing*, Latest Edition, Vijay Nicole Imprints Pvt. Ltd., Chennai, **2024**.

	5. **Aruna Jha** – *Auditing and Corporate Governance*, Latest Edition, Taxmann Publications, **2024**.
Books For Reference	1. **David Coderre** – *Internal Audit: Efficiency Through Automation Using Data Analytics*, **2nd Edition**, Wiley, **2023**. 2. **Mary-Jo Kranacher & Richard A. Riley Jr.** – *Forensic Accounting and Fraud Examination*, **3rd Edition**, Wiley, **2024**. 3. **Marshall B. Romney & Paul J. Steinbart** – *Accounting Information Systems*, **15th Edition**, Pearson, **2024**. 4. **ISACA** – *IT Audit Framework (ITAF™): A Professional Practices Framework for IT Audit*, Latest Edition, **2023**. 5. **Arens, Elder, Beasley & Hogan** – *Auditing and Assurance Services: An Integrated Approach*, **18th Edition**, Pearson, **2025**.
E-Learning Resources	1. Microsoft Learn – Excel, Power BI and Data Analytics 2. ISACA Learning Platform – IT Audit and Cybersecurity 3. ACCA Learning Resources on Audit Analytics and Emerging Technologies 4. Coursera – Audit Analytics, Data Analytics and Business Intelligence Courses 5. ICAI Digital Learning Hub – Information Systems Audit and Technology Resources

PEDAGOGY(TEACHING METHODOLOGY):

- Chalk & Talk
- Case discussion
- Hands-on lab
- Blended Learning

CO-PO AND CO-PSO MAPPING:

	PO1	PO2	PO3	PO4	PO5	PO6	PSO1	PSO2	PSO3
CO1	3	2	1	1	2	1	3	2	1
CO2	2	3	2	3	1	2	2	3	2
CO3	2	2	3	3	2	1	2	2	3
CO4	2	3	3	2	2	1	2	3	3
CO5	2	2	2	2	1	1	2	2	2
Average	**2.2**	**2.4**	**2.2**	**2.2**	**1.6**	**1.2**	**2.2**	**2.4**	**2.2**

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 digital auditing concepts, principles, and modern audit practices.
	PO2	2	Develops analytical understanding of the evolution and application of digital auditing techniques.
	PO3	1	Introduces basic problem-solving approaches in digital audit environments.
	PO4	1	Familiarizes students with digital audit tools and technologies.
	PO5	2	Emphasizes ethical responsibilities and professional conduct in technology-enabled audits.
	PO6	1	Encourages basic communication of digital audit concepts.
	PSO1	2	Promotes awareness of evolving digital audit practices and continuous learning.
	PSO2	2	Enhances knowledge of audit analytics and data-driven auditing techniques.
	PSO3	3	Strengthens analytical reasoning through audit data analysis and visualization.
CO2	PO1	2	Enables students to identify anomalies and solve audit-related problems using analytics.
	PO2	3	Develops proficiency in Excel, Power Query, and Power BI for audit analytics.
	PO3	1	Introduces responsible use of audit analytics while maintaining professional standards.
	PO4	2	Improves presentation of audit findings through dashboards and visual reports.
	PO5	2	Encourages continuous learning of modern analytical tools in auditing.
	PO6	2	Builds knowledge of CAATs and audit software applications.
	PSO1	2	Supports analytical evaluation of audit evidence using digital tools.

	PSO2	3	Enables application of CAATs for testing, exception reporting, and audit evidence collection.
	PSO3	3	Develops practical competency in using audit software and ERP systems.
CO3	PO1	2	Reinforces ethical handling of audit evidence and digital information.
	PO2	1	Encourages concise reporting of audit findings.
	PO3	1	Introduces emerging audit technologies for future learning.
	PO4	2	Strengthens understanding of ERP systems and internal control frameworks.
	PO5	3	Develops critical evaluation of risks and internal controls in computerized environments.
	PO6	3	Enhances the ability to identify control weaknesses and recommend improvements.
	PSO1	2	Provides practical exposure to ERP audit environments and access controls.
	PSO2	2	Promotes ethical evaluation of organizational controls and compliance.
	PSO3	1	Encourages effective communication of control evaluation findings.
CO4	PO1	1	Introduces evolving ERP technologies requiring continuous professional development.
	PO2	2	Expands knowledge of AI, blockchain, cloud computing, and emerging audit technologies.
	PO3	2	Develops analytical evaluation of technological innovations in auditing.
	PO4	2	Enables assessment of technology-related audit risks and opportunities.
	PO5	2	Enhances understanding of advanced digital technologies supporting audit functions.
	PO6	1	Highlights ethical implications of AI and emerging technologies in auditing.
	PSO1	1	Supports communication of technology-driven audit implications.
	PSO2	3	Strongly promotes lifelong learning to keep pace with emerging audit technologies.
	PSO3	1	Applies foundational audit knowledge in practical digital audit engagements.
CO5	PO1	2	Develops analytical decision-making during technology-enabled audits.

	PO2	2	Enables execution of practical audit assignments using digital tools.
	PO3	2	Demonstrates competency in applying digital audit technologies effectively.
	PO4	3	Strongly reinforces professional ethics and compliance during digital audit assignments.
	PO5	3	Develops effective communication through professional audit reports, dashboards, and presentations.
	PO6	2	Encourages continuous professional development in digital auditing practices.
	PSO1	2	Develops an understanding of emerging technologies such as Artificial Intelligence, Blockchain, Cloud Computing, and Machine Learning, strengthening domain knowledge in digital auditing and modern accounting practices.
	PSO2	2	Enables students to evaluate and apply emerging technologies in audit and assurance services, enhancing their analytical and technological competencies for professional practice.
	PSO3	2	Encourages continuous learning and adaptation to technological innovations, thereby improving employability and supporting lifelong professional development in the auditing profession.