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Finance Fundamentals — Complete Syllabus (Elective — Pathway, Option 2)

BTEUP Diploma in Electronics Engineering • 6th Semester • Session 2026-27

Subject 6.2.2 — Elective (Pathway), Option 2 (Theory) • Total 100 Marks • 3 Credits • L 3

– P 0 • Choose this OR Managerial Economics OR Cyber Security OR Data Science

Examination Scheme

Code	Paper	Type	L - P	Credits	Internal	External	Total
6.2.2	Elective (Pathway): Finance Fundamentals	Theory	3 - 0	3	Theory 40	Theory 60 (3 hrs)	100
Finance Fundamentals Total				3	40	60	100

What This Subject Aims To Do

To enable the student to identify different ways to save money for the future, understand various techniques to raise capital, get acquainted with essential finance terminology, and be exposed to banking, credit, investments, assets, budgeting, costing and its impact on profitability — the study of money, banking, credit, investments, assets and liabilities that make up financial systems, improving overall financial literacy.

Unit-Wise Complete Topic List

Unit	Topic	Periods	Marks Share
1	Personal Finance	7	17%
2	Business Funding	7	17%

3	Finance Language	10	23%
4	Budgeting	8	20%
5	Marginal Costing	10	23%

Unit 1 — Personal Finance (7 Periods, 17%)

Topics: Personal Finance – Meaning, Objectives and advantages – Individual Perspective – Family Perspective – Time Value of Money – Personal Savings: Meaning, Different modes of Saving – Bank Deposit, Online Investments, Insurance, Stocks, Gold, Real Estate – Returns Vs Risk – Financial Discipline – Setting Alerts for commitments (With Real time Examples)

In simple words: Managing your own money: savings, the time value of money, where to save or invest (deposits, insurance, stocks, gold, property), and returns vs risk.

Unit 2 — Business Funding (7 Periods, 17%)

Topics: Sources: Personal Savings – Borrowings – Venture Capital – Venture Capital Process – Commercial Banks – Government Grants and Scheme

In simple words: Where a business gets money: savings, borrowing, venture capital, banks, and government grants and schemes.

Unit 3 — Finance Language (10 Periods, 23%)

Topics: Capital – Drawing – Income – Expenditure – Revenue Vs Capital Items – Assets – Fixed Assets – Current Assets – Fictitious Assets – Liabilities – Long-term Liabilities – Current Liabilities – Internal Liabilities – External Liabilities – Share holders fund: Equity Share capital, Preference Share Capital, Reserve & Surplus – Borrowings: Debentures, Bank Loan, Other Loan – Depreciation – Reserve Vs Provision.

In simple words: The vocabulary of finance: capital, assets, liabilities, shareholders' funds, borrowings, depreciation, reserves and provisions.

Unit 4 — Budgeting (8 Periods, 20%)

Topics: Budgetary Control – Meaning – Preparation of various budgets – Purchase budget – Sales Budget – Production budget – Cash Budget – Flexible budgets. (With Problems)

In simple words: Budgetary control: preparing purchase, sales, production, cash and flexible budgets — with problems.

Unit 5 — Marginal Costing (10 Periods, 23%)

Topics: Marginal Costing – Meaning – Marginal Costing Vs Absorption Costing – Concepts of Variable Cost, Fixed Cost and Contribution – PV Ratio – Break Even Point – Margin of Safety – Key Factor – Application of Marginal Costing in decision making – Make or Buy – Shutdown or Continue – Exploring New Markets (With Problems)

In simple words: Marginal costing: contribution, PV ratio, break-even point and margin of safety, and using them to decide make-or-buy, shutdown-or-continue and new markets.

Reference Books (as listed in the syllabus)

- S. K. Sharma, Fundamentals of Financial Management, Sultan Chand & sons, New Delhi, 2024
- L. Natarajan, Banking Theory, Law & Practice, 1st edition, Margham Publications, 2019
- T.S. Reddy and Dr. Y. Hariprasad Reddy, Management Accounting, 1st edition, Margham Publications, 2005
- T.S. Reddy and Dr. Y. Hariprasad Reddy, Cost Accounting, 1st edition, Margham Publications, 2012
- Web resource: <https://archive.nptel.ac.in/courses/110/107/110107144/>

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Source: BTEUP 3rd Year curriculum (folder2627), approved in C.D.C. meeting held on 16.07.2026. Topic lists follow the official syllabus; short explanations are the author's own plain-English summaries, not syllabus text. Please confirm with your own polytechnic for any local changes.