

Lecture Plan						
Name of the college: Government College of Arts, Science & Commerce, Sanquelim, Goa						
Name of Faculty: Ms. Sneha Suresh Gaonkar			Subject: Personal Investment and Tax Planning			
Paper code: COM-234			Program: S.Y.B.SC		Division: Not Applicable	
Academic year: 2024-25			Semester: III		Total Lectures: 45	
Course Objectives:						
1. To acquaint learners with basic aspects of personal investment planning. 2. To familiarize learners with basics of taxation. 3. To impart knowledge and develop skills for effective personal tax planning.						
Expected Course Outcome:						
1. Understand personal investment planning. 2. Acquire knowledge and understanding the concepts of taxation. 3. Develop skills for effective personal tax planning. 4. Understand apportionment of income between spouses governed by Portuguese Civil Code u/s 5A.						
Student Learning Outcome:						
1. To understand personal investment planning. 2. To acquire knowledge and understanding the concepts of taxation. 3. To develop skills for effective personal tax planning. 4. To understand apportionment of income between spouses governed by Portuguese Civil Code u/s 5A.						
Month	Lecture From To	No. of lectures allotted	Topic, Subtopic to be covered	Exercise/ Assignment	ICT Tools	Reference books
July August 2024	10th July to 14th August 2024	15	Unit 1: Introduction to Personal Investment Planning Introduction to investment,		Smart board PPT	1. Agarwal O.P. (2014), Security Analysis & Investment Managements, Himalaya Publishing House, Delhi.

			importance of investment planning, risk and return on investment, savings v/s investments, power of compounding, inflation effect on investment. setting financial goals, steps to achieve financial goals, investment process, investment vehicles, investment strategies.			2. Ahuja, Girish and Ravi Gupta, Systematic Approach to Income Tax, Bharat Law House, Delhi. 3. Bhalla V.K., (2018), Fundamentals of Investment Management, Sultan Chand, New Delhi.
August September 2024	16 th August to 30th September 2024	20	Unit 2: Basics of Taxation Meaning of tax, types of taxes, concepts of Person, Previous Year, Assessment Year, Assessee, Assessment, Income, Gross Total Income, Permanent Account Number (PAN), Residential status, scope of income, heads of income, effect of taxes on investment. Deductions under Chapter VI-A - 80C, 80CCC, 80CCD, 80D, 80TTA, 80TTB, Computation of total income of individuals, tax rates, old & new tax regime, tax liability, tax calculation, types of Income Tax Returns for Individuals.		Smart board PPT	1. Agarwal O.P. (2014), Security Analysis & Investment Managements, Himalaya Publishing House, Delhi. 2. Ahuja, Girish and Ravi Gupta, Systematic Approach to Income Tax, Bharat Law House, Delhi. 3. Bhalla V.K., (2018), Fundamentals of Investment Management, Sultan Chand, New Delhi. 4. Devi. K., Tax Planning Management, Bookscape
October 2024	1st October to 22nd October 2024	10	Unit 3: Personal Tax Planning Introduction and meaning of tax planning, objectives of tax planning, factors on which tax planning is done, tax saving schemes, tax evasion, tax avoidance, difference between tax planning, tax evasion and tax avoidance, apportionment of income between spouses governed by Portuguese Civil Code u/s 5A.		Smart board PPT	1. Ahuja, Girish and Ravi Gupta, Systematic Approach to Income Tax, Bharat Law House, Delhi. 2. Bhalla V.K., (2018), Fundamentals of Investment Management, Sultan Chand, New Delhi.

*** Assessment Rubrics**

Component	Max Marks
ISA 1	7.5
ISA 2	7.5
Practical	
Project	
Semester End Exam	60