Semester Lecture Plan						
Government College of Arts, Commerce and Science Sanquelim - Goa						
Name of Faculty: Dr. Ramashanti Naik		**Specialisation: Not Applicable**		**Course Type: SEC**		
Paper code: COM-243		**Program/Course: S.Y. B.Com.**		**Course Title: Personal Financial Planning**		
Academic year: 2025 - 2026		**Semester: III**		**Total Lectures: 75**		

Course Objectives:

The course is aimed to achieve the following objectives:

1. To provide learners with an understanding of Personal Financial Planning and Time Value Money Concepts.
2. To equip learners with practical knowledge of Investment Risks, Returns, Vehicles and Strategies.
3. To impart practical knowledge of various Insurance, Retirement, Taxation and Estate Planning Investments.
4. To familiarize learners with practical knowledge of Personal Financial Planning.

Course Learning Outcome:

Upon completion of the course, students will be able to:

1. To provide learners with an understanding of Personal Financial Planning and Time Value Money Concepts.
2. To equip learners with practical knowledge of Investment Risks, Returns, Vehicles and Strategies.
3. To impart practical knowledge of various Insurance, Retirement, Taxation and Estate Planning Investments.
4. To familiarize learners with practical knowledge of Personal Financial Planning.

Student learning Outcome:

Upon completion of the course, students will learn to:

- Provide learners with an understanding of Personal Financial Planning and Time Value Money Concepts.
- Equip learners with practical knowledge of Investment Risks, Returns, Vehicles and Strategies.
- Impart practical knowledge of various Insurance, Retirement, Taxation and Estate Planning Investments.
- Familiarize learners with practical knowledge of Personal Financial Planning.

Month	**Lectures From To**	**No. of lectures allotted**	**Topic, Subtopic to be covered**	**Exercise/ Assignment**	**ICT Tools**	**References**
June and July	20th June to 12th	15	**UNIT I: Basics of Personal Financial Planning and Time Value of Money**	Preparation of Financial Plan of a Company with	Power point presentation and WhatsApp group	1.Sharma, R.K. & Gupta,

	July 2025		• Personal Financial Planning: Meaning, Definition, Benefits, Importance, Process- old and new personal Financial Planning, Features and scope of Personal Financial Planning, • Financial Planner- Reasons for hiring a financial planner and Functions of a Financial Planner. **Time Value of Money** • Time Value of Money: Meaning, Valuation Concepts or Techniques, Compound Value Concept, Discounting or Present Value Concept, • Valuation of Bonds or Debentures, • Practical Implications of Compounding and Discounting • Value Concepts, Doubling Period, Effective Rate of Interest in Case of Doubling Period, Present Value, Sinking Fund Factor, Loan Amortisation.	Hypothetical Examples		Shashi., K. Business Organisation and Management 2.Srivastava, R.M. Essentials of Business Finance, Himalaya Publishing House, Kalyani Publications. 3. Singh, Preeti. Investment Management. Himalaya Publishing House 4.Kale, N.G. Business Organisation. Manisha Publications. 5.Sontakki C.N., Business Organisation, Seth Publishers 6.Gordon, E. & Natarajan, K.
July and August	14th July to 25th August 2025	30	**UNIT II:** **Investment Risks, Return, Vehicles and Strategies** **Managing Investment Risks**: • Meaning and Definitions of Risk, Types of Investment • Risk, Pure Risk- Types of Pure Risks, Measurement of Risk, Methods of Handling Risk, Assessing Risk, investing to Minimize Risk, • Modern Portfolio Theory. **Measuring Investment Return:** • Risk and Return Trade-off, Types of Investment, Expected Return of an Asset, Risk-Free and Risky Assets, • Long-term and Short-term Capital Gains, • Sources of Credit and Credit Alternatives, Credit Information Bureaus. **Investment Vehicles:** • Introduction, Investment Concerns, Small Savings Scheme, Fixed Income Instruments, Mutual Funds, Other Types of Investment Vehicles.	Identify the Fixed Capital and Working Capital Sources of any 2 companies from different sectors.	Power point presentation and WhatsApp group	

			Investment Strategies: • Introduction, Asset Allocation- Asset Classes, Diversification: The Basis of Asset Allocation, Asset Allocation Strategy, Evaluating Investment in various Stocks, Steps of Investing in Stocks, **Various Loans and their Usage-** • Meaning of Loan, Types of Loan. Meaning of Investment Strategy, Types of Investment Strategies, Investment Strategy Considerations, Investment in Bonds, Investment in Stocks, Investment in Mutual Funds, Investment in Commodities, Future and Options			Financial Markets and Institutions, Himalaya Publishing House.
September and October	2nd September to 18th October 2025	30	**Unit III:** **Insurance, Retirement, Taxation and Estate Planning** **Insurance Planning:** • Introduction, Characteristics of Insurance, Risk and Insurance, Role of Insurance, Rights of the Insurer, Rights of the Insured, Classification of Insurance, Insurance Products- Life Insurance, General Insurance, Fire Insurance, Motor Insurance, Marine Insurance, Medical and Health Insurance, Personal Risk Management **Retirement Planning:** • Meaning, Retirement Planning Money source- Employment Income, Social Security, Employer-Sponsored Retirement Plan, Current Savings and Investments, Other Sources of Funds. Types of retirement products. **Taxation Planning:** • Introduction, Types of Taxes, Tax Planning and Tax Evasion, Tax Avoidance, Objectives of Tax Planning, Income and Various Heads of Income, Deductions, Tax Exemption and Computation. **Estate Planning:** • Meaning, Need, Objectives, Steps, and Tools of Estate Planning			

Theory ISA	05
Practical ISA	10
Project	-
Semester End Exam Theory	20
Semester End Exam Practical	40

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