

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: 2026 - 2027		Semester: III		Total Lectures: 60	
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.					
Dates	No. of Lectures	Topics / Subtopics	Exercise / Assignment	ICT Tools	Reference Books

19/06/2026 - 20/06/2026	2	Orientation & Introduction to Specialized Accounting, Overview of syllabus	Preparation of Financial Plan of a Company with Hypothetical Examples	Power point presentation and	1.Sharma, R.K. & Gupta, 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. Financial Markets and Institutions, Himalaya Publishing House.
22/06/2026 - 27/06/2026	4	Time Value of Money: Meaning, Valuation Concepts or Techniques, Compound Value Concept, Discounting or Present Value Concept,	Preparation of Financial Plan of a Company with Hypothetical Examples	WhatsApp group	
29/06/2026 - 04/07/2026	4	Valuation of Bonds or Debentures, Value Concepts, Doubling Period, Effective Rate of Interest in Case of Doubling Period, Present Value, Sinking Fund Factor, Loan Amortisation.	Preparation of Financial Plan of a Company with Hypothetical Examples	Power point presentation and	
06/07/2026 - 11/07/2026	4	Practical Implications of Compounding and Discounting	Preparation of Financial Plan of a Company with Hypothetical Examples	WhatsApp group	
13/07/2026 - 18/07/2026	4	UNIT II: Investment Risks, Return, Vehicles and Strategies Managing Investment Risks: • Measurement of Risk, Methods of Handling Risk, Assessing Risk, investing to Minimize Risk, • Modern Portfolio Theory.	Identify the Fixed Capital and Working Capital Sources of any 2 companies from different sectors.	Power point presentation and	
20/07/2026 - 25/07/2026	4	Measuring Investment Return:	Identify the Fixed Capital and Working	WhatsApp group	

		- 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.	Capital Sources of any 2 companies from different sectors.		Gupta & Radhaswamy, Advanced Accountancy Jain & Narang, Financial Accounting Mukherjee & Hanif, Modern Accountancy
27/07/2026 - 01/08/2026	4	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	Pillai et al., Advanced Accounting Shukla & Grewal, Advanced Accounts Tulsian, Corporate Accounting Tulsian, Financial Accounting
03/08/2026 - 08/08/2026	4	Investment Strategies: Introduction, Asset Allocation- Asset Classes, Diversification:	Identify the Fixed Capital and Working Capital Sources of any 2 companies from different sectors.	WhatsApp group	Gupta & Radhaswamy, Advanced Accountancy Jain & Narang, Financial Accounting
10/08/2026 - 15/08/2026	4	The Basis of Asset Allocation, Asset Allocation Strategy, Evaluating Investment in various Stocks, Steps of Investing in Stocks,	Identify the Fixed Capital and Working Capital Sources of any 2 companies from different sectors.	Power point presentation and	Mukherjee & Hanif Pillai et al. Shukla & Grewal Tulsian, Corporate Accounting
17/08/2026 - 22/08/2026	4	Meaning of Loan, Types of Loan. Meaning of Investment Strategy, Types of Investment Strategies, Investment Strategy Considerations, Investment in Bonds, Investment in	Identify the Fixed Capital and Working Capital Sources of any 2 companies	WhatsApp group	Goyal et al. Gupta & Radhaswamy

		Stocks, Investment in Mutual Funds, Investment in Commodities, Future and Options	from different sectors.		All references
24/08/2026 – 29/08/2026	4	UNIT III: Insurance, Retirement, Taxation and Estate Planning 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.		Power point presentation and	
31/08/2026 - 05/09/2026	4	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.		WhatsApp group	
07/09/2026 - 12/09/2026	3	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.		Power point presentation and	
21/09/2026 - 26/09/2026	4	Taxation Planning: Introduction, Types of Taxes, Tax Planning and Tax Evasion, Tax Avoidance, Objectives of Tax Planning, Income and Various		WhatsApp group	

		Heads of Income, Deductions, Tax Exemption and Computation.			
28/09/2026 - 03/10/2026	4	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.		Power point presentation and	
05/10/2026 - 10/10/2026	4	Estate Planning: Meaning, Need, Objectives, Steps, and Tools of Estate Planning		WhatsApp group	
12/10/2026 - 14/10/2026	2	Revision & problem solving		Power point presentation and	
Theory ISA			05		
Practical ISA			10		
Project			-		
Semester End Exam Theory			20		
Semester End Exam Practical			40		

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