

Semester V Lecture Plan

Name of the college: Government College of Arts Science & Commerce, Sanquelim						
Name of Faculty: Ms. Pritam V. Padloskar			Subject: Personal Financial Planning (Practical)			
Paper code: COM-243			Program/Course: S.Y.B.Com		Division:	
Academic year: 2026-27			Semester: III		Total Lectures: 10	
Course 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						
Expected Course Outcome: 1. Understand the concept of Personal Financial Planning and the Time Value of Money 2. Asses the Return and Risk Associated with various Investment Vehicles. 3. Comprehend with various Personal Financial Planning Options. 4. Formulate a Personal Financial Plan.						
Student learning outcome: : 1. Understand the concept of Personal Financial Planning and the Time Value of Money 2. Asses the Return and Risk Associated with various Investment Vehicles. 3. Comprehend with various Personal Financial Planning Options. 4. Formulate a Personal Financial Plan.						
Month	Lectures From: To:	No. of lectures allotted	Topic, Subtopic to be covered	Exercise and assignments	ICT Tools	Reference books
Jun-26	23 Jun – 26 Jun	1	Time Value of Money: Meaning and Valuation Concepts	Numerical Problems	Excel, Calculator	Personal Financial Planning

June/July 2026	30 Jun – 03 Jul	1	Compound Value Concept	Compound Interest Calculations	Excel	Financial Management
Jul-26	07 Jul – 10 Jul	1	Compound Value Concept	Compound Interest Calculations	Excel	Financial Management
Jul-26	14 Jul – 17 Jul	1	Compound Value Concept	Compound Interest Calculations	Excel	Financial Management
Jul-26	21 Jul – 24 Jul	1	Discounting or Present Value Concept	Present Value Problems	Excel	Financial Planning Text
Jul-26	28 Jul – 31 Jul	1	Valuation of Bonds and Debentures	Bond Valuation Problems	Excel	Investment Management
Aug-26	04 Aug – 07 Aug	1	Practical Implications of Compounding and Discounting Value Concepts,	Problems	Excel	Financial Management
Aug-26	11 Aug – 14 Aug	1	Practical Implications of Compounding and Discounting Value Concepts,	Problems	Excel	Financial Planning Text
Aug-26	18 Aug – 21 Aug	1	Doubling Period	Problems	Excel	Financial Management
Aug-26	25 Aug – 28 Aug	1	Doubling Period	Problems	Excel	Financial Planning Text
Sep-26	01 Sep – 04 Sep	1	Effective Rate of Interest in Case of Doubling Period	Problems	Excel	Financial Management
Sep-26	08 Sep – 11 Sep	1	Effective Rate of Interest in Case of Doubling Period	Problems	Excel	Financial Management

Sep-26	15 Sep – 18 Sep	-	Ganesh Chaturthi Vacation – No Practical Lecture	—	—	Financial Planning Text
Sep-26	22 Sep – 25 Sep	1	Present Value,	Problems	Excel	Financial Management
September/ October 2026	29 Sep – 02 Oct	1	Sinking Fund Factor,	Problems	Excel	Financial Planning Text
Oct-26	06 Oct – 09 Oct	1	Loan Amortisation.	Problems	Excel	Financial Management

Assessment Rubrics

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

Ms. Pritam V. Padloskar
Assistant Professor in Commerce