

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			
Paper code: COM-243			Program/Course: S.Y.B.Com		Division:	
Academic year: 2026-27			Semester: III		Total Lectures: 15	
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	22 Jun – 28 Jun	1	Personal Financial Planning: Meaning, Definition, Benefits and Importance	Prepare a note on importance of financial planning	PPT	Personal Financial Planning – Indian Institute of Banking & Finance

June/July 2026	29 Jun – 05 Jul	1	Process of Personal Financial Planning – Traditional and Modern Approaches	Compare old and new financial planning approaches	PPT	Personal Financial Planning Textbook
Jul-26	06 Jul – 12 Jul	1	Features and Scope of Personal Financial Planning	Assignment on scope of financial planning in India	PPT	Financial Planning Handbook
Jul-26	13 Jul – 19 Jul	1	Financial Planner – Reasons for Hiring a Financial Planner	Case Study Analysis	PPT, Videos	Fundamentals of Financial Planning
Jul-26	20 Jul – 26 Jul	1	Functions and Responsibilities of a Financial Planner	Presentation on role of financial planner	PPT	Personal Finance Literature
July/August 2026	27 Jul – 02 Aug	1	Managing Investment Risks: Meaning and Definitions of Risk,	Portfolio Construction Assignment	PPT, Excel	Harry Markowitz Portfolio Theory
Aug-26	03 Aug – 09 Aug	1	Types of Investment Risk, Pure Risk- Types of Pure Risks, Measurement of Risk	Assignment on importance of insurance	PPT	Principles of Insurance
Aug-26	10 Aug – 16 Aug	1	Methods of Handling Risk, Assessing Risk, investing to Minimize Risk	Case Study Discussion	PPT	Insurance Principles & Practice
Aug-26	17 Aug – 23 Aug	1	Ganesh Chaturthi Vacation – No Lecture	—	—	—
Aug-26	24 Aug – 30 Aug	1	Modern Portfolio Theory.	Case Study Discussion	PPT	Insurance Principles & Practice
August/September 2026	31 Aug – 06 Sep	1	Insurance Planning: Introduction, Characteristics of	Comparative Study of Insurance Products	PPT	Insurance and Risk Management

			Insurance and Risk & Insurance			
Sep-26	07 Sep – 13 Sep	1	Role of Insurance, Rights of the Insurer	Insurance Policy Analysis	PPT	Insurance Management
Sep-26	14 Sep – 20 Sep	—	Rights of the Insured	Insurance Policy Analysis	PPT	Insurance Management
Sep-26	21 Sep – 27 Sep	1	Classification of Insurance and Insurance Products	Case Study and Discussion	PPT, Videos	Insurance and Risk Management
September/ October 2026	28 Sep – 04 Oct	1	Life Insurance, General Insurance, Fire Insurance and Motor Insurance	Case Study and Discussion	PPT, Videos	Insurance and Risk Management
Oct-26	05 Oct – 11 Oct	1	Marine Insurance, Medical Insurance Health Insurance and Personal Risk 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