

	Lecture Plan	
Name of the College: Government College of Arts, Science and Commerce. Sanquelim - Goa		
Name of Faculty: Ms. Sneha Suresh Gaonkar	Subject: Personal Financial Planning (SEC)	
Paper code: COM-243	Program: S.Y.B.COM -BATCH 3	Division: -
Academic year: 2026-2027	Semester: III	Total Lectures: 50
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		
Course Outcome: After completion of this course, the learners will be able to: 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: After completion of this course, the learners will be able to: 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	Lecture From	Lecture To	No. of lecture allotted	Topic, Subtopic to be covered	Exercise/ Assignment	ICT Tools	Reference books
JUNE 2026	30/06/2026	04/07/2026	02	Unit 2: Investment Risks, Return, Vehicles and Strategies (Practical) Investment Strategies: Introduction, Asset Allocation- Asset Classes	Group discussion, Case studies, test, Problem Solving	Powerpoint, Blackboard	1. Indian Institute of Banking and Finance. (2017). Introduction to Financial Planning, Mumbai: Taxman 2. Personal Financial Planning ,(2023) Dr Nilesh Bankar and Dr Mohasin Tamboli, Thakur Publication pvt. Ltd. Pune 3. Vivek,& Asthana, P.(2015). Financial Risk Management. Mumbai: (2nd Ed). Himalaya Publishing House
JULY 2026	06/07/2026	11/07/2026	2	Diversification: The Basis of Asset Allocation, Asset Allocation Strategy, Evaluating Investment in various Stocks, Steps of Investing in Stocks,			
	13/07/2026	18/07/2026	2	Various Loans and their Usage Meaning of Loan, Types of Loan. Meaning of Investment Strategy, Types of Investment Strategies, Investment Strategy Considerations			
	20/07/2026	25/07/2026	3	Investment in Bonds, Investment in Stocks, Investment in Mutual Funds, Investment in Commodities, Future and Options			
	27/07/2026	31/07/2026	3	Measuring Investment Return: Risk and Return Trade-off, types of Investment, Expected Return of an Asset			
AUGUST 2026	01/08/2026	08/08/2026	3	Risk-Free and Risky Assets, Long-term and Short-term Capital Gains, Sources of Credit and Credit Alternatives, Credit Information Bureaus.			
	10/08/2026	14/08/2026	3	Investment Vehicles: Introduction, Investment Concerns, Small Savings Scheme, Fixed Income Instruments, Mutual Funds, Other Types of Investment Vehicles			

	17/08/2026	22/08/2026	3	Unit 3: Insurance, Retirement, Taxation and Estate Planning (Practical) Retirement Planning: Meaning, Retirement Planning Money source- Employment Income, Social Security, Employer- Sponsored Retirement Plan	Group discussion, Case studies, test, Problem Solving	Powerpoint, Blackboard	1. Indian Institute of Banking and Finance. (2017). Introduction to Financial Planning, Mumbai: Taxman 2. Personal Financial Planning ,(2023) Dr Nilesh Bankar and Dr Mohasin Tamboli, Thakur Publication pvt. Ltd. Pune 3. Vivek,& Asthana, P.(2015). Financial Risk Management. Mumbai: (2nd Ed). Himalaya Publishing House
	24/08/2026	31/08/2026	3	Current Savings and Investments, Other Sources of Funds. Types of retirement products			
SEPTEMBER 2026	01/09/2026	05/09/2026	2	Taxation Planning: Introduction, Types of Taxes, Tax Planning and Tax Evasion			
	07/09/2026	12/09/2026	3	Tax Avoidance, Objectives of Tax planning			
	21/09/2026	26/09/2026	3	Income and Various Heads of Income, Deductions			
	28/09/2026	03/10/2026	2	Tax Exemption and Computation. Estate Planning: Meaning, Need,			
OCTOBER 2026	05/10/2026	10/10/2026	3	Objectives, Steps, and Tools of Estate Planning			
	12/10/2026	14/10/2026	1	Revision			
TOTAL LECTURES			38				

Assessment Rubrics

Component	Max Marks
ISA 1	05
ISA 2	05
ISA 3	05
Practical	
Project	

Semester End Exam	40
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