

Lecture Plan

Name of the college: Government College of Arts, Science & Commerce, Sanquelim, Goa

Name of Faculty: Mr. Shahish Chudu Naik

Subject: COMMERCE

Paper : COM-243 Personal Financial Planning

Program: S.Y.B.Com

Division:

Academic year: 2026-27

Semester: III

Total Lectures: 60

Course Objectives: Objectives of the Course are:

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
22/06/2026 - 27/06/2026	4	Time Value of Money: Meaning, Valuation Concepts or Techniques, Compound Value Concept,	Preparation of Financial Plan of a Company with	WhatsApp group	

		Discounting or Present Value Concept,	Hypothetical Examples		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
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: - 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,	Identify the Fixed Capital and Working Capital Sources of any 2 companies from different sectors.	WhatsApp group	

		Sources of Credit and Credit Alternatives, Credit Information Bureaus.			6.Gordon, E. & Natarajan, K. Financial Markets and Institutions, Himalaya Publishing House. Gupta & Radhaswamy, Advanced Accountancy Jain & Narang, Financial Accounting Mukherjee & Hanif, Modern Accountancy Pillai et al., Advanced Accounting Shukla & Grewal, Advanced Accounts
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	
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	
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	
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 Stocks, Investment in Mutual Funds, Investment in Commodities, Future and Options	Identify the Fixed Capital and Working Capital Sources of any 2 companies from different sectors.	WhatsApp group	

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	Tulsian, Corporate Accounting Tulsian, Financial Accounting Gupta & Radhaswamy, Advanced Accountancy
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	Jain & Narang, Financial Accounting Mukherjee & Hanif Pillai et al.
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	Shukla & Grewal Tulsian, Corporate Accounting Goyal et al.
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 Heads of Income, Deductions, Tax Exemption and Computation.		WhatsApp group	Gupta & Radhaswamy All references

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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