AC –

Item No. –

As Per NEP 2020

Tolani College of Commerce
(Autonomous)

Knowledge is Supreme

Title of the Course: Personal Financial Planning - II

Semester – II

Programmes:

BBA/BAF/BFM/BBI

Syllabus for 2 Credit Course from the Academic Year 2024-2025

Name of the Course: Personal Financial Planning - II

Sr. No.	Heading	Particulars
1	**Description the course:**	This course is designed to introduce learners to the objectives of investment and to the basic investment concepts like risk and return tradeoff, power of compounding, asset allocation and portfolio management including a gist of the Indian tax system, basic heads of income and deductions under chapter VI A. The course also provides an exposure to financial mathematics Return on investment, IRR, CAGR, net worth and the role of emotions in financial decision making.
2	**Vertical:**	Vocational Skill Course (VSC)
3	**Type:**	Theory
4	**Credit**:	2 credits
5	**Hours Allotted:**	30 Hours
6	**Marks Allotted**:	50 Marks Continuous Evaluation 20 Marks and Semester End Examination 30 Marks
7	**Course Objectives**: The objective of this course is to: 1. create awareness of investors grievances, different options of ‘Investing’, new age investment options and the significance of ‘Tax Planning’. 2. teach the basics of Personal financial Mathematics and Investors Psychology.	
8	**Course Outcomes**: After completion of the course the learners will be able to: **1.** explain the procedures to be followed to solve investors grievances, different areas of investment, new age investment options available for potential investors and basics of tax planning. **2.** explain, calculate, and apply financial mathematical concepts and recognise various aspects of investors psychology.	

9	**Module 1: Investing & Tax Planning (15 hours)**
	1. **<u>Investing:</u>** ● Investment Objectives ● Investment Options and Investors Grievances ● Asset Allocation & Portfolio Management and New Age Investment Options ● Risk- Return Trade- off and Power of Compounding 2. **<u>Tax Planning:</u>** ● Indian Tax System ● Basics of Heads of Income ● Available deductions ● Filing Income Tax Return
	Module 2: Financial Mathematics and Investors Psychology (15 hours)
	1. **<u>Financial Mathematics</u>** ● Calculations of Returns - Nominal and Effective Rate of Return ● Internal Rate of Return ● Compounded Annual Growth Rate (CAGR) ● Total Assets, Net Worth and Financial Ratios Real Rate of Return 2. **<u>Investors Psychology</u>** ● Value Investing and Behavioural Finance ● Role of Emotions in Financial Decision making - Common errors ● Basic Investment style and its drawbacks ● Monitoring budgets and provisions for saving

10 **Reference Books:**

1. Agarwal, Rajesh. Mastering Personal Finance: Strategies for Wealth Creation. Wiley, 2018.
2. Gupta, Rakesh. Financial Freedom: A Step-by-Step Guide to Personal Financial Planning. Pearson, 2016.
3. Jain, Sunil. Wealth Creation: Strategies for Personal Financial Planning. CCH, 2016.
4. Kapoor, Neha. The Complete Guide to Personal Financial Planning. Eastern Book Company, 2017.
5. Mishra, Amitabh. Personal Financial Planning: Principles and Practices. Bharat Law House, 2018.
6. Patel, Kamal Kishore. Personal Finance Essentials: A Comprehensive Guide. Sage Publications India Pvt. Ltd, 2019
7. Sharma, Ramesh C. Smart Money: The Essential Guide to Personal Finance. McGraw-Hill Education, 2019.
8. Singh, Preeti. Personal Finance: A Comprehensive Guide. Taxmann Publications, 2019.
9. Verma, Rajesh. Money Matters: A Practical Approach to Personal Finance. Excel Books, 2017.

11	**Internal Continuous Assessment: 40%**	**Semester End Examination: 60%**

12 **Continuous Evaluation through:**

Sub-components	**Maximum Marks**	**Conditions for passing**
1. Assignment/Case Studies/ Presentation/ Book Review/ Assignment/ Viva Voce/ Report Writing/ Quiz after participation in a Webinar/ Workshop/ Seminar	10	A learner must be present for each of the sub-components.
2.MCQ Based Test	10	
Total	**20**	

13	**Format of Question Paper:**
	Format of Question Paper for Semester End Examination (SEE) **Maximum Marks: 30** **Duration: 1 hour** Note: All questions are compulsory.

Q1. A) Practical Question (Module 1)	**(15 marks)**
OR	
Q1. B) Practical/ Theory Question (Module 1)	**(7 marks)**
C) Practical/ Theory Question (Module 1)	**(8 marks)**
Q2. A) Practical Question (Module 2)	**(15 marks)**
OR	
Q2. B) Practical/ Theory Question (Module 2)	**(7 marks)**
C) Practical/ Theory Question (Module 2)	**(8 marks)**
Note: Questions of 7/8 marks (Practical/theory) may also be divided as 2 questions of 10/5 marks (Practical/theory) or 1 full length question (Practical/theory) of 15 marks.	

Signatures of Team Members

Sr.No.	**Name**	**Signature**
1.	Ms. Jayalakshmi Singh	
2.	Mr. Abhilash Ashokan	