

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:**

**B.Com. (Logistics)/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	<b>Description the course:</b>	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	<b>Vertical:</b>	Vocational Skill Course (VSC)
3	<b>Type:</b>	Theory
4	<b>Credit:</b>	2 credits
5	<b>Hours Allotted:</b>	30 Hours
6	<b>Marks Allotted:</b>	50 Marks Continuous Evaluation 20 Marks and Semester End Examination 30 Marks
7	<b>Course Objectives:</b> The objective of this course is to: <ol style="list-style-type: none"> <li>1. create awareness of investors grievances, different options of ‘Investing’, new age investment options and the significance of ‘Tax Planning’.</li> <li>2. teach the basics of Personal financial Mathematics and Investors Psychology.</li> </ol>	
8	<b>Course Outcomes:</b> After completion of the course the learners will be able to: <ol style="list-style-type: none"> <li>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.</li> <li>2. explain, calculate, and apply financial mathematical concepts and recognise various aspects of investors psychology.</li> </ol>	

<b>9</b>	<b>Module 1: Investing &amp; Tax Planning (15 hours)</b>
	<ol style="list-style-type: none"> <li>1. <b><u>Investing:</u></b> <ul style="list-style-type: none"> <li>● Investment Objectives</li> <li>● Investment Options and Investors Grievances</li> <li>● Asset Allocation &amp; Portfolio Management and New Age Investment Options</li> <li>● Risk- Return Trade- off and Power of Compounding</li> </ul> </li>   <li>2. <b><u>Tax Planning:</u></b> <ul style="list-style-type: none"> <li>● Indian Tax System</li> <li>● Basics of Heads of Income</li> <li>● Available deductions</li> <li>● Filing Income Tax Return</li> </ul> </li> </ol>
	<b>Module 2: Financial Mathematics and Investors Psychology (15 hours)</b>
	<ol style="list-style-type: none"> <li>1. <b><u>Financial Mathematics</u></b> <ul style="list-style-type: none"> <li>● Calculations of Returns - Nominal and Effective Rate of Return</li> <li>● Internal Rate of Return</li> <li>● Compounded Annual Growth Rate (CAGR)</li> <li>● Total Assets, Net Worth and Financial Ratios Real Rate of Return</li> </ul> </li>   <li>2. <b><u>Investors Psychology</u></b> <ul style="list-style-type: none"> <li>● Value Investing and Behavioural Finance</li> <li>● Role of Emotions in Financial Decision making - Common errors</li> <li>● Basic Investment style and its drawbacks</li> <li>● Monitoring budgets and provisions for saving</li> </ul> </li> </ol>

10	<b>Reference Books:</b> <ol style="list-style-type: none"> <li>1. Agarwal, Rajesh. Mastering Personal Finance: Strategies for Wealth Creation. Wiley, 2018.</li> <li>2. Gupta, Rakesh. Financial Freedom: A Step-by-Step Guide to Personal Financial Planning. Pearson, 2016.</li> <li>3. Jain, Sunil. Wealth Creation: Strategies for Personal Financial Planning. CCH, 2016.</li> <li>4. Kapoor, Neha. The Complete Guide to Personal Financial Planning. Eastern Book Company, 2017.</li> <li>5. Mishra, Amitabh. Personal Financial Planning: Principles and Practices. Bharat Law House, 2018.</li> <li>6. Patel, Kamal Kishore. Personal Finance Essentials: A Comprehensive Guide. Sage Publications India Pvt. Ltd, 2019</li> <li>7. Sharma, Ramesh C. Smart Money: The Essential Guide to Personal Finance. McGraw-Hill Education, 2019.</li> <li>8. Singh, Preeti. Personal Finance: A Comprehensive Guide. Taxmann Publications, 2019.</li> <li>9. Verma, Rajesh. Money Matters: A Practical Approach to Personal Finance. Excel Books, 2017.</li> </ol>												
11	<b>Internal Continuous Assessment: 40%</b>		<b>Semester End Examination: 60%</b>										
12	<b>Continuous Evaluation through:</b> <table border="1" data-bbox="240 1129 1172 1747"> <thead> <tr> <th data-bbox="240 1129 717 1272">Sub-components</th> <th data-bbox="717 1129 945 1272">Maximum Marks</th> <th data-bbox="945 1129 1172 1272">Conditions for passing</th> </tr> </thead> <tbody> <tr> <td data-bbox="240 1272 717 1472">1. Assignment/Case Studies/ Presentation/ Book Review/ Assignment/ Viva Voce/ Report Writing/ Quiz after participation in a Webinar/ Workshop/ Seminar</td> <td data-bbox="717 1272 945 1472">10</td> <td data-bbox="945 1272 1172 1747" rowspan="3">A learner must be present for each of the sub-components.</td> </tr> <tr> <td data-bbox="240 1472 717 1650">2.MCQ Based Test</td> <td data-bbox="717 1472 945 1650">10</td> </tr> <tr> <td data-bbox="240 1650 717 1747">Total</td> <td data-bbox="717 1650 945 1747">20</td> </tr> </tbody> </table>			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
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**

<b>Sr.No.</b>	<b>Name</b>	<b>Signature</b>
<b>1.</b>	Ms. Jayalakshmi Singh	
<b>2.</b>	Mr. Abhilash Ashokan	