

CURRICULAR PLANNER

PROGRAMME NAME: All Hons., 3rd and 4th Semester

COURSE NAME: Personal Financial Planning (SEC)

SEMESTER DURATION: August to December

WEEK	TOPIC(S)	TEACHING METHODOLOGY ADOPTED/CONTINUOUS INTERNAL EVALUATION
1-3	Introduction to Financial Planning – Financial goals, steps in financial planning, budgeting incomes and payments, time value of money. Introduction to savings, benefits of savings, management of spending & financial discipline, setting alerts and maintaining sufficient funds for fixed commitments.	Classroom Teaching, PowerPoint Presentations, Real Life examples
4-6	Process and objectives of investment, concept, and measurement of return & risk for various asset classes, measurement of portfolio risk and return, diversification & portfolio formation.	Classroom Teaching, PowerPoint Presentations, Group Projects
7-8	Gold bond; Real estate; Investment in greenfield and brownfield Projects; Investment in fixed income instruments, financial derivatives & commodity market in India. Mutual fund schemes; International investment avenues. Currency derivatives and digital currency	Classroom Teaching, Case Study method, PowerPoint Presentations
9-10	Personal Tax Planning: Tax structure in India for personal taxation, Scope of personal tax planning, exemptions, and deductions available to individuals under different heads of income and gross total income. Comparison of benefits - Special provision u/s 115 BAC vis-à-vis General provisions of the Income-tax Act, 1961, tax avoidance versus tax evasion.	Classroom Teaching, Case Study Method, Real life Examples, Group Projects

11	Insurance Planning - Need for insurance. Life insurance, health insurance, property insurance, credit life insurance and professional liability insurance.	Classroom Teaching, PowerPoint Presentations, Research about schemes
12-13	Retirement Benefits Planning - Retirement planning goals, process of retirement planning, Pension plans available in India, Reverse mortgage, Estate planning.	Classroom Teaching, Case Studies, PowerPoint Presentations, Brainstorming
14-15	Remedial Classes for slow learners and test	Problem Solving
16	Revision and Test	Problem Solving