

CURRICULAR PLANNER

PROGRAMME NAME: BCP, Semester V

COURSE NAME: Personal Finance (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. Net banking and UPI, digital wallets, security and precautions against Ponzi schemes and online frauds.	Classroom Teaching, PowerPoint Presentations, Real Life examples Practical problems on Time Value of Money
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 and Real-Life examples Practical Problems on Risk and Return
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 and SIP. International investment avenues. Currency derivatives and digital currency	Classroom Teaching Practical Problems on Mutual Funds
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, tax avoidance versus tax evasion.	Classroom Teaching, Case Study Method, Real life Examples

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, New Pension Scheme Estate planning.	Classroom Teaching, Case Studies, PowerPoint Presentations, Brainstorming
14-15	Remedial Classes for slow learners and test	Problem Solving, Internal Tests
16	Revision and Test	Problem Solving, Internal Tests