Bharati College
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Lesson Plan (Sec Semester V)

Name of Teacher	DEEPIKA DEWAN	**Department**	COMMERCE
Course	B COM	**Semester**	V
Paper	PERSONAL FINANCE	**Academic Year**	2022-23

Learning Objectives

To familiarize the students with different aspects of financial planning like savings, investment, taxation, insurance & retirement planning and to develop necessary skills to become a successful financial planner.

Learning Outcomes

After completing the course, the student shall be able to:

- Understand the meaning and relevance of financial planning, time value of money & process of financial planning.
- Explain the concept of investment planning and its methods.
- Examine the concept of personal tax planning.
- Analyse insurance planning.
- Understand retirement planning.

Lesson Plan

Week No.	Theme/Curriculum	Any Additional Information (Topics to be covered)
WEEK-1	**Unit I: Introduction to Financial Planning (4 Hours)**	Financial goals, Time value of money, steps of financial planning, ,

WEEK-2	**Unit I: Introduction to Financial Planning (4 Hours)**	Personal finance/loans, education loan, car loan & home loan schemes. Introduction of savings, benefits of savings, management of spending & financial discipline
WEEK-3	**Unit I: Introduction to Financial Planning (4 Hours)**	Net banking and UPI, digital wallets, security and precautions against Ponzi schemes and online frauds such as phishing, credit card cloning, skimming etc.
WEEK-4	**Unit: II Investment planning (4 Hours)**	Process and objectives of investment, Concept and measurement of return & risk for various assets class,
WEEK-5	**Unit: II Investment planning (4 Hours)**	Measurement of portfolio risk and return, Diversification & Portfolio formation. Real estate,.
WEEK-6	**Unit: II Investment planning (4 Hours)**	Financial derivatives & Commodity market in India. Mutual fund schemes including SIP
WEEK-7	**Unit III: Personal Tax Planning (4 Hours)** .	Tax Structure in India for personal taxation, Steps of Personal tax planning,
WEEK-8	**Unit III: Personal Tax Planning (4 Hours)**	Exemptions and deductions for individuals, tax avoidance versus tax evasion
WEEK-9	**Unit IV: Insurance Planning (4 Hours)**	Need for Protection planning. Risk of mortality, health,
WEEK-10	**Unit IV: Insurance Planning (4 Hours)**	Disability and property. Importance of Insurance: life and
WEEK-11	**Unit IV: Insurance Planning (4 Hours)**	Non-life insurance schemes.

<table>
<tr><td>WEEK-12</td><td><u>Unit V: Retirement Planning (4 Hours)</u></td><td>Retirement Planning Goals, Process of retirement planning,</td></tr>
<tr><td>WEEK-13</td><td><u>Unit V: Retirement Planning (4 Hours)</u></td><td>Pension plans available in India, Reverse mortgage, New Pension Scheme.</td></tr>
<tr><td colspan="3">• –
References
Introduction to Financial Planning (4th Edition 2017)
Indian Institute of Banking & Finance.
Sinha, Madhu. Financial Planning: A Ready Reckoner July 2017, McGraw Hill.

Additional Resources

Halan, Monika. Lets Talk Money: You've Worked Hard for It, Now Make It Work for You July 2018 Harper Business.
Pandit, Amar The Only Financial Planning Book that You Will Ever Need , Network 18 Publications Ltd.</td></tr>
<tr><td>Online Resources (If Any)</td><td colspan="2"></td></tr>
<tr><td>Assignment and Class Test Schedule for Semester</td><td colspan="2">Link the assignment and Test (optional)</td></tr>
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