

SLC (University of Delhi)
Shyam Lal College

Department of Commerce

Subject: Personal Financial Planning (PFP)

Paper Type: SEC

Sem: II & IV

Teacher: Ms. Priyanka Yadav

| S No. | From | To | Topics |
|--------------|--------------------|--------------------|---|
| Week 1 | 18th January 2024 | 20th January 2024 | Financial Goals, Steps in Financial Planning |
| Week 2 | 22nd January | 27th January 2024 | Budgeting incomes and payments, time value of money |
| Week 3 | 29th January 2024 | 3rd February 2024 | Introduction to savings, benefits of savings, management of spending & financial discipline, Setting alerts, and maintaining sufficient funds for fixed commitments. |
| Week 4 | 5th February 2024 | 10th February 2024 | Process and Objectives of Investment, Concept and measurement of return & risk for various asset classes, measurement of portfolio risk and return, diversification & portfolio formation |
| Week 5 | 12th February 2024 | 17th February 2024 | Gold bond; Real Estate; Investment in greenfield and brownfield projects; Investment in fixed income instruments, financial derivatives & commodity market in India |
| Week 6 | 19th February 2024 | 24th February 2024 | Mutual Fund Schemes; International investment avenues. Currency derivatives and digital currency |
| Week 7 | 26th February 2024 | 2nd March 2024 | Tax Structure in India for personal taxation, Scope of personal tax planning |
| Week 8 | 4th March 2024 | 9th March 2024 | exemptions and deductions available to individuals under different heads of income and gross total income |
| Week 9 | 11th March 2024 | 16th March 2024 | Class Test, Assignments, and Presentation |
| Week 10 | 18th March 2024 | 23rd March 2024 | Comparison of benefits- Special provision u/s 115 BAC vis-a-vis General Provisions of the Income-tax Act, 1961, Tax avoidance versus tax evasion |
| Week 11 | 24th March 2024 | 31st March 2024 | Mid-Sem Break |
| Week 12 | 1st April 2024 | 6th April 2024 | Need for insurance. Life Insurance, health insurance, property insurance |
| Week 13 | 8th April 2024 | 13th April 2024 | Credit life insurance and professional liability insurance |
| Week 14 | 15th April 2024 | 20th April 2024 | Retirement planning goals, process of retirement planning |
| Week 15 | 22nd April 2024 | 27th April 2024 | Pension plans available in India |
| Week 16 | 29th April 2024 | 4th May 2024 | Reverse Mortgage, Estate Planning |
| Week 17 | 6th May 2024 | 11th May 2024 | Revision, Doubt Session, and Class Test |