

## B.Com. Sem. VI

### Financial Planning and Investment - Syllabus

Unit	Title	Details of Topics
Unit 1	<b>Introduction to Financial Planning</b>	The process financial planning, Client interactions, Time value of money applications, Personal financial statements, Cash flow and debt management, planning to finance education
Unit 2	<b>Risk Analysis &amp; Insurance Planning</b>	Risk management and insurance decision in personal financial planning, Various Insurance Policies and Strategies for General Insurance, Life Insurance, Motor Insurance, Medical Insurance.
Unit 3	<b>Retirement Planning &amp; Employees Benefits</b>	Retirement need analysis techniques, Development of retirement plan, Various retirement schemes such as Employees Provident Fund (EPF), Public Provident Fund (PPF), Superannuation Fund, Gratuity, Other Pension Plan and Post- retirement counseling,
Unit 4	<b>Investment Planning</b>	Risk Return Analysis, Mutual Fund, Derivatives, Asset Allocation, Investment strategies and Portfolio construction and management.
Unit 5	<b>Tax Planning</b>	Income-tax computation for Individuals, Companies, Trusts and other bodies. Statutory provisions pertaining to Capital Gains and indexation, House Property, Deduction and Allowances, Non Resident Indian tax laws, and Tax Management Techniques.

#### Recommended Books :

1. Singhanar V.K: Students' Guide to Income Tax; Taxmann, Delhi.
2. Prasadi, Bhagwati: Income Tax Law & Practice: Wiley Publication, New Delhi,
3. Girish Ahuja and Ravi Gupta: Systematic approach to income tax: Sahitya Bhawan Publications, New Delhi.
4. Ranganathan and Madhumathi: Investment Analysis and Portfolio Management: Pearson, New Delhi
5. George Rejda: Principles of Risk Management and Insurance: Pearson, New Delhi