

<b>INSTITUTE</b>	<b>FACULTY OF MANAGEMENT STUDIES</b>
<b>PROGRAM</b>	<b>BACHELOR OF BUSINESS ADMINISTRATION</b>
<b>SEMESTER</b>	<b>4</b>
<b>COURSE TITLE</b>	<b>FUNDAMENTALS OF PERSONAL FINANCE</b>
<b>COURSE CODE</b>	<b>04OE0003</b>
<b>COURSE CREDITS</b>	<b>3</b>

**Course Outcomes:** After completion of this course, student will be able to:

- 1 Understand the fundamentals of Investments
- 2 Evaluate various investments alternatives.
- 3 Comprehend the implication of insurance in managing the risk of life and health
- 4 Apply the understanding of financial investment Personal Financial planning.

**Pre-requisite of course:**NONE

#### Teaching and Examination Scheme

<b>Theory Hours</b>	<b>Tutorial Hours</b>	<b>Practical Hours</b>	<b>ESE</b>	<b>IA</b>	<b>CSE</b>	<b>Viva</b>	<b>Term Work</b>
3	0	0	50	30	20	0	0

<b>Contents : Unit</b>	<b>Topics</b>	<b>Contact Hours</b>
1	<b>Introduction of Financial Planning</b> Need for personal Financial Management and Time Value of Money, Financial Goals: Importance, developments, and achievement of financial goals through Financial Planning	8
2	<b>Investments Fundamentals</b> Introduction to Investments: Meaning, Objectives and needs. Risk return tradeoff, Factors affecting choice of investments, Factors that improve investment decisions, Importance of diversification in investment decisions, Sources of investment information	8
3	<b>Investment Avenues</b> Introduction to Primary and secondary market, Introduction to various investment alternatives: Equities, Mutual Funds & ETFs, Bank FDs, Post office schemes and Real estate	10
<b>Total Hours</b>		<b>26</b>

**Textbook :**

- 1 Personal Finance, Jack R. Kapoor, Les R. Dlabay, Robert J. Hughes, McGraw Hill, 2020

**Textbook :**

- 2 Personal Finance, Madura Jeff, Pearson, 2016
- 3 Personal finance, Keown A J, Pearson, 2019

**References:**

- 1 Taxman’s direct taxes planning and management, Taxman’s direct taxes planning and management, V.K.Singhania, Taxman, 2021
- 2 Investment Analysis and Portfolio Management, Investment Analysis and Portfolio Management, Prasanna Chandra, McGraw Hill, 2017

**Suggested Theory Distribution:**

The suggested theory distribution as per Bloom’s taxonomy is as follows. This distribution serves as guidelines for teachers and students to achieve effective teaching-learning process

Distribution of Theory for course delivery and evaluation					
<b>Remember / Knowledge</b>	<b>Understand</b>	<b>Apply</b>	<b>Analyze</b>	<b>Evaluate</b>	<b>Higher order Thinking</b>
20.00	30.00	25.00	15.00	10.00	0.00

**Instructional Method:**

- 1 Theory