

**SES's L.S. RAHEJA COLLEGE OF ARTS AND COMMERCE  
(AUTONOMOUS)**



**BOARD OF STUDIES: ACCOUNTANCY & FINANCE**

**PROGRAMME: Bachelor of Commerce (Financial Markets)**

**SEMESTER: IV**

**NOMENCLATURE OF THE COURSE: PERSONAL FINANCIAL  
PLANNING**

**NEP Vertical: SEC**

**Credit: 2**

(As Per Choice Based Credit System (under NEP 2020) with effect from the academic year 2025-26)



<b>Programme:</b>	Bachelor of Commerce (Financial Markets)
<b>Nomenclature of the Course</b>	Personal Financial Planning
<b>Total Marks</b>	50 marks
<b>Semester:</b>	IV
<b>Academic year</b>	2025-26

### LEARNING OBJECTIVES:

1. To help the students Understand the personal financial planning process, including client relationship management, financial goal-setting, and risk assessment.
2. To enable students Analyze personal financial statements, including cash flow management, budgeting, forecasting, and net worth evaluation.
3. To enable students Apply financial planning tools to calculate returns, assess tax-adjusted returns, and perform loan calculations for effective financial decision-making.

### COURSE OUTCOMES:

1. Students will demonstrate an understanding of the personal financial planning process, including establishing client relationships, assessing financial goals, and evaluating risk profiles.
2. Students will analyze personal financial statements by assessing cash inflows and outflows, budgeting, forecasting, and evaluating net worth.
3. Students will apply financial planning tools to calculate various rates of return, analyze tax-adjusted returns, and perform loan calculations for effective financial decision-making.

Unit	Course Content	Andragogy	No of Lectures
1	<p><b>Personal Financial Planning – An Overview</b></p> <p>A) Personal Financial Planning Process.</p> <p>i. Establish and Define the Relationship with the Client  ii. Collect Client’s Information  iii. Analyse client’s financial status, Risk Profile and Determine Financial Goals  iv. Develop Financial Planning Recommendations and Present them to the Client  v. Implement Client’s Financial Planning Recommendations  vi. Monitor and Review the Client’s Situation.</p>	<p>Finance theory, Presentations,</p> <p>Group discussion, Live case studies,</p> <p>Practical assignment</p>	15

	<p>B) Personal Financial Statement Analysis</p> <p>i. Cash inflows and outflows – Cash Management  ii. Income and expenditure statement  iii. Budgeting and forecasting  iv. Monitoring budgets and provisions for savings  v. Personal Balance sheet and Net Worth</p>		
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2	<p><b>Financial Planning Tools</b></p> <p>i. Calculation of Returns-Nominal Rate of Return, Effective Rate of Return and Compounded Annual Growth rate (CAGR), Rate of Return after adjusting taxes, Analysis of Return.  ii. Loan Calculations</p>	<p>Finance theory, Presentations,  Group discussion, Live case studies,  Practical assignment</p>	15
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## SUGGESTED READINGS

1. Value Investing and Behavioral Finance: Parag Parikh:Mcgraw Hills Education
2. Publications by Financial Planning Standard Board
3. E Book by The Financial Planners' Guild India

## QUESTION PAPER PATTERN

### (A) RUBRICS FOR CONTINUOUS EVALUATION

Sr. No.	Particulars	Marks
1	Assignment/Project	10
2	Presentation/Viva Voce	10
	Total	20

### (B) QUESTION PAPER PATTERN FOR SEMESTER END EXAMINATION

Question No.	Description	Total Marks
1	Practical Problem/Theory Question	12
2	A. Practical Problem/Theory Question OR	12
	B. Practical Problem/Theory Question	
3	Short Notes (Any 2 out of 3)	6
	TOTAL	30

The Practical problem / Theory question of 12 marks each may be split up into two smaller problems/questions carrying 6 marks each.