



COURSE CODE

NAME OF THE COURSE

CPCC36

FINANCIAL PLANNING

OFFERED BY

ABOUT COLLEGE

COMMERCE

Chirst College (Autonomous), Irinjalakuda established in the year 1956 by CMI fathers has always been a place where young generations are moulded towards a bright future. College has excellent infrastructure, with state of the art laboratories, seminar rooms and lecture halls. The campus is Wi-Fi enabled. Presently Collge is house for 4500+ students, 200 teaching staff and 45 supporting staff. The strength of the College lies in its hardworking and tech savvy teachers who are eager to involve in all matters of students. The lush green campus with gardens and open gym is moving towards the next phase on education both offline and online.

COURSE COORDINATOR

Prof. Tom Jacob

LEARNING OUTCOMES

- CO1: To Know basic concepts in financial planning.**
- CO2: To understand the various products, participants and the functions of the capital market.**
- CO3: To understand the government securities market and variable income securities.**

COURSE MODULE

Module 1

The process financial planning, Client interactions, Time value of money applications, Personal financial statements, Cash flow and debt management, planning to finance education, Economic Significance of Index Movements, Index Construction Issues, Desirable Attributes of an Index, Applications of Index. (10 hours).

Module 2

Calculation of return on investment and expected return- Types of risk- Calculation of Standard deviation- calculation of beta under correlation and regression methods – alpha, beta, passive beta, overall beta (10 hours).

Module 3

Risk management and insurance decision in personal financial planning, Various Insurance Policies and Strategies for General Insurance, Life Insurance, Motor Insurance, Medical Insurance, Security valuation -Valuation of Equity- Dividend Yield Method- Dividend Yield plus growth method (5 hours).

Module 4

Fundamental Analysis of Equity or Security Analysis- – EIC analysis – Tools for company analysis- Technical Analysis- stock charts(line, bar, candle stick and point and figure charts)- Support and Resistance levels- Trends and Trend Reversals – Patterns –continuation patterns(Triangles, Rectangles, Flags and Pennants) -reversal patterns. Portfolio management (10 hours).

Module 5

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 (5 hours).

RECOMMENDED BOOKS

1. Singhanar V.K: Students' Guide to Income Tax; Taxmann, Delhi.
2. Prasaci, 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