GUJARAT TECHNOLOGICAL UNIVERSITY

MASTER OF BUSINESS ADMINISTRATION (Global Program)

Year – II (Semester – III) (W.E.F. January 2014)

ELECTIVE COURSES

Subject Name: Financial Planning (FP)

Subject Code: 2830010

1. Course Objectives:

1. Determining the client's financial status by analyzing and evaluating the client's information.
2. Developing and preparing a client-specific financial plan tailored to meet the goals and objectives of client, commensurate with client's value, temperament, and risk tolerance.
3. Implement and monitor the financial plan.

2. Course Duration: The course duration is of 36 sessions of 75 minutes each, i.e. 45 hours.

3. Course Contents:

Module No:	Module Content	No. of Sessions	Marks (20% of 70)
I	**Planning Personal Finances**: Personal Finance basics and the Time value of Money; Financial aspects of Career planning, Money Management Strategy; Financial Statements and Budgeting, Planning your Tax strategy	7	17
II	**Managing Personal Finances:**Financial Services: saving plans and payment accounts, introduction to consumer credit, choosing a source of credit	7	17
III	**Insuring resources:** Property and Motor vehicle insurance, Health, disability and long term care insurance and Life insurance	7	18
IV	**Investing Financial Resources**: Investing Fundamentals, Investing in stocks, Bonds, Mutual funds, Real estate and Other Investment alternatives	7	18
V	**Practical:** Prepare a Financial Plan for a Person / Manager / Entrepreneur / Director / CEO of a Company / Bank / Insurance Agent, considering his / her current expense level, future needs of family, retirement age and contingency funds.	8	Internal Evaluation (20 marks of CEC)

4. Teaching Method:

The course will use the following pedagogical tools:
(a) Discussion on concepts and issues on financial planning.
(b) Case discussion covering a cross section of financial planning.
(c) Projects/ Assignments/ Quizzes/ Class participation etc

5. Evaluation:

A	Projects/Assignments/Quiz/Class Participation, etc.	Weightage (50%) (Internal Assessment)
B	Mid-Semester Examination	Weightage (30%) (Internal Assessment)
C	End-Semester Examination (Min. 30% Theory and Mon. 70% Practical)	Weightage (70%) (External Assessment)

6. Basic Text Books:

Sr. No.	Author	Name of the Book	Publisher	Year of Publication
T1	Jack R. Kapoor, Les R. Dlabay, Robert J. Hughes	Personal Finance	McGraw-Hill Higher Education	Latest Edition
T2	Prasanna Chandra	Investment Analysis and Portfolio Management	Tata McGraw Hill	Latest Edition

7. Reference Books:

Sr. No.	Author	Name of the Book	Publisher	Year of Publication
R1	V.K.Singhania	Taxman's direct taxes planning and management	Taxman	Latest Edition
R2	Essentials of Investments	Corporate Tax Planning	McGraw-Hill Higher Education	Latest Edition

8. List of Journals/Periodicals/Magazines/Newspapers, etc.

The students will have to refer to past issues of the following journals in order to get relevant topic/information pertaining to the subject.

1. Business Standard
2. The Economic Times
3. The Chartered Accountant
4. The Chartered Secretary
5. Financial Express
6. Chartered Financial Analyst
7. Business World
8. Business Today

9. Session Plan:

Session Nos.	Topics to be covered
1 - 3	Personal Finance basics and the Time value of Money; Financial aspects of Career planning
4 - 7	Money Management Strategy; Financial Statements and Budgeting, Planning your Tax strategy
8 - 10	Financial Services; saving plans and payment accounts
11 - 14	Introduction to consumer credit, choosing a source of credit
15 – 21	Property and Motor vehicle insurance, Health, disability and long term care insurance and Life insurance
22 – 28	Investing Fundamentals, Investing in stocks, Bonds, Mutual funds, Real estate and Other Investment alternatives
29-36	**Practical:** Prepare a Financial Plan for a Person / Manager / Entrepreneur / Director / CEO of a Company / Bank / Insurance Agent, considering his / her current expense level, future needs of family, retirement age and contingency funds.