

# GUJARAT TECHNOLOGICAL UNIVERSITY

## MASTER OF BUSINESS ADMINISTRATION

Year – 2 (Semester – III) (W.E.F. Academic Year 2018-19)

**Subject Name: Management of Financial Planning (MFP)**

**Subject Code: 3539286**

### 1. Learning Outcomes:

- Acquainting the students with essentials of finance so that they have requisite knowledge, skills and confidence to take charge of their financial future.
- Developing critical thinking skills for personal financial planning and handling financial market constraints.
- 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.

2. **Course Duration:** The course duration is of **36 sessions of 75 minutes** each

### 3. Course Contents:

Module No.	Modules with its Contents/Chapters	No. of Sessions	Marks (out of 70)
I	<b>Introduction to Financial Planning:</b> Globally accepted six steps financial planning process; General principles of cash flow planning, Financial aspects of Career planning, Planning your Tax strategy, Overview of Risk.	10	18
II	<b>Investment in Financial Resources:</b> Types of investment options available to an individual investor - Investing in stocks, Bonds, Mutual funds, Real estate, Derivatives, commodity, gold & bullion, ETFs etc. Objectives of investment. Investment constraints (tax considerations, unique needs etc.). Understanding mutual funds (Schemes, NAV calculation, load structure, Systematic Investment Plans, Systematic withdrawal plan)	9	18
III	<b>Estate Planning &amp; Basic of portfolio</b> Objectives of will and creating a valid will; Power of Attorney, Concept of Portfolio and Diversification. Basics of Portfolio risk and return (two assets case). Tactical and strategic asset allocation.	9	17
IV	<b>Retirement Planning:</b> Setting personal financial goals. Life cycle approach to financial planning. Retirement need analysis, Development of retirement plans, Various retirement schemes, Components of financial plan; developing financial plan	8	17

<b>V</b>	<b>Practical Application with reference to strategic perspective:</b> 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/ Time Value of Money	---	(30 Marks CEC)
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#### 4. Teaching Methods:

The following pedagogical tools will be used to teach this course:

- Lectures
- Case Discussions and Role Playing
- Audio-visual Material (Using CDs/Clippings/ online videos)
- Assignments and Presentations

#### 5. Evaluation:

The evaluation of participants will be on continuous basis comprising of the following elements:

<b>A</b>	Continuous Evaluation Component comprising of Projects / Assignments / Quiz / Class Participation / Class test / Presentation on specific topic etc	(Internal Assessment – 50 marks)
<b>B</b>	Mid-Semester examination	(Internal Assessment-30 Marks)
<b>C</b>	End –Semester Examination	(External Assessment-70 Marks)

#### 6. Reference Books:

Sr. No.	Author	Name of the Book	Publisher	Year of Publication
1	Jack R. Kapoor, Les R. Dlabay, Robert J. Hughes	Personal Finance	McGraw Hill	Latest Edition
2	Prasanna Chandra	Investment Analysis and Portfolio Management	McGraw Hill	Latest Edition
3	V.K.Singhania	Taxman's direct taxes planning and management	Taxman	Latest Edition
4	Keown A J	Personal Finance	Pearson.	Latest Edition
5	Madura, Jeff	Personal Finance	Pearson	Latest Edition

Note: Wherever the standard books are not available for the topic appropriate print and online resources, journals and books published by different authors may be prescribed.

#### 7. List of Journals / Periodicals / Magazines / Newspapers, etc.

1. Harvard Business Review
2. Vikalpa – A Journal for Decision Makers
3. Management Review
4. Business Standard/Economic Times/Financial Times/ Financial Express/