

Name of College: S. R. Luthra Institute of Management								
<b>Faculty</b>	Management			<b>Program</b>	Master of Business Administration (M.B.A.)			
<b>Year</b>	II			<b>Version</b>	1.0			
<b>Semester</b>	4			<b>Effective From</b>	June 2024			
<b>Course Code</b>	MGMB16403	<b>Course Name</b>	Financial Planning and Taxation (FPT)					
<b>Teaching Scheme</b>				<b>Examination Scheme</b>				
<b>Credits</b>	<b>Lecture (L)</b>	<b>Tutorial (T)</b>	<b>Practical (P)</b>	<b>ME</b>	<b>CE</b>	<b>SE</b>	<b>V</b>	<b>Total</b>
4	4	0	0	30	40	50	---	120

**Course Outcomes:**

<b>CO1</b>	Analyze various aspects of the personal financial process along with its components.
<b>CO2</b>	Evaluate different investment avenues for effective personal financial planning.
<b>CO3</b>	Assess retirement plans demonstrating a complete understanding of various retirement schemes.
<b>CO4</b>	Discuss basics of Direct and Indirect Taxes along with filing of IT return.
<b>CO5</b>	Develop Financial Planning and Taxation skills in various stages of life.

**Mapping Course Outcomes to Program Outcomes:**

	<b>PO1</b>	<b>PO2</b>	<b>PO3</b>	<b>PO4</b>	<b>PO5</b>	<b>PO6</b>
<b>CO1</b>	3	2	2	1	1	1
<b>CO2</b>	3	3	2	3	2	3
<b>CO3</b>	3	3	1	3	2	2
<b>CO4</b>	2	2	1	2	1	2
<b>CO5</b>	2	2	2	1	1	2



Sr. No	Module	Description	CO	Marks	Hours
1	I	<b>Introduction to Planning Your Personal Finances:</b>	1, 5	12	10
		• Personal Finance Basics and the Time Value of Money			
		• Financial Aspects of Career Planning			
		• Money Management Strategy: Financial Statements and Budgeting			
		• Choosing a Source of Credit: The Costs of Credit Alternatives			
• Financial Services: Savings Plans and Payment Accounts					
2	II	<b>Investment Planning:</b>	2, 5	14	10
		• Investing Fundamentals			
		• Investing in Stocks and			
		• Investing in Bonds			
		• Investing in Mutual Funds			
		• Investing in Real Estate and Other Investment Alternatives			
• The Housing Decision: Factors and Finances					
3	III	<b>Retirement Planning:</b>	3, 5	12	10
		• Setting personal financial goals. Life cycle approach to financial planning. Retirement Need Analysis,			
		• Various retirement schemes such as			
		○ Employees Provident Fund (EPF),			
		○ Public Provident Fund (PPF),			
		○ Senior Citizen's Saving Scheme,			
		○ Insurance Policy for Retirement,			
		○ National Pension Schemes (NPS),			
○ Superannuation Fund, Gratuity, and Post-retirement counseling,					
○ Reverse Mortgage.					
4	IV	<b>Personal Tax Planning:</b>	2, 4	12	10

	<ul style="list-style-type: none"> <li>Income-tax slabs for individuals, Tax Planning hints with <b>References:</b> to residential status, salary income, property income, capital gains.</li> </ul>			
	<ul style="list-style-type: none"> <li>Overview of Deductions Under Chapter – VI (A) for Individuals 80C, 80CCC, 80CCD (1), 80CCD (1B), 80 D, 80 DD, 80 DDB, 80E, 80 EE, 80 G, 80 GG, 80 TTA, 80 TTB. Form 16 Structure, Overview of AS – 26,</li> </ul>			
	<ul style="list-style-type: none"> <li>TDS Reconciliation Analysis &amp; Correction Enabling System (TRACES)</li> </ul>			
	<ul style="list-style-type: none"> <li>Filing of IT Return, E-filing of IT Return.</li> </ul>			
	<ul style="list-style-type: none"> <li>Basics of GST, CGST and IGST and input tax credit.</li> </ul>			

**REFERENCES:**

<b>Books:</b>	
1.	Kapoor, J. R., Dlabay, L. R., Hughes, R. J., & Stevenson, L. (2018). <i>Personal finance</i> . Pearson.
2.	Chandra, P. (2012). <i>Investment analysis and portfolio management</i> . Tata McGraw-Hill Education Private Limited.
3.	Singhania, V. K., & Singhania, M. (2017). <i>Students' Guide to Income Tax including GST</i> .
4.	Singhania Vinod K, Kapil, S., & Monica, S. (1999). <i>Taxmann's Direct Taxes Planning and Management</i> .
5.	Keown, A. J. (2013). <i>Personal finance</i> . Pearson.
6.	Jeff, M. (2007). <i>Personal finance</i> . Pearson Education India.
<b>Newspapers / Magazines / Journals:</b>	
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.	<a href="http://incometaxmanagement.com/Pages/Gross-Total-Income/Salaries/Deduction-under-Chapter-VI-A.html">http://incometaxmanagement.com/Pages/Gross-Total-Income/Salaries/Deduction-under-Chapter-VI-A.html</a>

