

**Department of Commerce,
Faculty of Commerce & Business,
Delhi School of Economics,
University of Delhi**

Program	MCOM		
Semester	First		
Course	MCC104 Financial Planning		
Duration	Lectures of 100 minutes each		
Unit	Description	Activities/ Exercise	Month
Unit I	Financial Planning Process	Identify Your Financial Goals In Context Of Tenure	Dec
	Benefits Of Making A Financial Plan	Segregate the goals in terms of risk	Dec
	Components Of A Financial Plan		Dec
	How Financial Planning Affects Your Cash Flows		Dec
	Scope Of Financial Planning: Fp Leads To Freedom		Dec
	Developing The Financial Plan On The Basis Of Components Of Fp		Dec
	Planning Your Investments: Critical Analysis Of Investment Types	Compare The Rate Of Return From The Instruments Used By The Individuals You Have Consulted	Dec
	Types Of Investments: Keeping In View The Individual Risk Assessment Following Can Be Opted	Identify The Investment Instruments Used In Your Household Or With Atleast 10 Aquintances/ Friends/ Relatives. Also Ascertain Its Performance In The Last 5/10/15/20 Years	Dec
	Factors Affecting Choice Of Investments	Ascertain The Most Opted Saving/ Investment Alternatives Arround You And Ascertain Its Performance In The Last 5/10/15/20 Years	Dec

	Common Investing Mistakes By Investors		Dec
	Individual Risk Assessment: Ascertaining Risk Score	Ascertain The Risk Score Of Atleast Ten Individuals Arround You With The Use Of Valid Instrument Discussed In Class	Jan
	Components Of Risk		Jan
	Factors Affecting Cash Flows		Jan
	Creating A Budget		Jan
	Changes In The Personal Balance Sheet		Jan
	Critical Evaluation Of Tax Saving Instruments	Find Out Which Tax Saving Instruments Have Been Used By Individuals Near You And Ascertain Its Performance In The Last 5/10/15/20 Years.	Jan
Unit II	Use Of Sip/ Cagr / And Other Online Calculators	Find The Future Value Of Wealth Generated From The Instruments Studied In Unit I	Jan
	Critical Analysis Of Risk And Return Of Instruments Like Mutual Funds/ Index Funds/ Etf/ Elss	Check The 5/10/15/20 Year Returns As Cagr, Expense Ratio	Jan
			Jan
	Life And Health Insurance	Find The Per Month/ Per Annum Risk Mitigation Cost For Life And Health Risks	Jan
	Planning For Life Insurance: To Evaluate Insurance Proposals	Find out the Life Insurance Policy in your house or with your near acquaintances and read terms and conditions, ascertain its type, exclusion criterias, sum assured.	Jan
	Planning Of Health Insurance: To Evaluate Insurance Proposals		Jan
	Check List For Buying Insurance		Jan
	Some Factors For Health Insurance		Jan
Unit III	Identify The Equity With Moat: Warren Buffet, Charlie Munger, Philip A Fisher	Identify Stocks With Features Highlighted By Buffet And Munger In Indian Markets	Feb

	Reading The Nuances From The Income Statement, B/S	Read The B/S And Income Statements Of Nifty 50, Nifty Next 50, Nifty 100, Nifty Small Cap Index	Feb
	Time To Buy	Indicate The Buying And Selling Times From The Charts Of Price And Pe	Feb
	Time To Sell		Feb
	Time To Stay Away		Feb
	Fisher'S Checklist For Common Stocks Having Uncommon Profits	Identify Stocks On Fishers Criteria From Nifty/Sensex	Feb
	Fishers Scuttlebutt Approach	Identify Stocks On Fishers Criteria From Nifty/Nifty Next 50/ Nifty Mid Cap	Feb
	Fishers Unconventional Wisdom	Try To Apply Scuttlebutt Approach On Any One Stock From Nifty 50 Or Nifty Next 50	Feb
	Five Mistakes By Common Investor		Feb
Unit IV	Making Of Financial Plan	Case Solving By Creating A Tailor Made Financial Plans	Feb
	Ipo, Riets, Invits		March
	Factors To Be Considered While Making Large Investment In House Property	Calculations For Rent Or Buy Decisions	Feb
		Based On Calculations For Rent Or Buy , Right Time To Plan Such Large Purchase And Investment To Build Debt Free Corpus For Making Large Purchases.	Feb
Unit V	Credit Planning		Feb
	Its Working		Feb
	Credit Card Management		Feb
	When To Avoid Credit Crisis		Feb
	Ways To Reduce Or Avoid Overdraft Protection Transfer Fees:		Feb

	Overdraft Protection		Feb
	Emi Calculations		Feb
Unit V	Reverse Mortgage	Emi calculators	March
	Manner Of Working	Mortgage calculators	March
	Repayment		March
	Taxability		March
	Factors To Consider Before Availing Education Loan:		March
	Legal Aspects Of Financial Planning		March
	Estate Planning & Will		March

May use the following websites:

<https://sipcalculator.in/>
<https://financialmentor.com/calculator/future-value-calculator>
<https://www.screener.in/>
https://www.etmoney.com/tools-and-calculators/cagr-calculator#understand_formula
<https://www.finology.in/Calculators/Invest/Lumpsum-Calculator.aspx>
www.morningstar.in
www.moneycontrol.com
www.valueresearch.com,

References:

As provided Unit Wise in the Syllabus .

Dailies:

Business Standard,
ET Wealth.

Journals :

Financial Planning Review, Wiley

Journal of Behavioral Finance, Taylor & Francis

Review of Behavioral Finance, Emerald

Journal of Behavioral and Experimental Finance,
Elsevier