



ESTD : 1880

## **ST ALOYSIUS COLLEGE (AUTONOMOUS) MANGALURU-575003**

RE-ACCREDITED BY NAAC WITH 'A++' GRADE - CGPA 3.67/4 (CYCLE IV)  
RECOGNISED AS CENTRE FOR RESEARCH CAPACITY BUILDING UNDER UGC-STRIDE SCHEME  
RECOGNISED UNDER THE DBT-BUILDER SCHEME, GOVT. OF INDIA  
COLLEGE WITH 'STAR STATUS' CONFERRED BY DBT, GOVT. OF INDIA  
RECOGNISED BY UGC AS 'COLLEGE WITH POTENTIAL FOR EXCELLENCE'

**DEPARTMENT OF BUSINESS ADMINISTRATION  
OFFERS**

### ***PERSONAL INVESTMENT AND TAX PLANNING***

#### **Course Highlights**

- 30 Hours
- Certificate on Completion
- Detailed coverage of concepts

#### **Who can apply?**

- Anyone Interested

#### **Course Coordinator:**

Mr. Ayush G Kottary  
Assistant Professor  
Dept. of BBA



"An investment in knowledge pays the best interest."  
— Benjamin Franklin

Teaching	Tutorials	Practical	Total Hours	Credits
24	03	03	30	01

## **PESRSONAL INVESTMENT AND TAX PLANNING**

**OBJECTIVE OF THE PAPER:** To acquaint students with the basic knowledge of Investment and Tax planning.

### **MODULE 1- UNDERSTANDING PERSONAL INVESTMENT PLAN - I (10 Hours)**

Time value of money applications, Personal financial statements, Cash flow and debt management. Risk management and insurance decision in personal financial Planning, Various Insurance Policies and Strategies for General Insurance, Life Insurance, Motor Insurance, Medical Insurance. Various retirement schemes such as Employees Provident Fund (EPF), Public Provident Fund (PPF), Superannuation Fund, Gratuity, Other Pension Plan and Post- retirement counselling Investment Planning: Risk Return Analysis, Mutual Fund, Derivatives, Asset Allocation, Investment strategies and Portfolio construction and Management.

#### **Learning Outcomes:**

- 1) Learn the importance, and have a basic understanding of Tax planning techniques.
- 2) Develop and identify analytical skills, by lecture and class discussion to facilitate effective financial decision-making, including informed decisions regarding investment, insurance, retirement, and estate planning.

### **MODULE 2- UNDERSTANDING PERSONAL INVESTMENT PLAN – II (6 Hours)**

Gratuity, Other Pension Plan and Post- retirement counselling Investment Planning: Risk Return Analysis, Mutual Fund, Derivatives, Asset Allocation, Investment strategies and Portfolio construction and Management.

#### **Learning Outcomes:**

Upon course completion, the student should have the ability to have a working knowledge of the materials covered in the course, thereby providing the student with the ability to make – and, if necessary, access, sources – for making appropriate financial decisions, both personal and business.

## **MODULE 3- TAX PLANNING**

(8

### **Hours)**

Income-tax computation for Individuals- Direct Taxes

Income from salary, House property, Business and Profession, Capital Gains and Other Sources

Computation of Gross Total Income, Deductions available from 80C to 80U. Computation of Total Income. Tax Rebate, Tax Liability. Filing of Returns of an Individual Income. E-filing.

### **Learning outcomes:**

The main objective of the course is to give an understanding of income tax laws in India and be able to do tax planning. Students of the course will be able to state the use of deductions of expenses to reduce the taxable income.

### **SKILL DEVELOPMENT**

1. Study the Form 16 of the employee.
2. Study the schemes which are exempted from tax as per Income Tax Act.

### **BOOKS FOR STUDY AND REFERENCE**

1. Ranganathan and Madhumathi (2012) *Investment Analysis and Portfolio Management*, Pearson Publication, New Delhi.
2. George Rejda (2013) *Principles of Risk Management and Insurance*, Pearson publication, New Delhi.
3. Bhalla V K, (2011) *Investment Management – Security Analysis & Portfolio Management*, S. Chand and Company Limited.
4. Mehrotra C (2018) *Income Tax Law & Accounts*, Sahithya Bhavan Publications, New Delhi.
5. Singhanian V K and Singhanian Monica (2018) *Taxman's Income tax*, Taxman Publications Private limit, New Delhi.