

St. Aloysius' College (Autonomous), Jabalpur	
Part A – Introduction	
Session:	2023-24
Subject/ विषय:	Vocational
Programme/ कार्यक्रम:	Diploma
Class/ कक्षा:	III year (NEP)
Course Code/ पाठ्यक्रम कोड:	V2 -COM-FINT
Course Type/ पाठ्यक्रम का प्रकार:	Vocational Part 2
Course Title/पाठ्यक्रम का शीर्षक:	PERSONAL FINANCE AND PLANNING
Pre – requisite/ पूर्वापेक्षा:	NO
Course Learning Outcome/ पाठ्यक्रम अध्ययन की परिलब्धियां:	<p>After completion of this course, students shall be able to -:</p> <ol style="list-style-type: none"> 1.Set financial goals and develop a financial plan which for the management of cash and savings and the appropriate use of credit. 2.Understand the meaning and appreciate the relevance of Financial Planning. 3. Familiarize with regard to the concept of Investment Planning and its methods. 4 Select appropriate types of insurance policy for specific needs 5. Develop an investment plane for the future which may include savings for retirement, and estate planning 6 Explain the time value of money E-Banking and Finance, Wealth and Money Management, Income Tax Planning.
Credit Value/ क्रेडिट मान:	4 credits
Total Marks/ कुल अंक:	Max. Marks: 30 (Internal) + 70 (External) Passing Marks: 35
Part B – Course Content	
Unit 1	Introduction to Financial Planning -: Financial goals, Time value of money, financial planning, personal finance/loans, education loan, car loan & home schemes. Introduction to savings, benefits of savings, management of spending financial discipline, Net banking and UPI, digital wallets, security and precaution against Ponzi schemes and online frauds such as phishing, credit card cloning skimming.
Unit 1	वित्तीय योजना का परिचय -: वित्तीय लक्ष्य, पैसे का समय मूल्य, वित्तीय नियोजन में कदम, व्यक्तिगत वित्त/ऋण, शिक्षा ऋण, कार ऋण और गृह ऋण योजनाएं। बचत का परिचय,

	<p>बचत के लाभ, खर्च का प्रबंधन और वित्तीय अनुशासन, नेट बैंकिंग और यूपीआई, डिजिटल वॉलेट, पॉजी योजनाओं और ऑनलाइन धोखाधड़ी के खिलाफ सुरक्षा और सावधानियां जैसे फिशिंग, क्रेडिट कार्ड क्लोनिंग और स्किमिंग।</p>
Unit 2	<p>Investment planning: Process and objectives of investment, Concept measurement of return & risk for various assets class, Measurement of portfolio risk and return, Diversification & Portfolio formation. Gold Bond; Real estate: Investment in Greenfield and brownfield Projects; Investment in fixed income instruments- financial derivatives & Commodity market in India. Mutual schemes including SIP; International investment avenues.</p>
Unit 2	<p>निवेश योजना : निवेश की प्रक्रिया और उद्देश्य, विभिन्न परिसंपत्ति वर्ग के लिए वापसी और जोखिम की अवधारणा और माप, पोर्टफोलियो जोखिम और रिटर्न का मापन, विविधीकरण और पोर्टफोलियो गठन। स्वर्ण बांड; रियल एस्टेट; ग्रीनफील्ड और ब्राउनफील्ड परियोजनाओं में निवेश; निश्चित आय के साधनों में निवेश वित्तीय डेरिवेटिव और भारत में कमोडिटी बाजार । एसआईपी सहित म्युचुअल फंड योजनाएं; अंतर्राष्ट्रीय निवेश के रास्ते।</p>
Unit 3	<p>Insurance Planning: -Need for Protection planning. Risk of mortality, health, disability and property. Importance of Insurance: life and non-life insurance schemes. Deductions available under the Income-tax Act for premium paid for different policies.</p>
Unit 3	<p>बीमा योजना:- संरक्षण योजना की आवश्यकता । मृत्यु दर, स्वास्थ्य, विकलांगता और संपत्ति का जोखिम। बीमा का महत्व: जीवन और गैर-जीवन बीमा योजनाएं। विभिन्न पॉलिसियों के लिए भुगतान किए गए प्रीमियम के लिए आयकर अधिनियम के तहत उपलब्ध कटौती ।</p>
Unit 4	<p>Retirement Benefits Planning: -Retirement Planning Goals, Process of retirement planning, Pension plans available in India, Reverse mortgage, New Pension Scheme. Exemption</p>

	available under the Income-tax Act, 1961 for retirement benefits.
Unit 4	सेवानिवृत्ति लाभ योजना:- सेवानिवृत्ति योजना लक्ष्य, सेवानिवृत्ति योजना की प्रक्रिया, भारत में उपलब्ध पेंशन योजनाएं, रिवर्स मॉर्टगेज, नई पेंशन योजना। सेवानिवृत्ति लाभ के लिए आयकर अधिनियम, 1961 के तहत छूट ।

Practical

- 1 Perform electronic fund transfer through net-banking and UPI.
- 2 Identify certain Ponzi schemes in the market during the last few selected years."
3. Prepare tax planning of a hypothetical individual.
4. Visit some financial institution and prepare a report
5. Practical exposure to develop skills for a financial planner.
6. Calculation of EMI for various types of loans.
7. Safeguards against Online Frauds and ways to identify a possible fraud.
8. Choosing the right insurance plan and how to identify the best insurance cover.
9. Personal Finance and Investment avenues for a young graduate
10. National Pension Scheme (Tier 1 and 2) and their advantages

व्यावहारिक प्रैक्टिकल -

1. नेट बैंकिंग और यूपीआई के माध्यम से इलेक्ट्रॉनिक फंड ट्रांसफर करें।
2. पिछले कुछ चुने हुए वर्षों के दौरान बाजार में कुछ पॉजी योजनाओं की पहचान करें।
3. एक काल्पनिक व्यक्ति की कर योजना तैयार करें।
4. किसी वित्तीय संस्थान में जाएँ और एक रिपोर्ट तैयार करें
5. एक वित्तीय योजनाकार के लिए कौशल विकसित करने के लिए व्यावहारिक जोखिम ।
6. विभिन्न प्रकार के ऋणों के लिए ईएमआई की गणना।
7. ऑनलाइन धोखाधड़ी से बचाव और संभावित धोखाधड़ी की पहचान करने के तरीके।
8. सही बीमा योजना का चयन और सर्वोत्तम बीमा कवर की पहचान कैसे करें।
9. एक युवा स्नातक के लिए व्यक्तिगत वित्त और निवेश के रास्ते
10. राष्ट्रीय पेंशन योजना (टियर 1 और 2) और उनके लाभ

Part C – Suggested Readings

S. No.	Author	Name of the Book	Publication
1	Lewis Altfest	Personal Financial Planning	McGraw-Hill Education

2	Indian Institute of Banking & Finance	Introduction to Financial Planning.	New Delhi: Taxmann Publication.
3	Pandit, A	The Only Financial Planning	Network 18 Publications Ltd. Mumbai
4	Sinha, M	Financial Planning: A Ready Reckoner New York	McGraw Hill Education.
5	Susan M. Tillery, Thomas N. Tillery	Essentials of Personal Financial Planning-	Wiley Publication
6	Halan, M.	Let's Talk Money: You've Worked Hard for It, Now Make It Work for You.	New York HarperCollins Publishers
7	Tripathi, Y.	Fundamentals of Investment.	New Delhi: Taxmann Publication.

https://www.jenksp.org/pages/uploaded_files/chap01.pdf
<https://carleton.ca/profbrouard/wp-content/uploads/noteTaxPersonal Financial Planning.pdf>
<https://www.studocu.com/row/document/university-of-nairobi/personal-finance/dfi-201-no>

Part D: Assessment & Evaluation

Suggested Continuous Evaluation Method

Maximum Marks: 100

Continuous Comprehensive Evaluation (CCE):30 Marks

External Exam: 70 marks

Internal Assessment: Continuous Comprehensive Evaluation (CCE):30 Marks	Class Test, Assignment/ Presentations	30 Marks
External Assessment: University/ Autonomous College Exam Section: 70 marks Time: 2:00 hours	Section A: Three Very Short Questions (50 words each) Section B: Four Short Questions (200 words each) Section C: Two Long Questions (500 words each)	02 x 03 = 06 marks 09 x 04 = 36 marks 14 x 02 = 38 marks Total 70 marks

St. Aloysius' College (Autonomous), Jabalpur

Part A – Introduction

Session:	2023-24
Subject/ विषय:	Commerce / कॉमर्स
Programme/ कार्यक्रम:	Diploma
Class/ कक्षा:	B. Com II year / बी. कॉम
Course Code/ पाठ्यक्रम कोड:	V2-COM-TALT
Course Type/ पाठ्यक्रम का प्रकार:	Vocational Part 2
Course Title/पाठ्यक्रम का शीर्षक:	
Pre – requisite/ पूर्वापेक्षा:	No
Course Learning Outcome/ पाठ्यक्रम अध्ययन की परिलब्धियां:	<p>After completing the course, the student shall be able to:</p> <ol style="list-style-type: none"> 1. Understand Computerized Accounting System and the environment in India 2. Create structure of a Computerized Accounting System for a business firm 3. Record day-to-day business transactions in a Computerized Accounting System 4. Introduce the students to Basic of Accounts and the usage of Tally for accounting purposes. 5. Help students to work with well-known accounting software i.e. Tally ERP.9.Tally is an accounting package. 6. Demonstrate an understanding of various predefined inventory vouchers. 7. Develop the students to use the Tally software, that helps to prepare Accounting, Payroll, Billing, Sales and Profit Analysis, Auditing Banking Inventory, Taxation such as GST, VAT, TDS, TCS etc.
Credit Value/ क्रेडिट मान:	4 credits
Total Marks/ कुल अंक:	Max. Marks: (internal) + (external) Passing Marks:
Part B – Course Content	
Unit 1	Computerized Accounting System: Basics of computerized accounting systems and difference between manual and computerized accounting system, Salient Features of computerized accounting systems. Factors affecting selection of suitable computerized accounting software, procurement and installation of computerized accounting software
Unit 2	Creating accounting ledgers and Groups-Tally Prime: single create and multiple create, creating ledger under group and

	entering opening balance, creating stock items in groups, Creation, Editing and Deleting a voucher.
Unit 3	Taxation Accounting for: Tax deducted at source, Tax collected at source Goods and Services Tax
Unit 4	E- Accounting with the help of modern Cloud Based Software Types of Software, Security features of CAS software, Advantages and Risks, General Features in software, Data Analysis from software.

Practical:

1) Computerized Accounting System - Tally Prime:--

create, select, shut and delete a company, setting security features for a company date and period, features, configure and change settings, backup and restore data of the company.

2) Creating stock items and groups in Tally Prime:-- creating and editing units of measurement.

creating stock groups using single or multiple create features under an existing group, creating and editing stock items using single or multiple features under an existing group, Voucher Creation, Editing and Deletion.

3) Generating Reports in Tally Prime:-- Cash Book, Ledger Accounts, Trial Balance, Profit and Loss Account, Balance Sheet, Fund Flow Statement, Cash Flow Statement bill, e way bill

4) Use and Demonstration of E-accounting software:- Zoho Books, Vyapaar, Cloud Books, Khata book

Part C – Suggested Readings

1. Peter Norton "Introduction to Computers", 7th Edition, McGraw-Hill, New Delhi,
2. Sanjay Sexana,) "A First Course in Computers", Vikas Publishing House, New Delhi.
3. Rajaraman, V "Fundamental of Computers". 4th Edition, Prentice Hall India, New Delhi.
4. Srivastava, 5.5. "MS-Office", Firewall Media, New Delhi.
5. Arora J.S. "Tally ERP. 9, Financial Accounting", Kalyani Publishers, New Delhi.
6. Dr. A. Karim, Dr. S.S. Khanuja, Pooja Maheshwar -Computerized Accounting-SBPD Publishing House
7. S.S. Bhatia, Vikram Gupta Computer Based Accounting System", Kalyani Publishers, New Delhi.

Suggestive digital platform web links

1. NPTEL
2. SWAYAM
3. <https://oms.bdu.ac.in/ec/admin/contents/8616CCCCA152020052911250565.pdf>
4. https://www.academia.edu/40257337/INTRODUCTION_TO_COMPUTERIZED_ACCOUNTING
5. https://www.edubeans.com/Class_XI_Accountancy-Computerised-Accounting-Sestem.php
6. <https://ncsmindia.com/wp-content/uploads/2012/04/TALLY-9.0-PDE.pdf>
7. <https://studycafe.in/tally-erp-9-easy-learning-notes-88988.html>

8. <https://en.wikipedia.org/wiki/E-accounting>,

Part D: Assessment & Evaluation

Suggested Continuous Evaluation Method

Maximum Marks: 100

Continuous Comprehensive Evaluation (CCE):25 Marks

External Exam: 75 marks

<p>Internal Assessment: Continuous Comprehensive Evaluation (CCE):25 Marks</p>	<p>Class Test, Assignment/ Presentations</p>	<p>15 marks 10 marks</p>
<p>External Assessment: University/ Autonomous College Exam Section: 75 marks Time: 2:00 hours</p>	<p>Section A: Three Very Short Questions (50 words each) Section B: Four Short Questions (200 words each) Section C: Two Long Questions (500 words each)</p>	<p>03 x 03 = 09 marks 04 x 09 = 36 marks 02 x 15 = 30 marks Total 75 marks</p>

St. Aloysius' College (Autonomous), Jabalpur	
Part A – Introduction	
Session:	2023-24
Subject/ विषय:	Commerce / कॉमर्स
Programme/ कार्यक्रम:	Certificate / सर्टिफिकेट
Class/ कक्षा:	B. Com 1 st year / बी. कॉम
Course Code/ पाठ्यक्रम कोड:	C1-COMA1T
Course Type/ पाठ्यक्रम का प्रकार:	Vocational part 2
Course Title/पाठ्यक्रम का शीर्षक:	E-FILING OF TAX RETURN
Pre – requisite/ पूर्वापेक्षा:	NO
Course Learning Outcome/ पाठ्यक्रम अध्ययन की परिलब्धियां:	<p>After completion of the course, the student will be able to :</p> <p>1: Know the difference between e-filing and regular filing of Income tax returns and understand the circumstances when e-filing is mandatory.</p> <p>2: Understand the basic process of computing taxable income and tax liability, and know about various types of income tax return forms.</p> <p>3: Understand the concept of advance payment of tax and tax deduction at source and develop the ability of e-filing of TDS returns.</p> <p>4: Become aware of the basic framework and structure of GST, including the meaning of input tax credit and the process of its utilization.</p> <p>5: Know about various types of GST returns and their filing.</p>
Credit Value/ क्रेडिट मान:	6 credits
Total Marks/ कुल अंक:	Max. Marks: 25 (internal) + 75 (external) Passing Marks: 33
Part B – Course Content	
Unit 1	Introduction of E-Filing: 1. Meaning of e-filing 2. Difference between e-filing and manual filing of returns 3. Benefits and limitations of e-filing 4. Types of e-filing
Unit 2	Introduction to Income Tax: 1. Basic terminology 2. Types of assesses 3. Income taxable under different heads

	4. Basics of computation of total income and tax liability 5. Deduction available from gross total income 6. Application for PAN Card 7. Due date of filing of income tax return		
UNIT 3	TDS and e-filing of TDS Returns: 1. Introduction to TDS 2. Provisions relating to advance payment of tax 3. Schedule for deposit of TDS 4. Schedule for submission of TDS returns 5. Prescribed forms for filing TDS return		
UNIT 4	Introduction to GST Concepts and returns: tax liability of CGST, SGST, UTGST, IGST, 1. Output Compensation cess 2. GST Network 3. Input tax credit and its utilization 4. Composition supplier 5. Schedule for payment of GST 6. GSTR 1,2,3 and 3B		
Part C – Suggested Readings			
S. No.	Author	Name of the Book	Publication
1	ShriPal Saklecha	E-Filing of Tax Returns	Satish printers and publication
Part D: Assessment & Evaluation			
Suggested Continuous Evaluation Method Maximum Marks: 100 Continuous Comprehensive Evaluation (CCE):25 Marks External Exam: 75 marks			
Internal Assessment: Continuous Comprehensive Evaluation (CCE):25 Marks		Class Test, Assignment/ Presentations	15 marks 10 marks
External Assessment: University/ Autonomous College Exam Section: 75 marks Time: 2:00 hours		Section A: Three Very Short Questions (50 words each) Section B: Four Short Questions (200 words each) Section C: Two Long Questions (500 words each)	03 x 03 = 09 marks 04 x 09 = 36 marks 02 x 15 = 30 marks Total 75 marks