

Week	Focus Area/Topic to be covered	Activities
1 .	Introduction to Personal Finance- Concept need, Principles, scope	Reading + Short notes
2.	Personal finance services & strategies; Personal financial planning process & factors	Examples Case study
3.	Roles & functions of a Finance Planner; Financial Objectives	Practice worksheet
4.	Time Value of Money – Compounding and Discounting	Numericals+Revision+Unit I Test
5.	Basics of Investment: Concepts,Avenues,Strategies; Mutual Funds – Concepts,Types	
6.	AMC; identifying Mutual Funds for investments	
7.	Stock Market Basics; Identifying Stocks, Holding, Trading, Settlement Process.	
8.	Risks & Returns - Concepts, Types , Measurement; Taxes and Transactions Costs.	
9.	Institutional Frameworks: SEBI , AMFI	
10.	Risks Return Trade off; Portfolio Risks; Problems Solving.	
11.	Insurance Planning- Concept, Importance, Types of Policies.	
12.	Risk Coverage & Return; Considerations in policy; Role of IRDA.	
13.	Retirement Planning (Pension Plans, NPS)	

GOVT. COLLEGE FOR WOMEN GURAWARA

Name of the Assistant/ Associate Professor: MS.SUSHMA

Class and Section B.COM 3rd SEM (NEP) Session 2025-26

Week 1 – Basics of Income Tax (Unit I)

- Concepts: Assessee, Person, Previous Year, Assessment Year, Gross Total Income vs. Total Income, Casual Income, Virtual Digital Assets, Practice

Week 2 – Tax Framework (Unit I)

- Role of PAN and Aadhar in Income Tax, Maximum Marginal Rate of Tax, Alternate Minimum Tax (AMT), Agricultural Income: Taxability & Exemptions, Practice: Short notes & examples

Week 3 – Tax Ethics & Management (Unit I)

- Tax Evasion, Tax Avoidance, Tax Planning, Tax Management, Case examples & practical differences, Revision of Unit I

Week 4 – Residential Status & Scope of Income (Unit II)

- Residential Status of Individuals, HUFs, Companies, Others, Scope of Income (Resident vs. Non-Resident), Practice: Numerical problems

Week 5 – Salary Income (Unit II)

- Taxable & Exempt components of Salary, Retirement benefits (Pension, Gratuity, Leave Encashment, etc.) Allowances & Perquisites, Practice: Salary computation problems

Week 6 – Income from House Property (Unit II)

- Annual Value calculation, Deductions u/s 24, Self-occupied vs. Let-out property, Revision of Unit II , Weekly Test

Week 7 – Profits & Gains of Business/Profession (Unit III)

- Computation of Business Income, Deductions & Expenses allowed/disallowed, Depreciation provisions, Practice: Numerical problems

Week 8 – Capital Gains (Unit III)

- Short-term & Long-term Capital Gains, Exemptions u/s 54, 54B, 54EC, 54F, Indexed cost & practical problems, Revision , Weekly Test

Week 9 – Income from Other Sources (Unit IV)

- Taxable & Exempt Incomes under this head, Dividend, Lottery, Interest, Gifts, Clubbing & Aggregation of Income, Practice: Numerical problems

Week 10 – Set-off & Carry Forward of Losses (Unit IV)

- Intra-head & Inter-head adjustments, Provisions for Carry Forward of Losses, Exempted incomes (Section 10 highlights), Revision of Unit IV, Weekly Test

Week 11 – Consolidation & Computation

- Step-by-step computation of Total Income, Tax liability of Individual, HUF, Firm, and Company, Practical problems & case studies, Practice Mock Test – I

Week 12 – Comprehensive Revision

- Unit-wise quick recap, Formula & section chart preparation, Solve previous year papers & model questions

Week 13 – Final Preparation

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Name of the Assistant/ Associate Professor: MS.SUSHMA

Class and Section: ...B.COM 5TH SEM Session 2025-26

Subject: FINANCIAL MARKET OPERATION

Week	Date	Topics
1		
		Indian financial system: introduction, meaning and definition
		Classification /organization structure of financial system
		Financial markets, function and types
		Money market and capital market
		Difference between capital market and money market
		Financial institutions and its types
2		
		Financial instrument/assets/securities
		Continue..
		Financial services and its types
		Verbal discussion/test
		Indian money market: introduction and definition
		Types, functions, importance of money market
3		Sunday
		The Indian money market
		SaheedUdham Singh's Septryrdom Day

Week	Date	Topics
		The discount market
		Resources of SBI DFHI
		Characteristics of Indian Money Market
		Test of above topic
		Primary market: introduction and definition

	Nature, importance and functions
	Role of capital market in industrial growth
	Gilt-Edge market or Govt. securities market
	Process of issue and retailing in govt. securities
	Corporate securities market
	Issue mechanism
	Independent Day
	Continue...
	Continue...
	Registration with SEBI
	Test of the above topic
	Secondary market: introduction, History and Definitions
	Regulation of Stock Exchange
	Corporatization of stock exchange
	Factors influencing prices on stock exchange
	Types of Speculators
	Listing of securities and requirement or Norms for qualifying listing
	Listing procedure and factor contributing to the growth of Capital market in India

8	Corporate governance
	Recommendations of committee on fuller capital account convertibility
9	Share trading at stock exchanges
	OTCEI and its Objectives and features
	Listing requirements and procedure for Listing
	Growth Equity Market (GEM)
	National Stock Exchange: objectives and its feature
10	Organization of NSE, Capital and Present Position, Listing of Securities
	Delisting of companies from NSE, CM and WDM Segment
	Growth of Membership
	Risk Management Measures and Subsidiaries of NSE
	Test of Above Topic

	The Securities Exchange Board of India (SEBI):Objectives, Functions and Power
11	SEBI Guidelines for Primary Market
	Guidelines for Issue of Share
	Guidelines Regarding Stock Option in India
	Investor, Characteristics and Objectives
	Investor protection
	Redressal of Grievances
12	Company Law Board
	SEBI And Investor Protection
	CRISIL Rating and Investor Protection
	Factors Needed to make the Investor Protection Effective

13	Functionaries on Stock Exchange :Stockbrokers and their Types and Registration
	Suspension and Cancellation of Registration
	Capital Adequacy Norms for stock brokers and Broker's Rights
	Sub-broker and Eligibility Criteria for Registration of Sub-Broker
	Market Maker and its types and jobber
	Portfolio Consultant and registration procedure
14	Inspection By SEBI and Suspension of Registration
	Maharaja Agrasen Jayanti
	Institutional Investors: Indian Institutional Investor
	Foreign Institutional Investor
	Non-Resident Indians NRI's and its Types
	Merchant Banking : functions and roles
15	SEBI Guidelines
	Credit Rating-Concept, Functions and its Types
	Development Banks and its types
	Development Banking In India : IDBI, ICICI, IFCI
	Maharishi Valmiki's Birthday
	IIBI, SIDBI, SFC's, ADB, NABARD

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Lesson Plan for the session 2025-26

Name of the Assistant Professor: Ms. Sushma

Subject: Taxation Law 5th sem

week	Topic to be covered
1	Direct Tax: meaning, history, importance
2	Agriculture income, Exempted incomes
3	Residential Status and incidence of tax
4	First head of income :Income from salary
5	Income from salary with deductions
6	Income from salary : retirement benefits
7	Income from house property
8	Income from house property
9	Profit and gain from business and profession
10	Profit and gains from business and profession
11	Clubbing of income
12	Capital gains, income from other sources
13	Set off and carry forward of losses
14	Deduction to be made computing of total income
15	Test, assignment with presentation

