

ST.JOSEPH'S COLLEGE FOR WOMEN (AUTONOMOUS) VISAKHAPATNAM
V SEMESTER COMMERCE Time: 2 Hrs/Week
COM SK 5101 (2) PERSONAL FINANCE (SKILL BASED COURSE) Max.MARKS:50

w.e.f:2015 – 2018 (“15AC”) SYLLABUS

OBJECTIVE: To enable a student to understand about investments, shares, security analysis and various investment alternatives & Risk on securities.

UNIT- I: Investment: Assessment of Income - Objectives of Investment – Factors affecting selection of investment – Time value of money – Future value of investment and annuity – Present value of cash flows and outflows.

UNIT- II: Investment Alternatives: Real Estate, Gold, Shares, Bonds, Govt. Securities, Insurance Policies, Mutual Funds, Post Office Saving Schemes, Public Provident Fund, etc.

UNIT- III: Security Valuation: Concepts of Return and Risk – Systematic and Nonsystematic risk - Risk-return tradeoff - Equity valuation - Bond Valuation: Bond return and valuation.

REFERENCES:

1. Punithavathy Pandian, Security Analysis & Portfolio Management, Vikas Publishers, New Delhi.
2. Yassaswy, Personal and Tax Planning, Vision Books, New Delhi.
3. A.N. Shanbag, In the Wonderland of Investment, Popular Prakashan, Bombay.

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