



B.Com Honours

Semester 3

Calicut University

PERSONAL FINANCIAL PLANNING

Course Code: COM3MN205 • Module SYLLABUS Notes

Official Course Syllabus

Course Code: COM3MN205

Course Title: PERSONAL FINANCIAL PLANNING

Course Type: Minor

Academic Level: 300-399

Credits: 13 Credits

Course Summary: Personal Financial Planning is a comprehensive course designed to equip individuals with the knowledge and skills necessary to make informed decisions about their personal finances.

Module I: Debt Management

- **Unit 1:** Budgeting income and payments
- **Unit 2:** Personal Financial Deficit-Financing Alternatives-Personal Loan, Housing Loan,
- **Unit 2:** Education Loan, Vehicle loan, Credit Card and EMI
- **Unit 4:** Good and Bad Debt- Networth-Credit Score (CIBIL Score)-Credit Report

Module I: India

- **Unit 2:** NPS, APY, Pension schemes of mutual funds
- **Unit 5:** Reverse Mortgage

Module I: Impact of communication UC Examinations/Review Questions/ Assignment 251 technologies and government subsidies. CO2Grasp microfinance as a development strategy and

Module I: Rural Financial Services in India

- **Unit 1:** Role of RBI and NABARD in Rural Economy
- **Unit 1:** Overview of Rural Credit Institutions: Indigenous Bankers, Grameen Banks, Scheduled Banks, Foreign Banks
- **Unit 1:** Government Subsidy Linked Programs in Rural Financial Services
- **Unit 1:** Role of Microfinance Institutions in Rural Financial Inclusion

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