Anekant Education Society's

KANT INSTITUTE OF MANAGEMENT STUDIES (AIMS)

Baramati, Dist. Pune. 413 102.

RELIGIOUS MINORITY INSTITUTION

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Year : 201 - 201

Anekant Education Society's
Anekant Institute of Management Studies (AIMS), Baramati

Academic Year 2021-22

Course Name : **Add on Course**

Course Teacher : **Dr T V Chavan**

Course File Index
A.Y. 2021-22

Sr. No	Particular
1	Vision , Mission, PEOs
2	Academic Policy
3	Academic Calendar
4	Assessment Sheets
5	Course Completion Report

AIMS – Baramati

Vision:

To develop multidimensional business leaders through the blend of value based, techno-powered and skill intensive management education

Mission:

To inculcate life skills in students through proactive involvement of all stakeholders to lead in the dynamic business environment

Objectives:

- To provide world class technological and academic infrastructure to facilitate intellectual transactions and enhanced technology know how.
- To establish the collaborations with national and international Corporates, NGO's, Academic Institutions and Government establishments for student grooming.
- To develop business research acumen in students to cater real-time solutions.
- To instil contemporary skills in students to lead the businesses with sustainability approach
- To inculcate universal values in students for social wellbeing.

Academic Policy 2021-2022

The Curricular Delivery is the mainstay of the institute's Academic and Administrative process. Anekant Institute of Management Studies (AIMS) is a teaching institute affiliated to Savitribai Phule Pune University, Pune and follows its legal framework for legitimizing its academic and administrative processes.

Planning:

1. Institute plans for the academic committee meeting, scheduled before the start of the session. The syllabus review, course allocation, workload allocation, course file content, comprehensive concurrent evaluation plan, academic calendar. The important points related to Programme Educational Objectives (PEOs), Programme Outcomes (POs), Programme Specific Outcomes (PSOs), Course Outcomes (COs), comprises the points of discussion of the meeting.

2. The main focus is on the preparation of teaching plans for the allotted courses. The teaching plan contains methodology of teaching, detailing regular sessions and presentations on reading materials, assignments and class tests.

3. Institute plan for an orientation program for newly admitted students at the start of the actual academic session. The program helps students familiarize with institute academic culture, administrative practices, syllabus review, Outcome Based Education (OBE) system, curriculum plan, examination pattern, code of conduct, industry requirement.

4. Planning for industrial Visits (local and out of state), expert talks, events and activities in which experts from industry and academics participate in our curriculum delivery process to bridge the gap between industry and academia.

5. Planning for allotment of mentors to students and development of Mentor-Mentee system for student competency development and Guide allocation for Project internships, issues in academics, as well as administration, is practiced.

Implementation:

University has designed Choice Based Credit System (CBCS) and Grading System Outcome Based Education pattern which Institute follows in its curriculum.

1. Institute follows a cafeteria approach by providing Generic Core/Elective subjects every semester. The students have the flexibility to choose any one specialization from specializations offered in the university syllabus. The students are well explained in the orientation program about the specialization offered.

2. The delivery of course sessions carried out as per time table. Faculty adopts the advanced teaching methodology in delivery of course sessions. Faculty focuses on quality delivery and encourages student's active participation in the entire curriculum, curricular and extracurricular activities. This is reflected in the course files as evidence of institute teaching pedagogy.

Anekant Education Society's

Anekant Institute of Management Studies, Baramati

Approved by DTE, Gov. of Maharashtra, AICTE & Affiliated to SPPU

Academic Calendar-SEM-II & IV (A. Y. 2021-22)

May

Sun	Mon	Tue	Wed	Thur	Fri	Sat
	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

05th, 17th	Commencement of SEM-II & SEM-IV Resp.
09th	Orientation Session
10th -12th	Placement Drive
14th	Library Orientation
17th- 20th	Learner Level Assesment
21st	Incubation Centre Activity
23rd	Commencement of Ad-on Courses
28th	Local Industrial Visit
31st	Academic Review Meeting

June

Sun	Mon	Tue	Wed	Thur	Fri	Sat
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

2nd-4th	Days Celebration (Sanskruti Club)
6th-10th	Comprehensive Concurrent Evaluation-I Submission
11th	Guest Lecture
18th	Tejaswita Club-Activity, National Reading Day
21st	International Yoga Day
24th & 25th	Intaglio Series (Sanskruti & Kaushalya Club)
27th-30th	Comprehensive Concurrent Evaluation-II Submission
30th	Academic Review Meeting

July

Sun	Mon	Tue	Wed	Thur	Fri	Sat
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

2nd	Sanyukta Club Activity
9th	Local Industrial Visit
16th	Guest Lecture
18th-22nd	Job Fair
23rd	Vasundhara Club Activity
25th-29th	Comprehensive Concurrent Evaluation-III Submission
30th	Academic Review Meeting

August

Sun	Mon	Tue	Wed	Thur	Fri	Sat
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

1st-13th	Preliminary Internal Examination
15th	Independence Day
16th - 31st	Preparatary Leave
18th	Conclusion of Semester-II
30th	Academic Review Meeting

September

Sun	Mon	Tue	Wed	Thur	Fri	Sat
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

Color	Activities
	Academic Activities
	Co-Curricular Activities
	Placement & Student Support
	Club Activities

Dr.D. P. More
Academic Coordinator

Dr. M. A. Lahori
Director

CCE - 2

Personal Financial Planning

Name:- Limaye Aparna
RollNO:- 074
Book Review Activity
Book Name:- Financial Planning.

Financial planning is an area that the average person has started to give serious attention to only in the last few years conceptual clarity is an important ingredient in facilitating the correct investment decision. In a country which has an acute shortage of appropriately qualified investment advisors, this book is, to put it briefly, a timely offering comprehensive in content & with simplicity of language that helps to demystify theoretical concepts with the help of illustrations, this book is invaluable for persons who wish to know where they are on the financial planning curve, & where they need to get to, in order to address the requirement of the future through appropriate savings & investments strategies

Recognizing the necessity to educate & inform such persons, a number of attempts have been made, including through the medium of publications, to explain fundamental concepts & to enable the taking of appropriate decesions. However, the need has always been felt for a detailed exposition of both the theory & the practice of financial management this comprehensive text is the outcome of decades of teaching & practical experience of the authors in the field of financial planning

Name - Deshmukhe Amruta Rajkumar
Roll No - 030 Sub - Personal financial Planning

Review Of Book

Name of Book - financial Planning Theory and Practice.

Authors -

Sid Mittra, Ph.D., CFP
Emeritus professor of finance, okland university Michigan

Shailendra kumar Rai, Ph.D
Assistant Professor of finance, Management Development Institute, Gurgaon.

Anandi P. Sahu, Ph.D
Professor and chair of Economics, okland university michigan.

Harry stam, Jr. MBA, MS, CFP
Executive faculty, California, Lutheran university, Califoria

Publisher :-

The book of financial planning Theory & practice is published in 2012 by American academic publishing

* Brief Summary About the Book.

financial Planning is an area that the average person has started to give serious Attension to only in the last few years. This requirement that present Book financial Planning - Theory and practise Co-authered by Mittra, Rai, sahu & stum, Jr Address Admirably. The authors deserve our unstined gratitude for the enormous wealth of facts & advice put together between the two covers of the book. This is the kind of book that should be referred to by persons who encounter doubts and difficulties in regard to planning the investment of their resources. Comprehensive in content & with simplicity of language that helps to demy-stify therotical concept with the help of illustrations. this book is invaluable for persons who wish to know where they are on the financial planning curve. & where they need to get. in order to address the requirements of future through appropriate saving and investment strategies.

This Book tells about the Introduction to financial Planning and Basic Tools, Risk Management Planning. Cash management & educational Planning, Investment Planning, Tax Planning. Retirement Planning. Estate Planning.

In chapter No 1. Emerging role of the financial planner this chapter tells about the personal financial planning process, which steps are involved in a financial process such as monitor. plan. Established relationship, gather data. analyze data. Develop plan. Implement plan.

Personal financial planning is an ongoing process. In that book how to calculate the present value. future value. present value of perpetuity.

How to do a budget planning, Insurance planning. investment planning. Income Tax planning retirement planning.

In chapter no 2 well briefly summarized about the risk management planning. Everyday we are focused with the threat of a loss of injury. In that process involves understanding a clients overall risk management objectives & financial capacity

This book tells about the risk avoidance, risk retension, risk reduction, risk transfer, risk shoring. This book tells about the life insurance Policies. life insurance is most policy which provides the owner with pure insurance policies. protection, Human life Value approch.
This approch is based on the income or economic loss potential of a client.
Capital Need Analysis
The capital needs analysis focuses on the estimate deficite bet^n to the existing assets & future expenses & cash needs.
The structure of tax is most important but some difficulties are their.
This book tells about the Retirement planning. In anyones life to get job, to get the personal dreams or achieve the personal goals, marriage, childrens education, then childrens higher education to get own house car & marriage of our childrens & also important is the retirement planning.

The retirement income needs analysis begins with the construction of a realistic retirement budget, which involves the estimation of income and expenses during retirement years.

This Book tells about the estate planning. The primary objective of a comprehensive estate plan is sure that the maximum value reaches the intended beneficiaries in a manner directed by the decreased therefore, advisable to seek the help of a practicing estate planning attorney or a financial planner specializing in estate planning.

Importance of the Book

The book shows importance of a financial planning in everyone's life because when you planned financially then you get or achieve the success in your life.
For achieving financial goal financial planning is most important.
When we think about the financial planning then you are thinking about the financial planner. personal financial process, Tax planning, Investment planning, risk management planning, Cash management & educational planning, Retirement planning & estate planning.
Book of personal financial planning tells us a very briefly and precisely about how to plan a financially.

Name :- Pawar Sweeti Pandurang
Roll No :- 097
Assignment No :- 2

Book Review Activity.
Name of the Book :- Financial planning (Theory and Practice)
About the authors :-
Sid mittra, ph.D. CFP
Emeritus professor of Finance, oakland university, Michigan.
Shailendra kumar Rai, ph.D.
Assistant professor of Finance, management Development Institute, Gurgaon.
Anandi p. Sahu, ph.D.
professor and chair of economics, oakland university.
Harry starn, Jr, MBA, MS, CFP
Executive Faculty, california lutheran university, californ

The coauthors of this textbook express their gratitu toward many individuals, all of whom have made significant contributions to enhance the quality of this book. Financial planning is an area that the average person has started to give serious attention to only in the last few years. Recognizin the necessity to educate and inform such persons a number of attempts have been made, including through the medium of publications, to explain fundamental concepts and to enable the taking of appropriate financial decisions.
An all-encompassing companion to understanding the nuances of the financial planning process. This comprehensive text is the outcome of decade of teaching and practical experience of the authors in the field of fi

Extensive coverage of topics - From basics of planning process, insurance, investment to tax and retirement planning. Indispensible resource to the students of PGDM in financial markets, wealth management and financial services and CFPcm up to date coverage of financial planning essentials specific to the indian context.

conceptual clarity is an important ingredient in facilitating the correct investment decision. yet many persons with investible surpluses choose ~~the wrong~~ asset classes because of being misled by product pushers masquerading as investment advisors. The effortless manner in which the book straddles the twin worlds of theory and practice, with a number of illustrations, is truly commendable.

Assignment No. 1

Name - Rutuja Bharat Ghanwat
Roll No. - 67312104

Book Review Activity

* Security Analysis and Portfolio Management

1] Abstract -

In security analysis and portfolio management book, the functioning of major securities markets or how an investors goes about buying and selling markets, or how an investor goes about buying and selling particular security types. In their book, also information about framework of Risk & Return. There are two major elements of any investment that investor must be mindful, risk and return. Common-stock analysis, a detailed systematic approach to estimating future dividends and prices for common stock in developed. Bond analysis, discusses bond and prefered stocks, which represent less exciting, but, nonetheless, important alternatives to common-stock investing. In approach detailed in fundamental analysis. The risk-return output of security analysis is the raw material for portfolio management.

2] Introduction :-

Security Analysis & portfolio management this book published by arrangement with person education, Inc and Dorling kindersley Publication etc. This book edition published by 2011. and edition is 6th and author of this book is Donald E. Fischer & Ronald J. Jordan.

This book mainly created for about a investing in securities. And however, markets for securities and taxes for investors all about information give to us And briefly explaination about Risk and return. If we are studied about company analysis then how can measuring earnings, forcasting earning, applied valuation etc. information are above the book.

3] Disscussion :-

We can discuss about Investment and how can get risk and securities about us. And in market how can calculate risk and return to our investment. We also discuss above economic analysis, Industrial analysis etc. In market large scale of competitors, the how can conclude to company analysis for measuring earning, forcasting earning etc various resources of earning they are points discuss to various points.

4] Finding -

In security analysis and portfollo management book, It should be finding what is investment and what types are security are included in market. And also find port-follo analysis. and there are very deep information about a investment. If anyone invest- to our money in market, then how can invest, what investment is better and affortable for us and what types of risk and securities to face this mainly points finding a book.

I would like very much a book because all points of investment then risk, securities all Points covered to a book and easily understand to me.

5] Conclusion -

I would like very much to a refer to this book, because there are very ~~well~~ ~~k~~much knowledge about investm- ent. And how can effect to future benefit if we are presently invested to our money. In their book all about investment concept clear to us. And how can getting a risk, because if we are getting a risk then benefit also high. therefore this book is very important to us.

Name - Dorgude Shubhangi Sanjay
Roll No. - 029
Subject - Personal Financial Planning

Name of Book :→ Financial Planning (Theory and Practice)
Authors :→ Sid Mittra, Shailendra Kumar Rai, Anandi P. Sahu, Harry Starn, Jr.
Publisher :→ SAGE TEXTS
B1/I-1 Mohan Cooperative Industrial Area Mathura Road, New Delhi 110 044, India
Publication year :→ First published in 2012 by American Academic Publishing. This South Asia adaptation published in 2015
Price of book :→ 450
Number of pages :→ 398
Topic (Part - I) :→ Introduction to Financial
~~Chapter No~~ :→ Planning and Basic Tools
Chapter No :→ II (Personal Financial Planning Process)

* Introduction :→

I) Sid Mittra :→ Sid Mittra holds the title of Emeritus professor of Finance at Oakland, Michigan. He was a board member of the International Board of Standards and practices of certified financial planners. He has published a dozen books.

II) Shailendra Kumar Rai :→

Ph.D., is an Assistant Professor of Finance at the Management Development Institute (MDI), Gurgaon, and a General Fellow of Indian Council of Social Science Research. He has published numerous articles on finance, financial

Institutions, and enterpreneurship in national and international journals.

III] Anandi P. Sahu :→

She is a professor and chair of Economics at the School of Business Administrative, Oakland university, michigan. MA degree and a Ph.D degree in economic from washington university in St. Louis in 1985.

IV] Harry Storn, Jr., :→

Is an Executive faculty member in california Lutheran university's MBA in financial planning program & Serves as the Associate Director of its california Institude of Finance.

★ Summary :→

• Objective :→ i] How to increase Resource by Adjustment of cash / cash equivalent and personal used Assets.

ii] How to increase Retirement Resource by better Management of Investment Assets.

The chapter entitled "Personal Financial planning process" Discuss the nature of the planning process. In this process planner collected qualitative and quantitative data also information about client feedback, clients goals, needs, circumstances and expectation.

In this Chapter as a reader we See How the relation between Financial planner and his client and all those things of Problem are Created by infront of Financial planner is also mentioned here. like Risk of Clients, Convence the client, Pessionly explain the different plans. Here, Financial planner explain different Strategy, goals, approaches infront of the Client.

Retirement Funding Shortfall -

Upon completion of the retirement planning process, the planner would normally find that the cliet has a retirement gap. For those who are young & are still in the accumulation phase, adjustment to their income & expenses or on assets & liabilities can be easily made to close the gap. In their Financial planning practice, Financial planner will inevitably come across Clients who have retired without sufficient retirement fund. There are also those who are already Close to their retirement age, with no option of further extending their employment & yet not having sufficient resources for retirement.

★ Analysis 8 →

i) In this chapter no any exersis like Short answer question, broad answer question, MCQ, etc.

ii) In this chapter Used language are some difficult.

★ Conclusion 8 →

Every Persons make her Financial plan early. Financial goal is everything that is what you are to accomplish.

- The goal will determine when you are going to achieve, how would you achieve and how much risk that you are undertaking
- Without the proper goal the financial planning become meaningless.
- Therefore, revise your goal from time to time to avoid bias from your original goal

Name - Bhise Jyoti Janba
Roll NO - 11
Subj - personal financial planning.

Review of Book

Name of Book - financial Planning Theory and practice

Author's - The Book of financial planning theory and practice is published ~~on~~ in 2012 by American Academic publishing.

Sid Mittra., Ph.D., CFP
Emeritus professor of finance, oakland University michigan
Shailendra Kumar Rai, Ph.D
Assistant professor of finance, management Development Institute, Gurgaon
~~Anandi~~ P. sahu, Ph.D
professor & chair of economics, oakland University, michigan
Harry Starn, Jr., MBA, MS, CFP.
Executive faculty, California Lutheran University California

Brief summary about the book :

financial planning is an area that the average person has started to give serious attention to only in the last few years. financial planning is most important in each & every one's life. In a Country Which has an acute shortage of appropriately qualified investment advisors, this book is, to put it briefly, a timely offerings. This book is invaluable for persons who whish to know where they are on the financial planning curve, and where they need to get to, in order to address the requirement of the future through appropriate savings & investments strategies

Review of Book :

In book of financial planning theory & practices, breifly summarised the about the Emerging role of the financial planner.
That book tells about importance of financial sectors, nature of middle class family, what life about tt after the Retirement.
How financial Planning process is Important?
financial planning should be through of as a process for helping people acheive their financial goals.

This Book tells about the personal financial planning process, which steps are involved in a financial process such as monitor plan, Established relationship, gather data, analyze data, Develop plan, Implement plan.
personal financial planning is an ongoing process.
In that book how to calculate the about present value, future value, present value of perpetuity.
How to do a Budget planning, insurance planning, investment planning, income tax planning, Retirement planning.
In chapter no. 2 well brefily summarised about the risk management planning.
Every day we are faced with the threat of a loss or injury. In that process involves understanding a client's overall risk-management objectives & financial capacity to absorb the loss.

This book tells about the risk avoidance, Risk retention risk reduction, risk transfer, risk sharing.
This book tells about the life insurance policies.
life insurance is most policy which provides the owner with pure insurance protection.
Human life value Apprach:
This apporach is based on the income, or economic loss, potential of a client.
Capital Need Analysis.
The capital needs analysis focuses on the estimeted deficit betn the existing assets and future expences and cash needs.
The structure of tax is most important but some difficulties are their.
This book tells about the Retirement planning
In anyone's life to get job, to get the personal dreams ore acheive the personal goals, marriage, childrens education, then childrens higher education, to get own house, Car & marriage of our childrens and also important is the Retirement planning.
The retirement income needs analysis begins with the Construction of a realistic retirement budget, which involves the estimation of income and expenses during retirement years.
This book tells about the Estate planning.
the primary objective of a Comprehensive estate plan is sure that the maximum value reaches the intended beneficiaries in a manner directed by the decreased, therefore, advisable to seek the help of a practicing estate planning attorney or a financial planner specilizing in estate planning

Importance about the Book:

The Book shows importance of a financial planning in everyone's life because when you planneed finnancially then you get or acheive the success in your life.
for acheiving of financial goal financial planning is most important.
When we think about the financial planning then you are thinking about the financial planner, personal financial process, tax planing, investment planning, risk management planning, cash management & Educational planning, Retirement planning & Estate planning.
Book of personal financial planning tells about a very brefly and precisely about how to plan a financially...!

Name :- Raskar Pratiksha Anil
Roll No :- 102
Subj :- Personal Financial Planning

Review of Book.

Name of Book - Financial Planning Theory and Practice.

Authors :-

Sid Mittra, Ph.D, CFP
Emeritus Professor of Finance, Okland University Michigan.

Shailendra Kumar Rai, Ph.D
Assitant professor of finance, Management Development Institute, Gurgaon.

Anandi P. Sahu, Ph.D
Professor and chair of Economics, Oakland University, Michigan.

Harry Starn, Jr. MBA, MS, CFP
Executive Faculty, California Lutheran University, California.

Publisher :-

The book of financial planning theory and practice is published in 2012 by American Academic publishing.

Brief Summary about the book :-

Financial planning is an area that the average person has started to give serious attention to only in the last few years. This requirement that present Book Financial Planning - theory and Practise co-authered by Mittra, Rai, Sahu & Starn Jr Address Admirably. The authers deserve our unstinted gratitude for the enormous wealth of facts & advice put together between the two covers

That should be referred to by persons who encounter doubts and difficulties in regard to planning the investment of their resources comprehensive in content & with simplicity of language that helps to demystify theoretical concept with the help of illustrations This book is invaluable for persons who wish to know where they are on the financial planning curve and where they need to get in order to address the requirements of future through appropriate saving and investment strategies

This Book tells about the Introduction to financial planning & Basic Tools, Risk Management Planning, cash management & educational planning, Investment Planning, Tax Planning, Retirement Planning, Estate planning

In chapter no. 1 Emerging role of the financial planner this chapter tells about the personal financial planning process, which steps are involved in a financial process such as monitor plan, Established relationship, gather data, analyze data, Develop plan Implement plan

Personal financial Planning is an ongoing process. In that book how to calculate the present value future value, present value of perpetuity

How to do a budget planning. Insurance planning investment planning

In chapter no 2 well briefly summarized about the risk management planning.
Everyday we are focused with the threat of a loss of injury. In that process involves understanding a clients overall risk management objectives & financial capacity.
This book tells about the risk avoidance, risk retension, risk reduction risk transfer, risk sharing. This book tells about the life insurance policies. life insurance is most policy which provides the owner with pure insurance policies. protection, Human life value approch
This approch is based on the on the income or economic loss potential of a client
Capital Need Analysis -
The capital needs analysis focuses on the estimate deficite betn the existing assets future expenses and cash needs
The structure of tax is most important but some difficulties are their
This book tells about the Retirement planning In anyone's life to get Job to get the personal dreams or achieve the personal goals marriage, childrens education, then childrens higher education, to get own house, car & marriage of our childrens and also important is the Retirement planning
The retirement income needs analysis begins with the Construction of a realistic retirement budget, which involves the estimation of income & expenses during retirement years

This book tells about the estate planning the primary objective of a comprehensive estate plan is sure that the maximum value reaches the intended benificiaries in a maner directed by the deceased / therefore advisable to seek the help of a practiang estate planning attorney or a financial planner specilizing in estate planning

Importance about the book -

The book shows importance of a financial planning in everyone's life because when you planned financially then you get or acheive the success in your life

For acheiving of financial goal financial planning is most important when we think about the financial planning then you are thinking about the financial planner, personal financial process, tax planning, investment planning, risk management planning, cash management & educational planning, retirement planning & estate planning

Book of personal financial planning tells about a very briefly and precisely about how to plan a financially

Name :- Mohit Snehal Satish.

Roll NO :- 673121083

Sub Name :- personal financial planning.

Assigement NO. 1

• Financial planning books -

1) The million - Dollar financial advisor (Get this book)

2) The financial peace planner (Get this book)

3) private wealth management (Get this book)

4) I am Net worthy (Get this book)

5) the Dumb Things smart people Do with Their money (Get this book)

6) Peace of mind planner (Get this book)

• Six areas of financial planning -

1) Cash reserve levels.

2) Cash reserve strategies.

3) Debt management.

4) Cash flow management.

5) Net worth.

6) Discretionary income.

7) Expected large inflow/ outflow.

8) Lines of Credit.

- The most important inital element in financial planning is Budgeting. setting a budget is relatively easy, it is more difficult to stick to it! However, having the discipline to take the time and care to record and reconcile your expenditure in some way is What counts.

- Six ways to improve your financial literacy -

1) Subscribe to financial newsletters. For free financial news in your inbox, try subscribing to financial newsletters from trusted sources.

2) Listen to financial podcasts.

3) Read personal finance books.

4) Use social media.

5) Start keeping a budget.

6) Talk to a financial professional.

Name - Kiran Dattatraya Ghadge
Roll no - 040

PERSONAL FINANCIAL PLANNING
BOOK REVIEW ACTIVITY

Book Name Financial Planning Theory and Practice
Publication - SAGA TEXTS
Authors - Sid Mittra, Shailendra Kumar Rai, Anandi P. Sahu and Harry

Introduction

Financial planning has become necessary in today's day it has also emerged as a studying area. So the need has always been felt for a detailed exposition of theory and practice of financial management. So this book provides content with simple language, shows basic fundamentals that an average information source cannot have.

Discussion

In this book authors have discussed about what is Financial Planning and necessary basic tools, personal financial planning process, time-value of money.
- It also tells about Risk Management Planning Different types of insurance are discussed like Life Insurance, health, Homeowner's, automobile etc all these insurance structures, concepts & planning Cash management and Educational planning in this savings, credit and debt planning & educational planning is discussed
- After this Investment Planning is been discussed What is or are investment planning and market

investment management concepts & strategies.
· Tax planning one of the most important aspect is discussed which includes Basic Income Tax structure and tax planning concepts and strategies
· At last Retirement planning and Estate planning are discussed in this book.

Finding

This book helps us find about all the term related to personal financial planning, its different concepts, strategies & their processes. It teaches us how money comes to us and how we should use it where to save where to spend, how to plan about future things like tax planning retirement planning, cash planning, risk management, investment planning and how all these things are necessary to maintain proper finance management

Conclusion

This book really provides very good information about all the terms and aspects which are included in personal financial planning. This book covers all necessary points & helps us to understand what is financial planning and how a appropriate financial planning is to be carried out

Name :- Gulave Vaishnavi Gulave
Roll No :- 44
Sign :- Gulave

Book Review Activity

Book Name :- financial planning Theory and Practice
publication :- SAGA TEXTS
Authors :- sid Mitra, shailendra kumar Rai, Anandi P. Sahu and Harry

Introduction :-

Financial planning has become necessary in todays day it has also emerged as a studying area so the need has always been flet fora detailed exposition of theory and practice of financial management, so this book provides content with simple language, shows basic fundamental that an average information source cannot have.

Discussion :-

In this book authors have discussed about what is financial planning and necessary basic tools, personal financial planning process, time value of money.

- It also tells about Risk management planning Different types of insurance are discussed like life insurance, health Homeowner's automobile etc.

Cash management and Educational planning in this savings, credit and debt planning as educational planning is discussed.

- After this investment planning is been discussed what is or are investment planning and markets. investment management concepts & stratergies.
- Tax planning one of the most important aspects is discussed which includes Basic income Tax structure and tax planning concepts and stratergies.
- At last Retirement planning and Estate planning are discussed in this book.

Finding

This book helps us find about all the term related to personal financial planning, its different concepts stratergies & their processes.
It teaches us how money comes to us and how we should use it. where to save where to spend, how to plan about future things like tax planning retirement planning, cash planning, risk management investment planning and how all these things are necessary to maintain proper finance management.

Conclusion

This book really provides very good information about all the terms and aspects which are included in personal financial planning this book covers all necessary points & helps us to understand what is financial planning and how a appropriate financial planning is to be carried out.

Book Review of "Ernst & Young's Personal Financial Planning Guide"

Fifth Edition

Martin Nissenbaum
Barbara. J. Raasch
Charles L. Rather

If you want to take control of your financial future and unlock the doors to financial success. you must have a plan that will allow you to find good investments, reduce taxes, beat inflation, and properly manage money.

Whether you're new to financial planning or a seasoned veteran, this updated edition of Ernst & Young's Personal Financial Planning Guide provides valuable information and techniques you can use to create and implement a consistent personalized financial plan. It also takes into consideration the new taxe rules that affect home ownership, saving for college, estate planning, and many other aspects of your financial life.

Filled with in-depth insight and financial planning advice, this unique guide can help you: Set gaals, build wealth, manage your finances protect your assets. and Plan your sestate and investments. Financial planning is a never-ending process, and with Ernst & Young's Personal financial Planning Guide, you'll learn your financial life.

Date: 14/08/2022

To,

The Academic Coordinator,

AIMS, Baramati.

Respected Sir,

SUB: Add on Course Completion-Reg.

Ref- Add on Course Notice

I would like to share that, 12 Students have registered for this course. All have completed this course.

The Course outcome of this course is: After completion of this course, learner should able to review any book in own words.

All students has submitted the copy of their work under the final assessment. This is the outcome of this course.

I recommend this course in further studies.

Thank you.

Course Teacher