

Shri Gujarati Samaj, Indore  
P.M.B. Gujarati Commerce College, Indore  
(DAVV, Indore)



B.COM / BBA II YEAR

SUBJECT : PERSONAL FINANCE & PLANNING

(VOCATIONAL SUBJECT PRACTICAL FILE)

Session : 2024-25

Name of the Student : .....

Section & No. : .....

University Enrollment No. : .....

University Roll No. : .....

Submitted to : Dr. Nilesh Gangwal  
Dr. Priya Jain

## **VOCATIONAL SUBJECT PRACTICAL FILE TOPICS**

**Subject: Personal Finance & Planning**

**Class – B. Com. II Year / BBA II Year**

**(All topics are compulsory to be written in practical file)**

- Perform electronic fund transfer through net banking and UPI.
- Identify certain Ponzi schemes in the market during the last few selected years
- Prepare to explaining of a hypothetical individual
- Visit some financial institution and prepare a report about their working
- Practical exposure to develop a skills for a financial planner
- Calculation of EMI for various type of loans
- Safeguard against online fraud and ways to identify a possible fraud
- Choosing the right insurance plan and how to identify the best insurance cover
- Personal finance and investment avenues for a young graduate
- National pension scheme (tier 1 and 2) and their advantages

## INSTRUCTIONS TO PREPARE PROJECT FILE

1. Explain, how e-banking operations like NEFT, RTGS etc. takes place. Also explain about UPI transfer procedure and procedure for linking of bank account to Gpay/paytm/bharatpay.
2. What is investment fraud? Give details about any 2 famous investment fraud of India. (PAFL chit fund scam, Saradha chit fund scam, Rose valley scam, Sahara fraud case etc.)
3. Explain the steps of tax calculation of an “Individual”. Also explain advantage of tax planning. (Referenced links are given below)  
<https://cleartax.in/paytax/TaxC> <https://taxguru.in/income-tax/tax-planning-individuals-income-tax.html>
4. Prepare a visit report after visiting to any financial institution (bank – SBI, BOI, BOB etc, Insurance Company – NIA, Bajaj Allianz, ICICI Lombard etc /investment bank – BNP Parivas, Barclays Bank PLC etc, Credit union – Alliant Credit Union, Consumer Credit Union etc.) for the purpose of collecting various information about their functioning.
5. You can use any kind of study material available in text books or on internet.
6. Explain what EMI is. Calculate EMI for Home loan, Personal loan, Car loan, and Education loan by using formula after taking hypothetical data for each loan.
7. You can use any kind of study material available in text books or on internet.
8. How to choose right insurance plan? (with special references to term insurance). What are the guidelines for choosing right insurance cover?
9. You can use any kind of study material available in text books or on internet.
10. You can use any kind of study material available in text books or on internet.