

**M.E.S. VASANT JOSHI COLLEGE OF ARTS & COMMERCE**

**ZUARINAGAR-GOA**

**DEPARTMENT OF ECONOMICS**

**30 Hours Certificate Course Title: Investment Planning and Portfolio Management**

**Name of the faculty:** Dr. Deepak D. Gosavi

**Duration:** 30 Hours (1<sup>st</sup> October 2025 to 28<sup>th</sup> February 2026)

**Level:** T.Y.B.A. (Third Year B.A. – Economics Major)

**Type:** Certificate Course

**Mode:** Lectures, Practical Sessions, Case Studies, and Portfolio Exercises

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**Course Objectives**

- To familiarize students with different types of investment avenues.
  - To understand the concepts of risk, return, and diversification.
  - To develop the ability to plan and manage personal and professional investments.
  - To provide practical exposure to portfolio building and performance evaluation.
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## Course Outcomes

After completing this course, students will be able to:

1. Identify and classify various investment alternatives.
  2. Evaluate investments based on risk–return trade-offs.
  3. Construct and analyze a basic investment portfolio.
  4. Apply investment planning principles to real-life financial decisions.
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## Course Structure (30 Hours Total)

Module	Title	Subtopics
Module 1	Introduction to Investment Planning	<ul style="list-style-type: none"><li>- Meaning and Importance of Investment Planning</li><li>- Objectives of Investment</li><li>- Investment Process and Decision-Making Steps</li><li>- Factors Influencing Investment Choices</li></ul>
Module 2	Types of Investment Avenues	<ul style="list-style-type: none"><li>- Financial vs. Real Investments</li><li>- Traditional Avenues: Savings Accounts, Fixed Deposits, PPF, Gold, Real Estate</li><li>- Modern Avenues: Shares, Bonds, Mutual Funds, ETFs, SIPs</li><li>- Alternative Investments: Commodities, REITs, Cryptocurrencies (overview)</li></ul>

<b>Module 3</b>	<b>Risk, Return, and Diversification</b>	<ul style="list-style-type: none"> <li>- Concept of Risk and Return</li> <li>- Measurement of Risk</li> <li>- Diversification and Portfolio Concept</li> <li>- Relationship Between Risk and Return</li> <li>- Role of Time Horizon and Liquidity</li> </ul>
<b>Module 4</b>	<b>Mutual Funds and Systematic Investment Plans (SIPs)</b>	<ul style="list-style-type: none"> <li>- Types of Mutual Funds (Equity, Debt, Hybrid)</li> <li>- NAV, Expense Ratio, and Returns</li> <li>- SIP, SWP, STP Mechanisms</li> <li>- Advantages and Limitations of Mutual Funds</li> </ul>
<b>Module 5</b>	<b>Portfolio Management and Asset Allocation</b>	<ul style="list-style-type: none"> <li>- Concept of Portfolio Management</li> <li>- Asset Allocation Strategies (Conservative, Balanced, Aggressive)</li> <li>- Portfolio Revision and Evaluation</li> <li>- Role of Financial Advisors and Robo-Advisors</li> </ul>
<b>Module 6</b>	<b>Tax Planning and Regulatory Framework</b>	<ul style="list-style-type: none"> <li>- Basics of Income Tax on Investment Income</li> <li>- Capital Gains Tax (Short-term &amp; Long-term)</li> <li>- Section 80C Investment Options</li> <li>- SEBI and AMFI Guidelines</li> <li>- Investor Protection Measures</li> </ul>
<b>Module 7</b>	<b>Practical Component / Project Work</b>	<ul style="list-style-type: none"> <li>- Tracking Live Mutual Funds and Stock Portfolios</li> <li>- Portfolio Simulation Exercise</li> <li>- Case Studies: SIP vs. Lump Sum, Real Estate vs. Mutual Funds</li> <li>- Mini Project / Presentation on Investment Planning</li> </ul>

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## Teaching Methods

- Interactive Lectures and PPTs
  - Case Studies and Live Market Demonstrations
  - Portfolio Simulation Exercises
  - Group Discussion on Real Investment Decisions
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## Assessment Pattern

Component	Weightage
Attendance & Participation	10%
Assignments / Worksheets	20%
Mini Project / Case Study	30%
Final Test / Viva	40%