



CERTIFICATE PROGRAM IN PERSONAL FINANCE

Course Description:

This certification program is designed by Connoisseur Hub and a known Financial Planning firm and is endorsed by Asset Management Company. The contents of this course are finalized in collaboration with Financial Services Companies with a focus on practical implementation of relevant concepts. Due to the contents being industry oriented, students undergoing this certification will be job ready leading to better employability of the students. A joint certificate will be issued with Asset Management Company.

Highlights of the program:-

- Classroom training of (30 + 10)* hours by Faculties/Trainers/Consultants with industry exposure.
- Practical training focusing on implementing the theoretical knowledge in real life scenarios; hands on experience for selected students.
- AMFI Certification*.
- Internship for interested students.(Not mandatory in Co-branded certification)
- Placement assistance to selected students in financial service industry.

Program Syllabus:

The syllabus is designed by Connoisseur Hub and Financial Planning firm and is endorsed by Asset Management Company.

Program Duration and Delivery:

The duration of the program will encompass theory and practical training. The course will be conducted primarily on the weekends although depending on the registrations and availability, batches can be conducted on weekdays also.

Objective of this Certification:

- Due to the investor population being more financially aware, financial companies have recognized the need to carry out their operations with a focus on personal finance. All the financial products being offered to investors are linked to their corresponding financial goals. A holistic approach has been adopted by financial companies rather than individual product selling.
- Financial Companies have observed that the current college graduates have little exposure to Personal Finance and its relevant certifications in their currently defined syllabus. These graduates when employed by the companies face difficulties in their operations.
- This course will aim at bridging the gap between the current graduate syllabus and the industry requirements leading to better employability of the students. Exposure to personal finance at a collegiate level will also lead to better understanding of finance for the students leading them to a financially independent life. This will generate efficient professionals.



Course Syllabus

Chapter 1- Introduction to Personal Finance

- A)** Brief Overview to Financial Markets
- B)** Financial Goals setting
- C)** Financial Mathematics
 - Calculation of Returns
 - Time Value of Money
 - Loan Calculations
 - Total assets, Net Worth and Financial Ratios

Chapter 2- Need of Insurance in Personal Finance

- Introduction to Insurance
- Basic Concepts of Insurance
- Fundamental Principles of Insurance
- Analysis of Life Insurance Needs
- Types of Life Insurance Policies
- Health Insurance and Accident Insurance

Chapter 3 – Retirement Planning

- Introduction to Retirement Planning
- Factors Considered in Retirement Planning
- Analysis of Client's Retirement Needs
- Retirement Planning Process
- Pre-Retirement Strategies
- Post- retirement Strategies
- Investment Vehicle for Retirement Planning
 - Public Provident Fund
 - National Pension System (NPS)
 - Pension Plans from Mutual Funds and Insurance Companies
 - Reverse Mortgage to Supplement Post retirement Expenses

Chapter 4 –Asset allocation and Portfolio Management

- A)** Investment Products Universe and their Applications
 - Fixed Income Instruments
 - Mutual Fund (NISM Series- V-A: Mutual Fund Distributors Certification) Examination
 - Equity Market
 - Derivatives & Commodities
 - Foreign Exchange Market
 - Real Estate & Other Investments
- B)** Risk Profiling of Products and Investors- Asset Allocation Determination
 - Product Profiling in terms of inherent Risk and Tenure
 - Risk Profiling of Investors
 - Asset Allocation- Financial Assets
 - Types of Asset Allocation Strategies



C) Goal-based Investment Planning, Measuring and Managing Risks, Analysis of Returns

- Investment Planning to achieve Financial Goals
- Measuring Risk
- Diversification Strategies
- Analysis of Returns

Chapter 5 –Personal Taxation

A) Features of Indian Tax System and Direct Taxes

- Features of Indian Tax System
- Indian Direct Tax structure
- Tax Compliance Matters
- Residency Rules

B) Personal Taxation - Computation and Tax Efficiency

- Salary Income
- Income from House Property
- Income from Business or Profession
- Capital Gains in Transfer of Capital Assets
- Income from Residuary Sources and Tax Calculation Rules

C) Taxation of Various Financial Products and Transactions, Tax Planning Strategies

- Tax Implications for Non-resident Indians (NRIs)
- Taxability of Various Financial Products
- Taxation of Various Financial Transactions
- Wealth Tax