ADD-ON COURSE 2023
PROGRAMME: CERTIFICATE IN PERSONAL FINANCE
PROGRAMME CODE: PGDCM-2304

Number of Teaching Hours: 30

Course Objectives:

- ✓ Enhance the awareness of personal finance.
- ✓ Understand the dimensions of personal finance.
- ✓ Understand Factors Affecting Personal Financial Decision.
- ✓ Provide an outline of the Personal Finance Planning Process.
- ✓ Enhance financial literacy among students.
- ✓ Understand the Principles of personal finance.
- ✓ Understand the components of personal finance.

Module 1: Introduction to personal Finance. (4 House)

- Understanding personal Finance.
- Importance of Personal Finance.
- Why Savings and Investment.
- Dimensions of personal Finance

Module 2: Personal Finance Planning Process. (6 Hours)

- Internal Factors Affecting Personal Finance.
- External Factors Affecting Personal Finance.
- Personal Finance planning process.

Module 3: Principles of Personal Finance. (6 Hours)

- Financial Literacy.
- Why Financial Literacy.
- Principles of Personal Finance.

Module 4: Components of Personal Finance. (14 Hours)

- Tax Planning
- Insurance Planning
- Asset Planning
- Investment Planning
- Retirement Planning
- Estate Planning

COURSE OUTCOME

1. Provide students with a solid foundation in personal finance. By the end of the module, students will be able to understand the importance of personal finance, recognize the significance of savings and investment, and comprehend the various dimensions of personal finance.
2. Enable students to analyze the internal and external factors influencing personal finance and develop a comprehensive understanding of the personal finance planning process.
3. Equip students with financial literacy and an understanding of the principles of personal finance, enabling them to make informed financial decisions and manage their finances effectively.
4. Provide students with a comprehensive understanding of the key components of personal finance, including tax planning, insurance planning, asset planning, investment planning, retirement planning, and estate planning, enabling them to make informed financial decisions and achieve their financial goals.

Reference Books:

1. Bhalla VK, Investment Management, S Chand &Co.
2. Prasanna Chandra, Investment Analysis and Portfolio Management,TMH.
3. Preeti Singh, Investment Management: Security Analysis & Portfolio Management, HPH.
4. Punithavathy Pandian, Security Analysis and Portfolio Management, Vikas Publications