



S.S.T. College of Arts & Commerce

(Affiliated to University of Mumbai, Mumbai) Ulhasnagar - 421 004, Dist. Thane.



CERTIFICATE COURSE FINANCIAL PLANNING

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ABOUT THE COURSE

The certificate course in Financial Planning offered by the college provides students with a comprehensive understanding of personal and professional financial management. The course aims to equip students with the knowledge and skills necessary to assist individuals and businesses in achieving their financial goals.

Course Code :- CCBCFP001

Duration of the course:- 32 Hours

Eligibility :- Any student learning in a first year degree programme of any stream.

Medium of Instruction :- English

Objective:- The objective of this certificate course on financial planning is to equip them with the necessary tools and understanding to take control of their finances and develop healthy financial habits. The course aims to empower students to make responsible financial choices and set a strong foundation for their financial future.

LEARNING OUTCOME

By the end of the course student shall be able

Students would have an understanding of personal finance concepts and be better equipped to manage their finances effectively. They would be able to develop and implement financial plans, make informed financial decisions, and build a strong foundation for their financial future. They would have knowledge about personal financial protection, Tax awareness, Financial Risk Management.

Unit I Introduction to Financial Management :

Meaning, Nature of Financial Management, Functions of Financial Management, Importance of Financial Management, Responsibilities of Financial Management. Under-Capitalization and Over-capitalisation- Meaning, Causes, evils and remedial measures, Profit Maximisation and Wealth Maximisation,

Unit II Capital Budgeting :

Introduction- Capital Budgeting process, project classification and investment criteria. Techniques of capital budgeting- NPV, Internal Rate of Return, Pay Back period, Discounted Pay Back period.

Unit III Mutual Fund:

Introduction to mutual fund History and origin, Definition, Meaning, Characteristics advantages disadvantages, Limitations ethics. Entities involved- Sponsor, Trust, Trustee, Asset management Company, registrar and transfer agent and Fund Housing in India. Classification of Mutual Fund functional and operational- Open ended, Close ended, Interval. Portfolio- Income growth, balanced, MMMF. Geographical/location – domestic and offshore.

Unit IV Credit Management :

Terms of payment Credit policy variables, Credit evaluation, credit granting decision control of account receivables aging schedule and credit management in India.