

**UDHNA CITIZEN COMMERCE COLLEGE &
SPB COLLEGE OF BUSINESS ADMINISTRATION &
SMT. DIWALIBEN HARJIBHAI GONDALIA COLLEGE OF BCA & I.T.**
(Managed by: Udhna Academy Education Trust, Surat)

SYLLABUS OF CERTIFICATE COURSE CC

Course Title:	Fundamentals of Personal Finance
Course Credits:	02
Course Hours:	30 Hours
Course Duration:	4 Months
Eligibility:	12 th Pass
Course Objective:	This course aims to build a solid foundation in personal finance, teaching essential skills for budgeting, saving, and investing. Students will gain the confidence and knowledge to make informed financial decisions and achieve their long-term financial goals.
Expected Outcome:	This course equips students with essential financial literacy, enabling them to create budgets, manage debt, invest wisely, and plan for the future. Through practical skills and knowledge, students gain confidence in making informed financial decisions and achieving their personal financial goals.
Teaching Mode:	Online + Offline (Blended)
Evaluation Method:	MCQ
	COURSE CONTENT
Unit-1:	<u>Foundations of Personal Finance</u> Introduction Key Concepts in Personal Finance Financial Planning
Unit-2:	<u>Savings and Investments</u> Savings Related Products Investment in Securities Market Government Schemes for Various Savings & Investment Options Tax Saving Options
Unit-3:	<u>Protection and Future Planning</u> Insurance Related Products Pension, Retirement and Estate Planning Borrowing-Related Products
Unit-4:	<u>Safeguarding Your Finances</u> Caution Against Ponzi Schemes and Unregistered Investment Advisers Grievance Redressal Mechanism Grievance Redressal Agencies
Reference Books:	1. Personal Finance, Jack R. Kapoor, Les R Dlabay, Robert J. Hughes, McGraw Hill Higher Education (latest edition) 2. Introduction to Financial Planning – Indian Institute of Banking and Finance (latest edition)