

**SYLLABUS OF CERTIFICATE COURSE CC**

<b>Course Title:</b>	Fundamentals of Personal Finance
<b>Course Credits:</b>	02
<b>Course Hours:</b>	30 Hours
<b>Course Duration:</b>	4 Months
<b>Eligibility:</b>	12 <sup>th</sup> Pass
<b>Course Objective:</b>	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.
<b>Expected Outcome:</b>	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.
<b>Teaching Mode:</b>	Online + Offline (Blended)
<b>Evaluation Method:</b>	MCQ
<b>COURSE CONTENT</b>	
<b>Unit-1:</b>	<b><u>Foundations of Personal Finance</u></b> Introduction Key Concepts in Personal Finance Financial Planning
<b>Unit-2:</b>	<b><u>Savings and Investments</u></b> Savings Related Products Investment in Securities Market Government Schemes for Various Savings & Investment Options Tax Saving Options
<b>Unit-3:</b>	<b><u>Protection and Future Planning</u></b> Insurance Related Products Pension, Retirement and Estate Planning Borrowing-Related Products
<b>Unit-4:</b>	<b><u>Safeguarding Your Finances</u></b> Caution Against Ponzi Schemes and Unregistered Investment Advisers Grievance Redressal Mechanism Grievance Redressal Agencies
<b>Reference Books:</b>	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)