

## Certificate Program

### Personal Finance Evangelist - Basics

#### Objectives:

1. To have an overview of Careers in Personal Finance industry
2. To get sensitised to the importance of Life & Health Insurance for individuals
3. To get sensitised to the importance of Mutual Funds for individuals
4. To look at the fascinating opportunity of being a Personal Financial Evangelist

#### Outcomes:

1. To distinguish between various Life Insurance Products & Solutions
2. To distinguish between various Health Insurance Products & Solutions
3. To distinguish between various Mutual Funds & Solutions
4. To use Financial Mathematics for Investment Solutions
5. To be able to decide whether they would like to pursue Personal Financial Evangelist role as a full time or part time career

Total Number of Hours	30 hours
Each Lecture (hrs)	2 hrs each
Total lectures	15 lectures

**Eligibility:** Open to All

**Course Fees:** Rs 2500/- per Student

#### Requirements for the Course:

1. Fees must be paid fully in advance.
2. Minimum 75% attendance is compulsory.
3. Final Certificate may be withheld if candidate has less attendance.
4. No refund will be granted.
5. The candidate must clear MCQ examination held post course to successfully complete the course.
6. All lectures will be in On Line Mode on a suitable platform.

**30 Hours Course (2Hrs Session)**

No.	Topic	Duration
1	Careers in Personal Finance - Overview	2 hrs
2	Mutual Fund – Basics & Overview	2 hrs
3	Mutual Fund – Types of Funds – Equity	2 hrs
4	Mutual Fund – Types of Funds – Debt	2 hrs
5	Fact Sheet Reading & Examples	2 hrs
6	TVM – Functions – FV, PV, PMT, IRR, XIRR,N	2 hrs
7	Concepts in Life Insurance – Human Life Value, Utmost Good Faith, Insurable Interest, Contract & its facets	2 hrs
8	Concepts in Life insurance - Preamble of policy, Various Clauses and Conditions in Life Insurance Contracts	2 hrs
9	Types of Life Insurance Solutions – Term, Endowment, Anticipatory Endowment, Child Policies, Riders, Lapsed policies & Revival, Paid Up Value and Forfeiture,	2 hrs
10	Types of Life Insurance Solutions – Whole Life, Income policies, Retirement Policies	2 hrs
11	Concepts in Health Insurance – Indemnity, No Claim Bonus, Lapsed and Revival, Various Clauses and Conditions in Health Insurance Contracts	2 hrs
12	Types of Health Insurance & Critical Illness Policies	2 hrs
13	Personal Financial Evangelist – Role & importance – Tenets used in Financial Evangelist Role	2 hrs
14	Financial Evangelist – Case Study Snippets	2 hrs
15	Financial Evangelist – Comprehensive Case Study	2 hrs