1. Elective Courses (EC)

Wealth Management

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to Wealth Management	15
2	Wealth Management Strategy	15
3	Financial Planning & Financial Mathematics	15
4	Retirement & Estate Planning	15
	Total	**60**

Sr. No.	Modules/ Units
1	**Introduction to Wealth Management**
	A) Overview • Define Wealth, Meaning & Scope of Wealth Management • Wealth cycle • Wealth Management Process • Introduction to Financial literacy. **B) Savings and Investments** • Introduction, Nature and Scope of Saving Investments Objectives of Saving and Investment (Tax Saving, Income and Growth of Capital), • Investment Alternatives • Investment Attributes • Approaches to investment decision making • Qualities for successful investment • Alternatives to Investment decision – Direct & Indirect
2	**Wealth Management Strategy**
	A) Wealth Management Strategy • Meaning & scope of wealth management strategy • The unwealthy habits • Philosophy of wealth creation & management • Need for planning **B) Investment planning:** • Types of investment risk • Risk profiling of investors & asset allocation (life cycle model) • Asset allocation strategies(strategic, tactical, life- cycle based) • Goal-based financial planning • Active & passive investment strategies
3	**Financial Planning & Financial Mathematics:**
	A) Financial Planning • Introduction • Role of Financial planner • Process of financial planning • Cash flow analysis • Financial Planning in India • Financial Blood Test Report **B) Financial Mathematics:** • Calculation of returns (CAGR, Post-tax returns, etc.) • Calculation of Total assets • Net worth calculations
4	**Retirement & Estate Planning**
	A) Retirement Planning • Meaning & Objectives of Retirement planning • Gifts & Trust, Charity planning • Avoidable mistakes in retirement planning • Power of attorney for asset management,

	B) Estate planning • Meaning & scope • Need for Estate planning • Tools for Estate planning • Considerations for personal property and collectibles **C) Insurance Planning :** • Meaning • Basic principles of insurance • Functions and Characteristics of Insurance • Rights and responsibilities of Insurer and Insured • Types of life insurance policies • Types of general insurance policies • Health insurance – mediclaim – Calculation of Human Life Value / Belth Method CPT