

**FM-302 : WEALTH MANAGEMENT****Course Contents****UNIT-I**

Introduction: Financial Planning : Background, Role of Financial Planner, Financial Planning Process, Client Data Collection, Client Data Analysis, Life Cycle, Wealth Cycle, Risk Profiling and Asset Allocation.

**UNIT-II**

Financial Plan, Goal-based Financial Plan, Comprehensive Financial Plan, Financial Blood-Test Report (FBR), Financial Planning in India.

Investment Products & Services

Derivatives:-Futures, Options. Mutual Fund. Venture Capital / Private Equity Funds. Hedge Funds, Structured Products, Portfolio Management Services (PMS).

Investment Evaluation Framework

Risk-Return Framework, Risk:-Standard Deviation, Beta.

Risk Adjusted Returns:-Sharpe Ratio, Treynor Ratio, Alpha

**UNIT-III**

Investment & Risk Management: Equity

Role of Equity, Active and Passive Exposures, Returns from Passive, Exposure to S&P CNX Nifty, Sector Exposure and Diversification, Fundamental and Technical Analysis, Fundamental Valuation Approaches, Investment and Speculation, Leveraging.

Investment & Risk Management: Debt

Role of Debt, Deposits and Debt Securities, Valuation of Debt securities, Yields and Interest Rate Risk, Interest Rate and Debt Investments, Credit Exposure and Debt Investments, Concentration Risk, Passive Investments in Debt.

Investment & Risk Management: Alternate Assets

Gold:-Role of Gold, Gold Investment Routes, Rupee returns from Gold.

Real Estate:-Role of Real Estate, Real Estate Investment Routes, Real Estate Indices

SSELECTIVVELLY-Invest Classification Scheme for Investment Products

**UNIT-IV**

Risk Profiling & Asset Allocation

Risk Profiling, Why Asset Allocation?, Strategic Asset Allocation, Tactical Asset Allocation, Fixed Asset Allocation, Flexible Asset Allocation, Asset Allocation Returns in Equity and Debt:- Fixed Asset Allocation with Annual Re-balancing, Flexible Asset Allocation.

Asset Allocation Returns in Equity, Debt and Gold:- Fixed Asset Allocation with Annual Re-balancing, Flexible Asset Allocation  
Allocation to Speculation, Diversification in Perspective.

Risk Management through Insurance:

Risk Assessment, Life Insurance, Health Insurance, General Insurance, Safeguards in Insurance

## **UNIT-V**

Elements of Taxation:

Previous Year and Assessment Year, Gross Total Income, Income Tax Slabs, Advance Tax, Tax Deducted at Source (TDS), Exempted Income.

Deductions from Income:- Section 80C, Section 80CCC, Section 80CCD, Section 80D, Section 80E, Section 80GG.

Long Term and Short Term Capital Gain / Loss, Speculation Profit / Loss, Capital Gains Tax exemption under Section 54EC, Capital Gains Tax exemption under Section 54F, Setting Off & Carry Forward

Taxation of Investment Products:

Dividend Tax / Tax on Income Distributed by Mutual Fund, Securities Transaction Tax (STT), Capital Gains Taxation, Taxation of Fixed Deposits and Fixed Maturity Plans:- Fixed Deposits, Fixed Maturity Plans (FMP)

Dividend and Growth Options in Mutual Fund schemes, Wealth Tax.

Estate Planning:

Background, Assets & Liabilities, Nomination, Inheritance Law, Will, Trust.

Recent trends in wealth management.