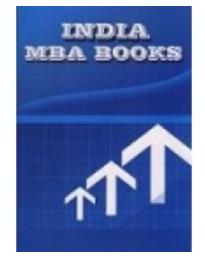
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PERSONAL FINANCE

UNIT-I

Personal Finance: Meaning and importance. Financial planning: meaning, process and role of financial planner. Risk profiling: client data analysis, life cycle, wealth cycle. Asset allocation: Strategic, Tactical, Fixed and Flexible.

UNIT-II

Risk Management: Meaning, process and importance. Distinguish between risk assessment, risk management and risk avoidance. Assessment of requirement of Health Insurance, Life Insurance and General Insurance. Choice of products for risk coverage.

UNIT-III

Investment Management: meaning and importance. Investment avenues: equity, debt, gold, real estate, mutual funds, exchange traded funds. Portfolio management: meaning, construction, evaluation and revision. Loan management: meaning, types, importance and assessment, personal, car loan, home Loan etc.

UNIT-IV

Tax planning: basics terms of income tax, advance tax, tax deduction at source, deductions under section 80C, 80 CCC, 80 D and 80 G. Taxation of investment products. Retirement planning. Management of nomination, power of attorney and will.