



**COURSE CODE**

**NAME OF THE COURSE**

**CPCC36**

**FINANCIAL PLANNING**

**OFFERED BY**

**ABOUT COLLEGE**

**COMMERCE**

Chirst College (Autonomous), Irinjalakuda established in the year 1956 by CMI fathers has always been a place where young generations are moulded towards a bright future. College has excellent infrastructure, with state of the art laboratories, seminar rooms and lecture halls. The campus is Wi-Fi enabled. Presently Collge is house for 4500+ students, 200 teaching staff and 45 supporting staff. The strength of the College lies in its hardworking and tech savvy teachers who are eager to involve in all matters of students. The lush green campus with gardens and open gym is moving towards the next phase on education both offline and online.

**COURSE COORDINATOR**

**Prof. Tom Jacob**

**LEARNING OUTCOMES**

- CO1: To Know basic concepts in financial planning.**
- CO2: To understand the various products, participants and the functions of the capital market.**
- CO3: To understand the government securities market and variable income securities.**



## COURSE MODULE

### Module 1

The process financial planning, Client interactions, Time value of money applications, Personal financial statements, Cash flow and debt management, planning to finance education, Economic Significance of Index Movements, Index Construction Issues, Desirable Attributes of an Index, Applications of Index. (10 hours).

### Module 2

Calculation of return on investment and expected return- Types of risk- Calculation of Standard deviation- calculation of beta under correlation and regression methods – alpha, beta, passive beta, overall beta (10 hours).

### Module 3

Risk management and insurance decision in personal financial planning, Various Insurance Policies and Strategies for General Insurance, Life Insurance, Motor Insurance, Medical Insurance, Security valuation -Valuation of Equity- Dividend Yield Method- Dividend Yield plus growth method (5 hours).

### Module 4

Fundamental Analysis of Equity or Security Analysis- – EIC analysis – Tools for company analysis- Technical Analysis- stock charts(line, bar, candle stick and point and figure charts)- Support and Resistance levels- Trends and Trend Reversals – Patterns –continuation patterns(Triangles, Rectangles, Flags and Pennants) -reversal patterns. Portfolio management (10 hours).

### Module 5

Income-tax computation for Individuals, Companies, Trusts and other bodies. Statutory provisions pertaining to Capital Gains and indexation, House Property, Deduction and Allowances, Non Resident Indian tax laws, and Tax Management Techniques (5 hours).

## RECOMMENDED BOOKS

1. Singhanar V.K: Students' Guide to Income Tax; Taxmann, Delhi.
2. Prasaci, Bhagwati: Income Tax Law & Practice: Wiley Publication, New Delhi,
3. Girish Ahuja and Ravi Gupta: Systematic approach to income tax: Sahitya Bhawan Publications, New Delhi.
4. Ranganathan and Madhumathi: Investment Analysis and Portfolio Management:Pearson, New Delhi
5. George Rejda: Principles of Risk Management and Insurance: Pearson, New Delhi

# **Financial Planning Value Added Certificate Course Assessment Procedure 2023-24**

Financial planning involves looking at a client's entire financial picture and advising them on how to achieve their short- and long-term financial goals. From saving for education and planning for retirement to effectively managing taxes and insurance, financial planners develop valuable relationships with their clients to provide them with confidence today and a more secure tomorrow. All qualification of this course are tested by multiple choice questions via computer based testing. Result are instant and displayed on screen. Some sample questions are

1. A budget is not:
  - a plan
  - b forecast
  - c. part of the strategic management process
  - d. qualitative statement
  
2. The assumptions underlying a company's financial planning model do not include:
  - a. levels of sales growth
  - b.levels of investment
  - c.levels of working capital
  - d. levels of directors' remuneration

2. Strategic plans are:

- a. forecasts
- b. short-term
- c. long-term
- d. budgets

# FINANCIAL PLANNING

## (Value Added Certificate Course)

Time 1 h

Max Marks:50

**Answer all questions. Each question carries 5 marks**

1. Financial management is concerned with managerial activities relating to
  - (a) Planning
  - (b) Procurement and administration of funds
  - (c) Optimum utilization of funds
  - (d) All of the above
  
2. Which of the following factors affect financial decision?
  - (a) Cost
  - (b) Risk
  - (c) Cash flow position
  - (d) All of the above
  
3. \_\_\_\_\_ refers to planning regarding financial needs of the enterprise various sources of raising funds and their optimum utilization.
  - (a) Financial planning
  - (b) Capital structure
  - (c) Financial management
  
4. Which of the following is not a feature of a financial plan?
  - (a) Simplicity
  - (b) Cost
  - (c) Flexibility
  - (d) Foresight
  
5. \_\_\_\_\_ is the decision related to composition of capital structure & also depends upon ability of the business to generate cash.
  - (a) Market condition
  - (b) Flexibility
  - (c) Cash flow ability
  - (d) Control

6. Rate of return on capital is exceptionally high in

- (a) Under – capitalization
- (b) Over – capitalization
- (c) Working capital
- (d) Fixed capital

7. Which of the factors affect dividend decisions?

- (a) Preference of shareholders
- (b) Earning
- (c) Stability of dividend
- (d) All of the above

8. \_\_\_\_\_ refers to the structure of total capital funds raised by the company.

- (a) Fixed capital
- (b) Capital structure
- (c) Capital requirements
- (d) Under capitalization

9. If you expect the share price of Infosys to go down, you will \*

- a) Sell the futures
- b) Buy the futures
- c) Sell the futures or buy a put option

10. ASBA stands for

- a) Application Supported by Blocked Amount
- b) Application Supported by Booked Amount
- c) Appliances Supported by Blocked Amount

**CHRIST COLLEGE**

Irinjalakuda.Kerala-680125

**Attendance Report****COURSE - FINANCIAL PLANNING**

Sl.No	Roll No	Student ID	Student	17-07-2023	19-07-2023	21-07-2023
1	361	12059	AASHNA HANNATH P M	P	P	P
2	362	12060	ABHAYA P S	P	P	P
3	363	12061	ABHIJITH K.K	AB	AB	AB
4	364	12062	ADHARSH V D	AB	AB	AB
5	365	12063	ADHISESH I T	AB	AB	AB
6	366	12064	ADITHYA C S	P	P	P
7	367	12065	AISWARYA M B	P	P	P
8	368	12066	AISWARYA SAJI	P	P	P
9	369	12287	AKSHAY V S	AB	AB	AB
10	370	12067	ALEENA C M	P	P	P
11	371	12068	ALPHIN VINCEN	AB	AB	AB
12	372	12069	ANASHYA V B	P	P	P
13	373	12070	ANCIYA BIJU	P	P	P
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17	377	12074	ARYA K S	P	P	P
18	378	12075	ASHER JOSEPH LORANCE	AB	AB	AB
19	379	12076	ASWATHI A S	P	P	P
20	380	12077	ASWATHI K P	P	P	P
21	381	12078	ATHULYA SIVANANDAN	P	P	P
22	382	12079	CATHERIN JOSHY	P	P	P
23	383	12080	CHANDRASEKHAR D MARAR	AB	AB	AB
24	384	12081	DEVANANDAN M M	P	P	P
25	385	12082	DEVIKA A P	P	P	P
26	386	12084	DEVIKA C R	P	P	P
27	387	12083	DEVIKA C R	P	P	P
28	388	12085	DEVIKA.K.S	P	P	P
29	389	12086	DONA CATHERINE G E	P	P	P
30	390	12087	ELIZABETH GRACE PAUL	AB	AB	AB
31	391	12088	GEORGY P S	P	P	P
32	392	12089	GOURI CHANDRA T	P	P	P
33	393	12090	GRACE MARY ALEX	AB	AB	AB
34	394	12091	HARIKRISHNAN THAYERI PREEDHI	P	P	P
35	395	12092	JASMIN P R	P	P	P
36	396	12093	JEENA K S	P	P	P
37	397	12094	JOHNPAUL JEEJO	AB	AB	AB
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39	399	12096	KEERTHANA DINESH	P	P	P

40	400	12097	LAKSHMI PRIYA M	P	P	P
41	401	12098	LAKSHMI PRIYA N	P	P	P
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45	405	12102	NASRIN MR	P	P	P
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47	407	12104	NITHYA RATHEESH	P	P	P
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49	409	12288	PARVATHY MOHANAN	P	P	P
50	410	12106	PRIYA MAJO	P	P	P
51	411	12151	RAHIL SAKEER V P	AB	AB	AB
52	412	12107	RENIYA JOY	P	P	P
53	413	12108	RINIL C K	AB	AB	AB
54	414	12109	SANJAY K J	P	P	P
55	415	12110	SARANG P S	AB	AB	AB
56	416	12111	SHIBIN A SHAJI	AB	AB	AB
57	417	12112	SHILPA C S	P	P	P
58	418	12113	SIDHI C VENU	P	P	P
59	419	12114	SNEHA M U	P	P	P
60	420	12115	SNEHA SHIJU	P	P	P
61	421	12116	SULTHANA MINNATH P B	P	P	P
62	422	12117	SURYA A M	P	P	P
63	423	12150	THEERTHA RAGHU	P	P	P
64	424	11801	UTHRAJA O S	P	P	P
65	425	12135	VISWAJITH A R	AB	AB	AB







11-08-2023 14-08-2023 16-08-2023 18-08-2023

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## Attendance Report

## COURSE - CRYPTOGRAPHY

Sl.No	Roll No	Student ID	Student	04-09-2023	06-09-2023
1	361	12059	AASHNA HANNATH P M	P	P
2	362	12060	ABHAYA P S	P	P
3	363	12061	ABHIJITH K.K	AB	AB
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15	375	12072	ANSON C J	P	P
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18	378	12075	ASHER JOSEPH LORANCE	AB	AB
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22	382	12079	CATHERIN JOSHY	P	P
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64	424	11801	UTHRAJA O S	P	P
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27-09-2023 29-09-2023 04-10-2023 06-10-2023 10-10-2023

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## Attendance Report

## COURSE - FUNDAMENTALS OF

Sl.No	Roll No	Student ID	Student	02-11-2023	03-11-2023
1	361	12059	AASHNA HANNATH P M	P	P
2	362	12060	ABHAYA P S	P	P
3	363	12061	ABHIJITH K.K	AB	AB
4	364	12062	ADHARSH V D	AB	AB
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34	394	12091	HARIKRISHNAN THAYERI PREEDHI	P	P
35	395	12092	JASMIN P R	P	P
36	396	12093	JEENA K S	P	P
37	397	12094	JOHNPAUL JEEJO	AB	AB
38	398	12095	JOYAL K J	P	P
39	399	12096	KEERTHANA DINESH	P	P

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44	404	12101	MOHAMMED HAKEEM P T	AB	AB
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64	424	11801	UTHRAJA O S	P	P
65	425	12135	VISWAJITH A R	AB	AB





13-12-2023 15-12-2023 18-12-2023 19-12-2023 20-12-2023

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This is to certify that  
**SULTHANA MINNATH P B**

successfully completed the course

# CISI Professional Refresher

## Financial Planning

12 May 2024

Structured CPD Hours Earned: 1.50



Tracy Vegro OBE  
Chief Executive

This is to certify that  
**Ancy Antony**

successfully completed the course

# CISI Professional Refresher

## Financial Planning

3 June 2024

Structured CPD Hours Earned: 1.50



Tracy Vegro OBE  
Chief Executive

This is to certify that  
**Sneha M.U**

successfully completed the course

# CISI Professional Refresher

## Financial Planning

13 May 2024

Structured CPD Hours Earned: 1.50



Tracy Vegro OBE  
Chief Executive

This is to certify that  
**Sneha Shiju**

successfully completed the course

# CISI Professional Refresher

## Financial Planning

13 May 2024

Structured CPD Hours Earned: 1.50



Tracy Vegro OBE  
Chief Executive

This is to certify that  
**Sidhi C Venu**

successfully completed the course

# CISI Professional Refresher

## Financial Planning

12 May 2024

Structured CPD Hours Earned: 1.50



Tracy Vegro OBE  
Chief Executive

This is to certify that  
**Shilpa C S**

successfully completed the course

# CISI Professional Refresher

## Financial Planning

12 May 2024

Structured CPD Hours Earned: 1.50



Tracy Vegro OBE  
Chief Executive

This is to certify that  
**Reniya Joy**

successfully completed the course

# CISI Professional Refresher

## Financial Planning

12 May 2024

Structured CPD Hours Earned: 1.50



Tracy Vegro OBE  
Chief Executive



This is to certify that

**Priya Majo**

successfully completed the course

# CISI Professional Refresher

## Financial Planning

31 May 2024

Structured CPD Hours Earned: 1.50



Tracy Vegro OBE  
Chief Executive

This is to certify that  
**Parvathy Mohanan**

successfully completed the course

# CISI Professional Refresher

## Financial Planning

13 June 2024

Structured CPD Hours Earned: 1.50



Tracy Vegro OBE  
Chief Executive

This is to certify that  
**Neha Bijoy**

successfully completed the course

# CISI Professional Refresher

## Financial Planning

13 June 2024

Structured CPD Hours Earned: 1.50



Tracy Vegro OBE  
Chief Executive

This is to certify that  
**Malavika Gopi**

successfully completed the course

# CISI Professional Refresher

## Financial Planning

12 May 2024

Structured CPD Hours Earned: 1.50



Tracy Vegro OBE  
Chief Executive

This is to certify that  
**Lena Mathews**

successfully completed the course

# CISI Professional Refresher

## Financial Planning

11 May 2024

Structured CPD Hours Earned: 1.50



Tracy Vegro OBE  
Chief Executive

This is to certify that  
**Lakshmi Priya N**  
successfully completed the course

# CISI Professional Refresher

## Financial Planning

11 May 2024  
Structured CPD Hours Earned: 1.50



Tracy Vegro OBE  
Chief Executive

This is to certify that  
**Lakshmi Priya M**  
successfully completed the course

# CISI Professional Refresher

## Financial Planning

12 May 2024  
Structured CPD Hours Earned: 1.50



Tracy Vegro OBE  
Chief Executive

This is to certify that  
**Keerthana Dinesh**

successfully completed the course

# CISI Professional Refresher

## Financial Planning

12 May 2024

Structured CPD Hours Earned: 1.50



Tracy Vegro OBE  
Chief Executive



This is to certify that  
**Athulya Sivanandan**

successfully completed the course

# CISI Professional Refresher

## Financial Planning

12 May 2024

Structured CPD Hours Earned: 1.50



Tracy Vegro OBE  
Chief Executive

This is to certify that  
**Jasmin P R**

successfully completed the course

# CISI Professional Refresher

## Financial Planning

12 May 2024

Structured CPD Hours Earned: 1.50



Tracy Vegro OBE  
Chief Executive

This is to certify that  
**Harikrishnan Thayeri Preedhi**

successfully completed the course

# CISI Professional Refresher

## Financial Planning

11 May 2024

Structured CPD Hours Earned: 1.50



Tracy Vegro OBE  
Chief Executive

This is to certify that  
**Gouri Chandra T**

successfully completed the course

# CISI Professional Refresher

## Financial Planning

11 May 2024

Structured CPD Hours Earned: 1.50



Tracy Vegro OBE  
Chief Executive

This is to certify that  
**Devika CR Devika CR**

successfully completed the course

# CISI Professional Refresher

## Financial Planning

17 May 2024

Structured CPD Hours Earned: 1.50



Tracy Vegro OBE  
Chief Executive

This is to certify that  
**Devanandan M M**

successfully completed the course

# CISI Professional Refresher

## Financial Planning

13 May 2024

Structured CPD Hours Earned: 1.50



Tracy Vegro OBE  
Chief Executive

This is to certify that  
**Catherin Joshy**

successfully completed the course

# CISI Professional Refresher

## Financial Planning

12 May 2024

Structured CPD Hours Earned: 1.50



Tracy Vegro OBE  
Chief Executive

This is to certify that  
**DEVIKA A. P**

successfully completed the course

# CISI Professional Refresher

## Financial Planning

12 May 2024

Structured CPD Hours Earned: 1.50



Tracy Vegro OBE  
Chief Executive



This is to certify that  
**Aswathi K P**

successfully completed the course

# CISI Professional Refresher

## Financial Planning

11 May 2024

Structured CPD Hours Earned: 1.50



Tracy Vegro OBE  
Chief Executive

This is to certify that

**Arya K S**

successfully completed the course

# CISI Professional Refresher

## Financial Planning

12 May 2024

Structured CPD Hours Earned: 1.50



Tracy Vegro OBE  
Chief Executive

This is to certify that  
**Anson CJ**

successfully completed the course

# CISI Professional Refresher

## Financial Planning

9 June 2024

Structured CPD Hours Earned: 1.50



Tracy Vegro OBE  
Chief Executive

This is to certify that  
**Aleena C m**

successfully completed the course

# CISI Professional Refresher

## Financial Planning

12 May 2024

Structured CPD Hours Earned: 1.50



Tracy Vegro OBE  
Chief Executive

This is to certify that  
**Aiswarya Saji**

successfully completed the course

# CISI Professional Refresher

## Financial Planning

12 May 2024

Structured CPD Hours Earned: 1.50



Tracy Vegro OBE  
Chief Executive

This is to certify that  
**Adithya Cs**

successfully completed the course

# CISI Professional Refresher

## Financial Planning

12 May 2024

Structured CPD Hours Earned: 1.50



Tracy Vegro OBE  
Chief Executive

This is to certify that  
**Abhaya P. S**

successfully completed the course

# CISI Professional Refresher

## Financial Planning

11 May 2024

Structured CPD Hours Earned: 1.50



Tracy Vegro OBE  
Chief Executive

This is to certify that  
**Aashna Hannath**

successfully completed the course

# CISI Professional Refresher

## Financial Planning

12 May 2024

Structured CPD Hours Earned: 1.50



Tracy Vegro OBE  
Chief Executive



This is to certify that  
**Anciya Biju**

successfully completed the course

# CISI Professional Refresher

## Financial Planning

12 May 2024

Structured CPD Hours Earned: 1.50



Tracy Vegro OBE  
Chief Executive

This is to certify that  
**Uthraja O S**

successfully completed the course

# CISI Professional Refresher

## Financial Planning

12 May 2024

Structured CPD Hours Earned: 1.50



Tracy Vegro OBE  
Chief Executive

This is to certify that

**Surya A M**

successfully completed the course

# CISI Professional Refresher

## Financial Planning

12 May 2024

Structured CPD Hours Earned: 1.50



Tracy Vegro OBE  
Chief Executive

This is to certify that  
**Sanjay K J**

successfully completed the course

# CISI Professional Refresher

## Financial Planning

14 May 2024

Structured CPD Hours Earned: 1.50



Tracy Vegro OBE  
Chief Executive

This is to certify that  
**Sanjay K J**

successfully completed the course

# CISI Professional Refresher

## Financial Planning

14 May 2024

Structured CPD Hours Earned: 1.50



Tracy Vegro OBE  
Chief Executive

This is to certify that  
**Nithya Ratheesh**  
successfully completed the course

# CISI Professional Refresher

## Financial Planning

12 May 2024  
Structured CPD Hours Earned: 1.50



Tracy Vegro OBE  
Chief Executive

This is to certify that  
**Nasrin M R**

successfully completed the course

# CISI Professional Refresher

## Financial Planning

12 May 2024

Structured CPD Hours Earned: 1.50



Tracy Vegro OBE  
Chief Executive

This is to certify that

**Joyal K J**

successfully completed the course

# CISI Professional Refresher

## Financial Planning

12 May 2024

Structured CPD Hours Earned: 1.50



Tracy Vegro OBE  
Chief Executive



This is to certify that

**Joyal K J**

successfully completed the course

# CISI Professional Refresher

## Financial Planning

12 May 2024

Structured CPD Hours Earned: 1.50



Tracy Vegro OBE  
Chief Executive

This is to certify that  
**Devika K.S.**

successfully completed the course

# CISI Professional Refresher

## Financial Planning

12 May 2024

Structured CPD Hours Earned: 1.50



Tracy Vegro OBE  
Chief Executive

This is to certify that  
**Athulya Sivanandan**

successfully completed the course

# CISI Professional Refresher

## Financial Planning

12 May 2024

Structured CPD Hours Earned: 1.50



Tracy Vegro OBE  
Chief Executive

This is to certify that  
**Anashya V.B**

successfully completed the course

# CISI Professional Refresher

## Financial Planning

13 May 2024

Structured CPD Hours Earned: 1.50



Tracy Vegro OBE  
Chief Executive

This is to certify that  
**Aiswarya M. B**

successfully completed the course

# CISI Professional Refresher

## Financial Planning

12 May 2024

Structured CPD Hours Earned: 1.50



Tracy Vegro OBE  
Chief Executive



This is to certify that  
**Theertha Raghu**

successfully completed the course

# CISI Professional Refresher

## Financial Planning

12 May 2024

Structured CPD Hours Earned: 1.50

A handwritten signature in black ink, appearing to read 'Tracy Vegro', written over a light blue horizontal line.

Tracy Vegro OBE  
Chief Executive

20 Fenchurch Street, London EC3M 3BY

PRUKFINPLAN 3079192 CWMA-CISI-18-3020

This is to certify that  
**Devika C R**

successfully completed the course

# CISI Professional Refresher

## Financial Planning

12 May 2024

Structured CPD Hours Earned: 1.50



Tracy Vegro OBE  
Chief Executive

This is to certify that  
**Georgy P S**

successfully completed the course

# CISI Professional Refresher

## Financial Planning

11 May 2024

Structured CPD Hours Earned: 1.50



Tracy Vegro OBE  
Chief Executive



This is to certify that  
**Dona Catherine G E**

successfully completed the course

# CISI Professional Refresher

## Financial Planning

10 May 2024

Structured CPD Hours Earned: 1.50



Tracy Vegro OBE  
Chief Executive

This is to certify that  
**Dona Catherine G E**

successfully completed the course

# CISI Professional Refresher

## Financial Planning

10 May 2024

Structured CPD Hours Earned: 1.50



Tracy Vegro OBE  
Chief Executive

This is to certify that  
**Ashwathi A.S**

successfully completed the course

# CISI Professional Refresher

## Financial Planning

12 May 2024

Structured CPD Hours Earned: 1.50



Tracy Vegro OBE  
Chief Executive