

**SHYAMPUR SIDDHESWARI MAHAVIDYALAYA**

**AJODHYA . HOWRAH . PIN-711312**

**(Affiliated to University of Calcutta)**

**(Accredited by NAAC at 'B' level)**



President:  
Sri Kalipada Mandal

Principal & Secretary:  
(Ex officio) Governing Body  
Dr. Santu Kumar Bose

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Ref. No. \_\_\_\_\_

Date: 06.01.2022

Department of Economics, Shyampur Siddheswari Mahavidyalaya is starting a certificate course on "Financial Planning and Portfolio Management" For the session 2021-2022. The details of the course are as follows:

- ✓ **Certificate Course : Financial Planning and Portfolio Management**
- ✓ **Date of Commencement: 13.01.2022**
- ✓ **Course Coordinator : Mr. Bilu Purkait and Mrs. Debasree Sarkar**
- ✓ **Course Duration : 30 Hours (January 2022- March 2022)**
- ✓ **Last date of Registration : 11.01.2022**
- ✓ **Eligibility :**

The students will be graded on the basis of continuous assessment and examination that will be held at the end of the course. After successful completion of the course, the candidates will receive the certificate of the course.

All the interested candidates are requested to submit the form to the Department of Economics, Shyampur Siddheswari Mahavidyalaya.

Enclosures :  
Registration Form  
Prospectus of the Certificate Course

Principal  
Shyampur Siddheswari Mahavidyalaya  
Ajodhya, Howrah

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mail: [ssmahavidyalaya@gmail.com](mailto:ssmahavidyalaya@gmail.com)

**SHYAMPUR SIDDHESWARI MAHAVIDYALAYA**  
**REGISTRATION FORM**  
**CERTIFICATE COURSE ON “FINANCIAL PLANNING AND PORTFOLIO MANAGEMENT”**  
**SESSION (2021-2022)**

NAME ( In Block Letters): \_\_\_\_\_

Category (GEN/ OBC/ST/SC) : \_\_\_\_\_

Father's Name / Mother's Name \_\_\_\_\_

Course: \_\_\_\_\_

Semester: \_\_\_\_\_

Subject: \_\_\_\_\_

C.U. Roll No.: \_\_\_\_\_

C.U. Registration No. \_\_\_\_\_

College Roll No. \_\_\_\_\_

Aadhar No. \_\_\_\_\_

E-mail Id. \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

Signature of the Candidate \_\_\_\_\_

Mobile Number \_\_\_\_\_

**SHYAMPUR SIDDHESWARI MAHAVIDYALAYA**  
**CERTIFICATE COURSE ON FINANCIAL PLANNING AND PORTFOLIO MANAGEMENT**  
**DEPARTMENT OF ECONOMICS**  
**SESSION- 2021-2022**

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**COURSE CORDINATOR: MR. BILU PURKAIT AND MRS. DEBASHREE SARKAR**

**DETAILS OF THE COURSE-**

**COMENCEMENT OF THE COURSE: 13.01.2022**

**DURATION: 30 HOURS (January 2022-March 2022)**

**INSTRUCTORS:MR. BILU PURKAIT AND MRS. DEBASREE SARKAR**

**METHODOLOGY: USE OF EXCEL, POWER POINT PRESENTATION, EVERYDAY LIFE SITUATIONS**

**LECTURES PER WEEK: 3 LECTURES**

**EVALUATION: FINAL EXAMINATION**

**STUDENTS GRADING:**

MARKS	GRADE
80-100	A
65-79	B
55-64	C
50-54	D
0-49	FAIL

## **INTRODUCTION**

Financial planning involves assessing your current financial situation, setting realistic goals and creating a strategy to achieve them. It encompasses budgeting, saving, investing and managing risks to secure a stable financial future. On the other hand, portfolio management is the art of selecting and managing investments to optimize returns while considering an individual's risk tolerance. Together, these practices form a comprehensive approach to building and maintaining wealth over time.

## **OBJECTIVES:**

- ❖ To enhance financial literacy.
- ❖ To educate everyone on effective portfolio management and enabling them to make prudent investment choices aligned with their financial goals.
- ❖ Assist in setting realistic financial goals and developing actionable plans to achieve them through strategic financial planning.
- ❖ It aims to empower individuals to take control of their financial future and make sound financial decisions in a complex and dynamic economic landscape

**COURSE CONTENTS:**

- Introduction and Six Step Financial Planning Process
- Personal Financial Mathematics
- Basic of Capital Gains and Taxation
- Introduction to Different Asset Classes : (i) Equity  
(ii) Debt  
(iii) Mutual Funds  
(iv) Gold and Real Estates  
(v) Derivative
- Diversification and Asset Allocation
- Portfolio Planning and Construction
- Goal Based Investment and Portfolio Management

**COURSE OUTCOME:**

- Students gain a deeper knowledge of financial principles.
- Career opportunity as a financial advisor, wealth management and related fields.
- Better equipped to navigate the complexities of the financial landscape, fostering greater sense of financial literacy and confidence.

**REFERENCES:**

- ❖ W.F Sharpe (1964)- Capital assets prices: A theory of market equilibrium under conditions of risk. Journal of Finance 14
- ❖ Lessons on Financial Planning for Young Investors-SEBI.

**SHYAMPUR SIDDHESWARI MAHAVIDYALAYA**  
**CERTIFICATE COURSE**  
**FINANCIAL PLANNING AND PORTFOLIO MANAGEMENT**  
**SESSION -2021-2022**  
**FINAL EXAM**

DURATION: 3 HOURS

FULL MARKS: 100

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**A. ANSWER THE FOLLOWING QUESTIONS: (50X2=100)**

1. Which of the following is a primary objective of financial planning?  
a) Accumulating debt                      b) Maximizing spending  
c) Achieving financial goals              d) Ignoring savings
2. What is the purpose of an emergency fund in financial planning?  
a) Investing in high-risk assets                      b) Saving for luxury purchases  
c) Providing financial cushion for unexpected expenses      d) Accumulating debt
3. Asset allocation in portfolio management refers to:  
a) Concentrating all investments in a single asset class  
b) Diversifying investments across different asset classes  
c) Ignoring investment options  
d) Maximize risk exposure
4. What does risk tolerance represent in financial planning?  
a) The willingness to take on financial risk                      b) Avoiding investments altogether  
c) Accumulating debt                      d) Maximizing savings
5. Which of the following is an example of a short-term financial goal?  
a) Retirement planning                      b) Purchasing a home  
c) Saving for a vacation                      d) Building an emergency fund
6. What is not a typical step in the financial planning process?  
a) Setting financial goals                      b) Assessing risk tolerance  
c) Ignoring budgeting                      d) Implementing strategies
7. The purpose of a budget in financial planning is to:  
a) Minimize savings                      b) Maximize spending  
c) Control expenses                      d) Accumulate debt
8. What does liquidity mean in investment terms?  
a) The ability to buy and sell assets quickly                      b) Long-term investment horizon  
c) High-risk investment                      d) Fixed income securities

9. What is the role of diversification in portfolio management?
- a) Concentrating all investments in a single asset
  - b) Spreading investments across various assets
  - c) Avoiding investments altogether
  - d) Ignoring investment opportunities
10. What is an essential factor to consider when evaluating investment options?
- a) Ignoring risk
  - b) Past performance only
  - c) Future growth potential
  - d) Investing without research
11. What does the term "time horizon" refer to in financial planning?
- a) The time it takes to accumulate debt
  - b) The period over which an investment is held
  - c) The duration of a budget
  - d) The length of time for retirement
12. Which of the following is NOT a type of risk associated with investments?
- a) Inflation risk
  - b) Market risk
  - c) Saving risk
  - d) Interest rate risk
13. What is the role of a financial advisor in financial planning?
- a) Maximizing spending
  - b) Minimizing savings
  - c) Providing guidance on investment decisions
  - d) Accumulating debt
14. What is the purpose of tax planning in financial planning?
- a) Maximizing tax liabilities
  - b) Minimizing tax liabilities
  - c) Ignoring tax implications
  - d) Accumulating tax debt
15. Which of the following is NOT a characteristic of a well-diversified portfolio?
- a) Concentration in a single asset
  - b) Spread across different asset classes
  - c) Mitigation of risk
  - d) Balance of investments
16. What does the term "volatility" mean in investment terms?
- a) Stability of investment returns
  - b) Fluctuations in investment returns
  - c) High liquidity
  - d) Low-risk investments
17. Which of the following is a potential benefit of financial planning?
- a) Increased debt
  - b) Decreased savings
  - c) Achieving financial goals
  - d) Ignoring budgeting
18. What is the purpose of an investment policy statement (IPS)?
- a) Maximizing risk
  - b) Minimizing savings
  - c) Providing guidelines for investment decision
  - d) Accumulating debt
19. Which of the following is NOT a factor to consider when setting financial goals?
- a) Ignoring risk tolerance
  - b) Time horizon
  - c) Financial obligations
  - d) Personal values and priorities

20. What does the term "asset class" refer to in investment terms?
- a) Different types of liabilities
  - b) Categories of financial instruments
  - c) Time horizon of investments
  - d) Specific investment opportunities
21. Which of the following is NOT a common investment vehicle?
- a) Stocks
  - b) Bonds
  - c) Budgeting
  - d) Mutual funds
22. What is the primary purpose of re-balancing a portfolio?
- a) Maximizing returns
  - b) Minimizing savings
  - c) Maintaining desired asset allocation
  - d) Accumulating debt
23. Which of the following is NOT a type of risk commonly associated with investments?
- a) Credit risk
  - b) Inflation risk
  - c) Savings risk
  - d) Interest rate risk
24. What is the role of insurance in financial planning?
- a) Ignoring protection against risk
  - b) Minimizing savings
  - c) Providing financial protection
  - d) Accumulating debt
25. Which of the following is a potential benefit of diversification in portfolio management?
- a) Concentration of risk
  - b) Maximization of risk
  - c) Reduction of risk
  - d) Ignoring risk
26. What is the purpose of investment analysis in financial planning?
- a) Maximizing savings
  - b) Evaluating investment opportunities
  - c) Accumulating debt
  - d) Ignoring risk
27. Which of the following is a common guideline for setting financial goals?
- a) Setting unrealistic goals
  - b) Ignoring time horizon
  - c) Making goals specific, measurable, attainable, relevant, and time-bound (SMART)
  - d) Focusing on short-term goals only
28. What is the primary role of a budget in financial planning?
- a) Maximizing spending
  - b) Minimizing savings
  - c) Controlling expenses
  - d) Accumulating debt
29. Which of the following is NOT a step in the financial planning process?
- a) Budgeting
  - b) Setting financial goals
  - c) Evaluating investment opportunities
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## DEPARTMENT OF ECONOMICS



### **CERTIFICATE COURSE ON “FINANCIAL PLANNING AND PORTFOLIO MANAGEMENT” (JANUARY 2022-MARCH 2022)**

#### **Certificate of Participation**

This is to certify that Mr./Ms. \_\_\_\_\_ a student of Shyampur Siddheswari Mahavidyalaya, Department of Economics/ Department of Commerce has participated and successfully completed the thirty hours of certificate course titled “Financial Planning and Portfolio Management” and obtained a grade \_\_\_\_.

Grading System: A=80-100%, B=65-79%, C=55-64%, D=54-45%, F= Below 45%

\_\_\_\_\_  
Mr. Bilu Purkait

Gobinda Prasad Barman  
(Course Co-Ordinator)  
Principal

\_\_\_\_\_  
Mrs. Debasree Sarkar

(Course Co-Ordinator)

Mr. R. Mukherjee

(IQAC Co-Ordinator)