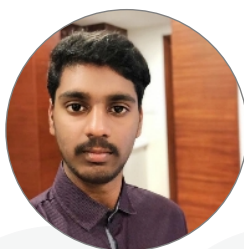




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GERA VIVEK

Student ID: 80904A

has completed the following course

A Micro Course on Personal Finance

1hr,53min

Total Duration

52

No. of Lessons

Beginner

Level of the Course

Issued on **16th October 2021**

Certificate Link: **[learnmall.in/cert/ICD580904A](https://www.learnmall.in/cert/ICD580904A)**

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Learning Summary



GERA VIVEK (Student ID: 80904A)

has completed the following course

" A Micro Course on Personal Finance "

- ▶ Course Segementation: **Business > Finance > Finance Analysis**
- ▶ Duration: **1 hours 53 minutes**
- ▶ Level: **Beginner**
- ▶ No. of Lessons: **52**
- ▶ Issue Date: **16th October 2021**

Course Syllabus

▶ Introduction

- Learning Objectives
- Course Content Overview

▶ Financial Literacy and Money Terms

- Introduction To Financial Literacy
- Financial Literacy in India
- Income and Expense
- Asset and Liability
- Time Value of Money
- Liquidity

▶ Financial Planning

- What is Financial Planning?
- Where to Start?
- Needs Vs. Wants
- Financial Goal Setting
- Goal Setting Example
- Types of Financial Goals

▶ B for Budget

- Budgeting and it's importance
- How to Create a Budget?
- Following your Budget

▶ Savings

- Savings and it's importance
- Developing savings mindset
- Savings Mantra

▶ Risk Management

- Understanding Financial Risk
- Risk Profiles

- Risk Management Techniques

▶ Investment and Investment Options

- What is Inflation?
- Simple Interest Vs. Compound Interest
- Real Interest Rate
- Investment and it's importance
- Channels of Investment
- Fixed Deposit
- Recurring Deposit
- Public Provident Fund
- Other debt investment options
- Mutual Funds
- Types of Mutual Funds
- Diversification in Investment

▶ Introduction to Stock Market

- A Company Journey Overview
- IPO and Stock Market
- What is Dividend?
- Key Points to Remember

▶ Insurance

- What is Insurance?
- Types of Insurance
- Key Points To Remember

▶ Credit card and Loan Products

- Introduction to Credit Card
- What is Credit Score?
- Best Practices to Use Credit Card
- Types of Loan
- Before you borrow money



► **Behavioral Finance**

- What is Behavioral Finance?
- Cost of Procrastination
- Behaviors Impacting the Financial Decisions
- Dealing with Financial Behavior

► **What's Next?**

- Best Practices and Conclusion

