



Certification in FINANCIAL PLANNING & RELATIONSHIP MANAGEMENT

AIM OF THE PROGRAM

The Indian economy has been showing an average growth rate of 8-9% in the last three years. Service sector has recorded over 11% growth. The Indian economy is one of the top 5 economies in the world today. The middle class segment is expected to go up to 40% of the total populace in the next 3-5 years.

Financial guidance and planning is needed not just by people with current stores of wealth but also for people who need to manage their wealth today to have a sound financial future tomorrow. India has a high percentage of both categories of people. This is more so with the current upsurge in the middle class segment in India that has created several times more people with wealth management needs and requirements of financial assistance than ever before.

The aim of the 6-month Post Graduate diploma in Financial Planning & Relationship Management (CERTIFICATION) in partnership with AAFM, USA is to impart intensive knowledge and skills for an extensive range of subjects that are key to the success of any Banking professional. The new generation Financial Planner & Relationship Manager will have deep understanding of banking solutions and holistic understanding of the industry requirements.

The new generation “Financial Planning Manager” is going to be a person who doesn’t just have a degree from some college saying that he is a graduate or a post graduate. He will be someone who has a great degree of domain knowledge combined with has specialized skills of relating to people, influencing decisions, leadership and communication.

The CERTIFICATION program imparts extensive knowledge of Financial Planning & Wealth Management over a 6-month period, including general management concepts that will give CERTIFICATION students an edge over any regular MBA program. Skills including Relationship Management, Consultative Selling, Power Negotiation, Managerial skills etc will prepare CERTIFICATION students to take on leadership positions later in their career and excel in their immediate roles within financial services firms. Attitude development will be facilitated through lessons from world renowned experts like Brian Tracy, Stephen Covey, Tom Peters and others.

CERTIFICATION is building professionals who will be ready to take on any area in Wealth Management, especially Financial Planning right from day 1, and will differentiate themselves from their counterparts by their high level of knowledge, skills and attitude. **The new generation Financial Planning Manager is here to stay!**

ABOUT THE PROGRAM

CERTIFICATION is a 6-month full time program with an intensive 3 month internship at leading banks. An optional co-certification from AAFM, USA on specific modules is there as part of this program. This program will create professionals who are ready to hit the ground

running from day 1.

INTERNSHIP WITH BANKS

CERTIFICATION students will undergo a 3-month internship with leading banks in India. During this time, they will interact with senior management at

the bank & get inducted in various parts of the bank's business. Students will do live case studies during the internship & will also be graded on their internship module by the banks & IIFM faculty.

PLACEMENTS FROM IIFM

As part of a Pre-employment offer, select IIFM CERTIFICATION students will get provisional appointment letters from leading partnering banks, at the time of joining the institute. Appointments are subject to successful completion of the program.

Students who don't qualify for pre-employment will be provided coordinated placement by IIFM.

PROGRAM CONTENT

The curriculum of the CERTIFICATION program has been designed by PeopleFirst, global experts in people development, along with IIFM. PeopleFirst is IIFM's knowledge partner & has trained more than 15,000 banking & financial services professionals in the past 3 years. The course content has been shared & validated by leading banks in India.

The CERTIFICATION program has 18 modules. Some of the key modules are explained in brief here

FUNDAMENTALS OF INVESTMENT & INSURANCE: Students will study essentials of compounding, risk appetite, money illusion, inflation concepts, and macro-economic factors. Diversification, market timing, rupee cost averaging, volatility, efficient market hypothesis, optimal portfolio, capital asset pricing model, investor profiling, home economics and insurance regulatory & product orientation, will also be understood

ASSET ALLOCATION: This part of the course covers 2 modules. Students study financial portfolio management, role of style in equity allocation, role of rebalancing, types of risk, variance & standard deviation, reverse optimization, key trends on globalization & securitization, active vs. passive management and several other concepts

FINANCIAL PLANNING FOUNDATION: Students learn the crucial elements in financial planning, including the objectives of financial planning, role of mutual funds in financial planning, detailed financial planning process in India, mistakes financial planners should avoid, as well as common terminology in financial planning. Students will also learn about concepts like value averaging, rupee cost averaging, goal oriented investing etc

FINANCIAL PLANNING STRATEGIES: Detailed

understanding of the life cycle stage & the wealth stage is part of this set of 6 modules. Students will master these stage guides. Financial planning strategies will be studied & applied in real life cases

MARGIN TRADING: This section covers 2 modules with concepts including buying on margin, margin account, cash account, minimum & maintenance margin, margin call, leverage, & associated risks of margin

CENTRAL AUTHORITIES: This section covers the central bank structure, operations, central bank & monetary policy, central bank tools, setting reserve requirements & CRR and SLR

MERGERS & ACQUISITIONS: This will include study of spin-offs, carve outs, tracking stock, objectives of M&A, varieties of M&A, reverse mergers, demergers, valuation concepts like P/E ratio, EV/Sales ratio, replacement cost and discounted cash flow

COMMODITIES & CONVERTIBLES: There are 4 modules on these two subjects that include trading of commodities, benchmarks for broad commodity investing, & investing in commodities. Convertible bonds, conversion ratios, forced conversion, convertible stocks & conversion premium are some of the other study areas in this section

DERIVATIVES: There are 2 modules on this. These cover Options, Warrants, Forward Contracts, Forward Rate Agreements, Futures & Swaps. These are not just theory sessions but include extensive cases and calculations, backed by analysis and debrief from eminent faculty & experts from leading banks and the stock market

FINANCIAL MARKETS: In modules related to this topic, students will learn about the functions of financial markets, & the major players in the financial markets, including brokers, dealers, investment banks and financial intermediaries. Structures of financial markets will also be studied

INTRODUCTION TO EQUITIES: This set of modules will cover intensive study and discussion of Primary and secondary markets, debt & equity markets, various exchanges & market indexes, brokerages, equities, equity funds and investor behavior

MUTUAL FUNDS: This set of modules deals with the history of mutual funds in India and global markets, role & working of mutual funds, types of funds, understanding the style box, costs, expense ratios & loads, fund valuations, buying & selling of funds. A section on reading & analyzing

mutual fund tables is also included

BONDS: Students will learn about bonds and bond funds, as well as bond strategies and bond laddering. Main groups in the bond market will also be studied

MONEY MARKETS: Among other things, the 2 modules in this section deal with understanding of both money markets & stock markets and various money market instruments like Treasury bills, certificate of deposit, commercial paper, banker's acceptance and repos

STRUCTURED PRODUCTS: This is one of the most required and significant are for wealth managers and financial sector organizations today, as well as a concept that only a few senior banking professionals truly understand, given the recent focus on this. This module will be taken by senior bankers, including banking partners of IIFM. Real life case studies will be included

GENERAL MANAGEMENT: Students who do the CERTIFICATION program from IIFM will have an advantage over a typical MBA because they will have greater knowledge & skills related to wealth management than a standard MBA student. However, in order that they do not lose out to a MBA program, the CERTIFICATION 6-month program also includes extensive modules on General Management.

Therefore, the General Management section includes 7 modules spread over 100 hours of classroom study and more than 200 hours of coordinated self learning. This will provide sufficient general management insights to students, while focusing on specialized financial skills.

The General Management section includes the following credit areas:

- Sales Management
- Sales Planning
- Sales Process Management
- Organizational Behavior
- Marketing Management
- Operations Management
- Financial Management (includes a section on statistics)

BEHAVIORAL PROGRAMS: Attitude & skills especially behavioral are as important if not more than knowledge. While the specialized modules and general management modules help build great stores of knowledge & some skills, the behavioral modules will further build on skills and simultaneously create a DNA of a winning attitude in each student, which will help them excel not just in their career but in life too.

This section will include 5 extensive modules with credit areas in the following:

- Consultative Selling Skills
- Sustainable Relationship Management

- First Level Managerial Skills
- Power Negotiation
- Effective Time Management

Most people spend in excess of rupees one lakh on programs included in this section. For IIFM CERTIFICATION students this is free of cost and part of their course.

Some of these modules include learning from world renowned experts like Brian Tracy, Stephen Covey, Todd Duncan and others

LEARNING METHODOLOGY

At IIFM, we don't rely on theory alone. Therefore, the learning and teaching process at IIFM has been designed in collaboration with PeopleFirst, world leaders in developing people. The learning process includes the following:

- Classroom sessions with eminent faculty
- Relevant case studies
- Simulations & role plays
- Project work at IIFM
- Self-learning with a range of learning resources
- CDs & reference material from global resources
- Interactive group work
- Mentoring by senior bankers & IIFM faculty
- Internship with partnering banks

There are a total of 18 credit papers comprising 80% of the overall grading, with 20% grades based on feedback from the bank where internship is done, balanced by faculty reviews.

AAFM, USA CERTIFICATION

Not only do the students get a 6-months post graduate diploma in Financial Planning & Relationship Management from IIFM that is recognized as an industry standard by leading Banking & finance companies in India; they also get an optional certification from AAFM, USA on specific programs that they do through IIFM with AAFM, USA. The latter is recognized globally and has global accreditation.

AMFI CERTIFICATION

As part of this program, IIFM will also prepare its students for AMFI certification. AMFI certification is mandatory in most cases in case of banking staff involved in selling & distributing mutual fund products.

INDUSTRY MENTORS

All students of this program have senior executives from the industry who are there to mentor them and guide them in making the best career decisions. This is an invaluable asset for all students.

ELIGIBILITY CRITERIA

Graduates from all disciplines are eligible for this program. Those students who have appeared for their final graduation exams this year and have not yet received their final year mark sheets are also eligible, but if selected they will be required to produce final year mark sheets after joining the program at IIFM, within a reasonable time frame, depending on their particular graduating college/university.

SELECTION PROCESS

Students may refer the prospectus and the admission form for details related to selection process and admission protocols.

PAYMENT PROCESS

The CERTIFICATION program fee is RS. 1,25,000.

Service tax (as per government rules) is extra. All payments are to be made by a crossed Demand draft/ Pay order in favor of "INDIAN BUSINESS ACADEMY PVT. LTD" payable at Mumbai.

When IIFM confirms the selection of the student to the program, the student needs to make an admission fee payment of RS. 28,500. Service tax (as per government rules) is extra.

The balance payment (after deducting the admission fee) for the 6-month term may be paid latest 5 days before the start of the academic session.

LOANS FOR THE PROGRAM

Loan facility is available from Banks and NBFC's. Students who require this facility may speak to the registration authority at IIFM at the time of admission for help on this.

The loan will be solely at the discretion of the bank and IIFM will not have any say in the whole process apart from facilitating the same in whatever capacity we can.

If the loan payment is delayed beyond a particular date and IIFM does not receive the admission fee before the cut-off date, it might not be possible to retain your seat or the confirmed appointment with the partner banks. Therefore, while you may seek a loan, please keep in touch with the registering authority at your IIFM center to ensure that your seat is not forfeited because of any avoidable delays.