



Mangalmay Institute of Management Technology
Greater Noida (U.P.)



MANGALMAY
INSTITUTE OF MANAGEMENT TECHNOLOGY

Greater Noida



ADD ON
CERTIFICATION PROGRAM
on

Smart Investment Planning

BBA 2nd Year students

Date: 12th Feb, 2024 to 18th March, 2024

Time: 3:00 PM - 5:00 PM | Venue: Room No 204, B Block

Coordinator:

Dr. Anuradha Singh



Resource Person

Mr. Sachin Kumar

Toll-Free : 1800 103 3797 | www.mangalmay.net.in

Plot No. 8 & 9, Knowledge Park-II, Greater Noida, Delhi-NCR, India



Mangalmay Institute of Management Technology
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Date: 7th Feb 2024

NOTICE

MIMT is organizing an Add-on certification course on “**Smart Investment Planning**” starting from **12th Feb, 2024** in Room No 204, Block B, MIMT. This is to inform that all BBA 2nd Year students of the Management Department can enroll for the same.

The details of the certification is given below:

Program Details : -

Date: 12th Feb, 2024 to 18th March, 2024

Time: 3:00 PM - 5:00 PM


Venue: Room No 204, B Block, MIMT

Participants: Students of BBA 2nd Year

Resource Person: Mr. Sachin Kumar

Coordinator: Dr. Anuradha Singh

Registration: Interested students can give their names to the coordinator latest by 9/02/24


Associate Dean
MIMT

CC to:

Principal, MIMT

IQAC, MIMT

HODs/Coordinators

Faculty Members

Student Notice Board

Office File



Syllabus

(30 Hours)

Module 1: Fundamentals of Financial Planning

- 1. Introduction to Investment Planning**
 - Introduction to Investment Planning
 - Understand the concept of Financial Planning
- 2. Understanding Financial Planning**
 - Understand the need for financial planning
 - Scope of financial planning
- 3. Basics of Financial Planning**
 - Concept of asset, liabilities, and net worth
 - Financial Planning process

Module 2: Time Value of Money and Cash Flow Management

- 4. Time Value of Money**
 - Time Value of Money
 - How to calculate Time Value of Money
- 5. Cash Flow Management**
 - Importance of cash flow management in personal finance
 - Preparing Household Budget
- 6. Budgeting and Forecasting**
 - Cash inflows and outflows
 - Budgeting and forecasting
- 7. Monitoring Budgets and Savings**
 - Monitoring budgets and provision for savings
 - Creating a personal Balance Sheet and net worth

Module 3: Budgeting, Savings, and Contingency Planning

- 8. Creating Budgets and Savings Plans**
 - Creating a budget and savings plan
 - Contingency Planning
- 9. Understanding Debt**
 - The purpose or need of debt
 - Role and impact of debt in cash flow management



Module 4: Managing Debt

10. Responsible Borrowing

- Responsible Borrowing
- Secured and Unsecured loans

11. Loan Terms and Types

- Terms related to loans
- Types of borrowing

12. Evaluating Loans

- Criteria to evaluate loans
- Opting for change in EMI or change in tenure for interest rate changes

13. Debt Reduction Strategies

- Invest the money or pay off outstanding loan
- Strategies to reduce debt faster

Module 5: Investment Options and Mutual Funds

14. Types of Investment

- Types of investment: Equity, Fixed Income, Commodities, Real Estate

15. Mutual Funds

- Meaning and features of Mutual Fund
- Concepts and Terms Related to Mutual Funds
- Mutual Fund Products

Schedule

Session	Content	Time	Date
S 1	1) Introduction to Investment Planning 2) Understand the concept of Financial Planning	3 PM-5 PM	12-February-2024
S 2	1) Understand the need for financial planning 2) Scope of financial planning	3 PM-5 PM	14-February-2024
S 3	1) Concept of asset, liabilities and net worth 2) Financial Planning process	3 PM-5 PM	16-February-2024
S 4	1) Time Value of Money 2) How to calculate Time Value of Money	3 PM-5 PM	19-February-2024
S 5	1) Importance of cash flow management in personal finance 2) Preparing Household Budget	3 PM-5 PM	21-February-2024



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S 6	1) Cash inflows and outflows 2) Budgeting and forecasting	3 PM-5 PM	23-February-2024
S 7	1) Monitoring budgets and provision for savings 2) Creating a personal Balance Sheet and net-worth	3 PM-5 PM	26- February-2024
S 8	1) Creating a budget and savings plan 2) Contingency Planning	3 PM-5 PM	28-February-2024
S 9	1) The purpose or need of debt 2) Role and impact of debt in cash flow management	3 PM-5 PM	1-March-2024
S 10	1) Responsible Borrowing 2) Secured and Unsecured loans	3 PM-5 PM	4-March-2024
S 11	1) Terms related to loans 2) Types of borrowing	3 PM-5 PM	6-March-2024
S 12	1) Criteria to evaluate loans 2) Opting for change in EMI or change in tenure for interest rate changes	3 PM-5 PM	11-March-2024
S 13	1) Invest the money or pay off outstanding loan 2) Strategies to reduce debt faster	3 PM-5 PM	13-March-2024
S 14	1) Types of investment- Equity, Fixed Income, Commodities, Real Estate	3 PM-5 PM	15-March-2024
S 15	1) Meaning and features of Mutual Fund, 2) Concepts and Terms Related to Mutual Funds, Mutual Fund Products	3 PM-5 PM	18-March-2024
	Assessment	3 PM-4 PM	22-March-2024



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	Report
Name of Activity	Smart Investment Planning
Date	12 th February, 2024 to 18 th March, 2024
Venue	Room No 204, B Block, MIMT
Organized by	Management Department
No. of Participants	92
Name of Expert	Mr. Sachin Kumar
Beneficiary	BBA 2 nd Year students
Activity Convener	Dr. Anuradha Singh
Objective	<p>The aim of this certification course is:</p> <ul style="list-style-type: none">· To facilitate the understanding of Investment planning decision process· To facilitate the understanding of different types of Investment avenues and their pros and cons so that smart investment planning can be formulated.



Content

In the present global scenario, if the students have to be competitive and thus increase their employability and productivity, we cannot afford to prepare the workforce without a thorough understanding of Investment Planning. With the focus of imparting investment management planning concepts, process and its application in industry and widening job opportunities to students and also to equip themselves with smart investment planning decisions to manage their finance, IQAC Cell, MIMT conducted a 30-hours Certification Course titled “Smart Investment Planning” at Department of Management Studies for BBA 1st Year students. The main aim is to educate, train and make students ready for any job role in the financial service industry and also make them able to manage their own finances.

Day 1: Introduction to Financial Planning

The first session introduced participants to investment planning, outlining its critical role in achieving financial objectives. The basics of financial planning were covered, emphasizing the importance of managing personal finances effectively to ensure long-term financial security. Participants were made aware of how structured planning can help in achieving both short-term and long-term financial goals.

Day 2: Understanding Financial Planning

The second day focused on the need for financial planning, discussing its role in personal and professional financial management. The session also explored the scope of financial planning, detailing its applications in various financial scenarios.

Day 3: Financial Basics

On the third day, the concepts of assets, liabilities, and net worth were explained. Participants learned about the financial planning process, including the steps involved in creating a comprehensive financial plan.

Day 4: Time Value of Money



The fourth day was dedicated to understanding the time value of money. Participants learned how to calculate the present and future value of money, emphasizing the importance of these calculations in financial planning.

Day 5: Cash Flow Management

the focus was on managing cash flow within personal finances. The importance of cash flow management was discussed, and participants learned how to prepare household budgets to effectively manage their income and expenses, ensuring financial stability and the ability to meet future financial needs.

Day 6: Budgeting and Forecasting

The sixth session introduced participants to budgeting and forecasting techniques. They learned how to track cash inflows and outflows, predict future financial requirements, and create effective budgets. This session provided practical tools and methods for anticipating and managing financial needs.

Day 7: Monitoring Budgets and Savings

The seventh session focused on the ongoing process of monitoring budgets and ensuring provisions for savings. Participants learned to create personal balance sheets and net-worth statements, which are essential for tracking financial health and making informed financial decisions over time.

Day 8: Creating Budgets and Savings Plans

In the eighth session, participants practiced creating comprehensive budgets and savings plans. The session emphasized the importance of contingency planning, preparing participants to handle unexpected financial challenges by setting aside emergency funds and planning for financial uncertainties.

Day 9: Understanding Debt

On the ninth day, the purpose and need for debt were discussed. The session covered the role and impact of debt in cash flow management, helping participants understand how to manage debt effectively.



Day 10: Responsible Borrowing

The tenth day focused on responsible borrowing practices. Participants learned the differences between secured and unsecured loans and their implications on personal finance.

Day 11: Loan Terms and Types

On the eleventh day, the session covered various loan terms and types of borrowing. Participants were introduced to the key terms related to loans and different borrowing options, helping them make informed decisions about taking loans that suit their financial situations.

Day 12: Evaluating Loans

The twelfth session provided criteria for evaluating loans. Participants learned how to assess loan offers and decide whether to change EMI amounts or loan tenures in response to interest rate changes, ensuring their debt remains manageable and cost-effective.

Day 13: Debt Reduction Strategies

On the thirteenth day, strategies to decide whether to invest money or pay off outstanding loans were discussed. Participants also learned techniques to reduce debt faster and more efficiently.

Day 14: Types of Investment

The fourteenth day introduced different types of investments, including equity, fixed income, commodities, and real estate. The session aimed to provide a comprehensive understanding of various investment options.

Day 15: Mutual Funds

On the final day, the meaning and features of mutual funds were explained. Concepts and terms related to mutual funds were discussed, along with an overview of various mutual fund products. The session concluded with practical applications and a review of key topics covered throughout the course.



During the session, the expert went through the important aspects such as liquidity, safety, risk and return of various financial products. He also touched the concept of block chain technology in Crypto currency. He also talked about asset allocation depending upon investor's risk appetite and financial needs. In future, IQAC Cell has planned to conduct more Smart Investment Planning seminars or certification courses in the institute to educate students about the job opportunities available in the financial service industry and managing their own finance effectively.



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Assessment	At the end of the "Smart Investment Planning " course there was a MCQ assessment assigned to assess the understanding level of the students.
Outcome of Activity	The students will be competent to understand the Investment Planning Process. They will be able to implement the investment techniques for their clients in the organization they would join and also would be able to manage their finances effectively once they would start earning.

List of Beneficiaries

S. No.	Roll Number	Student Name	Registered
1	220992105013	ADARSH KUMAR	Registered
2	220992105021	ADITYA BHATI	Registered
3	220992105025	ADITYA NARAYAN	Registered
4	220992105030	AHETESHAM QURESHI	Registered
5	220992105034	AKANKSHA AGGARWAL	Registered



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6	220992105037	AKASH GUPTA	Registered
7	220992105042	AKRITI KUMARI	Registered
8	220992105050	ALOK KUMAR SINGH	Registered
9	220992105054	AMAN KUMAR	Registered
10	220992105063	ANANYA OJHA	Registered
11	220992105064	ANAS SAIFI	Registered
12	220992105067	ANJALI	Registered
13	220992105069	ANKIT KUMAR	Registered
14	220992105073	ANKIT SHARMA	Registered
15	220992105078	ANMOL KANOJIYA	Registered
16	220992105086	ANURAG KUMAR	Registered
17	220992105093	ARJUN SINGH CHAUHAN	Registered
18	220992105102	ASHU SHARMA	Registered
19	220992105106	ASHWANI KUMAR	Registered
20	220992105111	AYUSH RAJ	Registered
21	220992105113	BADAL SINGH	Registered
22	220992105122	DEEPANSHI NAGAR	Registered
23	220992105130	DHRUV KUMAR	Registered
24	220992105134	DIVYAANSH CHANDAEL	Registered
25	220992105138	FARHAN ANWAR	Registered
26	220992105141	GAURANSH SHARMA	Registered
27	220992105147	GUNGUN WADHWANI	Registered
28	220992105153	HARSH ADHANA	Registered
29	220992105157	HARSH NAGAR	Registered
30	220992105164	HEEMAUNSHEE KHATRY	Registered
31	220992105166	HIMANI SHARMA	Registered
32	220992105171	HIMANSHU KUMAR CHHETRY	Registered
33	220992105177	ISHA AHUJA	Registered
34	220992105178	JANHVI GURIYA	Registered
35	220992105180	JYOTI RAI	Registered
36	220992105182	KANISHKA RAUTHAN	Registered
37	220992105184	KARTIK SHARMA	Registered
38	220992105195	KRATIKA SHARMA	Registered
39	220992105200	KULDEEP	Registered
40	220992105202	KUMAR AYUSH	Registered
41	220992105205	KUNAL DAGAR	Registered
42	220992105208	KUNAL SAGAR	Registered
43	220992105216	LOVE TOMAR	Registered
44	220992105222	MANAS SINGH	Registered
45	220992105223	MANASH PRADHAN	Registered



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46	220992105226	MANISH TONGER	Registered
47	220992105233	MD IMRAN	Registered
48	220992105237	MITHLESH KUMAR KUSHWAHA	Registered
49	220992105242	MOHIT KUMAR	Registered
50	220992105241	MOHIT KUMAR	Registered
51	220992105248	MUKUL	Registered
52	220992105257	NEHA BHADANA	Registered
53	220992105263	NISHA KUMARI	Registered
54	220992105266	NITIN VISHWAKARMA	Registered
55	220992105270	PALLAVI PRIYA	Registered
56	220992105277	PRAKASH KUMAR	Registered
57	220992105280	PRASAR BHATI	Registered
58	220992105285	PRINCE KUMAR	Registered
59	220992105295	RACHNA KUMARI	Registered
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62	220992105311	RISHABH SINGH	Registered
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67	220992105337	SALONI KESHRI	Registered
68	220992105340	SAMAY KUMAR	Registered
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78	220992105392	SUBHAM KUMAR BARMWAL	Registered
79	220992105398	SUMIT BHANDARI	Registered
80	220992105405	SUNNY BHATI	Registered
81	220992105407	SUNNY SINGH	Registered
82	220992105413	TANISH	Registered
83	220992105419	TANYA YADAV	Registered
84	220992105426	TITIKSHA BISHT	Registered
85	220992105431	TUSHAR CHAUHAN	Registered



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86	220992105434	UTKARSH KUMAR	Registered
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88	220992105441	VIBHU SHARMA	Registered
89	220992105444	VIKAS SHARMA	Registered
90	220992105453	VISHAL YADAV	Registered
91	220992105460	YASH SINGH	Registered
92	220992105463	YUVRAJ SINGH	Registered

Status of Students for Add on certificate of Smart Investment Planning :-

S. No.	Roll Number	Student Name	Registered	Status
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PROFILE OF THE RESOURCE PERSON



Mr. Sachin Kumar



Mangalmay Institute of Management Technology

Greater Noida (U.P.)



Mr. Sachin Kumar is an Investment Planning expert. He has significant experience in the financial service industry. His core areas are Investment Management, Financial Management, Behavioral Finance.

Academically He is a Post Graduate in Business Administration. He has earned certificates in various workshops, National and International conferences. He has also been part of various conventions, FDPs and MDPs.

Photograph Glimpses



Mr. Sachin guiding the students about the importance and the need for financial planning.



Students clarifying about the purpose and need of debt in financial planning.

Sample Certificate



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CERTIFICATE

It is to certify that **Mr. ADARSH KUMAR** of **BBA 2nd year** has successfully completed **30 hours** certification course on **"Smart Investment Planning"** from **12/02/2024 to 18/03/2024** organized by Mangalmay Institute of Management & Technology, Greater Noida.

VICE CHAIRMAN
Mangalmay Group of
Institutions

IQAC Coordinator
Mangalmay Institute of
Management & Technology

PRINCIPAL
Mangalmay Institute of
Management & Technology

Sample Assessment



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ADD ON CERTIFICATION QUIZ
Course Name: Smart Investment Planning

Date: 09/03/2024
Duration: 20 Minutes

18/20

(Sachin)

Name: Akash Gupta
Father's Name: Mr. Manoj Prasad
Roll No. 22099405039

10*2 = 20 Marks

Attempt all questions:
Tick the correct answer

1. What is the primary purpose of financial planning?
A) Maximizing debt
 C) Achieving financial goals
B) Minimizing savings
D) Avoiding investments ✓ (2)
2. Which of the following is not a component of financial planning?
A) Budgeting
C) Tax planning
B) Investment planning ✓ (2)
 D) Spending recklessly
3. What is the recommended percentage of income to save for emergency funds?
A) 0%
C) 20%
B) 10% ✓ (2)
D) 100% ✗
4. Which investment option typically offers the highest liquidity?
A) Real estate
C) Fixed deposits
B) Stocks ✓ (2)
D) Mutual funds
5. What is the purpose of insurance in financial planning?
A) To increase debt
C) To protect against financial risks ✓ (2)
B) To minimize savings
D) To avoid investments
6. What is the recommended debt-to-income ratio for healthy financial planning?
A) 0%
C) 100%
B) 50% ✓ (2)
 D) Less than 36%
7. Which investment option typically offers the highest potential returns?
A) Savings accounts
C) Stocks ✓ (2)
B) Government bonds
D) Fixed deposits
8. Which financial instrument is suitable for short-term financial goals?
A) Long-term bonds
C) Stocks
B) Real estate ✓ (2)
 D) Savings accounts
9. What is the purpose of retirement planning in financial planning?
A) To increase debt
C) To secure financial independence during retirement ✓ (2)
B) To minimize savings
D) To avoid investments
10. What is the key principle of successful financial planning?
A) Spending more than earning
C) Living within means ✓ (2)
B) Investing without research
D) Avoiding financial goals