Certificate Course on Wealth Management and Financial Planning

Day	Topics	Duration
1	**Introduction to financial planning and wealth management** a. Understanding behaviour biases and ways to overcome b. Goal based investing v/s traditional ways to manage wealth c. Benefits of diversification and asset allocation	6 hours
2	**Introduction to financial planning and wealth management** a. Preparing Investor's policy statement b. Understanding risk, returns and utility maximisation of wealth creation c. Individual v/s institutional wealth management	6 hours
3	**Understanding investment in bonds** a. Concepts of bonds, bond funds, YTM and durations b. Risk and returns in bond investing, Impact of Interest rates and yield curves c. Applying duration models to hedge interest rate and re-investment risks in bonds and bond funds. d. Comparing bond investing with equity investing, understanding how interest rates impact equity valuations in long run. e. Understanding ALM tools in both personal and institutional wealth management.	6 hours
4	**Fundamental and Technical Analysis for equity investing** a. Stock selection through time tested fundamental parameters b. Momentum v/s Mean reversion V/s Value based strategies for selection of securities in the portfolio.	6 hours
5	**Fundamental and Technical Analysis for equity investing (Continued..)** a. Understanding ETF investing including strategy-based ETFs b. Understanding trends, trading v/s investing, through various types of technical charts and practical application of technical indicators. c. Portfolio selection and performance evaluation	6 hours
6	**Applying AI in Wealth Management and Financial Planning (AI in Module 1 to 4 – by using Chat GPT, Claud AI, Botdrpress, Google Colab) especially focusing on:** 1. **AI for Client Risk Profiling** o Tools that adjust portfolios based on ML-driven behavior analysis o Integration with psychometric testing 2. **Robo-Advisory Models** o Use cases of Zerodha's RupeeVest, Groww vs international (Betterment, Wealthfront) 3. **Portfolio Rebalancing via AI** o Dynamic rebalancing models based on volatility, returns, time horizon o Alerts for drift, performance 4. **Predictive Analytics** o Using AI to forecast expenses, corpus longevity, insurance needs o Predicting when a client may run out of money 5. **AI in Insurance and Estate Planning** o Tools for optimal sum insured prediction o NLP-based Will creation tools	6 hours

	6. **AI-Powered Client Communication and Segmentation** o AI chatbots for client queries o Clustering clients for custom portfolio strategies 7. **AI-Driven Compliance Monitoring** o Tools to track investment appropriateness and prevent mis-selling o SEBI audit trail automation	
7	**Understating investments in Alternative Investments** a. Investment in Gold / Siver through bonds and ETFs to maximise the returns b. Understanding Private equity and start-up investing for HNI clientele. c. Understanding investment in Hedge Funds and their expected risk and returns. d. Investment in real estate, reits, INVits and their risk and returns.	6 hours
Total Hours		**42 Hours**