



Delhi College of Arts and Commerce

(University of Delhi)

New Moti Bagh, Netaji Nagar, New Delhi, Delhi 110023

1. **About Course: Chartered Financial Expert (CFX)** is a joint Certification Program of **Delhi College of Arts and Commerce, University of Delhi** and **AV Financial Experts Network Private Limited (FinX)**. CFX is supported by Industry bodies such as Association of Mutual Funds of India (AMFI), Indian Banks Association (IBA) and General Insurance Council (GIC). CFX is a course in which students are trained in theoretical and practical aspects of financial markets such as capital markets, mutual funds, life Insurance, health insurance, financial planning etc. along with behavioral skills and selling skills to make them job ready. Each concept is explained with the help of case studies and real-life examples to facilitate an application-based learning.

2. **Payment:**

Net Banking/ Cheque in the college "Delhi College of Arts & Commerce".

Net Banking/ Cheque details:

Account Holder's Name: Principal DCAC

Bank: Indian Overseas Bank

Account Number: 040801000031619

IFS Code: IOBA0000408 **MICR:** 110020021

Branch: R K Puram

Note: Students need to deposit online transaction receipt of Total fees ₹ 45,750 (Rupees Forty-Five Thousand Seven Hundred Fifty only) with the filled-up application form.

1. Course Name:- **Chartered Financial Expert (CFX)**.

2. Course duration: 20 Weeks.

Detailed Course Outline:

The content is divided into three modules.

1. Technical Skills – 12 Modules
2. Behavioral Skills – 7 Modules
3. Business and Selling Skills – 8 Modules

Technical Content (Includes examples, caselets, quizzes)

CHAPTER 1 - INTRODUCTION TO SECURITIES MARKETS

- 1.1 Physical Assets and Financial Assets
- 1.2 Securities: Definition and Features
- 1.3 Security Markets: Structure and Participants
- 1.4 Regulators of Securities Markets.
- 1.5 Role of securities Markets as Capital allocators

CHAPTER 2 - SECURITIES: TYPES, FEATURES AND CONCEPTS

- 2.1 Equity and Debt Securities: An Introduction
- 2.2. Features of Equity Capital
- 2.3 Features of Debt Capital
- 2.4 Choice between Equity and Debt
- 2.5 Investing in Equity
- 2.6 Equity Analysis and Valuation
- 2.7 Commonly Used Terms in Equity Investing
- 2.8 Risk and Return from Investing in Equity
- 2.9 Basic Features of a Debt Instrument
- 2.10 Types and Structures of Debt Instruments
- 2.11 Concepts and Terms Relating to Debt Securities

2.12 Benefits and Risks of Investing in Debt Securities

2.13 Choosing between Debt and Equity

2.14 Hybrid Instruments

CHAPTER 3 - PRIMARY MARKETS

3.1 Primary Market: Definition and Functions

3.2 Types of Issues

3.3 Issuers

3.4 Regulatory Framework for Primary Markets

3.5 Types of Investors

3.6 Types of Public Issue of Equity Shares

3.7 Pricing a Public Issue of Shares

3.8 Public Issue Process

3.9 Prospectus

3.10 Applying to a Public Issue

3.11 Listing of Shares

3.13 Public Issue of Debt Securities

3.14 Private Placements in Equity and Debt

Chapter 4 – SECONDARY MARKETS

4.1 Role and function of the secondary market

4.2 Market structure and participants

4.3 Brokers and client acquisition

4.4 Trade execution

4.5 Settlement of trades

4.6 Market information and regulation

4.7 Risk management systems

4.8 Rights, obligations and grievance redressal

CHAPTER 5 - DERIVATIVE MARKETS

- 5.1 Definition of derivatives
- 5.2 Concepts underlying derivatives
- 5.3 Types of derivative products
- 5.4 Structure of derivative markets
- 5.5 Risk management in derivative markets
- 5.6 Market indicators
- 5.7 Costs benefits and risks of derivatives

CHAPTER 6 - MUTUAL FUND

- 6.1 Meaning and description of a mutual fund
- 6.2 Terms and concepts related to mutual funds
- 6.3 Working of a mutual fund
- 6.4 Types of mutual fund products
- 6.5 Processes for investing in mutual funds
- 6.6 Systematic transactions
- 6.7 Reading mutual fund information
- 6.8 Benefits and costs of investing in mutual funds

CHAPTER 7 – BANKING

- 7.1 Introduction to Banking
- 7.2 Structure of the Indian Banking System
- 7.3 How a Bank Makes Money
- 7.4 Bank Deposits
- 7.5 Bank Loans
- 7.6 Other Banking Products
- 7.7 Know Your Customer & Anti-Money Laundering Processes

CHAPTER 8 – LENDING

- 8.1 Lending and Leverage
- 8.2 Types of Lending
- 8.3 Terms Associated with Lending
- 8.4 Lending Process
- 8.5 Simple and Compound Interest
- 8.6 Loans Offered by Banks and NBFCs
- 8.7 Other Elements of Lending Products

CHAPTER 9- INSURANCE CONCEPTS AND LIFE INSURANCE

- 9.1 Insurance: Basic Concepts and Benefits
- 9.2 Principles of Insurance
- 9.3 Common Terms and Intermediaries in Insurance
- 9.4 Grievance Redressal Mechanisms
- 9.5 Life Insurance
- 9.6 Life Insurance Products in India – Positioning and Suitability
- 9.7 Other Important Concepts (Bonus, Additions, Riders)
- 9.8 Policy Conditions
- 9.9 Claims Settlement and Process

CHAPTER 10 – HEALTH INSURANCE

- 10.1 Introduction to Health Insurance
- 10.2 Health Insurance Documentation
- 10.3 Health Insurance Products
- 10.4 Key Terms in Health Insurance
- 10.5 Health Insurance Underwriting
- 10.6 Claims Settlement and Process

CHAPTER 11 – GENERAL INSURANCE

11.1 Introduction to General Insurance

11.2 Types of General Insurance

11.3 Motor Insurance

11.4 Fire Insurance

11.5 Marine and Miscellaneous Insurance

11.6 Claims Process

CHAPTER 12 FINANCIAL PLANNING

12.1 Overview of Financial Planning

12.2 Steps in Financial Planning

12.3 Asset Allocation and Diversification

12.4 Investing for Financial Planning

Behavioural Skills

Chapter 1 – Growth Mindset

Chapter 2 – Grit and Resilience

Chapter 3 - Communication

Chapter 4 - Grooming

Chapter 5 – Time Management

Chapter 6 – Excellence and Process Orientation

Chapter 7 – Work Ethics

Business and Selling Skills

Chapter 1 - What is Selling

Chapter 2 – Customer Needs

Chapter 3 – Sales Process

Chapter 4 - Territory Coverage

Chapter 5 – Sales Planning and Forecasting

Chapter 6 – Relationship Management

Chapter 7 – Sales Data Analytics

Chapter 8 – Virtual Sales