DSEF001 – Wealth Management

Masters of Commerce
Semester I
DSE – Finance
DSEF001- Wealth Management

Course Type/ Course Code	Course Title	Lectures	Tutorials	Practical	Credit	Pre-requisites
DSE- DSEF001	Wealth Management	3	1	0	4	NIL

Objective: This course aims to equip students with the analytical skills necessary to make informed financial decisions. It intends to develop their ability to assess various financial scenarios and apply the most suitable instruments and strategies to effectively generate, manage, and preserve wealth.

Learning Outcomes: After studying this course the student will be able to:

- Evaluate the necessity, scope, and current status of financial wealth.
- Critically evaluate the investment instruments suitable for wealth creation in varied times spans.
- Apply appropriate financial instruments to manage personal and corporate wealth.
- Analyze investment in primary and secondary market to create passive income.

Contents:

Unit I **(12 hours)**
Concept of wealth, personal and business wealth; Instruments of wealth creation - Bonds, Equity Shares, Mutual Funds, Fixed Deposits, PPF, Gold & Bullion; Innovative investment products like Exchange Traded funds (ETFs), Real Estate Investment Trusts (Reits), Infrastructure Investment Trust (Invits), Alternative Investment funds for High net worth individuals, very high net worth individuals and ultra-high net worth individuals.

Unit II **(11 hours)**
Application of compounding and indexing; Balancing Mutual Funds; Value Investing, Growth Investing, Contrarian Investing, Passive Investing, Income Investing, Applying CAGR, SIP/ SWP/ STP for wealth creation and management. Common Investing mistakes.

Unit III **(10 hours)**
Concept of Initial Public Offer (IPO) FPO, Offer for sale, Private placement; IPO Process; Eligibility & Norms for IPO; Role of Credit Rating Agency; Categories of IPO- Traditional

and Contemporary.

Unit IV **(12 hours)**
Critical analysis of investment instruments; Warren Buffet's approach of investing, Identification of competitive durable advantage of equity; Equity with moat; Fishers' investment strategy, Identification of common stocks with uncommon profits.

Tutorial Exercise: Students will select stocks, mutual funds, and other investments to build wealth, monitoring them in real-time on virtual platforms using financial calculators and AI tools.

Suggested Readings:

- Buffet, Marry and Clark, David (2011). *Warren Buffett and the Interpretation of Financial Statement.*
- Dorsey Pat, (2018), *The Five Rules for Successful Stock Investing*, Wiley
- Fisher, A. Philip (2010). *Common Stocks and Uncommon Profits*. Wiley.
- Griffin Tren, (2015), *Charlie Munger: The complete Investor*, Columbia Business School.
- Graham, Benjamin (2017). *The Intelligent Investor*.
- Khurshed, Arif (2016). *Initial Public Offerings: The mechanics and performance of IPOs*, Harriman House Publishing.
- Sarin.R*, (2020) Unlocking Wealth: Secrets to Getting Rich at Any Age*
- Spier, Guy (2014). *The Education of Value Investor*. Palgrave.

Suggested Websites:
- www.moneycontrol.com,
- www.morningstar.in,
- www.marketsmojo.com,
- www.yahoofinance.com,
- www.finology.in