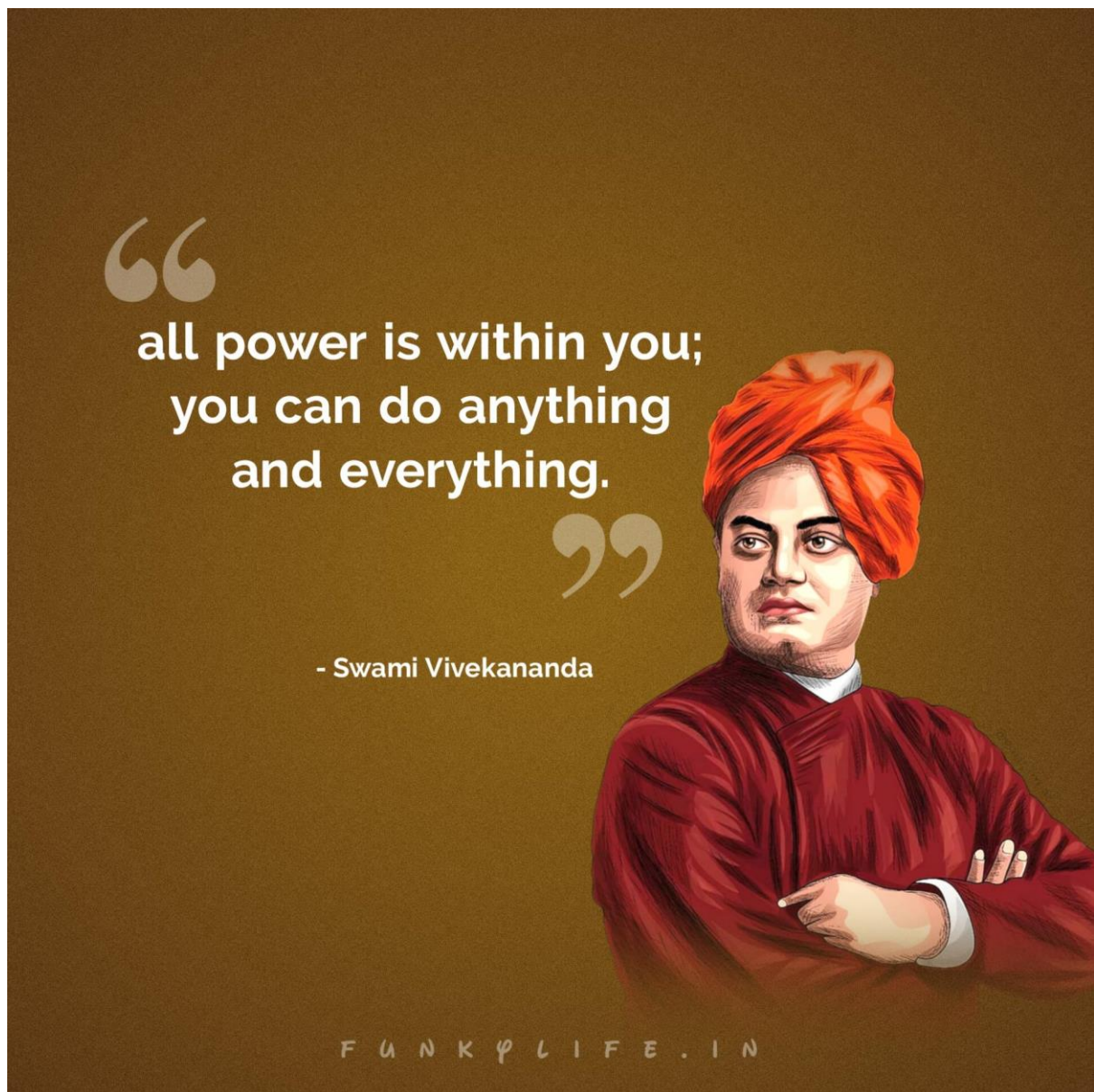


**Education of international top-level initiation by
MAHASAMVIT GROUP,**

**A COMPREHENSIVE GLOBAL
FINANCE EDUCATION
PROJECTS**



Dear students always remember this.



INTERNATIONAL INSTITUTE OF COMMERCE AND FINANCE (IICF)

IICF established to offer a wide variety of classroom and online courses to complete all courses with best time management and early completion with unique coaching methods, of core finance and accountancy And law courses and to get international top jobs with our own openings, and also to acquire the renowned all degrees of professional accountancy courses, law and world money market and finance and economics.

our courses also help the students to gain complete knowledge about stock, commodity, currency market, bond, mutual fund, banking, finance and economics etc.

we will teach and train 2000 students in coming 1 years, and will provide them job with high salary or remuneration guarantee as out of them all will be placed in our own or our recommended organization after completion of courses.

Others can take up classes if they plan to invest in, gain better knowledge about various aspects of market or if they plan to build a career in this field, we will offer a curriculum which is full of everything that one needs to learn about the various aspects of market.

Our highly qualified trained faculty will deliver the best knowledge to our students.

After gaining knowledge one can either grab career opportunities in finance market companies, or invest their own funds to earn huge income. Anyone can enrol our courses and gain basic and professional level of knowledge of finance markets as per their requirements.

we will play a role of authorized educators of the following institutes and provide high class coaching to the students, so that they can qualify with honour and get certificate from those and enter into highly prestigious work field of finance.

START HERE EARLY



Start education here in early stages from class eleven if you want to build a very prosperous career in commerce and finance to the world class threshold limit. Get high marks and comprehensive advance knowledge from the beginning and start early professional education so that of being complete professional as well as academic career and even both simultaneously at the age of 23 or 24.



We will ensure the education in three stages, so that from primary level of education to highest level of world education regarding finance will take place under one roof.

FIRST

COMPREHENSIVE AND INNOVATIVE COACHING OF CLASS ELEVEN, TWELVE OF COMMERCE, B.COM, AND M.COM.

ALONGWITH,

Common courses: -

1. CA- CHARTERED ACCOUNTANCY- with PCC AND IPCC courses.

Professional Competence Course or PCC Integrated Professional Competence Course (IPCC)-- Annexure 1

2. CS- COMPANY SECRETERY – annexure 2

3. CMA- CERTIFIED MANAGEMENT ACCOUNTANT-
annexure 3

- ALL HIGH-LEVEL COURSES TO BE AN EFFICIENT FUND MANAGER

4) C.F.A- CHARTERED FINANCIAL ANYALIST (INDIA OR INTERNATIONAL) - annexure 4

5) CMT- CHARTERED MARKET TECHNICIAN (USA) -
annexure -5

6) CFP (CERTIFIED FINANCIAL PLANNER) INDIA OR INTERNATIONAL - annexure 6

7) CAIA- CHARTERED ALTERNATIVE INVESTMENT ANALYST USA - annexure -7

8) CQF- CERTIFICATE IN QUANTITIVE FINANCE USA-
annexure 8



9) EPAT - EXCLUSIVE PROGRAM ON ALGORITHMIC AND QUANTITATIVE TRADING - annexure 9

10) FRM – FINANCIAL RISK MANAGER. Annexure 10

11) CPA- CERTIFIED PUBLIC ACCOUNTANTS.

Annexure 11

12) Courses of advanced quantitative trading and algorithmic TRADING- ANNEXURE-12

A) CPFE® Program | Financial Engineering.

B) CPMLF Program - Machine Learning for Finance

C) CPQFRM® Program | Quantitative Finance and Risk Management

D) PGPAT Program - Algorithmic Trading.

E) CPPPF Program | Python Programming for Finance.

F) CPDVRA Program | Derivatives Valuation & Risk Analytics.

13) CERTIFIED INTERNAL AUDITOR(CIA)- Annexure 13



14) CIMA- CHARTERED INSTITUTE OF MANAGEMENT ACCOUNTANT - annexure -14

15) ACCA- CHARTERED CERTIFIED ACCOUNTANTS-
annexure 15

16) CERTIFIED INTERNATIONAL INVESTMENT ANALYST (CIIA)- annexure 16

17) CHARTERED PORTFOLIO MANAGER (CPM) –
annexure 17

18) CERTIFIED TREASURY MANAGER (CTM)- annexure 18

19) CERTIFIED INVESTMENT BANKER (CIB) CIIB (CERTIFICATE IN INVESTMENT BANKING)- annexure 19

20) CAIIB (Certified Associate of Indian Institute of Bankers. It is an examination carried out twice a year by the IIBF (Indian Institute of Banking and Finance- ANNEXURE-20

21) IFTA (INTERNATIONAL FRDERATION OF TECHNICAL ANALYSIS) - offers two courses -ANNEXURE-21

A) CFTe - CERTIFIED FIANANCIAL TECHNICIAN-

B) MFTA- MASTER OF FINANCIAL TECHNICAL ANALYSIS.

22) ALL COURSES WITH COLLABORATION WITH NYIF (NEW YORK INSTITUTE OF FINANCE) - annexure 22



23) ALL COURSES OF CFI (Corporate Finance

Institute® Financial Modelling & Valuation Analyst (FMVA)™ Certification
Program - USA -- annexure 23

24) ALL COURSES OF INVESTOPEDIA (USA) - annexure -24

COURSES AFFILIATED WITH AMERICAN ACADEMY OF FINANCIAL MANAGEMENT) – AAFM

**a) CHFC - CHARTERED FINANCIAL CONSULTANT -
annexure 25**

b) CMA- CERTIFIED MARKET ANALYST- annexure 26

**c) LIFA- LICENCED INTERNATIONAL FINANCIAL
ANALYST. - annexure 27**

**1) ALL COURSES OF NCFM (NSE ACADEMY'S
Certification in Financial Markets (NCFM) – annexure 28**

**2) ALL COURSES OF NISM (NATIONAL INSTITUTE OF
SECURITIES MARKET) - SEBI GOVERNED. – Annexure 29**

**3) ALL COURSES OF NICR (NCDEX Institute of
Commodity Markets and Research (NICR)- annexure 30**

**4) MCCP and others (MCX Certified Commodity
Professional courses - annexure 31**

**5) ALL COURSES OF NSE ACADEMY (NATIONAL
STOCK EXCHANGE)- annexure 32**



6) ALL COURSES OF BSE (BOMBAY STOCK EXCHANGE) – ANNEXURE 33

7) LEGAL STUDY OF FINANCE – ANNEXURE- 34

- 1) **GOVT JOBS- (SEBI, RBI, EXCHANGES, NABARD, CAG, IAAS, STATE AAS)** annexure 35.
- 2) **MASTERS IN actuarial science** – annexure-36.
- 3) **Other courses** – ANNEXURE 37.

A. **Project finance**

B. **Venture Capital and Private Equity with Financial Technology**


C. **MSc Finance and Private Equity from LSE (LONDON SCHOOL OF ECONOMICS AND POLITICAL SCIENCE)**

D. **MTech. Artificial Intelligence and Machine Learning**

E. **Comprehensive courses of data analysis.**

F. **MBA in Digital Marketing.**

G. **MASTER IN DIGITAL MARKETING & COMMUNICATION MANAGEMENT**

- 
- H. **Comprehensive courses on financial modelling and valuation.**
- I. **Professional content writing course**
- J. **BLOCK CHAIN / DIGITAL ASSETS -BLOCKCHAIN COUNCIL COURSES.**
- K. **Export Import Management Courses**
- L. **HIGH Performance Collaboration: Leadership, Teamwork, and Negotiation course .**
- M. **A COMPREHENSIVE COURSE ON YALLY PRIME, GST AND TDS AND INCOME TAX, ADVANCE EXCEL. – annexure- 38**
- N. **A COMPREHENSIVE COURSE ON ANAYLITICAL SHARE / COMMODITY AND CURRENCY MARKET- annexure-39**
- O. **Other masters and PhD programs in finance AND LAW- ANNEXURE 40.**
- P. **Judiciary and other legal studies. – annexure- 41.**
- Q. **A COMPREHENSIVE COURSE ON ENGLISH- annexure 42**

SO, WE CAN DIVIDE COURSES OF COMMERCE AND FINANCE STUDY IN THE FOLLOWING 7 CATEGORIES.



1) BANKING AND INSURANCE

PROFESSIONAL - annexure -43

2) LEGAL STUDY - annexure 44

**3) CAPITAL MARKET /SHARE, COMMODITY AND
CURRENCY MARKET PROFESSIONAL**- annexure-45

**4) GOVT JOBS- (SEBI, RBI, EXCHANGES, NABARD,
IAAS/ CAG)**- annexure -46

5) ACCOUNTANTS AND TAX PROFESSIONAL-
annexure- 47.

6) INTERNATIONAL QUALITY PROFESSIONAL-
(FUND/ WEALTH MANAGER)- annexure- 48.

7) ACADEMIC – MASTERS AND PHD
(INTERNATIONAL) - annexure -49.

8) DUAL DEGREE FOR HIGHLY SKILLED



PROFESSIONALS. annexure 50

There are 15 international collaborations made for this education program.

We will make an exclusive finance university with foreign collaboration.

I THINK NOTHING MORE THAN THIS COMPREHENSIVE EDUCATION IN FINANCE

“Education is the passport to the future, for tomorrow belongs to those who prepare for it today.” —Malcolm X

“The beautiful thing about learning is that no one can take it away from you.” —B.B. King

“Education is the most powerful weapon you can use to change the world.” —B.B. King

You’ve got to get up every morning with determination if you’re going to go to bed with satisfaction.” – **George Lorimer**

“Whatever you can do, or dream you can do, begin it. Boldness has genius, power, and magic in it. Begin it now.”— **Goethe**

10. “If you don’t go after what you want, you’ll never have it. If you don’t ask, the answer is always no. If you don’t step forward, you’re always in the same place.” – **Nora Roberts**


11. “So many of our dreams at first seem impossible, then they seem improbable, and then, when we summon the will, they soon become inevitable.” – **Christopher Reeve**

“Challenges are what make life interesting. Overcoming them is what makes life meaningful.” – **Joshua J. Marine**

“Success doesn’t come to you; you’ve got to go to it.” – **Marva Collins**

“Successful and unsuccessful people do not vary greatly in their abilities. They vary in their desires to reach their potential.” – **John Maxwell.**

Dear students,

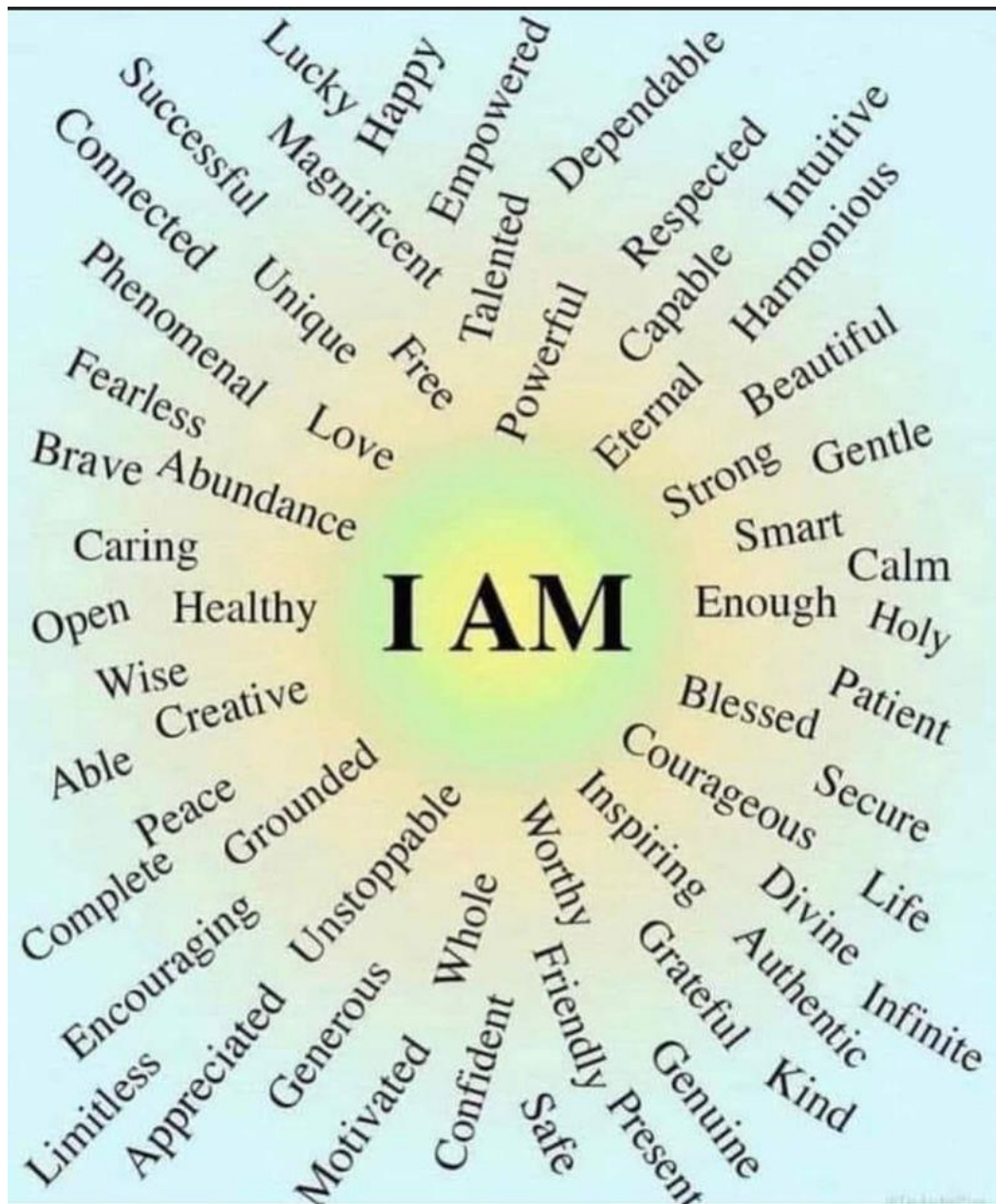


All you have immense power, for manifestation of that you need perfect guidance, so that with proper time management, you can achieve your desired global goal to rule the world.

We are with you as torch bearers to that destination.


**In today's world of volatility,
uncertainty,
complexity,
and ambiguity,
we are ready to build career of students with world class job and establishment guarantee.**

Always think: -



SOME WORDS ABOUT

**INTERNATIONAL INSTITUTE OF COMMERCE AND
FINANCE (ICF)**



IICF will be India's as well as global leading provider of diverse education and training programs which include professional accountancy and financial training, financial markets, postgraduate and undergraduate degrees. Over the years IICF WILL BE expanded both geographically in terms of set-up in 100+ locations pan-India as well as product wise where it caters to domestic courses – CA, CS, CMA and ® integrating it globally with international courses – CFA , FRM, ACCA, Capacities at IICF take teaching very seriously and follow a structured pattern throughout the weeks of scheduled coaching enabling timely completion of the course along with regular discussion classes.

The unique coaching system

Very qualified and experienced faculty internationally acclaimed.

Conglomerate cumulative coaching method – gradual enhancement of tests and feedback using case studies and advance study with proper time management.


Vision:

To provide high quality training to students aspiring to become finance professionals, thereby benefitting the global capital markets and society.

Mission:

A key belief is that access to knowledge is a very important factor in achieving the goal. By removing barriers, such as classes' accessibility and quality of the classes, we can vastly increase access to the program and deliver literacy to people around the world. This, in turn, benefits the society as well as our capital market. We have created an integrated digital learning. Anyone, anywhere with a secure internet connection will be able to access the program, benefitting students and professionals around the country aspiring people to know and learn about the finance sector. With the advanced technology we have overcome the mindset of live classes. We believe education and learning should reach everyone who wants to learn but is deprived of enough opportunities. Core and value system
IICF's core and value system stands on the 5 principles –

1. Integrity,

- 
2. Knowledge,
 3. Support,
 4. Opportunity and
 5. Results.

At IICF, our mission is to help individuals achieve their educational and career goals. We make sure that we work and live by our core principles; conducting ourselves in an honest and ethical way, helping our Learners grasp every opportunity and drawing on our wealth of skills and experience to deliver excellence in everything we do. IICF is committed to provide quality content, assessment tools and educational services in all available media. Our mission is to provide an affordable resource for anybody, anywhere to add career-related skills so they can secure a better job and life.

WHY IICF

We do not deliver lectures. We deliver success.

The key components of success include the ability to connect across disciplines, being systems savvy, understanding larger organizational context, having situational fluency/adaptability, cultivating a valuable network of contacts, and understanding and leveraging diverse perspectives.


We at IICF focus to inculcate these key components in every student who chooses us as their learning partner.

T-Shaped Skills – The term was first used in-house at McKinsey & Company-T-shaped skills – or a T-shaped person – is a reference to qualities that make an employee valuable; they possess excellent knowledge of and skills in specific areas and are good at working with others in a collaborative way.

Leadership skills – analysts will eventually lead teams of analysts and this requires a show of leadership. To not just be able to lead a team, but mentor junior analysts and create a collaborative culture that will create successful companies.

Soft skills – For aspiring accounting and finance workers, strong written and oral communication skills are important, but it's just as imperative to be able to explain financial jargon in simple terms. Many companies choose candidates who can make complex industry language legible to clients who have limited knowledge, as opposed to potential hires who simply regurgitate what they've learned.

Technical skills – include an array of knowledge topics that include computing abilities, quantitative analysis and various financial market forecasting techniques. Technical analysis requires a variety of mathematical skills, often advanced in nature, to produce price chart analysis and model trends that look at historical information to predict future price movements.



The very foundation of a student's successful career is built in class 11th and 12th ensuring that his higher ventures in finance bear the desired results. With our experience of more than 2 decades in other institutions we pledge to strengthen this foundation ensuring a brighter future for our country.

TEACHING METHODOLOGY

There are different types of teaching methods which can be categorized into three broad categories:

- **Method 1**
Teach the student the topic and then set test questions.
- **Method 2**
Give students test questions without teaching and let them apply their brains and you then pitch in by teaching.

The study revealed that method 2 is more successful, as in this method it is their brain that is leading while in method 1, they are just following.

- **We at IICF believe and use Method 3**
Give the student an exemplified idea of a topic and it shouldn't feel like you are teaching. It should seem like you are just sharing a story and based on that, the student has already got some rough idea of the topic and that too without stress. Now we give questions so that he is able to apply that, even though you haven't taught the entire thing in a formal manner. Then when you discuss the solutions, you pitch in remaining concepts. Everything is complete without stress.
We propagate method 3.

We will APPLY

7 Effective Teaching Strategies for The Classroom



The classroom is a dynamic environment, bringing together students from different backgrounds with various abilities and personalities. Being an effective teacher therefore requires the implementation of creative and innovative teaching strategies in order to meet students' individual needs.

Whether you've been teaching two months or twenty years, it can be difficult to know which teaching strategies will work best with your students. As a teacher there is no 'one size fits all' solution, so here is a range of effective teaching strategies you can use to inspire your classroom practice.

1. Visualization

Bring dull academic concepts to life with visual and practical learning experiences, helping your students to understand how their schooling applies in the real-world.

Examples include using the interactive whiteboard to display photos, audio clips and videos, as well as encouraging your students to get out of their seats with classroom experiments and local field trips.

2. Cooperative learning

Encourage students of mixed abilities to work together by promoting small group or whole class activities.


Through verbally expressing their ideas and responding to others your students will develop their self-confidence, as well as enhance their communication and critical thinking skills which are vital throughout life.

Solving mathematical puzzles, conducting scientific experiments **and acting out short drama sketches **are just a few examples of how cooperative learning can be incorporated into classroom lessons.****

3. Inquiry-based instruction

Pose thought-provoking questions which inspire your students to think for themselves and become more independent learners.

Encouraging students to ask questions and investigate their own ideas helps improve their problem-solving skills as well as gain a deeper understanding of academic concepts. Both of which are important life skills.



Inquiries can be **science or math-based** such as 'why does my shadow change size?' or 'is the sum of two odd numbers always an even number?'. However, they can also be **subjective** and encourage students to **express their unique views**, e.g. 'do poems have to rhyme?' or 'should all students wear uniform?'.

4. Differentiation

Differentiate your teaching by allocating tasks based on students' abilities, to ensure no one gets left behind.

Assigning classroom activities according to students' unique learning needs means individuals with higher academic capabilities are stretched and those who are struggling get the appropriate support.

This can involve handing out worksheets that vary in complexity to different groups of students, or setting up a range of work stations around the classroom which contain an assortment of tasks for students to choose from.

Moreover, using an educational tool such as **Quizalize** can save you hours of time because it automatically groups your students for you, so you can easily identify individual and whole class learning gaps .

5. Technology in the classroom

Incorporating technology into your teaching is a great way to actively engage your students, especially as digital media surrounds young people in the 21st century.


Interactive whiteboards or mobile devices can be used to display images and videos, which helps students visualize new academic concepts. Learning can become more interactive when technology is used as students can physically engage during lessons as well as instantly research their ideas, which develops autonomy.

Mobile devices, such as iPads and/or tablets, can be used in the classroom for students to record results, take photos/videos or simply as a behaviour management technique. Plus, incorporating educational programmes such as Quizalize into your lesson plans is also a great way to make formative assessments fun and engaging.

6. Behavior management

Implementing an effective behavior management strategy is crucial to gain your students respect and ensure students have an equal chance of reaching their full potential.

Noisy, disruptive classrooms do not encourage a productive learning environment, therefore developing an atmosphere of mutual respect through a combination of discipline and reward can be beneficial for both you and your students.



Examples include fun and interactive reward charts for younger students, where individuals move up or down based on behaviour with the top student receiving a prize at the end of the week. 'Golden time' can also work for students of all ages, with a choice of various activities such as games or no homework in reward for their hard work.

7. Professional development

Engaging in regular professional development programmes is a great way to enhance teaching and learning in your classroom.

With educational policies constantly changing it is extremely useful to attend events where you can gain inspiration from other teachers and academics. It's also a great excuse to get out of the classroom and work alongside other teachers just like you!

Sessions can include learning about new educational technologies, online safety training, advice on how to use your teaching assistant(s) and much more.

We develop

Online Library

Students today hardly have the time to sit down and read a paperback novel. They read everything on their laptop or smartphone or any internet-enabled device. This is because everything is available online at the tap of a few buttons.

The online library is another profitable education business ideas that can help to restore people's habit of reading. The platform can offer books from different genres and let people learn different subjects from anywhere and at any time.

With the help of the internet, people from various parts of the world can register in the online library. They can also choose to share their collection of books online in PDF format for other readers to enjoy.

Choice of flexible ways to study to suit changing lifestyles.

- **Experienced tutors, assessors and support staff.**
- **Dedicated support through every step of your studies.**
- **100 % effort of Passing students.**
- **Quality learning materials written by specialists who teach our courses.**
- **Our mission is to help individuals achieve their goals.**



ADVANCE STUDY APPLICATION IN IICF

Cramming for a big exam can put you under a lot of pressure. This practice can also increase your chances of forgetting almost everything you have studied the night before, especially when you fail to have enough sleep.

This only means that you must change your study habits and focus on what really matters – preparing before exams. Aside from organizing your preparations for the exam, it would help if you remained consistent with your study time and habits. No matter how busy you are as a student, spending time preparing for important tests is a must!

Here are some reasons why studying in advance matters:

1. Your productivity increases.

When you study in advance, you'll have more time to study other lessons and do your extra-curricular activities. Also, you can focus on your lessons much better since you won't have to study everything in one go. Studying topics in an organized manner allows you to have an easier time in storing information. The time you spend studying in advance helps you plan your study schedule to avoid cramming.

2. You feel less stress.


Planning out your study schedule and preparing in advance will lessen your stress. In a sense, you are also starting to instill discipline in yourself. It is far more fulfilling to ace your studies without putting out too much effort at the last minute because of cramming. Clearing your mind of worries and having enough rest is a must before big exams so that you don't feel too overwhelmed.

3. You achieve your study goals much quicker.

Have you ever felt that your lessons start to pile up on you and that you have to move on to another topic without fully understanding the previous one? When you continue with this, you might arrive at a point where you can't handle new topics any more. This is why it is important to set study goals and stick to them so that you have enough time to tackle each lesson with ease.

4. You develop independence.

The best advantage you can get from studying in advance is that you develop independence – in deciding for your own and in instilling discipline on yourself. It is your responsibility to prepare for big exams or to study new topics, so it's up to you



on how you can deal with them. Once you are set with a study plan, you become more systematic and responsible for yourself.

ADVANCE LEVEL STUDY

1 Being ahead in development, knowledge, progress, etc. advanced studies. Applying latest case study and research study of the topic from prime economic and finance research organization, such as MCKINSEY, PWC, BLOOMBERG, PM, etc.

2 Having reached a comparatively late stage earlier so that the actual curriculum will be very easy for the easy for the students, and with full confidence they will pass with good scores whatever be the harder course may be.

WE WILL MAKE COMPREHENSIVE SYSTEMS OF ADVANCE STUDY AND PROVIDE ALL REQUIRED THINGS FOR THAT.

Passive earning with learning method for students

Only in IICF there is an opportunity to make money without any personal effort of students or guardians of students. The students who will pay total fees Rs 200000(two lacs) for his entire career studies to professional accomplishment, Rs 30000(thirty thousand only) will be maintained by us in our wealth management program through highly qualified and experienced wealth managers of our organization targeting 100 percent growth of money in one year,

So, for long term relationship with the students, students can earn money immensely without any extra efforts. And if students can introduce their parents, relatives and other associates for our wealth creation business, in that way also they can earn money handsome passive income.

There are many case studies about this earning with learning.

Case studies

Ekansh Mittal

A 29-year-old Kanpur-based trader, is making a killing on Dalal Street as some of the shares he holds have surged up to 1,700 per cent in last six years.

From student to entrepreneur

It was around November 2008 when Ekansh opened his demat account and started investing in equities directly from his pocket money. He was a third-year student of B Tech at that time in Noida. Since, he has become a Sebi-registered analyst and has been running his equity research firm Katalyst Wealth since 2011.



A periodical journal

Emerging finance education and policy will be published every month

It will focus all international latest emerging finance education and thereafter to execute those in our institute.

The Journal of Economics and Finance publishes theoretical and empirical research papers in economics and finance. Its primary focus is on empirical studies utilizing recent advances in econometrics with an emphasis on the policy relevance of the findings.

This journal will be published both in paper and digital version also.



Career opportunities of various finance education.

Chartered accountancy



Career Opportunities for Chartered Accountants

The career option for a chartered accountant (CA) is expansive, specifically in India. It is filled with high-paying jobs having huge growth potential and promising a comfortable future. They earn a good salary and reach high figures with increased experience.

Chartered accountants are certified accounting professionals commonly referred to as CA. The Institute of Chartered Accountants of India (ICAI) licenses and regulates chartered accountants in India. In the United States, the designation equivalent to CA is **Certified Public Accountant** (CPA), awarded by the American Institute of Certified Public Accountants (AICPA).

Top 7 Career Options for CA

Chartered accountants can work in different industries or fields. Before completing the CA course, they can search for career options for semi-qualified CA, career options for CA failed students, or career options for CA dropouts. Let's look into the top 7 career opportunities for chartered accountants:

-1. Internal Audit

Internal audit primarily involves the examination of the effectiveness of internal control mechanisms implemented by the organization. The auditor examines the key processes and operations compliance with rules and regulations, **financial statements**, etc., and reports to the board of directors or the audit committee. This process will help the organization in risk management processes and enhance **corporate governance**. It is a periodic event conducted, usually monthly, quarterly or yearly, by the internal auditor appointed by the entity. In India, according to the Companies Act, 2013 person appointed as Internal Auditor shall either be a chartered accountant or a cost accountant.

#2 – Tax Audit

A tax audit is a detailed review of a firm's books of accounts. It is significant during the income tax filing of a financial year since it assures the process of correctly submitting the income tax return. It validates the income tax accounting accuracy and compliance with tax laws. Under the income tax act in India, If a business's gross receipts in a financial year surpass Rs 1 crore (50 lakhs in case of profession), they must have a tax audit performed, and a chartered accountant should do it. Furthermore, a CA can sign only a definite number of tax audit reports specified by the law. Hence the demand for chartered accountants in the field increases.



#3 – Statutory Audit

Regulatory authorities mandate the statutory audit, and it is to be conducted by a practicing licensed chartered accountant. Accordingly, a CA is an external auditor conducting audits backed by different statute requirements and is generally called a statutory auditor. The auditor is appointed by the Comptroller and Auditor General (C&AG) for government companies.

#4 – Finance Controller

One of the good career options for CA is the post of finance controller. A chartered accountant can take up the career of a controller responsible for all accounting-related activities within a business. It includes corporate finance, managerial and accounting activities, etc. To become a controller, chartered accountants must have a firm knowledge of analyzing patterns, tracking variances, budgeting, licensing, tax laws, and risk management. In addition, a chartered accountant may also engage in the recruitment process and serves as a supervisor of the organization's financial health. A chartered accountant as the financial controller reports to the Chief Financial Officer (CFO), and sometimes, a controller and a CFO are the same for smaller firms.

#5 – Forensic Auditing


Career Options for CA also include Forensic auditing. A forensic audit is a process of examining the financial records of an entity. It is aimed to identify unlawful activities like financial manipulations and gather supporting evidence that may become helpful in the lawsuit process. In addition, the auditor in a forensic audit serves as an expert witness during lawsuit proceedings. Forensic audits demand accountants to have experience in accounting and auditing practices, exhibit professional scepticism and expertise in forensic audit's legal framework. The Institute of Chartered Accountants of India (ICAI) offers Certificate Course in Forensic Accounting and Fraud Detection to CA students. When it comes to large advances and account restructuring, the Reserve Bank of India has made forensic audits an integral element.

#6 – Management Consulting

A chartered accountant with good analytical, problem-solving, and communication skills can build a career in management consulting. Though big management consulting firms prefer MBAs, they also hire chartered accountants, even in foreign countries, pointing to the career options abroad after CA. Based on the 26 March 2022 report by Glassdoor, the national average salary for a management consultant is ₹21,27,582 (\$27 889.73)per year in India; at the same time, it is US\$1,03,853 per year in the USA.

#7 – Treasury

Treasury is one of the government jobs available for chartered accountants in India. Having CA certifications enhance the resume sent for treasury positions. Their primary



responsibility is cash management or treasury management. It helps maintain appropriate liquidity levels optimum for the well-functioning of an entity. The required skill set of a prospect looking for a career in treasury is not confined to interest in numbers but also technical capability, problem-solving skills, and strategic thinking.

There are endless opportunities after completing CA final exam. Most industries or companies require the professional service of chartered accountants. The CA can join another CA firm or a company recruiting chartered accountants, can practice CA, or can start their firm following the path of entrepreneurship.


Government Jobs After CA –

Chartered Accountancy programme by Institute of Chartered Accountants of India (ICAI) is one of the most lucrative careers which provides career opportunities in public and private sector, both. Though the private sector is emerging as a leading job provider to CAs, public sector jobs for CA are also high in demand. Qualified Chartered accountants have tons of government jobs options. The roles in government jobs after CA are as treasury manager, accountant, manager, auditor, etc. Many public sector organisations such as rural regional banks, life insurance corporations of India, public sector banks, etc. open such roles for CAs. In this article, we have listed a few CA government jobs, vacancies for CAs in the government sector, details about CA salaries in India and more.

Top Government jobs for CAs

Every government organisation from small to big undertakings require chartered accountants to manage their finances, conduct audits or check corporate insolvency. Below listed are a few government undertakings that conduct direct recruitments of CAs (CA inter qualified professionals):

1. **Life insurance corporation of India (LIC)** - LIC of India opens multiple positions every year for qualified and semi qualified CAs in India. Interested candidates can check the official website of LIC to know the job openings and process of recruitment.
2. **Gas authority of India limited (GAIL)** - GAIL is a central public sector undertaking under the Ministry of petroleum and gas. It opens the positions for CAs at frequent intervals to apply and participate in its recruitment process.

- 
- 3. National Rural Health Mission (NRHM)- NRHM is a scheme which was started by the Hon'ble Prime Minister on April 12, 2005. It is dedicated to provide quality healthcare facilities to rural people. CAs can apply for various positions in NRHM. The selection process at NRHM includes an examination and/or interview.**

 - 4. Public sector banks - Many public sector banks (government and semi-government) need qualified and experienced CAs to do daily work requirements. Banks such as state bank of India, central bank of India, punjab national bank, and even RBI require expertise of Chartered Accountants for smooth running of the organisations. Candidates will have to give IBPS or SBI exams for various roles at Public sector banks.**

 - 5. Union Public Service Commission (UPSC) - Union Public Service Commission (UPSC) is a government organisation that conducts various civil services exams. CAs have the option to apply for several ministerial posts in UPSC. The selection process of UPSC is to clear the examinations and an interview.**

 - 6. Rural Regional Bank (RRBs) - Rural regional banks are government owned commercial banks that operate at regional level at various parts of the country. CAs can join the RRBs by going through the recruitment process conducted at frequent periods.**

 - 7. Metro Rail Corporation Limited (MRCL) - CAs can apply for various positions at the Metro Rail Corporation Ltd. It is one of the biggest organisations for metros and is owned and managed by the government. It opens vacancies for both state and the centre.**

Role of CAs in Government Sector

Chartered accountants have multiple roles to play in the government organisations. From taking care of finances, regular audits, to conducting various financial corporate checks, CAs play a major role in smooth functioning of industries. Depending on the



area of expertise, CAs get a variety of responsibilities. Following are a few roles played by CAs in government organisations:

- **Financial Analysts**
- **Branch Manager**
- **Tax Accountants**
- **Financial reporting managers**
- **Loans and Advances Head**
- **Credit Management department**
- **AGM, Zonal Head**
- **Auditors**
- **Treasury Manager**
- **Chief Manager (Accounts and Finance Departments)**
- **Assistant Administrative Officer (CA)**
- **Adjunct Administrative Officer (CA)**

CA Government Job Selection Process


For securing a position in the government sector, CAs will have to pass through the selection process of the organisation applying for. Following is the most common selection process for CA in government sector:

- The common round of selection in any organisation is the written exam
- The written exam is followed by a personal interview.
- Depending on the role and the company, the selection procedure might be somewhat different in every organisation.

To land a government job after CA, professionals will have to sit in various rounds of scrutiny conducted by each organisation depending upon their requirements. An interview and a written exam are often part of the selection process. At many organisations, selection of CAs is done just by a personal interview.

CA Salary Details

Chartered accountancy programme offers the highest-paid salary package to the skillful professionals. CAs with good articleship experience and knowledge can earn high perks. Salaries of chartered accountants vary in every public sector. The reason for the standardised



Chartered accountant salary is the major growth in the financial sector. Eventually, it has led to the increase in the demand and jobs for CAs.

The salary of CA varies based on the position or role in the company and the sector of industry applied in. Banking sector offers jobs to CAs as scale II and scale III officers.

The average salary of a CAs in India is between Rs 8 to 9 lakhs per annum. However, the highest packages of a chartered accountant can be up to Rs. 50 to Rs. 60 lakhs per annum. For example, the salary range for the manager (accounts) at any well-established company is around Rs.1,25,000 to Rs. 2,15,000 per month. Moreover, CAs can get handsome annual packages while working abroad which can range from Rs. 70 to Rs. 80 lakhs. Chartered accountant's salary depends on many factors such as experience, skills, job profile and location.

Additional Degrees with CA

CA certificate itself offers many opportunities to skilled professionals. However, adding another specialisation (along with CA certificate) in the curriculum vitae can be a benefit for getting high-salaried jobs. Following are certain options pursued by CAs:

- [Chartered Financial Analyst \(CFA\)](#)
- [Tax Management Course](#)
- [Diploma in Insurance and Risk Management](#)
- [Corporate Management Course](#)
- [International Trade Laws and World Trade Organization](#)
- [Company Secretary \(CS\)](#)
- [Certified Management Accountant \(CMA\)](#)
- [MBA in Finance](#)

Scope of Indian Chartered Accountants Abroad

1. Introduction

It is a known fact that one must analyse the scope and future prospects before pursuing any career. Chartered Accountancy being one of the most elite professions, not only in India but abroad as well, makes it a favourable career choice for students.



In order to provide an extensive platform to its members, the *Institute of Chartered Accountants of India* (hereinafter called ICAI) being the governing body of the said profession, has entered into Memorandum of Understanding (MoU) and Mutual Recognition Agreement (MRA) with various International Accounting Bodies which has helped its members to tap the growing opportunities beyond the national boundaries. To exploit such growth opportunities, one needs to understand the various prospects related to the same.

2. Professional Opportunities

The MRA or MOU entered by the ICAI with various countries paves the way for the members of ICAI to connect with the respective countries in accordance with the prescribed terms and conditions. However, this does not conclude that an Indian Chartered Accountant can only associate or work with such recognised countries. It is just that the countries which have not entered into any agreement with ICAI open opportunities for the members of ICAI only after clearing their notified examinations or fulfilling certain prerequisites for the same in their home countries.

As a matter of fact, any country has its own set of laws and regulations which need to be studied beforehand to work in the said country whether or not there exists any agreement. As far as the professional calibre and knowledge of an Indian Chartered Accountant is concerned, it is undoubtedly much wider and multifaceted when compared to other countries. The foreign bodies with which the ICAI has signed MoU/MRA/Joint Declarations are listed below-

- MoU with [Chartered Accountants – Australia and New Zealand \(CAANZ\)](#)
- MRA with the Institute of Chartered Accountants of Nepal (ICAN)
- MRA with the Malaysian Institute of Certified Public Accountants (MICPA)
- MoU with the Institute of Chartered Accountants in England and Wales
- MoU with Chartered Professional Accountants of Canada (CPA Canada)
- MRA with the Institute of Certified Public Accountants in Ireland (CPA Ireland)
- MRA with the South African Institute of Chartered Accountants (SAICA)
- MRA with CPA Australia
- MoU with the Institute of Professional Accountants of Russia (IPAR)

- 
- MoU with the Qatar Financial Centre
 - MoU with the Institute of Certified Public Accountants of Kenya (ICPAK)
 - MoU with Bahrain Institute of Banking and Finance (BIBF)
 - MoU with the National Board of Accountants and Auditors (NBAA), Tanzania
 - MoU with the Institute of Chartered Accountants of Nepal (ICAN)
 - MoU with College of Banking and Financial Studies (CBFS), Oman
 - International Pathway Programme of Chartered Accountants Australia and New Zealand
 - International Pathway Programme of the Institute of Chartered Accountants of England and Wales (ICAEW)
 - License Agreement with ISACA


So, one can very well grab the professional opportunities in the aforesaid countries as the ICAI has entered into mutual agreements with the same. Other pathways to explore global dimensions include the following-

- ICAI Placements
- Post-qualification job experience in any of the 'Big Four' firms provide added advantage in moving outside India.

3. Biggest Market for Indian Chartered Accountants

Middle Eastern Countries viz-

- Dubai
- Qatar
- Kuwait
- Bahrain
- Saudi Arabia
- Abu Dhabi



are the places where Indian Chartered Accountants are valued the most and also as a fresher one gets a handsome salary package ranging from 1.8 Lakhs to 2.25 Lakhs per month approximately. With recent developments in the oil sector particularly, these countries have established a growing demand for Chartered Accountants. Further, there being no personal Income Tax, the amount of savings in these countries also tends to be high.

4. Criteria to Get Jobs Abroad

The most important criteria mentioned in the job description of Middle Eastern Countries is job experience of at least 3-4 years in a Big Four. While working in a Big Four firm, getting into another Big Four in the Middle Eastern Countries becomes very easy if one proves that his/her records in the existing company over a period of time are stress-tested and up to the industry standards.

Also, one can apply in any of the government companies or any of the local companies of the said countries via references of friends, relatives, etc. residing there.

5. Identical Qualification

To get jobs directly in countries like Europe, UK, Australia, USA one needs to crack the prominent accountancy course in the said countries after having certain years of work experience in India. For instance, an Indian CA can complete CPA/CFA in USA, ACCA in UK, Chartered Accountancy in Australia in order to work outside the country.

Also, one may join any MNC in India which has its operations spread across multiple countries; then after gaining work experience for a considerable period of time, one may apply to its management for exposure to any of such countries for a fixed period of time and thereafter move in to that country for further opportunities.

6. Salary Expectations

Indian Chartered Accountants are paid pretty well abroad, especially if one has initiated his/ her career in a Big 4 Firm and has gained an experience of 3-4 years in India. Middle East being the highest payer, even other countries pay a decent salary package. He/she can consider a salary of Rs. 1.5 Lakhs to 3 Lakhs per month in the initial phase of career while working abroad.



7. Cost of Living

Housing expenses in Australia are quite high due to its housing taxes as compared to housing in Canada which is far more affordable. Living expenses are also higher in Australia than in other countries. In terms of Income Tax, Middle East is the most preferred against other countries, as there are no taxes for any amount of income earned.

Although, cost of living in countries other than India is quite high but the quantum of money that one earns and saves is undoubtedly more than that in India.

8. Job Profile

Job profile is generally similar for a CA fresher which includes accounting, financial planning and analysis. Further, niche job profiles like investment analysis, wealth management and transaction advisory may also be offered.

9. CA Practice Restrictions


Not all countries allow Indian CAs to practice in their countries without any additional qualification to be obtained in that country. The countries with which the ICAI has agreements signed are generally liberal in allowing Indian CAs to practice in foreign land. Like for example, the Institute of Chartered Accountants of India and the Institute of Chartered Accountants of England and Wales (ICAEW) have signed an agreement that allows both countries to recognize the qualifications of CAs from other countries. CAs from India will be able to practice in the UK, and British CAs will be able to set up office in India.

10. Culture, Lifestyle and Safety

Middle East is one of the most preferred locations for working as a CA, proximity to India being one of the major reasons. Also, the existence of a huge Indian population in the said countries makes it convenient for one to work in the Middle East.

Middle Eastern Countries are globally known for their free trade ideologies, thus, attracting numerous immigrants and also known to be people friendly in terms of its culture.

On the Global Peace Index, Canada ranks the 7th safest country in the world, Australia being 9th, UK being 39th and UAE being 49th on the said Index.



Further, usually the work-life balance principles are followed in many foreign countries as compared to that in India, especially in Big 4 firms.

11. Global Opportunities for an Indian CA

After having qualified as a CA, one must decide what could give him/her a springboard that would enable one to go abroad. For instance, after the introduction of GST in India, Indian CAs are looked upon as tax experts to tackle the businesses in the Gulf countries. Indian GST being a very complex indirect tax regime, Indian CAs are being regarded as more reliable in the Gulf countries to handle Value Added Tax (VAT) introduced there.

So, one way is that having done Chartered Accountancy course, one must keep looking around for international job opportunities, apply for the same and get the same. Second option is that if one wants to upskill his/her self, one will have to pursue an international course viz. CPA in American context, international tax laws, etc. So, to bridge the gap between where one is and where one wants to reach, one needs to upgrade his/her skills.

Also, there is always an option of a startup, age being no barrier for the same. The most crucial thing for such a path being a clear plan and vision for what and how one wants to proceed. So, a CA's scope is no longer restricted to jobs and practice, as there are many other examples of CAs choosing versatile careers, one amongst them being the famous Indian filmmaker and actor Shekhar Kapur who has achieved international prominence. Many Chartered Accountants are successful businessmen. So, one must treat the Chartered Accountancy course as a means to his/her passion and not an end to it and must keep learning throughout the journey.

12. Conclusion

The first 3-4 years post qualification as a Chartered Accountant are the base during which one needs to ensure getting a fair experience in any of the renowned firms, getting to work in various industries and then accordingly, one can target a company in any of the foreign countries. Communication skills and technical knowledge are of utmost importance to grab an opportunity in such foreign countries; besides networking can also help gain such opportunities. Indian CAs are highly valued across the globe for their in-depth knowledge and clarity of concepts, reason being the rigorous preparation undergone during the course.



Company secretary

The Company Secretary is:

- An in-house legal expert; a compliance officer of the Company.
- An expert in corporate laws, securities laws & capital market and corporate governance
- Chief advisor to the board of directors on best practices in corporate governance
- Responsible for all regulatory compliances of company
- Corporate planner and strategic manager

Role of a Company Secretary

A Company Secretary being multidisciplinary professional renders services in the following areas:

Corporate Governance and Secretarial Services


- Corporate Governance Services
- Corporate Secretarial Services
- Secretarial/ Compliance Audit and certification Services

Corporate Laws Advisory and Representation Services

- Corporate Laws Advisory Services
- Representation Services
- Arbitration & Conciliation Services

Financial Market Services

- Public Issue, listing and Securities Management
- Takeover Code, Insider trading, Mergers & Amalgamation
- Securities Compliance and Certification Services

- 
- Finance & Accounting Services
 - Taxation Services
 - International Trade & WTO Services

Management Services

- General/ Strategic Management
- Corporate Communication and Public Relations
- Human Resources Management
- Information Technology

EMPLOYMENT PROSPECTS

A qualified Company Secretary has openings in Employment and as Practising Independent Professional

Company Secretary in Employment

- Company Secretary has been recognized as Key Managerial Personnel along with the Chief Executive Officer/managing director/manager, whole-time director and Chief Financial Officer. (section 203)
- Being Key Managerial Personnel, Company Secretary is required to be mandatorily appointed in every company belonging to such class or classes of companies as may be prescribed.
- As per the Rule 8 of Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014, such prescribed class is every listed company and every other public company having a paid-up share capital of ten crore rupees or more shall have whole-time key managerial personnel.
- Also as per Rule 8A, i.e. Appointment of Company Secretaries in companies not covered under rule 8.—A company other than a company covered under rule 8 which has a paid up share capital of five crore rupees or more shall have a whole-time company secretary.
- Functions of the company secretary have been codified in the Companies Act, which include:-

- 
- to report to the Board about compliance with the provisions of this Act, the rules made there under and other laws applicable to the company;
 - to ensure that the company complies with the applicable secretarial standards;
 - to provide to the directors of the company, collectively and individually, such guidance as they may require, with regard to their duties, responsibilities and powers; and
 - to assist and advise the Board in ensuring good corporate governance and in complying with the corporate governance requirements and best practices ;
 - other specified functions

Company Secretary in Practice

Some of the important areas of recognition for Company Secretary in Practice include:

- Secretarial Audit
 - Every listed company and (a) every public company having a paid-up share capital of 50 crore rupees or more; or (b) every public company having a turnover of 250 crore rupees or more shall annex a Secretarial Audit Report with its Boards report given by company secretary in practice in Form No. MR-3;
- Pre-certification of e-forms;
- Duty to report fraud;
- Appointment as Administrator (Section 259);
- Company Liquidators (Section 275);
- Professional assistance to Company Liquidator (Section 291);
- Qualifications of Tribunal (Section 409);
- Adjudication of penalties (Section 454);

Company Secretaries in Practice also render services in the following areas:

1. Legal, Secretarial and Corporate Governance



2. Corporate Restructuring
3. Foreign Collaborations and Joint Ventures
4. Arbitration and Conciliation
5. Financial Management
6. Project Planning
7. Capital Market and Investor Relations
8. Due Diligence
9. Corporate Advisory Services
10. SEBI Act, SCRA and regulations made there under Depositories Act, 1996
11. Exim Policy etc.

Course Highlights:

1. 10+2 pass or equivalent / Graduate can join
2. No Entry Barrier opportunity for every student
3. Cost Effective
4. Distance Learning any where in the world
5. 24x7 study through e-learning
6. Flexibility in the schedules Registration valid for 3 to 5 years.
7. Excellent career opportunities for CS professional
8. Position of Power and Prestige
9. Offers Self Employment and Job Opportunities
10. 10. Direct Access to Top Management / Board Room
11. 11. Good remuneration and growth opportunities
12. 12. Good career option for girls also.
13. 13. Opportunities across various sectors at all locations.
14. 14. Opportunities Abroad MOU with ICSA, London
15. Opportunity to pursue B. Com with Major in Corporate Affairs and Administration and

What is the role of Company Secretary?

In a career as a company secretary, one deals with a diverse range of work attributes that are required to be fulfilled. Individuals in the company secretary career are the legal faces of the company. The company secretary job description includes providing assistance to the board of directors, supervising the legal matters of the company, representing the organisation's interests to the officials in the opposite party, and ensuring that the company and its directors operate within the law.

The company secretary job description includes establishing a thorough communication with stakeholders, to ensure that the company is paying the dividends and maintaining the documents, such as lists of directors, annual accounts, and shareholders.

Strategic planning

A strategy is a blueprint tailored to support organisational objectives and goals, investment, financial reporting, market conditions, demands from stakeholders and so much more. Strategic planning refers to the process of designing the goals of an organisation, and then enforcing that perspective through particular, clear objectives. The company secretary employed in the development of the strategy should achieve targets, evaluate what initiatives workers actually need to implement and motivate the company to accomplish that objective.

Reporting

Reports could also include useful insights that might be used to establish future assumptions, marketing techniques, assistance with financial accounting and strategic thinking and decisions making improvements. Regular reporting during the financial year helps businesses to assess and equate their services to those in a similar industry. Reporting helps companies, corporations or the government to make accurate decisions. It is also an institutional medium of communication between the business and the employees.



Research work

The primary goal of the research is to practice, illustrate an idea and make a significant contribution to developing knowledge in this field of study. A technique for creating awareness and improving skills. Includes understanding and spreading awareness of numerous issues. Research always tends to focus on reinforcing a situation in a particular business. Companies need significant research work because they motivate staff to identify the institution's structural elements. The Secretary of the company is responsible for analysing the market.

Trend research

Trend research is needed to improve the business by allowing to make improvements that do well enough for the organisation. Trend research provides valuable knowledge which can help drive better decision-making on the long-term strategy as well as some solutions to promote the business. Trend research accumulates data from a specific population identified by a specific trait, such as cultural context. Company Secretary needs to be up-to-date about what is really happening in the market.

What is the job outlook for Company Secretary?

Organisations are increasingly demanding to illustrate corporate transparency and accountability in handling their internal affairs. Also, there is a need for different stakeholders to retain credibility. Because upper management will be too busy building overall organizational work and the whole new opportunity could only be lifted up by some talented and skilled professionals.

As a company secretary 's role had also progressively become essential to a company entity's proper operations, and so has the demand for this job position. They do not just hold the highest position in the organisational structure, but the role is highly significant within the entire organisation and outside of it. This work profile offers all enjoyable career opportunities combined with countless challenging circumstances.

The dual degree with company secretary courses will be LLB. LLM



CMA USA vs CMA India


Differentiators	US CMA	CMA India
Governing body	IMA (Institute of Management Accountants), US	The Institute of Cost Accountants of India (formerly ICWAI), India
Course Structure	– EXAM PART 1 – Financial Planning, Performance, and Analytics – EXAM PART 2 – Strategic Financial Management	Level 1 – CMA Foundation Level 2 – CMA Intermediate Level 3 – CMA Final There are a total of 20 papers
Course Duration	6-9 months	3-4 years
Exam Windows	Jan-Feb May-June Sept-Oct	June and December

CIMA-UK

What is CIMA? Course Details, Syllabus, Exemptions, Eligibility.

CIMA also known as Chartered Institute Of Management Accountants (Full Form) course is a popular course in the field of management accounting. CIMA is the world's largest professional body of Management Accountants. The head office of the CIMA course is in London, United Kingdom. At this point, you must be wondering what is CIMA all about. What are the job opportunities available after completing this course? Is CIMA globally recognised? What are the eligibility criteria for CIMA? And so on. The answers to all your questions are right here in this article. Let's find out more about CIMA as a course and a career.

What is CIMA?



CIMA is a management accounting course that prepares you for an exciting career in finance sectors like banks, audit firms, investment banks, IT sectors, and even e-commerce. After completing the Chartered Institute Of Management Accountants course, a candidate can explore jobs in professions like Treasury Management, Corporate Finance, Business Analysis, Financial Reporting, Financial Analysis, Project Finance, and Risk Management. Since the CIMA has a tie-up with the US CPA board, with a degree in CIMA and 36 months of practical experience you can qualify for an additional CGMA designation.

CIMA Full Form	Chartered Institute Of Management Accountants (CIMA)
Complimenting degree	BBA, B.Com, ACCA, CFA, CFA and MBA
CIMA course duration	2 to 3 years bifurcated in 4 levels
Exam Paper Structure	Bifurcated in four levels <ul style="list-style-type: none"> • Certificate Level • Operational Level • Management Level • Strategic Level
Exam Fees	£2,500 – £3,000
Average Passing Percentage	50% to 60%
Job Opportunities	<ul style="list-style-type: none"> • Finance Manager • Management Consultant • Management Accountant • Finance Business Partner • Financial Accountant • Business Analyst



	<ul style="list-style-type: none">• Accounts Assistant
Difficulty Level	Moderate
Top hiring companies for CIMA	A H Worth & Co Ltd Abbott Ireland AbbVie Ltd Absa Bank Accenture Acuity Knowledge Partners Lanka (Private) Limited
Average Salary	INR 5 LPA to 8 LPA

CIMA Course Details

To dive deep into what CIMA is and what your learning journey might look like if you happen to choose this course, here are some quick details on the CIMA course.

CIMA Syllabus

Want to know what you'd be learning about while pursuing CIMA? Here's a complete overview of the CIMA syllabus and learning concepts.


CIMA Certificate Level

- **Fundamentals of Business Economics**
- **Fundamentals of Management Accounting**
- **Fundamentals of Financial Accounting**
- **Fundamentals of Ethics, Corporate Governance, and Business Law**

CIMA Operational Level

Topics|Weightage

- **Introduction to organisations (25%)**
- **Managing the finance function (15%)**

- 
- **Managing technology and information (15%)**
 - **Operations management (15%)**
 - **Marketing (15%)**
 - **Managing Human Capital (15%)**

CIMA Management Level

Topics | Weightage

- **Introduction to Strategic Management and Assessing the Global Environment (30%)**
- **The human aspects of Organisation (20%)**
- **Managing Relationships (20%)**
- **Managing Change through projects (30%)**

CIMA Strategic Level

Topics Weightage

- **Interacting with the organisation's Environment (20%)**
- **Evaluating Strategic position and strategic options (30%)**
- **Leading Change (20%)**
- **Implementation Strategy (15%)**
- **The Role of Information systems in organisational strategy (15%)**

CIMA Exemptions

If you're wondering whether the CIMA institute does or does not offer exemptions, we have some good news for you. The CIMA course does offer exemptions in certain cases. What's more? The Institute does not levy any additional charge on the exemptions available.

CIMA or the Institute of Cost Accountants of India (ICMAI), in the year 2015, signed an MOU stating that they would enable a more seamless entry for members of both professional bodies effective March 2015.

The members of ICMAI with specific degree qualifications or work experience would be provided with an exclusive pathway route by CIMA, and allowed exemptions for 16 exams – CIMA Certificate in Business Accounting (5 exemptions) and Professional Qualification (11 exemptions), leading up to the strategic case study exam. To complete the professional qualification, an ICMAI member would have to take only 1 exam – the strategic case study.

CIMA Eligibility



Wondering what are the eligibility requirements for enrolling for CIMA? Here's all you need to know about CIMA eligibility.

- To enrol for the CIMA course, you either need a class 10th passing certificate or O-level or an intermediate or A-Level.
- You can also enrol for the course with an undergraduate or graduate degree in any field.
- For an easy entry into the CIMA course, the best route is an MBA degree or a professional accounting qualification.

We hope that with this detailed article on the Chartered Institute Of Management Accountants (CIMA) you have received an in-depth understanding of what the profession looks like and what to expect. If you are interested in getting into this exciting and equally dynamic field, then pursuing a CIMA degree would be a good choice. However, if you are looking to become a Management Accountant in a shorter duration then US Certified Management Accounting is what you should be pursuing. To know more about the Certified Management Accountant course, click on the WhatsApp icon at the side of this blog and get in touch with our experts directly.

What is CIMA qualification equivalent to?

The CIMA qualification is equivalent to a Master's degree in Finance. This qualification is globally recognised and widely accepted.

Is CIMA an accountant?


Yes, a CIMA graduate becomes a qualified management accountant that takes on professions like Finance Manager, Management Consultant, Management Accountant, Finance Business Partner, Financial Accountant, Business Analyst, Accounts Assistant, etc.

What is CIMA course eligibility?

A CIMA degree can be pursued after clearing the 10+2 examinations. The course can be joined in addition to regular graduation courses as well.

Is ACCA better or CIMA?

As per the reviews by industry experts, ACCA offers a stronger grounding in accounting concepts while CIMA is more of a management and business strategy course. In terms of accounting knowledge, CIMA is not at par with ACCA.



Though both are equally recognized, there are some stark differences between CMA USA and CMA course details in India. Let us understand this through the table given below:

CMA USA vs CIMA UK

Details	US CMA	CIMA UK
Academic Focus	Management Accountancy	Management Accountancy
Board	Institute for Management Accountants	Chartered Institute of Management Accountants
Duration	6 months	2-4 years
Papers	2 Papers	16 Papers

Listed below are the key differences between CMA USA and CIMA UK:

Certified Management Accountants (CMAs) are globally recognized leaders in the financial service industry. With expertise in corporate finance and management accounting, a few common roles they fill are financial analysts, risk managers, and cost accountants. However, their problem-solving skills often lead to high-level job titles like chief financial officer or chief operating officer.

What Do Certified Management Accountants (CMAs) Do?

The CMA certification outfits candidates with in-depth knowledge about financial planning, cost management, and internal controls, but also prepares them to use that knowledge to support strategic decisions regarding corporate finance, risk management, and investments. This makes CMAs particularly adept at supervising teams and managing projects.

CMA Jobs (Top CMA Career Paths)

According to the U.S. Bureau of Labor Statistics, employment of accountants and auditors is projected to grow 7 percent from 2020 to 2030. When you throw a CMA certification into that mix, the number of job opportunities only grows.

The 2021 IMA Global Salary Survey showed that those holding the CMA are more likely to hold specific job titles compared to non-CMAs. With that said, let's explore some examples of the jobs you may encounter throughout your CMA career...

The Most Common Job Opportunities After CMA Are:

- Financial Analyst

- 
- **Management Accountant**
 - **Senior Accountant**
 - **Cost Accountant**
 - **Financial Risk Manager**
 - **Corporate Controller**
 - **Chief Financial Officer (CFO)**

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Early Career CMA Jobs

Let's say you've passed your exam and are officially a certified CMA. Congratulations! You're ready to begin your CMA career. These initial few roles are solid starting options for those who are freshly certified and ready to utilize their new skills.

Financial Analyst

Average salary: \$83,660

All about analysis and forecasting, a financial analyst carefully studies market trends and microeconomic factors to help a company make smart investments with its capital.

This role may also provide advice to executives on issuing corporate bonds, splitting stock, and other areas of concern. The CMA certification prepares future financial analysts to provide financial recommendations based on their compiled data.

Top responsibilities of a Financial Analyst:

- **Analyzing current and past financial data and performance**
- **Preparing reports and projections based on this analysis**
- **Evaluating current capital expenditures and depreciation**
- **Exploring investment opportunities**
- **Establishing and evaluating profit plans**
- **Identifying trends in financial performance and providing recommendations for improvement**
- **Coordinating with other members of the finance team to review financial information and forecasts**
- **Providing financial models and forecasting**



Financial Risk Manager (FRM)

Average salary: \$102,325

A financial risk manager analyzes data, financial markets, and world events to determine potential threats to an organization's financial success. Through planning and problem solving, it's their responsibility to recommend strategies to counteract potential risks.

The second CMA exam covers key areas helpful to this role such as risk management, investment decisions, decision analysis, and more.

Top responsibilities of a Financial Risk Manager:

- Identify financial, safety, or security risks that the client, company, or organization may face
- Prepare action plans to decrease risk factors
- Gather confidential financial information from clients such as income, assets, and debts
- Manage company insurance policies
- Perform risk evaluation, which assesses the way the company previously handled risks
- Make risk-avoiding adjustments to current methods of operation to minimize their future risks
- Prepare a risk-management budget
- Provide training and certification for organization staff so that they can be aware of risks and try to avoid them

Mid-Career CMA Jobs

A mid-career professional with experience under their belt is typically qualified for the following roles.

Management Accountant

Average salary: \$60,968

Management accountant is a CMA job that specifically focuses on delivering financial information to assist the executive staff of a company in making decisions.

A management accountant must not only be an expert in accounting, but they also must be able to present the data in a practical way that addresses management's challenges. The main CMA skills applied in the managerial accounting field are risk management, budget planning, strategic planning, and financial data analysis.



Top responsibilities of a Management Accountant:

- **Direct internal financial processes**
- **Monitor costs, sales, spending, and budgets**
- **Conduct Audits**
- **Identify past trends and predict future needs**
- **Assist company leaders with financial decisions**

Cost Accountant

Average salary: \$57,382

Cost accountants analyze a business' production costs to find ways to minimize financial waste and maximize profit. CMA certification will make you a desirable job candidate because cost accounting is a type of management accounting.

Top responsibilities of a Cost Accountant:

- **Developing cost standards for materials and labor**
- **Designing and implementing cost accounting systems**
- **Analyzing production costs and recommending changes**
- **Overseeing annual physical inventory**
- **Hiring, training, and supervising cost and inventory accounting staff**


Senior Accountant

Average salary: \$69,372

Senior accountants utilize accounting principles and company practices to lead reporting costs, margins, expenditures, and productivity for companies and organizations. Unlike junior accountants, senior roles perform fewer administrative tasks such as updating journal entries, gathering data, and balancing sheet population.

Top responsibilities of a Senior Accountant:

- **Analyzing complex financial reports and records**
- **Making recommendations based on analysis and status of reserves, assets, and expenditures**
- **Reviewing journal entries of junior accountants to ensure accuracy**
- **Training and mentoring junior staff**
- **Performing variance analyses and preparing account reconciliations**

- 
- **Assisting with financial and tax audits**
 - **Documenting and monitoring internal controls in support of the auditing team**
 - **Coordinating more complex accounting projects and initiatives with other members of the accounting and finance team or with other departments**

Late-Career CMA Jobs

A CMA career leaves plenty of room for professional development and job growth. If you're later in your career, here are a few roles that could use your expertise.

Corporate Controller

Average salary: \$101,370

A corporate controller is a senior leadership role that typically oversees a company's financial and accounting functions. The Controller manages staff responsible for all financial reporting and accounting operations, including internal and external financial statements and regulatory reporting requirements. Depending on how many years of experience the candidate has, other duties for Controllers include implementing internal control systems, evaluating the effectiveness of accounting systems, and monitoring business performance metrics.

Top responsibilities of a Corporate Controller:

- **Planning, directing, and coordinating all accounting operational functions**
- **Managing the accumulation and consolidation of all financial data necessary for an accurate accounting of consolidated business results**
- **Coordinating and preparing internal and external financial statements**
- **Coordinating activities of external auditors**
- **Providing management with information vital to the decision-making process**
- **Managing the budget process**
- **Assessing current accounting operations, offering recommendations for improvement, and implementing new processes**
- **Evaluating accounting and internal control systems**
- **Evaluating the effectiveness of accounting software and supporting database, as needed**
- **Developing and monitoring business performance metrics**
- **Overseeing regulatory reporting, frequently including tax planning and compliance**
- **Hiring, training, and retaining skilled accounting staff**



Chief Financial Officer (CFO)

Average salary: \$137,121

CFOs are key members of the senior leadership team in charge of capital requirements for the entire business, overseeing financial reporting, company investments, financial forecasting, and making the final call regarding major business decisions.

It's often a step just below or to the right of the CEO of a company. To reach high-level management positions in accounting, you must have a CMA or MBA. Controllers often work right below CFOs.

Top responsibilities of a Chief Financial Officer (CFO):


- **Providing leadership, direction, and management of the finance and accounting team**
- **Providing strategic recommendations to the CEO/president and members of the executive management team**
- **Managing the processes for financial forecasting and budgets and overseeing the preparation of all financial reporting**
- **Advising on long-term business and financial planning**
- **Establishing and developing relations with senior management and external partners and stakeholders**
- **Reviewing all formal finance, HR, and IT-related procedures**

CMA Job Opportunities by Industry

CMAs have the skills necessary to work across various settings from government agencies to academic institutions. Among those settings are several industries. The most common, according to the IMA 2021 Global Salary Survey, include:

- **Manufacturing (30% of CMAs)**
- **Finance, Insurance, and Real Estate (9% of CMAs)**
- **Education (8% of CMAs)**
- **Wholesale and Retail Trade (7% of CMAs)**

CMA Job & Career Outlook



The U.S. Bureau of Labor Statistics (BLS) projected a 7% growth rate for the accounting profession between 2020 and 2030. With a growing need for managerial professionals, a CMA certificate is highly desired by prospective employers.

CMA Job & Career (FAQs)

If you're debating on whether or not a CMA is worth it, or maybe you want to get a feel for what the job landscape will look like post-certification, we've laid out some of the most commonly asked CMA questions below.

CFA – CHARTERED FINANCIAL ANALYST

CFA Placement In India: Scope, Careers Options,

CFA Placements in India - Chartered Financial Analyst (CFA) has gained a lot of popularity in India over the years. The number of CFA's in India has been increasing at a rate of 30% for the last 7 years and currently, India is the 3rd largest market for CFA after China and USA. The CFA placements in India are done at a larger scale in the financial industry. The CFA professionals who complete all three levels of CFA exams in India are in high demand as they are skilled financial experts. In this article, we will discuss the CFA placements in India, their salary structure and scope.

Scope of CFA in India

CFA is not specified to any particular asset class as it is a very generic finance course. CFA covers every industry in an in-depth basis in terms of its core uses and fundamentals. Hence, CFA professionals have a lot of scope and responsibilities. Their boundaries are not limited to just equity or bonds or real estate or derivatives.

The scope of CFA is huge and a person can pick their own choice of interest and specialize in that. Some of the career scopes for CFA professionals are quality data analyst, consultant, trader, real estate, fixed income, investment banking etc. The CFA professionals can also widen their scope if they acquire other skill sets connected to the industry.

CFA Placements in India - Career Options

After completing CFA programme, the placements of CFA in India are done in various job roles that is listed below:

- Equity Analyst
- Equity Research Associate

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- **Finance Manager**
 - **Chartered Financial Analyst**
 - **Research Analyst**
 - **Credit Analyst**
 - **Senior Financial Analyst**
 - **Business Analyst**
 - **Investment Banker**
 - **Portfolio Manager**
 - **Personal Financial Advisor**

Abroad

CFA Charter holders have many job opportunities abroad, especially in the US and the UK. They can also work in other financial hubs such as Hong Kong, Singapore, and Switzerland. The global recognition of the CFA charter makes it easier for Charter holders to find jobs in many countries around the world.

Overall, opting for the CFA program can be a valuable investment in your career in finance, providing you with a strong foundation of knowledge, skills, and ethics, and enhancing your professional opportunities. 78% of candidates say that the CFA program made difference in their compensation growth.

CMT- CHARTERED MARKET TECHNICIAN

Certified Market Technician: Job Description

A certified market technician's job is to analyze investments and make predictions about future performance, according to the Smart Asset website. A chartered market technician (CMT) studies the intrinsic value of different investments, looks for patterns in price movements and identifies the effect on market psychology. CMTs also understand risk management and how the data they've gathered affects risk.

Putting all their technical insights together, a CMT makes recommendations on where their employer or client should place their money. This technical analysis affects the



work of portfolio managers, hedge fund managers, investment strategists and heads of research departments.

Who Employs CMT Charter holders?

As a CMT, you will have the skills to work in a variety of CMT jobs and roles in the finance industry. CMTs typically work for stock brokerage firms, investment banks, mutual fund companies, pension fund management companies, and hedge funds. Some of the common CMT career profiles include:

- Trading Analyst
- Hedge Fund Analyst
- Portfolio Risk Manager
- Investment Manager

CFP- CERTIFIED FINANCIAL PLANNER

Scope of CFP in India

Given the wide range of industries in which CFP employment may be found, one should expect a diversified range of career chances and opportunities.

In India, the CFP industry has a wealth of options available to pursue, thanks to both the private and public sectors. Graduates of the Certified Financial Planner course are qualified to pursue careers in a wide number of fields, including but not limited to financial planning consultancy, investing, banking, risk management, relationship management, office administration, portfolio management, and many more.

Students get the same level of training that professionals do to face the many problems that are associated with each of these fields during the duration of the course. The following is a list of some of the most common employment opportunities or scope of CFP that are accessible to applicants after they have graduated:

- Chief Investment Officer
- Portfolio Analyst Private Banker
- Investment Advisor
- Financial Manager
- Certified Financial Planner
- Paraplanner Data Analyst

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- **Bank Manager**
 - **Asset Management Analyst**
 - **Fund Accountant Research**
 - **Analyst Product Specialist**
 - **Chief Financial Officer**
 - **Chief Investment Officer**
 - **Chief Investment Officer Portfolio Analyst**
 - **Private Banker**
 - **Investment Advisor**
 - **Financial Manager**

Recruitment Opportunities for Recent Graduates of the CFP Program

Career opportunities abound for graduates of the course in the many fields that are connected to financial planning, such as accounting, risk management, and investing, to name just a few of these fields.


The CFP pay package that a graduate gets in India is heavily contingent on the area of expertise in which they work as well as the demand for their professional position. In addition to this, the knowledge of the subject matter, as well as the learned abilities, also play important roles.

The breadth of available opportunities in the CFP industry is only likely to expand as a result of increased interest and trends regarding economic possibilities. The following is a list of some of the numerous domains of recruiting in India that give a great compensation to CFP freshers:

- **Mutual Funds with an Investment Bank Focus Research Organizations Specialising in the Management of Market Data**
- **Product Segmentation and Specialisation**
- **Management of Financial Resources, Paraplanning, Relationships, and Portfolios,**
- **Management of Financial Resources.**

CAIA- CHARTERED ALTERNATIVE INVESTMENT ANALYST USA

Top employers value the CAIA® Charter, and it is recognized globally as the highest standard of achievement in alternative investment education. Charterholders demonstrate their knowledge and interest in specific financial products known as alternative investments.



But, what kind of jobs are available to them? Let's take a look at some of the most common job titles for those who have earned the Chartered Alternative Investment AnalystSM designation. We'll describe these positions in alternative investment terms.

Where CAIA® Charterholders Work

Many of the titles held by those with the CAIA designation appear at first to be the same as those of CFA® charterholders and other financial certifications or degrees. The difference is the investments they analyze or manage and where they work. Alternative investments are assets other than stocks, bonds, and cash, such as private equity, hedge funds, real estate, derivatives, commodities, and more. You can find CAIA Charterholders in hedge funds, private practices and firms, investment management firms, companies, foundations and trusts, colleges and universities, pensions, and state and local governments, to name a few.

Investment Analyst

Investment analysts analyze investment risk and return data, conduct performance attribution, carry out peer benchmarking, and perform investment operations tasks. CAIA Charter holders are good candidates for this position because of their specialized knowledge of alternative investments and risk management. Employers currently advertising for CAIA Charter holders for investment analyst positions on the CAIA Careers web page, maintained by CAIA Association, include equity divisions of wealth management firms, state and local government or higher education retirement funds, credit funds, ratings agencies, and venture capital firms.


Investment Consultant

Investment consultants provide clients with investment products, advice, planning, or any combination of these. They formulate investment strategies, helping clients fulfill their needs and reach their financial goals. CAIA Charter holders bring alternative investment product knowledge and asset allocation skills to the role. A small sampling of the types of employers who hire CAIA Charter holders as investment consultants includes accounting and finance firms, consulting firms, global investing firms, life insurance companies, and firms specializing in audit, tax, and advisory services.

Investment Advisor

Investment advisors provide investment guidance to clients in exchange for specific fees. They differ from stockbrokers, who earn a commission. Investment advisors often have what is called discretionary authority, which means they can act on behalf of their clients without formal permission. Clients and investment advisors usually formalize this authority as part of onboarding. A CAIA Charterholder's specialized knowledge in everything from ethics to structured products is valuable in this position. Investment advisors with the CAIA Charter can be found in mutual funds, investment banks, brokerages, private equity firms, and tax firms.

Portfolio Manager



Portfolio managers are in charge of an investment fund or group of funds, making informed decisions for their clients based on expert insight and experience. They work with analysts, researchers, and clients to stay current on the markets and business news. They make decisions to buy and sell assets throughout the day as the markets fluctuate. CAIA Charter holders demonstrate specialized knowledge on how to apply alternative investments to the decisions they make for their clients. Among the employers who hire CAIA Charter holders as portfolio managers are hedge funds, banks, financial services firms, brokerages, equity funds, and government or college and university pension plans. You can learn the skills you need to succeed in this position in this article.

Investment Manager

Investment managers administer clients' funds, pooling their money into long-term investment strategies, including alternative assets. They differ from portfolio managers because they have a wider range of responsibilities; most are expected to have advanced degrees. Along with meeting with clients and evaluating investment options, they develop financial documents and reports, make projections for expected returns on investments, monitor economic factors, and manage or supervise analysts and other employees. Employers who hire CAIA Charterholders as investment managers include hedge funds, consulting firms, investment banks, and capital investment firms. You can get a broader view of this position here.

Credit Structurer

Credit structurers blend or repackage financial assets and complex transactions in the credit area (also an alternative investment). They manage product development, marketing, and risk analysis, and obtain approvals. This is a job role well suited to CAIA Charter holders. The types of employers who hire them include financial services firms, investment banks, private equity firms, and asset management firms.

Managing Director or Senior Vice President

CAIA Charter holders often move up in their careers to hold managing director or senior vice president positions at private equity, capital investment, investment management, financial services, and hedge fund firms. They are responsible for the performance of their firms as determined by its board of directors and C-Level executives. They report to the CEO and even the company's chair or board of directors.

Chief-Level Executive

Chief executives make the strategic decisions that drive the success and the direction of the organization. As such, C-level positions are viewed as the highest level of business success. Chief-level executive positions held by those with the CAIA designation can include chief information officer (CIO), chief financial officer (CFO), and senior investment officer. Their responsibilities vary based on the structure of the firm and the specific role. You can find



CAIA Charter holders in these positions in higher education retirement funds, trust companies, global investment advisory firms, hospital systems, and mutual funds.

Interested in Pursuing the CAIA® Charter as a Boost to Your Career?

it can make a difference when an employer is deciding between two otherwise equally qualified candidates. In that situation, the CAIA Charter could be your competitive advantage. Passing the CAIA exam and earning the CAIA charter takes hard work and dedication, but our CAIA exam prep study packages can help. It's a career move worth considering.

Quant finance for today's markets

The need for quant finance expertise is ever-widening, so we've designed the CQF for ambitious professionals from a spectrum of backgrounds. CQF delegates come from a wide range of positions within the markets and a variety of academic backgrounds, including finance, economics, business, engineering and the sciences.

The CQF is for anyone who wants an efficient and cost effective way to develop practical mastery of quant finance and machine learning, while also earning a globally recognized qualification. The CQF is especially relevant for professionals working or planning to move into one of the following areas.

Occupation

Quantitative Analysis

Data Science

Risk Management

Information Technology

Analytics

Consulting

Derivatives



Actuary

Hedge Funds

Trading

Fund Management

Asset Management

Student

Structuring

Insurance

Quantitative Trading

Valuation

Quantitative Research

Derivatives

Model Validation

FRM- FINANCIAL RISK MANAGER

FRM: Career Prospects

Now that you are aware of the FRM syllabus, you must also understand the scope that this designation encompasses. After clearing both the exam and getting relevant work experience, the candidate is provided with the FRM certification by GARP. Below is a list of most sought-after jobs in FRM:

- **Risk Analytics Client Consultant**
- **Corporate Risk Manager**
- **IT Management Analyst**
- **Regulatory Risk Specialist**
- **Credit Risk Specialist**
- **Market Risk Specialist**
- **Enterprise Risk Manager**
- **Risk Manager**
- **IT Risk Management Analyst**
- **Regulatory Risk Analyst**
- **Senior Operational Risk Manager**



CPA- CERTIFIED PUBLIC ACCOUNTANT.

CPA Career Path #1: Public Accounting

CPAs in public accounting firms provide a full range of accounting, auditing, tax, and consulting services for clients of all sizes. From entry level staff auditors to senior level partner roles, CPAs have the opportunity to work with large international clients, small local firms, and practically everything in between. The auditing of public and private company financial statements, in particular, is a coveted service. However, public accountants across the entire field are in high demand with great opportunities to advance throughout their career.

According to the American Institute of CPAs (AICPA), a few specialized areas CPAs can focus on within public accounting include financial forensics, business valuation, personal financial planning, and IT consulting. Some additional common roles include:


- **Budget analyst**
- **Tax examiner**
- **Business systems analyst**

CPA Career Path #2: Business, Government, and Not-for-Profits

CPAs in this broad field can hold a range of positions, from staff accountant and financial analyst to CFO. Their responsibilities include recording, analyzing, and reporting financial information for organizations. They can also carry out budgeting and internal auditing functions.

Noted by the AICPA, CPAs in business work for companies ranging from family-owned to Fortune 500. They are considered trusted business partners and can work in a variety of areas. Some potential roles include:

- **Staff-Financial Accounting & Reporting**
- **Staff-Tax Accounting**
- **Staff-Internal Audit**



CPAs who work in government hold roles at the federal, state, and local levels, and they have similar responsibilities as those in public accounting. Auditing, financial reporting, and management accounting are all shared duties.

Within nonprofits, a CPA's main job is to ensure the services an organization provides does not exceed their revenue. Potential nonprofit roles vary based on each organization, but a few include:

- Staff financial accounting and reporting
- Staff internal audit
- Controller

CPA Career Path #3: Specialist


CPAs are now regularly called upon to provide services in specialized areas. Choosing a specialty is a major decision, as it directly affects the sort of roles available, your salary, and the settings in which you work. It's best to follow your interests and find a specialty that you genuinely enjoy. In the information systems area, for example, specialists aid organizations in managing their information technology, including the massive amounts of data collected, by conducting risk assessments as well as analyzing and implementing systems improvements and revisions.

Another specialty CPAs fall in love with is internal auditing. An internal auditor is responsible for improving a company's operations by evaluating both the financial and operational sides of the business. It's safe to say CPAs in this role wear a lot of hats. They assess risks, controls, ethics, quality, economy, and efficiency to ensure the business is operating efficiently.

CPA Career Path #4: Forensic Services

Forensic CPAs use their accounting skills to investigate incidents like fraud, bribery, money laundering and embezzlement. They examine and collect evidence that will later enable the courts to determine if a crime has been committed or enable a dispute to be resolved. Often, law enforcement agencies like the FBI seek out forensic accountants to help further investigate crimes related to money. However, forensic accounting roles can be found in public accounting firms, consulting firms, insurance companies, and more.

Those wishing to pursue forensic accounting should possess strong written and verbal communication skills, an ethical mindset, and a natural desire to investigate.



Every day in a forensic role is different, so it's a career path for those who want to stay on their toes.

CPA Career Path #5: Financial Advisor

CPAs serve as financial advisors to individuals, helping them to manage their finances and to make informed financial decisions related to home purchases, college savings, starting a business and retirement planning.

Financial advising is a great route for those who love crunching numbers and helping others. By working closely with clients, financial planners can directly impact the lives of others in a positive way.

The banking sector in India has grown drastically in the last few years. Banking is the fastest-growing sector in the world and has significantly boosted our country's economy. Such evolution has widened the scope of banking and made it more than just lending and depositing money.

Today, banking has many sub-sectors and encourages professionals to explore new opportunities. Banking is used for more than conventional procedures and plays a significant role in social and economic purposes.

The banking industry has become alluring and a constant attraction for young graduates. Youngsters also seek job vacancies and wish to join banks with the best experience.

Why are Private Banks ideal to start your Banking Career?

Private banks are a good option for young and ambitious professionals. You can enjoy Wall Street-like benefits in private banks. Listed below are seven reasons why Private Banks are Ideal for starting your banking career:

Major Income Potential

Private banks offer huge incomes to freshers. They pay their employees well along with benefits like pensions, medical coverage, lower interest rate, etc. Freshers at private banks can expect better salaries than other entry-level jobs. The pay for



various positions is higher in private and public banks. As a Fresher, you can gain loads of experience and pave your way to a wealthy life.

Less Stress

Wall Street is a place of hustle, and working there is not easy for everyone. However, private bank job vacancies offer similar conditions with less stress. Rather than cramming in a packed cubicle, professionals get to interact. They can take frequent breaks and follow stress management techniques if needed. In private banks, professionals can work in a safe and healthy environment. They can work at their own pace and explore various growth opportunities.

Better Hours

Private Bank working hours tend to be less stressful than the public sector. You can look forward to a regular 40 hours work week in the private sector without getting overburdened. You do not need to get obsessed with market problems and can focus on your assigned job. You can work at your preferred hours and take breaks when required.

Learning and Growth Opportunities

Private banks provide professionals with hands-on training and development along with growth opportunities.

Job Security

Many Private bank jobs are now secure and stable. Some banks provide job security to all professionals. While others issue it based on performance. However, professionals who work adequately can enjoy job security. It ensures your future is safe with decent pay. The chances of getting fired are also minimal in the banking sector. It is considered only in cases of unethical activities or unsuitable employees.

Job Satisfaction

Jobs in private banking provide professionals with high job satisfaction. Since bank jobs are interaction-based, you can get plenty of chances to help people. You may help them solve their financial problems or organise their economics. These little social exposures where you can help others make this job very satisfying. Unlike IT jobs, you will interact with your clients, solve their problems, and receive gratitude.



The work culture at banks is also quite good, creating a sense of overall job satisfaction in employees.

Promotions

Private banks provide professionals with faster promotion and growth rates than public sector banks. It is due to the criterion that anyone can get promoted based on performance. It is irrespective of their age and solely based on merits.

Public banks mostly have slow-paced promotion and provide it to professionals who have to spend longer in the bank. But this is not true in the private sector as advancement is fast-paced and irrespective of age.

Perks of Choosing a Private Bank To Start Your Banking Career

Leaves/Holidays: Private banks often offer more generous leave policies, allowing employees to maintain work-life balance and recharge, which enhances job satisfaction and overall well-being.

Easy to join from all disciplines: Private banks hire professionals from various backgrounds, making it easier for individuals with diverse skill sets and educational qualifications to enter the industry.

No Recession Effect: Private banks tend to be more resilient during economic downturns, providing a stable career path and reduced risk of job insecurity compared to other sectors.

Compensation and benefits: Private banks are known for their competitive salary packages, performance-based incentives, and attractive benefits, which reward employees for their hard work and dedication.

Opportunity to serve in customer-facing roles: Working in customer-facing positions within private banks allows individuals to develop strong interpersonal skills, build a vast network, and gain a deeper understanding of client needs.

Safe work environment for women: Private banks often prioritise creating a safe and inclusive workplace, promoting gender diversity, and offering equal growth opportunities for women in the industry.

Social prestige: Joining a private bank comes with a certain prestige and reputation, enhancing one's professional image and opening doors to future career opportunities and personal growth.



Conclusion

Private Bank jobs have their merits and demerits. But for beginners, they are ideal as they provide much competition and learning opportunities. You can grow faster in private jobs and get promoted. It is essential for freshers and inculcates confidence in them. So, if you think the benefits of private banks are for you, enrol in the course now and avail all benefits.

Why choose banking as a career?

Explore the benefits of a banking career and how it aligns with your aspirations and goals. Private bank Jobs are ideal for freshers as they provide essential working conditions and learning opportunities. Freshers can also gain lots of experience and get promoted if deserving due to a faster growth rate.

Currently, the employment market in private banking is looking bright and full of opportunities. With the global economy recovering from the effects of the COVID-19 pandemic, private banks are seeking to expand their services and offerings, creating a demand for skilled and experienced professionals.

In recent years, private banking has experienced significant growth, driven by the increasing number of wealthy individuals worldwide. According to a report by Wealth-X, the global HNWI population grew by 4.4% in 2022, reaching a total of 22.1 million people, with a combined wealth of \$87.7 trillion. This growth is expected to continue, creating more job opportunities in private banking.

Private banks are not only hiring experienced professionals but also investing in training and development programs to ensure that their staff are up to date with the latest trends, regulations, and technologies. This trend is expected to continue in 2023, as private banks aim to differentiate themselves from their competitors by providing exceptional client service and innovative solutions.

The employment market in private banking is diverse, with various roles ranging from relationship managers to investment advisors, compliance officers, and operational staff. The demand for these roles varies depending on the needs of individual banks, with some banks focusing on expanding their wealth management services, while others focus on providing more specialized services.



Private banking faces new challenges:

– HNWIs and UHNWIs prioritize social and environmental impact. Private banks are seeking professionals with the knowledge and skills to help their clients achieve their sustainable investment goals.

– The rise of digital technologies is changing the landscape of private banking, with the emergence of new players, such as fintech startups, challenging traditional private banks. Private banks have to invest in digital platforms and to create new roles for professionals with expertise in technology and innovation.

In conclusion, the employment market in private banking is looking positive for 2023, with expanding opportunities for skilled professionals across various roles. Private banks are seeking to differentiate themselves by providing exceptional client service and innovative solutions and investing in the training and development of their staff.

Recruitment In Insurance: Government Sector Let us understand how recruitment works in government sector insurance companies.


Assistant Administrative Officer

Recruitment in LIC of India and General Insurance Corporation of India (GIC), which has four subsidiaries, is done at the level of Assistant Administrative Officer (AAO), which is a Class I officer position.

During the probation period of six months, the incumbents are exposed to various facets of the insurance business like policy making, dealing with claims, checking policy clauses and details, filing returns, management reporting etc.

On the business development front, incumbents deal with marketing, development and promotion of the insurance business.

The Accounts AAOs are trained for the management of funds, including income and expenses.



After serving as AAO for a minimum of three years, one can be promoted to Administrative Officer (AO).

Development Officer

People are also hired as Development Officers, which is a Class II officer position. The Development Officer is in charge of the development of the insurance business. They handle the recruitment of agents, train them for procurement of new business and servicing to existing policies and customers.

Also Read | Know Yourself, Communicate: Tips For Choosing A Career Different From The Family Norm

Specialised Roles

The following specialised officials are required both in the government sector as well as the private sector in the insurance industry.

Actuaries

An actuary is one of the most important functionaries in an insurance company.

Actuaries specialise in the field of analysing financial risks by using statistical, financial and mathematical modelling techniques. They assess the probability of an event and its financial consequences.

Their expertise helps in designing insurance products and their premiums, help in providing additional features in insurance policies (also called riders) and calculating the additional premium payable for such features/riders.

Actuaries also advise businesses about the funds required to be kept aside for meeting contingencies and claims.

Actuaries are in great demand (in fact, the number of actuaries relative to their demand, is quite less in India), and they are highly paid and valued.

Insurance Underwriters

It is said that insurance can't work without good underwriters.



Insurance policies are basically created (underwritten) by underwriters.

The underwriter takes decisions regarding coverage in an insurance policy and the premium to be charged therefor.

A good underwriter has the financial, technical, and risk assessment know-how to design an insurance product for clients, such that it meets the requirements of the customer and is good business for insurers as well.

The underwriter may decide to pass on a part of the risk to another insurer, which is called "reinsurance".

Insurance Surveyors, Loss Assessors

As per extant laws, no claim under any kind of insurance policy can be settled unless a report has been obtained on the loss that has occurred, from a person who holds a licence to act as a surveyor or loss assessor. Thus, the surveyor is an important professional having the requisite skills and techniques to make an assessment of losses vis-a-vis terms of policy and coverage details, reasonability of claim, omissions, if any, etc.

career in insurance, role in insurance, Jobs in insurance

An Insurance Surveyor Or Loss Assessors Is A Professional Who Makes An Assessment Of Loses

Investment Professionals

Investment professionals are also required for investing the funds of insurance companies (in equities, bonds, etc.) and treasury functions.

Real Estate, Civil Engineers

There is no bigger real estate owner in India than LIC of India. There are separate departments of LIC looking after its property-related matters, which is why LIC requires professionals in civil engineering, valuation, maintenance, and law.

Operations



The insurance sector also requires data analysts, IT professionals, network engineers, and software and hardware professionals to smoothly run its operations and provide state-of-the-art customer interface to its customers.

Here are six reasons why you should consider working within the insurance industry.

1. Opportunities for All Skill Sets and Backgrounds

The wide scope of the insurance field means there are positions for a variety of interests, skill sets and experience. No matter your educational or professional background, there's likely a path within the insurance industry for you. For example, roles for an insurance company can include:

Accounting

Data analysis and data science

Actuarial science

Risk management

Business operations

Administration

Sales

Customer service

Human resources

Legal

Marketing

Medical, including clinical

Product development

Software development and management

Information technology

Underwriting

2. Possibility for Professional Development

Within the insurance industry, you can advance in your career and learn new skills for professional development. The insurance field offers high levels of training, partially because employees must be knowledgeable on the latest regulations and industry standards. Also, managers are aware of talent gaps and hiring challenges; therefore, they focus on employee



retention. As such, companies prioritize continuing education, workshops, seminars and webinars, as well as networking and mentorship.

3. Growing Demand and Increased Recruiting

If you choose to pursue an insurance-related career, you face better employment odds in an already favourable job seekers market. A recent survey of more than 50 insurance companies and 285,000 employees found that 92% of those businesses are hiring. Nearly half of the companies that are actively recruiting (43%) plan on hiring 51 or more employees. With a low national unemployment rate of 3.5% in the U.S., the rate within the insurance industry is even lower at 2.6%.

On a macro level, according to that same Deloitte report, Baby Boomers make up one-fourth of the insurance workforce and are nearing retirement age. This shift is expected to leave 400,000 unfilled jobs in the U.S. by the end of 2020, as well as “result in the loss of a wealth of institutional knowledge.” All signs point to an industry in need of fresh and hungry talent, with the open jobs (and payroll) to support it.

4. Industry Sustainability and Security

Health, auto, life, home, business—there are countless types of insurance, and people will always need them, making the industry incredibly sustainable. With some fields, you may worry that the economy or automation can impact your career. But insurance is always in high demand.

To use the actuarial position as an example, the U.S. Bureau of Labor Statistics (BLS) projects that it will grow 20% in the next 10 years, much higher than other occupations. Also, the number of insurance sales agents is expected to grow 10%.

5. New Innovations and Technologies Keep Your Job Interesting

The insurance industry is continuously and directly affected by technological advancements. Innovations like electronic scooters, driverless cars or even 3D printers require new strategies and policies due to potential risk. All these advancements within our society present unique challenges that insurance companies must solve via proper coverage for both individuals and businesses. If you want a career that evolves with technology and doesn't get stale or boring, insurance can offer just that.



Insurance companies can offer dynamic new solutions to their target audiences. The Deloitte 2020 Insurance Outlook report confirms this: “Insurers are looking to bolster core systems, add capabilities, and enhance customer experience through artificial intelligence (AI), digitalization, new sales platforms, alternative product development, and other innovations. Many are beginning to pivot from investments to support business as usual to financing innovations facilitating more fundamental business model changes.”

6. Make a Tangible Difference in Other’s Lives

Most career professionals would sacrifice 23% of their future earnings for more meaningful work.

Image source: Better Up Labs and SHRM

More than 9 out of 10 workers would trade a portion of their future salary for meaningful work, according to a survey by BetterUp. Meaningful work makes employees happier, more productive and harder working.

Helping people assess and protect themselves against future risk is quite meaningful and important work. No matter your role, working for an insurance organization guarantees that you’ll make a difference for others. Insurance is a service-driven industry. You provide resources and relief that support individuals and businesses in their time of need. Whether it’s a fender bender, medical operation or natural disaster, insurance companies and their employees help others recover from a crisis.

Consider a Career in the Insurance Industry

Stable doesn’t mean stale when it comes to the insurance field. During my time as CMO at Health Markets, we’ve created new platforms and solutions that revolutionize how individuals shop for health insurance. We’ve made waves in our space by hiring new talent and providing a dynamic and innovative workplace to keep them engaged.

Insurance caters to customers, clients or partners from all walks of life. Whether you want to help individual families, work in a high-level corporate environment or develop new technologies, there is a company in the insurance industry that can offer you that role. We’re on the precipice of a generational workforce shift, talent shortages and digital evolutions that makes the industry perfect for hungry new professionals. If you’re looking for a challenging, meaningful career path with plenty of room for growth, consider the insurance field.



Insurance international career.

13 Careers in Insurance (With Job Duties and Salaries)

Updated March 4, 2023

A person types on their laptop at a large table in an office setting.

Careers with insurance companies can offer rewarding professional paths and desirable salaries. Those looking for work in the insurance industry may seek jobs in specializations, such as life, automobile, health, property and casualty insurance. Learning about the broad range of insurance jobs available can help you determine what position you'd like to pursue.

In this article, we share a list of 13 insurance careers to consider, including the job duties and average salary for each.

13 careers in insurance

Insurance jobs are excellent for those who are eager to work with numbers, facts and people. Most jobs in the insurance field require you to complete some level of education and pass a series of tests and acquire certain certifications. Here's a list of different jobs in the insurance field:

1. Insurance claims clerk

National average salary: \$38,475 per year

Primary duties: Insurance claims clerks review insurance claim forms and documents to guarantee accuracy and completion. They're responsible for speaking with customers to obtain any missing information. An insurance claims clerk also works to determine claim coverage, calculate claim amounts and submit insurance claims for payment.

2. Claims examiner

National average salary: \$48,161 per year



Primary duties: Claims examiners look at insurance claims to verify that claimants have followed the process correctly. They also make sure the claim adjuster has followed the investigation and reporting process for claims.

Claims examiners ensure legal compliance, provide assistance to claim adjusters and deny or approve insurance claims. They work in a midlevel role that requires compliance with regulatory standards, decision-making skills and the responsibility of overseeing colleagues' work.

3. Insurance appraiser

National average salary: \$53,194 per year

Primary duties: Insurance appraisers estimate the value of insured items and evaluate insurance claims. They decide whether an insurance company pays a claim and determine how much the company should pay. Insurance appraisers may also conduct field investigations, inspecting damaged automobiles and buildings. They're also responsible for directing any fraudulent claims to investigators if they suspect someone is committing insurance fraud.

4. Insurance investigator

National average salary: \$57,293 per year

Primary duties: Insurance investigators assess insurance claims to identify any criminal activity or insurance fraud. They review paperwork and insurance claims, interview witnesses, review surveillance footage and operate as detectives to ensure policyholders aren't committing fraud. Insurance investigators gather information from law enforcement, witnesses, claimants and insurance adjusters to evaluate the case and determine if the insurance claims are valid.

5. Claims adjuster

National average salary: \$60,394 per year

Primary duties: A claims adjuster investigates all insurance claims to discover the extent of liability for an insurance company. They inspect the property, interview claimants and witnesses and determine the amount of money that claimants should receive. Claims adjusters often handle the first step in the claims process, submitting as much information as possible about their appraisals to the claims examiner, who reviews the claims adjuster's work and continues the process.



6. Loss control consultant

National average salary: \$64,827 per year

Primary duties: Loss control consultants evaluate a business's safety and loss risks. They implement strategies for the company to prevent safety issues, inventory loss and theft. Loss control consultants may conduct risk assessments, evaluate workers' compensation claims and verify insurance claims before the processing stage. They also work closely with insurance companies to develop new ways to offer cost-effective coverage.

7. Insurance sales agent

National average salary: \$65,930 per year

Primary duties: Insurance sales agents, also known as insurance sales representatives, design and implement marketing strategies to help insurance companies sell new contracts or adjust existing ones. They contact new clients and appraise businesses' or individuals' needs to offer them a suitable insurance plan. Insurance sales agents provide customer service to clients who are changing insurance policies and help them develop long-term plans.

Read more: [Learn About Being an Insurance Agent](#)

8. Financial analyst


National average salary: \$71,574 per year

Primary duties: Financial analysts offer financial planning assistance to companies and corporations. They use financial analysis models to forecast revenues and expenditures to create cost structures and determine budgets for projects. Financial analysts are responsible for analyzing how market conditions and business performance may affect a company to help the management make strategic financial decisions.

9. Insurance field inspector

National average salary: \$73,679 per year

Primary duties: Insurance field inspectors perform inspections to estimate the value of a property. They can work for insurance companies, mortgage lenders or banks to verify a property's condition. Insurance field inspectors often visit different properties, document the



property's condition and make assessments of potential problems that might cause issues for the insurance company.

10. Insurance broker

National average salary: \$80,701 per year

Primary duties: Insurance brokers operate in a risk management capacity, advising clients about potential risks and insurance policies that can minimize those risks. Insurance brokers work with both individuals and businesses, and they have the option to specialize in one specific area of insurance. They help inform their clients about coverage options and make recommendations based on the individual's or business's needs.

11. Risk manager

National average salary: \$84,561 per year

Primary duties: Risk managers supervise an organization's risks and develop plans to minimize the impact of losses. In the insurance industry, risk managers identify the causes of accidents or losses, recommend precautionary measures and implement plans to minimize the cost and damage in case of loss. Risk managers use market models to understand operational risks, recommend loss control policies and provide analytical support to prevent future losses.

12. Actuary


National average salary: \$111,522 per year

Primary duties: Actuaries analyze the financial cost of risks for different companies. They use mathematics, statistics and financial theory to determine the risk of potential events. Actuaries develop risk prevention policies to help minimize the cost of those risks. Their responsibilities may include offering comprehensive assessments to assist with a company's financial decisions, such as choosing insurance policies, developing products and making investing choices.

13. Insurance underwriter

National average salary: \$116,010 per year

Primary duties: Insurance underwriters evaluate and analyze the risk of insuring people and assets. They recommend the appropriate premiums for insurance companies to take on a specific level of risk. Insurance underwriters typically rely on software to analyze individuals' and companies' risk profiles to calculate costs and make recommendations.



Our modern updated professional courses will guide you all to build your career in banking and insurance sector.

Govt. jobs for commerce and finance students.

1. RBI (Reserve Bank of India)

RBI Grade B officer

RBI Assistant.

2. SEBI (Securities and Exchange Board of India)

SEBI Grade A officer / SEBI Grade A Legal Officer.

3. NABARD (National Bank For Agricultural And Rural Development)


NABARD – Grade A Officer

4. IAAS (INDIAN AUDITS AND ACCOUNTS SERVICES)

5. STATE AUDIT AND ACCOUNTS SERVICE

Overview of Wealth Management Career

Wealth management career involves rendering Financial Advisory Services, Accounting Services, Estate Planning, Insurance Policies, Investments in Equity & Debt Markets, Retirement Planning, etc. The wealth management job is an Advisory Desk of the Company where a Single Person being a Professional in the Field is allotted to the HNI Clients to understand their requirements and satisfy them with the best Financial Solution to Grow their Asset base.



The Wealth Management Professional is the person who is the Single Point of Contact between the HNI Client and the Company. He will use both Internal & external means to arrive at a Conclusion to provide the best possible mix to the Client. The wealth Management Department is more aggressive when the Economy is Growing, and Equity Markets are at its peak & there are more Investments—coming in the Markets from and HNI Investors.

Let us now discuss the top 5 careers in wealth management in detail –

Career #1 – Personal Financial Advisor

Who is the Personal Financial Advisor?

He is the one who personally meets the Clients in recommending them the best possible option for their Financial Planning, Accounting, Estate Planning, and Insurance.

Personal Financial Advisor – Job Description

Responsibilities: Responsible for sourcing new clients for the company from the market by cross-selling various financial products to them.

Designation: Financial Advisor

Actual Role: Meet new people on a daily basis and try to convince them by recommending various financial products like mutual funds, stocks, insurance, etc to achieve their financial goals and investments.

Top Companies: Boston Consultancy Group, Travelers, Cisco, Goldman Sachs, Deloitte, Morgan Stanley, J.P Morgan


Salary: The median annual salary for a personal financial advisor as of 2016 was \$ 88,890.

Demand & Supply: Keeping pace with the current technological advances, the demand for this profile has gone down significantly because there are multiple online modes available for people to make their informed decision and invest in their favored product without and personal help.

Education Requirement: CPA/MBA from tier -1 universities with at least 5-10 yrs of experience.

Recommended Courses: CPA/MBA

Positives: Client facing role as you have to convince the client to buy your product which increases your marketing & business skills.



Negatives: Many people prefer to do direct investments rather than going through a personal financial advisor since it comes with a cost.

Career #2 – Relationship Manager

Who is a Relationship Manager?

He is the one who is Single Point of Contact for the HNI Client and the Wealth Management Firm.

Relationship Manager: Job Description

Responsibilities: Responsible for sourcing business for the company by understanding the risk profile of the client and maintaining a long-lasting relationship with them for gaining repetitive business.

Designation: Relationship Manager

Actual Role: Source new business and coordinate with the internal departments to get it executed.

Job Statistics: As per the bureau of labour statistics of the US <https://www.bls.gov/ooh/management/sales-managers.htm>, the number of jobs in this category was 3,85,500 as of 2016 and are expected to grow by 7% from 2016 to 2026.

Top Companies: Fidelity, Wells Fargo, Goldman Sachs, Morgan Stanley, J.P Morgan, and Vanguard Group

Salary: The median annual salary for a relationship manager as of 2016 was \$ 1,24,220.

Demand & Supply: The demand and supply ratio will totally depend upon the growth or contraction of the sector in which the company operates along with the government policies that will favor the financial services industry.

Education Requirement: CFA/CFP/CPA/MBA from Tier -1 universities with at least 5-10 yrs of experience.

Recommended Courses: CPA/MBA/CFA/CFP/FRM

Positives: Analytical skills become sharp and a chance to work along with all the asset classes.

Negatives: Sales Targets can be a burden on the employee.



Career #3 – Director of Business Development

Who is the Director of Business Development?

He is the one who leads the Business Development Team in the Company.

Director of Business Development – Job Description

Responsibilities: Building strong relationships with Ultra HNI clients and investors in the market.

Designation: Director – Business Development

Actual Role: Lead the team of relationship managers in the company and mentor them with the right kind of training and guidance required for the job.

Job Statistics: Since it is a management-level position, the statistics are not readily available on the web.

Top Companies: Fidelity, Wells Fargo, Goldman Sachs, Morgan Stanley, J.P Morgan, and Vanguard Group

Salary: The median annual salary for a personal business development director will go anywhere between \$2,00,000 – \$5,00,000 depending upon the salary structure.

Demand & Supply: Highly demanded profile in the market since it requires extensive experience and sector expertise. It is the most demanding job in the industry where the supply is limited and demand is increasing day by day.

Education Requirement: CFA/CFP/FRM/CPA/MBA from tier -1 universities with at least 15-20 yrs of experience.

Recommended Courses: CPA/MBA/CFA/CFP

Positives: Leading role in the company and sole responsibility for generating business for the organization.

Negatives: Risky profile since the monthly targets need to be achieved.

Career #4 – AVP – Portfolio Management

Who is AVP?

He is the one who heads the PMS Department of the Wealth Management Firm.



AVP – Portfolio Management – Job Description

Responsibilities: Responsible for end-to-end operations of the PMS dept and monitor the portfolios of the HNI clients and service their needs.

Designation: AVP – PMS

Actual Role: Operational support to the fund manager by servicing the HNI clients on demand.

Job Statistics: It varies from country to country.

Top Companies: Fidelity, Wells Fargo, Goldman Sachs, Morgan Stanley, J.P Morgan, and Vanguard Group.

Salary: The median annual salary for an AVP PMS would be between \$ 75,000 – \$1,50,000.

Demand & Supply: Very high demand in the growing market since many accounts get opened when the stock market is at its peak, which requires a senior-level service.

Education Requirement: CFA/CPA/MBA from tier -1 universities with at least 8-10 yrs of experience.

Recommended Courses: CPA/ MBA/CFA/CFP

Positives: Direct interaction with the portfolio manager of the company and good insights into the financial markets.

Negatives: Desk job and client servicing can be boredom for a person who likes to market himself and generate business for the organization.

Career #5 – Investment Counselor

Who is an Investment Counselor?

He is the one who generally works in a Bank and who understands the Risk Appetite of the Client and offers him an appropriate Solution.

Investment Counselor – Job Description

Responsibilities: Responsible for providing the right solution to the customer as per his requirement.

Designation: Investment Counselor

Actual Role: Works closely with the product team in the company.



Job Statistics: It varies from company to company.

Top Companies: Fidelity, Wells Fargo, Goldman Sachs, Morgan Stanley, J.P Morgan, and Vanguard Group.

Salary: The median annual salary for an investment counselor would be between \$ 100,000 – \$2,00,000.

Demand & Supply: Very much demanded profile in the market since it comes along with a lot of experience in the field since a personal touch is required to handhold the client, understand his requirement and then offer him the best solution.

Education Requirement: CFP/CFA/CPA/MBA from tier -1 universities with at least 8-10 yrs of experience.

Recommended Courses: MBA/CFA

Positives: Meet new people and develop good relations within the organization.

Negatives: Desk job and client servicing can be boredom for a person who likes to market himself and generate business for the organization.

Conclusion

Wealth Management is one of the Exciting Careers which one can look at in the long term as they will be exposed to multiple Asset Classes

like Stocks, Bonds

, Estate Planning, PMS, AIF, Mutual funds


, Retirement Plans, Government Securities, Treasury Bills

, etc. However, the Candidate would require special expertise in one of these Asset Classes to make a specialization in this field in the long term. For example, A Statistical Analyst will be the best person for a Retirement Planning Role, and a Financial Analyst will be best suited to sell PMS/AIF/Mutual Funds/Stocks.

"Money never starts an idea; it is the idea that starts the money." ~

W.J. Cameron

A wealth manager is a type known as a financial consultant who focuses on providing wealth management services to high-net-worth customers. The responsibilities of a wealth manager, however, go far beyond just providing financial advice. They specialize in a broad range of services that cover all aspects of a person's financial health. Private wealth management jobs can involve financial planning and investment management, as well as accounting and tax services, retirement programs, and estate planning and implementation. Individuals in the



Wealth Manager career mainly work with wealthy clients who have a lot of investable assets. The wealth manager's Job is to assist customers in defining their goals and creating a financial strategy to achieve those.

Wealth manager in a Nutshell

Professionals who provide complete personal financial services include wealth managers. Private wealth management jobs include helping you by giving financial guidance. Individuals in the wealth management consultant career carry out research on your behalf and distribute your financial statements in accordance with your investment strategies, timeframes, and risk tolerance.

What is the role of Wealth manager?

Individuals in the Wealth Manager's career make decisions about the purchase and sale of financial items while keeping an eye on their client's portfolios. Wealth management consultants job is to help their clients with risk management, tax preparation, retirement planning, insurance planning, and financial counselling. Additionally, wealth management advisors might offer them advice on fundraising strategy, trust administration, estate planning, and family legacy management. Individuals in the Wealth Manager career conduct client interviews to gather information such as current earnings, expenditures, insurance benefits, tax situation, financial plans, investment strategy, and other details required to create a financial plan. To develop plans for achieving their client's financial goals, wealth management advisors examine the financial data they get from clients.

Market Research

By using business intelligence, and data mining, a wealth manager keeps up with market research. The wealth manager Job is to determine and enforce process changes, including the development of ad hoc reports, analytics, and computer dashboards.

Prepare reports

The data in reports, which includes marketing strategies, financial and accounting assistance, and strategic analysis, can be used to assess prospective courses of action. Using the data from their investigation, wealth managers create reports based on their analysis of the financial accounts they looked into as part of their job responsibilities.



Financial forecasting

To support recommendations of financial decisions made by him or her, a wealth manager continues to be active in reporting, operations metrics tracking, financial data analysis, and financial model construction.

Financial analyst: In order to assist businesses or clients in making business decisions, financial analysts analyse financial data. The study is often done to help companies make informed investment decisions. Financial analysts analyse the stock markets and assist their companies in financial decisions.

Accountant: Accounting professionals such as auditors and financial statement analysts are known as accountants. He or she may start a private practice or work for an accounting firm, a large corporation with an internal accounting department, or both.

Financial Planner: Financial planners are experts in investments and money who assist both individuals and businesses in achieving their long-term financial objectives. Following client consultation, they begin researching their customers' goals, risk tolerance, and stages of life or businesses in order to choose the best class of investments for them.

What Do Hedge Funds Do?

Hedge funds are investment funds that raise capital from institutional investors and accredited investors and then invest it in financial assets – usually liquid, publicly traded assets.

Unlike mutual funds, they target absolute returns rather than relative returns, and unlike private equity firms, they do **not** buy and sell entire companies.

Hedge funds might use a wide variety of strategies, most of which are unavailable to mutual funds: short-selling securities, using derivatives, or going activist on a company to force change, for example.

They earn money from a **management fee**, based on a small percentage of assets under management (AUM), and a **performance fee**, based on a percentage of annual returns.

Why Work at a Hedge Fund?



Many people are drawn to the hedge fund career path because of **the money**: even junior-level employees can earn \$500K up to \$1 million, and senior-level Portfolio Managers can go well beyond that.

You work with smart, ambitious people, you can study a new global issue or market each day, and you can be more creative and independent than in sell-side roles.

The Hedge Fund Career Path

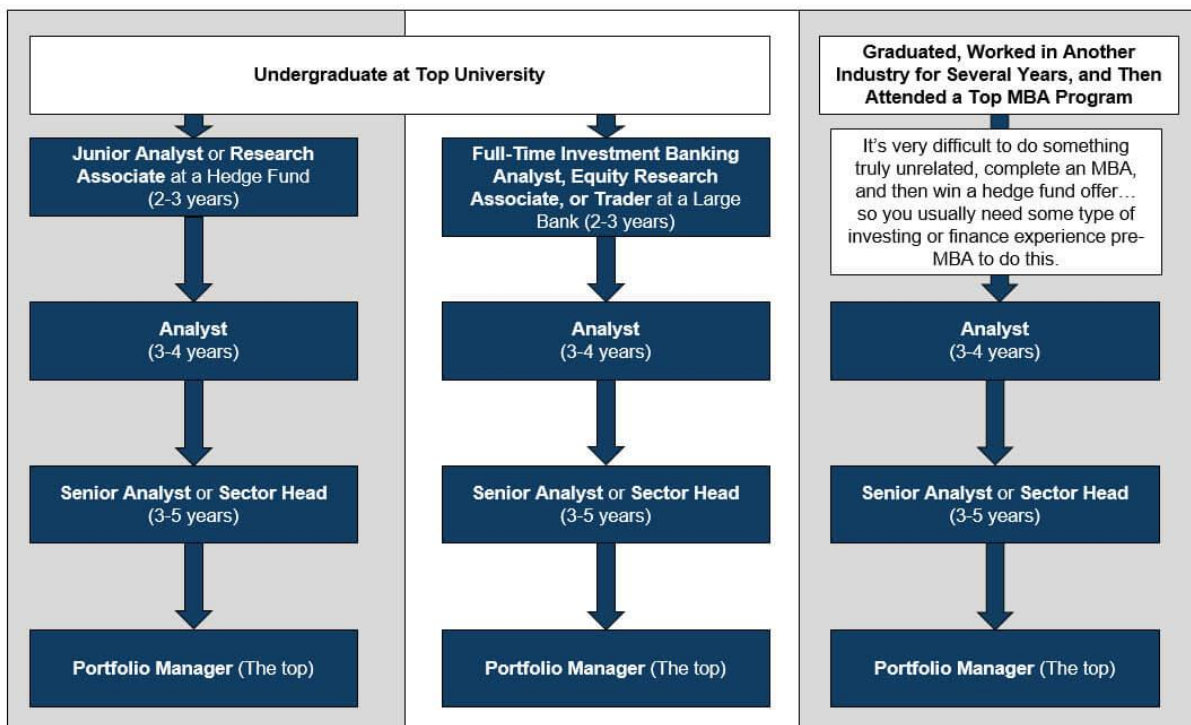
The hedge fund career path and hierarchy vary from firm to firm, but here's a representative example:

- **Junior Analyst or Research Associate** – Random Task Monkey.
- **Hedge Fund Analyst** – Number Cruncher and Researcher.
- **Senior Analyst or Sector Head** – Builder and Pitcher of Investment Ideas.
- **Hedge Fund Portfolio Manager** – Decision-Maker and Firm Representative.

On the Execution Trading side, the path might look like this:


- **Junior Trader or Execution Trader** – Trader in Training.
- **Senior Trader or Head Trader** – Trader with (more) P&L Responsibilities.

And here's a flow-chart summary:



Junior Analyst Salary + Bonus: At this level, total compensation is likely in the **\$100K to \$150K USD** range, with an even split between base salary and bonus.

Hedge Fund Analyst Job Description



This one is often the first step in the hedge fund career path after you work in investment banking, equity research, or certain sales & trading desks for a few years, and sometimes it's labeled "Investment Analyst" or "Research Analyst" instead.

Daily tasks might include:

- Monitoring industry and company trends.
- Speaking with management, customers, and suppliers at potential or current portfolio companies.
- Responding to questions from Senior Analysts and Portfolio Managers and explaining/defending your ideas.
- Generating investment ideas.
- Building financial models and valuations to support your ideas.
- Conducting due diligence, often with on-site visits and "channel checks."

An average day might look like this:

- Morning: Wake up, check the news, and see if anything affects current or potential positions. Pick 3-4 companies you want to work on for the day.
- Late Morning / Early Afternoon: Read material about those companies, speak with managers and suppliers, and run a quick/simple model to see if a new strategy or acquisition makes sense.
- Late Afternoon: Speak with the Senior Analyst about a new idea you're working on and answer questions from the Portfolio Manager, who's skeptical of a previous idea that you and the Senior Analyst presented.
- Early Evening: Leave around 7-8 PM, for a 12-hour day that ends a few hours after market close.

Age Range: 24 – 30

Hedge Fund Analyst Salary + Bonus: The most likely range here is **\$200K to \$600K total**.

Yes, this is a very wide range because of the following:

1. Base salary starts around \$100K – \$150K and increases each year, and your bonus might be 0%, 100%, or even 200% of that.
2. Pay is heavily dependent on fund size and performance. Compensation reports such as the ones produced by SumZero often report low median figures, but they're skewed by data from 2- and 3-person startup funds.

If you join an established, mid-sized-to-large fund that performs decently, your first-year total compensation might be in the **\$250K to \$300K** range.



Promotion Time: 3-4 years

Hedge Fund Senior Analyst Job Description

If you perform well in the first few years of the hedge fund career path, the Portfolio Manager likes you, and there's an opening, you'll be promoted to **Senior Analyst**.

Some funds might label this level something slightly different, such as "Sector Head" or "Director of Research."

You perform some of the same tasks as Analysts, but there are a few differences at this level:

1. As the alternate names imply, you often **specialize** in one sector, industry, or strategy.
2. You spend more time pitching the Portfolio Managers on your ideas, coming up with ideas, and having Analysts flesh out and support those ideas.
3. You spend more time on management – developing Analysts below you to help with work, getting the PMs to trust you, and building a reputation with equity research analysts and management teams.

At this level, you are a "Portfolio Manager in training."

Assuming that a promotional path is open, they're evaluating you to see if you can perform well enough to make it to the next level.

Age Range: 28 – 33

Hedge Fund Senior Analyst Salary + Bonus: The likely range here is **\$500K to \$1 million** total, with the majority from your bonus.


To set expectations, it's **not** very likely that you'll earn \$1 million or more until you become a PM and perform well in the role.

Promotion Time: 3-5 years

Hedge Fund Portfolio Manager Job Description

Regardless of the fund type, the PM makes **final trading decisions**, monitors risk and the entire portfolio, and oversees back/middle office operations such as compliance, IT, and accounting.

PMs are General Partners who hold significant equity interests in the fund, so the pay ceiling is much higher as well.



There is some overlap between the PMs' responsibilities and those of Analysts and Senior Analysts: they still generate and evaluate investment ideas, monitor the markets and current positions, and conduct due diligence.

However, there are some significant differences at this level of the hedge fund career path:

1. **Investment Logistics** – The PM has to think more about hedging and sizing issues. For example, what percentage of AUM should be allocated to Idea X vs. Idea Y? What's the best way to hedge, and how much should be allocated to that? How well can the traders execute the orders required to build the position?
2. **Risk Management** – PMs focus more on risks related to both the individual positions and macro risks that might affect the entire portfolio – and how to prevent disaster if there's a market meltdown.
3. **Entire Portfolio** – PMs spend more time thinking about portfolio-wide diversification and points like the net exposure (% long positions – % short positions). Even if Company X has 50-70% upside, it might not make sense to invest if it doesn't fit with the rest of the portfolio, or if it would skew risk too much in one direction.
4. **Non-Investment Responsibilities** – PMs must spend time marketing the fund, raising capital from LPs, and answering their questions and concerns. They also oversee all the infrastructure required to support the fund, which means they may not be quite as involved in the nitty-gritty details of investing.

Age Range: 32+

Hedge Fund Portfolio Manager Salary + Bonus: Compensation at this level varies so much that I hesitate to quote specific numbers.

Pay at this level depends almost 100% on performance, which means that PMs could make a few hundred thousand USD... up to \$1 million or even \$10 million+.

K, and more senior traders who perform well might earn closer to **\$500K** in total compensation.

You're unlikely to earn into the 7-figure range as a trader because many funds view it as a "supporting role."

Before the angry commenters come out: yes, some traders might still earn \$1 million+, but you're far more likely to reach that compensation level in a PM role.

Benefits / Advantages:



- High **salaries and bonuses** at all levels – especially if you're at a mid-sized or larger fund that performs well.
- Interesting work that allows you to think critically about almost any global issue and turn it into an investment.
- Somewhat better hours than investment banking, at least at non-mega-funds, and a more predictable schedule since you do not work on transactions.
- You work with smart, ambitious people, and they may come from more diverse backgrounds than the typical teams in IB/PE.
- There's a wide variety of strategies and firm cultures – the office environment varies far more than in IB/PE, so you can probably find something that fits you.
- Firms are small and results-driven, so compensation and advancement are strongly linked.

LAW CAREER

The Indian legal sector has been multiplying in demand and job opportunities, making law a lucrative career choice. With the country's population of 1.4 billion, the legal industry has become one of the biggest industries in India.

Law is one of India's most sought-after career paths, with a wide range of opportunities to pursue. It is an area of study that offers immense potential for personal and professional growth.

From a lucrative career to the ability to make a real difference in the lives of many, there are numerous reasons why an individual may pursue law as a career in India.

The Scope of Law in India is not only limited to handling criminal and civil disputes. Instead, it expands to providing legal advice to companies and individuals. There are various career options available in the field of law ranging from corporate lawyers, litigators, legal advisors, and law firm partners.

The Scope of law in India is vast and encompasses a wide range of specializations. This huge variety makes it easy for aspiring legal eagles to choose the field that best suits their interests and career goals.

Overview of Scope of Law in India



Once upon a time, there was a small village in India. The people of this village were simple and hardworking, but they had no one to guide them in their day-to-day affairs.

One day, the village elders invited a wise man from the neighbouring city to help them. The wise man was a renowned lawyer and had come to the village to speak about the Scope of law in India.

He began by telling the villagers that the law is one of India's oldest and most respected professions. He said it is an ever-evolving field that provides an opportunity to make a positive difference in society. He also explained that law is a challenging profession that requires hard work, dedication, and commitment.

The wise man explained that a lawyer's job is to provide legal advice, defend clients in court, and help people understand the country's laws. He also explained that law is a vast field and there are various specializations that a lawyer can pursue, such as criminal law, civil law, corporate law, and many more.

The wise man concluded his talk by saying that one does not necessarily need a law degree to pursue a career in law and how to prepare for Law Entrance Exams. He said one could become a lawyer by attending law school and passing the AIBE. He also explained that many lawyers pursue higher education to specialize in a particular field.

The villagers were very impressed by the wise man's words and thanked him for his advice. They realized that law is not just an exciting profession but also a vital profession that can help people understand the country's laws and make a positive difference in society.

The villagers thanked the wise man and took his words to heart. From that day onwards, many pursued a career in law and made a difference in their community.

Moral of the Story - Law is an ever-evolving field that provides an opportunity to make a positive difference in society. It is a challenging profession that requires hard work and dedication. Still, it is also a rewarding profession that can help people understand the country's laws and positively impact society.

Scope of Law in India - A Successful Career



Law as a career is a rewarding experience both in terms of financial benefits and the sense of fulfilment in helping the citizens of society.

The first step to starting a career in Law is to pursue an undergraduate program like LLB/BBA LLB after the 12th.

To get admission to these courses, you must first clear a Law Entrance Exams like CLAT (Common Law Admission Test), AILET (All India Law Entrance Test), LSAT (Law School Admission Test), etc.

Upon completion of the course, one can either start practising law in court or join a legal firm.

Another option is to enrol in a postgraduate law program like LLM to advance knowledge and gain requisite career skills.

Scope of Law in India - Vast Specializations

Here are various areas of specialization in the law field which you can choose from:

1) Civil Law

Civil law involves working on guardian disputes, damage suits, wills, deeds, individual rights & conflicts etc.

Although both the government and private sector offers numerous opportunities. However, private companies have more scope.

The remuneration of a civil lawyer is determined by his or her qualifications and experience.

An experienced civil lawyer gets a higher income in the private sector than in the public sector.

Civil lawyers in India can get anywhere between Rs 6 lakhs to Rs 12 lakhs per annum.

2) Criminal Law

Criminal law involves the prosecution and defence of individuals charged with a crime.

They specialize in defending clients accused of crimes.

Criminal Lawyers in India can get anywhere between Rs 8 lakhs to Rs 15 lakhs per annum.

Criminal Lawyer Salary

3) Corporate Law



Corporate lawyers focus on providing legal advice and services to businesses, including negotiating and drafting contracts to advise on corporate governance issues.

This specialization involves advising companies on legal matters related to their business operations, such as setting up a corporation, mergers and acquisitions, financing, bankruptcy, and securities.

Salaries for corporate lawyers can vary greatly depending on the firm's size, experience, and geographic location.

Corporate lawyers typically earn higher salaries than other lawyers.

Salaries for experienced corporate lawyers can range from ₹15 lakhs to ₹2 crores and above annually.

Corporate Lawyer Salary

4) Taxation Law

Tax lawyers advise clients on tax-related matters, such as filing taxes, understanding the tax code, and helping clients resolve tax disputes.

This specialization focuses on the laws related to the taxation of individuals and businesses.

Tax lawyers in India can earn between ₹3-10 lakhs per annum, depending on the complexity of their cases.

5) Real Estate Law

Real estate lawyers provide legal advice and services related to selling, leasing, and financing real estate.

This area of law deals with legal matters related to buying, selling, and leasing real estate.


Salaries for real estate lawyers typically range from \$60,000 to \$150,000.

6) International Law

This branch of law deals with the legal interactions between different countries and their respective governments.

International law is one of the most sought-after specialisations, with salaries ranging from \$90,000 to over \$200,000, depending on the experience level and number of years in the field.

Salaries can also vary based on the type of international law being practised.



For example, in-house international lawyers typically earn more than lawyers specializing in international arbitration and dispute resolution.

7) Family Law

Family law covers various topics, such as marriage, divorce, child custody, adoption, and more.

Family lawyers in India can earn between ₹2-6 lakhs per annum.

[Read More - When to Start Law Exam Preparation 2023?](#)

8) Constitutional Law

Law professors specializing in Constitutional Law typically earn higher salaries than practicing lawyers, averaging around \$120,000 yearly.

Attorneys who work for large firms or in high-profile positions can expect to earn significantly more than the average salary, with the potential to make six figures or more.

9) Intellectual Property Law

Intellectual property lawyers specialize in copyright, trademark, and patent law.

They help clients protect and defend their creative products, such as books, music, and inventions.

Intellectual property lawyers in India can earn between ₹8-15 lakhs per annum, with those having expertise in trademark infringement cases earning the highest salaries.

10) Employment Law

Employment law specialists are expected to have a comprehensive understanding of the various laws that govern the hiring, firing, wages, and benefits of employees.

This specialization focuses on the laws related to employer-employee relationships, including wage and hour laws, discrimination, and more.

According to the Bureau of Labour Statistics, the median salary for employment law specialists in the United States is approximately \$86,000 annually.

[Scope of Law in India - Interesting Salary Prospects](#)

Throughout India, the salaries of lawyers range widely depending on experience, location, and speciality.



In some cases, lawyers may earn a salary plus a percentage of the money they recover for their clients. In general, the average full-time salary of lawyers in India is around ₹6.2 lakhs per annum.

A law graduate working with Legal Process Outsourcing may make an appealing pay in the bracket of Rs 20,000 and Rs 50,000.

On the other hand, a lawyer who intends to begin practising in a court can earn a stipend of Rs 5000 to Rs 40,000, depending on the advocate he is associated with. Overall, it is a lucrative career.

It highly depends on the candidate's qualifications, popularity, and success. Another aspect is the Law Colleges you attended.

[Here are the detailed salary structures of some most popular kinds of lawyers:](#)

Scope of Law in India - Unknown Career Opportunities

Law is an evergreen field with innumerable career opportunities. It is one of the most sought-after professions in the world, and the opportunities available in this field are vast. Whether you wish to become a successful lawyer, a legal advisor, or pursue a career in legal research, the law sector offers many different positions for you to choose from.

[Here are some of the most popular career options that are within the Scope of law in India:](#)

1. Corporate Legal Advisor:

First, corporate legal advisors are responsible for providing legal advice to their clients. This may include drafting contracts and other related legal documents, analyzing laws, regulations, and policies, and providing advice on legal issues.

Corporate legal advisors must also be aware of changes in the law and be able to advise their clients on how to comply with these changes.

Second, corporate legal advisors are often involved in the negotiation process. They must be able to effectively negotiate contracts and other legal documents and provide advice on dispute resolution.



Corporate legal advisors must also understand the language of contracts and the implications of specific clauses.

Third, corporate legal advisors are also involved in the litigation process. They must be able to prepare legal documents and present them in court.

Corporate legal advisors must also be familiar with the court system and have the ability to navigate it successfully.

2. LPO-Legal Process Outsourcing:

Legal Process Outsourcing (LPO) is an increasingly popular career choice for lawyers and legal professionals in India and abroad.

LPO has become a viable alternative to traditional law firm practice and is an attractive option for those looking to gain legal experience and knowledge in a challenging and rewarding environment.

LPO is a rapidly growing industry that offers unique opportunities for attorneys and legal professionals to work in an exciting and dynamic field.

LPO firms are responsible for providing outsourced legal services to their clients, such as document review, legal research, document drafting, and legal document management. This service is often offered on a contract basis and used to supplement a law firm's workload.

3. Indian Judicial Services:

Government judicial services open career opportunities for those who want to make a difference in the legal world.

From district court judges to Supreme Court justices, the government judicial system offers a variety of positions and a unique opportunity to serve the people of a nation.


A career in the government's judicial system is an excellent choice for those passionate about law.

There are a variety of positions available, such as district court judges, appellate court judges, Supreme Court justices, high court justices, and many others. These positions are highly sought after and require much education, experience, and dedication.

Public policy is another area of opportunity in the government and judiciary.

Government agencies often use public policy analysts to research and analyze various policy issues and suggest ways to improve current laws and regulations.

These professionals use research, data analysis, and stakeholder input to create evidence-based policy solutions.



Check Now - Which Law School to Target this year for UG courses?

4. Legal Analyst:

You can have a rewarding career in many different industries as a legal analyst.

From law firms to government agencies, legal analysts are in high demand.

They are responsible for interpreting and analyzing laws and regulations and providing legal advice to organizations.

Legal analysts must have an in-depth knowledge of the legal system and understand current regulations. They must be able to analyze complex information and present it clearly and concisely.

They must also be able to communicate effectively with clients and colleagues.

Law firms, corporate legal departments, and other organizations often employ legal analysts. They may work independently or as part of a team.

In addition, some legal analysts may choose to specialize in a particular area of the law, such as tax, corporate, or international law.

Legal analysts are typically employed full-time, though part-time and freelance positions are available.

Salaries vary depending on experience and the industry in which the analyst works.

Legal Analyst Salary

5. Legal Journalist:

Legal journalists must be very knowledgeable about all aspects of the law and be able to interpret and analyze legal documents.

A legal journalist must have excellent research skills, be able to think critically and communicate complex legal issues in a manner that is easy to understand.

Legal journalism provides accurate, thorough, timely coverage of news, legal cases, and other related topics.

They must also be able to write clearly, objectively and accurately.

This type of journalism is advantageous and offers an excellent opportunity to make a difference.

It is a great way to inform and educate people about important legal issues.

Legal Journalist Salary



6. Legal Advisor:

Legal advisors advise clients on various issues, from business and corporate law to family law and real estate.

They help clients understand the legal implications of their actions and make decisions that are in their best interests.

Legal advisors can work in various settings, including law firms, corporate legal departments, government agencies, non-profit organizations, and private practice.

They may also work in specialized fields, such as tax law, bankruptcy law, or intellectual property law.

The legal advisor job can be demanding and requires strong analytical and communication skills.

Legal advisors must be able to interpret legal documents and regulations, provide advice on legal issues, and represent clients in court.

They must also have a thorough understanding of the laws in their jurisdiction and be able to explain complex legal concepts to their clients in a way that is easy to understand.

7. Law Agency:

Careers in law agencies offer a wide range of opportunities for those seeking a legal career. From research and writing to client representation, various positions are available to those interested in a law agency career.

Here, we'll discuss some of the most common positions and what they entail:

Paralegal: Paralegals work closely with attorneys to help prepare legal documents and research case law. They often specialize in a particular area of law, such as family law, criminal law, or corporate law. Paralegals often take on the role of a quasi-attorney, but they are not qualified to give legal advice.

Legal Secretary: Legal secretaries provide administrative support to lawyers and legal professionals. They handle filing, scheduling appointments, and other clerical tasks. Legal secretaries typically have a good understanding of the legal system and are familiar with legal terminology.

Law Clerk: Law clerks are responsible for researching legal precedents and assisting attorneys in legal proceedings. They may help prepare legal documents and draft memorandums. Law clerks must have a strong understanding of the law and be familiar with legal writing.



Legal Researcher: Legal researchers conduct research on legal topics and prepare reports for attorneys. They often specialize in a particular area of the law and have knowledge in their research. Legal researchers usually have advanced degrees in the field of law.

Scope of Law in India - Growth & Opportunity

The legal profession has grown quickly during the last few years. A constant increase in earnings and considerable improvement in wages created many career prospects in various legal roles.

A law graduate has a plethora of options. This is why many of you choose Law as a Career in India. One can work as a business lawyer or an advocate in a court of law.

A law graduate can become a judge by passing tests administered by the Public Service Commission. A law graduate with enough experience can work as a Solicitor General, a Public Prosecutor, or provide legal services to government agencies and ministries.

Working as a legal counsel for various organizations is also an option. Other appealing alternatives include teaching in universities, working with NGOs, and working as a reporter for newspapers and television stations.

Scope of Law in India - Retirement Prospects

After the age of 60, you may generally retire. Although you never retire as a lawyer, you may use all of your expertise and knowledge as an untapped gem once you reach retirement age.

You can always work as a writer, a lawyer, a social worker, or enter politics. As a result, following retirement, you have a few viable possibilities.

Legal career internationally

What is a legal studies degree?

A legal studies degree is a four-year bachelor's degree that provides students with a comprehensive knowledge of legal matters. For some, it can lead to law school to receive a Juris Doctor, Master of Laws or Doctor of Juridical Science in order to practice law as a lawyer or to work as a judge. For others, it is the beginning of a related career in law. Even beyond working in the legal field, having a knowledge of legal issues can be helpful for many careers.

Jobs you can get with a legal studies degree

Here are some of the varied jobs you can get with a legal studies degree:



1. Law enforcement officer

National average salary: \$26,484 per year

Primary duties: A law enforcement officer is a government employee such as a police officer, sheriff's deputy or other type of law enforcement personnel, including FBI agents, depending on what government department they work for. They enforce laws and investigate crimes. An understanding of local, state and federal laws and how legal proceedings work can be extremely helpful for this type of position.

2. Legal assistant

National average salary: \$33,925 per year

Primary duties: A legal assistant communicates with legal clients, does administrative duties and prepares legal documents to assist attorneys in their work. They might also manage lawyers' schedules, communicate with external lawyers and handle organization and filing. They work anywhere a lawyer works, including law offices, corporations, non-profits and in the government.

Related: [Learn About Being a Legal Assistant](#)

3. Court reporter

National average salary: \$35,197 per year

Primary duties: A court reporter works in a courtroom providing documentation of the proceedings by typing everything as it occurs. They may work in civil or criminal courtrooms and need to type quickly and efficiently, often using professional industry shorthand. An understanding of legal terms is especially important, as judges and lawyers often reference legal terminology or precedents.

4. Legal process server

National average salary: \$45,885 per year



Primary duties: A legal process server is a professional who delivers important legal documents in an official capacity such as subpoenas, summons and restraining orders. They need to have a good understanding of the legal system and how they need to deliver these documents. They often work directly for the court or government.

5. Legal secretary

National average salary: \$47,010 per year

Primary duties: A legal secretary is a type of administrative assistant that assists with legal work. They file paperwork, do clerical work and assist legal professionals. They may work at a law office, a government office or an organization's legal department.

Related: [Learn About Being a Legal Secretary](#)

6. Paralegal

National average salary: \$48,334 per year

Primary duties: A paralegal works with lawyers and other legal professionals at many types of businesses. They help lawyers prepare for court, research legal information and communicate with clients, however they are not allowed to give legal advice or represent a client in court.

Related: [Learn About Being a Paralegal](#)

7. Probation officer

National average salary: \$48,424 per year

Primary duties: A probation officer works for the government as an officer of the court who ensures that people who are on probation follow the rules. They track offenders on



probation to help rehabilitate them into the community and track their progress until they complete their probation.

Related: [Learn About Being a Probation Officer](#)

8. Jury consultant

National average salary: \$55,033 per year

Primary duties: A jury consultant works with a legal team to assist them in selecting a jury that is likely to align with their team when determining a case. They are often specialists in human behavior and legal issues so that they can provide comprehensive feedback during jury selection.

9. Law librarian

National average salary: \$59,379 per year

Primary duties: A law librarian works in law libraries to assist patrons in locating texts and information, return books to where they belong and educate patrons on technology and other systems in the library. There are law libraries in many locations, including universities, government offices and public libraries, that hold a wide variety of legal texts that legal professionals may need to refer to.

10. Social worker

National average salary: \$59,871 per year

Primary duties: A social worker assists people suffering from domestic violence or neglect and foster children. Depending on the clients they help, they may recommend mental health services, meet with foster families and parents to check on the wellbeing of the children in their care and document and testify on abuse cases. They may work for the government or for private organizations that focus on people's welfare.

Related: [Learn About Being a Social Worker](#)



11. Mediator

National average salary: \$62,328 per year

Primary duties: A mediator, also known as an arbitrator or conciliator, works with opposing parties in a legal situation to find a solution that is agreeable for all. This process can reduce legal costs, including court time and legal fees, and can often be faster than a full trial. Mediators may review each party's argument, researching previous related cases, listening to each side discuss their issues and help them develop a compromise.

12. Compliance officer

National average salary: \$82,353 per year

Primary duties: A compliance officer works within an organization to ensure the organization is in line with any government regulations or laws as well as professional or company rules. It is helpful for compliance officers to understand the legal system and how to review laws as well as how to lead an organization toward compliance.


13. Real estate agent

National average salary: \$85,398 per year

Primary duties: A real estate agent assists homeowners with selling their homes and homebuyers with finding a home. They may work with a larger real estate company but often operate as a small business. As buying and selling real estate requires a lot of legal paperwork, understanding legal issues can be quite helpful for a real estate agent.

Our guidance and coaching from law entrance to PhD in law will make your law career brightest internationally.

DUAL DEGREE



The dual degree program is intended to create highly-skilled research professionals with considerable econometric skill as well as familiarity with their chosen financial institutions. Given the similarity in course work within the two programs there can be considerable time savings for the student. Students without a commerce and accounting background need to take special coaching before the other courses in Business and Finance.

The Dual Degree

A "dual" degree means that students who complete the program earn two master's degrees: MA in economics and MS in finance. Or combination of one masters and other professional degrees or diplomas or combination of both professional degrees,

Dual Master of Science in Finance / Master of Science in Economics

Earn a dual Master of Finance and Master of Science in Economics and combine your quantitative skills with practical applications in business as a highly-skilled professional in research and analysis. Apply separately to each program and then complete a total of 51 course units. This dual program usually takes 21 months to finish.

Combination of LL.B. with CS

With CS qualification you may join LL.B. to convert yourself into a complete package of legal person. With CS+LL.B. combo you can also get the chance with top management level. LL.B. is a very good combination with CS because overall approach required for both the courses is same. With additional LL.B. qualification you can easily and confidently handle Legal work/department along with the secretarial work/department. Later on you may be get promoted to legal and secretarial head.

There are many courses which you can pursue with CA or CS.

However the choice and decision depends upon many factors like one's own interest, cost, duration, time devotion etc. depending upon your circumstances. In this regard I'd suggest you to explore your own interest and then decide what you want to do in future.

Some of the options available are:

1. CS, ICWA, CFA (US), CMA(UK). These are Long term duration with more than 3 years.
2. CPA, CFP, CIA, CISA etc. are medium term duration depending upon the devotion and your level of knowledge.



3. Further there are many certification programmes like, CIFRS, NCFM, CMA (US) etc. NCFM course is conducted by the Indian Stock Exchanges and concerned with security market.

The combination of CA+CFA is good in case the interest is for Investment banking and Portfolio Management.

The combination of CA+CPA is also a good one in case interest is in Accounting and Auditing field.

The Combination of CA+CS is also good. With this combination you will be able to handle Secretarial deptt along with Account and finance deptt. It is also very helpful to take top chances to work with top management. Hope this information help you. You are welcome to share your thoughts.

We will always guide, coach for exact combinations time to time as per market demand to explore finance word and to rule and to get best professional jobs around the world.

The Future of Finance Profession...!!!

The finance profession has always been an integral part of the business world, playing a crucial role in managing finances and ensuring the smooth running of operations. However, with the advancements in technology and the changing landscape of the financial industry, the future of the finance profession looks very different than it did just a few years ago.

One of the major trends in the finance profession is the increasing use of automation and artificial intelligence (AI). With the help of AI, financial institutions can analyze large amounts of data quickly and accurately, reducing the need for human intervention. This trend has led to the emergence of new job roles, such as data analysts and machine learning experts, and the need for traditional finance professionals to upskill and adapt to the changing demands of the industry.

Another significant trend in the finance profession is the rise of blockchain technology. Blockchain is a decentralized ledger system that allows for secure and transparent transactions without the need for intermediaries. This technology has the potential to revolutionize the financial industry, making it faster, cheaper, and more accessible. As a result, finance professionals must familiarize themselves with blockchain technology and its potential applications in finance.

The use of big data analytics is also expected to grow in the finance profession. Financial institutions generate enormous amounts of data, and the ability to analyze



and interpret this data is becoming increasingly important. Finance professionals who can use big data analytics to identify trends and insights will be in high demand.

The future of the finance profession also looks more diverse and inclusive than ever before. With increasing awareness of the need for diversity and inclusion in the workplace, finance professionals from diverse backgrounds will bring new perspectives and ideas to the industry. This trend will help create a more dynamic and innovative finance profession.

In conclusion, the future of the finance profession looks promising and exciting, with new technologies and trends shaping the industry. Finance professionals who are willing to adapt and upskill will be in high demand, and those who can embrace change and innovation will be well-positioned to thrive in this dynamic and rapidly evolving industry.

Why You Should Study Finance

1. Finance Is Ubiquitous


It doesn't matter if you work in tech or education, consulting or advertising. Your company needs cash flow to do things like pay everyone's salary, distribute dividends, and reinvest in product innovation.

Even if you don't manage a budget yourself, finance is at the core of business decision-making. If you're pitching a project or angling for additional funding, understanding and being able to communicate how you can turn that investment into revenue for your organization will help you make a more convincing argument.

2. Finance Will Help Your Resume Stand Out

If you're looking for ways to differentiate your resume, finance is a good place to start. Especially if you're entering the workforce as a young professional without extensive experience, showing you have business knowledge before you're even in the field can make you a more attractive candidate. This is particularly relevant in non-finance fields, where financial education is less common but no less fundamental to running a successful business.

For example, if you're hoping to land a managerial position, having an understanding of finance can demonstrate key competencies to employers. Managers with finance skills are able to better understand their team's impact on the overall company and make well-informed business decisions.



"Whatever business decision that you're going to be making, you want to understand all facets of it," says Harvard Business School Professor V.G. Narayanan, who teaches the online course Financial Accounting. "So there are going to be human resource angles to it. There are going to be marketing angles to it. There are operational angles to it. But there's also: 'What is the impact on the financial statements of this particular decision that you're going to make?'"

Watch the video below featuring Professor Narayanan to learn more about why you should further your financial knowledge if you're in a non-finance role:

3. The Finance Industry Is Constantly Evolving

The world of finance has grown beyond traditional big banks. SoFi, Stripe, and Coinbase may not have existed a decade ago, but they have since revolutionized student loan financing, payment technology, and cryptocurrency, respectively. Understanding finance can help you keep up with the growing field of financial technology, also known as "fintech," whether you want to work in the industry or become a conscious consumer of its products.

4. You'll Become a Stronger Problem Solver

Yes, finance involves formulas, Excel spreadsheets, and ratios. But it also involves analyzing these numbers and turning them into actionable business insights. For example, consider the concept of value and its role in business decisions. Learning finance will teach you how to understand the difference between price and value, how to create value, and how the future affects value today.

Learning how to take quantitative data and use it to solve problems and make sound business decisions is a valuable skill that can serve you in your career now and in the future.

5. Finance Is Important Outside the Office, Too

While understanding finance is critical for work, it's also critical for your fiscal well-being outside the office.

We're faced with financial decisions, small and large, every day. Whether it's choosing to eat in or order out dinner, paying your gym fees in a lump sum or monthly



installments, or turning your hobby into a side hustle, these choices require a basic knowledge of finance.

HOW TO STUDY FINANCE

Having a clear understanding of basic financial concepts comes with various benefits and can help you excel professionally. Depending on your specific goals and needs, there are different avenues you can take to hone your financial know-how.

To brush up on your financial terminology and get familiar with some basic concepts, you can start by exploring finance- and business-related articles, websites, and newsletters.

To take a deeper dive into the world of finance, consider enrolling in an online finance course. Choosing a course offered by a top business school can enable you to gain a quality finance education in a format that works for your schedule. In addition, programs that award certificates of completion provide the opportunity to showcase your skills on your resume or LinkedIn profile to help advance your career.

Based on your personal and professional goals, your level of work experience, and other factors, you may choose to pursue a graduate degree in a finance-related field. This could be the right path for you if you're looking to make a career change or land a position that requires advanced finance skills. In this case, you may find it helpful to prepare for a degree program by taking online courses to build a foundational knowledge of finance.

Be Part of the Transformation

Historically the finance function has been more ocean liner than speedboat, notoriously inflexible and slow to react to change.

But according to PWC the finance function of the future will be defined by flexible and adaptive processes, near real-time reporting, and predictive analytics. Finance will be at the centre of organizational performance and to get there will mean responding to transformational pressures current finance leaders are already witnessing.

The biggest pressure on the finance function today is the increasing need to demonstrate value to the business, according to [Luke Austin](#), CFO at Huawei Technologies (Australia) Pty Ltd.

"The business is asking everyone to justify their value add," he says, and that means being proactive.



At Huawei, teams join projects and are assessed by the project leader, not their line manager, on the value of their contributions. It's an incentive for staff to get involved in the wider organization that also triggers a need for improved stakeholder management and interpersonal skills.

Developing and managing a network of key stakeholders is something Luke Austin admits wasn't always a high priority but which he now agrees is vital for today's finance function.

"We did an exercise at Huawei where we mapped out all our key stakeholders then recorded the amount of time we spent with them over a week," says Austin, "the result was a heat map that visually demonstrated where we needed to spend more time."

For [Allan Tait](#), CFO at Melbourne University, the biggest challenge facing the finance function is the need to be more strategic.

Globalisation, the speed of decision making, and increased competition are all putting pressure on the finance function to be more collaborative, says Tait.

"There's a trend towards a broader range of responsibilities," he says.

And that means being better informed about the business and the drivers of the business.

Technology, as well as a deeper involvement in the business, is also at the heart of the transformational change facing the finance function, according to [David Malek](#), CFO at Brisbane Airport Corporation.

"We are looking at utilizing technology to enable staff to be more productive", he says.

New accountants used to cut their teeth in roles with a high level of repetition and manual process. As technology takes over grads and young accountants will be expected to hit the ground running.

"Technological change will force grads to be skilled enough to analyse data", says Malek, "they will need to start asking 'what do I see in the data?'".

For Austin, technology is a pressure in as much as it's changing people's mindset.

"On-demand and subscription services are changing people's expectation of the support function", he says, "There is an expectation of more real-time reporting, issues addressed immediately, and constant communication with the business".



Future-Proof Your Skill Set

The finance function of future will be expected to see beyond the numbers. Month end reporting will become real time and ad hoc, and finance teams will be under pressure to collaborate, form partnerships, and offer insights not just information.

Informal communication and a constant flow of information will replace formal monthly management meetings. Young professionals will need to have the breadth of knowledge, commercial understanding, and interpersonal skills to offer genuine business solutions, says Austin.

“The industry will attract those that are flexible and quick to learn,” he says. The finance function of the future will no longer just be the gatekeeper.

Tait agrees, “Traditionally the finance function has been seen as a watchdog, not a problem solver.”

For finance professionals repositioning themselves as a strategic resource this will mean thinking more broadly about their role in an organization, he says, whether its exploring opportunities within the wider finance function or the business as a whole. Emerging professionals need to seek early exposure to all aspects of finance in practice.


Having a plan to build capability and being agile and flexible in your approach to learning will also be crucial, says Austin. Recognize your long-term career path probably lies with more than one organization, so start building a network early.

“Over the years you learn about what networking works for you,” he says, “but you can’t just go from nothing to something overnight on tools like LinkedIn, you need to build it up over time”.

Finance professionals also need to build skills and competencies in areas that might not traditionally be part of the finance function.

The spread of digital technology including systems and software that replace manual work as well as the emergence of Fintech such as blockchain applications that disrupt traditional mechanisms for doing business will demand a more diverse skill set.

“The technological evolution will expose a lack of skill and capability”, warns Malek.



Education and training to build these skills will be demand led, he says, University curriculum will evolve, and there will be more emphasis on work experience and internships that give exposure to emerging technologies.

Building the skills and knowledge to add real-time value to business decision-making is the challenge for the next generation of finance professionals. For current CFOs, whether they are ready for and excited by that challenge remains to be seen.

Stay Curious and Committed

Accounting and finance professionals of the future will become key drivers of the performance of every organization they work for.

They will be expected to thirst for knowledge about the business, and bring passion and commitment to collaboration that are not the traditional hallmarks of a career accountant; not everyone will adapt.

“The feeling I get is that accounting graduates have gone into accounting because they are good at math and they’ve been told there are some good opportunities’, says Austin.

Though there are exceptions, some still view the profession as a means to an end, he says.

Tait agrees that young professionals with a flexible mindset will achieve more than those who are just targeting a future finance manager or financial controller role.

Being flexible about the future will lead emerging professional on a non-traditional route through their career and build the key skills they need to meet the demands put on them by organizations of the future. The trick will be balancing that with the need to build the basic skills that are still part of what it means to be a good accountant.

“Those who have a grasp of first principles are better able to understand and deal with complex issues,” says Tait.

The risk is as emerging technology takes the grunt work out of entry level accounting jobs, young professionals lose the opportunity to build basic skills at the start of their career.

That will also change the emphasis on entry-level skills and has the potential to expose a lack of capability, says Malek. Graduates need to be prepared to come into a role



that expects them to be analytical, questioning and curious. It will be a transition as those skills evolve.

At the same time, someone who can build rapport with the business will succeed, but that depends on softer skills which are harder to teach, he says.

If the need for a higher level of interpersonal skills and a better understanding of the business, coupled with the ability to understand first principles and deal with emerging technology all sounds like a huge challenge that's because it is.

It's also a huge opportunity to be part of a profession that will be lucky enough to find itself at the heart of the action in every organization of the future. Those who benefit most will be those who grasp it firmly with both hands.

Embrace and Initiate Innovation

Despite the apparent popularity of disruptive business models such as Airbnb and Uber, lasting organizational change tends to be incremental. In reality, the finance function of the future won't suddenly appear overnight.

But it will appear, signaled by innovations that today's CFOs believe will be led by emerging professionals and current leaders.

"Younger professionals will be more open to change and utilizing new technology," says Austin, free from "the burden of old approaches and old technologies".

Emerging professionals will be the game changers; they will apply new tech to new ways of working and new business models will evolve from a generation of professionals who have grown up with information at their fingertips, he says.

While Tait agrees that emerging professionals have a role to play he also believes current leaders need to leverage their skills and experience to challenge the status quo.

Senior leaders will have to learn to lead a diverse team of individuals with technical skills that don't necessarily overlap with theirs, he says, while emerging accountants will lead innovation through a holistic commitment to personal and professional development.

For Malek innovation is driven by everyone, but wholesale cultural change has to come from the top down, or it doesn't always get traction.



“Innovation means continuous improvement as well as a fundamental shift in the way things are done”, he says.

Emerging finance professionals will shape the finance function of the future, adapting their skills to meet the new demands of key stakeholders. It will also be a reflection of the changing nature of the world of those professionals.

To succeed in this new future emerging professional will need to engage. Recent

