CFA
Chartered
Financial
Analyst
IUT

The CFA Program

- Regular (24 months)
- Accelerated (12 months)

(360° Flexi-mode)

THE ICFAI UNIVERSITY
TRIPURA

The Institute of Chartered Financial Analysts of India University, Tripura
University Campus, Agartala-Simna Road, P.O. Kamalghat Sadar - 799210, Tripura (West).
Website: www.iutripura.edu.in

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Global Network

Recognizing the globalization imperative, the ICFAI University has established a close networking relationship with leading institutions and professional bodies around the world.

THE ASSOCIATION TO ADVANCE COLLEGIATE SCHOOLS OF BUSINESS, USA

The Association to Advance Collegiate Schools of Business, USA, International: AACSB is the professional association for college and university management education and the premier accrediting agency for Bachelor's, Master's, and Doctoral degree programs in business administration and accounting. IBS® is a member of AACSB International, which connects it to the global network of educational institutions, corporate and non-profit organizations.

ASIAN SECURITIES ANALYSTS FEDERATION, AUSTRALIA

Asian Securities Analysts Federation, Sydney, Australia: ASAF was founded in 1979 to promote the interests of the investment community of Asia and Oceania and to encourage and assist in the development of the profession of securities analysts. The ICFAI University represents India in the ASAF. ASAF and the European Federation of Financial Analysts Societies (EFFAS) have promoted the Association of Certified International Investment Analysts (ACIIA).

SYRACUSE UNIVERSITY, USA

Syracuse University, USA: Syracuse University is located in Syracuse, NY, United States. Founded as a seminiary in 1832, the University was officially chartered in 1870. Syracuse University's professional schools rank among the best in their respective fields in the United States. IBS® has a collaborative arrangement for research scholars with the Martin J Whitman School of Management, Syracuse University.

MONASH UNIVERSITY, AUSTRALIA

Monash University, Australia: Monash University was established in Melbourne, Australia, in 1958. It is a member of the prestigious Group of Eight Universities and has emerged as a large and dynamic research and teaching institution, with a global reputation. IBS® has entered into a collaborative agreement with Monash University for mutual benefit.

ASSOCIATION OF ASIA PACIFIC BUSINESS SCHOOLS (AAPBS), KOREA

Association of Asia Pacific Business Schools, Korea: AAPBS was established in October 2004, with a mission to provide leadership and representation in order to advance the quality of business and management education in the Asia Pacific Region. The Association will accomplish its mission by collaborating in research and teaching, and working in partnership to improve business school standards and quality. AAPBS and its members are striving to understand and develop a solid paradigm for an Asian Management education model with a global context. IBS® is a member of AAPBS.

UniSA **UNIVERSITY OF SOUTH AUSTRALIA**

University of South Australia: UniSA was founded on January 1, 1991. Since then, it has earned a reputation as a national leader in collaborative research, has been recognized nationally for innovation in teaching and has South Australia's largest intake of international students. UniSA is committed to educating professionals; creating and applying knowledge; engaging communities; maintaining cultural diversity amongst its staff and students; and providing equitable access to education for greater numbers of people. The ICFAI University has entered into a collaborative arrangement with UniSA.

EUROPEAN FOUNDATION FOR MANAGEMENT DEVELOPMENT, BELGIUM

European Foundation for Management Development, Belgium: Founded in 1972 at Brussels, Belgium, EFMD is a not-for-profit association of management education providers and leading companies. EFMD designed an international system of strategic audit and accreditation, called European Quality Improvement System (EQUIS). IBS® is a member of EFMD.

THE ASSOCIATION OF COMMONWEALTH UNIVERSITIES, UK

The Association of Commonwealth Universities (ACU), UK: Established in 1913, the ACU is the oldest inter-university network in the world. ACU combines the expertise and reputation of over ninety years' experience with new and innovative program designed to meet the needs of universities in the 21st century. Around 500 members are spread across five continents. The ICFAI University is a member of the ACU.

The Institute of Chartered Financial Analysts of India University, Tripura

The Institute of Chartered Financial Analysts of India University, Tripura (referred to hereafter as the University) was established in 2004 through an Act of State Legislature (Tripura Act 8 of 2004). The University has been approved by the University Grants Commission, under Section 2(f) of the UGC Act, 1956. The Distance Education Council (DEC) has approved the programs of the ICFAI University, Tripura.

The University believes in creating and disseminating knowledge and skills in core and frontier areas through innovative educational programs, research, consulting and publishing, and developing a new cadre of citizens with a high level of competence and deep sense of ethics and commitment to the code of professional conduct.

The Visitor of the University is H.E. The Governor of Tripura. The University is administered as per the Act, Statutes and Rules. The Board of Governors is headed by the Chancellor and has Vice-Chancellor and others as members. The Board of Management is headed by the Vice-Chancellor. The Academic Council is responsible for all academic matters.

The University campus, based at Agartala, is sprawling, landscaped and lush green. It provides a congenial environment for education and learning. It has well-equipped physical and academic infrastructure. The University has no study centers outside its authorized jurisdiction.

The University offers Bachelor, Master, and Doctoral programs in management, finance, science and technology, information technology, education, law and other areas.

The CFA Program, offered by the University, in accordance with the Sections 2 (xxvii), 7 (a) and 8 (c) of the Act, is independent of any other program in financial analysis that may be offered by any other organization in India or abroad.

The students are enrolled under the flexible mode. The University awards the Master of Financial Analysis Degree and confers the CFA Charter and Designation on students who successfully complete the CFA Program, through self-study and examinations subject to the University Regulations.

The University reserves the right to change the body of knowledge, prescribed books, the curriculum, examination pattern, evaluation system, rules and regulations. The students are governed by the latest regulations applicable to them during the relevant academic year. This document is designed to provide the prospective students with information only. The University assumes no liability of any kind to any person for providing this information, whether or not such persons rely on it and even if they inform the University of their reliance on it.

This document may contain forward-looking statements like, but not limited to, general market, macro-economic, governmental and regulatory trends, technological developments, legislative developments, court decisions, scope for further studies, career opportunities for graduates from the University. Such forward-looking statements contained herein are subject to certain risks and uncertainties that could cause actual results to differ materially from those reflected in the forward-looking statements. The University undertakes no duty to update any forward-looking statements, to reflect future events or circumstances.

Jurisdiction for all disputes (if any) relating to the University is only/exclusively Agartala, Tripura, India.

The Institute of Chartered Financial Analysts of India University, Tripura

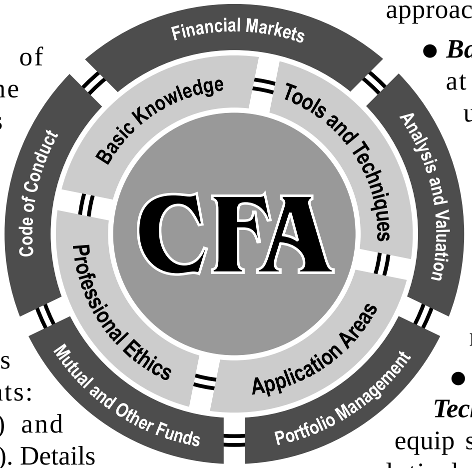
The CFA Program

Chartered Financial Analyst

A Unique Program

The CFA Program offered by the Institute of Chartered Financial Analysts of India University, Tripura is a unique program covering the areas of financial markets, financial analysis, valuation of assets, portfolio management, mutual and other funds and professional ethics.

The CFA Program has been developed in the context of the present and future needs of the investment industry and the CFA profession.



The core body of knowledge of the CFA Program includes current and evolving concepts, techniques and applications, and also providing the flavor of the frontiers of knowledge.

The CFA Program is offered in two formats: Regular (24 months) and Accelerated (12 months). Details are given in subsequent pages.

Objectives

The CFA Program is a postgraduate program with the following broad objectives :

- To improve the ability to develop a framework for financial analysis and to rationally evaluate alternatives for purposes of decision-making.
- To deepen insights into practical applications of financial analysis in a dynamic investment environment.
- To encourage aspiring financial analysts equip themselves with the latest tools and techniques.
- To develop contemporary body of knowledge and skill-set and make them available for those seeking rewarding careers in the investment industry era of globalization.

The Approach

The CFA Program follows the following distinctive but inter-related approaches :

- ***Basic Knowledge*** aimed at improving students' understanding of certain fundamental phenomena and relationships underlying the changing world of investment management.
- ***Tools and Techniques*** are required to equip students improve their analytical ability and power of integration and synthesis in the context of financial markets and instruments.
- ***Application Areas*** linking the theoretical studies to the practical problems faced by financial analysts and investment managers.
- ***Professional Ethics*** aimed at inculcating in the students an ethical approach in their professional interactions and a sense of personal, corporate, and social responsibilities.

A Special Note for CAs

As per the Supreme Court Judgement (May 2007) in **ICFAI v/s ICAI** [2007(5) ALD 56 (SC) reported in AIR 2007 SC 2091], Chartered Accountants can pursue the CFA Program and use the CFA Designation after completion of the Program. The notification issued by ICAI in August 1989 was quashed by the Supreme Court.

Focus Areas

The Program has five focus areas:

- ***Financial Markets***

Financial markets include capital markets (equity, debt and derivatives) both primary and secondary segments. The players include the issuers of financial instruments, the institutional and individual investors, the intermediaries (like investment bankers, brokers, bankers, etc), the financial analysts, the media, the mutual funds, pension funds, hedge funds, the stock exchanges (like Bombay Stock Exchange, National Stock Exchange, etc), and the regulators like Securities and Exchange Board of India.

- ***Analysis and Valuation***

The various financial instruments like equity, fixed income securities (like bonds), and derivatives (like options, futures, and swaps) have different risks associated with them and yield different returns. These risks and returns have to be carefully analyzed and the instruments have to be properly valued applying various methods of valuation.

- ***Portfolio Management***

Different investors have different risk profiles and return-expectations. Hence different portfolios have to be developed and managed to achieve the objectives of the investors. Depending upon the changing circumstances, the portfolios have to be rebalanced. Asset allocation and risk-return management are the key functions of a successful portfolio manager.

- ***Mutual and Other Funds***

A wide variety of mutual funds, pension funds, and hedge funds have come into existence. Each mutual fund has several schemes: growth schemes, income schemes, balanced schemes, sectoral schemes, index-linked schemes, tax-planning, schemes etc. Several insurance companies have to manage their investment funds as per Insurance Regulatory Development Authority Regulations. Securities and Exchange Board of India has kept in place detailed regulations for mutual funds.

- ***Code of Conduct***

The CFAs are required to adhere to the code of ethics and standards of professional conduct covering various aspects like integrity, ethical behavior, professional competence, objectivity, professional independence and public trust.

Eligibility

Regular CFA: Graduation (any discipline) with 45% and above.

Duration: 24 months.

Accelerated CFA: Only for CAs/CWAs/CSs/MBAs (Finance)*.

* Candidates who have passed MBA with 70% marks or 7.0 CGPA and above (with minimum 4 Finance Elective subjects) are eligible.

Duration: 12 months.

Medium of instruction: English

Students who have pursued their degree program in non-English medium are advised to undergo proper preparatory courses in Business English so that they can cope with the CFA Program.

Validity of enrollment

The students of the Regular CFA Program are required to complete Groups A, B and C within a maximum period of three years from the date of enrollment. The students of the Accelerated CFA Program are required to complete the entire program within a maximum period of 3 years from the date of enrollment. Students who are unable to complete within three years, but are still keen on continuing in the program, are required to register *de novo* by paying the requisite fee.

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Program structure

The CFA Program is divided into six groups. Each group consists of two subjects. The students are required to appear for the examinations in a sequential manner.

Subject-wise Waivers

Students with prior professional qualifications, are eligible to get waivers from certain subjects of the CFA Program.

What the Qualifications refer to:

- MS (Finance), DBF (Diploma in Business Finance) and MS (Accounting) from the ICFAI University.
- CA means those who passed the final examinations of the Chartered Accountant examinations conducted by the Institute of Chartered Accountants of India.
- CWA means those who passed the final examinations of the Cost Accountant examinations conducted by the Institute of Cost and Works Accountants of India.
- MA (Economics) and M.Sc (Statistics) from any University.
- MBA [and includes PGDM/ PGDBA referring to 2 year PG Diploma in Management/ Business Administration] from any University or reputed B-School with specialization in Finance, which, involves atleast 4 electives in finance.

The CFA Program Structure (360^0 Flexi-mode)

Group	Subject
Year I	
Group A	• Financial Accounting • Economics
Group B	• Quantitative Methods • Financial Management
Group C	• Financial Markets • Financial Statement Analysis
Year II	
Group D	• Equity: Analysis & Valuation • Fixed Income Securities: Analysis & Valuation
Group E	• Derivatives: Analysis & Valuation • Portfolio Management
Group F	• Mutual and other Funds • Professional Ethics and Case Studies

Detailed curriculum will be provided to the enrolled students through the Students Regulations Book. (Examinations for each subject is for 100 marks and of 3 hours duration).

Subject-wise Waivers for the CFA Program

Subject	Eligibility for waiver
Financial Accounting	CA / CWA / MS (Finance) / DBF / MS (Accounting)
Economics	MA (Economics), MS (Finance) / DBF
Quantitative Methods	M.Sc (Statistics), MS (Finance) / DBF
Financial Management	MBA (Finance), MS (Finance) / DBF
Financial Statement Analysis	CA / CWA / MS (Accounting)

360^0 Flexi-mode

The CFA Program is based on study and examinations, with 360^0 flexibility for students.

Study: The University provides a detailed study plan and prescribed books specially designed (as per the curriculum of the University) and meant for self-study.

Training classes: Students may attend training classes on optional basis (details are given on page 12).

Examinations: The examinations serve to finally assess and certify the students' understanding of the subjects.

Examinations

The examinations are conceived, developed and administered on a rigorous and fair basis to bring out the best in the students and prepare them for challenging careers in the world of financial analysis and investment management.

Examinations are conducted four times a year in January, April, July and October at several test centers all over India.

Model question papers with suggested answers

The model question papers with suggested answers based on examination pattern are included in the respective workbooks.

Eligibility for appearing in examinations

Regular CFA

Students will be eligible to appear for Group A examinations 5 months after the date of enrollment provided all the fee dues are paid in full. Subsequently, they can appear for one group every three months. Students are required to appear and pass the groups in a sequential order.

Accelerated CFA

Students will be eligible to appear for Groups A and B examinations 5 months after the enrollment provided all the fee dues are paid in full. They can appear for next two Groups (C and D) after 3 months. Subsequently, they can appear for last two Groups (E and F) after 3 months. Students are required to appear and pass the groups in a sequential order.

Online registration facility

All students are required to register for their examinations (including payment of fee) using the online facility only, as the operations of examinations department are fully computerized.

Enrollment dates

In order to become eligible to appear for the examinations, the students are required to enroll into the program on or before the following dates:

Examinations	Enroll into the Program on or before
January, 2009	August 30, 2008
April, 2009	November 29, 2008
July, 2009	February 28, 2009
October, 2009	May 30, 2009

Examination calendar

The examinations are generally conducted on Sundays in January, April, July and October. The schedule of the examinations is given below:

Examination Dates		Last Date for Submission of Examination Registration Form
Month/Year	Dates (Sundays)	
January 2009	4, 11, 18, 25	November 29, 2008
April 2009	5, 12, 19, 26	February 28, 2009
July, 2009	5, 12, 19, 26	May 30, 2009
October 2009	4, 11, 18, 25	August 31, 2009

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Passing requirements

- To pass in a group, a student must secure an average of 55 per cent marks for the two subjects in the group, subject to a minimum of 45 per cent in each of them.
- If a student secures 65 per cent or more in one of the subjects of a group, but fails to get 45 per cent in the other subject of the same group, he/she will get exemption from the subject in which he/she has secured 65 per cent or more. When an exemption is secured in one subject, the student must secure a minimum of 45 per cent in the other subject in a subsequent sitting to pass the group.
- Wherever a student is granted a waiver in one subject of a group, such student will have to secure 55 per cent or more in the other subject to pass the group.

Awards

All the students who successfully complete all the six groups of the program will be awarded the Master of Financial Analysis (MFA) Degree by the ICFAI University, Tripura. In addition, the University also confers the CFA Charter and Designation, subject to University Regulations.

Test centers

The examinations are held at the following test centers. More test centers will be added at other places in due course. For the latest information, please visit *www.iutripura.edu.in*

Agartala	Chandigarh (2)	Hyderabad (8)	Mathura	Satara
Agra	Chennai (5)	Indore	Meerut	Shillong
Ahmedabad (2)	Coimbatore	Jabalpur	Moradabad	Shimla
Ahmednagar (4)	Cuttack	Jaipur	Mumbai (13)	Shimoga
Aizawl	Davangere	Jalandhar	Mysore	Silchar
Ajmer	Dehradun	Jalgaon	Nagpur	Siliguri
Allahabad	Dhanbad	Jammu	Nasik (2)	Solapur
Alwar	Dharamshala	Jamnagar	Nellore	Sri Ganganagar
Amravati	Dibrugarh	Jamshedpur	New Delhi (8)	Sri Nagar (2)
Amritsar	Durgapur	Jhansi	Noida (2)	Surat (2)
Anantapur	Eluru	Jodhpur	Palakkad	Thanjavur
Aurangabad	Erode	Kakinada	Panipat	Thrissur
Bareilly	Faridabad	Kannur	Pathanamthitta	Tiruchirapally
Belgaum	Gandhidham	Kanpur	Pathankot	Tirunelvelli
Bellary	Gandhinagar	Karimnagar	Patiala	Tirupati
Bengaluru (8)	Gangtok	Kharagpur	Patna	Trivandrum
Berhampur	Ghaziabad	Kochi	Pondicherry	Udaipur
Bhagalpur	Goa	Kolhapur	Pune (7)	Udupi
Bhatinda	Gorakhpur	Kolkata (13)	Raichur	Ujjain
Bhavnagar	Gulbarga	Kollam	Raipur	Ulhas Nagar
Bhilai	Guntur	Kota	Rajahmundry	V V Nagar
Bhilwara	Gurgaon	Kottayam	Rajkot	Vadodara (2)
Bhopal	Guwahati	Kozhikode	Ranchi	Varanasi
Bhubaneswar (2)	Gwalior	Kurnool	Rohtak	Vijayawada
Bijapur	Haldwani	Lucknow	Rourkela	Visakhapatnam
Bikaner	Haridwar	Ludhiana	Rudrapur	Warangal
Bilaspur	Hissar	Madurai	Sagar	Yamuna Nagar
	Howrah	Mangalore	Salem	
	Hubli	Margao	Sambalpur	

The MBA-CFA Dual Degree Program

The MBA-CFA Dual Degree Program offered by the ICFAI University, Tripura prepares men and women with the skills, knowledge and strategic perspectives essential to the leadership of business anywhere in the world.

Two Streams

The Dual Degree Program consists of two streams: MBA and CFA.

Through the Dual Degree Program, the students may acquire two career-oriented professional qualifications in management and financial analysis and also save precious time. Instead of the normal duration of 4 years (two years for MBA and two years for CFA) the students of the Dual Degree Program may complete the same in 27 months.

Eligibility

Graduation (any discipline) with 55% and above aggregate marks. CAs/CWAs (with a bachelors degree) are also eligible to apply. CAs/CWAs are eligible for waivers in 4 subjects.

Duration: 27 months.

> The brief details of the MBA-CFA Dual Degree Program are given below for information purpose only. Interested students are advised to refer to the separate prospectus for the same. Rules and regulations pertaining to the CFA Program as given in this prospectus do not apply to the MBA-CFA Dual Degree Program.

PROGRAM STRUCTURE

The Dual Degree Program has 32 subjects with 20 for MBA stream and 12 for CFA stream.

Group	The MBA Stream	The CFA Stream
	Stage I	
A	• Introduction to Management • Managerial Effectiveness	• Financial Accounting • Economics
B	• Organizational Behavior • Business Economics	• Quantitative Methods • Financial Management
C	• Marketing Management • Information Technology & Systems	• Financial Markets • Financial Statement Analysis
	Stage II	
D	• Accounting for Decision Making • Human Resource Management	• Equity: Analysis & Valuation • Fixed Income Securities: Analysis & Valuation
E	• Financial Management • Operations Management	• Derivatives: Analysis & Valuation • Portfolio Management
F	• Business Law • Management Control & Information Systems	• Mutual and other Funds • Professional Ethics and Case Studies
		END
	Stage III	
G	• Elective 1 • Elective 2	
H	• Elective 3 • Elective 4	
I	• Business Policy & Strategy • Business Ethics & Corporate Governance	
J	• Integrated Case Studies I • Integrated Case Studies II	

The program structure is tentative and subject to change, if required.

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Courseware and E-Learning Package

Courseware

The courseware includes textbooks, workbooks, study guides and books of reading. Initially the courseware is supplied for the first group only, so that the students will always get the latest editions as they progress in their studies.

Textbooks: Textbooks are specially designed for independent study by the students.

Case Study Focus and Continuous Learning Inputs

Case Study Approach: As the CFA Program is uniquely designed to develop analytical skills that are required in a competitive business environment, the case method is integrated as a dominant tool in the education methodology. The case method reinforces the students' understanding of the concepts and their ability to apply them in the real practical situations. To be an effective finance professional, the student has a very strong case study orientation.

Continuous Learning Input: Magazines play a very important role in updating knowledge. Students are provided with *The Chartered Financial Analyst* magazine, a monthly publication as continuous learning input.

Study Guides: Study guides provide crisp and concise information of all the contents of the subjects. They will help the students revise and refresh their knowledge on all the topics.

Workbooks: Workbooks are designed to help the students in preparing for the examinations.

Model Question Papers

The model question papers are accompanied by possible solutions. Model question papers are meant to give the students an idea about the format and the academic rigor of the examination. They are included in the workbooks. Assignments for self evaluation and case studies are also supplied as a part of the courseware.

E-learning package

The E-learning package is designed to help the students study in a convenient computer-based environment. The students of CFA Program enjoy the flexibility of independent self-study through the E-learning package. The students can study at their own place, pace and time. Learning through CD-ROM allows the students to take advantage of E-learning benefits without the need for an Internet connection. The learning experience becomes more in-depth, flexible, convenient, personalized and above all enjoyable. The E-learning package is rich and valuable; quite often more convenient than classroom learning.

Benefits of the E-learning package

The E-learning package helps students to:

- upgrade knowledge and skills according to their schedule.
- control learning by taking courses at their own pace.
- access the resources on 24 X 7 basis.
- increased retention levels with the help of audio-visual aids.
- learn anywhere, anytime, at home, work, or at any convenient place including traveling.
- study online the chapters and other resources.
- test their understanding from time to time throughout the package.

The E-learning package

- E-Textbooks
- Lecture Notes
- Articles
- Mock Tests
- E-Lectures
- Quiz
- Glossary

Training Classes

Inputs are provided to the students of the CFA Program through comprehensive courseware including high quality textbooks, study guides, workbooks, model question papers and the relevant publications as a continuous learning inputs.

Further, in order to supplement the students efforts through self-study, the students are encouraged to attend training classes. The training classes constitute an important stage in the learning methodology by enabling the students to gain an in-depth understanding of the subjects. They provide a platform to the students for better understanding of the concepts and also to clarify any doubts in the respective subjects and therefore prepare well for the examinations.

The training classes facilitate in coping with the rigor of the CFA Program. They are beneficial to all the students enrolling into the program; especially for working executives and professionals who may not find sufficient time to prepare and plan for the examinations well in advance.

Benefits of attending the training classes

Regular attendance of the training classes enable students to:

- gain in-depth understanding of the subjects covered.
- understand the concepts well.
- understand the examination pattern and obtain tips on preparing well for the examinations through discussion of previous question papers.
- discuss and clear doubts and queries pertaining to the topics covered in the subjects.
- get into a disciplined mode and regular study.

Training classes

The training classes are need-based and are conducted subject to registration of minimum number of students. For more details students are requested to contact the respective branch.

4 times a year

The training classes are conducted during weekends/evenings, four times a year, i.e., from January to March, April to June, July to September, October to December.

Duration

The classes for each subject are scheduled for 36 sessions of 1 hour 15 minutes each covering a total of 45 hours.

Fee

Students who plan to attend the training classes are required to pay a fee of Rs.15,000 for the three Groups A, B and C, at the time of enrollment into the Program. If the students wish to join the training classes subsequently after their enrollment into the program, they are required to pay Rs.18,000 for Groups A, B & C.

Registration for training classes

Students are strongly advised to register for training classes, when they enroll for the Program. Alternatively, they may register for training classes as per the dates indicated below:

For the Training Classes conducted during	Last Date for Registration
Oct - Dec, 2008	Sept 25, 2008
Jan - Mar, 2009	Dec 24, 2008
Apr - Jun, 2009	Mar 25, 2009
Jul - Sep, 2009	Jun 26, 2009

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Internship Program

Offered by Cygnus Business Consulting & Research (P) Ltd.

www.cygnusindia.com

Normally internship opportunities are available only for students of business schools who pursue the PG Programs on full-time basis. Such an opportunity is now being created by Cygnus even for the students of flexible learning programs so that they also have the benefit of internship experience like the students of full-time programs. A good internship program properly supervised and coordinated will enhance the application skills of the students leading to good final placements. Thus, internship is a stepping stone for getting a final placement with blue chip companies.

Internship leads to applying knowledge to work, developing application skills, and gaining practical hands-on work experience. Internship is meant to bridge the gap between real-life business and academic learning. It helps students experience the rigors of work place. The basic aim is to provide students with the relevant live projects that enable them meet their professional goals, strengthen their knowledge and skills, and establish a network of contacts for exploring future opportunities.

Internship program

Cygnus Business Consulting & Research (P) Ltd. offers wide-ranging internship opportunities for the students of the ICFAI University.

The internship programs are carefully structured around individual career goals, keeping in mind the skill-sets currently in demand. They are co-ordinated and supervised by experienced consultants.

Internships will be offered at Hyderabad, subject to registration of minimum number of students.The participation in internship program is need-based.

Students who wish to opt for the internship program are required to approach Cygnus after completing Groups A, B & C and pay the required fee separately. Details will be provided in the Students Regulations Book.

Cygnus
Business Consulting & Research

Cygnus Business Consulting & Research (P) Ltd. is a global knowledge products and services organization, focused on enabling its customers grow profitably. Cygnus publishes a range of reports covering economies, industries and companies - globally. Besides, Cygnus takes up projects on business research, credit appraisals, equity research and business consulting. Its customers include a number of leading corporates, banks and insurance companies both in India and abroad. Cygnus is retained as a knowledge partner for a number of conferences organized by industry and trade associations like CII, FICCI, Assocham and Pharmexcil.

Cygnus periodically publishes a number of research reports like Global and Indian industry reports, Global Industry Monitors (covering 35 industries), China Industry Monitors, Indian Economy and Industry Monitors and Quarterly Performance Analysis of Indian Industries and Companies. Cygnus also offers comprehensive Industry Portals in Agri business, Banking and Financial services, IT and Pharmaceuticals. Cygnus developed an easy-to-use web-based corporate data base of Indian companies, which is useful for researchers, consultants and students.

Cygnus carries out a number of projects in the areas of market surveys, feasibility studies, competitive intelligence, credit research and equity research. It also prepares market entry and growth strategies for the clients. Cygnus also takes up techno-economic viability studies for major banks in India for green field as well as expansion projects.

Special Placement Scheme

Offered by Alchemist® HR Services (P) Ltd.

www.alchemistindia.org

Alchemist® HR Services Private Limited (hereinafter referred to as Alchemist®), provides placements to the successful students of the CFA Program through a Special Placement Scheme.

Alchemist® offers a wide range of HR solutions to the manufacturing and services sectors, drawing upon the vast knowledge and experience of its professional team of well-qualified practitioners and experts.

Alchemist® currently operates from eight locations: Ahmedabad, Bengaluru, Chennai, Hyderabad, Kolkata, Mumbai, New Delhi and Pune.

Alchemist® has unique strengths in ensuring timely and reliable delivery of HR solutions to its clients, best suited to their specific needs:

- Comprehensive knowledge of current marketplace.
- Vast data bank on experienced and qualified professionals and executives.
- A team of competent consultants, fully conversant with major sectors of industry.
- A tradition of business ethics, integrity and transparency.

Alchemist® provides value-added services in the following areas:

- HR Consulting
- Training and Development
- Placements
- Outsourcing Solutions

With its active involvement into the corporate world of HR activities, Alchemist® provides an effective link for exploring opportunities of employment for the successful students of the CFA Program.

Students can opt for the Alchemist® Special Placement Scheme after completion of the CFA Program by paying the required fee separately to Alchemist®. Details will be provided to all eligible students.

The CFA Council

There are 12 CFA Associations in various cities across India. The CFA fraternity in India has over 6,000 members. Visit: *www.thefinancialanalyst.org* for details. The ICFAI University, Tripura has recently established The CFA Council as a constituent body for the development and regulation of the CFA Profession on sound ethical lines. All the CFAs from the ICFAI University, Tripura are eligible to become members of CFAC. All members are required to abide by the code of ethics of CFAC.

The Code of Conduct covers, inter alia, the following aspects:

- Integrity: A CFA shall conduct himself* with integrity and dignity in his dealings with the public, clients, customers, employers, employees, professionals and fellow analysts.
- Ethical Behavior: A CFA shall conduct himself and shall encourage others to practice the financial analysis profession in a professional and ethical manner that will reflect credit on himself and his profession and his organization/employer where or for whom he is working.
- Professional Competence: A CFA shall act with competence and shall strive to maintain and improve his competence and that of others in the profession.
- Objectivity: A CFA shall be fair in his dealings and must not be biased or prejudiced. He shall try to maintain objectivity and impartiality towards one and all.
- Professional Independence: A CFA shall use proper care and exercise independent professional judgement in all his professional activities.
- Public Trust: A CFA shall assume the basic responsibility to place the interest of clients, prospective clients and employers ahead of his own. He shall seek to enhance public confidence in his profession. The CFA Council will put in place a suitable mechanism to enforce the Code of Ethics and Standards of Professional Conduct.

*Masculine pronouns, used throughout the Code and Standards to simplify sentence structure, shall apply to all persons, regardless of sex.

CFA
Chartered Financial Analyst
IUT

The Institute of Chartered Financial Analysts of India University, Tripura

Web Services 24x7

The following web services are available to all the students:

Pre-enrollment services

- Online Order Form for Admission material
- Online Counselling (Live Chat facility)
- Online Enrollment through Secure Internet Payment Gateway and Net Banking and Downloading the first set of lessons
- Updates on events like seminars, conferences, counselling meets, FDPs, etc.
- Press Room: Press Releases, Press Clippings
- E-Newsletter
- Online Feedback facility

Post-enrollment services

- Students Regulations (Flexible Learning Regulations/Program Regulations)
- Registration Facility (activation of student account) to avail a range of services under secure environment with Enrollment Number and Password. The services include: Online examination registration with downloadable admit card facility; Online examination results with marks details; Online admit cards; Model question papers; Suggested answers
- Online payment for *de novo* registration, Overseas courier charges, Overseas examination fee etc., through secure internet payment gateway
- Online prescribed forms for: change of address/e-mail; non-receipt of courseware; non-receipt of magazine; academic queries/clarifications; general queries; register mobile nos.; Student feedback form; *de novo* registration
- Helpline facility
- Electronic student newsletter
- Important information on training classes, examination schedule, test centers, revision of curriculum, convocation, etc.
- Access to online editions of magazines and journals
- Online academic support and discussion fora: Interact with faculty, industry experts and fellow students.

IUT Arbitration Tribunal

As indicated in the 'Legal Aspects' on Page No.22, all disputes relating to or arising out of the Enrolment Agreement between the applicant and the ICFAI University, Tripura, shall be settled by reference to arbitration only and not by recourse to the courts of law, as per the applicable Indian Law including the Arbitration and Conciliation Act of 1996. Arbitration shall be conducted by an arbitration tribunal consisting of a single member only. The University's nominee shall be the '*persona designata*' as an arbitrator. The venue of arbitration shall be Agartala, Tripura, India. The University has nominated Dr. A.V. Narasimha Rao, MA, LLM, Ph.D., as the *persona designata*. Students seeking help from the IUT Arbitration Tribunal may contact by e-mail (by quoting the Name and the Enrolment Number) at: ***iutat@iutripura.edu.in***

Student Grievances

As a student if you have any grievances, please let us know immediately so that we can attend to the same as early as possible:

- Phones (Toll free) : 1800-425-2911, 1800-103-0303
- E-mail : sgc@iutripura.edu.in

Always quote your Name and Enrolment Number.

Admission Policies and Guidelines to Complete the Application Form

Admission

The goal of the Admissions Board is to select students whose academic background, work experience, leadership abilities and communication skills meet the demands of the CFA Program. The Admissions Board evaluates applicants' potential as future leaders and their projected ability to succeed in and profit from the program.

Enrollment

Applications received from the students are checked for the basic eligibility criteria and the eligible students are enrolled into the program under the flexible mode. Students who have secured 45 per cent and above in their graduation are required to submit the photocopies of marksheets for all 3 (or 4) years in support of the eligibility along with the Application Form for Enrollment.

No enrollment of foreign citizens

The admission into the flexible learning program is not open to foreign citizens due to visa restrictions. They may write to the Registrar for guidance on this matter.

Rejected Applications

If the applicants do not satisfy the eligibility criteria, the applications are returned to them along with all enclosures and the amount paid after deducting Rs. 500. Such students are, however, permitted to apply again after they subsequently satisfy the eligibility criteria.

Proof of Address

All students are required to produce the photocopies of any one of the following documents as address proof at the time of enrollment: Latest telephone (BSNL/MTNL) bill, latest electricity bill, latest property tax bill, voter ID card, ration card, passport, driving licence, ID card issued by any authorized body with seal.

Students regulations book

All students who are enrolled into the program will be provided with the Students Regulations Book which contain the various rules and regulations pertaining to administering the program and the examinations.

Remittance

The applicants are required to pay the fee as indicated in the Fee Schedule on Page No.18. The remittance can be done by way of Demand Draft or Credit Card. Demand Draft should be in favor of "IUCF A/c FLP" payable at Hyderabad. For Instalment facility/EMI facility please refer to Fee Schedule (Page No.18).

Please note that there will be no reduction in fee even if a student is eligible to claim subject-wise waivers based on prior qualifications as indicated on Page No. 7.

No refund

The amount once paid is not refundable under any circumstances, except in the case of rejected applications.

Right to amend rules

The University reserves the right to amend the rules and regulations wherever considered necessary and appropriate. Such amendments will be intimated to the students. Therefore, this publication and the descriptions contained herein are not to be construed as a contract binding the University to any specific policies. Possible changes include, but are not limited to curriculum and course content, passing requirements, eligibility criteria for examinations, fee schedule, refund policy, examination pattern, certification and designation, and such other matters as may be considered relevant.

Guidelines

The students are advised to read the following guidelines carefully before completing the Application Form for Enrollment and the Fee Remittance Form.

a. The Application Forms should be filled in **Capital Letters.**

b. Please respond to all the information sought.

c. Additional sheets may be used, if necessary.

d. Ensure that the Application Forms are signed.

Subject-wise waivers

Applicants who are eligible for subject-wise waivers based on prior qualifications (as indicated on Page No.7) have to submit proof of those prior qualifications like marksheets, certificates, etc.

Photocopies of certificates

a. Photocopies of certificates regarding date of birth and educational qualifications shall be enclosed with the Application Form for Enrollment.

b. **Original Certificates should not be sent.**

Enclosures

Please ensure that your Application contains the following enclosures.

a. Application Form for Enrollment into the Program (with recent color photograph affixed).

b. Copies of Certificates of Date of Birth and Educational Qualifications/Mark Sheets.

c. Fee Remittance Form.

d. Demand Draft/Credit Card Merchant Slip (wherever applicable) towards the payment.

e. Students have to produce photocopies of any one of the following documents as address proof at the time of enrollment: Latest telephone (BSNL/ MTNL) bill, latest electricity bill, latest property tax bill, voter ID card, ration card, passport, driving licence, ID card issued by any authorized body with seal.

f. Those students availing the Instalment facility/EMI facility are requested to enclose the postdated cheques for the required amount along with the Fee Remittance Form.

The completed Application Forms along with the required enclosures can be submitted or sent by speedpost/courier to:

The Admissions Officer,
The ICFAI University,
University Campus,
Agartala-Simna Road,
P.O. Kamalghat Sadar - 799210,
Tripura (West).

Students are advised to take note of the validity date specified on the Application Form for enrollment and ensure that their Forms reach the Admissions Officer on or before the validity date.

Online Enrollment through Secure Internet Payment Gateway

Students can enroll into the program by logging on to *www.iutripura.edu.in* for filing the application form online and making the payment through Internet. Students can make the payment through the Credit Card issued by Citibank, ICICI Bank, HDFC Bank or the VISA/ MasterCard issued by any bank, through Secure Internet Payment Gateway. Net Banking facility is also available for net banking account holders of AXIS Bank and ICICI Bank. Students may please note that payments relating to examinations will be accepted only through Secure Internet Payment Gateway.

Fee Schedule

(With effect from April 1, 2008 and valid for the Academic year 2008-09 only)

	Regular CFA (Fee for year I)		Accelerated CFA (Total Fee)	
	With Training Classes(Rs)	Without Training Classes(Rs)	With Training Classes(Rs)	Without Training Classes(Rs)
Admission Fee	5,000	5,000	5,000	5,000
Program Fee	20,000	20,000	40,000	40,000
Training Classes (Groups A, B and C)	15,000	–	15,000	–
Total	**40,000**	**25,000**	**60,000**	**45,000**
Option I Lumpsum Payment	40,000	25,000	**60,000**	**45,000**
Option II Instalment Facility				
Initial payment: At the time of Application (by Demand Draft/Credit Card)	15,000	15,000	15,000	15,000
On the 30th day after Application (by Postdated Cheque)	25,000	10,000	45,000	30,000
Option III EMI Facility				
Initial Payment (by Demand Draft/Credit Card)	15,000	15,000	15,000	15,000
Balance amount to be paid through 5 Equated Monthly Instalments [EMIs] (including bank charges) by Postdated Cheques	5,250	2,100	9,450	6,300

Remittance Information

1. a. Currently, the Admission Fee is Rs.5,000 for both the Regular CFA and the Acclerated CFA Programs. The fee for the Regular CFA is Rs.20,000 per year. The total fee for the Accelerated CFA Program is Rs.40,000. Students are required to pay the fee as indicated in the Table above, either in Lumpsum, or through the Instalment facility or EMI facility.

   b. The fee can be paid by way of Demand Draft or Credit Card (VISA or MasterCard only). The Demand Draft should be A/c payee crossed in favor of "IUCF A/c FLP" payable at Hyderabad. Students can make the payment through Credit Card at the respective branches. They should get their Credit Cards swiped for the required amount, sign and attach the merchant copy of the slip along with the Fee Remittance Form and keep the customer copy with themselves (as acknowledgement).

   c. The employees of the University are not authorized to accept cash payments from the students under any circumstances and also are not authorized to swipe their personal credit cards to pay on behalf of the students. Students should not share their credit card information with the employees of the University and should not make any payments by cash. Any students deviating from the above will be doing so at their own risk and responsibility.

2. Instalment facility/EMI facility for payment of fee:

   a. Instalment facility/EMI facility is offered to all the students for payment of fee. Under both the facilities, the initial payment should be made by way of Demand Draft/ Credit Card and the balance amount should be paid through postdated cheques. The postdated cheques should be in favor of “IUCF A/c FLP”. The students can choose either Instalment facility or EMI facility as indicated above (in the Table) accordingly.

b. **Instalment facility:** The initial payment (i.e. first instalment) is payable at the time of application by Demand Draft/Credit Card. The second instalment is payable on the 30th day after application by way of postdated cheque. For example if a student enrolls on April 15, the second instalment (amount payable in rupees) will be due on the 30th day, namely May 15. The students should enclose the Demand Draft/ Credit Card slip towards the first instalment and postdated cheque (A/c payee crossed) towards the second instalment along with the Fee Remittance Form.

   EMI facility: The initial payment is payable at the time of application by Demand Draft/ Credit Card. The EMIs are payable on the first of every month, subsequent to enrollment. For example, if a student enrolls on April 15, his/her first EMI (amount payable in rupees) will be due on May 1. The EMIs should be paid through postdated cheques. The students should enclose the postdated cheques (A/c payee crossed) along with the Fee Remittance Form and the Demand Draft/Credit Card slip for initial payment.

c. Students availing the instalment facility/EMI facility are required to complete the Fee Remittance Form and enclose the DD and postdated cheques for the required amount.

d. Students should note that only those Application Forms accompanied with the demand draft or credit card payment slip towards initial payment, and postdated cheques towards the Instalment facility/EMI facility, will be considered as valid.

e. Students depositing the postdated cheques should ensure that the postdated cheques should not be dishonored under any circumstances as and when they are due for payment. In the event of dishonor of any cheques, the students and the signatories of such cheques will be liable for prosecution under Section 138 of the Negotiable Instruments Act, 1881 and such other legal actions as may be taken by the University.

f. The PDCs should be drawn on scheduled commercial banks located in the cities specified below: Agartala, Agra, Ahmedabad,Ahmednagar, Aizawl, Ajmer, Alapuzzha, Aligarh, Allahabad, Almora, Alwar, Ambala, Amrawati, Amritsar, Anantapur, Angul, Aurangabad, Balasore, Bareilly, Belgaum, Bellary, Bengaluru, Berhampur, Bhagalpur, Bhatinda, Bhilai, Bhilwara, Bhimavaram, Bhopal, Bhubaneswar, Bidar, Bijapur, Bikaner, Bilaspur, Calicut, Chandigarh, Chandrapur, Chennai, Chittoor, Chittorgarh, Coimbatore, Cuttack, Davangere, Dehradun, Dhanbad, Dharamshala, Dibrugarh, Durgapur, Eluru, Eranakulam, Erode, Faizabad, Faridabad, Gandhidham, Gandhi Nagar, Gangtok, Ghaziabad, Goa, Gorakhpur, Gulbarga, Guntur, Gurgaon, Guwahati, Gwalior, Haldwani, Haridwar, Hassan, Hubli, Hissar, Hyderabad, Indore, Jabalpur, Jaipur, Jalandhar, Jalgaon, Jammu, Jamnagar, Jamshedpur, Jhansi, Jodhpur, Kadapa, Kakinada, Kannur, Kanpur, Karimnagar, Karnal, Karur, Kasargode, Khammam, Kharagpur, Kochi, Kolhapur, Kolkata, Kollam, Kota, Kottayam, Kurnool, Latur, Lucknow, Ludhiana, Madurai, Mahabubnagar, Mangalore, Mathura, Meerut, Mohali, Moradabad, Mumbai, Muzaffarpur, Mysore, Nagpur, Nanded, Nasik, Nellore, New Delhi, Nizamabad, Noida, Ongole, Palakkad, Panchkula, Pathanamthitta, Pathankot, Patiala, Patna, Pondicherry, Pune, Rae Bareli, Raichur, Raipur, Rajahmundry, Rajapalayam, Rajkot, Ranchi, Ratnagiri, Rohtak, Roorkee, Rourkela, Rudrapur, Sagar, Salem, Sambalpur, Sangli, Satara, Satna, Shillong, Shimoga, Shimla, Silchar, Siliguri, Solapur, Srinagar, Sri Ganga Nagar, Srikakulam, Surat, Tanuku, Tanjavur, Thrissur, Tiruchirapalli, Tirunelveli, Tirupathi, Trivandrum, Tumkur, Tuticorin, Udaipur, Udipi, Ujjain, Vadodara, Vallab Vidyanagar, Varanasi, Vellore, Vijayawada, Visakhapatnam, Vizianagaram, Warangal, Yamuna Nagar.

   If the students send any cheques drawn on banks located in cities other than the specified cities, such cheques will not be accepted. Only MICR and multi-city cheques will be accepted.

g. The University reserves the right to withdraw the Instalment facility/EMI facility for payment of fee at any time.

3. The examination fee is to be paid separately as and when the student is eligible and register for the examinations. The fee is Rs.1,000 per group.

4. An amount of Rs.10,000 is payable towards membership in the CFA Council and it is mandatory. The membership amount (as applicable) is payable before registering for Group F examinations. The CFA Council membership fee indicated here is the current fee and the students are required to pay the fee applicable at the time when they register for Group F.

5. The students are entitled to receive *The Chartered Financial Analyst* magazine for a period of 12 months, from the date of enrollment.

6. The payment towards training classes for Groups A,B and C is Rs.15,000 if paid at the time of enrollment. These classes are conducted four times a year and they are need-based. If the students wish to join the training classes subsequently after their enrollment into the program, they are required to pay Rs.18,000 for Groups A,B and C.

7. Training Classes will be held solely at the discretion of the University, subject to a minimum number of students registering for the same. In case it is decided not to hold such classes, the fee paid by the students towards such classes will be refunded. The students will have no claim for refund of any other fee.

8. In the unfortunate event of death of a specified parent/guardian/spouse who is funding the education of the student, the balance of basic fee payable by the student will be waived by the University. Hence, such unfortunate students need not discontinue their studies. In the unfortunate event of death of a student during the two year period from the date of enrollment, the basic fee paid by the student will be refunded to the specified parent/guardian/spouse. Further details will be provided in the Students Regulations book.

9. All students registering in the Program are required to pay the stipulated payment as per schedule. Wherever students have arrears of payment, they will not be permitted to write the examinations or their examination result will not be released and their mark sheets, pass certificates will not be issued; further such students will be considered as inactive on the rolls of the University and their names are liable to be removed from the records.

10. The fee is subject to change from time to time. Students will be informed of the payment revisions through e-mails, electronic newsletters, students regulations, etc. The students are required to pay as may be prevalent in the relevant academic year. The fee indicated in this document is valid for 2008-09 academic year only.

11. Overseas Students:

    a) Students who wish to receive the courseware at their overseas address are required to remit US$75 per group towards overseas courier charges.

    b) Students who wish to receive *The Chartered Financial Analyst* magazine and other mailers at their overseas address are required to remit overseas mailing charges of US$200 per annum towards the same.

    c) Students who wish to appear for examinations at any overseas test centers are required to contact the Indian Embassy/High Commission/Consulate Officials and obtain their consent to supervise the examination and mail the same to the Controller of Examinations before submitting the Examination Registration Form. The University will not take any responsibility for obtaining the consent from the above mentioned Officials.

The Institute of
Chartered Financial Analysts
of India University, Tripura

Application valid up to		Application No. 68CFA -

The Institute of Chartered Financial Analysts of India University, Tripura

University Campus, Agartala-Simna Road, P.O. Kamalghat Sadar - 799210, Tripura (West).

The CFA Program

(360⁰ Flexi-mode)

Application Form for Enrollment

WE

(Read carefully all the pages of this Document including Admission Policies, Guidelines, Remittance Information and Legal aspects before filling this Application Form)

Foreign citizens should not apply using this Form. They may write to the Registrar for guidance.

1. **PLEASE INDICATE THE PROGRAM:** **(As per eligibility criteria only)** ☐ **Regular CFA Program (See page 6)** ☐ **Accelerated CFA Program [for CAs/CWAs/CSs/MBAs (Finance) only] (See page 6)**

2. **PERSONAL DETAILS**

Name : Mr/Ms ____________________
(USE CAPITALS) *(As it appears in Official Records, Underline Surname)*

Parent's/Guardian's Name : Mr/Ms ____________________

Address# ____________________
(USE CAPITALS)

Nearest Land Mark ____________________

____
(City) *(State)* *(Pin)*

Tel.(Off.) ____________________ (Res.) ____________________
(City Code) – (Area Code) - Number *(City Code) – (Area Code) - Number*

Fax: ____________________ Mobile : ____________________
(City Code) – (Area Code) – Number

E-mail*: ____________________ Date of Birth ☐☐ ☐☐ 1 9 ☐☐
Date *Month* *Year*

Indian Passport No. ☐☐☐☐☐☐☐☐ Place of Issue : ____________________ Citizenship: ☐ Indian ☐ Foreign

Paste a recent color photograph of size 3.5 x 4.5 cms. Photograph must not be larger than this box. Do not sign the Photograph and do not staple

Proof of Address is required. * All applicants are mandatorily required to give e-mail address and mobile number for speedy communication.

3. **ACADEMIC RECORD**

Examination Level	Qualification	Board/University/Institute	Medium of Instruction	Marks (%) /Grade	Year of Passing
XII Class					
Bachelor's Degree					
CA/CWA/CS/MBAs (Finance)					
Others					

4. **OCCUPATION** Please tick (✓) ☐ **Full-time Student** ☐ **Full-time Employee**

If employed: Organization ____________________ **Designation** ____________________ **Industry** ____________________

5. **SUBJECT-WISE WAIVERS (See page 7)** (Please tick (✓) and submit photocopies of relevant certificates to support your request for the waivers)

☐ **Financial Accounting** ☐ **Quantitative Methods** ☐ **Financial Statement Analysis**
☐ **Economics** ☐ **Financial Management**

6. **DECLARATION:** I wish to apply for the Regular CFA / Acclerated CFA Program on 360° flexible mode. I have carefully read the academic and admi nistrative rules and regulations of the Institute of Chartered Financial Analysts of India University, Tripura as given in this Document and Application Material and agree to abide by the same. I understand that these rules are only indicative and may be modified/changed/revised and the complete list of rules and regulations as updated from time to time will be given to me on my enrollment in the form of Students Regulations Book. I understand that in case I withdraw from the program I will not be entitled to claim any refund of amount paid. I agree that I will settle the amount with the ICFAI University whether or not I continue in the Program. I understand that the Jurisdiction for all disputes (if any) relating to the University is only/exclusively Agartala, Tripura. I hereby declare that the information provided by me in the Application is true and correct to the best of my knowledge. My signature below certifies that I have read, understood and agree to the rules and regulations, including "Legal Aspects", and my financial responsibilities.

Place: Date : Signature of the Applicant

Applicants are advised to retain a photocopy of the completed Application Form for Enrollment for their records.
The relevant enclosures and forms should be enclosed along with the required payments.

CUT HERE

Legal Aspects

The Institute of Chartered Financial Analysts of India University, Tripura (referred to hereafter as the University) was established in 2004 through an Act of State Legislature (Tripura Act 8 of 2004). The University has been approved by the University Grants Commission, under Section 2(f) of the UGC Act, 1956. The Distance Education Council (DEC) has approved the programs of the ICFAI University, Tripura.

The CFA Program, offered by the University in accordance with the Sections 2 (xxvii), 7 (a) and 8 (c) of the Act, is independent of any other program in financial analysis that may be offered by any other organization in India or abroad. The students are enrolled under flexible mode.

The University reserves the right to change the body of knowledge, prescribed books, the curriculum, examination pattern, evaluation system, rules and regulations. The students are governed by the latest regulations applicable to them during the relevant academic year. This document is designed to provide the prospective students with information only. The University assumes no liability of any kind to any person for providing this information, whether or not such persons rely on it and even if they inform the University of their reliance on it.

This document may contain forward-looking statements like, but not limited to, general market, macro-economic, governmental and regulatory trends, technological developments, legislative developments, court decisions, scope for further studies, career opportunities for graduates from the University. Such forward-looking statements contained herein are subject to certain risks and uncertainties that could cause actual results to differ materially from those reflected in the forward-looking statements. The University undertakes no duty to update any forward-looking statements, to reflect future events or circumstances.

Enrollment Agreement: The "Application for Enrollment " is the Enrollment Agreement (hereinafter referred to as the Agreement) between the applicant who wishes to enroll on 360^0 flexible mode and the The Institute of Chartered Financial Analysts of India University, Tripura (hereinafter referred to as the University).

Entire Agreement: This Agreement constitutes and expresses the entire agreement and understanding between the University and the students of the University in reference to all matters herein referred to, all previous discussions, promises, representations and understandings relative thereto, if any, had between the parties hereto, being herein merged.

Interpretation: The masculine, feminine or neuter gender and the singular or plural number shall be deemed to include the other gender or numbers where the context so indicates or requires. Unless otherwise expressly provided, references to days, months or years are to calendar days, months or years. Person or persons include individuals, partnerships, corporations, government agencies or other entities. Section headings are included for convenience only and are not to be used to construe or interpret this Agreement.

Conclusion of the Agreement: The Agreement is irrevocably concluded after the applicant signs the application form and submits it along with the required amount, physically, electronically or otherwise.

No Third Party Beneficiaries: Enrollment of any student into the CFA Program, shall not entitle any person (including, without limitation, members) to any rights as third party beneficiary.

Balance of Dues: The liability of the student to pay the balance of dues continues until the last instalment is cleared even if the student, for any reason, withdraws from/discontinues the pursuit of the program. Wherever students have arrears of payment, they may not be permitted to write the examinations or their examination result may not be released and their mark sheets, pass certificates may not be issued; further such students will be considered as inactive on the rolls and their names are liable to be removed from the records.

No Obligation to Services, etc.: The University has no obligation to render any services to the student members beyond the period of validity of enrollment. To clarify further, no obligation of the University shall survive beyond the period of validity of enrollment.

Limitation of Liability: The liability of the University towards the students is limited only to the extent of the fee paid by them. To clarify further, the University shall not be liable to the students for punitive, exemplary, special, indirect, or consequential damages, including without limitation, lost profits.

Assignment: The students cannot assign this Agreement nor any part thereof the University may, without necessity of the students' consent, assign its rights and obligations under this Agreement to a successor organization.

Force Majeure: The University shall not be liable for delay or failure in performance of any of its obligations under the Agreement when such delay or failure arises from events or circumstances beyond the reasonable control of the University (including without limitation, acts of God, fire, flood, war, explosion, sabotage, terrorism, embargo, civil commotion, acts or omissions of any government entity, supplier delays, decisions of the University, decisions of the courts and governments, communications or power failure, equipment or software malfunction, or labor disputes).

Indemnity: A student agrees to indemnify, defend and hold the University harmless from and against any and all loss, damage, liability and expense (including reasonable attorney's fees and costs) arising out of any third party claim, action or proceeding based directly or indirectly on the acts of omission or commission by the member or his/her agents, the breach or alleged breach or failure to comply with any applicable laws or regulations, concerning the practice of profession of financial analysis.

Arbitration: All disputes relating to or arising out of this Agreement of Enrollment shall be settled by reference to arbitration only and not by recourse to the courts of law, as per the applicable Indian Law including the Arbitration and Conciliation Act of 1996. Arbitration shall be conducted by an arbitration tribunal consisting of a single member only. The University's nominee shall be the '*persona designata*' as an arbitrator. The venue of arbitration shall be Agartala, Tripura, India. The arbitration clause shall however not apply if the University and/or the authorized agent decides to prosecute any student for any criminal offences, including but not limited to dishonor of postdated cheques.

Applicable Law: The Agreement shall be deemed to have been made in Agartala in the State of Tripura, India and shall be construed and enforced in accordance with and the validity and performance hereof shall be governed by the laws of the State of Tripura, India without reference to principles of conflict of laws thereof. Judicial proceedings regarding any matter arising under the terms of the Agreement shall be brought in the relevant courts of Agartala, Tripura.

Jurisdiction for all disputes (if any) relating to the University is only/exclusively Agartala, Tripura, India.

Fee Remittance Form

To be submitted along with the Application for Enrollment into the CFA Program.

CFA Chartered Financial Analyst IUT

University Campus, Agartala-Simna Road, P.O. Kamalghat Sadar -799210, Tripura (West).

1. PERSONAL DETAILS

Name : Mr/Ms ______________________________

(Use capitals) *(As it appears in Official Records, Underline Surname)*

2. APPLICATION NUMBER of the CFA Program

6	8	C	F	A						

3. FEE REMITTANCE

Please tick (✓) Regular CFA Program (Year I Fee) ☐ Rs.40,000 (With Training Classes) ☐ Rs.25,000 (Without Training Classes)

Accelerated CFA Program (Total Fee) ☐ Rs.60,000 (With Training Classes) ☐ Rs.45,000 (Without Training Classes)

(I) LUMPSUM PAYMENT : Amount Rs.________________ [Please (✓) tick] ☐ By Demand Draft ☐ By Credit Card *

Remittance through Demand Draft (DD should be in favor of 'IUCF A/c FLP', payable at Hyderabad)

DD Details :	Name of Bank :	DD No.:	Date :	Amount Rs.________

* Applicants can make the payment through Credit Card at the respective branches. They should get their Credit Cards swiped for the required amount, sign and attach the merchant copy of the slip along with this Fee Remittance Form and keep the customer copy with themselves (as acknowledgement). **IMPORTANT:** The employees of the University are not authorized to accept cash payments from the applicants, under any circumstances; the employees of the University are not authorized to swipe their personal credit cards to pay on behalf of the applicants; applicants should not share their credit card information with the employees of the University; applicants should not make any payment by cash. Applicants deviating from the above will be doing so at their own risk and responsibility.

(II) INSTALMENT FACILITY / EMI FACILITY: INITIAL PAYMENT: Rs.15,000 [Please (✓) tick] ☐ By Demand Draft ☐ By Credit Card

Remittance through Demand Draft (DD should be in favor of "IUCF A/c FLP", payable at Hyderabad)

DD Details :	Name of Bank :	DD No.:	Date :	Amount Rs.15,000

(A) INSTALMENT FACILITY: Please see page 18 for details. (For Initial payment of Rs. 15,000 please fill item 3 II given above).

2nd Instalment [Please (✓) tick] **Regular CFA Program** ☐ Rs. 25,000 with Training Classes ☐ Rs. 10,000 without Training Classes

Acclerated CFA Program ☐ Rs. 45,000 with Training Classes ☐ Rs. 30,000 without Training Classes

Cheque Number	Cheque Date DD / MM / YYYY

Postdated cheque of Rs. ________________ (A/c payee postdated cheque in favor of "IUCF A/c FLP" should be enclosed) *On the back of postdated cheque, the name of the applicant and the full address of the bank, branch with phone number should be mentioned in capital letters. Only postdated cheque drawn on banks located in specified cities (mentioned on page19) will be accepted.*

Signature of the Applicant: ____________________________

(B) EMI FACILITY: Please see page 18 for details. (For Initial payment of Rs.15,000, please fill item 3 II given above).

(i) Please tick (✓) the appropriate EMI amount (Regular CFA Program) ☐ Rs.5,250 (With Training Classes) ☐ Rs.2,100 (Without Training Classes).

(Accelerated CFA Program) ☐ Rs.9,450 (With Training Classes) ☐ Rs.6,300 (Without Training Classes).

(ii) Five postdated cheques of Rs. __________ each (A/c payee postdated cheques in favor of "IUCF A/c FLP" should be enclosed) *On the back of each postdated cheque, the name of the applicant and the full address of the bank, branch with phone number should be mentioned in capital letters. Only postdated cheques drawn on banks located in specified cities (mentioned on page 19) will be accepted. Only MICR and multi-city cheques will be accepted.*

To, the ICFAI University, University Campus, Agartala-Simna Road, P.O. Kamalghat Sadar-799210, Tripura (West). I hereby confirm that I have signed the postdated cheques towards the payment of EMIs in relation to this Fee Remittance Form. I undertake not to countermand these cheques and also to honor all these cheques on due dates.

Sl.No.	Cheque Number	Cheque Date DD / MM / YYYY	Sl.No.	Cheque Number	Cheque Date DD / MM / YYYY
1.		01 /	4.		01 /
2.		01 /	5.		01 /
3.		01 /			

Total amount for which postdated cheques are enclosed : Rs.26,250 / 10,500 for Regular CFA Program, Rs.47,250 / 31,500 for Accelerated CFA Program.

Signature of the Applicant: ____________________________

(iii) The postdated cheques enclosed are signed by [Please tick (✓)] ☐ Me ☐ Other person (If in case of other person, please fill item no.(iv) given below):

(iv) **STATEMENT** [By the person (other than the Applicant), who has signed the postdated cheques in connection with this Fee Remittance Form as a **Co-obligant**]

To the ICFAI University, University Campus, Agartala-Simna Road, P.O. Kamalghat Sadar - 799210, Tripura (West). I hereby confirm that I have signed the postdated cheques towards the payment of Instalments/EMIs in relation to this Fee Remittance Form. I undertake not to countermand these cheques and also to honor all these cheques on due dates towards the Instalment facility/EMI facility. I am over 21. I understand and I am aware of my liability as a co-obligant for instalment/EMIs of the applicant. I agree that I will settle the amount with the ICFAI University whether or not the applicant continues in the Program. I understand that the Jurisdiction for all disputes (if any) relating to the University is only/exclusively Agartala, Tripura. I hereby declare that the information provided by me below is true and correct to the best of my knowledge. My signature below certifies that I have read, understood and agree to the rules and regulations and my financial responsibilities. My details are as under.

Name : Mr / Ms ______________________
(Use capitals) *(As it appears in Official Records, Underline Surname)*

S/o / D/o ______________________

Occupation ______________________

Mailing Address: ______________________
(Use capitals) *(House Number)* *(Street)*

____
(City) *(State)* *(Pin)* *(E-mail)*

Tel. (Off.) ________ (Res.) ________ Fax ________
(City Code) – (Area Code) – Number *(City Code) – (Area Code) – Number* *(City Code) – (Area Code) - Number*

Cell ________ Date of Birth: __ __ | __ __ | 1 9 __ __
Date Month Year

Place : Date :

Signature of the person signing the cheques as a co-obligant

4. **DECLARATION:** I have carefully read the rules and regulations as given in this Document and Application and agree to abide by the same. I understand that these rules are only indicative and may be modified/changed/revised and the complete list of rules and regulations as updated from time to time will be given to me on my enrollment in the form of Students Regulations Book. I agree not to countermand and to honor all the postdated cheques enclosed by me towards the Instalment facility/EMI facility. I understand that in case I withdraw from the program I will not be entitled to claim any refund of amount paid. I agree that I will settle the amount with the ICFAI University whether or not I continue in the Program. I understand that the Jurisdiction for all disputes (if any) relating to the University is only/exclusively Agartala, Tripura. I hereby declare that the information provided by me in the Application is true and correct to the best of my knowledge. My signature below certifies that I have read, understood and agree to the rules and regulations, including "Legal Aspects", and my financial responsibilities.

Place: Date :

Signature of the Applicant

Applicants are advised to retain a photocopy of the completed Fee Remittance Form for their records.
The relevant enclosures and forms should be enclosed along with the required payments.