



SAARTHI - सारथी

करियर मार्गदर्शन पोर्टल · Career Guidance Portal

"सही मार्गदर्शन, उज्ज्वल भविष्य।"

करियर शीट · CAREER SHEET

वित्तीय सलाहकार

A Financial Advisor helps individuals and families plan budgeting, saving, mutual funds, insurance, tax and retirement so they reach their money goals. The profession rests on trust, ethics and regulation by bodies like SEBI and...



Scan for everything on this career

Salary, exams, colleges, the routes in and the steps after — all on the portal.

career.gsssjethantri.in/#/career/financial-advisor

राजकीय उच्च माध्यमिक विद्यालय, जेठन्तरी

Govt. Sr. Sec. School, Jethantri · ब्लॉक समदड़ी · बालोतरा (Block Samdari · Balotra)

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सुशील कुमार शर्मा

प्रधानाचार्य, रा.उ.मा.वि. जेठन्तरी · मास्टर ट्रेनर
Principal, GSSS Jethantri · Master Trainer



श्री चेनाराम चौधरी

प्रधानाचार्य, डाइट बाड़मेर
Principal, DIET Barmer



श्रीमती संघमित्रा

वरिष्ठ व्याख्याता, डाइट बाड़मेर (सहयोग)
Sr. Lecturer, DIET Barmer (Support)



भरत चौधरी

अभिकल्पना व विकास · व्याख्याता (इतिहास)
Designed & developed · Lecturer (History)

विशेष धन्यवाद · SPECIAL THANKS



सुरेन्द्र सिंह राठौड़

व्याख्याता (इतिहास) · रा.उ.मा.वि. कानाना



सुरेश कुमार सैन

व्याख्याता (भूगोल) · रा.उ.मा.वि. रामसीन मूंगड़ा



वनिता कुमारी

व्याख्याता (इतिहास) · रा.उ.मा.वि. रामसीन मूंगड़ा



कमलेश चौधरी

व्याख्याता (राजनीति विज्ञान) · रा.उ.मा.वि. टापरा

करियर मार्गदर्शन कार्यशाला, डाइट बाड़मेर (14-17 जुलाई 2026) में विकसित व लोकार्पित
Developed & unveiled at the Career Guidance Workshop, DIET Barmer (14-17 July 2026)

यह एक स्वतंत्र परियोजना है, जो सरकार की आधिकारिक करियर-मार्गदर्शन सामग्री पर आधारित है। · An independent project based on the Government's official career-guidance content.

1 About this career

A Financial Advisor helps individuals and families plan budgeting, saving, mutual funds, insurance, tax and retirement so they reach their money goals. The profession rests on trust, ethics and regulation by bodies like SEBI and AMFI.

2 At a glance

Min. qualification	Graduation after Class 12 (Commerce helps) + NISM/CFP certification
Work mode	Office, client meetings, phone/online advice; independent or with a firm
Demand (2026)	High — rising SIP culture and financial literacy drive strong demand
Top earning	Experienced RIAs/wealth managers can earn ₹25 lakh–₹1 crore+ per year

3 What you need

INTERESTS

- Interest in money, markets and the economy
- Helping people and solving their problems
- Liking for numbers and planning

ABILITIES

- Analytical and numerical thinking
- Clear communication and ability to explain
- Honesty and ethical judgment

KEY SKILLS

- Knowledge of mutual funds and investment products
- Financial planning and goal-based investing
- Risk assessment and portfolio management
- Understanding of insurance and tax planning

- Client relationships and trust building
- Use of Excel and financial software
- Regulatory compliance (SEBI/AMFI/IRDAI)

4 How to get there

- 1 Complete Class 12 — Commerce (Accountancy, Economics, Maths) helps
- 2 Do graduation in B.Com / BBA / Economics or Finance
- 3 Pass NISM Series V-A and get an AMFI ARN to become a mutual fund distributor
- 4 For fee-based advice, complete NISM Series X-A & X-B and register as a SEBI RIA
- 5 Earn the CFP certification from FPSB India for comprehensive planning
- 6 Join a bank/AMC/firm as an advisor or start your own practice

MAIN EXAMS

- NISM Series V-A: Mutual Fund Distributors Certification (mandatory for AMFI ARN)
- SEBI Investment Adviser (RIA): NISM Series X-A & X-B mandatory; graduate/professional qualification in finance/commerce required
- CFP certification (FPSB India): exams via Regular or Fast-Track pathway

5 Where to study

GOVERNMENT INSTITUTES

- University of Rajasthan (University Commerce College), Jaipur — Jaipur, Rajasthan (<https://www.uniraj.ac.in/>)
- Central University of Rajasthan (Dept. of Commerce), Ajmer — Ajmer, Rajasthan (<https://www.curaj.ac.in/departments/departments-commerce>)
- National Institute of Securities Markets (NISM), set up by SEBI — Navi Mumbai, Maharashtra (<https://www.nism.ac.in/>)

PRIVATE INSTITUTES

- FPSB India (CFP Certification) — Mumbai, Maharashtra (<https://india.fpsb.org/>)
- NSE Academy — Mumbai, Maharashtra (<https://www.nseacademy.com/>)

ONLINE

- NISM (online certification exams & resources) — Online (<https://www.nism.ac.in/mutual-fund-distributors/>)
- NSE Academy — Professional Certificate in Financial Markets — Online (<https://www.nseindia.com/static/learn/professional-certificate-financial-markets-pcfm>)

FEES

B.Com fees at government colleges ₹5,000–₹20,000/year; NISM Series V-A exam ~₹1,500–₹1,800; SEBI RIA application ₹2,000 and registration ₹13,000 (individual, 5 years); CFP certification ₹40,000–₹1,00,000+ depending on pathway.

SCHOLARSHIPS

- National Scholarship Portal (Government of India) (<https://scholarships.gov.in/>)
- Rajasthan SSO / SJE Scholarship Portal (<https://sje.rajasthan.gov.in/>)

6 What the work is like

WHERE YOU WORK

Banks, AMC and distributor offices, insurance companies, fintech firms, independent advisory offices or from home; meetings at office, client sites or online.

WORK CULTURE

Client-centric and target-driven; trust and compliance are essential; requires continuous learning and tracking the markets.

WHO HIRES

- | | |
|--|---|
| • Banks and their wealth arms (HDFC, ICICI, SBI, Axis) | • Asset management companies and distributors (Edelweiss, Nippon India, HDFC AMC) |
| • Insurance companies (LIC, HDFC Life, ICICI Prudential) | • Fintech and investment platforms (Zerodha, Groww) |
| • Wealth management and advisory firms (Anand Rath, Motilal Oswal) | • Independent practice — your own MFD/RIA/CFP advisory business |

DEMAND (2026)

SIP and mutual fund investing are rising fast in India, keeping demand for trusted financial advisors high in 2026, especially in Tier-2/3 cities and states like Rajasthan where financial literacy is growing.

7 Career growth

- 1 Trainee / Junior advisor or MFD agent
- 2 Financial advisor / Relationship manager
- 3 Senior advisor / Wealth manager (CFP/RIA)
- 4 Principal advisor, team lead or independent firm founder

EARNINGS

Starting	₹2.5–4 LPA
Mid level	₹6–12 LPA
Senior level	₹20 LPA – ₹1 crore+

Earnings are often base salary + commission/fees; independent RIA/distributor income depends on client base and AUM (2026 estimates).

8 The good parts · The challenges

The good parts

- Directly helps people achieve life goals
- Strong income potential and scope for independent practice
- Growing field, can start with low capital

The challenges

- Income uncertain early on; building clients takes time
- Strict rules and ongoing certification/compliance required
- Stress and client pressure during market downturns

9 Real-life journeys

Radhika Gupta

MD & CEO of Edelweiss Mutual Fund, author and financial-education advocate

Radhika Gupta co-founded Forefront Capital in Mumbai in 2009, which Edelweiss acquired in 2014. She became CEO of Edelweiss Mutual Fund in 2017 and is among India's few women AMC heads. She is a vocal advocate for financial literacy and women's economic empowerment.

Edelweiss Mutual Fund (official CEO profile) · <https://www.edelweisssf.com/CEO/radhika-gupta.html>

P. V. Subramanyam

Chartered Accountant, financial trainer and author of 'Retire Rich'

P. V. Subramanyam is a well-known financial trainer and blogger who runs subramoney.com. His popular book 'Retire Rich: Invest ₹40 a Day' teaches ordinary people saving and investing in simple terms. He is known for making personal-finance education accessible in India.

Safal Niveshak · <https://www.safalniveshak.com/simple-ideas-on-wealth-creation-subramoney-part-1/>

10 Sources & further reading

1. SEBI — Investment Advisers — <https://www.sebi.gov.in/>
2. NISM — Certification exams — <https://www.nism.ac.in/>
3. FPSB India — CFP certification — <https://india.fpsb.org/>
4. AMFI — Mutual funds & ARN — <https://www.amfiindia.com/>
5. National Career Service (NCS) — <https://www.ncs.gov.in/>



And 770+ more careers — the whole portal

Interest and aptitude tests, government jobs, skill courses and a CV builder — free, no login, and it works offline.

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