




Calcutta Business School
Diamond Harbor Road, Bishnupur,
24 Parganas (S) – 743503, West Bengal

Certificate Program on Financial Management & Banking Operations

Course Coordinators:

	Dr. Tamal Datta Chaudhuri - Dean and Professor, Calcutta Business School
	Dipak Kumar Bhattacharya - Ex Chief Manager - Ex Centre In-charge, Staff Training Centre, Union Bank of India - Currently associated with Calcutta Business School

Duration of the program:

- Program will commence on 1st August 2020 and end on 6th September 2020
- Total 22 sessions. Each Session of 1 hour 30 minutes
- Saturday – 1 session from 18.00 hrs to 19.30 hrs
- Sunday – 2 sessions: 16.00 hrs to 17.30 hrs & 18.00 hrs to 19.30 hrs
- Wednesday – 1 session from 19.00 hrs to 20.30 hrs

Objective:

The current COVID 19 pandemic has caused disruption in public life all over the world and has led to job losses and wage cuts. People have resorted to use their savings for survival. Financial institutions are under pressure and there is lack of liquidity in the system. Although there are signs of recovery and economies are gradually opening up from a state of lockdown, achieving pre-COVID state of affairs will take time. The emerging shape of the business landscape is unknown. The education sector and the students are passing through a state of uncertainty, and when physical classes will resume is still uncertain. The nature and depth of the emerging job market will have to be seen.

The financial crisis of 2008 and the current COVID 19, 2020 pandemic has shown that financial planning is crucial for handling such shocks, both at the personal level, and at the corporate level. Everyone should acquire basic understanding of financial terms and concepts, financial management and functioning of financial institutions. This course aims to

- i. impart understanding of financial instruments and portfolio formation
- ii. show how to analyze performance of companies
- iii. provide tools and techniques of stock market investing
- iv. introduce participants to options trading
- v. explain metrics to understand performance of mutual funds
- vi. provide a detailed account of banking operations
- vii. help in assessment of working capital needs of companies
- viii. provide a detailed account of project appraisal and valuation
- ix. introduce the alternative methods of financial risk management

Who should participate in the Program:

- ✓ Students aspiring to work in financial sector
- ✓ Research Scholars
- ✓ Professors
- ✓ Financial Analysts
- ✓ Banking professionals
- ✓ Persons working in the financial sector

Assessment:

All Registered Participants having attendance of 60% or more will be Provided E-Certificate after Completion of the Course

Outcome:

At the end of the program the participants would

- i. understand the meaning and importance of finance and financial management
- ii. be able to form their own portfolio of financial assets and track their performance
- iii. be able to analyze performance of companies
- iv. understand technical analysis of stock price movements, movements in the exchange rate, and commodity prices
- v. feel encouraged to start trading in options
- vi. understand basics of investments in Mutual Funds
- vii. get a thorough understanding of banking operations and banking products
- viii. be able to calculate working capital requirements
- ix. understand project appraisal and valuation
- x. be able to understand value at risk, probability of default, hedging
- xi. develop appreciation of the Basel guidelines

Course Fee: Rs.2000.00 per person

Time Table:

Sl No	Date	Topic & Content	Time
1	01.08.2020	Financial Market : Overview of Capital Markets, Money Market, Bond Market, Foreign Exchange Market, the Various Institutions and the available Financial Assets. - Time Value of Money, Compounding, Opportunity Cost, Net Present Value, Internal Rate of Return, EMI, Annuity	18.00 – 19.30
	02.08.2020		16.00 – 17.30
2	02.08.2020	Fundamental Analysis of Companies: Analyzing a Company through metrics of Business Efficiency, Business Effectiveness, Innovativeness and Sustainability - Gross Profit Margin, Net Profit Margin, Current Ratio, Interest Coverage Ratio, Inventory Turnover Ratio, Asset Turnover Ratio, Dividend Payout Ratio, Ratio of R&D Expenditure to Sales, Product Innovation, Marketing Collaboration, Return on Retained Earnings, Volatility of Share Prices etc.	18.00 – 19.30
	05.08.2020		19.00 – 20.30
	08.08.2020		18.00 – 19.30
3	09.08.2020	Stock Market Investing and Technical Analysis: -Technical analysis of Stock Price Movements, Buy/Sell strategies, technical indicators like MACD, Bollinger Band, RSI, Moving Averages, Chaikin Money Flow, Parabolic SAR, Mesa Sine Wave Etc	16.00 – 17.30
	09.08.2020		18.00 – 19.30
4	12.08.2020	Options Trading and Greeks : Call & Put Options, Options Strategies, Introduction to Greeks: Delta, Gamma, Theta & Vega, Relation between the Greeks and their movements, Delta Neutral Trading, Volatility Trading	19.00 – 20.30
	16.08.2020		16.00 – 17.30
	16.08.2020		18.00 – 19.30
	19.08.2020		19.00 – 20.30
5	22.08.2020	Mutual Funds and Performance Metrics: - Various types of Mutual Funds and metrics for performance analysis	18.00 – 19.30
6	23.08.2020	Banking Operations- Roles and activities of banks - Retail banking : Liability Products e.g CASA, Various Deposit Products. - Corporate banking and various Products - Govt. Sponsored schemes implemented through banks : PMEGP, MUDRA, CGTMSE etc	16.00 – 17.30
	23.08.2020		18.00 – 19.30
	26.08.2020		19.00 – 20.30
7	29.08.2020	Working Capital Assessment: Working capital : methods of calculation, Working Capital Limits, Cash Flow, Funds Flow	18.00 – 19.30
	30.08.2020		16.00 – 17.30
8	30.08.2020	Project Appraisal & Valuation: - Importance of Financial Projects & Sectoral Analysis, Structuring a Project Appraisal Report, Case Study Discussion, Interest Coverage Ratio, DSCR, Valuation of enterprises, Real Options	18.00 – 19.30
	02.09.2020		19.00 – 20.30
	05.09.2020		18.00 – 19.30
9	06.09.2020	Risk Management : - Value at Risk, Down Side Risk, Probability of Default, Hedging with Future & Options, Overview of BASEL guidelines and their implications	16.00 – 17.30
	06.09.2020		18.00 – 19.30