



Course Outlines - Key Concepts in Finance		
Chapter	Topics	Recommended Study Time (Hrs.)
Understanding Money	<p>Concept of Money: An introduction to money, as a standardized unit of exchange.</p> <p>Concept of Interest: What 'Interest' is; Simple and Compound Interest.</p> <p>Compounding and CAGR: Effective Interest (Yield); CAGR & its usage.</p> <p>Time Value of Money: Future Value, Present value, NPV, IRR with illustrations & the Excel functions.</p> <p>Inflation: Inflation and Nominal Rate, Inflation Rate and Real Rate.</p>	1.5
Understanding Risk	<p>Identifying Risk: Types of risk a Financial Institution faces.</p> <p>Measuring & Managing Risk: Factors considered to measure risk; risk management techniques such as diversification.</p> <p>The Risk-Return Framework: You will understand how return changes with the associated risk.</p>	0.5
Accounting	<p>Concept of Business and its Classification: A brief discussion on the concept of Business and how it is structured.</p> <p>Accounting Principles: An overview of key accounting principles (such as Going Concern Concept, Conservatism Concept, Accrual Concept etc.)</p> <p>The Accounting Process: The overall flow right from Transaction, through General Ledger till Financial Statements. Also, the Double Entry Method.</p> <p>Recording Financial Transactions: How financial transactions are recorded; passing Debit and Credit entries.</p> <p>Depreciation: Explanation of Depreciation and Amortisation.</p> <p>Suspense Account and Trial Balance: The purpose of the Suspense account and Trial Balance.</p>	2
Financial Statements	<p>Profit & Loss (P&L) Statement: The components of a P&L Statement - measures of profitability, and items of expense. The format of a P&L Statement.</p> <p>Cash Flow Statement: The concept of a Cash Flow Statement and its break-down into Financing, Investing and Operational Cash flows.</p> <p>Balance Sheet: A detailed discussion on various components of a Balance Sheet, such as Current Assets, Owner's Equity, Contingent Assets & Liabilities etc.</p> <p>Live Examples: A discussion on the Balance Sheet with a live example</p>	1.5
Total Recommended Learning Hours		5.5



A Quality e.learning program by
www.learnwithflip.com

Course Outlines - Financial Markets		
Chapter	Topics	Recommended Study Time (Hrs)
Raising Money	<p>Raising Capital: The broad ways of raising capital for a business.</p> <p>Equity and Equity Instruments: The types of equity instruments and key attributes (such as redeemability, convertibility etc.).</p> <p>Depository Receipts (DRs): How Depository Receipts (ADRs and GDRs), are used.</p> <p>Debt: Sources of debt; the concept of debt instruments</p> <p>Issuance of Debt Instruments: The issuance process; key features of Debt Securities such as, Face Value, Maturity Period etc.</p> <p>Classification of debt instruments: Classification, basis tenor & Issuer.</p> <p>Bonds & Money Market instruments: Key - and often poorly understood - concepts such as Coupon & Yield. Types of Money Market Securities, such as: T-Bills, CDs, CPs, Repos.</p> <p>The Capital Structure decision: How different factors affect the decision; concept of WACC</p>	2
Investing Money	<p>Investment Cycle: The stages: Financial planning, Risk profiling, Asset allocation, Portfolio Maintenance; the role of Asset Management Companies (AMCs).</p> <p>Mutual Funds (MFs): The structure of a fund, key features (entry load, exit load, NAV) and benefits.</p> <p>Categorization of MFs: Categorisation of MFs basis Liquidity, Investment objective & Investment plan.</p> <p>The Investment decision: The trade-off between Returns, Safety and Liquidity.</p>	1
Financial Markets - Generic Framework	<p>Trade Life Cycle: Issuance, Pre-trade, Trade, Post trade, and Asset servicing</p> <p>Issuance: Types of Issues & the entire Issuance Process</p> <p>Pre-Trade Analysis & the Trade: Systems needed for pre-trade; trading process followed in different markets.</p> <p>Post-Trade: The stages: Clearing, Settlement, Settlement Conventions.</p> <p>Post trade systems and Monitoring systems</p> <p>Asset Servicing: The steps in Asset Servicing such as, Income collection, Corporate actions, etc.</p> <p>Role of Banks : Managing the issuance process, Research and Proprietary trading</p>	1.5
Financial Markets - Equity	<p>Working of a Stock Market: A basic understanding of how stock trading works.</p> <p>Stock Market Participants: The participants of a stock market and their roles, such as: Brokers, Custodian Banks, Depositories, and Clearing Firms; understanding a Demat account.</p> <p>Stock Indices: What indices are; Key markets and their indices (Nifty/Sensex, DAX, etc.). Determination of share prices and market sentiment.</p> <p>Stock Valuation: The value of a stock basis Mark to Market (MTM); estimation of Realised and unrealised losses</p>	1
Financial Markets - Bonds and Currencies	<p>Bond Markets: Various participants & their roles: Government/corporation, commercial banks, investment managers/mutual funds, depository & clearing corporation, regulators.</p> <p>Bond pricing and valuation of bonds: Based on Present Value. Understanding coupon, bond price and yield.</p>	1



A Quality e.learning program by
www.learnwithflip.com

	<p>Money markets - Bank rate and repo rate: Money Market Instruments - the difference from Bonds.</p> <p>Foreign Exchange Markets: Players, traded currencies etc.</p> <p>Exchange Rates and its key drivers: Factors affecting the Exchange Rate, Market Conventions; Spot, Tom & Forward Rates.</p> <p>Valuation of currencies: Valuation of currencies, with an illustration.</p>	
Total Recommended Learning Hours		6.5

Course Outlines - Banking Business		
Chapter	Topics	Recommended Study Time (Hrs)
Financial Framework	<p>The Financial Framework: The players in the world of finance - Market Players, Regulators etc.</p> <p>Banks & NBFCs: What a bank does; categories of banks in India; how NBFCs are different.</p> <p>Regulators & Regulations: Regulators for Financial Institutions (such as RBI, NHB). Key regulations such as Basel Norms, Reserve requirements etc.</p> <p>Key Concepts: Pledge, Hypothecation & Mortgage, etc.</p>	1.5
Banking Business	<p>Banking Business Overview: A bank's business model; Related concepts: Cost of Funds, Net Interest Income (NII) and Spread</p> <p>The Business Offerings of a Bank:</p> <p>Business Divisions: Where we talk about Retail Banking, Corporate Banking, etc.</p> <p>Mid & Back Office functions: Risk Management, Asset/Liability Management etc.</p> <p>Support Functions: Audit, Finance & Control etc.</p> <p>Channels: The channels a bank uses; features of each.</p>	1.5
Retail Banking	<p>Overview: The organisational structure of the Retail banking division.</p> <p>Liability Products: Types of liability (deposit) products -Saving Accounts, Current Accounts, Term Deposits, and NRI deposits. Key processes around CASA and Fixed deposits.</p> <p>Asset Products: Categorization basis security, repayment and interest rate; typical loan products such as Home loans, Auto loans, credit cards, etc. The typical loan lifecycle.</p> <p>Other Services: Such as, Remittances, Mutual Funds & Insurance etc.</p>	1.5
Corporate Banking	<p>Introduction: The Organisational Structure, including Transaction Banking and Product Management.</p> <p>Classification of Products: Fund and Non-Fund based products, basis Purpose, Maturity, Revolving and One-Off etc.</p> <p>Funded & Non Funded Facilities: Types of Funded Facilities such as Working Capital Loans, Long Term Loans; Non funded facilities such as LCs & Cash Management</p> <p>International Trade - Payment Methods:</p> <p>A discussion on International Trade Payment Methods: Cash in Advance, Open Account and Letter of Credit (LC)</p> <p>Credit Evaluation: Qualitative and Quantitative Analysis required for Credit Evaluation.</p> <p>SME Banking: Small and Medium Enterprise (SME) Banking and its difference from Corporate Banking.</p>	2



A Quality e.learning program by
www.learnwithflip.com

Specialized Divisions and Support Functions	<p>Investment Banking: An introduction to Investment Banking, its purpose and its functions - Mergers & Acquisitions, Loan Syndication, Issue Management, etc.</p> <p>Financial Markets and Treasury: An overview of the Financial Markets and Treasury division.</p> <p>Private Banking and Wealth Management: An introduction to Private Banking and Wealth Management; the typical Private Banking workflow.</p> <p>Rural and Agricultural Banking: A discussion on Rural Banking; agricultural credit across the value chain.</p> <p>Other Functions: Sales & marketing; Asset and Liability Management (ALM) ; Human resource management; Legal & compliance, etc.</p>	<p style="text-align: center;">1.5</p>
Non-Banking Finance Companies (NBFCs)	<p>Introduction to NBFCs: An overview of the NBFC sector in India; their categorisation</p> <p>Business Offerings of an NBFC: Deposits, Lending, Leasing & Hire purchase, etc.</p> <p>Banks Vs. NBFCs: A comparison on the basis of products, services and regulations.</p>	<p style="text-align: center;">1.5</p>
Payment Systems	<p>Introduction to Payment Systems: The players in a payment system; key terms - clearing, settlement, float, correspondents, etc.</p> <p>Clearing and Settlement: The process of clearing and settlement with examples. RTGS & Deferred Net Settlement systems.</p> <p>Categorisation of Payments: A category wise discussion on the following modes of payments- - Paper based payments - Card based payments - Electronic payments</p>	<p style="text-align: center;">2</p>
Risk Management in Bank and NBFC	<p>Risk Management Process: An introduction to the three steps of Risk Management</p> <p>Typical causes of Financial Crises: The root causes of the financial crises.</p> <p>Risk Management Process : Mapping types of risk to the functions of a bank; VaR methodologies; the Basel Norms for Capital Adequacy</p>	<p style="text-align: center;">1</p>
Banking Laws & Regulatory Compliance	<p>Negotiable Instruments Act: A brief description about the rules around key negotiable instruments.</p> <p>UCPDC: The UCPDC and key features.</p> <p>SARFAESI Act: A brief description about the SARFAESI Act and its usage.</p> <p>Know Your Customer (KYC) and Anti Money Laundering (AML): A discussion on customer identification procedures, monitoring of transactions, and its reporting.</p>	<p style="text-align: center;">1</p>
Technology in Banking	<p>A Core Banking System (CBS): Technology in banks; understanding a CBS</p> <p>Different modules of a CBS: An overview of the modules in a CBS such as General Ledger , Loan Module, MIS, Risk Management, etc.</p> <p>Other technology applications: Cheque Truncation - how it works</p>	<p style="text-align: center;">2</p>
Total Recommended Learning Hours		15.5

All programs are blended with Practice Tests, Online faculty discussion sessions and E.mail Query Support.

FLIP (www.learnwithflip.com), a senior IIM alumni initiative, is setting a **Knowledge Benchmark** across banking & finance.

A young company, it has crossed 50,000 learners across students, working professionals, banks, FIs, IT companies & Educational Institutions.

FLIP *makes e.learning work*: with global award winning courseware and managing the entire learning experience. Its role based, *rigorous certifications* are used by jobseekers, to enhance their career prospects; and employers, who 'prefer/give weightage' to a FLIP certified candidate.