

Portfolio & Wealth Management Course



Introduction

The Department of Commerce, St. Xavier's College, Mapusa, organized a 30 Hours **Portfolio & Wealth Management Course** from **26th July to 2nd August**, under the guidance and coordination of **Prof. Dr. Oscar Braganca De Melo**. The course was designed specifically for **Third Year Bachelors of Commerce (TY BCom)** students and saw the enthusiastic participation of **63 learners**. Conducted daily from **2:00 pm to 5:30 pm**, the program comprised a total of **30 hours of intensive training**.

In today's dynamic economic environment, financial literacy is no longer optional but essential. College students, especially those in commerce and finance, need to develop an understanding of investments, markets, and wealth creation early in life. With this motivation, the course was planned to equip students with both foundational concepts and advanced tools to evaluate, analyse, and design investment strategies.

Attendance for all sessions was made **compulsory** to ensure consistency, and the course concluded with a **test and viva examination** to assess students understanding and practical application of the concepts learned.

Objectives of the Course

The Portfolio Management Course aimed to:

- Introduce students to **personal finance and wealth-building strategies**.
- Familiarize learners with **investment vehicles** like mutual funds, stocks, and bonds
- Provide practical insights into **financial models** such as the DCF (Discounted Cash Flow) model.
- Train students in **technical and fundamental analysis** for stock markets.
- Demonstrate the use of **indicators and charting tools** for informed decision-making.
- Develop the ability to identify **demand and supply zones, support and resistance levels, and candlestick patterns**.
- Enhance **portfolio management skills** by teaching asset allocation, diversification, and risk management.
- Introduce the concept of **asset allocation** for better portfolio monitoring and efficiency.
- Encourage **personal development, discipline, and responsible investing**.

Course Coverage

The course was structured into multiple sessions, each focusing on different aspects of financial literacy and portfolio management. The topics covered included:

Personal Financial Planning – Understanding the importance of budgeting, saving, investing, and creating a financial roadmap for future goals.

Power of Compounding – Demonstrating how early investments grow exponentially over time, emphasizing the “time value of money.”

Mutual Funds – Exploring different types of mutual funds, their benefits, risks, and role in long-term wealth creation.

DCF (Discounted Cash Flow) Model – Learning how to value companies and projects based on expected future cash flows.

Technical Analysis – Using price charts and trading patterns to predict future stock movements.

Fundamental Analysis – Evaluating companies using financial statements, ratios, and business models.

Indicators (RSI, MACD, Ichimoku Cloud, EMA) – Gaining practical exposure to technical indicators for entry and exit decisions in trading.

Demand and Supply Zones – Recognizing critical levels in price charts where buying and selling pressures influence market direction.

Portfolio Management – Learning strategies of diversification, asset allocation, and balancing risk with return.

Candlestick Patterns – Studying common candlestick patterns like Doji, Hammer, and Engulfing, and their relevance in trading.

Support and Resistance Levels – Identifying market points that prevent prices from moving further upward or downward.

Assistant Allocation – Understanding the importance of allocating financial resources to assistants, tools, or advisory services to enhance portfolio efficiency and minimize risks.

Personal Development – Building confidence, decision-making skills, and discipline required for financial independence.

Detailed Session Highlights

Day 1: Personal Finance & Compounding

The course began with an introduction to financial planning. Students created mock financial goals and learned how compounding helps achieve them faster. Real-life examples showed how small, consistent investments lead to significant wealth over time.

Day 2: Mutual Funds & DCF Model

This session introduced different mutual fund categories and their relevance for different investor profiles. Students also practiced calculating intrinsic values using the DCF model, understanding how investors assess business worth.

Day 3: Technical Analysis & Indicators

Students explored various charting tools and practiced applying indicators like RSI (Relative Strength Index) and MACD (Moving Average Convergence Divergence). These tools helped them identify entry and exit points in trading.

Day 4: Fundamental Analysis

Participants analysed company balance sheets, income statements, and cash flow statements. They learned how to interpret P/E ratios, debt-to-equity ratios, and Earnings Per Share (EPS) to judge investment potential.

Day 5: Demand–Supply Zones & Candlestick Patterns

This session focused on identifying critical demand and supply levels. Students were also introduced to candlestick charts, which visually depict market psychology and trader sentiment.

Day 6: Portfolio Management & Asset Allocation

Learners simulated the creation of their own diversified portfolios by combining stocks, bonds, and mutual funds. The concept of assistant allocation was also introduced, highlighting how external tools, advisors, or portfolio assistants can help in reducing risk and managing investments efficiently.

Day 7: Support & Resistance Levels, Personal Development

The concluding session tied together all concepts by teaching students how to recognize support and resistance levels in live market charts. It also included a module on personal development, covering topics like time management, goal setting, and decision-making under uncertainty.

Evaluation

To ensure effective learning, the course included an **evaluation** component. Students underwent a **written test** to assess their theoretical understanding of portfolio management concepts. In addition, a **viva voce examination** was conducted, where participants presented their insights and answered questions on real-life financial scenarios. These assessments helped measure the depth of knowledge gained and encouraged students to think critically.

Student Participation

A total of **63 TY BCom students** actively participated in the course. With attendance being **compulsory**, students remained committed throughout the 30-hour program. The sessions were interactive, with learners engaging in Q&A, group discussions, mock trading activities, and case studies. This ensured a balance between classroom teaching and hands-on application.

Learning Outcomes

By the end of the course, students were able to:

- Develop **personal financial plans** aligned with long-term goals.
- Understand and apply the **power of compounding** in investment planning.
- Evaluate and select suitable **mutual funds** for different needs.
- Use the **DCF model** for company valuation.
- Conduct **fundamental and technical analyses** of stocks.
- Apply **indicators and candlestick patterns** for market predictions.
- Identify **demand–supply zones** and **support–resistance levels** in trading.
- Construct and manage a **diversified portfolio**, with emphasis on **asset allocation** to optimize performance.
- Gain exposure to **tests and viva assessments** as part of professional evaluation.
- Enhance their **personal development skills**, gaining confidence to make independent financial decisions.

Conclusion

The Portfolio Management Course organized by the Department of Commerce, St. Xavier's College, was a **comprehensive 30-hour program** that provided students with essential financial knowledge and practical skills. The inclusion of a **test and viva** at the end ensured academic rigor and allowed learners to demonstrate their understanding. The rule of **compulsory attendance** further ensured consistent participation, discipline, and accountability.

The initiative taken by **Prof. Dr. Oscar Braganca De Melo**, the course coordinator, was highly appreciated by both faculty and students. His expertise and guidance ensured that complex topics were delivered in a simple and practical manner.

This course has laid a strong foundation for the 63 participating students to explore careers in finance, banking, and investment management, while also equipping them with the ability to manage their personal finances effectively. By integrating academic learning with practical exposure, the program aligned perfectly with the college's vision of holistic education.

In conclusion, the Portfolio Management Course was not just a training program, but a life skill workshop that will continue to benefit the students in their academic, professional, and personal journeys.