November 16-30, 2025

1) **Foundations of Financial Planning (Cash Flow Management and Debt Management)**
By: Shilpa Wagh

2) **Understanding Derivatives: Tools for Managing Risk, Not Creating It**
By: Jyoti Budhia

3) **Data - Driven Investment Strategies: From Insight to Prediction**
By: Dr. Kirti Arekar

4) **Decoding Credit Ratings of Bonds**
By: Dr. Kapil Shrimal & Vishal Goenka

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Key Takeaways[1]

November 16-30, 2025

1. Foundations of Financial Planning (Cash Flow Management and Debt Management)

Speaker: *Shilpa Wagh, Adjunt Faculty, NISM*

Context: This session aimed at creating awareness about financial planning steps and highlighting how cash flow management and debt management are essential for achieving better financial discipline.

❖ *Session Highlights:*

- Explained how maintaining cash-flow records helps improve financial discipline by analyzing and controlling expenses, and highlighted the importance of expense recording in financial planning.
- Explained how a positive net worth is achieved through proper debt management, which also helps in maintaining a good credit score.

✔*Key Takeaway:*

o Two sub-processes that help in improving financial discipline—cash flow management and debt management.

🔗 **Recording of Webinar Link** **[in Marathi]**

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2. Understanding Derivatives: Tools for Managing Risk, Not Creating It

Speaker: *Jyoti Budhia, SEBI Registered Research Analyst*

Context: Derivatives often carry a reputation for speculation, but in reality, they are powerful tools for managing uncertainty. This session reframes derivatives as instruments of protection and strategic planning.

❖ *Session Highlights:*

- Practical ways to use derivatives for hedging and minimizing portfolio risk.
- Understand regulatory safeguards and the correct approach to responsible trading.

✔*Key Takeaways:*

- o Informed use of derivatives helps safeguard investments in volatile markets.
- o Build confidence in using derivatives as a risk-management tool rather than a speculative gamble.

🔗 **Recording of Webinar Link**

3. Data-Driven Investment Strategies: From Insight to Prediction

Speaker: *Dr. Kirti Arekar, Professor & Program Director (Data Science & Fintech) NISM*

Context: This session explained the evolving role of data analytics in shaping modern investment strategies and highlighted how financial institutions and market participants leverage predictive models to derive actionable insights, optimize portfolios, and enhance decision-making in dynamic market environments.

❖ *Session Highlights:*

- Integration of advanced analytics into investment and risk management.
- The role of data analytics in formulating and evaluating investment strategies.

✔*Key Takeaway:*

- o Understanding how data analytics can enhance the accuracy and effectiveness of investment decisions.

🔗 **Recording of Webinar Link**

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Webinar Date	Webinar Topic and Speaker	Webinar Link
25th November 2025	**Decoding Credit Ratings of Bonds** *By: Dr. Kapil Shrimal & Vishal Goenka*	**Click here**