



NABA BALLYGUNGE MAHAVIDYALAYA

(Formerly CHARUCHANDRA EVENING COLLEGE)

27E, Bosepukur Road, Kolkata - 700042

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Topic of the seminar: Investment মন্ত্র

Speaker: Mr Koushal Burnwal, Personality Development Coach, Expert in Investment Banking and Debt Syndication and Alumnus, Naba Baba Ballygunge Mahavidyalaya

Date of seminar: 24th March 2025

Links to the talk from institutional YouTube channel:

<https://www.youtube.com/watch?v=OP-4B9nhOpM>

<https://www.youtube.com/watch?v=XKXgDl6KeQM&t=1s>

<https://www.youtube.com/watch?v=KzivEkBEOx8>

<https://www.youtube.com/watch?v=-VXH0tCv78A&t=144s>

It was delightful to watch an alumnus of Naba Ballygunge Mahavidyalaya being engaged in an energetic and fun-filled yet informative interaction with the current students of his alma mater. The title of his engaging talk being investment mantra in its own catchy way threw light on the different tips that would generate successful investment.

At first, he elicited responses from the students about what is investment to which the crux of the answers was that it is capital for starting a business and it gives returns. In other words, savings accumulate and grow to make investments cumulatively. He explained that there are many areas where we can invest gold, land, upskills, share markets, mutual fund, fixed deposit, crypto market, LIC and other insurances, PPF, derivatives and commodities.

Mr Koushal Burnwal then went on to explain the nitty-gritty of ownership--when one invests in a certain company. The students got a clear view of ownership related to investment. He explained the differences between Equity and Preference shares.

Equity Share Capital is the funds generated by a company through issuing Equity shares (also known as ordinary shares). It consists of company shares that the owners decide to sell to individual investors and institutions in the stock market. The Equity Shareholders become stakeholders in the organisation, and these investors are eligible for both ownership and voting rights in the company to select their management. Preference Share Capital is the funds generated by a company through issuing preference shares (also known as Preference stock). Preference Shareholders have the first right to receive dividends even before equity shareholders. They are also part owners of the company, but they do not get any voting rights to select its management. They are entitled to a fixed rate of compensation every time the company decides to declare a dividend. They also have the right to claim repayment of capital if the company dissolves.

Principal

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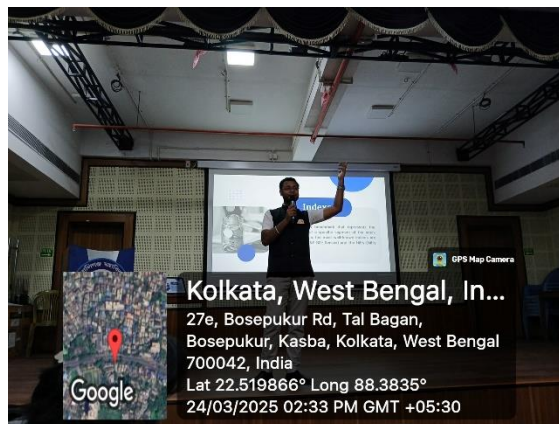
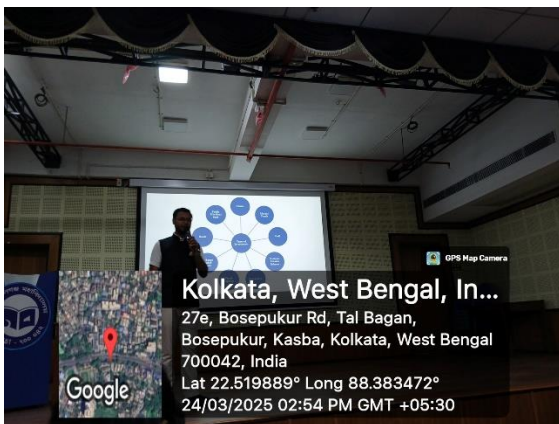
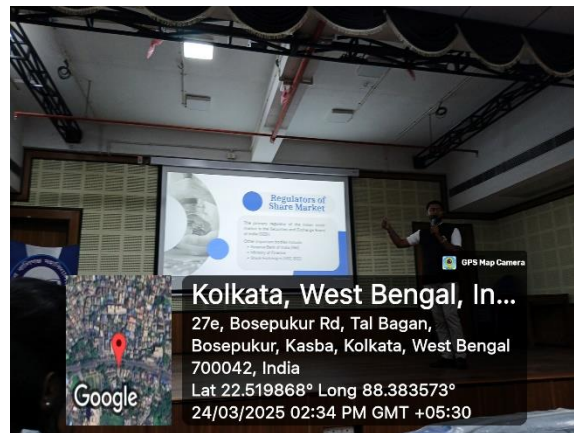
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According to Mr Burnwal, the two golden rules before identification of the right place for investment art, knowing the sector where in to invest and the person of dividend given by the sector. Generally, a company that is generating a lot of profit and growth is assured annually, will not give a good amount of dividend.

The price-to-earnings (P/E) ratio is a valuation tool that measures how much investors are willing to pay for each dollar of a company's earnings. It's calculated by dividing a company's market price per share by its earnings per share (EPS), and then multiplying the result by 100. A high P/E ratio may indicate that investors expect strong future growth and high earnings. It could also suggest that the stock is overvalued, as the price is high relative to earnings.

The most interesting part was the quiz contest at the end. Every correct responder was gifted a congratulatory prize by Mr Burnwal.



some
photos
from the
seminar
on
investme
nt
मंत्र
on
24/03/25
where
NBM
alumnus
Koushal
Burnwal
speaks

Ghosh

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Some pictures from quiz and post quiz prize distribution by Mr Koushal Burnwal, NBM alumnus on 24/03/2025



Ghosh

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Group photo with the speaker post-seminar



Audience listening to Mr Burnwal on 24.03.2025

Outcomes of the seminar

The students were able to:

- Form a thorough understanding where to invest and where not to invest
- Understand the pros and cons of investment
- Know the investment strategies that would enhance profit
- Understand the nitty gritty of dividends
- Strike a bonding with their senior alumnus

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