



# MUDRA

## THE FINANCE NEWSLETTER

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### “STOP INNER CONTRADICTIONS AND CONFLICT”

Be clear about your thoughts and goals. Times are changing and requirements are plenty. Irrespective of insinuating role of rising competitive work life and transformed social life, the secret to a fulfilled achievement can be derived when state is 'mindful', and which leads to conscious deliberations. With rising expectations and surmounting challenges attaining clarity, purpose and outcome of every decision must be realized. Since 'management' is a purposive outcome and outward looking proactive and strategic process, it is important to that as sustainable organizations with a futuristic looking perspective, being mindful helps in maintaining psychological wellbeing for being healthy and contented.

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## FROM THE EDITORIAL DESK

Dear Readers,

“FINANCE IS AN INTEGRAL PART OF OUR LIVES.”

With an educative purpose, we are coming forth with our monthly financial newsletter “MUDRA” to help our readers regarding insights to specific news and facts about the financial world. ‘MUDRA’ serves as a gist of the news happening in the financial ecosphere. It indeed gives me pleasure to share that the newsletter is designed and compiled by the students. My special accolades go to all those who have worked behind this. I hope you enjoy going through the newsletter and we look forward to receiving your opinions and suggestions.

HAPPY LEARNING!



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# PERSONAL FINANCE

## EDITORIAL 1

### Personal Finance is the Path of Atmanirbhar Bharat

By: Mehak Kandhway  
MBA General (2022-24)

## EDITORIAL 2

### Personal Finance- Road to Financial Freedom

By: Utsav Pandhi  
MBA Finance (2022-24)





AFFORDING A CAR HAS BECOME EXPENSIVE WITH RISING INTERST RATES, ESPECIALLY WITH BAD CREDIT SCORE



RECESSIONS MAKE US DO DUMB THINGS WITH OUR MONEY. HERE'S HOW TO KEEP A COOL HEAD AND AVOID THE BEAR TRAPS



WITH RS 67K CRORE IN LOANS AND RS 7,200 CRORE IN SUBSIDY PAYMENTS, HDFC CONTROLS 15% OF THE CLSS HOUSING MARKET



WHAT IS CASH STUFFING?



SMALL SAVING SCHEMES ARE CATCHING UP WITH SAVERS



BANKS OFFERING 7-7.5% RATE ON SAVINGS ACCOUNTS

# GAME

Send your Answers to [finclubabs@gmail.com](mailto:finclubabs@gmail.com) or [click here](#)

ANSWER THE FOLLOWING:

1. It is known as ownership in company.

EIQQTU

2. The process of projecting, organizing, monitoring, and controlling future income and expenses.

RSNLPOEA IFANCNE

3. It is given as a proof of payment.

RCPEIT

4. It is the riskiest type of bond.

PTORCOERA

5. The process of paying off debt by spreading it out into regular fixed payments that include principal and interest.

ITNSMLALETN

6. A place where shares are bought and sold.

SKTCO EAGXHCNE



## FINANCIAL FACTS

- Only 27% of surveyed individuals have an emergency corpus and insurance.
- According to the Reserve Bank of India data, mobile payments reached 20,919.08 crore (INR 7,04,109 crore in value) with a further 28.22 crore transactions worth INR 34,36,124 in net banking payments in September 2020 alone.
- Personal loans can help with both expenses and savings.
- As compared to 15.9 per cent in FY21, the gross financial savings of households in India stood at 10.8 per cent in FY22.
- People who plan their finances in a disciplined way reported being happier and sleeping better.

## FINANCIAL TERMS

- **Will:** A will is a document that spells out how you would like your estate to be handled after your death.
- **Foreclosure:** The forced sale of property pledged as security for a debt that is in default.
- **Guarantor:** A person who pledges collateral for the contract of another or who guarantees to pay a certain debt if the original borrower defaults.
- **Line of Credit:** Also known as a demand loan or operating line. An agreement by a lender to extend credit up to a certain limit whenever the borrower needs to use it.
- **Growth stocks:** Stocks from a company that is expected to significantly outperform the market.

## MARKET RATES

PARTICULARS PRICE	SENSEX	NIFTY	GOLD	USD/ INR	NASDAQ
AS ON 24 NOVEMBER 2022	62,272 .68	18,484 .10	53,820	81.67	11,285 .32
AS ON 27 OCTOBER 2022	59,543 .96	17,656 .35	50,796	82.40	10,970 .99

## POLICY RATES

CRR	4.50%
SLR	18.00%
MSF	6.15%
REPO RATE	5.90%
REVERSE REPO RATE	3.35%
BANK RATE	6.15%

AS ON 24 NOVEMBER 2022	TOP GAINERS		TOP LOSERS	
COMPANY	APOLLO HOSPITAL	HDFC LIFE	CIPLA	COAL INDIA
CURRENT PRICE	4815.05	572.55	1095.35	228.50
CHANGE %	4.56%	4.55%	-1.14%	-0.91%



**ISHITA GARG**  
 MBA GENERAL (2022-24)