



MUDRA

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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.

FOLLOW US ON





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!



DR. ASHIMA AGARWAL
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MICRO FINANCE

EDITORIAL 1

Microfinance is the Backbone of Every Economy

By: Mehak Kandhway
MBA General (2022-24)

EDITORIAL 2

Microfinance as a Financial Developmental Initiative

By: Sparsh Srivastava
MBA General (2022-24)





MICROFINANCE SECTOR FACING LOSSES DURING COVID



MICROFINANCE TURNS INDIA'S RURAL WOMEN INTO BUDDING ENTREPRENEURS



THE RBI EXPECTS TO REDUCE CREDIT RISK WITH ITS NEW MICROFINANCE NORMS



SAVING THE SOUL OF MICROFINANCE



INTERNAL PROBLEMS AND RISING FRAUD AT MFIS



GETTING GREEN LIVELIHOOD AT \$100BN?

GAME

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

ANSWER THE FOLLOWING:

1. A process wherein a business funds its growth purely through personal finances and revenue from the business
OOBTRTSPAPNGI
2. A liability where payment is made only if a particular event or circumstance occurs
NOCITNENGT AILILBTIY
3. A business finance term and definition is a creditor's legal claim to the collateral pledged as security for a loan is called
INEL
4. A type of asset is one that is currently put forward as security or collateral for a loan
CNEMUBREDE
5. A person or entity, such as a bank or trust company, responsible for holding financial assets
UCSODTAIN



FINANCIAL FACTS

- Microfinance loan disbursements during FY22 grew by nearly 27 per cent at Rs2,39,433 crore, compared to Rs1,88,471 crore in the last fiscal.
- The microfinance active loan accounts increased by 4.4 per cent during the past 12 months to Rs 11.3 crore as on March 31, 2022.
- 8.6% Q-o-Q growth in the Microfinance books in Q4 FY22, and Y-o-Y growth of 10.2% as of March 2022.
- Banks continue to dominate the market with a portfolio share of 37.7%, NBC MFIs 33.3% and SFBs 17.1%, as of March 2022.
- As on 30 June 2022, total microfinance loan portfolio stands at 2.93 lakh crore, in which banks hold the largest share of 38 per cent.

FINANCIAL TERMS

- **Microcredit:** A type of microfinance that provides small loans to businesses with limited access to traditional financial services.
- **Grameen Bank Model:** A microfinance model developed by Muhammad Yunus, where loans are provided to self-organized groups of borrowers, who are required to meet regularly and support each other in repaying their loans.
- **Microinsurance:** Insurance policies designed for individuals or small businesses with low incomes or limited access to traditional insurance services.
- **Default:** The failure to repay a loan according to the agreed upon repayment terms. The debt can be a loan or a security.

MARKET RATES

PARTICULARS PRICE	SENSEX	NIFTY	GOLD	USD/ INR	NASDAQ
AS ON 29 DECEMBER 2022	61,133 .88	18,191.1 0	56,185	82.87	10,213. 29
AS ON 24 NOVEMBER 2022	62,272.6 8	18,484.1 0	53,280	81.67	11,285. 32

POLICY RATES

CRR	4.50%
SLR	18.00%
MSF	6.50%
REPO RATE	6.25%
REVERSE REPO RATE	3.35%
BANK RATE	6.50%

 AS ON 29
DECEMBER 2022

TOP GAINERS

TOP LOSERS

COMPANY	ADANI TRANSMISSI ON	NYKAA	SHREE CEMENT	MUTHOOT FINANCE
CURRENT PRICE	2669.50	158.10	23256. 75	1,056. 60
CHANGE %	4.10%	4.88%	-4.23%	-2.00%



R PAVITRA NANDA
MBA GENERAL (2022-24)