



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!



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MICRO FINANCE

EDITORIAL 1

Risk Management: Gauging Risks And Turning To Opportunity.

By: Ankita Kumari
MBA General (2022-24).

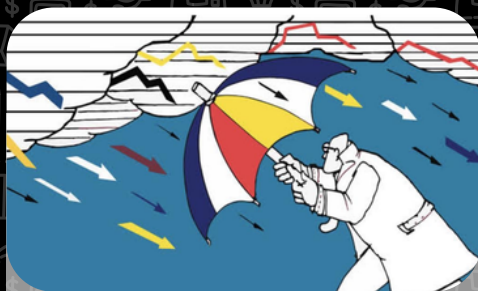


EDITORIAL 2

Strategies for Risk Management

By: Piyush Garg
MBA General (2022-24).





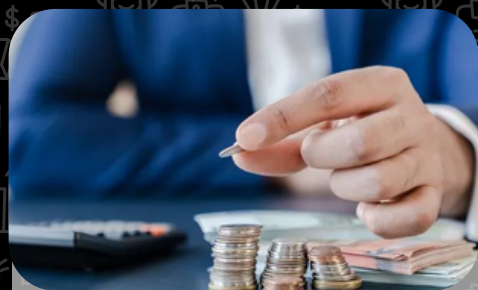
FRB PROPOSES CLIMATE-RELATED FINANCIAL RISK MANAGEMENT PRINCIPLES



YOUNG INVESTORS DRAWN TO ALTERNATIVE INVESTING OPPORTUNITIES



INVESTORS FACING DISRUPTIONS IN TRADING TO BE GRANTED ACCESS TO A PLATFORM FOR RISK REDUCTION BY SEBI



SMART BETA FUNDS CAN HELP YOUR PORTFOLIO BECOME SMARTER AND LESS RISKY



ARTIFICIAL INTELLIGENCE: SIGNIFICANT ROLE IN RISK MANAGEMENT WHILE INVESTING



THE CHALLENGE OF RISK MANAGEMENT IS DIGITAL TRANSFORMATION: PWC STUDY

GAME

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

ANSWER THE FOLLOWING:

- 1) Uncertainty arising from the possible occurrence of given events is called _____
- 2) _____ is a financial risk management tool in which the insured transfers a risk of potential financial loss to the insurance company
- 3) _____ is an amount to be paid for a contract of insurance
- 4) _____ is the risk of losses caused by flawed or failed processes, policies, systems or events that disrupt business operations.
- 5) _____ is a technique used to identify and assess factors that may jeopardize the success of a project or achieving a goal.
- 6) _____ is the part of the process used to evaluate if any particular situation, item, thing, etc. may have the potential to cause harm.
- 7) _____ is a systematic process of evaluating the potential risks that may be involved in a projected activity or undertaking.
- 8) _____ is the level of risk that an organization is prepared to accept in pursuit of its objectives, before action is deemed necessary to reduce the risk.



FINANCIAL FACTS

- The global risk management market size was valued at \$7.39 billion in 2019, and is projected to reach \$28.87 billion by 2027, growing at a CAGR of 18.7% from 2020 to 2027.
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- Around top 250 companies across the globe, spend approx \$30- 50 million each on risk-related activities.
- There is a recent trend for quantitative techniques replacing human judgment in measuring risk.
- Risk management can only gain sufficient attention in an organization if senior-level managers lead and support it.

FINANCIAL TERMS

- **Hedging:** It is a method for reducing risk where a combination of assets are selected to offset the movements of each other.
- **Value at Risk:** A common methodology for measuring risk due to market movements
- **Derivative:** It is a contract that derives its value from the performance of an underlying entity.
- **Refinance:** When a new loan helps to pay off an existing one.
- **Pure risk:** It refers to risks that are beyond human control and result in a loss or no loss with no possibility of financial gain
- **Residual risk:** It is the risk that remains after efforts to identify and eliminate some or all types of risk have been made.

MARKET RATES

PARTICULARS PRICE	SENSEX	NIFTY	GOLD	USD/ INR	NASDAQ
AS ON 25 JANUARY 2023	60,205. 06	17,891.9 5	57,005	81.51	11,397. 10
AS ON 29 DECEMBER 2022	61,133.8 8	18,191.0	56,185.0	82.87	10,213. 29

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	TVS MOTORS	MARUTI SUZUKI	AMBUJA CEMENTS	INDUS TOWERS
CURRENT PRICE	1,037.9	8784.10	460.20	157.90
CHANGE %	5.49%	0.98%	-7.70%	-7.36%



PARTH SEHGAL
 MBA FINANCE (2022-24)