



Date: 1st JANUARY, 2024

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DR. ATUL CHAUHAN CHANCELLOR, AMITY UNIVERSITY



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.



DR. ASHIMA AGARWAL FINANCE DEPARTMENT, AMITY BUSINESS SCHOOL

Government Bonds



HAPPY LEARNING!

EDITORIAL 1

<u>Navigating The Impact of Inflation on</u> <u>Government Bonds: Strategies For</u> <u>Investors</u>

<u>By: Tanishq Pandey</u> <u>MBA Finance (2023-25)</u>

EDITORIAL 2

Identifying The Indian Government Securities Falling Yield Rise.

> <u>By: Aditya Padhy</u> MBA Finance (2023-25)

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<u>Send your Answers to</u> <u>finclubabs@amity.edu or click here</u>

Game Question of mudra

- 1. What is the principal amount of a bond also known as?
- 2. Which entity typically issues government bonds?
- 3. What does the coupon rate of a bond represent?
- 4. Who is the issuer of a bond?
- 5. Which type of bond is issued by local governments to finance public projects?
- 6. What is the credit rating of a bond indicative of?
- 7. In the context of bonds, what does "AAA" represent?
- 8. What type of bond allows holder to exchange it for common stock?
- 9. What is the risk associated with a change in interest rates affecting bond prices? True or False
- 1. Government bonds are generally considered low-risk investments.
- 2. The face value of a government bond is the amount the bondholder will receive at maturity.



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FINANCIAL TERMS

1.Government bonds are considered one of the safest investments. This is because they are backed by the full faith and credit of the issuing government. This means that the government is obligated to repay the bondholders, even if it means raising taxes or cutting spending.

2.Government bonds are typically less risky than corporate bonds. This is because corporate bonds are backed by the issuing company, which may not be as financially stable as a government.

3.Government bonds offer fixed interest payments. This means that bondholders know exactly how much interest they will receive each year. This can be attractive to investors who are looking for a steady stream of income.

4.Government bonds are typically liquid. This means that they can be easily bought and sold on secondary markets.

1.Annual Percentage Rate: Annual percentage rate (APR) refers to the yearly interest generated by a sum that's charged to borrowers or paid to investors.

2.Capitalism: Capitalism is an economic system in which private individuals or businesses own capital goods.

3.Fiat money: Fiat money is a government-issued currency that is not backed by a physical commodity, such as gold or silver, but rather by the government that issued it.

4.Hyperinflation: Hyperinflation is a term to describe rapid, excessive, and out-of-control general price increases in an economy.

5.Operating Income: Operating income is an accounting figure that measures the amount of profit realized from a business's operations after deducting operating expenses such as wages, depreciation, and cost of goods sold.

MARKET RATES								POLICY RATES	
PARTICULARS SENS		SEX NIF				D USD/	NASDAQ	CRR	4.50%
PRICE						INR		SLR	18.00%
AS ON 29 DECEMBER,	, 72,240		21,731		65,145	83.31	15,096.14	MSF	6.75%
2023								REPO RATE	6.50%
AS ON 30 NOVEMBER,			20,133.15		64,485	83.35	14,226.22	REVERSE REPO RATE	3.35%
2023					01,105	, 05.55		BANK RATE	6.75%
AS ON 29 DECEMBER, 2023		TOP GAINERS			RS	TOP LOSERS			
COMPANY		CON	NISIM		TATA DTORS	BPCL	ONGC		
CURRENT PRICE		108	36.8	779.95		450.65	205.05		
CHANGE %			40/	1% 3.46		-3.25%	-1.56%) し オエーゼピット III
CHANGE	%	4.	4%	5.	7070	5.2570	-1.50%	MBA-Finance (2	

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