

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.

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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!

DR. ASHIMA AGARWAL
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FIN - FLUENCERS

EDITORIAL 1

Fin-fluencers - Reasons for Popularity & the Need for Regulation

By: Pawni Goel
MBA Finance (2023-25)

EDITORIAL 2

Fin-Fluencer: the new wave of money-smart mentors

By: Prachi Singh
MBA Finance (2023-25)





BEHAVIOUR SCIENCE AND IMPACT OF SOCIAL MEDIA FIN-FLUENCERS ON INVESTMENT DECISIONS



IMPACT OF FIN - FLUENCERS ON INVESTMENT TRENDS



FIN-FLUENCERS: THE RISING STARS



THE NEW BIG BULLS OF BFSI MARKETING: FINANCE INFLUENCERS



FIN-FLUENCERS' EARNINGS: A BREAKDOWN



SEBI'S BATTLE AGAINST FIN-FLUENCERS

GAME

Send your Answers to finclubabs@amity.edu or click here

Guess the terms with the help of the clues given below:

1. I am the individual who recently stepped down as the MD & CEO of the bank I founded two decades ago.
2. People who give information and advice on a wide variety of financial topics that include stock market trading, personal finance, and mutual funds.
3. It is the organization which regulates securities and commodity market in India under the ownership of Government of India.
4. A person or an organisation who carries out buy and sell orders in exchange of little or zero commission.
5. It is a process by which we invest in different assets class in order to minimise the risk and maximize the return.
6. These are investment funds that are traded on stock exchanges and aim to replicate the performance of a specific index, commodity, or a basket of assets.
7. An automated online platform that provides algorithm-based financial planning and investment advice.



FINANCIAL FACTS

1. Finfluencers have a global presence, reaching audiences from different countries and cultures, making financial education more accessible worldwide.
2. Many finfluencers have achieved celebrity-like status on social media platforms, with millions of followers and subscribers.
3. Finfluencers cover a wide spectrum of financial topics, from traditional investments like stocks and real estate to emerging areas like cryptocurrency and NFTs.
4. Some finfluencers' recommendations and endorsements can have a noticeable impact on the prices of cryptocurrencies and stocks due to their large following.
5. Finfluencers often face criticism and skepticism, as some have been involved in pump-and-dump schemes or have provided advice without proper qualifications.

FINANCIAL TERMS

1. Abnormal rate of return : Abnormal rate of return or 'alpha' is the return generated by a given portfolio over a period of time which is higher than the return generated by the expected rate of return.
2. Distributive bargaining is a competitive bargaining strategy in which one party gains only if the other party loses something.
3. Finfluencers often target younger audiences, helping them develop financial literacy and plan for their futures.
4. Finfluencers may use their platforms to crowdsource investment ideas to gauge their audience's sentiment.
5. Balloon payment: Balloon payment is the lump sum payment which is attached to a loan, mortgage, or a commercial loan. This payment is usually made towards the end of the loan period.

MARKET RATES

PARTICULARS PRICE	SENSEX	NIFTY	GOLD	USD/ INR	NASDAQ
AS ON 28 SEPTEMBER, 2023	65,508.32	19,523.55	59,815.0	83.18	13,092.85
AS ON 22 AUGUST, 2023	65021.18	19,307.4	58,731	82.66	13,463

POLICY RATES

CRR	4.50%
SLR	18.00%
MSF	6.75%
REPO RATE	6.50%
REVERSE REPO RATE	3.35%
BANK RATE	6.75%

 AS ON 25
SEPTEMBER, 2023

TOP GAINERS

TOP LOSERS

COMPANY	LARSEN & TOUBRO LTD.	POWER GRID CORP. OF INIDA	TECH MAHINDRA LTD	ASIAN PAINTS LTD
CURRENT PRICE	3,010	200.75	1229.50	3170.35
CHANGE %	1.52%	0.70%	-4.59%	-3.98%



PUNEET KUMAR AWANA
MBA-Finance (2023-25)