

MUDRA

THE FINANCE NEWSLETTER

Date: 1st DECEMBER, 2023

Issue No.: 57



DR. ATUL CHAUHAN
CHANCELLOR,
AMITY UNIVERSITY



DR. ASHOK K. CHAUHAN
FOUNDER PRESIDENT,
AMITY UNIVERSITY



DR. BALVINDER SHUKLA
VICE CHANCELLOR,
AUUP



DR. SANJEEV BANSAL
DIRECTOR OF AMITY
BUSINESS SCHOOL, DEAN
FACULTY OF MANAGEMENT
STUDIES

“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
FINANCE DEPARTMENT,
AMITY BUSINESS SCHOOL

Portfolio Management

EDITORIAL 1

The Strategic Art and Science of Portfolio Rebalancing: Navigating Financial Success in a Dynamic World

By: Tanishq Pandey
MBA Finance (2023-25)

EDITORIAL 2

Examine How Psychological Biases and Behavioural Factors Influence Investment Decisions and Portfolio Performance.

By: Prachi Singh
MBA Finance (2023-25)





UNDERSTANDING THE INVESTOR PREFERENCE FOR CATEGORY 3 AIFS IN PORTFOLIO DIVERSIFICATION



NAVIGATING VOLATILE MARKETS: STRATEGIES FOR RISK-ADJUSTED RETURNS



FOREX TRADING AND RISK MANAGEMENT



INDIA'S INVESTMENT LANDSCAPE SEES A SURGE IN ALTERNATIVE OPTIONS



RISK ASSESSMENT AND PORTFOLIO ADJUSTMENTS: A COVID-19 PERSPECTIVE



STANDARDIZING PORTFOLIO MANAGER AUDITS: A STEP TOWARDS TRANSPARENCY AND ACCOUNTABILITY

GAME

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

Game Question of mudra

1. Bombay stock exchange limited was originally known as ?
2. What are the short term unsecured promissory notes issued by accompany to raise short term cash ?
3. A group of security is known as ?
4. Which bonds give the bondholders an option to exchange each bond for a specified number Of share of common stock of the team ?
5. The two types of data analysis techniques that are available to assist investors to make a better investment decision are ?
6. The value of the financial asset derives from and depends on ?
7. Capital market is the market for ?
8. A bond that has no collateral is known as ?
9. Modern portfolio theory is a contribution done by ?



FINANCIAL FACTS

FINANCIAL TERMS

- 1. Diversification:** Diversifying your portfolio by investing in a variety of assets, such as stocks, bonds, and real estate, can help spread risk and potentially enhance returns.
- 2. Risk-Return Tradeoff:** Portfolio managers aim to strike a balance between risk and return. Generally, higher returns come with higher risk, and vice versa.
- 3. Asset Allocation:** Deciding how to distribute investments across different asset classes is a fundamental part of portfolio management. The right allocation depends on an individual's financial goals and risk tolerance.
- 4. Rebalancing:** Regularly adjusting the portfolio to maintain the desired asset allocation is crucial to align with changing financial goals and market conditions.
- 5. Investment Strategies:** Portfolio managers can employ various strategies, such as growth, value, income, or a combination, depending on the objectives of the portfolio.

- 1. Asset Allocation:** The process of distributing investments across different asset classes (e.g., stocks, bonds, real estate) to achieve specific financial goals while managing risk.
- 2. Diversification:** Spreading investments across various assets to reduce risk. The goal is to avoid relying too heavily on a single investment.
- 3. Risk Tolerance:** An investor's ability and willingness to withstand fluctuations in the value of their investments. It influences the asset allocation decision.
- 4. Risk-Adjusted Return:** A measure of how well an investment or portfolio performs relative to the amount of risk taken. Common metrics include the Sharpe Ratio and the Sortino Ratio.
- 5. Beta:** A measure of an asset's volatility in relation to the overall market. Beta helps investors assess an asset's risk in comparison to the market's risk.

MARKET RATES

POLICY RATES

PARTICULARS PRICE	SENSEX	NIFTY	GOLD	USD/ INR	NASDAQ
AS ON 25 NOVEMBER, 2023	65,970.04	19,794.70	63225.0	83.31	14,250.85
AS ON 26 OCTOBER, 2023	64,049.06	19,122.15	62810.0	83.24	12,665.92

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

AS ON 26 OCTOBER, 2023	TOP GAINERS		TOP LOSERS	
COMPANY	BHEL	GMR AIRPORT	MAHINDRA & MAHINDRA	MANAPPURM FINANCE
CURRENT PRICE	152.25	60.35	263.90	148.15
CHANGE %	6.65%	5.69%	-3.03%	-2.79%



VISHESH SHARMA
MBA-Finance (2023-25)