

MUDRA

THE FINANCE NEWSLETTER

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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!



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Personal Finance

EDITORIAL 1

AI-Powered Financial Freedom: Enhancing Personal Finance with Smart Technology

By: Tanishq Pandey
MBA Finance (2023-25)

EDITORIAL 2

Impact of Inflation on Personal Finance: Strategies for Protecting Your Wealth

By: Prachi Goel
MBA Finance (2023-25)





DECODING TAX IMPACTS: SUPREME COURT HALTS ELECTORAL BONDS, ALTERS FINANCIAL DYNAMICS



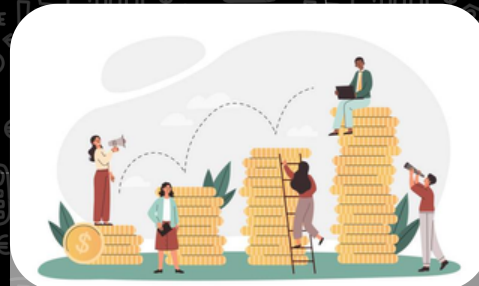
UNVEILING PERSONAL FINANCE: A CRUCIAL KEY TO FINANCIAL WELL-BEING



NAVIGATING FINANCIAL STABILITY AFTER 40: VITAL CHECKS FOR A SECURE FUTURE



A GIST OF PERSONAL FINANCE LESSONS WE LEARNED IN PREVIOUS FINANCIAL YEAR



THE IMPERATIVE OF PERSONAL FINANCE EDUCATION FOR A FINANCIALLY RESILIENT SOCIETY



MASTERING PERSONAL FINANCE: BUILDING WEALTH AND FINANCIAL FREEDOM

GAME

Send your Answers to finclubabs@amity.edu or [click here](#)

Game Question of Mudra

1. What does investing involve in personal finance?
2. What is a key component of debt management in personal finance?
3. What is the purpose of retirement planning in personal finance?
4. How can financial education benefit individuals in personal finance?
5. What should be the primary focus of personal finance management?
6. How can budgeting help in personal finance?
7. How can individuals effectively manage debt in personal finance?
8. What is the purpose of retirement planning in personal finance?



FINANCIAL FACTS

1. Budgeting helps track spending and prioritize financial goals, leading to better control over finances.
2. An emergency fund provides financial security by covering unexpected expenses without relying on credit or loans.
3. Paying off high-interest debt first saves money in the long run by reducing interest payments.
4. Investing early harnesses the power of compounding, exponentially growing wealth over time.
5. Starting retirement savings early allows for smaller, consistent contributions to accumulate into a substantial nest egg.
6. Adequate insurance coverage safeguards against financial losses due to unexpected events like accidents or illnesses.
7. A good credit score opens doors to lower interest rates and better loan terms, saving money on borrowing costs.

FINANCIAL TERMS

1. Budget: A plan that helps individuals manage their finances by outlining expected income and expenses over a specific period, typically monthly.
2. Savings Account: A bank account that allows individuals to deposit money for future use while earning modest interest and providing easy access to funds.
3. Emergency Fund: Money set aside to cover unexpected expenses or financial emergencies, typically equivalent to 3-6 months' worth of living expenses.
4. Credit Score: A numerical representation of an individual's creditworthiness, based on their credit history and financial behavior, used by lenders to assess the risk of lending money.
5. Compound Interest: Interest calculated on the initial principal as well as the accumulated interest from previous periods, resulting in exponential growth of savings or debt over time.

MARKET RATES

PARTICULARS PRICE	SENSEX	NIFTY	GOLD	USD/ INR	NASDAQ
AS ON 26 JANUARY, 2024	70700.67	21,352.60	64,160	83.12	15,514.10
AS ON 27 FEBRUARY, 2024	72,790.13	22,122.05	63,920	82.85	15,976.25

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 26
JANUARY, 2024

TOP GAINERS

TOP LOSERS

COMPANY	LARSEN	POWER GRID CORP.	ASIAN PAINTS	APOLLO HOSPITAL
CURRENT PRICE	3,387.95	281.95	2,868.45	6,584.00
CHANGE %	2.43%	2.07%	-3.94%	-3.94%



PRANJAL CHAUDHARY
MBA-FINANCE (2023-25)