



CHRIST
(DEEMED TO BE UNIVERSITY)
BANGALORE · INDIA

OCTOBER 2021 | VOLUME 21 | ISSUE 19

CHAANAKYA

**SCHOOL OF BUSINESS
AND MANAGEMENT**
MBA - FINANCE SPECIALIZATION

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THE FINANCE CLUB

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EDITOR'S NOTE

Greetings readers!

It is our pleasure to bring to you the MBA Finance Students' contributions for October 2021. This issue is presented by **Team Abundantia**, which is a group of students under the mentorship of **Dr. Joseph Durai Selvam** from the MBA Finance Specialization. In this issue, the writers have explored a wide range of contemporary developments in the world of finance. The section titled “Creative Corner” showcases the passion students have for art and poetry. We hope that the Newsletter will help the readers get an overview of the recent financial news. Along with every article, a “Snapshot” has been provided, which summarizes the entire article.

Team Chaanakya expresses sincere gratitude to our Dean. Dr. Jain Mathew and the entire leadership team, Head of Specialization, Dr. Mareena Mathew, Faculty Coordinator of Chaanakya, Dr. Nisha Shankar, our expert specialization mentors, and all the contributors for their cooperation and active participation.

Wishing our readers, A happy reading

Best wishes,
Team Chaanakya



This issue is presented by team

ABUNDANTIA



Dr. Joseph Durai Selvam



Ajai Vairravan S



Arnita Sur



**Anagha Merrine
Baby**



Rayhan Rebello



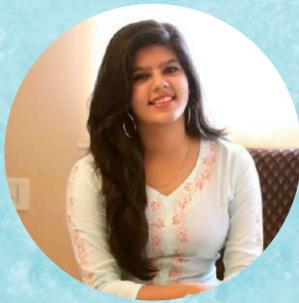
Ankit Prasoon



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Sharma**



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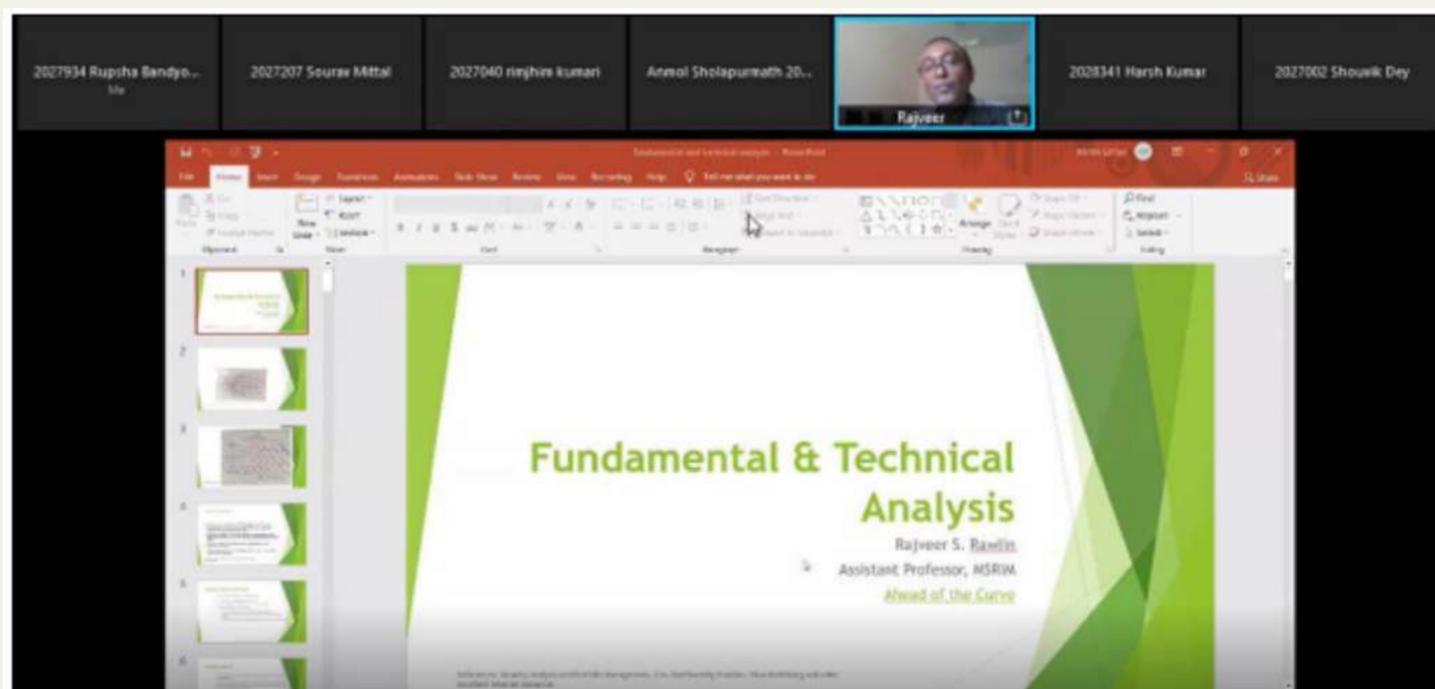


Vidhi S

CLUB ACTIVITIES - OCTOBER 2021

Value Added Course – Fundamental & Technical Analysis

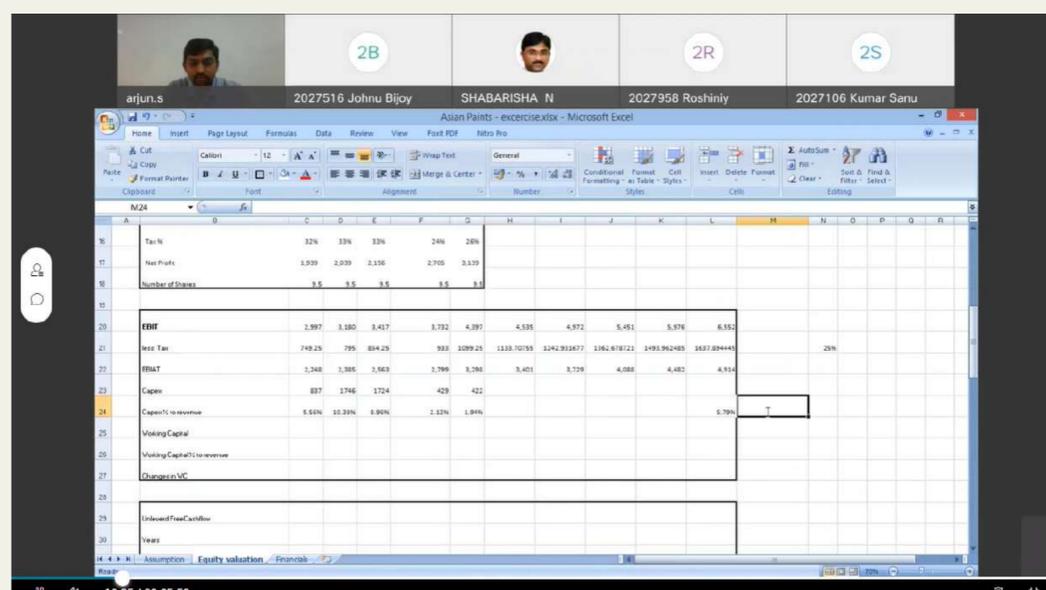
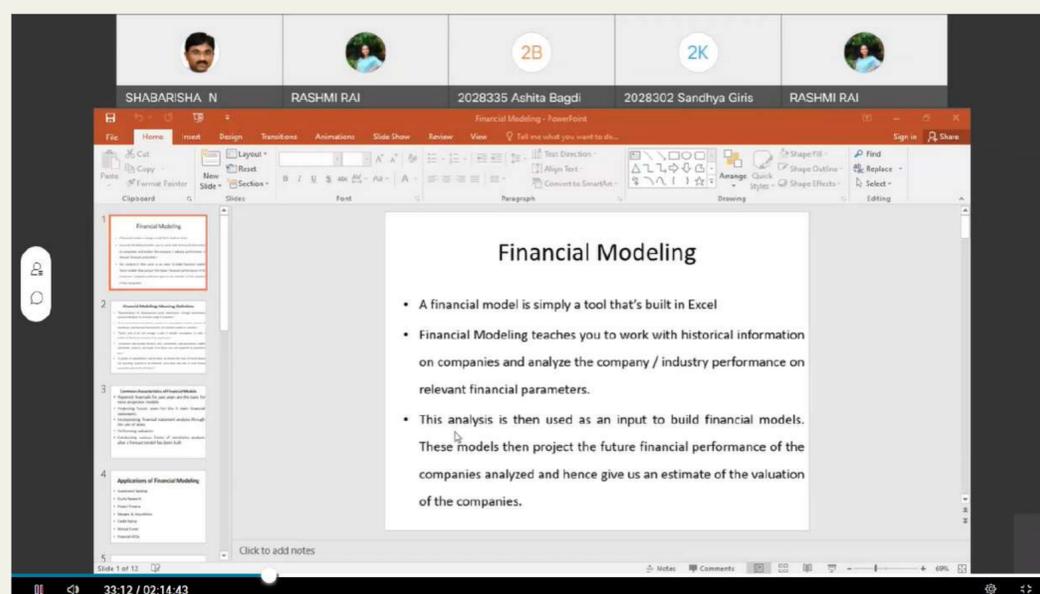
Led by Professor Rajeev S Rawlin, Fundamental and Technical Analysis was one of the value-added courses organized for the Finance specialization. It was a six-hour course taken over a period of three days. During the first session, theoretical concepts of Financial Markets, and some basics of Fundamental Analysis were discussed. In the second session, topics such as equity valuation, stock selection methodology, Earnings Yield approach were discussed. In the last session, topics on Technical Analysis were focused on, with several examples.



CLUB ACTIVITIES - OCTOBER 2021

Value Added Course – Financial Modelling

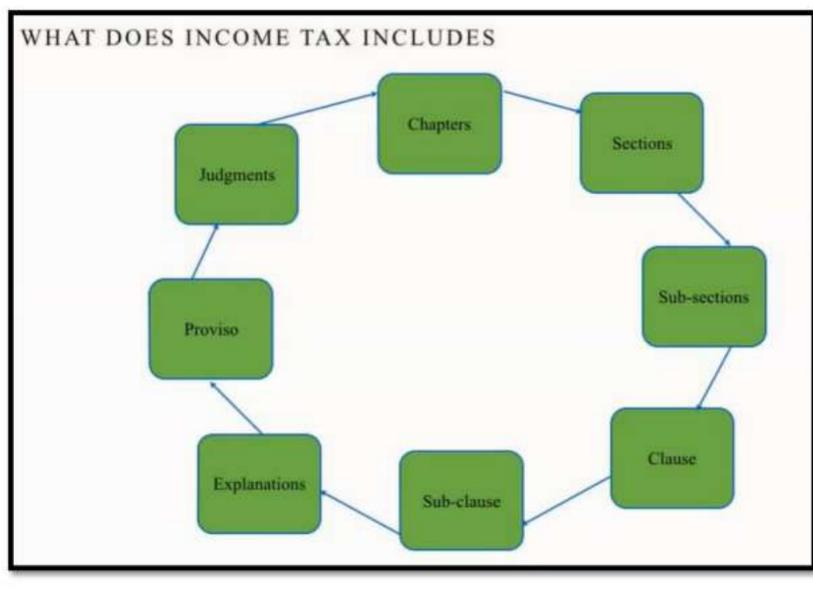
Led by Professor Arjun S, Financial Modelling was one of the value-added courses organized for the Finance specialization. It was a six-hour course taken over a period of three days. In the first session, theoretical concepts were discussed. Further, an example of Asian Paints was discussed for calculating the intrinsic value for the DCF model. During the second session, the previous day's example was discussed, followed by the M&A model. During the last session, Project Finance Model was discussed.



CLUB ACTIVITIES - OCTOBER 2021

Value Added Course – Taxation for Managers

Taxation for Managers was yet another value-added course organized for the Finance specialization. It was led by Mr. Shankar S, C.A. The course was spread over five sessions over five days. It started with the basics of Taxation and its terminology. Other concepts such as capital gains, exemptions, tax computation exercise, set off and carry forward of losses, Section 10, deductions under chapter VI A, were discussed.



ALUMNI SPEAK



EXPERIENCE

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2013 - 2016
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- POSITION TITLE** for company tld
2003 - 2010
Short description of the position and the responsibilities you had in this position.

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COVER LETTER

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SAMANTHA BLACK
sales director

ADDRESS
125 Name Street,
Town / City,
State / Country,
Postal / ZIP code

HOBBIES
creating websites
swimming
photography
body building

PROFES
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OUR DISTINGUISHED SBM ALUMNI – MUTHUKUMAR SANGARALINGAM



Muthukumar Sangaralingam is an alumnus of the batch 2014-16. He has completed his under graduation in Coimbatore. He is currently pursuing his own line of business in Tirupur, Tamil Nadu. He owns a steel retail store in the city. He has been involved in this line of business since his graduation days. He has joined his father's business and has helped him in expanding the operations.

INTERVIEW WITH MUTHUKUMAR SANGARALINGAM

Q1. How did college prepare you for your career?

I have learned a great deal from my college which helped me for my career which included active involvement in extracurricular to internship to socializing and the college helped me in mastering time management and developed other on the job abilities such as leadership and communication skills

Q2. What are the work opportunities in your work domain?

As I have done my graduation in business the opportunities available are plenty as a business is a vast field. The opportunity to work as an investment banker, corporate finance, portfolio management, etc. the career options available is huge.

Q3. How relevant are your studies in your work environment?

My knowledge in the field of business is relevant in the field I work in as my knowledge in employee and supplier relationships, customer knowledge, market knowledge, knowledge of the business environment, professional association and trade bodies, product research and development all are relevant in my work environment.

Q4. Has MBA given a boost to your career? Which specialization do you think will have greater scope in the near future?

MBA has definitely given a boost to my career apart from the skills that I received as a directorial, my decision to do an MBA has improved my soft skills such as communication, leadership, team spirit, organization, and presentation skills. According to me, all specialization have greater scope in the near future there is a lot of opportunity and jobs in IT, E-commerce, healthcare, etc. which are in huge demand for candidates with a professional degree and skills, and all of these will make you an ideal employee for their platform, be it any specialization with the job prospects in the market increasing multifold there is a better chance to get placed in renowned international companies and big national brands.

FACULTY SPEAK



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INTERVIEW WITH DR. JOSEPH DURAI SELVAM

Q1. What is the scope of AI in finance?

Artificial Intelligence can help to improve working capital, help in risk management, corporate finance, investment decision, and many other financial areas.

Q2. How can AI help in finance?

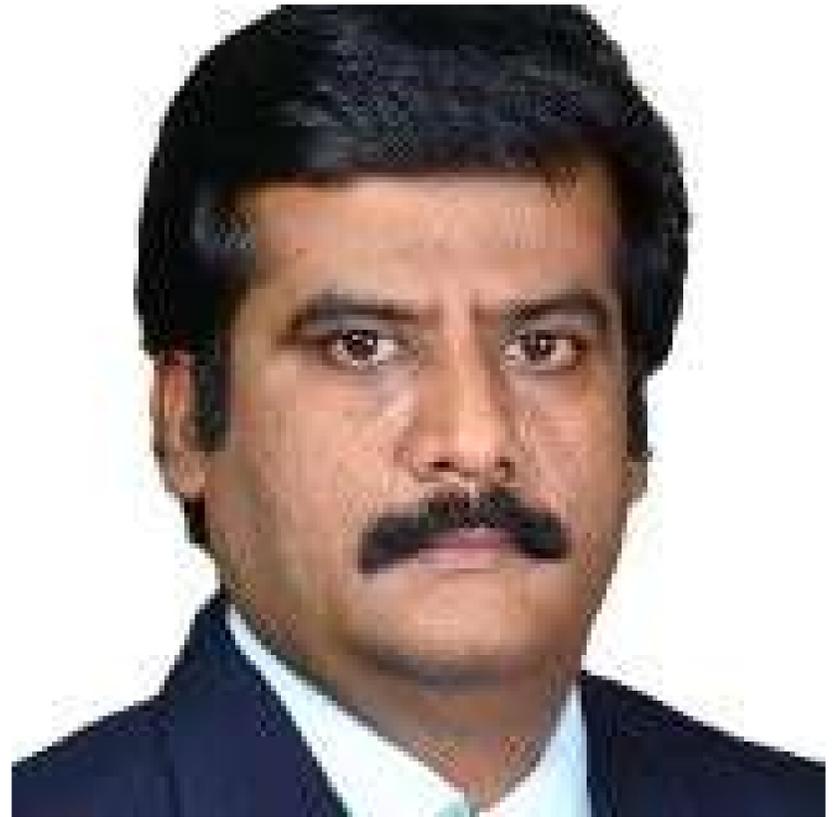
In investment, it will guide as per the risk appetite in which financial instrument one has to invest. In corporate finance, it helps the companies to use the fund optimally by increasing the accuracy of working capital. For traders in the stock market, algorithm-based trading will help in taking decisions.

Q3. What are the main opportunities for artificial intelligence in the financial sector?

Use funds optimally to increase the net worth for the stakeholders. New fintech companies can adopt Artificial Intelligence and reduce manual intervention in carrying day-to-day transactions which will result in working efficiency and minimize employee cost.

Q4. How does someone prepare for AI in finance?

One has to study how AI works in real life scenario and accordingly update with latest happening in the field. Particularly one has to learn machine learning, handling of big data and data mining.



Q5. How AI is changing the financial industry? Is AI the future of the industry?

It reduces human intervention so less employee cost and helps timely decisions in any finance-related activity. Definitely, artificial intelligence is going to be the future of the financial Industry.

STUDENTS CORNER



EXPERIENCE

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PROFESSIONAL STATEMENT
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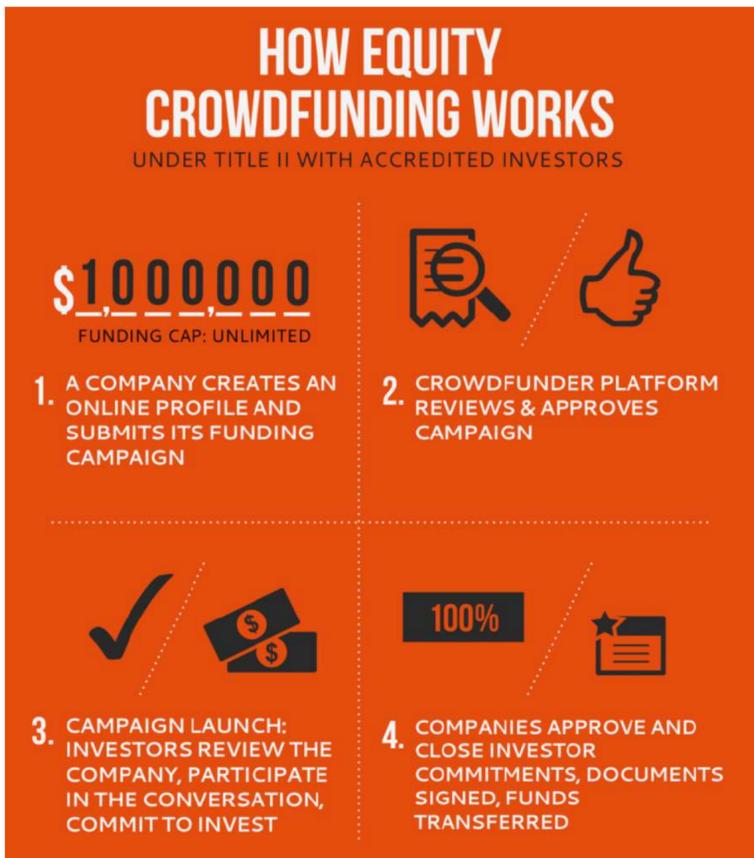
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COVER LETTER

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INVESTING THROUGH EQUITY CROWDFUNDING



Crowdfunding refers to the process of raising cash from the general public (i.e., the "crowd"), often via online forums, social media, and crowdfunding websites, to promote a new initiative or company. With equity crowdsourcing, this is taken a step further. Public investors obtain a proportionate part of the company's equity in exchange for relatively small quantities of money. Equity crowdfunding is rapidly gaining popularity. According to a survey conducted by Valuates Reports, the global crowdfunding sector was valued at \$12.27 billion in 2019 and is expected to increase to \$25.8 billion by 2026. However, investing through equity crowdfunding, like any other form of investment, comes with its own set of risks.

Risks of Equity Crowdfunding

Risk of Failure

A firm that has been funded through equity crowdfunding is considerably more likely to fail than one that has been raised funds through venture capitalists or traditional ways that offers seasoned personnel to assist and guide a start-up through the developmental phase. A company's success cannot be guaranteed only via finance. Even promising projects might fail if they lack an effective business strategy and support framework.

Fraud

Because of their broad reach, scalability, simplicity, and ease of recordkeeping, online forums, and social media are excellent for equity crowdfunding. However, these same characteristics make it simple for scammers to build up questionable enterprises to attract equity crowdfunding from inexperienced or first-time investors.

Rewards of Equity Crowdfunding

Potential for Outsize Returns

Because the risks are enormous, so is the potential for massive rewards through stock crowdfunding. The narrative of Facebook's \$2 billion purchase of crowdfunded virtual reality headset company Oculus Rift in 2014 is now folklore. Oculus Rift received \$2.4 million in donations from 9,500 people through the donation-based crowdsourcing platform Kickstarter.

Opportunity to Invest Like Accredited Investors

Before the emergence of crowdfunding, only accredited investors — high net-worth people with specifically defined amounts of income or assets — could engage in early-stage, speculative projects that promised high returns but also significant risk.

Greater Degree of Satisfaction

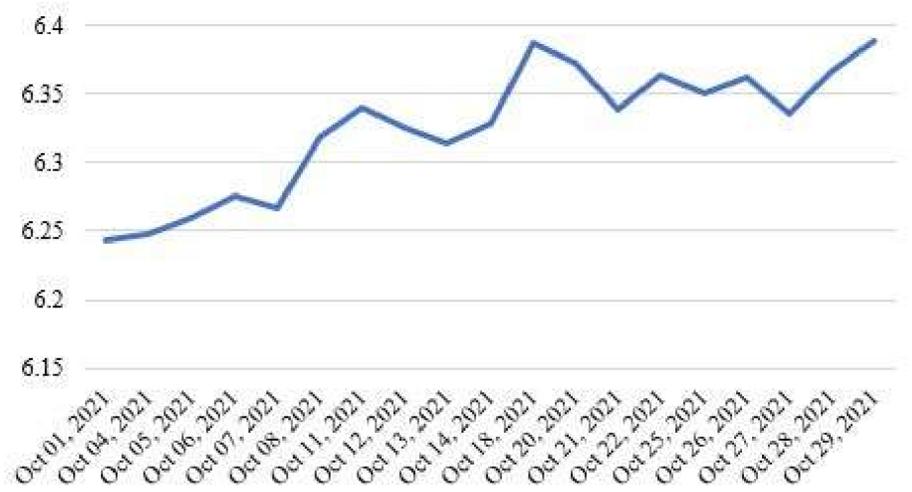
Investing through equity crowdfunding might provide more personal gratification than investing in a blue-chip or large-cap firm. This is because the investor has the option of focusing on firms or concepts that resonate with them, or on issues in which the investor has a strong belief.

Equity crowdfunding comes with its own level of risks such as the risk of failure and fraud. Nevertheless, there is a greater degree of satisfaction involved and it provides an opportunity to gain outsized returns



GLOBAL ECONOMIC INDICATORS AT A GLANCE - OCTOBER 2021

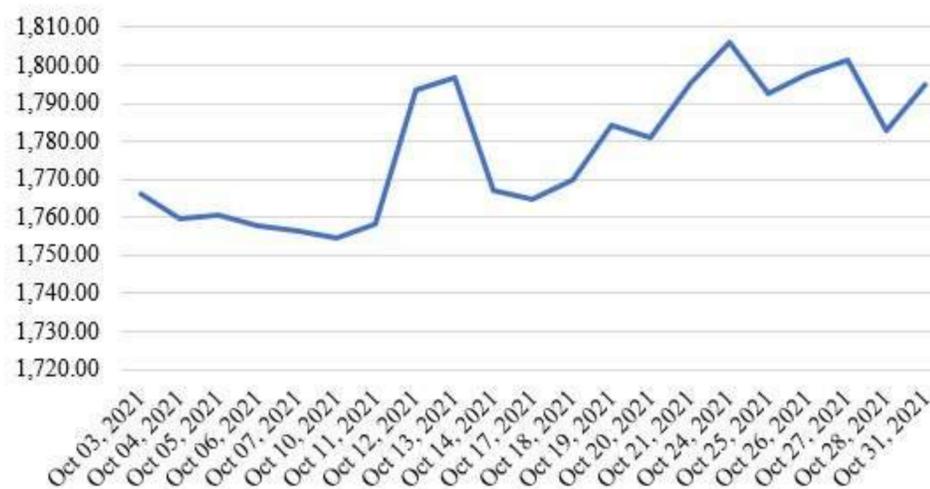
India 10-Year Bond Yield



Rise in 10-year Bond yield:

- Bond yield has seen an 18-month high in October as crude rally brought rate hike spectres closer than before
- Increase in the benchmark bond yield is also attributed RBI’s discussions regarding normalisation draws closer.
- Due to sharp decline in CPI inflation government bonds have also seen a gain.

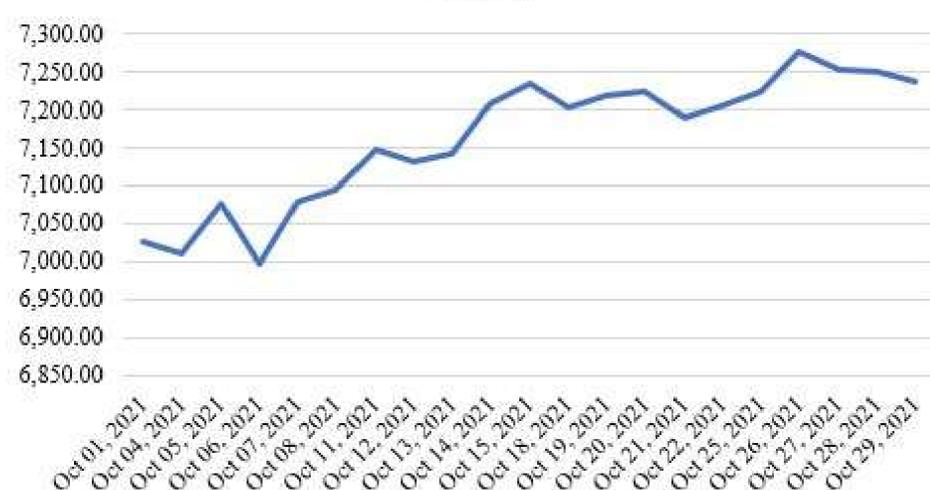
Gold Prices



Rise in Gold Prices:

- Gold prices saw an uptick as US bond yields and dollar sees an ease
- Global stocks rallied in October due to strong US earnings and London hitting a new post-pandemic peak as Brent oil saw its highest rise in three years due to keen demand as a result of reopening economies.

FTSE



GLOBAL ECONOMIC INDICATORS AT A GLANCE- OCTOBER 2021

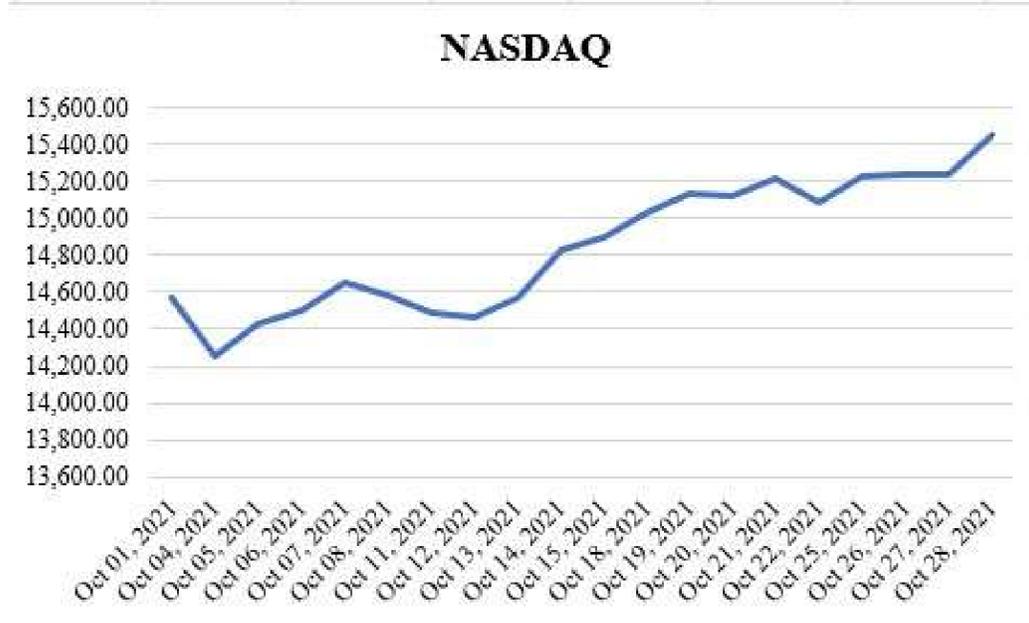
Rise in FTSE

- Global stocks rallied in October due to strong US earnings and London hitting a new post-pandemic peak as Brent oil saw its highest rise in three years due to keen demand as a result of reopening economies.



Sensex Rise

- Sensex performance can be attributed to oncoming IPOs and performance of IT and energy stocks.



NASDAQ upward trajectory

- NASDAQ rebounded after the Inflation-driven selloff.
- NASDAQ saw an upward rise as congressional leaders pushed towards a robust spending package, with higher earnings and increased risk appetite.

SENSEX ON 100000, BUT WHEN?



Indian stock market was deeply affected by the COVID 19 pandemic-induced lockdown in March 2020. Not just in India, there was a global market crash. But the Indian stock market came back on its track in the fall of 2020. The second wave-induced lockdown also led the market bearish, but the recovery was faster than before. As soon as the lockdown ended, the Sensex reached 50000 points. And the experts predicted the market would not stop here, and the growth is rapid and dynamic.

Theoretically, the gains of the Indian stock market have been 15%. Sensex can also be expected to rise at the same rate. Sensex is around 61300 points these days. Ideally, it should take 3-4 years for Sensex to reach the 100000 mark if it grows at a 15% rate.

Post lockdown, the demand for the companies has increased and will require these companies to come back on track in 2-3 years. Markets correct themselves because neither bull nor bearish markets last forever. But the current bullish market is in its earlier stage, and the expectations are positive.

Recently, Tata motors got billion dollars investment done by TPG group for their electric vehicle business, which makes the companies' valuations very strong. These companies thus help the market grow consistently. The market's valuations are strong.

Many startups are coming with IPOs like Paytm, Zomato, etc., and they are in huge demand. The market's collapse can be reasoned with inflation, a rise in interest rates, or insufficient liquidity in the economy. The market is expected to be very bullish and optimistic.

In 2008, the Sensex stood at 21000, and 13 years later, it is at 61000, which should be much higher if the returns were ideal. Our expectations that the Sensex will reach 100000 is very reasonable, but the time when it will go is uncertain. It can be within three years or can take more than five years too.

Markets can face challenges to the road to 100000 points, like, internal affairs with China, crude oil, energy problems, etc. But the Indian economy had encountered them before, and now it is in a much stronger place and can easily handle these barriers. As per economic times, our economy grows at 9% in FY 2021 and is expected to grow more than 8% in 2022.

In conclusion, I think the market can grow up to 100000 in a few years, and the economy will be stronger than before to handle the 10-20% correction that it will go through.

ANKIT PRASOON
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FINANCE BUZZWORDS

Gamma Trading

Many startups are coming with IPOs like Paytm, Zomato, etc., and they are in huge demand. The market's collapse can be reasoned with inflation, a rise in interest rates, or insufficient liquidity in the economy. The market is expected to be very bullish and optimistic.

Tactical Training

It is an active trader's, particularly hedge fund traders', strategy. Changes in technology are inducing investors to migrate to alternative investing strategies.

Intraday Momentum Index

Day traders use this technical indicator to determine whether a stock is going up or down. High volatility is beneficial to day traders, and many were seeking methods to profit on the market's high volatility this year, particularly during the summer months.

Unicorn

With values of over one billion dollars and negative cash flows, high-profile digital businesses like Snapchat and Uber have caused skeptics to nickname them "unicorns": mythical creatures that cannot be real.

Exchange-traded Mutual Fund

As fees rise and returns fall for traditional mutual funds, investors are looking into new products like ETMFs, which combine the benefits of actively managed mutual funds with the performance and tax savings of exchange-traded funds.

Backdoor Roth IRA

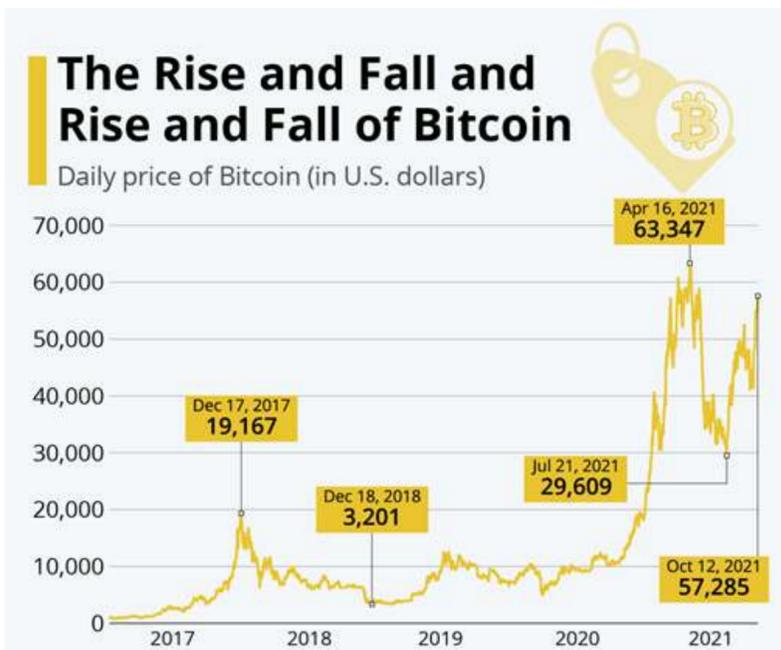
A "backdoor" Roth IRA permits wealthy individuals who have surpassed their Roth IRA contribution limit to make additional contributions to their retirement account. Investors are looking for new ways to save for retirement as over 10,000 baby boomers retire every day and the possibility of a retirement catastrophe looms.

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LEGAL CONCERNS OVERSHADOWING THE BOOM OF CRYPTO?



<https://www.statista.com/chart/24966/bitcoin-ups-and-downs/>

Although the legal status of cryptocurrency in India is unknown, this hasn't stopped Indians from investing in it. According to BrokerChoose's yearly proliferation index, India has the biggest number of cryptocurrency owners internationally in terms of individual holders. The US and Russia came in second and third place, respectively. India has the fifth-highest crypto ownership rate in terms of people, but its sheer size dwarfs the rest of the world, and also that India's crypto-economy grew by 641 percent, with 59 percent of activity taking place on DeFi platforms, accounting for 42 percent of transactions.

Several cryptocurrency-related firms in India have raised millions of dollars in funding over the last 12 months. Thousands of employment have been created as a result of these companies' expansion. According to job postings on sites like Naukri.com and LinkedIn, more than 20,000 people are being hired in bitcoin and blockchain roles right now. Crypto will be taxed according to applicable rules if the government recognizes it as an asset class. It might provide a significant financial boost to India.

However, India is still a long way from reaching its potential as a cryptocurrency superpower because it lacks a legislative framework, and regulatory criteria for cryptocurrencies are still a long way off. The government would miss out on the opportunity to tax cryptocurrency earnings if it imposed a ban. Finally, several international investors have invested in several cryptocurrency-based firms in India. By prohibiting the use of cryptocurrencies, India would be deprived of a significant amount of FDI. Normally, these inflows would have helped India's Balance of Payments deficit be reduced.

The dangers of investing in cryptocurrency are mounting at a steady rate. In the face of an entrenched economic recession, rising stock market indices provide a clear and present hazard. Pandemics and climate change have added new, complicated layers to the existing risk hierarchy. And all these factors combine to aggravate the speculation and risk of cryptocurrency. Retail investors are being targeted by crypto exchanges, which are peer-to-peer platforms where investors may exchange digital tokens for fiat currency and vice versa.

According to several analysts, India cannot afford to be a laggard while the globe is quickly adopting blockchain technology. As a result, reports have surfaced that crypto as an asset class may be permitted in India, however, the government has yet to approve it as legal cash.

In India, there is no central authority that has sanctioned or regulated Bitcoin as a payment method. Furthermore, there are no established laws, regulations, or standards for resolving conflicts that may emerge when dealing with bitcoins. As a result, bitcoin transactions have their own set of dangers.

Thus, Cryptocurrencies and blockchain, without question, have the ability to propel India's highly trained youth into the next phase of job creation. Future developments in the bitcoin and blockchain field have the potential to be branded as Indian, as well as being a viable source of employment and economic progress.

- Despite its shaky legal status, India has a sizable crypto market.
- In 2021, crypto use in the country is expected to skyrocket.
- Cryptocurrency acceptance could be boosted with a legislative framework.
- According to experts, a thriving startup ecosystem has sprung up around digital currencies. According to a Bloomberg study from June, around 15 million people in India trade cryptocurrency.

ARNITA SUR
2027834



DOCUMENTARY REVIEW- BANKING ON BITCOIN



Director: Christopher Cannucciari
Writers: Prichard Smith and Christopher Cannucciari
Cast: 25 cast members played by themselves
Year of Release: 2016
IMDB Rating: 6.6/10

The plot summary according to IMDB is as follows “Bitcoin is the most disruptive invention since the internet and now an ideological battle is underway between fringe utopists and mainstream capitalism. The film shows the players who are defining how this technology will shape our lives.” Now there is a lot that I do admire about this documentary but the full package left me a bit unsatisfied. What this documentary tries to do is to look at the history of bitcoin on a timeline and hit the big date ever since its creation in 2009. A significant portion of the runtime, especially during the beginning was just spent explaining intricacies of Bitcoin. It really does start to feel like a history lesson like you would see in a class. However, it would have been better to focus on a single storyline instead of interviewing a ton of people and overloading the viewers with information and little time to process it. Having said that, the use of animation to explain Bitcoin combined with analogies about simple money caught my attention.

Despite the efforts in the documentary to explain what Bitcoin is, let me explain it to you in simple terms. Consider Bitcoin as an accounting system where the money goes directly to the recipient instead of the intermediaries, i.e. banks. This transaction is then recorded in a public digital ledger called blockchain. It has to obtain the approval of every computer within that network for the transaction to be verified.

They have actually several storyline threads that I found fascinating like the guy in the opening shot who is about to go to prison for money laundering and allowing drug trafficking to happen with Bitcoin or this government finance guy Benjamin Loski who basically puts in place regulations on Bitcoin companies and then starts a consulting business where he profits from the regulations that he himself made.

My favorite plotline actually doesn't even happen until the last half hour where the documentary tries to uncover the truth and origins of Satoshi Nakamoto, the apparent creator of Bitcoin. It is unknown whether it is an individual, or a group of people, or even a pseudo name. This increased my interest in digging deeper into the origins of this apparent creator. However, the 1

DOCUMENTARY REVIEW- BANKING ON BITCOIN

hour 23 minutes off runtime restricts the scope of the documentary.

The documentary clearly paints a picture of the director's bias towards Bitcoin and his apprehensions over the government's intentions to destroy cryptocurrency. On comparing this documentary to another video on Bitcoin going by the name of Bitcoin LA, we get a more comprehensive and unbiased picture of this economic ecosystem in which Bitcoin operates.

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STOCK OF THE MONTH: TATA POWER



Source: Screener

Multibagger Alert

Tata power is involved in generating, transmitting, and distributing electricity and is headquartered in Mumbai, Maharashtra. It is a part of the Tata group. The company has got a decent PB ratio and PE ratio when compared to its competitors. The share has given around 100% returns in the past 6 months. The quarterly results are yet to be published, which is expected to surge the share price of the company. The company has been maintaining a healthy dividend payout rate of 33.36%. The promoters of the company have not pledged their holdings in the market so far. The current share price is trading above the 50- and 200-day moving averages, which is a positive sign.

The company has established a partnership with TVS motors recently for creating AC charging network and DC fast-charging network for electric two-wheelers, which made the share price cross its 52-week high price. The rising coal prices will not affect Tata Power because the company has decided to reduce the load factor in its plants and reduce the losses. The promoter's holding remains unchanged at 46.86% in the latest quarter. The management of the company is dynamic to the changes in the sector and has an efficient workforce. The main role of the management team is to steer the organization towards its goal. The company encourages innovative work practices and healthy competition across the organization. The management team also focuses on corporate governance. The current CEO of the company is Praveer Sinha.

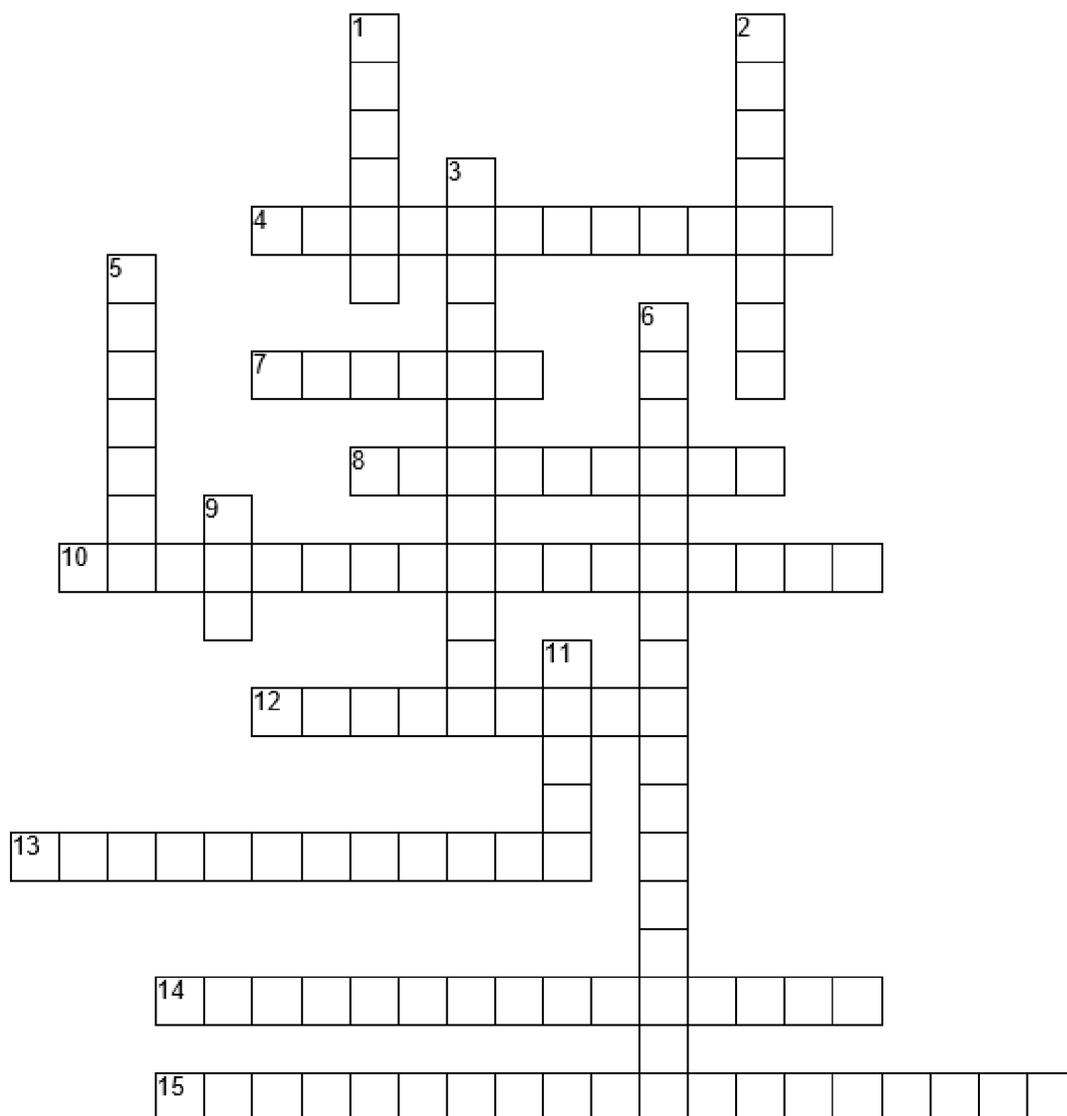
The 52-week low and high of the share are 51.65 and 184.75, respectively. The company has given a breakout recently after being range-bound for more than 3 months. The experts have given a buy call for this share as it has the potential to turn into a multibagger in the upcoming period. The fundamentals of the company are sound and can fetch investors good returns in the near future. The company is exhibiting an increase in the net revenue and profit margin QoQ, which is a positive sign for the development of the company. The company has crossed the 50,000 crores market capitalization milestone recently.

Tata Power is a mid-cap stock with high potential to grow rapidly and overcome the competition in the market. The fundamental and technical indicators suggest the upward movement in prices. The company will manage to capture a significant share in the market in the upcoming years. It is always a good investment to invest in the Tata group companies.

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FINANCE CROSSWORD



Across

4. This is the process of paying off your debt in regular installments over a fixed period of time.
7. Also called equities or shares.
8. A person who is financially dependent on your income, typically a child or an adult relative you may support.
10. A type of policy that provides additional liability coverage beyond what your home, auto or boat insurance may provide.
12. A number used by banks and other financial institutions to measure a borrower's credit worthiness.
13. The increase in the value of an asset or investment above its original purchase price.
14. The process by which you choose what proportion of your portfolio you'd like to dedicate to various asset classes, based on your goals, personal risk tolerance and time horizon.
15. Employer-sponsored retirement plans, such as pensions, in which the employer promises a specified retirement benefit based on a formula that may include an employee's earnings history, length of employment and age.

Down

1. An account held by an impartial third party on behalf of two parties in a transaction.
2. The difference between your assets and liabilities.
3. Companies often use these as management incentives.
5. The payments you make to an insurance company in return for protection from financial losses within the scope of your policy.
6. A mortgage that carries a fixed interest rate for the entire life of the loan.
9. A type of mortgage in which the interest you pay on your outstanding balance rises and falls based on a specific benchmark.
11. Commonly referred to as fixed-income securities.

VIDHI S
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INDIA'S BIGGEST EVER IPO IS OUT!



India's biggest IPO worth 18300 Cr by One97 Communication has opened for public issue. The last biggest public issue was held by Coal India worth 15000 cr which was a decade before. Paytm was incorporated in 2009 as the first digital payment platform which offered cashless payment services to its customers. Paytm is one of the subsidiaries of One97 communication limited, Paytm currently has a 333+ Million client base with 21+ Million merchants registered on the platform. Paytm Provides payment services, financial services, and Commerce/Cloud services. Paytm is currently valued at US\$ 6.3 billion being India's largest payment service operator.

The total assets of the company have fallen from 103,031 in 2020 million to 91,513 million in the year 2021. The profits after tax have reduced but are still negative.

The payment vertical is the most important component as it contributes 75% of the revenue to the company. The digital payment by value has increased from US\$19.6 trillion in FY19 to US\$20.2 trillion in FY21. The industry is expecting a CAGR of 17% by the year 2026. The total digital payments by volume are expected to grow by 30% in 2026.

The management was able to minimize the loss and diversify its business avenues for the past few years. Paytm is a highly competitive service provider as it is the leading digital payment service provider. It has a strong brand identity with a brand value of US\$6.3 billion and has a broader landscape of merchants and customers registered on the platform.

The company has fragments of the history of losses and generated negative cash flows in the past couple of years. An interesting aspect about the high indirect tax litigation tax amount of 37330Cr whereas the revenue generated is negative.

The public offering consists of an 8,300crore issuance of new equity shares and a 10,000 crore Offer for Sale (OFS) by existing shareholders. The price band of the sale has been fixed at Rs ₹2,080-2,150 per share. Paytm has raised ₹8,235 crores from anchor investors.

The net proceeds will be utilized towards growing and strengthening the Paytm ecosystem, including acquisitions and retention of consumers and merchants. Paytm would be providing them with better access to technology and other financial services. They also have a focus on investments in new business avenues and strategic partnerships and for general corporate purposes.

Analysts have recommended the investor subscribe to the issue as the company is well-positioned to benefit from exponential growth in the industry. Although the industry doesn't convince financials, the company is being successful in reducing its losses by reducing branding expenses. The further prospects through the acquisition and merger will drive the future growth of the company. The dependency of Paytm on payment services for the majority of revenue is a key matter of concern.

The article presents a comprehensive view of Paytm's IPO exploring the facets around it and analysing its possible impacts

ANN MARY BABU
2028046



CREATIVE CORNER



EXPERIENCE

- POSITION TITLE** for company tld
Present
Short description of the position and the responsibilities you had in this position.
- POSITION TITLE** for company tld
2013 - 2016
Short description of the position and the responsibilities you had in this position.
- POSITION TITLE** for company tld
2012 - 2013
Short description of the position and the responsibilities you had in this position.
Lorem ipsum dolor sit amet lur dis onomu inusani qui spe volur new.
- POSITION TITLE** for company tld
2003 - 2010
Short description of the position and the responsibilities you had in this position.

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COVER LETTER

25
Lorem ipsum dolor sit amet consectetur adipiscing elit, ut vestibulum eleifend dolor ornare. Ut suscipit ornare orci venenatis massa suscipit a. Morbi non metus eleifend varius. Quisque et lacus fermentum ac purus ut, vehicula estas, in luct

WHAT IF?

What if?
I asked myself,
What if we could see the real?
What if this wasn't a big deal?
What if we share our lovely meal?
What if they don't put materialistic seal?

What if?
I asked myself,
What if a mother was there forever?
What if happiness would stay ever?
What if emotions would win rather?
What if gratitude, is what we gather?

What if?
I asked myself,
What if civilization were never there?
What if being happy is what we care?
What if we make with our souls glare?
What if everyone gets their pair?

What if?
I asked myself,
What if fishes could ever fly?
What if fox wasn't really sly?
What if we would never lie?
What if the hopes never die?

What if?
I asked myself,
What if nothing is all we know?
What if we never feel low?
What if we would never grow?
What if we could share sorrow?

What if?
I asked myself,
What if humanity is what we count?
What if togetherness, is what we mount?
What if hatred never gets account?
What if love was paramount?

ANKIT PRASOON
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HALLOWEEN CORNER

C H A A N A K Y A



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