



CHRIST
(DEEMED TO BE UNIVERSITY)
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JUNE 2025 | VOLUME 25 | ISSUE 1

CHAANAKYA

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

**Published by
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 June 2025. This issue is presented by Team Abhishaad, which is a group of students under the mentorship of Dr. Piyali Roy Choudhary from the MBA Finance Specialization. The writers have expressed their opinions on topics ranging from the fintech market in India is fastest growing among all the other sectors currently. Starting from UPI consideration to lending in tech base, India's fintech sector has made numerous strategies in digital payments and lending.

The risk of lumpsum investment on insurance is another concern that directs towards the lower-level intensity of fund channelisation in insurance markets. While IRDAI (Insurance Regulatory and Development Authority of India) is promoting innovation, the compliance remains the main obstacle in achieving the growth in fintech markets.

The section titled "Creative Corner" showcases the passion students have for photography and art. We hope that the Newsletter will help the readers get an overview of the recent financial news.

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. Piyali Roy Choudhary, our expert specialization mentors, and all the contributors for their cooperation and active participation.

Wishing our readers a happy reading

Best wishes,
Team Chaanakya



INDUSTRIALIST INTERVIEW



FINTECH, RISK AND LENDING: INSIGHTS FROM A GLOBAL CREDIT RISK EXPERT



Mr. Rithesh Kamath
Senior Credit Underwriter
PayPal

In a recent interactive session, MBA students had the chance to connect with Mr. Rithesh Kamath, a Senior Credit Underwriter at PayPal. He shared valuable insights from his varied experience at institutions like Kotak Mahindra Bank, IDFC First Bank, and Capital First Ltd. His career covers the entire lending spectrum, ranging from unsecured business loans in retail banking to large-scale wholesale credit and enterprise risk analysis at a major fintech company. Mr. Kamath explained how fintech has changed lending and underwriting practices.

Traditionally, lending depended on manual financial analysis and physical visits to customers. Now, it has shifted to automated, AI-driven decision-making models. Tools like "Perfios" allow for real-time financial statement analysis and categorize borrowers into risk tiers, such as Gold, Platinum, Silver, and Bronze. This change has cut processing time from days to hours. It not only helps lenders with quicker risk assessments but also gives customers immediate access to credit, even if it comes with higher interest rates, especially in unsecured segments.

One of the most innovative ideas Mr. Kamath highlighted was Profit-Based Lending (PBL). Unlike fixed EMI structures, PBL ties repayments to a borrower's profitability. For example, a business might pay higher EMIs during profitable months and lower ones when profits fall. This model supports financial flexibility and eases pressure on borrowers, making it particularly beneficial for MSMEs and seasonal businesses. Mr. Kamath pointed out that many NBFCs and fintechs are adopting PBL to better meet changing credit demands.

FINTECH, RISK AND LENDING: INSIGHTS FROM A GLOBAL CREDIT RISK EXPERT

Regarding financial inclusion, Mr. Kamath talked about the expansion of fintech into rural areas. He noted that with more people using smartphones and simpler app interfaces, even those without bank services can access financial help. Targeted digital advertising and straightforward KYC processes have helped raise awareness. However, he warned about ethical issues, such as high interest rates and the misuse of personal data, urging for better customer service and transparency to build lasting trust in digital lending.

In conclusion, he emphasized that the future of fintech will revolve around speed, innovation, and inclusivity. As more banks embrace technology and as crypto and alternative financing gain traction, fintech firms that focus on faster turnaround times and ethical practices will have the edge. For MBA students looking to enter this field, he recommended staying informed about tech trends and promoting financial literacy and awareness, especially in underserved areas.

INTERVIEWED BY
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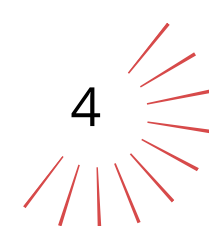
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STUDENT'S CORNER



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HOBBIES
creating websites
swimming
photography
body building

EXPERIENCE

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POSITION TITLE for company tld
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Short description of the position and the responsibilities you had in this position.
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REFERENCES

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EMBEDDED FINANCE: THE INVISIBLE HAND TRANSFORMING LENDING AND INSURANCE

Ramesh, a small electronics retailer based in Pune, attempted to apply for a business loan from a bank in 2019. It took more than three weeks, involved stacks of paperwork, and resulted in rejection because the bank didn't have a sufficient credit history. Fast forward to 2024: Ramesh upgraded his inventory using a credit line offered within his point-of-sale app—granted instantly, without stepping into a bank.

Embedded finance refers to the seamless integration of financial services into non-financial platforms. Instead of a customer seeking out a loan, credit line, or insurance policy, the financial product is embedded into the service they're already using. Think: getting a loan while shopping online, or adding insurance during a travel booking. It's finance without friction—and increasingly, without borders.

One of the most visible examples is Buy Now, Pay Later (BNPL). According to Juniper Research, global BNPL transaction value reached \$179 billion in 2022 and is projected to hit \$596 billion by 2026. Platforms like Affirm, Afterpay, and India's ZestMoney let users break up payments at checkout—no traditional credit card needed.

Even small businesses are being included. Shopify Capital, for instance, provides loans and cash advances to its merchants based on their sales data. By 2023, Shopify had issued over \$4.5 billion in funding across the U.S., UK, and Canada. In India, players like LazyPay, Simpl, and OlaMoney Postpaid have made micro-credit as easy as a tap, especially for users without credit histories.

Embedded finance is not about eliminating banks or insurance firms. It's about making financial products invisible and intuitive. The infrastructure stays in the background while the experience becomes effortless for users.

**SAM VARGHESE
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FINTECH REVOLUTION IN INDIA: TRANSFORMING LENDING AND INSURANCE

India's financial sector is rapidly changing due to financial technology. Increased smartphone use, wider internet access, and government programs like Digital India and UPI are driving fintech's impact in lending and insurance by making these services faster, more inclusive, and focused on customers.

Traditionally, getting a loan in India required lengthy paperwork, collateral, and credit history, which often left out informal workers and small businesses. Fintech companies have shifted this situation by using AI, machine learning, and big data analytics to look at alternative credit data, such as digital payment behaviour, social media activity, and mobile phone usage.

Platforms like Paytm, Zest Money, and Lending Kart offer microloans and BNPL (Buy Now Pay Later) services to individuals with limited or no formal credit history. Peer-to-peer lending platforms like Fair cent connect borrowers directly with lenders, lowering interest rates and improving access to loans. Blockchain technology in digital lending ensures transparent and secure loan documentation. According to a KPMG report, India's digital lending market is expected to reach USD 350 billion by 2025, underscoring the extent of this change.

Insurance is also going digital with Insurtech. Companies like Digit Insurance, Acko, and Policy Bazaar now use automation, chatbots, and AI for instant policy issuance and claim processing. Usage-based insurance (UBI) is becoming popular. Vehicle telematics and wearable health devices allow companies to adjust premiums based on actual user behaviour, making insurance fairer. Mobile apps offering microinsurance are helping rural and low-income communities access affordable policies for health, life, and assets.

The Indian government and regulators such as RBI and IRDAI are backing fintech by providing digital infrastructure and sandbox policies, promoting innovation while protecting consumers.

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PERSONALIZING CREDIT AND INSURANCE THROUGH
DATA AND AI

Traditional financial services, particularly lending and insurance, have seen substantial changes as a result of the emergence of financial technology, or fintech. Fintech has improved the speed, accessibility, and customer focus of financial processes by incorporating cutting- edge technologies like artificial intelligence, machine learning, and big data analytics. Nowadays, a wide variety of alternative data, including transaction history, utility bill payments, and even social media activity, are used by fintech platforms in the lending industry to evaluate creditworthiness. In addition to giving underprivileged groups like gig workers, small businesses, and people without official credit histories access to credit, this enables more accurate risk assessment.

The emergence of peer-to-peer (P2P) platforms, which link borrowers and lenders directly without the use of conventional financial middlemen, is one of the most significant developments in lending. In addition to accelerating loan approvals, this lowers interest rates for borrowers and increases returns for investors. Furthermore, the application of blockchain technology has increased the transparency and security of loan documentation, lowering the possibility of fraud and boosting mutual trust. Lending is being redefined as a more effective and inclusive service as a result of these technological developments.

"Insurtech," which uses digital tools to provide individualized, data-driven insurance solutions, has emerged in the insurance industry as a result of fintech. Insurers can now modify rates based on real-time data, like driving habits or lifestyle patterns, thanks to wearable health devices and automobile telematics. Additionally, claims processing has been streamlined by automation and chatbots driven by AI, which has improved response times and decreased the need for human intervention. As a result, insurance services are now more user-friendly, responsive, and customized, which enhances customer satisfaction and operational effectiveness.

ARJUN S
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FINTECH INNOVATIONS IN LENDING AND INSURANCE

The financial services industry is going through a massive shift or transformation, which is particularly fuelled by technological innovations in the field of finance, for which the term can be coined as FinTech. Technological innovations in this area are not only redefining the way financial operations are usually done, but are also changing the way customers and businesses view and access financial services such as credit and financial security. Among the most impacted sectors are lending and insurance, where technological advancements are redefining traditional models with a special attention on speed, convenience and inclusivity.

One of the major disruptors when it comes to FinTech is Decentralized Finance, often abbreviated as DeFi. This is a rapidly growing model which operates on digitalized blockchain technology and enables users from different parts of the world to indulge in financial services between themselves, thus removing the need of an intermediary. The users can involve in various financial activities like lending, borrowing, collecting interests which are operated through smart contracts – self-executing contracts publicly recorded on ledgers. This movement allows for a digitalized and global ecosystem which operates without the need for verifications and permissions. This way, DeFi is not only reducing costs and service processing time, but is also expanding financial access to sectors who previously had limited exposure to such a wide range of financial services

One important innovative integration gaining prominence is parametric insurance, where claims are processed and triggered by predefined events rather than models which traditionally assess the claims. This model is speeding up the settlement process and at the same time is reducing frauds. By integrating automation in both underwriting and claims settlement, FinTech is ensuring that insurance offers convenience, speed and transparency, and is more aligned with the wants and needs of emerging consumers. The future of finance is dependent not just on large institutions, but in powerful digitally driven platforms designed to meet the evolving needs of the modern customer.

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**FINTECH TRANSFORMATION: SPEED, INCLUSIVITY, AND INNOVATION
IN LENDING AND INSURANCE**

Fintech businesses have revolutionised the loan industry by digitising and automating what was once a tedious, paper-heavy process. Platforms like Lendingkart, KreditBee, and CASHe now offer instant personal and business loans with minimal paperwork, often disbursed within hours. This rapidity is driven by AI-powered credit scoring, which utilises alternative data such as digital payment history, utility bills, and even social media activity—especially beneficial for those with limited formal credit history. Fintechs are also transforming small business financing by evaluating eligibility in minutes and disbursing credit quickly. Embedded lending by companies like ZestMoney and Simpl enhances customer experience by offering credit precisely when and where it's needed.

In the insurance sector, fintechs—referred to as insurtechs—are making significant strides by reducing costs, improving accessibility, and customising coverage. Companies like Acko, Digit Insurance, and PolicyBazaar use technology to streamline policy purchases, claims processing, and onboarding. Micro-insurance, such as accident or travel insurance embedded within apps and e-commerce sites, caters especially to millennials and Gen Z. Usage-based insurance (UBI), which relies on real-time data from IoT devices and health wearables, allows insurers to price policies based on actual behaviours like safe driving or active lifestyles. Underpinning all these advancements are core technologies: AI for fraud detection and underwriting, blockchain for transparency, and cloud computing for scalability and faster service deployment.

Beyond operational efficiency, fintech’s most transformative impact lies in promoting financial inclusion. In rural areas where traditional banks fall short, fintechs are stepping in with vernacular-friendly interfaces and mobile-first solutions. Yet, challenges persist in the form of data privacy concerns, cybersecurity threats, and evolving regulations. Bodies like the IRDAI and RBI are working to strike a balance between innovation and consumer protection. As the digital economy expands, fintech’s integration with AI and analytics is set to further reshape financial services into faster, more equitable, and intelligent systems, fostering a resilient and inclusive financial ecosystem.

P.S.LAKSHANA
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CREATIVE CORNER



CREATIVE CORNER

OLD SCHOOL LENDING –
A LONG WAIT

I just want a small loan,
but this paperwork
never ends!

BANK

Traditional lending used to be slow,
paper-heavy, and limited to those
with high credit scores and assets.

FINTECH TO THE RESCUE –
INSTANT APPROVALS!

No collateral.
No long forms
Just AI-based
checks in minutes!

Wow!
That was
fast and easy!

Loan Approved
₹50,000
disbursed instantly!

Fintech innovations use AI, data
analytics, and UPI to offer loans quickly–
even to those without traditional credit history

STONE AGE LENDING

Come back in 6 moons.
We're still checking
your goat collateral.

BANK STATEMEN

FINTECH AGE LENDING

Loan Approved
in 3 seconds

AI doesn't need
lunch breaks.

CREATIVE CORNER



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CROSSWORD PUZZLE



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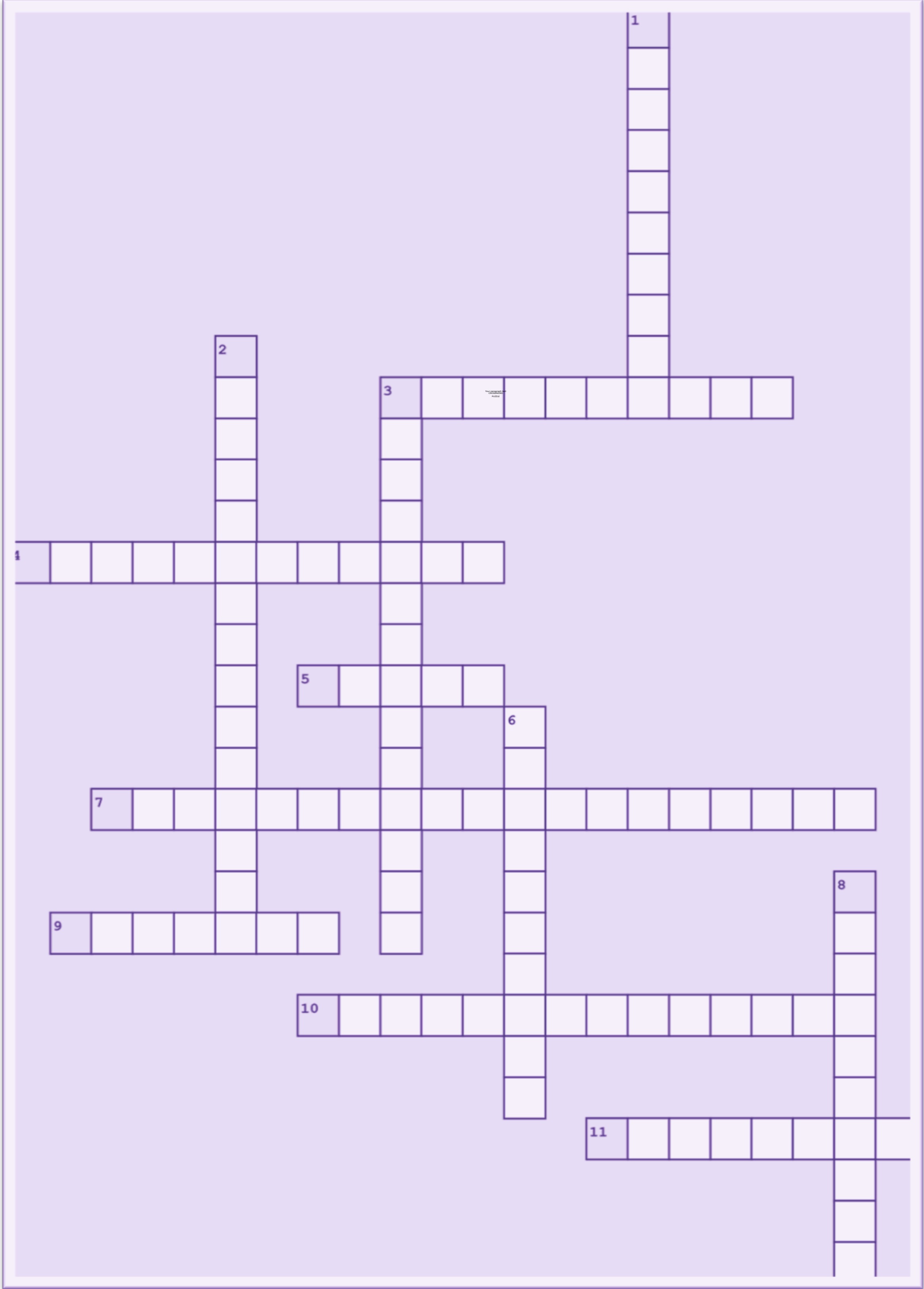
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CROSSWORD PUZZLE



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CROSSWORD PUZZLE

ACROSS

- 3. Super secure insure tech computer list for money (9)
- 4. Robot money helpers (4,8)
- 5. What smart computer contracts stop (5)
- 7. Using computers to make money stuff better (7,10)
- 9. Tech to help follow rules (7)
- 10. Checking if you're good with money in new ways (11)
- 11. Computer helpers that chat with you (9)

DOWN

- 1. New tech for buying protection (8)
- 2. Money stuff built into other things, like buying a car (8,7)
- 3. Buy stuff now, pay for it later (3,3,5)
- 6. People lending money to other people, not banks (4-2-4)
- 8. Info from your smart watch for your protection plan (9)

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POSITION TITLE for company tid

2012-2013

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for company tid

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

A close-up photograph of a document. The text 'COVER LETTER' is visible in blue capital letters. Below it, the number '16' is printed in black. A red starburst graphic, composed of several thin lines radiating from a central point, is positioned over the number '16'. The background shows blurred text from the document, including words like 'Lorem ipsum', 'dolor sit amet', and 'consectetur'.

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QUIZ

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1. Which technology is often used for secure authentication in Fintech applications?

1. Blockchain
2. Artificial Intelligence
3. Biometrics
4. Virtual Reality

2. Which Fintech technology enables quick and secure cross-border money transfers?

1. China
2. India
3. United States
4. United Kingdom

3. Which country boasts the highest consumer FinTech adoption rate globally?

1. China
2. India
3. United States
4. United Kingdom

4. Which Fintech innovation offers microloans to individuals and small businesses?

1. Crowdfunding
2. Crowdsourcing
3. Peer-to-Peer Lending
4. Cryptocurrency Mining

5. Which FinTech model allows small businesses to get quick loans using unpaid invoices?

1. Microfinancing
2. Crowdfunding
3. Invoice financing
4. Reverse factoring

6. "Buy Now Pay Later" (BNPL) is a FinTech innovation in which segment?

1. Insurance
2. Investment
3. Lending
4. Wealth management

7. Which FinTech platform helps borrowers receive loans from multiple lenders based on a single application?

1. Co-branded wallets
2. Loan aggregation platforms
3. Insurance exchanges
4. SIP investment tools

8. Which of the following is commonly used in digital lending for KYC compliance in India?

1. Aadhaar-based eKYC
2. Election card
3. Passport scanning only
4. Pan card photo upload



9. The Account Aggregator (AA) Framework in India aims to:

1. Monitor income tax returns
2. Share data securely between financial institutions
3. Replace UPI
4. Provide agricultural loans

10. What is the UPI-based product launched to offer credit via QR scanning in India?

1. Bharat BillPay
2. UPI Credit Line
3. Rupay Direct
4. Aadhaar Loan App

11. What is the main purpose of Insurtech?

1. Providing financial advice
2. Facilitating insurance processes
3. Conducting stock market analysis
4. Managing cryptocurrency transactions

12. Which regulator oversees digital insurance innovation in India?

1. RBI
2. SEBI
3. IRDAI
4. TRAI

13. Which RBI-licensed platform provides microloans through QR code-based verification for street vendors?

1. Pradhan Mantri Mudra Yojana
2. PM SVANidhi Scheme
3. Atal Pension Yojana
4. Startup India

14. Which of the following is a major digital lending FinTech platform in India?

1. Razorpay
2. Cred
3. Paytm
4. Lendingkart

ANSWERS

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FINANCE CLUB ACTIVITIES



FINANCE CLUB ACTIVITIES

NIFTYNAVIGATOR

Date: 3rd January 2025

Participants: 227 MBA Students

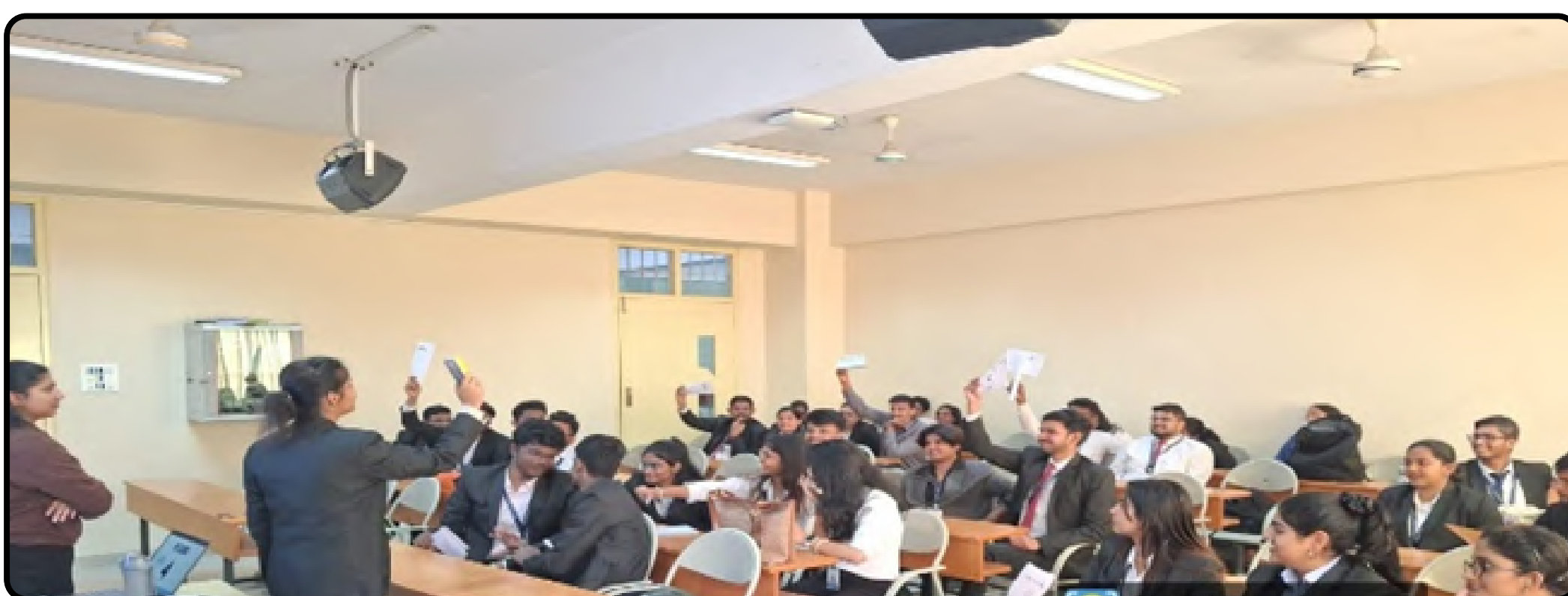


NIFTY Navigator simulated a corporate leadership challenge where students pitched as CEOs of NIFTY50 companies. With just 10 minutes of preparation, participants crafted compelling one-minute pitches highlighting strategy, market presence, and financials. This activity enhanced quick thinking, financial comprehension, and strategic articulation, offering a practical understanding of business dynamics and the stock market. Students walked away more confident in public speaking and better equipped for leadership roles.

QUIZINANCE – THE FINANCIAL AUCTION

Date: 17th January 2025

Participants: 227 MBA Students



Hosted by the MBA Finance Club, Quizinance was an interactive in-class auction-style quiz designed to test students' knowledge of finance fundamentals and current affairs. Conducted over 20 rounds, students formed teams and bid for the right to answer questions, encouraging strategic thinking, real-time decision-making, and collaborative learning. The event blended competition with academic enrichment, offering an engaging platform to enhance financial literacy in a dynamic and fun format.

FINANCE CLUB ACTIVITIES

TURNAROUND SUMMIT: STRATEGIES FOR BUSINESS REVIVAL

📍 **Venue: KE Auditorium**
👥 **Participants: 222 MBA Students**

TURNAROUND SUMMIT challenged students to craft strategic revival plans for bankrupt companies, covering financial restructuring, market repositioning, and operational changes. Teams presented their solutions to a panel of judges, receiving critical feedback during a Q&A. This high-stakes environment fostered analytical thinking, creative problem-solving, and presentation skills.



UNION BUDGET ANALYSIS 2025

5th February 2025 | 📍 Venue: Main Auditorium
👥 **Participants: 222 MBA Students**



Union Budget Analysis 2025 featured expert insights from CA K Raghu, Dr. L Ravindran, and Mr. Sachin Mathur. The session combined student-led presentations on fiscal policy with in-depth discussions on tax reforms, AI, infrastructure, and economic resilience. With thought-provoking commentary on income tax simplification, startup funding, and investment diversification, students gained critical exposure to macroeconomic planning. A concluding quiz reinforced learning, ensuring students left with a sharper understanding of budget implications and public policy.

FINANCE CLUB ACTIVITIES

NITIMANTHAN: THE BUDGET CONCLAVE

6th February 2025 |

**Guest: Ms. Kannammai, Lead Consultant,
Deloitte Consulting**



A dynamic roleplay session saw 12 student participants step into the shoes of policymakers, including Finance Minister Nirmala Sitharaman, to simulate India's Union Budget. Key economic issues such as a 24.5% fiscal deficit, 29.1% unemployment, and rising household debt were explored. The debate featured sectoral allocations in agriculture (Dhan Dhanya Yojana, Kisan Credit Cards), AI investment, MSME support, and discussion on tariff impacts. Students proposed reforms and showcased budgetary creativity with a focus on inclusive growth.

IPO: BATTLE ROYALE – MOCK IPO SIMULATION

**Date: 21st February 2025
Participants: 36 MBA Students**



IPO: Battle Royale offered a hands-on experience into the world of Initial Public Offerings. With guidance from Moody's analysts Ms. Kandur Sreelekha and Mr. Udaykumar Bhat, twelve student teams competed in crafting and pitching IPOs for their chosen companies. The event blended technical insights with practical execution as students analyzed financial data, built offering strategies, and presented to an audience. This engaging simulation not only deepened students' understanding of IPO mechanisms but also sharpened their skills in financial analysis, teamwork.

FINANCE CLUB ACTIVITIES

**FINQUEEN 2025 –
CELEBRATING WOMEN IN
FINANCE**

**Date: 7th March 2025 i
Guests: Ms. Surbhi Jaiswal (Capco) &
Ms. Priyam Tripathi (Tavant)**



An inspiring leadership event that spotlighted the achievements of iconic women CEOs. Participants delivered role-plays on leaders such as Melanie Perkins (Canva), Falguni Nayar (Nykaa), and Jane Fraser (Citigroup), showcasing their transformative contributions to global business. The event also featured a tribute performance, an engaging "Who am I?" quiz, and an award ceremony—highlighted by Sindhura Lukka's winning portrayal of Melanie Perkins.

**BULLS-BEARS BATTLE
ROYALE**

**13–14 March 2025
Participants: 222 students**



Spanning two action-packed days, the event began with mock stock trading using the Chart Champs platform. On Day 2, mentoring group representatives traded based on six news updates and four quarterly results, reacting to simulated market shifts in real time. The activity concluded with a stock market quiz, reinforcing investment concepts and risk analysis.



FEST WINNERS



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State / ZIP code

EDUCATION
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EXPERIENCE
POSITION TITLE for company tld
2013 - 2016
Short description of the position and the responsibilities you had in this position.
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2012 - 2013
Short description of the position and the responsibilities you had in this position.
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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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REFERENCES

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COVER LETTER

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FEST WINNERS

FIRST PLACE IN 'RESURGE' – FINANCE EVENT AT CHATURANGA'24, ALLIANCE UNIVERSITY



MBA Finance students Mittali Anchalia(2427833),Aswin P(2428010), and Sushanth S(2428057) secured 1st place in the Finance event 'Resurge' at Chaturanga'24, organized by Alliance University, Bangalore.

SECOND PRIZE IN NATIONAL FINANCE COMPETITION AT SDMIMD MYSORE

Krishna Bhaskar N (2428220) and David Paul Rajkumar (2427913) won the Second Prize in Vittaksh, SDMIMD Mysore's national finance competition, competing against top B-school teams. Organized by Finnacle Club.





WORKSHOP AND TRAINING



WORKSHOP AND TRAINING



A Value-Added Power BI Workshop titled a“Data to Dashboard with Power BI” was successfully conducted on 15th & 16th February 2025 for junior finance specialization students.Students gained hands-on experience in using Power BI to visualize and analyze financial data. Key learnings included transforming raw data into interactive dashboards, deriving actionable insights, and presenting financial performance effectively skills highly relevant to the modern finance industry



An engaging Simulation Workshop by enParadigm was held on 1st & 2nd March 2025, aimed at providing students with a real-time understanding of cross-functional business operations. Participants were divided into teams to manage virtual companies, making strategic decisions across business functions. Through this hands-on experience, students developed a holistic view of business management, recognized the importance of cross-functional collaboration, and enhanced their financial acumen.

WORKSHOP AND TRAINING

VBA MACROS WORKSHOP



A one-day hands-on workshop on Excel VBA Macros was conducted for finance professionals, aimed at automating repetitive tasks and improving efficiency in day-to-day financial operations. The session introduced participants to the basics of macro creation, including recording tasks, assigning macros to buttons, and writing simple VBA code using commands like MsgBox, Range, and conditional If statements. Key applications demonstrated included automating loan calculations and financial data processing using variables defined through Dim. The workshop equipped participants with practical tools to streamline routine Excel-based financial tasks with greater speed and accuracy.

THE NEWSLETTER TEAM



Sushanth Gowda
Head POC



Dr Piyali Roy Chowdhury
Faculty Coordinator



Anamalamuri Rifath Ashreen
Head POC



Kanagathara
Mentoring coordinator



Yashwanth Gowda
Design Coordinator



Sidharth P
Placement Coordinator



Vidhi Agrawal
Mentoring coordinator



Krishna Bhaskar
Club activity coordinator



Sona Francis
Mentoring coordinator



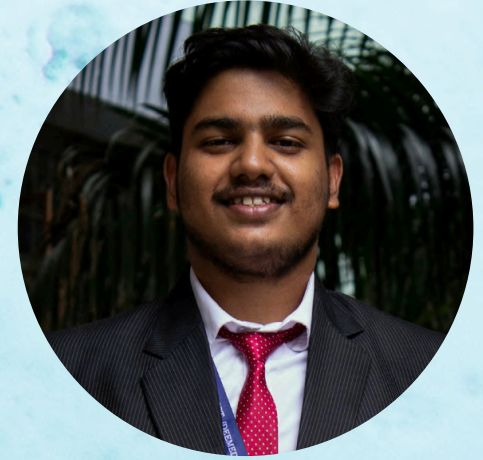
Dijin Davis
EFC Coordinator



Subhasini Heliwal
Mentoring coordinator



Gautham S Nair
EFC Coordinator



Jerin Joseph
Club activity coordinator