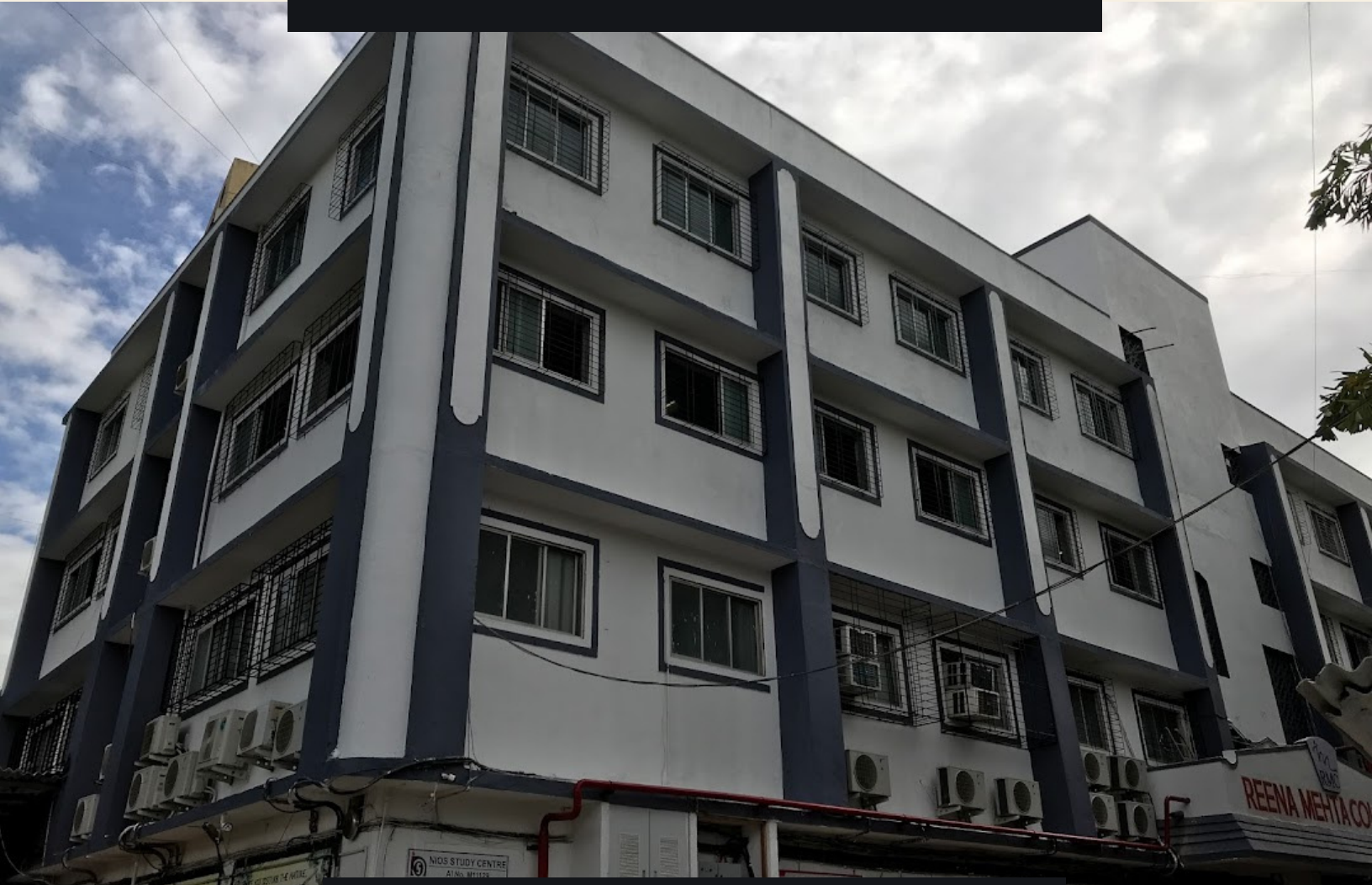


ISSUE NO. 1 // VOLUME NO. 1 // FEBRUARY 2022 EDITION

FINANCE ESSENCE

RMC COLLEGE



BY BAF & BBI DEPARTMENT

"Price is what you pay. Value is what you get"
- Warren Buffett



The plan beyond this resoucefullness: As a multidisciplinary college, students are expected to experience changes in the business world. This initiative by the BAF faculty will help students gain an edge in a dynamic and financial market environment. This will give an overview of finance with a different perspective, which will also help students to understand the market. I urge all my students to read this newsletter and appreciate any input from them on this matter.

Wish you all Happy reading.

I/C

Principal

Dr. Satinder Kaur Gujral

(M.com, MBA, B.Ed., Ph.D.)

ECONOMY OF INDIAN PREMIER LEAGUE (IPL)

BY NIKHIL GHADGE



Name:- Mumbai Indians

Company Name:- Reliance Industries

CEO:- Rahul Sanghvi

Brand value :- ₹809 crores



Name:- Chennai super Kings

Company name:- Chennai Super

Kings Cricket limited (owner of

Chennai Super Kings)

CEO :- Kasi Viswanath

Brand value :- ₹732 crores



Name:- Kolkata Knight Riders

Company name :- Red Chillies entertainment

(50%) owned by Shah Rukh Khan

Mehta Group (45%)

CEO:- Venky Mysore

Brand value :- ₹629 crores



Name:- Royal Challengers Bangalore

United Spirits Limited- Alcoholic

beverages: spirits, beer and wine

CEO:- Prathamesh Mishra

Brand value :- ₹595 crores



Name:- Delhi Capitals

Company name:- GMR Groups (50%)

. Also owns UP Yoddha ;

JSW Group (50%) CEO :- Vinod Bisht

Brand value :- ₹550 crores



Name:- Sunrisers Hyderabad

Sun TV Network- Broadcasting,
publishing, radio and web portal

CEO:- Kaviya Maran

Brand value :- ₹416 crores



Name:- Punjab Kings

Owner :- Mohit Burman, Ness wadia,

Preity Zinta, Karan Paul

CEO :- Satish Menon

Brand value :- ₹359 crores



Name:- Rajasthan Royals

Company name/ owenrs:- Amisha

Hathiramani's Tresco InternationalLtd

ManojBadale, Lachlan Murdoch

Executive, Ryan Tkalcevic Shane Warne

CEO:- Jake Lush McCrum

Brand value :- ₹263 crores



Name:- Gujarat Titans

Company name:- CVC Capital

Bid value :- 5,625 crore approx



Name:- Lucknow Super Giants

Company name:-RPSG Group

Bid value - 7090 crore

MONEY MISER

BY SHAHID KHAN & AYESHA SHAIKH

INDEX FUNDS

Introduction

An index fund is a type of mutual fund which acts like a portfolio where an individual keeps some amount in the share market or other financial markets. The main objective of index funds is to track and follow the performance of a popular stock Market index such as S & T, BSE NSE and sensex.

Important points

If you want higher market returns then you can choose an actively managed fund. Under these the manager has more involvement in decision making

If you wish to participate in equities and want Comparatively less risk then you should go for passively active funds like sensex and nifty these funds do not require any substantial tracking.

Things to be considered as investors in index funds

Index fund tend to choose their market downturn therefore it is recommended that you should have both active and index funds in your portfolio.

Return factor of index funds

Index funds past performance for the underlying standard of the index it is said that before investing in an index fund it is recommended that choose a fund

with minimal tracking the fewer errors, better the fund performance the fewer errors.

Cost of investments

Index funds generally have a much lower expense ratio than effectively managed funds. The portfolio of index funds is generally passively managed and the fund manager is not required to formulate an investment strategy hence the difference in expense ratio.

Financial goals of index funds

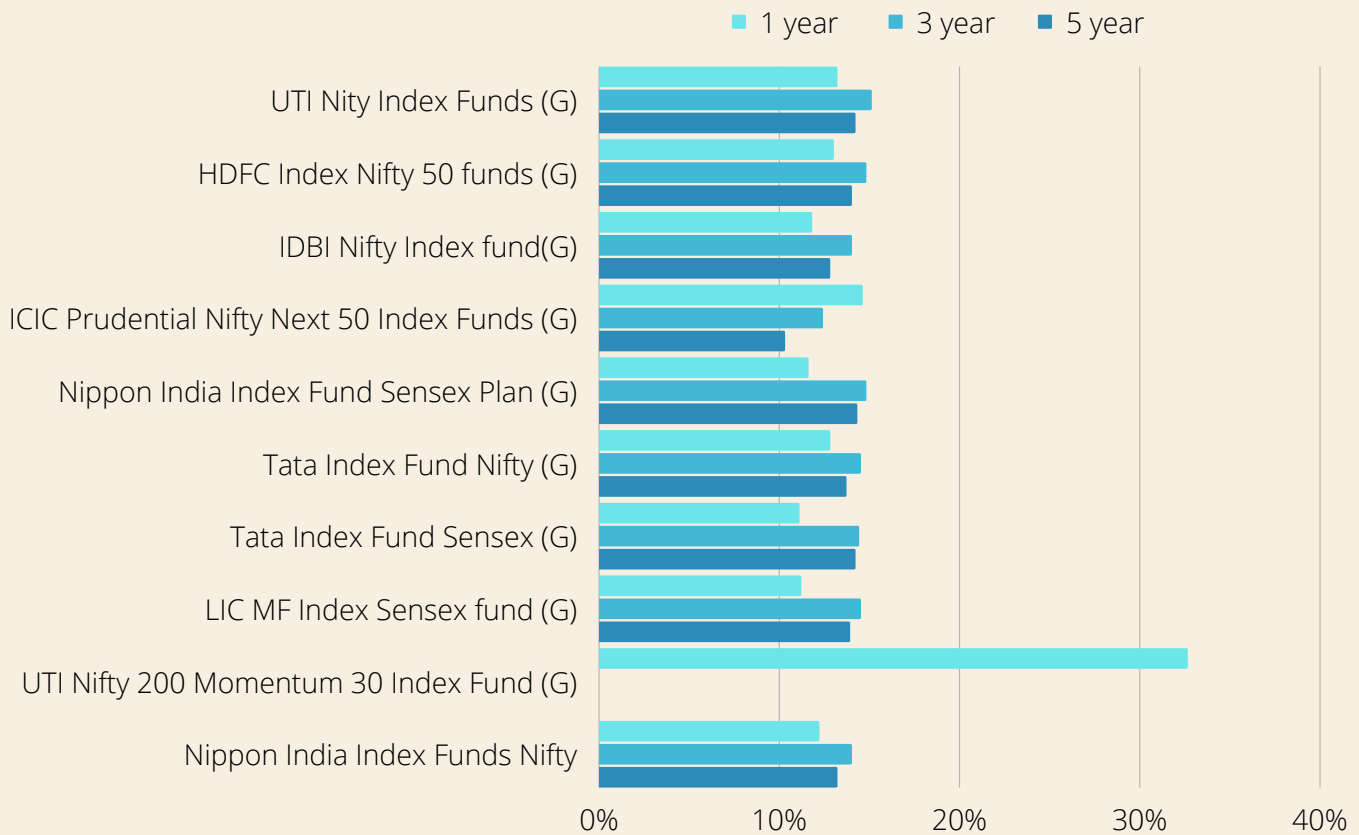
Equity funds can be ideal for achieving long term financial goals as wealth creation or pension planning. These funds are capable of generating enough wealth which may help you retire and pursue your pension in life.

Tax savings investment

Tax Saving Investments are an imperative a part of one's existence as they provide tax deduction beneathneath segment 80C or 80CCC. Taking into account, the significance of those investments, humans often desire to make investments. However, they may be now no longer eager sufficient to make investments because of low returns and specific dangers related to diverse investments.

However, they may be now no longer eager sufficient to make investments because of low returns and specific dangers related to diverse investments.

TOP PERFORMING INDEX FUNDS



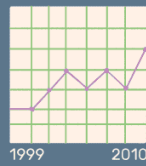
Advantages of Investing in Index Funds



Many index funds simply hold what's in the index (which rarely changes) so investors can see the fund's holdings anytime.



The composition of an index fund's portfolio rarely changes, which results in lower trading costs and lower taxes for the investor.



The diversification inside index funds minimizes risk—if one stock or bond is down (for the day or a year), another is probably up.



TAX DEDUCTIONS-SUMMARY

SECTION	DEDUCTION	ALLOWED
80C	ELSS , INSURECES & FIXED DEPOST	RS 150,000
80CCD (2)	EMPLOYERS CONTRIBUTION TO NPS ACCOUNT	UPTO 10%
80CCD (1B)	ADDITIONAL CONTRIBUTION TO NPS	RS 50,000/-
80TTA (1)	INTEREST INCOME FROM SAVING ACCOUNT	MAXIMUM 10,000/-
80TTB	EXEMPTION OF INTEREST FROM BANKS , POST OFFICE ETC	MAXIMUM 50,000/-
80GG	FOR RENT PAID WHEN ACTUAL HR IS NOT RECEIVED FROM EMPLOYER	RS 5000/- PER MONTH
80EE	INTEREST ON HOME LOANS FOR THE FIRST HOME OWNERS	RS 50,000 /-
80 D	MEDICAL INSURANCE SELF SPOUSE FOR CHILDREN	RS 25,000/-
80 DD	MEDICAL TREATMENT FOR HANDICAPED	RS 75,000/-
80 DDB	MEDICAL EXPENDITURE FOR SELF OR DEPENDENT	LOWER OF RS 40,000
80U	SELF SUFFERING OF DISSABILITY	RS 75,000/-
80RRB	DEDUCTION OF INCOME BY THE WAY ROYALTY OF A PATENT	LOWER OF RS 3,00,000/-

MONTHLY HIGHLIGHTS

(SOURCE FORM INSHORT)

IN FEBRUARY 2022, WHOLESALE INFLATION IN INDIA CLIMBS TO 13.11 PERCENT.

According to figures from the Commerce Ministry, wholesale inflation in India increased 828 basis points from 4.83 percent in February 2021 to 13.11 percent in February 2022. In January 2022, wholesale inflation was 12.96 percent. Rising prices of mineral oils, metals, crude petroleum, natural gas, and food goods, among other commodities, generated substantial inflation in February, according to the Ministry.



NATIONAL HIGHLIGHTS



RUSSIA-UKRAINE EFFECT

"For the first time in a long time, the Nifty50 fell below the 200-day SMA. Given the risks, the index may trade between 16,800 and 16,000 points lower "According to Shrikant Chouhan, Kotak Securities' Head of Equity Research (Retail),

"The market is correcting and will finish between 16,200 and 16,000," he remarked.

What to expect on Dalal Street

According to HDFC Securities' Shetti, the slide might continue in the short term, with the Nifty dropping below 15,900 before bouncing off the lows.

"The markets will be chaotic," said Prashanth Tapse, Vice President (Research) at Mehta Equities, "but we anticipate any modest comeback effort would be washed aside by the bears around about 16,700-16,900 on the Nifty."

Traders should continue to use the 'sell on the increase' technique, according to him.

BY PRATIK SOLANKI

RISHI AGARWAL, THE FORMER CHAIRMAN OF ABG SHIPYARD, HAS BEEN QUESTIONED BY THE CBI IN CONNECTION WITH A BANK FRAUD CASE OF RS 22,842 CRORE.

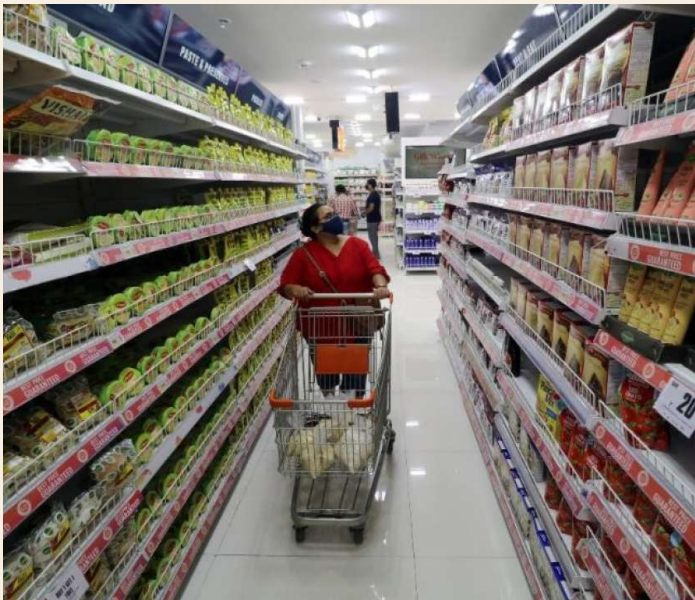
The Central Bureau of Investigation (CBI) Monday quizzed Rishi Kamlesh Agarwal for over nine hours in connection with what is being pegged as the country's biggest bank fraud of Rs 22,842 crores.

Agarwal is former Chairman and Managing Director of Surat based ABG Shipyard which stands booked by the CBI on charges of duping a consortium of 28 banks.



NESTLÉ AND HUL ARE RAISING PRICES ON MAGGI, COFFEE, AND TEA, ACCORDING TO REPORTS.

According to CNBC-TV18, Nestlé items such as Maggi noodles, Nescafé coffee, Hindustan Unilever Ltd's (HUL) BRU coffee, Taj Mahal tea, and Brooke Bond tea would become more expensive since the two corporations have hiked the pricing of several of their products. It further stated that Maggi noodles will increase in price by 9-16 percent. Tea rates at the Taj Mahal have been raised by 3.7-5.8%.



RUSSIA IS SELLING OIL AT A STEEP DISCOUNT, AND INDIA IS INTERESTED IN PURCHASING IT, ACCORDING TO A REPORT.

According to Reuters, India is considering accepting a Russian offer to acquire its crude oil and other commodities at a reduced price. India, which imports 80% of its oil, gets around 2% to 3% of its supply from Russia. "Russia is slashing the price of oil and other goods. We'll gladly accept it" a source stated



UPCOMING IPO IN INDIA MARCH 2022

COMPANY NAME	ISSUE SIZE IN ₹ CRORES (TENTATIVE)	IPO DATE
RUCHI SOYA INDUSTRIES LTD	4300-4300	24 MAR - 28 MAR
BYJU'S	4500	TO BE ANNOUNCED
DELHIVERY	7460	TO BE ANNOUNCED
MOBIKWIK	1900	TO BE ANNOUNCED
NSE	10000	TO BE ANNOUNCED
OLA	7300	TO BE ANNOUNCED
OYO	8430	TO BE ANNOUNCED
SWIGGY	NA	TO BE ANNOUNCED
SNAPDEAL	1,250 + OFS	TO BE ANNOUNCED
PHARMEASY	6250	TO BE ANNOUNCED
IXIGO	1600	TO BE ANNOUNCED
BAJAJ ENERGY	5450	TO BE ANNOUNCED

APPLE SUPPLIER FOXCONN IN TALKS TO BUILD \$9 BILLION FACTORY IN SAUDI ARABIA

According to the Wall Street Journal, Apple supplier Foxconn and Saudi Arabia are contemplating jointly creating a \$9 billion plant that could produce microchips, electric vehicle components, and other electronics. Foxconn's bid to develop a dual-line semiconductor contract manufacturing plant in Neom is being considered by Saudi Arabia. Foxconn is also in discussions with the United Arab Emirates considering locating the project there.



CHINA'S RICHEST BILLIONAIRES LOSE OVER \$52 BILLION IN A DAY AS STOCKS PLUNGE

As Chinese equities plummeted on Monday, the aggregate net worth of China's 78 richest tycoons tumbled by more than \$52 billion in a single day. Zhong Shanshan, the founder of bottled water firm Nongfu Spring and the country's richest individual, lost the most money, losing \$5 billion. Pony Ma, the founder of Tencent, saw his net worth plummet by \$3.3 billion to \$35.2 billion.



IMF STAFF STATEMENT ON THE ECONOMIC IMPACT OF WAR IN UKRAINE

The International Monetary Fund has warned that the Russia-Ukraine conflict might disrupt the global food supply by preventing Ukrainian farmers from planting crops like wheat. If the war continues, it will result in worldwide food insecurity, according to the report. Meanwhile, UN Secretary-General Antonio Guterres has urged for a "storm of hunger" and a "meltdown of the global food system" to be avoided.

GOVT HASN'T AGREED TO SET UP REGULATOR FOR CRYPTO INVESTMENTS: MOS FINANCE

The government has not decided to establish a regulatory authority for cryptocurrency investments, according to Pankaj Chaudhary, Minister of State for Finance, who told the Lok Sabha on Monday. When asked about the government's rules on deceptive crypto marketing, he said that the RBI and the government have been warning investors about potential economic, financial, legal, and security dangers.



I STILL OWN & WON'T SELL MY BITCOIN, ETHEREUM OR DOGE: ELON MUSK

"I still own and will not sell my Bitcoin, Ethereum, or Doge," Elon Musk, the world's richest man, tweeted on Monday. "As a general principle...typically it's better...to possess real objects like a home or shares in firms you think create good products...than currency," he continued. After Musk's post, the values of Bitcoin, Ether, and Doge spiked briefly.



UKRAINE TO LAUNCH NFT COLLECTION DEPICTING THE RUSSIA-UKRAINE WAR

"I still own and won't sell my Bitcoin, Ethereum, or Doge," Elon Musk, the world's richest man, tweeted on Monday. "As a general principle...when inflation is strong, it's typically better...to hold real objects like a home or shares in firms you think provide good products...than dollars," he noted. Following Musk's post, the values of Bitcoin, Ether, and Doge spiked briefly.



DIGITAL ASSETS

BY ANANYA SHETTY

Let's take a look at the key between the public, private and permissioned blockchain networks.



Public Blockchain

- One who wants to create an open blockchain like Bitcoin which allows all of us to sign up and make a contribution to the network.
- Anybody can read, write and audit the ongoing activities on the public blockchain network which allows the public blockchain to maintain its autonomous nature.

Private Blockchain

- One who is willing to run a private blockchain that allows only selected entry of verified participants like those for a private business.
- Participants can join such a private network only through an authentic and verified invitation.

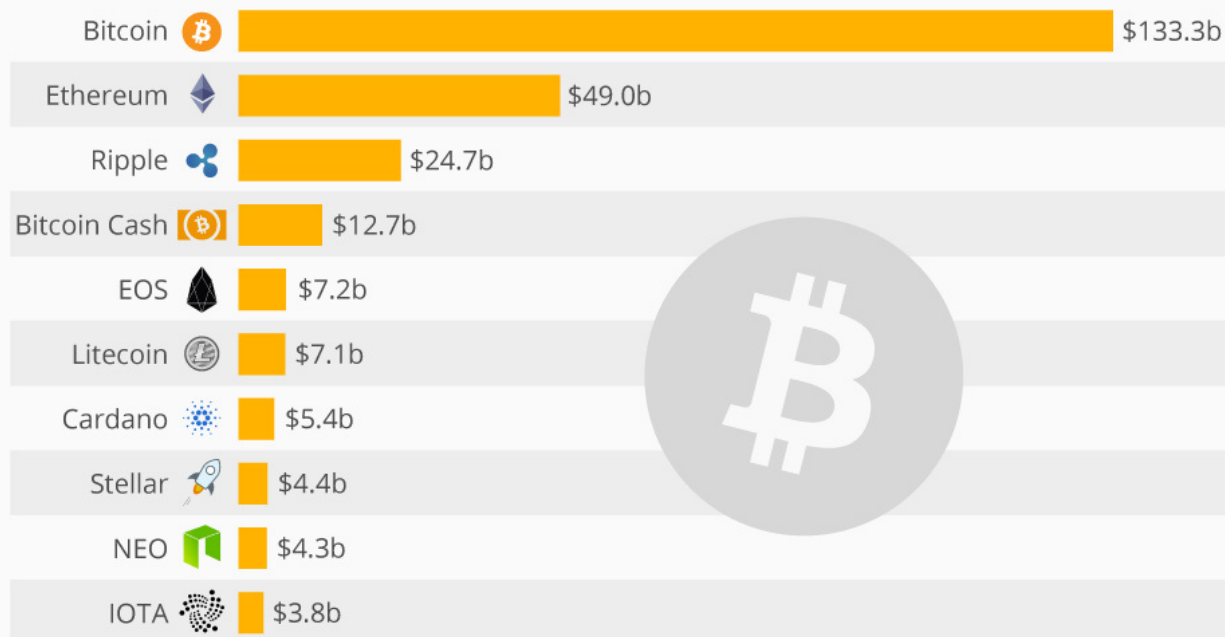


Permissioned Blockchain

- This blockchains allow a combination of public and private blockchains and support many customization options.
- This can be done by properly verifying the identity and then allowing anyone to join the authorized network or by assigning selected and specified permissions to perform only certain activities on the network. Such blockchains are built so that they grant special permissions to each participant.

The Top Ten Cryptocurrencies

Market capitalization of major cryptocurrencies



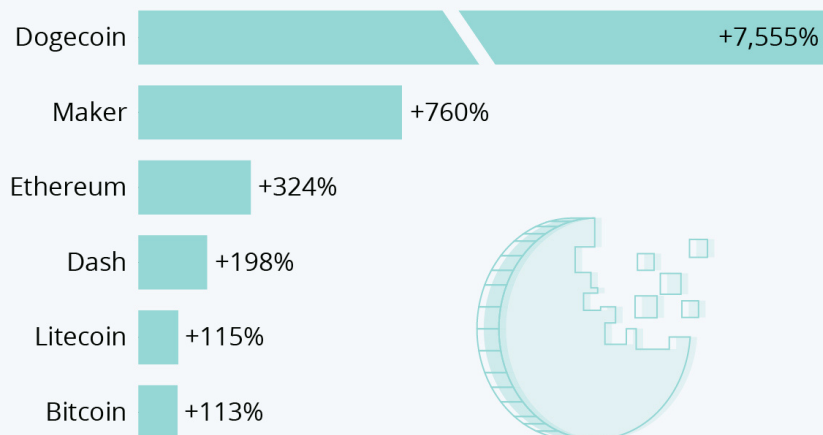
As of April 13, 2018 at 08:30 BST

Source: coinmarketcap.com

statista

2021: Year of the Cryptocurrency

% change in price of selected cryptocurrencies in 2021*



* Change from 7-day average price Dec. 25-31, 2020 to Apr. 28-May 4, 2021

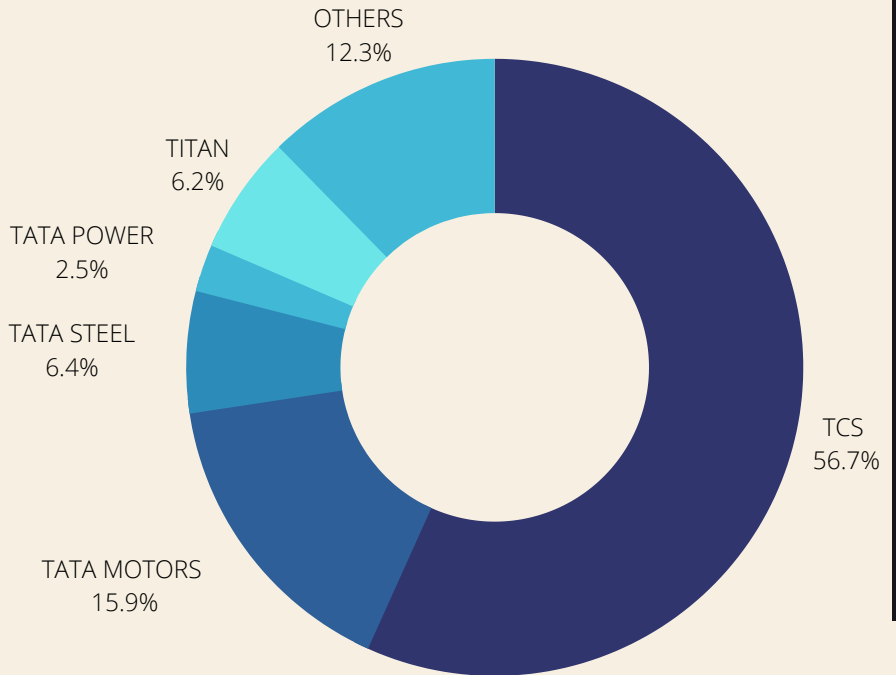
Source: CoinDesk



statista

FAMOUS INVESTOR PORTFOLIO (NATIONAL)

BY BHAVIKA JAIN








RATAN TATA

RATAN TATA

NET WORTH IS \$1 BILLION (7416 CRORE)

INVESTMENT IN INDIAN START-UP

START-UP	YEAR	FUNDING AMOUNT/ STAKE
	2019	UNDISCLOSED
	2017	UNDISCLOSED
	2016	UNDISCLOSED
	2015	1 CRORE
	2015	UNDISCLOSED

FAMOUS INVESTOR PORTFOLIO (INTERNATIONAL)

BY DISHA MOTA

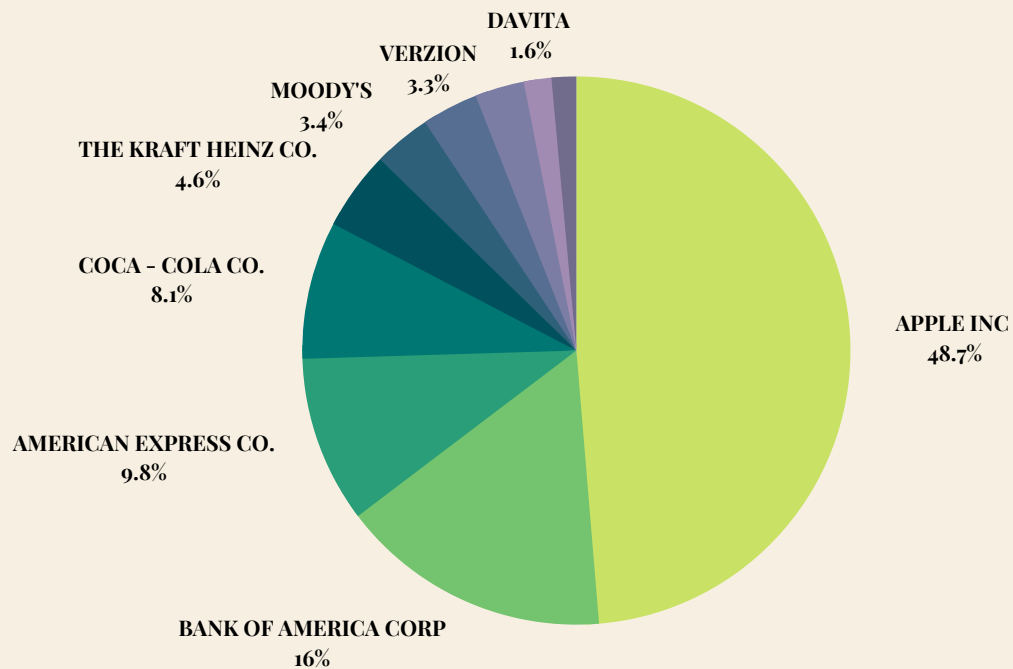


WARREN BUFFETT

RULE NO. 1: NEVER LOSE MONEY.

RULE NO. 2: NEVER FORGET RULE NUMBER 1.

WARREN BUFFETT



NET WORTH IS \$118.9 BILLION (90,249 CRORE)

INVESTMENT IN INDIAN START-UP

START-UP	YEAR	FUNDING AMOUNT/ STAKE
Paytm	2018	\$300 MILLION

EDITING TEAM



Darshan Joshi

HOD-BAF & BBI DEPARTMENT
EDITOR-IN-CHIEF



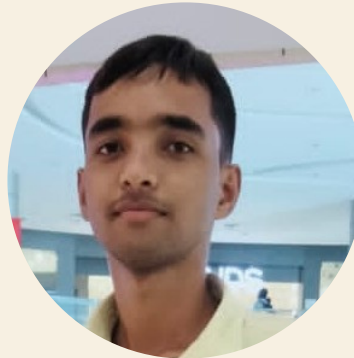
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ASSISTANT PROFESSOR
MANAGING EDITOR



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TYBAF



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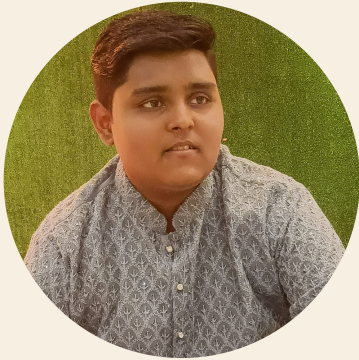
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