

# LINGAYA'S LALITA DEVI INSTITUTE OF MANAGEMENT & SCIENCES

FINANCE CLUB

## FINTEGRATE

*Newsletter 2023*

*Department Of Commerce*

*Bcom (H) programme*



*"Welcome to the finance newsletter brought to you by college students at Lingaya's Lalita Devi Institute Of Management And Sciences". Stay updated with our latest insights on financial trends, investment tips, economic updates, seminars, workshops, interviews, and many more by department of commerce. Discover a world of finance tailored for students, by the department of commerce. Let's explore financial success together.*



*happy reading !!*

# Message from the Director:



Dear finance club,

As the Director of our esteemed college, I am thrilled to extend my best wishes and congratulations on the launch of your new finance newsletter Fintegrate. I have no doubt that this initiative will prove to be a valuable resource for our students and faculty members alike.

I commend the Finance Club for taking this proactive step towards promoting financial literacy and awareness among our community. Your efforts are not only commendable but also much needed in today's economic climate.

I would like to take this opportunity to thank the members of the Finance Club for their hard work and dedication in bringing this project to fruition. Your passion and commitment to promoting financial education and awareness are truly inspiring.

I believe that this initiative will help students gain a better understanding of the complexities of the financial world and make informed decisions in their personal and professional lives. It is initiatives like these that make me proud to be a part of our college community.

Once again, congratulations on the launch of your finance newsletter. I wish you all the success and look forward to seeing this initiative grow and thrive in the years to come.

Best regards,

**Dr. Pranav Mishra**  
**Director, LLDIMS**





# Fintegrate, The finance club

Under the guidance of Dr. Shikha Gupta, Associate Professor, LLDIMS, the B. Com. (H) students founded the Fintegrate club for the Department of Commerce. The Fintegrate club offers a venue for learning

from others' experience and ultimately aids in the process of acquiring knowledge and wisdom. It captures interest and offers a thorough comprehension of the financial industry's complexity. The environment will allow them to learn, participate, contribute and network with industry. It will also encourage students to use financial theory and practice in their daily lives. Students who are interested in obtaining and sharing financial information with others are encouraged to join the Fintegrate group.

In the New Fintegrate Finance Club, you can expect engaging discussions, enlightening guest speakers, educational workshops, and interactive experiences that will empower you to make informed financial decisions, whether you're a novice or already well-versed in the realm of finance.

## Corporate Soft Skill Workshop



Corporate skill workshops held in LLDIMS Campus from 25 October 2023 to 2nd November 2023 organized by Third year girls of B.Com (Hons.) with the help of Faculty Coordinator Dr. Shikha Gupta (Associate Professor). The workshop was designed to help students to develop the skills and knowledge they need to be successful in a corporate place. This workshop typically covers a wide range of topics, including leadership, communication, teamwork, problem-solving and many more skills.

# Bcom(H) Student Flexes Athletic Prowess to Seize Bodybuilding Crown



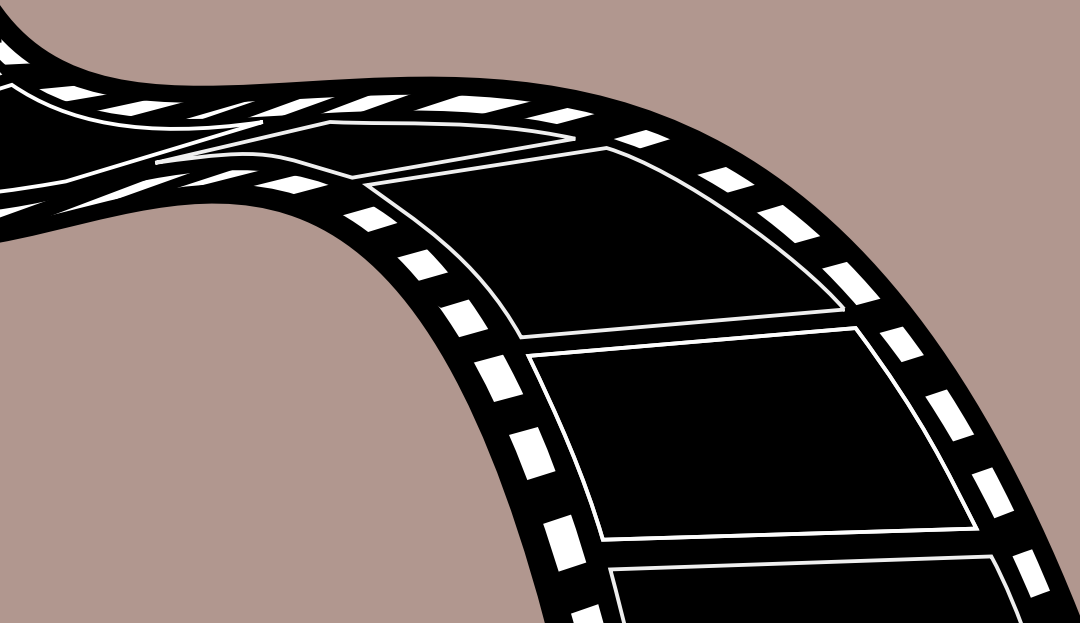
**Kunal Sharma, a B.com(H) final year student, took first place in the 60-65 kg category at the IP University (main campus) on October 21, 2023.**

I competed in bodybuilding sports for the first time, placing second in the category. Additionally, I competed for my college in the annual sports meet at Guru Gobind Singh Indraprastha University in the bodybuilding competition. I finished first in my weight group and fourth overall. This is my first experience, and it has significantly altered my body. My starting weight was 88 kg, and today I weigh less than 65 kg. My experience was excellent, and I worked quite hard to achieve this goal. I exercised twice a day and ate five to six wholesome meals each day. That is why I have the body of my dreams. All of this was accomplished with the assistance of my coach, for which I am grateful. Finally, I'd like to mention... "The Body Achieves What the Mind Believes".

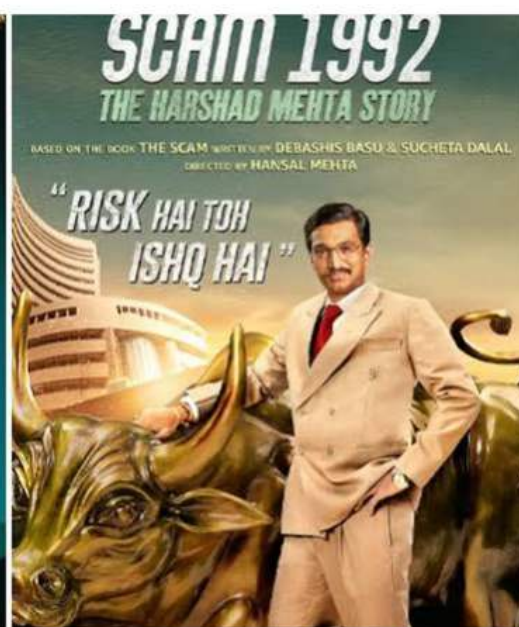
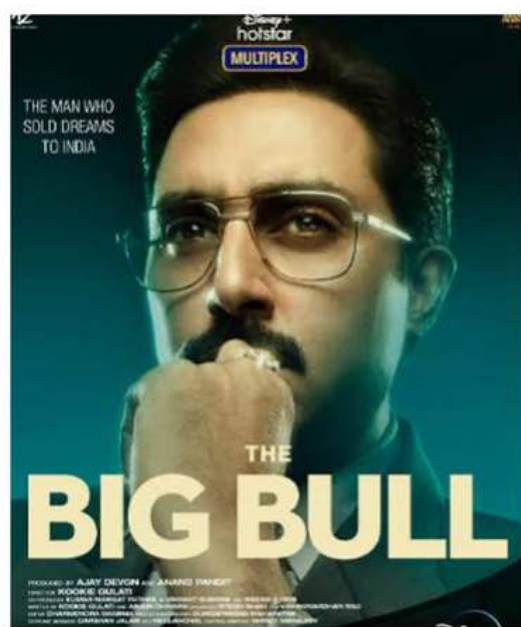
**- KUNAL SHARMA**  
**Bcom(H), III year**

A clapperboard with a black and white striped top section. The bottom section is black with the text "Movie screening" written in white, bold, serif font.

# Movie screening



# Scam Movie Screening & Review

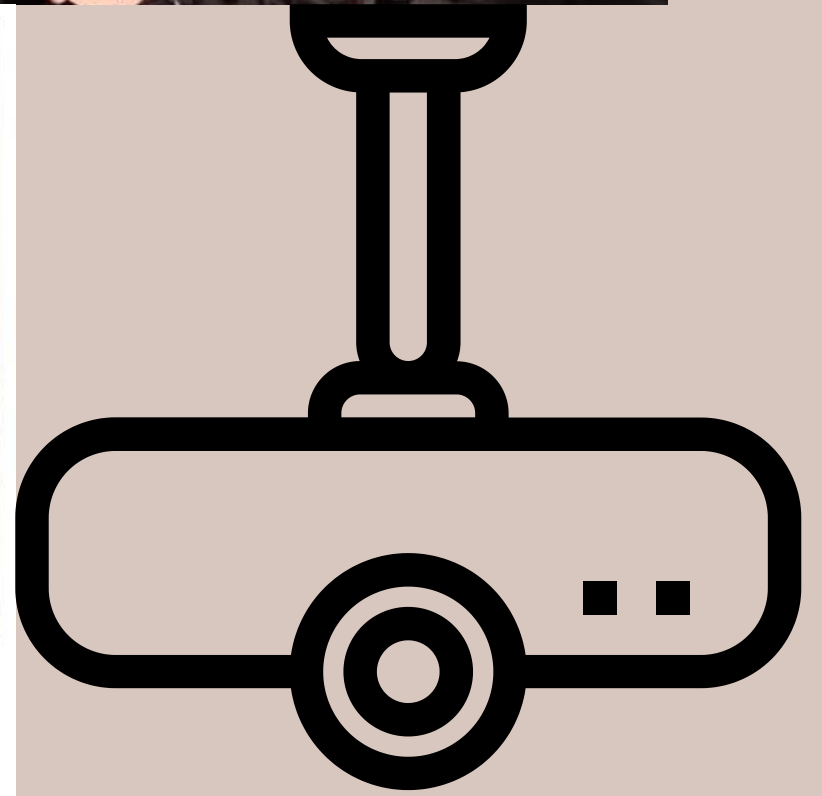


Department of Commerce  
Financial Screening

20th Sep, 12 .00 PM,  
Room No. 111



Target Audience  
BCOM H Students



A financial movie screening of 'The Big Bull' was held by the department of commerce, which gave the students various lessons about why everyone should take risks because " RISK HAI TOH ISHQ HAI " as said by Harshad Mehta, and your dreams determine the direction of your life.

An enjoyable and educational activity for students to learn in many different ways. as knowledge is not limited to books.

Key learnings by screening:-

How to build a network

How the traditional physical stock market works

Interbank lending

Promissory notes

Insider trading

Artificial bull and bear situation created by speculators

How bank frauds occur

How prices are anticipated stock prices by speculators

Role of brokers

Stock market scam's root cause

ALUMNI

TALK

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## **From the silver screen to the boardroom: A captivating session by our esteemed alumni**



Our Pride Alumni Mr. Rishabh Sharma, who is presently working as Assistant Manager in Sales and Marketing Department, one of the premium real estate brand Elan Limited. Sir has started his journey with Lingayas in year 2013 as a Bcom Hons aspirant. He continued his journey of academics and completed master in business administration from Amity University. Sir has always actively participated in all extra curricular activities and won many titles like Best debator award. Not only in academic sir has also being awarded as a best seller title in his corporate journey begin from Force Motors company.

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# Interview with MR. RISHABH SHARMA



## 1. What are some tips and tricks to excel in sales pitch?

Some tips and tricks to excel to sales pitch are firstly to understand the target audience next to highlight the benefits and features of the good or service paying utmost attention to customers feedback. Build trust and lastly to learn from rejections.

## 2. How to increase our sales?

To increase our sales, we can try implementing effective marketing strategies, such as targeted advertising, engaging social media campaigns, and offering personalized discounts or promotions. Additionally, focusing on customer satisfaction and building strong relationships can lead to repeat business and positive word-of-mouth referrals.

## 3. What qualities make the great sales manager?

A great sales manager should have strong leadership skills to motivate and guide their team, excellent communication abilities to effectively collaborate with colleagues and clients, problem-solving skills to overcome challenges, and a deep understanding of sales strategies to drive success.

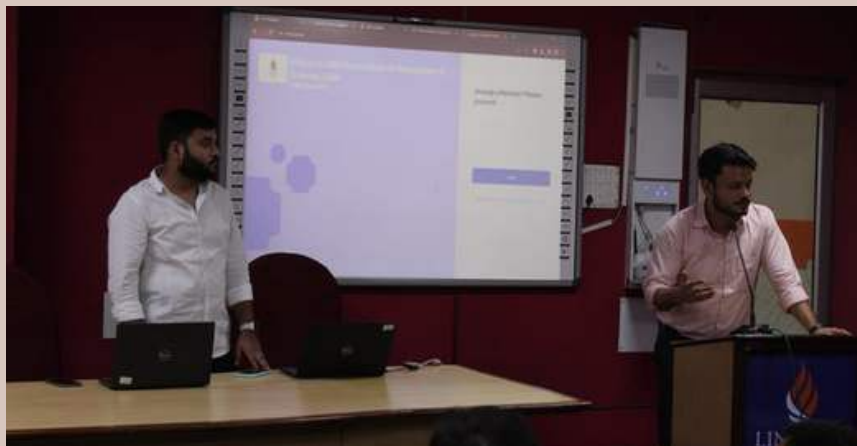
# Glimpses of the Activities



The students visit to NCUI Haat provided them with valuable insights into the cooperative movement and the importance of supporting small businesses and entrepreneurs. They learned about the challenges faced by cooperatives and SHGs and the role of NCUI Haat in providing them with a platform to showcase their products. Additionally, students gained an understanding of the fair trade movement and its significance in promoting social justice and sustainability.



The NCDEX IPF Trust provided knowledge of commodity derivative markets. The session was taken by Mr. Ratnesh Mishra, Manager, NCDEX (National Commodity and Derivative Exchange) in Sept, 2023.



The workshop was organized by our Training and Placement Cell by Mr.Arpit Singh (Client engagement executive) and Mr.Rohit Negi (Manager of Academia Solutions) on Building Careers, Digitalizing Campuses, and Revolutionizing Recruitments by AI- Built Software, which also helps to create your own resume very efficiently and effectively in Oct, 2023.



The Training and Placement Cell organized a workshop on the Power of Sales, which was taken by Mr. Gaurav Bhagat, who is an international speaker and Global trainer in Oct, 2023.



An insightful session was conducted by our Training and Placement cell on " Opportunities for freshers in corporate " by Vallabh Dhamija ( Founder of Smart Hire Consulting) who has 10+ years of experience in Talent Acquisition in Oct, 2023.



The session on the very intriguing topic, i.e., emerging HR technologies, was taken by Mr. Anwar Khan, Vice President of SBIC (a small business investment company) on 13th September 2023, which enhanced our knowledge in digital learning and development, AI and ML software, and optimizing investments in existing systems.

# Unlocking Financial Wisdom: Dive into the Secrets of our Finance Club



\* Finance clubs provide a platform for students to gain exposure to the world of finance through various activities such as guest speaker events, stock market simulations, and investment competitions.

\* They offer a supportive and collaborative environment for students to learn about different financial concepts and strategies from their peers and experienced professionals.

\* Finance clubs can help students develop essential skills such as financial research, analysis, and presentation.

\* Membership in a finance club can enhance a student's resume and make them more competitive for internships and job opportunities in the financial services industry.

\* Finance clubs often organize networking events with alumni and industry professionals, which can provide students with valuable career insights and connections.

\* Participation in finance clubs can help students develop their leadership and communication skills.

\* Finance clubs can be a great way for students to stay up-to-date on current events and trends in the financial world.

\* They can also provide a forum for students to discuss their own financial goals and aspirations.

\* Finance clubs can be a lot of fun! They offer a chance to meet like-minded students and participate in engaging and stimulating activities.

# "Discover the Wisdom of Words: Our Latest Articles Await!"

Why stock investment is so. Unpredictable and risky.

#HDFCBank

18 Jan 2021 HDFC Bank @ 1511

16 Oct 2023 HDFC Bank @ 1530

Almost 0 Return in 34 Months.

Same story for Kotak Bank in last 34 Month.

In This Duration

Bank Nifty +42%

BoB +182%

PNB +115%

Federal Bk +103%

SBI +103%

IDFC Bank +82%

ICICI Bank +78%

IndusInd Bank +62%

So.. Invest wisely and invest in a portfolio.



Dr. Shikha Gupta  
Associate Professor  
Department of Commerce

## **RBI FINED ICICI BANK AND KOTAK MAHINDRA BANK FOR NON COMPLIANCE WITH CERTAIN NORMS**

The Reserve Bank of India (RBI) is the central regulatory authority for all banking and financial institutions in India. It is responsible for ensuring the smooth functioning of the financial system, maintaining financial stability, and protecting the interests of depositors and investors.

To achieve its objectives, the RBI has set certain norms and regulations that banks and financial institutions must comply with. These norms are designed to promote transparency, accountability, and prudent financial management practices.

However, some banks have been found to be non-compliant with these norms, leading to fines and penalties. Recently, the RBI fined ICICI Bank and Kotak Mahindra Bank for non-compliance with certain norms.

ICICI BANK is charged with 12 crores 19 lakh rupees by RBI for violating the rules related to code of conduct for Directors as ICICI Bank has sanctioned loans to those companies in two of their Directors were also Directors. And ICICI BANK was also engaged in marketing and selling of non-financial products and also missed to report fraud to RBI in the prescribed timeline.

KOTAK MAHINDRA BANK is charged with rupees 3 crore and 95 lakh rupees for failing to ensure that customers are not contacted after 7 pm and before 7 am. And also levied interest from disbursement due date instead of the actual date of disbursement.

It is important for banks and financial institutions to comply with RBI norms for several reasons. Firstly, compliance ensures that banks operate within a framework of sound financial practices. This protects depositors and investors from financial fraud and mismanagement.

Secondly, compliance helps in maintaining financial stability in the economy. By complying with regulations, banks can prevent risks and maintain a secure and stable financial system.

Thirdly, non-compliance can result in heavy fines and penalties. These can have a negative impact on the financial performance of banks and can lead to erosion of investor confidence.

Moreover, non-compliance with regulations can also damage the reputation of banks. This can result in loss of customers and investors, and can make it difficult for banks to raise capital in the future.

In conclusion, meeting RBI compliance is essential for banks and financial institutions to maintain the trust and confidence of depositors and investors, protect against financial risks, and uphold the integrity of the financial system. It is crucial for banks to stay up-to-date with regulatory changes and take proactive measures to ensure compliance. Failure to do so can result in severe consequences, both financial and reputational.



Yukta Bhargav

B.com (Hons.) 2021-24 Batch,

Department of Commerce, LLDIMS

# ACTIVITIES IN November 2023

	<b>25 OCT</b> CORPORATE SOFT SKILL TRAINING BY FINAL YEAR STUDENTS FOR 1ST AND 2ND YEAR STUDENTS	<b>26 OCT</b> FINANCING WELLBEING SESSION			<b>NOV</b> SUMMER TRAINING PROJECT REPORT
<b>2 NOV</b> GUEST LECTURE ON 'HOW TO CRACK GROUP DISCUSSIONS AND PERSONAL INTERVIEWS' BY IIM ALUMNI	<b>7 NOV</b> NCUI Visit	<b>9 NOV</b> Diwali mela	<b>NOV</b> DIGITAL PAYMENT SYSTEM SESSION	<b>NOV</b> FINANCIAL AWARENESS AND EMPOWERMENT PROGRAMME	
	<b>NOV</b> ALUMNI GUEST SERIES BY HR PANNEL	<b>19 NOV</b> INDUSTRIAL VISIST AT PRAGATI MAIDA			<b>25 NOV</b> ZEST 2023
<b>25 NOV</b> ZEST 2023	<b>27 NOV</b> GURUNANAK JAYANTI	<b>28 NOV</b> INTERNAL EXAMINATION			

## UPCOMING:

- Tableau data visualisation workshop that will begin from November 20th at LLDIMS campus.
- Tally Prime workshop by Third year students.



# Join our Finance Quiz, and Shine in Next Month's Newsletter!

1. The Securities and Exchange Board of India (SEBI) was established in  
a) 1992                                      c) 1990  
b) 1947                                      d) 1976
2. Which Five-year Plan is being implemented at present?  
a) Eleventh                                      c) Ninth  
b) Eighth                                      d) Tenth
3. The Indian economy is  
a) Capitalist                                      c) Mixed  
b) Socialistic                                      d) Federal
4. Who was the first chairman of the Planning Commission?  
a) Dr. S. Radhakrishnan                      c) Dr. Rajendra Prasad  
b) Jawaharlal Nehru                      d) Dr. M. Vishveshwaraya
5. The economic liberalization was introduced in  
a) 1991                                      c) 1985  
b) 1990                                      d) 1988
6. The highest denomination banknote in circulation in India is  
a) 500 rupee note                              c) 5000 rupee note  
b) 1000 rupee note                              d) 2000 rupee note
7. When was the Decimal currency system introduced in India?  
a) January 1955                              c) April 1951  
b) April 1955                              d) April 1957
8. Kerala's shores are famous for the deposits of  
a) Copper                                      c) Thorium  
b) Coal                                      d) Iron ore
9. Which Five-Year Plan had adopted 'Removal of Poverty' as its foremost objective?  
a) Second                                      c) Fourth  
b) Third                                      d) Sixth
10. Which period did the First Five-year Plan cover?  
a) 1947-52                                      c) 1950-55  
b) 1951-56                                      d) 1952-57

**Answers should be sent to [fintegrate8@gmail.com](mailto:fintegrate8@gmail.com). Students with all accurate responses will be highlighted in the newsletter for the next month.**

# Explore Our Latest Job Openings

(I) Hiring fresher for recruiter - Gurgaon / Noida

CTC- upto 20K- P.M

Interested candidate can share their profile @pawant@selectsourceintl.com with reference Dr. Shikha Gupta

(II) Hiring ! Cars 24

Customer Support Executive

Salary upto - upto 4 LPA

Females Preferred

Work from office - Gurgaon

Near Huda City metro

Inbound Calls

DM +91 85879 43603 with Reference Dr. Shikha Gupta

## Shining Bright: Our Stock of the Month

**BAJAJ FINANCE  
LIMITED**

### Why Bajaj Finance Stock?

1. Strong financial performance: Bajaj Finance has consistently delivered strong financial performance with steady revenue growth and profitability. This indicates its ability to generate consistent returns for its shareholders.
2. Market leader in consumer finance: Bajaj Finance is one of the leading consumer finance companies in India, providing loans for various purposes like consumer durables, two-wheelers, and personal loans. Its strong market position and brand recognition give it a competitive edge over its peers.
3. Robust risk management practices: Bajaj Finance has a strong risk management framework in place to assess and mitigate credit risks. This helps in maintaining a healthy loan book and managing potential defaults.
4. Strong distribution network: Bajaj Finance has a vast network of distribution channels, including partnerships with various retailers and e-commerce platforms.
5. Long-term growth potential: With a rising middle class and increasing disposable incomes in India, the demand for consumer finance is expected to grow significantly.



Higher than industry revenue growth

Over the last 5 years, revenue has grown at a yearly rate of 26.55%, vs an industry average of 14.74%

Higher than industry net income

Over the last 5 years, net income has grown at a yearly rate of 35.75%, vs an industry average of 22.78%

Increase In market share

Market share is the percentage of an industry's total sales going to a particular company. It gives a general idea of the size of a company v/s its competitors the last 5 years, market share increased from 14.17% to 25.14.

FINANCIAL YR TOTAL REVENUE

2020 26,385.64  
2021 26,683.05  
2022 31,648.05  
2023 41,407.36  
TMM 48,039.47

AS ON OCTOBER 2023

1. PBIT -15,527.86  
2. PBT - 15,527.86  
3. NET INCOME - 11,507.69  
4. EPS - 190.57  
5. PAYOUT RATIO – 0.16

(source : Ticker tape )

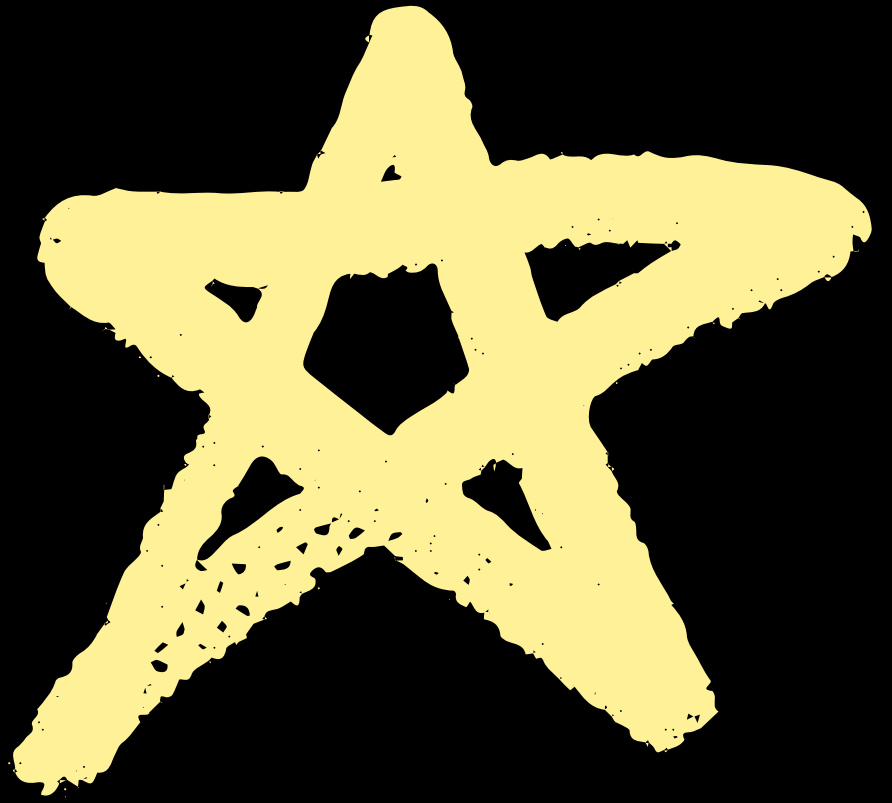


Dhanraj  
Bcom(H) , First Year

# Shining Bright: Our Student of the Month

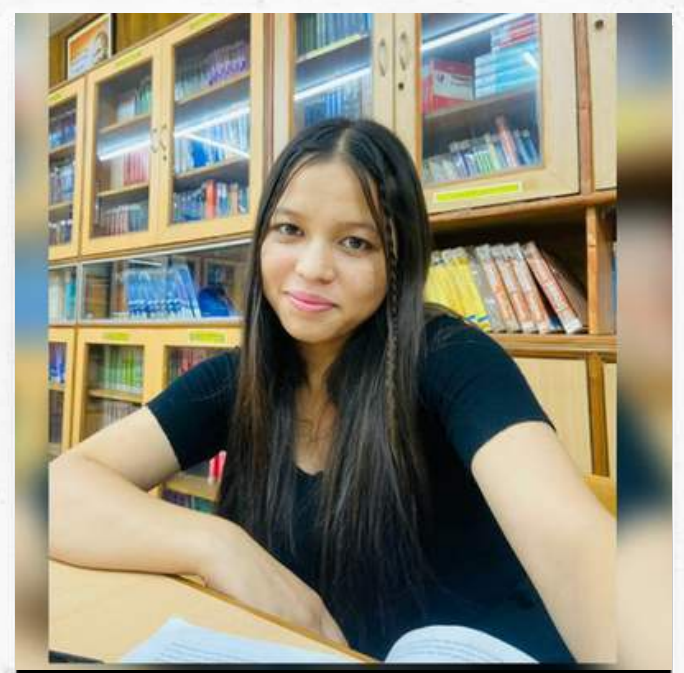


**MAHI RANA**  
BCOM (H) , III YEAR



**GAURI ARORA**  
BCOM(H), II YEAR

Top-performing students who exhibit initiative, strong leadership skills, effective team-building capabilities, and a proactive attitude demonstrate a well-rounded and exceptional approach to their education. These individuals not only excel academically but also inspire and guide their peers, fostering collaboration and synergy within their educational community. Their active involvement in various activities showcases their commitment to personal and collective growth, making them exemplary models of achievement.



**MAMTA KOTERI**  
BCOM(H), I YEAR



# THANKS! To Our Team

## CHIEF EDITOR



**Dr. Shikha Gupta**  
(Associate professor)



**Dr. K.K. Garg**  
(Professor)

## PRESIDENT/VICE PRESIDENT



**Mahi Rana**  
(President)



**Gauri Arora**  
(Vice president)

# *Meet* OUR CREATIVE WRITERS



Yukta  
*(HEAD)*



Deevanshi



Divyansh



Samar

# *Meet* OUR EVENT COORDINATORS



Rishav  
*(HEAD)*



Trishla



Shrishti



Dhanraj



Simran



# *Our* CORPORATE CONNECT MEMBERS



Samiksha  
*(HEAD)*



Karuna



Tamanna



Anushka