



FIN DAZZLERS

Navigating you towards prosperity

VOLUME 2

FINANZA NOTECASE

WITH

VISIONARY



ROADMAP

SCHOOL OF MANAGEMENT
UNIVERSITY OF ENGINEERING AND
MANAGEMENT, JAIPUR, RAJASTHAN
(INDIA)

ISBN : 978-93-342-5554-6

***FINANZA NOTECASE
WITH
VISIONARY ROADMAP***

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ISBN: 978-93-341-5458-0



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To all our students, I extend my heartfelt wishes for success and fulfillment in their endeavors. Your dedication and hard work will undoubtedly pave the way for a bright and rewarding future.



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The School of Management believes education extends beyond the classroom, fostering students who will contribute to a lasting legacy. We empower students to embody ideal citizenship, executing their duties with precision and responsibility. Our focus on holistic development offers diverse co-curricular and extracurricular activities to prepare students for life's challenges.

To promote academic excellence, we've launched a Finance Magazine exclusively for student papers and articles, enhancing our academic literature. Congratulations to the students whose work appeared in the issue, and we encourage all students to contribute to future editions.



Prof. (Dr.) Preeti Sharma
Associate Dean, School of Management
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DR PAWAN SHARMA

EDITOR-IN-CHIEF

FINANZA NOTECASE WITH VISIONARY ROADMAP (VOLUME-II)

ASSOCIATE PROFESSOR, SCHOOL OF MANAGEMENT

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Dear Readers,

As we embark on another journey through the pages of our beloved Finanza Notecase with Visionary Roadmap (Volume -II) by Fin Dazzlers (Finance Club), School of Management, University of Engineering & Management, Jaipur magazine. Our writers and contributors have poured their hearts and minds into this work.

I encourage you to engage with the content of this magazine actively. Share your thoughts, articles, and perhaps even be inspired to contribute your own voice to the next edition. I extend my heartfelt gratitude to all who have contributed to this issue, whether through writing, editing, design, or any other form of support. Your dedication and passion have made this magazine possible, and I am honored to present the fruits of our collective labor to our readers.

So, without further ado, I invite you to immerse yourself in the pages of our magazine, to explore, to contemplate, and to be inspired. May this publication serve as a beacon of inspiration and enlightenment.

With warmest regards,



Dr. Pawan Sharma

Associate Prof. School of Management
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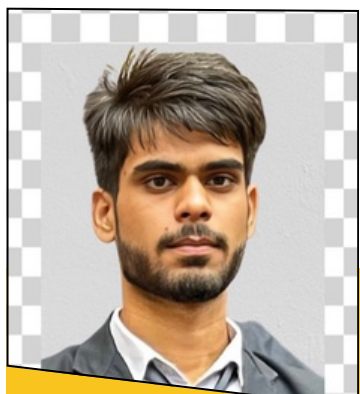
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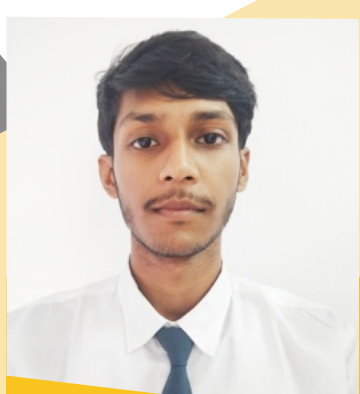
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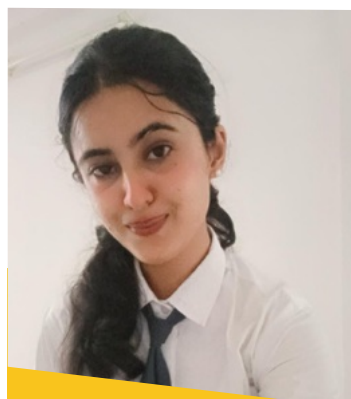
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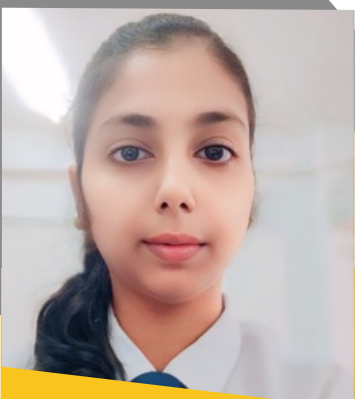
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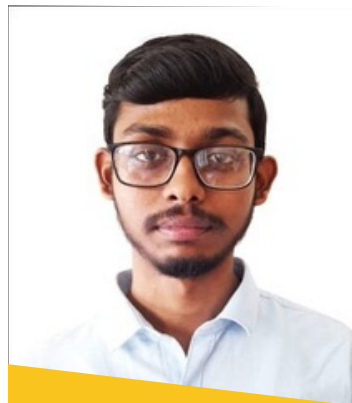
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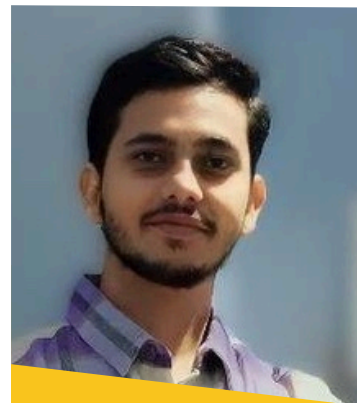
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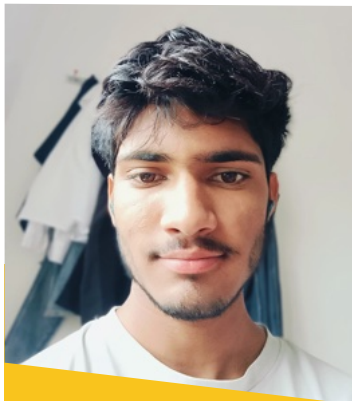
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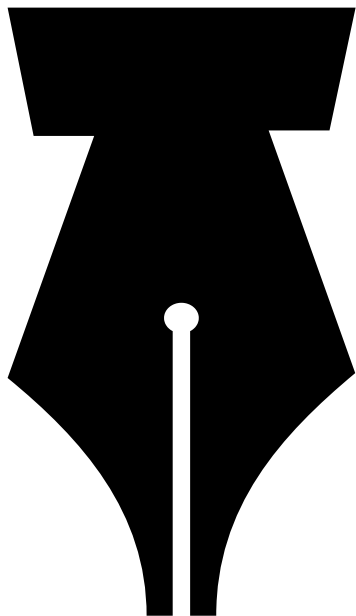


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SAVING NOW, THRIVING LATER: PREPARING FOR LIFE AFTER UNIVERSITY



Prof. David D. Perrodin
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As someone who has navigated the complexities of financial management through various stages of life, I wish to impart some essential advice to you, the university students stepping into a critical phase of independence and decision-making. Understanding the significance of financial prudence early on is akin to laying a solid foundation for a house, ensuring it withstands the tests of time and elements.

Embarking on your university journey, the concept of budgeting becomes not just beneficial but imperative. Think of it as crafting a personalized map highlighting your financial terrain, showing where your money comes from and where it needs to go. It's about making conscious decisions that balance your present needs with your future aspirations. Simple steps like tracking daily expenses, differentiating between essential needs and discretionary wants, and setting aside a portion of any income or savings can make a substantial difference.

The idea of investing might seem daunting at first glance, but with a wealth of resources available, from digital content to campus-based financial literacy programs, gaining a basic understanding is more accessible than ever. This knowledge empowers you to make your money work for you, multiplying over the years through the power of compound interest.

Embrace the financial education journey as an integral part of your personal development. It's about more than just managing money; it's about cultivating a mindset that values foresight, responsibility, and the power of informed decision-making. I encourage you to seize this opportune time to lay a robust financial groundwork for your future, ensuring a path that leads to both stability and fulfillment.



INDIA'S JOURNEY TOWARDS A \$5 TRILLION ECONOMY



Dr. Parvez Khan
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Introduction: India's pursuit of a \$5 trillion economy by 2024-2025 is underpinned by a strategic approach that encompasses various sectors and initiatives. The Ministry of Finance's 2019 report outlines a roadmap incorporating key sectors like infrastructure, technology, and social welfare, positioning India as a global economic powerhouse. This commitment extends beyond numerical milestones, encapsulating measures to enhance ease of doing business, streamline regulatory processes, and foster entrepreneurship.

Economic Landscape and Growth Trajectory: The economic landscape of India, characterized by a robust GDP reaching \$3.4 trillion in 2022-23, underscores resilience and dynamism. Standard & Poor Global projects a growth rate of 6.7% per year, anticipating a \$6.7 trillion economy by 2030-31. The trajectory of growth, evident in the 7.2% expansion in 2022, is fuelled by strong demand for goods and services, reflecting India's evolution from a historical supplier to a diversified economy with a significant service industry. Urbanization, industrialization, rising household incomes, and energy consumption contribute to this acceleration. As India positions itself on the global stage, achievements such as hosting the G20 Summit and a successful moon mission, coupled with increasing stability, propel the nation into a pivotal phase of the S-curve. Urbanization, industrialization, rising household incomes, and energy consumption contribute to this acceleration. With a GDP of \$3.75 trillion, India ranks as the fifth-largest economy globally. Forecasts from the International Monetary Fund anticipate growth from \$3.2 trillion in 2021-22 to \$3.5 trillion in 2022-23, with the \$5 trillion milestone projected for 2026-27. India's per capita income, standing at INR 98,374 in 2022-23 (approx. US\$1,183), reflects economic vibrancy (Cyrill, 2023). The vision for a \$5 trillion economy embodies not just economic development but a strategic commitment to prosperity, solidifying India's role as a key player in the global economic landscape.

Sectors Contributing to Economic Growth: India's gross domestic product (GDP) is primarily driven by three key sectors: agriculture, industry, and services. The predicted Gross Value Added (GVA) for the services industry in 2022-23 is 131.96 lakh crore INR at current prices, constituting 53.33% of India's GVA. The industry sector contributes 28.25% to the GVA, while the agriculture and allied industry accounts for 18.42% of the total share. The Indian economy rebounded strongly in 2021, registering a remarkable growth rate of 9.05%. This rebound was partly a recovery from the pandemic-induced contraction in the previous year and was supported by various fiscal and monetary measures implemented to stimulate economic activity. In 2022, the growth rate remained positive at 7%, reflecting a sustained recovery. Looking ahead to 2023, the GDP growth rate is projected to be 7.3%, indicating optimism and continued economic expansion.

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Role of Technology and Innovation: Despite COVID-19 challenges, the domestic toy industry excelled, slashing imports by 70% in FY21-22, while exports surged by 61%, hitting USD 326 Mn, showcasing a remarkable 636% growth since April-August 2013. These efforts not only fortified the domestic market but also positioned India as a key player in the global toy industry (Ministry of Commerce & Industry, 2022). India's focus on sectors like artificial intelligence, semiconductors, and electronic components is evident. Investments in cutting-edge technology aim to position India as a hub for innovation and research. Post-pandemic production-linked incentive (PLI) schemes have revived manufacturing. They're helping India create vital value chains and industrial clusters and boost exports. In total, the 14 PLI schemes have created a new regulatory framework that can boost industrial and manufacturing technology and output (MEITY, 2023). A strong startup environment, global manufacturing competitiveness, major infrastructure financing, and ongoing economic competitiveness efforts are also highlighted as key trends shaping India's future.

Conclusion: India stands at a pivotal juncture in its economic trajectory, with a visionary target of achieving a \$5 trillion economy by 2024-2025. India can achieve it by adopting multifaceted approach, focusing on sectors such as infrastructure, technology, and social welfare. The role of technology, research, and inclusive policies in driving sustained economic growth and addressing socio-economic challenges is crucial. India's journey towards a \$5 trillion economy is not just about achieving a numerical milestone but about laying a strong foundation for sustainable and inclusive growth.



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HACKING EVENTS AND CRYPTOCURRENCY MARKET



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Hacking Events and Cryptocurrency Market Millions of bitcoins were stolen during August 2018 to September 2023. The societal impact of criminal activity in the cryptocurrency market is exemplified by the fact that with the average Bitcoin price standing at \$7,572 in 2018, the monetary losses amounted to a substantial \$8.9 billion. Both good news and bad news in the cryptocurrency market affects the smoothness related to the coins in cryptocurrency market.

There is a substantial impact of hacking events on cryptocurrency returns, notably highlighting the pronounced influence on Bitcoin. It stresses the necessity of acknowledging cryptocurrencies' asymmetric reactions to positive and negative news, outlining the complexities of forecasting their price movements due to inherent volatility and non-stationary behaviour.

The complex dynamics of cryptocurrency markets, emphasizing the challenges associated with volatility forecasting and the significance of external events, like hacking incidents, in shaping their performance. The problem of hacking remains a most important obstacle for the adoption of cryptocurrency.

The theft problems in cryptocurrency happen due to compromised credentials- stealing users' password or private keys. The hackers may also use phishing, key loggers etc. to access the account of different users. Some larger attacks include target the exchange directly by exploiting weaknesses in its security walls. So, it is necessary to use the passwords and twofactor authentication for the validation of each account in this market.

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CONTROLLING CHAOS



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The financial industry is witnessing a consumer driven phenomenon as today's Shareholder Activists and Venture Capitalist are increasingly investing in those Financial Assets that could be considered as Socially Responsible Investments (SRI). SRI may look like a new concept but it is not so. Its roots can be traced back to various religious movements like in 1758, The Religious Society of Friends (Quakers) prohibited members from participating in the slave trade. Thus, Religion played very important role in doing Responsible Business Practices and to avoid certain Industries that could harm the Health and Safety of workers.

Since 19th century, Formalization of this concept has undergone an extensive evolution. It has evolved during the political climate of 1960s as socially concerned investors were increasingly addressing equality for women and minority groups (Scheuth, 2003).

Before 1990s, SRI as a divestment strategy was based on ethical principle of non- harming but did not necessarily create a positive social impact (Lare, 2015). In the late 1990s, it gained momentum in the wake of growing concern for CSR. There are many reasons for wide recognition of the concept of CSR such as global financial crisis, global warming, environmental degradation, major corporate frauds, and failure on the part of major business to address these social concerns and increase in awareness of the society.

SRI has many synonyms like Sustainable Investing, Impact Investing, Responsible Investing, Ethical Investing and ESG (Environmental, Social and Governance) Investing etc. So, the term which is to be studied in this research is **"Socially Responsible Investing"** which means investing in those companies who are socially responsible towards its society and various stakeholders.

United States Social Investment Forum (2005) described SRI as "an investment process that considers the social and environmental consequences of investment, both positive and negative, within the context of rigorous financial analysis. Even many prominent universities have introduced Impact Investment also known as Socially Responsible Investment courses in their curriculum (chain et al., 2018). Thus SRI has been creating a remarkable mark on the investors to seek interest in such investments. The results gave the mixed reviews like Hamilton Jo & Statman (1993), Statman (2000), Bauret al.

This concept has been developed in western and developed countries but is a very emerging concept in Asian countries especially in Developing Asian countries like India and China. Wang et al. (2019) analyzed that investors in developed markets have easier access to corporate CSR news and greater expectations of adding more value of SRI funds as well as these investors are more willing to reward firms for superior CSR performance than their counterparts in developing countries.



SOCIALLY RESPONSIBLE INVESTMENTS



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The concept of chaos connects complex systems like financial markets, climate forecasts, and even drifting bottles in the ocean. Many believe that market prices evolve randomly, making predictions impossible. But if markets were truly random, consistent profits wouldn't be possible, and investment funds wouldn't thrive. The probability in guessing tomorrow's stock price should be akin to guessing a dice roll—making asset pricing models like the Black-Scholes equation effectively fair bets. However, since active investing is profitable, markets aren't purely random. Chaos Theory provides insights into this structured unpredictability.

Chaos should not be confused with randomness. Imagine two bottles released into the ocean from the same point; initially, they move in the same direction. Over time, however, they diverge, potentially ending up continents apart. This phenomenon, where slight differences in starting positions lead to drastically different outcomes, underlines chaos theory. In chaotic systems, events are governed by precise, deterministic laws, yet tiny differences amplify, making long-term predictions impossible. Small changes, such as releasing one bottle a fraction of a millimeter away from the other, lead to vastly different outcomes.

This sensitivity to initial conditions also applies to financial markets. For instance, if you changed one minor event in Apple's history, like buying two iPhones instead of one, it could theoretically alter Apple's stock trajectory. In Chaos Theory, this is called the "Butterfly Effect." While long-term predictions in chaotic systems are challenging, short-term forecasts remain feasible since initial conditions remain similar.

Weather forecasts demonstrate this concept. Meteorologists can predict weather patterns reliably for a few days. However, predicting far into the future, such as a year ahead, would require knowing the precise location of every air molecule on Earth, an impossible feat. Financial markets follow similar dynamics; while individual stock predictions are challenging, market trends follow patterns called "attractors," just as bottles in the ocean follow currents.

Chaos theory also describes "self-similarity" in systems. Observing a stock's movement over a day, you might find the monthly trend mirrors the daily trend on a larger scale, following a consistent statistical pattern. This feature helps investors make predictions by analyzing short-term patterns that resemble long-term behavior.

In essence, chaos theory shows that while perfect predictions are impossible due to extreme sensitivity to initial conditions, understanding patterns and attractors in chaotic systems like financial markets makes short-term predictions feasible. Through these patterns, investors and forecasters leverage the order within chaos.

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DIGITALIZATION IN THE INDIAN FINANCIAL SECTOR



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Before one and half decade of time, the Indian financial sector was purely dominated by brokers, traders and middlemen by using paper based transaction. Slowly the process of digitalization started by using computer and information technology with help of internet, the financial sector changed rapidly the working style. Many IT companies are benefiting now days due to this fast change of digitalization in this sector. Now day's all public and private banks are offering all services, 24x7 hours to customer with help of internet and mobile technology.

The rise of mobile banking, e-wallets, and Unified Payments Interface (UPI) has made financial transactions faster, easier, and more accessible, particularly for the under banked population. Kotak Mahindra Bank started first WhatsApp banking in India and provide mobile banking with Kotak-811 mobile app. Other popular mobile apps are YONO Lite by SBI bank, Axis Mobile by Axis bank with 200 utility services, IDBI Bank GO Mobile+ app, M-Connect Plus app of Bank of Baroda, iMobile Pay by ICICI Bank, CANDI – Mobile Banking App of Canara Bank, BOI Mobile is the official mobile banking app of the Bank of India and PNB ONE is the official initiative of Punjab National Bank.

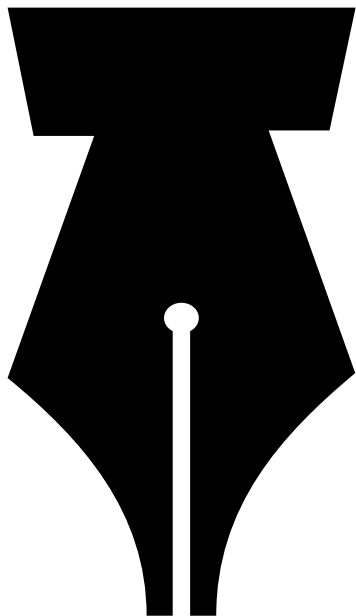
According to a statement of minister of state for finance, India made more than 9,300 crore UPI transactions in 2023-24 (till December 31, 2023). The Reserve Bank of India in a circular dated February 10, 2023, paved the way for foreign nationals and non-resident Indians to access UPI. They can use this facility while they are in India. This facility had also been made available to travellers from G20 countries at select international airports – Bengaluru, Mumbai and New Delhi, for merchant payments. NRIs with international mobile numbers linked to their non-resident external (NRE)/non-resident ordinary (NRO) accounts can now avail UPI. The National Payments Corporation of India (NPCI) has said this facility is presently allowed in Australia, Canada, France, Hong Kong, Malaysia, Oman, Qatar, Saudi Arabia, Singapore, United Arab Emirates, United Kingdom, and the US.

In India, now day's people using mobile apps to book taxi, car and bike 24 hours in a day. A global frontrunner in ride-hailing, Uber is a primary player in the Indian market and ranks among the top taxi apps in the country. Ola Cabs stands as one of the premier taxi-booking platforms in India, Meru Cabs, emerged when the concept of app-based cab bookings was still developing in the country. Carzonrent, headquartered in New Delhi, stands out as a leading taxi booking service in India. Rapido Bike Taxis offer a swift, convenient, and cost-effective means of transportation.

By addressing the existing challenges and continuing to develop innovative solutions, India can tie together the power of digital technologies to create a more inclusive, efficient, and secure financial system for all.



STUDENTS CORNER



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KINGFISHER AIRLINES FINANCIAL CRISIS: A REVIEW OF FINANCIAL FAILURE AND COLLAPSE



ADITYA RANJAN
B.Tech, 3rd Year

Kingfisher Airlines, once known as the pioneer of luxury and innovation in Indian aviation, had tragically ended in insolvency and bankruptcy. Founded by Vijay Mallya in 2005, the airline had embarked on a path of rapid expansion and ambitious growth plans. But beneath the surface of luxury and glamour lay financial mismanagement, unsustainable debt burdens and operational issues that ultimately led to its downfall.

Ambitions grow, finances decrease:

Kingfisher Airlines' rise to prominence was marked by lavish spending, flashy marketing campaigns and a commitment to providing a luxurious flying experience. But these big ambitions had a heavy price. The airline invested heavily in acquiring modern aircraft and luxury amenities, increasing capital expenditures and operating costs. Despite its superior position, Kingfisher struggled to generate enough revenue to offset its huge costs, leading to chronic losses and mounting debt.

One of the main factors contributing to Kingfisher's financial problems was its staggering debt. To finance its development plans, the company borrowed heavily from banks and financial institutions and used assets and future earnings as collateral. But losses continued to mount and profits fell short of expectations, making debt repayments increasingly difficult. Kingfisher found itself stuck in a cycle of borrowing to meet financial obligations, exacerbating its liquidity crisis and undermining investor confidence.

Operational disruption and regulatory headwinds:

In addition to financial problems, Kingfisher Airlines also faced several operational challenges and regulatory hurdles. The airline faced increasing pressure from aviation authorities over safety concerns, maintenance issues and compliance with regulatory standards. These challenges disrupted operations and resulted in additional costs such as fines, penalties and regulatory actions. In addition, the suspension of its operating license had dealt a severe blow to the airline's reputation and ability to do business and further aggravated its financial problems.

Point of no return:

In 2012, Kingfisher Airlines found itself on the brink of bankruptcy, with cash reserves depleted, creditors demanding repayment and employees without pay. Despite frantic efforts to raise additional funds through asset sales, debt restructuring and negotiations with investors, the company could not stave off inevitable ruin. In October 2012, Kingfisher suspended operations indefinitely and ceased operations, leaving a trail of unpaid debts, stranded passengers and shattered dreams.

Lessons learned and future developments:

The collapse of Kingfisher Airlines was a wake-up call about the dangers of financial mismanagement, excessive debt and unsustainable business practices in the airline industry. This highlights the importance of prudent financial planning, risk management and regulatory compliance in maintaining the stability and viability of airline operations.

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THE ASHLEY MADISON SCAM: A TALE OF BETRAYAL, CYBERCRIME, AND FRAUD



SOHIT KUMAWAT
BBA, 2nd Year

Ashley Madison, an online dating site known for encouraging extramarital affairs, became the center of one of the most infamous cyber-attacks in 2015. The platform, which promoted itself with the slogan "Life is short, have an affair," promised anonymity and discretion for users seeking secret relationships. However, the trust millions of users placed in the website was shattered when hackers exposed the private information of millions, leading to personal and financial devastation.

The Hack and Its Impact

In July 2015, a hacker group known as The Impact Team infiltrated Ashley Madison's servers, stealing sensitive user data, including real names, email addresses, credit card details, and private messages. The hackers issued an ultimatum to the website's parent company, Avid Life Media: shut down Ashley Madison and a related site, or the data would be released to the public. When the company refused, the hackers leaked the personal information of 32 million users online in August 2015.

The leak led to widespread fallout. Many users who believed their identities were protected found their personal information publicly exposed. Marriages, relationships, and reputations were severely damaged. The breach even resulted in several reported suicides linked to the exposure of individuals' infidelities. Government officials, military personnel, and religious leaders were among those whose participation on the site was revealed, causing both personal and professional consequences.

Fraudulent Practices Exposed

The Impact Team's motivations for the hack extended beyond just exposing infidelity. They claimed Ashley Madison engaged in fraudulent practices. The hackers pointed out that the site charged users a fee to delete their profiles permanently, but the data was not fully erased from the servers. This deception only amplified the users' sense of betrayal when their supposedly deleted information surfaced in the leak.

Another significant scandal involved fake profiles on the site. It was later revealed that many female profiles were bots created by the company to entice male users into spending more money. These automated profiles would engage in conversations, creating the illusion of a larger female user base. This tactic led to users paying for premium features under false pretenses, further damaging the company's reputation.

Legal and Financial Repercussions

The Ashley Madison breach triggered a series of class-action lawsuits from users who claimed the company failed to protect their personal data. In 2017, Avid Life Media, now known as Ruby Corp, agreed to a \$11.2 million settlement to compensate those affected by the hack. However, for many victims, financial compensation could not undo the personal harm caused by the exposure of their private lives.



CRYPTOCURRENCY TRENDS: A SNAPSHOT OF 2024



RAKESH BANGRA
B.Tech, CSE, 2nd Year

Cryptocurrencies have become a global phenomenon, shaping the future of finance in unprecedented ways. As we navigate through 2024, several key

1. Institutional Embrace:

Traditional financial institutions are increasingly investing in cryptocurrencies like Bitcoin, recognizing them as a hedge against inflation and a store of value.

2. DeFi Surge:

Decentralized finance (DeFi) platforms are revolutionizing banking and lending by offering peer-to-peer financial services without intermediaries, empowering individuals worldwide.

3. NFT Explosion:

Non-fungible tokens (NFTs) are redefining ownership and digital assets, with creators and collectors flocking to platforms to buy, sell, and trade unique digital items.

4. Regulatory Developments:

Governments are grappling with how to regulate cryptocurrencies, leading to a mix of supportive frameworks and cautious approaches worldwide.

5. Sustainability Focus:

Concerns about the environmental impact of cryptocurrency mining are driving efforts to adopt renewable energy sources and develop more energy-efficient consensus mechanisms.

As the cryptocurrency market continues to evolve, these trends offer both opportunities and challenges, shaping the future of digital finance for years to come.



NAVIGATING DEBT: UNDERSTANDING ITS ROLE IN FINANCE



Sonu KUMAWAT
BBA, 2nd Year

Debt is a fundamental aspect of finance, serving as both a tool for growth and a potential pitfall if mismanaged. In essence, debt represents borrowed money that individuals, businesses, or governments utilize to finance various ventures or bridge financial gaps.

One of the primary reasons for taking on debt is to facilitate investments that have the potential to generate returns exceeding the cost of borrowing.

For instance, businesses often borrow to fund expansion projects, develop new products, or manage cash flow during lean periods. Similarly, individuals may take out mortgages to purchase homes, invest in education, or start businesses.

However, debt comes with costs, primarily in the form of interest payments. The interest rate on debt reflects the risk associated with lending and the prevailing economic conditions. High-interest rates can significantly increase the overall cost of borrowing, potentially leading to financial strain if not properly managed.

Furthermore, excessive debt levels can pose significant risks, such as reduced financial flexibility, higher default probabilities, and increased vulnerability to economic downturns. Therefore, it's crucial for borrowers to maintain a manageable level of debt relative to their income or revenue streams.

Effective debt management involves careful planning, budgeting, and prioritization of repayments. Strategies such as consolidating high-interest debt, refinancing at lower rates, and negotiating with creditors can help alleviate financial burdens and accelerate debt repayment.

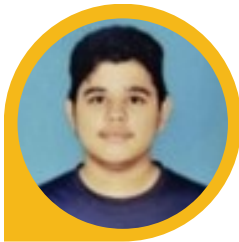
Moreover, distinguishing between "good" and "bad" debt is essential. Good debt typically refers to investments that have the potential to generate long-term value or income, such as education or real estate. In contrast, bad debt typically involves non-essential purchases or high-interest consumer loans that do not contribute to wealth accumulation.

In conclusion, debt plays a crucial role in finance, providing opportunities for growth and investment while also carrying inherent risks. By understanding the dynamics of debt, adopting prudent borrowing practices, and actively managing repayment obligations, individuals and businesses can navigate the financial landscape more effectively and secure their long-term financial well-being.



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RAKESH JHUNJHUNWALA: THE JOURNEY OF AN ICONIC INVESTOR



SUMITH SHARMA
BBA, 2nd Year

Rakesh Jhunjunwala's ascent from a small trader to a billionaire investor epitomizes the essence of the Indian stock market. Born in Mumbai in 1960, Jhunjunwala's early years were marked by a middle-class upbringing. His academic prowess in chartered accountancy laid the groundwork for his foray into the world of finance.

In the late 1980s, Jhunjunwala embarked on his trading journey with modest capital. His early trades were speculative, but he quickly grasped the nuances of the market. He earned the moniker "The Big Bull" for his bullish market stance and bold investment decisions. As India's economy liberalized in the 1990s, Jhunjunwala capitalized on emerging opportunities. He focused on undervalued stocks with significant growth potential, particularly in sectors like technology, banking, and infrastructure. His investments in companies such as Titan Industries and Lupin yielded substantial returns, catapulting him to prominence as a savvy investor.

Jhunjunwala's investment philosophy emphasizes thorough research and a long-term perspective. He is known for his contrarian approach, often investing in overlooked or undervalued companies. His diverse portfolio spans sectors like financial services, hospitality, and real estate, making him one of India's wealthiest individuals.

Beyond his financial success, Jhunjunwala's influence extends to the broader investment community. He is revered as a mentor and role model, with investors eagerly seeking his insights on market trends and opportunities.

Despite facing challenges and setbacks, Jhunjunwala's resilience and continuous learning have been instrumental in his success. His journey serves as a testament to the transformative power of vision, perseverance, and sound investment principles.

As Rakesh Jhunjunwala's story continues to inspire generations of investors, his legacy remains etched in India's financial landscape. From humble beginnings to towering success, he embodies the spirit of entrepreneurship and the potential for wealth creation in the stock market.



UNLOCKING THE STOCK MARKET AS A COLLEGE STUDENT



Tanish Sunita Pareek
BCA 2nd year

As a college student, the stock market can seem like an intimidating and complex world. However, with the right knowledge and strategy, investing in stocks can be a game-changer for building wealth and securing your financial future. In this article, I'll share my insights on why the stock market is relevant for students like us and how we can navigate it successfully.

Why the Stock Market Matters for College Students:

The stock market may seem like a realm reserved for experienced professionals and wealthy investors, but it holds immense relevance for us college students. Here's why:

- **Wealth Building:** Investing in the stock market offers us the opportunity to build wealth over time. By starting early, we can take advantage of the power of compounding and grow our investments exponentially.
- **Financial Independence:** Trading in the stock market allows us to gain financial independence at an early stage. By learning the art of investing, we can earn money and secure our future without relying solely on traditional employment.

Getting Started in the Stock Market

To successfully trade in the stock market, we need to follow a systematic approach. Here are the steps to get started:

- **Choose a Reliable Brokerage Platform:** Selecting a reputable brokerage platform is crucial for executing trades. Consider factors such as fees, customer support, a user-friendly interface, and available research tools.
- **Set Up a Trading Account:** Once you have chosen a brokerage platform, follow their instructions to set up a trading account. Provide the necessary information and complete any verification processes required.

Building a Diversified Stock Portfolio

Building a diversified stock portfolio is essential to minimizing risk and maximize returns. Here are key principles to follow:

- **Choose Stocks from Different Industries:** Invest in stocks from various industries to avoid concentration risk. Diversifying across sectors helps protect your investments from industry-specific downturns.
- **Consider Market Capitalization:** Include stocks of different market capitalizations, such as large-cap, mid-cap, and small-cap stocks. Each category has its own risk and return characteristics, providing further diversification.

As a college student, the stock market offers immense opportunities to learn, earn, and secure your financial future. By following these steps, developing a trading strategy, and staying informed, you can navigate the stock market with confidence and achieve your financial goals. Start your journey today and unlock the potential of the stock market!

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THE IMPORTANCE OF READING YOUR INSURANCE DOCUMENTS CAREFULLY



Rahil Saini
BCA 2nd year

Insurance is one of those things that people often take for granted until they need to use it. Whether it is health insurance, auto insurance, homeowner's insurance, or any other type of coverage, having the right policy can quite literally be a lifesaver. However, to ensure you have the protection you need when you need it most, it is essential to read your insurance documents thoroughly.

All too often, people simply skim over the paperwork or assume they understand the coverage without passing through the fine print. This can lead to costly gaps in coverage and nasty surprises when it comes time to file a claim. Insurance policies are legal contracts, and the details do matter. One of the most important reasons to carefully review your insurance paperwork is to understand exactly what is and is not covered. Most policies have several exclusions and limitations buried in the dense language. You might think your home is fully covered in the event of a fire, only to find out that the damage is not fully covered due to a random exception. Or you may need to meet certain requirements to maintain coverage for some events.

In addition to understanding the scope of coverage, the documents will also explain your rights, responsibilities, and any time-sensitive requirements as a policyholder. There may be strict deadlines for filing claims or notifying the company about changes to your situation. If you miss those deadlines, your claim could be denied.

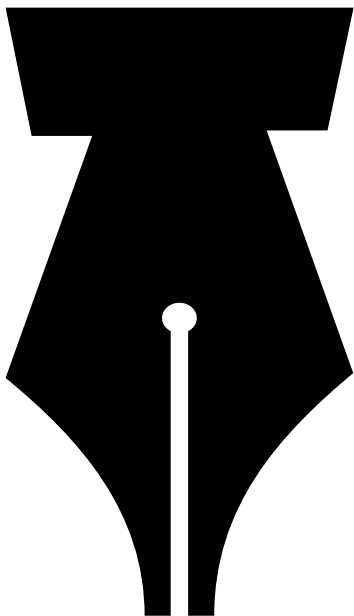
The paperwork should also make clear what your deductibles, copays, and any other out-of-pocket costs will be in various claim scenarios. Those costs can really add up, so you will want to be fully aware of your potential expenses.

Another critical reason to study your insurance documents is to verify that all information about you and your assets is correct. An error regarding your home's details or the make and model of your car could cause issues down the line. If numbers seem off, facts are wrong, or anything else looks amiss, you will need to get those mistakes corrected.

At the end of the day, taking the time to read your insurance policies from front to back can save you from financial hardship and legal headaches. It may seem tedious, but a thorough understanding of your coverage is vital. Do not let unexpected costs and claim denials catch you off guard.



ALUMNI CORNER





FINTECH BRIDGING THE GAP: DRIVING FINANCIAL INCLUSION AND INTEGRATION IN INDIA



Asmita Banerjee
HR of Aaklan IT solutions
Pvt.Ltd.



Swagata Dutta
Maintenance Electrical
Engineer of Ratan
projects and Engineering
Pvt.Ltd.

ABSTRACT

Fintech, or financial technology, is rapidly advancing, causing a transformational upheaval in India's financial sector. This essay examines how fintech may close the gap and promote financial integration and inclusion in the nation. Rural communities and the unbanked, two formerly underserved demographics, now have better access to financial services because to fintech developments. Fintech is lowering dependency on cash

by expanding digital payments and bringing people and companies into the official financial system. But there are obstacles in the way of this change, such as legal restrictions and the requirement for cyber security safeguards. Fintech offers India a lot of potential for social inclusion and economic growth, despite these obstacles.

Introduction:

The fascinating and educational topic "Fintech Bridging the Gap: Driving Financial Inclusion and Integration in India" examines how financial technology may be used to address important issues and advance the financial sector in India. It presents ideas like financial integration, which focuses on building a smooth and effective financial system, and financial inclusion, which attempts to give all societal sectors access to financial services.

Setting the scene, the introduction emphasizes how fintech is revolutionizing traditional banking and financial services to make them more convenient, accessible, and economical. It talks about how fintech solutions are reaching underserved groups and providing a wide range of financial products and services by utilizing technology, including smart phones and the internet.

In order to guarantee the long-term development of fintech and its influence on financial inclusion and integration in India, the introduction also discusses the significance of regulatory frameworks and collaborations between fintech firms, conventional financial institutions, and government agencies. Financial service companies operate in four main areas in any economy: making credit, managing wealth, facilitating payments, and managing risk. Within the Fintech industry, digital payment services are the most widely accepted, followed by online money lending, insurance services, savings and investments, and Earnest & Young Report, 2018. The G20 Financial Stability Board (FSB) started examining the risks that Fintech might pose to global financial stability.

All things considered, the introduction gives a thorough rundown of the subject and establishes the framework for a thorough investigation of the several facets of fintech's contribution to financial inclusion and integration in India.

Financial Inclusion and Integration in India

Financial inclusion and integration are critical aspects of India's economic development and growth. Here's a brief overview:\

Financial Inclusion: The affordability and availability of financial services for all people and enterprises, regardless of income level, is referred to as financial inclusion. To guarantee that the underprivileged and excluded segments of society have access to formal financial services, financial inclusion has been a major topic of concentration in India. A number of measures have been implemented by the government and Reserve Bank of India (RBI) to encourage financial inclusion. One such project is the Pradhan Mantri Jan DhanYojana (PMJDY), which seeks to give every household access to insurance, pension plans, and bank accounts.

Financial Integration: Financial integration is the process of connecting financial markets, institutions, and services from many industries and geographical areas. The goal of India's gradual financial integration has been to advance the financial sector's efficiency, stability, and expansion. Policies including the liberalization of foreign investment regulations, the construction of electronic trading and settlement infrastructure, and the harmonization of regulatory frameworks have made it easier for India's financial markets to integrate with international markets.

Effects of fintech in financial inclusion and integration in India:

In India, financial inclusion has increased significantly thanks in large part to fintech. Fintech businesses have been able to access the unbanked and under banked communities in rural and distant places by utilizing technologies like mobile phones and the internet. This has made it easier for people who previously couldn't afford them to access formal financial services like banking, lending, and insurance. Fintech has also made it easier for people and small enterprises to obtain credit. Fintech organizations are able to evaluate the creditworthiness of customers without traditional credit histories by utilizing creative credit scoring models that draw from different data sources.

The introduction of digital payment solutions by Fintech companies has transformed the way transactions are conducted in India. The adoption of mobile wallets, UPI (Unified Payments Interface), and other digital payment methods has made transactions faster, more convenient, and more secure. This has reduced the dependence on cash and increased financial inclusion. Fintech companies have also contributed to improving financial literacy and education in India. Through their platforms, they offer information and tools that help users understand financial concepts and make informed decisions about their finances. Fintech has facilitated the integration of various financial services into a single platform, making it easier for users to manage their finances. For example, many Fintech apps offer services such as banking, investments, insurance, and bill payments all in one place, streamlining the financial management process. Overall, Fintech has had a positive impact on financial inclusion and integration in India, making financial services more accessible, efficient, and inclusive.



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Barriers of financial inclusion and integration of India:

Financial inclusion and integration encounter a number of challenges, which vary by area and circumstance.

Lack of Access to Financial Services: Many people, particularly those living in rural or underdeveloped areas, lack access to basic financial services such as savings accounts, loans, and insurance.

Limited Infrastructure: Insufficient physical and digital infrastructure, such as banking facilities and internet connectivity, might limit access to financial services.

Regulatory Barriers: Complex regulations and requirements can make it difficult for financial institutions to offer services to certain populations or regions.

Social and Cultural Factors: Attitudes towards banking and financial services, as well as cultural norms, can influence people's willingness to use formal financial services.

Lack of Identification Documents: Without proper identification documents, individuals may be unable to open bank accounts or access other financial services.

Income and Employment Challenges: Irregular or low incomes, as well as limited job opportunities, can make it difficult for individuals to save or access credit.

Addressing these barriers requires a holistic approach involving governments, financial institutions, NGOs, and other stakeholders to develop inclusive policies, improve financial infrastructure, and promote financial education.

Conclusion:

Finally, while India has made significant progress in financial inclusion and integration, there are still persistent obstacles. Efforts to extend banking services, encourage digital payments, and improve credit availability have helped millions gain access to the formal financial system. However, gaps continue, especially in rural areas and among marginalized groups. Achieving total financial inclusion necessitates long-term initiatives to overcome infrastructure gaps, improve financial literacy, and ensure equitable access to financial services for all members of society. Regulatory reforms, technology breakthroughs, and collaborative initiatives involving the government, financial institutions, and civil society are required to realize India's full potential for financial inclusion and integration.



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MAXIMIZING EFFICIENCY AND GROWTH THROUGH STRATEGIC ASSET MANAGEMENT



Sneha Sain Gupta

In today's dynamic business environment, effective asset management is crucial for organizations to maintain competitiveness and drive growth. Assets, whether tangible or intangible, represent valuable resources that must be strategically managed to optimize their utilization and maximize returns. Asset management encompasses the processes and strategies employed to acquire, deploy, operate, maintain, and dispose of assets throughout their lifecycle.

This holistic approach involves identifying, evaluating, and prioritizing assets based on their value, risk, and contribution to organizational objectives. One of the primary goals of asset management is to enhance operational efficiency.

By implementing robust systems and technologies, organizations can streamline asset tracking, maintenance, and utilization, thereby minimizing downtime and reducing costs. Additionally, predictive maintenance techniques, powered by data analytics and machine learning, enable proactive asset management, preempting potential failures and optimizing performance. Strategic asset management goes beyond mere maintenance; it involves aligning asset utilization with overarching business goals. This requires a comprehensive understanding of asset performance, market dynamics, regulatory requirements, and industry trends.

By leveraging data-driven insights, organizations can make informed decisions regarding asset allocation, investment prioritization, and risk mitigation, driving sustainable growth and value creation. Furthermore, effective asset management facilitates compliance with regulatory standards and ensures adherence to industry best practices. By maintaining accurate records, conducting regular audits, and implementing robust control mechanisms, organizations can mitigate risks associated with asset misuse, theft, or obsolescence, safeguarding their reputation and financial integrity.

Moreover, asset management plays a crucial role in fostering innovation and competitiveness. By actively monitoring market trends and technological advancements, organizations can identify opportunities for asset enhancement, optimization, or diversification. Whether through strategic partnerships, acquisitions, or divestitures, agile asset management enables organizations to adapt to changing market dynamics and capitalize on emerging opportunities.

In conclusion, strategic asset management is indispensable for organizations seeking to enhance efficiency, mitigate risks, and drive sustainable growth. By adopting a proactive and data-driven approach, organizations can optimize asset utilization, minimize costs, and maximize returns, positioning themselves for long-term success in an increasingly competitive landscape.



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NAVIGATING CORPORATE FINANCE: KEY STRATEGIES FOR SUCCESS



Vinay sani

Corporate finance plays a pivotal role in the growth and sustainability of businesses, encompassing a range of activities from financial planning to investment decisions. At its core, corporate finance aims to maximize shareholder value while managing risks effectively.

One critical aspect of corporate finance is capital budgeting, which involves determining the most profitable investment opportunities. This process requires careful analysis of potential projects, considering factors such as expected cash flows, risk levels, and market conditions. Another essential component is capital structure management, which involves deciding the mix of debt and equity financing to optimize the cost of capital and minimize financial risk.

Striking the right balance between debt and equity ensures that the company can meet its financial obligations while maximizing returns for shareholders. Risk management is also integral to corporate finance, as businesses face various financial risks, including market risk, credit risk, and operational risk. Implementing robust risk management strategies helps safeguard the company's financial health and resilience in the face of uncertainty.

Furthermore, corporate finance encompasses mergers and acquisitions, where companies seek to expand their operations, achieve synergies, or enter new markets. These transactions require thorough due diligence, valuation analysis, and negotiation skills to ensure successful outcomes.

In conclusion, effective corporate finance is essential for businesses to thrive in today's competitive landscape. By employing sound financial strategies, companies can allocate resources efficiently, mitigate risks, and create long-term value for shareholders and stakeholders alike.



ENHANCING SKILLS AND KNOWLEDGE THROUGH MOCK SIMULATION COMPETITIONS



HARSH MITTAL

Introduction: Mock simulation competitions offer a unique opportunity for participants to hone their skills and deepen their understanding of various fields such as business and stock trading. These competitions simulate real-world scenarios, providing participants with a risk-free environment to experiment, learn, and grow. In this article, we explore the benefits of mock simulation competitions and how they contribute to personal and professional development.

Benefits of Participation:

Skill Development: Participants have the chance to develop essential skills such as critical thinking, decision-making, and problem-solving. Through analyzing data, making strategic choices, and adapting to changing circumstances, participants refine their abilities in a practical setting.

Risk-Free Learning: Mock simulation competitions allow individuals to gain experience without the fear of financial loss. Participants can explore different strategies and tactics, learning from both successes and failures without real-world consequences.

Realistic Experience: These competitions closely mimic real-world scenarios, providing participants with a realistic experience of industries such as business and stock trading. This immersion enables them to understand the complexities of these fields and prepares them for future challenges.

Networking Opportunities: Participants often have the chance to interact with peers, mentors, and industry professionals during mock simulation competitions. These connections can lead to valuable collaborations, mentorship, and career opportunities.

Feedback and Reflection: Through feedback sessions and post-competition analysis, participants gain insights into their performance and areas for improvement. This reflective practice fosters continuous learning and growth.

Examples of Mock Simulation Competitions:

Business Case Competitions: Participants analyze business cases, develop strategies, and present their solutions to judges. These competitions assess participants' understanding of business concepts, their ability to analyze data, and their presentation skills.

Stock Trading Simulations: Participants engage in virtual stock trading, making buy and sell decisions based on market conditions. These simulations allow individuals to experience the dynamics of the stock market and test different investment strategies.

Marketing Strategy Simulations: Participants develop and implement marketing strategies for virtual products or companies. These simulations require participants to understand consumer behavior, market trends, and competitor analysis.

Conclusion: Mock simulation competitions offer a valuable learning experience for individuals interested in business, finance, and related fields. By providing a risk-free environment, realistic scenarios, and opportunities for feedback and reflection, these competitions contribute to participants' personal and professional development. Whether honing skills or exploring new career paths, mock simulation competitions empower individuals to excel in their chosen fields.



HIGHLIGHTS





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Global Rankings



UNIVERSITY OF ENGINEERING & MANAGEMENT
Jaipur



INSTITUTION'S
INNOVATION
COUNCIL

Approvals & Accreditation



UNIVERSITY OF ENGINEERING & MANAGEMENT

Jaipur

www.uem.edu.in

ENTREPRENEURSHIP DAY CELEBRATION

BY FINANCE CLUB OF
SCHOOL OF MANAGEMENT

9 10:00 am
to 3:00 pm
NOVEMBER
— 2023 —

**THEME - NAVIGATING THE
FINANCIAL FRONTIER ON
ENTREPRENEURSHIP DAY**

VENUE: ACADEMIC BLOCK 2, SCHOOL OF MANAGEMENT

FACULTY COORDINATOR
DR. PAWAN SHARMA

ENTREPRENEURSHIP DAY CELEBRATION

On 9th September 2023, an exciting Entrepreneurship Day event was organized to celebrate and foster the spirit of innovation and business among aspiring entrepreneurs.

The event featured a series of engaging activities including panel discussions with successful entrepreneurs, workshops on business strategies, and networking sessions.

Attendees had the opportunity to learn about the latest trends in entrepreneurship, share ideas, and seek guidance from industry experts.



The event not only highlighted the importance of entrepreneurship but also inspired participants to pursue their entrepreneurial dreams with passion and determination.

UNIVERSITY OF ENGINEERING AND MANAGEMENT
IEM | UEM GROUP Jaipur and Kolkata

SCHOOL OF MANAGEMENT

Organizing

**One Day Webinar on
"CAPITAL MARKET AWARENESS"**

Date: 12 October 2023 | 10:30am

<https://meeting.zoho.in/meeting/register?sessionId=1314810418>

Faculty Coordinator:
Mr. Pawan Sharma,
Assistant Professor,
School of Management,
IEM, Jaipur

Mr. Ravinder Singh Chawla
FOUNDER OF RSCS. LLP & CORPORATE TRAINER
Former VP at HDFC Life Insurance, IIM - A Alumnus,
Founder & Managing Partner of RSC Skillbuilding
and Consulting Solutions LLP

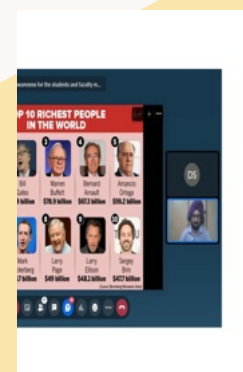
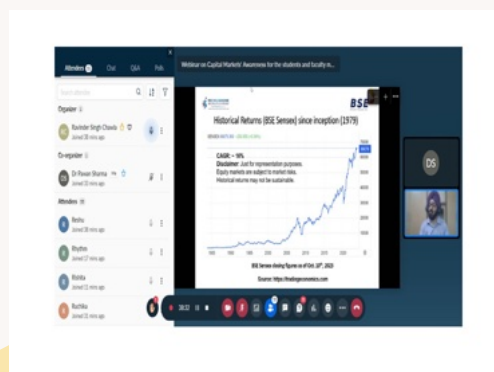
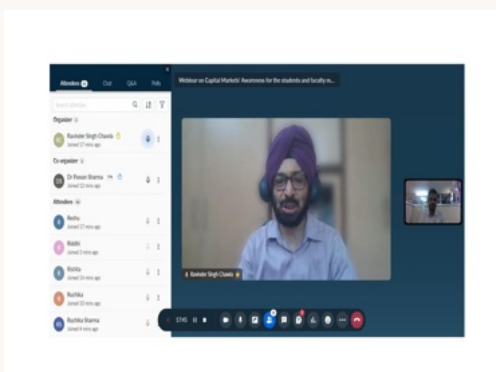
Venue: Basement Auditorium, University of Engineering and Management, Jaipur

CAPITAL MARKET AWARENESS

A Capital Market Awareness webinar was held on 12th October 2023 at 10:30 AM to educate participants on the fundamentals of capital markets.

The session provided valuable insights into various investment opportunities, market trends, and risk management strategies.

Industry experts discussed the importance of capital markets in economic growth and offered practical advice on navigating investments.



The webinar was a great opportunity for attendees to enhance their financial literacy and better understand how to effectively participate in the capital market.

A Seminar on A Smart Step Towards Financial Wellness in Collaboration with NSE

Date: 13 February, 2024 | 10:30am

**Venue: Basement Auditorium,
University of Engineering and Management, Jaipur**

Faculty Coordinator:
Dr. Pawan Sharma,
Assistant Professor,
School of Management,
UEM, Jaipur

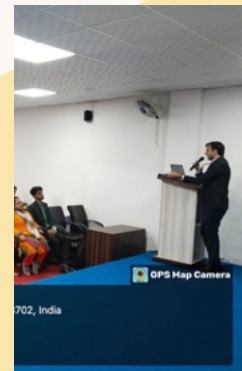


Mr. Pankaj Tanwar
Regulatory-Northern Region
(National Stock Exchange of India Limited)

Seminar on A Smart Step Towards Financial Wellness in Collaboration with NSE

On 13th February 2024, from 10:30 AM to 12:30 PM, a seminar titled "A Smart Step Towards Financial Wellness" was organized in collaboration with the National Stock Exchange (NSE).

The session was led by Pankaj Tanwar, the Regulatory Head for the Northern Region at NSE India. Aimed to provide participants with practical insights into financial planning, investment strategies financial well-being.



Pankaj Tanwar shared his expertise on how to make informed financial decisions, emphasizing the role of capital markets in personal finance. The event was a valuable opportunity for attendees to gain a deeper understanding of financial wellness and investment options.



NAVODAYA QUIZ

Induction Event NAVODAYA organized by FinDazzlers Finance Club of School of Management with Quiz Contest on August 23, 2024.

The quiz is an excellent opportunity for students to showcase their knowledge and skills. Therefore FinDazzlers Finance Club of School of Management, University of Engineering and Management, Jaipur, conducted an Induction event NAVODAYA with an enthusiastic, knowledge sharing way in the Academic Block I, First Floor Seminar hall and was attended by all the MBA and BBA students.

There were 10 teams in the quiz contest, after three rounds with various interesting and tricky questions finally three teams got the opportunity to win cash prizes and certificates of winning.

In this quiz audience participation was also encouraged with few rounds for the audience therefore students enjoyed. Quiz was concluded with the cash prize and certificates distribution to winners.



Dr. Mukesh Yadav, Dr. G. Uma Devi, Dr. Tapas Si (Associate Deans) blessed the winner students with cash prizes and certificates. Dr. Praphull Chhabra and Dr Chandra Prakash supported as judges for the quiz competition.



Dr Rahul Sharma (HoD MBA), Dr Manisha Singh, Prof Sweta Pareek, Prof Shubhadeep Ghosh, Prof. Rhythm and Prof. Rishita also attended. Student coordinators did well for successful completion of this event successfully.



Finance Club
Presents



Virtual Trading Championship

WHERE TRADERS COME TO WIN

10 September is last Date of
Registration

Team size
2 Member

APPLY NOW



14 September 2024

2:00 PM

MBA Department- Digital Lab

Virtual Trading Championship

Virtual Trading Championship was an amazing event under TECHUTOPIA 2024 Tech fest. This fabulous event was organized by FinDazzlers Finance Club, School of Management in the basement auditorium of University of Engineering and Management on September 14, 2024.

Winners:

- 1st – Anshul Bhatia and Aditya Kumar
- 2nd – Veerpal Singh and Shivam Sharma
- 3rd – Yogesh and Vishnu Singh

In this event there were 44 registered team with two participants in each team and finally 30 teams participated actively. Dr Mukesh Yadav and Dr G. Uma Devi (Associate Dean) blessed the students in the commencement of the event. Every team has allowed to trade with virtual money allotment of Rs 5,00,000. With different news of financial market and the reaction of teams in terms of buying and selling of stocks was the key demonstration of the event.



Dr Yogesh Jakhar and Prof Sourav Banerjee were the judges to finalize the results. The event was designed to explore and highlight the proper mechanism of the stock market. Student coordinators contributed well as bankers as well as to maintain discipline during the event. Finally in the presence of Prof Sayak, Prof Rahul Sharma, Prof Sourav, Prof Saugata, Prof Rhythm and Prof Rishita three teams were awarded with 1st, 2nd and 3rd positions. Along with the distribution of certificates, Gold, Bronze and silver medals were also given to the top three winning team member by the judges and faculties. At last with the thanks note by Dr Pawan Sharma, the event was concluded.

Faculty Coordinators:

Dr. Pawan Sharma

Student Coordinators:

Payal Saini, Tanmay Sharma, Arushree Sharma



B- QUIZ Masters Showdown

B- QUIZ Masters Showdown was an amazing event under TECHUTOPIA 2024 Tech fest. This fabulous event was organized by FinDazzlers Finance Club, School of Management in the basement auditorium of University of Engineering and Management on September 15, 2024 at 1:30 pm

Winners:

1st – TOM CRUISE

Rehan Jatu & Sumit Sharma (BCA, 3rd Year)

2nd – Teen Patti

Pranjal Sharma and Dipannita Das

3rd – Cool Munde

Rudra Pratap Singh, Purnagya Raj (B. Tech, 1st Year)

The session was attended by 32 students of 1st Year, 2nd Year & 3rd Year from many departments like, BPT, BBA, BCA, MCA, B. Tech etc. It was a fruitful session, as it was also a part of the TECHUTOPIA, tech fest 2024-25 program. A total of 5 rounds are there. Around 10 teams have been qualified for the final showdown.



The "B-QUIZ MASTERS SHOWDOWN" provided students with a valuable opportunity to enhance their knowledge and critical thinking skills across a wide range of subjects. Through engaging with diverse questions, participants were able to expand their understanding of movies, songs, science, sports, politics, entrepreneurship, current affairs and more. This event not only fostered intellectual growth but also promoted teamwork, problem-solving, and the ability to think on one's feet.

Faculty Coordinators:

Dr. Pawan Sharma

Student Coordinators:

Payal Saini, Tanmay Sharma, Arushree Sharma



UEM & UEM Institutions are Founded and Managed by IITians and Majority of Faculty are IITians

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A SEMINAR ON FOUNDATIONS FOR EMPOWERING THE FINANCIAL FUTURE

Key Speakers



Mr Rohan Singh Meena
Assistant General Manager,
SEBI Western Region,
Ahmedabad



Mr Atul Sharma
Assistant Manager, BSE Ltd.
Regional Office, Jaipur

DATE: October 16, 2024
Time: 10:30 A.M.

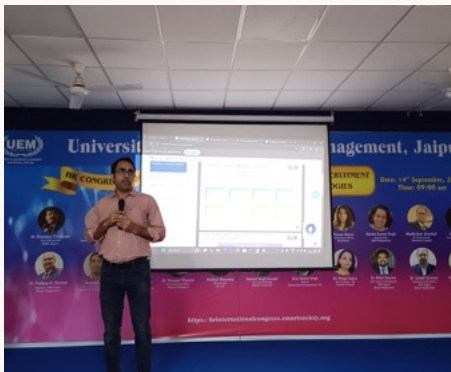
Venue: First Floor Seminar Hall, University of Engineering and Management, Jaipur

Faculty Coordinator:
Dr. Pawan Sharma
Assistant Professor, Dept. of MBA, School of Management, UEM, Jaipur

Seminar On Foundation for Empowering The Financial Future

B- QUIZ Masters Showdown was an amazing event under TECHUTOPIA 2024 Tech fest. This fabulous event was organized by FinDazzlers Finance Club, School of Management in the basement auditorium of University of Engineering and Management on September 15, 2024 at 1:30 pm

The session was attended by 32 students of 1st Year, 2nd Year & 3rd Year from many departments like, BPT, BBA, BCA, MCA, B. Tech etc. It was a fruitful session, as it was also a part of the TECHUTOPIA, tech fest 2024-25 program. A total of 5 rounds are there. Around 10 teams have been qualified for the final showdown.



The "B-QUIZ MASTERS SHOWDOWN" provided students with a valuable opportunity to enhance their knowledge and critical thinking skills across a wide range of subjects. Through engaging with diverse questions, participants were able to expand their understanding of movies, songs, science, sports, politics, entrepreneurship, current affairs and more. This event not only fostered intellectual growth but also promoted teamwork, problem-solving, and the ability to think on one's feet.

Faculty Coordinators:
Dr. Pawan Sharma

Student Coordinators:
Payal Saini, Tanmay Sharma, Arushree Sharma



FIN DAZZLERS
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UEM UNIVERSITY OF ENGINEERING & MANAGEMENT
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FinDazzlers Finance Club
School of Management, UEM Jaipur
Organizing

**A SEMINAR ON
FINANCIAL WELLNESS
(FOR FACULTIES & STAFF MEMBERS OF
UEM JAIPUR)**

Date: February 24, 2025 | Time: 09:30 A.M.

Venue: Basement Seminar Hall, University of Engineering and Management, Jaipur

Resource Person:



Mr. Kaushik Sen
Senior Managing Partner
Aditya Birla Capital

A seminar on Financial Wellness for Staff and faculties of UEM, Jaipur

Organized by: Fin Dazzlers Finance Club of School of Management of University of Engineering & Management, Jaipur

Date: February 24, 2025

Event Highlights: A Seminar on Financial Wellness for all the Faculties and Staff organized by Fin Dazzlers Finance Club, School of Management on February 24, 2025 in the First Floor Seminar hall. This Seminar is organized to provide the key insights on savings & financial planning.



Mr. Kaushik Sen, Senior managing partner, Aditya Birla Capital was the eminent speaker in the seminar. He has been working in the financial market sector since 1995. Author of two books 7 Smart Steps of Wealth management and 5 Success Mantras of Financial Distribution Business. Currently he is Chairman of Rotary Means Business Fellowship, Kolkata Chapter.

Faculty Coordinators:

Dr Rahul Sharma, HoD, MBA

Dr Pawan Sharma, Associate Professor, School of Management, UEM, Jaipur



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FinDazzlers Finance Club
School of Management, UEM Jaipur
Organizing

**A SEMINAR ON
CAREER OPPORTUNITIES
IN THE BFSI SECTOR**

Date: February 24, 2025 | Time: 10:30 A.M.

Venue: Basement Seminar Hall, University of Engineering and Management, Jaipur

Resource Person:



Mr. Kaushik Sen
Senior Managing Partner
Aditya Birla Capital

A Seminar on Career Opportunities in BFSI Sector

Organized by: Fin Dazzlers Finance Club of School of Management of University of Engineering & Management, Jaipur

Date: February 24, 2025

A Seminar on Career Opportunities in BFSI Sector for all the students of BBA and MBA department of School of Management by Fin Dazzlers Finance Club, School of Management on February 24, 2025 in the First Floor Seminar hall. This Seminar is organized to aware the students regarding the job opportunities in the banking and financial sector. The Session was highly interactive with student's active engagement in enthusiastic discussion and Q & A segments. This Seminar was attended by 61 students. Finally in the presence of Honorable Vice Chancellor Prof. (Dr.) Biswajoy Chatterjee and all the faculty members of School of Management this seminar was concluded.



Mr. Kaushik Sen, Senior managing partner, Aditya Birla Capital was the eminent speaker in the seminar. He is working in the financial market sector since 1995. Author of two books 7 Smart Steps of Wealth management and 5 Success Mantras of Financial Distribution Business. Currently he is Chairman of Rotary Means Business Fellowship, Kolkata Chapter.

Faculty Coordinators:

Dr Rahul Sharma, HoD, MBA

Dr Pawan Sharma, Associate Professor, School of Management, UEM, Jaipur



**INVESTOR AWARENESS
PROGRAM ON
FINANCIAL
EMPOWERMENT
THROUGH
INVESTMENT**

Date: 3 March, 2025

Chief Guest

Shri Kamlesh Chandra Varshney

Whole time Member
Securities and Exchange Board of India



UEM Jaipur Hosts Seminar on Investor Awareness for Financial Empowerment

Organized by: Fin Dazzlers Finance Club of School of Management of University of Engineering & Management, Jaipur

Jaipur, March 3, 2025

The Finance Club of the University of Engineering and Management (UEM) Jaipur recently organized a Seminar on Investor Awareness Program on Financial Empowerment Through Investment, aimed at promoting financial literacy. The event featured distinguished experts from the financial industry, regulatory bodies, and academia. The seminar was inaugurated by Shri Kamlesh Chandra Varshney, Whole Time Member at SEBI, who highlighted the importance of financial literacy for making informed investment decisions. Shri Surya Kant Sharma, Senior Consultant at AMFI, served as the keynote speaker, emphasizing the benefits of mutual funds and their role in diversified and professionally managed investments.



Other notable speakers included Shri Vikas Sukhwil, Regional Director at SEBI, and Shri Satyajit Jaware, SEBI Officer, who highlighted SEBI's role in investor protection and market integrity. Shri Pankaj Tanwar from NSE explained stock exchange operations and the value of informed decision-making. Faculty members actively participated in discussions on mutual funds, stock markets, and risk management. UEM Jaipur's initiative promotes financial literacy and informed investments.

Faculty Coordinators:

Dr Pawan Sharma, Associate Professor, School of Management, UEM, Jaipur



A book titled the startup navigator guiding ideas into reality (B.Tech ANIL 3rd year) to navigate the youth entrepreneur



यूईएम जयपुर ने वित्तीय सशक्तिकरण के लिए निवेशक जागरूकता पर सेमिनार का किया आयोजन



Board of India (SEBI) chief guest. Varshney stressed the importance of financial literacy in today's era, highlighting the role of informed investors in the financial system. He emphasized the need for a financial strategy and investment strategy for a financial future.

88 Team Jaipur

The FinDazzlers Finance Club of the University of Engineering and Management (UEM) Jaipur recently organized a highly informative seminar on investor awareness, focusing on financial investment. The seminar aimed to empower individuals to make informed investment decisions.



The event featured a distinguished panel of experts from the financial industry, regulatory bodies, and academia who provided valuable insights to the participants. The seminar was inaugurated by Kamlesh Chandra Varshney, full-time member of the Securities and Exchange

10 टीम हुई शामिल, तान न जाता पुरस्कार विजय प्रतियोगिता में विजेता टीमों को किया पुरस्कृत



विभागों की टीमों ने वित्त और अर्थशास्त्र में अंतर्विषय संबंध को दर्शाया। इस टीमों ने विजय प्रतियोगिता में भाग लिया। इसमें से तीन टीमों को पुरस्कार देकर सम्मानित किया गया।



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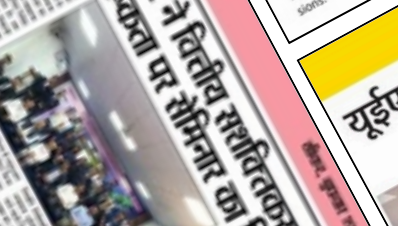
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