

MUDRA

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“STOP INNER CONTRADICTIONS AND CONFLICT”

Be clear about your thoughts and goals. Times are changing and requirements are plenty. Irrespective of insinuating role of rising competitive work life and transformed social life, the secret to a fulfilled achievement can be derived when state is ‘mindful’, and which leads to conscious deliberations. With rising expectations and surmounting challenges attaining clarity, purpose and outcome of every decision must be realized. Since ‘management’ is a purposive outcome and outward looking proactive and strategic process, it is important to that as sustainable organizations with a futuristic looking perspective, being mindful helps in maintaining psychological wellbeing for being healthy and contented.

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FROM THE EDITORIAL DESK

Dear Readers,

“FINANCE IS AN INTEGRAL PART OF OUR LIVES.”

With an educative purpose, we are coming forth with our monthly financial newsletter “MUDRA” to help our readers regarding insights to specific news and facts about the financial world. ‘MUDRA’ serves as a gist of the news happening in the financial ecosphere. It indeed gives me pleasure to share that the newsletter is designed and compiled by the students. My special accolades go to all those who have worked behind this. I hope you enjoy going through the newsletter and we look forward to receiving your opinions and suggestions.

HAPPY LEARNING!



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ESG

EDITORIAL 1

Everything you need to know about ESG

By Dhanishtha Khullar,
MBA General (2021-23)

EDITORIAL 2

Environmental, Social and Governance

By Navshigan G,
MBA Finance (2021-23)





India's ESG reporting and rating: Starting a positive cycle

ESG: Wake up call for Indian suppliers



Challenges hindering widespread adoption of ESG in India



Don't apply ESG norms blindly on developing countries



The tale of falling Indian ESG rating

GAME

Send your Answers to finclubabs@gmail.com or click [here](#)

GUESS THE TERM

1. THIS REPRESENTS YOUR SMALL BUSINESS'S OBLIGATIONS TO PAY DEBTS OWED TO LENDERS, SUPPLIERS, AND CREDITORS.
2. IT IS AN ACCOUNTING METHOD OF RECORDING INCOME WHEN IT'S ACTUALLY EARNED AND EXPENSES WHEN THEY ACTUALLY OCCUR.
3. THIS STATEMENT REFLECT ACTIVITY IN THE AREAS OF OPERATING, INVESTING, And FINANCING.
4. THIS RATE REPRESENTS THE YEARLY REAL COST OF A LOAN INCLUDING ALL INTEREST AND FEES.
5. USING YOUR OWN MONEY TO FINANCE THE START-UP AND GROWTH OF YOUR SMALL BUSINESS.
6. IT IS THE RATIO OF CASH YOUR SMALL BUSINESS HAS AVAILABLE FOR PAYING OR SERVICING ITS DEBT.
7. IT IS A CREDITOR'S LEGAL CLAIM TO THE COLLATERAL PLEDGED AS SECURITY FOR A LOAN.



FINANCIAL FACTS

- As of 2020, 88% of publicly traded companies, 79% of venture and private equity-backed companies, and 67% of privately-owned companies had ESG initiatives in place.
- More than three out of four (77%) small and mid-caps have a formal purpose statement related to ESG.
- Nearly one out of five (18.5%) small and mid-caps are using ESG standards, such as the UN SDG, GRI, or SASB.
- More than one in four S&P 500 companies that conducted earnings calls for Q4 2020 cited "ESG". This represents a 63% increase in ESG mentions from the previous quarter, and the highest number of ESG mentions in the last ten years.
- More than 200 companies have signed The Climate Pledge, a pact to reach the Paris Agreement goal of net zero carbon 10 years early.

FINANCIAL TERMS

- Divestment:** The sale of an asset for social or political goals. Examples of divestment include the selling of South African assets during the apartheid era or, more recently, investments in fossil fuel-related assets. Divestment is also sometimes known as divestiture.
- Environmental factors:** Issues related to resource use, pollution, climate change, energy use and other physical environmental challenges and opportunities. Investors will typically consider a company's environmental performance either in terms of the company's impact on the environment or the impact of natural capital constraints on its profitability.
- ESG analysis:** The examination of a company's environmental, social and governance performance, which could be designed and used in any of the approaches described here.

MARKET RATES

PARTICULARS PRICE	SENSEX	NIFTY	GOLD	USD/ INR	NASDAQ
AS ON 24 JULY, 2022	56,072	16,719 .45	53,450	79.91	12,396. 47
AS ON 24 JUNE, 2022	53,161 .28	15,832 .05	52,600	78.46	11,589 .42

POLICY RATES

CRR	4.50%
SLR	18%
MSF	5.15%
REPO RATE	4.90%
REVERSE REPO RATE	3.35%
BANK RATE	5.15%

 AS ON 24 JULY,
2022

TOP GAINERS

TOP LOSERS

COMPANY	Bajaj Finserv	Bajaj Finance	Tata Steel	Indian Oil Corp.
CURRENT PRICE	14536.35	7033.80	101.05	72.25
CHANGE %	25.37	24.69	-88.36	- 34.05



SONAL VERMA
MBA GENERAL (2021-23)