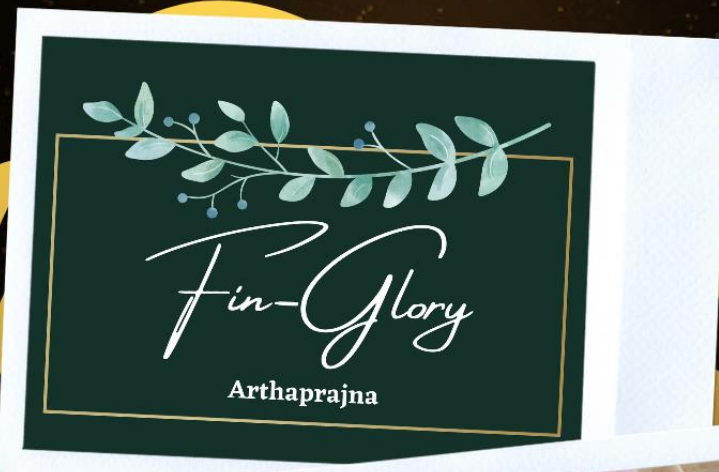


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# arthaprajna



If You don't value your time,  
neither will others. Stop giving  
away your time and talents.  
Value what you know and start  
charging for it. – Kim Garst

# Fin-Glory

## FROM THE EDITOR'S DESK.

Greetings from PIM Family...!

A wise person should have money in their head, but not in their heart. –Jonathan Swift

With this quote, heartily welcome to all of you to the 10<sup>th</sup> issue of ARTHAPRAJNA. This issue has an

assortment of articles that gives a bird's eye view of the Information and realities to our readers.

The first article in Fin-Tech talks about Ruppy launched by Cardekho, which offers a whole new world of financing options to automobile customers and retailers.

The second article in Fin-Stock explains the four resources of sound financial analysis for successful investment in stock market.

Fin-wing column speaks about green Accounting, where organisation's dedication towards the important factors of our environment inclusive of the planet, people, and profitability is assessed. Fin-personality for this issue is Anjie and RJ a millennial, married couple and the founders of Rich by Intention.

You can also expect as usual column Fin-trend and fin-toon for better understanding. At the end we have Fin-Quiz for you to solve and win prizes.

We look forward for your valuable feedback and suggestions at [arthaprajna@pim.ac.in](mailto:arthaprajna@pim.ac.in)

Warm Regards,

Naveen R.Bhat.

Chief Editor

Arthaprajna-2021.

## **FIN-TECH**

### **‘CarDekho launches specialized fintech platform Rupy’**

Auto-tech Corporation Rupy, a dedicated financial platform for vehicle customers and retailers, has been launched by CarDekho. Under this new name, CarDekho Financial Services will be modified and combined.

“Rupy is an end-to-end digital platform that has been created to make the entire loan experience very easy and convenient while ensuring a speedy turnaround time of only a few minutes,” according to CarDekho.

Amit Jain & Anurag Jain – Co-founders

- A digital QR-code-based onboarding path at vehicle dealer’s / finance distributors is included in the experience.
- Consumers can use this QR-code to access a self-help path that includes video-KYC, e-NACH, and e-Agreement to get their loan approved at the point of sale in only a few minutes.
- Rupy.com is another option for consumers.

Rupy offers a proprietary multi-lender loan origination technology that is intimately connected with all of the car lending ecosystem’s partner banks and NBFCs behind the scenes.

Rupy combines prior knowledge to deliver a modern end-to-end digital experience, from lead generation to loan disbursement to title transfer. It plans to expand its categories in the future, as well as co-create financial solutions that would usher in a new era of automotive ownership in India.

In used automobile credit disbursals, the CarDekho Financial Services business achieved a monthly run-rate of Rs.400 crores. The company has grown its distribution network to 1750+ channel partners in 80+ hubs around the country.

-Source: [www.livemint.com](http://www.livemint.com)

By,



Sameeksha M. Prabhu  
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## **Stock Analysis**

Stock analysis is a process of evaluating particular trading instrument, an investment sector or market. It can help us to determine whether or not a stock will be profitable for to invest in.

In order to be a peak professional investor, we can consider online, free investment tools to get stock insights, such as financial modelling prep.

Four resources for successful financial analysis:

### 1) Fundamental analysis:

It is the best resource for new investors that is helpful for understanding and predicting the future stock such as earnings per share, trade volumes.

Analysts look at the financial statements of companies and make decisions on whether the future price of the stock will go up or down based on these reports.

### 2) Trading view:

It allows you to research stocks in-depth, giving you access to their charts and many other features and to make well-informed decisions. Also helpful for pattern and trend traders.

After that there is technical analysis for understanding and predicting the future of stock. This approach uses charts, candlestick patterns and market indicators to make predictions about the best resource for new investors.

### 3) Stock screener:

This is a very useful tool for investors. It focuses on specific sectors, finds companies within a certain geographic region, or find the shares that have the potential for growth.

### 4) Online brokerage accounts:

## Advantages:

a) They generally offer more tools and resources than traditional brokerage accounts such as investment advice and trading tools.

b) They provide broader access to securities, which may make it easier for you to invest in securities.

## Disadvantages:

a) Lack of personal touch:

Online brokers lack the personal touch of traditional brokerage firms.

b) Trading charges:

Trading fees will cost investors who engage in frequent trading.

## Conclusion

Investing tools and apps are very helpful for investors because they typically offer more tools, advice, research materials that traditional brokerage firms don't have.

*-Source: Investopedia*

By,



Panchami V Nayak  
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**FIN-WINGS**

## Green Accounting

Green accounting or environmental accounting shows an organisation's dedication towards the important factors of our environment inclusive of the planet, people, and profitability. Environmental accounting practices are specifically carried out through means of businesses to encompass the environmental charges in the monetary strategy. It includes the environmental property and assets into the company's accounts. It measures the social, environmental and economic effect of

commercial enterprise. With the implementation of Green Accounting, the company gets to know the environmental parameters and inculcate the charges of their budget.

Types of Green Accounting:

1) Environmental Management Accounting (EMA): This kind of green accounting carries each of the environmental and economic information by figuring out the resource utilization and the cost to be borne for the firm's economic impact on the environment. EMA defines the method that commercial enterprise is anticipated to observe so as to research the environmental elements and manipulate the workflow of the organisation accordingly.

2) Environmental Financial Accounting (EFA): As per the name, this kind of accounting deals with the monetary factors of the commercial enterprise with regard to the environment. This form of accounting is worried with accounting for environmental transactions that have an effect or are going to affect the overall monetary performance of an organisation. The monetary analysts are responsible for Environmental Financial Accounting examining the monetary risks in addition to profit with regard to the environmental elements precise to the commercial enterprise.

3) Environmental National Accounting (ENA): This form of accounting includes nationwide accounting by giving importance to green costs and natural resources. With Environmental National Accounting, the environmental factors associated with the nation are incorporated with the National Accounts (NA).

How to Implement Green Accounting?

1. Educate Employees – Train accountants to apply green strategies to work within the firm. Assign the training courses, offer them incentives for operating green, and make electricity control amusing with interactive activities.

2. Minimize Paper – Try to less enthe usage of paper within the workplace. Creating a very paperless accounting procedure won't be practical, however the use of paper may be decreased to some extent. Track the use of papers by each employee, make printing much less convenient, and request a paperless declaration from the banks.

3. Implement Green Techniques – Use strategies within the accounting system to adopt a greener solution. Create green challenges, choose eco-friendly products, include renewable electricity, maximize use of natural light, reuse and recycle.

4. Increase Mobilization – Encourage accountants to decrease emissions by means of biking, rather adopt walking, carpooling, or operating from home. Adopt cloud accounting to lessen the number of human beings travelling to the work place and decrease the company’s carbon footprint.

5. Decrease Energy Consumption – Reduce the electricity intake of the workplace, which helps to save environment and additionally assist to lessen electricity bills. Use electricity-saving bulbs, use light sensors, flip down AC, and improve your appliances.

*Source: acecloudhosting.com*

**By,**



**Yashashwini  
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## **FIN-PERSONALITY**

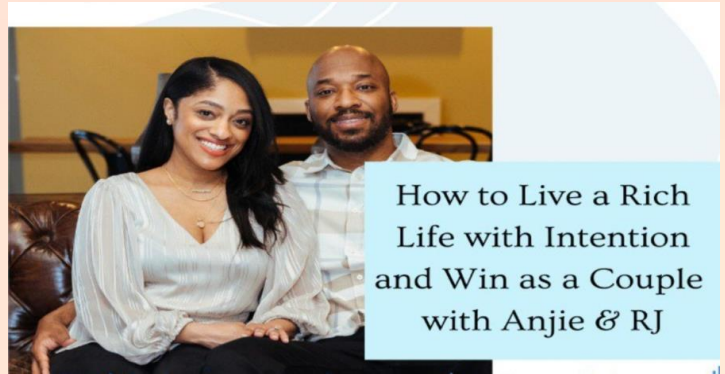
### **Anjie and R.J. Muhammad**

When Anjie and R.J. planned to marry in 2017, they realised it was time to take a look at their finances. Anjie Muhammad reported that the couple had a significant piece of debt. They didn’t want to begin their journey as a married couple with six-figure student loan debt. They chose to pay off their own vehicle loans and credit card debt first, then work together to pay off their six-figure college loan debt.

Anjie stated that she owed around \$40,000 in school loans, while R.J. owed between \$80,000 and \$90,000. The couple owed a total of \$123,000. Rather than being concerned about their circumstances, they stated that they had made the decision to get to work. The commitment was such that they read books together,

listened to podcasts; allowed them to work individually to improve credit and minimise their debt before getting married.

They stated that they slashed expenses and whittled down their pile of debt by budgeting, negotiating their cell phone bill and rent, cancelling superfluous subscriptions and cutting back on going out after reviewing their spending.



Anjie Muhammad noted, “We were able to refocus and prioritise our spending.” From then they used to regularly have talks on money, their budget and objectives which was huge for them. The pair added that they supplemented their income by working side jobs. They were able to pay their entire debt in less than a year.

The ability of cutting down spending while simultaneously boosting income is a great method for paying off debt. At this point of time boosting income is important. The couple even demanded more while negotiating for promotions at a company they worked for.

Now, the couple is helping others tackle debt through their brand, RICH BY INTENTION, where its mission is to empower couples to manage their money and everyday life with intention by eliminating debt, saving money and investing in their future.

*Source: goodmorningamerica.com*

**By,**



**Sanjana**  
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## **FIN-TERM**

### **Rebalancing**

Rebalancing is the process of realigning the weightings of a portfolio of assets. Rebalancing involves periodically buying or selling assets in a portfolio to maintain an original or desired level of asset allocation or risk.



For example, say an original target asset allocation was 50% stocks and 50% bonds. If the stocks performed well during the period, it could have increased the stock weighting of the portfolio to 70%. The investor may then decide to sell some stocks and buy bonds to get the portfolio back to the original target allocation of 50/50.

The fundamental idea of buy and hold is to avoid excessive trading. Instead, you define a strategic asset allocation and follow it over years. This sets it apart from stock-picking and market timing. But keeping the same portfolio strategy over years is a challenge in its own right. Even without active changes to your portfolio, its structure will drift over time. This is due to the market movements of the single portfolio positions. It can cause a major misalignment of your originally planned strategic asset allocation. If this happens, it is time for rebalancing. Positions with strong gains will proportionally be sold and positions that have lost in value will proportionally be bought. This will bring your portfolio back to your original asset allocation.



### Process of Rebalancing:

Primarily, portfolio rebalancing safeguards the investor from being overly exposed to undesirable risks. Secondly, rebalancing ensures that the portfolio exposures remain within the manager's area of expertise. Often, these steps are taken to ensure the amount of risk involved is at the investor's desired level. As stock performance can vary more dramatically than bonds, the percentage of assets associated with stocks will change with market conditions. Along with the performance variable, investors may adjust the overall risk within their portfolios to meet changing financial needs.

Rebalancing gives investors the opportunity to sell high and buy low, taking the gains from high-performing investments and reinvesting them in areas that have not yet experienced such notable growth.

Calendar rebalancing is the most rudimentary rebalancing approach. This strategy simply involves analysing the investment holdings within the portfolio at predetermined time intervals and adjusting to the original allocation at a desired frequency. Monthly and quarterly assessments are typically preferred because weekly rebalancing would be overly expensive while a yearly approach would allow for too much intermediate portfolio drift. The ideal frequency of rebalancing must be determined based on time constraints, transaction costs and allowable drift. A major advantage of calendar rebalancing over more responsive methods is that it is significantly less time consuming and costly for the investor since it involves less trades and at pre-determined dates. The downside, however, is that it does not allow for rebalancing at other dates even if the market moves significantly.

*Source: Investopedia*

**By,**



**Vishyabushan**  
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## FIN-TOON

### Rupee on a roll



**By,**



**Srinidhi**  
2nd MBA

## **FIN-QUIZ**

**Click here**

**Winner**

**Sharon Carol**

**2<sup>nd</sup> MBA**

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