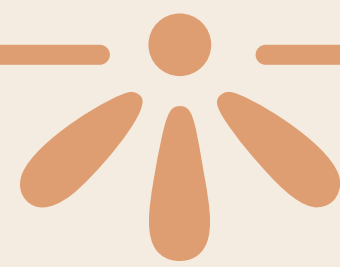




Decade of Transformation



ARTHAKSHETRA





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DIRECTOR'S MESSAGE

WHAT IS FINTECH?

A MODERN TECHNOLOGY ORIENTED BANK? AND WHAT IS BANKING TODAY? IS IT DIFFERENT FROM TRADITIONAL FINANCIAL SERVICES THAT OUR EARLIER GENERATIONS AVAILED IN BANK PREMISES?

FINTECH IS A COMBINATION OF TERMS 'FINANCE' AND 'TECHNOLOGY' AND REFERS TO AN INSTITUTION THAT EMPLOYS TECHNOLOGY TO PROVIDE FINANCIAL SERVICES TO ITS CUSTOMERS. THE SERVICE PLATFORMS RANGE FROM MOBILE, DESKTOPS, KIOSKS, ETC. AND THE SERVICES COULD INCLUDE BANKING, INSURANCE, INVESTMENT, LENDING, CROWD FUNDING, AND SO ON. THE BACKBONE OF THESE BUSINESSES IS TECHNOLOGY AND THEY CATER TO THE NICHE THAT THEY KNOW WELL. THE COSTS OF DELIVERING THEIR SERVICES ARE VERY LOW COMPARED TO THE FULL-FLEDGED BANKS.



WE HAVE SEEN BANKS EMBRACE TECHNOLOGY TO SOME DEGREE ALREADY - LIKE ATMS, INTERNET BANKING, MOBILE BANKING, PAYMENT GATEWAYS, ETC. BUT THE TECHNOLOGY USED BY FINTECH COMPANIES IS MUCH ADVANCED - THEY USE MACHINE LEARNING, ARTIFICIAL INTELLIGENCE, BIG DATA, AND BLOCKCHAIN. THEIR SERVICES ARE LARGELY PROVIDED IN THE CYBER-WORLD AND THEY HARDLY HAVE ANY PHYSICAL BRANCH LOCATIONS AND THE SPEED OF SERVICE IS PHENOMENAL COMPARED TO TRADITIONAL BANKS. SINCE MANY OF THE FUNCTIONS ARE AUTOMATED WITH VERY LOW MANUAL TOUCH POINTS, THE END-TO-END PROCESS TAKES LITTLE TIME. DOCUMENTATION IS MOSTLY ELECTRONIC.

GONE ARE THE DAYS OF VISITING BANKS TO COMPLETE DOCUMENTATION AND WAITING FOR THEIR APPROVALS FOR LOANS OR FINANCES. THERE ARE MULTIPLE OPTIONS AVAILABLE TODAY FROM DIFFERENT FINTECHS TO COMPARE AND CHOOSE FROM. LOCATION DOESN'T MATTER AND THE PEOPLE IN REMOTE PLACES CAN ALSO ACCESS THE BEST OF THE SERVICES AT COMPARABLE TERMS. FINTECHS BRING THE SERVICE-PROVIDERS AND SERVICES-USERS CLOSER, AND HAVE THEM INTERACT IN A TRANSPARENT AND OPEN MARKETPLACE. THE CUSTOMERS GET ROUND THE CLOCK SERVICING, REAL TIME FULFILMENT AND FLAWLESS ENGAGEMENT. THIS IS A PARADIGM SHIFT. THE CUSTOMER REALLY BECOMES THE KING.

THE FINANCIAL SERVICES CANVAS IS CONTINUALLY EVOLVING AND IS EXPECTED TO BE VERY DIFFERENT IN THE COMING YEARS. THE MILLENNIALS ARE SURE TO HAVE A GALA TIME.





TEACHER'S MESSAGE

CHEERS! SENSEX HAS REACHED 60,000!!!

A MUCH AWAITED PSYCHOLOGICAL BENCHMARK IN THE MINDS OF PEOPLE. THERE IS A HUGE RUSH TO INVEST IN STOCK EQUITY, MUTUAL FUNDS AS INVESTMENT AWARENESS IS INCREASING DAY BY DAY. BUT THE IMPORTANT THING IS TO UNDERSTAND WHETHER THE REAL TIME GROWTH OF THE INDIAN ECONOMY IS REFLECTING IN THE STOCK MARKET INDEX OR NOT? AMIDST COVID-19 PANDEMIC AND THE LOCKDOWN, RECOVERY IN THE MARKET IS CREDITABLE.

GROWTH IS SEEN IN THE SECTORS LIKE METALS, MINING, IT, E-COMMERCE, PHARMACEUTICALS, BANKS, FINANCE, POWER & FMCG AND ALSO INDICATES FUTURE GROWTH. INDIAN ECONOMY IS GRADUALLY RECOVERING FROM DEEP CONTRACTIONS IN THE FISCAL YEAR 2020-21. FORECAST FOR GDP OF INDIAN ECONOMY BY RBI AND IMF ARE IN LINE, WHICH IS 9.5% FOR FISCAL YEAR 2021-22. IN THE INDIAN ECONOMY, IT HAS BEEN PROVED FOR LAST 21 YEARS THAT THERE IS ALWAYS A BALANCING ACT BETWEEN THE SECTORS FROM OLD ECONOMY AND NEW ECONOMY, HELPING IT TO SUSTAIN THE GROWTH IN THE LONGER RUN.

WIDE CHOICE OF SELECTION OF INVESTMENT ASSET CLASSES FOR THE PEOPLE IN INDIA, HAS NARROWED DOWN AS INTEREST RATES HAVE COME DOWN TO 5.25% TO 5.5% PRE-TAX IN BANK'S FIXED DEPOSIT AND FOR CORPORATE BONDS 6 TO 6.5% APPROXIMATELY; WHERE THE CURRENT INFLATION INDEX IS HOVERING BETWEEN 5.5% TO 6.5%. SO, IF WE CONSIDER TAX-ADJUSTED & INFLATION ADJUSTED RETURNS FROM FIXED INCOME SECURITIES, INVESTORS ARE LOSING THE MONEY.

STOCK MARKET INDEX APPRECIATED 130% IN LAST 10 YEARS, WHEREAS, PRECIOUS METALS LIKE GOLD & SILVER APPRECIATED BY 134% & 72.7% RESPECTIVELY AND REAL ESTATE BY 11.6% BANK FIXED DEPOSITS & INSURANCE FUNDS, PPF & PENSION FUNDS ACCOUNTED FOR TWO THIRDS OF FINANCIAL ASSETS OF INDIAN HOUSEHOLDS AS OF 31 ST DECEMBER 2020 AS PER DATA RELEASED BY RBI. RETAIL INDIVIDUALS, HIGH NET WORTH INDIVIDUALS, PRIVATE ENTITIES ARE INVESTING THROUGH THE CHANNEL OF MUTUAL FUNDS. THERE IS LIQUIDITY SHIFT FROM FIXED INCOME SECURITIES, REAL ESTATE & PRECIOUS METALS TO STOCK MARKET.

INDIAN MUTUAL FUND INDUSTRY WITNESSED TOTAL ASSET UNDER MANAGEMENT (AUM) STOOD RS.36.09 LAKH CR AS ON AUGUST 2021 (AMFI DATA). MUTUAL FUND INVESTMENT INCREASED BY 140% FROM LAST 5 YEARS. CURRENTLY, INDEX VALUATION IS OVERSTRETCHED SHOWING P/EX(MULTIPLE) OF 30.76 AS ON 23RD SEPTEMBER 2021, EXPECTING HIGH GROWTH IN THE FUTURE. FOREIGN CAPITAL AND DOMESTIC CAPITAL (LIQUIDITY) ARE DRIVING THE MARKETS ON HIGHER LEVELS ON DAILY BASIS. THERE IS A UNIDIRECTIONAL MARKET RISE WITHOUT ANY CORRECTION, CREATING FEAR IN THE MINDS OF THE PEOPLE. INDIVIDUAL STOCKS HAVE GIVEN EXTRA-ORDINARY HIGHER RETURNS FROM LAST 1 YEAR AND ENCOURAGING PEOPLE TO INVEST. THERE IS A NEED TO ANALYSE PORTFOLIO RETURNS ON PERIODICAL BASIS. MARKET IS NOT A GAME OF DATA, FORECAST & NEWS. IT NEEDS COURAGE TO TRADE AND INVEST.



FOUNDATION DAY

SSBF CELEBRATED ITS SECOND VIRTUAL FOUNDATION DAY UPON COMPLETING 11 YEARS OF GROWTH, PERSEVERANCE AND EXCELLENCE, ON 18TH AUGUST, 2021. IT WAS AN OCCASION OF COMMENDATION, COMMEMORATION, MERRIMENT AND REMINISCENCE OF 11 YEARS OF SUCCESS OF SSBF.

THE EVENT STARTED WITH A PRAYER DEDICATED TO GODDESS SARASVATI. IT WAS FOLLOWED BY TOKEN OF GRATITUDE FROM DR. MANISHA KETKAR, DIRECTOR, SSBF TO ALL THE FACULTY AND STAFF MEMBERS WHO WERE A PART OF THIS 11 YEARS OF SUCCESS.

THE SAME WAS FOLLOWED BY PERFORMANCES FROM STUDENTS. THE STUDENTS OF SSBF PROVED TO BE HIGHLY PROFICIENT BY SHOWCASING VARIETY OF TALENTS RANGING FROM DANCING TO DOODLING, PLAYING MUSIC TO SINGING, POETRY TO ARTISTIC WORKS. THE PERFORMANCES WERE WELL-COORDINATED AND APPRECIATED BY BOTH FACULTY AND STUDENTS.



After that a game was organized by the cultural committee which was based on identifying the originators from the business industry through audio-visual clues. Students gained fun-learning experience through this game.

In the end, a video was showcased which included alumni of SSBF sharing their experience of being a part of SSBF family and giving piece of advice to the future batches. At the end of the video each one of the students went down on the memory lane and wished to be there at the campus to experience learning and events in the offline mode.



TEACHER'S DAY

QUOTING FROM THE HARRY POTTER, "WORDS ARE IN MY NOT-SO-HUMBLE OPINION, OUR MOST INEXHAUSTIBLE SOURCE OF MAGIC, CAPABLE OF BOTH INFLICTING INJURY, AND REMEDYING IT." BUT, IT'S DRAINING TO PUT INTO WORDS, EVEN IF WE WERE WORDSMITHS, HOW MUCH WE APPRECIATE OUR BELOVED PROFESSORS WHO HAVE GIVEN US A NEVER-ENDING LIST OF THINGS TO BE GRATEFUL FOR.

ON 3RD SEPTEMBER, 2021, THE ALUMNI COMMITTEE AT SSBF, ORGANIZED A VIRTUAL TEACHERS' DAY CELEBRATION TO EXPRESS GRATITUDE TO THE ESTEEMED PROFESSORS WHO PLAY A VERY CARDINAL ROLE IN TRANSFORMING AND SHAPING LIVES OF ALL THE STUDENTS.



A WARM WELCOME FROM DR. MANISHA KETKAR, DIRECTOR, SSBF WISHING ALL THE FACULTIES A "HAPPY TEACHER'S DAY" BEGUN THE EVENT FOLLOWED BY HER PLEASANT, WISE WORDS THAT DISPLAYED HER ZEAL TOWARDS THE ENTIRE EVENT. ALL THE TEACHERS WERE BLISSED OUT WITH THE FUN-FILLED AND INTERACTIVE GAMES ORGANIZED BY THE STUDENTS.

THEY WERE EVEN MORE CONTENTED WITH THE DELIGHTFUL DANCE PERFORMANCES BY THE STUDENTS AND A LOVELY POETRY WAS ALSO AN ATTEMPT AT BRINGING WIDE-WONDERFUL SMILE ON THE FACES OF OUR PROFESSORS. ITS RIGHTLY SAID THAT THERE'S MAGIC IN TEACHINGS OF EACH AND EVERY TEACHER AND WE THANK ALL OUR PROFESSOR FROM THE BOTTOM OF OUR HEART FOR HAVING BLESSED US WITH THIS KNOWLEDGE NAMED WEAPON TO CONQUER THE WORLD, WHICH IS GOING TO STAY WITH US FOREVER.





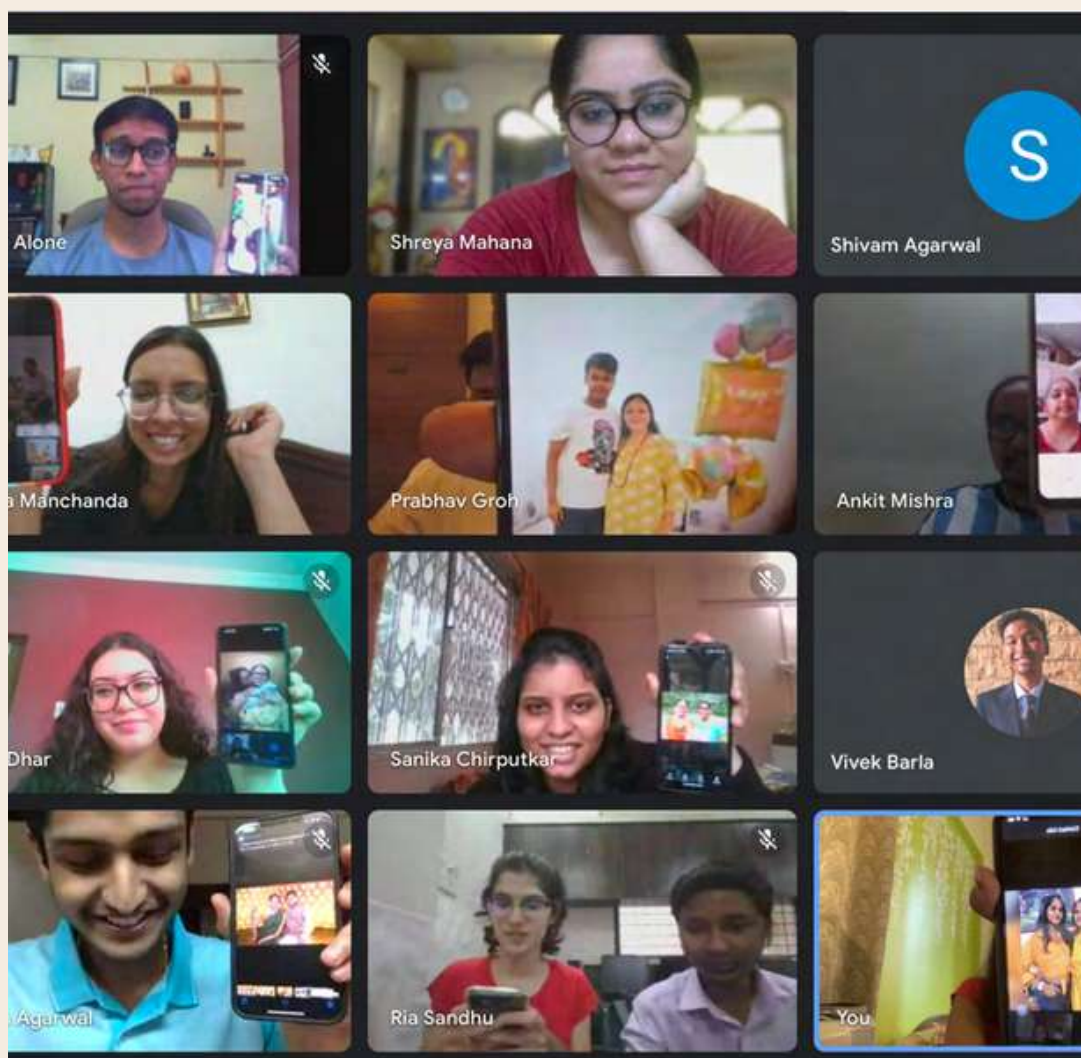
ICE BREAKING SESSION

ON 14TH AUGUST 2021, THE SPORTS TEAM AT SSBF ORGANIZED ICEBREAKERS FOR THE WHOLE BATCH VIRTUALLY. THE EVENT'S OBJECTIVE WAS FOR STUDENTS TO FACILITATE BETTER COMMUNICATION AND A SENSE OF FRIENDSHIP AMONG THE JUNIORS AND SENIORS OF THE BATCH.

THE EVENT HAD THE POPULAR SERIES MONEY HEIST THEME WHEREIN THE PARTICIPANTS WERE DISTRIBUTED IN DIFFERENT TEAMS WITH A LEADER AND ORGANIZER. IN CONTRAST, THE TEAMS WERE GIVEN THE NAMES OF CHARACTERS FROM THE SAME SERIES.

THE EVENT INCLUDED INTERACTIVE AND TEAM-BUILDING GAMES LIKE THE FIRST ROUND, 'CUT THE FIRST TURF' WAS AN INTERACTIVE SESSION WHERE STUDENTS WERE REQUIRED TO PRESENT THEIR LIKES AND DISLIKES REGARDING A PARTICULAR OBJECT OR A CHORE. THE IDEA WAS TO FIND COMMONALITIES AMONG THE TEAM AS A WHOLE, LEADING TO BETTER BONDING. NEXT, 'TRIGGER BRAIN DRAIN' WAS THE ROUND WITH RIDDLES WHERE TEAMMATES WERE SUPPOSED TO DISCUSS AND ANSWER THE RIDDLE TOGETHER.

LATER, 'SCATTERGORIES' WAS PLAYED - AN INNOVATIVE CROSSWORD WITH A SET OF QUESTIONS TO BE SOLVED. TO MAKE THE PARTICIPANTS PROACTIVE- THE GAME "BRING ME THIS THING" STARTED WHEREIN PARTICIPANTS WERE SUPPOSED TO RUSH AND GET THE OBJECT DISPLAYED ON THE SCREEN.



TO GIVE THE EVENT A BETTER TOUCH OF CREATIVITY, 'ADMAD' FACILITATED DISCUSSION OF BRAINSTORMING IDEAS TO CREATE AN ADVERTISEMENT FOR THE PRODUCT ASSIGNED TO THE GROUP IN THE MOST INNOVATIVE POSSIBLE AND DISPLAY THEIR SALES AND MARKETING SKILLS TO CONVINCING THE STAFF TO BUY THE PRODUCT. THE ICEBREAKERS ENDED WITH GUESS MYSTERY, A ZOOMED-IN PICTURE OF A CELEBRITY AND AN OBJECT WAS SHOWN, AND PEOPLE HAD TO GUESS WHO THAT PERSON WAS AND WHAT THE OBJECT SHOWN WAS.

THE WINNERS OF THE GAMES FOR THE EVENT WERE AS FOLLOWS:

TRIGGER BRAIN DRAIN: 1. MAJESTIC TATIANA 2. DARRING BOGOTA 3. JARRING OSLO,

AD-MAD: 1. BLAZING DENVER 2. MAGNIFICENT MOSCOW 3. DARRING BOGOTA,

GUESS MYSTERY: 1. INNOVATIVE BERLIN, 2. BLAZING DENVER, 3. CREATIVE RIO

THESE GAMES CREATED AN EXCELLENT INSIGHT OF COMMUNICATION WITHIN BOTH THE BATCHES AND HELPED BREAK THE ICE TOTALLY DESPITE THE ONLINE BLUES. THE EVENT WAS A HUGE SUCCESS AND A GREAT START TO THE SEMESTER. IT LEFT THE BATCH LOOKING FORWARD TO MANY MORE SUCH EVENTS FROM THE SPORTS TEAM!

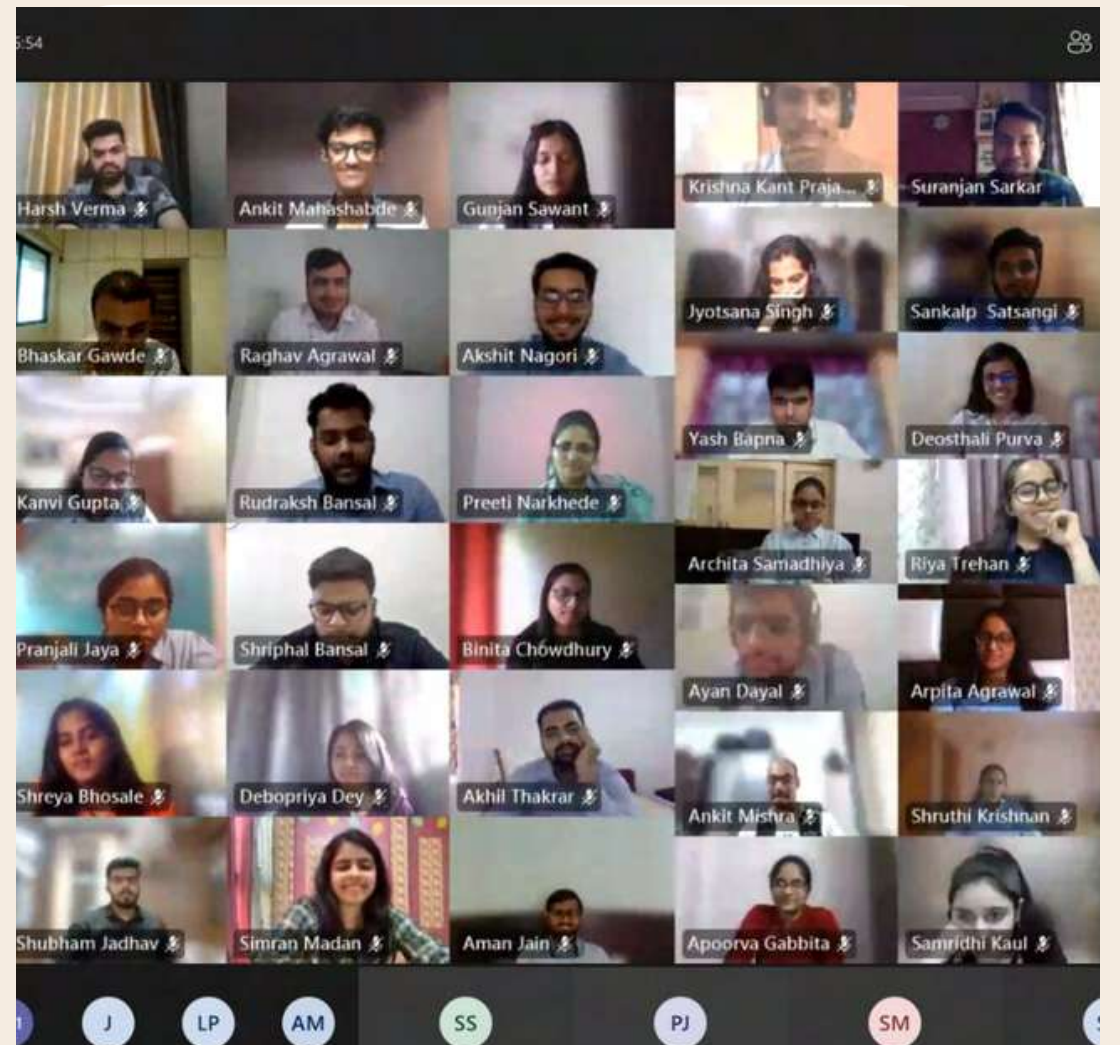


INDUCTION

THE INDUCTION PROGRAM FOR BATCH 2021-23 WAS CONDUCTED BY SYMBIOSIS SCHOOL OF BANKING AND FINANCE OVER THE COURSE OF A WEEK TO WELCOME THE STUDENTS OF THE NEW BATCH. THE PURPOSE OF THE PROGRAM WAS TO INCULCATE THE STUDENTS INTO THE CULTURE OF SSBF AND SLOWLY EASE THEM INTO THE MBA LIFE WHILE GETTING THEM PROPERLY EQUIPPED FOR THE PROGRAM. THE BRIEFING BEGAN ON 5TH JULY, 2021 WITH A WELCOME SPEECH BY DR. MANISHA KETKAR, DIRECTOR OF SYMBIOSIS SCHOOL OF BANKING AND FINANCE.

IT WAS FOLLOWED BY THE WELCOME ADDRESS FOR THE CHIEF GUEST MR. P.D SINGH, MANAGING DIRECTOR OF J.P MORGAN, WHO ENLIGHTENED THE STUDENTS WITH A SHORT INFORMATIONAL ON FINTECH TRANSFORMING THE FINANCIAL SERVICES LANDSCAPE. AN ADDRESS ON EMOTIONAL INTELLIGENCE BY THE GUEST OF HONOR BRIG. DR. SUNIL KUMAR MOUDGIL ADDED TO THE MAJOR TAKEAWAYS FOR THE STUDENTS ON THE FIRST DAY. THE DAY ENDED WITH STUDENTS ATTENDING THE COMMON SIU INDUCTION PROGRAM.

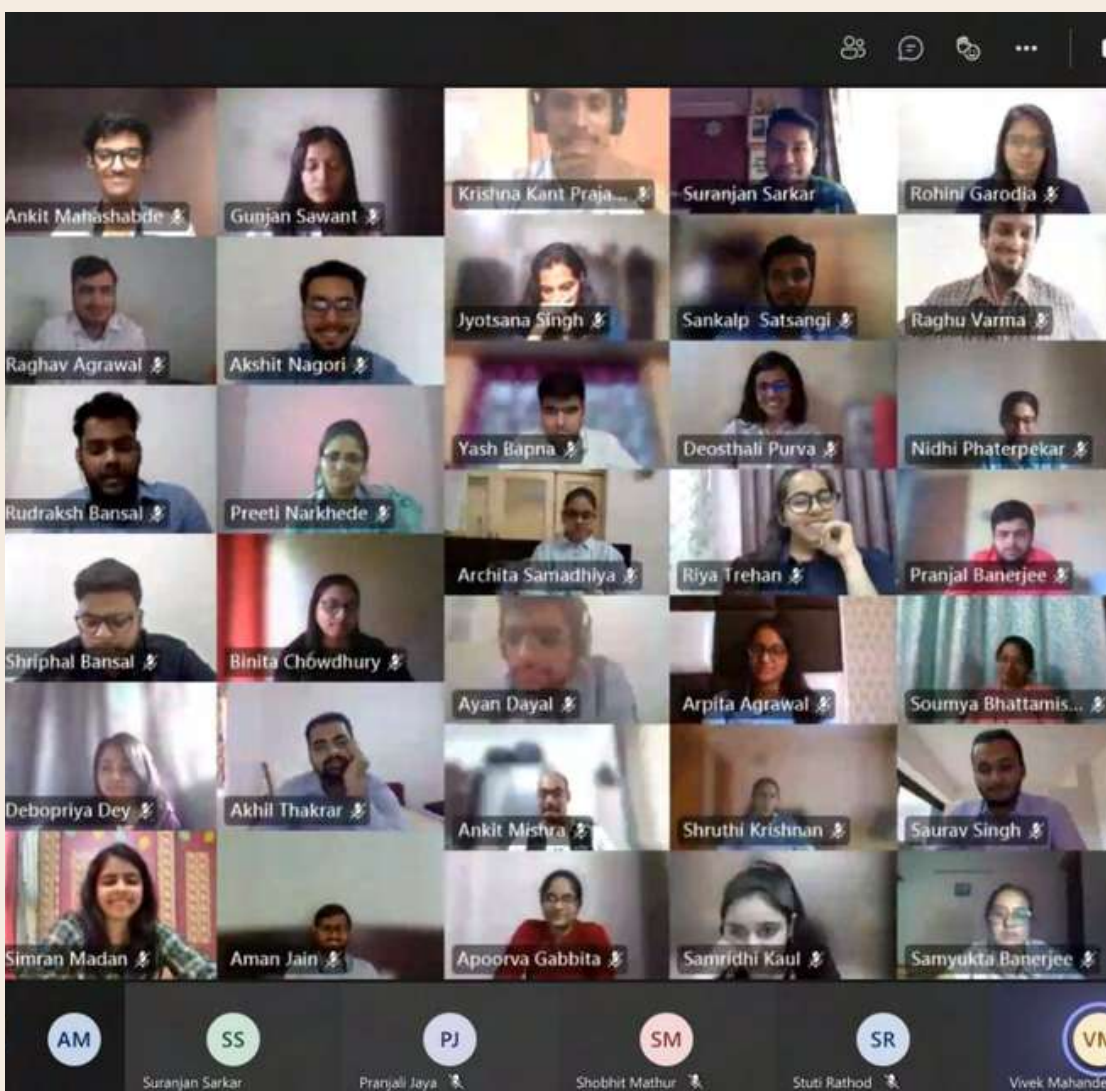
THE SECOND DAY OF INDUCTION SIMILARLY HAD TWO IMPORTANT SPEECHES IN STORE FOR THE NEWS STUDENTS - INVESTMENT BASICS BY MR. JEEVAN BAGUL AND EMOTIONAL WELLBEING BY DR. GIRIJA MAHALE, HEAD OF SCEW, SIU. IT WAS FOLLOWED BY THE INTRODUCTION OF FACULTY MEMBERS AND STUDENT REPRESENTATIVES FROM THE SENIORS, WHO PAINTED AN AMAZING PICTURE OF THE VARIOUS ACTIVITIES UNDERTAKEN BY THE STUDENT BODY THROUGH THE COMMITTEE BRIEFINGS WHICH CONTINUED THROUGHOUT THE NEXT FEW DAYS AS WELL.



THE NEXT TWO DAYS CONSISTED MAINLY OF VARIOUS BRIDGE COURSES WHICH HELPED STUDENTS CATCH UP WITH IMPORTANT TOPICS WHICH THEY COULD HAVE BEEN UNFAMILIAR WITH, ALONG WITH A FEW INFORMATIVE SESSIONS ON TOPICS LIKE SHIFTING TRENDS IN CREDIT RATING SERVICES BY MS. MEGHNA SURYAKUMAR, FOUNDER & CEO CREDIWATCH, GENDER SENSITIZATION BY MRS. RENUKA MUKADAM, DIVERSITY AND INCLUSION BY MR. DEVENDRA KUMAR. BRIEFINGS ON THE ACADEMIC MANUAL, AN IMPORTANT SOURCE OF INFORMATION ON THE YEAR WIDE CURRICULUM AND RULES AND THE ADMINISTRATIVE POLICIES AND GUIDELINES WERE ALSO HELD BY MS. TRUPTI BHOSALE, THE DEPUTY DIRECTOR AND MRS. SHUBADHA DESHPANDE, THE ADMINISTRATIVE OFFICER RESPECTIVELY.

THE PENULTIMATE DAY INCLUDED IMPORTANT SESSIONS SUCH AS EXAM BRIEFING BY DR. DEEPA PILLAI, A YOGA SESSION BY THE SYMBIOSIS CENTRE FOR YOGA AND INFORMATIONAL ADDRESS ON ENTREPRENEURSHIP AND INCUBATION OPPORTUNITIES AT SYMBIOSIS BY MR. YOGESH BRAHMANKAR AND DR. ISMAIL AKBANI.

THE PROGRAM ENDED ON THE LAST DAY WITH A VERY ACTIVE ALUMNI INTERACTION SESSION, WHICH GAVE THE NEW STUDENTS AN INTERESTING PERSPECTIVE ON MBA LIFE AND WHAT TO EXPECT, DOS AND DON'TS AND OTHER FUN INSTANCES. LAST OF ALL, A VERY VERBAL AND BRIGHT ICEBREAKING SESSION WAS ALSO CONDUCTED WITH THE BATCH TO MAKE THEM MORE COMFORTABLE WITH THEIR PEERS AS WELL AS THE PEOPLE THEY WILL BE SPENDING THE NEXT TWO YEARS WORKING AND LEARNING WITH. WE CONGRATULATE THE NEW BATCH AND WISH THEM THE VERY BEST FOR THEIR JOURNEY. A HEARTY WELCOME TO SSBF!



SYMPFIN DAY 1

SYMBIOSIS SCHOOL OF BANKING AND FINANCE HELD SYMPFIN 2021 - NATIONAL VIRTUAL CONFERENCE ON BUSINESS AND INCLUSIVE GROWTH IN CONTEMPORARY TIMES, ON 02ND AND 03RD JULY 2021. THE TWO-DAY EVENT KICK-STARTED ON A FELICITOUS NOTE WITH OPENING ADDRESS BY DR. MANISHA KETKAR, DIRECTOR, SSBF EXTENDING HER WARM REGARDS TO DR. VENKATESWARLU, PROFESSOR, NITIE, MUMBAI AND THE ONE KEYNOTE SPEAKER FOR THE DAY.

DR. M VENKATESHWARLU OBTAINED HIS MASTERS IN COMMERCE AT OSMANIA UNIVERSITY, TAUGHT BRIEFLY AT INSTITUTE OF PUBLIC ENTERPRISE (IPE), AND THEN OBTAINED HIS DOCTORATE IN CORPORATE FINANCE, FROM DEPARTMENT OF BUSINESS MANAGEMENT, OSMANIA UNIVERSITY. HE TAUGHT AT GITAM INSTITUTE OF FOREIGN TRADE FOR TWO YEARS AND CURRENTLY IN NATIONAL INSTITUTE OF INDUSTRIAL ENGINEERING (NITIE) SINCE COUPLE OF YEARS. HE HAS GUIDED 3 PH.D STUDENTS IN THE FIELDS OF FINANCIAL ECONOMICS, BANK MANAGEMENT AND BEHAVIORAL FINANCE AND TWO MORE PH.D STUDENTS WORKING UNDER HIS GUIDANCE. MOST RECENTLY CO-AUTHORED A BOOK ON "DYNAMICS OF FINANCIAL STRESS AND ECONOMIC PERFORMANCE", PUBLISHED BY EMERALD, U.K. PUBLISHED AND PRESENTED RESEARCH PAPERS IN REPUTED JOURNALS.

HE ENTHUSIASTICALLY BEGAN THE SESSION ON THE TOPIC -FRONTIERS OF FINANCIAL MARKET OF INDIA IN THE PANDEMIC. HE EMPHASISED THE RELEVANCE OF KNOWLEDGE OF FINANCIAL MARKETS AMONGST YOUTH AND HOW THE REGULATIONS WORK. HE EXPLAINED HOW THE EMERGENCE OF PANDEMIC DISRUPTED THE ECONOMIC ACTIVITIES INITIALLY AND IMPACT ON MARKETS IN INDIA AS WELL AS ON A GLOBAL LEVEL.

THE SESSION WAS FURTHER FOLLOWED BY PRESENTATIONS FROM STUDENTS AND VARIOUS RESEARCHERS ON RESEARCH TOPICS RANGING FROM DIVERSE AREAS OF FINANCE INCLUDING CAPITAL MARKET, PORTFOLIO MANAGEMENT AND DEVELOPMENT FINANCE.

SSBF WELCOMED ANOTHER REMARKABLE SPEAKER DR. MANOJ DASH, ASSOCIATE PROFESSOR, KHALLIKOTE UNIVERSITY WHO DELIVERED A KEYNOTE SPEECH ON TOPIC ADVANCE ANALYTICAL TOOLS IN MANAGEMENT RESEARCH. HAVING BEEN PUBLISHED MORE THAN 67 RESEARCH PAPER IN JOURNALS OF INTERNATIONAL AND NATIONAL REPUTE, HE HAS A WIDE AREA OF INTEREST IN MARKETING ANALYTIC AND INTELLIGENCE, ECONOMETRICS MODELLING IN MARKETING, OPTIMISATIONS MODELLING IN MARKETING, CONSUMER BEHAVIOUR, BEHAVIOURAL ECONOMICS, MARKETING RESEARCH AND ADVERTISEMENT AND SALES PROMOTION MANAGEMENT AND ALSO AUTHORED SOME BOOKS. HE ENLIGHTENED THE STUDENTS ON THE ADVANCEMENT OF TOOLS IN THE MANAGEMENT RESEARCH FOLLOWED BY Q&A SESSION FROM THE STUDENTS.

EVENTUALLY THE VERY FIRST DAY CAME TO AN END BY THE PRESENTATIONS ON CORPORATE FINANCE TRACK.



Markets during Pandemic

Dr. M.Venkateshwarlu
Professor of Finance
National Institute of Industrial Engineering (NITIE)



Index, Gold, Crude oil Returns in oil importing Countries



SYMPFIN DAY 2

ON JULY 3, 2021, THE SYMBIOSIS SCHOOL OF BANKING AND FINANCE WAS HONOURED TO HOST THE SECOND DAY OF THE SYMPFIN 2021 VIRTUAL RESEARCH CONFERENCE. DR. TOM HOUSEL, PROFESSOR OF INFORMATION SCIENCES AT THE NAVAL POSTGRADUATE SCHOOL, GAVE THE KEYNOTE PRESENTATION FOR THE DAY.

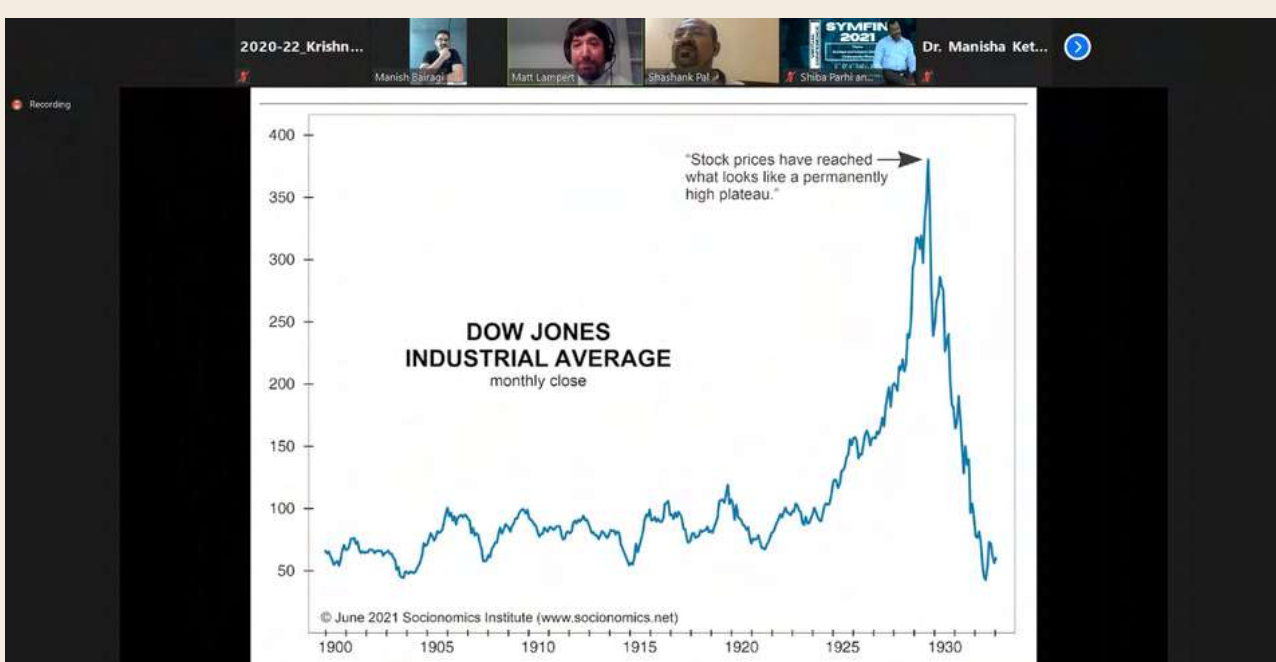
DR. TOM HOUSEL GAVE A PRESENTATION ON THE TOPIC OF ACCOUNTING'S LIMITATIONS AS A SOURCE OF INFORMATION FOR FINANCIAL ANALYSTS. HE DISCUSSED THE VALUE PARAMETER IN ACCOUNTING. HE WENT OVER THE NEW VALUE METRIC REQUIREMENTS IN GREAT DETAIL. HE ALSO DISCUSSED THE VALUE ALLOCATION PROBLEM'S SOLUTION.

WE WENT ON TO THE PRESENTATION OF THE RESEARCH PAPERS AFTER THE ENLIGHTENING DISCUSSION. FINANCIAL FORECASTING AND BEHAVIOURAL FINANCE WERE THE TWO TRACKS THAT WERE SEGREGATED TO BE PRESENTED ON FOR THE DAY.

A PANEL DISCUSSION WAS HELD ON THE TOPIC OF "FINANCE IN THE AGE OF CHAOS, UNCERTAINTY, AND VOLATILITY."

THE GUESTS FOR THE SESSION WERE MR. ALOK SHEOPURKAR, EXECUTIVE VICE PRESIDENT AND HEAD OF HUMAN RESOURCES, HDFC AMC, MR. MATT LAMPERT, SOCIONOMICS INSTITUTE PRESIDENT, MR. MANISH BAIRAGI, SINOULF INVESTMENTS' CORPORATE FINANCE MANAGER IN DUBAI, MR. PANKAJ WAHI, ISMT LIMITED'S EXECUTIVE VICE PRESIDENT (FINANCE & ACCOUNTS) AND MRS. MAMTA VATS, SBI LIFE INSURANCE CO. LTD. ASSOCIATE VICE PRESIDENT, HUMAN RESOURCES WERE ON THE PANEL THEN DR. RADHAKRISHNA PILLAI, PROFESSOR, INFORMATION SYSTEM, INDIAN INSTITUTE OF MANAGEMENT KOZHIKODE, DELIVERED THE VALEDICTORY ADDRESS. HE HOPED THAT SOME OF US WOULD CONTINUE TO RESEARCH AND PUSH THE BOUNDARIES.

FOLLOWING THAT, THE BEST PAPER AWARD AND THE MOST DESERVING NOMINEES WERE ANNOUNCED, AND AN APPLAUSE WAS GIVEN TO ALL THOSE PARTICIPATING IN THE EVENT. DR. SHIBA PARHI GAVE A VOTE OF GRATITUDE AT THE END OF THE EVENT, WITH THE GOAL OF EXPANDING IT IN THE FUTURE.



A presentation slide with a white background and a black border. The title is "Why Study Financial Markets?" in a large, bold, black font. Below the title is the subtitle "Anticipating Disruptions and Capitalizing on Opportunities" in a smaller black font. The speaker's name and title are listed: "Matt Lampert, President, Socionomics Institute, July 3, 2021". On the right side, there is a logo for Socionomics Institute, which consists of a stylized orange and yellow circular graphic. Below the logo, the text "SOCIONOMICS INSTITUTE" is written in a bold, sans-serif font.

GANESH CHATURTHI



STUDENT'S CORNER

मंज़िल

ना जाने कहा हो तुम
ना जाने कैसे हो तुम
हो भी या फिर हो गुम

किस्से पूछूँ तेरा ये पता
कौन है वो जो दे मुझे ये बता
क्या तुम ही हो इस काफिर कि मंज़िल
या तुमसे भी आगे जाता है कोई रास्ता

- सुरंजन सरकार



ROHINI GARODIA

COME BACK HOME.

COME BACK TO ME,
I MISS THE WAY YOU USED TO LAY YOUR HEAD ON MY CHEST AND I WOULD WATCH YOU FALL ASLEEP.
YOU WERE CUTER THAN A PUPPY WITH THAT SMILE WHILE YOU SLEPT.

COME BACK TO ME,
I MISS THE WAY YOUR PERFUME WOULD GET ON MY CLOTHES AND THEY'D SMELL LIKE YOU, HELL I'D
SMELL LIKE YOU.
YOU SMELLED LIKE AN ANGEL FROM HEAVEN.

COME BACK TO ME,
I MISS THE WAY OUR EYES WOULD DO MOST OF THE TALKING WHEN OUR WORD FAILED EACH OTHER.
YOUR EYES WERE THE ONLY DRUG THAT I CRAVED.

COME BACK TO ME,
I MISS THE WAY WE'D HOLD EACH OTHER'S HAND THROUGH ALL THE GOOD AND BAD TIMES OF LIFE.
YOU WERE MY ANCHOR WHEN THE WAVES CAME CRASHING DOWN.

COME BACK TO ME.
COME BACK.

- SIDDHARTH RAJESH



ARPITA AGARWAL



STUDENT'S CORNER

IT'S DIFFERENT FOR ALL OF US

DO YOU EVER WONDER HOW DIFFERENT WE ALL ARE? NOT JUST AS A PERSONALITY BUT WITH EVERYTHING IN BETWEEN. HOW ONE'S TRASH IS TRULY AN OTHER'S GOLD. HOW ONE'S WINTER IS ANOTHER'S SUMMER. STRANGE INDEED.

IF EVERYONE COULD BE DESCRIBED IN THE THREE BASIC COLOURS, NONE OF THE OTHERS WOULD EXIST. THE COLOUR BLUE MIGHT MEAN NOTHING BUT THE SKY FOR YOU WHILE IT MIGHT MEAN THE COLOUR OF HER DRESS THE FIRST TIME HE SAW HER, FOR HIM A DISH MIGHT JUST BE AN EXPENSIVE MEAL IN A RESTAURANT BUT FOR HER, IT MIGHT BE A REMINDER OF A HOME SHE CAN NEVER RETURN TO.

A PHRASE AS SIMPLE AS 'TI AMO' MIGHT MEAN LITTLE TO YOU BUT FOR THEM, IT MIGHT BE THE ONLY THING THEY CAN TATTOO ON THEIR BODY AND HEART TO DECLARE THEIR LOVE FOR EACH OTHER.

THE RAIN MIGHT JUST BE A REASON FOR YOU TO BRING OUT AN UMBRELLA AND FIND SHELTER BUT FOR HER, IT MIGHT FINALLY MEAN LETTING GO OF ALL THE THINGS THAT HELD HER BACK.

THE BOOK YOU READ TWO DAYS AGO MIGHT JUST BE ANOTHER ONE ON YOUR SHELF THAT YOU MIGHT ONE DAY FORGET, BUT FOR HIM IT MIGHT BE THE ONLY THING KEEPING HIM AFLOAT.

THE SONG YOU HEARD IN THE STORE MIGHT JUST BE A NOISE THAT DISTURBS YOU AND YOUR LOVER AS YOU SHOP ON BY, BUT FOR HER IT MIGHT BE A BLESSING FOR IT MIGHT COVER UP HER DECAYING THOUGHTS FOR A WHILE.

THE PEANUT SELLER MIGHT MEAN JUST AN 'ANNOYING SELLER' TO YOU AS HE OFFERS YOU HOT, ROASTED ONES AS YOU RUSH TOWARDS YOUR TRAIN, BUT FOR HER IT MIGHT BE THE ONLY WARMTH SHE RECEIVED THAT DAY.

A HANDSHAKE MIGHT JUST MEAN AN INTRODUCTION TO YOU AND YOUR FRIEND, BUT FOR THEM IT MIGHT MEAN A NEW BEGINNING AND A POSSIBILITY FOR THE FUTURE.

WE SELDOM KNOW HOW IMPORTANT ONE THING IS TO ANOTHER, WE CANNOT GAUGE HOW IMPORTANT A PARTICULAR FEELING IS TO SOMEONE, ALL WE CAN DO IS APPRECIATE THAT THEY LIKE THE SMELL OF THE LEAF THAN THAT OF THE FLOWER, EVEN THOUGH IT DOESN'T MAKE SENSE TO US AND THAT 'THEIR SUMMER' IS SITTING BY THE FIRE ON A WINTER EVENING ROASTING MARSHMALLOWS AND NOT SWIMMING BY THE RIVER AND HAVING AN ICE-CREAM.

--Anagha Bharadwaj

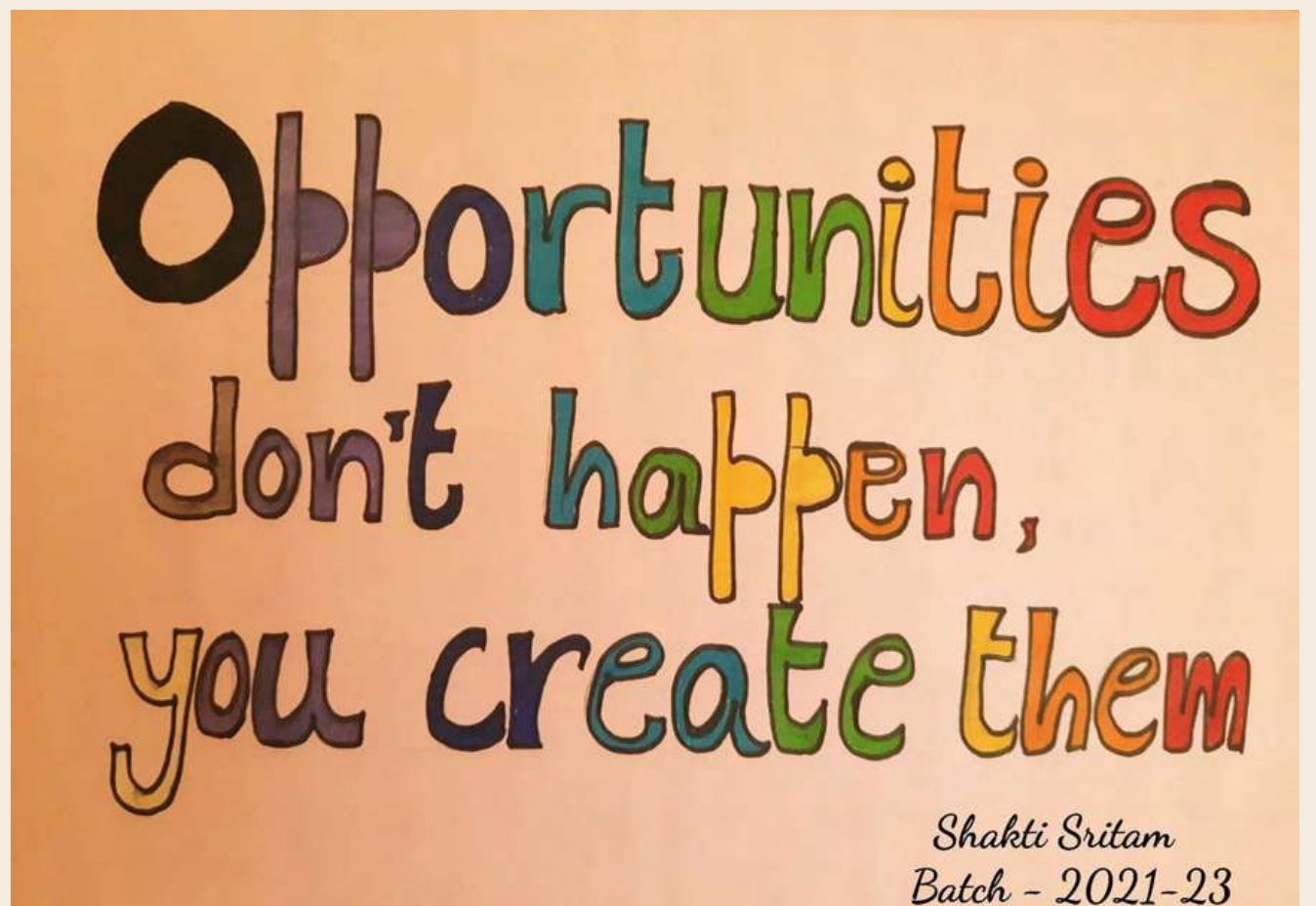




STUDENT'S CORNER



RITESH DAFE




SHAKTI SRITAM



AAKRITI MITTAL





STUDENT'S CORNER

MIRAGE

BEING DESPERATE TO DISCOVER HAPPINESS IS HUMAN NATURE.

BUT IS IT WORTH IT?

THE QUESTION IS DO WE REALLY EVER DISCOVER IT? IN WHAT WE DESIRE.

I GUESS, NEVER.

YOU WON'T EVER DISCOVER HAPPINESS IN THAT IMMENSE BUNDLE OF WORK OR GETTING INTO THAT IDEAL COLLEGE. NEVER IN GETTING AN IDEAL 99% IN A TEST OR IN GETTING CHOSEN IN THAT INTERNSHIP OVER YOUR CLASSMATE. NEVER IN GETTING THAT FANTASY HOUSE YOU'VE STUCK THE ENTIRE OF YOUR PINTEREST FOR OR ARRIVING AT THAT STABILITY IN YOUR FUTURE THAT YOU WISH AND DESIRE RIGHT NOW AND THINK THAT IT'LL BE BETTER. IT WON'T BE.

EVEN AFTER YOU'LL RUN MILES FOR THESE THINGS, A BUNCH OF NEW DESIRES WILL AWAIT YOU THAT WILL LEAVE YOU RESTLESS ALL OVER AGAIN. BECAUSE HAPPINESS IS AN ILLUSION JUST LIKE A MIRAGE. YOU CONTINUE CHASING IT AND IT CONTINUES TO GIVE YOU A COUPLE MORE MILES HOWEVER YOU NEVER GET TO IT.

YOU WILL DISCOVER HAPPINESS IN THAT HUG FROM YOUR PARENTS ON AN EXCEPTIONALLY STARTLING OCCASION OR GETTING THAT POEM PUBLISHED THAT YOU WROTE. YOU WILL DISCOVER BLISS IN SOME ESPRESSO FOR CERTAIN DOUGHNUTS ALONE IN THE ROADSIDE CAFÉ ON A TUESDAY AFTERNOON OR HAVING A GLASS OF WINE IN ONE HAND AND ANOTHER MOVED UP IN YOUR FRIEND'S NECK WHILE YOU POSE FOR A CANDID ON A FRIDAY NIGHT. YOU WILL DISCOVER JOY AT YOUR GRANDPARENT'S GARDEN HAVING TEA AND CONVERSING WITH THEM ABOUT THEIR CHILDHOOD DAYS OR IN THE DROPS OF RAIN THAT WILL FALL ON YOUR CHEEKS AS YOU CHOOSE TO REVIVE YOUR INNER CHILD AND MAKE THOSE PAPER BOATS WITH AN IMAGINARY SONG PLAYING BEHIND YOU AS IT DOES IN THOSE BOLLYWOOD MOVIES.

SO, LIVE FOR THE MINUTES THAT MAKES A DIFFERENCE TO YOUR HEART. NOT FOR THOSE THAT MAKE A DIFFERENCE TO SOCIETY.

-Aarti Dhabhai





STUDENT'S CORNER



SRILAKSHMI PAREMAL




SIMRAN MADAN



SAMYUKTA BANERJEE





STUDENT'S CORNER

MAXIMILIAN- THE LAST TOREADOR

STANDING ON THE CLIFF LOOKING AT THE EVENTIDE
THE WEATHER WAS COLD WITH THE DEMENTING DARKNESS ALONGSIDE
A CALM YET SOUL-LESS SMILE OVERSHADOWING HIS SUFFERING
CHANTING IN ANCIENT TONGUE, SPELL-BOUND PRAYERS WERE HUSTLING

MARKETPLACE AT THIS TIME WAS FILLED WITH TRANQUILITY
NO MORE, FOR THE DISTRICT WAS EXTERMINATED COURTESY OF MUTINY
ONCE LAVENDER FRAGRANT STREETS WERE NOW EMITTING COLOGNE OF BLOOD
THIS SCENERY WAS PAINTED BECAUSE A JULIET REJECTED ROMEO'S LOVE

TONNS OF INNOCENTS WERE ANHILIATED OF A STUBBORN'S WISH
THEIR CRIME? "THEY PROTECTED THE INTEGRITY OF THEIR BEAUTIFUL MISS"
GOLDEN VALLEY OF TITUNA SCREAMED IN PAIN
AS THE VOLLEY OF INCENDIARY CONSUMED THE LIVING LIKE MERE GRAIN

"REQUIESCAT IN PACE" MUTTERED THE PRIEST
TEARS ROLLED DOWN HIS EYES, WITNESSING THE HUMANITY CREASED
JUSTICE WILL BE DELIVERED WITH WAITING THE LEAST
FOR THE CHURCH HAS SUMMONED THE ORDER " SEVEN DEADLY SINS"

NAMED AFTER THE SIN
YET CARRY THE JUSTICE ON THE HILT
LUSTFUL TOWARDS BLOODSHED
YET DELIVER WRATH ON HUMAN PEST

-Aggranshu Mahajan



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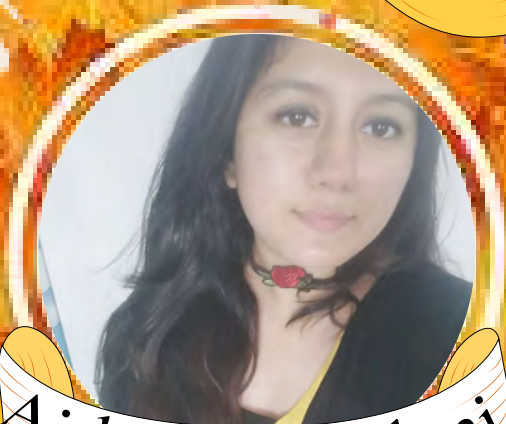
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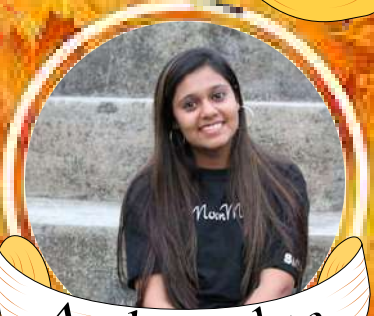
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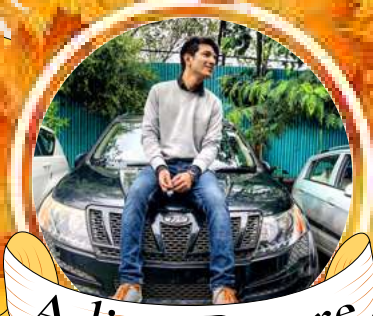
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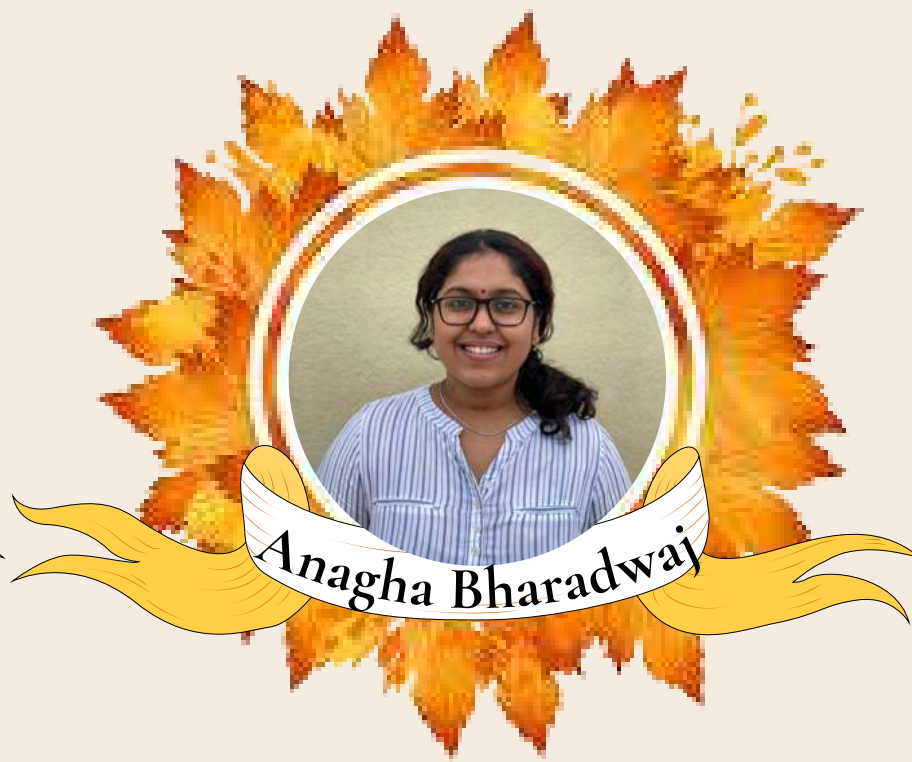
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