

ARTHAKSHETRA



MAGAZINE 2018

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DIRECTOR'S MESSAGE



Banking and Finance sector is playing a vital role in financing economic development. BFSI sector in India is valued at Rs. 81 trillion and is likely to become fifth largest in the world by year 2020 and third largest by year 2025. The BFSI sector has seen an exponential growth in the last decade or two and has a promising future.

Symbiosis School of Banking and Finance (SSBF) is a key provider of trained managers to the ever growing BFSI sector. SSBF's two-year MBA program in Banking and Finance is designed to provide specialized knowledge and training of the evolving banking functions and their rising complexities. We upgrade our curriculum every year to keep up with the ever-changing banking canvas. Industry relevant coaching is the core of our curriculum.

We believe in the holistic development of our students and support our excellent curriculum with industry recognized certifications. Students are encouraged to be a part of student driven committees in various domains like Bloomberg, Website, Sports, PR, Placement, etc. and organize and participate in various events. This helps in their all-round development. Various initiatives of internationalization as also diverse student population help students understand and work in different cultures. Various debates, quizzes, business awareness programmes, guest lectures of the industry experts, etc. help students keep updated about the economy around them and generate new ideas. In a nutshell, SSBF aims to deliver a trained manager to the BSFI sector with a minimum training intervention after recruitment.

BANKERS' CONCLAVE

Symbiosis School of Banking and Finance (SSBF) organised the Banker's Conclave, an annual academic symposium, on the theme 'Indian Financial Sector at Crossroads, Changing Paradigms' on 18th August 2018, which is also the 8th anniversary of its foundation.

The guest of honour, Ms. Mona Gupta, senior public policy specialist, Department of International Development and Ministry of Skill Development and Entrepreneurship, shared her views about current banking structures, importance of cyber security, role of strategic debt restructuring in NPAs, role of inclusivity, women's participation and the role of the sector in job and economy's growth

.Panel Discussion I - Public Sector Banks and NPAs

Mr. Sunder Ram Korivi, senior consultant, National Institute of Financial Markets, was the moderator. Mr V.G. Kannan, former MD, State Bank of India; Mr. Ramkumar Subramanian, Associate Director, PWC (Financial Risk and Assurance Department);

Mr. Ashok Gautam, Executive Vice President and Head, Financial Institutions Group, Axis Bank and Mr. Shashikant Ramchandra Bhavsar, Deputy General Manager, National Banking Group were the panellists.

In this session, panellists discussed the financial dilemma regarding the lending and borrowing of the funds, role of the cash economy and the infrastructure sector in NPAs, government reforms for the sector, importance of rebalancing the portfolios of PSU banks, financial inclusion and retail banking, and credit skills required.

Panel Discussion II - Micro Finance and Small Banks

Mr. Narasimhan Srinivasan, Director, Equitas Small Finance Bank; Mr. Bharath Sondur, Executive Vice-President, Suryoday Small Finance Bank and Mr. Jolly Zachariah, COO (West Zone), Ujjivan Small Finance Bank were the panellists.

BANKERS' CONCLAVE

The discussion in this session was about the history of difficulties faced by microfinance and small finance. They explained how microfinance institutions differentiate themselves from other financial institutions. They also spoke on how the success stories of Bangladesh and Kenya helped in the evolution of these systems in India.

The session ended with students asking highly insightful questions which were answered in great detail by the panellists. Overall, it was a highly informative and enlightening experience for the audience.



DR. CAROLINE

The students of Symbiosis School of Banking and Finance had the privilege of attending a lecture by Dr. Caroline Shehnaz Hossein, York University, Toronto, Canada. Caroline Shenaz Hossein is Associate Professor of Business & Society in the Department of Social Science at York University in Toronto, Canada. Author of *Politicized Microfinance: Money, power and violence in the Black Americas* - winner of the 2018 Du Bois Distinguished Book Award (University of Toronto Press, 2016); editor of *The Black Social Economy: Exploring community-based diverse markets* (Palgrave Macmillan, 2018) and co-author of *Business & Society: A Critical Introduction* (Zed, 2017). Currently she is working on her fourth book project, *Mutual Aid Groups among Immigrant Women* and a documentary on group banking systems by racialized Canadians. The topic of discussion was "Politicized Microfinance: Violence, Power and Money in the Black Americas".

The primary purpose of the session was to help students gain better insights into how microfinance unfolds in different cultural contexts. The first discussion was based on social economies. The speaker used lived experiences to theorize the concept of social economies, which included discussions on self help groups and ROSCAs.

A ROSCA is rotating savings and credit association, a group of individuals who agree to meet for a defined period in order to save and borrow together, a form of combined peer-to-peer banking and peer-to-peer lending. She encouraged the idea of injection of goodness in running a business.

The speaker was neutral regarding the existence of microfinance. She described it as credit for people at the bottom of the pyramid. She explained to the students two ways in which politicized microfinance can operate-

- As exclusionary where there is bias on various grounds such as race, class, etc. She gave examples of countries such as Jamaica, Guyana, Trinidad, etc where such practices are prevalent.

- As a collectivity so that it is inclusionary. She shared the success stories of countries such as Haiti and Granada which follow an inclusionary model.

Dr. Caroline also talked about partisanship and violence in microfinance, and how people involved in this live under constant threat in many countries and often have to function under pseudonyms.

DR. CAROLINE

She shared some gruesome accounts of killings of microfinance professionals, especially in some African countries where microfinance is vehemently opposed by the upper class majorly out of the fear of losing cheap labor.

She put forth some major policy suggestions to ensure the sustainability of microfinance institutions-

- Zero tolerance for exclusionary politics
- Go indigenous- pick a model that suits the needs of the locals.
- Diversity of staff and organizations
- Rethink gender and social bias.

Overall, it was a highly informative session for all the attendees. It helped the students gain a different perspective towards microfinance and also served as an eye-opener towards the ground realities of this institution.



ETHICON 2018

Upholding an ethical culture in banking is critical because of its importance to regulators, banks, employees and customers alike. Banks being the custodian of public money, it is crucial to be ethical. Observing the law is one basic professional requirement for banks. They must pay close attention to moral concerns in order to make the right ethical decisions on a day-to-day basis. Banking ethics are the moral or ethical principles that certain banks choose to abide by. Core ethical values include honesty, integrity, fairness, responsible citizenship and accountability. In that light, business ethics means choosing the good over the bad, the right over the wrong, the fair over the unfair, truth over lie. In light of the dynamic and debatable scenario of BFSI sector today, it is evident that ethics are of supreme importance in this sector.

On 1 December, 2018, Symbiosis School of Banking and Finance (SSBF) organized Ethicon 2018, a new initiative by SSBF on ethical practices in the BFSI sector. The panelists for the discussion were Mr. Pankaj Dahibhate, Ethics and Compliance Leader, India Operations part of Global Ethics and Compliance Team, Cummins India;

Dr. Anita Shantaraman, founder of www.ethicsindia.com Mr. Vivek Vasudevan, Risk Management Trainer; Retd. Col. Dilip Sopori and Prof. Dr. Ashish Mukund, Vice Principal in Accounting and Taxation at BMCC, Pune. The moderator for the day was Mr. Girish Joshi. The event began with a welcome address by Dr. Manisha Ketkar, Director, SSBF, in which she stressed that ethics is knowing the difference between what one has a right to do and what is right to do. Following this, the discussion commenced with the key point made being that ethics is not a sector specific concept. It must be present in all sectors of industry and in all walks of life.

The panelists shared their experience from the industry and brought out various incidents during their career in which values like honesty, integrity and loyalty played an important role. They discussed how culture is essentially an outcome of ethics practiced individually and collectively.

Today, organizations have introduced the concept of whistle-blowing which empowers individuals to bring unethical practices to the management's notice. The panelists encouraged the practice of whistle blowing, while also throwing light on the different protections available to whistleblowers.

ETHICON 2018

With growing sensitivity towards unethical practices, the corporates have very little tolerance towards unethical misconduct. Prof. Dr. Ashish Mukund explained that rules are basically spun around principles, which also form the base for ethics.

Taking the discussion forward, Mr. Pankaj Dahibhate talked about the role of independent directors. There may be situations where there comes an ethical dilemma but if one has the right principles in mind, one would not go wrong ethically.

Talking about a company's urge to find a shortcut to earning more profits through ethical misconduct, Dr. Anita Shantaraman quoted, 'Managing profits is like playing tennis with your eyes on the scoreboard and not the ball.'

It is essential for any business to be ethical in order to be sustainable. Any profits that follow through unethical practices will eventually come out in the open and cause the business to crash.

After an insightful discussion with the speakers, students were keen to ask questions and seek more perspective.

The event concluded with a round of applause and a reinforced sense of fairness, responsibility, loyalty and commitment among the students.



SECRET TO GOOD GRADES

On the 11th of January, the students of SSBF had the opportunity to attend a session on “Secret to good grades” conducted by Mr. Vijay Athawale. He is a Chartered Accountant by profession, but has done a lot of research in the field of academics. He is also a certified NLP practitioner.

The whole idea behind the session was to help students strategize better for their examinations. The timing of the session couldn't have been better, as the exams were just around the corner. He also talked about the importance of approaching studies systematically. All the methods he discussed were a result of years of research and were validated by experts in relevant fields. He also discussed about ways to use technology for better planning,

The speaker shared his own experiences as a student, which made it easier for everybody to relate with everything he discussed. Overall, it was a very interesting and equally informative session. It definitely gave the students a different perspective towards studies and examinations.

HIGHLIGHTS OF THE UNION BUDGET 2018-19

The Union Budget for 2018-19 had been announced by Mr Arun Jaitley, Union Minister for Finance, Government of India, in Parliament on February 1, 2018. It focused on uplifting the rural economy and strengthening of the agriculture sector, healthcare for the economically less privileged, infrastructure creation and improvement in the quality of education of the country.

Highlights of Union Budget 2018-19

1. Overview of the economy:

- The GDP grew at 6.3 per cent in the second quarter of 2017-18 and is expected to grow at 7.2-7.5 per cent in the second half of 2017-18.
- Growth for 2018-19 is forecasted at 7.4 per cent by the International Monetary Fund (IMF).
- Exports are expected to grow at 15 per cent in 2017-18.
- Fiscal deficit target for 2018-19 is set at 3.3 per cent of the GDP.
- Fiscal deficit for 2017-18 is revised to Rs 5.95 lakh crore (US\$ 93.54 billion) at 3.5 per cent of the GDP.

2. Agriculture and Rural Economy:

- The government is committed

towards doubling the farmers' income by 2022.

- A total of Rs 14.34 lakh crore (US\$ 225.43 billion) will be spent for creation of livelihood and infrastructure in rural areas.
- Minimum Support Price (MSP) for all announced kharif crops will be at least one and half times of their production cost, similar to the majority of rabi crops.
- Institutional credit to the agriculture sector is targeted at Rs 11 lakh crore (US\$ 172.93 billion) for 2018-19, compared to Rs 10 lakh crore (US\$ 157.2 billion) for 2017-18.
- A Fisheries and Aqua culture Infrastructure Development Fund (FAIDF) and an animal Husbandry Infrastructure Development Fund (AHIDF) will be started with a total corpus of Rs 10,000 crore (US\$ 1.57 billion).
- An Agri-Market Infrastructure Fund will be started with a corpus of Rs 2,000 crore (US\$ 314.41 million).
- A restructured National Bamboo Mission will be launched with a total outlay of Rs 1,290 crore (US\$ 202.79 million).
- Allocation for the National Rural Livelihood Mission is increased to

HIGHLIGHTS OF THE UNION BUDGET 2018-19

Rs 5,750 crore (US\$ 903.93 million) for 2018-19.

3. Health, Education and Social Protection:

- Budgeted expenditure on health, education and social protection for 2018-19 is Rs 1.38 lakh crore (US\$ 21.69 billion) which is expected to increase by Rs 15,000 crore (US\$ 2.36 billion) after additional allocations during the year.
- Role of technology in the education sector will be increased with a focus on increased digital intensity.
- A new initiative named 'Revitalising Infrastructure and Systems in Education (RISE) by 2022' will be launched with an investment of Rs 1 lakh crore (US\$ 15.72 billion) over the next four years.
- A total of Rs 1,200 crore (US\$ 188.65 million) is allocated for Health and Wellness Centres under the National Health Policy.
- National Health Protection Scheme will be launched, which will cover over 10 million poor families with a coverage of up to Rs 5 lakh (US\$ 7,860).

This will be the world's largest government funded health care programme.

- A total of 24 new government medical colleges and hospitals will be set up.

4. Medium, Small and Micro Enterprises (MSMEs):

- A total of Rs 3,790 crore (US\$ 596.43 million) has been provided for the MSME sector for credit support, capital and interest subsidy and innovations.
- Formalisation in the MSME sector is happening at a fast pace after the introduction of the Goods and Services Tax (GST) and demonetisation.
- Online loan sanctioning facility for MSMEs will be revamped and public sector banks and corporates will be brought on-board the Trade Electronic Receivable Discounting System (TReDS) platform which will be linked with the GSTN.
- Lending under the MUDRA Yojana is targeted at Rs 3 lakh crore (US\$ 47.16 billion). At present 76 per cent of loan accounts under the scheme belong to women while more than 50 per cent belong to

HIGHLIGHTS OF THE UNION BUDGET 2018-19

SCs, STs and OBCs.

- Additional measures will be taken by the government for growth and successful operation of alternative investment funds.

5. Employment Generation:

- As per an independent study conducted, over 7 million formal jobs will be created in the country during 2018-19.
- The Government of India will contribute 12 per cent of the wages of the new employees in the Employees' Provident Fund for all the sectors in the next three years.
- As per proposed amendments in the Employees Provident Fund and Miscellaneous Provisions Act, 1952, women employees' contribution to the EPF will be reduced to 8 per cent for the first three years of their employment with no change in employers' contribution. This is done to promote more women employment in the formal sector.
- A model aspirational skill centre is being set up in every district of the country.

6. Infrastructure and Financial Sector Development:

- Investments in excess of Rs 50 lakh crore (US\$ 786.02 billion) are required in the country's infrastructure to increase the growth of GDP and connect and integrate country's transport network.
- Budgetary allocation for infrastructure is set at Rs 5.97 lakh crore (US\$ 93.85 billion) for 2018-19.
- All-time high allocations have been made to the rail and road sectors.
- Through the use of online monitoring system of PRAGATI, projects worth Rs 9.46 lakh crore (US\$ 148.72 billion) have been facilitated and fast tracked.
- Under the Smart Cities Mission, projects worth Rs 2,350 crore (369.43 million) have been completed and projects worth 20,852 crore (US\$ 3.82 billion) are under progress. A total of 99 cities have been selected under the mission with an outlay of Rs 2.04 lakh crore (US\$ 32.07 billion).
- To promote tourism in the country, 10 prominent tourist sites will be developed into iconic

HIGHLIGHTS OF THE UNION BUDGET 2018-19

tourism destinations.

- Around 35,000 km of road construction has been approved under the Phase-1 of the Bharatmala Pariyojana at an estimated cost of Rs 5.35 lakh crore (US\$ 84.10 billion).

7.Railways:

- Capital expenditure in the railways sector for 2018-19 is set at Rs 148,528 crore (US\$ 23.35 billion).12000 wagons, 5160 coaches and around 700 locomotives will be procured during 2018-19.
- Redevelopment of 600 major railway stations will be taken up.
- Electrification of around 4,000 km of railway tracks is expected to be commissioned in 2017-18.
- Work on eastern and western dedicated freight corridors is under progress.
- A dedicated institute to train manpower required for work on high speed rail projects will be established in Vadodara.

8.Digital Economy:

- Budgetary allocation of Rs 3,073 crore (US\$ 483.09 million) for the Digital India programme is made

for 2018-19.

- A national program will be initiated by NITI Aayog to increase efforts in the area of artificial intelligence.
- Mission on Cyber Physical Systems will be launched by the Department of Science & Technology under which centres of excellence for research, training and skilling robotics, artificial intelligence, digital manufacturing, big data analysis, quantum communication and internet of things will be established and promoted.
- Budgetary allocation of Rs 10,000 crore (US\$ 1.57 billion) is made in 2018-19 for telecom infrastructure.500,000 Wi-Fi hotspots will be set up by government to provide internet connectivity to over 5 million rural citizens.
- Every individual enterprise in India will be assigned a unique ID.

Exchange Rate Used: INR 1 = US\$ 0.0157 as on February 01, 2018

DELVING INTO RISKS; DELVING INTO EQUITY

Hello! Dear Reader,

Investment is a lot like your stomach. No matter how much you eat (invest) today, you will still feel hungry (need more funds) tomorrow. If you eat (invest) healthy, then you reap the boons of quality health (returns). But if you succumb to junk – then you (your portfolio) will fall ill.

India has scores of individuals and institutions who call themselves as investors, so let me get this straight for once. The terms trading and investing should not and must not be used interchangeably. A lot of us are living in the bubble of being an investor whilst all that we actually do is trade/speculate. Investing is a parameter in itself, which is so vast and peculiar that a lot many find it difficult to practice.

HTo give you a perspective – If you bought, say Godrej Industries, on a recommendation by your uncle who works closely with people involved in the company and has given you bright insights about the company. Therefore, you purchase a handful of shares and remain 'invested' for seven years. Over these years, the share prices bloom into a beautiful 7x (seven times).

So what are you?

Are you an investor or a trader?

Being invested for a long term in quality companies only makes you an individual with a stunning portfolio, but sadly not an investor. All you did was "speculate" about your uncle's view being positive on that stock. Did you read about the company's products? Who runs the company? About its past and parentage? Does it pay dividends? At what CAGR does it grow annually? What are the future prospects of the company? Does it have subsidiaries? Does it generate a healthy cash-flow? Is there any litigation filed against the company or its employees/management that is of severe nature?

And a lot more aspects that you must investigate and have knowledge about, as the 'owner' of the business not just a mere 'shareholder'.

In today's world, Equity investment has a lot to do with corporate governance. Many skilled investors have burned their hands due to the plausible liars that management of companies have turned out to be.

DELVING INTO RISKS; DELVING INTO EQUITY

It was recently when a Motilal Oswal Mutual fund witnessed sharp pain through the fiasco of Manpasand Beverages Ltd - where auditors resigned before quarterly results were to be announced. Management did not take pre-emptive steps to support the share price and the ambiguity left traders and investors distressed into sharp selling of the stock. The steep fall from Rs. 488 (Sep 22, 2018) to 76.5 (March 1, 2019) of nearly 80%.

This brings us to the concept of raging valuations (P/E) of a few companies which makes most of us uncomfortable in entering the stock. P/E or Price to Earnings is nothing but the amount of money you are ready to pay over and about what the company earns.

It is calculated by dividing the current market price of the share by its EPS (earnings per share). What you get is the multiple you are ready to pay extra for purchasing that stock.

Let's take the example of Britannia Industries - in 2014, the stock was trading at its then life time high with a higher or matching P/E as compared to its other peers in the FMCG industry.

However, even though being at expensive valuations - the stock delivered at staggering 615% returns by March 2019. And yet again, today it is trading at its life time high levels. So what triggered an already expensive stock to still grow like no blue-chip does? What made Britannia deliver returns like a mid-cap would? The answer lies in its business model, profitability and quality of management. Britannia could retain its investors and their trust in the company because of their extensive focus in their sole most important business of biscuits. Even with severe competitions in the market from peers and new entrants like Patanjali, Britannia continued its efforts toward Research & Development in the biscuit segment. The company was successful in maintaining its margins and also attained larger volumes each passing year. The company made sure its supply-chain remains unscarred and flawless making the brand available even in nooks and corners of the country.

All this made sure that investors have a smooth ride and not a roller-coaster experience with investing in Britannia.

DELVING INTO RISKS; DELVING INTO EQUITY

Its scalability, quality and guidance from management made investors remain invested even as valuations remained upscale.

Therefore, it must be noted that market will always pay a premium valuation for a company that has irreplaceable market share and fundamentally very strong business and hold in the industry. In such cases, the expensive valuation should not make you uncomfortable for investing.

Thus, to conclude and sum up the enormous concept that equity investment is:

Financial literacy must be given true importance as it not only educates the individual but also helps in growth of economy. Risks in the equity markets are scaled down to negligible in the long term – provided you invest in quality stocks and be patient at times of turbulence in the economy. The earlier you start, the farther you will go.

What also matters is to make a smooth transition during this journey in your portfolio with changing times and changing paradigms (50 years back no one knew how cash rich IT stocks would grow to be).

Thus, those who remain stubborn and do not change with change – will reap lesser results than those who remain dynamic and updated with the market scenario.

No matter how confident or skilled you consider yourself to be in the field of investments, accidents can always occur and hence it is advisable to keep your portfolio diversified. Diversification can be – not just in stocks and different sectors but also through other segments such as investing in debt or liquid instruments.

For budding investors – it is recommended to begin with Systematic Investment Planning (SIP) after consulting your respective financial advisor and slowly foray into direct equity investment and building of individual portfolio. Lastly, there is no substitute to hard-work and knowledge. The key to retain the flavour of market in your portfolio is through being aware, read and explore about markets and economies on a regular basis.

“You are savouring that fine wine today, because a vintner took efforts years ago”

– Prateek Rampuria

IT ALL STARTED WITH A DREAM

Kept moving, kept CHASING A
DREAM which appeared to be an
avenue to everything worth
subjugating Working against the
ODDS

CHASING the DREAM
Began in full wag

Kept moving, kept CHASING
Albeit subdued and dejected
Nevertheless, stood up;
Kept moving kept CHASING
With no stature to "THE POWER OF
NOW"

Jaded whacked, whacked jaded;
Finally when too close to see the
DREAM turn into REALISM
GAVE UP

Much to disgruntle billions of
expectations

To let oneself be CONTENTED
To LIVE the DREAM and stop the
CHASE
To appease oneself and end the
RACE

To not walk on cliché trodden paths
but uncover another way
To appreciate the TIME ON HAND
To make LIFE outrightly more
MEANINGFUL!

- By Rabia Talwar.

AARAMBH 2018

“You can’t blend in when you were born to stand out”- R J Palacio.

This was the theme of Aarambh 2018, which was conducted on 21st of July. The whole event portrayed how everybody should embrace the ‘Misfit’ in them. The show was orchestrated in the jam-packed SIU auditorium. Even before the show started, the energy and excitement in the auditorium was palpable, which was maintained at that level throughout the evening.

The event kicked off with a powerful entry by the hosts onto the dais. After a round of quirky introductions, the chief guest, Dr.Ruchi Jaggi, Director, SIMC addressed the gathering and was felicitated.

The first performance of the evening was staged by the students of Symbiosis School of Banking and Finance. The skit and dance that the team put up carried an important message in accordance with the theme. SSBF, without doubt, gave a great opening to the show.

This was followed by many entertaining and meaningful performances by students from other institutes of the university like SIBM, SIMC, SITM, SSP etc.

The best part of the evening came when the students of all the colleges of SIU came together to give a band performance. They created something truly mesmerizing on stage and the show got its perfect climax.



ALUMNI MEET

2018

Rendezvous Quintet

The 5th alumni meet was conducted on 8th of December 2018 at Symbiosis school of banking and finance. A total of 50 alumni were present for the meet from various batches i.e. from 2010-12 to 2016-18. An alumni meet is arranged to celebrate and refresh old relationships and form new ones. The excitement to come back to the alma mater and relive those moments which are still fresh in the mind can never be better than any other feeling. The same happened with all the alumni present for the meet.

The theme for the program was disco which was in line with the tagline of the meet i.e. Rendezvous quintet. The theme was lightening the atmosphere and making it brighter and lit.

The program started with an introduction note by the director of Symbiosis school of banking and finance, DR. Manisha Ketkar. She welcomed all the alumni and talked about the alumni engagement team at symbiosis international university.

Which was followed by a graceful performance by the junior girls, it was enthralling and created an atmosphere of rejoice. Involvement of alumni in the program was made sure by playing games like heads up and couple questioning game.

No meet is complete if there is no alumni interaction. That is one thing which makes alumni feel they are still a part of the college and are connected to the students as well as faculties. All the alumni walk down the memory lane by remembering the faculties, college campus, routine, hostel life and many more moments which will always be cherished by them.

The words by Eugin Raskin will fit into the situation:

“those were the days my friend
We thought they had never end
We had sing and dance forever and a day
We had lived the life we choose
We had fight and never lose
For we were young and sure to have our way.

ALUMNI MEET

2018

The days spent will never come back but the memories left behind will never fade, dedicated to all the alumni of Symbiosis school of banking finance.

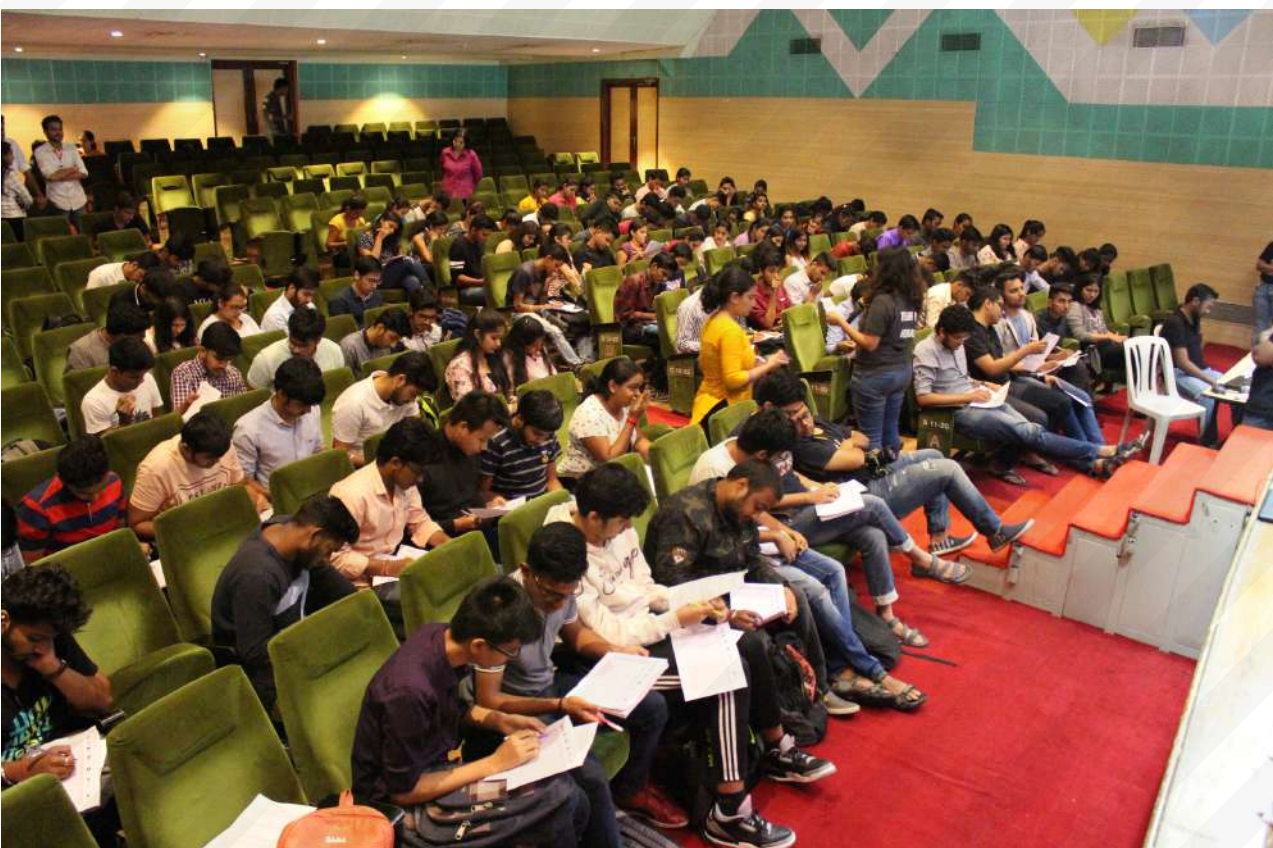


DALAL STREET ARENA 4.0

“Dalal Street Arena-4.0” one of the flagship events of Symbiosis School of Banking and Finance was organized by Public Relationship team on the 11th of October 2018. The event was held at S.B.Road campus. There were students from various campuses like BMCC, MMCC, Indira college, SCAC.

The event started with a guest lecture by Mr. R Ravi Kumar who is a seasoned multi-faced consultant with over a decade of experience in finance, E-commerce, marketing, education technology, and talent development.

The session gave the young minds idea about career and opportunities ahead in the field of Banking and Finance. Mr. R Ravi Kumar who has over a decade of experience told the students it's alright to make mistakes, but shouldn't stop following the dream. He also told that we shouldn't celebrate too early in life.



DALAL STREET ARENA 4.0

This was followed by the main event of the day “Mock Stock Exchange” where all the participants were the traders and they had to buy and sell among their own fellow participants. Along with this, there were constant updates regarding news of the companies that would lead to an impact on the share prices of the companies. So looking into all of this the traders had to see if they wanted to hold back the shares with themselves or sell it.

Mock Stock Exchange process went on for an hour and a half, in the end, the winner was decided on the basis of a trader with maximum net worth with them.

First place was won by Apoorv Joshi and second place was won by Ajinkya Deshmukh. All the students actively took part and made the event a big success.



SYNOPIA 2019

“Synopia 2019, the annual cultural and managerial fest of SSBF was organized on 8 and 9 January, 2019. The theme of the event this year was ‘Elixir of Supremacy’. The fest, which was a huge success, saw enthusiastic participation of students from many different colleges and institutes.

The events held on the first day of Synopia were Corporate Chanakya, Treasure Hunt, Human Foosball and Mini Militia. In Corporate Chanakya, a core management event, the students were tested on their understanding of stock markets. The second event for the day, a treasure hunt, had the various participants scrambling for clues.

Mini Militia was an interesting competition based on LAN gaming while Human Foosball was a game just like the classic table top Foosball, however, it was played with real people, a soccer ball in a large enclosed arena.

The second day of Synopia 2019 was as exciting, eventful and fun-filled as the first. The day had four main events lined up namely; Perceive the Deceiver, What A Click, Speak Up and Battle Royale.



SYNOPIA 2019

Perceive the Deceiver tested how creatively contestants could use word play to guess the answers to questions displayed on a screen. What A Click, a photography event which tests the creativity, ingenuity, vision, innovation and capturing skills of all the budding participants. In Battle Royale, the third event for the day, participants had to pass four stages of different tasks to earn points. The face off round was a real treat to the eyes. The last event, Speak Up consisted of two rounds - JAM and Switch. The abstract topics tested the creativity, imagination and humour of the participants which had everyone in splits.

However, the high-light of the day was the DJ Night which had the entire crowd sway to the tunes of DJ Sartek. The great blend of progressive and electro dance music ended the two day cultural extravaganza in an electrifying way. The fest made a mark not only in the university but also showcased the hard work, dedication and zeal of all the students of SSBF.



E - BULLETIN TEAM



Batch 2018-20:
Avi Bansal
Preksha Soni
Rabia Talwar

Co-created by:
Creative Team