

## **VITT 'N' NIVESH (ANNUAL REPORT)**

### **INTRODUCTION: -**

Vitt 'N' Nivesh, the Finance and Investment Cell of Bharati College, University of Delhi was founded and commenced in March 2022. It was commenced in the light of spreading awareness about finance and investment, its analysis, usage, management and importance in college students.

**Convenor-** Dr. Poonam Mam

**Co-Convenor-** Dr. Kamini Mam

**Co-Founders-** Nikita Garg & Mahika Khanna (B. Com. Hons.)

### **EVENTS, COMPETITIONS AND WEBINARS: -**

#### **The Stock Market League (in collaboration with Kachow! App): -**

**Name-** K! League: Mock Stock Trading Competition

**Date-** 26.9.2022-30.9.2022

**Total Number of Participants-** 200+

**Held Via-** Kachow!

**Prize-** Rs. 3000 INR

**The objective of this competition was to familiarize and sharpen students' trading skills by providing them with a risk-free platform that simulates the actual stock market.**

Vitt 'N' Nivesh hosted K! League: Mock Stock Trading competition in collaboration with Kachow! from 26th September to 30th September where students competed against one another to have the biggest returns to get to the top of the leaderboard, demonstrating their market analyzing, researching, and trading skills.

The competition was held via Kachow! app which offered the winners with returns as high as Rs 3000 worth of cash prize! The duration of the competition was five days, where the participants started off with a virtual amount of Rs 10 lakh for buying stocks.

As the week progressed, the students witnessed a drop in the realty and metal sectors, whereas the ones who invested in FMCG and Media sectors profited, as those stocks grew with the week's progress. The event came to an end on 30th September with 3 winners, Deval Shah with 9.46% returns and a cash prize of Rs1,500, Rida Abbas with 3.52% returns and a cash prize of Rs 1,000, and Ayush Chaudhary with 1.73% returns and Rs 500 respectively. Overall, the competition was an extremely valuable and unique learning experience that gave us an insight into the stock market as a whole and polished our trading skills.



## **HOW BLOCKCHAIN IS REVOLUTIONIZING THE FINANCE INDUSTRY**

**Date:** 22<sup>nd</sup> October, 2022

**Day:** Saturday

**Time:** 12:30 PM

**Guest Speaker:** Himanshu Sachan

**Total number of participants:** 150+

**Venue:** Via Crater (Online)

Vitt 'N' Nivesh, The Finance and Investment Cell of Bharati College, Delhi University organized a virtual event on 22nd October, 2022. The event gave useful insights on the topic: How Blockchain is revolutionizing the Finance Industry. The event was hosted by Himanshu Sachan, the founder of Fin Crypto, and co-founder and CMO of Eternal Bots. He delivered his wisdom about Blockchain through a user-friendly platform called Crater App.

Blockchain is an immutable ledger that facilitates the process of recording transactions and tracking assets (both tangible and intangible) in a business network. Anything that holds virtual value can be tracked and traded through blockchain. According to the speaker, Blockchain is a revolutionary technology, as it is bringing improvement in every section of the traditional finance industry, including retail banking, capital markets, and asset management. This technology promises to reduce fraud, ensure quick and secure trading transactions, and helps in managing risk. This is accomplished through advanced cryptography that is resistant to hacking and ensures transparency, thereby generating faith in the system. Blockchain has established new financial processes and service infrastructure. It has also allowed the inflow of liquid cash through smart contracts, by which participants will now be able to convert fiat currencies to support foreign exchange.

An important fact highlighted by the speaker was: The earliest applications of blockchain technology were in the form of cryptocurrencies, heralded and mistrusted by many. Even now,

bitcoin is not commonly used for real-world transactions. But blockchain is prompting cross-border payments in real time. This is one of its biggest advantages.

The session was very engaging, highlighted by the enthusiasm of the audience and their inquisitiveness in the form of multiple questions, which were addressed by the speaker in an articulated manner. The event culminated with a vote of thanks by the speaker, appreciating the lively presence and patience of the virtual attendees.



## LUCRATIVE CAREER OPTIONS IN FINANCE SECTOR

Date: Jan 21st,2023

Day: Saturday

Time: 12 PM

Speaker: Rajan Luthra

Total no. Of participants: 75+

Platform: Google Meet

Vitt 'N' Nivesh entered the year 2023 with an insightful webinar on Jan 21st.

Rajan Luthra, the co-founder and COO of Metvy, a face-to-face networking platform for like-minded people, started with a promise to deliver his real-experience regarding the financial sector. The speaker promotes the motto of 'making learning easier than before'. The session was honored by the gracious presence of convenor and co-convenor of FIC, Dr. Poonam and Dr. Kamini respectively.

The session began sharp at 12 PM with a small activity where Mr. Rajan acknowledged preconceived notions regarding the career options in finance. He talked about real-life case studies, how one should develop the right perspective and build a realistic approach towards the

path they choose. He even engaged in a one-on-one interaction to understand the mindset of his audience towards most enticing fields like CA, CFA and Investment Banking.

He covered topics of how one can go about securing a reputable career in the finance sector, from bursting common myths regarding the job-profile to hunting the interview process. The audience couldn't contain their curiosity and joy by the end of the session and got their queries addressed gratefully.



## **ANNUAL EVENT REPORT: VITT-VERSE**

Vitt 'N' Nivesh, the Finance and Investment Cell of Bharati College, conducted their first annual event, the 'Vitt Verse Conclave' which proved to be a real feather in their cap. It was a 3-day event, which turned out to be a huge success, since it covered more than 100 students from different streams who gained meaningful insights of the field of finance by some of the most renowned speakers of the field in the country.

The following speakers were invited, who connected virtually with students through the platform Google Meet.

### **DAY 1**

**Date: 6th Feb., 2023**

#### **Speaker 1: Himani Choudhary**

She commenced the webinar by sharing her own tryst with the field of finance. She threw light on the topic Financial Planning and why it should be done individually and how to not become a victim of bandwagon effect. She shared 5 golden rules of planning and how one can go about them. She also gave a reality check on insurance as a practical aspect of investment. She even gave insights on diversified portfolios and certain tips and tricks of becoming a successful financial advisor.

## **DAY 2**

**Date: 7th Feb., 2023**

**Speaker 2: Shunil Tripathi**

**Topic: Wealth Creation Through Equity**

He commenced the session by making a worthwhile comparison of the Indian Economy before and after 25 years, and the major changes that took place, while giving special attention to the financial and investment sector. He went back to basics by sharing the dos and don'ts of making investment decisions. He also made a bold statement on women empowerment by highlighting the fact that "women are indeed better than men in taking financial decisions." He talked about how to analyze the available data based on multiple important factors of MNCs, like credibility, shareholding patterns, etc. to check their financial performance and make an investment decision accordingly, thereby making effective and optimum utilization of financial resources.

## **DAY 3**

**Date: 8th Feb., 2023**

**Speaker: Mr. Murrad Beigh**

The renowned Co-Founder of Fin Ladder, a platform encouraging students to pursue various courses to explore the field of finance, held a 2-way communication with students, thereby addressing the needs and desires of various aspirants, who wish to join the field of finance with a particular purpose, and provided guidance accordingly. He gave intricate details about the required qualifications and skills to be chased, to give their financial career a head-start and establish themselves.

In a nutshell, it was an interactive and engaging event, as majority of questions were answered eloquently by the speakers. The event gave a fresh and fruitful perspective to the audience, which would accelerate their progress in life.



### **Financial Awareness Meet -**

The core team along with volunteers reached out to college students in an offline setting and discussed with them what finance and investment-related problems they faced and their viable and best-suited solutions. It helped students to open up about their finance and investment-related problems and provided them with a platform where they could freely discuss their unanswered queries in a personalized way.

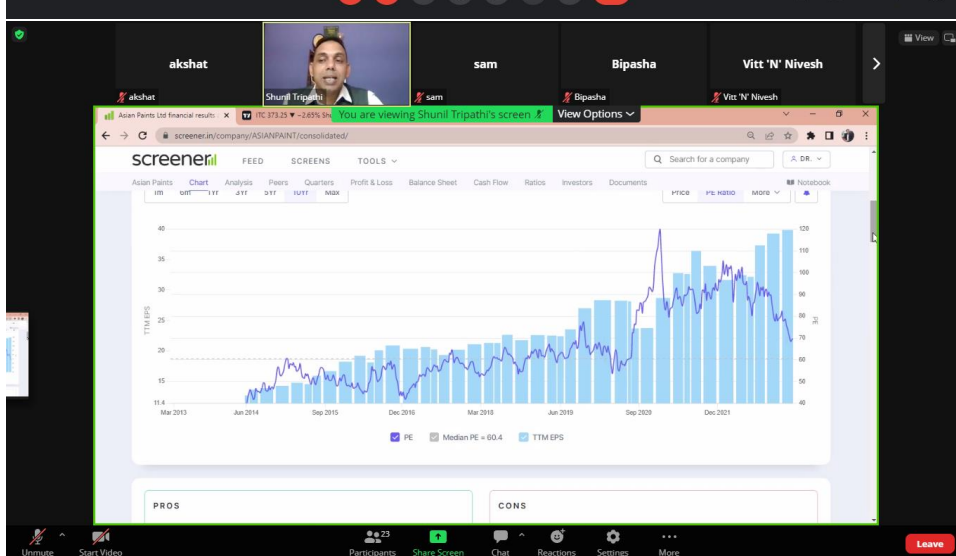
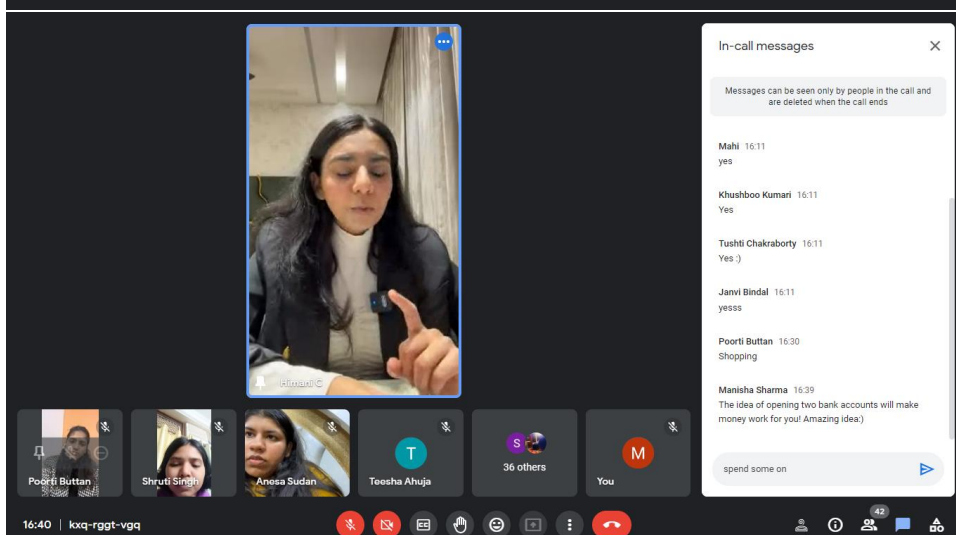
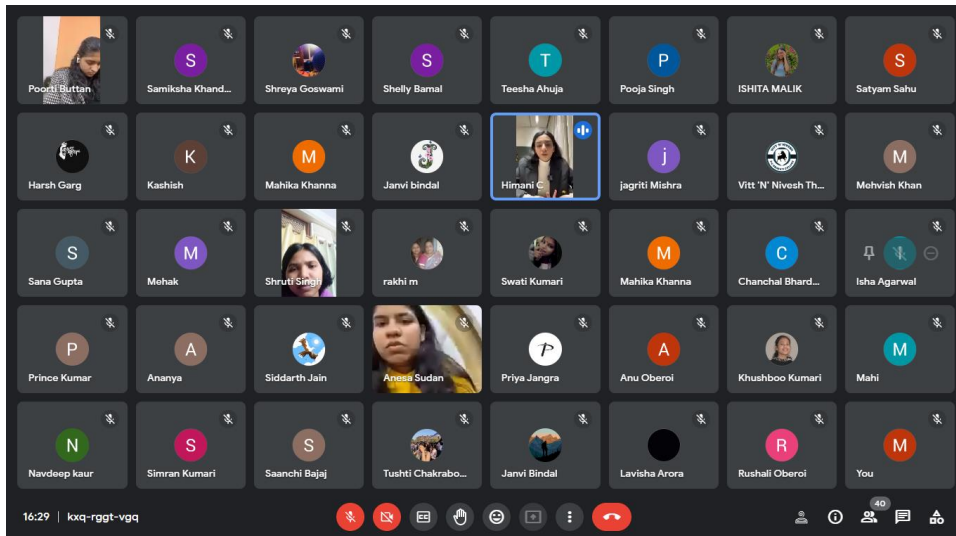
It helped us communicating with students, spreading awareness, collecting info and feedback.

### **Workshop on Financial Planning -**

This event helped students understand the need of planning their finances in advance and how to make optimum plans according to their needs. It was also done to help students manage their finances and derive a budget for the same.

Multiple informative webinars were conducted on a variety of recent as well as conventional topics. It was a wonderful year of learning, understanding, and collaborating with college societies, individuals, and teams to understand the finance and investment sphere better. We aim to explore the field much more in the coming years and have a positive impact on our college students.





Zoom Meeting

**Profit & Loss**

Consolidated Figures in Rs. Crores / View Standalone

	Mar 2011	Mar 2012	Mar 2013	Mar 2014	Mar 2015	Mar 2016	Mar 2017	Mar 2018	Mar 2019	Mar 2020	Mar 2021	Mar 2022	TTM
Sales	7,461	8,531	10,504	12,220	13,816	14,271	15,042	16,425	19,240	20,311	21,713	26,161	36,594
Expenses	4,671	5,230	6,787	7,817	8,572	9,146	9,788	10,621	12,475	13,034	14,057	16,299	22,758
Operating Profit	2,790	3,301	3,717	4,403	5,244	5,125	5,254	5,804	6,765	7,277	7,656	9,862	13,836
Other Income	185	165	176	165	185	195	205	205	215	215	225	175	175
Interest	68	43	42	40	42	49	37	41	110	102	92	95	128
Depreciation	113	121	155	246	289	276	325	360	422	480	511	616	843
Profit before tax	2,560	2,865	3,253	3,873	4,513	4,344	4,552	5,138	5,908	6,568	7,384	9,016	12,793
Tax	305	305	305	315	315	325	325	335	335	345	355	405	518
Net Profit	2,255	2,560	2,948	3,558	4,198	4,019	4,227	4,803	5,573	6,223	7,029	8,611	12,275
EPS in Rs.	881	1,021	1,160	1,283	1,427	1,380	1,456	1,619	1,828	2,007	2,214	2,650	3,681
Dividend Payout %	38%	38%	40%	42%	42%	41%	41%	41%	47%	43%	50%	61%	61%

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05:57 PM 07-02-2023

Zoom Meeting Participants:

- sam
- Shreya Goswami
- Vanshika
- adit
- Nikita

Shruti Tripathi

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FinLadder is presenting

meet - knk-onzk-rbc

0.2

42 others

16:29 | knk-onzk-rbc

Participants:

- Priyanshi Gupta
- Anza Umair
- Mahi
- Saanchi Bajaj
- Priyank Maheshw...
- Shelly Banal
- 40 others
- You

Messages:

- Siddhant Jain 4:22 PM: Please explain
- Lakshya Sharma 4:22 PM: Explain
- Mohika 4:23 PM: Regarding the first price
- Sanskritika Khanna 4:23 PM: Connecting up the entire side
- Anura Rathi 4:23 PM: Risk management strategy in investment



Google Chrome browser window showing a Google Meet session titled "mrd-nepo-zqt". The interface includes a top bar with tabs for WhatsApp and multiple Meet sessions. The main area displays a 3x3 grid of participants: "The Trainer", "Shruti 1770", "DR POOLAM", "Karishma Bhatia", "mayank", "Shruti Singh", "KARISHMA BHATIA", "69 others", and "You". A red "REC" button is in the top left. On the right, an "In-call messages" panel shows a message from Muskan 2312 at 16:06, asking students to fill a feedback form at <https://schoolofhedge.com/webinar-feedback-form/>. The bottom status bar shows the time 16:06 and the session ID "mrd-nepo-zqt".

Google Chrome browser window showing a Google Meet session titled "zrx-pxsv-evb". The interface displays a 4x4 grid of participants, including Anmolika Saxena, Aradhya Jha, KARISHMA BHATIA, Shruti Singh, Nikita Garg, Sugandh Gupta, Janvibindal, Shubhangi Mishra, Vrinda Gool, Shubhi Grewal, Tejal Singh, Sakshi Upadhyay, Moksh Kapil, Shreya Goswami, Tabassum 2609, Sec-A, Driшти Pandey, Ishita Sharma, Yashika Aggarwal, Simran Kumari, Shruti Haritash, Juliana L Sallo, Himail Gulati, Aditi Jain, Shweta Sharma, and You. A notification states "Chayan has left the meeting". The bottom status bar shows the time 17:40 and the session ID "zrx-pxsv-evb".

Google Chrome browser window showing a Google Meet session titled "zrx-pxsv-evb". The interface displays a 2x3 grid of participants: Aradhya Jha, KARISHMA BHATIA, Shruti Singh, Sugandh Gupta, Shreya Goswami, and You. The bottom status bar shows the time 18:02 and the session ID "zrx-pxsv-evb".

Recording

Financial Intelligence Program - Training PDF - Microsoft PowerPoint (Product Activation Failed)

## Securities and Exchange Board of India (SEBI)

### Three Key Mandates of SEBI

- Protection of interests of investors
- Promote development of Securities Market
- Regulation of securities market

### Major Work done by SEBI

- Improvement in Market design and regulation
- Availability of newer products
- Increase in market efficiency and transparency

Slide 8 of 52 - "Capital Design"

NSE

India@75

Participants:

- Mahika Khanna
- Mahika Khanna
- SRISHTI RATAN
- SRISHTI RATAN
- Kashish
- Kashish
- Team BIAP
- Team BIAP
- AnanyaGaur

Zoom Webinar

Recording

Zeal Doshi

Chat

Harshikala to Everyone

no clue mam

Ishika Soni to Everyone

audit

SPARSH AGARWAL to Everyone

ITR FILLING

Harshikala to Everyone

excited to know your experience

no mam

SPARSH AGARW... to Everyone 03:29 PM

PORTFOLIO MANAGEMENT

Mahika Khanna to Everyone 03:29 PM

Financial planning for the firm

Who can see your messages? Recording On

To: Hosts and panelists

Your text can be hidden from panelists

Hosts and panelists

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ENG

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22-06-2022

meet.google.com/mrd-nepo-zqt?pli=1&authuser=3

REC

rk the trainer is presenting

## ACTIVE / PASSIVE INCOME

### CASHFLOW QUADRANT

4 WAYS TO PRODUCE INCOME

LEVERAGED INCOME VS. UNLEVERAGED & RESIDUAL INCOME

Category	Description	Icon
<b>E</b>	EMPLOYEE	👤
<b>B</b>	BUSINESS OWNER	🏢
<b>S</b>	SELF-EMPLOYED	👤
<b>I</b>	INVESTOR	💰

History of WIPRO

Year	Action	No. of Shares
1980	Initial investment	100
1981	1:1 Bonus	200
1985	1:1 Bonus	400
1986	Stock split to FV Rs.10	4000
1987	1:1 Bonus	8000
1989	1:1 Bonus	16000
1992	1:1 Bonus	32000
1995	1:1 Bonus	64000
1997	2:1 Bonus	1,92,000
1999	Stock split to FV Rs.2	9,60,000
2004	2:1 Bonus	28,80,000
2005	1:1 Bonus	57,60,000
2010	2:3 Bonus	96,00,000
2017	1:1 Bonus	1,92,00,000

Hedge

Participants:

- rk the trainer
- Shruti 1770
- Shreya Goswami
- Karishma Bhatia
- Kashish
- mayank
- 89 others
- You

15:52 | mrd-nepo-zqt

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30-07-2022