



# AAMDANI- THE FINANCE AND INVESTMENT CELL

# STRICTLY STREET

**SEPTEMBER  
2021 ISSUE**

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## FROM THE PRESIDENT'S DESK

*MALCOLM FORBES SAID, "PUTTING PEN TO PAPER LIGHTS MORE FIRE THAN MATCHES WILL EVER."*

It fills my heart with joy and pleasure to present you the very first edition of this session of our Newsletter- 'Strictly Street' September'21. It aims to build upon strong foundations. From the vibrant graphics to the simplified

**By Yukti Rawat**

case studies, from book reviews to **The President**, the fun riddles and crosswords, it's

designed in such a manner that any reader will find it interesting. I hope these monthly pieces keep your greed of learning alive!

**AAMDANI**

It inculcates the young minds and their integrative ideas and information on various aspects of life especially in terms of business and economics.

I strongly believe that 'Every accomplishment starts with the decision to try', and with that I would like to thank our convenors and congratulate the Newsletter team on this wonderful beginning!



decades. ATMs, for example, were at one time on the very cutting edge of fintech innovation, as were signature-verifying technologies first used by banks in the 1860s.



## INTRODUCTION

Financial technology (abbreviated FinTech) is the Technology and innovation that aims to compete with traditional financial methods in the delivery of Financial Services. Fintech companies use a variety of technologies, including Artificial Intelligence (AI), big data, robotics process automation (RPA), and blockchain. It is a rapidly growing industry that serves the interests of both consumers and businesses in multiple ways. It has a seemingly endless array of applications from

mobile banking and insurance to cryptocurrency and investment apps.

Some well-known companies such as Personal Capital, Lending Club, Kabbage and Wealthfront are examples of FinTech companies that have emerged in the past decade, providing new twists on financial concepts and allowing consumers to have more influence on their financial outcomes.

## SAFETY

There are some concerns about the safety of Fintech among users with respect to data security, manipulation, etc., and to date, there's no consensus on exactly how safe fintech solutions are across the board. Such assurances will likely

## EMERGENCE

Just because fintech is buzzy doesn't mean it's brand new.

Although the phrase was only added to the Merriam-

proliferation. But consumers are smart to be wary: 71% of fintech adopters checked the affirmative for the EY survey question, "I worry about the security of my personal data when dealing with companies online."

# POPULARITY

The industry is expected to expand over time. According to CB Insights, there are “AI ML backed fintech startups worth a combined

\$155.4B.” Many traditional banks are supporters and adopters of the technology, because it is easier to give digitally-minded customers

what they want, while also moving the industry forward and staying relevant. Some of the world’s most widely recognized institutions

now have their own fintech nest egg under their wing. JP

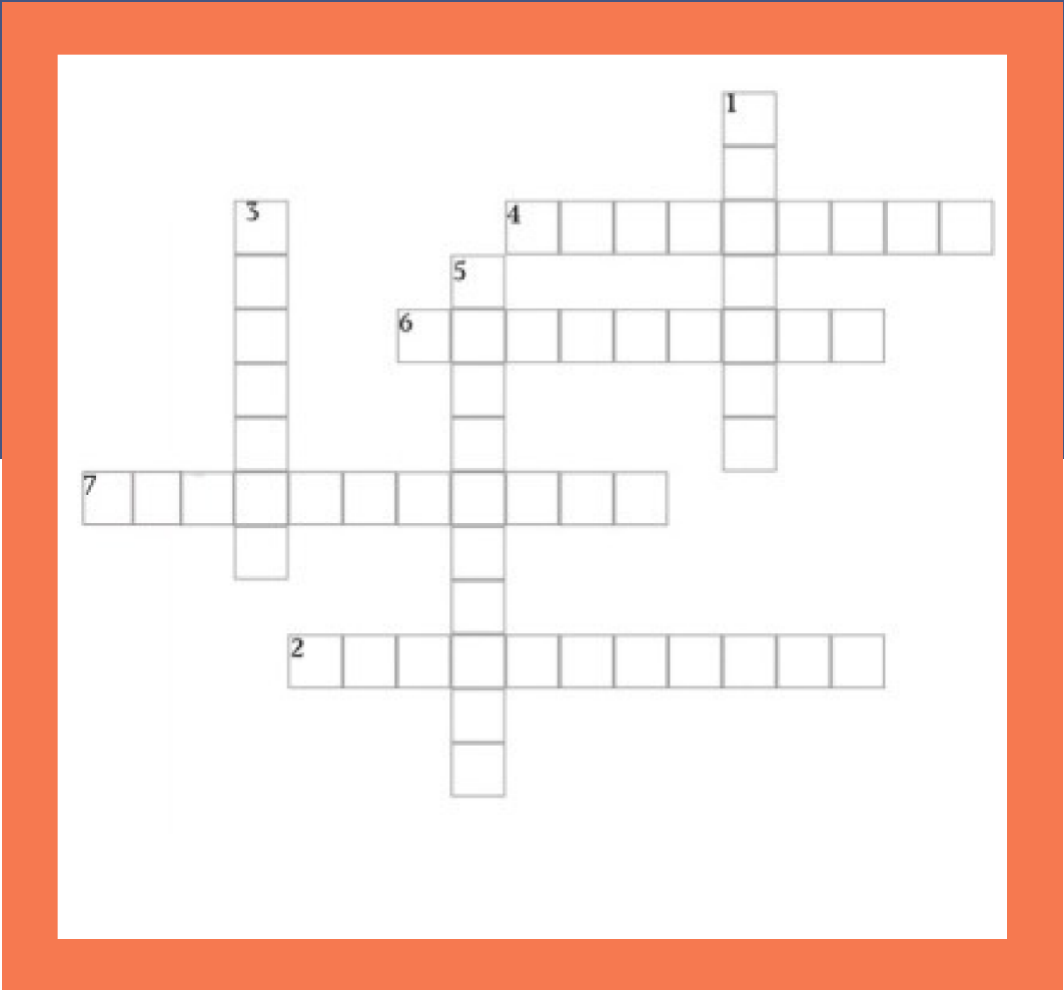
Morgan invested \$25 million in fintech startups in 2016.

Capital One has created fintech-related “working sales” to better manage digitally

savvy customers in the store. And in 2016, Citic launched the Citic

Developer Hub to invite third-party programmers to test and share feedback on application programming interfaces (APIs).

CROSSWORD

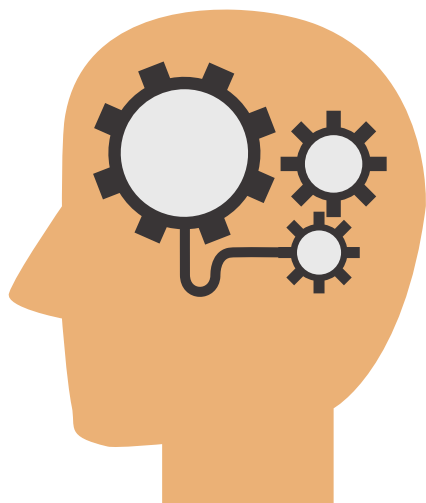


Across

- 2. Financial Contracts that derive value from an underlying asset
- 4. A company's financial debt?
- 6. Market where securities are traded among investors
- 7. A series of exchanges where corporations raise large amount of cash

Down

- 1. The market where securities are traded for the first time
- 3. A field that deals with the study of investments
- 5. A thing deposited as a guarantee



# CASE STUDY



FALGUNI NAYAR

NYKAA FOUNDER

Meet banker turned founder Falguni Nayar, the brain behind Nykaa. Brought up in Mumbai, Falguni graduated from Sydenham College of Commerce & Economics, with a postgraduate degree from the Indian Institute of Management, Ahmedabad.

She started her career as a consultant for the management consulting firm AF Ferguson & Co. In 1993, she joined the mergers & acquisitions team at Kotak Mahindra Group and she was appointed as the Managing

**"You are important in your story and should feel no guilt at being center stage."**

founders, Our message to women has been that the spotlight of her life Director in 2005. At the age of 49, she gave up her 9-5 job to become an entrepreneur.

"I was inspired by those die-hard should be on herself. You are important in your story and should feel no guilt at being center stage" said Nayar in her recent interview.

Nykaa is one of the most unique startups and It is the only woman-led unicorn to go public markets in India. Nykaa plans to

raise Rs 4,000 crore from the IPO, which would value the company at \$5 billion-\$5.5 billion.



“

The intelligent investor is a realist who sells to optimists and buys from pessimists.”



## The Intelligent Investor and Warren Buffett

About The Intelligent Investor, legendary investor Warren Buffett, whom Graham famously mentored, described it as "by far the best book on investing ever written." In fact, after reading it at age 19, Buffett enrolled in Columbia Business School in order to study under Graham, with whom he developed a lifelong friendship. He later worked for Graham at his investment company, the Graham-Newman Corporation, until Graham retired.

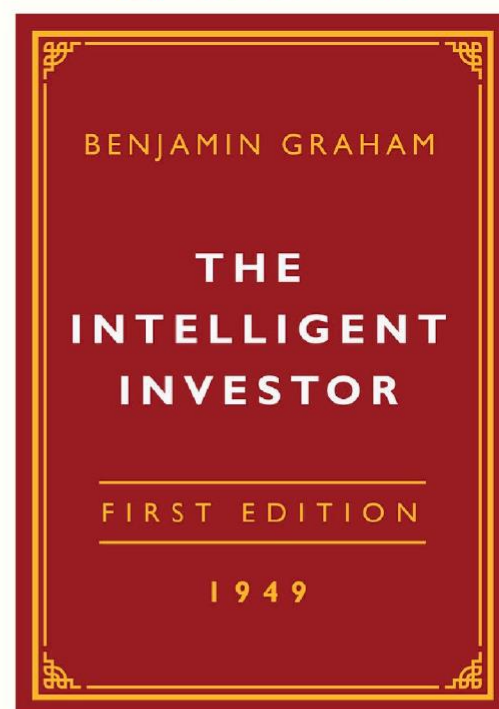
## THE INTELLIGENT INVESTOR BENJAMIN GRAHAM

Among a variety of investment books promising no-fail strategies for riches, Benjamin Graham's classic, *The Intelligent Investor*, offers no guarantees but overflows with the wisdom at the core of all good portfolio management. The hallmark of Graham's philosophy is not profit maximization but loss minimization. *The Intelligent Investor* is a book for true investors, not speculators or day traders. It is considered one of the most important books on the topic.

### KEY TAKEAWAYS

- Economist Benjamin Graham, best known for his book *The Intelligent Investor*, is lauded as a top guru of finance and investment.
- Known as the father of value investing, *The Intelligent Investor: The Definitive Book on Value Investing* is considered one of the most important books on the topic.
- Graham also advocated for an investing approach that provides a margin of safety—or room for human error—for the investor.
- Most importantly, investors should look for price-value discrepancies—when the market price of a stock is less than intrinsic value.

## BOOK REVIEW



## CONCLUSION

The *Intelligent Investor* explains value investing, which is focused on generating steady, long-term profits by ignoring the current market and picking companies with high intrinsic value. This book announces early on that its purpose is to help an average person adopt and carry out as an

investment policy. Rather than focusing on analyzing securities, the book devotes itself to explaining investment principles and attitudes. Its history of republication and new editions certainly secures its place as a worthwhile read for any serious investor.

## ?? RIDDLES ??

- When did money start to grow on trees?
- What has two banks but no money?
- What kind of food is crazy about money?
- What kind of book can make money?
- I have a tail and a head. But no arms or legs.
- A man takes his car to a hotel and is immediately bankrupt. Why?

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## SOURCES

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• Investopedia

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