



CHRIST
(DEEMED TO BE UNIVERSITY)
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CHAANAKYA

**SCHOOL OF BUSINESS
AND MANAGEMENT**
MBA - FINANCE SPECIALIZATION

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EDITOR'S NOTE

Greetings readers!

It is our pleasure to bring to you the MBA Finance Students' contributions for June 2021. This issue is presented by **Team Odin**, which is a group of students under the mentorship of **Prof. Sirish CV** from the MBA Finance Specialization. This is a Special Issue themed **Sustainable Finance** where the writers have expressed their views and opinions on the importance of sustainable finance in the modern economy. The section titled “Creative Corner” showcases the passion students have for art. We hope that the Newsletter will help the readers get an overview of the recent financial news. Along with every article, a “Snapshot” has been provided, which summarizes the entire article.

Team Chaanakya expresses sincere gratitude to our Dean. Dr. Jain Mathew and the entire leadership team, Head of Specialization, Dr. Mareena Mathew, Faculty Coordinator of Chaanakya, Dr. Nisha Shankar, our expert specialization mentors, and all the contributors for their cooperation and active participation.

Wishing our readers, A happy reading

Best wishes,
Team Chaanakya



This issue is presented by team

ODIN



Prof. Sirish CV



Farzeen Nazar



Kadi Rohit



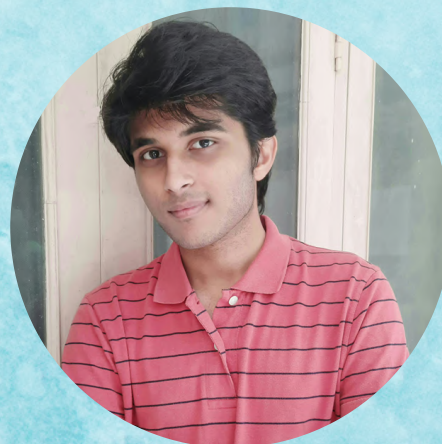
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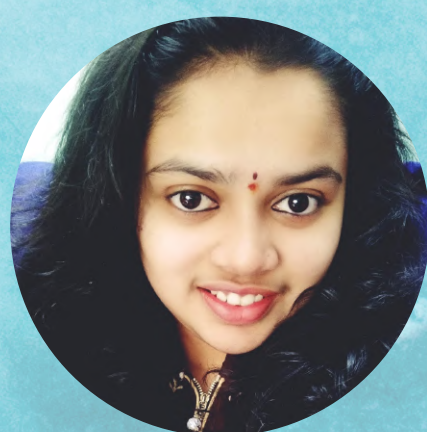
**Rishiwanth
Venkatesh**



**Pranav
Pemmaiah**



**Saloni
Mawandia**



P Lavanya



**Meghana Naidu
Palli**

ALUMNI SPEAK



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COVER LETTER

OUR DISTINGUISHED SBMA ALUMNI – MS. ANEETA ELSA SIMON



Ms. Aneeta Elsa Simon

She is currently a PhD research scholar at CHRIST (Deemed to be) University. Having completed her MBA from IMCU, she worked as a business analyst and product owner with a startup and has got exposure across the areas of Fintech, Analytics, Project Management, amongst others. Having an inclination towards academics, she went on to pursue her M.Phil in Management and has authored an article in Scopus indexed journal.

INTERVIEW WITH MS. ANEETA ELSA SIMON

Q1. Why does Sustainable Finance mean to you?

Sustainable finance is the need of the hour wherein apart from merely thinking about the top line and the bottom line, we consider financing more important aspects relating to the environment around us, the society and its governance to ensure the long term sustenance of any individual, business or economy. In a nutshell, sustainable finance aims in value creation for the 3 Ps namely: planet, people and profits.

Q2. Why is Sustainable Finance important?

The focus of sustainable finance is tuned to more crucial aspects apart from mere monetary concepts, which promise holistic wellbeing and long term sustenance, thus resulting in financial stability in the long run. Here again, I feel, profitability is not something to be measured in mere monetary terms but can be re-defined in terms of the multifarious gains achieved, which need not be exactly quantifiable

Q3. What are the types of Sustainable Finance products?

Being an evolving area, we can for sure look towards more and more types of sustainable finance products in the future as there can be mix-and-match of features. But for now, the broad classification is Sustainable Bonds, Sustainable Loans and Sustainable Equity, much in line with the sources of capital we learn in our MBA classes.

Q4. What is one of the biggest challenges in Sustainable Finance?

Lack of vision and perseverance.

Q5. How is your company promoting Sustainable Growth?

Being in Dubai for a while now, the measures towards sustainable growth taken up by the leaders and the government of the country are commendable and aspiring. With several initiatives rolled out by the government, a keen interest is shown to invest in them. Furthermore, energy efficient appliances and solar panels are used to provide for the energy requirements.

Q6. Where do you see Sustainable Finance in the next ten years?

Predicting what happens 10 years from now is challenging, given the dynamic transformations we see around us today. Furthermore, unprecedented happenings such as the pandemic have forced us to be cautious too.

But for sustainable finance, the market is still nascent in a vibrant and welcoming economy such as India with the possibility of prudently emulating several other economies which are harbingers of innovations in the field. Also, given Vision, Understanding, Clarity and Adaptability and Agility in a VUCA world, I feel Sustainable Finance pose enormous potential which needs to be tapped on for our sustainable living, even in financial terms.

FACULTY SPEAK



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A TALK ON SUSTAINABILITY BY PROF. PHINU JOSE MARY

What does Sustainability mean to you?

Sustainability is not a goal to be reached but a way of thinking, a way of being, a principle we must be guided by. I believe it is no longer an option, it is the solution to our present and future. Generations have ruined what was available in plenty, so it is now, right now that we rejuvenate the resources. The only alternative to sustainable living is doom, the planet is not going anywhere, it is we as a species that will see doomsday here on earth and not far away! It is scary but the warning signals need to be paid heed to immediately. It is true that there are many safer sustainable alternatives that can be used in the production of products. These products can be sold to the customers after giving them all the information they require to make informed choices towards sustainability. From a corporate perspective, having the right performance matrix around ESG, developing a sustainable strategy and business model is crucial for companies to survive in the current scenario.

Could we see the emergence of sustainable-only financial institutions in a developing economy like India?

The emergence of Green Bonds, Social Bonds, and Sustainable Bonds have paved the way. However, I believe that there is a lot of leadership commitment needed to make this possible.

What are the roadblocks in adopting sustainability measures in our economy?

we all know that commerce has employed traditional drivers depleting resources and now the current market provides opportunities for new drivers of sustainability. These are enhanced by youth leadership through NGOs, regulations that accept public opinions, increasing pressure from society to adhere to global agreements on socio-economic growth parameters, positive expectations from stakeholders, and public-private-partnership projects.



Having information on public platforms with respect to sustainability reports, licenses, natural resources utilization etc. will reinforce citizen participation and governance becomes easier thereby increasing the reputation of businesses. The good news is that consumers are more aware about a brand/company's sustainable strategies. They expect their favorite companies to adopt sustainable marketing policies. Some companies are going out of their way to adopt sustainable practices in their daily functions. A business of any scale could adopt sustainable strategies for financial and non-financial benefits.

How can Universities impact sustainable practices?



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AN INSIGHT INTO SUSTAINABLE FINANCE



What is sustainability, and why we focus on sustainability as an essential tool?

Well, the answer isn't very simple. We need to generate awareness in this arena as much to let the world know how to achieve sustainability. Sustainable finance is basically the process of obtaining environmental, social, and management factors into account while making financial investment decisions, resulting in increased longer-term investments in sustainable economic programs and events. Sustainable Finance is becoming increasingly important in a world where climate change and social injustice are posing mounting pressure. Sustainable Finance offers market participants the option of acting responsibly and promoting sustainable change in their daily operations. The Centre is a flexible, coordinated network that forms, tailors, and distributes sustainable finance knowledge to maximize exposure and impact. The Centre is a take resource for unbiased research, expertise, and community development on present and future sustainable finance issues.

We argue that our current method of shareholder capital maximization isn't any doubt a legitimate approach to generating long-term wealth: a focus on short-term returns has forced many companies to externalize their social and environmental costs unintentionally.

Many undesirable outcomes have resulted from an unwavering belief in markets' ability to effectively discover long-term value consequences of short-term performance. Such practices and their unacceptably negative consequences cannot be continued in light of the upcoming social and environmental challenges. As a result, a different approach is needed.

Sustainable Finance is becoming increasingly important in a world where climate change and social inequality are posing increasing challenges. Sustainable Finance offers market participants the option of acting responsibly and promoting sustainable change in their daily operations.

SHRUTI KUMARI
2027940



SUSTAINABLE FINANCE: FINANCIAL SECTOR'S OPPORTUNITIES AND CHALLENGES



Humankind for long has exploited the environment for their selfish needs. Sustainability, therefore, is progressively becoming the focal point of today. Sustainability refers to meeting the needs of today without compromising on the ability of future generations to meet theirs. It thus aims at promoting long-term ecological, social, and governmental equilibrium.

The financial service sector is also doing its best to build a more sustainable future. The transition to a more sustainable economy necessitates massive investments. With ecological and social risk management becoming an increasingly important prerequisite for a resilient company, traditional sources of finance will not suffice in this journey. Thus, as a crossroads for capital allocation, the financial sector will play a critical role in promoting sustainability and sustainable management.

Talking about the public perception and the state of the financial sector, political forces and politicians are not the only ones driving the demands of Sustainable Finance. In reality, there is a great deal of customer pressure as well. Financial service providers are under equal pressure from investors and rating agencies too. Firms can seek to minimize long-term market risk by launching environmentally responsible products and services and enhancing their credibility or brand image.

Challenges:

Financial and non-financial disclosures are being optimized- there is a collective evolution towards a three-tiered reporting model. The first level covers indicators that are common to all industries, such as socio-environmental indicators. The second category pertains to indicators that are peculiar to a particular sector. The third is directly tied to the actions of a corporation. Non-financial data would appear to be more holistic and address the social and environmental dangers associated with corporate activity and the threats they bring to society and the environment as a whole.

Transitioning to sustainable finance methodologies- in terms of the global economy's transition, it's critical to strike a balance between exclusionary policies and supporting financial players' climate transitions, as well as the banking sector's overall structuring role, which will be a critical factor in enforcing climate stress-tests and providing a framework for commercial banks to support the broader climate transition.

Aspects of investing are becoming more diverse- new issues have surfaced, ranging from biodiversity loss to socioeconomic consequences. Blended finance backed by new instruments- impact investing is becoming more popular due to recent financial mechanisms such as social impact contracts, development impact bonds, and blended finance.

Opportunities:

Sustainable funds are getting more valuable- recent statistics on sustainable funds are self-evident. According to statistics, listed funds' assets under management surpassed \$1650 billion by the end of 2020. When compared to the same period the previous year, this is a 29 percent gain.

Sustainable finance outperforms the competition by being more resilient- the appeal of sustainable investment products arises from the fact that they outperform traditional investments over time. They are also more resilient, having a better ability to handle volatility under challenging situations.

Opportunity for corporates- Corporates of all sizes have an unquestionable chance to profit from new finance sources from lenders responding to the global shift in investor attitude. Green and sustainability-related financial solutions are becoming more available as financial institutions focus on ensuring their lending fulfills their commitments to sustainability standards.

In the long run, the financial services sector will face significant strategic and organizational challenges as it seeks to adopt sustainable finance initiatives. Financial service providers should thus begin by evaluating the potential impact of current policies and practices on their businesses in general and on their business models in particular.

As the world moves towards building a sustainable future, sustainable finance poses challenges and opportunities for the financial sector. The transition to a sustainable economy mandates massive investments. The growing demand for sustainable finance comes equally from political forces and investors.

PRANAV PEMMAIAH JC
2028010



FINANCE PHRASEOLOGY

ESG Investing

ESG Investing, also known as "responsible Investing," "sustainable investing," or "impact investing, refers to investing that considers or prioritizes environmental, social, and governance (ESG) factors. All investors should pursue it as part of their fiduciary obligation as ESG considerations are thought to have a material effect on returns.

Green Finance

Green financing includes using conventional capital markets to develop and distribute various financial goods and services that have both investable returns and environmentally beneficial outcomes. This includes internalizing environmental externalities and changing risk expectations to increase ecologically sustainable investments while decreasing environmentally negative ones. Promoting green financing on a broad and financially feasible scale aims to ensure that green projects take precedence over business-as-usual investments that maintain unsustainable development trends.

Carbon Finance

Carbon finance is a creative investment mechanism that assigns a monetary value to carbon emissions and encourages businesses to reduce their emissions. Carbon credits are gained while pursuing renewable projects. This enables the funding of ambitious initiatives that provide renewable energy options to people in developed countries around the world. Carbon finance improves project financial feasibility by providing an external revenue source while allowing the efficient transition of technology and know-how.

Climate Finance

Climate finance refers to funds sourced to address climate change, especially in poorer countries. The funds can be sourced locally, nationally, or transnationally - public, private, or others - to fight climate change and its impacts.

Social Finance

Social finance is described as funding that funds activities aimed to reduce or solve a particular social problem and/or achieve positive social outcomes, mostly but not exclusively for a specific community. The areas of social finance projects include, but are not limited to, delivering and/or supporting affordable basic infrastructure, affordable housing, access to public services (such as healthcare), job creation (including through the possible impact of SME financing and microfinance), food security, and socioeconomic development and empowerment.

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ADANI POWER STEAMROLLING AHEAD



Adani Power Ltd, the largest thermal power producer in India, is a part of a diversified Adani Group. It is the world's first company to set up a coal-based Supercritical thermal power project registered under the Kyoto protocol's Clean Development Mechanism (CDM). The company has a generation capacity of 12450 MW having power plants in Gujarat, Maharashtra, Karnataka, Rajasthan, and Chhattisgarh. This company also works in the generation of electricity and conventional form of energy.

In March, the stock of Adani power has been on a roll. It opened the month at 55.75 rupees on 1st March and settled down at 89.50 rupees on 31st March with a high of 105 rupees. The surge in such a price is due to the Adani group's demand due to their business expansion and business growth. Adani power price has done well in March due to decisions and various news for the company.

Adani power made a 2600 crore offer for Essar Power MP under IBC to increase their production capacity. Adani group is now focusing on sustainable sources of energy too. It has commissioned a 100-MW wind power plant and has a 40 MW solar power project in Gujarat.

The change in the top management has also been significant for the company's share price to grow. Adani Power has appointed a new CIO in the form of experiences, Nitin Rohilla, with close to 30 years of professional experience, and worked with companies like Tata Power, Cairn Energy, and BSES Delhi.

Adani power has been doing exceedingly well in the energy generation field, and the numbers support the same. Compared to its biggest rival, TATA power has outperformed TATA power in terms of generation capacity of conventional energy, thermal energy, utilization of capacity, and having finished neck to neck in electricity generation in the current Q4. Keeping all this in mind, Adani power has a lot of ability to become a multi-bagger in the upcoming 5-10 years, and the people who want to invest for a long term then this stock should be in their portfolio.

K. ROHIT
2028131



PODCAST REVIEW



“A lot of people listen to podcasts because they want to learn something and be entertained along the way.” – Alex Blumberg

Sustainable Finance is the key term that truly defines the path businesses are meant to follow and foster. In contrast to traditional finance, which only focuses on financial risks and returns, sustainable finance considers economic, environmental, and societal returns as a whole. This includes environmental protection and societal development. Taking these into light, our job as human beings who live within the natural order is to spread awareness and ensure that this message is spread worldwide. Podcasts are one of the few forms of media that can promote awareness and knowledge on numerous topics, and everyone can listen to them on the go since they are easily accessible and free of cost. The Podcast that will be reviewed is based on Sustainable Finance and how a company is working to achieve financial and sustainable goals.

Total Impact Capital: Investment Solutions for Global Water Problems (The Sustainable Finance Podcast)

Paul Ellis hosts this podcast and the guest being interviewed is John Simon, who is the Managing Partner of Total Impact Capital, a private equity firm that funds social enterprises with expertise in achieving several of the United Nations Sustainable Development Goals, which namely includes Goal 6 (Clean Water and Sanitation for All by 2030).

The podcast is celebrating ‘World Water Day,’ and a few facts relating to water usage around the world that are mentioned in the podcast are written under as follows:

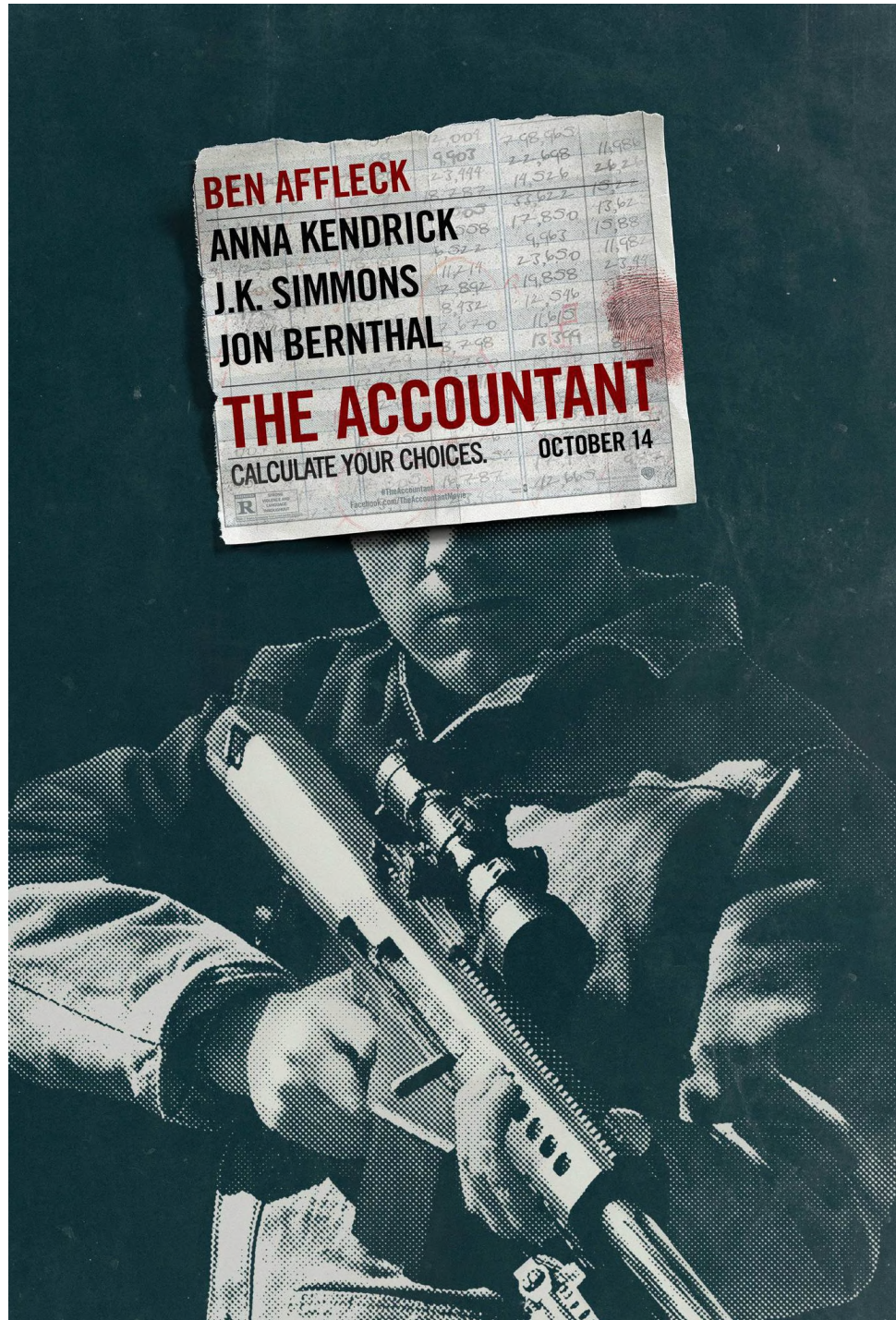
- 1. Only 3% of the water on earth is fresh and potable for healthy human consumption.
- 2. 70% of that fresh water is used for agricultural purposes.

Mr. Simon talks about how Total Impact Capital uses blended finance to fund social enterprises in meeting some of the UN’s Sustainable Development Goals. Blended finance refers to the mobilization of commercial capital and philanthropic funds towards financing sustainable development projects. Additionally, Mr. Simon also gives his personal opinions on how debt funding and financial modeling comes into play in water conservation, ease of access, and sanitation. This is a recommended listen, as it highlights the importance of water in our lives and how sustainable finance can help the company achieve the UN’s sixth goal.

RISHIWANTH VENKATESH
2027728



MOVIE REVIEW- THE ACCOUNTANT



This is the story of a young, socially introverted autistic boy who is capable of solving complex puzzles and extreme math problems that are way beyond his years. The boy grows into Ben Affleck, who becomes a forensic accountant for one of the worst criminal organizations in history. Chris works as a financial accountant from a small strip mall office under the pseudo name Dreamboat. He unmaskes insider financial deceptions often for criminal and terrorist enterprises. His clients interact with him through an unidentified voice.

Director of FinCEN, Ray King, pursues Chris (The Accountant) by blackmailing treasury data analyst Marybeth Medina to help him locate Chris. Her records include Chris's cover name, killings of the nine members of the Gambino crime family, and some photos. Chris is hired to audit Living Robotics after the company's CEO and his sister discover discrepancies from in-house accountant Dana Cummings. Chris finds that over \$61 million has been embezzled from the company. The CFO of the company, Ed Chilton, is forced to commit suicide by an insulin overdose owing to his diabetic condition by a hitman. Lamar believes that the suicide was committed on the discovery of the embezzlement, dismissing Chris, which leaves him distraught as he cannot finish the audit.

Medina isolates Chris's voice from the recording of the Gambino killings hearing him repeating the nursery rhyme Solomon Grundy. She uncovers that Chris is autistic and that his aliases are famed mathematicians, including his current identity Christian Wolff. Using IRS records, she finds his Illinois office. Assassins fail to kill Chris, and on learning that Dana is the next target, Chris saves her before taking her to his storage unit, containing an Airstream Pan America and other values he uses to flee.

He discovers that the embezzlement at Living Robotics is a scheme to reroute money back to the company to boost profits and prepare for its IPO. Chris confronts Rita only to find her dead exposing Lamar as the embezzler. On searching Chris's secured home, it is discovered that he was imprisoned at Leavenworth because of a fight at his estranged mother's funeral where his father was killed protecting Chris. He learned accounting from Francis Silverberg, a Gambino family accountant who became an FBI informant. However, he ends up being killed brutally. Chris was avenging his mentor's death as King was responsible for the death. The mystery unfolds at the end of the movie where King tells Medina that someone needs to take over when he retires. Simultaneously, the hitman and his men await when Chris goes to Lamar's mansion. The hitman is Chris's brother Braxton who blames him for their father's death. Chris ends up ending Lamar's life.

Learnings:

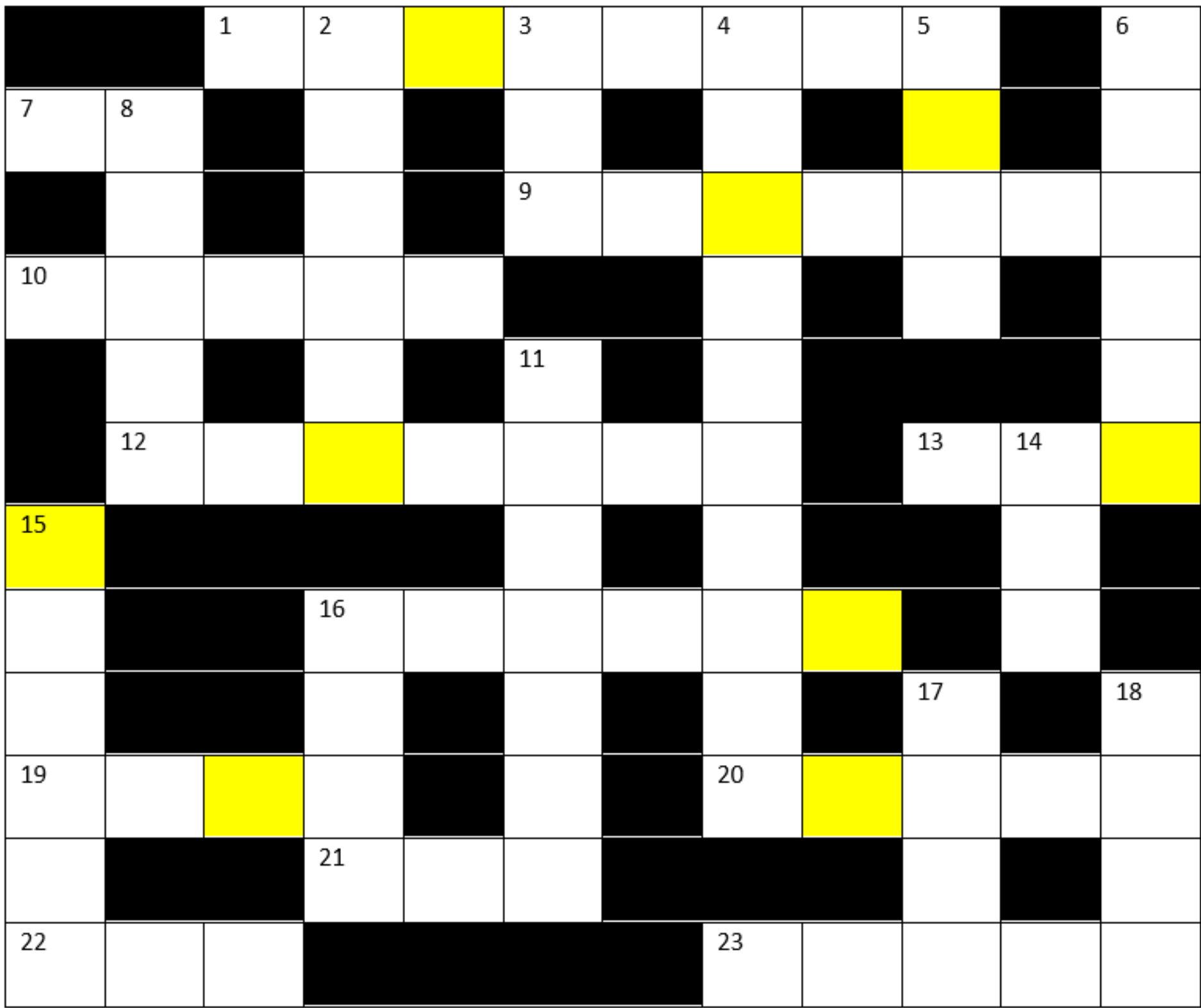
One of the key learnings is the existence of embezzlement and corrupt practices in large organizations, and more importantly how brilliant minds are at work pursuing the wrong path.

NIKHILA B
2027862



FINANCE CROSSWORD

Solve the below crossword and find the jumbled word from the highlighted (yellow) cells.



CLUES ACROSS:

- 1. The name of the British currency
- 3. Direction in which prices always seem to go.
- 9. Act to reduce the international value of a currency.
- 10. Verification of a company's accounts.
- 12. A negative balance of money
- 13. Take action.
- 16. A man (or woman) who works in a bank.
- 19. Money which is lent.
- 20. Commerce.
- 21. Twenty-four hours.
- 22. Bandits may want to _____ a bank.
- 23. American word for banknotes

DOWN:

- 2. List of prices.
- 3. If you are "in the _____ " you have a negative amount of money in your bank account.
- 4. Money placed in order to earn interest.
- 5. A valuable metal
- 6. Money that you can use though you may not actually have it.
- 8. Unit of British currency.
- 11. The national "_____": the financial system of a country, and its operation.
- 14. Reduce
- 15. It carries a portrait of George Washington.
- 16. A type of financial holding - but nothing to do with 007.
- 17. Street in which the US stock exchange is situated.
- 18. Money charged by lawyers or other professionals, for service or advice.



MEGHANA NAIDU
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CREATIVE CORNER



EXPERIENCE

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ALL I NEED!

At the terrace, Keep out a chair for me
 I want to feel the winds flee
 Seeing the clouds changing their shapes
 Playing 90's classic from my mix old
 tapes
 A good love story in my hand to read
 For today, that's all I need.



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