



2021-2022

Name of the Department/Society: **The Finance and Investment Cell**

Name of the Event 1: Young Investors' Fellowship Programme 2021

Date of the Event: July 12th - 25th, 2021

The Young Investors' Fellowship Programme, a one of its kind experience, was an initiative by the Finance and Investment Cell, Hansraj College to ignite the spark of finance experts in budding talents of tomorrow.

A teaching and mentorship programme, it was spread over two weeks from July 12 to July 25, 2021. The two weeks witnessed the birth of thought-provoking ideas, and brilliant enthusiasm and nurtured massive growth among the participants from class 11, class 12 and recent high school graduates.. The fellowship was divided into two phases across two weeks. In the first phase, the students were educated on a plethora of topics across different domains of finance. The top 30 candidates were screened through an interesting assessment metric putting everything that the fellows have learned through the first week to test. The second phase entailed the fellows being divided into buddy groups with mentors to guide them through the intriguing activities during the week, along the lines of case preparation, simulations, and networking opportunities.

With 400+ registrations from 3+ different countries, the programme received a highly diverse and engaging pool of participants from across the world.

A brief description of the various stages:-

- Knowledge bubble

An immersive training programme to educate the prospective fellows across the domains of the stock market, start-up finance, behavioural finance, personal finance and game theory. These knowledge development sessions on unconventional topics were delivered by the members of the Cell, using self-curated exclusive learning modules.

- Assessment - Bubble Trouble?

After a week of enriching modules, a unique assessment metric was devised to filter the brightest and the sharpest. Testing acumen, theoretical knowledge and practical application across multiple rounds, this was everything the fellows wished their school exams would be like. Only the top thirty candidates proceeded to the final phase of the program - "Exposure Bubble".

- ExposureBubble

The first-ever five-day mentorship forum conducted by FIC Hansraj, it was an opportunity for students to network with the brightest minds from across the country and test their financial acumen in specially curated gamified simulations, case problems and discussions.



Credit Score

- Credit score is the measure of your financial health and Credit worthiness
 - It tells the creditor about the pattern of your credit usage
 - Who gives the credit score in India ?
- 1) CIBIL
 - 2) Experian
 - 3) Equifax
 - 4) Highmark
- They are licensed by Reserve Bank of India (RBI)
- 3 digit codes assigned to individuals and Businesses
 - Calculated by an algorithm that takes into account several factors.

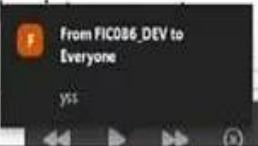


Harsh Agarwal



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Young Investors' Fellowship Programme



Finance and
Investment Cell,
Hansraj College.

GAME THEORY

"The game, Mrs. Hudson is ON!" - Sherlock Holmes



From FIC076, Bhavya M to Everyone

yes



Harsh Agarwal

Mayank Kedia



Eashu Gupta

A

Aneeta Baj...

Harsh Agarwal

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Series A/B/C Funding

Post seed funding, a certain % of startups proceed to another rounds of funding called Series A/B/C funding. It is generally led by venture capital and Private Equity firms who are looking for businesses which not only ticked the criterias mentioned for seed funding (like growth potential and innovation around the idea) but also carries the right strategy in terms of execution of the idea

The **funds raised by the startups** in subsequent rounds are used for

- Market Entry
- Customer Acquisition/Retention
- Product Development/Innovation
- Revenue Generation
- Improving Cash Flows
- IPO



Nikhil Kriplani


Ecsha Goyal

Udeshay Teotia

Harsh Agarwal

Difference Between Traditional Finance and Behavioral Finance

TRADITIONAL FINANCE	BEHAVIOURAL FINANCE
<ul style="list-style-type: none"> • Traditional finance theory takes a risk as an objective term. It proposes that risk can be measured. • Traditional finance theory states that humans are rational beings who make each decision logically. • Traditional finance theory assumes that decisions are made consistently. 	<ul style="list-style-type: none"> • Behavioural finance considers risk as a subjective term. It believes that risk cannot be measured. • It considers humans as normal beings (as opposed to being rational) - who cannot always make rational and logical decisions. • It proposes that traders make decisions inconsistently because several factors affect decision-making. As the behavior of the decision-maker changes, decision-making gets affected.



Muskan Mehra