



# BULLS & BEARS CLUB

NEWSLETTER | AUGUST, 2022



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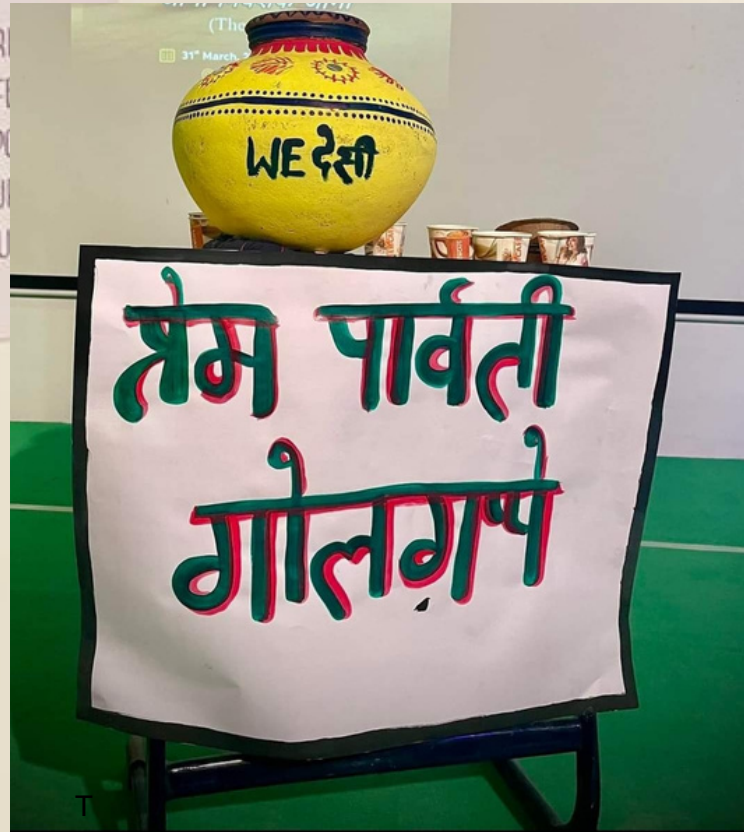
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SURROUND YOURSELF WITH THE BEST PEOPLE YOU CAN FIND. DELEGATE AUTHORITY AND DON'T INTERFERE AS LONG AS THE PEOPLE YOU'VE DECIDED UPON ARE BEING CARRIED OUT.



## DRAMA - GHOTALA



Bulls and Bears club organized a terse drama to make investors aware of the malpractices in stock market in a funny manner. The show with its fictional characters, engaged the audience, displaying a mimic of real-life investment choices of individuals. Hritviz Khare and Prateek, as investment bankers, trapped small hawkers by creating an IPO illegally by setting the share price of it with circular trading and dumping techniques.' Ghotala' the blithesome drama was made in a way to educate the individuals from every corner of the campus. The mood in the theater audience showed is worth appreciating and the knowledge imparted was long-lasting. "Happy Investing"

**Frankly, I don't see markets, I see risks, rewards and money. -Larry Hite**



# Investiture



The investiture ceremony was held on October 21, 2021, in the New Auditorium of Doon Business School. The new office bearers of the Bulls and Bears Club were formally conferred with their ranks by the Club Patron, Prof. Pitresh Kaushik, and other respected faculties. The ceremony witnessed the presence of Campus Director, Dr. Nitin Balwani.



# Investrix

One massive event “Investrix” by the Bulls and Bears Club with four sub-events in a row was witnessed bringing students together under a single digital platform. This virtual trading in Stocks and Cryptocurrencies along with a practical display of Financial Planning and mutual fund planning run through a competition where students from all over India representing different colleges participated. The mega event was honored by Mr. Prashant Kala Founder - Director Security Finserv Pvt Ltd, Mr. Satyendra S. Negi- Zonal Head Bajaj Capital, and Mr. Ashish Anand Dey – Exec BM Standard Chartered. The event witnessed more than 250 participants from more than 50 institutions across India.

**The four most dangerous words in investing are, it's different this time. — Sir John Templeton**





# CRYPTO CONCLAVE

Crypto Conclave was conducted in by the club to discuss the threats and risks associated with Cryptocurrencies. It included discussion on recent trends in cryptocurrencies and students were informed about the higher volatility in Cryptocurrencies. There is no doubt that Cryptocurrencies are looked upon as an alternate of conventional investing. However, investors do not give weightage to the fact that conventional investment methods are backed by real assets. The session was lit across the dimensions of the auditorium by the young investors Mr. Kabir Arora and Mr. Raghav Tyagi. Our very own convenor Campus Director Dr. Nitin Balwani highlighted the need for need for regulator and policy making in this area to negate the risks of investment in Cryptocurrency. The conclave was successfully designed and conducted by our club patron Prof Pitresh Kaushik & Prof Neha Kukrety.





# Demat Account Opening Drive

IN ASSOCIATION WITH ICICI AND KOTAK BANK

Demat Account-opening drive in collaboration with Kotak Mahindra Bank Ltd and ICICI Bank Ltd to provide students 3 in 1 account at subsidized rates. More than 80 demat accounts were opened and representatives from the following banks acknowledged students' queries. This drive was run by the banks for three successive days in campus. Live counters from Bank representatives were active for student support. Along with the account opening procedure, these students were given the idea of usage if these accounts by the representatives



# DBS MONEY HEIST



**DBS BULLS & BEARS CLUB**  
In association with ICICI Direct invites you for

**DBS MONEY HEIST**  
Virtual Stock Market Trading Competition

Students can invest virtual money at actual values in stock market with the help of online platform. Students having highest portfolio value after one week will be the winners.

**Timelines:**

- 5<sup>th</sup> Feb, Saturday (12 - 1 PM): Introductory Session (Online) in association with ICICI Direct
- 7<sup>th</sup> Feb - 11<sup>th</sup> February: Trading begins in the platform, portfolio will be updated daily

For more details about the competition and platform, join the Introductory Session on 5<sup>th</sup> February 2022 from 12 noon onwards.

DBS Money Heist, organised by Bulls and Bears Club is the first competition in DBS that was meant for traders and focused on real time trading. The competition was conducted in online mode from February 5, 2022 to February 11, 2022 and was organised in collaboration with ICICI Direct. This virtual trading session begins from February 07 to February 05, 2022. Since the live trading event organised for the very first time attracted the participants from varied departments The winner's for the competition includes Mr. Anubhav Gupta , Mr. Shivam Singh and Mr. Anupam Singh.





# India's Step Towards Green Energy: An Integrated Implementation Through Hydrogen Economy

A study published in CEEW states that almost 18% of deaths in India occurred due to Air Pollution in the year 2020. While pollution results in the devastation of lives, its impact on the economy cannot be neglected as it leads to a loss of 1.4% of GDP, concluded, in the same study. Another article published in the Journal of Advanced Laboratory Research in Biology, states that almost 94.5% of air pollution in India is the result of vehicle emissions in urban centers. As evident from the data points, this issue cannot be neglected anymore either by policymakers or citizens.'



**Shashank Shekhar Pandey**

Senior VP, Bulls & Bears Club

Looking at the seriousness of the situation, the National Institution for Transforming India (NITI) Aayog in 2015 depicts the state of pollution as a result of vehicle pollution in its report. Further, on the recommendation of Aayog, the Government of India, in the Annual Budget for 2021-22 announced the 'National Hydrogen Energy Mission'(NHEM) which has multiple facets attached to it. Firstly, to generate Hydrogen from green energy. Secondly, the major aspect is to make hydrogen a prominent source of energy for automobiles. Thirdly, to reduce the dependency on fossil fuels and finally, to capitalize on one of the most abundantly available elements on earth, Hydrogen. Owing to India's unique peninsular geographical structure, the extraction of green or blue hydrogen is quite easy compared to any other potential nation. Deciding to capitalize on the immense potential of Green Energy, the Government of India through its appropriate ministries laid down multiple plans regarding infrastructure up-gradation with scaling and building the integrated gas pipeline infrastructure meant for transportation of hydrogen and other clean energies between the source and destination.

**In the short run, market is a voting machine while in a long run it is a weighing machine. Benjamin Graham**



The Indian establishment is ambitious on green energy and is focusing on capitalizing on Hydrogen Energy to a much larger extent by plugging in the corporate and private sector, to adequately invest in this mission to revolutionize the global energy sector by providing the alternative to fossil fuel and exporting the clean energy to global and energy deficit economies. Further through multiple legislations, the government is trying to integrate Hydrogen and other Green Energy into the current energy mix of the economy while offering attractive benefits for the participants willing to be associated with the mission. Another such Policy that was recently launched by the Ministry of Power, Government of India (MoP, GoI) in March 2022 is Green Hydrogen Policy.



GHP aims to supplement the already existing NHEM through investments and capital inflows. Under GHP, through public and private participation, GoI aims to produce 5 million tonnes of green hydrogen per annum by 2030, more than 80% of the current demand. The major offering under GHP is to exempt the Inter-State Transmission System (ISTS) on a priority basis and free transmission across the nation for the next 25 years, condition to the production facility and transmission infrastructure commissioned before June 1, 2025. According to reports by Indian Oil Corporation Limited (IOCL), the full-fledged implementation of GHP will result in the reduction of the cost of Green fuel at least by 50%.





**“WHEN WE WILL HAVE HYDROGEN ECONOMY WORLDWIDE, EVERY NATION ON EARTH WOULD CREATE ITS SOURCE TO SUPPORT ITS ECONOMY AND MOST IMPORTANTLY, THE THREAT OF WAR OVER DIMINISHING RESOURCES WOULD JUST EVAPORATE.”**

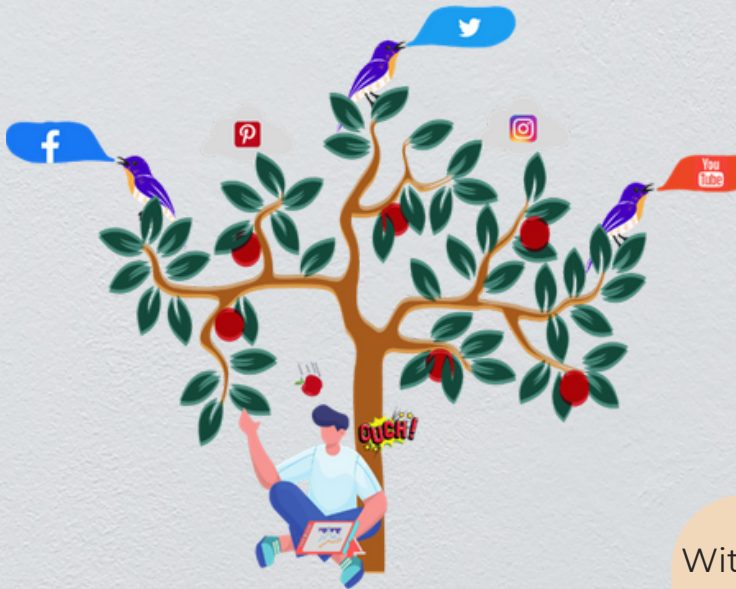
This policy along with NHEM will help India achieve zero net carbon emission by 2070 as stated by India in CoP26 in 2021 and the Paris Agreement signed in 2015. Although currently India is the world's fourth greenhouse gas (GHG) emitter and ranks third on the world's worst air quality nation list, the strict recommendations of NITI Aayog, an apex public policy think tank for the Government of India, and the implementation of NITI Aayog's recommendation through last two subsequent Annual Budgets project the seriousness of Parliament to counter this life-threatening issue and must be appreciated. The launch of programs like NHEM in 2021 to provide alternatives to fossil fuels and GHP in 2022 focuses on capitalizing on the NHEM on a global scale for the nation's economic benefit. Although the policies currently being implemented to strengthen and integrate the Hydrogen Economy into the current economic mix, had already paved the glorious path for green energy security and environmental preservation, these policies had a limited scope of action and we together must continue to build upon these policies and frameworks to achieve the goals of clean and green energy at an affordable cost by leading the global energy security from the front.







# Social Media: A boon or bane for Investment Decisions?



**Simran Adlakha**

General Secretary, Bulls & Bears Club



With more than half of the world using social media, it's not astonishing to see that it is persuading our life decisions a lot. From purchasing decisions to our beliefs and ideologies, it is escalating rapidly. The financial world isn't poles apart. As the social media platforms like Instagram, Twitter, Facebook, YouTube, etc are growing, the variety of influencers belonging to the fashion, Makeup, and beauty domains are growing by leaps and bounds, adding to it, the financial and investment influencer's growth can be called as the joy of joys. In this fast learning and earning era, people especially Gen Z's are seeking financial and investment literacy from these platforms. A double-edged sword cuts both ways, and so does this Social Media coin for investing. It has a positive as well a negative side. A survey found that 60% of the investors aged 40 or younger are a part of an online community or forum where people discuss investing. Social media has helped people learn and know the importance of investing at an early age which counts to be Nobel.







It has also helped them increase their financial literacy and assisted them to start their investment journey. Let us look at the dark side now, In January 2021, Elon Musk, a billionaire entrepreneur triggered investment by tweeting two words: "Use Signal". Here, Elon Musk was telling his 42 Million Followers to simply use the messaging platform Signal. Isn't that obvious? But, the tweet went viral and it was mistaken that Elon Musk was endorsing a brand that produces small medical devices- Signal Advance. Because of this, people blindly bought shares of the company driving its share price by an astounding 11,708% (from \$0.60 to \$70.85) in just a span of three days. The Signal example is just one of the many instances of the power of social media.



**Impact on Youth** Sadly, our education system still persists to be old and lacks modernization. Financial literacy is still an ignored topic. Because of this, the youth is trapped in the real world without any practical knowledge. They know that it's important and good to invest but don't know where to start it from. That is where social media enters as their savior. According to a study, 18% of the millennials prefer to learn about financial and investment avenues from social media, while 46% go to websites and only 25% seek for personal advice. For people with non-financial backgrounds, it becomes a task to understand and bridge this investment gap. This gap is then filled by social media and the influencers present there which has a plethora of videos, resources, and even memes to make it more interesting for people to grasp the knowledge.



However, relying on social media for investing decisions can be a mess as well. Unlike traditional financial advisors, social media doesn't bind anyone to have a degree or profound knowledge before sharing advice. Though there are many knowledgeable advisors present, the number of likes and shares doesn't represent the credibility of the advice.

This is when the trap of herding takes place. Is it a Trend or just following a herd? 34% of the retail investors say that they have made at least one change to their investments because of the announcements seen on social media. Despite all the benefits social media possess for investing advice, there are some risks involved. The major one is when an investor follows the advice of others without doing research which may also be termed herding. Though there is no harm in seeking guidance from financial influencers but in order to avoid a herding trap on social media, one should carefully research looking to the official documents of the company like their annual report, and other financial documents present on the company's website. Thus, social media for financing advice is a tool of great use if used correctly with precautions and can help you learn and earn more!

Happy Investing!







# Youth's Best Hunt - 'Mutual Fund'

The youth of today is the master of all the prevailing theories in the market. The days are gone when people invest or try to save only when they are established, today the urge of saving and investing starts in the twenties only. The budding Gen Z knows the importance of saving, investing, and getting returns on the investment. The Youth today plans their financial prophecies at a very early stage only, which helps them to outcast the best investment opportunities with low risk involved in it, but with the goals they set and the risk appetite they pertain, Mutual Funds are the best investment avenue for them. The Investing Youth of today can be better described as



**Vishant Suri**  
Co-Founder, Olance India

Age is the young investor's most valuable asset. It helps to enhance the effects of compounding to the approached investment. There is a quote from the best investment orator Warren Buffet, in which he states the importance of early age Investing.

I made my first investment at the age of 11, I was wasting my time up until then."

Why mutual fund is the best investment avenue for the youth? In this world where the price of each and every commodity is increasing, and seeing an upward trend in inflation, the need for financial planning and stability arises, there are three financial planning phases in human life.

Y	Youngblood
O	Outraging &
U	Understanding
T	The Market Implications &
H	Handing Opportunities and Threats





### 1- Wealth Accumulation Phase

Generally, the accumulation phase starts with your earnings, when you are working and growing and when you seek financial safety and looking for saving and investing opportunities. This is the phase where you earn the most of the money as you are young and with no or low responsibilities, so ultimately your risk appetite rises up which may help you to diversify your investment in various equity and non-equity avenues. And most importantly the money invested during the early accumulation phase will be enhanced with the taste of the compounding effect.

Example – Investing in more equity funds as you are young blood and can manage the market volatility.

### 2- Wealth Preservation

The preservation phase starts when you are financially sound and seek the planning for your retirement, this is the phase where you strategize for your tax planning, evaluate your whole portfolios and manage them in order to fulfill your retirement objectives. Example – Shifting from Growth equity funds to Dividend-based funds.

### 3-Wealth Distribution

The distribution phase is when retirement is knocking on your doorbell and now it's high time, this is the time where all investment you made in the early stages pays off as you may not be getting your paychecks from your workplaces. In this stage particularly you distribute the portfolio and the associated income so that attain your normal living standard.

Example – Shifting from SIP to SWP

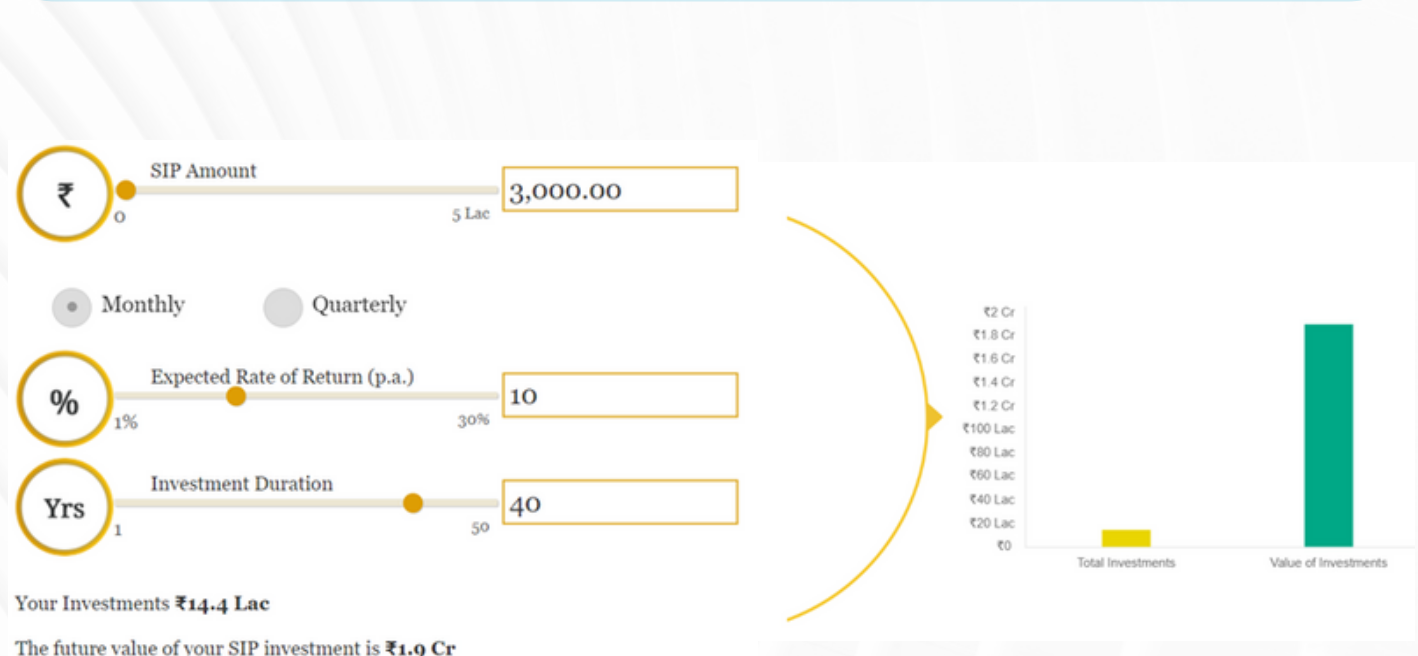
As the young gen lies in the wealth accumulation phase so this is the period where you need to invest to attain your short- and long-term goals. When the word investment comes the first thing that comes into mind is where? When? And how?

Considering the young generation who are in their twenties and do not have the money or have less money to invest, for them to start investing Mutual Funds are the best investment avenue they can proceed with as they provide you with many specifications which remove the complexities from the whole process.



- SIPs (Systematic Investment plan)
- Low Risk (Pool of investment, that to diversified into various companies)
- Taste of Compounding
- Can start investment from RS 100

Let's understand the returns and other parameters of investing with help of an example Imagine a 20-year-old who starts investing Rs 3000 every month into a mutual fund with the returns of 10% PA, till he retires (i.e., till the age of 60), because of the compounding effect his retiring corpus will be 1.9 Cr while on the other hand, the invested amount will be only 14.4 lakhs. Fig 1.1 shows the relevant calculations and the graphical representation of the same.



**Benefits of entering into the market at an early age using Mutual Funds**  
 There are many benefits of entering into a mutual fund at a young age as it helps in

- Achievement of Short- and long-term financial goals
- Financial Planning
- Help in saving taxes
- Knowledge of the market volatilities
- Engagement with the market dynamics
- Value of Compounding

**Hence, Mutual Fund Sahi Hai**





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### CALL FOR ARTICLES

For next edition, we are soliciting articles on the theme "Trends & Developments in IT Sector Stocks" in 1500-2000 words. Articles on following topics can also be submitted-

- Stock Markets
- Corporate Finance
- Recent Stock/Industry Analysis
- Blockchain
- Stock Research Reports

The article should be mailed at [bullsandbears@doonbusinessschool.com](mailto:bullsandbears@doonbusinessschool.com) before 15th October 2022