

**XIME**

**FINITIATIVE**

*(Finance Club of XIME Bangalore)*





### **About the club:**

FINITIATIVE, the Finance club of XIME Bangalore is one of the core clubs of XIME, whose mission is to spark interest among management students in the vast topic of finance.

It gives students a useful platform to advance their quantitative and analytical skills. Virtual stock trading, workshops to better comprehend financial ideas, hosting presentations by prominent figures from reputable companies, and generally testing one's brain by playing with numbers are some of the club's most well-liked activities.

Under the guidance of our **Club Coordinator - Dr. Trinley Paldon** we try to foster a sense of curiosity in the minds of aspiring managers who are young and passionate, as well as possibly dispel whatever hesitation they may have had to the word "Finance."

### **Club Elections:**

FINITIATIVE and the other core clubs of XIME held their elections on 20th March 2024. The official positions that were up for election were for the roles of President, Vice-President, Secretary, Treasurer, PR Head and Social Media Head. Post the election, the following students were nominated and elected for the respective responsibilities

- President: Ishaanvee Chadda
- Vice President: Shivani Papneja
- Secretary: Ishani Gupta
- Treasurer: Gaurang Srivastava
- Social Media & PR Head: Ananya Bhatt
- Financial Awareness Head: Sakshi Rathi
- Content Head: Nikita Das
- Creative Head: Sameer Malvi



### Office Bearers for 2024-25

Sl. No.	Names	Position
1	Ishaanvee Chadda	President
2	Shivani Papneja	Vice-President
3	Ishani Gupta	Secretary
4	Gaurang Srivastava	Treasurer
5	Ananya Bhatt	Social Media & PR Head
6	Sakshi Rathi	Financial Awareness Head
7	Nikita Das	Content Head
8	Sameer Malvi	Creative Head

### Executive Team 2024-2025 (Batch-29):

<b>Executive Members</b>	Athithi S Raju
	Neebha Priya Manion
	Pavithran S
	Prajna M
	Prasad Barkul
	Sandali Jain



**Core Team 2024-2025 (Batch-30 & BA-04):**

<b>Core Members</b>	<b>Aditi Dhote</b>
	<b>Archee Agrawal</b>
	<b>Ayushi Mishra</b>
	<b>Ayushi Tahalyani</b>
	<b>Dev Karwa</b>
	<b>Hitha Hegde</b>
	<b>Immanuel Biju John</b>
	<b>Jateen Rajvanshi</b>
	<b>Jyothis G</b>
	<b>Kishore Raja</b>
	<b>Lakshawathi M</b>
	<b>Rakhi Lamboriya</b>
	<b>Shoumodip Dutta</b>
	<b>Vansh Mane</b>
	<b>Srivardhini M</b>





## LIST OF RESOURCE PERSON FOR THE SESSION 2024-25

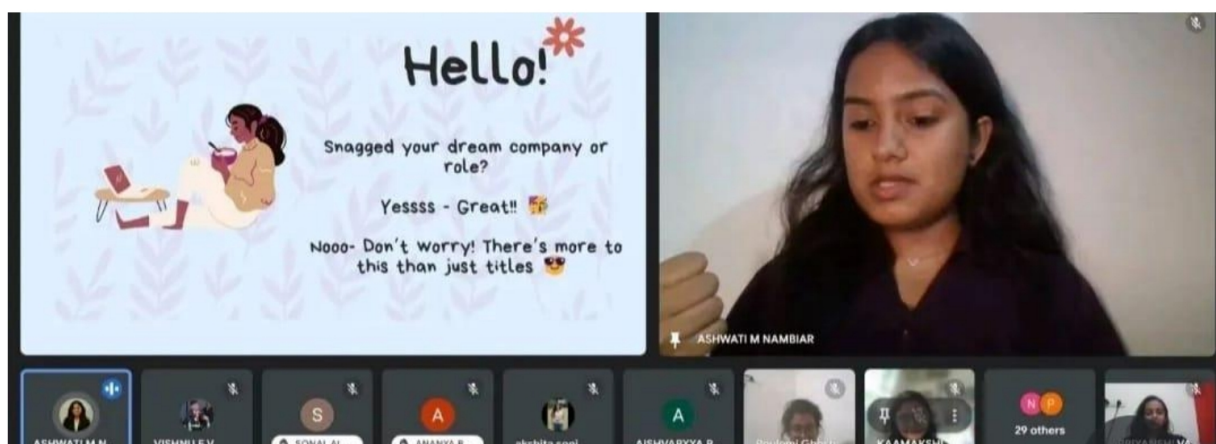
Date	Name of Speaker	Designation	Topic
May 26, 2024	Aishvarrya Ramesh, Ashwati Nambiar & Akshita Soni	Management Trainee at Daimler, Associate Consultant at Oracle & Associate Consultant at Oracle-NetSuite	SIP Sundays : How to ace SIPs in Finance
June 27, 2024	Akash Chauhan & Rahul Kumar	Sr. Analyst at Accenture & Data Analyst at EY	FinTalks : How to pick minor with Finance
July 18, 2024	Salman Quraishi	Head Sales at Zerodha	Personal Finance & Investment Strategies
July 29, 2024	Faizan Ali Khan	Partner & Founder – Sharp & Stellar	Budget Breakdown: Budget Analysis of 2024
August 10, 2024	Praveen Cheruvally	Vice President and Head (South) at Franklin Templeton	Budgeteers Showdown: Judge
October 24, 2024	Insha Hameed	Manager at KPMG	Best Financial Manager: Judge
November 27, 2024	CA Aswini Bajaj	CEO at Leveraged Growth	Career Paths in Finance: IB, PE & VC
February 14, 2025	CA Abraham Cherian CA Krishnanath N CA Rakesh Arakere Dr. Krishna Raj	Partner, Varma & Varma Partner, Varma & Varma CFO TaeguTec India Pvt Ltd Prof. at ISEC	Decoding Union Budget 2025: Panel Discussion
February 27, 2025	Mr. Gowtam Chakrapani Mrs. Snehil Jain	Business Advisor, Sharp & Stellar Partner LLP VP ESG Data, HSBC Bank	Judge: HopStock, the Finance domain event at XIMERA



## EVENTS CONDUCTED

### 1. SIP SUNDAYS- EPISODE 3

On May 26<sup>th</sup> 2024, the Episode-3 of SIP Sundays was organized by Hruday Club in collaboration with the Finitiative Club. The aim of this program was to provide guidance and support to students excelling during their internships. We, as a club, recognized the value of mentorship and sought to bridge the gap between senior alumni and current students by inviting alumni of Batch-28, Aishvarrya Ramesh, Ashwati Nambiar & Akshita Soni of finance domain to guide the students.

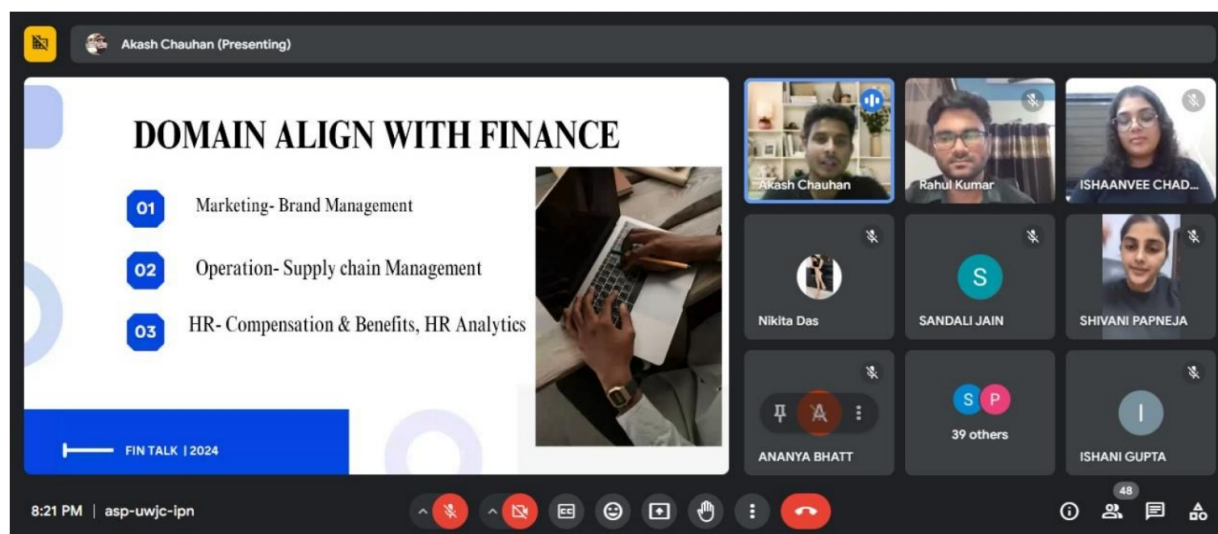


During SIP Sundays, the alumni shared their experiences, insights, and practical tips on how to make the most of an internship. They provided guidance on various aspects, including effective communication, building professional relationships, time management, and problem-solving skills. The sessions were designed to be interactive, allowing students to ask questions, seek advice, and engage in meaningful discussions with the alumni.



## 2. FINTALKS

On June 27<sup>th</sup> 2024, FinTalks - a special event was organized by Finitive, with the goal of providing guidance to second-year students regarding their elective choices in the field of finance. Recognizing the importance of selecting the right electives to shape their career paths, we invited our seniors from Batch 27, Akash Chauhan & Rahul Kumar, to share their experiences and insights.



FinTalks served as a platform for networking and mentorship, connecting the second-year students with the alumnis who had successfully navigated the elective selection process themselves. The event aimed to empower the attendees with the information and insights needed to make well-informed decisions about their academic journey in finance.



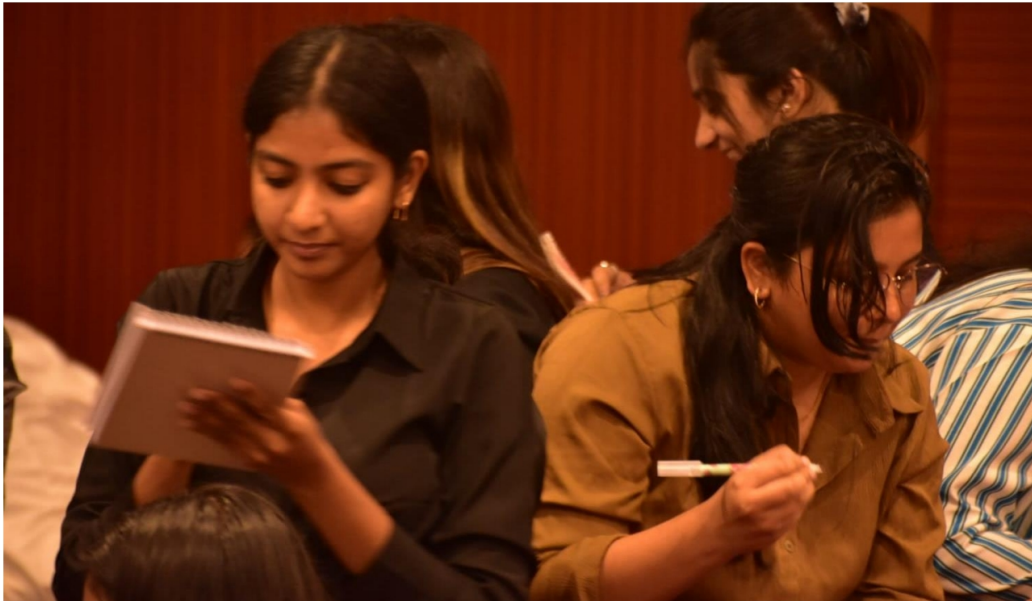
### 3. CLUB ORIENTATION CEREMONY: LINKUP

July 10<sup>th</sup> 2024, marked the end of one successful year and the beginning of another. The orientation program celebrated the contributions of the previous team and set a positive tone for the upcoming year. We also seized the opportunity to launch ‘An Initiative by Finitive: Financial Awareness’ which aims to spread financial literacy amongst less fortunate.



To welcome the PGDM Batch-30 and Batch BA-04, we hosted a networking game ‘Linkup’ in collaboration with MarkXime. It was a fun and interactive event organized for students with the purpose of fostering connections and building a sense of community among new batchmates. The game added an element of excitement and encouraged students to actively engage with each other.





#### 4. CLUB INAUGURAL SESSION

On July 10<sup>th</sup> 2024, we proudly commenced the new academic year 2024-25 with a remarkable Inaugural Ceremony in collaboration with Zerodha - a renowned financial services company.





We were honoured to host Mr. Salman Quraishi, Head-Sales and Operations , who captivated a full house with his expertise. The event was highlighted by an insightful session on ‘Personal Finance and Investment Strategies.’.

The event also featured ‘Badge Distribution Ceremony’ recognizing the Office Bearers of 2024-25.



## 5. BUDGET BREAKDOWN

**On July 30<sup>th</sup> 2024**, we had the honor of hosting CA Faizan Ali Khan, Partner and Founder at Sharp & Stellar, for a comprehensive Budget Analysis of 2024. The event provided a wealth of crucial insights for students and professionals alike, offering a thorough analysis of India's economic landscape and its future trajectory. Key budget initiatives were discussed, emphasizing strong policy focus on agriculture, energy, urban development, manufacturing, and employment. Changes in personal taxation were also covered, including increased standard deductions and updates to the Black Money Act 2015.



## 6. BUDGETEERS' SHOWDOWN: COMPETITION

On August 10<sup>th</sup> 2024 , we successfully hosted an inter-section budget analysis competition providing a dynamic platform for participants to discuss the Union Budget 2024. The competition featured three key segments. First, representatives from each section delivered comprehensive presentations analyzing the budget. Following the presentations, participants faced a rigorous 'open floor counterattack' from both peers and our distinguished judge. Adding further value, our esteemed guest Praveen Cheruvally, Vice-President and Head (South) at Franklin Templeton, shared his expert perspectives. Tanzila Naz from PGDM 30-D emerged victorious receiving a certificate and cash prize.







## 7. DEBT PHOENIX

On September 18<sup>th</sup> 2024, we hosted the much anticipated event- Debt Phoenix with enthusiastic teams battling it out.

### Round 1: Clue and Cue

Teams unleashed their creativity as one member illustrated finance and business terms through gestures and cues while the other two guessed.

### Round 2: Bounce Trivia

A true test of skill and knowledge. Teams advanced from Round-1 aimed at six cups arranged in a pyramid, each representing different difficulty levels and scores. The higher they aimed, the closer they got to the final showdown!

### Round 3: Debt Phoenix

The grand finale, teams started with a virtual debt of Rs.50,000 and tackled challenging word puzzles, accounting equations, and hidden messages to reduce their debt. Penalties and interest rates added to the suspense, making it a thrilling finish.



Team KSK: Khalid Thavar, Sanya Chaudhary and Kiran Babu soared above it all winning a cash prize.





## 8. EPISODE-1: FINANCIAL AWARENESS

**On October 19<sup>th</sup> 2024**, we organized our on campus Financial Awareness campaign with our motive of 'Chane begins at home.' We believe in spreading financial literacy amongst communities and decided to start with our mess staff, housekeeping personnel, security guards, and food service workers.

The event focused on educating essential banking facilities like, zero balance savings account, using ATMs, filling deposit and withdrawal slips and avoid smishing & financial frauds. The session was specifically tailored in three different languages Kannada, Malayalam and Hindi to address our support staff. Volunteers from Batch30 and BA04 facilitated communication in different languages.



## 9. BEST FINANCIAL MANAGER

**On October 24<sup>th</sup> 2024**, we hosted an electrifying 'Best Financial Manager' competition, judged by CA Insha Hameed, an industry expert for over decade's experience in two of the Big 4s. This event was designed to challenge students' financial acumen and decision-making skills, culminating in a three-round battle that brought out the best in each contender.



The event started with Round 1: Case-A-Thon, where participants solved case studies across different domains within 15 minutes, pushing their knowledge and teamwork skills to the limit. From the 15 initial participants, 6 advanced to Round 2: Pitch Perfect, where each participant presented a 2-slide analysis of a company dataset in just seven minutes. The top 3 among them then faced the ultimate test. Round 3: The 'Best Financial Manager', a high-pressure stress interview focused on composure, confidence, and critical thinking.

Naini Luniya from Batch 30, Section -C was crowned the Best Financial Manager with her consistent performance and unwavering determination. Finalists Ayushi Mishra and Abhikant Thakur also showed remarkable insight and skill, making the competition fierce and unforgettable.







## 10. SPEAKER SESSION: CA ASWINI BAJAJ

On November 27, 2024, we welcomed Mr. Aswini Bajaj, CEO of Leveraged Growth, for an enlightening session on *Career Paths in Finance: Investment Banking, Private Equity & Venture Capital*. Mr. Bajaj delved into crucial areas such as financial reporting, corporate finance, and equity investments. He stressed that while AI enhances efficiency, human expertise in analyzing annual reports, assessing risks, and making strategic decisions remains irreplaceable.



In addition to technical expertise, Mr. Bajaj underscored the significance of soft skills in building a successful career. He advised students to focus on time management, multitasking, and developing a





learning mindset. He emphasized humility, learning from mistakes, and consistently striving for excellence. The session concluded with an interactive Q&A, where students eagerly sought advice on startup careers and navigating the evolving finance landscape.

## 11. WINTERFEST 2024: DEAL or NO DEAL

On November 29<sup>th</sup> 2024, XIME Bangalore hosted a thrilling Winter Fest. As a part of celebrations and competitions across all 3 campuses, Finitiative hosted its most anticipated **DEAL or NO DEAL**. With participants joining us from XIME Chennai and XIME Kochi campuses, the stage was set for a day filled with strategy, suspense, and high-energy competition. The game had everyone on the edge of their seats, with unexpected twists and heart-stopping moments keeping the excitement alive.

Teams that evolved victoriously:

- **Winners: XIME Kochi**

Team members: Ankur Verma, Akshay Kumar & Vishal Kumar







- **Runners- up: XIME Bangalore**

Team members: Pranav Kumar, Anurag S & Ankit Raj



## 12.BREAKING BID: THE FLAGSHIP EVENT

On December 4, 2024 we proudly hosted our most anticipated flagship event, the **Breaking Bid** – an IPL Auction setting that brought together 20 teams to compete in a high-stakes battle of strategy, negotiation, and cricket knowledge. The teams were tasked with assembling the best squad within a fixed budget, testing their financial acumen and market strategies.



The event was a thrilling mix of intense bidding wars, strategic player selection, and real-time decision-making, where every move counted. Congratulations to the winners and all participants for their enthusiasm and competitive spirit!



- **Winners: Sanjana Valecha and Ekta Goplani- Team Gujarat Titans**



**Runners-up: Roshan Joseph and Joseb Davis- Team Royal Challengers Bangalore**







### 13.INDIAN POKER GAME STALL: ALUMNI MEET 2024

On December 7, 2024, Xavier Institute of Management and Entrepreneurship, Bangalore, hosted the **Alumni Meet 2024**, a heartwarming celebration of connections and memories. Adding a spark to the event, Finitive organized an **Indian Poker** stall, creating a dynamic platform for alumni and students to showcase their strategic acumen and interpersonal skills.



The stall quickly became a bustling hub, where participants engaged in lively games of strategy and decision-making. The vibrant atmosphere brought a competitive edge to the camaraderie, making the event both fun and memorable.

We congratulate all the winners and participants for their enthusiasm and spirited gameplay!









## 14.DECODING UNION BUDGET 2025

On February 14, 2025, Finitive, in collaboration with the Management of XIME Bangalore, organized a panel discussion titled Decoding Union Budget 2025. This insightful session brought together industry experts to analyse the financial implications of the recently announced Union Budget.

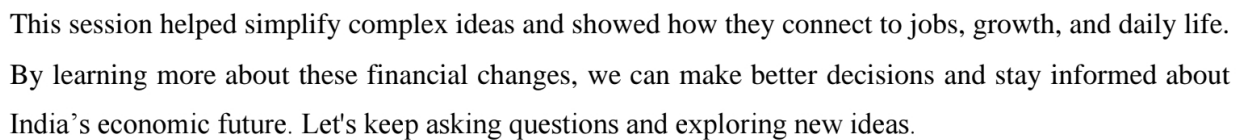
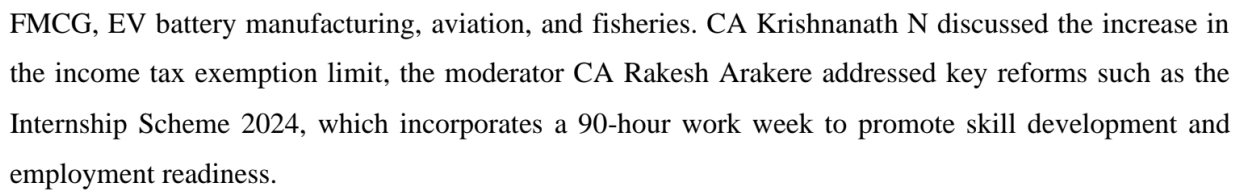


Dr. J. Philip, Chairman of XIME Bangalore, delivered the inaugural address, commending the budget's bold initiatives. He highlighted key measures such as the revised ₹12.75 lakh taxable income threshold and India's competitive 30% tax rate compared to global taxation standards.

The session was moderated by CA Rakesh Arakere, focused on the evolving role of the Union Budget, emphasizing long-term stability over short-term individual impacts. The discussion revolved around economic viewpoints addressing macroeconomic and microeconomic aspects, sectoral impact examining industry-specific

implications, changes in taxation outlining the revised tax structures and employment & job trends that can and will lead to demographic shifts and employment reforms.

Dr. Krishna Raj emphasized fiscal deficit concerns, high interest rates, and economic growth priorities such as agriculture, employment generation, and regional balance. Whereas CA Abraham Cherian provided insights on taxation changes, urban development, and key policies impacting industries like





## 15. HOPSTOCK AT XIMERA

**On February 27th and 28th 2025**, the Xavier Institute of Management and Entrepreneurship, Bangalore, hosted its flagship XIMERA Fest, bringing together some of the brightest minds in finance. Among the many exciting events, Hopstock, organized by Finitiative XIME, stood out with its intense, high-stakes financial simulation that challenged participants' strategic thinking and decision-making under pressure.



The competition revolved around a series of challenges designed to reflect real-world financial scenarios where teams had to do play different rounds like Crisis Analysis & Turnaround where they had to analyse struggling companies, identifying solutions to restore stability, followed by Mergers & Acquisitions round where the participants assumed the role of investment bankers, structuring acquisition strategies to maximize value.





The Investor Puzzle Challenge involved solving complex riddles that blended logic with financial concepts tested participants' mental agility followed by the Fraud Detection round where teams investigated financial discrepancies, applying forensic skills to identify potential risks. In the final show round, the participants were engaged in a fast-paced trading environment with Real-Time Trading Simulation to check their portfolio management and strategic decision-making skills in fluctuating market conditions.



**Winners – Christ Bangalore (Central Campus) Mittali Anchalia & Aswin P**

**Runners-Up – Christ Bangalore (Kengeri Campus) Aastha Katyal & Anuj Hoskoti**

Their sharp insights, calculated risk-taking, and strategic decision-making set them apart in this competition.