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DEPARTMENT OF
**MANAGEMENT
STUDIES**

Manogna

Quarterly Chronicle

Impact of Individual Personality on Group Performance

07 Reason for AIR India
Disinvestment

09 Perennials : Moving
Beyond generations

Reasons behind
Ford's stoppage
of manufacturing **22**



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December 2021



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TEAM MANOGNA



Udbhav-2k21

A National Level Management Meet

UDBHAV 2K21 is a national level management meet organized on 18th December 2021 by the department of management studies in VFSTR deemed to be a university, under the committee of KAIZEN which started in the year 2010. KAIZEN (key to an ambitious and intellectual zone of excellence for novelty) is the students association of the department of management studies, established in august 2010 to conduct various intra-departmental activities and inter-college management events. UDBHAV 2K21 aims to enhance the managerial capabilities and immense talents of management and different streams of students. It is a hustle-bustle affair with a series of events rolled to test talent, creativity, logical thinking, and mental ability.

The motto behind organizing UDBHAV is to encourage and extract the hidden skills of the students in general by improving the communication skills, management skills, discipline, etc. also particularly making them understand the competitions in the real world.

The committees involved in organizing KAIZEN are chief patron, patron, co-patron, convenor, faculty, and student coordinators. 630 in the number of students from different colleges and universities have attended the fest. The active participation of students from different colleges affirms the relevance and meaningfulness of this event. The program started with an inaugural session followed by lamp lighting with a prayer song, welcome dance, and speeches by the dignitaries. It's an honour to have Mr. Madhu

Vinjamuri (HR- Employee Relations) Manager at ITC Limited as our chief guest. After the bidding vote of thanks, many formal and informal events were conducted.

The formal events included YuvaPrabandhak (Young Manager), Business grill (Business quiz), Stock Wizard (Stock exchange game), Market Kshetra (Market Makers), HR 'AZA' (HR case analysis), Quiz gala (General quiz), creative corner (AD Making), corporate roadies and rural-le-carte. The informal events are My Pose (best selfie), Rock and roll (dance), and cherish the Chase (treasure hunt). Finally, the event was concluded after a fun-filled cultural night.

All in all, it was a fun-filled test jelled with cerebral grilling and a creative pallet.



HR in the Driver's Seat

A close-up photograph of a hand in a white shirt sleeve moving a light-colored chess king piece on a wooden chessboard. Several other chess pieces are visible in the background, slightly out of focus. The lighting is bright, creating a professional and strategic atmosphere.

INTRODUCTION:

A Company's journey to success is driven by how efficiently the HR of a company works and manages the employees of the Company to work towards the fulfillment of the vision and mission of a company. This places the HR in the driver's seat just as the driver of the train ensures the safe destination of the passengers the HR of a company ensures the achievement of the company.

With HR in the driver's seat, a company will be in a better position to ensure that they are focusing on important employee-related issues that line to success of the company changing times and requirements of the company during the pandemic situation that has demanded the requirement of the workforce to shift to remote work. This workforce transformation has placed some business entities on top of the mountain in spite of employees working remotely and the reason behind the success of a company or organization is they have placed HR firmly in the driver's seat.

These companies have given HR a hand on the steering wheel when it comes to navigating workforce transformation.

HR of a company plays a crucial role to ensure the smooth operations of their organization and the position of the HR demands clear acknowledgment of business needs of a company, learning & development needs of a company that drives towards profitability.

The Various roles played by the HR of a company are as follows:

Recruitment of Employees:

HR of a company is the one who is responsible for recruiting the employees to the company according to the company's requirement of talented people. In this way, HR plays a crucial role in building an organization's talent bench.

"Hire a Character, Train a Skill" - Peter Schutz.

- **As a Bridge between employee's & the Company Management**

HR ensures to fill the gap between employees of a company and the management through his continu-

ous communication with employees and looks at the demands of the employees are addressed in the best possible way and not in an aggressive manner.

- **Increasing Productivity**

HR ensures the productivity of a company in enhancing effective utilization of the company's workforce and ensuring the wellness of the employees and mental well-being of employees by communicating to the workforce through seminars and encouraging the workforce for the productivity of the company.

- **Development of Work Ethics and Culture**

Greater efforts are needed to achieve a work culture among workers. HR management should try to create an atmosphere of trust among people and encourage creative ideas by the employees.

- **Maintaining Balance of Power in the Organization**

HR treats the workforce equally and he should be totally unbiased and

treat everyone with respect irrespective of their designation in the workforce this prevents conflicts in the organization. Looking after the compliance of legal obligations of the company with respect to the workforce ensures that the company does not become too lax in adherence to labor relation policies. This is where HR plays a pivotal role in balancing power in an organization.

• **Providing Purposeful Direction**

HR should lead employees and the organization towards the desired direction involving people and should communicate there are differences between organizational goals and individual goals and motivate every employee to work on organizational goals.

Due to changes in environmental conditions (COVID), the role of HR has become more challenging than before with more responsibilities on his shoulders.

Some of the Challenges are:

Facilitation of Change

- HR should be able to understand the change in environmental conditions.
- HR should come up with a new strategy on how to recruit the new employees in an effective way with the change in conditions.

Shift to Virtual Recruitment Process

This digitalization of talent acquisition has become inevitable and it's no easy task to decide the employee's eligibility virtually.



Employees Wellness

This has become paramount for the company's productivity but this working remotely has placed employees in a situation of isolation. This may lead to a decrease in the productivity of the employees. Ensuring frequent communication of HR teams with employees helps employees in stress management and provides relief to the company.

Assessing and reviewing the performance of the employees of the company by HR gives an overall view of the company's survival in the market. The role of HR should be consistent with the changing times to succeed in the market. As in the case of mechanical failures of Toyota Automobiles during 2009-10, where the Toyota leaders long before corrective action were taken, they know the mechanical failures of the product and many close to the issue had alleged that the company took decisive action to hide the facts & distort the scope of the problem.

The Endearing problem of failing to act on this critical information in a manner consistent with Toyota's brand could have been an issue. When the organization disproportionately rewarded managers for cost containment versus

sustaining product quality, it created the incentive for everyone involved to ignore the facts and deny that a problem existed.

This Case study of Toyota exhibits the failure of managers of Toyota to assess their product for the future in the market and choosing quality to be ignored does not help in the survival of their product in the market.

CONCLUSION

"Devolution of certain powers that are crucial for HR teams in the modern workplace comes with more responsibilities from implementing policies of the company to ensuring compliance to the terms & conditions of the company. It is necessary to equip the HR team with more power & technology required to help their company to remain successful".

by
Tulasi Kosana
I MBA



Impact of Individual Personality on Group Performance

Define Personality and How Personality Affects Performance:

While there are many different theories of personality the first step is to understand exactly what is meant by the term personality definition would be that personality is made up of the characteristics pattern of thoughts feelings and behaviors that make a person unique.

• What is Personality

Personality is a patterned body Of Habits and ideas individuals, the term personality is derived from the Latin word for" persona" which means they speak through.

• Roles of Personality in Organization Behaviour

Personality plays a key role in organizational behavior because the way that people think feel, and behave affects many aspects of the workplace in the workplace personality affects such things as motivation, leadership, performance conflict.

• Abstract

Purpose: the purpose of our study is to examine the impact of extrovert personality and neurotic's personality on individual performance.

"Personality is the combination of behavior, emotion, motivation, and thought patterns that define an individual. Personality psychology attempts to study similarities and differences in these patterns among different people and groups."

Characteristics of Personality:

- Consistency: There is generally a recognizable order and regularity to behaviors. Essentially, people act in the same ways or similar ways in a variety of situations.

- Psychological and physiological: Personality is a psychological construct, but research suggests that it is also influenced by biological processes and needs.
- Behaviors and actions: Personality not only influences how we move and respond in our environment, but it also causes us to act in certain ways.
- Multiple expressions: Personality is displayed in more than just behavior. It can also be seen in our thoughts, feelings, and close relations.



- Personality features can influence several different daily emotional processes, i.e. average level, variability, subjective evaluation of daily incidents, and reactivity. Identifying these processes can shed light on individual differences in daily emotional life.

Group:

Definition:

A Group is an assemblage of people. It can be understood as a collection of individuals (two or more), who come together and interact with each other, to achieve the objectives of the organization. These are the foundation of an organization.

Group Performance Factor

The performance of any group is affected by several factors in a high-performing group a group Synergy often develops in with the group's performance is more than the sum of individual contributions of its team members the composition of a GROUP plays an important role in determining group productivity.

Composition

A substantial amount of research has explored the relationship between a group's composition and its productivity.

Heterogeneous Groups

A heterogeneous group is more likely to be productive when the task is complex, requires a collective effort to demand creatively, and when speed is less important than thought.

Cultural DIVERSITY

Group composition becomes especially important as an organization becomes increasingly more culturally diverse.

Size

Group size- the number of people in the group can have an important effect on performance.

Social Lofing

It is the tendency of some members of groups not to put forth as much effort as they would work alone.

Cohesiveness

Group cohesiveness is the extent to which a group is committed to remaining together it results from



forces acting on the members to remain in the group.

- Group Performance: Major Factors which Affects Group Performanc.

Once the groups have been formed, it happens that some groups perform well whereas some

Groups do not perform well. This happens because there are several factors both within and outside the groups that affect its performance.

External conditions:

A group is a part of a large organization. They are created by the organization and as such, they do not exist in isolation. A group has to rather work within the framework provided by the organization.

Group structure:

A group comprises several individuals and has a well-defined structure. Groups have structures that shape the behavior of their members and make it possible to predict and explain the individual behavior within the group as well as the performance of the group as a whole. Group Status:

The term status refers to the relative ranking that a person holds in a group. Status is determined in the context of comparison. Therefore, status defines the rank of an individual relative to others in the organization and the group.

"It is an important factor in understanding human behavior. When an individual perceives a disparity between his statuses with that of other group members, it creates a disequilibrium that results in interpersonal conflicts."

Group Resources:

Incorporated operates as a third-party administrator. The Company offers claims management, processing, underwriting, and other insurance services. Group Resources serves customers in the United States.

Group performance:

Group Performance means specific performance objectives established for participants with Group responsibility, with an appropriate weighting applied based on the intended focus on top Executives.

- A process can be simply defined as a systematic method of handling activities. Some of these processes that affect group performance include – communication patterns, leader behavior, group decision making, inter-group behavior, group cohesiveness, etc.



by
P. SRAVYA
I MBA



Perennials: Moving Beyond Generations

What do you mean by perennials?

Employees of age 55 or above the age of 55 are called perennials. These people help in developing the workplace/organization with the experienced skills and knowledge that they gain in their careers.

Who are perennials?

In 2016, the authors Gina Pell said that perennials are the people of group age barriers and have shared values, interests, and behaviors. She said this by keeping in mind that even people of the same generations are not having the same mentality i.e. differences in thoughts, approaches towards career, and in decision making.

- We can describe perennials in one word as “Growth/Development” because they help form organizational growth in many ways.
- Perennials are the people who work for their passion and they are the ones, who always take different paths based on their interest to build their careers.

Need of perennials:

To understand the strategies or methods to develop one's talent and also the organization, we need to look over people of different generations to know and gather information about employees' interests, values, and aspirations.

- This helps in knowing managing people as HR professionals.
- Perennials are practical, knowledgeable, confident, and creative, moreover, they are experienced, so we need them.
- They are a team of maturity that goes along well with everyone irrespective of age.
- They are the secret weapon that every firm from a generation and their mistakes.

Advantages of having perennials:

- They wear their wisdom streaks with pride.
- They are minimalists and far from demanding.
- They make great teachers by mentoring in the right way.
- They are capable of spreading a culture of discipline, tolerance, respect, and growth.
- They are always eager to learn. (This is the best quality that anyone should acquire).
- Their focus is only on performance, for them, appearances don't matter.

How to attract perennials to your company:

Here are three things that perennials value. They are

- Flexible and remote working.
- Health benefits.
- Training and development programs.

Perennials in the job market:

We already get to know that these people are continuous learners and they try to collect new experiences, we can say that perennials are having the best characteristics that can be valuable in the workplace/organization.

- Perennials are very productive. They can communicate and work easily with any type of age.
- Perennials are core in running a company and also helps to face perennials HR challenge

What is a perennial HR challenge?

Most challenges facing HR leaders are associated with the psychology of motivating, engaging, and developing people. HR is less about knowing what to do, and more about figuring out the right way to do it. The role of perennial in a company helps in solving perennial HR challenges in the following ways.

Perennials are helpful in:

- Managing performance
- Increasing efficiency
- Building culture
- Ensuring compliance
- Designing organization and also
- Filling role

Why should we hire perennials:

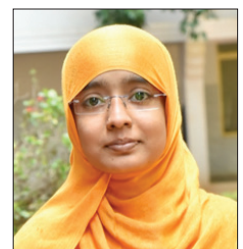
- They can stand out in the job market.
- They can work easily or communicate with all generations.
- They have the aspiring mindset.
- They are the biggest asset to any team as adoption of new technology and automation are common features in any modern company.
- They are special leaders with the best characteristics that any employee should have.

CONCLUSION:

Perennial will more commonly be used to describe a type of person than a type of flower. Regardless, it should be associated with something that is ever blooming and aspiring for more. It is a category of people with a specific mindset that can be described best as “ready to flower irrespective of the season”. Having perennials in the company is like having grandparents in the home to lead the young generations with good culture and discipline

Finally, I want to say that it is time for this ‘ageless generation’, and to cultivate the ‘perennial’ mindset for each one of us.

“Be an inspirational perennial to your future generations”



by
Shaik. Mushraf
Sabeeha
I MBA



Remote Employees – HR Challenges

Introduction: A remote employee is someone who is employed by a company but works in some other's place that is not an organization's usual place of business. Such work arrangement is called "Remote work" also known as "Work from Home" (WFH) or "Telecommuting".

Effect Of Covid 19:

Before the pandemic, the idea of WFH was a fantasy to many people. But, due to the outbreak of COVID 19, when both the employers and employees have to look for alternative work arrangements, many organizations opted to try the WFH concept. So, people started working remotely in many different ways. Some work from home while others work from co-working spaces. Previously, many organizations had "No work from home" guidance. However, as the pandemic made office work insupportable, these companies were forced to revisit their views and create WFH policies for the first time. So, for many, it's their first time to work remotely and to a large extent, it is proving to be successful.

Remote work has changed everything from how we approach work-life balance to the ways we communicate and even how we measure productivity. And WFH has beneficial effects for both employers and employees. The advantages include:

- Reduced commuting time
- Avoiding office politics
- Using less office space
- Increased motivation
- Improved gender diversity

- Healthier workforces with less absenteeism
- Higher talent retention
- Better productivity

HR Challenges:

With many people working from home, HR departments face a unique set of challenges. So, the managers need to keep an eye on certain areas to maximize the effectiveness of the new WFH setting:

How to make employees feel a sense of company community:

When employees suddenly start working in a different environment, they may feel a little lost and thus they get demotivated. A regular 9 to 5 working style of an employee is quite different than working remotely. And with this sudden change of working style of the employees, internal communication of the organization can be affected massively. To keep the workflows moving, try to create a virtual office for employees. Also, create a forum for employees to share personal and professional updates. Try to assign collaborative tasks, so that you can encourage the teammates to work together and stay connected.

How to keep up employee morale:

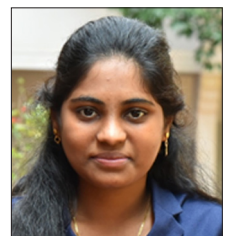
To keep up their morale and boost their moods, try to create virtual team activities like quizzes and online games. You can even encourage them to learn new things and to share them with their colleagues. And also try to keep them engaged with recognition. Because recognition is quite essential for the overall success of the organization. So, make sure they feel rejoiced for their contributions which can fuel their commitment.

How to manage employee productivity:

Employee productivity can be managed by using the meeting time wisely, over-communicate with the people to make sure all the employees have all the information they can have to stop worrying about things and be more productive. Encourage them to practice self-care. Because productivity happens when people can reduce their stress levels. Set priorities by removing things from the to-do list that aren't essential and let the employees focus on important things.

Conclusion:

As remote working has risen during the pandemic, it is needed to adapt to the new working life. To adapt quickly to changes, enhancing communication is of primary importance. So, the health and safety of the employees are also decisive for companies to create organizational values and long-term brands. Thus, taking into account employees' work-life balance during the digitalization process is crucial.



by
Emily Priya Bolamala
I MBA



HOW AMUL BEAT IT'S COMPETITION & MADE 39,248 Cr TURNOVER DURING COVID-19

On 24th of March 2020 our Prime minister announced a national wide lockdown because of the pandemic and what followed next was a nightmare that our nation was not prepared for. Millions of people, especially the laborers lost their jobs & several billion dollar industries came to a standstill and it coasted the Indian economy (more than 10 cores).One such industry that was heavily impacted due to the pandemic was the dairy industry and it costed the milk producers of India more than 112.3 crores every single day. There was one legendary company that was so strategically able to navigate through this situation, that they didn't just minimize their losses but even went one step further to increase their revenue by 698 crores. This brand is none other than Anand Milk Union Limited which we all so dearly known as Amul. Now everybody knows the story and history of Amul and how it has been for decades. But very few people know how incredible this company's business strategies are. And one such mind blowing example of the same is how Amul reacted to Coid-19.

Amul has done such an extraordinary job during Covid times that in 2020 itself. While rest of the companies were struggling to even keep their supply chain going, Amul went on to introduce 33 new products in the market procured an additional 35lakh litres of milk every single day & even paid 800 crores extra to the rural milk workers of India.

Amul managed to achieve such an incredible feat with extraordinary supply chain management. When

the lockdown was announced in the month of March the dairy industry was allowed to operate with certain restrictions because milk comes under essential food category. But as soon as the announcement of lockdown was done several businesses was either cut down or closed their businesses and this resulted into the loss in demand for the dairy industry because these industries also included the restaurants, the catering and the hotel businesses. And these businesses accounted for 20% of revenue for the organized dairy sector. As a result Amul sales also saw a decline of 10-15%.

When dairy companies saw this massive fall in demand they quickly cut down the milk procurement, decreased their logistics and decreased their production by a large extent, this left many farmers in a helpless state. As a result milk procurement was very less many labourers such as truck drivers and factory workers lost their livelihood because less milk meant less trucks and less operation of factories. While the entire dairy industry was preparing for a loss in demand Amul did the complete opposite and started preparing for a surge in demand. When it's clearly being seen that there is a major decline in demand from the restaurants and hotels that account for 20% of the revenue, why would anyone prepare for a surge in demand? Isn't that like a 1000 crore gamble? There was one very important variable that very few people took into consideration and that was the change in consumer behavior. If you remember the airbnb case study, every time there is a crisis

of any kind there is a paradigm shift in consumer behavior.[Crisis = Consumer behavior]. Although there is no demand from the restaurant's the household consumption of milk products skyrocketed as more and more people began to stay at home and this in turn gave rise to the homemade food trend because of which the demand for both groceries and milk products skyrocketed.

And secondly, because of the pandemic people became extremely health conscious. Millions of people shifted from buying loose milk to buying packaged milk and while other brands underestimated this consumer demand and started decreasing their supplies. The Managing director of Amul, Mr. Rupinder Singh Sodhi insisted that they keep the supply chain functioning at full capacity. Despite the closure of the restaurants as of May 2020, during the peak of the lockdown times the demand for milk based products skyrocketed. The demand for cheese increased by 80%, demand for cottage cheese increased by 40%, the demand for the condensed milk increased by 100% and the result Amul plans for operating at 115% capacity.

In fact the demand for Amul products was so high that they had to hire other plants from other companies that were lying. As a result Amul sales also saw a decline of 10-15%and except for ice creams all their plants were operating at full capacity throughout the lockdown. On the top of that they also realized that moving trucks throughout the country will be very difficult because of shortage of labour



and the lockdown restrictions. So, they started using the railways to transport the products quickly throughout the countries.

Considering the vast supply chain of Amul I mean, we are talking about 18,700 societies, 5000 milk tankers going to 200 chilling stations, 10,000 distributors, 1 million retailers and most importantly more than 3.6 million farmers. The question how did they manage to coordinate such a huge supply chain and manage their resources properly? The answer to the question lies in a strategic partnership that was established between Amul and IBM in 2009 wherein Amul invested a hefty of 80 crores into transforming the information technology landscape of the company. Now what this meant is that IBM would develop a full-fledged digital system to track every small detail of operation that is being carried out in the supply chain of Amul. Through IBM's system, the management team of Amul could exactly tell you how many plants were working at full capacity, how many trucks are engaged in which areas and most importantly it could also tell you when and how many trucks or plants are at idle capacity in order to direct the work load to them to make optimum utilization of every element of the supply chain.

And this turned to be a game changer for Amul during the lockdown because while on one side the supply chain of milk was overloaded the ice-cream and frozen foods vertical of the business was almost shutdown. Therefore, the labour, storage and trucks were lying at idle capacity from the end of ice-cream and frozen foods but, thanks to IBM's system. Rupinder Singh Sodhi and team were able to accurately oversee the entire operation of supply chain and they conveniently diverted all the idle resources from the ice-cream and

frozen foods vertical to the milk supply chain, all of this process is said to have happened overnight.

This end to end digitalization made the process so efficient and gave them so much clarity about their operations that Amul was even able to provide incentives or the ground staff. The casual workers were given 100-125 rupees cash incentives and for the workers even food & stay arrangements were made so that they don't get affected by covid. And when they realized that the cattle feed was not sufficient Amul even made extra arrangements for cattle feed for farmers. All of this made the supply chain of Amul so efficient and effective that while the rest of the dairy industry was completely shut down, Amul tapped into their market share and procured 3.5 million litres of extra milk every single day and paid 800 crores extra to the rural milk producers of India. Amul also used 3rd party e-commerce sites like Big basket, Dunzo, Flipkart and even landed exclusive deals with Swiggy & Zomato to sell butter, milkshake and paneer.

According to Rupinder Singh Sodhi in the month of May itself they got more than 60,000 delivery orders through zomato and they sold crores worth of Amul products in more than 200 cities. This was the second pillar of their historic success that is the end to end digitalization of the entire supply chain and the incentivizing of the labour forces. When other brands were cutting down their advertisement Amul increased its ad volumes by 316% compared to 2019. They were so aggressive with their campaign that the Amul Kool ad was viewed 10 times more than the Indian Premiere League (IPL) itself. When Doordarshan started rebroadcasting the epic shows like Ramayan & Mahabharat during lockdown Amul started running their old ads to

resonate with the nostalgic mood of the audience, creating even better impact. The highlight over here is that although Amul was very keen on tapping onto the marketing opportunities and even made immunity boosting products they never went overboard the any kind of ridiculous covid claims unlike some other brands in our country.

This is how using an extraordinary foresight of consumer behavior through agile supply chain management system. Using digital transformation, third-party collaboration, incentivizing of labour, through strategic marketing initiatives Anand milk union limited established a benchmark for crisis management for dairy companies all across the world to follow. Amul's futuristic investment of 80 crores into IBM's systems has helped them operate such a huge supply chain in such an optimized manner. Rupinder Singh Sodhi was so sharp that he realized Covid-19 was the perfect opportunity for him to capitalize on the market in every single front.

Every time there is a crisis of any kind, it could be a pandemic, it could be a crisis specific to your industry always remember, during such a time that you can either choose to see it as an obstacle or you can either see it as a golden opportunity to get ahead of your competitors. Firstly, he increased his market share and got the customers who were transitioning from loose milk to packet milk. Secondly, all the farmers who were denied procurement from restaurants and other companies they rushed to Amul, giving Amul 3.5 million liters of extra milk every single day. Hence, Amul was able to establish itself as a savior for farmers. Most importantly while the industry was ruthless in cutting its frontline workers Amul provided the same workers with added incentives. Therefore building a very strong relationship with its frontline workers. This is how Amul become an opportunist during the time of crisis and established benchmark for all other brands from across the world.



by
Pisiapati.Sree Poojya
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REASON FOR AIR INDIA DISINVESTMENT



FALL OF THE FLAG CARRIER OF INDIA - AIR INDIA

Indian constitution holds a great upper hand among all constitutions in the world. Our constitution's beauty is unlike other countries our economy is a mixed economy. It is neither fully privatized like the USA nor fully government-owned like CHINA. So our country is mixed with both public sector undertakings and privatized organizations.

Public sector undertakings are government-owned enterprises, corporations, and nationalized companies in India. These are also called public sector undertakings. These organizations are partly or wholly owned by the government of India or one of many states or both together in parts. In 1951, there were just 5 enterprises in the public sector, but in March 2021 this had increased to 365.

AIR INDIA is the flag carrier of India, headquarter located in New Delhi. It is founded on 15 October 1932 by JRD TATA in the name of TATA AIRLINES. MR Tata himself flew the first flight in air India.

After world war2 Tata airlines become a public limited company on 29th July 1946 under the name "AIR INDIA".

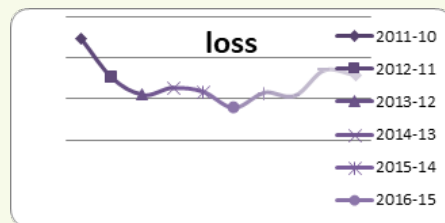
IN 1953, the government of India has passed the air corporation Act and purchased a majority stake in the carrier of Tata sons.

As of 2019, air India flies to a total of 102 destinations including 57 domestic destinations and 45 international destinations in 31 countries across five

continents around the whole globe.

Disinvestment is a policy of the government of India, where the government liquidates or sells its assets in the public sector undertakings partially or fully. This is to reduce the financial weight or burden and bridge the revenue shortfall of the government.

The following is the loss graph of air India from the past 10 years (i.e.) 2010-11 to 2019-20. By seeing this graph you can understand the government's reason for opting for disinvestment.



But the major question is, isn't any other way possible? 68 years old

Public sector Company which ruled as a MAHARATNA COMPANY,

It can only go into the hands of private people. According to "the Hindu business lines" The following are the reasons for AIR INDIA'S fall to the ground.

- Wrong decision on the purchase of aircraft
- Self-interest of CMDs
- failed marriage with IA
- Management's inefficiency in decision making

The Tata's bought AIRINDIA for Rs18000 crore. The government will

retain Rs 44,679 crore of AI's debt which will be paid off gradually by monetizing its non-aviation assets like land and landings.

This is the tweet RATAN TATA BY when he won the bid of air India.

So what happens to air India Now?

- No change in name
- No merger with VISTARA AIRLINES
- Air India will fly to all existing international and domestic sectors like Agartala or Bikaner Madurai Coimbatore and couldn't keep every Indian carrier must fly to certain remote sectors
- The good kind of changes like
- Good flight experience
- Better seats
- Better entertainment system
- Scheduled landing and take off

There is something that keeps troubling India's civil aviation market and that's the repeated failure of airlines from AIR SAHARA to AIR CARNIVAL, AIR DECCAN, PARAMOUNT Kingfisher, Jet airways are the popular names in the long list of more than 60 airlines a field in the last 70 years. So what will be the future of AIR INDIA, only time will tell?



by
Vaseem Baik
II MBA

HUMONGOUS UNDERGROUND MONEY REVEALED



Pandora papers!

The Pandora papers are the 11.9 million leaked documents belonging to 14 companies in offshore tax heavens containing details of 29000 offshore companies and trusts from Vietnam to Belize and Singapore. The documents represent the holdings of both tangible assets real estates and intangible like shareholdings in offshore entities. Surprisingly this investigation has revealed the names of 380 members of Indian Nationality.

The worth of the hidden world of offshore wealth collectively having worth trillions of dollars was leaked to the International Consortium of Investigative Journalism (ICIJ).

How ICIJ refined:

The largest investigation in journalism history exposes a shadow financial system that benefits the world's most rich and powerful. The world's largest ever journalistic collaboration, involving more than 600 journalists from 150 media outlets in 117 countries. The investigation is based on leak of confidential records of 14 offshore service providers that give professional services to wealthy individuals and corporations seeking to incorporate shell companies, trusts, and entities having low or no tax jurisdictions.

These providers help them to open bank accounts in countries with light financial regulation. A total of 2.94

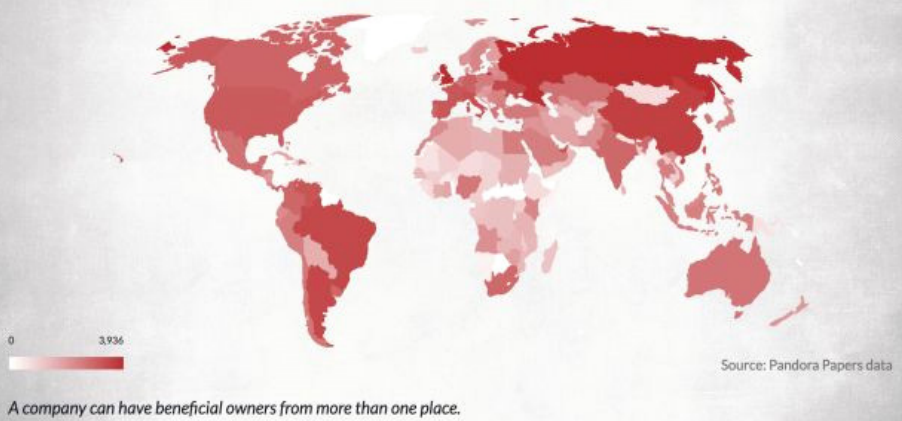
terabytes of data got leaked to ICIJ and shared with media around the world containing data like documents, images, emails, spreadsheets, etc

These papers contains information of business people , actors , politicians mostly belonging to British Virgin Islands, Seychelles , Hong Kong , Belize, Panama, South Dakota and other private jurisdiction.

Over 300 Indians names revealed in these documents. Anil Ambani, Sachin Tendulkar, Nirav Modi , Niira Radia, Ajit Kerkar ,Kiran Muzumdar Shaw were top in the list.

Where are the beneficial owners revealed in the Pandora Papers from?

There are more than 27,000 companies in the data. Hover to see the number of companies tied to beneficial owners in each country.



by
Sai Chaitanya
Pavan Kumar. V
II MBA



Sensex 60000 PTS Reasons for Reaching High

“Stock Exchange” is a financial barometer of the country that deals in long-term finance. It is an Institution that provides a platform for buying and selling existing securities.

India has several stock exchanges, among them “BSE” is the oldest stock exchange.

“Bombay Stock Exchange”, was established in Bombay in 1875. It got recognized by the Indian Government in 1956 under the Securities Contract Regulation Act, 1956. It is the 4th largest Stock Exchange in

Asia and 9th in World

In “BSE” stock is calculated by using the “Stock Indices” popularly known as “Sensex”. “Sensex” means Sensitive Index. It is a Benchmark Index of the BSE. The “Sensex” was launched on 1st January 1986 with “30” actively traded stocks in the market. Hence, SENSEX is also called as “BSE-30”.

Calculation of SENSEX:

We can calculate the “SENSEX” value by using the following formula:

Value of SENSEX = Total Free Float Market Capitalization / Base Market Capitalization * Base Period Index Value.

Road to 60,000 points of SENSEX:

For the First time BSE-SENSEX

Hits 60,000 mark on 24th September 2021.

BSE hit the 1000 mark on July 25, 1990. It took over 31 years to transfer the SENSEX from 1000 level to the famed 60,000 level.

Highlights/ milestones of SENSEX:

- Touched 1001 mark on July 25th, 1990.
- Crossed 5000 mark on October 11th, 1999.
- Crossed 10,000 mark on February 7th, 2006.
- Closed to 20,000 marks on December 11th, 2007.
- Surpassed the 25,000 mark on May 16th, 2014.
- Reached to 30,000 benchmarks on March 4th, 2015.
- Settled above the 35,000 mark on January 17th, 2018.
- Sensex reached to 40,000 marks on May 23rd, 2019.
- Sensex reached to 45,000 marks on December 4th, 2020.
- Sensex reached to 50,000 marks on January 21st, 2021.
- Finally, Sensex breaches to the 60,000 mark on September 24th, 2021.

Reasons/ Causes for SENSEX Reaching to 60,000 points:

- The major factor of rising in SENSEX this year in constant gains in Banking, Metal, and IT Stocks.

- Domestic shares possess abundant liquidity due to the Relative Strength Index (RSI) favorable policies.
- Some Stock's demand rises due to the festive season and substantial improvement was shown in all businesses from the Covid-19 situation.
- Analysts/Experts' positive opinion on the Stock market also becomes a key factor to Investors to buy to bring a strong momentum to SENSEX, which helps to a rapid recovery from the pandemic (Covid-19).

Is the Share market really important to the Indian Economy?

Yes, it is very important to develop the Indian Economy. Because, All Stock and Shares are, existing securities contributes to the Indian Economy (GDP).

There should be a definite percentage of contribution from the share market to GDP. Hence, undoubtedly it is really important to have share markets to develop the Indian Economy.



by
Podili Usha Sai
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Upcoming and Recently Listed IPO's



“Initial Public Offering” (IPO) is a process of offering shares of a private company to the public in a new stock issue. This helps the company to collect this capital from Public Investors and it provides a big opportunity to grow and expand the company.

IPO shares of a company are priced through underwriting due diligence. Generally, the number of shares sold by the company and its price are the generating factors for the company's new shareholders' equity value.

History of IPO's:

“IPO” has been a buzzword on wall street and among Investors for decades. The Dutch East India Company is the first company to offer the ‘IPO’ in 1602.

IN 1977, Reliance Industries Limited(RIL) issued the shares to the public for the first time in India.

Recently Listed IPO's:

1. Paras Defence and Space Technologies Limited were listed on October 1, 2021, with an issue price of 175, now its current price is 721.5 @ BSE and 721.35 @ NSE, where its gain percentage is 312.29.
2. Nureca Limited was listed on February 25, 2021, with an issue price of 400, now its price is 1480.7 @ BSE 1476.4 @ NSE, where its gain percentage is 270.18.
3. Sigachi Industries Limited was listed on November 15, 2021, with an issue price of 163, now its price is 572.15 @ BSE and 572.35 @ NSE, where its gain percentage is 251.01.

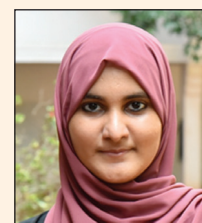
4. Laxmi Organic Industries on March 25, 2021, with an issue price of 130, now its price is 432.5 @ BSE and 432.05 @ NSE, where its gain percentage is 232.69.
5. MTAR Technologies Limited was listed on March 15, 2021, with an issue price of 575, now its price is 1893.9 @ BSE and 1892.75 @ NSE, where its gain percentage is 229.37.
6. Barbecue Nation Hospitality Limited was listed on April 7, 2021, with an Initial Issue price of 500, Now its price is 1530.65 @ BSE and 1529.75 @ NSE, where its gain percentage is 206.13.
7. Macro Tech Developers Limited was listed on April 19, 2021, with an issue price of 486, now its price is 1378.35 @ BSE and 1376.65 @ NSE, where its gain percentage is 183.61.
8. Easy Trip Planners Limited was listed on March 19, 2021, with an issue price of 187, now its price is 515.6 @ BSE and 59.385 @ NSE, where its gain percentage is 175.72.
9. Stove Kraft Limited was listed on February 5, 2021, with an issue price of 385, now its price is 994.2 @ BSE and 1001.3 @ NSE, where its gain percentage is 158.23.
10. Sona BLW Precision Forgings Limited was listed on June 24, 2021, with an issue price of 291, now its price is 711.1 @ BSE and 710 @ NSE, where its gain percentage is 144.36.

Upcoming IPO's in India 2021:

1. LIC is going to offer IPO in the Future with an issue size of 70,000 crores. 10 % of shares are proposed to be allowed to existing LIC policyholders.
2. Fincare Small Finance Bank will offer IPO with an issue size of 1,330 crores. The fresh issue will be 330 crores and an OFS will be 1000 crores.
3. Bajaj Energy Limited will be going to offer IPO with an issue size of 5,450 crores. The proceeds will be used to acquire LPGCL.
4. Studds Accessories will make an IPO of 98 crores in addition to OFS. Mostly they will issue 4 lakh equity shares of the company to the public through OFS.
5. Apeejay Surrendra park hotels will make an IPO of 1000 crore, among the 400 Fresh Issue 600 crore is OFS.
6. Go Air plan to issue 3,600 IPO, as it targeted 1500 crore in pre-IPO and 2100 crore in post- IPO. It will boost the airline industry.
7. Shri Ram properties are going to offer 800 crores worth IPO in 2021.
8. Aadhar Housing Finance offering an IPO of 7300 crores with a network of 292 Branches spread across 20 states and Union Territories.
9. Mobiwiki is also going to offer 1900 crores in 2021 in the form of an IPO.
10. Ola is also going to offer an IPO worth 7,300 crores in 2022.

In addition to the above Supriya life science, Penna Cement Industries USFB, JSFB, Seven Islands Shipping, ESFA Small Finance Bank, Pharm easy, Gemini Edibles and Fats, Mediplus, etc are ready to offer IPO's in the upcoming future.

by
Shaik Farahath Shirin
I MBA





How the foundation is important to build a house, the music director to an orchestra, canvas to an artist, the coach to a team likewise the customer plays the main role to run the business.

How are people aware of products?

Marketing is one of the trending sources that people are getting aware of products & brands of the organizations. This source which marketing includes the promoting of a company/organization through the advertisements on a different platform (digital ads, newspaper printed ads, etc...) creates a deeper connection with customers and consumers and attracts more for achieving greater results and impact.

On this opportunity, most of the companies are using the advantage of advertisements. The brand to brand, company to the company going head to head competition with each other through public advertisements. The brands with similar products are constantly at war to win over the public.

From coca-cola vs. PepsiCo to the latest chicken sandwich war of 2019 there are plenty of wars.

The most famous and familiar ad war of India is Hindustan Unilever vs. Sebamed.

The battle of Hindustan Unilever vs. German soap:

German soap brand Sebamed released a print advertisement targeting the product of HUL brands by comparing the PH value of the soaps. The advertisement states that the PH value of HUL's soaps like a dove, Rexona, lux is higher than the Sebamed soap where the PH value is 5.5 which are good for the skin.

Competitive advertising:

Sebamed highlighted the name of competitive soap and the litmus test showcased the harshness of soaps, using the tagline "film stars ki nahi,

science ki suno" which means that 'not listen to film stars, listen to science'. It was related to competitive advertising. To create a strong bond with customers Sebamed had scientifically proven by comparing with the HUL brand, where this act easily diverted the mindset of the consumers. This made the competitors who had been printed in the ad of Sebamed; decide to file a case against the German soap brand Sebamed.

Later the final court order allowed Sebamed to use the ads without mentioning Rin (being a detergent soap) since it is a detergent soap. Whereas the ad showing the comparison of Sebamed to pears dove, and other products of HUL are concerned, the defendant (Sebamed) is permitted to air the advertisement in its current form.

Win-win situation:

In this case, Sebamed placed a smart move by having a competitive war with HUL, by making consumers aware of acidity in soaps. The form that time onwards Sebamed had been the first challenging product to HUL's products. This kind of strategic advertisement is not new to the market; it is already used by other brands like Pepsi and coca-cola to increase their productivity.

THE COLD WAR:

In the late 1970s, the topmost international brands Pepsi and coca-cola are conflicted with each other. Both Pepsi and coca-cola are having been pioneers in the food and beverages industries.

Coca-cola and Pepsi acquire major shares in the soft drink market and always remain at war to get the majority of market share with each other. Both coca-cola and Pepsi follow similar segmentation strategies for target marketing.

In mass marketing both the companies follow a mass marketing strategy. In this, they made the strategy of targeting the whole market not a particular segment of the population. While coke

dominated the market in the '90s, Pepsi took over in 1975 with its brilliant campaign 'the Pepsi challenge'. With the Pepsi challenge, the company asked people to take part in a blind taste test to see which drink tastes better; surprisingly more than 90% of the people chose Pepsi in the taste test.

This made coke fight back; the company responded by delving into territory that Pepsi hadn't. The makers of coke came up with a diet recipe in 1982 and the year after that, they released caffeine-free versions of coke and diet coke which doesn't get a new image of coca-cola. This made Pepsi take advantage of this situation then Pepsi kick started celebrity ad campaigns with huge names like Michael Jackson as brand ambassadors

They started by showcasing the advertisements by using taglines. This advertisement made more competition between the two brands. This war was started in the late 1970s and again the battle came in the 1990s and the rivalry is not stopped till. Even though both the brands are competing with each other they never failed in decreasing their productivity.

Why do brands compete with other brands?

Brand competition is defined as the rivalry between the companies offering the same line of products or services to the same target.

- To get aware of their product in the market.
- To build more productivity.
- To get a unique position in the market circle.
- To increase the growth of an organization. Etc...

Some other ad wars between brands:

1. Nestle vs. Cadbury.
2. Hyundai vs. Maruti Suzuki.
3. Pepsi challenge triggered the cola wars.
4. BMW vs. Mercedes.
5. Mac vs. PC etc..



by
T. Moulika
I MBA

From a small food delivery app to a \$6 billion IPO:

The story of zomato



Zomato is quite a buzzword for food lovers, which delivers food timely to every doorstep. It has been the knight in shining armor for hungry appetites. Technology advancement and the Jio revolution in 2016 have paved the way for its triumph. In FY21, Zomato claims to have reached 32.1 Mn average monthly average users (MAU) from India. Besides this, it claims to have more than 1.4 Mn Zomato Pro subscribers and over 25,000 restaurants on the Pro plan. Let me walk you through its success story from the onset till its recent IPO.

The story behind its inception:

Deepinder goyal and Pankaj chaddah were IIT Delhi graduates who worked for Bain and Company in New Delhi. They noticed that their colleagues were quite dubious in choosing their food from paper menu cards. That was when a thought struck them and laid founding stones to foodiebay in 2008 to make it easy and to save time in choosing food. Initially, this was used by their colleagues, and later it was outspread to several tech companies and increased its usage. After which they decided to a design website for the general public. Later, Foodiebay was renamed Zomato to rhyme with tomato and to avoid confusion with eBay.

In the first year, the startup began by listing thousands of restaurants in India's six biggest cities. Then Sanjeev Bikhchandani, invested \$1 million through his Info Edge India Ltd.

Expanding its empire:

After achieving success in Delhi-NCR, the business expanded to cities such

as Pune, Ahmedabad, Bengaluru, Chennai, and Hyderabad. Zomato began spreading internationally in 2012, with facilities in Sri Lanka, the United Arab Emirates, Qatar, South Africa, etc.

Zomato's source of revenue:

Firstly, the ads platform that Zomato promises to view is the portal's primary source of revenue. Secondly, commission fees are charged to restaurants. It operates based on a commission-based business model.

Challenges encountered by zomato :

- Zomato struggled with a decline in sales, had laid off a large number of people in 2015. However, the company managed to save the year by purchasing Maple OS.
- Following a sluggish 2016, Zomato saw yet another drop in sales, the firm agreed to halt operations in nine of the countries to avoid losing market share.
- The most difficult challenge was to figure out how to expand its base in pivotal cities.
- Race for no.1: While Swiggy leads the online delivery space with about 14 million monthly orders, Zomato currently clocks about 10.5 million monthly orders across India and UAE.

Zomato's Growth after 2019:

Zomato sales increased by 225 percent in the first half of FY2020. As per the company's biannual survey, sales were \$205 million in the first half of this year, up from \$63 million

the previous year. Zomato claimed to have registered an increase of 177% of restaurant partners after getting an additional 73K restaurants on board.

Zomato has been raising money from both new and current investors as part of the IPO process to create a slush fund of \$1 billion. It raised \$250 million (over INR 1,800 crore) in the first quarter of 2021 from Tiger Global, Kora, and others, bringing its value to \$5.4 billion.

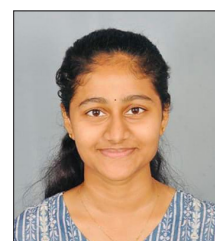
Objectives of zomato IPO:

The major objectives of the IPO for Zomato would be funding organic and inorganic growth opportunities and for general business purposes. Zomato is also building its focus on providing better raw materials to restaurants to increase consumer trust in the safety of the food.

The company is building its business-to-business (B2B) Hyper pure vertical to enhance the supply chain for raw materials to restaurants. The initiative connects farm produce to restaurants directly and the company expects that "Hyper pure" tags on restaurants will improve user engagement with those partners.

IPO data:

On April 28, 2021, Zomato filed its Draft Red Herring Prospectus (DRHP) with SEBI. The company offered equity shares aggregating up to Rs. 8,250 crore. Of this, Rs. 7,500 crore will be a fresh issue, while Rs 750 crore was an offer sale for its existing investor Info Edge. On July 23 as the stock opened at Rs 116 on the NSE, a 52.63 percent premium to its final offer price of Rs 76. The listing price on the Bombay Stock Exchange was at Rs 115, up 51.32 percent. The stock closed at Rs 125.85 on BSE, up 65.59 percent concerning the issue price, while on NSE, the stock closed at Rs 125.30, up 64.87 percent against the stock's issue price of Rs 76. It reached as high as 134 on the same day.



V. Saipriya, I BBA



P. Karthik, III BBA



NYKAA.COM
Your Beauty. Our Passion.
Brand 2017

Learn Dream to Yourself (Nykaa)

Nykaa is an Indian internet business organization, established by Falguni Nayar in 2012 and settled in Mumbai. It sells excellence, wellbeing, and style items across sites, versatile applications, and 76 disconnected stores. Starting in 2020, it was esteemed at 85 billion making it the main unicorn startup headed by a lady in India

Falguni Nayar (conceived 19 February 1963) is an Indian money manager and tycoon who are the organizer and CEO of the excellence and way of life retail organization Nykaa. Nayar is one of two independent female Indian tycoons.

Falguni Nayar, a previous overseeing chief at Kotak Mahindra Capital Company, established Nykaa in April 2012. It was dispatched as an internet business entrance organizing a scope of magnificence and health items. The brand name Nykaa is gotten from the Sanskrit word *nayaka*, which means entertainer or "one at the center of attention". The site was first dispatched around Diwali 2012 and was accessible monetarily in 2013.

In 2015, the organization extended from online-just to an Omni channel model and started selling style products. In 2018, the organization



dispatched Nykaa Man, India's first multi-brand web-based business store for men's grooming. The organization ventured into style by dispatching Nykaa Design Studio, which was renamed Nykaa Fashion.

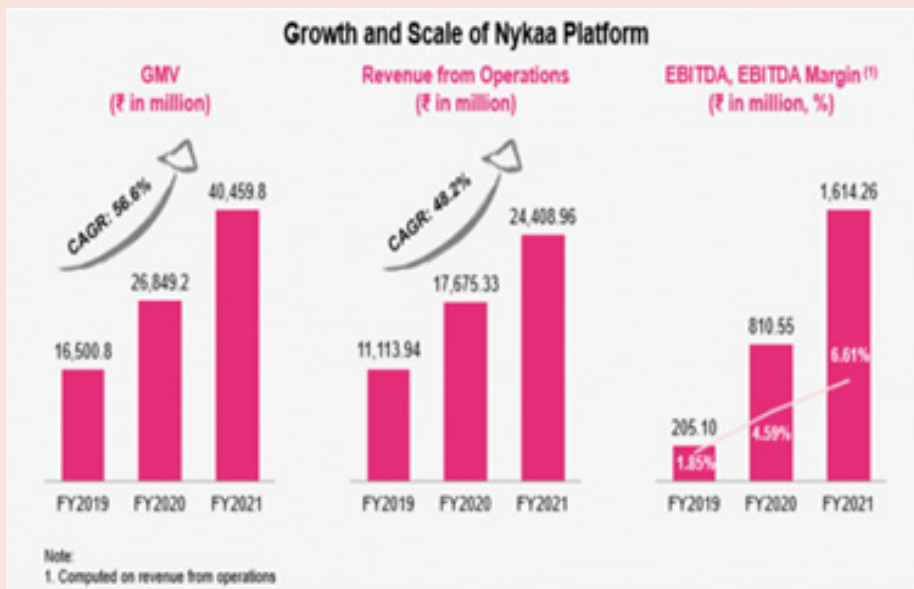
In 2020, Nykaa dispatched Nykaa PRO. It is a superior enrolment program that gives clients extraordinary admittance to proficient excellence items and offers to utilize the Nykaa App. In Dec 2020, Nykaa Fashion dispatched its first store in Delhi, making the design business Omni channel.

Introductory PUBLIC OFFERING:

Beginning around 2012, Nykaa has fund-raised through various rounds of subsidizing. In March 2020, it raised 100crore from Stead view

Capital, hence making it a unicorn startup esteemed at 85 billion. This was trailed by one more tranche of 67 crore financing by Stead view in May 2020. Two Bollywood entertainers put resources into the organization through auxiliary subsidizing. Katrina Kaif put 2.04 crore in the organization in 2018, and Alia Bhatt contributed 4.95 crores in July 2020. In November 2020, worldwide resource the executives firm Fidelity put resources into the organization through an auxiliary offer of offers from a current value financial backer.

In August 2021, Nykaa recorded a draft distraction outline with the Securities and Exchange Board of India to raise assets through the first sale of stock (IPO). The organization got an endorsement for the IPO from the Securities and Exchange Board of India in October 2021. The IPO opened on 28 October with a value band of 1,085-1,125 for each offer and finished on 1 November 2021. The IPO was oversubscribed 81.78 occasions, raising 5,352crore at a valuation of US\$7.4 billion. Nykaa was freely recorded on the NSE and BSE on 10 November 2021, and its value raised by 89.2% on the first day of the season making organizer Falguni Nayar India's most well-off independent female extremely rich person. Offers arrived at a high



Stages:

Nykaa likewise has magnificence and style content through Nykaa TV, its YouTube channel. It contains educational recordings about excellence, beauty care products, and styling. A portion of its prominent missions incorporates #BreakTheHashtag (with Taapsee Pannu), #WhatMakesYour-Beautiful (with corrosive assault survivor and lobbyist Laxmi Agarwal), Beauty in Her Story (as a team with Netflix), web series Tinderella, Khoj (a Mother's Day film), and Rakshak (a Raksha Bandhan uncommon film).

Beginning around 2018, it has been facilitating a web-based local area of magnificence and style devotees utilizing its Nykaa Network. In 2020, it dispatched a web miniseries called The Beauty Bar. Nykaa likewise has Beauty Book, a delight and design magazine.

SOCIAL RESPONSIBILITY:

Nykaa stretches out friendly and monetary assistance to causes like schooling, wellbeing, ladies' freedoms strengthening rustic turn of events, and debacle the board. A portion of its remarkable CSR associations are with SPARSH India, CARE International Confederation, PRIDE, Milaap, Nanhi Kali, Make a Wish Foundation, Benefactor, Sneha, GiveIndia, and PM CARES Fund.

Starting around 2015, Nykaa has facilitated the Nykaa Femina Beauty Awards in organization with ladies' way of life magazine Femina (India).

In 2019, Nykaa Fashion dispatched The Power List in association with Vogue India.

of 2,129 (US\$28) on its first day of exchanging, providing Nykaa with a valuation of around \$13 billion. Nayar, who possessed 53.5% of the organization, recorded a total asset of around \$7.7 billion.

Tasks and Services:

Nykaa follows a stock-based model with distribution centers in Mumbai, New Delhi, Pune, Haryana, Kolkata, and Bangalore. In 2020, notwithstanding its essential internet business, it has a disconnected presence through 76 physical stores across the country. It professes to have more than 200,000 items across 2,000 brands.

It has three disconnected store designs called Nykaa Luxe, Nykaa on Trend, and Nykaa magnificence Kiosks. The Luxe configuration highlights global extravagance excellence brands, for example, Huda Beauty, MAC, Dior, and Givenchy alongside Nykaa Beauty, the in-house assortment of magnificence products. The Nykaa on Trend design has items organized by classification premise their notoriety. In India, Nykaa is the main retailer that sells global brands like E.I.F, Charlotte Tilbury, Tony moly, Becca, Sigma, Lime crime, Dermalogica, and Murad.

Place of Brands:

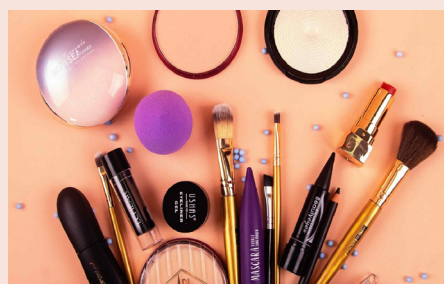
Nykaa has a progression of in-house brands inside excellence and style. Some of them include:

Nykaa House of Brands Nykaa Naturals, Nykaa Cosmetics, Kay Beauty Nykaa Fashion Nykd by Nykaa, 20 Dresses, RSVP, Mondano, Likha, Pipa Bella.

In 2015, Nykaa dispatched its assortment of in-house excellence items utilizing Nykaa Cosmetics and later extended it across classifications of Eyes, Nails, Face, Lips. The Nykaa Naturals portfolio is an assortment of skincare and individual consideration products. In mid2019, the brand dispatched its Wanderlust Bath and Body assortment, and later in the year presented a marvel line with the famous originator Masaba Gupta, Masaba by Nykaa.

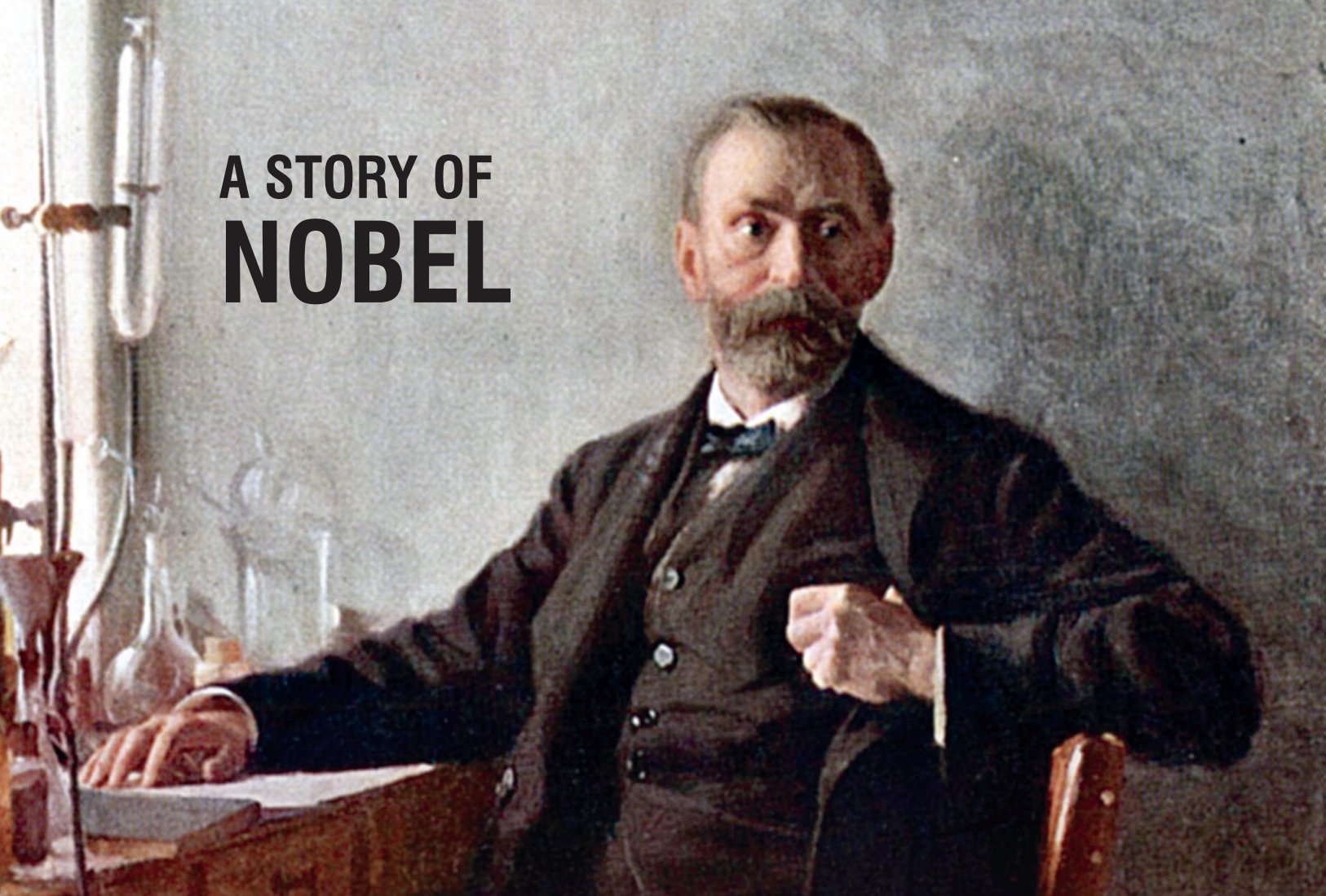
Organizations:

In May 2019, Nykaa obtained 20Dresses.com, a private ladies' styling platform. The same year, it dispatched its first VIP association brand, Kay Beauty, with entertainer Katrina Kaif. In 2021, Nykaa Fashion procured the India design gems brand, Pipa Bella.



by
Pavanagundla Pujitha
I MBA

A STORY OF NOBEL



Alfred Nobel was born on 21 October 1833 in Stockholm, Sweden, into a family of engineers. He was a chemist, engineer, and inventor. In 1894, Nobel purchased the Bofors iron and steel mill, which he made into a major ornaments manufacturer. Nobel also invented ballistite. This invention was a precursor to many smokeless military explosives, especially the British smokeless powder cordite. As a consequence of his patent claims, Nobel was eventually involved in a patent infringement lawsuit over cordite. Nobel amassed a fortune during his lifetime, with most of his wealth coming from his 355 inventions, of which dynamite is the most famous.

In 1888, Nobel was astonished to read his obituary, titled the merchant of death is dead, in a French newspaper. It was Alfred's brother Ludvig who had died; the obituary was eight years premature. The article disconcerted Nobel and made him apprehensive about how he would be remembered. This inspired him to change his will. On 10 December 1896, Alfred Nobel died in his villa in San Remo, Italy, from a cerebral hemorrhage. He was 63 years old.

Nobel wrote several wills during his lifetime. He composed the last over a year before he died, signing it at the Swedish-Norwegian Club in Paris on 27 November 1895. To widespread astonishment, Nobel's last will specify that his fortune is used to create a series of prizes for those who confer the "greatest benefit on mankind" in physics, chemistry, physiology or medicine, literature, and peace. Nobel bequeathed 94% of his total assets, 31 million SEK (c. US\$186 million, €150 million in 2008), to establish the five Nobel Prizes. Owing to the skepticism surrounding the will, it was not approved by the Storting in Norway until 26 April 1897. The executors of the will, Ragnar Sohlman, and Rudolf Lilljequist formed the Nobel Foundation to take care of the fortune and to organize the awarding of prizes.

Nobel's instructions named a Norwegian Nobel Committee to award the Peace Prize, the members of whom were appointed shortly after the will was approved in April 1897. Soon thereafter, the other prize-awarding organizations were designated. These were Karolinska Institute on 7 June, the Swedish Academy on 9 June, and

the Royal Swedish Academy of Sciences on 11 June. The Nobel Foundation reached an agreement on guidelines for how the prizes should be awarded; and, in 1900, the Nobel Foundation's newly created statutes were promulgated by King Oscar II. In 1905, the personal union between Sweden and Norway was dissolved. According to his will and the treaty read in Stockholm on December 30, 1896, the foundation founded by Alfred Nobel will reward those who serve humanity. The Nobel Prize is sponsored by Alfred Nobel's treasure. According to official sources, Alfred Nobel has left 94% of his wealth to the Nobel Foundation which is now the economic hub of the Nobel Prize.

The Nobel Foundation was established as an independent organization on 29 June 1900. The first Nobel award was given in the year 1901 (120 years ago). Its function is to manage the finances and administration of the Nobel Prize. In line with Nobel's will, the primary function of the Nobel laureate is to manage the remaining Nobel laureates. Between 1901 and 2021 the Nobel Prize and prize in economic sciences have been awarded 58 times to women.

The Selection Process :

The Nobel Prize is based on extensive research leading to the selection of prize winners. Although the winners were announced in October and November, the selection process begins in early autumn of the previous year, when the awards ceremony invites more than 6,000 people to nominate or nominate candidates. About 1,000 people nominated nominations for each prize, and the number of nominees usually ranges from 100 to 250. Experts in the fields of physics, chemistry, economics, and physiology or medicine; and officials and members of various universities and academic institutions. Respondents should provide a written recommendation stating the eligibility of their students. Self-appointment makes the nominee unfit. Prize nominations must be submitted to Nobel Committees on or before January 31 of the awards year. On February 1 six Nobel Committees — one on each prize — began their work on the nominations. External experts are often consulted during the process to help committees find the origin and value of each nominee's contribution. In September and early October, the Nobel Committees completed their work and submitted their recommendations to the Royal Swedish Academy of Sciences and other accredited institutions. Committee recommendations are usually not always followed. Negotiations and voting within these institutions are confidential at all levels. The finalists' decision must be made by November 15. Prizes may only be awarded to individuals, except for the Peace Prize, which may be awarded to an institution. A person cannot be nominated after death, but a winner who dies before receiving a prize may be awarded after death.

• The type which the Nobel prize is distributing

Each Nobel Prize contains a gold medal, a diploma with words, and a sum of money, the amount of which depends on the Nobel Foundation's income. The Nobel Prize is awarded in full to one person, divided equally between two persons, or divided into three persons. In the latter case, each of the three may receive one-third of the prize, or two may receive one-third. Sometimes the prize is withheld until the following year; if not issued, it is returned to the funds, which also happens when the prize can be withdrawn or withheld. Two prizes in the same category — that is, an award reserved for the previous year and a prize for that year — can thus be awarded in one year. If the prize is rejected or not received before the due date, the prize money is returned to the funds. Some prizes have been denied by the winners, and in some cases, governments have refused to allow their citizens to receive them. The winners of the award, however, are listed as Nobel laureates by the statement "the prize declined." Reasons for non-acceptance may vary, but often the reason is external pressure. In some cases, the recipient later explained the real reason for the refusal and was awarded the Nobel Prize in gold and a diploma — but not money, which always returns the money.

• Years without Nobel Prizes

Since the start, in 1901, there are some years when the Nobel Prizes have not been awarded. The total number of times is 49. Most of them were during World War I (1914-1918) and II (1939-1945). In the status of the Nobel foundation it says "If none of the works under consideration is found to be of the importance indicated in the

first paragraph, the prize money shall be reserved until the following year. If even then, the prize cannot be awarded, the amount shall be added to the Foundation's restricted funds."

Physics: 1916, 1931, 1934, 1940, 1941, 1942

Chemistry: 1916, 1917, 1919, 1924, 1933, 1940, 1941, 1942

Physiology or Medicine: 1915, 1916, 1917, 1918, 1921, 1925, 1940, 1941, 1942

Literature: 1914, 1918, 1935, 1940, 1941, 1942, 1943

Peace: 1914, 1915, 1916, 1918, 1923, 1924, 1928, 1932, 1939, 1940, 1941, 1942, 1943, 1948, 1955, 1956, 1966, 1967, 1972

• Round up of the 2021 Nobel prizes

Medicine: David Julius and Ardem Patapoutian

Physics : Syukuro Manabe and Klaus Hasselmann

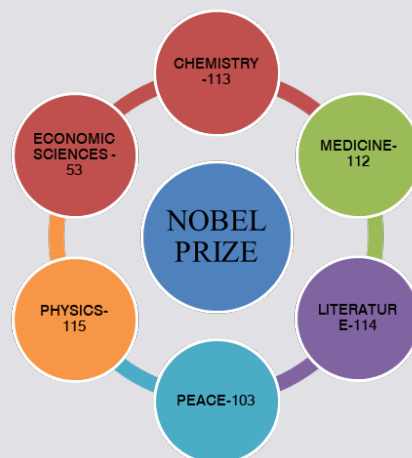
Chemistry: Benjamin List & David W.C. Macmillan

Literature : Abdulrazak Gurnah

Peace: Maria Ressa and Dmitry Muratov

Economics Sciences: David Card, Joshua D. Angrist, and Guido W. Imbens

• Nobel prize awarded from 1901-2021



by
A Bhavani
Tirumaleswari
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Reasons Behind Ford's Stoppage of Manufacturing Cars In India

by
Deevi Samhita
Keertana
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BIRTH OF FORD:

The "Ford Motor Company" is an American automobile company. Its headquarters is situated in Dearborn, Michigan, United States. It was established on 16th June 1903 by "Henry Ford". It produces automobiles, luxury vehicles, commercial vehicles, automobile parts, and pickup trucks.

FORD INDIA PRIVATE LIMITED:

Ford India Private Limited is a subsidiary of "Ford Motor Company". The Ford India Private Limited began production in 1926 as a subsidiary of Ford Motor Company of Canada. The reason behind why Ford India Company was liquidated in May is, there were severe import restrictions that were enacted

Ford was greatly identified when it re-entered in 1995. But it was a 50-50 joint venture with Mahindra Limited. In March 1998 Ford increased its interest to 72% in the venture and renamed it from Mahindra Ford India Limited to Ford India Private Limited.

CARS BROUGHT BY FORD TO INDIA:

Ford was so enthusiastic about launching its models in India. It launched models like Ford Escort, Ford Icon, and Ford Mondeo (second-gen).

THE-NO-NONSENSE-CAR

The launch of Ford Fusion brought a new segment to India. They called it an "Urban Activity Vehicle" and marketed it in India as "The-No-Nonsense-car". And the market Ford Fiesta was widely received in the market and it was very successfully sold. And it introduced Ford Figo based on the sixth-generation Ford Fiesta.

And with the launch of Ford Escort, Ford became one of the first companies to exploit the Indian government's policy of taxes for sub-4-meter automobiles. IT also exported this model from India to the EU and US. Launched Ford Freestyle in 2018.

ACQUISITION OF JAGUAR AND LAND ROVER BY TATA:

In June 2008, Tata bought Jaguar and Land Rover in an all-cash transaction of \$2.3 billion from Ford.

SHUTTING DOWN OF MANUFACTURING PLANTS IN INDIA

The Ford Motor Company announced that it will shut down its plants in India on 9th September 2021. It ceased the manufacturing of vehicles for domestic sales immediately. But vehicles needed for export will be manufactured by 2022. Even after winding down its manufacturing operations, it will continue to produce after-market service to its customers in India.

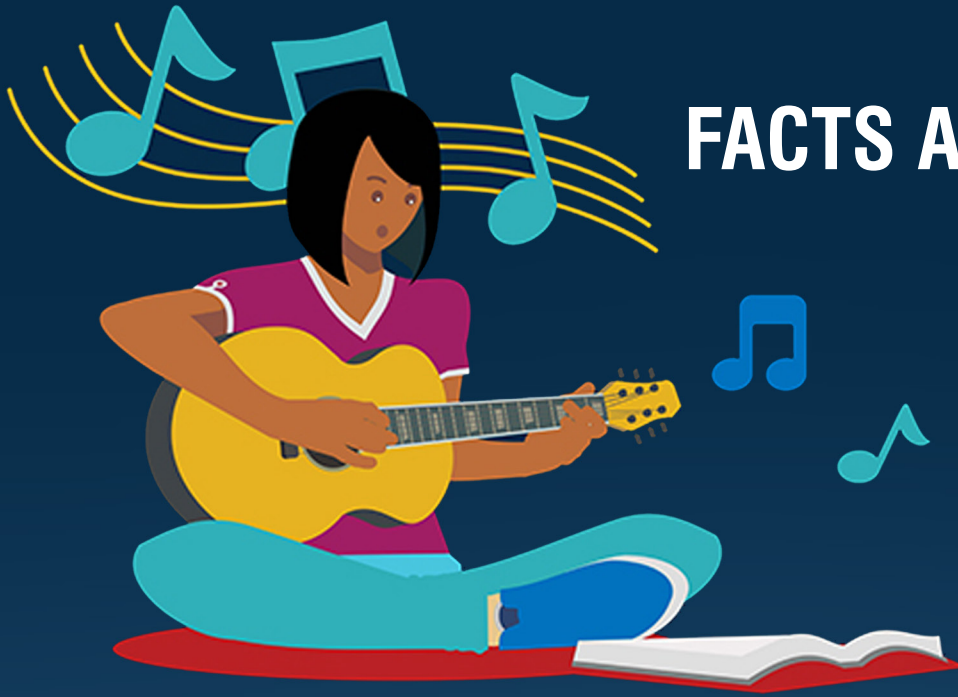
REASONS BEHIND SHUTTING DOWN:

Ford decided to close its plants in India due to unviable business conditions. It had recorded an operating loss of more than \$2 billion over the past 10 years and a \$0.8 billion non-operating write-down of assets in 2019 alone. In addition to the poor sales and weak exports, the company's trouble had been compounded by the COVID-19 crisis. The company had only managed to sell 2,790 units in June this year, compared to 2,872 units in June 2020.

A source told the Economic Times that "Exploring the partnership with Mahindra is the biggest mistake Ford has made in India, and that too not once but twice in more than 20 years of travel.

Ford had been trying to find new partners to stay afloat in India at least till 2023. It thought so when its new SUVs built on platforms code named B744 and B745 would be unveiled. It considered Skoda-Volkswagen group, Hyundai Motor, Tata Motors, Changan vehicles, Shangai Automotive, and a few electrical car (EV) startups. +

While Ford is closing down its domestic manufacturing, the Maraimalai Nagar facility in Chennai will be operating till quarter 2 of 2020 and Sanad till quarter 4 of 2021 for the manufacturing of vehicle and engine exports.



FACTS ABOUT MUSIC

Music is life

Music plays an important role in every individual's life. People around the world experience universal responses to music. We often listen to music in different situations in our life like in our free time, when we are sad, when we feel happy, when we feel lonely, depressed, etc. music affects the brain in many positive ways. It makes you smarter, happier, and more productive at all stages of your life. It is a fantastic brain exercise that activates every known part of the brain. Music is enjoyed by everyone irrespective of their age from child to old-age people. Music is the universal language and is understandable by everyone. Listening slow sound of music gives us relief and peace and makes us healthy mentally and spiritually. Music has the power to make us feel happy and at peace. Everybody has the kind of music that they love, which is special to us all in our unique ways.

Facts about music:

It keeps your heart healthy: Research has shown that blood flows more easily when music is played. It can also reduce heart rate, lower blood pressure, decreases cortisol which is a stress hormone.

It elevates your mood: Music helps to increase dopamine which is a

feel-good hormone that helps you to relieve feelings of anxiety, stress, and depression. Listening to music at work can make you happier and more productive towards work. Office workers are allowed to listen to their preferred choice of music to complete tasks more quickly and come up with better ideas.

It stimulates memories: Researches prove that music therapy helps Alzheimer's disease or dementia patients to relieve some of its symptoms and recollect their memories.

It helps people to eat less: Playing soft music in the background during the meal can help people slow down while eating and ultimately consumes less food.

Music helps you to learn: Research shows that music helps students in the following ways:

- improved language development.
- Small increase in IQ
- improved test scores
- increased brain connectivity
- Increased spatial intelligence (helps students to understand how things work together)

Music improves sleep: Research studies showed that listening to classical or relaxing music within

an hour of going to bed significantly improves sleep. It also helps people who suffer from insomnia.

Music changes perception: Research shows that music is not only able to affect your mood but also listening to happy or sad music can change the way we perceive the world.

Music can encourage bonding and connections: Music can help children and adults express emotions and create shared experiences, shared music can provide insights into how the people are feeling.

Music heals your pain: listening to music can heal your pain and gives you hope to achieve something in your life and also it helps you to concentrate on your goals. Music is your secret friend which stays loyal to us and helps you at any time.



by
G. Lakshmi Thanuja
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INDIAN ECONOMY

“Economy” is economics in action. It is a still framework picture of the economic activities. Indian Economy encompasses traditional village farming, modern agriculture, handicrafts, and a wide range of modern industries.

India’s economy is the world’s sixth-largest economy by nominal GDP and the third-largest purchasing power parity. The long-term growth prospects of the Indian economy remain positive due to its young population and corresponding low dependency ratio, healthy savings, and investment rate into the global economy

Now you might have the question

“HOW THE NATIONAL INCOME IS CALCULATED?” Measuring progress is the major riddle for the experts.

“GROSS DOMESTIC PRODUCT” (GDP) was put forward by the US economist Simon Kuznets in 1934. This method calculates a countries income at domestic and national levels in gross and net forms.

- Gross Domestic Product (GDP)
- Gross National Product (GNP)
- Net Domestic Product (NDP)
- Net National Product (NNP)

Economic Growth

An increase in the economic variables over some time is known as economic growth

- An economy might have been able to see growth in food production during a decade which could be measured in tonnes
- The growth of road network in an economy might be measured for a decade or any period in miles or kilometers

And the economic growth is Quantitative progress.

You may doubt that “HOW IS THE ECONOMIC DEVELOPMENT RELATED TO ITS GROWTH?”

If the economy of the country progresses development similarly reflects in the human development if the people of the country are progressing, they will contribute to overall development which leads to economic development.

Some important factors that affect the economic growth of India are

- Human resources
- Natural resources
- Capital formation
- Technological development
- Social and cultural factors

Economic Planning & Objectives of Planning

An economic plan is simply a set of specific economic targets to be achieved in a given period with a stated strategy. Economic plans may be either

Comprehensive or Partial.

- Economic Stability
- Increase in employment
- Reduce economic inequalities
- Self-sufficient
- Social welfare services

Nowadays the major problem in the Indian economy is “INFLATION”

An increase in the general level of prices in an economy that is sustained over some time is called inflation

The rate of inflation is measured based on price indices WHOLESale PRICE INDEX AND CONSUMER PRICE INDEX.

Some of the important methods to control inflation for economic growth are

- Monetary policy
- Control of money supply
- Supply-side policies
- Fiscal policy
- Wage controls

The control in these methods leads to economic growth and leads to a better INDIA.



by
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ROI of CRM

What is the ROI rate?

ROI rate is the Return of Investment rate. ROI is a widely used financial metric that helps to measure the profit of the investment. ROI helps the investors to know the benefits received concerning their investments. The higher the ratio, the greater the benefit earned.

$ROI = (\text{Net return on investment} / \text{cost of investment}) \times 100$

What is a CRM?

CRM stands for Customer Relationship Management. CRM software acts as a bridge between the management and the customer. It is a tool to help companies with sales, marketing, and service management. When the business has a professional CRM, it becomes easier for the business to focus on their company relationships with customers, colleagues suppliers, etc. By using CRM software, companies can provide ultimate customer satisfaction.

Maintaining a good relationship with the customers is the main key to the success of any business. But it is quite hard to keep the detail of every customer on your palm.

Mid-size business organizations maintain emails, spreadsheets, or even hard copies of accounts to note down the customer details. But this often leads to unorganized customer service management. This is when CRM comes into action. CRM can store all the information in one place. It helps in recording service issues, identifying sales, and even making marketing campaigns.

The need for CRM for your Business:

Here are the major benefits of CRM,

Data transparency: CRM maintains detailed records of transactions history. It helps in building trust between the customers and the organization.

Self-operation of business process:

CRM automatically generates invoices and can track customer and project level profitability. This decreases the manual work of the employees a lot.

Integrated team communication:

The whole data is centralized in CRM which makes it easy for every team in the organization to access the data in one go. This makes the organization save time without conducting any data-sharing meetings.

Revenue growth: The immediate benefit of CRM is the revenue growth i.e. increases in sales due to higher customer satisfaction.

Improved customer experience:

When a customer calls the customer care service, the salesperson will have immediate access to the clear details of the customer, like the order history.

CRM features that stimulate ROI :

Automated order fulfillment: CRM automatically manages the fulfillment process when an order comes in, it helps to speed up the process, save time and avoid human errors.

Customer transparency: Customers can access all the options like updating payment methods, requesting customer support, downloading invoices, etc. in a single system. It also helps the customer support team to understand the customer history easily.

Increase of cross-selling and up-selling:

With the data of the customer collected in the cloud, CRM may be better at noticing the needs of customers even more than the sales team.

Spontaneous renewal: CRMs automatically send invoices and payment requests at the time of renewal or reordering.

Future possibilities: We can forecast the sales and take care of staffing well in advance. It helps in preparing the budget without overspending.

Less manpower: With less work in the hands of the employees, we can save money on payrolls. Less money spent on salaries means more return on investment. Employees can utilize the extra time in focusing on customers.

Expectation of ROI from CRM:

The price of the CRM varies with its features and also with the size of the business. We need to consider the cost of setup and cost of training too. But when CRM is used well, the business can expect high returns. CRMs have shown an increase in conversion rates by up to 300%, revenue by 29%, and sales team productivity by 34%.

Note: Actual results may vary with the size of the business.

Measuring the ROI for CRM:

$ROI \text{ of CRM} = [(Revenue \text{ Increase following Implementation} - CRM \text{ Implementation Costs}) / \text{Cost of CRM Investment}] \times 100$

The basic formula for measuring the ROI is not complicated at all.

But estimating the ROI for CRM can be difficult as it's not straightforward. We need to understand the real gain from the investment, as the business may have other factors that help as sales booster line introducing a new product into the market, hiring new sales employees. We need to consider factors like improved sales, customer loyalty, and other sales productivity. You can't calculate CRM, but you can calculate profitability for your CRM.



by
Kona Vijaya Sandhya
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Life Style of **GOURI SAWANT**



The world thinks that India got independence 74 years ago but, there are few Indians who are still fighting for their rights against a hypocritical society. These fighters also have two eyes, two ears two legs, and two hands they are also called humans but, they are not allowed to study in schools like other children, they don't have the right to vote till 2014, they don't even have toilets in bus-stands, Railway stations and in many public places they are discriminated in every corner in this society just because they are not either men or women. They are "TRANS" transgender.

People in this society are unable to digest the word Trans and are not in a position to accept a person who is neither a male nor a female. When people were unable to accept them, they started humiliating discriminating. We the people of India see our epics (Ramayana, Mahabharata) as the way of life but, we may forget that in our epics also transgender are mentioned like Arjuna as Brihannala in Agnathavasa, lord Vishu as Mohini, and many more characters. The epics also showed that transgender is part of society and are not less than any gender. But many of us take only what we want and what we like in anything the same thing happened

here also. Society started mentioning a transgender with different names called hijra, .5, etc. The top of all is people discovered different signs with their fingers by using their useless brains to mention a transgender which is a very disgusting and creepy feeling for any transgender. Society apart from parents also unable to accept their children as transgender, they are thrown out of their houses by their parents to protect their huge respect in this tiny hearted/ immature society.

These discrimination, humiliations, oppressions gave birth too many activists from transgender, that where the fight for rights is started! They are fighting not to say that they are special and unique from another gender, they are fighting to say that they are also humans and another gender like male and female in the society and they too have rights and responsibilities. After many protests, strikes at last in 2014 Supreme Court declared transgender as a 3rd gender, this is very good news for ant transgender. They are recognized as another gender in society just because of many activist works and protests but, the main role is played by GAURI SAWANT.

ABOUT GAURI SAWANT:

Gauri Sawant is a transgender activist, she is the director of NGO Sakhi Char Chownghi, she is the goodwill ambassador of the election commission (EC), she is the founder of Nani-ka-Ghar, and she is the winner of an award called "IAM WOMEN" and also a winner of many hearts. She did not get all these because of her attractive speaking skill or not just of her attire of Bengali cotton saree and Usha Uthup style bindi. She faced many humiliations in society, ran out of her house, faced many hurdles in her way but, she stood like a stone to achieve her desire. If anyone wants to know Gauri Sawant in-depth they should know the meaning of words like bold, courageous, kind-hearted, determined, and many more.

Ganesh Sawant to Gauri Sawant:

When Gauri is used to staying with her family in Pune she is Ganesh Sawant. Her father is a policeman and she lost her mother at a very early stage. From childhood itself Ganesh wants to play with girls, he used to wrap his grandmother's saree around his

shoulder and he used to admire singer Usha Uthup's way of dressing and want to dress like that after growing up. These all thoughts and changing attitudes of Ganesh are not liked by his father. Ganesh is also criticized by his father who hurts him a lot. Ganesh ran away from his house having just 60 rupees in his pocket and reached the city of dreams, Mumbai. He just ran away, he doesn't have any idea where to go? How to live? But he ran away the only reason is –

“He wants to live as a Woman”.

Then in Mumbai, he reached Humfar Trust and changed his name from Ganesh Sawant to Gauri Sawant. And the journey starts.....

Gauri Sawant is a activist:

Staying in Humsafar trusted she wanted to do anything but she doesn't want to beg on roads as other transgender do. Then she started fighting for transgender rights with this society. She as an activist fought against many people, did many protests, gave many speeches on different stages. She is the transgender petitioner in National Legal Service Authority (NALSA) case in which the Supreme Court recognized transgender as 3rd gender. In 2000 she started an NGO called Sakhi Char Chowgi, which helps transgender people and people with HIV/AIDS. Among all activist. Activities the top is she is the 1st transgender who filled a petition in the supreme court for adoption rights for a transgender in 2014.



Her works are not only restricted to fighting for transgender rights, she is also fighting for sex worker children with a motive that a sex worker girl child need not be a sex worker. She also adopted a girl child named Gayatri daughter of a sex worker, who died because of HIV. Gayatri was adopted by Gauri so that can be saved from being a sex worker like her mother. Gauri also established a house called Nani-Ka-Ghar for sex worker children and abandoned children.

Gauri as a Mother:

When Gauri is living with her family in Pune as Ganesh Sawant, at a family gathering she was asked what he wants to become after growing up? She replied -

“He wants to be a mother after grown up!” Her relatives humiliated her for the answer and told her that if you can't be a woman then how could you be a mother? After coming to Mumbai she changed her name Ganesh to Gauri just because Gauri is the mother of Lord Ganesh. Since childhood, she wants to be a mother.

Being busy in her activist works she had almost forgotten her childhood dream but, then a 5-year girl named Gayatri came into her life. Gauri was felt surprised and blessed about how god fulfilled her childhood dream. Gauri is a rising Gayatri like her own daughter. Vicks, Touch of Care Campaign advertisement is a 3-minute video that depicts the relation between both mother and daughter and

emotionally touched every spectator. The ad states that motherhood is beyond biological relations taking Gauri Sawant and Gayatri as live examples.

Gauri Sawant is a transgender activist, a woman, as a mother, as a person, as a friend she is successful and proved that she is not less than any normal person(male/female) through her achievements and works. People said that-

“SHE CAN'T BE A WOMAN BUT, SHE BECAME MOTHER”.

Gauri gave a beautiful message to the society that **“MOTHERHOOD DOESN'T CONFINE TO ONE GENDER”**

Not only did Gauri Sawant prove that they can do anything many transgender like Laxmi Narayan Tripathi a classical dancer, Sathyasri Sharmilla, India's 1st Transgender lawyer and many more in this world. So transgender are also normal people and like others, they also have flesh body and blood the only thing is they are of another gender like male and female, please don't discriminate against them and accept them.

by
Pisika Shivani
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ROLE OF COMMERCIAL BANKS IN ECONOMIC DEVELOPMENT

INTRODUCTION:

Commercial banks are the financial foundations that furnish deposits, savings, and current accounts to the individual. Commercial banks not only serve the individuals but also the organizations. It is called a HIGH STREET BANK in the United Kingdom.

All the commercial banks are modulated under the Banking Regulation Act 1949. All these financial bodies will be under the crest body institution (RBI) Reserve Bank of India. They will be regulated and controlled by the monetary policy and guidelines of the RBI. The main objective of these banks is to accumulate profit from the banking business and increase their scope from narrow to a wider one. All the will be monitored by RBI and it recently released an article related to the fake loan providers in the banks.

CLASSIFICATION OF COMMERCIAL BANKS:

Commercial banks are the financial bodies to support the economy of any country. Just like each and everything in the world has segregation these banks also have segregation. These financial bodies are segregated into the below-shown types

- **Public Sector Banks:** It is the first and most known type of commercial bank. These banks will own mostly 75% of the total banking business in any country. These will be mainly nationalized and owned by the governments of the concerned countries when they are in profits with a share of 51%. In INDIA State Bank of India (SBI) is the most known and humongous financial institution. In recent times it was merged with 50 banks in INDIA. It is one of the top 50 commercial banks in the world.

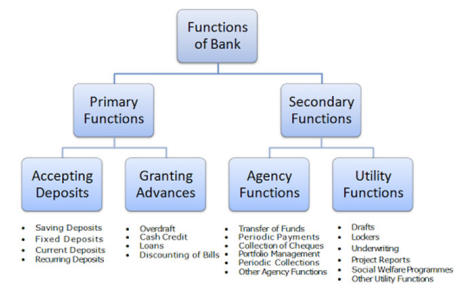
- **Private Banks:** These are the second part of the commercial banks. These will be mostly owned by private concerns. All the banks under this category are well known for most of the population in any country. In INDIA there are many forexes: Axis Bank, Kotak Mahindra Bank, etc. All these financial bodies will have to obey the rules and regulations laid by the central bank of the concerned country follow their guidelines and set their interest rates and loan rates according to the norms of the central bank of the country.

- **Foreign Banks:** These are the third section of the commercial banks. These bodies will be operated from the hometown where their head office is located and will follow the rules of the concerned country and follow their norms but operate from outside their country and spread their scope through the banking business. Here are a few foreign banks in India HSBC Bank, Industrial Bank of Korea, Bank of Nova Scotia, etc.

- **Regional Rural Banks (RRB):** These banks are mainly located in the rural areas of the country. The main and primary objective of these banks is to give some credit facilities and empower the weaker sections of society. They mainly provide loans afro agriculture and marginal farming and small business institutions in the villages. Through they will support the villages and help in the development of agriculture.

FUNCTIONS OF COMMERCIAL BANKS:

We all know that banks are having some functions to perform. But what are those? And how can they be done?



And how do they affect you? Banks mainly perform two different kinds of functions they are as follows:

PRIMARY FUNCTIONS:

These are the most common and most crucial functions to perform and the main way for commercial banks to make a profit. Let's see what they are

- **ACCEPTING DEPOSITS:** This first and far mostly done function of the commercial banks in any country. They will mesmerize the people to do deposits in their banks by giving different types of deposits and highly showing the interest rates to them. This is mostly accepted and deposited by the middle-class families of the country. These deposits are mainly fixed deposits for middle-class people because they will have some interest rate and will have a fixed time which will decide the rate of interest. Next are the current deposits which are mostly for the business concerns that will have the transaction on daily basis and will not provide any interest but charge for their service to the business concerns. The next one is Savings deposits is having both the functions of the fixed and current deposits and are mainly for the people who save on a daily basis
- **ADVANCING LOANS:** This is the main profit-earning channel for commercial banks. Banks will use this portal to make a profit by giving loans to the public at some

- interest rate by taking any of their security or asset as collateral. These loans are provided using different methods. They are cash credit which is mainly given for a short period of time and by taking the current assets and charging only for the drawn money; demand loans will be given by the demand of the customer irrespective of their time of demand and interest will be levied on the entire amount; short term loans will be given on the assets taking as collateral security and charge interest. The most famous and known instrument is a credit card which will grant credit at any time even on anything and another instrument like EMI's and many new portals are created and used for loan advancing even by using the official website of the bank through online and loan will be granted.

ROLE OF COMMERCIAL BANKS IN ECONOMIC DEVELOPMENT:

Commercial banks have become one of the core parts of the economic development of a country. They play a vital role in the development of the trade and industrial sector of the country. They even help the country to increase its productivity and development of the nation.

- **Capital Formation:** It is the most important one performed by commercial banks. They will mobilize the idle savings and channel to the required area. This will help the economy to gain some strength through industrial or other ways of investment. This will help the country to increase productivity of the country and will lead to a strong, stable, and substantial economy. If it is not performed this capital will be lead to increase assets which are of no concern to the economy.
- **Channelizing the funds to productive investment:** Banks invest the saving that is in their branches and create a portal for channelizing the funds to a productive way. Capital formation isn't the only way but if the capital is created by directing the pooled saving to a productive place it will build a strong economy for a long time. To do this the government has established a separate bank for its IDBI bank for the loan lending and will be controlled and monitored by the RBI.



- **Encouraging the right type of industry:** The banks will allow the loan lending and channel the pooled savings to the right type of industry which will become a pillar to the economy. If the savings are channeled to the right industry at the right moment then the Indian economy will have a huge benefit and will lead to employment as the firm increases and aids the economy.
- **Fuller utilization of resources:** The banks will lend money as loans to the industries and they will use the natural resources in a productive way. Through this, the resources that are left in vain will also be used to their ultimate level and will bring a boost in economy and will make complete utilization of natural resources in the country and will lead to the remarkable growth of the economy.
- **Bank rate policy:** The banks will have an interest rate that will make the business concerns not to take the loans. If these rates are regulated and made easier to the business institutions they will take the loan which will increase their industry and will be a backup for the economy and will increase the productivity of the bank too. This will attract more customers and will increase the scope of the bank and economy. These rates must be regulated by RBI.
- **Bank monetizes debt:** The banks will monetize the debt collected by them and can provide immediate loans to the business institutions.

Due to the credit sales done by the customers and business institutions, they will lock the capital but with the instrument named bills of exchange will lead to the continuous and smooth flow of business.

- **Bankers as employers:** These banks main activity is to make their scope a wider one. This will include the opening of different branches in different locations and regions. Due to this, the banks will provide employment to the citizens which will aid the emerging problem of unemployment in the banks.
- **Bankers as entrepreneurs:** The banks will provide loans to the eligible business plans. The banks will encourage the entrepreneurs to start the business with new ideas. They will even advise and provide guidance to the correct business plan related to the technical and managerial aspects which will lead to new support to our economy. If the plan is able to give good returns to the company they will give 100% credit worth for the company and the plan.

by
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TYPES OF CRYPTO CURRENCY



Today there are thousands of different types of cryptocurrency, and while each is designed to provide some new feature, most are founded on similar principles.

Cryptocurrency has become a common point of discussion in most finance-related conversations, gaining acceptance as an alternate mode of payment to fiat currency.

Completely decentralized and is not issued or regulated by any government or authority.

Cryptocurrencies are divided into coins and tokens. Coins operate on their block chain and hold value as they are used as money for transactions. Tokens, on the other hand, are built on an existing block chain.

List of the popular cryptocurrencies :

1. BITCOIN

Bit coin is the oldest and most popular cryptocurrency in the world. It was created in 2009. It is the first decentralized cryptocurrency that facilitated transactions using its block chain technology. At the time of writing, Bit coin was priced at roughly Rs. 37.34 lakhs.

2. LITECOIN

It was created in 2011 by Charlie Lee, a graduate from MIT and an engineer at Google. It was one of the first few cryptocurrencies that followed the

same technology as Bit coin. Despite being modeled on Bit coin, Litecoin generates blocks at a faster rate, and, hence, offers a faster transaction time. It is currently priced at Rs.13,631.

3. RIPPLE

Ripple operates on an open-source and peer-to-peer decentralized platform that allows for a seamless transfer of money in any form, whether it's dollars, yen, euros, or cryptocurrencies, like litecoin or bitcoin. Ripple is a global payments network and counts major banks and financial services amongst its customers. XRP is used in its products to facilitate quick conversion between different currencies.

4. ZCASH

Zcash is a cryptocurrency aimed at using cryptography to provide enhanced privacy for its users compared to other cryptocurrencies such as Bit coin. Zcash is based on Bitcoin's codebase. It shares many similarities, such as a fixed total supply of 21 million units.

5. ETHEREUM

Ethereum is a cryptocurrency network that uses block chain technology to facilitate smart contracts. It is a decentralized software that allows smart contracts to be built on its network and run on it without any control or fear of fraud by a third party. Ether is the token used to enable transactions

on the Ethereum network. Ethereum is currently priced at roughly Rs. 2.46 lakhs.

6. DOGECOIN

This cryptocurrency was created using a popular meme that features a Shiba Inu dog as its icon. The meme was immensely popular as is the cryptocurrency whose price skyrocketed after receiving backing from Tesla CEO Elon Musk. Musk managed to shake up the already volatile crypto market by backing the meme coin. Dogecoin, unlike Bit coin, has no limit on the number of coins that can be mined. It's is currently priced at Rs. 22.49.

7. CARDANO

Cardano was created through a research-based approach by a team of mathematicians, engineers, and cryptographers. In the ecosystem of cryptocurrencies, Cardano claims to be a more sustainable and balanced coin when compared to the other cryptocurrencies. It is currently priced at Rs. 210.78.



by
J.MEGHANA THANUJA
III BBA

How cloud based technology is Powering Career Development

What is cloud-based technology?

The cloud is, in fact, the “Internet” from which we can host a software platform or service from any location and anywhere that can be freely accessed via the internet. Instead of installing various software programs on multiple computers, you require only one application to log in and signing into a Hot Mail or Gmail account. In addition to that, the cloud is a hosted service and reduces the need for physical infrastructure. It gives users to access the storage, files, software, and servers through their internet devices. These days’ organizations came to rely heavily on technological tools to navigate the past year. A major change was career development and learning through virtual with online tools. However, in any situation business needs to be prepared for any change and employees can’t rely upon their existing skills. They need to change themselves according to the situation demands.

Growth in cloud computing

One thing you should know about the growth in cloud computing right now is that it’s extremely popular. People are pouring in a lot of money which makes it a \$120 billion+ industry and of course, after covid everyone will look towards cloud computing because everyone is working remotely, accessing services which are based in the cloud, and similar requirements. Now there is a project of 30% growth in that going to happen in the year 2021 in this entire industry and I believe, that is amazing because at the end of the day with this much amount of growth it creates a lot of job openings, in fact, thousands of job openings which help in developing skills and growth in career development.

Types of cloud technology:

- Hybrid cloud: It is a combination of both public and private clouds.

- Private cloud: The cloud infrastructure is exclusively operated by a single organization. It can be managed by the organization or a third party.
- Public cloud: The cloud infrastructure is made available to the general public over the internet and is owned by a cloud provider.

Performance measurement:

Talking about the changing culture of performance measurement earlier day’s organizations used to measure the performance annually or in the mid-year. But these days the firms have adopted a continuous performance management process and training culture. To implement this successfully there is a need for a strong technology tool to look after. All of this became critical to enable on the mobile. This is only possible when organizations pull up the power of emerging technologies such as cloud, AI, and Big data. Here’s how cloud-driven career development helps organizations.

- Data-driven decision making: It uses facts metrics and data to guide strategic business decisions that align with the goals, objectives your organization needs to make DDDM a norm. Real-time data in the cloud helps insights of organizations in knowing what work is being done and how people are doing it and simultaneously allowing training and development to employees which bring out the hidden potential of workers.
- Collaboration to enhance team performance: The future lies in the concept of technologies integrated with humans. Cloud collaboration helps people perform at a greater speed.
- Career decision choice: Helping them match their interests, passions, and capabilities with current and future demands.

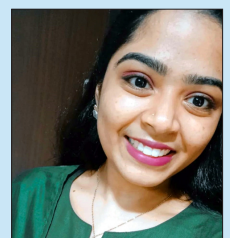
- Rewards for potential: Working is not about what workers are certified for recruited for or what organizations want them to do. It’s about giving them the freedom to choose how they can overcome business problems which help in the career development of employees as well as organizations.
- Build on future-focused skills: It is necessary to know and learn new skills and equip ourselves with future-focused skills to grow and develop by allowing an opportunity to develop at all times. Cloud enables the values of openness, agility, accountability, and ownership. The workforce of today immensely values these tenets, making it a must to have employee’s value propositions.

Conclusion:

As organizations move to a multi-locational workforce while employees continue to work remotely for at least some of the time. Pulling the cloud makes certain that the employee experience evolves to keep up with changing employee expectations.

“Come out and experience the move of cloud technology”.

by
Afreen Shaik
I MBA



Alluring Art



"Clouds come floating into my life, no longer to carry rain or usher storm, but to add color to my sunset sky."



Hari Prakash Guntupalli
II MBA



"ONLY IN THE DARKNESS CAN YOU SEE THE STARS"



J.Hema Latha, II MBA



"Love the world as your own self; then you can truly care for all things."



Keerthi Dalavai, I BBA



"BE THE LIGHT THAT HELPS OTHERS SEE"



Mamidi Pavan Naga Sai,
II MBA

Photopedia



"ENPOWER YOUR WILDNESS"

SANDHYA RANI RANGISETTI, I MBA



Sai Teja Gudiwada
II BBA



"BLOSSOM TO BLOOM OUT THE BEST IN YOU"

Shaik. Ayesha
II BBA

Eligibility criteria and Fee structure for BBA/MBA Programmes for the academic year 2022-23

Courses	BBA			MBA		
Category	Eligibility Criteria	Fee structure		Eligibility Criteria	Fee structure	
		Admission Fee (1st year)	Tuition Fee (per year)		Admission Fee (1st year)	Tuition Fee (per year)
A	Intermediate (10+2) with 55% in AP & Telangana State - CBSE - ICSE / 50% in other south Indian states and qualified in V-JET	10,000	1,00,000	55% in any Bachelor's Degree with CMAT Score above 130 / ICET Rank below 25000 / MAT score above 500/ Min.70% in CAT (OR) 60% in B.Tech	10,000	1,60,000
B	Intermediate (10+2) with 50% in AP & Telangana State - CBSE - ICSE / 50% in other south Indian states	10,000	1,60,000	Minimum 50% in any Bachelor's Degree	20,000	2,20,000
Scholarships	Available up to 75% of tuition fee for all eligible students			Available up to 50% of tuition fee for eligible students (25% seats with 50% scholarship and any number of seats with 25% and 10% scholarships)		

* V - MAT: Written Test will be conducted for B.Tech / Degree students who have not appeared in any other entrance tests.



12.00 LPA

Highest

5.00 LPA

Average

6.00 LPA

Top 10

20.26%
Hike in Average CTC

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Internships :

Paid Internships offered for BBA and MBA students for a duration of 8 weeks and 12 weeks respectively.



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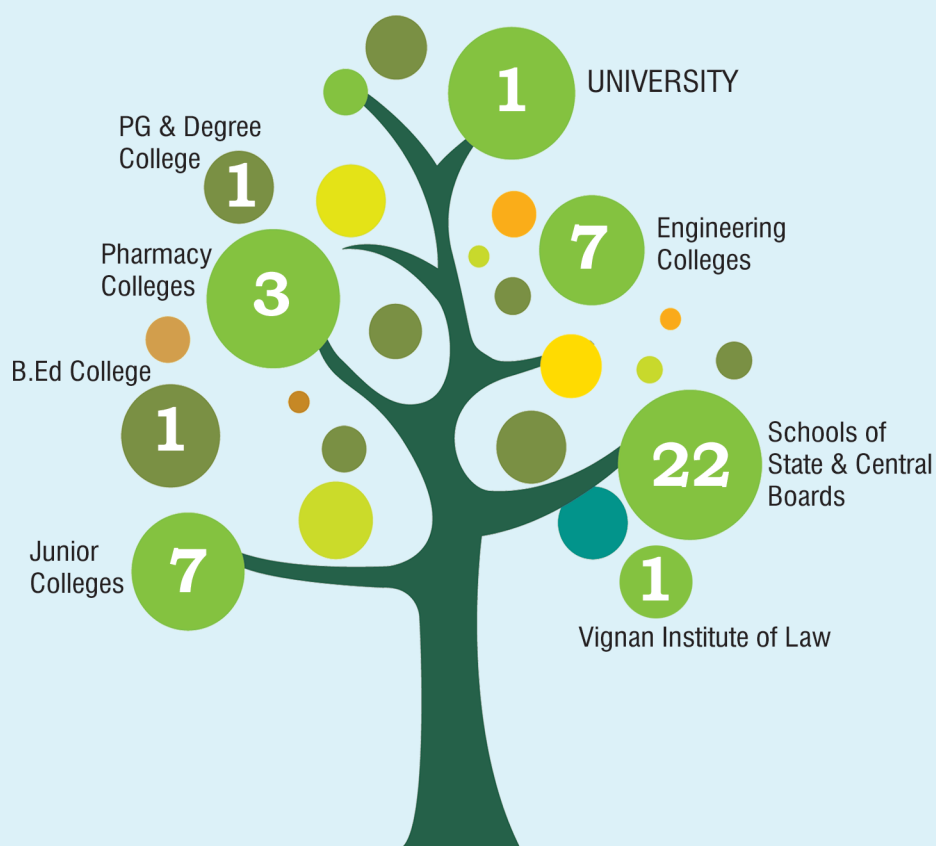
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