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# MANOGNA

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**TEAM MANOGNA**

# Balvantray Kalyanji Parekh

## EARLY LIFE:

He was an Indian entrepreneur founder of Pidilite industries. He was known as “India’s Fevicol man”. He was born in Mahuva, Gujarat, India in the year 1925. His father was a Farmer and his Grand father was a Magistrate. Balvantray finished his schooling in MN School at Mahuva. He later studied Inter in Arts at Bavanagar. His grand father was a magistrate in Bavanagar. Balvantray’s father wished that his son followed his Grand father and become a legal expert. On his father’s wish he came to Mumbai and joined in Government Law College.

When, they landed Mumbai they had no place to stay in there. He and his friend stayed in his relative’s office at Kalbadevi for a month and later they had shifted to his Friends room. He receives money daily from his father. At that time Mahatma Gandhi had initiated Quit India Movement against the British. To hear the speeches of Gandhi he daily visits Birla house. he was very much inspired by the speeches of Gandhi. He decided to quit his education and went to Mahuva, he had no work to do there, and he had no intent to do farming. He started doing some social services organizing speeches at Mahuva. After one year he returned to Mumbai and completed his studies and got the degree in two years. He completed the bar council exams as well.

After, his graduation from law school though he became a lawyer he was hesitant and reluctant to practice law by considering the amount of lies the profession demanded. After the completion of his graduation, he was married to Kantababen. He quit his lawyer job his family members did not agree with his decision at first and later they accepted. He doesn’t want to depend on his Father for that he joined in a dyeing and printing press. His boss at printing press would get him to do his personal works like purchasing vegetables and all. He did not like his job and he quit his job and went to Mahuva, and then he worked as a peon in wood trading company. He used to stay there with his wife for rent. He did not like this job too and gain he Quit. But this time he did not go back to his home. At this time his wife was pregnant. He started selling ghee which was brought from the village.



The USP of his business was that he would take back the product in case of any compliment. Because of these complaints he had to wind up this business too, and then he went to Mumbai shipyard by seeing the face of Parekh customs officer offered some money to him but Parekh rejected and asked the officer for the list of imports and exports. He thought of doing business with that information by printing the information into books and started selling those books. He is getting some profits. But the money was not sufficient to lead his family and again he went on searching for a new job. He had got a good exposure to import/export of dyes while doing jobs. He offered to Mohan Bhai a dye trader with whom he had an excellent rapport, to do dye import on latter’s investment. He accepted the offer.

They started importing cycle, sopari, spare parts, paper besides dies of Germany, Italy, and England. This partnership business is the turning point for Balvantray within the span of one year they got 25,000 as profit. It is very great in those days. After two years Balvantray asked to raise the shares but mohan bhai refused to do so for this he left the company.

## PIDILITE INDUSTRIES:

After he left the Mohan Bhai’s company, he started searching for the new job at that time he got an opportunity in German company named FEDCO. That promoted the interests of German giant Hoechst. He worked very hard. Now the profits that are generated from imports of FEDCO Parekh had 50% Partnership. They also had given permission to do other businesses as well. When FEDCO Managing Director came to India, He was very happy with Balvantray’s work. And he invited Parekh to visit his German company for training he accepted and went to Germany in 1954 with in a short time of his return MD died. From then all the business activities of German company are taken care by the Parekh.

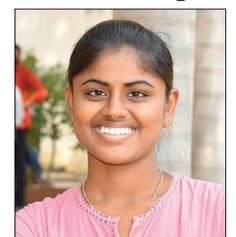
Parekh wanted to put in practice the training he received in Germany. He and his brother set up a dye and chem-

ical factory named “Parekh Dyechem Industries meantime they purchased good amount of FEDCO shares. After he named it Pidilite Industries, In 1960 Gum was prepared from the animal’s fat and it was used to fix the wood. To make this easy Parekh introduced glue called Fevicol. The carpenters are the marketers for this product. For those carpenters he established Fevicol Champion’s Club. Anything that bonds two things is called ‘col’ in Germany. Germany’s products are named as ‘Movicol’. Later he introduced Fevikwik used to attach plastic items, and he introduced m seal and Dr. Fixit for pipes. He brother Narendra came from USA after his studies. He brought many new changes in the company. He used to take care of production and finance activities. His brother shusil used to look after the marketing activities.

Now the company has more than 15 manufacturing units, and they are preparing 200 wide ranges of products and exports to different countries. Annual sales per year are 6,500 crores. Its turnover was 35,000 crores. In 2013, he died. Now the company was looking after by his sons Madhukar Parekh, Ajay Parekh. Parekh advises the “new entrepreneurs to do anything with enthusiasm and passion. This passion should come within but there no formula for success.” He founded two schools, a college and a hospital in Mahuva. He established Darshak Foundation is an NGO that studies the cultural history of Gujarat and he established Balvant Parekh Centre for General Semantics and other Human Sciences

## AWARDS AND RECOGNITIONS

- J. Talbot Winchell Award in 2011
- Forbes India had placed him 45th on its annual rich list Rankings



by  
Harika Prathipati  
II MBA



Shivaji, also spelled Sivaji, born on February 19, 1630, Shivner, Poona [now Pune], India—passed on April 3, 1680, Rajgarh, founder of the Maratha kingdom of India. The kingdom’s safety depended on religious toleration and on the functional integration of the Brahmans, Marathas, and Prabhus. Shivaji was descended from a line of noticeable nobles. India around then was under Muslim rule: The Mughals in the north and the Muslim rulers of Bijapur and Golconda in the south. Every one of the three governed by right of conquest, with no misrepresentation that they had any commitments toward the individuals who they dominated. Shivaji, whose hereditary bequests were arranged in the Deccan, in the domain of the Bijapur kings, tracked down the Muslim abuse and strict mistreatment of the Hindus so heinous that, when he was 16, he persuaded himself that he was the supernaturally delegated instrument of the reason for Hindu opportunity a conviction that was to support him for the life.

Gathering a band of supporters, he started around 1655 to seize the weaker Bijapur stations. Simultaneously, he destroyed a couple of his influential coreligionists, who had adjusted themselves to the rulers. No different either way, his trying and military ability, joined with his sternness toward the oppressors of the Hindus, won him much admiration. His depredations grew increasingly audacious, and a few minor campaigns shipped off reprimand him demonstrated insufficient.

In the summer of 1674, Shivaji had himself enthrone with great display as an independent sovereign. The suppressed Hindu majority declared him as their leader. He ruled his area for six years, through a cabinet of eight ministers. A devout Hindu who prided himself as the protector of his religion, he broke tradition by com-

manding that two of his relatives, who had been forcibly converted to Islam, should be taken back into the Hindu fold. Yet even though both Christians and Muslims often forced their creed on the populace by force, he respected the beliefs and protected the places of worship of both communities. Many Muslims were in his service. After his coronation, his most of note movement was in the south, during which he forged an alliance with the sultans and thereby blocked the grand design of the Mughals to spread their rule over the entire subcontinent.

Shivaji had several wives and two sons. His last years were shadowed by the apostasy of his elder son, who, at one stage, defected to the Mughals and was brought back only with the utmost difficulty. The strain of guarding his kingdom from its enemies in the face of bitter domestic strife and discord among his ministers hastened his end. The man that British politician and author Thomas Babington Macaulay (later Baron Macaulay of Rothley) called “the Great Shivaji” died after an illness in April 1680, in the mountain stronghold of Rajgarh, which he had made his capital.

Shivaji breathed new life into a moribund race that for centuries had resigned itself to abject serfdom and led them against Aurangzeb, a powerful Mughal ruler. Above all, in a place and age stained by spiritual savagery, he was one of few rulers who practiced true religious tolerance. In the summer of 1674; Shivaji had himself enthroned with extraordinary fanfare as an autonomous sovereign. The suppressed Hindu dominant part rallied to him as their leader. He ruled his area for a very long time, through a bureau of eight ministers.

A sincere Hindu who prided himself as the protector of his religion, he broke tradition by instructing that

two of his family members, who had been forcibly changed over to Islam, should be taken back into the Hindu fold. However, despite the fact that the two Christians and Muslims regularly forced their doctrines on the general population forcibly, he regarded the convictions and ensured the spots of love of the two networks. Numerous Muslims were in his administration. After his crowning ordinance, his most significant mission was in the south, during which he produced collusion with the rulers and subsequently hindered the terrific plan of the Mughals to spread their standard over the whole subcontinent.

Shivaji had several wives and two sons. His last years were shadowed by the heresy of his elder child, who, at one stage, defected to the Mughals and was carried back just with the most extreme trouble. The strain of kingdom his ministers from its enemies in the face of bitter domestic strife among his ministers hurried his end. The man that British lawmaker and creator Thomas Babington Macaulay (later Baron Macaulay of Rothley) called “the Great Shivaji” kicked the bucket after a disease in April 1680, in the mountain fortification of Rajgarh, which he had made his capital.

Shivaji breathed new life into a declining race that for centuries a long time had surrender to servile serfdom and drove them against Aurangzeb, an incredible Mughal ruler. Most importantly, in a place and age stained by religious savagery, he was one of few rulers who rehearsed genuine strict resistance.

On February 19, every year, Shivaji Jayanti is celebrated to honor the incomparable Maratha ruler Chhatrapati Shivaji Maharaj. This year, the day marks the 391st birth commemoration of Shivaji Bhonsle, also called Chhatrapati Shivaji Maharaj.

On this day, individuals recall his lessons, courage, and commitment in building up the Maratha Empire. The champion lord established the domain by banding together Maratha factions along the Western Ghats against the Mughal, Adilshahi and Nizam mastery of Marathi-speaking regions.



by  
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# FOREIGN STUDIES

Student migration is the movement of students who study outside their country of birth or citizenship for a period of 12 months or more. During the period of globalization, the internationalisation of higher education increased dramatically and it has become a market driven activity. With the rapid rise of international education more and more students are seeking higher education in foreign countries and many international students now consider overseas study a stepping-stone to permanent residency within a country. The contributions that foreign students make to host nation economies, both culturally and financially has encouraged major players to implement further initiatives to facilitate the arrival and integration of overseas students, including substantial amendments to immigration and visa policies and procedures.

During the colonial period, the majority of student flow came from colonies to the world capitals. Imperial governments provided pathways for selected nationals to pursue higher education. The concept of studying abroad was based on the assumption that graduates would return to their homeland to serve colonial administration once they had developed skills and absorbed the values of the colonial rulers.

The Cold War era had a significant impact on foreign aid and the funding of overseas students. The policy of distributing scientific knowledge and sharing industrial progress with the developing world required the help of higher education institutions. Support for USAID linked the foreign policy mission with support to higher education. Cold war rivals funded study abroad programmes and were in competition

to attract students from the developing world.

One of the most famous international exchange programmes that facilitates and encourages international student migration is the Fulbright Program. Established in 1946, the Fulbright Program provides grants for students, scholars, teachers and professionals to undertake studies and research. The Fulbright Program was initially funded by using proceeds from the sales of surplus war property and was founded on the principal of promoting “international good will through the exchange of students in the fields of education, culture and science”.

The Colombo Plan was another program that encouraged the movement of students between countries. The Colombo Plan was established in 1951 with the intention of strengthening economic and social development of the Asia Pacific region.

Since the colonial and Cold War eras, the profile of international students has made a significant shift. The way in which students travel has changed, and the majority of students seeking education abroad are now self-funded.

The international student market has become an important source of revenue for local economies and many institutions rely heavily on the income brought by cross-border students. Receiving countries could benefit from qualified skilled migrants who make considerable contributions to their new countries. International students are also demanding more “value for money” as finding job opportunities abroad is becoming more difficult.

In most host countries, higher education was tuition fee-free. Until the 1980s, many countries had not any provision for levying fees on domestic and international students. The UK was the first to introduce fees on overseas students; other countries, such as Australia, began to follow suit.

The international market for students now accounts for billions of dollars and, subsequently, competition between institutions is fierce. Studying abroad is expensive and in most cases is funded by the individual.

In OECD countries there are three patterns to the levying of fees:

1. In some countries fees for international students are higher than domestic students. This occurs in Australia, Canada, New Zealand, the UK and the USA. Sweden started levying fees for non-European students from 2011.
2. Some countries make no distinction between international and domestic student fees. Tuition fees remain the same for foreign and domestic students in France, Greece, Hungary, Italy and Japan.
3. Countries such as Denmark, Finland and Norway have not begun levying tuition fees from foreign students.

After my BBA, like other students on my stage I had to face the challenging question to a graduated:” what’s next?!” I was 20 at that time; and as a young girl with this age in a culture conservative country, the next expected level of her surroundings is marriage! but for me as a girl who has been raised with parents who always encourage her to dream far and be as financially independent as possible, I

knew there was still a lot to do before going into the responsibilities of marriage. Unfortunately, not everyone could understand it and it was a threat specially in Africa where a child is a responsibility of the whole family and not only the closed one. Each relative finds it right to have a world to say in a girl's life decisions but as I was having my parent's support there was a hope.

For my parents they were fine with me either to keep working as I was already having a good job since my BBA or carry on with my studies, but the only condition was that it should be either in our country or in one that is close to ours. But for me I wanted to try something you that will help me to grow intellectually and personally as well so what's better than a foreign country with different culture and I would rely on my own, it's challenging but exciting at the same time.

It took me a whole year to convince my parents specially my father! But at the end he agreed. The next question was which county? And you might think why India? That's one of the questions asked by my Indian friends! So since before I was passionate by Indian's

culture specially their dance, I knew the country through Bollywood movies only! I started to ask students from my country studying here and the common information they were giving was that here the prices are affordable and the education is good as well. So, they told me about vignan, then I started the visa process; only after two weeks everything was done and I was finally in India.

Honestly, the first few days in vignan were so challenging for me, it took time for me to overcome challenges such as: the language, the dressing, the food(spicy!!), making friends, etc...

And I think it's same for all foreign students and workers as well. Do I regret my decision? Hell noo! Yes, it's not easy but it's worthy so much. In these last two years I have passed from the parent's little girl to the strong one who can face any of life's challenges with courage and determination.

To conclude my article, I would like to thank each and every person who supported me throughout this whole journey this includes Vignan's faculty, management, classmates of MBA

2019-21 and friends as well.

I would like to encourage also any fellow student that will read this article, if you have dreams and ambitions, please go for it. No matter how hard it might be, stick on it, even though it will take you to do some risky things that may look crazy in front of people, do them.

They may ask you why? but at the end their why will turn into how!? Studying abroad is not easy specially for girls, they are so many challenges but it prepares you to face the diversity that comes with the globalisation system. And at the end when you finish your studies with the desired certificate and so many promising opportunities to come you will be proud of yourself of what you overcame and tell yourself I MADE IT! And that's the most satisfying feeling ever so, go for it!



by  
CHACELINE  
ISHIMWE  
II MBA

## The Uncertainty In Petrol Prices

As we all know Petrol is as precious as Gold. One of the biggest Impact of the Corona Virus out bracken India is the high prices of petrol. Rising global Crude Oil prices and an improved demand outlook for petroleum products due to the prospects of a viable vaccine for covid-19 are the key reasons behind the recent rise in the prices of petrol and diesel, according to experts. This sounds counter-intuitive, but there is a clear reason, Tax, over two-thirds of the price you pay for fuel Emprise tax and other levies. As a result, less than a third of the retail petrol price in India is affected by a movement in crude prices. When the prices are high its excise tax levied by the Central Government and State Government on petrol and diesel during 2020. So, The Centre particularly raised taxes on petrol by 13/litre and diesel by 16/litre. This has the largest impact on prices today. Prices havebeen hitting record highs already in January and they Continue to go up today.

### What the main effect to increase the crude oil prices rising now?

International Crude Oil prices took a major hit due to the pandemic and the number of Countries imposing travel restrictions slowing down their economies.

Saudi Arabia even announced that they would be cutting their production of Crude Oil by 1million barrels per day. Through February and March to keep prices elevated.

As we know that the current petrol price in India is 100 and in some places, the price is less and in some states, the price is more than 100. In December the maximum petrol price is 83.7, the minimum price is 82.3 and the difference is 1.4, In January the maximum price is 86.34, the minimum price is 83.71 and the difference is 2.63 and in February the maximum petrol price is 94.77 and in March the maximum petrol price is 97.26 and minimum 94.71 and difference is 2.49.



### Reasons :

1. Global crude oil prices.
2. Post pandemic effect.
3. Brent crude, which was trending about \$40 per barrel between June, October started raising in November and has gone past the \$60 per barrel mark.
4. The controlled production of crude.



by  
K. Mounika  
I MBA



# YOUNG GENERATION

we stand for needy!



“If you can’t feed a hundred people, then just feed one” is a quote that came from the hearts of Mother Teresa, a selfless lady who served the needy in India for 80 years. Inspiring her words a small group of students from Vignan joined hands to help and serve the people around them.

An unlikely combo of 3 people from different branches M.Shashi Kiran reddy (BBA), S.K Sadhiq (Foodtech), S.K Shavez (Bio Info) came together one day to create an organization that aims in helping people, they called this organization as Young Generation.

The inception of “Young Generation” began on September 2nd 2019, a day where hope for service kindled in their hearts. They titled their organization as “Young Generation Welfare society” to motivate the youngsters around them to serve and help the needy, also becoming an inspiration to the forthcoming generation.

The team had done its first event on September 15 2019, by helping the unprivileged children of an Orphanage, supplying their school and food needs. From then there were no breaks to their events and service. They lead every single event with the utmost care and precision, as though it was their first one. all they cared about was the smiles of the people whom they had helped.

## “Young Generation in Lockdown” ...

The world had shaken violently when the pandemic had spread across the globe. Many had become homeless and penniless, as people were forced to leave their work. The situation of the poor became worse

The team “Young Generation” took an

initiative, with a thought that “No person should go to sleep with an empty stomach”.

They started serving “Breakfast, Meals and Snacks” to people even in tough times of Lockdown. They served almost 100 people regularly until the curve got relatively flattened. The spectacular thing is that they had completed over 300 events in the same Lockdown, serving more than 17000 people still now.

**The young Generation started to spread its wings taking part in new niches of service to mankind, The initiative thus started were :**

**NAARI SHAKTHI** – a helping hand for women in their health and safety, awareness & distribution of sanitary pads.

**GREEN YATRA** – a way to revitalize mother nature by planting more trees.

**PUSTHAK SANGRAHA** – an initiative to distribute books and stationery to unprivileged children.

**PASHUV SAMRAKSHA** – a program to help the animals on the streets which go hungry daily.

A campaign to help poor people with health issues and Blood disorders.

On 6th December 2020, team “Young Generation” came up with a programme “HAM HONGE KISAN” to help the farmers and educate the upcoming generation about farming “Farming is not just a profession, it is a lifestyle” is the motto that they are willing to teach everyone.

They started this initiative so that people open their eyes and understand the fact that “Farming is the only way a human can survive. Without a farmer, there is no life at all.

## DONATIONS



Just 30-50 rupees have been collecting from the team members by the team “Young Generation” to do the events. Many of their college lecturers have been supporting the team very well for the development of the Organization. The team members of the organization have been celebrating their Birthdays as Distribution of Food to Poor, instead of celebrating parties with friends. It’s a wonderful idea Generated from their minds.

Now with a solid team of 150 members, the team “Young Generation” is not willing to settle down any time soon. They are aiming to serve the needy, by not only limited to their state but are willing to spread all across the country. The team is now open to anyone for those who need help & who are willing to be part of helping others.

I’m glad to be a part of this Team.



by  
M. Shashi Kiran  
Reddy, III BBA



# ARTIFICIAL INTELLIGENCE

Artificial intelligence is the simulation of human intelligence without any involvement of emotions. Artificial Intelligence is a programmed intelligence demonstrated by machines.

Artificial intelligence studies its environment and takes action to maximize the chances of success in achieving its goal. Artificial Intelligence increases the capability of a machine.

Artificial intelligence applications are endless in different sectors and industries.

Modern Artificial Intelligence has also included human speech recognition. Artificial intelligence applications are also used in high strategic games like chess and also imperfect - information games like poker.

Artificial Intelligence has become an academic discipline in 1955 even though it didn't receive any attention or accomplished anything worth recognition.

Artificial intelligence again gains attention worldwide in 2015 when alpha go win against a professional go-player. Due to the increased attention the whole world race to achieve a superior artificial intelligence model.

Due to the involvement of major tech-based companies, common people have the luxury of utilizing artificial intelligence in our day to day life.

Artificial intelligence is not only used in our day to day life but also for major industrial purposes where human intelligence is required but dangerous for a human to act. For a common man, artificial intelligence is used as a personal assistant tool.

At present artificial intelligence regains recognition because of driver-less car or self-drive cars.

Autonomous cars or self-driving cars are the cars that are capable of sensing it's surrounding's and moves safely with a small amount of human effect or without any human effect. Autonomous cars use a large number of high-tech sensors like radars, sonar, GPS, inertial measurement units etc. Advanced control systems interpret the data from the sensors and identify the appropriate route path and avoid obstacles.

Based on their ability to performance SAE international set the standards for automotive vehicles.

**Level 0:** The automated system just indicates the obstacles.

**Level 1:** The driver and the automated system shares the controls of the vehicle.

**Level 2:** The automated system has full control of the car.

**Level 3:** The driver can simply driver their attention from driving.

**Level 4:** No need for the driver's attention.

**Level 5:** Human Intervention is not at all required.

For an autonomous car to function perfectly it requires navigation system of the car, the location system, the electronic map, the global path planning, the map matching, the global path, the environmental perception, the laser perception, the radar perception, the visual perception, the control, the perception of vehicle speed and direction.

The main issue for driver-less car designers is to provide a control system capable of analyzing the data from the sensors to provide precise detection of other vehicles, pedestrians and the route ahead.

At present Tesla has become the leading manufacture of driver-less cars in terms of production. According to SAE international standards, Tesla is classified as Level 2.



by  
Ch. Hari Ayyanna  
Chowdary  
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# Why should you Start E-Commerce Today?



The Global outbreak of coronavirus has terrorised people across the world. More than a third of the planet's population is under lockdown. The market and the economy has come to a standstill. Countless businesses have been forced to shut down in response to the circumstances. The world Economy is experiencing a downfall like never before. April World Economic Outlook projects global growth in 2020 to fall to -3 percent.

In addition, many countries now face a financial crisis and a collapse in commodity prices. The International Monetary Fund has termed this phase as "The Great Lockdown". This is said to be the worst recession since the Great Depression, and far worse than the Global Financial Crisis.

The pandemic has indeed tested the wholesale, logistics services and the global trade. For many businesses, this phase is the toughest problem. With customers under lockdown, shops shuttered, cashflow drying up and their staff on furlough, the plans for survival are seeming to diminish. With most of the workforce restricted from movement, disruptions in the manufacturing and supply chain have become inevitable.

However, there are certain sectors of the market that are thriving. The government has categorised goods and services into essential and non-essential ones. The sales of non-essential goods have been stalled by the Government in wake of the lockdown. But the sales of essential goods have picked up consistently.

## E-Commerce for Essential Goods and Services

The spike in the demand for essential goods has reflected in the field of digitalisation. The reason being, consumers turning to the internet due to social distancing and the fear of the virus. Apart from, Streaming of movies and videos, social media and

telecommunication, "online purchasing" has skyrocketed in recent history. Consumers are ordering online goods, especially for essential goods make this turbulent time more manageable.

This has led to Business-to-consumers (B2C) sales and business-to-business (B2B) e-commerce seeing the best of days. A lot of brick-and-mortar retailers of essential goods have transformed into online stores facilitating local selling.

This is enabling customers to conveniently place the order and get the products delivered at the doorstep. It is safer, easier and faster. Big basket is one great example of this. The spike in B2C sales is particularly evident in online sales of medical supplies apart from household essentials and food products.

## Services through E-Commerce

Availing services online had picked up pace even before the virus surfaced. But back then it was just a matter of luxury but it has now become a necessity for all masses alike. Making money online has never been easier. From graphic designers to motivational speakers, food delivering services to dog sitters, people are selling and buying services online.

The network capacity and spectrum to accommodate the shift to online activities are now being adapted by both operators and governments. Demand has also gloriously increased for internet and mobile data services.

## E-Commerce for Non-Essential Services

Currently, the Nationwide lockdown instituted by the government has stalled the activities of the non-essential goods and services. The government is trying to open the market gradually starting with a few sectors. However it is unlikely for the consumers to rush to physical stores immediately after the lifting of lock down. The

fear of the Corona virus would continue to restrict people's movements. This again would reflect on the popularity of e-commerce.

A survey conducted by Snapdeal recorded a whopping "24 times" increase in added items to the customers' carts and wish list since the nationwide lockdown began. Such statistics are encouraging several businesses to shift to an online model which is believed to be more flexible that can withstand the changes in the market.

## E-Commerce and Globalisation

With the current circumstances prevailing, finding global black buyers for a business seems to be a difficult one this would remain true even during the post lock down period as International travel restrictions would still prevail. Virtual selling and trade would be the much-needed shift in model for exports and imports.

Subsequently, the global nature of COVID-19 and its impact on e-commerce may encourage strengthened international cooperation and the further development of policies for online purchases and supply.

Realising these possibilities, Governments and the private sector are starting to strengthen and alleviate e-commerce. The pandemic has shed light on the glaring requirement to bridge the digital divide to use the digital economy as an aid to the crisis.

The pandemic has established that e-commerce can be a great economic driver for both domestic growth and international trade. E-commerce can also be a solution for small and medium businesses.



by  
K. Keerthi Durga  
II MBA



# EMOTIONAL INTELLIGENCE

## Emotions

*Every living being has emotions such as....*

happiness, love, sad, anger, calm, surprised, scared, confused, bored. But the persons who is having the emotional intelligence they can only know when to display emotions and when to delay emotions.

### Emotional Intelligence (Ei):

Emotional intelligence is also known as emotional quotient (EQ). It is the ability to identify and manage your emotions and the emotions of others. Emotional Intelligence (EQ or EI) is now considered to be more important than IQ in determining success and happiness. Fortunately, EQ is both measurable and it can be developed by every individual. EI is used to manage your own emotions in positive way to relieve stress, communicate effectively, empathize with others overcome challenges and defuse conflict emotional intelligence helps you to built stronger relationships, succeed at school and work , and achieve your career and personal goals.it can also help you to connect with your feelings ,turn intention into action and make informed decisions about what matters most to you

Yes, your IQ can help you get into college, but it's your EQ that will help you to manage the stress and emotions

when facing final exams.IQ and EQ exist in tandem and are most effective when they build off one another. Emotional intelligence effects your performance at work, physical health, mental health relationships between the employees, social intelligence etc.

People who are masters at managing their emotions are probably skillful. They don't get anger in stressful situations instead; they have the ability to look at a problem and calmly find the solutions. They are excellent decision makers and they know when to trust their intuitions. people like this have high degree of emotional intelligence they know themselves very well and they are also able to sense the emotional needs of others. As more and more people accept that emotional intelligence is just as important to professional success as technical ability, organizations are increasingly using it when it comes to hiring and promotions.

Every individual has different personalities, different needs and wants, and different ways of showing their emotions. Emotional intelligence is the ability to recognize your emotions understand what they are telling you, and realize how your emotions effect people around you. It also involves your perception of others, when you understand how they feel, this allows you to manage relationships more effectively.

### Emotional Intelligence in HR:

In fact, some researchers' states that emotional intelligence is responsible for

58% of your job performance and that 90% of top performers have high EQ.

### EI leads for the:

- Effective communication and team work.
- Mutual respect among employees and their supervisors.
- EI plays an important role on self-development & leadership qualities.
- The manager with EI viewed as a leader to remember that actions speak louder than words.

### Ways to HR can increase EI:

- Mediation
- Be honest with yourself and others
- Give the benefit of the doubt
- Walk away
- Cultivate good emotional health

### Conclusion:

Main components of emotional intelligence is self- awareness, self-management, empathy and social skills. self-awareness is a way to reflect on our own behavior.

EQ can be developed at any stage in life, there is no such thing that EQ is fixed and cannot be improved.it can be learned, unlike IQ which is constant throughout the life.



by V. Vijaya Sree, P. Rukmeni Devi, II MBA

# First Experience of Work you are getting in to!!

## 9 Essential Skills and Training Tools for Trainees

In this article, you will get to know all the necessary training skills that trainers should have in order to transfer knowledge and enjoy a successful career in the training industry. Maybe a change in your mentality, training and development tools that might have flown under your radar or some more empathy could do the trick. In this case, this is the guide you have been looking for!!

What's more you will get to know the best training tools for training that trainers can use to simplify their workload and make their courses shine.

### The first 4 essential skills for trainers:

#### 1. Advance research skills

One of the most important hard skills a trainer should master in is research. And since its 2021, let's talk about the advanced and analytical internet research. Searching on Google has a lot of secrets, some of which you are going to find out in a bit. For example, do you know how to use Boolean operators and symbols in your searches? Start by using "and", "or", and "not" in that little but powerful search box.

Add quotation marks to search for a specific keyword exactly as you write it and minus sign to tell the search engine to ignore the term you have put before it. This type of advanced Google searching can help you find your relevant and reliable content for your training courses in half time. However, you need to evaluate websites as well as critically assess research papers.

#### 2. Strong communication skills

What makes us different from the rest of the living organisms is that we have ability to communicate with each other in a direct manner. This is why one of the essential training skills and qualities you need to possess to be an effective trainer is communication. Imagine a trainer isn't good at explaining things and concepts or someone who doesn't pay attention to learners concerns. These are all barriers to learning. So, to be an inspiring and engaging trainer, you should be adept at listening, questioning, explaining and giving feedback.

#### 3. Organizational skills

Strong organizational skills will always get you far better both as a trainer and a person. Skills like managing your time will help you stay on track. In learning, training and development

trainers need to complete various tasks before they deploy a training program. From collecting all the materials required to delivering training effectively, mastering organizational is vital. Another critical skill for trainers that is totally related to organization is problem-solving.

#### 4. Adaptability skills

Things don't always turn out the way we expect. As a trainee you need to be prepared for the unexpected. Which of course means that you have to be adaptable. Have a plan 'B' for almost everything, play everything around with your tools and see how many features can help you prepare. Second-guess yourself and think of anything that could possibly go wrong. Now, fix it before it even happens. And before you even know it, adaptability will turn from a training skill into a personality trait.

The must-have training tools for trainees: Before we get into it, let's explore the often asked questions, what are training tools?

Training tools are all those programs, platforms or templates that help trainers deliver their training to the



learners. Some of them are quite specific to training (hello, LMS) while others are tools that can also support other professionals as well (looking at you, social media). So in a nutshell, all these tools that help you do a better job as a trainer are training tools.

**Here are the four main categories of training and development tools every trainee should have in their toolbox:**

**1. Learning management system (LMS)**

The best training tool for trainers who want to create courses, manage users, and track the performance of their online training and learners is an LMS [Learning management system]. Trainers should not only know how to use an LMS. They should also know how to make the best of this without hassle.

**2. Content authoring tool**

In Essence, authoring tools are software platforms that let trainers add a variety of media and multimedia files to create engaging training.

**3. Video editing software**

One of the most overlooked training tools for trainers is video editing software. The reason why videos are powerful is that they offer a vivid and engaging learning experience.

**4. Social Media**

Yes, social media is a tool for trainers. It might sound a bit odd but social media can be really powerful training and development tools. In case you haven't noticed, there's an overwhelming surge in popular social media platforms like Twitter, Instagram, Tiktok, Pintrest, Face book, YouTube etc. This alone, means that this is where your learners like to hangout when they have some time to spare. As a trainer connecting with learners on their favorite platforms is an excellent way to personalize the learning experience.

This is what it takes to be a good trainer: so that's all folks to be a good trainer, you need to build or improve the essential training skills and spend some more time mastering the training tools we described above.

**Everything you need to know about the training process:**

The role of trainer has ever evolved in recent years to include internal consultant, learning adviser, facilitator of learning, E-learning designer and workplace coach and as a result there is now a need for professional trainers to be able to identify their contribution to organizational performance. Training is not a one sort affair rather it is a step-by-step process that will be completed only after successful completion of given sequential activities.

**EXAMPLE: Training program for ICICI Bank :**

The training program will be conducted for a period of 12 months. The structure of the program is as follows:

- 6 months of the online training and classroom sessions at ICICI Manipal academy, BENGALURU.
- 2 months of internship at any branch or corporate office of ICICI bank or any of its groups companies or subsidiary companies.
- 4 months of on the job training at any branch or corporate office of ICICI bank or any of its group companies or subsidiary companies. However the above structure of the program can undergo change any time as per the requirements of the bank and Manipal University.

On successful completion of the training program you will be offered an employment with ICICI bank or any of its group companies on the terms indicated below. Program will begin in virtual training mode on 26th FEB 2021 and once the current situation settles down the classroom training will be continued at the ICICI Manipal Academic Campus Bangalore.



by  
D. Gowtham  
| BBA

**Arunima Sinha**

This is the story of the triumph of the will of a young lady named Arunima Sinha who achieved the record of the first lady to step at Mount Everest with a prosthetic leg in the year 2013 and she received the "Padmashri" award in the year 2015 in this challenging world.

In the year 2011, Arunima Sinha was a 24-year-old national-level volleyball player and she was thrown off from a moving train by thieves for refusing to hand over the gold chain that she wore. She flew into an oncoming train and the force threw her onto the opposite tracks. After falling on

track 49 trains has passed on her left leg. She was left on the platform for hours before being taken to the hospital bed. She motivated herself by saying that nothing is impossible and so she achieved big. she climbed Mount Everest and became an inspiration to many, as people don't usually expect such things from a girl with an amputated leg. She determined that her missing leg will never become her weakness.



by  
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# DIGITAL MARKETING



## HOW TO BUILD A PROMISING CAREER IN DIGITAL MARKETING?

Digital marketing is the component of marketing that utilizes internet and online based digital technologies such as desktop computers, mobile phones and other digital platforms to promote product and services. Its development during the 1990s and 2000s changed the way brands and business use technology for marketing. As digital platforms became increasingly use digital services incorporate into marketing plans and everyday life and as people increasingly use digital services instead of visiting physical shops. A career in digital marketing is highly lucrative if you play your cards right you need to keep your learning spirit active and you should always aim high. Never be complacent when you are opting for career in digital marketing.

Digital marketing campaign has become prevalent employing the combinations of

1. Social media marketing
2. Email direct marketing
3. Content marketing
4. Search engine optimization (SEO) marketing

## SOCIAL MEDIA MARKETING

Today consumers are highly reliant on social media platforms as Instagram, Facebook and Snapchat. People spend about half of the day of their waking time on social media. Social media platforms allow marketers to reach their prospects in a myriad of ways. Most of the capabilities that allow marketing teams to place ads based on location, job title, interests, and ages. Social media is also a great way to promote products or resources originally to your followers and engage with customers

## EMAIL MARKETING

Email marketing campaigns allow organizations to stay connected with prospects and customers sending them customized newsletters or offers based on past shopping history or

brand engagements. It is an individual has interacted with a few of your branded touch points. Nearly 60% of the consumers say that email plays a role in their purchase decisions. Furthermore transactions are more likely to be opened by subscribers.

## CONTENT MARKETING

Content marketing allows marketing teams to be proactive in answering this user's question. Marketing teams create content, videos and other assets to answer questions or provide context to consumers through out three stages of the buyer's decision.

1. The awareness stage
2. The consideration stage
3. The decision stage.

## SEARCH ENGINE OPTIMISATION [SEO] MARKETING

SEO often goes hand in hand with content marketing. When the customer from the above example is conducting research for which gym shoes to buy, with this in mind the athletics' shoes marketing team wants to ensure their article appears in those top results. This is done by optimizing content for user experience and ensuring the technical elements are in place to enable search engine to easily find and index this content.

## EMAIL IS GETTING MORE PERSONALISED

Email continues to be a major channel of communication, with billions still using it for personal, commercial, industrial, legal, scientific and academic purposes. The email marketing is more important for 2020. Email is often the final trigger to motivate an action specially when combined with your remarketing techniques. It may leads to the one of the most exciting trends in recent times.

## FACEBOOK MAY BE PEAKING

It is essential for future digital marketers to really look at who their market may be because Facebook may be very unstable for some campaigns. Especially, as it continues to trend downwards with young people.

## INSTAGRAM IS HIT WITH THE KIDS

It is the most rapidly growing social media platforms and perhaps more importantly much of its user base is the converted younger demographic.

## VIDEO IS NO LONGER AN OPTION

Text based content simply can't compete with the power of a video, especially when it comes to trying to sell products and services online. In mobile mad world, people are watching more videos the ever before. Mostly consumers share a brand video. Comments are the huge draw for the audience.

## ADVANTAGES OF DIGITAL MARKETING

The main advantage of digital marketing is that a targeted audience can be reached in a cost effective and measurable way. Other digital marketing advantages include increasing brand loyalty and driving online status.

## BENEFITS

- o Global reach
- o Lower cost
- o Track able, measurable results
- o Personalization
- o Social currency
- o Openness
- o Improved conversion rates

## LIMITATIONS OF DIGITAL MARKETING

**Some of the downsides and challenges of digital marketing should be aware of include :**

- o Skills and training
- o Time consuming
- o High competition
- o Complaints and feedback
- o Security and privacy issues.



by  
M. Sri Priya  
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# 6Sigma 6 Industries



Six Sigma is a method that provides organizations tools to improve the capability of their business processes. This increase in performance and decrease in process variation helps lead to defect reduction and improvement in profits, employee morale, and quality of products or services.

Six Sigma is a quality-control methodology developed in 1986 by Motorola, Inc. The method uses a data-driven review to limit mistakes or defects in a corporate or business process. Six Sigma points to the fact that, mathematically, it would take a six-standard-deviation event from the mean for an error to happen.

In recent times the lean method of six sigma is mostly used. The primary aim of the Lean method is to reduce waste. The goal of Six Sigma is to reduce variation for optimal quality control. The discipline is known as Lean Six Sigma (LSS) blends these two approaches. Refinements to the production process are essential to managing and reducing the 8 wastes analyzed by the Lean method. By paying careful attention to how waste affects production processes (and vice versa), business leaders can take significant strides toward optimizing their operations.

## There are important principles of six sigma. They are..

- Work as per the customers
- Search the defects and solve them
- Remove the differences and bottlenecks
- Communicate early and train the team members
- Be flexible and responsive

Ask anyone the answer is the same that “Six-sigma is a manufacturing concept”. That is not entirely wrong. Six-sigma is a manufacturing concept but many industries are recently using this method to reduce the defects apart from manufacturing industries. Here are some of those industries.

## SIX-SIGMA IN HEALTHCARE



Mostly there are two important factors on which the hospitals and healthcare centers run 1. Quality, 2. Time. These

are very important as many lives depend on the doctor’s quality and timely treatments to the patients. Large health care Organizations started adopting Industrial level Quality Management Methodologies. Early applications of Six Sigma are focused on the infrastructure to measure quality issues. Using Lean and Six Sigma in Health Care helps in avoiding medical mistakes, decreasing waiting time, to decrease mortality rates, to increase patient care. There are several opportunities to implement Six Sigma in health care systems. Pharmaceutical companies also have turned to practices such as quality by design to ensure the best results in manufacturing drugs, including meeting safety standards and product effectiveness.

## SIX-SIGMA IN MANUFACTURING



Firstly, six-sigma is used in manufacturing industries only for producing

quality products to reach customer satisfaction. A large number of industries focus on producing good quality raw materials to get good outputs. Implementing the Six Sigma methodology in manufacturing industries is beneficial as it is designed for manufacturing industries only. Define, Measure, Analyse, Improve, and Control (DMAIC) is the six-sigma process used in the industries. The main aim of implementing the six-sigma in the industry is to ensure the least defects in the production process.

### SIX-SIGMA IN INFORMATION TECHNOLOGY



Information technology (IT) organizations are continuously under pressure to improve their service and process capability. In the quest for improvement methodologies, organizations often adopt a “pick one” strategy – with Six Sigma being the widely favored choice. DMAIC process is the same as it is used in the manufacturing industry. Six Sigma is a Project-based approach. IT uses several processes for implementing Six Sigma in the IT industry. There are various steps involved in each process while applying the principles of lean Six Sigma. By developing efficient processes makes the employees more productive and reduces defects and increases the profitability of the company.

### SIX-SIGMA IN SERVICE SECTOR



“Every customer is unique” is what professionals in the service sector say. That’s true! Six-sigma may not apply to all service processes, but with small changes, it can apply to most service propositions or functions, if not all. In the service sector, most of the work is companies provide their services for people, so they try their maximum to reduce their defects while providing the services. So, six-sigma is used to reduce defects and provide timely services to customers. The usage of six-sigma helps to improve customer services and to improve the profitability of the industry. It also helps to sustain the improvement and reduce the defects or wastes in the service sector.

### SIX-SIGMA IN TEXTILE INDUSTRY



Textile Industry is among one of the main areas as far as economy and a spot which manages part of varieties and deformities in each cycle. This is the correct spot to execute Six Sigma systems as it incorporates for the most part assembling garments. This builds the profitability of the business in the market and expands organization notoriety. Six Sigma is an instrument to make a more intelligent methodology in making consumer loyalty and quality development. Quality Checking Systems to kill pilferage and crude deformities. The Process Sigma level has additionally improved for both the assembling and activities. Regarding the rate, there has been a fast development in woven items.

### SIX-SIGMA IN TELECOM INDUSTRY



Each association needs to fulfil the guidelines and client assumptions on quality, and this is especially valid for media transmission organizations. The serious idea of a business is with the end goal that if the organization neglects to meet these assumptions, regularly it will affect deals and the organization’s standing. It isn’t sufficient for organizations to just produce items and administrations to address market interest, they should likewise guarantee each place of the production network satisfies and surpasses set guidelines.

Quality can be undermined at a wide range of focuses in the inventory network. This may remember blunders during the gathering of parts or confusion with the item mark. To keep up great all through the store network, a few techniques have been proposed. The Six Sigma approaches can be applied to maintain quality and diminish superfluous expenses.

by  
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# CUSTOMER SATISFACTION vs. Quality



All Human Beings responsibility is to choose good quality products and services as they are spending some amount of money to purchase. A customer always prefers to buy a product having good quality at a low price.

Customer will also look at some special features according to the product and offers like warranty, guarantee and discounts etc. Customer mainly focuses on products efficiency, lifespan, brand and demand. If the manufacturer is capable to satisfy all the above-mentioned specialties of a product, then only a customer shows a willingness to purchase products and to avail services.

Quality is the heart of the business. The term quality exactly means the standard of a product is more than among the other homogenous products. Quality plays a vital role in improving and termination of a product and service of an organization. All we know the fact that people will not prefer fewer quality products and services. The benefits of an organization start from good quality. Quality is the main root for attaining organizational objectives. Review of work is an important key factor to ensure quality. The customer is the King of the Business. Without a king we can't rule a kingdom likewise without a gratified customer we can't run a business.

## Good quality can be attained by TQM (TOTAL QUALITY MANAGEMENT) ...



The father of TQM is DR. WILLIAM EDWARD DEMING and he is the inventor of TQM. He is one of the leading TQM thinkers. His methods improved hasten japans recovery after and beyond the Second World War. And his work built a great impact on Japanese manufacturing firms. TQM was invented by Walter, a she wart in the form of statistical quality control. It was implemented at a western electrical company. It was developed by Joseph Juran who had worked there with this method.

TQM can be traced back to the early 1990s' when statistical theory was applied to product quality control this was developed in Japan by American's. Here is a brief classification of TQM. It states that the management technique and long term success builds through customer satisfaction and also works to fulfill the needs of customers and product quality in goods and services and it is a constant approach followed by firms. It is a customer focused process and aims for continuous improvement of business operations. Quality is the main pillar of business operations. Quality is the main pillar of the business.

## Let the quality be the confidence of a consumer by TQM....

It is an organizational approach that improves the quality of all domains from manufacturing to management in an organization. It is a tool or method used to enhance customer satisfaction. It is an organizational strategy that mainly targets the fulfillment of customer requirements regarding total quality. Total Quality refers to the involvement, contribution, coordination, motivation, and cooperation of all staff from a top-level to a low level to achieve good quality throughout the organization

in all aspects. It mainly focuses on people, waste and process.

TQM improves not only quality but also low-cost products which are having less quality. It also focuses on decision making business improvements regarding quality it attracts the clients by reducing prices with good quality. Integrity, honesty, courtesy these are "THE THREE PILLARS OF TQM".

It is the most formalized system of processes, procedures and responsibilities in achieving the analysis of corrective policies and objectives.

Principles of TQM are customer oriented, perpetual succession, fact based decision making, the commitment of employees, training and development.

TQM leads to Good Quality. Good Quality leads to Customer Satisfaction.

### Some Tools of TQM....

The first main step is to understand the current reality of quality in all areas of an organization with the support of TQM tools. It supports organizations to recognize, analyze, and assess the business data and it takes the help of statistical diagrams for the data analysis. It encloses you with the understanding or discloses you for further treatments.

Pie charts, Bar graphs, Histograms, run chart, Pareto chart, Flow chart, Scatter diagram and Relation diagrams

etc., are the tools useful for analyzing, understanding, recognizing and interpreting the data with meaningful information and PDCA – Plan Do Check Act, one of the tools of TQM. The name itself meant planning, checking and then putting in actions.

An entrepreneur can implement and commence the TQM process with the help of its principles, methods, and Tools.

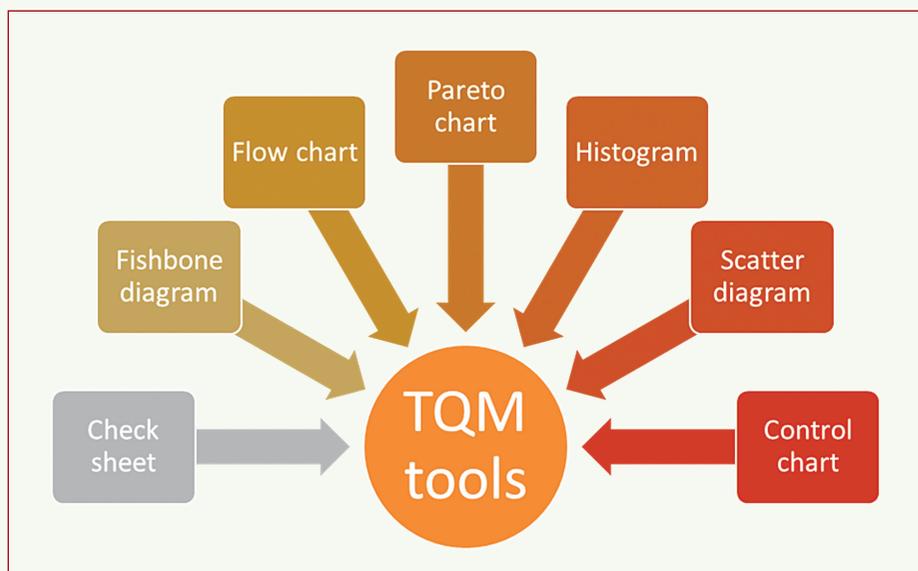
### TOYOTA – Best Example of implementation of TQM....

TOYOTA was started by KIICHIRO TOYODA TQM will not be introduced to the world if Toyota did not exist earlier. It is the post-war industrial upheaval. It is one of the important company among the fortune 500 companies. In 1965 it has received a more prestigious award due to the implementation of TQM and the requirements of the Indian common man long with models that also designed for seeking more than just 'essential requirements' in their rides. It is breath taking style, comforts benefitting of royalty, world-class equipment, top-notch safety and extraordinary drive experience and the traits that are being looked at in a car. The main objective of TQM is to do things right at right time. Toyota followed this objective of TQM. TOYOTA has completely followed the concept of customers first and kaizen. it took place as the largest manufacturer of cars in the

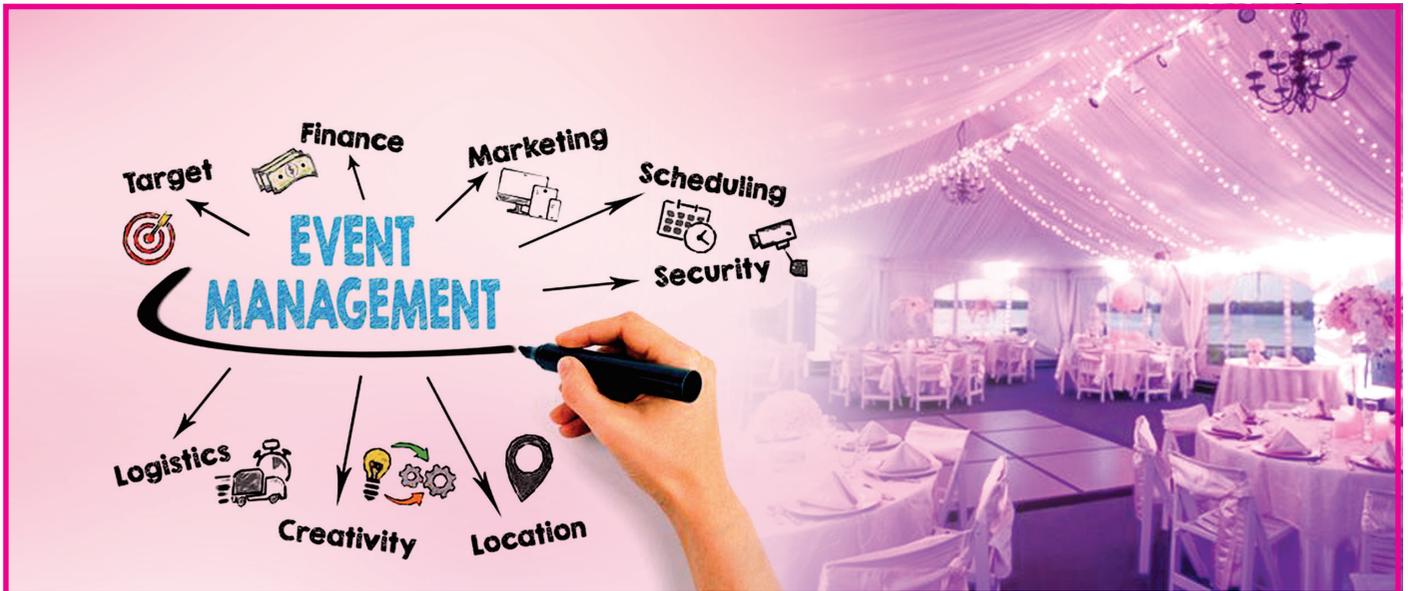
world, the one thing it is famous for cutting-edge technology and brilliant production practices that it employs in its manufacturing operations. It is a huge supporter and develops to make eco-friendly cars, Toyota has been creating exceptionally powerful and refined power mills for years up to now. When Toyota first set foot on the Indian soil, its fleet has continuously grown to incorporate more exciting, and more powerful and simply more incredible members. Today cars are known for their reliability and durability in India. And their most popular models here include the corolla Altis sedan, the Innova Crysta premium MPV and the Fortune premium SUV. TOYOTA has currently set up a network of nearly 300 dealers across the country for sales and services for the convenience of new and existing customers. Today, the Toyota car in India that offers the best mileage returns is Toyota Glanza, and its best tagged with a price of 7,18,300. These changes occur when the implementation of the TQM process occurred in Toyota.

### 5 Important Points

- Perception of quality should always be greater than the expectation of a customer.
- TQM leads to good quality, good quality leads to customer satisfaction.
- Quality is the main root to attain the benefits of the organization.
- Ensure good quality, acquire more profitability.
- Integrity, Honesty, and Courtesy – 3 pillars of Total Quality Management.



by J. Hemalatha & T. Snehlitha, | MBA



Event Management is the process of using business management and organizational skills to envision, plan and execute social and business events. Event Management includes a variety of functions for executing large-scale events, which might include conventions, concerts, trade shows, festivals and ceremonies. Event management gives us several opportunities to showcase our creative side. It involves visualization, creativity, planning and coordination.

Event management is an extreme creativity field and candidates need to possess excellent communication skills as well as be willing to work odd and long hours in order to be successful in this field. People who specialize in event management work with budgets, schedules and vendors to create the best possible events for their clients.

Event managers organize events such as product launching, theme parties, Birthday parties, wedding celebrations, exhibitions, workshops, corporate seminars, company conferences, musical concerts, celebrity promotions, film awards, fashion, celebrity shows etc.

As event manager is responsible for marketing, designing the basic framework, hunting for sponsors, carrying out work on the logistics, locating destinations, site, making

arrangement for transport for different people and on the day plans, co-ordinates and finalizes every attribute of the event.

JIO Events is the live example of event management. They started the event management in the year 2017. "FESTIVAL OF UGADI" is the first event of juju events done by the event in this vignan university.

Depending on the scope of the event and the size of the organization, they will most likely be one or more executives involved in laying the groundwork. Some of the responsibilities that executive decision-makers have during planning are:

- Determining the overall budget for the event.
- Not only participating in and championing the event itself but also the activities pre and post to set the tone.
- They once check the function place, and they automatically know which place stands at which position.

Event technicians have a lot of responsibilities, and it takes the right kind of person to be able to manage a role like this effectively. Planning and organization will be a big part of this, putting your time management skills to the test, while also allowing you to run a team, event technicians have to be well-organized, have excellent time management skills, and be able

to communicate with organized, have excellent time management skills, and be able to communicate with customers effectively. Event staff assists in the logistical management of corporate and public events. Their primary responsibilities include preparing venues and setting up chairs and stages for events, working as ushers and operating cash registers.

Promotional events tend to have high budgets and high profiles. Most frequently they include product launches often for computer hardware and software, perfume, alcohol or motor cars etc. The aim of promotional events is generally to differentiate the product from its competitors and to ensure that it is memorable.

In addition to leads, event marketing can help promote a specific product or feature and increase overall customer satisfaction, retention, and engagement. Planning events can also give your partners and sponsors a tactical and visible engagement point to enforce their own return on investment (ROI).



by  
V. Sai Surekha  
I MBA



# ELECTRIC BIKE

**REVOLT MOTORS**

*India's First AI-Enabled Motor Cycle*

## About FOUNDER.... **RAHUL SHARMA**

Revolt Motors, the start-up founded by Micromax co-founder Rahul Sharma, has just unveiled its first electric bike. Called RV400, the bike is being billed as India's first AI-enabled electric motorcycle, and packs in features that haven't yet been seen in the electric bike segment in the country.

## About the company's investment...

The company has invested Rs 400-500 crore in product development and to set up its manufacturing facility at Manesar, Haryana.

## WELCOME TO THE REVOLUTION!

"Get your motor running' ... Head out on the highway"

Revolt Motors is the next-gen mobility company, created for the smart world. With technology at its roots and a class-apart product in the works, Revolt is soon going to introduce India's first AI-enabled motorcycle without compromising on the performance or aesthetics of a regular ride.

### Vision:

Democratising clean commute using next-gen mobility solutions.

### Mission:

To create a future of next-gen mobility with 100% accessibility and 0% fuel residue.

### OUR IDENTITY:

In with the new, is something achieved by a few. Merging passion with purpose, Revolt on the road will give city dwellers a revolutionary way to commute and connect, charting the future

for generations to come.

Its identity is founded at the convergence of two directions — the back arrow signifying learnings and values of the past and, the forward arrow, clean energy for the future. Together, like its namesake, Revolt takes the Revolution ahead, going against the grain to herald in a new dimension of the next-gen mobility.

The main idea is to have this electric bike is to avoid pollution.

And can save bioenergy.

The company has released 2 model bikes RV 300 & RV 400.

## SOME SPECIAL FEATURES OF THE REVOLT:

**BATTERY:** 0-100 % IN (4.5 HOURS)

Revolt motorcycles lithium-ion batteries have been made keeping in mind the riding behaviour and usage of the Indian riders. The batteries have been certified as waterproof, damage proof, shockproof and all-weather friendly according to ARAI standards. it's the power that powers revolt.

**PERFORMANCE:** 80KM/h

The 80km/h of top speed with incredible torque. A motor that pumps adrenaline into a design and body which are first of its kind in the industry.

**CHARGING:** 150 KMS\* per charge.

Charge the RV400's battery like a phone, switch them at our revolt switch stations and when a dead battery gets you grounded, just send us an S.O.S battery request. We've made sure that you are always in charge.

**SOUND:** 4 SOUND TYPES.

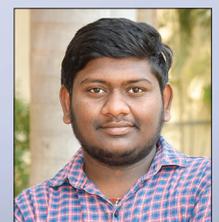
The main special feature in it is we can set the bike sound with the help of the Myrevolt app a first-class innovation that comes with 4 different sounds like revolt, rebel, roar and range.

experience the motorcycle at a revolt hub available at major cities like.

delhi, pune, ahmedabad, hyderabad, chennai, mumbai.

## Main problems on electric bike :

- e-bikes are overall pricey.
- battery has a rather short lifespan.
- battery charge time is long.
- riding range remains low.
- e-bikes are considerably heavier.
- maintenance and repairs are costly.
- e-bikes tend to have low resale value.
- e-bike manufacturing remains not environment friendly.



by  
M. Pavan Naga Sai  
I MBA



**TEST RIDE**  
RV 300 & RV 400

# An Innovative Farming Model for The Next Generation

## Bhoomi Organics

“Let food be thy medicine”- the organic farming business is taking a new dimension. It took hundreds of thousands of years for the human population to reach 1 billion. And in less than 200 years that has reached nearly 7.5 billion people. Many scientists calculate the sustainable population to be around 2 billion people, which means we need to manage our resources and food production extra carefully to cater to the extra 5.5 billion people. As populations have grown, farming practices have become intensified to maximize crop yields and ensure we can feed the ever-growing population.

Fertilizers and pesticides are used on crops, and animals may be kept inside in more densely packed sheds to maximize milk yields or egg production, or speed up the time needed for the animal to be ready to be sent to market for meat. An alternative to conventional farming is organic farming. Organic farming currently accounts for about 1% of agricultural land worldwide. It focuses on sustainability and is



thought to have less detrimental effects on the environment than conventional farming.

What does organic essentially mean? Grown without the use of potentially harmful persistent pesticides, fungicides or fertilizers and certified as such by a USDA accredited third-party certifying organization. Organic growers utilize various earth-friendly methods- including crop rotation, cover crops, composted organic materials, beneficial predators and natural repellents- to build fertile, nutrient-rich soil and control pests. The more colour you have on your plate, the more is the nutritional value.

### The concept of Organic Farming

Organic farming should not use chemical fertilizers, herbicides and pesticides or feed additives for livestock. It requires farmers to use more natural alternatives. This results in lower yield, but the farmers can sell their produce at a higher price because the consumers believe that they produce is of a higher quality. Instead of fertilizers, manure is used. This recycles waste and improves the soil structure.

Crop rotation is used to reduce disease building up in the soils and to strengthen the soil composition. Certain crops, such as the legume family- such as peas and beans, fix nitrogen from the air and increase the nitrates in the soil. This makes the soil much more fertile, and so farmers rotate legumes with their other crops. Instead of using herbicides, weeding is a preferred organic farming technique. This is of course much more environmentally friendly because it is chemical-free but is very labour intensive. Although this does mean more jobs available, this is a great thing.

Organic farming is thought to maintain biodiversity better than



conventional farming because fewer chemicals are used. There are more bumble bees and insects in an area because pesticides haven't been used. Biodiversity benefits the food chain across all levels, from the plants up to the foxes.

### Bhoomi Organics Business Model

Bhoomi organics was started in 2012 by Mr Raghu Ram. He worked for a software firm in Germany, but out of his genuine interest in organic farming, he got back to his home country India and started this idea. He researched thoroughly about the industry and was clear about making the plate of food healthier for people. He started initially with just 1 lakh of investment and started promoting the concept of organic food, giving people knowledge and insights into the term "organic". They now have branches in Hyderabad, Chennai and Vijayawada. Now, he has a good return on investment, but it was not an easy start. He said from the beginning he had a clear pricing strategy. You cannot underprice nor over the price of your products. Your pricing is a representation of your business. Initially, he started as a retailer who purchases from others and then sells it, but he has created a customer base and promoted the idea of organic. Later, he started reaching out to the farmers, training them and asking them to get organic. This was the most challenging phase of the business because you need to take care of pricing, promotion and presentation as well. It is much difficult to change the mindsets of people to shift to organic because it was not their cup of tea. So, he gave seeds for free and this helped him to get more producers. Gradually, he expanded his business with a capital of 16 lakhs and now he



has 10 franchises and has started an organic dairy farm. This was a success and they were able to break even in 3 months and started to get profits from 9 months. His cost distribution is 60% on working capital and 20% on infrastructure. He strongly believes that to change the world, we need to change the way we eat. They started to bring this change right from the farmer level to the consumer level. Apart from this, they also sell eco-friendly clay Ganesha's every year. They also conduct organic Mahotsav once every year to generate awareness. The main advantage of this business is the less cost of products as the supply chain is very shortie, farmers to Bhoomi organics and directly to customers. The disadvantage is the perishable nature of the products, which can be minimized by planning out properly.

### The benefits of Organic Food

**How your food is grown or raised** can have a major impact on your mental and emotional health as well as the environment. Organic foods often have more beneficial nutrients, such as antioxidants, than their conventionally-grown counterparts and people with allergies to foods, chemicals, or preservatives may find their symptoms lessen or go away when they eat only organic foods.

**Organic produce contains fewer pesticides.** Chemicals such as synthetic fungicides, herbicides, and insecticides

are widely used in conventional agriculture and residues remain on (and in) the food we eat.

**Organic food is often fresher** because it doesn't contain preservatives that make it last longer. Organic produce is sometimes (but not always, so watch where it is from) produced on smaller farms nearer to where it is sold.

**Organic farming tends to be better for the environment.** Organic farming practices may reduce pollution, conserve water, reduce soil erosion, increase soil fertility, and use less energy. Farming without synthetic pesticides is also better for nearby birds and animals as well as people who live close to farms.

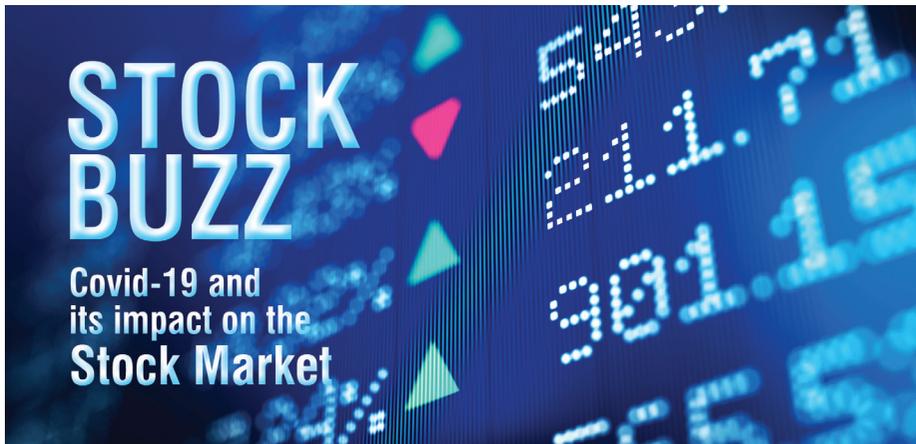
**Organically raised animals are NOT given antibiotics, growth hormones, or fed animal byproducts.** Feeding livestock animal byproducts increases the risk of mad cow disease (BSE) and the use of antibiotics can create antibiotic-resistant strains of bacteria. Organically-raised animals tend to be given more space to move around and access the outdoors, which help to keep them healthy.

**Organic meat and milk can be richer in certain nutrients.** Results of a 2016 European study show that levels of certain nutrients, including omega-3 fatty acids, were up to 50 per cent higher in organic meat and milk than in conventionally raised versions.

**Organic food is GMO-free.** Genetically Modified Organisms (GMOs) or genetically engineered (GE) foods are plants whose DNA has been altered in ways that cannot occur in nature or traditional crossbreeding, most commonly to be resistant to pesticides or produce an insecticide. Owning and running an organic farming business is a continuous learning process, but it a truly rewarding business to consider.



by  
Uma Sai Kiran. M  
II BBA



The rapid spread of the unprecedented COVID-19 pandemic has put the world in danger and changed the global outlook unexpectedly. Initially, the SARS-CoV-2 virus, which caused the COVID-19 outbreak triggered in Wuhan city, Hubei province of China in December 2019, and

- With time it spread all over the globe. This pandemic is not only a global health emergency but is a significant global economic downturn too. As many countries adopt strict quarantine policies to fight with the unseen pandemic, their economic activities are suddenly shut down.
- Most of the developed and developing countries' financial markets are adversely affected by this unexpected pandemic. The leading economy, the US stock market hit the circuit Breaker mechanism four times in ten days in March 2020, the stock market of Europe and Asia has also. UK's leading index FTSE has fallen more than 10% on 12th March 2020.
- As a result of fall out in the global financial market, the Indian stock market. Also witnesses sharp volatility. It has also borne the brunt of the COVID-19 pandemic. There are two major stock indices in India- Bombay Stock Exchange (BSE), Sensex, and National Stock Exchange (NSE), Nifty. If we look at the Bombay Stock Exchange there is a drop. In the Sensex index to 13.2% on 23rd March 2020. It was the highest single they fall after the News of the Harshad Mehta Scam, 28th April 1991 (2020). Similarly Nifty has also declined to almost 29% during this period. Some economists have considered the impact of COVID-19 on the Indian stock

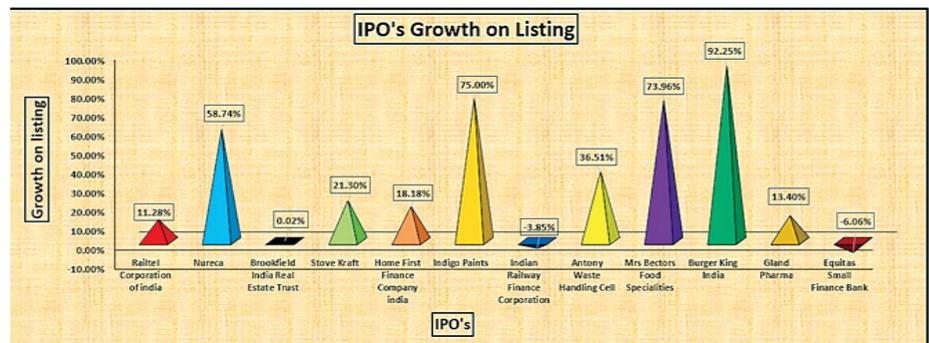
market as a 'Black-Swan Event' i.e. "The occurrence of a highly unanticipated event with an extremely bad impact. Due to the lockdown policy adopted by the government".

- Pandemic has affected both the demand chain and supply chain.
- A stock market crash does not necessarily results in recession but a recession always results in stock market crash.

**IPO Corner**

IPO means Initial Public Offering. It is a process by which a privately held company becomes a publicly-traded company by offering its shares to the public for the first time. A private company that has a handful of shareholders shares the ownership by going public by trading its shares. Through the IPO, the company gets its name listed on the stock exchange. Here some of the recent IPO's from November to February

IPO's Names	Listed Date	Offer price in Rs.	List price in Rs.	Growth on listing	Volume (0'000)
Railtel Corporation of India	26-Feb-21	94.00	104.60	11.28%	5,890,760
Nureca	25-Feb-21	400.00	634.95	58.74%	10,315
Brookfield India Real Estate Trust	16-Feb-21	275.00	275.05	0.02%	25,400
Stove Kraft	5-Feb-21	385.00	467.00	21.30%	28,197
Home First Finance Company India	3-Feb-21	518.00	612.15	18.18%	29,918
Indigo Paints	2-Feb-21	1,490.00	2,607.50	75.00%	23,527
Indian Railway Finance Corporation	29-Jan-21	26.00	25.00	-3.85%	7,493,116
Antony Waste Handling Cell	1-Jan-21	315.00	430.00	36.51%	18,808
Mrs Bectors Food Specialities	24-Dec-20	288.00	501.00	73.96%	31,702
Burger King India	14-Dec-20	60.00	115.35	92.25%	233,206
Gland Pharma	20-Nov-20	1,500.00	1,701.00	13.40%	9,033
Equitas Small Finance Bank	2-Nov-20	33.00	31.00	-6.06%	69,164



The period between 17th January 2020 to 27th March 2020 saw the SENSEX lose 12,129.75 points. Multiple events were involved which led to a negative impact on the market.

**The sectors which negatively impacted:**

1. Aviation
2. Hotels & Tourism
3. Capital Goods
4. Solar Power
5. Non Banking Financial Institutions (NBFC)

**The sectors which positively impacted:**

1. FMGC
  2. Media & Entertainment
  3. Textiles
  4. Healthcare
  5. Telecom
  6. Pharma
- Due to continuous pandemic in China, the Global companies relying heavily on China for its requirements want to shift base to India as it remains the only destination that can cope with huge global requirements.

## IPO ANALYSIS

- **Railtel Corporation of India** IPO listed in Primary market with the offer price of 94 Rs per share. It was listed in secondary market on 26-Feb-2021 with the list price of 104.60 Rs per share. Investors who got allocation from company for this IPO they got 11.28% gains in that stock on the first listed day of secondary market. This stock is now trading with the volume of 58,907,600,000 shares.
- **Nureca** IPO listed in Primary market with the offer price of 400 Rs per share. It was listed in secondary market on 25-Feb-2021 with the list price of 634.95 Rs per share. Investors who got allocation from company for this IPO they got 58.74% gains in that stock on the first listed day of secondary market. This stock is now trading with the volume of 103,150,000 shares.
- **Brookfield India Real Estate Trust** IPO listed in Primary market with the offer price of 275 Rs per share. It was listed in secondary market on 16-Feb-2021 with the list price of 275.05 Rs per share. Investors who got allocation from company for this IPO they got 0.02% minute gains in that stock on the first listed day of secondary market. This stock is now trading with the volume of 254,000,000 shares.
- **Stove Kraft** IPO listed in Primary market with the offer price of 385 Rs per share. It was listed in secondary market on 5-Feb-2021 with the list price of 467 Rs per share. Investors who got allocation from company for this IPO they got 21.30% gains in that stock on the first listed day of secondary market. This stock is now trading with the volume of 281,970,000 shares.
- **Home First Finance Company India** IPO listed in Primary market with the offer price of 518 Rs per share. It was listed in secondary market on 3-Feb-2021 with the list price of 612.15 Rs per share. Investors who got allocation from company for this IPO they got 18.18% gains in that stock on the first listed day of secondary market. This stock is now trading with the volume of 299,180,000 shares.
- **Indigo Paints** IPO listed in Primary market with the offer price of 1,490 Rs per share. It was listed in

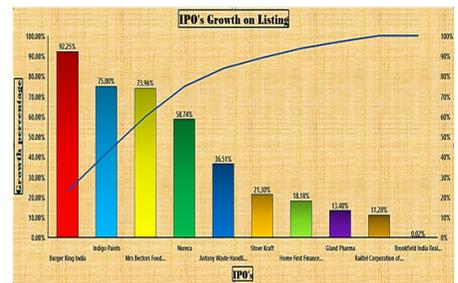
secondary market on 2-Feb-2021 with the list price of 2,607 Rs per share. Investors who got allocation from company for this IPO they got 75% gains in that stock on the first listed day of secondary market. This stock is now trading with the volume of 235,270,000 shares.

- **Indian Railway Finance Corporation** IPO listed in Primary market with the offer price of 26 Rs per share. It was listed in secondary market on 29-Jan-2021 with the list price of 25 Rs per share. Investors who got allocation from company for this IPO they got -3.85% losses in that stock on the first listed day of secondary market. This stock is now trading with the volume of 74,931,160,000 shares.
- **Antony Waste Handling Cell** IPO listed in Primary market with the offer price of 315 Rs per share. It was listed in secondary market on 1-Jan-2021 with the list price of 430 Rs per share. Investors who got allocation from company for this IPO they got 36.51% gains in that stock on the first listed day of secondary market. This stock is now trading with the volume of 188,080,000 shares.
- **Mrs Bectors Food Specialities** IPO listed in Primary market with the offer price of 288 Rs per share. It was listed in secondary market on 24-Dec-2020 with the list price of 501 Rs per share. Investors who got allocation from company for this IPO they got 73.96% gains in that stock on the first listed day of secondary market. This stock is now trading with the volume of 317,020,000 shares.
- **Burger King India** IPO listed in Primary market with the offer price of 60 Rs per share. It was listed in secondary market on 14-Dec-2020 with the list price of 155.35 Rs per share. Investors who got allocation from company for this IPO they got 92.25% gains in that stock on the first listed day of secondary market. This stock is now trading with the volume of 2,332,060,000 shares.
- **Gland Pharma** IPO listed in Primary market with the offer price of 1500 Rs per share. It was listed in secondary market on 20-Nov-2020 with the list price of 1701 Rs per share. Investors who got allocation from company for this IPO they got 13.40% gains in that stock on the

first listed day of secondary market. This stock is now trading with the volume of 90,330,000 shares.

- **Equitas Small Finance Bank** IPO listed in Primary market with the offer price of 33 Rs per share. It was listed in secondary market on 02-Nov-2020 with the list price of 31 Rs per share. Investors who got allocation from company for this IPO they got -6.06% losses in that stock on the first listed day of secondary market. This stock is now trading with the volume of 691,640,000 shares.

IPO's listed from November 2020 to February Top gainers to Bottom gainers in the following chart



## LIC

- Finance Minister Nirmala Sitharaman announced in Union Budget 2021 that the Life Insurance Corporation of India's (LIC) IPO will be completed in 2021.
- Issue size: Around Rs 70,000-80,000 crores.
- It has also been said that 10% of the issue size will be reserved for policy holders.

## CONCLUSION:

- However, before investing in an IPO, read the pros and cons, risks and rewards, about the company and know if investing in that company is in line with your goals.
- Also India's economy is gradually on its way to recovery after the COVID-19 impact.
- The Stock market is highly unpredictable as it is subjected to the market risks.



by  
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# Aquaculture Feed

As we know aquaculture feed is one of the least talked about areas of agriculture, especially as it relates to livestock feed. In general, most people who hear the term “livestock” tend to think of common farm animal like cows, chicken, goats and equines. However, the term includes a wide variety of animals that are used in commercial environments, including fish, crustaceans, mollusks and algae. As with any other type of animal, the production of profitable marine livestock requires the use of specialized aquaculture feed.

## What is aquaculture?

Basically aquaculture is a farming in water which is a territory responsible source of food and commercial products, helps to create healthier habitats, and is used to reconstruct stocks of threatened species.

## What is aquaculture feed?

Aquaculture feeds are formulated with enormous pool of ingredients which, when fed to the animal are intended to supply nutritional requirements to perform its normal functions, including maintaining a highly effective natural immune system, growth and reproduction.

## Archive

Until the world war most fish hatcheries relied on raw meat as a dietary staple for trout. In the early 1950's, John E. Hanson, while working for the New Mexico game and fish department, began experimenting with dietary routine and dry pellet formulations. The first fish feed pellets were introduced to hatchery trout at the Red river Hatchery near Taos.

## Fish Meal

Fishmeal is a brown, flour-like material made by specialist producers that cook, press, dry and grind the fish. Fish is general also are good sources of many vitamins & minerals and are often recommended as part of healthy diet by governmental food agencies.

## Essentials of Agriculture Feed

The use of aquaculture has grown contemplate since the turn of the millennium. Aquaculture operations have expanded from small pond farm to extensive. Especially when fish is in high densities, require a high-quality, nutritionally complete, balanced diet to grow rapidly and remain healthy.

Such as all animals, fish and other forms of marine life require a constant stream of nutritious feed to grow the livestock product. Nutrition is very important role for reproduction

## Feed which include nutrients for Aquaculture

- Lipids and fats
- Carbohydrates
- Protein
- Vitamins & minerals

Aquaculture setup in the form of extruded bits or pressure-pelleted feed and it float on the surface of the water, whereas pressure pelleted feed will sink. By manufacturing costs, extruded feeds generally command higher prices, these feeds also offer the advantage of allowing a producer to directly observe the feeding habits of the fish. Most of the marine life consume both floating and sinking feeds and other, like shrimp only consume sinking feeds.

There are different types in sizes of aquaculture feed. To save the energy of the fish, provide large size feed when trying to find the food whereas pellets that are too large pose a choking hazard to the animals.

When selecting feed for aquaculture species the levels of protein consumption varies from species to species.

35% - 40% for shrimp

28% - 32% for catfish

24% - 42% for striped bass

Smaller, younger fish require more protein than larger, older fish. Breeding environment, water temperature and water quality will also affect the amount of protein needed. Cold, dirty environments require higher levels of protein in feed.

### How to distribute aquaculture feed for fishes?

Some groups of the aquatic animals can be fed by hands or with automated feeders and some large farms use blowers to disperse the aquaculture feed over large areas.

#### FACT

“There is a remarkable growth in the demand for aquaculture feed across the India.”

### Storing Aquaculture Feed

As with other forms of livestock feed. Aquaculture feed should be stored in a cool, dry place, away from the sun and the bags should be examined properly on a regular basis for the presence of pest, bacteria, mold and moisture and to protect aquaculture feed the best way is during the storage pack it with high quality preservatives that provide a defense against bacteria and mold to improve nutritional properties.

#### Highlights

\*There are 3 major parts in aquaculture a. Feed b. water c. seed d. medicine.

\*50% to 60% cost depends on feed.

\*production should be produced on the basis of predictive forecasting.

\*For any type of feed protein source is the main subject.

### Plant – Based Feeds

The next common alternatives to traditional fishmeal is plant-based feed. This type of feed includes such as



soy, wheat, canola oil, corn. Although successful as a feed alternatives for many types of fish, it does not come without a cost researchers says that by this alternative the increment on land usage, water and fertilizers to produce the feed which have environmental effects.

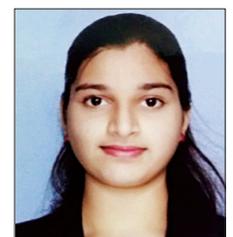
For Better Understanding here’s an example of Aquaculture Feed Manufacturing Company

### Named Vijay Saradhi Feeds

Vijay saradhi feeds is situated in chebrolu which manufactures aquaculture feeds since Mr. x completed his B. pharm, MBA and he discontinued his job. He is passionate to join in his family business called Vijay saradhi aquaculture feed manufacturing company from past 4 years it is successfully running business. And the culture was first started in Andhra Pradesh, it is very famous depending upon environment. Vijay Saradhi feeds supply their feeds the all over coastal areas like Odisha, West Bengal, Gujarat, and Haryana. Because of online payments farmers are suffering a lot to do their day to day transactions that most of the farmers are illiterates and takes more time to understand the process of online transactions so, government should arrange special campaigns on online transactions for farmers.

### Supply Chain

To manage supply chain entire process is depends on making and selling goods & raw materials. The success or failure of the products mainly depends on the dealer’s reaction because of heavy competition in shrimp feed market, there is a need to study and understand dealer behavior towards feeds. In pricing aspects, company is maintaining a good impression. There are some superior qualities feeds also provide by the company. In all other aspects of distribution, order processing, sales promotion, personal, selling and advertising company is improving its activities and getting better results. Vijay saradhi’s prices are lower than other company feed prices. The opinion of dealer’s on the delivery system of company was taken total respondents and the dealers are satisfied with company system the distribution is good and order processing is also good.



by  
Afreen Mohammad  
| MBA



Are you planning to put up a business? Why not try a bakery? It is profitable, can be started with less investment and allows the owner to grow the business gradually as his capital, interest and knowledge of the business increases. With bread being the country's second staple after rice, the bakery business is one of those ventures that is sure to bring multiple returns with just a minimal investment. As per a report by IMARC Group, the Indian bakery market reached a value of around US\$ 8 billion in 2019, making bakeries a highly lucrative one. Here's how you can do it too.

D patisserie is a famous bakery set up in Labbipet, Vijayawada. the bakery is especially famous for its old fashioned apple pie which is expertly crafted with

crisp apples and a touch of real butter in a flaky crust. The bakery offers very good margins and it is a premium bakery that caters to specialized theme-based rich cakes. All these points down to the quality of ingredients used such as natural and pure buttercream and flour without adulteration which increases their cost a bit. They say "the customers who have tasted our cakes always come back". They are even planning to go for hand-painted cakes. The main challenge is to find a skilled workforce, staffing and most importantly sustaining and retaining multi-taskers. The other aspect is the wastage of materials in case of bad day sales. The basic things to succeed in the bakery business is taste, quality, ambience and creative packing. The main formula of this bakery is to focus

on the recipe rather than the chef. They also specialize in cakes, tarts, cookies, macarons, Spanish churros, choco lava cake, deserts, smoothie and pancakes. The location of the bakery is an added benefit . they get to see the maximum profits during summers and it kind of slows down in winters. One secret to the bakery success has been its diverse source of income streams. Apart from a bakery, they run a restaurant and a café as well.

When it comes to businesses like bakery and food confectionary, the creative heads who are interested in baking and takes it to other levels always succeed in the market with their creative ideas. Baking is more than just cooking; it is a form of art. The baking business not only needs creativity but also needs

to have packaging tactics that can be used to take care of the product during and after delivery. The bakery business has a very competitive market these days; Some pioneers are flourishing in the market. To enter into such competition one should be well prepared and well informed about the industry. Here are some tips on the same:

The total approximate cost of opening a bakery in India is around Rs 15 lakhs. However, the cost of equipment and location can lead to considerable variance in the estimated cost.

**Location-** for a bakery, the ideal location is a reputed market or high-end shopping streets where footfall is high. Ideally, front area shops on the ground floor, which are easily accessible and visible, are apt for the bakery business.

**Manpower-** bakery shops need an expert workforce because both the taste as well as the presentation is essential in the case of baked goods. The approximate total count of manpower required in the bakery is 15. The salary of chefs and helpers depend on their experience

**Research on competitors-** when it comes to businesses like bakery, it is more important to work on the business rather than in the business. Doing the industry analysis is extremely important before you open a bakery business. It would help you identify the competition in your area, analyze the target audience for your bakery, and help you choose the right location for your bakery business.

**Using quality equipment-** location plays a very important role if you are a retailer, however, if you are a whole



seller the location has lesser significance. The kitchen equipment is very costly for a bakery business since each piece of equipment is made up of stainless steel, which is sturdy and long-lasting. The major equipment required in the bakery is planetary mixers, oven, deep fridge, cooling fridge, working tables, gas stove, cylinders, storage utensils and other equipment. You can apply for loans or go for government schemes for small scale businesses and as such there are many lines of credit.

**Acquiring new customers-** to have a very good customer base and to grow the business you need to have a very active marketing strategy. You need to be excellent in promoting new items or newsfeed that you need to send out to the customers. The key is to always keep figuring out what is that you can do to keep more customers flowing in. it is a very good option to promote business on online platforms like Instagram, Twitter and Facebook. Marketing and branding are essential for any business to flourish, and a

bakery is no exception to it.

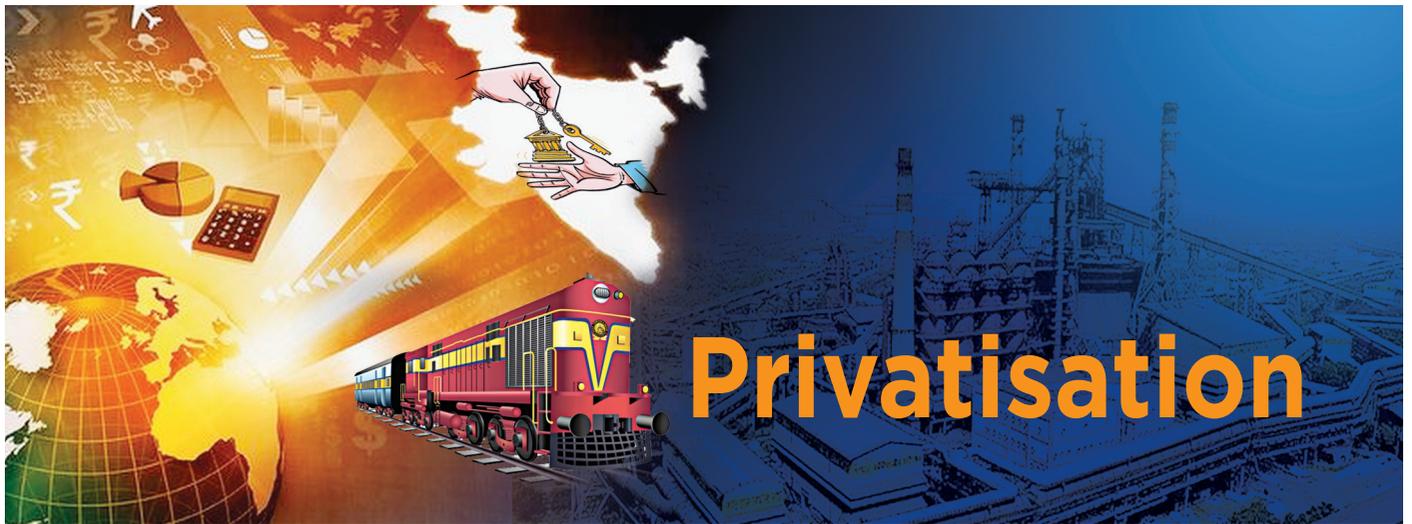
**Monthly expenses-** the biggest expense is going to be the payroll. Making bread or flour doesn't cost you much, the cost of ingredients is also not so big. In a bakery, the ingredients don't cost you much, but the payroll is what gets you. So efficient human resource planning is what makes you different in minimizing expenses.

**Suppliers and partners-** the demand for online food delivery is steadily increasing these days. It would be a great option to register the business on online food aggregators to generate online orders. It is also essential to have an online-ordering enabled website for your bakery. This would help you boost your online presence and also generate online orders for your bakery.

**Ambience-** the display area or the front end of the bakery business should be well designed and created in a manner that every item is noticeable to attract walk-in customers. You may require a display- fridge for cakes and pastries. Other than the refrigerator, the display area should have proper storage and a display rack for the items.



by  
Uma Sai Kiran. M  
II MBA



It means transfer of ownership, management and control of public sector company into private sector company. In the privatization the public sector companies by selling the part off of the equity of PSE's to the public is known as Disinvestment. It includes migrating from the public sector to private sector.

- Privatization aims at providing a strong base to the inflow of foreign direct investment (FDI).
- Increased flow of FDI improves the financial strength of the economy.

**There are 2 ways of privatization they are:**

1. Transfer of ownership and
2. Disinvestment.

**The main AIM of Privatisation**

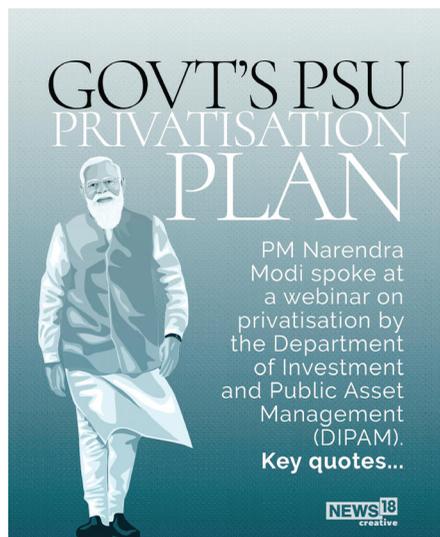
- Providing strong momentum to the inflow of FDI.
- Improving the efficiency of public sector undertaking (PSU)

**Advantages of Privatisation**

- Reduction in economic burden,
- Increase in efficiency,
- Reduction in sense of irresponsibility,
- Scientific management and
- Reduction in political interference.

**Disadvantages of Privatisation**

- Lack of social welfare,
- Class struggle,
- Increase in equity,
- Increase in unemployment and
- Exploitation of weaker section.



**1. VIZAG STEEL PLANT**

It is the integrated steel plants of RASHTRIYA ISPAT NIGAM LIMITED in Visakhapatnam and it was founded in 1971, the plant focuses on producing value added steel, with 214,000 tonnes produced in august 2010, out of 252,000 total of saleable steel produced and it is a public sector undertaking. The key people for the vizag steel plant are kapil and CMD. The products are forged rounds, re-bars, rounds, wire rod coil and structurals.

On 17 April 1970, the prime minister of india, the Indira Gandhi, announced the government decision to establish a steel plant at Visakhapatnam. With the offer of assistance from the government of the erstwhile USSR, a revised project evolved some years later. A detailed project report for a plant with

a capacity of 3.4 Mpta was prepared in November, 1980 and February 1981, a contract was signed with the USSR for the preparation of working drawings of coke ovens, blast furnace and sinter winter.

- The expenditure for the financial year 2009-10 rs. 1840 crores.
- Rs.5883 crores since inception of the project.

Vizag steel plant is the only Indian Shore-based steel plant and it was situated in 33000 acre's and is poised to expand to produce upto 20 MT in a single campus. Turnover for the year 2011-2012 was Rs. 14,457 crores. On 20 may 2009, Manmohan Singh launched the expansion project of Visakhapatnam steel plant from a capacity of 3.6MT to 6.3MT at a cost of rs.8692 crires but the investment was revised t prs. 14,489 crores.

**Advantages of Vizag Steel Plant :**

- Poor performance may choose to leave and can be replaced with the new employess.
- Leavers are replaced with more junior employees who cost less and may also stay longer.
- Leavers are replaced with people with more up to date job skills.

**Disadvantages of Vizag Steel Plant :**

- Decreased overall performance
- Increase in cost
- Create a negative image in market.

## 2. LIC (LIFE INSURANCE CORPORATION):

It is an Indian government owned insurance and Investment Corporation. It is a type of statutory corporation established by an act of parliament-LIC act 1956. It is a financial service industry and was founded in 1 September 1956 (64 years ago). The chairman of the company is M.R.KUMAR, Vipin Anand, Mukesh Gupta and RajKumar are the managing directors of the company. Around 114,000 are employees working in LIC. It was passed by the life insurance of india act that nationalized the insurance industry in india.

Over 245 insurance companies and provident societies were merged to create the state-owned life insurance corporation of india. As of 2019, LIC of india has total life fund of rs.28.3 trillion. The total value of sold policies in the year 2018-19 is rs. 21.4 million. Life insurance corporation of india has settled 26 million claims in 2018-19. It has 290 million holders.

### Advantages of LIC

1. Valuable return on your investment
2. Death benefit
3. Tax benefits
4. Availability of loan
5. Aids in financial planning through different life stages
6. Guaranteed income
7. Additional coverage
8. Security of business

### Disadvantages of LIC

1. Can be expensive for old aged people
2. The returns of on life insurance are not significant
3. Insurance may not the benefits
4. Complex policies.

## 3. SOUTHERN RAILWAYS (SR)

The southern railway headquartered at Chennai, is one of the 18 zones of Indian railways. It is the earliest of the 18 zones of Indian railways created in independent india. It was created on 14 april 1951 by merging 3 state railways, namely, madras and southern



Mahratta railway, south Indian railway company and mysore state railway.

N. GOPALASWAMY AYYANGAR the minister for railways was the principle architect of the regrouping of Indian railways. In December 1950, the central advisory committee for railways approved the plan for Indian railway into 6 zonal systems namely, the northern, the north-eastern, the southern, the central, the eastern and the western.

The southern railway zone 9,654 kilometers was the first zone to be formed. It is created on 14 april 1951 by the merger of the madras and southern Mahratta railway, the south south Indian railway and mysore state railway, the economic and geographical factors of this zone facilitated an early integrated network.

### Advantages of Southern Railway:

1. Dependable,
2. Better organized ,
3. High speed over long distance,
4. Suitable for bulky and heavy goods,
5. Cheaper transport,
6. Safety,
7. Larger capacity,
8. Public welfare,
9. Administration facilitates of government and
10. Employment opportunities

### Disadvantages of Southern Railway:

1. Huge capital outlay,
2. Lack of flexibility,

3. Lack of door to door service,
4. Monopoly,
5. Unsuitable for short business and small loads,
6. Booking formalities,
7. No rural service,
8. Under utilized capacity and
9. Centralized administration.

Privatization is important because the private sector companies are hiring more employees when compared to public sector companies. In fact the labours are more to do the work with in the limited period of time. In privatization, investment is done and to improve efficiency in public sector undertaking. In these we also explained about the vizag steel plant, in the recent days we Came across the problem on vizag steel plant the workers are still waiting for the final judgement. Life insurance corporation is the first insurance company started in India for the people and was 3 main people the insurance was started. The last is southern railways it is one cheapest one to travel or to send the goods from place to the another place the customers are more when compared to the other ways of travelling.



by  
Damini Reddy.B &  
Harsha Vardini Reddy.B  
II MBA



Only 18 million people  
**invest in  
stock  
market  
in India**

A strong financial market with broad participation is essential for a developed country. With India's growth story unfolding, there is a need to raise resources for companies to fuel the capital needs of the economy. India's household savings, one of the highest in the world at 30%, can be channeled through equities, bonds and other instruments to achieve greater financial inclusion and improve the financial markets in India. But a majority of Indians avoid investing their money in equity markets. In fact, out of population of 1.3 billion, there are only 18 million investors in the equity market.

It's a similar story for the mutual fund market in India. Though the stock market has become more popular in recent times, overall penetration is around 2% of country's population.

India is in eighth place in investments compared to the neighboring countries. United states tops the list in stock market investment while Switzerland is in last position. However, India is still out of sorts in investment.

So, why don't more Indians invest in the equity market? Here are the top 5 reasons.

### **1. Lack of trust**

The Indian stock market has had its share of past financial scams such as those involving Harshad Mehta and Ketan Parekh – that resulted in many stock market investors losing their money. Some of the recent scams include the Nirav Modi scam and the Satyam Computers scam. Though, with the establishment of the Securities Exchange Board of India (or SEBI),

stock market trading is much more regularized.

### **2. Lack of knowledge**

Most Indian investors lack a basic knowledge about the way stock markets function. Despite extensive information on fundamentally strong stocks and companies, investors are reluctant to invest their hard-earned money into these companies.

Other investors believe that the stock market is an avenue for turning "quick profits." As a result, they lack the necessary patience and end up buying – or even selling – stocks in quick time.

The reality is that the stock prices of even good companies take time (even years) to grow and stabilize – to provide good returns to its shareholders.

### 3. Availability of other financial instruments

This is primarily because most Indians prefer to invest into “safer” instruments that provide low to modest returns – as compared to stock markets that are deemed as “risky” and considered suitable only for wealthy investors. This brings us to our next reason – that is the lack of capital. Most people usually invest their money in gold, fixed deposits & bonds, or even real estate.

### 4. Lack of capital

Take a look at the “top guns” or success stories of the stock market – the likes of your Rakesh Jhunjhunwalas or Rakesh Kedia. This has created a perception that you need to invest loads of capital or money into stocks – in order to earn healthy returns. But that is far from the truth – many successful investors have started small during their early days, working slowly and steadily towards sustainable profits.

For example, a systematic investment plan (SIP) in mutual funds can be started with a monthly investment of just 1000/-.

If one wants to trade in stocks directly, you can invest a small amount consistently in purchasing stocks of the right companies. Despite these facilities, lack of capital is often cited as a leading reason why most Indians do not invest in the equity market.

### 5. No appetite for risk

When it is a matter of investing their money, most Indians do not have the appetite to take risks. That is the reason why Indians invest in financial instruments like fixed deposits and gold – that are regarded safer in the long run.

Despite their higher returns, equity investments – along with mutual funds – do have an inherent element of risk that keeps most investors away. An additional risk factor is that common and small-time investors need to depend on the financial advice of “friends” or “experts” – as most don’t have the time to track or understand the equity market themselves.

Another discouraging fact is the lack of transparency in the system. Though exchanges and other market infrastructure institutions (MIIs), such as depositories, and regulators have a



repository of data, it is not available to the public.

No information on geographical spread of investor base or de-mat account coverage is disclosed to the public. For example, there is no clarity on where most of the 18 million de-mat accounts are held, disclosure of which would give an idea of extent of penetration. This opaqueness puts a question mark on their intention. Due to these structural hurdles, the advantages of capital markets have not reached many in the country.

Indian financial markets truly have a long way to go to witness inclusive growth, as was recently seen in the banking and telecom industries.

Buying stocks isn’t hard. What’s challenging is choosing companies that consistently beat the stock market.

Here are some tips by Sanjeev Sinha for sound investment as safe investment sounds like a paradox.

[ Sanjeev Sinha is President, Sun and Sands Group and Sun and Sands Advisors. He is the country representative in Japan for Tata Asset Management and Tata Realty and Infrastructure.]

#### 1. Avoid the herd mentality

The typical buyer’s decision is usually heavily influenced by the actions of his acquaintances, neighbours or relatives. Thus, if everybody around is investing in a particular stock, the tendency for potential investors is to do the same. But this strategy is bound to backfire in the long run.

#### 2. Take informed decision

Proper research should always be undertaken before investing in stocks. But that is rarely done. Investors generally go by the name of a company or

the industry they belong to. This is, however, not the right way of putting one’s money into the stock market.

#### 3. Invest in business you understand

Never invest in a stock. Invest in a business instead. And invest in a business you understand. In other words, before investing in a company, you should know what business the company is in.

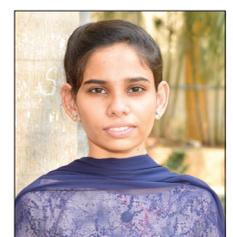
#### 4. Follow a disciplined investment approach

Historically it has been witnessed that even great bull runs have shown bouts of panic moments. The volatility witnessed in the markets has inevitably made investors lose money despite the great bull runs.

However, the investors who put in money systematically, in the right shares and held on to their investments patiently have been seen generating outstanding returns. Hence, it is prudent to have patience and follow a disciplined investment approach besides keeping a long-term broad picture in mind.

#### 5. Create a broad portfolio

Diversification of portfolio across asset classes and instruments is the key factor to earn optimum returns on investments with minimum risk. Level of diversification depends on each investor’s risk-taking capacity.



by  
Tabassum Nazz Shaik  
III BBA

# Farmer Lands vs Farm Laws

Even as the farmer protests against the three new agriculture-related laws have gathered momentum, one thing seems obvious: Much of the opposition really is just to one of the three laws. Even in that one — the Farmers' Produce Trade and Commerce (Promotion and Facilitation) Act — there are only some contentious provisions, which although act as a key, can still leave doors open for negotiation.

## The other two laws

- Consider the first two laws that ought not to be serious cause for farmer angst.
- The Essential Commodities (Amendment) Act is about doing away with the Centre's powers to impose stockholding limits on foodstuffs, except under "extraordinary conditions". These could be war, famine, other natural calamities of grave nature and annual retail price rise exceeding 100% in horticultural produce (basically

onions and potato) and 50% for non-perishables (cereals, pulses and edible oils).

- Given that stock limits apply only to traders — the amendment exempts processors, exporters and other "value chain participants" as long as they don't keep quantities beyond their installed capacity/demand requirements — it shouldn't concern farmers at all. Farmers, if anything, would gain from removal of stocking restrictions on the trade, as it potentially translates into unlimited buying and demand for their produce.
- The Farmers (Empowerment and Protection) Agreement on Price Assurance and Farm Services Act has to do with providing a regulatory framework for contract cultivation. This specifically concerns agreements entered into by farmers with agri-business firms (processors, large retailers or exporters) ahead of any planting/rearing

season for supplying produce of predetermined quality at minimum guaranteed prices.

- Again, there is little rationale for objecting to an Act that merely enables contract farming. Such exclusive agreements between companies and farmers are already operational in crops of particular processing grades (the potatoes used by beverages and snacks giant PepsiCo for its Lay's and Uncle Chipps wafers) or dedicated for exports (gherkins). The processors/exporters in these cases typically not only undertake assured buy-back at pre-agreed prices, but also provide farmers seeds/planting material and extension support to ensure that only produce of desired standard is grown.
- The point to note is that contract cultivation is voluntary in nature and largely for crops not amenable to trading in regular APMC (agricultural produce market commit-



tee) mandis. There is hardly any domestic market for gherkins, just as the high dry matter and low sugar content potato that PepsiCo needs for its chips is different from the table aloo used in kitchens. Farmers don't sell sugarcane and milk in mandis either. The produce sugar mills and dairy plants source from them is practically contract farming. An Act that formalizes contract cultivation through a "national framework" and explicitly prohibits any sponsor firm from acquiring the land of farmers – whether through purchase, lease or mortgage – should actually be welcomed.

### The Contentious One

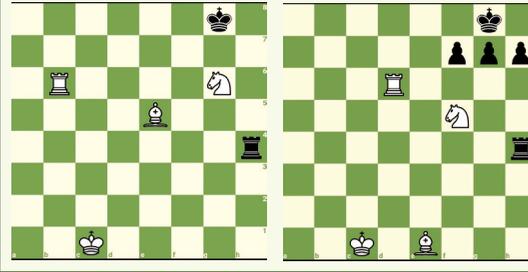
- That leaves the only law – the FPTC Act, for short – which is a bone of contention. It permits sale and purchase of farm produce outside the premises of APMC mandis. Such trades (including on electronic platforms) shall attract no market fee, cess or levy "under any State APMC Act or any other State law".
- At issue here is the very right of the Centre to enact legislation on agricultural marketing. Article 246 of the Constitution places "agriculture" in entry 14 and "markets and fairs" in entry 28 of the State List. But entry 42 of the Union List empowers the Centre to regulate "inter-State trade and commerce". While trade and commerce "within the State" is under entry 26 of the State List, it is subject to the provisions of entry 33 of the Concurrent List – under which the Centre can make laws that would prevail over those enacted by the states.
- Entry 33 of the Concurrent List covers trade and commerce in "foodstuffs, including edible oil-seeds and oils", fodder, cotton and jute. The Centre, in other words, can very pass any law that removes all impediments to both inter- and intra-state trade in farm produce, while also overriding the existing state APMC Acts. The FPTC Act does precisely that.
- Also in Explained | Why protesting farmers are still talking of two 2018 private member Bills
- However, some experts make a distinction between agricultural "marketing" and "trade". Agriculture per se would deal with everything that a farmer does — right from field preparation and cultivation to also sale of his/her own produce. The act of primary sale at a mandi by the farmer is as much "agriculture" as production in the field. "Trade" begins only after the produce has been "marketed" by the farmer.
- Going by this interpretation, the Centre is within its rights to frame laws that promote barrier-free trade of farm produce (inter- as well as intra-state) and do not allow stockholding or export restrictions. But these can be only after the farmer has sold. Regulation of first sale of agricultural produce is a "marketing" responsibility of the states, not the Centre.
- Farmers, for their part, would want no restrictions on the movement, stocking and export of their produce. Maharashtra's onion growers have vehemently opposed the Centre's resort to ban on exports and imposition of stock limits whenever retail prices have tended to go up. But these restrictions relate to "trade". When it comes to "marketing" — especially dismantling of the monopoly of APMCs — farmers, especially in Punjab and Haryana, aren't very convinced about the "freedom of choice to sell to anyone and anywhere" argument.
- The reason for this is simple: Much of government procurement at minimum support prices (MSP) — of paddy, wheat and increasingly pulses, cotton, groundnut and mustard — happens in APMC mandis. In a scenario where more and more trading moves out of the APMCs, these regulated market yards will lose revenues. "They may not formally shut, but it would become like BSNL versus Jio. And if the government stops buying, we will be left with only the big corporates to sell to," said a Panipat (Haryana)-based farmer.
- Express Explained is now on Telegram.
- Farmers at the protest site at Buarari, in New Delhi on Saturday. (Express Photo: Praveen Khanna)
- What could be negotiated? If the protesting farmer union leaders were to sit down at the negotiating table, the government can possibly get them to agree to drop the demand on repealing all the three laws. Their problem is essentially about the FPTC Act and its provisions that they see as weakening the APMC mandis. There is also disquiet on the dispute resolution mechanism for transactions outside the mandis. The Act proposes these to be referred to offices of the sub-divisional magistrate and district collector. "They aren't independent courts and cannot deliver us justice, leave alone guarantee timely payment," alleged the same farmer.
- These may be just fears, but they aren't small. From the government's standpoint, the elephant in the room would be if the farmers insist on an additional demand: Making MSP a legal right. That would be impossible to meet, even if the three farm laws were to be put on hold.
- Farmers' objection: "Union government thinks that stubble burning of paddy is responsible for pollution in Delhi and so they have enacted a legislation of stringent punishments and heavy fines up to Rs 1 crore for the alleged violators. Now under the pressure of farmer organizations the government is proposing for amendments. This law is just to harass the poor and small farmers.

The proposed amendments have nothing to offer and farmer organizations are determined to continue the united struggle till the repeal of these Acts."



by  
Rosaiah. M  
(II BBA)

# How to deal with difficulties in Chess



A lot of players ask how to make good decisions in chess. It looks like an easy question to answer. But it is not an easy task.

**One of my friends asked me how do I look at the board and how do I deal with difficulties? What do I do when I'm under attack?**

These questions may or may not have a single right answer.

### How to look at the chessboard?

We need to view the whole board and notice the position of all chess pieces. Both you and your opponent need to analyse and remember the position of all pawns and powers in both kingdoms. When we look at the board we need to notice these things like:

- Number of pieces on the board
- Positioning of pieces

- Safety of the king/pieces/pawns
- Open diagonals and files and who occupies them

After viewing a chess position for a few seconds you should be able to draw some conclusions such as whose position is better to come up with a plan for both sides.

To train to really “see” the chessboard there are few techniques like

- Solving tactics
- Play Blindfolded chess

### What to do when under attack and how to deal with difficulties?

The main theme is to block opponents, King. For the checkmate, we may go under attacking or defending. So that we need to remember a few points when we are under attack:-

- Power-Power exchange

- Deep analysis of the game
- The mind should be in relax mode
- Apply different strategies
- Forecast opponent moves

### Coming to difficulties in Chess:

It is not a good idea to analyse the position thoroughly after each move in the board game, simply because there is not enough time for that. If we analyse the position after move 10 for 30 minutes we may not make it to move 20.

We can fully analyse the game only when it is necessary, other than that we analyse the game quickly.

Same as; in our regular life whatever the situation might be and difficulties arise same as in chess game; we need to analyse the problem and take necessary decisions and be a “MASTER” in our own life.

Case (1) Case (2)



by  
Sai Jayanth. A  
(II MBA)

Privacy policies are creating sensation these days. Recently “WhatsApp” privacy policy made everyone to think about uninstall WhatsApp and to install other apps. But the thing is very clear that people became dumb in their thought process. I would like to remind you the “Google” CEO Sundar pichai words in front of American court members on December 11, 2018.

### The question asked by American court members:

**Q:** Is google able to track identity of every person like where he stays, where he live, what are his vacation plans...etc.

**A:** Sundar answer for that question is it depends on usage of a person. If a person want to know his footsteps, for that he will enable fitness app, that clearly tracks every information where he is going.

Whenever we install any application it asks us to agree to access information on our smart phone. We accept to get services of application.

Whether it is Google photos or Micro-



soft OneDrive or Apple iCloud storage we ask them to store our data. We are accepting each and every term they ask without that they can't access information and store for us. We need these companies to store our data and they want to generate business through our data. Whether company tells it or not, they can access our data, they know our interests, tastes and preferences, so they can recommend what we need without any effort.

WhatsApp showed their transparency by asking people to accept terms and conditions. Whether people accept it or not, it is going to do business with its

recommendations. Even when you install other applications it is also going to do same in future. Because future business is completely on digital and we need to rely on the applications.

There are also many advantages with these privacy policy because the applications can monitor the data and they are able to know any illegal activities and control them. It is also helpful to avoid Anti national activities.

**Conclusion:** Even educated people are not able to understand the things and searching for other apps. So “Try to think practically and understand things because we are not able to change the things, we just need to follow it.”



by  
Ballani Rajashekar  
(II MBA)

**Student: What is the use of SHE teams?**

DSP: SHE TEAM IS FOR WOMEN SAFETY and security. They also work to prevent child marriages. The teams work is to arrest eve-teasers, harassers and offenders. They respond to complaint delivered by whats app, calls or through social medial.

**Student: SHE teams are for harassment in public, but what about the prevention of rape cases?**

DSP: SHE teams are for women’s safety it may be harassment, comments, stalking, eve-teasing, prevention of child marriages, rape cases. More serious and repeat culprit is to be arrested under 509 IPC and under section 354IPC, section 376IPC (RAPE)

**Student: Why are minors are getting so involved in these things?**

DSP: Main reason for minors involved in crimes, harassment is lockdown, smart phones, social media etc... Due to lockdown there are no offline classes for students, so everyone prefers online classes. Parents think mobile or laptop is mandatory for online classes. So parents provide whatever the students ask for their study. But, students are misusing their trust and using social media instead of listening online classes. In social media they met number of new people and get attracted to them. When a girl is stopped messaging, then the boy becomes harsh and tries to harass the girl.

**Student: we can’t avoid the use of technology then how can we protect ourselves from damage?**

DSP: Making proper use of technology and not crossing the limits is the only solution for a good life. In this situation, parents should take care about their children using mobiles. They have to teach their children about the boundaries of social media. Sometimes children may not listen to their parents but they listen to their teachers, so teachers have to



bring awareness on pros and cons of using social media.

**Student: Do you face any challenges while solving a case?**

DSP: Yes. Sometimes there is a chance to manipulate the case by using political power when the offender is from political party. But who helps to offender will also be a culprit. So we can arrest both the culprits. Because of this reason there is less chance to manipulate a case.

**Student: How you motivate people?**

DSP: We are always in the path of bringing awareness on harassment, sexual abuse, domestic violence, and ragging and women safety by conducting several campaigns on schools and colleges. We have a team of “MAHILA MITHRULU” and “SHAKTHI TEAMS” who are always ready for women safety at any time. Women just need to install the app called “DISHA”.

**Student: In our region which type of cases are you facing regularly?**

DSP: Most of the cases are from students who are studying 9-10th, intermediate, deg 1-2 yrs. They are not well matured and easily get attracted to others so they are getting married with the help of friends. And exactly after 1yr the girl came to the police station to give complaint on domestic violence.

**Student: Should a girls character be judged by her clothes or dressing sense?**

DSP: Definitely not, but there is a chance of getting trouble by their dress sense. There is a lot of difference from past days to now. In olden days girls used to wear traditional dresses like saree, half sarees, Punjabi dresses...But now a day’s traditional wear become an occasional wear. Change is needed according to the new generations but don’t give a chance to comment on your dressing.

**Student: Why do you choose this profession?**

DSP: From my childhood my mother wants me to see in police officer. To fulfill my mother dream, I prepared for civils during my graduation and I applied for SI post. After 3mnth of time I got selected in that post. And then I started my journey as a police officer. In 1994, I was worked near the Nallamalla forest and those years give me more satisfaction as a police officer.

**Student: Is there any role of state government in such initiatives like funds or anything?**

DSP: Yes, it launched initiatives like e-learning courses on women safety and cyber crime. And also SHE teams can chase the culprit by tracking their mobiles with smart technology.



by  
S. Jagadeshwari  
& G. Meghana  
I MBA

## Dwayne 'THE ROCK' Johnson – Rads to Riches

We humans are simple creatures; we always fall in love with good stories. In fact, the life of every human that walks the surface of the earth is a story, some disappointing, some tragic, some joyful and some, an amalgam of all the emotions out there. It is the last category that always gets into our 'inspirational nerves'.

The life story of Dwayne 'The Rock' Johnson falls right into that category, just like the story of a butterfly. The man we see today in tabloids and magazine covers just spreads the wings of success and embraces the sunlight, but he too had a past filled with struggle. The common misconception and a major misconception about Dwayne is that he had a normal childhood because of his father, Rocky Johnson, being a professional wrestler.

Rocky had his fair share of success in the wrestling circuit. He was one of the first wrestlers to come out with a bodybuilder-like physique in the business and was also part of the first black tag team to win a WWF Championship. Rocky was not the ideal role model for DWAYNE. All of this, however, was the celebrated professional career. The personal life of Rocky was a different story.

Luan Crable, who had an affair with Rocky at that time, told some daunting tales about the wrestler. Rocky lied to Luan that he was single, but in reality, he was married to Ata, Dwayne's mother. Luan later realized that Rocky had relationships with women in every arena that he went. And one day, Ata found out about the relationship between Luan and Rocky. "He was only 12 years old, and he called me, yelling, 'Stay away from my dad, and leave my mother alone!'" Luan recalls.

Things got worse when Rocky was arrested for allegedly raping a 19-year-old girl. Rocky claims that the story was planted on him, but it led to him getting blacklisted from the wrestling business. Ultimately, Ata and Rocky divorced. Crushed Childhood and broken dreams Dwayne was just 14 years old when all this happened. There wasn't much he could do, so he trained.



"I started to train very hard at 14yrs old, not for fame or a competition, but because we were evicted from our small apartment in Hawaii. I reeeeeaaaally hated that feeling of helplessness and never wanted that to happen again. So, I did the only thing I could control with my own two hands in hopes that one day my family would never worry about being evicted again - I trained," Rock mentioned in his official Face book page.

All the training came in handy for him. In high school, he found himself a fatherly figure in football coach Jodi Swick. Swick saw through the attitude BS that Dwayne had at that time and gave him a chance in the football team. He excelled in football and went on to get himself a full scholarship from the University of Miami to play defensive tackle. His future seemed bright until an injury cut off his wings before it flourished. After graduating, he once again tried his luck in football when he joined the Calgary Stampeders in 1995. Two months into the season, he was cut from the team.

DWAYNE 'THE ROCK' JOHNSON – RAGS TO RICHES had 7 dollars in his pocket at that time and fell into the jaws of depression "I found that, with depression, one of the most important things you could realize is that you're not alone. You're not the first to go through it; you're not going to be the last to go through it... I wish I had someone at that time that could just pull me aside and [say], 'Hey, its Gonne be OK. It'll be OK. I didn't want to do a thing; I didn't want to go anywhere. I was crying constantly. Eventually you reach a point where you are all cried out.'" Dwayne said.

Dwayne spent his time staying in his small apartment and simply cleaning.

And one day, the Calgary Stampeders coach called him and asked him to come around. But Dwayne had other plans. Dwayne wanted to get into the business and wanted to wrestle. Upon hearing this, Rocky warned Dwayne that it was going to be the 'biggest mistake that he will ever make'. "Hold on to that fundamental quality of faith. Have faith that on the other side of your pain is something good: Dwayne Johnson" Dwayne had that faith, and he asked his father to train him.

Despite being hesitant initially, Rocky paved the way for his son. "He [Rocky] says his son is his pride and joy." Luan has remarked. The professional wrestling journey of Dwayne began there. Rocky and Pat Patterson trained him and just a year after being cut from the Stampeders, Dwayne made his WWE debut at the 1996 Survivor Series. Things did not go as planned for him initially. The crowd was not accepting him and it seemed like he was destined to be just another doomed talent in the business, just like his father predicted. But he was not going to give up that easily. A change in his gimmick and WWE's 'Attitude' turned the tide in Dwayne's favor and he was finally having the platform to showcase his skills.

DWAYNE 'THE ROCK' JOHNSON – RAGS TO RICHES Dwayne Johnson is a butterfly fast forward two decades, and now, Dwayne is a legend in the wrestling business. He is one of the most bankable superstars in Hollywood. Today, Dwayne Johnson has an estimated net worth of \$135 Million. From the boy that cried his heart out in his small apartment due to depression to the man that inspires millions across the world, the story of Dwayne 'The Rock' Johnson is simply splendid. It is similar to the story of a butterfly; in fact, Dwayne Johnson is a butterfly, one that inspires us to fly.



by  
Ch. Raghavendra  
(II BBA)



# Financial Planning and Forecasting

Financial planning and forecasting is the estimation of value of a variable or set of variables At some future point. The forecasting exercise is usually carried out in order to provide an aid to decision making and planning in future. Forecasting has become to anticipate economic trends and prepare themselves either to benefit from or to counteract them good business forecasts can help business owners and managers adapt to a changing economy. It represents a blue print of what a firm proposes to do in the future.

The financial plan can be a budget a plan for spending and savings future income. This plan assigns future income in to various types of outlays such as rent or utilities and also reserves some income for short term and long term savings.

The financial plan can also be an investment plan which assigns savings to various assets expected to produce future income such as new business, shares in an existing business or rental estate.

Financial forecast or financial plan can also refer to an annual projection of income and expenses for a company, department. A financial plan can also

be an estimation of cash needs and a decision on how to raise the cash such as through borrowing or issuing additional shares in a company.

## OBJECTIVES OF THE STUDY

The main objective of the study is to understand the financial position of the company refers to the development of the long term financial plans and the preparation of short term plans and budgets which focus on analysing the proforma of the statements and preparing the cash budget.

## METHODS OF FINANCIAL FORECASTING

Financial forecasters employ various methods to arrive at their estimates. There are two types of forecasting. They are

1. Qualitative
2. Quantitative

## QUALITATIVE

Qualitative techniques are generally deployed where historical data is not available. These methods depend on the judgement of experts to generate forecasts.

1. Executive opinions
2. Reference class forecasting
3. Delphi technique
4. Sales force polling
5. Consumer surveys
6. Scenario writing

## QUANTITATIVE

The quantitative forecasting methods are used when historical data across categories and periods is available and can be analysed to get estimates.

1. Proforma financial statements
2. Time series forecasting
3. Cause effect method

## BENEFITS OF FINANCIAL FORECASTING

- Assess the success of your efforts to determine the long term viability or value of an activity.
- Take control of your cash flow and purposefully direct your company.
- Develop benchmarks for use in future forecasts.
- Perform contingency planning during challenging financial times.

- Anticipate the impact of new expenses.
- Identify financial problem areas and their causes.
- Reduce financial risk.
- Create an environment of certainty and stability.
- Make future budget much easier.

The certified financial planner credential is the most desired and respected global certification for those seeking to demonstrate their commitment to competent and ethical financial planning practice certified financial planner professionals meet initial and ongoing education, experience and professional development requirements pass a rigorous exam that assesses competency and adhere to a code of ethics, pledging to provide financial planning in the interests of clients and with the highest ethical and professional standards.

As of 1st April 2019 the CFP certification programme in India is directly administered by U.S based financial planning standards board, owner of the international certified financial planner certification program outside the United States.

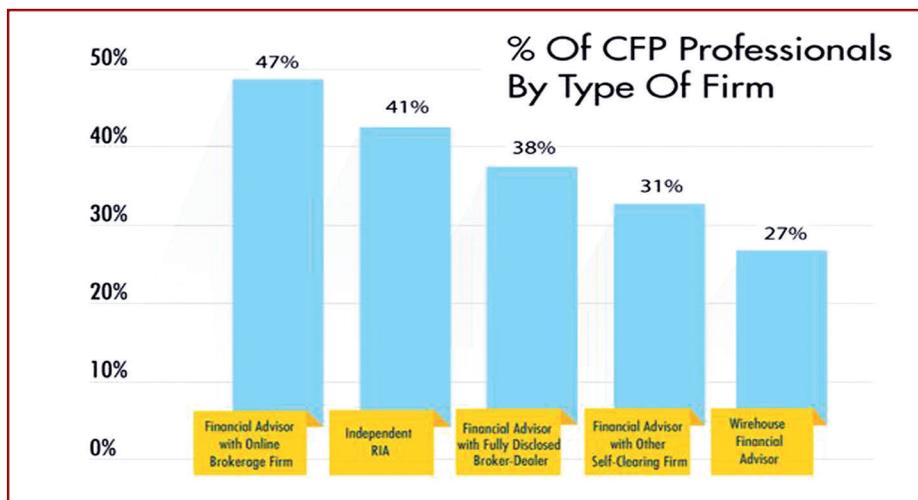
Financial planning standards board Ltd partners with its global network of affiliate organizations to administer CFP certification programs in 27 countries and territories around the world, representing a global CFP professional community of 19200 plus at the end of 2020 with 1989 CFP professionals in India.



Financial planning standards board Ltd partnered with cerulli associates to survey more than 3500 CFP professionals in sic territories around the world about the benefits of pursuing CFP certification. Those practitioners said that after received their CFP certification.

- Among those seeking to advance their careers 37% earned a promotion got a new job or started their own practice.
- 57% reported growing their client base in the 12 months following their certification.
- 63% saw their income grow in the 12 months following their certification.
- 72% reported increased satisfaction with their careers.
- 87% expected to be able to keep clients longer.

- Financial planning standards board Ltd international study conducted with 92 financial services firms in 12 territories showed why the majority of firms plan to grow their number of certified financial planner professionals.
- 59% of firms reported that employing CFP professionals led to fewer client complaints.
- 69% of firms reported that employing CFP professionals lowered corporate risk.
- 69% of firms reported that CFP professionals have a higher rate of growth of assets under management.
- 76% of firms found that employing CFP professionals led to increased client retention.
- 79% of firms plan to grow the number of CFP profession.
- 84% of firms said employing CFP professionals had a positive impact on client satisfaction within the firm.



by  
Siri Chandana. V &  
Mounika. B  
II MBA



## INTRODUCTION:

Union Budget which was presented by our Hon'ble FM on 1st Feb 2021 in parliament. This is her 3rd Budget, the first Budget she presented just after taking oath as FM in the year 2019; Second time she presented in Parliament in the year 2020 before the outbreak of Corona virus pandemic, and this is her 3rd Budget. The total outlay earmarked is 34.83Lakh Crore for the year 2021-22, which is slightly higher than the previous year total Budget. The previous year outlay was 83.50 Lakhs Crore. This time more funds for more development.

## HEALTH AND WELLBEING

Budget outlay for Health and wellbeing is 2,23,846 crores in Budget estimates 2021-22 as against this year's Budget estimates of 94,452 crores an increase of 137 percentage. A new centrally sponsored scheme, PM AtmaNirbhar Swasth Bharat Yojana, will be launched with an outlay of about 64,180 crores over 6 years.

**Analysis :** Support for 17,788 rural and 11,024 urban Health and Wellness Centers, Setting up integrated public health labs in all districts and 3382 block public health units in 11 states; Establishing critical care hospital blocks in 602 districts and 12 central institutions; Strengthening of the National Centre for Disease Control [NCDC], its regional branches and 20 metropolitan health surveillance units; Expansion of the Integrated Health Information Portal to all State/UTs to connect all public health labs; Operationalisation of 17 new Public Health units and strengthening of 33 existing Public Health Units at points of Entry, that is at 32 Airports, 11 Seaports and 7 land crossings; Setting up of 15 Health Emergency Operation Centers and 2 mobile hospitals

## INNOVATION AND R&D

Finance Minister said that in her Budget speech of July 2019, she had announced the National Research Foundation and added that the NRF outlay will be of Rs. 50,000 crores, over 5 years. It will ensure that the overall research ecosystem of the country is strengthened with focus on identified national-priority thrust areas.



**Analysis :** Government will undertake a new initiative – National Language Translation Mission [NTLM], this will enable wealth of governance-and-policy related knowledge on the Internet being made available in major Indian Languages. The New Space Indian Limited [NSIL], a PSU under the Department of space will execute the PSLV-CS51 launch, carrying the Amazonia Satellite from Brazil, along with a few smaller Indian Satellites. As part of the Ganganyaan mission activities, four Indian astronauts are being trained on Generic Space Flight aspects, in Russia. The first unmanned launch is slated in 2021.

## INCLUSIVE DEVELOPMENT FOR ASPIRATIONAL INDIA

In Agriculture to provide adequate credit to our farmers, Government has enhanced the agricultural credit target to Rs. 16.5 lakh Crore in FY22. Similarly, the allocation to the rural Infrastructure Development Fund increased from Rs.30,000 Crore to Rs.40,000 Crore. The micro Irrigation Fund, with a corpus of Rs 5,000 Crore has been created under NABARD will be doubled.

**Analysis :** In an important announcement to boost value addition in agriculture and allied products and their exports, the scope of 'Operation Green Scheme' that is presently applicable to tomatoes, onions, and potatoes, will be enlarged to include 22 perishable products. Around 1.68 Crore farmers are registered and Rs. 1.14 lakh Crore of trade value has been carried out through e-NAMs, Keeping in view the transparency and competitiveness that

e-NAM has brought into the agriculture market, 1,000 more mandis will be integrated with e-NAM. The agriculture Infrastructure Funds would be made available to APMCs for augmenting their infrastructure facilities. Finance Minister proposed substantial investments in the development of modern fishing harbours and fish landing centers. To start with 5 major fishing harbours- Kochi, Chennai, Visakhapatnam, Para dip, and Petuaghat-will be developed as hubs of economic activity. Government has launched the One Nation One Ration Card scheme through which beneficiaries can claim their rations anywhere in the country.

## REINVIGORATING HUMAN CAPITAL

Finance Minister said that the National Education Policy [NEP] announced recently has had good reception, while adding that more than 15,000 schools will be qualitatively strengthened to include all components of the National Education policy. She also announced that 100 new Sainik schools will be set up in partnership with NGOs/private schools/states.

**Analysis :** For accessible higher education in Ladakh, Government proposed to setup a Central University in Leh. She also proposed to set up a Higher Education Commission of India, as an umbrella body having 4 separate vehicles for standard-setting, accreditation, regulation, and funding. Government has set a target of establishing 750 Eklavya model residential schools in tribal areas with increase in unit cost of each such school from Rs.20 Crore to Rs38 Crore, and for hilly and difficult areas, to Rs.48 Crore.

## MINIMUM GOVERNMENT AND MAXIMUM GOVERNANCE

She also announced that the forthcoming Census could be the first digital census in the history of India and for this monumental and milestone-marking task, Rs 3,768 Crore allocated in the year 2021-2022. As a result, against an original BE expenditure of Rs.30.42 lakh Crore for 2020-21, RE estimates are Rs.34.50 lakh Crore and quality of expenditure was maintained. The capital expenditure, estimated in RE is Rs.4.39 lakh Crore in 2020-2021 against Rs. 4.12 lakh Crore in BE 2020-21.

**Analysis :** The finance minister said fiscal deficit in RE2020-2021 is pegged at 9.5% of GDP and it has been funded through Governments borrowings, multilateral borrowings, and small saving funds and short term borrowings. She added that the government would need another Rs. 80,000 Crore for which it would be approaching the markets in these 2 months. She fiscal deficit in BE 2021-22 is estimated to be 6.8% of GDP. The gross borrowing from the market for the next year would be around 12lakh Crore. Smt Sitharaman announced that the government plan to continue the path of fiscal consolidation, and interned to reach a fiscal deficit level below 4.5% of GDP by 2025-2026 with a fairly steady decline over the period. In accordance with the views of the 15th Finance Commission, Government is allowing a normal ceiling of net borrowing for the states at 4% of GSDP for the year 2020-2021. FRBM act mandates fiscal deficit of 3% of GDP to be achieved by 2020-2021.

### MAIN POINTS

- Health and Wellbeing
- Innovation and R&D
- Inclusive Development for Aspirational India.
- Reinvigorating Human Capital.
- Minimum Government and Maximum Governance.



by  
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G. Vasantha Lakshmi  
(II MBA)



A word that we are listening mostly since from past few years is BITCOIN. It is an emerging giant crypto currency which is increasing its craze throughout the world. This concept was first coined by the team SATOSHI NAKAMOTO in January 2009. Then the value of a bitcoin in Indian currency is Rs. 7000 (approximately). At present one Bitcoin has a value of Rs. 37, 61,674 (Indian Rupee). It took almost 8 years for the team SATOSHI NAKAMOTO to get an overnight success

Although Bitcoin is the first giant cryptocurrency, it has a lot of legal complications to deal with . The intention of Satoshi Nakamoto is to develop a currency which cannot be controlled by any bank or government in the world. Because of Bit coin's decentralized nature, nation-states cannot shutdown the network or alter its technical rules. However, the use of bitcoin can be criminalized, and shutting down exchanges and the peer-to-peer economy in a given country would constitute a de fact Oban. The legal status of bitcoin varies substantially from country to country and is still undefined or changing in many of them. While some countries have explicitly allowed its use and trade, others have banned or restricted it . Regulations and bans that apply to bitcoin probably extend to similar cryptocurrency systems

.Bitcoin offers an efficient means of transferring money over the internet and is controlled by a decentralized network with transparent set of rules, thus presenting an alternative to central bank controlled fiat money

There has been a lot of talk about how to price Bitcoin , and we set out here to explore what the cryptocurrency's price might look like in the event ur acheives further widespread adoption.

### BITCOIN IN INDIA :

Bitcoin trade is an illegal venture in India. RBI governor Mr. Urjit Patel termed bitcoin as a criminal venture in Indian economy. But it went a kind of viral in social media in last year . Financial experts of India stated that Bitcoin trade in suggestable in our economy.

### Advantages of Bitcoin:

1. Freedom of payment.
2. Control and Security.
3. Information transparency.
4. Low fee.
5. Less chance of Risk.

### Criticism of Bitcoin :

Not only in India, Bit coin is facing much criticism globally. Although it is one of the safest currency trades, many nations declared it as an illegal tender. A bitcoin values \$ 6,772.24 as the present value and expected to increase mere in future. The critics mentioned the following facts to criticise bitcoin.

1. Lack of awareness and understanding.
2. Risk and volatility.
3. Bitcoin is a young and developing cryptocurrency.

Also there are limited bitcoins available as most of the countries aren't accepting the trade . However the price of the bitcoin is bouncing day by day making it a supreme currency in the world. Therefore the price of bitcoin will be settled after the media, governments starts creating awareness among the people and making it available to purchase.

### Conclusive Narration:

Bitcoin has created economic revolutions in many countries. As it is still in a developing stage, economists prefer not to trade bitcoins. My opinion is that if we start using the bitcoins, the price of the cryptocurrency will settle at a reasonable rate. Also if India starts trading bitcoins, our economy has the chances to shine for the next 15 years.

That's all! Now we have the both sides of the coin regarding a giant cryptocurrency.



by  
Sk. Shahina  
(II MBA)



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7780765483

#### Eligibility criteria and fee structure for BBA/MBA programmes for the academic year 2021-22

Category	MBA		BBA
	Eligibility Criteria	Admission Procedure	Eligibility Criteria
A	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	Group Discussion and Personal Interview	Intermediate (10+2) with 55% in AP & Telangana State - CBSE - ICSE / 50% in other south Indian states and qualified in V-JET
B	Minimum 50% in any Bachelor's Degree	Written Test, Group Discussion and Personal Interview	Intermediate (10+2) with 50% in AP & Telangana State - CBSE - ICSE / 50% in other south Indian states

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

\* For MBA Programme out of total intake capacity seats in the department 25% seats with 50% scholarship and any number of seats with 25% and 10% scholarships.

#### Scholarships for two years of MBA Programme

Scholarships (per year)	For B.A / B.Com / B.Sc / B.Tech
50%	ICET Rankers 1 to 5000 / CAT-6 to 6.9 per 10-point scale / MAT Score 650 to 749 / CMAT Score 200-249 (or) 80% and above aggregate for B. Tech students / 75% and above aggregate for Degree Students
25%	ICET Rankers 5001 to 15000 / CAT-5.5 to 5.9 per 10-point scale / MAT Score between 550 to 649 / CMAT Score 150 to 199 (or) 75% to 79.99% aggregate for B.Tech students / 70% to 74.99% and above aggregate for Degree students
10%	ICET Rankers 15001 to 25000 / CAT-5 to 5.4 per 10 point scale / MAT Score between 500 to 549 / CMAT Score 100 to 150 (or) 70% to 74.99% aggregate for B.Tech students / 65% to 69.99% and above aggregate for Degree students

#### Scholarships for BBA programme (for 1st year)

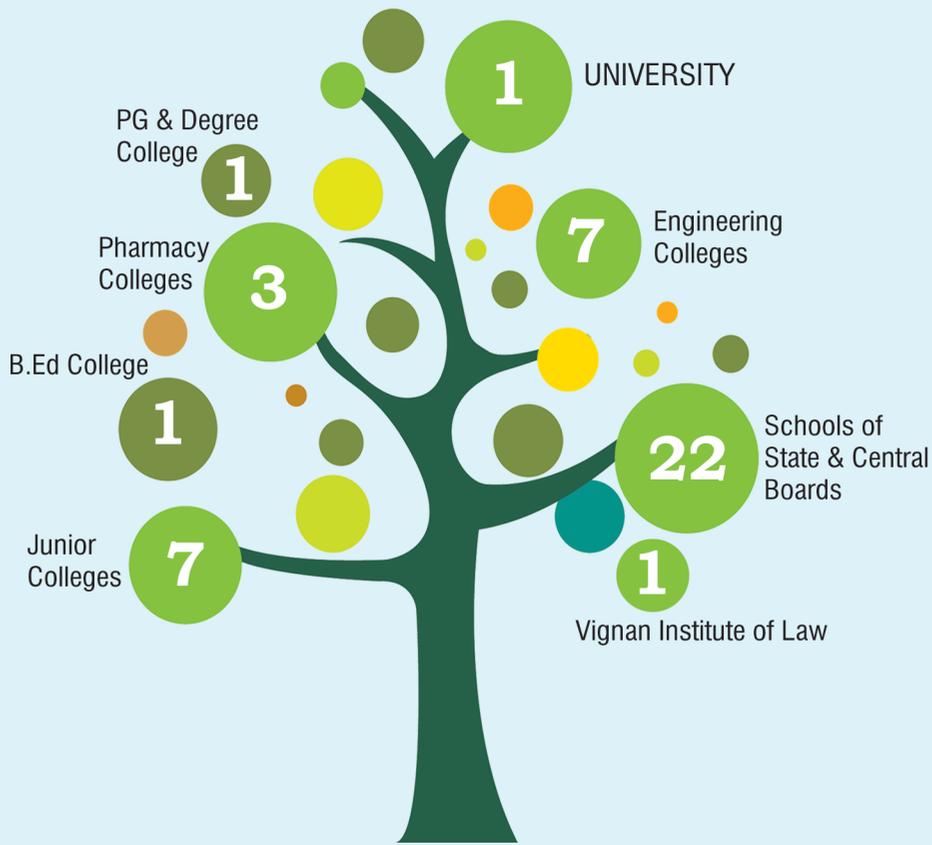
Scholarships	AP / Telangana (Inter Marks)	CBSE / ICSE
75%	above 950	above 90%
50%	930 - 949	85% - 89.9%
25%	900 - 929	80% - 84.9%
10%	880 - 899	70% - 79.9%

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