

**DEPARTMENT OF  
MANAGEMENT  
STUDIES**



# Manograp

Quarterly Chronicle

## Quarterly Chronicle

28

# Sri Lanka Economic Crisis

# India's Biggest IPO 41

## PLACEMENTS



# VIGNAN'S

Foundation for Science, Technology & Research  
(Deemed to be University)

-Estd. u/s 3 of UGC Act 1956





# VIGNAN'S

Foundation for Science, Technology & Research

(Deemed to be UNIVERSITY)

-Estd. u/s 3 of UGC Act 1956

## ADMISSION OPEN 2022

### BBA

Bachelor of  
Business  
Administration

### MBA

Master of  
Business  
Administration

### Ph.D

Doctor of  
Philosophy

Department of  
**MANAGEMENT  
STUDIES**



Manage *Success*  
**LEARN TO LEAD**

Vadlamudi, Guntur - 522 213. Tel : 0863 2344700 | [www.vignan.ac.in](http://www.vignan.ac.in)



## Inside...

Page No.	Page No.
5	Gone But Not Forgotten
7	Bitcoin And Success Story of Bitcoin Holder
9	Fitness And Health
10	Indian Classical Dance Kuchipudi
11	My Music Journey
12	Kuchipudi The Dance Of Andhra
13	Rifle Shooting - Bulls Eye
14	To The New Beginning
15	India's Captain Fantastic
16	The Iconic Border - Gavasaker Trophy
18	The Roar of A Dumb
20	Araku Valley
23	Bhavani Island
24	Tajmahal
26	The Majestic Of Hagia Sophia
28	Sri Lanka Economic Crisis
30	A Unique Indian Animal
31	How Bharatpe Turned Into A \$2.8 Billion Company?
33	Impact Of Indian Stock Market Due To Russia And Ukraine Crisis
34	Kaizen Fest 2k22
35	M.D.M Herbal Products
36	Software Vs Analytics Operating System Vs Expert
38	Hardwork Never Cheats On Success
39	Review Corner
40	Fluctuations In Fuel Prices
41	India's Biggest IPO

Please mail your

Feedback, Suggestions, Comments and Articles to : [manogna@vignan.ac.in](mailto:manogna@vignan.ac.in)



MARCH-2022



**CHIEF EDITOR**

Dr. K. Kalpana  
Head, Department of Management Studies



**EDITOR**

Mr. T. Nagendra Kumar  
Asst. Professor, Management Studies

**STUDENT EDITORS**



R. Sai Baji  
II MBA



Shaik. Shazia  
II MBA



Manohari Raghavan  
II MBA





# Puneeth Rajkumar

(1975-2021)

## GONE BUT NOT FORGOTTEN

King of many hearts, super talented, pure smile, no bad remarks in his life, treats fans like his brothers and an inspiration to many. Such a man left this world at a young age of 46. May be God also got impressed by him and took him away from this world.

On his sudden demise, Whole Karnataka state went into a state of shock. Lakhs of people just wanted to have a last look of him. Out of respect, many people entered that place barefoot. The whole Indian film fraternity felt bad and prayed for his soul. Some of them even visited and cried.

Such an admiration and respect not just because he was a son of star hero. He earned it



by himself.

We bring you the journey of this man who earned these many hearts

### Personal life

Puneeth Rajkumar was born to then superstar Rajkumar and Parvathamman 17th march 1975. The actual name of Puneeth was lohith. He was the youngest child. His elder brothers Shiva Rajkumar and Rahavendra Rajkumar, are also actors. Puneeth married to Ashwini Revanth (love marriage). They had two daughters Drithi and Vanditha.

### Acting career

From an age of 6, he started acting in films as child artist and for the film Bettada Hoovu, he received national award at the age of 10 which shows how talented he was. He continued in films as a child artist till 1989.

He debuted as a hero in the film appu in the year 2002. He received massive love for this movie and people even call him by the name appu. From then on, no look back. Every movie was a blockbuster.

His filmography includes :Appu (2002), Abhi (2003), Veera Kannadiga (2004), Maurya (2004), Arasu (2007), Milana (2007), Vamshi(2008), Jackie (2010), Paramathma (2011), Raajakumara (2017).

Must watch films of Puneeth Rajkumar

are: arasu(2007), Jackie(2010), Milana(2007), Paramathma(2011) and Raajakumara(2017).

He got the biggest hit and then industry hit



raajakumara in the year 2017.

### Bond with fans and audience

Many youngsters were his fans. The movie's success and popularity did not enter puneeth's head and this made to love him more. His bond with fans was special. He treated them as family. He has fans of all ages. He got more connected to every family from the show kannada kothiyadipathi (kannada



version of kaun Banega crorepati). Through hosting, he got to know many people's problems and helped them. He understood the value of education in the society and built schools.

### Hobbies and talents

He was a food lover and loves travelling. When he was free, he cycles to nearby nandi hills. He loves gym and an inspiration for being fit. He also does Deepsea diving. He was also a very good playback singer. He recognized many young talents and produced movies with them as a producer.



## Awards and Achievements

### Philanthropic work

Around 45 free schools, 26 orphanages, 16 old age homes and education to around 1800 students.

He used to care about everyone involved in movies. If his movies made any loss, he used to compensate that from his remuneration and make sure no distributor was in loss.

Many of such works are still unknown that's says a lot about his character.

### Death

On 29 October 2021, Puneeth Rajkumar died of cardiac arrest. He donated his eyes and that brought eye sight to four different people.

After his death, he was awarded with Karnataka ratna.

He was posthumously awarded honorary doctorate from University of mysore.

### We will end this with an incident that shows humanity of Puneeth Rajkumar

In 2013, an accident occurred to the son of owner of a tea centre and they were not able to afford the hospital expenses. He reached out to many people but no one was ready to help. Through a head chef at mysore hotel, he got to know that Puneeth Rajkumar was at that hotel. He went to the hotel and fell into his knees and cried in front of Puneeth.

1983	Karnataka state Film Awards	Best child artist ChalisuvaModagalu(1982)
1984	Karnataka state Film Awards	Best child artist EraduNakshatragalu(1983)
1985	National Film Awards	Best child artist BettadaHoovu(1985)
2007	Filmfare Awards south	Best actor Arrasu(2007)
2008	Karnataka state Film Awards	Best actor Milana(2007)
2011	Karnataka state Film Awards	Best actor Jackie(2010)
2011	Filmfare Awards south	Best actor Hudugaru(2011)
2017	Filmfare Awards south	Best actor Rajakumara(2017)

Puneeth listened to his problem, wrote a cheque and went away with a smile.

Still There is a big posture of Puneeth Rajkumar in this tea center.

Written By:  
*Podili  
Usha Sai  
I MBA*





# BITCOIN AND SUCCESS STORY OF BITCOIN HOLDER



## BIT COIN:

Bitcoin is a sort of currency or rather a digital token that is not backed by the government of any country the generation of this currency is fixed in the initial genesis block as 21 million. This also means that the price of this currency is always be based on the market force and demand 'BLOCKCHAIN TECHNOLOGY' is the superstructure on which the bit coin is based. Bitcoin currency is represented by 'BTC'.

## HISTORY:

The biggest revolution was created by an unknown computer genius, cryptography expert, and computer scientist who selflessly worked for several years in a community to provide the biggest gift to mankind. An investment that is changing the economy of the world.

'SANTOSHI NAKAMOTO' is considered the father of blockchain and bit coin technology. Satoshi was active on the internet during the development please of technology. The last email communication with him was reordered on December 12th,

2010. Where he sent a mail to Gavin Andresen, Lead Core Developer of the bit coin project after which he becomes active. Satoshi is started working on the concept of the centralized currency during the financial crises of 2008.

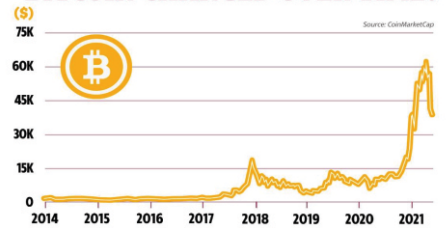
He published a 'WHITE PAPPER BITCOIN'. A peer-to-peer electronic cash system which he announced on 1st November 2008 in a cryptography mailing list. In 2009 the first transaction of bit coin happened using blockchain technology. "No one can trace the origin and destination of the receiver and sender" therefore one dark web revolution happened with the launch of the "silk route market place" silk route is the website that was inaugurated on the dark web, it's a portal like eBay where users can buy and trade drugs and another illegal start which they can't get the easily open world. From ear 2014 o 2018 many cryptocurrencies were launched (bit coin, ether, lit coin, dogecoin, Cardan, XRP .....etc.)

**FUN FACT** In May 2010 a real bit coin transaction took place in which a man

brought a pizza paying 10,000-bitcoins!! Consisting of the current value of the bit coin that is arrived 575crore rupees for single pizza isn't it the world's most expensive pizza!

## MEET INDIAN BLOCKCHAIN ENTREPRENEUR:

### HOW HAS THE PRICE OF BITCOIN CHANGED OVER TIME?



A software engineer from south Indian and a bit coin billionaire. He was also one of the first few people to make a huge profit of print coins in which he had initially just invested \$500.

He was an avid app developer who build a micro start even as a student his propensity blossomed on the block chain that's not all his success as an entrepreneur in the block chain space has also found some innovative ideas for offline foundation. 'He



founded my first crypto coin in 2013' and sold it to casa crypto in 2014. He builds a prototype for Canada's first BTM (bit coin teller machine) and set it up first in Ottawa. Canada is growing into a bit access and Y-combinatory funded enterprise.

Having dabbled in stocks and conventional financial instruments as a teenager, Vignesh fell in love with the un-



ensorable, open world of blockchain 2013 as a student of Carleton University in Canada. “He founded my first crypto startup coins-e in 2013” and sold it to casa crypto in 2011. He builds a prototype for Canada's first BTM (bit coin teller machine) and set it up first in Ottawa Canada this grew into bit access a Y-Combinatory funded enterprise. Anything new is initially rejected right as they say! They laugh at first in the same way bit coin was laughed at but that's what I know that something might work! So when people laugh at the same time immediately my brain goes “maybe we should try it”!

He is a billionaire! But he has nothing in his life that has changed he owns zero cars, zero houses. 99.9% of everything he owns is still in crypto! That is how much he believes in it.

### LENDROID (MAJOR PROJECT)

**THEME:** Just because having a digital asset does not mean to sell to gain some liquidity. Lendroid will provide liquidity to people to hold these digital assets. In the future, he wants to expand this (infrastructure) into the area of credit scoring and credit history with various partners in the industry we are keen on building things that people will love to use immediately.

The Lendroid foundation represents a long-time dream to enable credit as it should be global and unopinionated port key technologies are meant to provide a range of software services across conventional and decentralized systems Lendroid support token (LST) is a cryptocurrency and operates on the ethereum platform. Lendroid support token has a current supply of 1,210,071,487.342 with 0 in circulation the last known price of Lendroid support token is 0.00048997 USD and is up 5.17 over the last 24 hours.

Lendroid is a non-rent seeking open protocol for decentralized margin trading with ERC 20 tokens on the ethereum blockchain workers across exchanges Lendroid powers a common protocol and a shared liquidity pool for margin trading across various decentralized/centralized exchanges.

Price LST- Liberty share token - \$0.1527

### Price

Trading volume 24th - \$795.5613.10%

A Y-combinatory alumnus vigneshco-founded bit access and in six months he set up 100 bit coin ATMs in 18 countries he founded and conducted a successful token sale for the Lendroid foundation.

Written By:

**SNEHA PALURI**  
IMBA



**Starring :** Ram Charan, N.T.Rama Rao Jr, Alia Bhatt, Ajay Devgan, Olivia Morris, Samuthirakani, Shriya Saran, Alison Doody, Ray Stevenson

**Director :** S.S. Rajamouli

**Writer :** K. V. Vijayendra Prasad

**Producer :** D.V.V. Danayya

**Music Director :** M.M. Keeravani

**Cinematography :** K.K. Senthil Kumar

**Editor :** A. Sreekar Prasad

**Release Date :** 25 March 2022

**Plot :** A tale of two legendary revolutionaries and their journey far away from home. After their journey they return home to start fighting back against British colonialists in the 1920s.

**Plus Point :** The Interval bang and climax action scenes are the plus points of RRR that expose the international standards of Rajamouli's making with dynamic action episodes. Rajamouli manages to get the emotions right.

**Minus point :** Though it is not a drawback, the film's main story takes off a bit late. As too much time is taken away for character introductions, the story gets sidelined and things start getting intense only before the pre-interval block.

The second half starts on a dull note and the tempo slows down with the episode of Ajay Devgan which is average. Things get back in the groove only during the last half an hour and make up an exciting finish. In a way, both Ajay Devgan and Alia Bhatt are tied for the Hindi market and do not have much to do in the film.

**Technical Aspects :** Vijayendra Prasad the father of Rajamouli, has written a brilliant storyline for RRR. The friendship between the characters KomaramBheem and Alluri Sitarama Raju is elegant to watch on screen. The visuals and the cinematography are outstanding. The cinematographer Senthil Kumar and the art director Sabu Cyril have done an excellent job in capturing and providing electrifying moments. Music by Keeravani is very good but the BGM will surely evoke goosebumps in so many scenes. Costumes done by Rajamouli are authentic and especially those done for Alia Bhatt are amazing. Creating the Delhi of 1920s and presenting it elegantly is incredible.

**Verdict :** On the whole, RRR is an action packed period drama that has career best performances by Ram Charan and NTR . Adding to this the patriotic drama that is showcased makes RRR quite intense. Rajamouli once again proves that he is a master at showcasing emotions. The way he designed , adapted, and executed the drama is stunning.

Written By:

**SK.**  
**Sohail**  
IMBA





# SPECIAL TALENTS OF MANAGEMENT STUDENTS



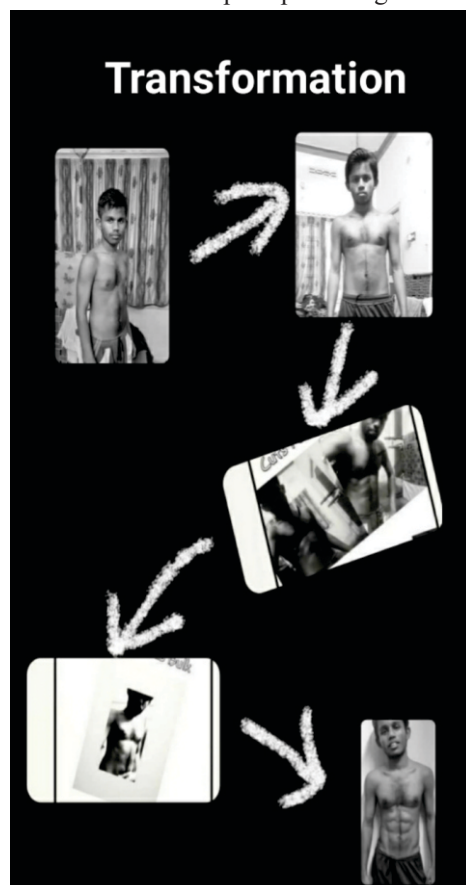
## How do I Start this?

Just imagine a person situation of staying at home for a longer period and is supposed to study/pursue graduation. Yes! Because of certain personal issues there was a year gap between my intermediate & graduation. In that period of time, I joined different kinds of employment provided by welfare organizations funded by government of India.

I have faced many criticisms & boring lectures related to life by the Outsiders & relatives. At that time, I have decided that "One Must Have a VISION in Life. So, I fixed a life goal for myself" "WHERE I



HAVE TO REACH IN MY LIFE?" I got the answer to myself & for that, I decided to be **PHYSICALLY, & MENTALLY Fit**. In this journey, I've learned different kinds of workouts, yoga asanas & etc....I have started with **RUNNING**. Initially, I struggled to run 100mts continuously. But by practicing 400mts running track in our **VIGNAN UNIVERSITY**, I use to complete that about 5min. I kept on practicing about 1



to 2hrs in the evening with Small to Big i.e.; 100mts Sprint about 1 month each and every day without skipping. Next month 200mts... Likewise Presently I am able to run 400mts 4 rounds in 240 to 300sec. I am sure that I will decrease this time limit very soon.

I have added certain workouts like push-up's, pull-up's, crunches, etc. with the particular format to my schedule and also added the practicing of yoga and also learning the Martial arts techniques of INDIA called #kalaripayattu from the most influenced people like @vidyuthjamwal and also self-defensive techniques from the YouTube channels like @commandofitnessclub

## MENTAL FITNESS:

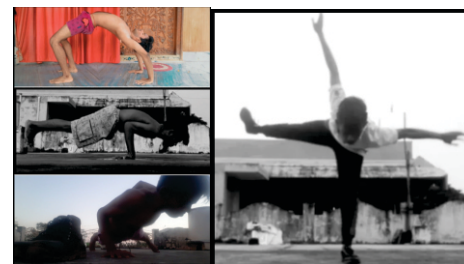
The first most important thing is that after the realization of certain truths of life, I felt of better to stay away from the negative surroundings and realized that Happiness is a Choice of living our way of life and the state of mind. The mind should be controlled by us in order to not get any kind of negative vibes. Eating healthy food, staying away from the usage of Social media, learning new skills whatever it maybe like crafts, music, dance, food preparation, etc. made mentally fit.

## DON'T COMPARE:

We must not compare ourselves with anybody in this world. We have our own way of living the life **APJ ABDUL KALAM** sir once said "History has proven that those who dare to imagine the impossible are the ones who break all human limitations."

## STAYING DOWN TO EARTH:

Whenever the pride reaches the head I will watch the interviews and video clips of the great personalities. For example, in an interview, the interviewer asked Bruce lee "What do you think of yourself? Here plied "I think of myself as a **HUMAN BEING**



under the sky, under the heaven, there is one family for whom I have born". In the recent days, one person who is the top actor of Telugu Industry, who use to donate the **CRORES** of rupees to the society & even lost in politics still continuing to serve the people. Finally, those who are reading this article I'd Like to Say one thing, that is When we have a Goal/Vision everything becomes clear & we will Reach to Particular Place & will end up Otherwise and Drift around.



Written By:  
*Team Manogna*



## INDIAN CLASSICAL DANCE KUCHIPUDI



### ABOUT KUCHIPUDI DANCE:

I N. Sushma Sri Sarvani of I BBA has started learning from Nalangu Bala Subramanian Chari(Garu) my Guru where his father is also a great dancer named as KhanakhaChari.N. I have also learnt basic skills liked is cipline, concentration, hard work&history about dance along with dance. I started my dance journey at age 4 year sand completed 14 years of learning of Kuchipudi with the support and

interest of my parents. After completion of one-year dance life, I have participated first time on stage. After that, I have participated in many competitions which were held indifferent places of Combined Andhra Pradesh. I even participated in events and festival occasions organised by government in so many villages and other places. I nearly performed more than a hundred with my Guru. His Commitment and desire towards Kuchupudi dance made me to decide Kuchupudi dance as part of my

life.

With the help of my Guru, I have completed a certification course, Diploma and now pursuing yakshagaanam course a Double Diploma program in Kuchupudi dance in Potti Sriramulu Telugu University.

Written By:  
*Team Manogna*



**VIGNAN'S**  
Foundation for Science, Technology & Research  
(Deemed to be University)  
Date: 15.12.2021

**Department of Management Studies**

**Hearty Congratulations**  
MBA students Placed at

**HDFC Life**  
Saurashtra, Gujarat

J.Hemalatha P. Jayadeep	B.Kusuma Lakshmi M.Pavan Naga Sai	Manohari Raghava Vaseem Baig Shaik Chand Basha
----------------------------	--------------------------------------	--

**VIGNAN'S**  
Foundation for Science, Technology & Research  
(Deemed to be University)  
Date: 15.12.2021

**Department of Management Studies**

**Hearty Congratulations**  
13 MBA students Placed at

**homefirst**

R.Sai Baji DilnaMathew Ch. Tharun Sk Saddam	T.Revanth V.Sai Surekha Vinaya K P Avula Kalpana	Vaseem Baig K.Manohari M S V Sai Ganesh S.Gopi Krishna	Y.L.Srikanth
--	---	---	--------------

**VIGNAN'S**  
Foundation for Science, Technology & Research  
(Deemed to be University)  
Date: 15.12.2021

**Department of Management Studies**

**HEARTY CONGRATULATIONS**

MBA Students are Placed at

**AXIS BANK**

K.Jahnavi 201FC01065	MD.Afreen 201FC01075	shaik.shazia 201FC01067	K Manohari 201FC01083
-------------------------	-------------------------	----------------------------	--------------------------



# MY MUSIC JOURNEY



I came to this world on Friday 4th May 2001. I was christened SUKHI which means who lives in this world with infinite happiness. Alongside having all the other common qualities of a child, I was having a special skill of understanding the melodies of sound. In later days, I came to know that my special skill is called "MUSIC". As days were going I became a child prodigy who can perform singing of all types of songs as heard.

## How I started my Music journey...

My mother got me joined in a music school at the age of 5 years to learn the Theory of Classical Music. Mrs. MANGALAMPALLI ANNAPURNA became my first Guru of Classical Music in Vocal. Thereupon my music journey started from local competitions to the paramount music show of PADUTHA THEEYAGA, as

follows:

Total stage performances given were more than 100.

## MY TELEVISION SHOWS...

- ❖ ETV Padutha theeyaga
- ❖ Gemini TV BOL BABY BOL
- ❖ S V B C T V A N N A M A Y Y A PAATAKU PATTABHISHEKAM
- ❖ DD – ALAPANA
- ❖ ABN – PADUTHA HAYIGA

Following were the prominent personalities, I had the opportunity to call on were as follow:

- ❖ P a d m a V i b h u s h a n S r i P. Balasubrahmanyam
- ❖ Smt. S. Janaki
- ❖ Music Director Sri Koti
- ❖ Music Director Sri Vasurao
- ❖ Cine Director Sri K. Raghavendra Rao

## GREAT OPPURTUNITIES IN MY LIFE:

In this journey I had many opportunities with VIGNAN INSTITUTE to mingle in many intercollegiate culture activities, Olympiad, and ultimately Vignan NIRULA campus offered me a career as a music teacher.

Interestingly I had the opportunity to give performances at Andhra University, Acharya Nagarjuna University, and Vignan University. I had the opportunity to perform with Sarathi Studios, 9-acre studios, DD Ramanthapur Studios. I cherish a dream to pursue MA Karnatic Music and become a prominent singer in both Telugu states.



Written By:  
Team Manogna





## KUCHIPUDI THE DANCE OF ANDHRA

### About Kuchipudi:

Kuchipudi is one of six classical dance styles of India. Kuchipudi is indigenous to the state of Andhra Pradesh and differs from the other five classical styles by the inclusion of singing. Kuchipudi originated in the 17th century with the creation by SIDYENDRA YOGI of the dance-drama Bhamakalapam, a story of Satyabhāma, the charming but jealous wife of the god Krishna. The dance performance begins with the sprinkling of holy water and the burning of incense. Other rituals are performed, the goddesses of learning, wealth, and energy are invoked, and the characters are introduced, together with songs concerning their function in the performance. All roles were traditionally played by men. As an offering to Krishna, every Brahman, or priest, of the village of Kuchipudi is expected to perform the role of Satyabhāma at least once in his life.

### Difference between Bharatanatyam and Kuchipudi:

- 1) Bharatanatyam is a form of Classical dance from Tamil Nadu whereas Kuchipudi is a classical dance form from Andhra Pradesh.
- 2) Bharatanatyam has more sculptured poses whereas Kuchipudi has more rounded poses.
- 3) Bharatanatyam is termed the fire dance

replicating the inner fire within the human body. On the other hand, Kuchipudi replicates man's undying desire to unite with God.

4) The Bharatanatyam costumes have three fans of dissimilar lengths. But the Kuchipudi dresses have lengthier ones.

### As a Kuchipudi Dancer:

I am Sree haripriya. I am a Kuchipudi dancer, the disciple of the guru Sri Kaza Venkata Subrahmanyam Garu who is a disciple of the god of Kuchipudi Sri Vempati China Satyam Garu.

My Kuchipudi journey started when I was 11



years old. I joined dance classes out of my mother's interest who always encouraged me to participate in some of the other extracurricular activities. Later on, my guru had been a major encouragement for my

continuous dedication towards the art and with his inspiration, I nearly gave 90 stage performances all over India. Out of which my performances at Red fort on the eve of republic day at New Delhi in the presence of the Honorable Prime Minister of India; performance at AP Bhavan in New Delhi; performance at Ujjain Mahakaal temple; performance on the occasion of commencement of High court of Andhra Pradesh and at krishnapushkaralu in the presence of honorable chief justice of India and Chief Minister of Andhra Pradesh stands special.

Completing my certificate course in Kuchipudi dance under Potti Sriramulu Telugu University, currently, I am pursuing a diploma in the same.

To answer my most asked question "How were you able to continue your dance for 10 long years" "I would always say that it isn't my effort to continue the learning but it's just the beauty of the art which tied me up to it. Finally, I can say that Kuchipudi is not just an art form but it's a way of life.



Written By:  
*Team Manogna*



## RIFLE SHOOTING — BULL'S EYE



### About Rifle Shooting :

It is an individual Olympic game and consists of two events air rifles and air pistols. India has four Olympic medals and has the second most number of medals in a specific sport by India. Shooting is a sport that requires physical and psychological condition and as a shooter, I try to achieve technical perfection and a steady hand and nerves of steel with a combination of controlled breathing or holding our breath with a controllable heartbeat while pulling the trigger are must for the success, a second can change everything. As compared to other games it seems easy as everyone contemplates that it's just pulling a trigger and it's a game where the player doesn't go through any injury phase but everything happens inside the individual's mind and every time I pull the trigger I feel the blood pressure through my veins of every body part. As Abhinav Bindra says (Olympic gold medalist) shoots between your heartbeats.

I am Yaswanth and I am a shooter and started my training when I was 13. Shooting sports can be categorized by equipment, shooting distances, targets, time limit, and degrees of athleticism involved. Shooting sports may involve both team and individual competition, and team performance is usually



assessed by summing the scores of the individual team members. Due to the noise of shooting and the high (and often lethal) impact energy of the projectile shooting sports are typically conducted at either designated permanent shooting range or temporary shooting fields in the area away from settlements. My obsession with shooting started when I was young when for the first time when my mother told me about the legend Arjuna in Mahabharata and I was always fascinated by the stories regarding his skills and his accuracy to hit the bull's eye. At the start, I was on the wall regarding what to select between archery and rifle but at the end, I chose rifle shooting as at that time there were no training centers for archery. In the beginning, I was skeptical about whether I can do it or not but for the first time when I pulled it I fell in love with the game and thus my journey started and I never looked back and at my first competition I won a gold medal in the state-level competition and it was awarded by DGP of Andhra Pradesh and they were no limits for my happiness and as I felt I was recognized because in sports it's either hit or a miss. Till now I won 12 medals at state level and the gold medal in the south zone and a bronze medal at national level and also Selected for Indian team selection trials which boosted my confidence and hope for my Olympics journey.

Not every child is the same and not everyone want to be an engineer or a doctor as far as I have faced till now the majority of the hurdles I have faced were in society more than the game and I would like to thank my parents and my grandparents for standing like a wall and for making their efforts to cancel out all the noise. I have met many sports people during my journey and the only thing we all expect is equal treatment with no discrimination.

Written By:  
*Team Manogna*





# SPECIAL TALENTS OF MANAGEMENT STUDENTS



I'm E.JASRITHA

From Second-Year BBA I'm a National **HANDBALL** Player And Here's My Story;

First, let us know about the sport.....

HANDBALL also known as team Handball, European handball or

Olympic Handball is a team sport in which two teams of seven players each, first played (DEC 17, 103 years ago in BERLIN, GERMANY world games. Beach handball 2001 present invitational sport before 2013, it is most popular in EUROPE. Past of summer Olympic program in 1936, demonstrated at the 1952 summer Olympics related to the summer Olympic program in 1972.

## HANDBALL

Has a special history in INDIA as it was at the 1982 ASIAN games in NEWDELHI that the sport made its debut. The handball federation of India was founded by "JAGAT SINGH LOHAN" from ROHTAK (Haryana) who was an alumnus of the YMCA College of physical education of MADRAS. The first senior national handball championship was held at Sir CHOTTU RAM stadium Rohtak (Haryana) in the year 1972 .Haryana won the gold medal and VIDHARBA got the silver medal.

## Which led to my new journey?



I'm a basketball player, I used to go to basketball practice since my childhood because my dad is a basketball player, and he inspired me to play this sport, which grabbed my intention towards sports. He used to take me to the basketball court during every summer holiday and then later it has become habitual to me which I enjoyed a lot and loved every single moment when I was playing. After my 10th standard, I was interested even in HANDBALL because of the coach's suggestion. So one day I went to handball selection and played well and luckily got selected for district level and after that, through district level, I went to the state level and I got selected for 2016 National level women handball. which was held in Pune That camp was one of the best things and best memory so far that happened to me, which even inspired me for many more things in my life, those players their dedication their way of playing the game, their unique strategies and game unity, and what not. It was an eye feast to watch so many players around me with such impeccable skills, all this is happened because of my father, and he is the one behind all these. Who inspired me a lot pushed me from back, and gave me a ton of motivation so that I can get to call myself as a NATIONAL PLAYER, I can proudly say this all credits belong to my father.

Written By:

*Team Manogna*







captain. He managed to score 21 goals after donning the captain's armband and helped his side win many titles.

#### Records:

Chhetri has also been named AIFF player of the year five times in 2007, 2011, 2013, 2014 and 2017. With 56 goals in 97 appearances, he is also the all-time top goalscorer for the India national team, and also he is the most-capped player.

Other than the Arjuna award in 2011, he was also honored with FPAI Indian Player of the year 2009 and 2018, AFC Challenge Cup Most Valuable Player in 2008, SAFF Championship Player of the tournament in 2011, Hero of the I-league for the 2016-17 and the Hero of the Indian Super League for the 2017-18 season.

#### Sunil Chhetri Biography:

The caption of the Indian national team, Sunil Chhetri is an Indian professional footballer on 3rd August 1984 in Secunderabad, India.

#### Background

From a very young age, Chhetri started taking part in various football tournaments. He began his professional career in 2002 at Mohun Bagan. He then represented JCT, Kansas City Wizards of Major League Soccer.

Chhetri was picked up by Mumbai City for 1.2 crores in 2015, making him the most expensive Indian player at the auctions.

International Debut On 30th March 2004, Chhetri represented the Indian U-20 team for the first time in the 1-0 victory over the Pakistan U-23 team in the 2004 SAF games in Pakistan. His good form continued and eventually became one of the best Indian footballers. India defeated Cambodia 6-0 in Chhetri's first international tournament which was the 2007 Nehru Cup in which Chhetri scored 2 goals.

#### Rise to Glory:

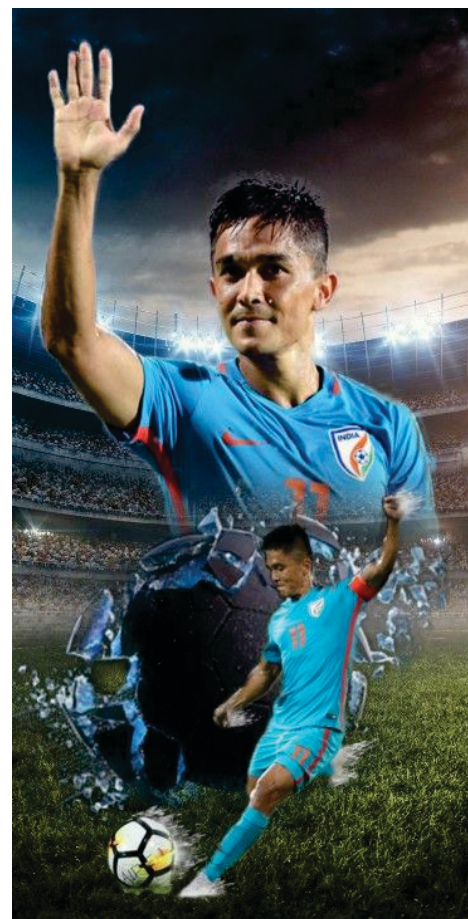
It was the national team that Chhetri gained fame and made a name for himself. He helped India win the Nehru Cup 3 times in 2007, 2009 and 2012 as well as the 2011 SAFF Championship. During the 2008 AFC Challenge Cup, he was also one of India's best players as he helped India win the tournament. The team qualified for their first AFC Asian Cup in 27 years. At the 2011 AFC Asian Cup, he led India in scoring during their short-lived campaign with two goals.

#### Club Career:

In 2002, Chhetri started his club career with Mohun Bagan and after three years, he moved to JCT where he scored 21 goals in 48 games, the most he has scored for any side of his career. In 2010, he became the third player from the sub-continent to go abroad when he signed for the Kansas City Wizards of Major League Soccer. He also represented Bengaluru FC and Mumbai City FC in the Indian Super League.

#### Captaincy:

For the 2012 AFC Challenge Cup qualification which took place in Malaysia, Chhetri was named as the national team



Written By:  
**B.SOWJANYA**  
I MBA



# THE ICONIC BORDER-GAVASKAR TROPHY



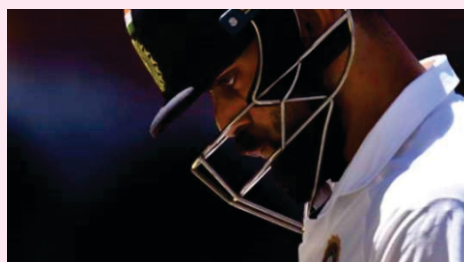
This is a series that will remain until the end of the test cricket in the history books. The victory which is achieved by the young team India has shown the Depth of Indian cricket and the intensity carried by the player to come back was outstanding which produces an iconic series. Which can be seen once in a lifetime?

This is the test match series between India & Australia which consists of 4 matches and the name of the trophy is the Border-Gavaskar trophy. Back in 2018 India win the trophy under Virat Kohli's captaincy in Australia with 1-2.

Now 2020, Team India is in Australia for the last one month due to ODI, T20 Series. The Players are adapted to condition. And the pitches are well known to us. All set for the trophy.

## 1. Test Match : Adelaide

It is a pink ball test match. Normally we



see a red ball in the test but in the name itself, we said that it is a pink ball test. There will be more shine in this ball, which help the bowlers to take away the ball from the batsman when it hit the ground.

Both the team went with 4 main blowers out of 11 in the team. India batted first, both the openers fail to stick on the ground and went back to Pavilion every early in the starting of the innings. Our middle order played exceptionally well and brings a respectable total on the scoreboard of 244. Our Bowlers are bowl a good line & length and restricted Australia to 191 by the end of 1st innings.

India is still lead by 53 runs there is no pressure by the scoreboard. India batter's come to bat, there didn't able to stick the ground wicket are falling quickly and no batsman wasn't able to make a double-digit number to their scores which make an unforgettable nightmare of 36 as a total by the end of the 2nd innings. And Australians have chased the target of 90 very comfortably. Therefore India loses the match and Australia leads the series by 1-0.

This is a very disappointing performance by the team India. The all-time lowest score in an innings by the India team is recorded in this match 36-9. And also as Shami (fast bowler) is injured, he is ruled out of this series, and everyone knows that Virat will leave the team after the 1st test match and go back home. This is the toughest time for India, they are on the losing side and 2 start players leave the team.

## 2. Test Matches: MCG (Boxing Day Test)

Ajinkya Rahane Appointed as the new captain of India in the absence of Virat Kohli. And two debutants are playing for India. Australia batted first and score 195; here we have to give credit to India bowlers to restrict a low score, especially the debutant bowler Siraj. And now India is started batting they too struggle but Subman gill had played Very well after he get out, the captain led from the front every Batman and make a century. So that India's 1st innings score is 326 and lead by 131 runs.

Again Australia started batting but fail to Execute their skills on the field and the momentum from the batting continue in the bowling too for India and restricted Australia to 200. It is a simple chase for team India and they chased it very well. Another main bowler is injured too; the series has been drawn with 1-1. It is a great relief for Indian fans but the job is still not done for team Indian.



## 3. Test Matches : SCG

The good news for team India is that Rohit Sharma is back to the squad. Finally, the batting order seems to be set. Australia starts batting but in very early danger David Warner goes back to the dressing room with the help of young Siraj.



Even then they played very well, debutant will be played very well and the score of 62 & Smith register his 27 century also this partner Labuschagne with 91. In the final the score is about 338 and it is a tricky situation but the India openers are given a promising start, first-time Indian openers score 50+ runs Partnership in this series & also the wall Pujara score 50 by building few partnerships. Even then India was not able to lead the score they trail by 94 runs.

Australia started batting again, the opening partnership didn't work out well but their strong middle order put the run on the board of 312 and Australia is leading by 406.



Indian batters have batted very well as a team every individual has given this best performance starting from the openers to the partnership between Pujara who will defend every ball and the pant who can hit every ball out of the ground. It is a crazy combo and runs flow continuously. But after some time they both get out then the real battle started. Between the batsman vihari & Ashwin and bowlers Pat, Stark, Lyon. They both stood like a rock in front of every bowler because there is no ease to get runs and also they both get injured they are not even able to run that why they defend every ball. In the end, no one wins the match, the match has been drawn but they both win the heart of every India fan & cricket lover. The

series is remaining as 1-1; the final test will tell us the name of the champions.

At the start of this series, only one player is out of the series due to injury. Whereas after the 1 test another player is also injured and Virat leaves the team, so the number is 3 now. In the 2 test, the 3rd prime fast bowler was injured too and out of the squad, the number is 4 now. As the injury are keep on going in the 3 tests there are a couple of injuries our main fast bowler Bumrah who is in the A++ category also injured and we have 3 main spinners from the past few years and 3 of them are also injured. All are not able to play. The number of start players who are not available for 4 tests is 8 (4 fast bowlers, 3 spinners, 1 Batsman). It is not a good sign for India.

#### 4. Test Matches : Brisbane

It is not easy to win by India because from the last 32 years of Australian test history they didn't lose in Brisbane and India didn't have their start player. So they changed their entire bowling unit. 5 players are replaced in that 2 are playing for the first time.

Australia started batting the struggle with the openers continue but the middle order shows the class of Australia. From the Indian point of view, it is a lack to experience in the bowling unit. The score remains as 369 and India started batting they didn't play as expected but they play good cricket but the spark comes from lower-order young players who are semi All-rounder's put a 100 runs partnership, with all the team effort India have put 336 runs in the scoreboard. But it is not done still India is trail by 33 runs, now Australia is batting, another fast bowler is injured in the

middle of innings and only 4 bowlers are left in the team but this time India can take wickets in a regular time interval and outstanding bowling by Siraj & Thakur. And remember this is the first time that Australia has been all out in both the inning in Brisbane for the 1st time after 32 year's history.

India is going to bat they have to chase down the target of 327 on day 5 pitch which is favorable for bowlers. In the very early over's, one of the openers gets out. The pressure goes on, Pujara comes to bat. He sealed the one end with this defines & in the other end the runs were followed on by the class of gill. So that the Pater



ship look's great and India is so comfortable with them. But unfortunately, gill gets out at 91 & the captain is also in the same way after a few Balls. Then the man came out pant, he has the ability, Intension, courage to win the match. A good partnership is built on but the well (Pujara) also gets out. Remember that 9ball hit his head & body. He stood like a rock and play a silent role till the end of his innings. There is only one who can had to win the match for India. He is pant and had done it even the wickets are falling with a remarkable 89\* in his career.

Finally, India win the match, they win the series, and they win the hearts of everyone. This is the story of a young team India who made India champions once again. This series will show the depth of cricket in India, the character of the individuals, the way they handle thing's in pressure time, and the ultimate lesson is don't give up.



Image courtesy: ICC

Written By:  
**CHAGANTI  
SREEMANTH**  
II BBA





# THE ROAR OF A DUMB

## "EVEN THE DUMB CAN ROAR NOT EVERY ONE HAS THE EAR FOR IT"

The greater part of individuals know well with regards to Olympics, in India. If someone bags a medal then it will be a great Pride for India. Luckily if the medal won was gold, then at that point rewards, appreciations and what not. the day will be even pronounced as that event's national day. the person will accomplish notoriety and popularity.

However, is it a similar circumstance if a person achieves three gold medals at deaf Olympics? Let's hear the Roar of a deaf and dumb person to get to know the answer to that question. He is none other than Virendra Singh Yadav, the most underrated wrestler in India.

Prestigious as the Goonga Pehelwan, Virender Singh is a secret pearl of Indian wrestling. Virender, who can neither talk nor hear, he is India's best deaf athlete. He brags of seven medals in twelve years, four of them being gold. While Virender

has partaken in a great deal of accomplishment on the worldwide level. The wrestler hailing from Haryana needed to overcome various obstacles to arrive at where he is today.

Virender Singh was born at 1st April 1986 to a farmers' family of Sasroli village, near Jhajjar in Haryana. His father, Ajit Singh, was a CISF Jawan, while his mother, Manna Devi, is a homemaker. Virender began preparing in pehlwan at the CISF akhara at 9 years old. He was prepared at the akhada by Surinder Pehelwan, his uncle, later by Dronacharya Awardee Coaches Maha Singh Rao and Ramphal Singh. Virender was motivated to take up wrestling by his dad and uncle. As he began playing, his advantage in the game developed after some time. Virender's uncle went with him to each preparation and contest. This implied he had no issue at all during his initial days as a maturing wrestler.

Virender's first achievement came at the National Rounds of the World Cadet Wrestling Championships in 2002,

where he won the gold medal, with able-bodied athletes in the 76 kg category. Even though the win meant automatic qualification for the world event, he was unfairly disqualified from going to the world event by the Wrestling Federation of India (WFI). The next stop was contending outside the nation and there were to be trails for that. He won that trails yet was as yet not sent for the international competition. That the specialists said he can't hear the whistle during a bout. However, the WFI sent the silver medallist and Virender was overlooked. This was his introduction into the world of discrimination which hounded him all through his profession.

Having been rejected on various events for taking part in competition with able-bodied players, He realizes that deaf athletes ought to seek a similar treatment as para-athlete. After not being permitted to participate with the able-bodied, he determined to prove that he is the best in his category, deaf category. What's more, he needs to prove that deaf athletes are not less than able-bodied and para-



athletes.

After this, in the year 2005, he got to know about the Deaflympics, once The World Games for the Deaf or The Silent Games, and excited about showing his guts came to the 2005 Summer Deaflympics in Melbourne, Australia and won the gold medal. In 2008 went to the World Deaf Wrestling Championships in Armenia, and got a silver. Post that, at the 2009 Summer Deaflympics he packed away the bronze in Taipei, China. At the 2012 World Deaf Wrestling Championships, he won a bronze in Sofia, Bulgaria. Once more, at the 2013 Summer Deaflympics his presentation was heavenly procuring him a gold medal. He followed it up with a gold decoration at the 2016 World Deaf Wrestling Championships in Tehran, Iran. And this was trailed by the 2017 Summer Deaflympics in Samsun, Turkey where he again won a gold award. Virender was granted the Arjuna Award for his heavenly commitment to Indian Sports. he has additionally won Padma Shri for sports.

Himself sitting on the pathway outside the Haryana Bhawan here with his Padma Shri, Arjuna Award, and other international medals. "Honourable Chief Minister ML Khattar, I am sitting on the footpath of your residence Delhi Haryana Bhawan and I will not move from here till you don't give equal rights to deaf players like the para-athletes. When the Centre gives us equal rights, then why not you?" Singh tweeted. There are no Paralympic category for athletes who are just deaf and the International Committee of Sports for the Deaf (ICSD) is the body that conduct sports special for them.

Indeed, even after his victories, he has been reliably disregarded for top sporting awards respects and money grants for quite a bit of his career. Even however the competition levels at the Paralympics and the Deaflympics are comparable and the two events are formally authorized by the International Olympic Committee, the Government of India has given no consideration to the Deaf Games. The Paralympic Sports

Movement has found a lot of help with grants at all levels for para-athletes, yet deaf athletes have been disregarded all through, consequently driving Virender Singh and competitors of his background and monetarily troublesome conditions.

Written By:  
**U.HARI BABU**  
I MBA



**Hearty Congratulations**  
P.Lalitha Sowjanya  
201FC01109

**MBA**  
Student placed at  
**FEDERAL BANK**  
YOUR PERFECT BANKING PARTNER  
With 12 LPA

**Department of Management Studies**

<https://www.vignan.ac.in/mgthome.php>

**VIGNAN'S**  
Foundation for Science, Technology & Research  
(Deemed to be University)  
-Estd. u/s 3 of UGC Act 1956

## Department of MANAGEMENT STUDIES

Total Placed

82



**VIGNAN'S**  
Foundation for Science, Technology & Research  
(Deemed to be UNIVERSITY)  
-Estd. u/s 3 of UGC Act 1956

 P LALITHA SOWJANYA 201FC0109 FEDERAL BANK AND LEARNING ROUTES	 G DIVYA KEERTHANA 201FC0113 IDFC AND INTELLIPAAT	 MEGHANA GUVVALA 201FC0123 CHASE FIRE AXIS BANK	 B B BHASKARACHARY 201FC0102 RELIANCE RETAIL	 N DURGA AMRUTHA 201FC0130 RELIANCE RETAIL	 PANDI TRIYENI 201FC0132 RELIANCE RETAIL	 V LAKSHMAN 201FC0101 SUTHERLAND	 Y GOWTHAM NADOH 201FC0153 INTELLIPAAT AND SUTHERLAND	 M V PRAVEEN KUMAR 201FC0155 RELIANCE RETAIL	 M V N SUMANTH 201FC0158 RELIANCE RETAIL	 P L N VAMSI 201FC0162 ELECTRONICA FINANCE	 K MOUNIKA 201FC0177 RELIANCE RETAIL	 B SRI LAKSHMI 201FC0178 RELIANCE RETAIL	 SK DASHED 201FC0179 RELIANCE RETAIL
 G HARI PRAKASH 201FC0159 RELIANCE RETAIL	 B MALINI 201FC0102 SUTHERLAND	 M NALINI 201FC0110 RELIANCE RETAIL	 SHAIK SALMA 201FC0119 RELIANCE RETAIL AND INTELLIPAAT	 EDA HARSHAVARDHAN 201FC0122 RELIANCE RETAIL	 G DEEPIKA 191FK0109 TECHNOARETE R&D	 BHAVYA REDDY 191FK0120 TECHNOVERT	 K D LAKSHMAN REDDY 191FK0129 TECHNOARETE R&D	 KUDAPA VARSHITH 191FK0132 UNISCHOOL	 SK AASHEER PASHA 191FK0146 TECHNOARETE R&D	 SHAIK WASSEM 191FK0150 TECHNOARETE R&D	 V THATTUKILLA 191FK0153 UNISCHOOL	 UMA SAKURAN M 191FK0155 TECHNOARETE R&D	 B VENKATA SRAYANI 191FK0163 FOCUS EDUMATIC
 GUNTI RAJESH 191FK0171 FOCUS EDUMATIC	 J M SRI PRIYANKA 191FK0172 FOCUS EDUMATIC	 NAVYA TEJA 191FK0175 FOCUS EDUMATIC	 P L B TEJASWINI 191FK0125 ENTIRETYN PVT LTD	 SK NAZEER JANI 191FK0148 SUTHERLAND	 S SAI SUSHMA 191FK0149 SUTHERLAND	 N L BHAVANA 191FK0115 UNISCHOOL	 P G GEETHANJALI 191FK0169 INTELLIPAAT	 A SUMANTH 191FK0117 PLANET SPARK					





# ARAKU VALLEY

**ARAKU VALLEY** is a hill station in Visakhapatnam district in the Indian state of Andhra Pradesh. This place is referred to as OOTY of Andhra Pradesh. It is a valley in the Eastern Ghats inhabited by different tribes. The Best time to visit Araku is in the winter season i.e. from December to February. The Valley is doubly enchanting amid the magic of winter air with pleasant days and cool nights, all sightseeing activities are best done during this time of the year.

Araku is a small place with rich offerings such as a sprawling coffee plantation, reserved forests, gorgeous waterfall, and a vibrant cultural legacy.

But First, Coffee'

The finest coffee in all the land, we must add! Araku Valley's rich coffee plantations are a sensory delight, whether you're a coffee drinker or someone who appreciates a great view. Endless rows of squat, green coffee bushes are surrounded by majestic oak trees and neat little paddy fields lie in the distance. These blissful vistas are infused with the intoxicating aroma of fresh coffee beans.

The Andhra Pradesh government formed the Girijan Co-operative Corporation (GCC) in 1956. It endeavored to provide dignified livelihoods to the tribes of Araku Valley, by engaging them in coffee

cultivation.

The Andhra Pradesh government formed the Girijan Co-operative Corporation (GCC) in 1956. It endeavored to provide dignified livelihoods to the tribes of Araku Valley, by engaging them in coffee cultivation.

## Stories of the Bean at the Coffee Museum

The best way to enjoy a brew is to slowly savor it. The Coffee Museum in Araku Valley offers visitors the chance to do just that while perusing the splendid history and science of coffee.

Follow the trail and signature aroma from the Araku bus stand, from where a short walk brings you to the museum. The Araku valley is famous for the finest Arabica coffee in the country and internationally. The museum also houses different types of coffee, including the famous Kopi Luwak from Indonesia. Tasty treats such as chocolates, mousses, and tarts (all coffee-flavored, naturally) promise added kicks to



your java dose. The winters are the best time to visit Araku Valley and enjoy its famous brew.

History geeks will love the Sampoorana Coffee Gallery – a one-stop destination wonderfully documenting the history of coffee, from its discovery in Ethiopia to how it came to bloom in the Araku valley. Araku Tribal Museum: Narratives of the People One of the most popular places in Araku is the splendid Araku Tribal Museum. Araku Valley is home to more than 19 tribes, whose rich cultures and ways of life have coexisted peacefully with the land.

The Araku Tribal Museum was established in 1996 by the Andhra Pradesh Tourism Development Corporation. Its mission was to generate awareness of the lives and histories of tribal societies in the Eastern Ghats. The museum's design reflects the architectural styles used by the tribes to construct their homes. Within this building is a vibrant and layered chronicling of their lives from attire, houses, jewelry, weddings, festivals, to everyday items. One can also pick up mementos from the shopping arcade at the museum.

## Adventures Underground at Borra Caves

Adrenaline seekers can enjoy a subterranean adventure at the mysterious Borra Caves in the Araku Valley. The caves are considered to be one of the largest in the country at a height of 705 meters

approximately. The Borra Caves are made of limestone and contain dazzling formations of stalactite and stalagmite.

Colorful lights illuminate most sections of the Borra Caves. The lights help mitigate the general eeriness associated with Spelunking. But it's hard to remain spooked once inside. Being in the midst of ecological history going back 50 million years ago outweighs any phobia! The caves of Borra are located at a distance of 35 km from Araku Valley.

### A Garden Like No Other – Padmapuram Botanical Garden



The Padmapuram Botanical Garden has a relatively inconspicuous name for a garden center to Araku Valley's history. It was built during the Second World War to provide vegetables for soldiers fighting the war. The Garden now houses a rich horticultural nursery with some of the most exotic flowers and trees. A visit to the Padmapuram Botanical Garden with its beautiful tree huts, a toy train winding its way through the green, and blooming rose gardens is a must. Tree-top huts are available for rent and can be booked in advance.

### Responsible Traveling at Tyda Village and Park

Tyda Park is an eco-tourism project jointly developed by the Andhra Pradesh Tourism Development Corporation and the State Forests Department. The wilderness of the Park is ideal for bird watching, trekking, and camping! Tourists could also try rock climbing and target shooting with bows and arrows.

Spend quality time with learned naturalists and guides in the Park for a more in-depth understanding of the forest. Learn

how to piece the stories of the forest together – from animal calls and pug marks to interesting anecdotes of the flora and fauna across the Eastern Ghats. Visitors can also book a stay in log huts or tents set in a rural environment. The best time to visit Araku Valley's Tyda Village is from October to February.

### Chasing waterfalls and road-tripping: Monsoons in Araku Valley

Attention adventurers, road-trippers, romantics at heart, and nature lovers! June to September is the best time to visit Araku Valley for that signature monsoon magic. The greenery in the valley takes on lush hues and the waterfalls are at their abundant best. The monsoons in Araku Valley are ideal for a quiet getaway since there aren't as many tourists at this time of the year. However, it is worthwhile to exercise caution while driving in some areas since landslides due to the rains are common occurrences.

### Staggering Waters and Beauty at Katiki Waterfalls

Katiki Waterfalls is located in Katiki, around 4 km away from Borra Caves. This beautiful waterfall is 50 ft high and surrounded by soothing tree cover. The waters of Katiki Falls come from the Gosthani River. This location is popular among tourists for trekking and sightseeing.

**by Air:** The closest airport to Araku Valley is the Vishakhapatnam Airport

**By Train:** Araku Valley is connected to major cities in the country via the Araku Railway Station (ARK)

**By Road:** There are regular buses to Pachipenta, not far from Araku Valley. For those traveling by car, Araku Valley is 3.5 hours from Visakhapatnam and 9 hours from Hyderabad.

### Waterfalls

The untouched beauty of Araku Valley makes it one of the most beautiful hill stations in Andhra Pradesh. Visit the Chaparai Waterfalls for a rejuvenating day out. The waters of Chaparai are enclosed by

beautiful forests on all sides. Since rock formations block the water's path now and then, there are natural water slides all around. Enjoy the views of this cascading beauty over a picnic lunch. The Chaparral Waterfalls are located at a distance of 5 km from Araku Valley.

### Tracing Colonial History at Bheemunipatnam Beach

The quintessential beach person need not worry when in Araku Valley. Drive a short 2 hours away to an idyllic beach called the Bheemunipatnam Beach or Bheemili Beach. This quiet beach contains wonderful remnants of the trade history between the English and the Dutch. It was once home to trading ports for both the East India Company and the Dutch East India Company.

### Something Fishy at Matsyagundam

Visit a sacred pool called Matsyagundam to experience a water body of a different kind. Matsyagundam is the site of a centuries-old temple called Sri Matsyalingeswara Swamy Temple. Mythologically, it was also the site of a great fight between the Snakes (Singaraja) and the Fish (matsyarajulu). It is said that the Mother Fish summoned all the fish here from a place called Gemmili for protection from the Snakes. Ever since, the pool has been home to schools of varying types of fish, believed to be under the protection of Lord Matsyalingeswara Swami even today. As a sign of reverence, the villagers here do not eat or hunt the fish.

If places of worship aren't your thing, simply soak in the beauty of the pristine surroundings. One can also visit the Sangda Waterfall nearby, which is easily accessible from the Sri Matsyalingeswara Swamy Temple.

### Summers in Araku Valley

Summer begins from March to June in Araku Valley with temperatures going up to a staggering 45 degrees. Since, there are almost no tourists around in the summer, making conditions ideal for a pocket-friendly and peaceful stay at the valley.



## Food and Places to Eat in Araku Valley

Some of the popular restaurants in Araku Valley are Star Annapurna Restaurant, Amantran Bengali Restaurant, Vasundhara Restaurant, and New Spicy Restaurant.

The Araku Valley Coffee House is your best bet for desserts and the famous Araku coffee.

Keep a lookout for food stalls displaying bamboo stalks outside while driving across Araku Valley. The bamboo stalks contain a wonderful Araku delicacy inside called the



Bongolo Chicken. Bongo Chicken is a dish of the tribes in Araku, where chicken is cooked without oil inside a bamboo stalk. Chicken pieces are marinated with local herbs and spices, stuffed inside the bamboo stalk, and then cooked in an open flame. The delicious and healthy Bongolo Chicken is a must-try in Araku Valley.

Round off your gastronomical adventure in Araku Valley with the sinful Madugula Halwa or Teepe Avakaya (sweet mango pickle).

## Best Ways to Get There

**By Air:** The closest airport to Araku Valley is the Vishakhapatnam Airport

**By Train:** Araku Valley is connected to major cities in the country via the Araku Railway Station (ARK)

**By Road:** There are regular buses to Pachipenta, not far from Araku Valley. For those traveling by car, Araku Valley is 3.5 hours from Visakhapatnam and 9 hours from Hyderabad.

Written By:

**B.**  
**NAGA LAKSHMI SRI**  
**I BBA**



## Students Achievement

### Esoteric - 2022 An Inter Collegiate Student Meet, TJPS College

### BUSINESS TYCOONS (BUSINESS QUIZ)



R. SAI BAJI  
II MBA

**WINNERS**

G. BHARAT  
II MBA



K. SOWJANYA  
II MBA

**RUNNERS**

M. DHANA SREE  
II MBA

## Department of MANAGEMENT STUDIES

Total Placed

82



**VIGNAN'S**  
Foundation for Science, Technology & Research  
(Deemed to be UNIVERSITY)  
-Estd. u/s 3 of UGC Act 1956

 A CHARAN SAI 20IFCD1002 IOFC	 B R SHANMUKHA S 20IFCD1004 UNISCHOOL, ACCENTURE AND CEASEFIRE	 CH TARUN 20IFCD1006 HFCC	 J HEMALATHA 20IFCD1004 UNISCHOOL, SBI-GE AND HOFC LIFE	 P P SAI SINDHU 20IFCD1008 UNISCHOOL	 K V REDDY 20IFCD1022 INDIA MART	 K L S SOWJANYA 20IFCD1024 SBI GENERAL AND LANDMARK GROUP	 M DHANA SREE 20IFCD1026 SBI GENERAL	 M LAKSHMI GAYATRI 20IFCD1027 AXIS BANK	 P JYADEEP 20IFCD1031 HOFC LIFE	 PRANVIKA K K 20IFCD1034 TECHNOVERT	 R SAI BAJI 20IFCD1035 UNISCHOOL, HFCC AND HOFC - AMC	 S JYOTHRIMAYI 20IFCD1037 FOCUS-EDUCATION	 SK ASEEM SULTHANA 20IFCD1040 AXIS BANK
 SK SADDAM HUSSAIN 20IFCD1042 JARD EDU AND HFCC	 S R SAMPATH 20IFCD1045 LANDMARK GROUP	 SD FATHIMA ALMAS 20IFCD1046 FOCUS EDUCATION	 T REVANTH 20IFCD1048 HFCC	 T DEVI SAI MANJULA 20IFCD1049 PLANET SPARK	 Y SAI SUREKHA 20IFCD1052 HFCC AND CASEFIRE	 VINAYA KP 20IFCD1054 FOCUS-EDUCATION AND HFCC	 B KUSUMA LAKSHMI 20IFCD1057 FOCUS-EDUCATION AND HOFC LIFE	 M TRINADH 20IFCD1025 UNISCHOOL, BERGER PAINTS	 MD SHAHIN SULTANA 20IFCD1064 CASEFIRE	 K JAHNAVI 20IFCD1065 TCS, UNISCHOOL, AND AXIS BANK	 VASEEM BAIG 20IFCD1066 HFCC AND HOFC LIFE	 SHAIK SHAZIA 20IFCD1067 AXIS BANK	 NAGAM GREESHMA 20IFCD1068 WIPRO
 M PAVAN NAGA SAI 20IFCD1071 HOFC LIFE AND RELIANCE RETAIL	 A KALPANA 20IFCD1074 HFCC	 MD AFREEN 20IFCD1075 AXIS BANK	 P SRI LAKSHMI 20IFCD1076 FOCUS-EDUCATION AND PLANET SPARK	 K MANOHARI RAGAVAN 20IFCD1083 UNISCHOOL, HFCC AND HOFC LIFE	 N DIVYA CHOWDARY 20IFCD1082 AXIS BANK	 T SNEETHA 20IFCD1083 PLANET SPARK	 V S C PAVAN KUMAR 20IFCD1084 UNISCHOOL	 M S Y SAI GANESH 20IFCD1086 HFCC HOFC AMC	 G BHARATH KALYAN 20IFCD1087 FOCUS-EDUCATION AND SBI GENERAL	 S GOPI KRISHNA 20IFCD1091 HFCC AND PLANET SPARK	 SHAI CHAND BASHA 20IFCD1093 HOFC LIFE	 Y LAKSHMI SRIKANTH 20IFCD1095 HFCC	 DILNA MATHEW 20IFCD1098 HFCC AND HOFC AMC





Bhavani Island is situated amid the Krishna River, at Vijayawada. It is located upstream of the Prakasam barrage and is considered one of the largest river islands in India, with an area of 133 acres. It has a robotic dinosaur park, garden maze, mirror maze, golf and badminton simulator, cycling, etc....

The Kanaka Durga Temple is the abode of Goddess Durga. She is also known with another name as Bhavani and hence, the island is named Bhavani Island. The island is located close to the temple. Has taken initiatives to develop the place into a tourist spot. One such initiative is Shilparamam, an arts and crafts village project. It is also helpful for local artisans such as Kondapalli toy makers, weavers, etc.

APTDC has developed infrastructure on Bhavani Island to attract many tourists, which include sporting activities, resorts, rural museums, Berm 0.

To Reach Bhavani Island from the shores of Vijayawada, a ferry has to be taken from Punnami ghat. The ferry takes not more than 5 minutes to reach the island. From the Vijayawada Railway station, Punnami ghat is 7.5 km away towards the west and can be reached by taxi, auto, in less than half an hour.

Boat service is available till evening to visit Bhavani Island. It takes nearly 6 minutes to travel from the riverbank to Bhavani Island. On the island, restaurants, parks, adventure sports and accommodation is available for tourist.

The afternoon is the best time to visit this island. The main attraction is the laser show conducted after sunset at 6.30 (winter time). This show depicts the history of Vijayawada from mythological stories when Arjuna secured Pashupatastra from Lord Shiva to pre-independence movements and finally about the city. Colorful laser lights are used to display images and patterns on water fountains. The duration of the show is 30 minutes.

There is no extra fee for the laser show and a sitting arrangement is available for the tourists to enjoy the show.

After the laser show on the return,



you can see the colorful lighting arrangement of the Prakasam barrage from the boat. Return trip boats are available till the Laser show is over. Vijayawada is a major tourist destination in Andhra Pradesh with its diverse sightseeing options. Be it temples, caves, museums, parks, Vijayawada offers something for everyone. Sprawling over 133 acres, located quite near the famous Prakasam barrage is one of the largest islands on a river known as Bhavani Island. This island on the river Krishna is a marvelous picnic spot attracting visitors from all over the country. Bhavani Island is the perfect destination for people looking to spend some relaxed moments amidst the beautiful natural settings. With umpteen facilities, Bhavani Island has emerged as one of the major attractions of Vijayawada.

Bhavani Island is a picturesque spot blessed by placid waters and is one of the most favored travel attractions of Vijayawada visited by the locals as well as tourists with equal zest. Surrounded by mangroves and manicured gardens, Bhavani Island is the perfect destination for enjoying an evening walk amidst the serenity, fresh air, and lush green surroundings of this place. One can enjoy the boat ride and swim here with the amazing facilities offered by the Andhra Pradesh tourist development corporation. One can also indulge in adventure activities and water sports on the attractive island.

### A place for fun, frolics, and adventure;

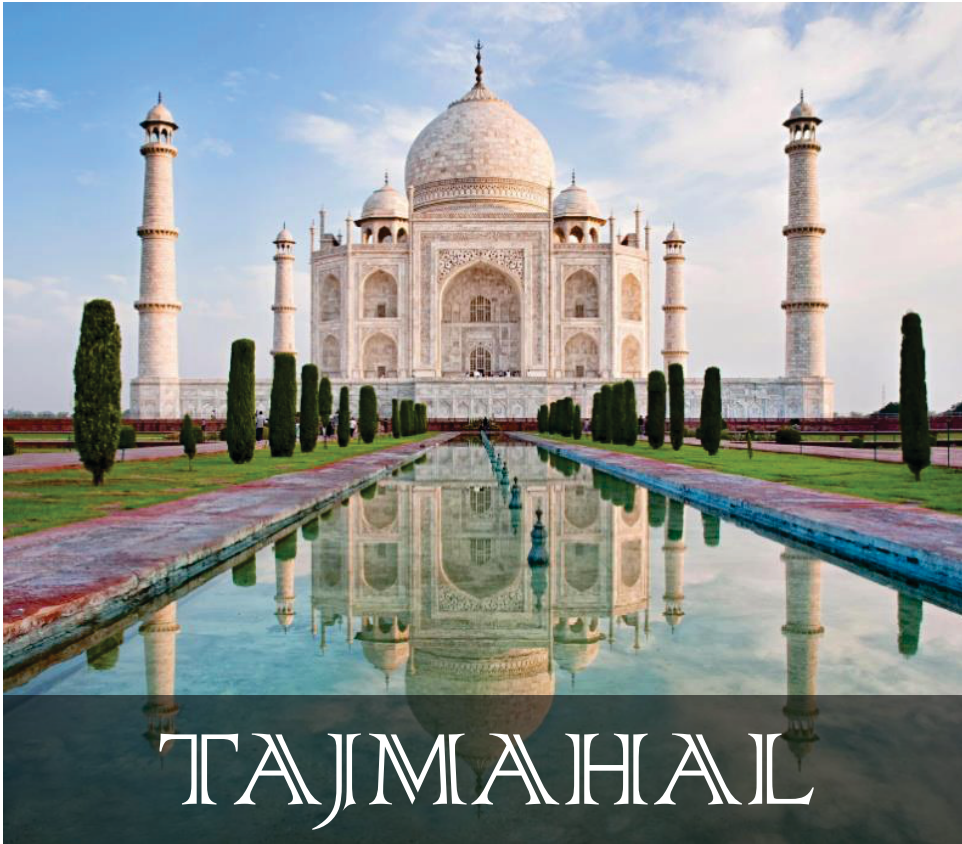
Bhavani Island is easily accessible from the city of Vijayawada. With its umpteen facilities and picturesque locations; Bhavani Island is the ideal gateway for tourists visiting the city of Vijayawada. One can enjoy walks, boating, swimming, fishing in this well-maintained tourist hotspot. A trip to Bhavani Island should not be missed by anyone visiting the land of victory.

Written By:

**M.**  
**SAI SRI PRIYA**  
**II BBA**







"The **Tajmahal Crown** of the Palace is an ivory-white marble mausoleum on the southern bank of the river Yamuna in the Indian city of Agra, Uttar Pradesh."

An immense mausoleum of white marble was built in Agra between 1631 and 1653 by the order of the Mughal emperor Shah Jahan in memory of his favorite wife Mumtaz Mahal. The Tajmahal is the jewel of Muslim art in India and one of the universally admired masterpieces of the world's heritage.

The tomb is the centerpiece of masterpieces a 17-hectare (42 acres) complex, which includes a mosque and a guest house, and is set in formal gardens bounded on three sides with the main gateway on the south.

#### **Brief:**

Location : **Agra, Uttar Pradesh, India**  
 Area : **17 hectares**  
 Height : **73 meters (240 ft)**  
 Built : **1631 - 1653**

Architect: **Ustad Ahmed Lahara**  
**Architecture:**

The tomb is the central focus of the entire complex of the Tajmahal. It is a large white marble structure standing on a square plinth and consists of a symmetrical building with a wan (an arc-shaped doorway) topped by a large dome and finial.

The most impressive in the Tajmahal complex next to the tomb is the main gate which stands majestically in the center of the southern wall of the forecourt. The gate is flanked on the north front by double arcade galleries.

Four minarets frame the tomb, one at each corner of the plinth facing the chamfered corners. The four minarets provide not only a kind of spatial reference to the monument but also give a three-dimensional effect to the edifice. The main chamber houses the false sarcophagi of Mumtaz Mahal and Shah Jahan; the actual graves are at a lower level.

The most spectacular feature is the marble domb that surmounts the tomb. The domb is nearly 35 meters high which is close in measurement to the length of the base. The top is decorated with a lotus design which also serves to accentuate its height. The shape of the domb is emphasized by four smaller domed chattris placed at its corners. The domb is slightly asymmetrical. The lotus motif is repeated on both the chattris and guldastas. The dome and chattris are topped by a gilded finial that mixes traditional Persian and Hindustani decorative elements. The finial is topped by a moon, a typical Islamic motif whose horns point heavenward.

The color combination of lush green scape reddish pathway and blue sky over it showcases the monument in ever-changing tints and moods. The relief work in marble and inlay with precious and semi-precious stones make it a monument apart. Its recognized architectonic beauty has a rhythmic combination of solids and voids, concave and convex, and light shadow; such as arches and domes further increase the aesthetic aspect.

They have an oblong massive prayer hall consisting of three vaulted bays arranged in a row with a central dominant portal. The frame of the portal arches and the spandrels are veneered in white marble. The spandrels are filled with flowery arabesques of stone intarsia and the arches bordered with rope molding.

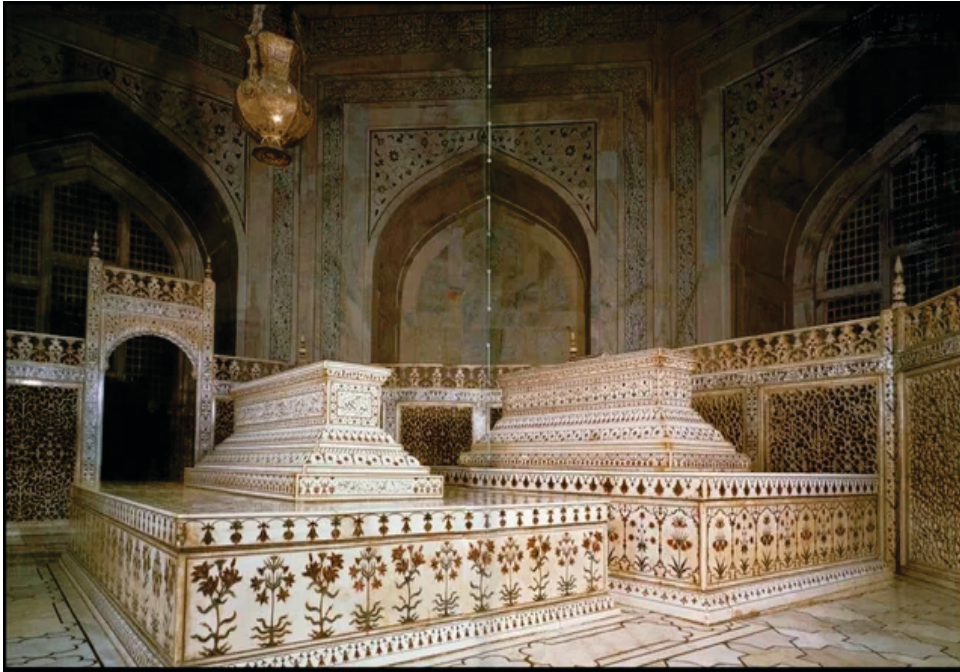
#### **Facts:**

- ❖ The Emirates of the Tajmahal are not straight but bent outwards so that the main and central part of the Tajmahal would be safe from disasters or any act of God activities.
- ❖ The height of the Tajmahal(73m) is more than the height of Qutub Minar(72.5m).
- ❖ The calligraphy on the main

entrance of the Tajmahal describes that O Soul, thou art at rest Return to the Lord at Peace with him, and He at peace with you.

- ❖ The calligraphy on the Tajmahal was designed in Thuluth script by Abdul Haq from Iran who was later named Amanat Khan by Shah Jahan due to his talent.

- ❖ The white marble of the Tajmahal



was brought from Rajasthan, Makrana.

- ❖ The gems Jade and Crystal are from China.
- ❖ Lapis Lazuli from Afghanistan.
- ❖ Turquoise from Tibet.
- ❖ Jasper is from Punjab.
- ❖ Sapphire from Sri Lanka.
- ❖ Carnelian from Arab.
- ❖ The construction of Tajmahal was started in the year 1631 and completed in 1653.
- ❖ The marble carving of Tajmahal was done by Uzbekistan Craftsmen from Bukhara.

- ❖ The carving of the Tajmahal was done by Italian Craftsmen.

- ❖ The stone carving was done by Craftsmen from Balochistan.

- ❖ The base of Tajmahal is strong is due to Abuse and Mahogini sticks or pillars which will be stronger with the water.

- ❖ The Tajmahal was designated as a

UNESCO World Heritage Site in 1983.

- ❖ In 2007, it was declared the winner of the New Seven Wonders of the World (2000-2007).
- ❖ It is believed over 1,000 elephants were used to transport building



materials.

- ❖ It took the efforts of 22,000 laborers, painters, embroidery artists and stonecutters to shape the Tajmahal.

### Reference:

Abdul Hamid Lahauri in his book "Badshahnama" refers to Tajmahal as 'rauza-i-munawwara' meaning the illumined and illustrious tomb. In the 18th century, the jet rulers of Bharatpur invaded Agra and attacked the Tajmahal, the two chandeliers, one of agate and another of silver, which were hung over the main cenotaph, were taken away by them, along with the gold and silver screen. Kanebo, a Mughal historian, said the gold finial at the top of the main dome was also removed during the jat despoliation.

In 2000, India's Supreme Court dismissed P.N. Oak's petition to declare that a Hindu king built the Tajmahal. In 2007, a similar petition was dismissed by the Allahabad High Court. As of 2017, several court cases about Tajmahal being a Hindu temple have been inspired by P.N. Oak's theory. In August 2017, the Archaeological Survey of India (ASI) stated there was no evidence to suggest the monument ever housed a temple.



Written By:  
**SHAIK.  
AYESHA  
II BBA**

**Department of Management Studies**

**Hearty Congratulations**

**Prannya.kk**  
201FC0134

**MBA**  
**Student placed at**  
**TECHNOVERT**

**WITH 5.5 LPA**

**VIGNAN'S**  
FOUNDED FOR SCIENCE, TECHNOLOGY & RESEARCH  
(Deemed to be University)  
ESTD ON 7<sup>th</sup> OF JULY 1985





Are you looking for a fascinating nation to visit both culturally and authentic places all at once? Then, why don't you visit turkey? Turkey is a great place for it. Turkey has millions of ways to fill your vacations with incredible things Beautiful nature, fantastic, outdoor activities, vibrant nightlife, shopping alternatives, great tourist attractions, and further. It's also a fusion of Eastern and Western culture.

Turkey is a fairly new country, being established as an independent nation in 1923, but it has an ancient history. The various lands that make up the modern nation of Turkey have had several names over the past thousands of years, but before that, it was part of the Ottoman Empire.

The abolition of the Sultanate on 1 November 1922, the signing of the Treaty of Lausanne on 24 July 1923, and the proclamation of the Republic on 29 October 1923. With the reforms initiated by the country's first president, Mustafa Kemal Atatürk Turkey became a secular, unitary and parliamentary republic. The country endured several military coups in the latter half of the 20th century. The economy was liberalized in the 1980s,

leading to stronger economic growth and political stability.

In 2019, Turkey ranked sixth in the world in terms of international tourist arrivals, with 51.2 million foreign tourists visiting the country. Turkey is one of the world's top ten destination countries, with the highest percentage of foreign visitors arriving from Europe. The Turkish Ministry of Culture and Tourism currently promotes Turkish tourism.

The magical city of Istanbul links the east and the west and has been the center of numerous empires over the centuries, the most powerful of which were the Byzantine and Ottoman Empires. The city with its glorious skyline still has many physical reminders of its various rulers. One of Istanbul's greatest treasures is the Hagia Sophia Museum. It was a mosque for 482 years and a church for 916 years. Presently, Hagia Sophia is a museum, which features design elements of both a church and a mosque.

On this day, March 28, 1930, after the Turkish republic formed from the ashes of the Ottoman Empire, the most well-known city in Turkey lost its capital status and become renamed Istanbul, which

derives from the historic Greek phrase for "the city." Constantine was named after the Roman Emperor Constantine, the first emperor to transform to Christianity. According to legend, it was based utilizing Greek colonists within the sixth century B.C., whose leader was guided to the region following an oracle's recommendation.

The small-group Istanbul day tour explores the old district of Sultan Ahmet and is great if you want to cram as much as possible into one full day in the city. It includes tours and entrance fees to six of the district's most famous places and buildings—the Hagia Sophia, Topkapi Palace, Basilica Cistern, Hippodrome, Blue Mosque, and Grand Bazaar—offering a great introduction to Istanbul's vast tradition.

#### COMPLEX HISTORY:

**Church:** Hagia Sophia, the Church of the Holy Spirit, was built in the sixth century by the order of Byzantine Emperor Justinian I and includes ancient pillars from Constantinople and the Palace of Goddess, as well as precious murals from Christianity and Islam. In the trinity doctrine of Christianity, this great temple was dedicated to the Holy Spirit (Sophia). Hagia Sophia is also one of the world's largest churches, with special significance for the Orthodox community.

**Mosque:** Following the Ottoman conquest of Istanbul in 1453, the church was converted into a mosque. The architecture was reinforced by Ottoman architectural elements displaying Ottoman character.

**Museum:** In 1935, the Hagia Sophia was converted into a museum by Mustafa Kemal Atatürk. The building's copper roof had cracked, causing water to leak down over the fragile frescoes and mosaics. The World Monuments Fund secured a series of grants from 1997 to 2002 for the restoration of the dome.

Hagia Sophia was the world's most visited museum in 2014, attracting almost 3.3 million visitors annually. Use of the complex as a place of worship mosque or church was strictly prohibited until 1991. Two of the museum's minarets are used for voicing the call to prayer regularly.

### **HAGIA SOPHIA:**

Hagia Sophia, Turkish “Ayasofya” Latin Sancta Sophia, also called “Church of the Holy Wisdom” or “Church of the Divine Wisdom” an important Byzantine structure in Istanbul and one of the world's great monuments. It was built as a Christian church in the 6th century CE 532–537 under the direction of the Byzantine emperor Justinian I. In subsequent centuries it became a mosque, a museum, and a mosque again. The building reflects the religious changes that have played out in the region over the centuries, with the minarets and inscriptions of Islam as well as the lavish mosaics of Christianity.

As the Hagia Sophia is now again a working mosque, there is no admission fee to enter, and non-Muslims can enter the building outside of prayer times. Both male and female visitors need to be respectfully dressed and women should don a headscarf before entering. Headscarves can be borrowed for free at the main entrance. All visitors need to remove their footwear on entry.

Hagia Sophia was the world's most visited museum in 2014, attracting almost 3.3 million visitors annually. Use of the complex as a place of worship mosque or church was strictly prohibited until 1991. Two of the museum's minarets are used for voicing the call to prayer regularly.

In 2007, Greek American politician Chris Spiro launched the Free, Hagia Sophia Council of America. From the early 2010s, several campaigns and government high officials demanded the Hagia Sophia be converted back into a mosque. In 2015, Pope Francis publicly

acknowledged the Armenian genocide, officially denied in Turkey.

On 1 July 2016, Muslim prayers were held again in the Hagia Sophia for the first time in 85 years. In November 2015, an NGO filed a lawsuit for converting the museum into a mosque. The court decided it should stay as a 'monument museum'.

On 13 May 2017, a large group of people gathered in front of Hagia Sophia and prayed the Morning Prayer with a call for the re-conversion of the museum.

### **HAGIA SOPHIA ARCHITECTURE:**

Hagia Sophia fascinates people not only with its awe-inspiring architectural design, but also with its gold-plated, silver-plated, glass, terracotta, and color stone mosaics, and the original ceiling varieties of the 6th century with their floral and geometric styles. The mosaics with figures following the icon ban in the 8th century especially Mother Mary depicted with child Jesus in her arms, the Archangel Gabriel, and the Angel Michael and Deisis stage mosaics must be seen. Some of the most famous varieties, including a Deisis panel and imperial portraits, are found in the southwest gallery, which was used for religious meetings and ceremonies. Sultan Abdulmecid's Mosaic tughra was built between 1847 and 1849 during the restoration by the Fossati brothers. Known for its Imperial Gate, Beautiful Gate, and Marble Gate, Hagia Sophia has 104 columns, some of which are brought from ancient cities. The "Omphalion" section where the emperors were crowned stands out with marble workmanship like these pillars.

Hagia Sophia has four minarets at its corners that were added at different times. The brick minaret at the southern corner is attributed to Mehmed II, and a second stone minaret was added to the north by Mimar Sinan during his restoration. The remaining two minarets are identical and date from the Murad III period.

### **NON-MUSLIM TOURIST VISITING PROTOCOL FOR HAGIA SOPHIA:**

All visitors, Muslims, and non-Muslims are allowed to enter Hagia Sophia Mosque. Visitors should remove their shoes before stepping onto the mosque's carpets. Avoid visiting Hagia Sophia Mosque at prayer times five times a day, especially at noon praying on Fridays. Women should wear a head covering when entering the Hagia Sophia. Headscarves are available at the Hagia Sophia Mosque entrance without a fee. Photography is allowed, however, do not take pictures of people who are in the mosque to pray. Stay silent during your visit, don't run, and stand in front of anyone praying. There is no entrance fee to visit the Hagia Sophia.

All of that changed on July 24, 2020, when the Erdogan regime reverted the Hagia Sophia to a mosque, re-enacting the conquest of Istanbul in 1453 and the original conversion of Hagia Sophia to a mosque. The Hagia Sophia as a museum represented the indignation of Islamists, ultra-nationalists, and other monarchists against modernity and the secular republic. In fact, during the opening ceremony last year, Ali Erbas, the Director of Religious Affairs, openly expressed his deep hatred for the republic's founders while holding a sword, referring to the Jihad, and making threats infidels.

Thousands of men and women, many of whom had traveled from all over Turkey, migrated to segregated areas outside of Hagia Sophia to participate in the first prayers. Several people stayed the night near the structure. So according to Turkish media, dozens of worshippers broke through one police checkpoint to rush toward Hagia Sophia, and social distancing procedures put in place due to the coronavirus outbreak were ignored.

Written By:

**SHAIK.**

**BUSHRA PARVEEN**

**I MBA**







As you may have heard from the news Sri Lanka is facing its worst economic crisis since its Independence in 1948. This country is running short of foreign exchange reserves because of which they are unable to import essential commodities like food, fuel & medicines. Sri Lanka is also running short of papers because of which the country has cancelled all their exams and that apparently affected millions of students and then it is also said that Sri Lankan government has approached the international monetary fund for a bailout. In order to save the country's economy from collapsing and you also need to ponder upon the fact the Sri Lankan government is asking this kind of financial assistance on deferring loan repayment. So, this pretty much explains how Sri Lankan economy is on the verge of collapsing.

Now India has granted one billion dollar to Sri Lankan government as credit, so that the country can use that money to buy essential commodities and since this money is given in the form of credit Sri Lanka has to repay this money to India in the future when the situation becomes comparatively better. As of now Sri Lanka has a huge pile of public debt which is basically 110% of its GDP & the inflation rate is at 15% which is the highest inflation rate since 2008. Currently 277 Sri Lankan rupees are equal to 1 US dollar. If a particular country's currency depreciates with respect to the dollar then it will increase the cost of import. Sri Lankan rupee is 277. That means if Sri Lanka has to import something they will have to end up paying a lot of Sri Lankan rupee that means import becomes expensive and that will have a trickle-down effect on Sri Lanka's domestic market. Always remember whenever any country's import dependent meaning they import more than what they export it can distort the country's balance of trade so always remember maintaining the appropriate balance of imports and exports is crucial for any country.

At this current situation it is like this even if Sri Lanka acquires fund they will not be in a position to repay the loan anytime soon. But they will need that loan money to keep its economy running. As

of now Sri Lankan government has two options the country needs to either restructure their debt or go to the international monetary fund for a relief package. Sri Lankan finance minister has approached the IMF and in January 2022 Sri Lanka was not in favor of approaching the IMF rather it approached China for another loan to address its economic crisis. Now here is an important question why did Sri Lanka think that it's better to go to China for loan rather than going to the IMF. In order to take a loan from the IMF the IMF has certain conditions, if you fulfill it only then you get the loan so part of those conditions also include that IMF will give you order and directions for changing your economic policies in the name of reform which means they will not only give you loan money but they will also tell you how to use that money.

More of like interference that is why many countries are reluctant in approaching the IMF for any kind of financial assistance they rather look for a country who can lend without interfering. But then for Sri Lanka it is desperate time calls for desperate measure that is why they have approached the IMF however you also have to understand that IMF has many conditions before giving any loan. And looking at Sri Lanka's current situation IMF also have to keep in mind the risk of defaulting anyone who lends money will also do their assessment whether so and so person organization or a country can return the money on time otherwise it will eventually add up in the existing debt apart from IMF. Sri Lanka also needs to restructure their debt in order to keep their economy running while it looks all easier theoretically.

But if you see on the ground people of Sri



Lanka are angry and frustrated opposition leaders are also using this as an opportunity to create more panic but then as of now you can see through the news that people are protesting against the government. They are demanding President Gotabaya Rajapaksa to resign. The actual crisis started since the end of 2019 but then if you see Sri Lanka's foreign debts started rising since 2010. Sri Lanka owes most of their debt money to countries like China, Japan even India but comparatively lesser than other countries. Sri Lanka also owes a lot of money to World Bank, Asian Development Bank. Sri Lankan government has also borrowed a lot of money from the international market which comes under the category of market borrowing usually any government borrows money from the market to meet its expenditure it is widely believed that Sri Lanka fell into this kind of economic crisis due to the short-sightedness of their corrupt politicians since 2005.

Till day there has been only three presidents the first one is Mahinda Rajapaksa then Maipala Sena and the current president Gotabaya Rajapaksa and if you look at all the political parties of Sri Lanka you will realize that they are either socialist or democratic parties. Hence there is a huge influence of the government in almost every aspect of country's business. If you go into the history of each and every president or senior influential political leaders of Sri Lanka you will notice that back in the 50's and 60's they were directly or indirectly part of the communist party. Furthermore you will find a lot of trade unions and ngo's in Sri Lanka who play an active role as political pressure groups always remember any kind of union will have its root traced to the communist ideology and to be very honest that is what has opened the doors to huge level of corruption in Sri Lankan politics. If you look at the two largest political parties in Sri Lanka the Sri Lanka freedom party, Maipala Sirisena and Mahinda Rajapaksa belong to this party.

And then there is another party which is Sri Lanka people's front or commonly known by Sinali's name Sri Lanka Purudjana Peramuna the current president Gotabaya belonged to this party and by the way Mahinda Rajapaksa and Gotabaya Rajapaksa are brothers. So basically Rajapaksa brothers are controlling majority of the political parties in Sri Lanka. The whole politics of Sri Lanka is a reflection of the historical as well as political differences between two main ethnic groups the first one is the Sinhala group who are Buddhists and they are in majority. Then comes Tamil group they are Hindus and then there are Muslims, Christians and others who are in minorities and obviously Tamil people's concentration is more on the northern and eastern side of the Sri Lankan island even India has a huge population of Tamil people. So, Indian Tamil and Sri Lankan Tamil all share the same culture with minor differences in terms of speaking style and few other things.

Now if you look at the two largest ethnic groups that is the Sinhalese and the Tamils Sinali's make around 75 of the entire population and they tend to be Buddhist and the Sri Lankan Tamil



people are Hindus. Similarly even vast majority of Sri Lankan Muslims speak Tamil as their mother tongue anyhow so what happened is that both the Sinhala's community and the Tamil community they have their own historical and religious history and their claims. Because of which quite often there is a lot of disagreements between the two ethnic groups and this difference is reflected in the Sri Lankan politics. In June 2020 President Gotabaya Rajapaksa formed a presidential task force for conducting a comprehensive survey of archaeological sites in the eastern part of Sri Lanka this shows that how much the government of Sri Lanka is serious about protecting its own ethnic



groups and its religious identity. This is a method of using archaeological evidences and findings and makes it a tool for securing political interests. Think about it have you ever heard of a government bringing the archaeological department under the defense ministry.

The disagreements between the Sinhalese group and the Tamil group is openly visible in Sri Lankan politics and because of the Sinhalese Buddhist population being in majority, Sri Lankan Tamil political leaders often use this as a reason for countering the government in fact the Sri Lankan civil war from 1983 to 2009. The Sri Lankan government for having an independent Tamil state this civil war is actually the beginning point of today's racial ethnic and religious tension between the majority and the minority in Sri Lanka the civil war ended in 2009 but corruption and authoritarian attitude had reached new heights under the rule of former president Mahinda Rajapaksa from 2005 to 2015. After Mahinda Rajapaksa and Matipala Sirisena became the presidents of Sri Lanka from 2015 to 2019. both of them belong to the same political party that is the Sri Lankan freedom party and then after 2019 president Gotabaya Rajapaksa was elected he is also the brother of Mahinda Rajapaksa while president Gotabaya Rajapaksa belong to the political party called Sri Lanka Jana Peramuna.

If you see the Rajapaksas are four brothers and they pretty much control the entire Sri Lankan government and it is also said that the whole Rajapaksa ruling family controlled almost 70% of the entire Sri Lankan budget. Both the brothers and their family and friends have profited heavily in fact if you see right now Gotabaya Rajapaksa is the president of Sri Lanka and his brother Mahinda Rajapaksa is the prime minister of Sri Lanka. So they pretty much appoint everyone within the close circle in various government departments in 2016 president Matipala Sirisena publicly said that half of Sri Lanka's public procurement contracts are tainted by bribery and corruption obviously before him. Rajapaksa was the president

and in 2018 President Matipala Sirisena's own chief of staff and other officials were arrested for taking bribe. In December 2017 if you remember the Sri Lankan Prime Minister Ranil Vikram is Singhe he officially handed over the strategic southern port of Hambantota to China on a 99 years lease. The reason he handed over the lease of the seaport to China is because their government realized that it will be difficult for them to repay the Chinese loan that they took to build the seaport. So, it was better for Sri Lanka to give it to the Chinese on lease for 99 years.

By the way this is also called the Chinese debt trap diplomacy because when China decided to invest in Sri Lanka's seaport they very well knew that Sri Lanka will not be able to repay the loan on time this is what is called Detroit diplomacy. Of course the Sri Lankan government is corrupt and hence it was easy for China to take advantage of it we can't exactly blame China but then even China merged its interest with corrupt Sri Lankan politicians actually this deal was done by the prime minister and not the president Matipala Sirisena that is why next year that is in 2018 president Matipala Sirisena removed prime minister Ranil Vikram Singh and as you may think that president Matthew Palace Cerna did a great job but then he appointed Mahinda Rajapaksa as the prime minister who was also former president of Sri Lanka. As you see how family dynasty is running the Sri Lankan government everyone is corrupt right from the president to the prime minister and that is why I took the timeline from 2009 to present because everything that is



happening today in Sri Lanka is a resultant of what went wrong since 2009.

The Sri Lanka's external debt all this external debt includes money borrowed from countries like China, Japan, India International financial institutions like World Bank, Asian Development Bank in the name of infrastructure projects and as you know during this time period the Rajapaksa family were in power so naturally they benefited heavily and that's where the whole corruption level increased in Sri Lanka to an extent that today it is facing its worst economic condition. This is the same situation that happened in Pakistan when CPEC started in 2016 many Pakistani top bureaucrats' army generals and politicians were involved in taking bribe in corruption scandals. If you think from China's perspective they have their own strategic interest and that is how they will invest for example in Pakistan China-Pakistan Economic Corridor is China's strategic interest similarly the seaports in Sri Lanka is China's maritime strategic interests. So any country in this

world will do everything to secure its interests even if they have to bribe the government officials or any other way.

However what you have to realize is that it is up to the government of a particular country to not be greedy and fall into the trap of debt. Pakistan and Sri Lanka both are good examples who fell into the dead trap of Chinese investment and then as you know in 2020 due to the pandemic followed by lockdown the tourism industry of Sri Lanka which accounts for about 10% of the country's GDP. It got badly hit and that led to a huge foreign exchange crisis because no one was traveling to the island so pandemic is also one of the reasons behind current economic crisis of Sri Lanka. If you remember last year in 2021 the Sri Lankan government had banned the usage of all chemical fertilizers, pesticides, weedicides and fungicides. It was a move by the government to push the agricultural sector towards organic farming in fact that decision turned out to be a disaster and crop production of Sri Lanka started declining. Furthermore the price of food went up because the food mafia people started holding essential food items like rice, sugar pulses for



making money. So, even this government policy is also one of the reasons behind current economic crisis of Sri Lanka.

So to summarize the reasons that led to the decline of silicon economy they are massive external debt, rapidly depleting foreign exchange reserves because of heavy imports, decline in tourism due to the pandemic after that high level corruption in the government, banning of chemical fertilizers which hampered agricultural production and now we are also seeing the first trickle of Sri Lankan refugees arriving at India's Tamil Nadu coast. The debt war regime change all causes, serious economic crisis and that ultimately results in migration and that also puts burden on nearby countries in the name of humanity. These are some serious consequences that are no answer to. Because, on one hand every country wants to grow and that is how governments design their policies and that is also how countries are accumulating massive debts. On the other hand we also have to understand that an economy based on endless growth is unsustainable somewhere we have to draw that line otherwise such consequences are unavoidable.



Written By:  
Mohammed  
Zakriya  
I MBA



# A UNIQUE INDIAN ANIMAL

## SNOW LEOPARD



### SNOW LEOPARD

The snow leopard, also known as the ounce, is a field in the genus *Panthera* native to the mountain ranges of Central and South Asia. It is listed as Vulnerable on the IUCN Red List because the global population is estimated to number fewer than 10,000 mature individuals and is expected to decline about 10% by 2040.

It is threatened by poaching and habitat destruction following infrastructural developments. It inhabits alpine and subalpine zones at elevations of 3,000–4,500 m (9,800–14,800 ft), ranging from eastern Afghanistan, the Himalayas and the Tibetan Plateau to southern Siberia, Mongolia and western China. In the northern part of its range, it also lives at lower elevations.

#### Characteristics :

The snow leopard's fur is whitish to grey with black spots on head and neck, with larger rosettes on the back, flanks and bushy tail. The belly is whitish. Its eyes are pale green or grey in color. Its muzzle is short and its forehead domed. Its nasal cavities are large. The fur is thick with hairs between 5 and 12 cm (2.0 and 4.7 in) long. Its body is stocky, short-legged, and slightly smaller than the other cats of the genus *Panthera*, reaching a shoulder height of 56 cm (22 in), and ranging in head to body size from 75 to 150 cm (30 to 59 in). Its tail is 80 to 105 cm (31 to 41 in) long.[24] It weighs between 22 and 55 kg (49 and 121 lb), with an

occasional large male reaching 75 kg (165 lb), and small female of under 25 kg (55 lb) Its canine teeth are 28.6 mm (1.13 in) long and are more slender than those of the other *Panthera* species. In relation to the length of its skull and width of its palate, it has large nasal openings, which allow for increasing the volume of air inhaled with each breath, and at the same time for warming and humidifying cold dry air. It is not especially adapted to high-altitude hypoxia.

The snow leopard differs from the other *Panthera* species by a shorter muzzle, an elevated forehead, a vertical chin and a less developed posterior process of the lower jaw. It cannot roar despite its partly ossified hyoid bone, as its 9 mm (0.35 in) short vocal folds provide little resistance to airflow.

#### Threats:

The major threat to snow leopard populations is poaching and illegal trade of skins and body parts. Between 1999 and 2002, three live snow leopard cubs and 16 skins were confiscated, 330 traps were destroyed and 110 poachers were arrested in Kyrgyzstan. Undercover operations in the country revealed an illegal trade network with links to Russia and China via Kazakhstan. The major skin trade center in the region is the city of Kashgar in Xinjiang. In Tibet and Mongolia, skins are used for traditional dresses, and meat in traditional Tibetan medicine to cure kidney problems; bones are used in traditional Chinese and Mongolian medicine for treating rheumatism, injuries and pain of human bones

and tendons. Between 1996 and 2002, 37 skins were found in wildlife markets and tourist shops in Mongolia. Between 2003 and 2016, 710 skins were traded, of which 288 skins were confiscated. In China, 103 to 236 animals are poached every year, in Mongolia between 34 and 53, in Pakistan between 23 and 53, in India from 21 to 45, and in Tajikistan 20 to 25. In 2016, a survey of Chinese websites revealed 15 advertisements for 44 snow leopard products; the dealers offered skins, canine teeth, claws and a tongue. Nine snow leopard skins were found during a market survey in September 2014 in Afghanistan.

Greenhouse gas emissions will likely cause a shift of the treeline in the Himalayas and a shrinking of the alpine zone, which may reduce snow leopard habitat by 30%.

#### IMPORTANCE OF SNOW LEOPARD :

Snow leopards play a key role as a top predator, an indicator of the health of their high-altitude habitat, and, increasingly, an important indicator of the impacts of climate change on mountain environments. If snow leopards thrive, so will countless other species and the largest freshwater reservoirs of the planet.

Written By:  
**SAMBELU.**  
**SUKHI**  
**I MBA**



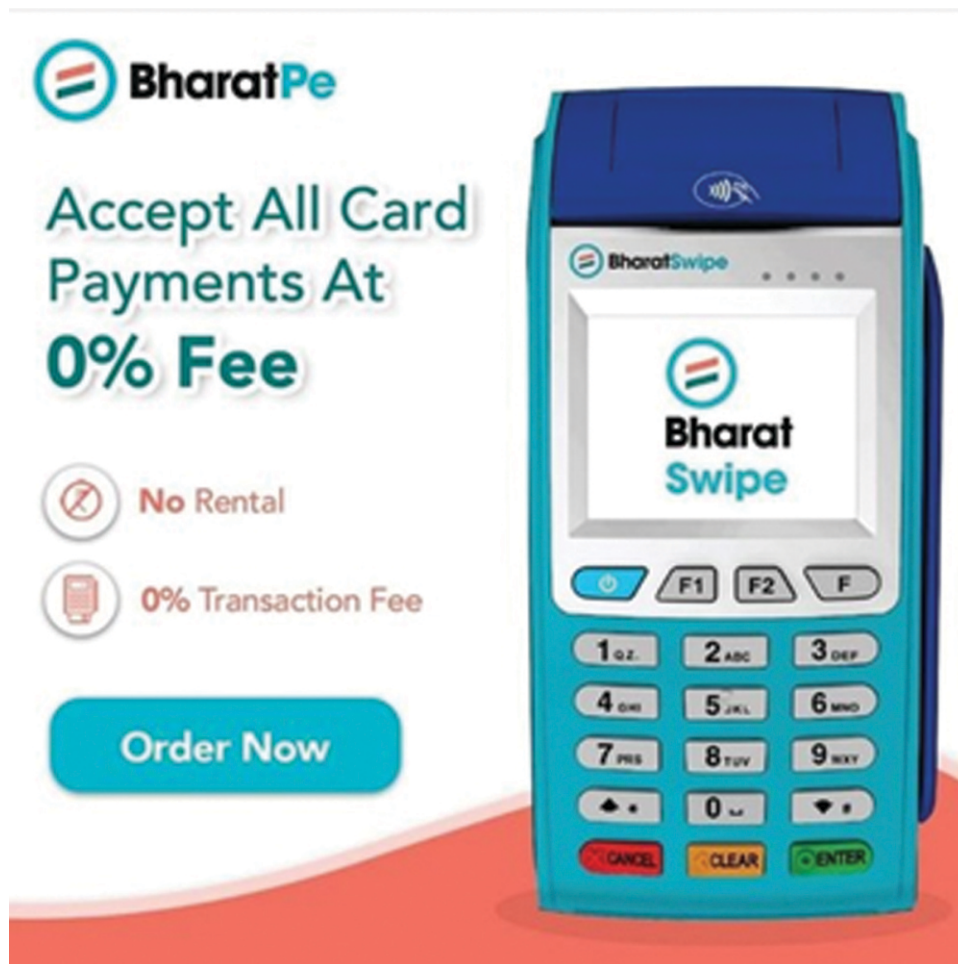


## How BharatPe turned Into a \$2.8 Billion Company?

In the past five years we have seen a dozen players jump into the digital payments market and BharatPe in spite of being a new the crowded wallet market has already reached a 2.8 billion dollar valuation in just three years of its launch. Within this short span of its existence, it's already serving more than 7.5 million merchants in more than 140 cities and claims to process over 110 million UPI transactions per month. But at the same time if you look at the other side of it according to Fin trackr while the operating revenue of the company went from 0 to 5.96 crores the losses of the company shot up by 839 percent going from 23 crores to 216.32 crores and for FY21 their cash burn is already at 2.6 million dollars per month that's close to 19 crore rupees a month. In spite of such scary figures why is BharatPe considered among the top five Fintech firms in the country, what is their business model, how on earth can BharatPe become profitable in the presence of giant competitors like Paytm, Phonepe and Google pay and most importantly as investors and students of business the key pointers that are needed to keep an eye on.

To understand BharatPe and the evolving Fintech space of India, this is a story that dates back to 2016. When the payment renaissance of India began due to demonetization and as we all saw 86 percent of India's cash was declared invalid overnight but, all thanks to internet and mobile penetration Paytm came as a savior and helped us transfer money even to the smallest vendor through a QR code. As usual with such a huge untapped market several other payment gateways started offering cash back to onboard as many merchants and customers as possible. But while most of us very easily became the adopters of this digital payment system behind the scenes an IIT Delhi student named Shashvat Nakrani noticed three critical problems in the system.

Number one is since each payment app needed a different QR code when you went to a provisional store at the time of making the payment, it would turn out that the shopkeeper only had paytm while we had migrated to Google pay or Phonepe. So, obviously the shopkeeper would then insist that we make the payment in cash and this defeated the entire purpose of going cashless. Number two is while payment apps charged zero percent fees on transactions for customers like us, for merchants there was not a single wallet that was taking less than 1.5 percent in commissions. If you bought groceries worth 500 rupees, the profit of the vendor itself is just 50 to 75 rupees. In that also 1.5



**BharatPe**

Accept All Card Payments At **0% Fee**

**No Rental**

**0% Transaction Fee**

**Order Now**

The image shows a blue and white BharatSwipe payment terminal. The screen displays the BharatPe logo and the text 'BharatSwipe'. Below the screen are buttons for F1, F2, and F, and a numeric keypad. At the bottom are 'CANCEL', 'CLEAR', and 'ENTER' buttons.

percent of the purchase value which is 7.5 rupees used to go to the payment gateways as commissions. If you speak to your local shopkeepers they'll tell you how terrible their condition was back then. Lastly the awareness of UPI system which was practically free was very very less and that's when it struck him that there has to be some way of

to transfer funds from your bank account to my bank account without any hurdles of a closed ecosystem. The best part of this entire transaction was that it was free for both the merchants and users like us. The plus point for merchants was that while most wallets and payment gateways had a minimum 2 day settlement window, through BharatPe they will get their money credited on the same day. As a result thousands of merchants adopted BharatPe in no time.



leveraging UPI to remove all charges on payments. On 20th of March 2018 Mr. Nakrani and hisco-founder Mr. Ashneer Grover launched BharatPe with a vision to revolutionize the payment systems in India. The first thing that they did was they leveraged UPI's star feature, which was interoperability. So now a single QR code was enough

So the question is if this entire transaction was being done at free of cost then how did BharatPe make money. Well, this is where the expertise of our shark Mr. Ashneer Grover came in. Grover spent years in American Express wherein he met more than 100 founders who were into the payment business. This helped him understand the Fintech space properly. On top of that, since he was the CFO of Grofers he understood the problems of the merchants more than anyone else. This experience gave him two critical insights, Number one is the margins in retail were too low to burn a hole in the pockets of the merchants with commissions. So, the right way to make money was definitely not commissions. Number two is he understood that although shopkeepers won't pay for the service,



they would be more than happy to pay interest on loans.

Because, one major problem with Indian banking is that despite micro small and medium enterprises being such an indispensable pillar to our economic growth, no private bank wants to lend them money due to either lack of documents or collateral. It's quite understandable because,



**Ashneer Grover**  
Chief Executive Officer, Co-Founder



**Shashvat Nakrani**  
Co-Founder

lending wouldn't make sense if there is no instrument to measure the risk of actually lending money to an individual. So, in spite of all these merchants having healthy balance sheets and an incremental increase in their growth. Unfortunately, very few banks wanted to lend them money and this unmet credit gap of micro small and medium enterprises is one trillion dollars in India. This is a reason why Bharatpe tabbed on this golden opportunity to start a merchant lending system.

Bharatpe entered the lending space by partnering with non-banking financial companies. This target segment included 65 million MSME's in India that employ close to 80 million people. The question is that if banks couldn't lend to small merchants. What was so special about Bharatpe that they could tap onto this golden opportunity? Most importantly how do they intend to become profitable, well this is where Bharatpe's artificial intelligence algorithm comes in and here's an oversimplified explanation to understand how it works.

Just like our credit card companies spending pattern, every time we make a payment at a store through the QR code the Bharatpe algorithm takes note of the cash inflow at the merchant's end. Similarly, when a merchant pays his supplies through Bharatpe the algorithm keeps note of his/her monthly Inventory value. It also notes a spending pattern and several other parameters to estimate the projected savings, income, consistency of income and so on and so forth. Just like credit card companies look at your spending pattern to decide how credit worthy you are, the algorithm of Bharatpe uses this data to calculate the risk of lending to a particular merchant. This way without paperwork the Bharatpe algorithm can decide the credit worthiness of a merchant even if she/he is in the remote test corner of the country. So

this way all the progress that our provisional store makes is officially documented by the Bharatpe's algorithm.

Once enough data is collected, tomorrow if the algorithm sees that Mrs. Sheetal has a healthy net inflow of 3 lakh rupees per month and if she requests a loan of 10000 rupees Bharatpe will immediately process the loan without any paper or collateral. Similarly if Mr. Sundar has a net inflow of 3 lakh rupees and request a loan of 3 lakh rupees since the risk is high Bharatpe might charge a higher rate of interest as compared to Mrs. Sheetal. Once this lending procedure starts the algorithm gets smarter and smarter at risk assessment based on the merchant's loan history and credit score. This is how Bharatpe currently provides unsecured loans in the range of 10000 rupees to 7 lakh rupees for up to 12 months and charges an interest of about 2 percent per month. Now one of the biggest problems with lending is the collection challenges and defaults so even if a company wants to scale its lending business through the lengths and breadths of the country they need a tremendous amount of workforce for recovery.

But according to Bharatpe its repayment rate is 96 percent which is among the best in the market. How did Bharatpe achieve this incredible benchmark? Well this is where their leverage with QR code comes in instead of requiring the merchant to pay monthly installments it deducts the amount from the transactions before the bank settlement for each day. For example if the merchant has to pay back 15000 rupees installment per month and he has an inflow of 4.5 lakh rupees per month he has an average inflow of 15000 rupees per day. So, instead of asking for the payment at the end of the month, before the app pays the merchant 15000 rupees at the end of the day it by default subtracts five hundred rupees as daily installment and then pays 14500 rupees to the merchant at the end of the day. This creates a win-win situation wherein the merchants are not burdened they don't need to be reminded about payments, at the same time Bharatpe can ensure that its repayments happen without any problems. This is how merchants pay back their loans in easy daily installments as small as 430 rupees per day average this is the reason why Bharatpe has an astonishing repayment rate of 96 percent. As of October 2021, Bharatpe had already facilitated loans to over 3 lakh merchants and disbursed over 2 800 crores. According to economic times Bharatpe was processing loans worth 300 crores each month and today Bharatpe loans are available in more than 11000 pin codes in 24 states and has a sales force of 4000 agents to educate merchants on various financial products.

On top of that they have an insane retention rate

with 45 percent of its merchants taking repeat loans and all of this is being done digitally in a hassle-free manner, with no application fee and most importantly without collateral. Therefore more merchants means more data, more data processing means better risk assessment, better risk assessment means less bad debt which means insane profitability. This is a reason why Bharatpe spending 2.5 million dollars a month to onboard as many merchants as possible. This is how Bharatpe is solving a major problem for the MSME's of India using its insane artificial intelligence algorithm. As a result they have witnessed a crazy



growth of 10x in the last fiscal and Bharatpe aims to disburse loans worth 1 billion dollars among merchants.

This brings us to the most important part that is considering the fact that Bharatpe may soon go for an IPO. The factors that you need to keep an eye on to decide whether or not to invest in Bharatpe. The first thing you need to study is the peer to peer lending service of Bharatpe which is called the 12 percent club. Peer to peer lending is a pretty straight forward concept you deposit money with Bharatpe, Bharatpe uses the money to lend to credit worthy individuals and pays you back with interest eventually profiting all the stakeholders in the cycle. The consortium of Bharatpe and the centrum group, they are applying for a banking license. As of now it seems as though in the crowded payment gateway market with the likes of Paytm, Phonepe and Google pay, a banking license is a great barrier to entry.

Finally, you know the power of these payment gateways and how they could leverage data to become lending giants. Apart from that considering all the controversies that's going around Bharatpe and Ashneer Grover, always remember regardless of what happens to Bharatpe as a company, your job is to not get into the intricacies of the controversy but to understand the potential that Bharatpe has tapped into. The fact that it has built a business model to address a one trillion dollar credit gap so if Bharatpe doesn't do it someone else will do it and the market is so huge that we need 10 more players to solve this problem so focus on the model rather than the controversy because that's what will be beneficial for us as investors.



*Written By:*  
**Pisipati  
Sree Poojya**  
I MBA

# IMPACT OF INDIAN STOCK MARKET DUE TO RUSSIA AND UKRAINE CRISIS

The Russia and Ukraine crisis has stoked uncertainty in global trade and it will be impact on oil and other commodities, even India may not have significant merchandise trade with Russia it will stands to lose economically due to supply disruptions caused by western sanctions.

India's limited direct exposure the combination of supply disruption and h ongoing terms of trade shock will likely weigh on growth result in sharper rise of inflation.

## Ban on Russia's crude exports

The US's ban on all oil and gas imports from Russia. Brent crude prices surged to nearly \$130 per barrel last week, up 43% from the beginning of February. This is the major setback for global economic growth as Russia is one of the largest exporters of crude oil globally. Indian's trade, however, comprises only 1% oil imports from Russia, but there will be a spillover impact in the form of high inflation and growth.

On March 13, Morgan Stanley lowered Indian's GDP forecast for the fiscal year 2023 y 50 basis points to 7.9% citing risks to macro stability due to high crude oil prices. Every 10% rise in crude oil prices leads to 0.4 percentage point rise in consumer inflation, Nomura has stated.

Due to the Russia and Ukraine crisis not only the stock market even the companies are shutdown recently, India's second largest

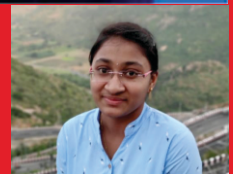
IT services provider, Infosys, announced that the company is moving its business out of Russia due to the conflict in the region.

Infosys CEO and MD Sail Parekh said that they have started the transition of their business and all their work from centre of Russia to outside of Russia. Speaking to media after announcing the FY22 results Infosys CEO and MD sail Parekh has been quoted in money control report as saying we don't do any business with Russian clients today and we have no plans of doing business.

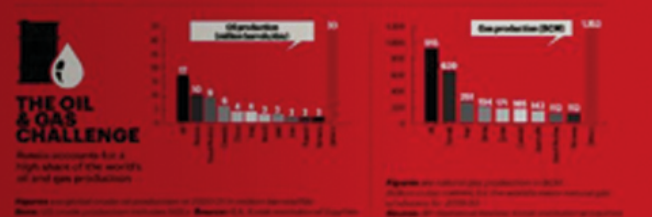


However they said the company remains concerned over developments in the region. Also stated that they are very concerned about what's going on, on the ground. He also stated that the company will help Russia

Written By:  
**T. Prasanna**  
I MBA



## THE RISKS OF WAR





# KAIZEN FEST 2K22



**Kaizen 2K22** is a national level management meet organized on 18th March 2022 by the department of management studies in VFSTR deemed to be university, under the committee of KAIZEN. KAIZEN (Key to Ambitious and Intellectual Zone of Excellence for Novelty) is the students Association of Department of Management Studies, established in August 2010 to conduct various intra-departmental activities and inter college management events. Dr. Lavu Rathaiah chairman of Vignan group of institutions graced the occasion as Chief Guest. He enlightened the students regarding the importance of the student association and also congratulated the placed students in the department.

The committees involved in organizing Kaizen Fest, Kaizen Convener, Co-Convener, Kaizen team, Manogna team, faculty and student coordinators. There were many events conducted as a part of the Kaizen Fest. All the BBA & MBA students actively participated in these events. The Formal and Literary events conducted were Business Quiz on 11th of March 2022, Young Managers Event was on 12th March 2022, Market Makers on 14th March 2022, Role Play on 15th March 2022. The Informal

and Sports events conducted were Kabaddi & Badminton on 11th March 2022, Chess, Carroms & Volley Ball on 12th March 2022, Kho-Kho on 14th March 2022 and Cricket on 17th March 2022.

Khana Pakana and Rangoli competitions were conducted on 18th March 2022 during the forenoon of the Kaizen Fest. Khana Pakana is a cooking competition where all the students participated actively by cooking various dishes. Registrar and the entire faculty in the department attended the event and enjoyed tasting the delicious food. Rangoli Competition was conducted with themes like Awareness about Covid, Women Empowerment, Consequences of War and Environment Protection. In both these events both boy & girl students participated by showcasing their cooking and artistic skills.

Events were conducted not only for the students but also for the faculty members in the department. Events like Antakshari, Musical Chairs, Story Telling, Badminton, and Tennycoit were held on 16th March 2022. There were a total of 600 students from the department of management studies all of

us actively organized and participated in all these events.

The special thing about the KAIZEN student body is they will not only organize fests but also organize Kaizen event on every Wednesday of the week, which is included in the student curriculum. All of these fests and events are organized by the students themselves. This will help us to improve our managerial skills, leadership skills, communication skills and interpersonal skills.

The most inspiring factor about the Kaizen student body is unlike the other colleges, they not only organize fests but they will make students well prepared to face the challenges in the real time world. Our Kaizen Convener Mr. T. Nagendra Kumar Sir and our beloved HOD Mrs. K. Kalpana madam are the people who contributed for the success of this event. All the faculty and students were so cooperative, with all of their support and effort Kaizen Fest 2k22 has become a successful event.

Written By:  
**PISIPATI  
SREE POOJYA**  
I MBA





People have many problems, the problem may be a financial problem or family problem or health problem etc... and the solutions for these problems are businesses. Which means, a business or a startup arise from a problem or a issue. For instance redbus is a startup established to solve the transportation for a common man, swiggy is also a startup which is established to solve the problem of cooking for bachelors. Almost every startup like paytm, swiggy, uber etc.. are established to give a solution to a problem faced by the public either in the society or in the personal life.

Saurabh jain dwelt the founder of startup Fun2Do, vice president of paytm till February 2021 and now he is the head of **"Build for India"**, paytm. He stated in event that **"Entrepreneurs to not enter into business just for its money or glamour quotients, the focus should be on solving problems"**.



In the same way, a homemaker established a business named MDM HERBAL PRODUCTS not to make profits or not to gain fame in the society. She established that business to solve the problems of people faced by using chemicals filled products like soaps, shampoo etc.. And the main difference between businesses like zomato, swiggy, paytm, redbus and MDM is those are started by people who are highly educated and have a great exposure to the society but, MDM is started by a homemaker who studied only 7th standard. And she is **SK. NOORI FATHIMA**. By this she proved that high educational qualification in IIM's and IIT's is not compulsory to be a proprietor of a business. They just need a solution to a problem, confidence in their idea and a platform to present their idea or solution to the society.

Seed for the establishment of MDM was own in house only. Her daughter have a skin problem due to dandruff and pollution. They approached many dermatologists and spent lot of money but their is no result. So to solve skin problem of her daughter started doing home remedies out of her experience and knowledge, which lead to MDM. Slowly, used to make different shampoos and soaps by only natural ingredients. In this process her house is the manufacturing unit, she is the producer, she is only the quality checker and her daughter and husband are testimonials for her product. They will feedback as a customer and then she



# MDM HERBAL PRODUCTS

ISO9001:2015

used to develop the product accordingly. Gradually, started distributing her products to family and friends. Response from them created confidence.

Have a great support form her husband. He



encouraged and helped her to establish her own business, so that everyone who is facing problems like his daughter will be benefited. With his support only established MDM herbal products in the middle of 2017-18 as a proprietor. The main aim of MDM is to make the pure herbal products available to middle class and below middle class that's the reason the cost of MDM product is very low and they take a low profit margin on every product. Almost raw materials which are used to make a product are grown by them only in fields. Moreover they will not fix even a pinch of ammonia and sulphate in their products. Their quality is their strength. In addition all to this MDM also produce customized products also.



Now, MDM is certified by MSME, ISO, IEC etc.. and they have 2 outlets in Guntur city one is in Autonagar and one is near busstand.. MDM also have good ranking, 1 out of 5 among herbal products in Guntur, 6 out of 59 in Andhrapradesh and 197 out of 2637 in India. In wed the MDM products have 5 out of 5 rating.

But, the main drawbacks for MDM products are low marketing strategy and lack

of attractive packing. Having the main two drawbacks also MDM products have a good position in the market and this is just because of their quality maintenance. But if they want to



implement a marketing strategy they need to increase the product cost which is against to the main aim of MDM establishment. So, now they are in search of people who will market their products without increasing their product cost.



Lastly, MDM succeeded in conveying a message to society that businesses can be established only only to earn profits but also to solve problems of people in the society also proved that some products are their in market which are available at low cost and with good quality. Through MDM became a role model to women especially to homemakers that not to confine their talent to their houses, use that talent to solve problems in the society, to become independent and play a key role in development of society.



Written By:  
**Team Manogna**



# SOFTWARE vs ANALYTICS

## Operating System vs Expert

**With modern AI, customization and more, the field of business analytics becomes more alive and robust than ever before.**

From the manner where in agencies make choices and devise tactics to functioning, the whole lot has changed. To make knowledgeable and clever choices, one desires to have expertise of records technology with the aid of using virtual systems. Currently, many agencies are adopting massive records and records technological know-how to enhance efficiency, growth market place reach, improve sales, and introduce new tactics and solutions. This flip creates a area for commercial enterprise analytics solutions. Business analytics is a statistical era with quantitative strategies that corporations use to benefit insights, are expecting short comings, and construct techniques for this reason for destiny growth. BA allows in figuring out the company's susceptible regions and running upon them. BA makes use of numerical evaluation like predictive modelling, analytical modelling, and explanatory modelling for correct choice-making. Taking these kind of into account, what's the destiny of commercial enterprise analytics? Let's discover the pinnacle 10 commercial enterprise analytics traits and predictions for 2022.

### Big Data Automation

Enterprises are an increasing number of seeking to automate the big records flows which are every so often too voluminous to comprehend. The function of records pipelines or commercial enterprise-gear up

records saved in a person-pleasant OLAP records warehouse will preserve to surge. Businesses will look ahead to storing the multidimensional records acquired from specific and unrelated reassets beneath neath a not unusual place garage platform, in different words, could stroll towards making records automation a fact to aid choice making.

### Exponential Data Explosion

Data is developing and could develop at an explosive rate. This record scan be coming from commercial enterprise operations, third birthday birthday celebration reassets, consumer intelligence and so on. Everything that mankind does on the planet can be transformed into records, as IDC predicts with the aid of using 2025, the overall quantity of virtual records created international will upward thrust to one hundred seventy five zetta bytes (from about forty zetta bytes in 2019), ballooned with the aid of using the developing variety of interconnected gadgets and IOT sensors.

### Decision Intelligence



Many agencies are counting on automation to assist make feel in their records with extended pace and accuracy. Decision Intelligence (DI) is an rising field that allows them to recognize what they must do approximately the troubles raised from the records. DI is idea of because the lacking hyperlink in lots of records technological know-how projects, the use of social technological know-how and managerial technological know-how to beautify the ones projects, ensuing in higher commercial enterprise choices. By improving commercial enterprise choice making with DI, agencies can enhance person experiences, differentiate from competition and growth their revenues.

### Edge Data and Analytics

The influx of records has extended tenfold in current years, way to the spiking adoption of IOT gadgets. However, agencies are at the high quality give upon the subject of taking advantage of records. But a complicated mission right here is their function to examine the incoming records in real-time. Unfortunately, corporations don't have the leniency to determine on what records they need to be processed, instead, the idea has moved to how they're implying side records analytics to give you choices rapidly. It additionally reduces records latency and complements records processing speeds.

### Embedded Analytics

Using embedded analytics will decrease your analytics crew's workload and supply a

quicker manner to acquire beneficial insights required for the analytics crew to cognizance extract the product and constructively beautify the commercial enterprise. It additionally offers the give up-personthe availability of gamblin ground with the records like zooming in and aggregating it. In the 12 months 2022, it's miles anticipated that corporations internationally will acquire the most blessings of embedded analytics.

### Business Analytics Software

There is a developing call for for laptop software program applications that permit corporations to save and examine records. Databases are conventional laptop applications that permit customers to listing records then carry out queries and sorting functions, however now a few corporations

records styles in purchaser behaviour, marketplace fluctuations or even societal traits, agencies can put together for sure effects and performances with extended confidence. This couldn't simplest hold them continually applicable of their enterprise however additionally remodel them into enterprise leaders.

### Data Visualization

Making commercial enterprise record appealing and worth of the existing instances is referred to as records visualization. It allows in imparting the records with inside the shape of charts and styles. Data visualization allows a commercial enterprise analyst to recognize the records higher and derive the right conclusions from it. Since our human mind

with simplifying the commercial enterprise analytics manner.

### Data Security

Data safety has been on everyone's schedule in 2021, however could remain a buzz in 2022. The implementation of privateness guidelines including the General Data Protection Regulation (GDPR) has set constructing blocks for records safety and control of customers' private records in agencies.

Written By:

**SHAIK  
ABDUL AYAAZ**  
II BBA



appearance to even extra complicated analytic software program that permits them to control records and traits each outside and inside of the company.

### Predictive Analytics

Predictive analytics will probable play a big function with inside the destiny of commercial enterprise analytics. Predictive analytics in commercial enterprise frequently comes right all the way down to the want to expect the consumer's or the client's subsequent move. By analysing historic

translates records visuals, it's miles a extremely good manner to are expecting destiny traits for the firm.

### Augmented Analytics

Augmented analytics has come to be the main commercial enterprise analytics fashion in today's global among the corporates and the government. This is using herbal language processing and device getting to know to beautify records analytics, records sharing and commercial enterprise intelligence. The complete manner offers



**VIGNAN'S**  
Foundation for Science, Technology & Research  
(Deemed to be University)  
Dist. Unit 3 of UGC Act 1956

**Department of  
Management Studies**

**Hearty Congratulations**  
**MBA students Placed at**





<b>R.Saibaji</b>	<b>Dilna Mathew</b>	<b>M.S.V.Sai Ganesh</b>
<b>201FC01035</b>	<b>201FC01108</b>	<b>201FC01096</b>



HDFC  
MUTUAL FUND  
HDFC Asset Management Company Limited





There are so many people who do hard work in their world to be a successful person's of their life. Some of the famous personalities who never give up on their life and followed their hard work by learning from failure and by expecting there will be a success story of them on some day that they can hear from the world and those persons are may be future WE ; past Albert Einstein , Walt Disney , J.K.Rowling and present trending thunder of business empire ELON MUSK .

Elon Musk is an entrepreneur, investor and business magnate who worked hard and spent 120 hours in a week to achieve something. He is like "Work hard like every waking hour".



### Who is Elon Musk? Why he is so popular?

To brief about him we can say through the book 'Zero to One' written by Blake masters and peter theil states that Zero is the common method which is used by everybody to get success but One, which is a unique thought they apply on their work to get success and makes them unique in the world, from this we can say that Elon Musk is the One who applied new strategies , new methods and took his life in risk to approach and achieve something.

He is the One who is on the work of sending humans to mars and creating the space rockets at low cost. He is the One who is the founder, CEO and chief engineer at SPACE X .He is the One who is an early-stage investor,

CEO and product Architect of TESLA, inc. He is the One who is the founder of THE BORING COMPANY and co-founder of NEURALINK and OPEN AI .He is the One who recently offered to buy Twitter for \$43 billion. He is the One who is changing the world at present.

**Who is He (Before)?** – He is son to Canadian mother and South African father. He was born on June 28 1971(age 50) in South Africa. He is more passionate about science and technology in his childhood, upon that interest he learnt computer programming on his own and builds a game called blaster and sold it for \$500 at the age of 12. The knowledge and the desire he had moved him to Canada. America is a place for new start ups and elon musk started his new life in America by doing his graduation from universities. One of the facts is that he dropped out from Stanford University 2 days after he joined.

**(After)** - Later dropped out from Stanford University his journey is like Musk struggled financially. He found himself sleeping on the couch in their start-ups' office and had to shower and use the rest room facilities at his local YMCA. At his second venture board members had removed him from company by giving his share to him. He struggled a lot mentally and decided to retire but he started reading books mostly the books related to space and rockets and seen the pollution from vehicles and this is the turning point of him and founded SPACE X and TESLA. At present

<p><b>First startup : Zip2</b></p> <ul style="list-style-type: none"> <li>online city guide software to newspaper</li> <li>found angels investor due to lows of zip2</li> <li>in 1999 sold it for \$307 million earning him 7% share then he was just 27.</li> </ul>	<p><b>Second ventures: x.com</b></p> <ul style="list-style-type: none"> <li>from his 7% of share he invested in 2nd venture</li> <li>x.com is world's first online banks and deposits were insured by federal deposit insurance corporation.</li> <li>merged with eBay and changed the x.com to PAYPAL.</li> <li>eBay bought it for \$1.5 billion.</li> </ul>	<p><b>TESLA and SPACE X</b></p> <ul style="list-style-type: none"> <li>invested in tesla, an electric vehicle company on July 2003.</li> <li>first car model THE ROADSTER.</li> <li>2ND Biggest venture SPACE X - the goal was to revolutionise space transportation</li> <li>SPACE X became first commercial company ever</li> </ul>
--	---	---

space x is in the state of manufacturing rockets and with then turnover of \$1.6 billion and Tesla with \$53.82 billion .With an estimated net worth of around US\$273billion as of April 2022, Musk is the wealthiest person in the world according to both the Bloomberg Billionaires Index and the Forbes real-time billionaires list.

**Toughest times of Elon musk:**  
Each time at starting and ending part of zip2 or PayPal he faced many struggles. In 2008 Space X faced the failure of Falcon 1 nearly 4 times and they are in state of no money further, at that time NASA literally saved by giving contract of \$1.6 billion. After establishing the tesla ,at the time end of 2018tesla introduced model 3 production ramp the company was bleeding money due to that and the musk is like in stage of dying if he could not solve the problem and reached out to so many persons like Tim cook to discuss the possibility of apple acquiring tesla for 1/10 of current value and they refused to that. He puts his whole time to face the situation and he never tried to give up.

Most recent invention as a part of ELON MUSK company NEURALINK is implanting its chips in humans.

Some advices that he given to students as well as whom wants to start business are:

**"FOCUS ON SIGNAL OVER NOSE. DON'T WASTE TIME ON STUFF THAT DOESN'T ACTUALLY MAKE THINGS BETTER"**

- ❖ Reading- read often and read to lead.
- ❖ Positivity- find the good in what you do.
- ❖ Risk taking- take risks when you can before life gets in the way.
- ❖ Mindset- Do more creating than you do complaining.
- ❖ Leading- don't be a trend follower; be a trendsetter.
- ❖ Preparation- plan for success but be prepared to fail.

In one interview he stated that **"Trying to build a company and have it succeed is like eating glass and starting into the abyss"**

Elon musk faced many struggles and that struggle doesn't ruined his hard work and his hard work never cheats on his success.

Written By:  
**T. MOULIKA**  
I MBA



Written By:  
**T. PRASANNA**  
I MBA



## REVIEW CORNER

## KGF



**Starring:** Yash; Sanjay Dutt; Ramachandra Raju; Srinidhi Shetty; Ananth Nag; Achyuth Kumar; Raveena Tandon; Prakash Raj.

**Director and Written:** Prashanth Neel

**Producer:** Vijay Kiragandur [Hombale Films]

**Music:** Ravi Basrur

**Cinematography:** Bhuvan Gowda

**Editor:** Ujwal Kulkarni

**Release Date:**  
Chapter 1- 21st December 2018  
Chapter 2- 14th April 2022

**Budget:**  
Chapter 1- 80 crores

Chapter 2- 100 crores

**Synopsis:** The film has a place as a lot to movie producer Prashanth Neel as it does to Yash. the two of them have figured out how to convey a spin-off that appears to be more vivid than the initial segment.

**Marketing:** The main look of the film was delivered on 3 May 2017. On 8 January 2018, concurring with Yash's birthday, a one-minute-long initial mystery, with Ananth Nag describing, was revealed by the creation group. In the wake of answering a fan's solicitation, Yash reported that the film's trailer would be delivered in October 2018. Farhan Akhtar shared the principal look on 6 November 2018 and a second one on 8 November on the event of Diwali. The official trailer of the film was delivered on 9 November 2018. The trailer crossed more than 1,000,000 perspectives in something like an hour of its delivery.

Extraordinary advancements were moved toward 4 December in Chennai, and 6 December in Hyderabad. On 9 December 2018, the creators facilitated a pre-discharge occasion at the JRC Convention Center in Hyderabad to advance the film's Telugu variant. S. S. Rajamouli graced the occasion as the central visitor. As a piece of the film's advancement, a web-based game, KGF, uniquely intended for Android cell phones, was delivered by Mobi2Fun Private Limited for the Google Play Store, which saw more than 5,000 downloads upon its underlying delivery.

**Film Festival:** KGF was screened at the 11th Bangalore International Film Festival on 28 February 2019, where it received an award for the Best Picture in the Entertainment category, and was adjudged the most popular Kannada film by the jury members.

**Influence:** In a meeting with chief Prashanth Neel for The Times of India about the topic of the film, he expressed "KGF" has a solid surface of gold in it, which is about voracity and gold. KGF, in numerous ways, is much the same as El Dorado. The manner in which lords and troopers have throughout the long term gone searching for the legendary El Dorado, where anybody who makes a case for the spot managed the world. This is what Anant Nag (storyteller) says in the film, as well. "Prashant makes sense of about the setting of the film in 1970-80, expressing, "In 1978, in light of the Cold War between the USA and the recent Soviet Union that had impacted places like Iran and Afghanistan, the cost of gold went up the most elevated in the written history. Till date, one can't figure out one more opportunity when the cost of gold shot up to such an extent. In this way, 1978 was the ideal setting for us, on the grounds that the higher the cost of gold, the higher the avarice of men." The film was additionally roused by activity motion pictures and western films like The Good, the Bad and the Ugly and For a Few Dollars More.

## BEAST



**Starring:** Vijay Thalapathy; Pooja Hegde

**Director and written:** Nelson

**Producer:** Kalanithi Maran

**Music:** Anirudh

**Cinematography:** Manoj Paramahamsa

**Editor:** R. Nirmal

**Release Date:** 13th April 2022

**Budget:** 50 crores

**Box Office:** Beast on its opening day collected 26.40 crore from Tamil Nadu, 7.83 crore from Hyderabad and Telangana, 7.15 crore from Karnataka, 6.28 crore from Kerala, 1.32 crore from North India and 23.69 crore (\$3.1 million) from outside India to take its worldwide opening day gross to 72.67 crore. There were reports of movie collecting 38 crore and 40 crore on Day 1 in Tamil Nadu, but Box Office India stated that they are hugely inflated and not true in their second day report. After three days of run the film grossed 127 cr.

## Synopsis:

Beast is a 2022 Indian Tamil-language action comedy film written and directed by Nelson and produced by Sun Pictures. The film stars Vijay and Pooja Hegde, while Selvaraghavan, Shine Tom Chacko, Yogi Babu and Redin Kingsley play supporting roles. It revolves around an ex-RAW agent's crusade to rescue people held hostage in a shopping mall by terrorists.

The production rights of Vijay's 65th film as lead actor, which was tentatively titled Thalapathy 65, were acquired by Sun Pictures in early January 2020, and the film was set to be written and directed by AR Murugadoss. However, the producers ousted Murugadoss from the film in October 2020, after he refused to cut his remuneration. Nelson was later hired, and wrote a new script for the film.

With an official announcement during December 2020, the film began principal photography in April 2021, and wrapped that December. It was shot across various locations in Chennai, including a specially designed set resembling that of a shopping mall where most of the film was shot, whilst sporadic schedules took place in Delhi and Georgia. The music was composed by Anirudh, cinematography was handled by Manoj Paramahamsa, editing by R. Nirmal and production design supervised by D. R. K. Kiran, respectively.

**Impact:** Beast was the only Tamil-language film to be listed at the Top 10 Anticipated Indian Movies of 2022 by IMDB.

Written By:  
**P. Pujitha**  
I MBA





# Fluctuations in Fuel Prices



Since India imports most of the fuel required to meet its demands, the price of fuels rises in tandem with global prices.

Oil marketing companies have hiked the prices of petrol and diesel by over RS.2 and by nearly RS.3.50 respectively. Since November 19 after holding them unchanged for 59 days, diesel is currently retailing at Rs. Per liter in the capital, while petrol is retailing at RS. Per liter. Retail fuel prices in India are now the highest since October 2018.

## What is Causing Petrol and Diesel Price to Raise?

Raising global crude oil prices and an improved demand outlook for petroleum products due to prospect 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.

The price of Brent crude has risen almost \$49 per barrel, its highest level since early March. The price of the Brent crude crashed from \$66 per barrel at the beginning of the year to \$19 per barrel in April due to global restrictions on travel as countries shut down to control the transmission of the novel coronavirus.



Excise duty levied by the center is the biggest component of the price of the petrol in Delhi. Since India imports most of the fuel required to meet its demand, the price of fuel rises in tandem with global prices. Domestic prices of petrol and diesel are

revised by oil marketing companies based on changes in the international prices of petrol and diesel.

However, as global crude prices crashed and India went in to lockdown, Indian oil companies stopped revising the prices of petrol and diesel for over 80 days.

"Globally crude oil prices have been moving up the improvement in the demand outlooks due to the improving prospects of a vaccine has been reflected in a widening of cracks for petrol and diesel", said Vivetanand Subbaraman, analyst at Ambit Capital.

He noted that the impact of the recent rise in crude oil prices had likely been incorporated through recent price hikes.

Crack spreads are the differences between the prices of barrel of crude oil and the of a refined petroleum product such as diesel or petrol.

## Why are prices higher even though crude is still cheaper than at beginning of the year?

The central government and a number of state governments have significantly increased the duties on petrol and diesel as "way to boost revenues since the covid-19 related lockdown severely curtailed economic activities."

This has led to the current prices of petrol nearing prices levels of October 2018, when the pre-barrel cost of Indian crude basket hit \$80. State and central taxes currently account for around 62% of the retail price of petrol and around 57.5% of the retail prices of diesel in Delhi.

The central government has increased the excise duty on petrol to Rs.32.98 per liter from Rs.19.98 and at the beginning of the year and increased the excise duty on diesel to Rs.31.83 per liter from Rs.15.83 over the same period.

Many states including Delhi, Maharashtra, Tamil Nadu, and Karnataka have also hiked states

levies on petrol and diesel since the beginning of the fiscal to boost revenues.



## What are the different components of fuel prices

Excise duty levied by the center is the biggest component of the price of petrol in Delhi [as shown in above table]. Since 2014, the revenues collected by the center from the sales of petrol and oil products have nearly doubled.

Value added tax [collected by the state on the price of petrol as well as the dealer's commission] makes up less than a quarter of the price.

Together, the taxes and duties amount to 63% of the cost of petrol in Delhi. The base price of petrol is less than a third of the price at a buyer in Delhi gets it from the retailer.

The retailers commission and freight charges along with the base price make up a little over a third of a price.



Written By:  
**A. Vaishnavi**  
I MBA



Employees and one million insurance agents. Today the market share of LIC in terms of premium collection is 64.1% which is huge than all other companies.

But why India's largest insurer LIC is going public?

Currently, all top investors are patiently waiting for the much awaited public issue of the Indian markets, which is expected to be the largest in Indian history that is LIC opting for IPO. On today's date, everyone knows about LIC, the policy holders of LIC are in every part of India. LIC is government owned till now, which means the government has control over it. LIC was created in 1956. The company holds a two-thirds share in the domestic life insurance market. It manages assets of 36.7 trillion rupees, which equates to nearly 16 percent of India's gross domestic product. It has more than 100,000 employees and one million insurance agents. Today the market share of LIC in terms of premium collection is 64.1% which is huge than all other companies.

But why India's largest insurer LIC is going public?

#### LIC IPO:

India has recorded its worst recession since independence due to the covid-19 crisis. The IPO of LIC will give boost to the government's efforts to raise much needed cash. Generally, private limited companies are prohibited from making any invitation to the public to subscribe to shares of the company. But by following certain provisions and guidelines the company may issue shares to the public. This process of offering shares of a private corporation to the public in a new stock issuance is called IPO (initial public offering).

The IPO of LIC is expected to be launched in the last week of April. According to the reports, the union government is also considering to increase the stake on offer. The government has 100% stakes in LIC now in the IPO it is diluting its 5% stakes. LIC IPO issue size is an offer for sale of up to 31.6 crore equity shares of face value Rs.10, which means the company is asking for Rs.63000 crores for the 5% stake. There has not been a bigger IPO than this in the history of India and after this IPO the valuation of the company is almost equal to reliance. The LIC company by diluting 5% stake it has a

top player in the top and it is on top. Because before, Paytm had an IPO it raised Rs.18300 crores in the IPO. There was an IPO in 2010 of coal India of Rs.15500 crores and before that Reliance power IPO came of Rs 11700 crores. But now LIC went for Rs.63000 crores which is a huge amount and that's why it is the biggest IPO in Indian history.

The centre has kept aside certain portions Qualified institutional buyers (QIB), who are financially sophisticated, get 50% reservation in the offer. Non institutional investors (NII), who are high net investors has 15% reservation in the offer. Retail investors, who can invest less than 2 lakhs, get 35% reservation in the offer. Meanwhile, one-third of the anchor investor portion will be reserved for domestic mutual funds. The initial public offering state-run life insurance corporation of India has drawn significant interest from local and overseas investors, with at least 12 top fund managers committing to bring in around Rs 18000 crore as anchor investors.



There will be reservation of 10% for policyholders and employees of the company. Is it an attractive investment? Well the company is offering its millions of policyholders the opportunity to invest in the IPO at a discount. Analysts expect retail investors, including many first timers, to show strong appetite for buying a stake in the company.

Any IPO is a proud moment for any company. It gets capital needed, and the company's equity shares are available for trading for the public. For the purpose of trading the company's IPO must get listed either in NSE or BSE. Once it is listed the returns for the investors will be higher.

The LIC IPO price is yet to be announced. It is difficult to say what will be the expected price when it is

listed. The government of India will decide the LIC IPO issue price and discount to retail and employees a few days before IPO opens.

The LIC IPO price could be anywhere between Rs.1500 to Rs.3200 per share. LIC IPO launch date may be in the last week of April 2022. Still the government didn't disclose about the market lot size and LIC IPO allotment date. On February 13, 2022 the government had filed draft red herring prospectus (DRHP) with the giving details of financial results till September. The DRHP got SEBI approval in March 2022. According to the sources the government may also file an updated draft red herring prospectus (UDRHP).

#### SEBI guidelines for listing:

The government has time till may 12 to launch the LIC IPO without filing fresh papers with the markets regulator and if it misses the window, then LIC would have to file fresh papers, giving the results of the December quarter and also update the embedded value. LIC's embedded value was pegged at about Rs.5.4 lakh crore as of September 30, 2021 although the DRHP does not disclose the market valuation of LIC, as per industry standards it would be three times the embedded value.



#### Who Can Apply?

To apply under the policy holders quota, an insurance policyholder of LIC of India should have a policy allotted in his/her name on or before February 13, 2022. policyholders should have PAN linked with the policy, which may be done latest by February 28, 2022. Should have a DEMAT account in his/her name. for joint DEMAT account holders, the first holder will be eligible. Through a DEMAT account, a policyholders quota and another Rs 2 lakh in the general pool for retail investors-i.e. maximum Rs 4 lakh.

#### Is there a chance of listing gain in LIC IPO:

The listing gain in an IPO shares depends on many factors. Demand and supply of IPO shares on the day of listing. The market situation on the day of listing. Russia Ukraine conflict. So it is not easy to predict listing gains in LIC IPO due to its large size. We have not seen such a large IPO in India before.

#### Is it Good to Apply for LIC IPO:

It is difficult to say at this point whether it is good to apply for LIC IPO, the decision depends on many factors like issue price, discounts offered, and the market situation on the day of listing. IPO share price varies a lot in the first few weeks of listing. It is considered as a high risk investment as one can make or lose big money.

Written By:  
**Gowthami  
Bondalapati**  
I MBA





# Alluring Art



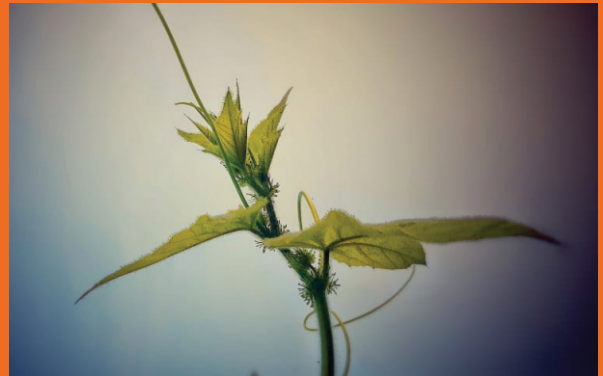
**V.C.L. Manasa**  
*III BBA*



**K. Durga  
Lakshman Reddy**  
*III BBA*



# Photopedia



**A. TARUN KUMAR**  
*I MBA*



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

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

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



**12.00 LPA**

**Highest**

**5.00 LPA**

**Average**

**6.00 LPA**

**Top 10**

**20.26%**  
**Hike in Average CTC**

### Our Recruiters:

Federal Bank, HDFC Bank, HDFC AMC, HDFC Life, Axis Bank, India Mart, Home First Finance company, JARO Education, Learning Routes, D-Mart, SBI -LIFE, Berger Paints, TCS, Technore R&D, Tata Foods, Sutherland, BYJUS, Unschool, Focus edumatic, Ceasefire, Planet Spark, Ramky Enviro Eng. Ltd., Flipkart, Land Mark Group, IDFC First Bank, Amar Raja.

### Internships :

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



**VIGNAN'S**

Foundation for Science, Technology & Research

(Deemed to be **UNIVERSITY**)

-Estd. u/s 3 of UGC Act 1956

Vadlamudi, Guntur - 522213. A.P. India. | Tel : 0863-2344777 Toll Free : 1800-425-2529

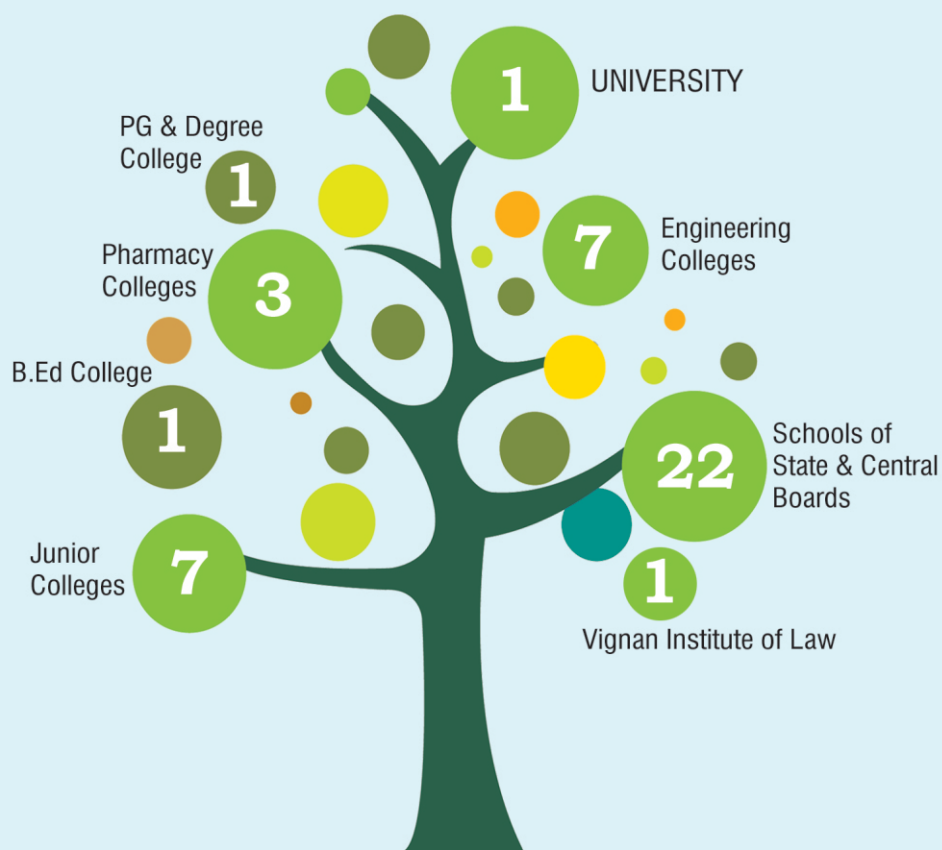
Apply online : [www.vignan.ac.in](http://www.vignan.ac.in) | For events, visit : [www.vignanmbablog.blogspot.com](http://www.vignanmbablog.blogspot.com)

### ADMISSION HELPLINE

Dr. K. Phani Kumar **9908973877** / Dr. D. Sudheer Babu **9440943283** / Dr. K. Sivanageswara Rao **9949373629**  
Mr. A. Nagabushan **9849241542** / Mr. S. Sudheer **9703103940**



**VIGNAN** Symbolising  
**45** years of  
 honest  
 growth



**VIGNAN'S**  
 Foundation for Science, Technology & Research  
 (Deemed to be UNIVERSITY)  
 -Estd. u/s 3 of UGC Act 1956

Vadlamudi, Guntur - 522213, A.P., India. Tel : 0863 2344700 E-mail : [info@vignan.ac.in](mailto:info@vignan.ac.in) Visit : [www.vignan.ac.in](http://www.vignan.ac.in)

Toll Free 1800-425-2529