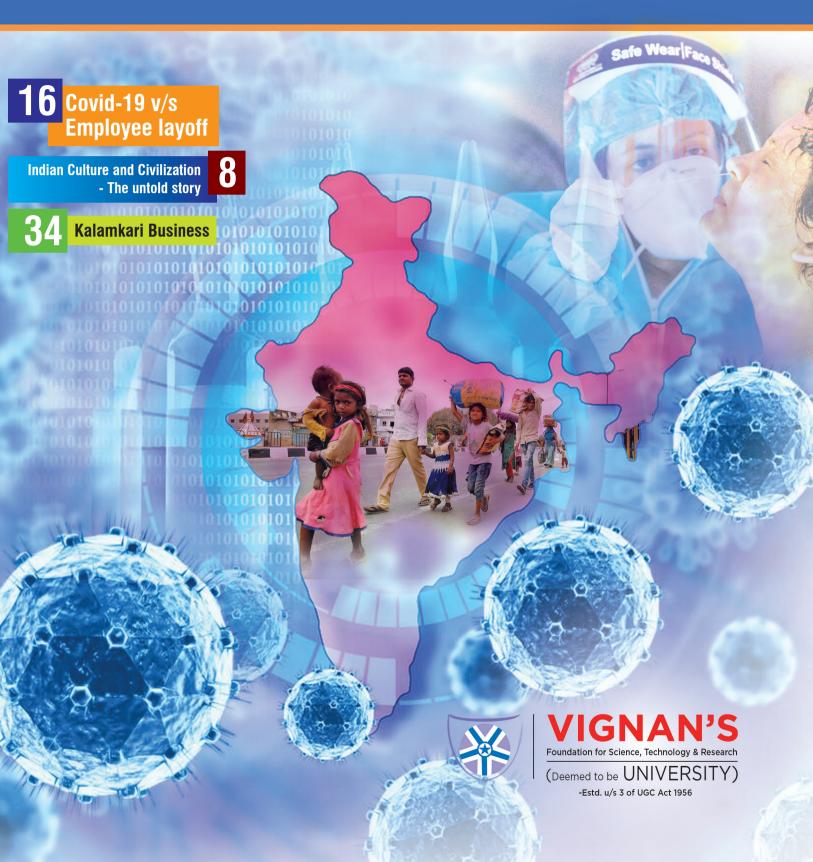
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DEPARTMENT OF MANAGEMENT STUDIES

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MANOGNA

December 2020



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Husband-wife and books

"Earning money from doing what you love is the ultimate happiness. We bring stories of five entrepreneurs who turned their passion projects into successful businesses".

The internet is full of business ideas that can turn you into an entrepreneur. However, as cliched as it sounds, sometimes all it takes is recognizing what you love doing. More and more people are blending hobby and work together, and turning their passion projects into hugely successful businesses. Use their success stories as inspiration, and find out how to blend your passion with business to succeed.

This is the story of a husband and wife who turned their passion for books into a business. Launched early this year, Qwerty Thoughts, founded by JasleenKhurana and Prateek Gupta is a multilingual social book reading, discovery, and self-publishing online platform, where readers can discuss books while reading them with people having similar reading interests.

Qwerty Thoughts Co-Founders Prateek Gupta and JasleenKhurana

At Qwerty Thoughts, every book works like a reading room, where readers can read a book with others as well as connect, discuss, and share their experiences in real-time, on every paragraph of the book.

The idea was conceived four years back when Jasleen started offline groups in Delhi-NCR related to storytelling, book readings, creative writing, and discussions. While doing this, she realized that geography was a challenge, and only Delhi-NCR based reading enthusiasts could participate in these meetups.



Being a problem solver, Jasleen decided to bring the community online and roped in husband Prateek Gupta as Co-founder and CTO to start Qwerty Thoughts early this year.

[* File contains invalid data | In-line. JPG * Officially launched in early 2019, Qwerty Thoughts Media Pvt. Ltd onboarded its offline community online

and attracted 1,000 registered authors from the US, UK, Germany, and India. The startup is catering to a potential 500 million vernacular language internet users in India, and book lovers across the globe.

Qwerty Thoughts is currently bootstrapped with the savings of the couple. The duo has so far invested Rs 8 lakh till date for R&D, technology, product development, content, events, and legal requirements.

In terms of revenue, the startup earns when readers pay for the book, and also from authors who use promotional tools and services provided by Owerty Thoughts, a major source of revenue for the company

The startup has already clocked about Rs 50,000 in revenue in the past couple of months and the co-founders expect profitability by the end of next year.

Qwerty Thoughts has surpassed 6,000 registered users and has more than 1,500 books available for reading uploaded across categories such as romance, thriller, fiction, non-fiction among others by more than 1,000 registered authors and overall traffic of around 40,000 per month. They are expecting to cross the one million registered users mark by the end of 2021.

By: TEAM MANOGNA





OPPORTUNITIES TO PROMOTE LOCAL SKILLS AND PRODUCTS

Amidst the global coronavirus pandemic and financial crisis, India's Prime Minister Narendra Modi Ji, the head of India exhorted India to go vocal for local, and it received collective appreciation and acceptance from all over the country. If you are skeptical whether vocal to local creates opportunities to go global. No need to doubt anymore if global brands began locally then it could be the highway to go global.

There are some products in India whose demand touches the roof in the international markets. Investment in such local famed products and paving a way for globalizing the local brand will surely paves a way for reaping higher profits on one hand and boosts the country's economic growth on the other hand.

India is very famous for diamonds, varieties of mangoes, cotton, steel, coffee, tea, and many more things. Some of the products which are famous and specialized in production only in particular areas in India are...

DARJEELING AND ASSAM TEA



There are 3 regions in India which are mainly renowned for tea cultivation, they are Darjeeling in the north, Assam in the north, and Nilgiris in the south. The tea which is produced in Assam is undoubtedly one of the finest beverages known to man.

BASMATI RICE



Basmati rice is one of the unique specialty rice varieties, and is a predominant constituent of the rich and royal menus. Basmati Rice grains are long, dry, and separate. They are well known for their nutty aroma and exotic flavors in any dish. There are many varieties of Basmati rice such as, "basmati 1121 golden Sella rice, steam rice, and white Sella rice".

SPICES



India is known as the home of spices and has a long history of trading with the ancient civilizations of Rome and China. Today, Indian spices are the most sought-after globally, given their exquisite and enchanting aroma, fine flavors, unique texture, exotic taste, and medicinal value.

India is the world's largest exporter of spices; the country produces about 75% of the 109 varieties listed by the International Organization for standardization and accounts for more than half of the global trading in spices. India exported 8,43, 255 tons of spices worth Rs. 162.38 billion. The main spices that India exports are red chilies, turmeric, cumin, garam masala, cinnamon, cardamom, other masala blends, and ready to mix blends. It is a lucrative export business opportunity for the spice business in and with India.

CLOTHES AND APPAREL



Textile is considered as India's trump card when it comes to exports where India is a master of the garment industry. In India, Kashmir is known for its high-end wool. Apart from Indian companies, many international premium brands such as Van Heusen, Reebok and Adidas make use of Indian stuff for their production.

COFFEE



India is Asia's 3rd largest producer and exporter of authentic coffee. Almost 80% of India's coffee production is exported to other countries of that which is exported, 70% is bound for Germany, Russia, Spain and Belgium where Italy accounts for 29% of the exports.

HIGH-END DIAMONDS



Most of the diamond and gold jewelry that are used in sophisticated western countries like the US, Europe, is cut and polished in India. In India, you will find the best quality diamonds and diamond jewelry that you can't find elsewhere in the world. Jaipur in India is known as the diamond industry hub where many legit companies prefer to purchase diamonds.

ALPFONSO MANGOES



The mangoes that are produced in India have an unrivaled taste among any other fruit in the world. If you export the Alfonso mango from India, it will reap an ample amount of profits because India is the only country with no other competitors in the Alfonso Mango export. The exotic and unique taste of Alfonso Mango can't be compared with any other mango variety across the world like Tommy Atkinson or Kent mango varieties. India occupies the top position in the export of mangoes in the world with more than 1000 varieties.

COTTON



Cotton is referred to as "White Gold". India is one of the largest cotton producers and is the 2nd largest cotton exporter country in the whole world. India is exports different varieties of cotton to nearly 150 countries. This sector reaps quicker benefits when compared with other sectors as cotton is an essential raw material for manufacturing garments and textiles.

HANDMADE CARPETS AND RUGS



Indian rugs are the most desirable and expensive ones in the worldwide decorative rug market today. Indian weavers will make rugs of high quality like 240 knots per square inch and more. The carpets are made with Persian designs, good synthetic dyes, and machine-spun wool with a handful of designs. Amritsar is famous for the Bokhara design which contains a Victorian design pattern that acts as a symbol of the elite carpet weaving industry in India.

JAIPUR DHURRIES



Jaipur, The Pink City, is mainly famous for Cotton flatwoven dhurries. These dhurries are woven in pure cotton, authentic wool, a combination of wool and jute materials. Panipat produces Dabu printed dhurries that are world-famous and are woven in pure and natural cotton material and printed by a metallic and wooden box where the boxes contain various design patterns. Badoni district in Uttar Pradesh is known as the hub city of handmade carpets specialized in great craftsmanship.

SAHARANPUR WOODEN WORK



The Saharanpur in Uttar Pradesh is known for the wooden crafts. They are specialized in beautiful handmade wooden things like a clock in a wooden frame or hanging bells, antique & decorative wooden items, etc. These wooden items will give an elegant look to your home or office.

A successful local product can lead to successful business operations. The investment in these kinds of products will help to make our local products act as global attractions. At the same time, returns on these products will result in better profits.



A.D.N. ANJALI II - MBA



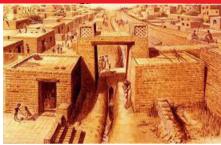
We are a pretty ancient civilization, but we are positioned otherwise; we have been knowledge producers but are positioned otherwise; we have very strong Indic sources and references but these are ignored, devalues, and discredited in today's discourse. This leads to the loss of continuity with our past and hence loss of the history of our civilization.

Highlights...!

- What were the Indus valley civilization and the reasons for vanishing?
- How ancient is the Indian civili-
- What did the ancient Indians know?
- Was India a source or sink for knowledge?

Aryans are bands of male warriors from Central Asia who invaded (migrated to) India around 1500 BCE. They effectively replaced the existing civilization and brought an entirely new Vedic religion, Sanskrit language, Vedic ecosystem.

In British India in the 1920s odd stone seals kept popping up at ruins near Harappa and Mohenjo-Daro along the Indus river valley. They baffled everyone, with their inscriptions in a never before seen written language. Archaeologists, intrigued by this, started excavating these previously ignored sites. They soon uncovered a 4,500year-old civilization. Civilization was completely absent in the historical record. One of the earliest urban civilizations in human history. It flourished alongside 3300-1900 BCE but was



bigger than all of them. A civilization that built wonders, not to gods or kings but sanitation. A civilization without war made up of massive planned cities built in brick, masters of bronze, and sculpture. They created their writing system, traded across the vast sea, and possibly invented the world's first indoor toilets and then vanished for reasons still not completely understood.

The Indian civilization existed from around 3300-1300 BCE, but they prospered around 4500 years ago. It covered an area of about 1,000,000 km squares, that's about 1 Bolivia, 2 Spain's or even better. It had the largest population and territory of all the Bronze Age civilizations like Mesopotamia, Egypt, and ancient China. Like almost all other civilizations, the Indus valley civilizations developed around dank river valleys. Their farmers were able to grow a massive food surplus along the banks of the rivers Indus and Ghaggar-Hakra. Since this civilization is space around Indus, the term Harappan civilization was used since Harappa was the first city of theirs we discovered.

The Harappan weren't like other Bronze Age civilizations. The other civilizations like Mesopotamia, Egypt, and china all

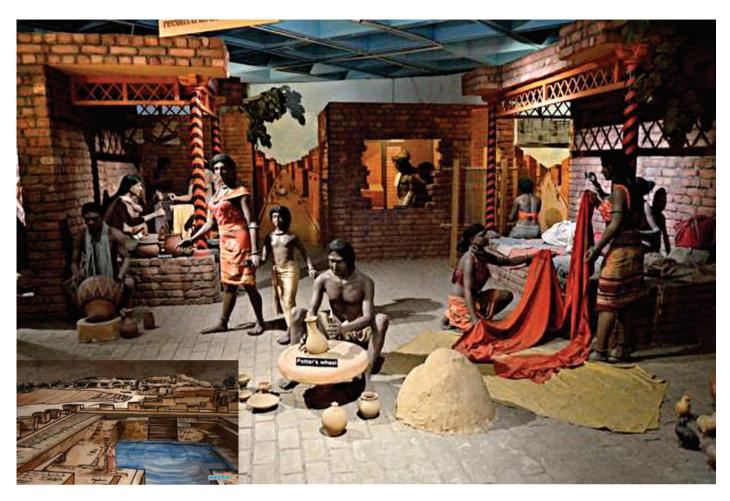
had the following ingredients- strict hierarchal classes, state monopolized use of violence, power focused on individual leaders like kings and pharaohs. centralized state control economies, monumental religious and political structures, a powerful religious institution with its hierarchy and a strong sense of elitism and exclusivity. But we have no evidence of kings or priests for the Harappan.

There are no royal tombs or palaces, no religions, no temples or pyramids, no signs or army, weapons or slaves, or powerful political capital. A state can't exist without violence but it seems they had no natural enemies and they were particularly interested in trade. All the Harappan citizens seemed to have lived relatively equal lives too. Rather than building policies and temples, the Harappa's seemed to focus on building public baths and sewage systems.

To date, we have no idea how the Harappan government worked but all overseen by a "Harappan council" or "Harappan federation" which makes them seem very futuristic. One of the astonishing features of their culture is how well planned their cities are. They tend to focus on three main aspects

Water





Water, drainage, and bathing are of great significance in Harappan city planning. Every Harappan home had a dedicated bathing floor used daily built through watertight brick floors. These floors slope towards the small drain and this drain brought dirty water out of the house to the brick-lined drainage systems underneath the main streets and finally drained all wastes from toilets out of the city.

The Harappan had multi-storied buildings for which the pipelines were laid down the walls and connected underground seeping tanks much like our present-day septic tanks. There were even ceramic toys, other toys like puppets and cars and major cooking tools and other toy furniture have also been found. Amongst all the rooms of Harappan though, the great bath at Mohenjo-Daro stands out. Not like that has been found at any other Harappan site. The great bath is the only building found with some sought of religious significance.

This public bath is an impressive building, multi-storied, 2.4 m deep,

bathing pool in the centre. The pool is made from a précised fitted layer of burnt bricks coated with a layer of tar making this one of the earliest examples of waterproofing in history.

The dedication towards building such an enormous structure and its symbolic location in the largest Harappan city speaks volumes about the importance of water and bathing in Harappan society. Other impressive feeds of water control include various massive 16 manmade water reservoirs that surround the city and make it appear to flow and also had a water canal system.

Standardization



large Harappan cities were usually hundreds of kilometres apart compared to Mesopotamian cities which were just on average 20 km apart. The Harappan states maintained almost complete uniformity even amongst these massive distances. Uniformity like standardized bricks.

At every single Harappan site, the bricks were found to be of the same ratio 1:2:4. This guaranteed good building standards across the Harappan world.

City planning

the main streets of Harappan cities were usually oriented north-south



and east-west. This led to the development of segments into blocks and this prevented crooked streets and all the houses were built in the same style. Walls usually separated Harappan settlements avoiding the dust and noise of main streets.

There was a huge separate wall built across the monuments called a citadel. here we can find all of the important buildings like warehouses, granaries, and the great bath of Mohenjo-Daro.

Building these walls is a huge investment. It is estimated that it takes almost 10,000 workers and 400 days to complete and just to put the foundations in place.

We can also find the remains of brick platforms around the trees planted alongside streets to provide public seating and shade. We could even find large jars have sunken into the ground into which rubbish could be thrown which was then brought to a nearby dump.

They have only left behind short tiny inscriptions which hardly reveal anything. They have two common things on their inscriptions an image of an animal and an inscription. The common animal on the inscription is described by scientists and archaeologists as a chunky unicorn. All the Harappan seals seem to have about 450 signs and the scriptures are logo-syllabic. The direction of writing is from right to the left. The seals were used like identity cards must like today's Aadhar card system. All the Harappan writings on papers have been destroyed with time and the Aryan's migration gradually led to their vanishing.

The Harappan people were mostly farmers and herders. Barley and wheat





were the main crops and we can see the beginning of spice obsession from the Harappan-garlic, turmeric, ginger, cumin, coriander, and cinnamon were all grown locally.

Cattle and buffalo were the most important domestic animals followed by sheep and goats. Chickens, camels, cats, dogs, and even elephants might also have been domesticated.

The Harappan traded with their resources. They collected products like honey, wax, ivory, silk, and oil plants and in exchange, they received crops and tools like bronze tools. Most Harappan trades were conducted by ships through their rivers and foreign trade was conducted through the sea. They were a sailor and good traders as well and even shipped bulky goods such as timber. The imports and exports trade made the Harappan extremely rich. After 700 years of prosperity, the Harappan civilization went into a sudden decline around 1900 BCE. Cities stopped following strict plans, drains were no longer maintained, the great bath was filled up with rubbish and the art of writing was forgotten.





Factors such as the reduction in trade, climate change, disease, and civil strike all probably lead to their collapse. But it seems the Sarasvati River played the biggest role, it was their great basket. Later the river began to dry out and the crops dried too... people moved in search of green pastures and others moved to gangs. By 1300BCE the entire Harappan system was gone. The memory of the Harappan civilization, their great cities, their villages, their language, and their writing system disappeared under the earth that once sustained. The Harappan were one of the greatest Bronze Age civilizations.

Thus, it is quite evident that ancient India is a great source of knowledge. The Bronze Age already saw the rise of urban societies, fast trading employers, and military powers. From Greece to Egypt to Mesopotamia and ancient china, infect the whole world looked up to the ancient and rich civilization was India.



M. Uma Sai Kiran II - BBA



The world economy has been on the losing end due to the current pandemic, especially a country like India which was already witnessing a slowdown pre-pandemic. According to the World Bank, the current pandemic has "magnified pre-existing risks to India's economic outlook". On 26 May, CRIS-IL announced that this will perhaps be India's worst recession since independence. Amongst the chaos that is happening due to COVID-19 and the lockdown in India, the section of the Indian population that was the most visibly distressed were the migrant workers

The total number of internal migrants in India, as per the 2011 census, is 45.36 crore, or 37% of the country's population. This includes inter-state migrants as well as migrants within each state. While there is no official data for the inter-state migrants in the country, estimates for 2020 have been made by Professor Amitabh Kundu of Research and Information System for Developing countries. His estimates, which are based on the 2011 Census, NSSO surveys, and economic survey, show that there are a total of about 65 million inter-state migrants, and 33 percent of these migrants are workers. By conservative estimates, 30 percent of them are casual workers, and another 30 percent work regularly but in the informal sector. Evidence indicates that as many as 140 million of India's

rural poor migrate seasonally to cities, industries, and farms in search of work. These are migrants who move back and forth undertaking a vast array of casual work in construction, manufacturing, services, and the farm sector. They are part of India's unorganized, informal workforce estimated over 350 million that remains excluded from services and rights as workers and citizens, in their rural homes and their places of work in urban, industrial, and rural areas.

After witnessing the first 500 cases of COVID-19 and owing to the large population and increased risk of community transmission, the government was quick to react to curb the further spread of the virus and therefore on 24 March 2020 the Government of India under Prime Minister Narendra Modi ordered a nationwide lockdown for 21 days, limiting movement of the entire 1.3 billion population of India as a preventive measure against the COVID-19 pandemic in India. It was ordered after a 14-hour voluntary public curfew on 22 March, followed by enforcement of a series of regulations in the country's COVID-19 affected regions. During this time, activities relating to the production and supply of essential goods and services were completely or partially suspended. Passenger trains and flights were halted. The lockdown has severely impacted migrants, several of

whom lost their jobs due to the shutting of industries. Most of them were dependent on their meagre daily wage for their survival. Unable to pay rent or to provide food for their family, a huge number of workers wanted to move back to their native place.

According to government reports, there was enough food grain stocked up in the FCI god owns to feed the poor for at least a year-and-a-half. While government schemes ensured that the poor would get additional rations due to the lockdown, the distribution system failed to be effective as the ration cards are area-specific, and fair price shops were largely inaccessible. Additionally, the 'One Nation, One Ration Card' system has been implemented in very few states, as of mid-April. While the scheme allowed migrant workers to retrieve food grains for free anywhere across the country, very few were aware of the scheme. In addition to this, the scheme also required biometric authentication, which was discontinued due to fears of spreading the virus through common fingerprint sensors. In Telangana, many could not avail of the ration due to a lack of Aadhar cards. As such, many were left without food and money due to the lockdown. A survey published by 'The Hindu' states that 96% of migrant workers did not get rations from the government, and 90% of them did not receive wages during the lockdown. By

this time fear had spread among the migrant workers that the lockdown would continue for several months. due to lack of proper information and clarity moving back to their native places seemed more viable. For many, walking was the only option. Some travelled for a few hundred kilometres. while others covered more than a thousand to go home. They weren't always alone - some had young children and others had pregnant wives, and the life they had built for themselves packed into their ragtag bags. Many never made it.

On May 8th, sixteen migrant laborers, who were trying to return to their home State Madhya Pradesh on foot. were killed on Friday when a goods train ran over them between Jalna and Aurangabad districts, nearly 260 km from here. One was seriously injured, while three escaped. There are several other reports of deaths of workers due to exhaustion and starvation.

There have been several cases of police brutality on migrant workers as well. In a study published by Times of India, 1 in 4 migrant workers faced police brutality while going home. "We were stopped at four check posts, one was especially bad they beat us with lathis ... They were just doing their duty though. We broke lockdown rules ... We had to, otherwise, we would die." Arjun Paswan, a 50-year-old who made his way back to Bhitiarwa from Uttar Pradesh had said to the team of TOI.

Even before the COVID crisis, the plight of migrant workers wasn't the best. According to various studies, migrant workers face several issues that include lack of proper health facilities and proper living conditions, susceptibility to communicable diseases, child labour, occupational hazards due to dangerous working conditions, exploitation by an agent to mention a few. Government has to take the necessary steps to improve the migrant worker crisis which has only magnified due to the pandemic. According to Jawhar Sircar, chairman of the board of governors of the Centre for Studies in Social Sciences, Kolkata, "We have to think beyond the reflex paranoia about Aadhar cards and privacy violations to come up with a well thought out scheme for this class that has suffered such an unprecedented current crisis.

We just have to devise a digital multi-purpose benefit smart-card,

that can be used anywhere, to draw money without queuing at remote banks and this improved DBT has to work at ATMs and other points and also entitle these devastated sections to draw their rations from wherever." Several such active measures must be taken by the government to tackle various issues faced by such workers.

Several NGO's however has helped the urban poor with various relief efforts. The Supreme Court praised the individuals who contributed and played an important role in extending a helping hand to the migrants and said the society, which was moved by their miseries and difficulties, has exhibited its "passion and devotion". "Although it is the responsibility and duty of the States and Union Territories to take care of the needs of the migrant laborers, in this difficult time non-governmental organizations and individuals have also contributed and played an important role in extending a helping hand to the migrants," the Bench comprising Justices Ashok Bhushan, S K Kaul and M R Shah said.

YOUTH FEED INDIA PROGRAM **UNDER THE SAFA ORGANIZATION**

The Hyderabad-based not-for-profit organization works for the urban poor by introducing sustainable livelihoods through an area-based community model. This also includes establishing skill training centres for the youth. With covid-19 having adversely affected the migrant population, Safa & other NGOs including Cry, BGIF, and 15 others are helping us distribute in Hyderabad, Bengaluru, Chennai, Gurgaon, Delhi, Mumbai, and North Karnataka.

ZOMATO FEEDING INDIA

The not-for-profit started the 'Feed the Daily Wager' project after the announcement of the 21-day lockdown to provide food support to families of daily wage earners across cities, who might have lost out on employment in this time of crisis. To raise INR 50 crore, the project is slowly inching towards the halfway mark, by having amassed more than INR 17 crore in donation.

Each meal kit, procured with the funds and costing INR 500, should last a family of five for a week and contains a combination of basic staples such as wheat flour, rice, and two kinds of pulses. The non-profit has partnered with other NGOs and social enterprises working on the ground such as the Centre for Education and Health Research Organization in Delhi and Balancing Bits in Gurugram while following proper social distancing guidelines.

GIVE INDIA

Give India is a non-profit organization in India. It is an online donation platform and aims to channel and provide resources to credible non-governmental organizations across India. They are raising funds for two COVID19 programs.

- Donation for food parcels for daily wage earners
- Hygiene kits for those in high-risk areas

GOONJ

Besides providing immediate relief, the non-profit Goonj is also working towards long-term rehabilitation of daily wage earners, who are likely to be unemployed for an unforeseen period due to the pandemic. Under the program Rahat, the volunteers aim to prepare kits with essentials such as dry rations and personal care products and transport them to over a million people in areas with huge pockets of migrant labour. They will also utilize donations to address the impact on family income, healthcare, debt, and education.

KHUSHIYAAN FOUNDATION

Through its 'Roti Ghar' initiative, the foundation provides healthy and freshly cooked meals to children on the streets once a day. The team visits the adopted slums across Mumbai and has completed a year of feeding the underprivileged kids. Since the COVID-19 outbreak, Khushiyaan has been providing meals to security guards, laborers, and daily wage earners around Mumbai, Thane, Airoli, and Bhiwandi through Roti Ghar.

Sarah anjum R. Bhavani II MBA





BAHUBALI-THE SAVIOUR

South megastar Prabhas recently adopted around 1, 650 acres of the KhazipallyReserve Forest near the city of Hyderabad to develop that entire area. The Baahubali actor has also gone on to donate Rs. 2 crores to the forest officials to work towards the development of the reserve. The actor along with Allola Indra Karan Reddy who is the Telangana Forest Minister and Joginapally Santosh Kumar, Rajya Sabha MP initiated the foundation stone for the urban forest park. They also went on to plant a few saplings in the reserve forest area.

The Sahoo actor also took to his social media to share his latest initiative. He shared a video of himself stating the same to his fans. In the caption of the post, Prabhas wrote how he has taken the initiative to adopt and develop 1650 acres of Khazipally Reserve Forest Block near Hyderabad. He wrote further about how he has always been a nature lover and that he believes that this initiative would create an additional lung space for the city. He also went on to thank the Rajya Sabha MP in his caption.

The Radhe Shyam actor further thanked the Govt of Telangana and Forest Department for giving me this opportunity. The forest department will now be converting a small portion

of the reserve into an urban forest park while the rest of the area will be turned into a conversation zone. The development process will start with the construction of a park-gate, walking track, see-through wall, medicinal plant centre, and a gazebo. Prabhas stated that he was inspired by his friend, Rajya Sabha MP, Honourable Joginapally Santhosh Kumar to adopt the Khazipally forest area and would donate more in instalments, depending on the progress of the work.

Mr. Prabhas requested the Forest department to develop the reserve forest so that it would create an additional lung space in HMDA limits and develop an Eco-park. The actor told that his participation to help society through the "Green Challenge" and adopting reserve forests has given him immense satisfaction. Prabhas thanked RS MP, the Government of Telangana Forest Minister, and Forest officials.

Raja Sabha MP Joginapally Santosh Kumar fulfils his promise within a year: RS MP adopted caesura Reserved Forest region to "Gift a Smile" on the birthday of his brother, TRS Working President and State Min KTR Last year.

On August 31st, 2019, he laid the foundation stone for the rejuvenation of reserved forest, Eco Park. At the

event organized on that day, RS MP stated that he would motivate and request his friends to take part in the adoption of Reserved Forest regions.

RS MP started the 4th round of Green Challenge on June 11th along with Prabhas. On the aegis of Santosh, Prabhas came forward to adopt a reserve forest. Upon the consultation with the Forest Department, it was decided that Prabhas would take up the responsibility of developing the Kazipally Reserve Forest. RS MP stated that very soon many industrialists would come forward to adopt Reserve forest blocks and he would announce the details shortly. The program at Kazipalli took place in the presence of a very small number of guests owing to Covid restrictions.

Forest & Environment Minister Indrakaran Reddy, Special CS Santhi Kumari, PCCF R. Shoba, Social Forestry PCCF R.M Dobriyal, OSD to CM Priyanka Verghese, Sanga Reddy District Collector M. Hanumantha Rao, SP Chandrasekhar Reddy, DFO Venkateshwar Rao, Forest, and Revenue officials graced the occasion along with Rajya Sabha MP Joginapally Santosh Kumar and Prabhas.

Kazipally Reserve Forest to Have Eco-Park with See-through Wall The Kazipally Reserve Forest sits on the outskirts of Hyderabad. It has quite a few medicinal plants. According to news agency IANS, the Forest Department will now turn a small part of the forest into an urban park. Prabhas will also name it after his father, the late producer Uppalapati Surya Narayana Raju. The rest of it will be a conservation zone. Also, forest department officials will fence the entire area sprawling over 1,650 acres, and start with the development of an eco-park. In its first phase, the park will have a gate, see-through wall, walking track, viewpoint, gazebo, medicinal plant center

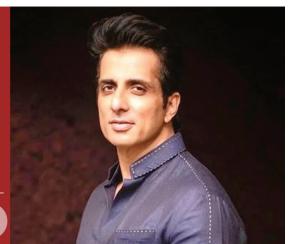




SONU SOOD

"Coming together for change"

REAL LIFE HERO



He may be villain on reel life, but a hero on real life: he is none another most kind-hearted, amiable, good nature SONU SOOD JI. Sonu Sood has the reputation of being amiable. Now, he is being hailed as a hero for all the relief work he has taken up voluntarily. His team has set up a toll-free number (18001213711), and he also looks into requests that pour in through social media. In September 2020, Sood was chosen for the prestigious SDG Special Humanitarian Action Award' by the United Nations Development Programme (UNDP) for his humanitarian works during the COVID-19 pandemic.

About Sonu Sood (born 30 July 1973 in Moga, Punjab) is an Indian film actor, producer, and humanitarian who acts predominantly in Hindi, Telugu, Tamil, Kannada and Punjabi films. He did his schooling from Moga's Sacred Heart School. After completing his tenth standard, Son briefly worked at his father's shoe room in Moga, where he learnt to identify different fabrics and also learnt how to sell them. Thereafter, he went to Nagpur and got himself enrolled in the Yeshwantrao Chavan College of Engineering to pursue Electronic Engineering. Sood was good at academics in his school and college days. While he was in the second year of his collage, his friends encouraged him to pursue modeling and acting as a career. After completing his graduation, Sood went to Mumbai and started taking modelling assignments. During his initial years in Mumbai, Sood did a job in a private firm in South Mumbai to support his day to day expenses. Before an actor, he also contested in the Grasim Mr. India contest and reached the to the top 5.

Sonu Sood started his acting career in 1999 with the Tamil film, Kallazhagar in which he played the role of Soumya

Narayanan Next, he played an antagonist in the Telugu film "Hands Up! He made his Bollywood debut in 2002 with the Bollywood film, "Shaheed-E-Azam in which he played the role of Bhagat Singh He came into the spotlight after playing the role of Abhishek Bachchan's brother in the Bollywood film, "Yuva."

In 2005, he starred in the Telugu film, "Super" and gained huge popularity. Subsequently, he appeared in many Telugu films, like "Athadu," "Ashok," "Arundhati," "Ek Niranjan, and "Shakti. Sood made his English film debut in 2017 with the film, "Rockin' Meera," He has also featured in the Chinese film. "Xuanzang."

Sonu Sood inspiration: his late parents Sonu Sood father, Shakti Sood was an entrepreur. His mother, Saroj Sood was a teacher. He has an elder sister, Monika sood (Scientist), and younger sister, Malavika Sachar. He grew up in Punjab watching his mother tutor underprivileged children for free and his father offer langar from his cloth shop in Moga. He started his social events through the inspiration from his parents. "They drilled into me that you are truly successful only if you help others." (by Sonu Sood)

How actor Sonu Sood emerged as an unlikely real-life hero for thousands of migrants in India's lockdown

"Sarkar agar humare live kuchh nahi bhi karega, toh Son toh humara madad karega (Even if the government does not help us, Sonu Sood will)," said 24-year-old Sahidul Barbhuiya, who was at the time stranded in Mumbai as the train he was supposed to board for his home in Assam was cancelled due to Cyclone Nisarga on Wednesday. Barbhuiya lost his job when the

canteen he worked for in Pune shut down during the Covid-19 lockdown. His small savings soon ran out and he had to surrender his accommodation. The only refuge he could think of was "home". He managed to reach Mumbai on a bus but could not go any further as the train got cancelled. Taking refuge under a bridge at the Lokmanya Tilak Terminus in Kurla, he and his co-passengers reached out to Sood for help, and they were not disappointed. Sood and his team arranged accommodation for them at a school nearby and have assured that they would be home soon. Barbhuiya said they were well taken care of and he and the other 150 people with him had "bharosa" (faith) that Sood would deliver on his promise.

Sood, who was known as an actor in 21st century BC (Before Covid-19), has emerged as the most unlikely superhero during the pandemic. For thousands of migrants, he is the man who helped them at a time when they were gripped with fear and were walking an uncertain path with no support or even an assurance that all would be well.

Sood opened the doors of his hotel in Juhu to healthcare workers of nearby hospitals who were treating Covid-19 patients.

He, along with his friend Neeti Goel, a Mumbai-based restaurateur, and their team has so far sent around 20,000 people home by buses, trains and even flights. They have sent people on two Shramik trains so far. They now have a list of 70,000 people who they are trying to send home over the next two weeks through trains. They are talking to the government to allow four more Shramik trains as the number is too big to be transported by buses.



Soon, Sood and Goal's numbers were circulating among migrants and pictures and videos of buses went viral on social media. They were flooded with requests for help. They set up a tollfree number that crashed after it was flooded with calls. Sonu's work has gone viral and some people from Odisha asked him to help us. He bore all our expenses and ensured we reached home," said Prasanta Kumar Pradhan.

While sending these people home, Sood and Goel ensured the buses are packed with meals, crates of fruit, dry snacks and enough water to ensure people have nourishment. The mission of making every person on the road reach home will be his biggest blockbuster."

"No Less Than God for Us": Andhra Family After Sonu Sood Gifts Tractor

Chittoor, Andhra Pradesh: Bollywood actor Sonu Sood has gifted a tractor to a farmer from Andhra Pradesh's Chittoor district after a video of the farmer's young girls ploughing the fields with a yoke went viral on social media. Seeing their plight, Mr. Sood, who has helped a massive number of migrant labourers stranded in cities to get home amid the coronavirus lockdown, came forward to help. The farmer and his family expressed their gratitude towards the actor saying that he is "no less than god" to them.

Sonu Sood was stunned on seeing a viral video of an elderly woman performing martial arts for a living.

The woman is from Pune and has been performing on the streets to feed her family. Asking for the woman's contact details, Sonu Sood open a self-defence training school with her. Sonu Sood has offered assistance to the old lady.

Sonu Sood help old woman performing martial arts on streets:

(Can I get her details please, Want to open a small training school with her where she can train women of our country some self-defence techniques.) —tweet by Sonu Sood.

Sonu Sood offers help to girl, Chhattisgarh govt acts fast Bollywood star Sonu Sood promised new books to Chhattisgarh village girl Anjali Kudiyam after a local journalist on Wednesday put out a video showing her with wet eyes after her house collapsed due to floods in Bijapur and drenched all her books.

"Wipe your tears sister, there will be new books and a house also," Sonu Sood retweeted after being moved by the video posted by journalist Mukesh Chandrakar.

Aniali's house was located in village Komala in district Bijapur, which has been battered by heavy rains.

On the night of August 15-16, her house collapsed due to floods. She was not so pained for the loss of the house and its materials but because her books went under water. The video showed her putting all her wet books in a bamboo basket, while shedding

Sonu Sood had been providing assistance to the poor since the start of the Covid-19 induced lockdown through different means.

Chhattisgarh Pradesh Congress Committee spokesperson R.P. Singh told Sonu Sood in a tweet: "We respect the good will shown by you. Government of Chhattisgarh led by Bhupesh Baghel is able to take care of its daughters. Soon

she will get the new books and house. The process has begun. Once again thanks for the benevolent gesture."

Meanwhile, the Bijapur district administration handed over a cheque of Rs 1.019 lakh to Anjali for rebuilding the house. The administration also gave her books for preparation for the Pre-Agriculture Test (PAT).

The district administration of Bijapur is presently involved in rescue operation of villagers stranded in flood.

Sonu Sood Launches Scholarship for Underprivileged Students in His Late Mother's Name

Sonu Sood has launched scholarships for underprivileged students in his late mother Saroj Sood's name. The actor said that during the past few months, he has seen the struggle of underprivileged people who faced problems to pay for their children's education, and was moved by their plight. Pledging to support complete college education for students in need, Sonu Sood has also shared an Instagram post on his account, along with the caption, "Hindustan Badhega Tabhi, Jab Padhenge Sabhi! My mother Prof. Saroj Sood always believed that everyone deserves an equal chance to a healthy happy future. So launching full scholarships for students on her name Prof. Saroj Sood scholarships today for higher education. Sonu Sood has tied up with universities across India to offer scholarships under the name of his mother, Professor Saroi Sood, who reportedly used to teach free of cost in Moga, Punjab.

In fact, Sonu became biggest personal learning during this hard times and also proved that there's nothing more important than serving someone who really needs you. The electrifying speed with which Sonu has been extending a helping hand to others has already proved more than the worth of his formal education. He has proved that his education was all-encompassing body, mind and soul. Now that he has made room in many hearts and capture the imaginations of millions in this period of rampant gloom and doom.



T. Chandrika II MBA



The second-biggest impact of the Corona virus outbreak in India after the toll on health has been the loss of employment. Data compiled by Moneycontrol based on industry estimates showed that 10.8 million jobs have been lost across sectors since the March 25 lockdown.

This is the worst-ever level of job losses estimated to have hit India after liberalization. Even the 2007-2009 financial crisis had a relatively smaller impact, with about 5 million jobs lost by salaried workers across India.

The travel and tourism sector is among the worst hit by the pandemic. Industry sources told Money control that 5.5 million jobs have been lost in this profession so far, with the worst hit being travel agents and tour guides.

According to a recent report by international management consulting firm Arthur D Little, up to 135 million jobs could be lost and 120 million people might be pushed into poverty in India. If that happens, it could have a huge impact on consumer income, spending, and savings.

India's working class is likely to bear the brunt of the corona virus impact in the form of job losses, rising poverty levels, and reduced per-capita income. This, in turn, will bring about a steep decline in GDP.

Labour statistics improved during the week ended May 10, 2020. But only in comparison to the previous week, which was the worst India has witnessed so far.

The unemployment rate shot up to 27.1 percent in the week ended May 3. This is the highest rate recorded so far, and the spike left many job seekers highly disappointed after they failed to find gainful employment despite having struggled. However, the unemployment rate remained stable at 24 percent during the week ended May 17.

Here is the list of major companies that have said they are downsizing their workforce.

BOOKMYSHOW



The latest company to announce layoffs is movie and event ticketing platform BookMyShow, which has said that 270 employees out of its total workforce of 1450 in India and globally will be impacted. This will be a mix of furloughs and layoffs across functions and teams.

Those being furloughed will continue to remain employed with BookMyShow and will be eligible for all medical insurance, gratuity, and other benefits as per their employment standards.

Laid-off employees will be given a severance pay equivalent to a minimum of 2 months of salary irrespective of their tenure or as per notice period, whichever is higher. Medical insurance cover for affected employees and their nominated family members will be valid till September 30, 2020. They will also receive career transition support.

INDIABULLS



Financial services group India bulls Group has reportedly asked over 2000 employees to resign. According to employees, they were informed by their managers over a WhatsApp call that the company is undergoing restructuring as a result of which their role will

no longer be required in the company. There has been no information on compensation being offered to them.

SWIGGY



Swiggy is laying off 1,100 of them across levels and business functions as it looks to build a leaner organization and reduce costs to achieve profitability. All impacted employees are being given at least three months of salary irrespective of their notice period or tenure, along with health insurance and outplacement support.

ZOMATO



Zomato is letting go 13% of its workforce, which adds up to around 650 employees. It also announced pay cuts for the entire organization. Laid-off employees will receive financial support, insurance, outplacement services, and equity.

OLA



With the volume of cab rides falling drastically due to the lockdown, Ola is laying off 1,400 employees across its mobility, foods, and financial services businesses. Announcing the layoff, CEO Bhavish Aggarwal said that with

employees working from home, and with air travel being limited, the impact on Ola will be long drawn and that Ola's revenue has fallen 95% in the last two months. Those who have been laid off will get a minimum of three months' fixed salary, irrespective of the notice period.

UBER

In India, Uber has laid off 600 employees across business functions as part of the global lavoffs where 6,700 employees lost their jobs. The company is also closing 45 offices globally. In total, Uber has now laid off 25% of its global workforce.

Every laid-off employee will receive a minimum of 10 weeks pay-out, medical insurance coverage for the next six months, and outplacement support.

CURE.FIT



As Cure.fit moved to a digital fitness model, the company downsized its employee base across cities it is present in and also closed some operations in tier 2 cities. While the company didn't divulge how many were laid off, as per reports and estimates of employees, over 800 employees lost their jobs. These included trainers, the management staff at centres, employees of its food business, among others.

We Work



Co-working major WeWork India has said that 20% of its staff will be let go as companies continue to work from

home, impacting the revenue of the company. In an email, Karan Virwani, CEO, WeWork India, said that the company needs to make fundamental changes to the company by streamlining its workforce around a more focused business strategy which would entail a reduction of its workforce across different roles by around 20 percent.

RAYMOND



Clothing and retail Major Raymond has reportedly let go around 700-1,000 employees. An employee took to Reddit to claim that the company was forcing employees to resign. However, the company has denied reports of any layoffs.

LENDINGKART



Fintech lending start-up Lending kart has reportedly laid off nearly 200 employees. In Lending kart's case as well, employees have taken to Twitter and local media in Ahmadabad to complain that they were called by the HR and their managers via Google Hangouts and WhatsApp calls and ask them to send in their resignation citing 'personal reasons' for the same.

SHARE CHART

Regional language social media platform Share Chat has let go one-fourth of its employees, amounting to 101 amid COVID-19-induced uncertainties in the advertising market.

"... today with the market uncertainties due to COVID-19, we are compelled to

take a relook at our business. We have had to make a few decisions that would allow us to become leaner and position the company better for the future," Ankush Sachdeva, Co-founder, and CEO said in the email.

EXTRAMARKS

Noida-based EdTech company Extra marks Education has laid off around 1% of its total workforce of 5000 employees as the pandemic affected its business, resulting in it having to shut down its coaching centres.

UDAAN



B2B trade platform Udaan has reportedly laid off over 3,500 contract workers across the country in April. This happened in April, where around 600 in Bengaluru alone lost their jobs. They were given a month's salary as compensation.

LIVESPACE



Home design start-up Livspace has reportedly laid off 450 employees, which is around 15% of its workforce as the lockdown harmed its business. This came after the founders said that they will forgo their annual salary and the leadership team gave up annual bouses.

ACKO

The insurance technology start-up laid off around 45-50 employees, while the top management took pay cuts of 45-70%.

CARDEKHO



Used car platform CarDekho has reportedly laid off over 200 employees as the automobile sector takes a major hit not just due to COVID, but also due to the economic slowdown over the past year. Earlier in April as well, several start-ups laid-off employees, including Bounce, Treebo, among others.

BOUNCE



The bike-rental start-up reportedly laid off 20% of its staff, who mostly belonged to mid and senior levels as a measure to cut costs. It also instituted pay cuts between 20-60% for employees, while founders took a 100% cut in pay.

TRAVEL TRIANGLE



The holiday package marketplace laid off 250-300 people, reported Untrack. The report added that many were not paid severance.

MEESHO

The social commerce copies reportedly laid off around 200 employees.

Ratan Tata slams companies that lay off employees during COvid.19

Tata Group patriarch Ratan Tata said that layoffs by Indian companies amid the Covid-19 pandemic was a kneejerk reaction and manifests a lack of empathy among the top leadership.

"These are the people that have worked for you. These are the people who have served you all their careers. You send them out to live in the rain. Is that your definition of ethics when you treat your labour force that way?" asked Tata in an interview with the news website Your Story.

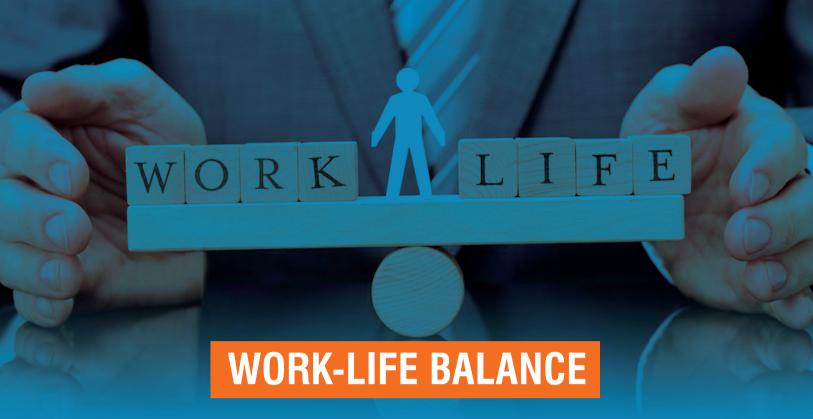
While Tata Group has not laid off a single employee, several Indian companies have retrenched staff due to lack of cash flow after the nationwide lockdown. However, the Tata group has cut the salaries of its top management by up to 20%. Several Tata Group companies, including its airlines, hotels, financial services, and auto business, are severely hit but have not laid-off employees to date.

"It is impossible to survive as a company if one is not sensitive to its people," said Tata, adding, "Covid-19 hits you wherever you are. Whatever your reasons may be, you have to change in terms of what you consider fair or good or necessary to survive."

"While everyone chases profits, the question is how ethical the journey has been. Business is not only about making money. One has to do everything right and ethically for customers and stakeholders," said Tata.



D. CHARANI III BBA



Work-life balance is a broad concept including proper prioritizing between "work" (career and ambition) on one hand and "life" (Health, pleasure, leisure, family, and spiritual development) on the other.

Work-life balance is a term used for the idea that you need time for both work and aspects of life, whether those are family-related or personal interests.

WORK

- Work is the core of life.
- Work gives us status and binds us to society.
- Work provides fellowship and social life.
- Work by itself is regarded.
- Work and workplace constitute a significant part of an individuals self-identity.
- Work behavior is a function of the person and the environment.

WORK STRESS

 Recent research says that more than 60% of respondents are not able to find a balance between their personal and professional life.

- Traditional thinking leading to more stress and lack of concentration in work, hence leading to greater absenteeism and an increase in attrition rate.
- Activities and social spaces are becoming ambiguous

LIFE

Life is important as it gives you time to rest, relax, and recharge yourself for what is coming ahead.

When you enrich your private and personal life, you will become more connected to yourself. You will become more mindful and engage in your work.

PERSONAL LIFE STRESS

This Stress can cause physical, emotional, and behavioural problems which can affect your health, energy and well-being, mental alertness, and personal and professional relationships.

It can also cause defensiveness, lack of motivation, difficulty concentrating, accidents, reduced productivity, and interpersonal conflict.

CONCLUSION

The keyword is balanced.....

- Find the right balance that works for you.
- Better relationship with management is developed through balanced work-life
- Stress is reduced by a considerable margin.



V. Vijaya Sree II MBA





Bandhan Bank shares gain 4% growth in Q2 deposits and advances

Bandhan Bank's Q2 FY21 results show growth of deposits every quarter. Bandhan Bank has released its report for the second guarter, FY21. According to the report, it achieved a total business of 1 1,42,742 crore and 1 66,128 crore deposits with evidence of consistent growth every quarter. The bank extended services with 4,701 banking outlets and a workforce of 45,549 employees catering to 2.08 crore customers.

During the quarter, the bank reduced its minimum interest rate on saving bank deposits from 4 percent per annum to 3 percent per annum. The total advances for the guarter grew by 3 percent sequentially while the growth of deposits was 9 percent. The bank said the year-on-year (YoY) increase was 20 percent and 34 percent respectively and total advances increased by 19.4% to 176,724 crore as of September 30, 2020, compared to ¹ 74,330 crores as on June 30, 2020. Deposits jumped to ¹ 66,128 crores in September 2020, from ¹ 60.610 crores in the previous guarter and ¹ 49.195 crores in the year-ago period, it added.

Bandhan Bank said collection efficiency for September was around 92 percent. Of this, the collection efficiency for the microfinance segment stood at around 89 percent. while for mortgages and others including (Small and Medium Enterprise (SME) and Non-Banking Financial Company (NBFC)), it was about 98 percent each. The Non-Interest Income has declined by -1.29% YoY, however, a robust upward extension of 22% YoY is seen in the total income. The bank took accelerated advanced provision on standard advances amounting to 1 300 crores.



Q3 PERFORMANCE (in Rs. Crore)								
Particulars	Q3 FY20*	Q3FY19*	Q2FY20*					
PAT	731	331	972					
NII	1,541	1,124	1,529					
NIM(%)	7.9	10.5	8.2					
GrossNPA(%)	1.9	2.4	1.8					
Net NPA(%)	0.8	0.7	0.6					
*merged **standalone								

With this provision and additional standard assets provision, the total additional provision in books stands at 12,096 crores.

As the moratorium period has ended, COVID-19 related provisions have fallen sharply by 60% on a QoQ basis, while standard provisions also declined by -34% YoY which is a positive sign and resulted in a 67.76% rise in Profit Before Tax (PBT) QoQ. Bandhan Bank says it has reported the highest quarterly Profit before Tax (PBT) at 1 1233 crore during the period under review.

> **TABASSUM NAZZ SHAIK** III BBA





9 DIGITAL **MARKETING TRENDS**

IN 2020 AND BEYOND

AI IN MARKETING

AI marketing uses artificial intelligence technologies to make automated decisions based on data collection, data analysis, and additional observations of audience or economic trends that may impact marketing efforts. AI is often used in marketing efforts where speed is essential. AI tools use data and customer profiles to learn how to best communicate with customers, then serve them tailored messages at the right time without intervention from marketing team members, ensuring maximum efficiency. AI is used to augment marketing teams or to perform more tactical tasks that require less human nuance.

CHATBOTS POWERED BY AI

A chatbot, or chatbot, is a machine that has a conversation with humans via text or audio. An AI-powered chatbot is a smarter version which uses natural language processing (NLP) and machine learning (ML) to better understand the intent of the human and provide a more natural, near human-level communication.

SOCIAL MESSAGING ADS

Social media ads are one of the quickest and most effective ways to connect with your target audience. These ads provide plenty of profitable opportunities and are a great way to boost your digital marketing campaigns.

These small but mighty ads utilize all the data users share on social media to offer highly personalized and relevant

content, which ultimately expands conversion opportunities and introduces your brand to more potential customers.

As more and more brands are getting on board with social media ads, it's important to understand how this advertising medium works. Social Ads are an incredibly profitable and versatile advertising channel that gives us the ability to build specific campaigns on social media to meet a selection of different business goals at relatively low costs.

To clue you in a bit more on how social media advertising works, let's review an example of an actual social media ads campaign and walk through everything you need to know about social media advertising. Let's go!

AR & VR TECH

Augmented reality (AR) adds digital elements to a live view often by using the camera on a smartphone. Examples of augmented reality experiences include Snapchat lenses and the game Pokémon Go.

Virtual reality (VR) implies a complete immersion experience that shuts out



the physical world. Using VR devices such as HTC Vive, Oculus Rift, or Google Cardboard, users can be transported into several real-world and imagined environments such as the middle of a squawking penguin colony or even the back of a dragon.

VOICE SEARCH

Voice search, also called voice-enabled, allows the user to use a voice command to search the Internet, a website, or an app.

In a broader definition, voice search includes open-domain keyword queries on any information on the Internet, for example in Google Voice Search, Cortana, Siri, and Amazon Echo.

Voice search is often interactive, involving several rounds of interaction that allows a system to ask for clarification. Voice search is a type of dialog

CUSTOMER EXPERIENCE MARKETING

Customer experience marketing is the strategy of focusing marketing efforts on the customer and improving how they experience your product or services.

The idea is simple: if people love your product, they'll become your biggest promoters. If you delight your customers, they'll recommend you to their friends, family, and colleagues. Over time, this leads to long-term benefits for your business in the form of brand loyalty, higher retention, and improved revenue.

VIDEO MARKETING

If a photo's worth a thousand words. then how much more valuable is the video? That's the basis of video marketing, a forward-facing marketingstrategy that integrates engaging video into your marketing campaigns. Video marketing can be used for everything from building customer rapport, to promoting your brand, services, or products. Additionally, video marketing can serve as a medium to present how-to promote customer testimonials, live-stream events, and deliver viral (entertaining) content.

PROGRAMMATIC ADS

Effectively capturing the attention of consumers in today's digital ecosystem is no easy task, which is why we're going to talk about Programmatic Advertising today. There are millions of websites, applications, and digital properties being viewed across a variety of channels, all day, every day.

Having to use separate platforms to advertise on different channels and having to select the best places to put your advertisements in the digital world is an increasingly daunting task

CONTENT MARKETING

Content marketing is a strategic marketing approach focused on creating and distributing valuable, relevant, and consistent content to attract and retain a clearly-defined audience and, ultimately, to drive profitable customer action.

Specifically, there are three key reasons — and benefits — for enterprises that use content marketing:

- Increased sales
- Cost savings
- Better customers who have more loyalty.





WHICH WILL BE THE TOP SOCIAL **MEDIA PLATFORM TILL 2020**

In this generation, social media is far from the most popular service available on the internet where we can share information, spread brand awareness, and do many things that will make or break your business. If you are not using social media effectively and efficiently, then you're missing out on a whole new potential market of consumers.

2020 is considered a huge year for social media usage growth with the total number of global users surpassing the 3.8 billion mark. According to the last year's stats, Facebook continues to dominate the social media landscape in the United Kingdom and remains the most used platform for both consumers and businesses.



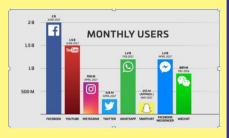
UK USERS ON SOCIAL MEDIA 2020:

This is the stats, of the social media users as per the UK.

Facebook	44,800,000		
Youtube	39,000,000		
Linked in	27,500,000		
Instagram	24,400,000		
Snapchat	18,700,0000		
Twitter	13,700,000		
Pinterset	10,600,000		
Tiktok	3,700,000		
Tumblr	9,500,000		

The 1st place will be occupied by "Facebook" as it has more than 2 billion users. You can find anyone on Facebook, provided they have an account and access to the internet. It is used as a major tool for social media marketing by many companies.

This is the main reason for being a top social media site as it gives you a channel to turn your customer base into the community. Photos, contests, queries, videos, and other short posts will work exceptionally well on Facebook.



And the next social media platform that comes into the picture is "Twitter" which gives its users a steady stream of information and new content from all over the internet. It has millions of engaged users every month, and practically every brand in the world has an account on Twitter as it has an account to update its customers. It is one of the most easily accessible networks on the planet.

You might have heard the phrase "Tik Tok" coming out of the mouths of the younger generation later, it's no surprise because it is the fastest growing social media network of 2020. It enables users to film and share short-video content using a huge range of features. It was launched back in 2017 and is now available in over 150 countries and has 1 billion users with 2 billion times of download.

These are the 3 top social media platforms until 2020 and has a very high follower base.



D. RAJASREE



The top trends about operations management in 2020 (post **COVID19**) pertain to the following:

Organizational Communication Streamlining

Utilizing communication tools for your organization can be vital during this time, especially as new information is being broadcasted and exchanged daily. Many different communication tools can be utilized, such as Slack, Teams, Flock, etc. While these tools are beneficial, they at times can fail to incorporate frontline workers or any employee that is not behind a desk. Enhanced communication can be extremely beneficial and may boost a manufacturer's bottom line as more information is exchanged. Streamlining organization communication to both management and frontline workers is essential.

Automation Efficiency

Automation has been a long-discussed topic in manufacturing. As automation continues to develop rather quickly, we can easily see an increase in profitability and productivity as these technologies are implemented into production lines. This has become a hot topic again as the future has become uncertain and robots and automation do not require human intervention.



Frontline Workers Upskilling - Businesses and manufacturing facilities will have to navigate the aftermath of COVID19 for a substantial period. Operations managers will need to locate creative ways to save their companies time and money. One of the most substantial challenges includes companies experiencing backlogs due to poorly trained workers. 2020 is the time where training accessibility and enhancement will be key in determining the outcome of your operational efficiency.

Health and Safety Emphasis

For obvious reasons, safety and health will be another key factor for the upcoming months and years. Individuals and employees will be particularly health conscience for some time, in which health and safety will be a top priority for all operations managers. It is important to remain updated and understand the importance of health and safety when attempting to improve your facility.

Demand Responsiveness Improvement - By far one of the most key aspects to understand and look into is demand responsiveness. In a matter of only a few weeks, demand for some goods dramatically changed and left businesses baffled. Whether it was a substantial increase or a drastic decrease, demand responsiveness and being agile was extremely important. Depending on your industry, it is important to be prepared for any potential surge and decline in demand, especially as seasons change and we prepared for a second wave.

A software that can aid with demand responsiveness and help operations managers with their facility is Planet Together's Advanced Planning and Scheduling (APS) Software. Advanced Planning and Scheduling (APSS Software is a must for manufacturing facilities that are seeking to take their production to the next level and ultimately enhance efficiency within their overall operation.

Advanced Planning and Scheduling Software

Advanced Planning and Scheduling (APS) software has become a must for modern-day manufacturing operations due to customer demand for increased product mix and fast delivery combined with downward cost pressures. APS can be quickly integrated with ERP/MRP software to fill gaps where these systems lack planning and scheduling flexibility and accuracy. Advanced Planning and Scheduling (APS) helps planners save time while providing greater agility in updating ever-changing priorities, production schedules, and inventory plans.

- Create optimized schedules balancing production efficiency and delivery performance
- Maximize output on bottleneck resources to increase revenue
- Synchronize supply with demand to reduce inventories
- Provide company-wide visibility to capacity
- Enable scenario data-driven decision making

Implementation of Advanced Planning and Scheduling (APS) software will take your manufacturing operations to the next level of production efficiency, taking advantage of the operational data you already have in your ERP.



L RAVI RAJA



Supply Chain Strategies are the critical backbone of Business Organizations today. Effective Market coverage, Availability of Products at locations that hold the key to revenue recognition depends upon the effectiveness of the Supply Chain Strategy rolled out. Very simply stated, when a product is introduced in the market and advertised, the entire market in the country and all the sales counters need to have the product where the customer can buy and take delivery. Any glitch in the product not being available at the right time can result in a drop in customer interest and demand which can be disastrous. Transportation network design and management assume importance to support sales and marketing strategy.

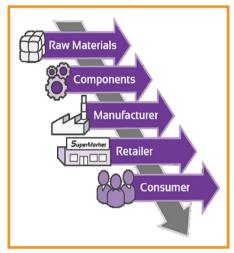
Inventory control and inventory visibility are two very critical elements in any operations for these are the cost drivers and directly impact the bottom lines on the balance sheet. Inventory means to value and is an asset to the company. Every business has a standard for inventory turnaround that is optimum for the business. Inventory turnaround refers to the number of times the inventory is sold and replaced over a period of twelve months. The health of the inventory turn relates to the health of the business.

In a global scenario, the finished goods inventory is held at many locations and distribution centresyu, managed by third parties. A lot of inventory would also be in the pipeline in transportation, besides the inventory with distributors and retail stocking points. Since any loss of inventory anywhere in the supply chain would result in loss of value, effective control of inventory, and visibility of inventory gains importance as a key factor of the Supply Chain Management function.

LOGISTICS OPERATIONS IN SUPPLY CHAIN NETWORK

Logistics has aided and contributed to enabling global trade. Third-Party Logistics Service Providers both at global levels and local levels form major partners to manage and offer Supply Chain services and the second major factor being the Internet and IT technology that helps manage information and data ahead of or along with the flow of materials and goods.

Supply Chain Consultants and professionals find it very essential to know the operational field and how things work on the ground. Theoretical models can be effectively deployed only when realities on the ground are understood and adapted to.



Take an example of DELL which has successfully implemented its Supply Chain strategy built around the concept of JIT manufacturing and Direct

Dell has manufacturing facilities located in Austin-Texas, North Carolina, Miami, Florida that service US Markets. European markets are serviced from its plants in Ireland and Poland. Asia and other sub-continents are supported by its manufacturing facilities in Penang in Malaysia and Xiamen in China along with the latest factory set up in Chennai in India. South America is serviced from its Eldorado plant while the new plan in Brazil supports the African continent.

One can imagine the complexities involved in designing procurement sys-

tems. Dell does not buy raw materials and components and maintains inventory. Dell's vendors use third-party service providers to set up logistics parks and distribution warehouses close to Dell's plants and deliver materials just in time to the plant against an order for production that is triggers based on an order confirmed by the customer on the internet.

Under procurement logistics, in this case, some logistics service providers play a major part in ensuring smooth operations. Vendors are based out of Europe, Taiwan, China, Singapore, Hong Kong, Korea, and Japan, etc.

Though the raw materials belong to the vendors until the time they are supplied to the production shop floor, the design, planning, and selection of logistics service providers are initiated and managed by Dell. Dell has appointed freight forwarders such as DHL, CEVA, Panalpina, UPS, etc. sector-wise to pick up shipments from vendor locations, transport the collected shipments by road and consolidate inventories of all providers in the freight forwarders consolidation warehouses situated at the gateways in each country and ship out cargo by ships to the port of destination or airfreight shipments to the plant locations after completing exports and customs clearance formalities on behalf of vendors.

While the shipments are in transit, the freight forwarders electronically transfer shipment information and documentation to their overseas offices or agents at the destination and keep Dell and vendors informed of the status of shipments.

Freight forwarders at the destination ports file advance shipment documents with customs and on the arrival of cargo, complete customs formalities and custom cleared cargo is then transported to freight forwarders warehouse or customs bonded warehouse or to another designated third party warehouse that houses all inventories meant for Dell.

The third-party service provider who manages the inventories in his warehouse receives the cargo, unpacks the shipments from bulk skids to individual carton level and completes inbound formalities including updating of inventories in its system, and stocks the materials in designated rack locations. Both vendors and Dell are continuously kept informed of the data regarding shipments and stocks. The warehouse stocks inventory in the name of various vendors at the SKU level. Most of the time these warehouses are situated adjacent to the plant or in proximity. Upon receiving a production order from Dell, as per Bill of Material received through DELL ERP system, items are picked up, loaded into the supply cages and trays as per the predetermined design and delivered to the plant after completing documentation and system entries to remove inventory from its system held in vendors name, invoice raised and physical delivery accompanied with documents completes the supply chain cycle of Raw material supply.

The revenue recognition happens when the material is transferred out of the warehouse and its system and invoiced to Dell.

SUPPLY CHAIN MANAGEMENT -PROBLEMS AND ROADBLOCKS

Companies increasingly are becoming aware that their opportunity to having a competitive edge in business can come through the supply chain. In the case of companies operating on a global scale, supply chain strategies drive operational efficiencies and affect the bottom line. Unlike technology or other core areas affecting business, the Supply chain is always in a dynamic model. Project managers who head supply chain projects are often faced with a lot of challenges and issues to overcome all through the project. In this topic, we air to discuss a few practical problems and roadblocks faced in implementing and operations of Global supply chain projects.

PROJECT SCALE & SPAN OF CONTROL

Often projects are rolled out on a global scale involving multiple countries and locations with all sites scheduled to go live around the same timelines. The Project managers and sponsors would be located in one country and physically it becomes impossible for project managers to keep running to all locations and be available to concentrate on all sites. Yes, project teams are formed at the regional country level. However, if the project planning, design, and control lie with one office or a single person or a team, the rest of the project teams would become enablers and implementers resulting in the dilution of energy and focus. The core project team resources cannot spread themselves thin to attend to all sites and hence the biggest or the most important locations get attention while the others suffer due to lack of focus.

Supply chain projects involve technology implementation including infrastructure and software. They also involve multiple logistical modules involving transportation, international freight, and warehousing, etc.

The span of control over project implementation is very important in the case of logistics projects involving multiple channels and external and internal agencies. Project managers at best can concentrate on rolling out the project in one country depending upon the number of sites and the logistical components involved.

If the project involves setting up a distribution centre or warehouse, all the more reasons that the rollout should be limited to the country level.

TECHNOLOGY

Adoption of the right technology and implementation often face roadblocks in implementing global supply chain projects. Projects roll out common processes to be followed across all countries and locations and involve the use of technology to drive the processes.

Many issues concerning technology are faced in a project:

TECHNOLOGY SOLUTIONS

Most multinational companies find that their supply chain operations across the world are managed not on one application or a set of applications, but each location and country would have implemented either legacy systems or standalone systems to manage individual local logistics activities. Once implemented, it becomes difficult to isolate such applications and shift them to one common platform without

which common processes and standardization cannot be driven across 1ocations

Secondly, any software solution would require to be customized to suit the local site and country requirements. One solution does not fit all. While the solution may work in one country with bigger volumes and size of supply chain network and warehouses, the same software may not be suitable to be implemented in a small country with one location.

Cost of Technology Absorption then becomes an issue. When a project proposes to introduce a system across all countries in the supply chain network to bring about seamless integration and common processes, it fails to account for the cost of technology and capability of all countries and locations to absorb the cost. The costs of IT implementation are exorbitant. A bigger site and country may be able to pay for the IT cost but if the same cost is expected to be paid out of another country which has lesser volumes, it may not be able to absorb the cost, unless the global project management can absorb the costs into the project cost or get corporate management to absorb the cost and take it off from the user country's budget.

COST OF TECHNOLOGY ABSORPTION

Implementation of technology calls for the IT teams to travel to all locations, implement the setup. Train the people and stabilize the sites post Go Live. The cost of implementation can run high. Again all countries may not be able to bear the cost of such implementation.

AVAILABILITY OF TECHNOLOGY INFRASTRUCTURE

Technology infrastructure availability is different amongst countries and within the country. Internet connectivity and bandwidth may not be the same across all locations which can hinder the implementation of an internet-based technology application. Normally if the project is driven at a global level, the local infrastructure issues of many countries do not figure while considering the suitability of the IT platform for implementation.

INTERNAL & EXTERNAL RESOURCE CAPABILITY

Supply chain projects involve multiple locations and cross-functional departments and teams within the organization. Besides, they also include multiple external agencies who manage the logistics.

Driving projects through various country managements requires enormous internal selling to be done. The projects also call for external selling with the service providers. Local country managements as well as the service provider country managements may or may not have the same interest and commitment to the project as much as the global project leadership would have. These are soft challenges faced by Project Managers, to be able to sell the idea and get a commitment from all stakeholders.

The availability of quality resources both internally and externally in all locations is critical to the implementation of the project and is often a challenge that can hold up implementations and training.

SUPPLY CHAINS AS SOURCES OF **COMPETITIVE ADVANTAGE**

Optimizing the Supply Chains

A supply chain is the network of relationships between the upstream and downstream activities with all stakeholders who are involved in this chain of relationships. To take an example, if a particular good or service has to be delivered to the customer, there are raw materials that are needed for the manufacture, the forms of transport and means of storage for the raw materials, the transport of the finished goods to the retailers and the logistics involved in getting the goods to the customer are all parts of the supply chain that extend from the suppliers to the customers. In other words, there is a chain of relationships between the firm and the partners involved in this chain. Therefore, supply chains are comprised of all these stakeholders and the relationships between them determine the effectiveness of the supply chain. In contemporary times, supply chains can be sources of competitive advantage as efficient management of the supply chain leads to cost savings, and syner-



gies between the components of the supply chain lead to greater profitability for the firms. It is for this reason that many business leaders have focused their energies on optimizing the supply chains for increasing the top line as well as the bottom line.

Supply Chains as Strategic Levers

In times of economic recessions, supply chains can be used as strategic levers as they can be optimized to perform better than the rivals do so that more profits can be extracted and lesser costs incurred. The optimization of the supply chain through just in time or JIT methods of holding inventory focus on reducing the COGS or the Cost of Goods Sold by rationalizing the expenditure on the components of the supply chain all leads to a situation that can be extremely beneficial to the firms. It is for this reason that many firms like Wal-Mart, Proctor and Gamble, Tata Motors, and Unilever have focused on rationalizing the activities that form the supply chain. The point here is that with astute management of the supply chain, the firms can derive value from the process, which can then translate into greater profits and lesser costs. Apart from this, the supply chains can also be of strategic and competitive advantage because a major portion of the cost of goods sold or COGS is made up of the logistics and the supply chain expenses.

THE CASE OF WAL-MART

To take some real-world examples, Wal-Mart is one retailer that has managed its global supply chain adroitly and efficiently. As it operates in various countries around the world, it needs

to have control over its global supply chain and this is where the company with its focus on local capabilities and global movement and integration has made its supply chain leaner and meaner. Further, the company is obsessed with costs, and therefore, it focuses exclusively on how to make its COGS and the logistics aspects of the supply chain efficient and effective. Apart from this, the single-minded obsession with reducing costs has paid off handsomely for the company as it retains its number one position in the retailer market space mainly due to its cost-effective strategies that translate into lower unit prices for the products it stocks. Of course, many believe that the company over-emphasizes the cost reductions in its supply chain and this has led to some ethical issues. However, the point here is that in times of economic gloom, Wal-Mart with its aggressive approach to supply chain management has scored over its rivals. Without suggesting that ethics should be discarded or ignored, the fact remains that a concentrated effort to rationalize the supply chain can pay off well for companies.

Finally, the twin challenges of the globalization of the world economy and the increase in the global complexity of supply chains are formidable and when taken together with the effect of the ongoing economic crisis, business leaders have their hands full trying to make decisions on how to meet these challenges.

M. SRI **BHUVANESWARI** II MBA





DUSSEHRA

Dussehra, which marks the end of Navratri and Durga puja festivals, will be celebrated on October 8 this year. In the northern and southern states, it is celebrated to mark the victory of Lord Ram over Ravana, while in the eastern and northeastern states of India, it commemorates the victory of Goddess Durga over Mahishasura, the demon king, and also marks the end of Durga Puja celebrations. Dussehra in a way also marks the onset of preparations for the festival of lights - Diwali, which falls about 20 days after the festival. Dussehra is celebrated with much fervour and excitement in the northern states of Varanasi, Ayodhya, Vrindavan, Madhubani, Almora, and other cities of Uttar Pradesh, Madhya Pradesh, Bihar, and Uttarakhand.

Dussehra festivities are in full swing in the nation amidst the COVID-19 pandemic. Though the number of cases is dipping day by day this month, experts warn not to let the guards down and invite a second wave of infections. PM Narendra Modi in his recent address urged the nation to take caution during the celebration, reiterating that only the lockdown is gone, but the virus is still around. Dussehra is celebrated throughout the country with pomp and splendour. Taking all the necessary precautions against novel coronavirus while we engage in festivities is crucial to avoid health complications as the season changes.

In Vijayawada during Dussehra in this pivotal situation governments have released norms to be followed during the upcoming festivities. Celebrations have gone virtual in some pandals, while in others, gatherings are strictly prohibited to smaller numbers. And also using masks is a big defence in itself. People should wear masks all the time, and not remove them at all.

If we keep removing masks in between, then the whole purpose of wearing them is defeated. People should avoid crowds and follow all norms. Eating outside should also be avoided because we end up removing masks so by following these rules the people of Vijayawada and the people of Vijayawada had celebrated well even in these tough situations.

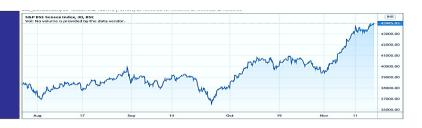


Ch. Raghavendra II BBA





SECURITIES NEWS CORNER



SECURITIES NEWS CORNER

Many large companies have their stocks listed on a stock exchange. This makes the stock more liquid and thus more attractive to manyinvestors. The exchange may also actasaguarant or of settlement. These and others tocks may also betraded" over the counter" (OTC), thatis, through a dealer. Some large companies will have their stock listed on more than one exchange indifferent countries, to attract international investors. Most of the trading in the Indian stock market takes place on its two stock exchanges: the Bombay-Stock Exchange (BSE) and the National Stock Exchange (NSE). We can see in detail in the following.

BOMBAY STOCK EXCHANGE

BSE stands for Bombay Stock Exchange. BSE was established in 1875. Bombay Stock Exchange is located on DALAL Street in downtown Mumbai, India. The BSE is the oldest stock exchange. BSE has more than 6,000 companies. It is one of the largest Stock Exchange in the world. Sensex is the "benchmark index" of BSE. Sensex is also known as the S&P BSE Sensex (S&P Bombay Stock Exchange Sensitive Index). It is the oldest stock indexinIndiacreatedin1986.

Sensexisthecombination of the 30 largest and more consistent stocks in BSE. Now we can see the BSE Sensex performance, Top Gainers, and Top Losers of the past 3 months (August to October) in thefollowing.

INTERPRETATION

SENSEX performance from August to October is explained in the following.

On August 3, 2020, the BSE SENSEX was at 36,968.79 points. SENSEX surged 2,639.92 points and closed at 39,608.71 points on October 30 from it is low of 36,504.62 points on September 24. It is an all-time high during the period is 40,798.12 points on October14.

TOP GAINERS AND LOSERS IN SEN-SEX: List of Top Gainers and Losers of SENSEX during the period from August to October in the following

Some of the Top Gainers of SENSEX are Tata Motors-DVR, IndusInd Bank, Axis Bank, Kotak Mahindra Bank, HDFC, Bajaj Finance, ICICI Bank, and HDFC Bank.

- IndusInd bank gained 276.70 points. During these 3 months, it surged with a 54.54% change. 3 months the low price of IndusInd bank is 485 points and the High price is 842points.
- Axis Bank gained 193.35 points. During these 3 months, it surged with a 44.40% change. 3 months the low price of Axis bank is 400.15 points and the High price is 630.80points.
- Kotak Mahindra Ban gained 488.60 points. During these 3 months, it surged with a 37.35% change. 3 months the low price of Kotak Mahindra Bank is 1230.60 points and the High price is 1801.95points.
- HDFC Bank gained 373.75 points. During these 3 months, it surged with a 36.13% change. 3monthsthe lowprice of HDFC Bank is 1020.20 points and the High price is 1412.35 points.
- Bajaj Finance gained 1156.95 points. During these 3 months, it surged with a 34.73% change. 3 months the low price of Bajaj Finance is 3006.90 points and the High price is 4503.70 points.
- ICICI Bank gained 124.75 points. During these 3 months, it surged with a 34.51% change. 3 months

the low price of ICICI Bank is 333.75 points and the High price is 493.15 points.

- Tata Motors-DVR gained 24.65 points. During these 3 months, itsurged with a 55.46% change. 3 months the low price of Tata Motors-DVR is 44.00 points and the High price is 69.90 points.
- HDFC gained 555.20 points. During these 3 months, it surged with 30.98% change. 3 months the low price of HDFC is 1623.00 points and the High price is 2364.35 points.

Some of the Top Losers of SENSEX are Vedanta, Bharati Airtel, ONGC, Reliance Industries, ITC, and YES Bank.

- Vedanta loosed 15.30 points. During these 3 months, it decreased with - 12.47% change. 3 monthsthe lowprice of Vedantais 91.20 pointsandthe Highprice is 141.60 points.
- Bharati Airtel loosed 44.30 points. During these 3 months, it decreasedwith a -8.38% change. 3 months the low price of Bharati-Airtelis 394.00 points and the High price is 552.00 points.
- ONGC loosed 5.85 points. During these 3 months, it decreased with a -7.58% change. 3 months the low price of ONGC is 64.10 points and the High price is 83.20 points.
- Reliance Industries loosed 121.20 points. During these 3 months, it decreased with a -5.73% change. 3 months the low price of Reliance Industries is 1835.10 points and the High price is 2323.70points.
- ITC loosed 9.20 points. During these 3 months, it decreased with a -4.68% change. 3 months the low price of ITC is 183.35 points and the High price is 201.50 points.



Yes, Bank loosed 0.41 points. Duringthese 3 months, it decreased with a -2.72% change. 3 months the low price of Yes-Bankis14.42pointsandthe Highpriceis 15.95 points.

BSE SENSEX AND BSE SECTORIAL PERFORMANCE

BSE SENSEX and BSE sectoral wise performance during the period from August to October is observed in the following chart.

Analyzed the BSE SENSEX and BSE Sectorial performance. SENSEX and BSE sectors like BSE Bank, BSE Finance, BSE Technology, BSE Oil and Gas, BSE Consumer Non- Durable, BSE Automotive, and BSE Telcom performance Interpretation from August to October clearly explained in the following.

- BSESENSEX on Aug 3, 2020, at 5.66%. During these 3 months, it surged with a 7.99% changeand closeat 13.65% on October 30. During these 3 months, the low of BSE SENSEX is 4.49% on September 24 and the Highis 16.99% on 14 October.
- BSE Bank on Aug 3, 2020, at -1.68%. During these 3 months, it surged with a 14.5% change and closed at 12.82% on October 30. This 3 months low of BSE Bank is -4.01% on September 24 and the High is 16.49% on October 27.

- BSE Financeon Aug 3, 2020, at-0.34%. During these 3 months, it surged with a 10.00% change and closed at 9.66% on October 30. This 3 months low of BSE Finance is -3.51% on September 24 and the High is 13.65% on October 27.
- BSE Technology on Aug 3, 2020, at 15.82%. During these 3 months, it surged with an 11.83% change and closed at 27.65% on October 30. These 3 months the low price of BSE Technology is -14.65% on September 1 and the High is 35.32% on October13.
- BSE Oil and Gas on Aug, 2020, at 2.82%. During these 3 months, it decreased with-1.52% changeand closed at -4.34% on October 30. These 3 months the low price of BSE Oil and Gas is -7.34% on October 15 and the High is 5.99% on August 13, 20, and 26.
- BSE Consumer Non Durable on Aug 3, 2020, at 6.82%. During these 3 months, it surged with an 11.67% change and closed at 18.49% on October 30. This 3 months low price of Consumer BSE Non-Durable is 11.15% on September 24 and the High is 22.15% on October23.
- BSE Automotive on Aug 3, 2020, at 7.66%. During these 3 months, it surged with a 6.99% change and closed at 14.65% on October 30. These 3 monthsthelow price of BSE

- Automotive is 9.66% on September 24 and the High is 20.99% on August 27, September 16and18.
- BSE Telcomon Aug 3, 2020, at -3.18%. During these 3 months, it decreased with a -15.16% change and closed at -18.34% on October 30. 3 months the low price of BSE Telcom is -24.51% on October 15 and the High is -0.18% on September

NATION STOCK EXCHANGE

NSE stands for Nation Stock Exchange. The NSE was founded in 1992 and started trading in 1994. It is India's largest financial market and the fourth largest market by trading volume also the largest private wide-area network in India. NIFTY 50 is the benchmark index of NSE. The term Nifty is derived from the combination National and Fifty as Nifty consists of 50 actively traded stocks. The Nifty 50 index was launched on 22 April 1996, it is one of the many stock indices of Nifty. It represents the weighted average of 50 of the largest Indian companies listed on the NationStockExchange. NowwecanseetheNSENIFTY50performance, Topgainers, and Top losers of the past 3 months (August to October) in thefollowing.

INTERPRETATION

NIFTY performance from August to October can be explained in the following.

On August 3, 2020, the NSE NIFTY was at 10865.95 points. NIFTY surged 771.75 points and closed at 11637.70 points on October 30 from it is low of 10,779.00 points on September 24. It is an all-time high during the periodis 11,969.45 points on October 14.

Some of the Top Gainers of Nifty 50 are Indus Ind Bank, Axis Bank, Kotak Mahindra Bank, HDFC, Bajaj Finance, ICICI Bank, Grasim Industries. IndusInd bank gained 276.95 points. During these 3 months, it surged with a 54.60% change. 3 months the low price of IndusInd bank is 485 points and the High price is 870points.



- Axis Bank gained 192.95 points. During these 3 months, it surged with a 44.27% change. 3 months the low price of Axis bank is 400.15 points and the High price is 630.90
- Kotak Mahindra Bank gained 489. 20 points. During these 3 months, it surged with a 37.42% change. 3 months the low price of Kotak Mahindra Bank is 1230.60 points and the High price is 1818.45 points.
- HDFC Bank gained 374.00 points. During these 3 months, it surged with a 36.15% change. 3 monthsthe low price of HDFC Bankis 1020.20 points and the High price is 1414.80points.
- Bajaj Finance gained 1156.90 points. During these 3 months, it surged with a 34.73% change. 3 months the low price of Bajaj Finance is 3006.90 points and the High price is 4503.95 points.
- ICICI Bank gained 125.00 points. During these 3 months, it surged with a 34.59% change. 3 months the low price of ICICI Bank is 333.75 points and the High price is 493.00points.
- Grasim industries gained 213.95 points During these 3 months, it surged with a 34.02% change. 3 months the low price of Grasimindustriesis610.70points and the High price is 853.50points.
- HDFC gained 557.30 points. During these 3 months, it surged with a 31.10% change. 3 months the low price of HDFC is 1623.00 points and the High price is 2364.75points.
- Some of the Top Losers of Nifty50 are Eicher Motors, Vedanta, India

- bulls, UPL, Bharatiairtel, Britannia Industries, ONGC, and BharatiInfratel.
- Eicher Motors loosed-17602.45 points. During these 3s months, it decreased with a -87.38% change. 3 months the low price of Eicher Motors is 2015.20 points and the High price is 21844.00points.
- Vedanta loosed 15.30 points. During these 3 months, it decreased with - 12.47%change.3monthsthe low price of Vedantais 91.20 points and the High price is 141.60 points.
- India bulls Housing finance loosed 24.35 points. During these 3 months, it decreased with -11.88% change. 3 months the low price of India bulls is 127.75 points and the High price is 230.25 points.
- UPL loosed 56.00 points. During these 3 months, it decreased with -11.53% change. 3 months the low price of UPL is 399.00 points and the High price is 546.50 points.
- Bharati air telloosed 44.05 points. During these 3 months, it decreased by with-8.33% change. 3monthsthe low price of Bharati Airtelis 394.00pointsandthe High price is 559.00points.TOP Gainers and Losers in NIFTY 50: List of Top Gainers and Losers of NIFTY 50 during the period from August to October in the followingNSE NIF-TY50 AND NSE NIFTY SECTORIAL PERFORMANCE
- NSE NIFTY 50 and NSE Nifty sectoral wise performance during the period from August to October is observed in the following chart.
- Analyzed Nifty 50 and NIFTY Sectorial performance. Nifty 50 and NSE sectors like Bank Nifty, Nifty IT, Nifty Auto, Nifty Pharma performance Interpretation from August to October clearly explained in the following.
- Nifty 50 on Aug 3, 2020, at 2.56%. During these 3 months, it surged with a 7.16% change and closeat 9.72% on October 30. These 3



- months low of Nifty 50 is -1.44% on September 24 and the High is 12.85% on 14 October.
- Bank Nifty on Aug 3, 2020, at -1.58%. During these 3 months, it surged with a 13.75% change and closed at 12.17% on October 30. This 3 months low of Bank Nifty is -4.15% on September 24 and the High is 16.21% on November 2.
- Nifty IT on Aug 3, 2020, at 9.16%. During these 3 months, it surged with a 17.90% change and closed at 27.06% on October 30. In these 3 months, the low price of Nifty IT is -1.58% on August 3 and the High is 32.84% on October13.
- Nifty Auto on Aug 3, 2020, at 4.57%. During these 3 months, it surged with a 7.6% change and closed at 12.17% on October 30. In these 3 months, the low price of Nifty Auto is 5.76% on September 24 and the High is 16.82% on October 8.
- Nifty Pharma on Aug 3, 2020, at 9.16%. During these 3 months, it surged with a 1.01% change and closed at 10.17% on October 30. This 3 months low price of Nifty Pharma is 6.65% on August 31 and the Highis 18.69% on September 18.



T. Ananth Raghava



P.L.L. Narasimha Ran

II MBA

0% ADVERTISING / OSTRATEGY

There's no wonder saying that Tesla spends absolutely nothing for advertising".



Traditional publicity is less viable than at any time in recent memory. It intrudes. It can't traverse advertisement blockers. We've figured out how to disregard it.

With word of mouth as a backdrop, Having fans sell your item is more viable than any time in recent memory. Tesla handles this. They have zero spending plans on publicizing. The attention is on transforming clients into fans. Also, most would agree they've succeeded. While Competitors burn through a huge number of dollars for a 30-second ad to play during a football game. Tesla kicks back and watches their fans making videos and recordings for them. A multitude of YouTubers clarifying "Why I purchased the new Cybertruck" in an unmistakably more true path than any business could.

ADVERTISING BUDGET OF OTHER **COMPANIES**

Tesla had more than 2,000,000 natural commitments, particularly on Instagram where 55 percent of its social action happened.

Tesla is a big enthusiastic about Twitter, in any event naturally, with 11 percent of their action on Twitter. CEO Elon Musk is a most functioning Twitter user with more than 26 million supporters.

The company claims that the Model S achieved a new combined record of 5.4 stars by the National Highway Traffic Safety Administration. Tesla spends \$0 on advertising, according to a new report from BrandTotal. But competitors such as Toyota, BMW, Porsche, and Ford spend heavily on the major social platforms: Facebook, YouTube, Instagram, and Twitter.

Toyota, for instance, spends 62 percent of its social budget on Facebook. Porsche, on the other hand, allocates only 14 percent of its budget to Facebook, preferring instead to use 47 percent of its major social platform spend on YouTube.

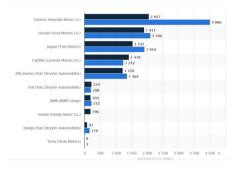
Auto Brands Paid Media Mix

	Face- book	YouTube	Insta- gram	Twitter
Toyota	62%	18%	18%	2%
BMW	46%	2%	32%	20%
Honda	38%	33%	27%	2%
Audi	32%	54%	13%	1%
Ford	55%	39%	6%	<1%
Infiniti	52%	7%	40%	<1%
Cadiliac	34%	40%	18%	8%
Porsche	14%	47%	39%	<1%
Tesla (*No paid advertising)	0%	0%	0%	0%

(30day analysis, 3.26.19 - 4.26.19, Source : Brand Total

HOW DOES TESLA MAKE IT WORK?

"Strong brands can command high engagement even without a robust digital ad spend," said Leibovich. "In

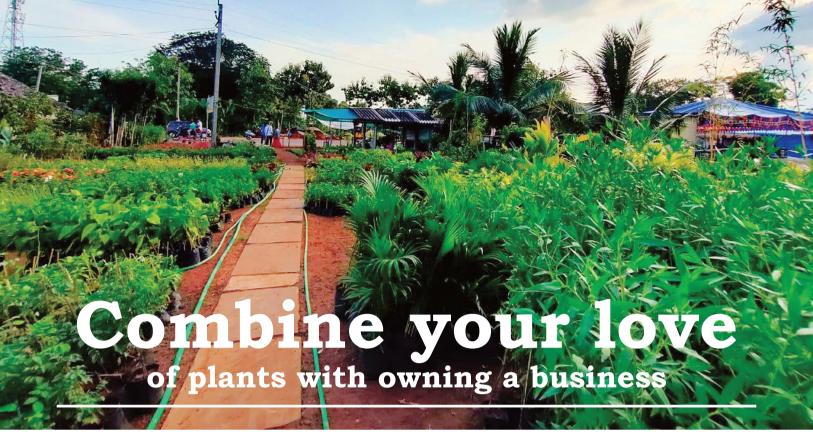


Tesla's case, we see their engagement numbers are high compared to other auto brands allocating spend in their digital campaigns. This may be a result of Tesla's fans already being engaged and active users on Twitter and other platforms. The brand doesn't feel the need to spend on paid social media marketing when their organic reach is so strong."









Would you like to combine your love of plants with owning a highly successful business?

Then this is a fantastic opportunity for someone ready to be at the helm of an existing horticulture enterprise that has a proven history of consistently successful growth with less investment- the nursery business. Here is a real example of a successful enterprise "KEERTHI GARDENS"

Keerthi Gardens is a nursery set up on the Guntur-Tenali road. The founder of the company is Mr. Bhaskar Rao and now it is currently being taken care of by his daughter Mrs. Siyonu kumari. The reason for selecting this location is due to reasonable rent and sufficient space for plant propagation. The main reason for setting up a nursery was with a social motto of planting more greenery. They have taken a loan from a nearby bank to fund their business. Initially, they started small and have now expanded their branches to Kadiyam, Pune, Bangalore, and Pondicherry.

Their main agenda is customer loyalty and spreading greenery. They have their production units and have 5 families employed for taking care of their unit in Guntur. The founder has expressed this view that the business depends on a large on seasonal changes. They even sell seeds, fertilizers and pesticides, pots, and even Diya's which are handcrafted during the Diwali festive season. Now they have extended their horizons by tying up with Vignan's university for business purposes. They make a huge profit as the investment they make is low. Now they earn a high return on investment which is double.

5 STEPS YOU CAN FOLLOW TO SET UP YOUR NURSERY

STEP 1 - IDENTIFY THE PLANTS AND VOLUME TO PROPAGATE

It is no good growing a range of plants, then trying to sell them, only to realize that the market does not need your product. It is much better to study the market and to identify what the market is asking for, try to identify which plants are being used and in what volume? This can be done by studying which plants are fashionable in landscapes and what is trending in magazines and TV shows. With this step, you will get a clear understanding of the market needs and potential opportunities for you. With your potential plant identified, you can move to the next step.

STEP 2 - HOW DO I GROW THESE PLANTS?

This requires you to do some research on the propagation required for plants. You can refer to horticulture books for real information. Find yourself a good book on plant propagation principles. Perform internet searches and get as much information as you can get about



modern techniques used to propagate your plants of choice. There are many government schemes available for such small scale industries, or you can approach any bank and take a loan to start this business.

STEP3 - WHERE DO I SELL THESE PLANTS?

It is always a good idea to set up your website with an availability list on it. You can also make companies aware of your ability to supply them with certain plants. It is also advisable to start a mailing list, and sending out your availability regularly. You can sell at your plant or sell on open markets, farmer markets, and community clubs or even reach out to online giants to expand your customer base.

STEP 4 - WHAT RESOURCES DO I NEED?

You will need to source certain materials and set up the infrastructure for your production to flow smoothly. Establish production areas and find suppliers from whom you can source the materials you need. The important resources are hands down

• LAND- Location plays a very important role in this business because if your location is not good, not accessible, visible to the normal crowd, then your business won't be as profitable as expected. It should be perfectly suitable for

The Secret to Start Your **Nursery Farm**

- One of the very first things to market your plants was to take them to the farmer's market
- The second method of brokering your plants is selling them wholesale.
- The third option is setting up a plant sale at your location.
- Selling your plants online.
- To stand the competition in the current market.

you to start the process, factors like soil fertility, nutrition present, moisture content decide the growth of the plant.

- WATER- It is essential to make sure there is a continuous supply of water available for all the plants and the whole nursery itself.
- SEEDS AND GROWTH REGULA-TORS - Stems and seeds can be purchased from gardening firms. Huge quantities of sand and soil are also required. For proper and healthy development, organic manures and chemical fertilizers are given for nutrient supply. Plants are prone to many insect attacks, hence insecticides, pesticides, and growth regulators have to be ad-

ministered for infestation.

SIMPLE TOOLS AND MANPOWER-Setting up a nursery requires simple tools and equipment like sewing machines, tillers, and harvest trays. Also finding a good workforce who will take care of your nursery plays a vital role in the production.

STEP5 - WHAT DO I CHARGE FOR THESE PLANTS?

The next step will be to determine your production costs. These costs would include direct as well as indirect costs associated with the production of your plants. It is best to calculate the total unit cost per plant. Try to familiarize yourself with your competitor's pricing. Determine what mark-up you will add to the plants. This could range from 30-100%. This mark-up will be your profit. Add your total costs and mark up together to get your selling price per plant. Do not try to be the cheapest rather try to focus on quality and service for a good return on investment.

Skills required for plant nursery busi-

- 1) Understand the plant needs and its development, it can be about growing schedules, cutting schedules, and temperature control.
- 2) How to protect plants from being infected?
- 3) Mechanical skills like irrigation methods, plumbing, greenhouse ventilation, general understanding of soil mixing.
- 4) Marketing and pricing tech-
- 5) Tackling customer inquiries

So get your hands on it!



TEAM MANOGNA Written by M. Uma Sai Kiran



Kalamkari is a type of hand-painted or block-printed cotton textile produced in Ispahan, Iran, and the Indian states of Andhra Pradesh and Telangana. Only natural dyes are used in Kalamkari which involves twenty-three steps

The word Kalamkari is derived from a Persian word where Kalam means Pen and Kari refers to Craftsmanship.

There are two distinctive styles of Kalamkari in India

- Srikalahasti Style
- Machilipatnam Style

Srikalahasti Style

The Srikalahasti style of Kalamkari where the "Kalam" or pen is used for freehand drawing of the subject and filling in the colors is entirely hand worked. This style flourished in temples centered around creating unique religious identities, appearing on scrolls, temple hangings, chariot banners as well as depictions of deities and scenes taken from the Hindu epics (Eg. The Ramayana, The Mahabharatha, and Purana). The style owes it's present status to KamaladeviChattopadhyay who popularized the art of the first as the first chairperson of the All India Air Handcrafts Board.

Machilipatnam Style

PedanaKalamkari also known as Machilipatnam style of Kalamkari work which involves vegetable dyes

block-painting of a fabric. It is produced at Pedana, a nearby town of Machilipatnam in Krishna District of the Indian State of Andhra Pradesh. It was registered as one of the geographical indication from Andhra Pradesh under handicraft goods by Geographical Indication of goods.

Who Intoduced Kalamkari?

As an art form, it found its peak in the wealthy Golconda Sultanate, Hyderabad, in the middle ages. The Mughals who patronized this craft in the Coramandel and Golconda province called the practitioners of this craft "Oualamkari" from which the word "Kalamkari" evolved.

Which state is famous for Kalamkari

Andhra Pradesh is famous for Kalamkari Print.

How do you identify Kalamkari?

Kalamkari art is known for its beautiful color patterns that flow through a variety of different themes. You can often spot figures of different women in yellow, demons in green, red and Gods in shades of blue Lotus motifs tend to be the most common background for these prints.

Which place is famous for handloom sarees and Kalamkari work?

While Pedana and Machilipatnam are the hubs for hand block printed

Kalamkari, Srikalahasti in Chittoor district of Andhra Pradesh is known for the pen-drawn format. Kalamkari has been popular for nearly 2000 Years in India.

Etymology

Historically, Kalamkari is used to be known as Pattachitras. An art form still found in neighboringOdisha and other parts of India and Nepal.

The Pattachitra translates to "Patta" meaning "Cloth" with "Chitra" meaning picture. Paintings made on fabric and fabric scrolls are mentioned in ancient Hindu, Buddhist, and Jain literature.

Essential Part

Kalamkari is essentially an art of painting and painting fabrics. The Kalamkari fabrics are known worldwide for their attractive designs on carpets, bed sheets, wall hangings, sarees, chintz, table cloths, and curtain clothes. Polavaram and Pedana are the major centers of manufacturing Kalamkari block prints, During the rule of Qutub-Shahis, Kalamkari art was introduced in the region. Commonly used designs include flowers, birds, and animals.

History

Musicians and Painters known as Chitrakars moved from the village to tell the village dwellers the stories of Hindu Mythology. They illustrated their accounts using large bolts of canvas

painted on the spot with simple means and dyes extracted from plants. Similarly, the ones found in Hindu temples are large panels of Kalamkari depicting the episodes of Hindu mythology and iconography, similar to Buddhist thangka paintings.

The PedanaKalamkari craft made in Pedana near Machilipatnam in Krishna district, Andhra Pradesh, evolved under the patronage of the Mughals and the Golconda Sultanate. Owing to the said patronage, this school was influenced by Persian art under Islamic rule.

Kalamkari art has been practiced by many families in Andhra Pradesh. Some villages in Tamil Nadu by migrants from Telugu speaking families over the generations have constituted their livelihood. Kalamkari had a period of decline, then was revived in India and abroad for its craftsmanship since the 18th century. The British have enjoyed the decorative element for clothing.

Middle Forms

In the middle ages, the term was also used to refer to the makings of any cotton fabric patterned through the medium of vegetables' dyes by forehand and block painting, produced in many regions of India. In places where the fabric is block printed, Kalam is used to drawing finer details and for the application of some colors.

Process

This art involves 23 tedious steps of dyeing, bleaching, hand painting, block-printing, starching, cleaning and more motifs drawn in Kalamkari spans from flowers, peacock, paisleys to divine characters of Hindu epics like the Mahabharatha and the Ramayana. Nowadays, this art is primarily done to create Kalamkari dresses...

The cotton fabric used for Kalamkari is first treated with a solution of cow dung and bleach. After keeping the fabric in this solution for hours, the fabric gets a uniform off white color. After this, the cotton fabric is immersed in a mixture of buffalo milk and myrobalans.

This avoids smudging of dyes in the fabric when it is painted with natural dyes. Later, the fabric is washed under running water to get rid of the odor of buffalo milk. The fabric likewise, is washed twenty times and dried under the sun. Once the fabric is ready for printing, the artist's sketch motifs and designs on the fabric. Post this, the Kalamkari artists prepare dyes using natural sources to fill colors within the drawings. Incorporating minute details, the kalamkari use 'tamarind twig' as a pen, to sketch beautiful motifs of Krishna Raas-Leela, Indian God and Godesses like Parvati, Vishnu, Shri-Jaganath; designs of a peacock, lotus, and scenes from the Hindu epics like the Mahabharatha and the Ramayana.

Color Fixing

Dyes for the cloth are obtained by extracting colors from various roots, leaves, and mineral salts of Iron, Tin, Copper, and alum. Various effects are obtained by using cow dung, seeds, plants, and crushed flowers to obtain neutral dye. Along with buffalo milk,

myrobalan is used in Kalamkari. Mayrabolan is also used to remove the odd smell of buffalo milk. The fixing agents available in the Mayrabolan can easily fix the dye or color of the textile while treating the fabric. Alum I used in making natural dyes and also while treating the fabric. Alum ensures the stability of the color in Kalamkari fabric.

Required Tools and Raw Materials

The basic Tool used in Kalamkari is undoubtedly the kalamkari pen and then comes the natural dyes, burnt tamarind stick, and Kalamkar magnum. Kalamkar pen is made out of bamboo seed sharpened at one end and a cloth rolled on the stick in a particular pattern and a thread is tied around the cotton cloth to secure the cloth at a required place. The cotton cloth acts as filler when dipped in dye and then used on to the fabric. The pen is first dipped in the required dye and it is gently squeezed for the color to flow on the area, which needs to be painted.

The pen which is used in the outlines is sharp compared to the one used to fill in large areas. Burnt tamarind sticks are also used to draw the outlines.

Kamalkars Maggam, a wooden frame is used while painting which secures the cloth on both ends.

Different colors of vegetable dyes used are:

- 1. Mayrabolan (KarakhaPindhi Mixed with cow milk forms light yellow)
- 2. KassimKaaram (Jaggery + Rusted Iron Fillings + Water) black outlines for the fabric





- 3. Natural Indigo produces Blue
- 4. Pomegranate produces Golden Yellow
- 5. Catecha (Suryadu Chakka) produces Rose Mary
- 6. Algerian produces Red
- 7. Alum mixed with water gives out gray
- 8. Cow Milk (Highlights the color on the fabric)

Modern Days

In Modern times, traditional techniques have been explained by digital techniques. In this era, new techniques are introduced and the digital files of Kamalkari have been developed widely over the regions of India and Iran.

Nowadays, in India, Silk, mulmul, cotton, and synthetic sarees are also sold with Kamalkari print. Printing is a much easier task than traditional Kamalkari work.

BUSINESS LIVE EXAMPLE

Mr. N. Ravi Kumar B.Sc., and Mrs. N. Anuradha M.S., M. Tech started the Kalamkari business for about 23 years to date. It was an art hailed from the coastal areas of the Persian Gulf. It is such a business that they cannot expect lump sum profits even in wholesale trade. Even the profits were fluctuating now and then, In fact, those who were trading in retail units getting more profits. During the Covid-19 Pandemic situation, they had only a few workers and no sales at all. The workers who were involved in this work were mainly uneducated and illiterate.

Kalamkari was available at a cheap process but the workers were paid huge wages. This is one of the remarkable handicrafts available in the market. This business required proper and suitable weather conditions and regular manpower.

The process of Kalamkari art requires 15 to 20 steps in the process and it takes nearly 1 ½ month to make good and attractive designs one can yield a good product if the raw material is good.



Within each unit, there is healthy competition. The products are made only on accepted orders. So, there won't be any wastage or storage in godowns.

Governments are not supporting this art because they are supporting only handlooms. If the State and the Central Governments provide subsidies to the raw materials, the problems can be overcome, and more employment will be given to the unemployed.

As many people are interested to buy the Kalamkari goods, the number of workers increased by thousands during 2015-2018.

Some particular units made cheap quality goods in this business. This is a result of a huge downfall that took place after 2018.

In this art, the designs change every week and follow the interests and tastes of the public from time to time. In the beginning, there were only 100 designs. Now, 1000 designs are available in this art.

The units import colors, raw materials from different parts of the country. The manufactured goods are exported to 10-12 states in Northern India.

This art does not contain only sarees but dress materials bags, shoes, etc. Nowadays, these dresses are used in fashions and modeling also.

CONCLUSION

Kamalkari especially depicts the epics like the Ramayana and the Mahabharatha. However, there are recent applications of the kamalkari technique to depict Buddha and Buddhist art forms. In recent times, many aesthetically good figures such as musical instruments, small animals, flowers, Buddha, and few Hindu symbols like Swastika are also introduced to Kamalkari.



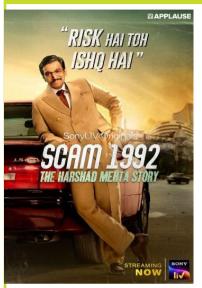




TEAM MANOGNA Written by J. Swetha and Shaik. Shazia

REVIEW CORNER

SCAM 1992: THE HARSHAD MEHTA STORY



Starring: Pratik Gandhi, Shreva Dhanwanthary, Nikhil Dwivedi

Writers: Sumit Purohit, Saurav Dey, Vaibhav Vishal, Karan Vvas

Director: Hansal Mehta, Jai Mehta

Theme Music Composer: Achint Thak-

kar

Release: Sony LIV, 9 October 2020

Plot: It is about an Indian stock market scam committed by stock broker Harshad Mehta which is adapted from the book "The Scam: Who Won, who Lost, who Got Away." Written by Sucheta Dalal and Debashish Basu

Plus Points: Perfectly executed drama Minus Points: 404: Error Not Found

My Views on Character: Harshad Mehta: "Greed thrills you and finally kills you"

- **Rise**: He is a man with confidence who applied his techniques to share markets and became successful. In a few years, he became "Amitabh" to the share market. His presence is the biggest fear for the people who wanted to compete with him. He has blown the opponent's mind with his strategies and took the share market to the next level.
- Fall: "The most expensive thing in the world is trust." This trust is lost in the people on Harshad Mehta with one single news which was written by Sucheta Dalal. The continuous changes in the policies of the Government destroyed him. He was targeted by many people because he is a man who ruled the share market.

Learnings

- Loopholes are not the way to success it might give you success but it will not last long so don't use it
- Be cautious when you are in success because everyone is wearing an invisible mask to target you and this pandemic has added an extra mask so protect yourself "Teaches you why India is a developing country"



MISS INDIA

Starring: Keerthy Suresh, Rajendra Prasad, JagapathiBabu, Nadhiya

Director: NarendraNath Producers: Mahesh S

Koneru

Music: Thaman S

Cinematography: Dani Sanchez Lopez, Sujith

Vaasudev

Editor: Tammiraju

Release Date: 4 November 2020 (OTT Release in

Netflix)



Story: The film revolves around Manasa Samyuktha (Keerthy Suresh) as a woman how she overcome the problems and achieve her dream to be an entrepreneur.

Plus Points:

The story line of a film is very good, cast did justice to their roles. Camera work is excellent and music is fine

Minus Points

- Debutant director narendra failed in his execution. Without showing the struggles of keerthy, he filled entire first half with a routine family drama and unwanted love scenes
- Keerthy looks are not good and the confrontation scenes are not up to the mark
- Director has limited the scope of the characters, and unutilised the cast. Editing work is not good, scenes are coming as expected
- There are some motives in the film that are confined to a single dialogue and not carried throughout a film by a director

Learnings from the character:

- ManasaSamyuktha focuses on her goal and never compromised it for any relationships"Believe in Yourself" she did it.
- ManasaSamyuktha joins her first job and strives hard but that is not her life it is justfor family society. We should live for us and have to achieve our dreams

Verdict: "The ingredients were very good but the taste of tea depends on the tea maker".

"Missed India"



B. RAJASHEKAR II MBA



Piscators are also known as fisherman who captures fishes and uses it as a food source for themselves or sells them in the market for a specific price. Fishing is an ancient activity which is being performed for thousands of years as a greater food source. But that activity brought a greater problem to the fisherman in some regions of Andhra Pradesh.

In Andhra Pradesh, there will be good fortune for the fisherman and more precisely for the piscators in Machilipatnam. Machilipatnam also is known as BANDAR is famous for Kalamkari Textiles, fisheries, and fish markets where you can find some best quality of seafood in that region which has given good profits to the fisherman there.

Previously before 4 years the boat owners and the fisherman gazed into profits in their fishing business. At that time due to less cost of living and low prices essential products, Fuel, groceries gave good opportunities for the fisherman in incurring profits. Those who had such businesses in past years they would be millionaires by now. There was a huge potential in the market to raise some profits by fishing.

Later on, the profits turned into losses. In the past 4 years till today, there was a drastic change in the fishing activity caused by an increase in prices of products globally where profits aren't a cup of tea anymore.

As to give detailed information about the situation in fishing, the boat owner comes fisherman came up to share

his experience about the problems they were facing. He gave us detailed information about the investment and expenditure and profits and losses.

A person was doing this business for 6-7 years with a huge amount of capital. He invested 50lakhs per boat and manufactured 4 boats which took 2 years with a cost of 2 crores more or less in the same place. Every boat has to be registered under Vizag port authorities which will cost Rs.10000 for each boat in order to procure a license legally.

These boats will go to BANDAR Harbour under license check, clearance certificate, grading, etc.

In order to fishing in the sea, the boat consists of 8 members all carrying their essentials. Once a trip is started it takes a week to return to the port from where they started. A single trip carries an amount of Rs.200000 worth good in other words, "fishes".

As mentioned above, in the past 4 yrs when a boat takes off for a trip, the boat is almost in a need to require 2000 liters of fuel. Due to the high consumption of fuel, the price to purchase the fuel goes to Rs.150000. Note that this cost is calculated on a normal speed of a boat., if it were fast boats the prices will stand tall challenging Everest. Added to that for ice storage it takes Rs. 10000, wages of the workers are around Rs.30000 and the remaining profit in hand will be around Rs.10000-20000. In those also some are kept aside for repairs of the ship.

This is calculated only for a single trip. if we see here these people aren't making profits but rather running into losses.

The goods worth and the cost of production are almost are equal which throws the fisherman into the dilemma of losses. Though the State Government is providing some Subsidies to the fisherman by providing an amount of 3000 liters of fuel for a month it is all gone only in a single trip. It takes almost an amount of 7000-9000 liters of oil for a month but the government is only providing 3000 liters of oil per month I.e. one-third of the amount consumed in one month.

These price hikes in the fuel are completely raising the cost of production of the good. Though how much the fisherman are protesting and asking for support for their business the government is not ready to respond to any of their calls.

Apart from that if we talk about Risk, presently the risk of sailing in the sea is more likely to be high (I.e.90%) compared to before 4 years(I.e.60%). The first thing which comes to our mind when we talk about risk is Insurance. Back then insurance is given to the boat when met with any damage but now there is no boat insurance presently as the people are misusing its benefits by damaging, sinking, or destroying the boat willingly to attain the compensation money, so now there is no insurance claim for the boats, I guess.

The state government provides insurance for the workers if they get into accidents while in the sea and the compensation amount will be Rs. 10 lakhs.

If we come to fishing, the fishing net alone costs around 10-15 lakhs which covers a distance of 15 km in length and can bear up to 3 tonnes of weight in it. This net should be renovated every year as it gets reduced in quality and assurance. All provisions, food, the shelter will be provided to the fisherman while fishing for a week.

The seafood cannot be exported to any state. There will be no crossing of state boundaries for business, so there will be no export trade for the owner. They are only eligible for inward trade of business.

To know the route while on the sea all the boats will be equipped with navigation devices to show us the correct route or destinations. while traveling on the sea there will also be some inside check by the Coastal guards. They will be in inspection to verify the license and check for any problems or any assaults from sea smugglers, etc.

The fisherman is largely facing problems with less manpower. As all the workers used to come from Nellore and around to work here changed their workplace from machilipatnam to Mangalore as there are a good scope and profits for this business in that area. it is like that because therein Mangalore the load or good itself costs around 5-6 lakhs and stays in the water for almost 10-15 days.

The rates, prices, and subsidies for oil, etc are more and make it more beneficial in Mangalore. This gives a good business for fisherman over in that area. So the shortage of workers made business to deprive of basic profits.

Though how much time or how many days you go on for fishing, only the load or quantity and quality of fish matters at last. we can find two sources of markets here. They are 1. lakes. fisheries, etc 2. Seafood., though both are used for fishing they do differ from each other. Lake's growth of fishes are high, in other words for a lake it takes only 2 months for giving us fully grown fish by using more feed to the fish and hybridization. But sea takes time for fully grown fish as these fishes are an outcome of naturality and these are much healthier than lakes or any other fishes.

So that's the reason why the sea fisherman is struggling to create profits in time and seafood profits depend only on precise fishing. With fewer profits,

manpower fisherman and owners are facing a lot of problems.

Here these all problems are on one side and the rest on one side. That Rest refers to **SEA MOUTH**. SEA MOUTH refers to the connecting point where both the River and the Sea meet. In other words that part of a river, estuary, or lagoon broadens out as it meets the **sea**. This point has no level of water with only 1-2 feet from the floor but for the boat, the water level should be above 5-6 feet giving a good depth for the boat to move without hitting the sand or seafloor.

This sea mouth leaves heavy damages for the boat such as holes, leakage of the boat, the spoil of bottom wood, etc. Every damage incurred by the boat will be around 7-10 lakhs and these all expenses should be bared by the owners who are already running in losses.

This SEA MOUTH is so dangerous that sometimes it capsizes the boat and many lives could be sacrificed for sea hunger.



(This picture represents that boats which are damaged and are being repaired)

Though many fisherman and owners are fighting for around 20-30 years against the government there has been no proper support from the government regarding the rectification of the problem.

Risk is everywhere but for what purpose you're risking is what all matters. But here all we can see is a risk because of the lack of fisherman, raise in prices of necessary products, oil, etc made the life of fisherman hard. Though the fisherman captures a good quantity of seafood such as TUNA fishes, Prawns, Fortuna fish, etc., though these all seafood are sold at a minimum price without hiking price as always from decades, they weren't able to meet the basic profits for the investment they kept in business.

Instead, people are showing interest in organic food over natural foods. such as vannamei seafood which is wholly based on medicines and pesticides which are used on seafood that are not healthy. These are sold for 400-500 per kg which is triple the price of natural seafood but still, people choose this



over good. Now, this is also the main reason for the fisherman to guit their business.

These seafood are some percent sold under some companies. Though there will be trade between two parties, there will be a problem with the company making payments allowing less percent of money circulation in the business with the trade party. This has also caused much effect.

Now, this report is not because of the pandemic effect or due to lockdown. This is going on like this for the past 4 years. Yes, the lockdown did show some effect on them like, they were having Transport problems, export problems within the state and price reduction of the goods made a huge fall in the business but not more than what they are facing since the last 4 vears.

Now as the prices of oil are high with less manpower and workmanship, constructed a huge barrier of problems to the fisherman and these fisherman profit margins are almost reduced due to high consumption of fuel. This gave these people to lose interest and faith in the business by making them descend from their business by selling their boats, etc to the people who are interested to buy and do business.

All they say is, " If the situation continues like this it will be a total waste doing such businesses in the market today. These problems will end that day when the government tries to stand as support providing some help to the fisherman. Otherwise, I wouldn't suggest anyone come into this business."

'So unless and until the Government takes initiation in solving the problems by making necessary arrangements, we cannot suggest for any future generations in doing this business knowing the risks and problems in it.'

-TEAM MANOGNA

WRITTEN BY- B.R. SHANMMUKHA **SWAROOP**



Biodiesel is a form of diesel fuel derived from plants or animals and consisting of long-chain fatty acid esters. It is typically made by chemically reacting lipids such as animal fat (tallow), soybean oil, or some other vegetable oil, etc.

- Biofuel is an alternative to diesel used in the vehicles. This biofuel is recently coming into existence because of its positive factors. Biofuel is a concept which focuses on pollution control, as pollution emitting from vehicles has badly influenced nature as well as the common man. It maintains an Eco-Friendly relation in society.
- · Biodiesel creates a great impact on the Indian economy as well as GDP. It helps in solving the energy crises with an increase in the GDP in the economy. If all efforts are made to substitute diesel fuel, **India** could replace over 40% of the projected demand for diesel by 2020. The energy generated from biofuels is equivalent to 340 million barrels of oil or over \$22 billion. ... Road transport sector accounts for 6.7% of India's Gross Domestic Product (GDP). Considering that in the first quarter India had a current account deficit of \$14.3 billion, we could wipe out almost a third of our current account deficit. These are some potential advantages of using Biofuels.

HOW IS IT MADE?

Biofuels are derived from renewable biomass resources and wastes such as Plastic, Municipal Solid Waste (MSW), waste gases, Buffalo fat, jatropha seeds, etc. It focuses

- on Non- edible materials to make the fuel. But not all industries use all products mentioned above.
- One of the Biodiesel industry which is located in the Guntur district uses buffalo fat as its main raw material to produce fuel.
- This is an MSME industry that deals in only less quantity compared to OMC industries which procure a huge amount of output. A yearly procurement of OMC's stands at almost 75 croreliters of fuel which stands on top. Other MSME industries cannot compete with those heavy industries due to a lack of sufficient Raw materials.
- Here all the fat and tallow is extracted out of buffalo and is processed. This process is started with the liquidation of the solid-fluid which is obtained from fat. This fluid is converted to liquid through boilers. This process takes almost all 24hrs to convert to a liquid state which acts as a continuous process every day. (The above picture represents the boilers as mentioned above in the sentence)
- After the liquidation the material will be converted into fuel using a specialized formula and stored in storage units.
- The above picture represents the storage tanks in which the fuel material is stored which is vet to be turned into finished material.
- After this the fuel will be 100% procured by OMC's which will then dis-

- tribute it to the overall fuel bunks as a finished good. Here finished good in the sense, the combination of biodiesel and original diesel fuel. 100% of biodiesel cannot be used in the vehicles. So biodiesel will be in a ratio of 30% and diesel fuel in 70% where both the products blend in a correct ratio and give a standard output fuel which can be used in vehicles safely.
- Previously this animal and other non-edible waste would be used in dumping units which used to cause a lot of lands and environmental pollution and were also used in edible products which a raised some health issues in the society. Later on, these materials are used to create biofuel and bioenergy which has brought a tremendous change in the overall country and globally.
- Materials such as palm oil which are secondary grade oils that are non-edible which when used in converting the generated waste will be used as recycled energy to burn the engines, etc. Usage of waste oils which are used at homes, restaurants are also converted into recycled energy.
- Here there will be no wastage of material. If there is 100% of the material used in production the same 100% outcome will be shown. If any wastage happens to occur that wastage will be converted into its by-products. By-product which is obtained are Glycerine, olives, etc will be used in home usage products, etc.

- Here this single unit will create up to 10000-20000 litres per day. To obtain such an amount the plant will be working 24/7 to procure that amount by placing employers according to their shifts to run and check the process. But any industry can be run for only 20days in a month but not 30 days. So as mentioned above this outcome is recorded only for 20 days of work.
- As this is an **MSME**, there are only 5 units I.e. 5 plants., across Andhra Pradesh. Here this plant procures its raw materials from all over India but mainly from Uttar Pradesh.
- To start an MSME plant like this one should be having at least an amount of 2 crores with an equivalent working capital of 2 crores without such amount it would purely risk to do such business.
- If we talk about risks and problems. Here these types of plants face a problem with unskilled labor, process handling, choosing of raw materials, etc. If there occurs any mistake in the process there will be a huge loss measuring up to 8-10 lakhs per batch/unit which indeed a potential risk.
- Other opportunities and benefits here are it comes with More market and less material. Biodiesel is the only alternative fuel that significantly reduces emissions of carbon monoxide, particulate matter, unburned hydrocarbons, and sulphates compared to petroleum diesel fuel. If we compare biodiesel to Petro diesel then the former reduces emissions of carcinogenic compounds by as much as 85%. Biodiesel is even less toxic than table salt.

Biodiesel in India is of strategic importance for ensuring India's energy balance and security. So that is the reason why Biodiesel and Bioenergy plays a crucial role in India as well as Globally.



TEAM MANOGNA Written by: B.R. Shanmukha Swaroop



IPL is one of the most successful Sporting Leagues in the world. It's probably also the first sporting event to broadcast live on the internet, way back in 2010. With the ongoing scenario of the global pandemic and India still at various unlock & lockdown modes, the broadcast and digital audience are expected to skyrocket. A huge global viewership awaits.

It is an ideal situation for many brands to get associated with this iconic property & go all out on providing some unique customer experience for its consumers, along with product details. And not just the Indian subcontinent, but it's a world stage opportunity to showcase for Brands.

Because the viewership numbers and the engagement will be huge, it's an ideal chance to create a campaign that would allow brands to directly interact and build relationships with the consumer & stakeholders. Thus to capture eyeballs and prospective revenue generation.

I am sure enough marketing and digital brains are already at it, and in creation mode, as we speak. Happy to suggest and value add if any of the Brands would like to engage us. Of course, virtual audience engagement, gaming integration, and unique social media marketing would be some of the verticals in the new norm.



Current champion = Mumbai Indians (5th title)

Most runs = Virat Kohli (5878) [1]

Most wicket =Lasith Malinga (170)

There have been thirteen seasons of the IPL tournament. The current IPL title holders are the Mumbai Indians, who won the 2020 season. The venue for the 2020 season was moved due to the COVID-19 pandemic and games were played in the United Arab Emirates.

The just-concluded 13th Indian Premier League saw a record-breaking 28% increase in viewership compared to the last edition, the tournament in the UAE providing welcome relief to a world scarred by the COVID-19 pandemic.





Trusted **Talks**

with our **Vice-Chancellor**



PERSONAL PROFILE

Dr. M.Y.S. Prasad assumed the charge of Vice-Chancellor, Vignan's Foundation for Science, Technology and Research University from 01 July 2017. Before that, he was an advisor to the University for one year. Dr. M.Y.S. Prasad worked in ISRO for 40 years from 1975 to 2015 in different Centers and Units in the executive positions. He retired from Govt. service in May 2015 as Distinguished Scientist (APEX) in ISRO, and Director of Satish Dhawan Space Centre, Sriharikota, ISRO.

He held the following positions in ISRO:

- Director, Satish Dhawan Space Centre, SHAR, (2013 - 2015)
- Associate Director, Satish Dhawan Space Centre, SHAR, (2008 - 2013) Director, Development and Educational Communication Unit (DECU) and Dy. Director Space Application Centre, Ahmadabad (2005 - 2008)
- Director, Master Control Facility, Hassan (1998 - 2005)
- Dy. Project Director, PSLV (1997) -1998)
- Counsellor (SPACE) Embassy of India, Paris (1994 - 1997)

Dy. Project Director, ASLV and Project Manager in ASLV & SLV3 Projects in Vikram Sarabhai Space Centre, Trivandrum (1975 - 1994)

During his long experience in the Indian Space program, Dr. M.Y.S. Prasad steered various activities and programs in ISRO. He was involved and controlled all the launches of Launch vehicles from 2008 to 2015. Dr. M.Y.S. Prasad created several new systems and processes in ISRO which include new MCF at Bhopal, New Mission Control at SHAR. He was Chief Designer for a large beam steering Phased Array Radar with the most sophisticated and advanced features, and the Radar is called Multi-Object Tracking Radar (MOTR) commissioned in SDSC-SHAR. Dr. M.Y.S. Prasad represented ISRO & INDIA in the United Nations Committee on peaceful uses of Outer Space (UN -COPUOS) for eleven years from 1995 - 2006. He is active in International Professional Organizations like IAF, IAA, and IISL, etc. He had more than forty publications in various International and National journals, International symposia. He obtained his Ph.D. in the Satellite Communications field from the Birla Institute of Technology and Sciences (BITS).

His major recognitions and awards are:

- "Professor Nayudamma" Award for 2013.
- Honorary Doctorate from Jawaharlal Nehru Technological University, Kakinada in June 2013
- Govt. of India's Civilian Award Padma Shri for the year 2014
- Honorary Doctorate from Vignan University, Guntur, AP in 2014.
- "Vikram Sarabhai Memorial Award 2014-15 by the Indian Science Congress Association.
- Fellow of Institution of Electronics & Telecommunication Engineers (IETE) and Honoured with Diamond Jubilee Medal - 2014
- International Academy of Astronautics (IAA) Laurels for Team Award-2013 for a key role in Chandrayaan-I Mission.
- Selected and elected as the Member of International Institute of Space Law (IISL) with Headquarters in Paris.
- Outstanding Performance Award of ISRO 2012, announced in Aug 2015.
- Honorary Doctorate from Sri Krishna Devaraya University, Anantapur, AP. December 2017.

INTERVIEW

Student: Sir... Can U Share A Memorable Incident with Abdul Kalam Ji?

Vice-Chancellor Sir: "While doing the SLV-3 project, I wrote a 2-page application to kalam as I got delayed for the promotion and is receiving less salary. Then kalam sir tore the application and asked the age of me and told me not to think about all these things at this age (24vrs) and to focus on work. I laughed and came out of the room".

Student: Which quality that you admire and adopted from Abdul Kalam?

Vice-Chancellor Sir: "Team work, Faith in youngsters".

Student: Can u tell- A small story relating to the Padmashri award?

"I got to know about the award through a news channel. They have called me and informed methat I got this award and wants to take an interview of half an hour and asked what I wanted to say. So,I replied that this is the recognition of the work of thousands of people who worked in Srihari Kota behind me. I will be accepting this as a representative of all of them. Those words were flashed on TV screens. No one who has received the Padma Shri award before has not mentioned these things. So, my team got very happy by listening to the words. When I came back after receiving the award, all the members have organized a great function forme. It took 2 trucks for me to carry all the garlands to my house which I had received during that function".

Student: Did you face Any discrimination faced till now?

Vice-Chancellor sir: "People face discrimination in society because of two reasons: Gender, caste". luckily or unluckily I don't belong to either of the groups and did not face any discrimination.

Student: Which work will better payoff - Smart work or Hard work : why?

Vice-Chancellor Sir: Hard work is essential in everything you do. In some fields, more different types of works need to be taken, so your scope will be very broad. If a person works in the same field for a long time, his depth will be increased in that field. A person should have both depth and breadth in that specific field. It comes with a lot of hard work and effort.

Student: Are efforts enough for success or any luck factor is also required to become successful?

Vice-Chancellor sir: "No professional should believe the luck". Generally, luck is seen as a combination of factors that lead to success but no one knows which factors or which combination of factors lead to success. So, professionals like managers and engineers should not believe in luck.

Student: Did vou face Anv struggles in your career?

Vice-Chancellor Sir: My whole career was a struggle right from the first day-Because what I studied in engineering was mostly not relevant while doing a practical job". Now a day's variety of subjects are available. I'm thinking to write a book on my career and life in ISRO and the title which I had chosen for that book was "Sweet Struggle".

Student: How did you balance your personal and professional life?

Vice-Chancellor Sir:-My wife is more balanced than me. While I was working in ISRO, for 40 years I had not attended a single-family function, never celebrated any festival, nor took my wife anywhere. My wife understood my situation as I was working day and night. At the beginning of the SLV-3 project, they have shifted me from AP to Trivandrum. My wife doesn't know Malavalam at that time and we had our son along with us. After that, we came to Srihari Kota. I leftmy wife and son in my brother-in-law's house and went to the hotel and came back after 4 days. When I came to the house, my wife and son got disappeared. My wife waited two Days for me and went to her native place as she got bored and there were no phones to communicate at that time. So, after that,I went to her native place and explained what has happened and she understood the situation.

Student: What is your opinion on the statement that failures teach the best lessons?

Vice-Chancellor Sir: "The statement is correct on a small level but sometimes the failure is costly, you will not be getting another chance".

Student:-Will you prefer a disciplined person or an enthusiastic

Vice-Chancellor Sir: "Discipline and enthusiasm are not two enemies". In

any professional world, there will be democracy in discussing the ideas. A person should be disciplined when an order is given to do. So, in some cases, you need to be disciplined and, in some cases, enthusiastic.

Student: Describe yourself in one word?

Vice-Chancellor Sir: "It is not possible to describe anyone in one word".

Student: Do you have any regrets in work-life?

Vice-Chancellor Sir: While I was watching a TV program for ISRO chairman, so I was asked this question whether I had any regrets in his life, I thought for some time and said I had 2 boys. I don't have a girl child. So, this is the regret for me. According to me-daughters are more affectionate and there should be a girl in each

Student: What's your Favourite holiday spot?

Vice-Chancellor Sir: I have never experienced any luxury of holidays. In Hassan, Karnataka, on Sunday afternoons, I used to travel to villages just to enjoy nature and watch farmers. The farmers recognize me there usually and give me some vegetables like cabbage, or whatever they grow. The farmers never used to take money from me. They used to say that I'm doing great work for the nation. When I'm working in Srihari Kota. I used to drive inside Srihari Kota on Sundays. But I had the privilege to visit many countries. I always wanted to go to Russia which I couldn't.

Student: What's your Favourite movie?

Vice-Chancellor Sir: I enjoy watching movies in different languages. In Telugu, "Srivarikipremalekha" and in Hindi, "Goalmal" were my favourite.

Student:-Your message to the students?

Vice-Chancellor Sir: "If you are not willing to learn, no one can help you! If you are determined to learn, no one can stop you".



Bihar Elections 2020

The Bihar Legislative Assembly election was held in three phases through October-November to elect members to the Seventeenth Bihar Legislative Assembly. The term of the previous Sixteenth Legislative Assembly of Bihar is scheduled to end on 29 November 2020.

The election was held in three phases for a total of 243 seats:- the first for 71 seats on 28 October 2020, the second for 94 seats on 3 November 2020, and the third for the remaining 78 seats on 7 November 2020. The counting of votes began on 10 November 2020 and the incumbent National Democratic Alliance emerged as the winner with 125 elected MLAs, whereas the principal opposition coalition of Mahagathbandhan won 110 seats. Other minor coalitions and parties won 7 seats while only 1 newly elected MLA was an independent.

Reasons for Bihar being angry with the present government

The main issue was that of the jobs and the economy. Bihar, for a long time, has been an economically backward state and sends large numbers of migrant laborers to cities across the country. Due to the coronavirus pandemic lockdown, thousands of migrant laborers were forced to return to their home states due to lack of work, and Bihar was one of the most affected by the ensuing humanitarian crisis. Many of these workers blamed the current government for not having jobs for them in the first place, and not providing jobs when the lockdown started. There was also a significant anti-incumbency wave against Nitish, who has been CM for 15 years.

The three agriculture bills passed by the Indian Parliament amid nationwide protests are expected to play a key role in the elections.



Issues such as the lack of employment, alleged politicization of flood relief in the aftermath of the 2019 Bihar floods, and alleged inability of the state government to handle the Covid-19 pandemic are expected to be made an election issue by the opposition parties. The limited digital connectivity in Bihar and the migrant crisis are among the issues which are also suggested to have an impact on campaigning and poll outcomes.

The death of the former Lok Janshakti Party president and union cabinet minister, Ram Vilas Paswan on 8 October 2020 is also speculated to affect the prospects of the competing

Will the Bihar election results have any impact on the other state elections coming up next year?

Certainly. "Mahal kaafi important hai (the atmosphere is quite important)," a senior party leader said. The BJP's ability to score wins despite the presence of strong regional parties in the field will make it bolder in West Bengal, where it is in a fierce contest with the ruling Trinamool

Congress. However, in West Bengal, the anti-incumbency votes could be split between the BJP and the Left-Congress combine.

In Tamil Nadu and Kerala, the other two states where Assembly elections are due, the BJP does not have much influence, and its main goal would be to improve its vote share and win a few seats. However, the Bihar performance would act as a boost, and help it seek out new alliance partners or cement ties with existing partners in these states.

What impact does the Bihar result have on the popularity of the Prime Minister personally?

The campaign and the results have indicated that Narendra Modi's popularity is intact, the Corona Virus pandemic and the collapse of the economy not with standing. The BJP can now claim that the election was a referendum on Modi's governance, rather than a vote on Nitish Kumar as Chief Minister.

This victory, coming at a time when the Prime Minister has been criticized for his handling of the Covid-19 situation, the tensions on the border with China in Ladakh, and the economic slowdown, would place him on a stronger pedestal, and encourage him to press ahead with his government's reform agenda and other initiatives.

After the election results were announced, the incumbent Chief Minister of Bihar Nitish Kumar thanked the Prime Minister of India Narendra Modi for his contribution and support to the National Democratic Alliance in the election campaign. Narendra Modi himself declared victory and quoted "Democracy has once again won in Bihar."

S. HARSHITHA II MBA



2020, the year that can be described by uncertainty. A long time down the line we can recollect how the world changed for the current year and life ground to a halt. We have seen prominent remarkable occasions till now, with one prompting the other and we are as yet not done at this point. In any case, one of the progressions which were foreseen as well as rather important occurred as the National Educational Policy 2020 in India and turns out to be one of the significant positive forward leaps of this generally terrifying beginning of the decade.

The Education system of any country has the capability of judging its economic growth and advancement and with this as a backdrop, the NEP 2020 reforms will assist India with breaking into the main three economies of the world in the following 10 years.

The National Educational Policy 2020. reforms

The new policy will accommodate a great deal of adaptability and comfort to the undergraduates. This is a critical advance in any event of educational opportunities for the Institutions to put them at standard with the Global Advanced Education Establishments.

The rebuilding of the 10+2 school educational plan is one of the significant features of this far-reaching strategy and will make the pedagogy framework more practical.

The native dialects (mother tongue) have been given due significance, particularly in a nation like India, where we are pleased with our diversity and this was a positive development.

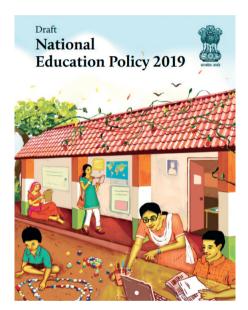
- Having a solitary administrative body will make it more organized and productive to examine and screen the instruction framework.
- The Scholarly Bank of Credit is a masterstroke, undergraduates at the under-graduation level will surely profit by this, and from the adaptability it brings.

Major Changes Introduced

- Board exams will be low stakes
- Mother tongue will be the medium of instruction till 5th grade
- Students to learn coding from class 6th
- e-content in regional language
- Phasing out affiliation system in 15 years
- National Assessment Centre-PARAKH.
- Schools, teachers, and students to be digitally equipped.

Salient Features

- Education policy revamped after 34 years.
- 5+3+3+4 curriculum to replace 10+2 system.



- Foundational 3 Years (Anganwadi/Pre-school/Balvatika).
- Age: 3 to 6 | 2 years (Class 1 & 2) (Age 6 to 8).
- Preparatory 3 years (Class 3 to 5) - Age: 8 to 11.
- Middle 3 years (Class 6 to 8) Age: 11 to 14.
- Secondary 4 years (Class 9 to 12)-Age: 14 to 18.





MICRO SMALL MEDIUM **ENTERPRISES**

MSME is one of the thrust areas focused by the ministry of finance, Government of India and RBI has stipulated targets to be achieved under MSME lending and non-achievement of targets attract penal provisions

Further, MSME is one of the profit vielding verticals of the bank by the virtue of large based of activities covered under the MSME portfolio major share of manufacturing and services fall under MSME ambit. There is ample potential for MSME advances since these activities are engaged in manufacture or production processing or preservations and service of a wide range of product/ service required for day to day consumption.

IMPORTANCE AND SHARE OF THE MICRO SMALL MEDIUM ENTERPRISES IN INDIANECONOMY

- 95% of the total Industrial units in India are micro, small, medium sector units
- 40% of the total manufacturing output is contributed by these units
- 45% of employment contributed by the MSMEs
- 36% of the country's export is contributed by the MSME units
- 85% are coming from the tiny sector units (micro-enterprise)
- 33% of the national income (GDP) in the emerging Economy

In the view of the large potential of MSMEs in shaping the Indian economy, the government of India along with the RBI have emphasized the need for growth of MSMEs with adequate finance opportunities and other infrastructure facilities through the acts and guidelines despite the MSMEs 50% of the units lack to access to finance, which hinders the growth.

MSME 2019, ACT

Earlier, the MSMEs were defined based on investments put in, now the revised definitions will

also include the turnover of the company.

- Sitharaman also declared that there will be no more distinction between Manufacturing and Service MSMEs.
- MSMEs will now be called Micro units if they have investments up to Rs 1 crore and a turnover of less than Rs 5 crore.
- Delivering the economic package, part of the Aatmanirbhar Bharat Abhiyaan, FM Nirmala Sitharaman announced revisions in the definition of Micro Small and Medium Enterprises (MSME). Earlier, the MSMEs were defined based on investments put in, now the revised definitions will also include the turnover of the company.
- FM Sitharaman also declared that there will be no more distinction between Manufacturing and Service MSMEs.

Earlier, the criteria for manufacturing units and service units were different. Now those distinctions between Manufacturing and Service MSMEs are being removed. They will all be defined similarly," she said.

MICRO UNITS

MSMEs will now be called Micro units if they have investments up to Rs 1 crore and a turnover of less than Rs 5 crore. The definition earlier was on investment criteria of up to Rs 10 lakh for Service MSMEs and Rs 25 lakh for manufacturing.

SMALL UNITS

For an MSME to be defined as a Small unit, its investment limit has been raised from Rs 5 crore to Rs 10 crore with a turnover of fewer than 50 crores.

This applies to all MSMEs including the Service enterprises which earlier came under-investment of up to Rs 2 crore.

LEADING

MEDIUM UNITS

PERFORMANCE

INNOVATION

Enterprises with investments up to Rs 20 crore with a turnover of less than Rs 100 crore will now be called Medium units. Earlier, the investment limit for Medium units was up to Rs 10 crore and Service enterprises up to Rs 5 crore.

The definition being changed is done in the favor of MSMEs. There has always been this fear, among successful MSMEs also, that if they outgrow the size of what has been defined as an MSME, and they will lose their entitled benefits. This is why MSMEs like to remain within the definition rather than grow. With the revised definitions of MSMEs, they will not have to worry about growing their size and can still avail benefits.

PRADHAN MANTRI GARIB KALYAN **PACKAGE**

Rs. 1.70 Lakh Crore relief package under Pradhan Mantri Garib Kalyan Yojana for the poor to help them fight the battle against Corona Virus:

- Insurance cover of Rs 50 Lakh per health worker
- 80 crore poor people have given the benefit of 5 kg wheat or rice per person for the next 3 months
- 1 kg pulses for each household for free every month for the next 3 months
- 20 crore women Jan Dhan account holders get Rs 500 per month for the next 3 months

Existing and Revised Definition of MSMEs

Existing MSME Classification						
Criteria : Inestment in Plant & Machinery or Equipment						
Classification	Micro	Small	Medium			
Mfg. Enterprises	Investiment < Rs. 25 lac	Investment <rs. 5="" cr.<="" th=""><th>Investment <rs. 10="" cr.<="" th=""></rs.></th></rs.>	Investment <rs. 10="" cr.<="" th=""></rs.>			
Services Enterprise	Investment <rs. 10lac<="" th=""><th>Investment <rs. 2="" cr.<="" th=""><th>Investment <rs. 5cr<="" th=""></rs.></th></rs.></th></rs.>	Investment <rs. 2="" cr.<="" th=""><th>Investment <rs. 5cr<="" th=""></rs.></th></rs.>	Investment <rs. 5cr<="" th=""></rs.>			
Revised MSME Classification						
Composite Criteria : Investment And Annual Turnoer						
Classification	Micro	Small	Medium			
Manufacturing & Services	Investment <rs. 1="" cr<br="">and Turnover <rs. 5="" cr<="" th=""><th>Investment <rs. 10="" cr<br="">and Turnover <rs. 50="" cr<="" th=""><th>Investment <rs. 20="" cr<br="">and Turnover <rs. 100="" cr<="" th=""></rs.></rs.></th></rs.></rs.></th></rs.></rs.>	Investment <rs. 10="" cr<br="">and Turnover <rs. 50="" cr<="" th=""><th>Investment <rs. 20="" cr<br="">and Turnover <rs. 100="" cr<="" th=""></rs.></rs.></th></rs.></rs.>	Investment <rs. 20="" cr<br="">and Turnover <rs. 100="" cr<="" th=""></rs.></rs.>			

- Gas cylinders, free of cost, provided to 8 crore poor families for the next
- Increase in MNREGA wage to Rs 202 a day from Rs 182 to benefit 13.62 crore families
- Ex-gratia of Rs 1,000 to 3 crore poor senior citizen, poor widows, and poor Divyang
- Front-loaded Rs 2,000 paid to farmers under existing PM-KISAN to benefit 8.7 crore farmers
- **Building and Construction Workers** Welfare Fund allowed being used to provide relief to workers
- 24% of monthly wages to be credited into their PF accounts for the next three months for wage-earners below Rs 15,000 p.m. in businesses having less than 100 workers
- Five crore workers registered under Employee Provident Fund EPF to get a non-refundable advance of 75% of the amount or three months of the wages, whichever is lower, from their accounts
- Limit of collateral-free lending to be increased from Rs 10 to Rs 20 lakhs for Women Self Help Groups supporting 6.85 crore households.
- District Mineral Fund (DMF) to be used for supplementing and augmenting facilities of medical testing, screening

OTHER RESOURCES

At the request of the Government of India, RBI raised the Ways and Means advance limits of States by 60% and enhanced the Overdraft duration limits.

- Issued all the pending income-tax refunds up to 1 5 lakh, immediately benefiting around 14 lakh taxpayers
- Implemented "Special Refund and Drawback Disposal Drive" for all pending refund and drawback claims
- Both the above measures amount to 1 18,000 crores of refund.
- Sanctioned Rs 15,000 crores for Emergency Health Response Package. Provided Relaxation in Statutory and Compliance matters, such as -
- Extending last date for Income Tax Returns to June 30, 2020
- Extending filing GST returns to end of June 2020
- 24*7 custom clearance till 30th June 2020
- Relaxation for 3 months for debit cardholders to withdraw cash free from any ATMs, etc
- Allowing payment before 15 May 2020 for Motor Vehicle and Health Insurance Policies
- Mandatory Board meetings extended by 60 days till 30 September

Allowing Extraordinary General Meetings through Video Conference with e-voting/simplified voting facility

MEASURES TAKEN BY RESERVE BANK OF INDIA

- Reduction of Cash Reserve Ratio (CRR) has resulted in
- Liquidity enhancement of ¹ 137,000 crores.
- Targeted Long Term Repo Operations (TLTROs) of 100,050 crores for fresh deployment in investment-grade corporate bonds, commercial paper, and non-convertible debentures NBFCs and MFIs.
- TLTRO of Rs.50,000 crore for investing them in investment
- Grade bonds, commercial paper, and non-convertible debentures.
- Increased the banks' limit for borrowing overnight under the marginal standing facility (MSF), allowing the banking system to avail an additional 1 137,000 crore of liquidity at the reduced MSF rate.
- Announced special refinance facilities to NABARD, SIDBI, and the NHB for a total amount of 1 50,000 crores at the policy repo rate.
- Announced the opening of a special liquidity facility (SLF) of 1 50,000 crores for mutual funds to alleviate intensified liquidity pressures.
- The moratorium of three months on payment of installments and payment of Interest on Working Capital Facilities in respect of all Term Loans.
- Easing of Working Capital Financing by reducing margins.
- For loans by NBFCs to the commercial real estate sector, an additional time of one year has been given for an extension of the date for commencement for commercial operations (DCCO).





FACULTY ACHIEVEMENTS

Dr. P. Lakshmi Narayanamma organized a webinar on "How to Select a Research Topic- A Kaleidoscopic View" on 01-07-2020. The objective of this webinar is to address research scholars on how to choose a research topic. It was observed that developing a good research topic is an essential skill for every researcher and it is clear that selecting a good research topic may not be that easy. It must be narrow and focused enough to be interesting, yet broad enough to find adequate information and must be thoughtfully taken care of. If we take some time to thoughtfully brainstorm the possibilities and enhance them down into an intensive research problem, we'll be clear with a topic that is convenient, useful, and most importantly interesting. Following are the key points to be noted:

- Brainstorm your ideas.
- Literature Search
- Ensure that the topic is manageable and that material is available.
- Make a list of keywords.
- Be flexible.
- Define your topic as a focused research question.
- Research and read more about your topic.



Dr. P. Lakshmi Narayanamma, MBA, Ph.D., Associate Professor, Department of Management Studies, Vignan's Deemed to be University.

UDBHAV 2.0 A virtual Youth Event

is a national-level management Meet organized by the Department of Management Studies held at Vignan's Foundation for Science Technology & Deemed (Deemed to be) University, Vadlamudi campus. The event is famous for its creative challenging tasks, best in class hospitality, and unlimited fun. We had a spectacular three-day buzz of enthusiastic participants on 28th -30th June'2020. It was filled with ideas, innovation, creativity, fun, and enthusiasm contributed by the best minds from all across the country. The most notable parts of the entire meet were the creativity and artwork with the entire campus decorated with blue-white themes and related elements. Participants were engaged in stimulating as well as fun events simultaneously.

UDBHAV 2.0 - destination excellence saw the participation of more than 50 colleges, amongst which

30 were outstation colleges including SRM university, KLU, AcharyaNagarjuna University, Hindu college, AC college, JKC College, Andhra Loyola College, PB Siddhartha College, RVR & JC, VIT AP, VVIT, TJPS College, St. Ann's degree college, GVR & S college, SRK institute of technology, PVPSIT, Narasaraopet engineering college, PSCMR College, Andhra Muslim college, CIET, Nalanda institute of technology, KHIT, Bapatla engineering college, NIMRA college of engineering and technology, TEC, UCET, NRIIT, NVRCET, VRSEC, TRR & S degree college. Around 750 students from different colleges participated in events conducted across a day. The Poser World (Best Selfie) event received 50 Participants.

The Business quiz event had the participation of over 500 which brought out the competitive spirit within theseyoung and budding

minds. Other specialization events also had equally enthusiastic participation of 50 different colleges.



Mr. A. Sai Manideep B.Tech., MBA, (Ph.D.) Assistant Professor, Department of Management Studies, Vignan's Deemed to be University.

Dr. S. HanumanthRao, Associate Professor of Department of Management Studies has organized a Two-day Workshop on MCDM (Multi-Criteria Decision Making) **Applications** on 28th -29th August 2020. Manoj Mathew hosts this workshop is working as an Assistant Professor in the Department of Mechanical Engineering at ShriShankaracharva Institute of Professional Management and Technology Raipur, India. Five hundred candidates registered for the workshop, and 120 students have participated during both days of the workshop from various parts of the country. This workshop covers Introduction to Multi-Criteria Decision Making, Criteria Importance ThroughInter Criteria Correlation (CRITIC) method, **Analytic Hierarchy Process** (AHP), and Technique for Order of Preference by Similarity to Ideal Solution (TOPSIS). The students are actively participated speaker answer the questions.



Dr. S. HanumanthRao, M.Sc.(Stat), MCA, Associate Professor, Department of Management Studies, Vignan's Deemed to be University.

Dr. K. Kalpana, Professor of Department of Management Studies has organized A One Day National Webinar on Industrial Relations & Trade Unions – A **Contemporary Perspective** on 24th August 2020. Mr. G. Kishore Kumar hosts this Webinar is working as a Vice- President in Life Insurance Corporation (LIC) of India. Two hundred candidates registered for the Webinar, and 140 students have participated on the day of the webinar from the various parts of the country. This Webinar covered Contemporary Labor policies and legislation, Safety, health, and welfare relating to special target groups such as women and child labor, enforcement of labor laws in the central sphere, Adjudication of industrial disputes through Central Government, Industrial Tribunalscum-Labor Courts, National Industrial Tribunals, Workers' education, Administration of central labor and employment services and employment matters.



Dr. K. Kalpana, B.L., MBA, Ph.D. Professor & Head, Dept of Management Studies, VFSTR

Mr. T. Nagendra Kumar, Assistant Professor of Department of Management Studies organized: One-day Symposium On & Design Thinking in Digital Marketing on 24th May 2020. It's a virtual symposium organized through YouTube, which allowed 1200 participants from various institutes to participate in the program and scheduled three sessions. Mr.D. Vijay Krishna, Dean T&P, VFSTR deemed to be university &Mr.V.S. Pavan, founder of CXO, Squpus technologies, Hi-Tech city, Hyderabad focused on various tools and techniques of Design Thinking in the Digital Marketing scenario.



Mr. T. Nagendra Kumar, MBA, LL.M., (Ph.D.) Assistant Professor, Department of Management Studies, Vignan's Deemed to be University.



CAN YOU OPEN THE LOCK USING THESE CLUES?

682 ONE DIGIT IS RIGHT AND IN ITS PLACE

ONE DIGIT IS RIGHT BUT IN THE WRONG PLACE

TWO DIGITS ARE RIGHT **BUT BOTH ARE** IN THE WRONG PLACE

ALL DIGITS ARE WRONG





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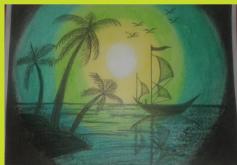








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В	Minimum 50% in any Bachelor's Degree	Written Test, Group Discussion and Personal Interview	Intermediate (10+2) with 50% in AP & Telangana State - CBSE - ICSE / 50% in other south Indian states

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