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DEPARTMENT OF  
MANAGEMENT  
STUDIES

# Manogna

Quarterly Chronicle



05

BIG DREAMS,  
START SMALL!

KERALA TOURISM

24

33

CRED SUCCESS  
STORY



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## Inside...

Page No.	Page No.
5	Big Dreams, Start Small!
6	Learning As A Driver Of Business Success
7	HR Analytics
8	The Skilling Revolution
9	How To Win [not Just Fight] The War Of Talent
10	Can Fabric Waste Become Fashionable Resource
12	Why Do Operations Matter More In Small Businesses?
14	How Marketers Manipulate Consumers
16	Introduction To Electronic Banking
17	Brain Vs Beauty
18	Guerilla Marketing: Great Marketing Strategy On A Small Budget
19	Evaluating Portfolio Management And Investment Decisions
20	Zerodha Company
21	Support Of Copper Water Bottle
22	India Towards Economic Uplift
24	Kerala Tourism
26	The Forgotten Rock-cut Architecture Of Undavalli
27	Gandikota
28	Lepakshi
29	T-20 Worldcup 2021
30	Hockey
32	Ratan Naval Tata Indian Bussiness Man
33	Cred Success Story
34	Photopedia

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# Big Dreams, Start Small!

## A story of a well-developed Nursery



In the process of becoming an MBA graduate, “Ch. Tharun” found he on the path of being a self-made entrepreneur which he dreamt of being for the past several years. In this process, he not only chased his goals but also changed the field of agriculture and its ways by implementing traditional and empirical ways which benefitted the farmers as well as the buyers. His ultimate goal is to become one of the top and the foremost leading agriculture-based entrepreneurs in the industry sector.

This dream started while he was accomplishing his undergraduate honors in BBA. He took the burden of paving a path for himself in which he was interested. Although tharun didn't have many resources available to him in under graduation, he never gave up hope. Soon as he graduated BBA, he took on himself to pursue MBA. As soon as he started his MBA, he continued his pursuit of becoming an entrepreneur and made himself available to the resources required to accomplish it.

Tharun started a nursery named “Akhil Agro Agencies and High-Tech Nursery” where plants are grown for transplanting, for use as stock for budding and grafting,

or are on for sale. This business includes an investment of approx. Rs.25, 00,000 and is established in a well-suited place in the mulugu district of eturnagaram, Telangana. He hired around 20 daily wage-based workers who work at the nursery. The specialty of his approach to work is that they use trays for farming, unlike ground farming.

The nursery started around six months ago when it was still in the beginning stages of growth. Since the past two months, operations and execution have been coming into play which enables the facility to function at a higher level. When we read the word business, the next thing that comes into our mind is “profit”. In this case, the nursery is going through a break-even situation where the profits are equal to the costs of the whole venture. The estimated time limit for acquiring profits is said to be in the upcoming three months.



All types of seasonal & regional crops like chili, cotton, watermelon, etc. are grown

according to their season and the resources available. From July to December, the local farmers tend to grow high amounts of chili crops in their land but have a disadvantage of Plantation to growth ratio in which if a farmer plants around 1kg of seeds, the number of crops grown will be around 70k to 75k which has a loss ratio of around 25% - 30%. Whereas in the case of tray plantation, if the same 1kg is used for plantation, around 130k to 140k crops can be produced which will have a profit of around 30% - 40%. This result may differ based on the type of seeds used and the weather it is grown. Cocopeat is a fertilizer used in this type of plating which increases the growth of plants compared to growth in soil and has to be bought in a bulk quantity considering the price and quality. This fertilizer has to be bought separately excluding the rate of seeds. Once purchased, it is used in all types of plantations throughout the year and has to be imported from various sellers. The land used for the nursery is around 2 ½ acres in which the seeds are planted and cultivated but the nursing which is produced is applicable to use in around 300 acres.

The whole operation is divided into two categories, one is farmer-based and the other is personal-based. In the personal-based category, the whole process of growing the seed is done by the nursery which will make the cost of each crop around 1 rupee whereas in farmer-based, a nursery is not used and the cost of the crop will cost around 0.5 – 0.7 rupee. After selling these crops to the farmer's profit is obtained after deducting the costs of seeds, fertilizer, etc.

This whole process is being undergone in the thought of changing the basic idea of agriculture and in hope of finding efficient and effective ways to define agriculture.

Written By:

*Bandaru Raghava  
Shanmukha Swaroop  
II MBA*



# Learning As A Driver Of Business Success



Leadership and business professionals want the business to remain successful and profitable. These reasons are for developing a learning culture and that addresses the needs of an employee while creating and ensuring business success is critical.

## What drives a successful business?

Economies of scale, lucrative assets, or diversification are the most important driver of success, followed closely by powerful capabilities. Companies that owe their success to more driver factors have measurable lower performance.

## The most important drivers of a successful business

Main important and focusing on five key drivers- cash, profit, assets, growth, and people to make money and sustain profitable growth.

Learning new things makes the people new in different ways and supports people to evaluate the business strategies and their workforce. The learning program is kindly restricted to the interested people and business supportive manner.

## Few things that contribute to business success:

Having a goal in mind, having a business plan, good strategy, studying the

competition, keeping proper records, understanding the risks, provision of good products and services. Commercial success describes an enterprise's ability to generate the expected profit from its operations with all the resources it has at its disposal obviously, the logic of every profitable business is to be successful. What motivates someone to become an entrepreneur?

What motivates someone to become an entrepreneur? You want to be your boss. You want to create your projects. You want the opportunity to grow a business and face difficulties and achieve growth in the business.



## What is continuous learning?

Since we know that the challenges of the modern marketplace are driving a variety of learning and development-based imperatives, and specifically defines a continuous learning program. It should not be focused on the broader concepts of continuous education.

Continuous learning is the application of deeply integrates educational strategies that drive growth through iterative just-in-time micro-learning experiences implemented over an extended period and it is a two-part dance. It requires long-term investment, both in building the infrastructure to support it, as well as a culture that celebrates learning as a primary business objective itself.

## The benefits of continuous learning are as follows

We know that continuous learning initiatives have some obvious potential upsides for employees as well as you, the organizational leader. They often became a broad catalyst for compounded ROI by developing a more competitive talent pool which leads to better products eventually to sales. For employees, the ability to continue developing those products with a wide latitude of expertise.

There is quite a bit of collateral value as well though, including some less obvious outcomes that could be the difference between getting your team on board to build a continuous learning program or not.

Finally, I define continuous learning in the first part of this post as the application of deeply integrated educational strategies that drive optimum growth through just-in-time micro learning experiences and implemented over an extended period.

Written By:  
*Senhitha  
Tellakula*  
II MBA



Your Most Unhappy Customer Are Your Greatest Source Of Learning

- Bill Gates





# HR Analytics

The word 'analytics' means the analysis of data by the use of statistics and mathematics. HR Analytics means as the name says the analysis which is performed on the data of HR Metrics to get the required result.

Human Resource Analytics are the tools that help HR Managers to make better decisions by the analysis of HR Metrics and to improve better performance of employees, employee engagement, and employee retention.

## What is HR Metrics...?

Metric means the standard of measurement. The result is obtained from the measurement of some functions of HR is called HR Metrics. Drawing a conclusion based on HR Metrics are HR Analytics

## Some examples of HR Metrics are...

- ✓ Cost of HR per employee
- ✓ Ratio of HR professionals to employees
- ✓ Ratio of HR business partners per employee
- ✓ Turnover means the number of leavers/total population in the organization
- ✓ The percentage of the absence of employees
- ✓ Time to Hire each employee
- ✓ Billable hours per employee
- ✓ Revenue per employee
- ✓ Employee engagement
- ✓ Performance Management

The HR analytics are completely depending on HR Metrics. It is possible to get HR analytics only when the HR metrics are available for better decision-making. HR analytics plays a vital role in the process of decision-making regarding HR Functions. HR

Metrics is just like a basement for HR Analytics or we can call them prerequisites for HR Analytics also. The acing analytics is the analytics that helped HR Functions effectively for better results. It enables the HR manager to understand the requirements and reasons very easily.

## Types of HR Analytics...

We have different types of HR analytics as follows

- ✓ Descriptive Analytics: This describes the HR metric in an understandable manner
- ✓ Prescriptive Analytics: This provides the suggestions and advice for better improvement of HR Functions
- ✓ 3. Predictive Analytics: Which estimates the requirements or risks of HR Functions
- ✓ Diagnostic Analytics: This enables the HR Professionals to better understand the problem

Strategic Analytics is also one type of HR Analytics. The types are also called levels of HR Analytics.

## Benefits of HR Analytics...



- ✓ It increases staff retention and process efficiency

- ✓ It increases productivity
- ✓ It helps to make better decisions and improves employee performance
- ✓ It supports the implementation of new processes and technologies based on the requirement
- ✓ It helps to reduce costs
- ✓ It helps to required pieces of training to employees based on their current level of competencies and uncovers skill gaps.
- ✓ It enables the HR Managers to understand the situation lucidly.

HR Analytics are the pillars for making planes, strategies in all functional areas of HR and even for remaining Business functional areas also like in determining the requirements of personnel, pay fixing, appraisal, while writing the job description, cost estimations and etc.,

An HR Manager should have known all these analytics with the help of metrics to make any initiation. This method increases production effectively as it is also a major advantage and helps to reduce risks in every activity to achieve reach organizational activities.

## DIFFERENCE BETWEEN HR METRICS AND ANALYTICS:

HR metrics do not interpret the meaning of measurement, it just measures the HR functions like cost per employee, employee turnover, etc., but whereas HR analytics explains why something has happened and what is the impact of an action or something which is happened with the help of result of HR Metrics. It just interprets the meaning of Metric which HR metrics do not, it only measures. HR analytics simply explains the cause and effect of something which is done already based on the recorded results by metrics.

HR Analytics also helps sometimes in the marketing functional area. It helps for remaining functional areas also as mentioned above.

Finding HR Analytics by using HR Metrics is the responsibility of the HR Manager for better decision-making and other purposes.

Written By:

**Vesala.  
Gowtham Nadh  
II MBA**



# The Skilling Revolution



Skilling is an integral part of transforming nations and business in today's world. It presents the biggest opportunity and challenges of the decade. The speed and scale of upskilling and reskilling human capital will determine which countries and organizations. Transformation deliver countries and organizations alike must invest time and money to upskill and reskill their work force to be able to adapt and adjust to this new order.

The recent Mercer Global Talent Trends report states that only 45% of the current workforce is adaptable to new world of work. 78% of employees say they are ready to reskill. Employees increasingly equate investment in their marketability as per there total reward proportion, with 63% of them trusting their company to invest in their skills. Investing in the future of learning, measuring skill levels, and workforce reskilling will be the top priority of many organizations in the current decade.

The changing market needs to face uncertain future, and continuous job redefinition and redeployment of human talent mean that learning has to become a virtual part of large business plan and that L&D function needs to be empowered. Where are we today and how some organizations are adopting for the future.

## Reskilling in the era of digital transformation:

The World Economic Forum predicts technology disruption and automation will give rise to 133 million new jobs in the coming years. One approach is to view digital technologies as an inherent part of the workforce and fuse the two concepts into building a 'digital workforce'. The digital workforce of the future encompasses modern technologies and tools, alongside the human side of the work. The skills will vary from industry to industry and depends on the space of the transformation. This will train our workforce to operate increasingly in digital work places and combine your cognitive abilities with modern tools and technologies.

### Focus on the basics first:

The worldwide banking industry is experiencing a rapid pace of digital transformation and struggling to find the right talent. ANZ bank, for instance, with its workforce of 45,000+ employees, created a learning platform powered by Ed Cast, focusing on 14 fundamental digital skills that can help build strategic organizational capabilities. The organization has a decade-long plan to ensure continuous learning of its employees and create a stable foundation of the basic of skills required to thrive in today's world. Flexible to incorporate new and emerging trends to help the organization get ready for the future. The bank considers this investment crucial in building a stable future and doesn't want to risk being left behind.

### Challenges to build the organizational learning framework:

Many organizations struggle to build a holistic learning model and keep it relevant as per emerging technologies and trends. One of the biggest reasons for this is a gap between the leadership managers and L&D as to define what the learning goals are. The second and other common challenges is building motivation at the individual level. Balancing the push and pull the correct, the risk and ensuring

a stable momentum is visual for the success of learning interventions. Once a digital oriented growth mindset has been included the framework tools and the processes can be designed accordingly.

### Organizational Learnings: Best practices from success stories

At ANZ Bank, a program called 'Creating Digital Minds' that contains curated content to help learners understanding the basics of new skills in a blended experience has shown great promise. Learning and application process, the program keeps the awareness and motivation levels consistently high and helps the learner continuously relearn and re- experience virtual knowledge and concepts. At the Asian development bank, the digital fitness program has been designed on the lines of a digital gym.



### Learning to build a better future: The final word

Today more than ever, the importance of the learning in the workplace is essential. Learning is inseparable from an organization overall growth strategy today. Organization that are struggling to get leadership buy- in or involvement need to show the significant impact and improvement of learning interventions on the company's tangible and intangible assets.

Written By:  
S. Bhavani Lakshmi  
II BBA







# How To Win [Not Just Fight] The War Of Talent

Talent has been a primary agenda, if not obsession, for many general managers and human resources professionals for the 20 years as captured in the maxim “war for talent”. This talent emphasis has led to innumerable innovations in how organizations bring people into organizations. “Talent is not just about doing a best practice but how that practice delivers value to others”. Without defining what it means to win, the war for talent is aimless.

The war of talent refers to an increasingly competitive landscape for recruiting and refining talented employees and it is not a set of superior human resource processes, but a mindset that emphasizes the importance of talent to the success of organizations. “The war of talent”- Steven Hankin of McKinsey and company first used the term in 1997, referring to the competitive landscapes of talent recruitment and retention.

## HOW TO WIN THE TALENT WAR?

### SET THE RIGHT MINDSET:

A change of mindset is required: “I accept that the war will continue and that I may not always win, but what can change is where 'choose to fight the war and tools' use”.

The talent war is getting increasingly intense and will continue this way. This is something that we cannot change and have no control over. Therefore, focusing on what we can change will help us moving forward to the next step in the strategy.

### BATTLE OF THE RIGHT FIELD:

The challenge with where you fight for talent is that you will always be competing in the same spaces as your competitors.

### USE VALID AND SCIENTIFICALLY PROVEN TOOLS:

Deploying science-based psychometric assessment assessing a range of job-relevant competencies, skills and behavior is the foundation to maximize your efficiency and effectiveness.

### CREATE STRONG EMPLOYMENT BOND:

If an employee is told there will be learning and development opportunities, there must be robust programmes. The study found that successful companies provide opportunities for upskilling, internal learning, and professional growth opportunities.



Looking at employment packages, a company must carefully assess the work-life balance of the employee “you will attract here talent if you have programs in place to address an employee's needs both inside and outside the office”.

### COMPETE COMPENSATIONIS JUST THE START:

Compensation is important, of course, and you will need to make sure you are in line with the competition. But at the end of the day, a sky-high paycheck does not lead to motivation and it has no guarantee that your new hire will excel in their position.

Fair pay and a balanced benefits package are important.

### ENSURE A CONTINUOUS INTEGRATION OF YOURS PEOPLE DATA:

War is not a moment in time. No matter how effective your recruitment and selection process is, it is the integration of the data and the ongoing application that deliver sustainable success.

Insights begin with bringing data together, be it personality assessment, experiences, skills, and motivation, or values. No battle ever allows for perfect information, but having more data certainly provides for a better view, and that view with the flexibility to apply different lenses is key to insight.

### USE INFORMATION WISELY:

Information is currency, and currency has application across a variety of use-cases. Too often we discard the information we have after we have used it to win a battle forgetting that it contributes to success in the war. The insights you need to successfully change as the battlefield evolves.

Data flows from one point to another, from talent acquisition through talent management. It is these two strategic imperatives that were the basis for the war for talent to begin, recruitment and retention.

It is not enough to build on strengths but to use strengths to strengthen others. It is not enough to measure the amount of training or staffing but the impact of training or staffing on key organizational outcomes. Hiring or training someone who fails to deliver value to key stakeholders is like preparing a meal without knowing what the patron wants to eat or playing a sport without keeping score.

Written By:  
*Guvvala  
Meghana  
II MBA*





## CAN FABRIC WASTE BECOME FASHIONABLE RESOURCE

India, a Finnish company is manufacturing a brand new reasonably industrial plant that can turn trash into a fashion business. Jukka Pesola and Anders Bengs run Pure Waste Textiles. Their business model is simple: take leftover material and switch it into a new, usable piece of clothing. However, the garments don't scream recycled. The tees, sweaters, and pants they manufacture out of excess or waste textiles are modern and well-cut staples. COVID-19 has broken the style off-chain. As a result, industries that were already wasteful became even a lot of wasteful.

Even before the pandemic, the worldwide garment industry generated a calculable ninety-two million tons of textile waste per year. That's regarding one truckload of rag waste burned each second, in line with a 2017 report by the Ellen general Foundation. COVID-19 has created things worse. The industry is famed for its long lead times, high volume, and lowest value sourcing.

Tamil Nadu is the heart of India's textile manufacturing—an industry valued at \$2.2 billion. Bengs, Pesola alongside, and 3 alternative partners started by utilization scrap

Materials into hats. In 2006, Bengs and his three partners developed a line known as Costo, the whole grew in Helsinki and Bengs became even a lot of entrenched in

property fashion. Pesola, a textile industry knowledgeable with over fifteen years of experience, negotiating contracts with Indian and Chinese suppliers, began crafting a brand new business with Bengs.

In 2013, Pure Waste Textiles emerged. Pesola says that ninety-five p.c of textile fibers will be recycled. "Not solely will it be recycled," he explains "but it"

Cheaper, if we tend to add volume, as a result of we ought not to undergo the dying method."By repurposing material associated with sewing it in proximity, the couple hopes to form an efficient producing process that's low on its carbon footprint, cost-effective, and easier to manage. Their Indian business partner runs the stitching unit wherever the clothes will be sewn and finished. Already, Pure Waste Textiles has developed an annual turnover of one million Euros. 2017, the duo are viewing pushing sales. With a team of ten in Helsinki, five in Mumbai, and two hundred in Tamil Nadu, utilization isn't any longer simply a passion for Bangs.

According to John Torbeck, chairman of Change Capital and former business executive of GH Bass & Co (part of PVH), and Rockport (a subsidiary of Adidas), the complete style and delivery cycle is simply

twelve months, and plant orders are usually placed 5 months in advance. Once the pandemic hit, brands had ordered fabrics. Whereas brands like Adidas and Zara set to pay fully for this commitment despite monetary losses, others, as well as birds of Jove Outfitters, refused to pay. that might probably value textile employees regarding \$1.6 billion in wages over 3 months in 2020, in line with Workers' Rights pool and international Center for Labor Rights at Pennsylvania State University.

### TURNING WASTE INTO OPPORTUNITIES

For too long, the style trade has relied on low-cost labor and sourcing to drive down costs. The chaos of COVID-19 has shed a new light-weight on this unethical, unsustainable practice. To survive and thrive within the post-pandemic market, brands got to notice an additional humane and property cost advantage. Wiser cloth use through style and processes is probably going the answer. Material is commonly the best cost of venture production. Yet, the fabric is additionally the most wasted resource. By golf shot unused fabric to the new purpose, the fashion industry might facilitate saving the planet.





**“For Thousands of Years in China, Japan, and India Designers have Created Costume the Constraints of their Fabric Resources,”**

Another style philosophy could also be the solution. For thousands of years in China, Japan, and India designers have created attire inside the constraints of their fabric resources. Cloth first, designs second. This method begins with the oblong fabric and forms an article of clothing within the artistic constraints of the fabric. The ensuing styles, just like the classic robe or sari, are negligible and versatile and waste no fabric. The straight cuts and cubic fabric items also lead to a Lego-like standard design that may change manufacturing. This design methodology can repurpose leftover rolls of cloth into zero-waste designs at scale.

We can use style to show leftover cloth into opportunities. The thought of repurposing wasted fabric isn't new. Kantha patchwork from India's geographic region could be an ancient observation of stitching along the discarded fabric to provide wasted scraps a replacement life whereas providing heat to the wearer. It's been revived by entrepreneurs akin to Shamlu Dudeja, founding father of SHE (Self facilitate Enterprise) India, who was recently interviewed by Harvard Business School's making rising Markets project.

**“The Business Should Jointly Address the Chance and Burden Caused by Countless Heaps of Leftover Material Accumulated from the Past.”**



“Fast Fashion” is the enterprise version that maximum retail shops have commenced to follow. It emphasizes new patterns and customers immediately. Whereas a decade in the past there might also additionally had been 4 seasons in a year, now there are upwards of 10. Smaller, greater common seasons indicate greater shopping, at the same time as additionally quickening the tempo at which apparel is going out of favor. Clothing produced in large portions also can be offered at decrease prices, encouraging customers to shop for greater than they need. When we spend much less cash on apparel, we also are much less possibly to preserve directly to it at some stage in our subsequent spring cleaning. This approach that so that you can maintain up with the Joneses, we're spending extra cash on apparel intending to waste of favor and into the landfill.

Written By:  
*Avula  
Kalpana  
II MBA*



## Brain Teasers

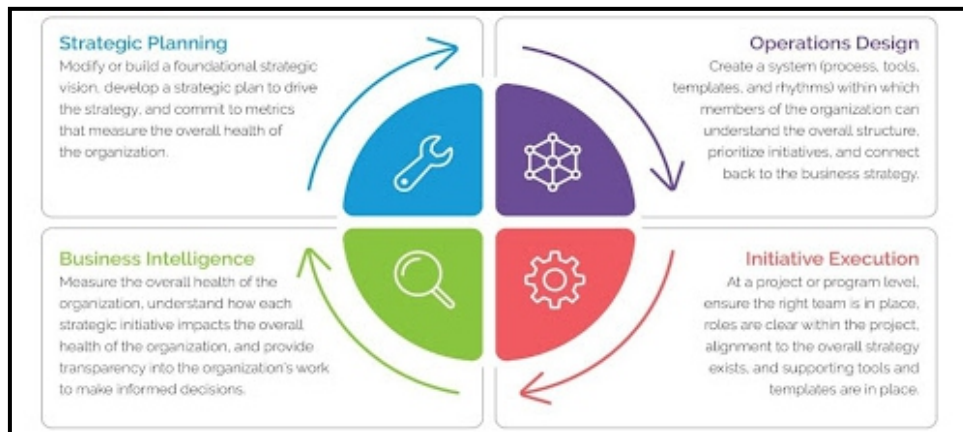
**1.Q.** A doctor and a bus driver are both in love with the same woman, an attractive girl named Sarah. The bus driver had to go on a long bus trip that would last a week. Before he left, he gave Sarah seven apples. Why?

**2.Q.** I left my campsite and hiked south for 3 miles. Then I turned east and hiked for 3 miles. I then turned north and hiked for 3 miles, at which time I came upon a bear inside my tent eating my food! What color was the bear?

**3.Q.** A woman shoots her husband. Then she holds him under water for over 5 minutes. Finally, she hangs him. But 5 minutes later they both go out together and enjoy a wonderful dinner together. How can this be?

Answers in 15<sup>th</sup> Page

## Why Do Operations Matter More In Small Businesses?



Small businesses often face a unique set of challenges. They have to do more with fewer resources, which requires a focus on efficiency. To achieve successful growth, they also have to proactively plan for their evolution, as much as any company can, to have a pipeline of resources needed for their next phase, all while being fiscally responsible about every choice they make.

To achieve a coordinated approach to these various elements, and to do it in alignment with the company's vision and business goals, requires a unique combination of skills to orchestrate the big picture while also diving into the details. That combination of skills is operations. What I mean by operations is the connective tissue between the vision of a company and the daily activity that accomplishes that vision. It is specifically the translation of that vision into planned action. It is the system that runs how a company does what it does. Which requires a focus on efficiency?

- ☑ To achieve successful growth.
- ☑ To have a pipeline of resources needed their next phase.
- ☑ To achieve a coordinated approach to these various elements, and to do it in alignment with the company's vision and business goal.

### Operational efforts support business goals in 3 main types:

- ☑ Coordinated efforts on a micro level or dividing into the details

- ☑ Evaluating cumulative effects on a macro level.
- ☑ Looking ahead through the lens of both financial planning and resource forecasting.

Details more in when you have to maximize a smaller number of resources. Defining who is responsible for what tasks helps ensure no unintentional duplication of effort. Defining specific processes helps teams get from A to B to C in a no circuitous way, leveraging the right skills at the right time to maintain high-quality outputs without the added senior-level involvement and extra time inherent when teams create new processes every time project execution begins.

On a macro level, operations bring together all relevant departments to connect their expertise and ensure alignment of effort toward common overarching business goals.

### **Definition of a small business:**

According to the US Census Bureau, about 99.9% of all companies in the US are small businesses. The SBA (small business administration) usually considers a company with fewer than 5000 employees to be a small business.

### **What is small business management?**

From creating a business, determining funding requirements,

managing employees overseeing marketing, advertising, and managing your own time.

It involves coordinating all aspects of the business to ensure that it keeps on growing and achieve success.

### Create a business plan:

It creates an effective business plan, outlines your business goals, objectives and provides a succinct description of your business and products or services. Review your business goals regularly to see what's changed, what's been achieved, and what needs to be revamped.

### Separate your personal and business finances:

The taxes for you and the business are calculated separately, it's necessary to open separate personal accounts that are designated for only business transactions

### Determine funding requirements:

The start-up companies funding the operations of the business are topmost. Priority whether you're opting for perks investment, angel investments, business incubators, bank loans, or government grants.

It is important to familiarize yourself with the merits and demerits of these funding sources as well as the criteria they use to evaluate the business.

### Hire the right people:

If you want your business to thrive, it's important to hire motivated, high-energy, trainable people who are looking for success rather than making a quick buck and offering the employees perks such as flexible schedules, happy hours, and team-building activities.

### Train your employees:

Even if you hire the smartest people in the world, it's going to take some time for them to understand the in's and out's of your business and figure out how to put things together to achieve long-term goals. Create a training plan that makes your employees feel more competent and empowered in their jobs.



### Keep track of your finance:

It is easy to keep track of the money coming and going out of the business. However, as your business operations grow, this task can become a headache. This is why you should either hire a full-term, on-staff accountant or simply invest in easy-to-use accounting software that helps you keep track of your finances and save your precious dollars.

### Invest in marketing:

Small businesses need to force their way in front of people, show them something valuable, and somehow have them listen to their pitch. Research the different small business advertising and marketing options before choosing a marketing model that works best for you and the business.

### Learn to delegate:

Time management is crucial for small businesses owners. A part of managing your time involves being able to delegate work to those awesome employees you have hired and trained especially tasks that don't really enjoy doing are those you know you are not very good at.

### What do small business managers do in operations?

1. Oversee the daily activities of employees.
2. Recruit, hire, and train new employees.
3. Ensure the day-to-day operations are running smoothly.
4. Manage inventory and make purchase decisions.
5. Handle production, marketing, and administration functions.

6. Design and implement the company's budget.

7. Set sales, goals and ensure that the team is on track to achieving them.

8. Ensure the financial goals of the business are being achieved

The Spur Group believes business operations must be approached within a proven framework. And only when all elements are addressed can an organization fully reach its potential. Our framework demonstrates how strategic planning, operations design, initiative execution, and business intelligence relate to, influence, and depend on each other.

Written By:

*Nagam  
Greeshma  
II MBA*



## Brain Teasers

**4.Q.** What is special about these words: job, polish, herb?

**5.Q.** I am taken from a mine, and shut up in a wooden case, from which I am never released, and yet I am used by almost everybody. What am I?

**6.Q.** A man stands on one side of a river, his dog on the other. The man calls his dog, who immediately crosses the river without getting wet and without using a bridge or a boat. How did the dog do it?

**7.Q.** I can't be bought, but I can be stolen with a glance. I'm worthless to one, but priceless to two. What am I?

**8.Q.** Turn me on my side and I am everything. Cut me in half and I am nothing. What am I?

**9.Q.** No matter how little or how much you use me, you change me every month. What am I?

**10.Q.** How can  $8 + 8 = 4$ ?

Answers in 15<sup>th</sup> Page

## How Marketers Manipulate Consumers



Marketers manipulate consumers by using advertising, pricing, and by using various tactics to manipulate the consumers. The main job of the marketer is to sell a product or service, so in the process of selling the marketer manipulates the consumer. Marketer manipulates consumer by influencing the consumer purchasing decisions through promotions and pricing strategies.

Marketers will use some tactics to make the consumer purchase the product. Marketers are the people who persuade the customers to purchase the product and drive them to sales. Some of the most important manipulation techniques are as follows:

- ☑ Promotions
- ☑ Expert's opinions
- ☑ Social proofs (online Reviews)
- ☑ Emotions
- ☑ Product placement

### 1. Promotions



When specifying promotions the marketers, to influence the consumers they

use the manipulation tactics like "Buy one get one free" (known as BOGO or BOGOF), "Wednesday offers", "The One-Time offer", "Limited Time offer"; the price will be increased and they will provide an offer like but one and get one the price will be still higher than usual but the customers will be tempted by the offers and also marketers will keep the eye-catching discounts like 50% and 70% boards and signs which make consumer to buy more and faster and also one more important way of this manipulative promotion is to buy more and pay less where the consumer will buy more than their needs it's a manipulative technique of marketer to make the consumer buy the product. Various advertisements are also used as a part of promotion to influence consumers.

### 2. Expert's opinions/use of celebrities:

As we all know the marketers will display advertisements to attract consumers. The marketers will use the professional-looking experts talking about the benefits of the products by using doctors, legal experts, actors, sportspeople to promote their brand which is simply known as celebrity promotional advertising. Even consumers by knowing that the particular celebrity will not use that brand but they still buy that as they were influenced by the celebrities this is one of the tactics of the marketers to manipulate consumers.

### 3. Social proof:

People mostly rely on online platforms to buy products due to several reasons. The marketer knows that the consumer will research the product before purchasing which means the consumer will check the reviews of the particular product so the marketer here will create a lot of fake reviews by its employees or by paying people to make fake reviews and manipulate the consumers that the particular product is quality one to purchase.

### 4. Emotions:



Marketers know how to make consumers buy the product as many of the consumers are emotionally related to some things the market or use the emotion also as a tactic to manipulate the consumer. The marketer will create some emotional advertisements with some of the relations like friends, family, 9.5 advertisements, etc. to influence consumers in a higher way.

### 5. Product Placement

Product placement is also a manipulative technique used by the marketer, it is a form of advertising the branded goods or services in the news channels, movies or various programs where the consumers will look at the advertisements and get influenced and also product placement is a major technique used by marketers as it impacts a large target of the audience to buy products.

### Size of the package:

The size of the product will be large and the quantity will be lower by seeing a large size the consumers will have an opinion that the product is well worth the price but in reality, the quantity will be lower which means the marketer is manipulating the consumer by using the size of the package also.



Also, the marketers will use various techniques like covert marketing, false advertising, impacting the consumer's perceptions, store environments, etc the marketers manipulating the consumers, some marketers will use social environment also to manipulate the consumers like green marketing where the marketer will promote that they produce reusable and eco-friendly products which are good for the healthy and safer environment.

Some of the marketers will increase prices immediately before starting selling the product and then later announces discounts but in reality, the prices are higher only it is just a manipulative tactic used by the company or marketer to manipulate the consumer. The marketer will create interesting stories through advertising which attracts the emotions of the

consumers and by viewing the advertisements again and again the emotions of the consumers will become stronger and stronger and will impact the consumer highly and make the consumer buy the product emotionally by creating a positive brand image in the minds of the customers or consumers

The marketer will use some marketing campaigns to manipulate the consumers at large. And the marketer will use politics to manipulate the consumer which means the marketer will take the help of media and media resources like newspapers and tv news to make the consumers aware of the brand and create attention in the consumer's community in an imaginative method, as the

Consumers believe the media strongly the marketer will use the media by giving money to the media offices to promote

their product or service to manipulate the consumers

Finally, the marketer will manipulate the consumer both emotionally and psychologically by having a brand exposure which creates recognition and trust in the consumers make them buy that product

Offer will only be valid for a limited time period like one day, 10 hours, 1 hour, etc will also be a way to manipulate the consumers.

Written By:  
*Mallala  
Thrinadh  
II MBA*



## Brain Teasers

**1.Ans.** An apple a day keeps the doctor away!

**2.Ans.** White, since the only place you can do that is the North Pole and polar bears are the only kind of bears that live there.

**3.Ans.** The woman was a photographer. She shot a picture of her husband, developed it, and hung it up to dry.

**4.Ans.** They are pronounced differently when the first letter is capitalized.

**5.Ans.** Pencil lead

**6.Ans.** The river was frozen

**7.Ans.** Love

**8.Ans.** The number 8

**9.Ans.** A calendar

**10.Ans.** When you think in terms of time. 8 AM + 8 hours= 4 o'clock.

# Introduction To Electronic Banking



## Introduction to electronic banking:

During the twenty-first century, electronic banking became a salvation for the people of India. Even though the process of bringing banking to the next level was delayed in contrast to other industrialized countries around the world, India has managed to adapt to technology at a rapid pace.

By providing online banking services in its branches in 1996, the Industrial Credit and Investment Corporation of India became India's first to embrace electronic banking. HDFC Bank, IndusInd Bank, and Citibank followed suit in 1999 when they began offering online banking services.

## Electronic banking:

Electronic banking, also known as electronic funds transfer (EFT). Today's electronic banking systems allow customers to conduct business from the convenience of their office, home, or even while stuck in traffic. He has access to his bank account, which he might use to enquire about or initiate a transaction.

He can connect to a store or shop to place an order for anything from a pizza to an Airplane. Customers may monitor and regulate their spending just as they can with the card-based systems that are presently available to support commercial transactions. Electronic Banking is a type of banking that involves the electronic transfer of funds.

Electronic banking has simplified the world; everything can be accomplished fast, and there is no need to queue for such a basic activity. All of this has been made possible by the growing IT industry and advancements in technology. They have played a critical role in bridging the gap between internet banking and the traditional banking system.

## What was banking like before the advent of electronic banking?

Before the internet, banking required going to a branch or, at the very least, using an ATM. Whether it's a cash withdrawal or a deposit, you'll need to take some time out of your day to complete your banking tasks! It was all different when computers and internet connections became commonplace in homes across the nation. Before the introduction of computerized banking, the paperwork delivered by the bank served as reliable proof. When electronic banking was first introduced in India, it was a completely new notion to the Indian people.

However, the technical engagement began as a result of the country's growing use of mobile phones. Before the advent of technology, there was no charge for depositing or withdrawing money. All that was required was the effort of going to the bank.

However, as technology became more involved in the banking system, several middlemen or merchants arose, and although they provided the convenience of

completing banking transactions, they charged tiny fees for doing so, and the cost of depositing and withdrawing money came with a price. Many older people still believe that the traditional banking system is far more reliable than the electronic system because the existence of a physically placed location builds a sense of trust in the clients.



## Forms of E-banking:

A financial transaction can be completed over the phone with the help of **telebanking services**. This service eliminates the need to go to a bank or an automated teller machine. The best thing about telebanking is that it is open for a longer period of time than the bank. Helpline overcall is now available all year round, 24 hours a day, seven days a week.

**ATM** is a financial institution-controlled electronic computerized telecommunications equipment. If you need to withdraw money or have other account-related questions, you can do so at the ATM.

When using an ATM, **debit cards** are required to make a withdrawal. What's great about debit cards is that they've eliminated the need for most of us to carry around large amounts of cash all the time. When you use a debit card, the money is taken directly out of your savings account.

## Electronic banking's impact in India:

Because so much technology advancement has occurred to improve the system, India's electronic banking system has had a favorable influence. Economic progress has been driven primarily by technological advancement. The Reserve Bank of India (**RBI**) has played a significant influence in improving India's perception of the electronic banking system. Today, the status of the Indian economy in terms of electronic banking has become notable. Only the country's young people exhibited much interest in doing business online during the nascent era.





Individuals and small businesses didn't all accept the payment and banking applications. After the historic move to demonetize in 2018 transformed the way the Indian economy works. Due to cash being the primary method of payment before to demonetization, many citizens felt helpless. At that time, there was a severe cash shortage. As a result, it was a golden chance for technology to assist.

**Paytm** emerged as the nation's rescuer as a result of this momentous occasion. It's an online payment system that allows money to be moved from one party to another. New programs began to appear in the mix as a result of this. Today, almost everyone takes credit card payments online. Even modest hawkers and businesses accept payment online.

Using a Smartphone to make a payment has become a common technique to relieve individuals. It has contributed to the recovery of the economy.

### Customers love E-banking because it makes their lives easier:

1. it's hard to find time to go to the bank these days, therefore the banking system has created a virtual banking system that customers may access from anywhere, at any time.
2. The virtual banking system makes it possible to transfer money at any time of day or night, 365 days a year.
3. To keep track of their transactions and manage their financial plans, consumers can log in at any time and see their updated passbooks.
4. It can pay any bill, including those for energy, water, telephone, and other services.
5. Customers can apply for loans, insurance, and a variety of other services without having to go to the bank, proving that e-banking is of high quality.

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Written By:  
**T. Devi**  
**Sai Manjusha**  
**2<sup>nd</sup> MBA**



The brain is the control center of the central nervous system of a human located in the skull which is responsible for perception, cognition, attention, memory, emotion, and action while the brain is.

Somewhere beauty and brains go together. Beauty is not the only matter of the face..... Beauty is not a matter of physical appearance but it also comes from inside. A man with a sharp brain is liked by everyone and is beautiful too. Beauty and the brain are undoubtedly a unique combination to excel in life.

Beauty has the power to spawn aspiration and passion thus becoming the impetus to achieve our dreams in our professional lives as fashion designers, we also often deals with beauty as a physical manifestation. But beauty can also be an emotional, creative, and deeply spiritual force.

A beautiful mind is calm... Imagine a mind which is perfectly at ease with itself, with everything and everyone around it. It's a mind which is tranquil, no matter how busy or quiet life may be. That's what it means to have a calm mind. Beauty would fade away with time, but the brain is eternal and it gets polished and shines the more with time and increasing age. Beauty can glow only if the person has good luck. Conversely, the brain can mold and shape fortune and win hearts.

The brain has an upper say over beauty. The inner beauty of the person can make one succeed, but the external looks alone cannot excel in life.

Brain undoubtedly has the stronger domination to rule the world in comparison to the external outlook and beauty.

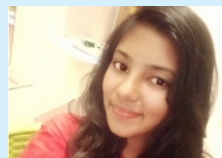
**“Brains with Beauty is correct”**

**And**

**“Beauty with Brains is also correct.”**

1. The combination of all the qualities of a person or thing that delight the senses and please the mind.
2. A very attractive and well-formed girl or woman.
3. Informal is an outstanding example of its kind.

Written By:  
**CH**  
**APARNA REDDY**  
**II BBA**





Before we know what Guerilla, Marketing is, let us get familiar with the term marketing. Marketing is a mixture of economics and psychology. It is the art of educating people about what we do, how are we different, and why the audience should use our product /service. There are 41 types of marketing popularly used. Guerilla marketing is one of the emerging methods among them.

**Origin:** The original term was coined by Jay Conrad Levinson in his 1984 book Guerrilla Advertising.

The term 'guerrilla marketing' refers to a brand marketing strategy that is edgy and unconventional yet cost-effective, and is usually a favorite among startups and small businesses looking to raise brand recognition levels or introduce new products and services to the public tight advertising budget. Not only start-ups, even MNCs' these days opt for this technique.

This alternative advertising style relies heavily unconventional on marketing strategy on, high energy and imagination. Guerrilla marketing is about taking the consumer by surprise, make an indelible impression, and create copious amounts of social buzz.

In your daily life, we encounter examples of many business' guerilla marketing tactics, without even realizing it. Examples include the use of publicity stunts, viral videos, and stencil graffiti. There are few good examples of Guerilla marketing I found around the internet. Some of them are as follows:

### Guerilla marketing strategy used by Colgate:

This is the Guerilla technique used by the popular brand Colgate to attract its customers. This is an eye-catching initiative by the company. In this ad, Colgate shows brightness in the billboard, and the main aim of the technique is achieved. It is easily understandable that the product helps in teeth brightening and people can grasp it effortlessly. It is a fun and unexpected way of conveying the product's utility.

### 2. Street marketing by McDonald's:



McDonald's is a great example of a market leader in the fast-food industry who implemented guerrilla marketing numerous times across the globe. McDonald's took advantage of common elements on the streets to showcase their coffee, French fries, and chicken nuggets with dipping sauces. In the picture mentioned here, the brand used the crosswalk to advertise their fries. There are many examples where it makes use of streetlights, elevators, and other public utilities for marketing purpose.

### 3. Guerilla marketing by Sprite:

This picture depicts the Guerilla marketing strategy successfully used by a well-known soft drink company Sprite to market their product. Here Sprite installed a giant shower stop on the beach. Although it wasn't the soft drink but a simple water shower, the idea behind this step is- After a tropical day spent on the beaches, the showers were much appreciated. And this surely got people thinking about how refreshing Sprite must be. However, it would be much effective if the brand installs a real sprite dispenser on the side, as the customers can put the expected thought into action and therefore increasing sales in return.



### 4. Land Rover using Guerilla marketing:

This is yet another amazing marketing approach implemented by Land Rover. Getting general people excited about the engineering and advancements in an SUV is not an easy task. Therefore, conveying direct messages by using unusual ways can be more effective than using the traditional media. Although this covers only less portion of people, it is a creative form of advertising because this action gets people talking and that itself is the game-changer.



Written By:  
**U. Sri Godha**  
2<sup>nd</sup> BBA



Written By:  
**A. Harsha Saile**  
II BBA







influenced by both internal and external factors. The company's growth plans are analyzed concerning the Balance sheet and Profit & Loss Accounts of the company. External factors are changes in government policies, Trade cycle, political stability, etc. But under the equity analysis method future value of shares of a company is determined. It can be done by ratios of earnings per share and price earnings ratio. Here some of the evaluation methods of portfolio management are mentioned. They are

- ☑ Sharpe index model
- ☑ Treynor's index model
- ☑ Jensen's index model

#### Risks in investment: -

Before proceeding to know how risk arises in investments, let us first understand the two terms that are often used interchangeably - risk and uncertainty. In the context of an investment, a situation of certainty is one in which the return from the investment is known for sure. Let us say, an individual can be sure about the redemption of the amount invested on maturity and payment of interest. Therefore, his rate of return is known for sure. The term risk refers to the variability of the expected returns. It is an attempt to quantify the probability of the actual return being different from the expected return. Though there is a subtle distinction between uncertainty and risk, it is common to find the use of both terms interchangeably

Investment decisions are based on the investor's plans and his expectations from life like buying a house, planning for old age, for child's education, etc. Therefore, the investor evaluates the risks inherent in the venture.

The assets in the portfolio should be selected in such a manner that the risk returns paradigm for the investor gets maximized. While constructing the portfolio, the time horizon and the objective of the investment should always be at the back of the investor's mind to derive the maximum benefit out of it.

#### Portfolio Management:

A group of individual securities is called a Portfolio. Portfolio Management can be used in many ways because the portfolio refers to a 'combination of the various things keeping intact'. In the present generation, Investors are very cautious in selecting the right portfolio of securities to avoid the risks from the market forces and economic forces.

A Portfolio is a collection of assets. But the question is, why should we invest in a collection or group of assets, rather than in a single asset? And, why does it become necessary to manage a group of assets? Let us consider these questions now. And the answer is portfolios are built to suit the return expectations and the risk appetite of the investor. That is, a combination of assets or securities is formulated which meets the level of return he expects provided he is willing to meet the associated risk, or the possible return at the level of risk he is willing to bear. This is because, often, building a portfolio that meets both the return expectations and the risk-taking ability of the investor is not possible. After all, who doesn't like to own a portfolio of risk-free assets yielding (at least) 100 percent per annum

#### Process of portfolio management: -

Though portfolio management has been in existence for a very long time, its treatment in various works of literature on the subject has not been systematic. The focus has been on matching the characteristics of the assets with the needs of the investors on an ad hoc basis, ignoring the fact that portfolio management is a continuous process and not a set of discrete events.

According to Maginn and Tuttle, portfolio management can be described as a systematic, continuous, dynamic, and flexible process that involves:

- ☑ Identifying and specifying an investor's objectives, preferences, and constraints to develop clear investment policies
- ☑ Developing strategies by choosing optimal combinations of financial and real assets available in the market and implementing the strategies
- ☑ Monitoring the market conditions, relative asset values, and the investor's circumstances.
- ☑ Making adjustments in the portfolio to reflect significant changes in one or more relevant variables.

#### Techniques: -

Techniques involved in portfolio management are Equity Portfolio and Equity Analysis. Equity Portfolio is

Written By:  
*P.bhargavi*  
II MBA





Zerodha is a company that has made trading barrier-free possible. It is India's first discount brokerage company.

In this digital world, Zerodha has established itself in the stock broking industry. The company has grown purely on the principle of technology via giving valuable services to its customers. Zerodha initiated its journey with a team of merely five people and now it employs more than 1,200 people.

It is India's number 1 stockbroker, it is the most popular and largest online broker that offers services to invest in equity, currency, commodity, IPO, and direct mutual funds

It is a financial service company founded in the year 2010. It is an online discount broking company whose main objective is to give lower costs to the customers.

The name **Zerodha** comprises two terms, 'Zero' and 'Radha'. The latter term has been taken from Sanskrit, combining it with zero gives the meaning 'barrier free'.

The company has the headquarter in Bangalore, and it has earned a great customer base as they were the first discount broker in the country when they started their operation.

There is one more thing that has made things interesting for the business and contributed to its success is that the company always comes up with innovative ideas backed with different strategies and regular efforts.

The **tagline** of the company is “**The Free Trade Zone**”.

Zerodha runs several famous open online education and community ambitions to authorize retail traders and investors.

#### **SUCCESS STORY:**

Nithin Kamath established, this discount broking company, chose to give technology-efficient and cost-proficient services to its clients. He saw that there is an immense slack between the commissions charged by the other brokerage firms and the amount of cash really obtained by the clients.

- ☑ Likewise, Nithin wanted to introduce a smarter platform that empowers clients to trade online comfortably. He considered offering services at a low cost.
- ☑ He wished to pull in more youthful clients who frequently don't go into trading because of high commission charges.
- ☑ At this point, he began his firm and today it has become the greatest discount broking company

#### **INVESTMENTS OF ZERODHA:**

To date, Rain matter has made 11 investments of which 7 are lead investments and their most recent investment was made on Jan 28, 2021.

#### **ZERODHA BUSINESS MODEL:**

'**Low margin and high-volume model**' is the business model of Zerodha.

- ☑ Zerodha charges a negligible amount to the dealers for transactions because of which the exchanging volume is normally high.
- ☑ They are very low for Zerodha when compared with top dealers due to its online design which permits it to keep up low operational expenses.
- ☑ Zerodha operates on a Business-to-business model.

#### **STARTUP CHALLENGES:**

- ☑ Like every company, Zerodha has faced startup challenges. Zerodha is an online platform, it does not have offline support branches so ineffective customer support, and lack of fast customer service is the greatest challenge that this company confronts.
- ☑ There were technical difficulties on the platform because of heavy trading. Thus, that leads to decreasing customer satisfaction.
- ☑ As compared to other top brokers in India, the customer support mechanism of Zerodha was not that good.
- ☑ Daily reports, Quarterly result analysis, news alerts, and many more were missing here which other top brokers have.
- ☑ Discount broker companies like Upstox are its competitors.
- ☑ The company also confronted serious competition with full-service brokers such as Kotak Securities, HDFC Securities.

#### **CONCLUSION:**

- ☑ The future goal of Zerodha is to add more new investors to the Indian stock market with the help of the platform.
- ☑ They had incredible growth during the COVID- 19 lockdowns period that time acts as the catalysts for its development as new retail investors rushed to the share market.
- ☑ Hence, it is appreciable that the company barely spends any amount on advertising, still manages to enjoy a tremendous market reputation as noticeable from its impeccable growth.



Written By:  
**M. Sai Sri Priya**  
II BBA



## Support Of Copper Water Bottle



“According to the research, storing water in the copper water bottles comes under ayurvedic principles directs us to improve the ability to gain attention.”

In recent days, Scientists conducted a research study about storing water in the copper pots and also to create awareness regarding harmful bacteria such as E-Coil, Salmonella, etc., this water in the copper pots stays up to 16 hours concerning room temperature. Storing water in the copper bottles also uses an 'antibacterial effect'. “According to the study storing drinking water in a copper vessel could improve your immune system and also helpful for wound healing times and even boost you tan. And there are few advantages of drinking water from a copper water bottle. They are

- ☑ Balance Thyroidal Gland Function
- ☑ Manages Hypertension
- ☑ Good for Digestion
- ☑ Treats Arthritis
- ☑ Reduces aging impact on the body

Water is most essential for most living organisms without water many people can't survive. Water is transparent, colorless, and tasteless but it promotes healthy skin and it helps to lose weight. Everyone should know the proper way the use copper water bottle and also to identify whether the bottle is made up of original copper or not.

### How to identify the perfect copper water bottle...?

- ☑ While choosing a copper water bottle, make sure it is in red-orange color
- ☑ Original Copper water bottle won't attract the magnet whereas other bottles attract
- ☑ There should be no dents in the bottle it is until and unless it's fake'
- ☑ The weight of the bottle should be around 350 grams or 400 grams. It should not exceed more than that
- ☑ A pure copper water bottle has a smooth sound when you tap on the surface, not a sharp one.



In Ancient days, copper was the first thing known to man. Studies proved that copper is the only metal with antibacterial properties in it. Whereas it helps in cure cuts, headaches, and many various

illnesses. When the copper bottle stores water in it for more than 8 hours, it will release some ions in the water which is called as “Oligodynamic Effect”. It is also known as anti-microbial and antioxidant properties. In our daily life, copper should be one of the parts of our life. We should intake through either food or water.

At final, the body will get benefitted in several ways from the copper. One of the experts proved copper helps us to regulate the working of the thyroid gland. Where experts strongly suggest commonly for mainly thyroid patients. Those patients who will be having few counts of copper in their body will also suffer from these deficiencies.

The use of copper will also help us from various infections. Because copper will effectively destroy bacteria. One more factor we will get benefitted by using a copper bottle is to mitigate the risk of cancer. That will be having very strong antioxidants properties. Copper is necessary for many of them who are



conscious about their health, mainly old age people. There is a tenuous link between the metal and your skin which is involved in the production process of natural brown pigment.

Every human needs copper in their life which cleans the impurities inside the body. Now, in most of the hospitals, there are successfully using copper. On the record, the medical use of copper is from around 4500 years ago. These copper vessels are also used in some areas without access to clean running water.

Written By:  
**V. Sai Surekha**  
II MBA



Written By:  
**Shaik Saddam Hussain**  
II MBA





# India Towards Economic Uplift

## Economic crisis:

### Abstract:

Economic crises are complicated events, and therefore forecasting their incidence is intrinsically problematic. Describing macroeconomic phenomena because of the rising styles of a complicated system, macroeconomic agent-primarily based fashions may also shed a few mild at the situations and reasons which could cause crises. An agent-primarily based simulation version derived from the theoretical framework evolved into the “Modellone” and “Modellaccio.” Indeed, on this simulation version, crises emerge endogenously, in particular, for the duration of expansions, the mixture of excessive stages of leverage and excessive diploma of credit score community attention might also additionally create the situations which could result in big output downturns. The version permits us to isolate a few early caution measures for crises the usage of the sign technique, in which macro variable versions are conceived as alerts which are valued in keeping with their ability to wait for crises keeping off fake alarms.

Causes of economic crisis:

Some of the following situations lead to an economic crisis:

### 1. Hyperinflation:

Hyperinflation takes place whilst the authorities let in inflationary stress to

accumulate withinside the financial system with the aid of using printing immoderate cash, which ends up in a sluggish upward push withinside the charges of commodities and services. Government hotels to developing extra cash and credit score to cope with a financial slowdown. Hyperinflation takes place whilst the authorities lose manage of the charge will increase and increases the hobby charges as a manner of coping with the accelerating inflation.

### 2. Stagflation:

Stagflation refers to a state of affairs wherein the economic system is developing at a gradual price even as concurrently experiencing excessive costs of inflation. Such a financial state of affairs reasons a catch 22 situation amongst policymakers because the measures carried out to lessen the upward push in inflation might also additionally grow unemployment ranges to abnormally excessive ranges. Stagflation and its outcomes at the economic system might also additionally remain for numerous years or decades. For example, the US skilled stagflation from the Sixties to the 1970s. During the stated period, the financial boom changed into stagnant, and the inflation peaked at 13% in line with annum even as the inflation price withinside the the United Kingdom changed into at 20% in line with annum. Once stagflation occurs, it's also hard to manage, and governments need to incur large charges to deliver stability to the economic system.

### 3. Stock market crash

An inventory marketplace crash happens while there's a lack of investor self-assurance withinside the marketplace, and there's a dramatic decline in inventory expenses throughout one-of-a-kind shares buying and selling withinside the inventory marketplace. When an inventory marketplace crash happens, it creates a endure



marketplace (while expenses drop 20% or extra from their highs to hit new lows), and it drains capital out of businesses. Crashes arise while there's an extended length of growing inventory expenses, fee incomes ratios exceed long-time period averages, and there's immoderate use of margin debt via way of means of marketplace participants.

The economic crisis in India in past:

### 1979-1981 crisis:

In 1991, India confronted its worst monetary disaster and changed into getting ready to a sovereign default. The 1990-ninety one Gulf War had caused a pointy



growth in oil charges and a fall in remittances from the Indian employees running overseas. This caused a pointy depletion in India's foreign exchange reserves — at much less than \$6 billion, and this changed into simply sufficient to fulfill round weeks of the country's imports. The deteriorating financial deficit state of affairs and burgeoning overseas debt tiers did now no longer assist the authorities either. A financial deficit of eight in keeping with cent of the gross home product (GDP) and a contemporary account deficit of 2. five in keeping with cent of GDP all introduced to the authorities' woes. Double-digit inflation numbers are additionally introduced to the load of the not unusual place man.

#### The action was taken by Government:

**Liberalization, Privatization, and Globalization are the steps taken by the government in 1991 to rescue the Indian economy.**

- ☑ The prime minister of India in 1991 P.V.Narasimha Rao and the finance minister brought out the country from the crisis.
- ☑ LPG is about liberalization, deregulation, and globalization. India has contacted the country's international development banks under its New Economic Policy. Such organizations also urged the Indian government to extend its private sector and India-to-other-country trade restrictions.
- ☑ The wake of globalization was first felt in India in the 1990s, when the then Minister of Finance, Dr. Manmohan Singh, launched a plan for economic liberalization. India has since slowly become one of the world's economic giants.

#### Advanced prevention steps for economic crisis taken by Indian govt:

One of the schemes introduced by prime minister Narendra Modi is Pradhan Manthri Jhan Dhan Yojana (PMJDY).

#### ABOUT:

Pradhan Mantri Jan Dhan Yojana (PMJDY, transl. Prime Minister's People's Wealth Scheme) is a financial inclusion program of the Government of India open to Indian citizens (minors of age 10 and older can also open on account with a guardian to manage it), that aims to expand affordable access to financial services such as banks accounts, remittances, credit, insurance, and pensions. This financial inclusion campaign was launched by the Prime minister of India Narendra Modi on 28 August 2014. He had announced this Scheme in this first independence Day speech on 15 August 2014.

#### Objectives:

It ensuring access to various financial services like availability of basic savings bank account, access to need-based credit, remittances facility, insurance, and pension to the excluded sections i.e. weaker sections & low-income groups. This deep penetration at an affordable cost is possible only with the effective use of technology. PMJDY is a National Mission on Financial Inclusion encompassing an integrated approach to bring about comprehensive financial inclusion of all the households in the country. The plan envisages universal access to banking facilities with at least one basic banking account for every household, financial literacy, access to credit, insurance, and pension facility. In addition, the beneficiaries would get a RuPay Debit card having an inbuilt accident insurance cover of ₹ 1 lakh. The plan also envisages channeling all Government. Technological issues like poor connectivity, online transactions will be addressed. Mobile transactions through telecom operators and their established centers as Cash Out points are also planned to be used for youth of this country to participate in this Mission Mode program. Benefits under PMJDY: One basic savings bank account is opened for the unbanked person.

- ☑ There is no requirement to maintain any minimum balance in PMJDY accounts.
- ☑ Interest is earned on the deposit in PMJDY accounts.
- ☑ Rupay Debit card is provided in PMJDY accounts.
- ☑ Accident Insurance cover of Rs. 1 lakh (enhanced to 2 lakh to new PMJDY accounts opened after 28-8-2018) is available with a Rupay card issued to the PMJDY account holders.
- ☑ An overdraft (OD) facility up to RS.10, 000 to eligible account holders is available.
- ☑ PMJDY accounts are eligible for Direct Benefit Transfer (DBT), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Atal Pension Yojana (APY), Micro Units Development & Refinance Agency Bank (MUDRA) scheme.

Written By:

**E. Vijaya  
Rekha  
II MBA**





National Geographic's Traveler magazine listed Kerala in the 'Ten Paradises of the World' and '50 must-visit places of a lifetime'. Being a coastal region rich in greenery and with a unique culture, the state has attracted tourists from across the globe since time immemorial. But more often than not, tourists are finding themselves grappling with situations wherein they are unable to choose their destinations or struggle to get proper accommodation owing to a shortage of local information and such other hassles.

Keralatravels.com aims at making everything about travel tourism easy for travel enthusiasts who come to Kerala. The site comprises information on a range of topics: the destination, conveyance options, accommodation, weather, local specialties, and whatnot. One need not look further than this website to equip oneself for a most delightful vacation! Often, those wishing to go on a holiday would like prior information on the distance, accessibility, and climate of the place they wish to travel to. One would also like to have a look at various options for celebrating a holiday. Kerala travels.com covers it all. The site provides detailed information on house boating, Kerala cuisine, health packages, ayurvedic treatment, wildlife tourism, adventure&eco travel, pilgrimage destinations, etc., covering all resources that are available across the state.

**Kerala Tourism** has its hills which offer pleasant and pleasurable diversions that range from going on hiking, biking, trekking, and hill-climbing tours to wildlife safaris to the numerous wildlife sanctuaries located on the Kerala hills in Kerala.

The amazing destination, Kerala, is blessed with its scenic beauty wrapped with green nature. The 'God's Own Country' will be the best stop to be away from the hustles and bustles of your life. One who is in Kerala can never miss the magical experience of the hill stations in Kerala. The hills, covered with mist will welcome you, the cool air will surround you and the mild atmosphere will make you experience heaven on earth.



Hill stations of Kerala are blessed with rich flora and fauna. They are home to exotic wildlife, and they will give you the rare chance to experience some adventures. Get ready for hiking, biking, trekking, etc., or plan a tour to the wildlife sanctuaries here. Explore the hills and get closer to nature around. The hill stations of Kerala are Wayanad, Thekkady, Munnar, Vagamon, etc. Here you will get so close to nature...

Wayanad is a place where you can see green and greenery around. The lush green forest, the soothing waterfalls, the untouched nature are the peculiarities of Wayanad. Come and hide your worries at the lap of nature and make yourself cherished.

### **KERALA BEACH TOURISM**

Beaches hold a special place in the history of Kerala. According to a legend, it is believed that the waters of the Papanasam Beach at Varkala, Thiruvananthapuram washes away all your sins (papam in Telugu). The main bell of the 2,000-year-old Janardhana Temple is said to have been presented by the Dutch Captain of a 17th-century ship.

The iconic moment of the Portuguese explorer Vasco da Gama's arrival at the Kappad Beach, Kozhikode is also an important point in history. It was then that the sea trade route from Europe to India was opened. The beach was earlier visited by Marco Polo and Ibn Battuta.





The long coastline of Kerala is filled with multiple cultures, lives, and traditions. From the local fishermen to the international tourists, each of the beaches especially the beaches of Kovalam, Marari, and Varkala, are always filled and are full of energy. All the beaches of Kerala offer you a unique and one-of-a-kind experience lasting a lifetime.

### KERALA BACKWATER TOURISM

Kerala's backwater is the most popular tourist attraction of Kerala which enhances Kerala Tourism to a large scale. Backwater tourism is centered mostly around Alappuzha, Kollam, and Kumarakom. Boat races held during festival seasons are also a major tourist attraction which is also a great promoter of Kerala tourism.

Kerala tourism is rich with mirror still lagoons, picture book lakesides, palm-fringed canals, shores bustling with glimpses from day-to-day life in the countryside. Throughout the world, Kerala beaches are renowned for their breathtaking beauty. The backwaters have turned out to be a boon for the tourism industry, offering heavenly houseboat cruises to the visitors, reaping significant revenue to Kerala tourism.

Kerala tourism attracts domestic as well as foreign tourists in a very huge number. The backwaters of Kerala are indeed storehouses of nature at their best. Kerala houseboats on the pristine waters are remarkable and a houseboat cruise can prove to be a relaxing and rejuvenating experience.

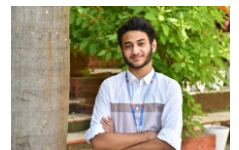
Kerala's backwaters are the most popular tourist attraction of Kerala which enhances Kerala Tourism to a large scale. Rich with mirror still lagoons, picture book lakesides, palm-fringed canals, etc., Kerala has so much to offer to the tourists who visit this beautiful place. Kerala backwaters are a boon to the tourism industry, offering heavenly houseboat cruises to the visitors, reaping significant revenue to Kerala tourism.

Backwater tourism is centered mostly around Alappuzha, Kollam, and Kumarakom. The backwaters form a gateway for the tourists to get a first-hand feel of the unhurried pace of life in the remote hamlets. Alappuzha is always known for backwaters. A houseboat cruise at Alappuzha backwaters is a refreshing experience.

Kumarakom is one of the most wanted backwater destinations in Kerala. A trip through these backwaters will make your mind calm and cool. Kerala houseboats are traditional kettuvallams, which attract both national and international tourists. These backwaters are also famous for boat races. The Nehru Trophy Boat race is organized yearly at Punnamada Lake near Alappuzha, which attracts hundreds and thousands of visitors to the venue.

Written By:

*Alaparathi  
Kiskindar  
II BBA*



# Tatas Finalised

## History

**1932:**

Air India, originally called Tata Airlines, was established in 1932 by JRD Tata

**1953:**

Nationalised by Government

**2007:**

Air India has been in losses ever since its merger with domestic operator Indian Airlines

**2013:**

Civil Aviation Minister said privatization was key to its survival

**2017:**

Government approved starting divestment process

**2021:**

Bidder Finalised

**HOW BIG IS  
STATE BANK OF INDIA**

**FY 2021**

SBI

₹3,85,338

**HDFC**  
**₹1,55,885**  
**PNB**  
**₹94,990**  
**Axis**  
**₹80,847**  
**Kotak Mahindra**  
**₹56,704**  
**TOTAL**  
**₹3,88,428**

## Values In Crore

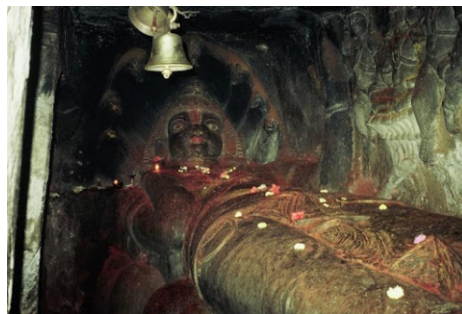
## The Forgotten Rock-Cut Architecture Of Undavalli



India is known for its rich culture and heritage. It is one of the oldest civilizations in the world. Indian civilization has left many marks throughout the history of its presence. One of the marks and evidence left out is "Undavalli caves" of Andhra Pradesh. The caves are located 6km southwest of Vijayawada, 22km northeast of Guntur city, in the village of Undavalli, Guntur district, Andhra Pradesh. The Undavalli caves, monolithic Indian architecture, are the finest testimonials to ancient Vishwakarma Sthapathis. These caves are said to be from the 7th century. But the style of architecture resembles the 4-5th century. As per the epigraphy written by Kondaviti kings, these caves are from Vishnu kundalini's time. These caves are dedicated to Anantha Padmanabha and Narasimha.

Padmanabha Swami resides in these caves. It is estimated that these caves were excavated sometime in 4-5th CE during the reign of King Vishnukundi. They were under royal patronage till about 16th CE after which they lie unused. Now, of course, they are a part of ASI assets and a national heritage.

These caves are four-storied rock-cut temples, and it was under continuous royal patronage till 16th Century AD. The ground floor more is unfinished pillar walls, while the first story houses the trinity. The second was dedicated to Anantasayana Vishnu. The greatness of these caves is the whole architecture is rock-cut of a single mountain. The forgotten rock-cut architecture of Undavalli Mountain is crafted as a temple at a time only with their limited tools and the use of technology.



Apart from converting the whole mountain into a 4 storied temple, they also built many statues of the lord. They also crafted 27 feet long and 6 feet wide idol of Anantasayana Vishnu.

This idol is unique and antique because it is crafted by using a single rock without any attachments to this idol. The craftsmanship of people, those days are so good that you will be mesmerized by seeing these crafts.

It has inbuilt stupas for meditation of Rushis. Later, the Jain's and Buddha's used them for meditation. It is believed that there were hidden pathways to konapalli castle, Mangalagiri Hill, and Vijayawada's Durga temple from these caves. Now a day's, these caves have lost their importance because of improper care and lack of proper promotional activities. Day by day the average number of tourists visit has been reducing. It will impact tourism for one of the greatest witnesses of our civilization and the skills of people at that time. Now, the government has taken



interest in these caves and started to look after them. The archaeology department has built a park for visitors. The atmosphere here is so pleasant and you will feel calm and refreshed. The Park view is awesome. You will be happy and proud of your ancestors.

Written By:  
**Vaseem Baig**  
2<sup>nd</sup> MBA





# GANDIKOTA



Gandikota Fort



Pennar River



Madhavaraya Temple

Gandikota is a small tourist town located on the banks of the river Penna, near Jammalamadugu in Kadapa district, Andhra Pradesh, India. The name is divided into two parts – 'gandi' meaning canyon and 'Kota' meaning fort. This handsome piece of Nature's architecture is known as the **"The Hidden Grand Canyon of India"** was first identified by Kakatiya Raja, a subordinate of KalyaniChalukya ruler.

Gandikota became the capital of Pemmasani Nayakas who ruled the fort and Gandikota region for more than 300 years (The village transformed into a major fort after the emergence of Pemmasani Nayakas). While Gandikota is open year-round, it is best enjoyed between September and February when the weather is still pleasant as summers here are extremely hot with temperatures ranging from 28- 40oC.

## TOURIST PLACES TO VISIT IN GANDIKOTA:

1. Gandikota Fort: The best yet important thing to do in Gandikota is walking through the ancient building of the Gandikota Fort. The fort holds a great history as it has been ruled by different

rulers and it is equipped with a Jamia Masjid and two ancient temples of Madhavaraya and RanganathaSwamy.

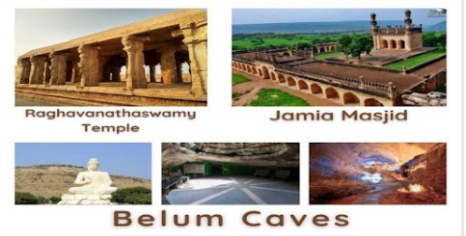
2. Pennar River: Pennar River is the natural and magnificent beauty of the Gandikota. Just like the Grand Canyon in Arizona, this massive gorge is stunning. Climb the rocks and sit on the top of the rock and watch the beautiful view of sunset which is just worth capturing.

3. Madhavaraya Temple: The Madhavaraya Temple is dedicated to one of the three prime deities of Hinduism Lord Vishnu. With various Hindu Gods and Goddesses carved out on the walls of the temple, the temple infuses an essence of not only religious beliefs but also great artistic skills.

4. Raghunathasawamy Temple: This hidden gem doesn't have any idols inside the temple. The architecture comprises several pillars, corridors and is a virtual paradise for all the photogenic people out there. The various avatars of Lord Vishnu have been carved out on the walls extensively and wonder the skills showcased by the artisans who lived in that period.

5. Jamia Masjid: The beautiful mosque situated within the premises called the Jamia Mosque, has a beautiful architecture, similar to that of the Charminar Mosque in Hyderabad. Carved out of red sandstone, the walls are covered with intricate designs, patterns symbolizing the various aspects of Islamic culture and architecture.

1. Belum Caves: These massive caves are the second largest in the entire country. The prime attraction of the caves is the massive Buddha statue that is situated near the caves. The massive caves are filled with different significant artifacts such as fresh-water galleries, huge chambers, siphons, and extended passage. Also, there is a huge meditation hall in the caves for practicing meditation. The Gandikota's top attraction is situated quite close to Kolimigundla village. There's also a resort near the entrance of the cave that is running by AP Tourism.



Some other places to visit on the way to Gandikota are Owk Reservoir, Yoganti Temple, Oravakallu Rock Garden, Kurnool Fort, and Mylavaram Dam. As the tourism rate in Gandikota is slowly gaining momentum, the village is also introducing several activities and recreational games for the tourists. Currently, you can try your hand at the various adventure activities available in the village-like kayaking, paragliding, rock climbing, rappelling, trekking, etc.

Written By:  
**Shaik  
Ayesha**  
II BBA



# LEPAKSHI



**Veerabhadra temple** is a Hindu temple located in Lepakshi, in the state of Andhra Pradesh, India. The temple is dedicated to Virabhadra, a fierce emanation of Lord Shiva. Built in the 16th century, the architectural features of the temple are in the Vijayanagara style with profusion of carvings and paintings at almost every exposed surface of the temple.

The temple town of Lepakshi is steeped in mythological grandeur. Larger-than-life sculptures and exquisite friezes, here are a rich repository of stories from Hindu mythology. It has shrines dedicated to Shiva, Vishnu, Papanatheswara, Raghunatha, Rama and other deities. Whether it is the smaller carvings on the pillars of the Veerabhadra Temple or the monolithic Nandi, said to be the largest in the world.

The entrance to the sanctum has the figurines of goddesses Yamuna and Ganga. The Hall's exterior columns are full of decorations in the form of carvings of soldiers and horses. The north-eastern part of the room has the images of Nataraja and Brahama along with that of a drummer. One can also see the carvings of dancing nymphs around it. The southwest hall has the image of Parvati flanked by the female attendants.

The deity Veerbhadra is deified in the sanctum sanctorum. A life-size image of his having been decorated with skulls could be seen. It is believed that Sage Agasthya has installed the image of Linga here. The ceiling above

the deity has the painting of it builder brothers Virupanna and Viranna.

## HISTORY

The temple was built in 1530 AD (1540 AD is also mentioned) by Virupanna Nayaka and Viranna, both brothers who were Governors under the Vijayanagar Empire during the reign of King Achutaraya, at Penukonda. The cost of building the temple was defrayed by the government. According to Skanda Purana, the temple is one of the divyakshetras, an important pilgrimage site of Lord Shiva.

## THERE ARE SEVEN WONDERS IN LEPAKSHI as mentioned below...

1. Nandi at Basvanna Temple
2. The Hanging pillar of Lepakshi Temple
3. The Shivling of Lepakshi Temple
4. The incomplete Kalyan Mandapa of Lepakshi Temple
5. The eye on the wall in Lepakshi Temple
6. Sita's footprints inside the lepakshi temple campus
7. The Priest of Lepakshi Temple

### 1: NANDI AT BASVANNA TEMPLE

At 27ft in length and 15ft in height, it is a colossal structure, reputedly India's biggest monolithic Nandi. Its grand size and the perfectly proportioned body make it a popular photo-op with visitors. Can you imagine such a huge structure cut out of one single stone!! The whole area has been developed in

park, around this Nandi. You can visit, roam around or just sit in the park.

### 2: THE HANGING PILLAR OF LEPAKSHI TEMPLE

As you walk through the temple, you arrive at a pillar which does not rest on the ground fully. There are about 70 pillars at this fabulous 16th-century temple of stone in Vijayanagar style, but this one is the best known and a tribute to the engineering genius of ancient and medieval India's temple builders.

### 3: THE SHIVLING OF LEPAKSHI TEMPLE

From near this pillar, you can step out in the courtyard of the temple. Now, you are in the backside of the main temple. From here, walk towards the right, and take a turn at the end towards right once more. You will soon witness a huge Shivling. But the Shivling is also hooded under a multiface snake (the naag). This is a unique Shivling. We haven't witnessed any such Shivling in the rest of the country so far.

### 4: THE INCOMPLETE KALYAN MANDAPAOFLEPAKSHITEMPLE

After crossing the Shivling, you will arrive at a structure that looks incomplete. It is a Kalyan Mandapa (a marriage hall).

### 5: THE EYE ON THE WALL IN LEPAKSHI TEMPLE

Right across the incomplete Kalyan Mandapa, one can witness a red mark in one of the walls. And this strongly resembles an eye. You must be wondering how come an eye mark on the wall!! So, there's a legend behind this too and this is how it goes.

### 6: SITA'S FOOTPRINTS INSIDE THE LEPAKSHITEMPLE CAMPUS

Moving further, after crossing the Kalyan Mandapa, you will arrive at a huge footprint in the temple floor. Almost as if someone stamped with strength on the floor. This footprint is believed to be of Goddess Sita. Interestingly, this footprint is always wet. You can see water from underneath constantly sipping and washing this foot.

### 7: THE PRIEST OF LEPAKSHI TEMPLE

Well, this needs a special mention. Although nothing to do with historical significance or architectural wonder, I couldn't help feeling that the priest of Lepakshi temple is a wonder in himself. As you step inside the temple, he will greet you with a charming smile. And the first thing he will ask you is which language you know. Whichever language be your preference – Hindi, English, Tamil, Telugu, Kannada, Malayalam – he will interact with you in that language.

Written By:  
*Kota.*  
*Mounika*  
*II MBA*





## T-20 Worldcup 2021



### ABOUT T-20 WORLDCUP:

The first T-20 world cup has started in 2007 which was hosted by South Africa. Till now six T-20 world cups have been successfully completed. In these six world cups five different countries registered their names as champions. India has won their first ever T-20 world cup in 2007 under the captaincy of "M.S.DHONI". India is struggling from 13 years to register their second T-20 world cup as champions.

### SQUAD SELECTION AND VENUE:

UAE is selected as venue for the 2021 T-20 world cup. UAE is the toughest and hottest conditions for representing country to execute their skills. Assuming that UAE conditions, the respective board selected the members in the squad.

### ABOUT PAST WORLDCUPS:

Year by year the excitement and competition of T-20 World Cup has been increasing because of its own style. Various countries participated in the world cup. Among these all countries the team "WEST INDIES" were dominated the world cups. The unexpected decision by the selectors in 2007 produces the first ever T-20 world cup champion as INDIA by the captaincy of M.S.DHONI. In this era India faced so many obstacles and struggles to dominate in the semi finals and finals. In the present situation the toughest opponents to be faced by India are England and West indies because of their flexibility and co-ordination in the team.



### TEAM INDIA SQUAD SELECTION:

In the 15 members of squad they are 4 dominating batsmen, 2 young and dynamic wicketkeepers, 3 Balanced all rounder's, 6 skill full bowlers for India. Coming to the batsmen of India they are 4 variable classic batsmen who can build the strong innings for the team and also while chasing too. The speciality of the two young and dynamic keepers is to play very quick innings for the team and adding the valuable runs for the team. The three balanced all rounder's will help in the building of strong team to give the best fight for the opponents. The six skill full bowlers who plays a key role in starting the innings and while defending. Finally, the squad which is selected by the board is flexible and they can give the tough fight for the opponents.

### PAST AND PRESENT, EXPERIENCE AND IN EXPERIENCE IN THE TEAM:

Based on the past selected squads India always participate with the talented youngsters and which gives the opportunities for the youngsters to participate in the world cups. Due to the crisis of inefficiency players India struggled a lot in the crucial situations like finals and semi finals. This is the first time India is going with experience team which



may assume India will become the champions in the T-20 world cup.

The world is looking for the contest between India and Pakistan which is the high tension match. The battle between these two teams looks like a war for the audience. The team India always dominates Pakistan in the world cups

### CAPTAIN AND THE BOARD:

Captain plays a major role in the team. As well as captain decision also helps for the board for selecting the team. The present Indian team captain Virat Kohli is going to lead the team India. As we all know that it is the last T-20 world cup for the Virat Kohli as a captain.

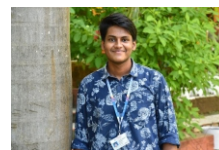


### WILL THE STEPDOWN CAPTAINCY OF EXISTING CAPTAIN AFFECT UPCOMING WORLDCUP?

Written By:  
**G. Teja**  
II BBA



Written By:  
**Ch. Sreemanth**  
II BBA





### Why it's called Hockey?

The name 'Hockey' is from the French word "Hoquet" which means shepherd's stick. The term 'rink' referring to the designated area of play, was originally used in the game of curling in 18th century Scotland.

### History of Hockey:

Games played with curved sticks and a ball can be found in the histories of many cultures. In Egypt, 4000 years old carvings feature teams with sticks and a projectile, hurling dates to before 1272BC in Ireland, 600 Bc in Ancient Greece. They play with the horn-like stick.

### History of Hockey in INDIA:

Hockey became popular in India when the British regiments played the game in India and introduced in the British Indian regiments who quickly picked up the game.

The first version of modern-day field hockey was developed by the British sometime between the 18th and 19th centuries. It was introduced as a popular school game then and made its way to the Indian army during British rule in the 1850s.

### The Country Invented:

the modern game of Hockey emerged in England in the mid-18th century. The first Hockey Association was formed in the UK in 1876.

### Father of Hockey:

'Sutherland' was called the father of hockey in the 20th century because of his tireless work administering and promoting the game.

### Father of Hockey in INDIA:

"Dhyan Chand Singh" is the father of hockey in India. He was born up in Uttar Pradesh. He didn't like hockey, he likes wrestling. he also called "Wizard of hockey." On his birthday we are celebrating "National sports day".

How Hockey invented in India:

In July 2018, Indian state Odisha wrote a letter to prime minister Narendra Modi asking them to declare Hockey as the national sport of India.

The state government of Odisha has been supporting India's National Hockey team from Feb 2018 till the next five years. 2018 men's Hockey world cup was held in the Odisha capital Bhubaneswar between 28 November to 16 December and culminated with Belgium as world champions defeating the Netherlands in the final.

Hockey was believed to be India's National sport but this was debunked by the ministry of youth affairs and sports which confirmed that it had not declared any sport or game as the National sport.

Odisha hockey team is one of the regional hockey teams from the Indian state of Odisha.

### Hockey Names:

- ☑ Hockey is most countries called
- ☑ Field hockey in Canada
- ☑ Ice hockey in us
- ☑ Land hockey in Sweden
- ☑ Norgesbandyforbund in Norway

### About the Hockey game:

Squad:

Total eleven players, they are

- ☑ Goalkeeper
- ☑ Defenders
- ☑ Forwards

Midfielders

### Explanation about the game:

Goalkeepers are the only players allowed to touch the ball with any part of their body, while field players can only play the ball with the flat side of their stick.

When the field players put the ball in the opposite side team court by defending from other team members and goalkeeper also, the game consists of four periods of 15 minutes with a 2-minute break after every period, finally whichever team gets the lead score means whoever goals well in other team's court they will be declared as the winners, remaining are runners.

### Rules:

- ☑ The ball should be touched only through the round part of the stick
- ☑ The penalty is awarded when only a player or team has been disadvantaged by an opponent.

### Some symbols in hockey:

POS ---- Player Position  
PTS ---- Points  
PIM ---- Penalty Minutes  
BS ---- Blocked Shots

### Benefits of Hockey:

- ☑ Enhances the muscular strength
- ☑ Develops hand eye coordination
- ☑ Improve spontaneous reactions
- ☑ Develop coordination abilities

**Logo:** Launched its logo on 24th July 2009, it resembles ASHOKA CHAKRA with hockey sticks.

Teams of Hockey in INDIA:

We have two teams,





She got the major “DHYAN KHEL RATNA AWARD” in 2020. Whoever got this award they will be called “Wizard of Hockey”.

“Dhanraj Pillay” is the earlier man, who has received the “Dhyan Khel Ratna award”

Recently Tokyo Olympics had been conducted, in that our women's hockey teams had played a very wonderful game, all the people were shocked, finally, our Indian women's hockey team was awarded a gold medal, this very proud moment to the whole of India because, in our India, we treat women with so much respect, we worship them like a goddess, for whoever thinks that they are just girls what can they can do they answered all of them through India's pride by winning the gold medal.

“Staying in the present moment helped us to create a history of Tokyo Olympics” Said by the Women's Hockey team.

## 1. MEN'S HOCKEY TEAM

Manpreet Singh is the captain of the men's hockey team. He is in charge of the men's hockey team. He is the 21st captain of the hockey team.

Our Indian hockey team got 13 Olympic medals. recently the Tokyo Olympics had conducted, in that Olympics, our men's hockey did so much hard work, at last, they got BRONZE MEDAL to our India. it is the happiest one in India because to get the medal which is the national sport of our country.

“Hope more youngsters from India take up the Hockey” Said by Men's Hockey team

## 2. WOMEN'S HOCKEY TEAM:

Rani Rampal is the captain of the women's Hockey team. She is in charge of the women's hockey team. She is the Indian women's hockey star. All the players in the women hockey team were from very poor background.

### **SOME FACTS:**

Though hockey is our national sport nobody knows about it. everyone is giving importance to other games; we have to give at least minimum importance to our national sport. We all are playing games of



other countries, if so when we play and know about our country's national sport! if somebody is playing our national sport, we didn't give much importance to their play or their game because we are busy with other games. At least by the winning of our both men and women Hockey teams at last now some people will recognize that there is a sport called Hockey which is our national sport. we should possess at least some knowledge about our national sport.

Written By:  
**K. Karishma Bi**  
II BBA





## Ratan Naval Tata Indian Business Man



Ratan Naval Tata GBE is an Indian Industrialist, Philanthropist, and a former chairman of Tata Sons. He was also Chairman of Tata Group, from 1990 to 2012, and again, as interim chairman, from October 2016 to February 2017, and continues to head its charitable trusts. He is also a chairman of major Tata companies such as Tata Steel, Tata Motors, and Tata Tele Services. This Tata Cluster ex-chairman was instrumental within the key acquisitions of Tetley, Felis Onca, Land Rover and Corus, that designed a worldwide brand. He awarded Padma Bhushan in 2000 Padma Vibhushan in 2008.

### EARLY LIFE AND EDUCATION:

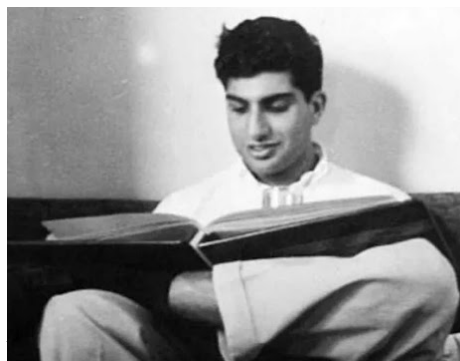
Ratan Tata was born in Surat, Mumbai in 28th December 1937, and is the son of Naval Tata and Sonoo Tata. Ratan Tata studied at The Silence Faculty, Bombay until category 8. Then he was listed at the Cathedral and John Cannon Faculty, Mumbai and at the Bishop Cotton School in Shimla. In 1955, he graduated from the Riverdale country school in the big apples town and received a degree in design with structural engineering from Cornell University, USA. Later he enrolled at the Harvard grad school and completed a sophisticated management program in 1975.

### CAREER:

Ratan Tata started his Career with the Tata Steel division in 1962 and 9 years later he was appointed as the director-in-charge of the National Radio Company Limited. In 1977, he was stirred to Emperor Mills a troubled arranged among the Tata Group. The mill was pack up as his plan was rejected by alternative Tata executives. In 1991, JRD Tata stepped down as Chairman of Tata sons, naming him his successor.

He detailed the organization and was instrumental in Conceptualization and building of Tata Nano and Tata indica cars on his 75th Birthday (December 28, 2012), he resigned from the post of chairman of the Tata

Cluster and was succeed by Cyrus Ministry, decision Maker of ShapoorjiPallonji Group. Throughout switch Tata's spot of twenty-one years, revenues grew over forty times, and profit over fifty times. On Oct 24, 2016, Cyrus Ministry was removed because the chairman of Tata sons and switch Tata was created interim Chairman on 12 January 2017 Natarajan Chandrasekaran was named as the of Tata sons. Even after retirement, switch Tata is a business person and invests in promising business ventures.



Supporter of education, remedy and rural development, Ratan Tata is a popular philanthropist. More than 65% of his stocks are invested in charitable trusts. Tata Education and Development trust, a philanthropic associate of the Tata Group, endowed a \$28 million Tata scholarship Fund so as to permit Cornell University to offer economic useful resource to undergraduate College students from India. In 2010, Tata Group agencies and Tata charities donated \$50 million for the development of government middle at Harvard Business School. In 2014, the Tata cluster gave Rs. 950 million to IIT, Bombay; the most important donation received in its history and shaped the Tata center for Technology and style to develop design and Engineering principles suited to the wants individuals and communities with restricted resources. The group formed the Massachusetts institute of Technology.

Tata center of Technology and style at the Massachusetts institute of Technology (MIT) with a mission to the challenges of resource - constrained Communities, with an initial concentrate on India. This year, he pledged Rs.2500cr large integer to fight the covid-19 pandemic.

### PERSONAL LIFE AND LEGACY:

Ratan Tata could be a bachelor. Renowned for his low-profile lifestyle, he resides in a very straight forward house in metropolis and drives around in a Tata sedan. He loves privacy and shuns media spotlight. He has solely CDs, books and dogs for company. In 2004, Tata motors were listed on the big apple Stock Exchange. He got Tata Tea to a mass Tetley, Tata Motors to acquire Panthera onca, land rover and Tata steel to acquire Corus.

### AWARDS AND ACHIEVEMENTS:

The unearned Fellowship of the London faculty of social science and politics in 2007, the title of unearned Knight commander of the order of land empire, United Kingdom, in 2009, the 'Oslo Business for Peace Award by the Business of the peace Foundation in 2010, the Honorary Knight Grand cross of the order of the British Empire in 2014, and Commander of the Legion of Honor by the Govt. Of France are a number of the main awards he has received.

### INTERESTING FACTS:

Ratan Tata's father works in military services. Tata was the adopted son of the Naval Tata, the younger son of Jamshedji Tata founder of the tata cluster of companies. The chief center at Harvard grad school has been named Tata Hall after switch Tata. Tata Practices services have given \$35 million, biggest donation to Carnegie Andrew W. Mellon University for a facility to analysis in Physical feature systems and autonomous vehicles. Tata set an idea example of generosity and leadership throughout the 26/11 metropolis attacks. He stood on their own side the taj edifice and supervised the activities to assist the victims the showcased his humane gesture by visiting the families of all the eighty workers who were killed or hurt.



### BOOKS:

The wit and wisdom of Ratan Tata, from steel to cellular.

Written By:  
**Bommanaboina  
Malini**  
II MBA







# Cred Success Story

## WHAT IS CRED AND HOW IT STARTED?

Cred is an Indian fintech company, predicated in Bangalore, which was founded in 2018 by Kunal Shah. CRED's main feature is sanctioning users to make credit card payments through its app for which they get rewarded. Later, CRED integrated features to sanction users to make house rent payments and introduced short-term credit lines. CRED's business model and valuation have received reproval for being overvalued and destitute of a solid monetization plan.

within a very short span, CRED became one of the most prosperous companies which initially used to value a zero-rupee company and now its value is approximately 16000 crores which have made it possible within just 2 years

## CRED BUSINESS MODEL: WHAT MAKES CRED SO UNIQUE & POPULAR?

Cred business model is the first business model of its kind in India. Cred is the first app in India to pay user's credit card bills on time & it's founded in 2018 by former "Free charge" founder "Kunal Shah" to engender an exclusive society with the most credible people in India. Cred gives exclusive discount points on your credit card bill payments & tracks your all credit card expenses.

It has gained over 30 lakhs, customers, within this short span and the company is processing 20 % credit cards bills. Till now the company has not gained a single rupee profit. It incurred a 60 crores loss in 2019 and a 360 crores loss in 2020.

why the company has incurred much loss? the answer is the company spends "727 rupees to earn 1 rupee". To become an official IPL partner from 2020-2022, It has paid 120 crores for these 3 years to IPL.

Have you ever wondered, why a company that makes zero profit is having an astronomically immense market value and why it is spending crores of rupees on marketing and why it is giving rewards freely to the users, and how the CRED company wanted to raise the revenue?

MR. Kunal Shah founded "Free charge" in 2010 and sold Free charge to snap deal for 2500 crores in 2015. Kunal Shah always thinks about "if we provide the customers what they want, will they pay us for that"? He applied the same principle here in CRED.

Most of the employees and other customers use credit cards. In those, someone will pay the credit cards bill in time and some won't pay. Banks will not reward anyone credit card user who pays the credit card bill on time, but they will punish the latter for not paying the credit card bills on time by imposing additional interest. Kunal Shah wanted to bring all the users who pay the credit card bills on time and encourage them by rewarding them and wanted to earn money through this process. He used here two strategies

1. He acquired users, by encouraging them by providing cashbacks to the credit card bill payers on time (Similar to the strategy that Google Pay penetrated the market by providing scratch cards that possess

cashbacks for the transactions that its users make)

2. Make the users habituate using the app (like Jio which penetrated the market when people are facing network issues and provided free internet for almost one year, which made the users habituate using the internet)

## FEATURES OF CRED APP:

- ☑ CRED's ultimate objective is to acquire the users.
- ☑ CRED app scans the credit card statement and automatically displays the interest and charges on the credit card.
- ☑ Some customers possess 2 to 3 credit cards of various banks and whenever they wanted to pay bills they have to pay individually for each card of each bank, but the CRED app enhances the users to assess them all at one place only by simplifying them
- ☑ CRED provides you with one location to handle your entire credit card range.
- ☑ Whenever you pay your credit card bills, certain CRED coins are issued that you can utilize to earn discounts on different CRED partner products.
- ☑ It analyses the overall expenses, secret costs, and records loan caps, and exhorts you of all this so that extra charges can be evaded.
- ☑ CRED security is the app's functionality that reads the electronic mail verbalizations with details on balance, due date, bank costs, and bifurcation of expenditures.
- ☑ The keenly intellectual verbal expression feature sanctions consumers to simplify costs by reviewing the CRED credit card verbal expressions.

## HOW DOES THE COMPANY MAKE MONEY USING CRED USERS?

- ☑ Any user with a CIBIL score equal to or greater than 750 can only use the cred app otherwise the app does not allow the users to signup
- ☑ The app primarily checks the required CIBIL score when your signup, and makes you a cred member if you reached the relevant CIBIL score



- ☑ This app is only designed for those users who make timely payments of their credit card bills and then only any bank can offer loans based on credibility and the risk involved is very less with these people
- ☑ Banks require the data of those who pay the bills on them so that they can offer them loans
- ☑ When users of the CRED app pay bills on time using the CRED app, Here Banks pays the CRED app for collecting the data from the targeted customers which it can further use to display advertisements for loans and display loan offers.
- ☑ From a user Credit card statement, the CRED company can enhance how much more amount a particular user is spending on a particular category and can display the targeted ads to that potential user/ potential customers and can earn Ad Revenue
- ☑ Can provide better services to users based on their creditworthiness
- ☑ It is a secured app approved by RBI and further, it is providing Rent pay service in the app

### CONCLUSION:

CRED companions to view incentives at the utility to companies. In exchange, customers of those companies emerge as the customers who redeem CRED cash for deals. With greater credit score card clients getting into the app, they could benefit from greater tailor-made economic details. Financial establishments inclusive of banks and credit score card companies make the most of this kind of profound method with decreased purchaser transaction costs.

Written By:  
*P. Lalitha*  
*Sowjanya*  
II MBA



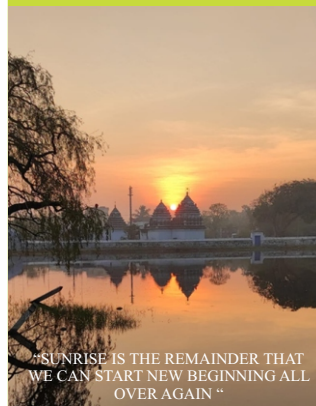
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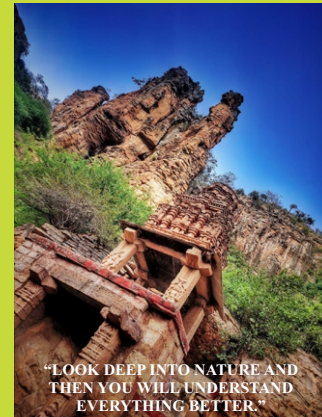
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II MBA



Ch. Kavya Sri  
II BBA



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II MBA



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

	MBA		BBA
Category	Eligibility Criteria	Admission Procedure	Eligibility Criteria
A	55% in any Bachelor's Degree with CMAT Score above 130 / ICET Rank below 25000 / MAT score above 500/ Min.70% in CAT (OR) 60% in B.Tech	Group Discussion and Personal Interview	Intermediate (10+2) with 55% in AP & Telangana State - CBSE - ICSE / 50% in other south Indian states and qualified in V-JET
B	Minimum 50% in any Bachelor's Degree	Written Test, Group Discussion and Personal Interview	Intermediate (10+2) with 50% in AP & Telangana State - CBSE - ICSE / 50% in other south Indian states

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

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

### Scholarships for two years of MBA Programme

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

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

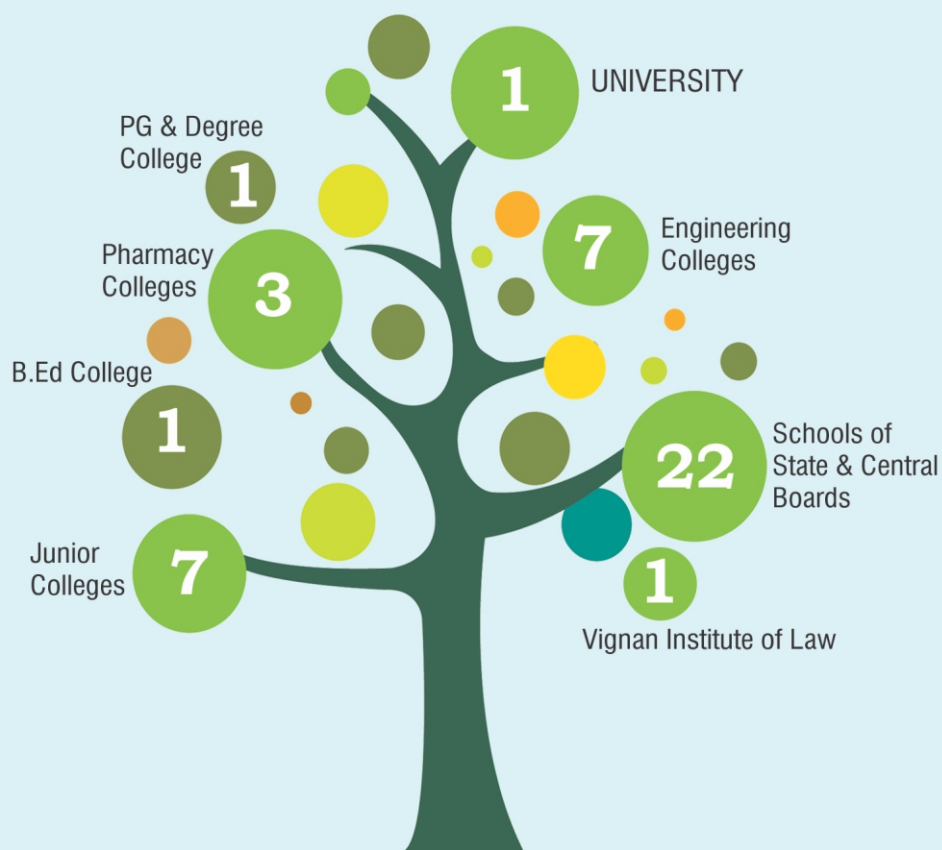
Scholarships	AP / Telangana (Inter Marks)	CBSE / ICSE
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50%	930 - 949	85% - 89.9%
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