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PRAYAS

SCMS magazine

"A student driven INITIATIVE" of the
School of Commerce & Management Studies



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At the time of launching the maiden edition of PRAYAS, I had made an observation; "It is easier to initiate something, but sustaining it in perpetuity is always a challenge". To enlarge the scope and extent of the effort, I also made a suggestion that "contributions must come in from the Executive Education and Under Graduate schools also in future editions". As an elder and a thought leader for this institution, it gives me enormous satisfaction that the School of Commerce & Management Studies has taken cognizance of the advice. I am also glad to notice an improved version of the journal. Extended coverage by way of Student - Industry interaction, contributions from industry professionals by way of articles, and a definite surge in the choice of articles from the aspect of professional relevance are indeed encouraging.

Seeking literary contributions is a difficult task. Particularly when it is not associated with any tangible reward, identifying and motivating potential authors, and preparing the script to appeal to an enlightened readership can be even more challenging. I congratulate and thank the editorial team for putting their act together in bringing out the second edition in time to truly make PRAYAS a bi-annual magazine.

Dr. KNB Murthy
Vice Chancellor

MESSAGE

Dear All,

I wish you a happy 2023!

Even as we leave 2022 behind, the horrors of the pandemic seem to recede, and a new dawn appears. Old uncertainties are gone, and new one's loom. The business world is entering a time of recession and downsizing.

Even during the pandemic, the School of Commerce & Management Studies did remarkably well, and placement is a very serious metric. Ninety-Six percent of our students were placed in great organizations across diverse industries. Many marquee organizations visited us, appraised and selected our students for the full-time MBA program.

However, resting on past laurels is not easy for us. Boredom is rampant, and students constantly need an 'excitement' fix! As we look ahead, a cause for growing concern is the inability of many students to concentrate on serious learning for any length of time. Management programs and ensuing careers require serious attention and focus. Uncalled-for multi-tasking and an inability to concentrate on serious learning for a long time are issues that we grapple with. Allocating resources and shaping pedagogy and curriculum is hugely doable; getting students to focus is the challenge many professors face.

Learning requires discipline, like all other habits in life. Deep knowledge is necessary for a young person to understand and absorb concepts and push on to the application. This requires serious attention and concentration. Management is a practice-oriented profession, and skills learnt to need to be practiced and honed by application. This is the only option.

MESSAGE

There are many distractions - the internet, social media and movies, constant chatter, and plentitude of ideas. However, deep learning requires quiet solitude and the ability to stay away from distractions. My advice is to make a habit of staying away from the many distractions that swirl around us and pay attention to learning and knowledge.

William Shakespeare dressed with great pride and dignity and weighed in with "The apparel oft proclaims the man". Attire is an important part of a management student's brand, and it often defines how one is perceived by teachers, peers, and employers. Ancient Indians dressed depending on their profession and paid careful attention to cleanliness and the laid-down dress code.

Finally! As Oscar Wilde said, You can never be overdressed or overeducated!

Prof (Capt) Nagaraj Subbarao A



While we wish that it ends soon and that 2023 brings in happy tidings, the war in Ukraine has taken its toll in several places. One of them is the promise of the editor in the maiden edition of PRAYAS. We made you wait for a little over the intended schedule. But every cloud has a silver lining. The rescheduling was an 'Executive Decision' for ensuring that the magazine is enriched by robustness and relevance of content. A considerable focus, therefore, has been directed to the war in Ukraine, and its impacts on areas other than the frequency of this publication.

The success of the first edition and the recognition it afforded to the young authors became a driving force and an enabler for them to do better. It became the motivator for the new joiners (2022-24 batch) to start showing their mettle from the word go. A sense of 'I too can do it' brought the UG within the fold and a sense of 'I too must' from the ex-alumni of the Executive education raised the range and quality of content. What we have is a bouquet of intellectual maturity between the covers. The current edition boasts of new features like the Alumni section, Faculty/ Industry section which comprises articles contributed by industry members, and an Interview of an 'industry rocker'.

As intended, 'Centre Of Professional Enhancement' (COPE) Communications' role in this endeavour of rolling out empowered professionals with the most crucial worldly attribute and ability is starting to become evident. Over 50% of students of the 2021-23 batch (all contributors to PRAYAS) have secured placements while there is over a semester before, they pass out.

The next edition will see a new students' editorial team. Wishing great success to the outgoing team as they step into their new professions. It's time to start working on PRAYAS 3E. It is also time to start taking safety and social distancing with seriousness once again. It is time to behave and demonstrate mature personal conduct with regard to protocols and norms. The pandemic is not over yet. Jai Bharat.

A handwritten signature in black ink, which appears to read 'Himanshu Joshi', followed by a decorative feather graphic.

Prof. Cdr Himanshu Joshi

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Analytics in Politics- What do we do with big data?



Ashwini

MBA 21-23

The basic day of any individual begins with the online social media platform, our routine has been altered from the emergence of advancements in technology, where we don't even tend to move out of our comfort zone, and petty work has been ordered from the place, laziness on one end though, our order details, our personal details, all being collected over the boundaries by service providers and facilitators, what are all these information up to? This large size of data is termed BIG DATA.

The so collected BIG DATA may not be found to be of great use to us, but not the same for all, this data is used certainly for analytics. Analytics is one such function whereby we designate meaning to the data by identifying relationships. Would you imagine a scenario where these data change our country's economy?

Analytics is now a politician's friend~

The data collected by large service providers and other organizations are regarding the behaviour of individuals, nowadays these data are used by political parties to draw crucial insights that help them in their elections.

This data is used by politicians to read the minds of citizens, even the simplest order made by an individual formulates a greater demand in a wide area range, through which analytics on demand be drawn which can be made advantageous to the politicians. According to the survey of the 2019's elections, it is identified that there are about 90 crores of voters, wherein there are 54 crore of mobile phone users who are active on social media platforms. The analysis also states about 30% of them are influenced easily by the political news being circulated on social media. These data are being sold highly during the election seasons to draw favourable results.

Big data into politics!

Data science used in political campaigns is behavioural analytics, Getting to know an individual's behaviour more is critical to start a campaign for influencing them to do something which they would rather not do, is by understanding their requirements, wants, and needs. Collecting a vast range of demographic data combined with psychographic data which is a model of personality.

The bravest way of politics is to communicate to the audience based on segmentation, either demographic and geographics or economics, more on specific note called psychographic, because that is what deals with personality and behavioural science, where personality drives behaviour, and behaviour influence's one's vote. the emotional connection between people of similar behaviour makes it easy to influence on their voting patterns. These strategies are formulated favourably by politicians.

The observation:

Politicians make great use of data by analysing the public in their constituency in segmenting and influencing 1. First-time voters, 2. non-consistent voters, 3. Voter's demographics, 4. Caste, 5. Socio-economic segment. This helps them identify vulnerable public to target. Politics in India is mainly driven by casteism, which has become an inseparable part of the elections, through social media platforms people of common grounds form groups that are easily made identifiable and can be influenced by their party.

Not just this data, the politicians make use of data available from Aadhaar numbers, ration cards, electric bills, and other utility bills. These utility bills state one's socio-economic status which is used to identify if one belongs to BPL or is above the poverty line if one belongs to a special category or belongs to a special economic zone, any reservations, etc. these are the same kind of analytics an organization does to identify the needs of their customers similarly, politicians made use of this advantage, by pitching their services and commitments, like as the parties give promise " to transfer the money to public accounts", " to provide infrastructural advancement" and many other.

Political parties are making optimum utilization of such data, and we being unaware of there are selling our votes in good faith, though the situation is taken advantage of by them, we are simultaneously benefited, as this is the future of Indian elections. The final takeaway is: Vote wisely and do not be manipulated by any promotions you come over, you have the right of voting independently and not to be forced, to make the right decisions for the right future.

Statistical information has been obtained from material available in the public domain.

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A tool for addressing banking fraud

These days many banks and financial institutions globally have started adopting advanced solutions with Artificial Intelligence technologies. I would like to share a few advantages of using AI.

- Banks have to deal with large volumes of data extracted from cluttered sources and sometimes it becomes difficult for a human being to figure out unusual patterns of suspicious transactions. Moreover, the manual process takes a lot of time and the banks have to bear a lot of costs. It becomes tedious for the compliance team to find the relevant content from all these cluttered sources of sanctions lists while checking for the right individual during the KYC/Due Diligence process. Thus, risk categorisation of customers from low to medium to high becomes daunting for them.
- The advantage of using artificial intelligence is that machines can be programmed to self-learn. So, whenever a transaction takes place and it does not match the set pattern, then it becomes easy to park it in the suspicious category. So, machine learning can recognise patterns and helps in identifying anomalies which help banks to take decisions in real-time. AI algorithms can detect the data points of the transaction from beginning to end and thus help in identifying the deviation from normal patterns.
- Artificial Intelligence and Machine Learning can help financial institutions in reducing false positives thereby reducing manual intervention. Artificial Intelligence-based AML solutions help in enhancing the quality of data and can check the suspicious transaction that might have got skipped during the process of manual monitoring. AI solutions can scrutinise a large amount of data from the system database. This increases the accuracy of risk detection which helps in eliminating false positives.
- AI algorithms can also be used in the audit process. It gives very accurate results and saves a lot of time. Even many digital payment companies have started adopting Artificial Intelligence based payment fraud solutions, which help in real-time analysis of transaction data and thus boost secured payments.
- When a customer deposits a cheque or hands over a cheque at the counter with an unauthorised signature, the investigating officer would only be able to analyse the data field and to some extent the style of signature. But he might not be able to understand the minor defects in the signature and the cheque goes for clearing. It is here that the chances of a fraudulent transaction might increase. So, the best thing is to leave the signature verification task for a machine to perform. AI-based automated signature verification and cheque fraud applications reduce false positives to a much greater extent through their self-learning process. Artificial Intelligence, therefore, can play a very crucial role in detecting fraud in Banks.

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Cryptocurrency

Digital or virtual currency supported by cryptography technologies are known as cryptocurrencies. Without the guidance of outside intermediaries, they make it possible to make secure payments online. The term "Crypto" refers to the numerous cryptographic methods, such as public-private key pairings, and elliptical curve encryption that protect these entities.

Through an internet connection designed to support peer-to-peer transactions without the requirement for a bank, users can send payments directly to each other using cryptocurrencies, which are digital tokens rather than coins or currency. Payments made using cryptocurrencies only exist as digital records in an online database that detail specific transactions.

A digital wallet is where cryptocurrency is kept. After the 2008 financial market crisis, when there was a need to democratise currency trade and regulation, cryptos were created. A person going by the fake identity Satoshi Nakamoto developed Bitcoin in that year.

Crypto currencies are more democratic in nature, we can use them anywhere in the world and as much as we desire. The transaction must be approved by everyone present in the network of users and their computers that maintains the ledger. The transaction is then recorded in the ledger. The name of this technology is blockchain.

Cryptocurrencies also express values in units equivalent to traditional money. Since they are limited in supply and number and need processing, some people often compare Bitcoin to gold. The method through which new cryptocurrencies are released into circulation is known as mining, which is also an essential part of the growth and upkeep of the blockchain ledger.

IMPORTANCE OF BLOCKCHAIN IN CRYPTOCURRENCY:

Blockchain technology is essential to the usefulness of Bitcoin and other cryptocurrencies. Blockchain, as its name suggests, is basically a network of interconnected blocks or a digital ledger. A collection of transactions is included in each block, and each participant in the network have independently authenticated each transaction. According to experts, blockchain technology can benefit many different businesses, including supply chains, as well as operations like online voting and crowdfunding.



Shashank Raj

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Geopolitics after SCO summit

The 22nd SCO Summit and the first in-person Summit after the outbreak of the Covid 19 pandemic took place on the 15th and 16th of September 2022, in the city of Samarkand, considered to be the cultural capital of Uzbekistan. The significance of the SCO Summit can be gauged from the fact that the Summit took place in the backdrop of the Russia-Ukraine war, as well as the Afghan crisis and the China-Taiwan crisis. Similarly, Russia, a key member of the SCO, is also under a spell of sanctions from the Western countries and is engaged in bitter acrimony with the West led by the US on a host of issues, including its war with Ukraine. China is also at loggerheads with the US, while both are the largest trading partners. Iran admitted as one of the permanent members of the SCO in the Samarkand Summit, has also been under western sanctions for its alleged clandestine nuclear program. At the same time, India is a global power, has the best relationship with both US and Russia, and is considered by analysts as a 'balancer' of global geopolitics. For instance, India has been a member of both, the Quad involving the US, Australia, and Japan, and at the same time, a permanent member of the SCO since 2017. This reflects India's successful pursuance of the policy of "Strategic Autonomy" in international affairs.

Similarly, there is political uncertainty in Afghanistan after the overthrow of the Ashraf Ghani civilian government by the radical terrorist group Taliban with the direct support of China and Pakistan. The security situation of Central Asia is also quite fragile. Studies suggest that radical and terrorist groups are quite active in Central Asia after the Taliban came to power. Along with the flow of radicalism and religious extremist groups to Central Asia from Afghanistan, the UNODC report suggests that because of political instability and lawlessness in Afghanistan, there is a surge in the illicit trafficking of narcotic substances from Afghanistan through Central Asia to the international market. Some of these issues are aggravating the security threats to Central Asia as well as other member countries of the SCO.

The 22nd SCO Summit, which took place in Samarkand, has also discussed some of the issues at length, which is reflected in the Summit Declaration. The Declaration outlined, "countering traditional and non-traditional challenges and threats to security". The Declaration further stated, "Note that illicit drug trafficking and its non-medical use are a threat to international and regional security and stability, sustainable economic development of States, the health and welfare of peoples, as well as the exercise of fundamental human rights and freedoms". Similarly, on the issue of Afghanistan, the Summit Declaration underlined "the establishment of Afghanistan as an independent, neutral, united, democratic and peaceful State, free of terrorism, war and drugs".



Abhishek
Channavar

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However, what is quite surprising about the Samarkand Declaration is the One Belt One Road (OBOR) promoted by China. The declaration mentioned OBOR, despite India's objection to this project at various SCO forums. In this regard, it is necessary to highlight that OBOR is a project initiated by China to promote its geo-economic interest and the many negative geopolitical fallouts of this project. It is also a fact that there is growing public unrest in Central Asia and Russia against the project. Many pitfalls are also associated with the legality of China's OBOR project. Hence there is a need to avoid such contentious issues in future Summits, which create differences of opinion among the SCO member states.

One major contribution of India to the SCO Summit at Samarkand is the discussion on the role of Millet to alleviate the food crisis. As Prime Minister Modi, in his address to the SCO Summit, Samarkand stated " The world faces another major challenge today – and that is ensuring the food security of our citizens. One possible solution to this problem is to promote the cultivation and consumption of millets". It is a fact that the food crisis is posing a significant challenge to sustainable global security. In this regard, both climate change and supply chain disruption are posing a growing threat to food security. Hence, it is necessary to develop millet as an alternative food source as it can be grown in arid regions. This, in a way, can alleviate the food crisis at the global level.

The SCO Summit at Samarkand took place when there is a lot of geopolitical flux in and around post-Soviet Eurasian space. In this regard, a pertinent question arises about how India sees the evolving geopolitical dynamics of the SCO. Since getting full membership in the SCO, India has played a crucial role in the decision-making process of this multilateral body and has checkmated Beijing's hegemonic position at the SCO Summits. At the same time, India shares a robust bilateral relationship with Russia and the Central Asian countries. It is important to underline that over the years, India has emerged as a key player in the SCO and the Quad. This stems from India's position as a global power.



Corporate Cybercrime

Cybercrime is crime which involves a computer and a network. The computer may have been used to commit the crime or it may have been the target of the attackers. Then what is corporate cybercrime? Corporate cybercrime is largely focused on big companies and trying to get access to their systems of various reasons like, gain access to proprietary company data, get access to business plans and strategies, or trying to manipulate the company's data for one reason or another.

The attackers first convince the people who work at the company to gain access to their computer and from there they gain access to the network the company and steal the information they wanted. To convince the person they use methods like phishing, social media fraud, security breaches, etc.

Phishing: Phishing is a type of cybercrime where a target or targets are contacted via email, phone call, or text message by someone posing as a legitimate organization in order to trick people into disclosing sensitive information like passwords, banking and credit card information, and the information about the company.

Security breaches: Hackers utilize their charm and social skills to persuade an employee to get them access they need. It may just be an attempt to make friends, it may contain threats or blackmail, or it may include the promise of incentives for the person doing it.

Social media fraud: It might be one of the methods mentioned in the previous two, or it could be a way to access a person's social media account, conduct online research on them, and try to figure out what kind of passwords or security keys they might use.

And also, the attackers can also use the loopholes present in a system because all the systems and networks are not perfect and they can be manipulated. It is also possible to use methods like packet sniffing, where a person can track the data being sent over a wireless network and extract crucial information.

Some things that the companies can do to prevent this from happening are, they start putting highly sensitive information on closed networks with no access to the outside world making it impossible for hackers to access them remotely. And they should give training to employees in the techniques used by hackers and how to prevent them. And by investing in cybersecurity and getting a good cybersecurity firm that offers the best security for your systems.

To counter this issue, various cybercrime laws have been passed in India. Whether for an individual or a business, these rules assist in reducing or completely eradicating these cybercrimes. To conclude, Cybercrime is a serious risk that can cause a great deal of loss for both the individual and the organization. Therefore, every firm needs to set up essential modern defence measures for safety reasons.

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Prajwal PS

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How Business Analytics is going to impact the education industry?

What is analytics?

At a basic level, analytics is to turn data and sometimes lots of data into meaningful business insights that can help businesses grow and improve.

In reality, analytics is never quite this simple, so in reality, analytics looks something like this; we get a lot of suspect data that requires plenty of cleaning and scrubbing before it can even prove to be useful, and after the analysis is completed not all the output is helpful some of it is just noise. Analytics is not just about showing beautiful charts, graphs, and dashboards; these visual aspects are part of it, but analytics is a lot more than that.

Example of business analytics: Let's say a person is working in a credit card company, he/she could analyse data about his/her customers to determine who might subscribe to a credit card offer that would allow him/her to spend more time and energy on targeting those specific customers.

Analytics in the education industry. The role of data in the education industry is evolving and has the potential to affect institutions, students, and other stakeholders. Schools, colleges collect a large amount of data such as attendance, subject selection, grades, and learning styles, demographic information, along with operational and financial statistics. As the number of platforms and applications have increased, so has the volume of data and means and methods of generation and collection. The potential value of analysing this information and the wide variety of tools accessed from their application and visualization tool essentially help districts with reporting requirements, through genuine and adaptive learning platforms. While the collection and utilization of data have the potential to help drive learning outcomes.

Today, analytics is used in almost every field. The education organizations use analytics to deliver better education more efficiently? How, can they achieve this with the help of analytics? With the right set of analytics, it's easier to connect academic, operational, and financial data, track student performance across the cohort, course, and more, monitor attendance, mobility, and intervention patterns, analyse instructor development and curriculum effectively, measure the effectiveness of spending against results, manage fundraising, advancement and alumni relations, expand a sustainable footprint.

Utilizing analytics to serve all the parties in the field of education students, faculty members, educational institutes, and industry and society where students join after their education. Students can get better insights in terms of alignment between their interest capabilities and the educational stream to be selected, for faculties how their knowledge and articles can be adapted for easier consumption, for the educational institutes by actively offering educational counseling similar to career counseling in the industry, and, by external entities like society and industry more insights into technical skills and soft skills of the candidates.

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Jainika
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HR and Analytics

People analytics, commonly referred to as HR analytics, is the process of gathering and using personnel data to enhance key business and talent outcomes. HR analytics leaders give HR leaders the tools to create data-driven insights that will help them make better hiring decisions, streamline HR operations, and foster a healthy workplace culture.

People analytics is the gathering and use of talent data to enhance key business and talent outcomes. People analytics leaders give HR executives the ability to create data-driven insights to guide hiring decisions, enhance workforce operations, and foster a pleasant work environment.

The collection and utilisation of talent data for people analytics is aimed at improving important business and talent outcomes. Leaders in people analytics empower HR professionals to provide data-driven insights to support hiring decisions, improve workforce operations, and promote a positive work environment. Here are five ways HR and talent management teams are applying data analytics to cultivate employee development and create high-performing organizations.

Measuring Performance : Organizations can set employee performance benchmarks using analytics technologies, and then teach current staff members and new hires to comprehend these factors and their effects. Deloitte and other businesses analyse travel and billing data, as well as information on human performance, to help people improve both their personal and professional performance. In order to understand effective procedures and establish benchmarks for other groups within the firm to follow, organisations can even use data collected from top-performing teams or individuals.

Informing Promotion and Salary Decision: Observing underperforming co-workers obtain promotions is a significant demotivator for many high-performing individuals. Human prejudice and nepotism are two common causes of this, though there may be other contributing aspects as well. Organizational executives can monitor the rate at which employees are given promotions and raise and what major factors influence these decisions by using a data-based approach.

Understanding Attrition and Increasing Retention : Performance-based analytics can be used to identify which employees would be more likely to quit the company while also illuminating the causes of attrition. To analyse trends and handle unexpected spikes, organisations can also use statistics on their turnover rate (both voluntary and involuntary attrition divided by average headcount).



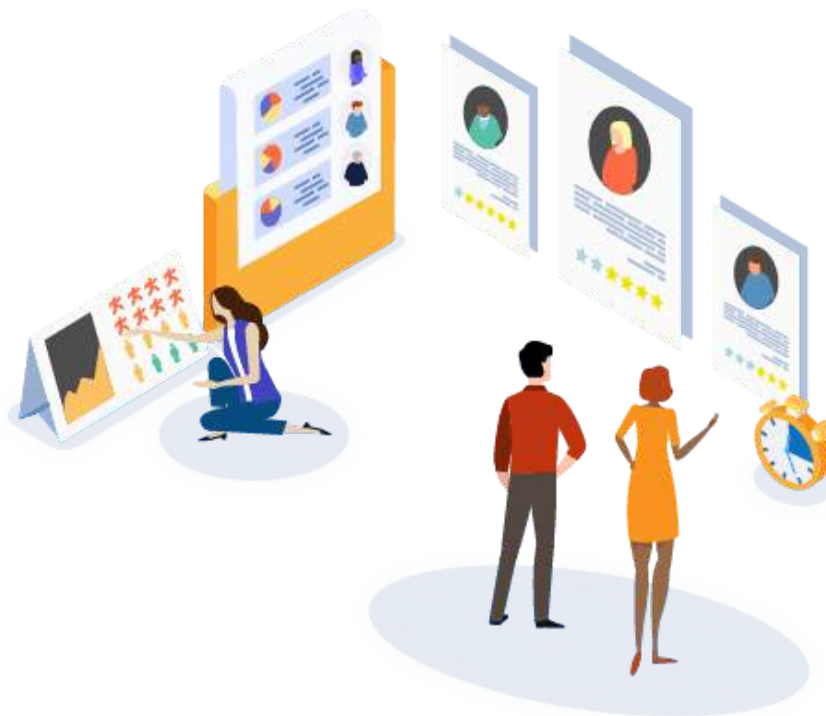
Ritvika
Pandey

MBA 21-23

Examining Employee Engagement : Employee engagement is a critical statistic for any HR department. Employee engagement surveys are often used to collect this data, and they are carried out by outside survey companies (i.e. Gallup). To get quicker results and to retain ownership of their employees' data, more businesses are seeing the value of bringing this in-house to their HR departments. In-house HR teams can use brief, tiny surveys to routinely assess engagement and, with the help of AI tools, acquire immediate data insights. This is an alternative to the lengthy questionnaires that many employees detest (and some don't even complete).

Measuring Employee Development and Learning Outcome : Businesses can take it a step further by using predictive analytics to create training materials that are individually tailored to fit the unique learning preferences of each employee. Predictive analytics can identify training gaps at the organisational level (like when employee engagement dips). In the end, this data can be used to assess the trends that contribute to a training's effectiveness and guide businesses toward improving content where it is needed.

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Impact of Information Technology (IT) on International Business

The Information technology have opened many opportunities for businesses to expand their reach of products and services abroad. Businesses can leverage technology to improve operational efficiency and gain global competitive advantage. Use of technology has made the business and customers close in many areas. Information Technology has transformed the world business unit to great heights using which the world commutation, hiring the employees, conducting world trade management, marketing products and manage the supply chain management made more effortless.

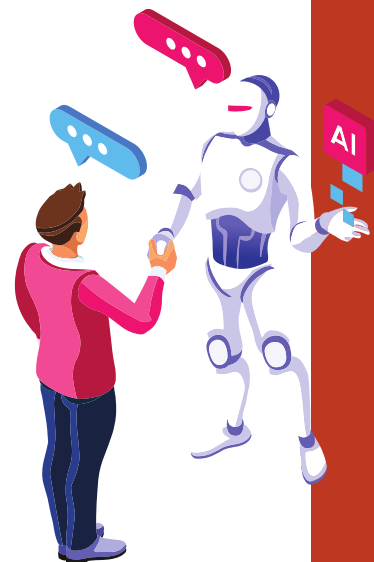
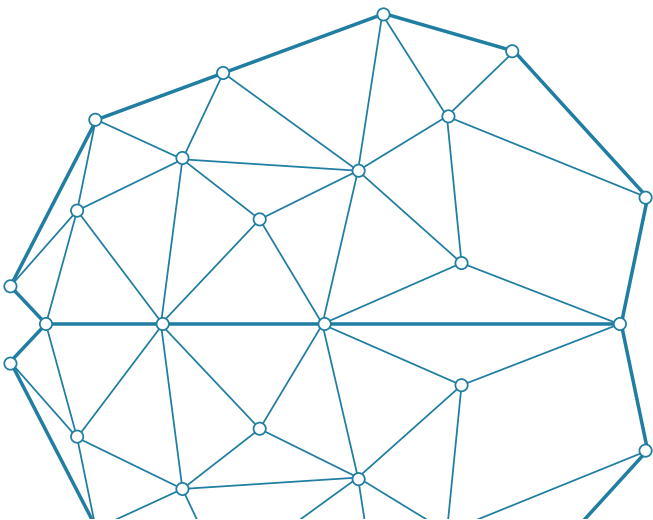
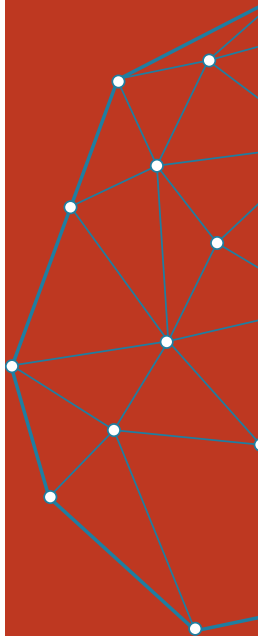
Technology seems to be no longer limited to specific regions of the world or populations. Even the moderate individual now has access to some sort of technology that has aided this same technological and global business revolution. The purpose of this article is to examine how technology and innovation affect international business as technology advances and innovation expands.

Borderless communication: Nowadays we can communicate from any corner of the world regardless of the location. Technology is helping a lot here by the use of online chats, social media and video conferencing tools. At the same time we also have automatic translation software which helps communication in different languages much easier.

Resource allocation at the global level: Hiring employees from other countries is now possible thanks to technologies such as cloud computing and web conferencing. As an outcome, companies have more options for finding the best talents while also cutting costs because these remote employees will not require a physical office. International employees hired can do their work from home as long they are connected to the internet.



Nagaveni
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Supply Chain Management: The use of advanced logistics management systems has made it simpler to handle a global supply chain as compared to just procurement of products and supplies locally. Companies may do this to benefit from reduced costs and greater efficiency, as well as to a significantly boost the variety of products available from international companies which assist businesses in strategically sourcing their international goods

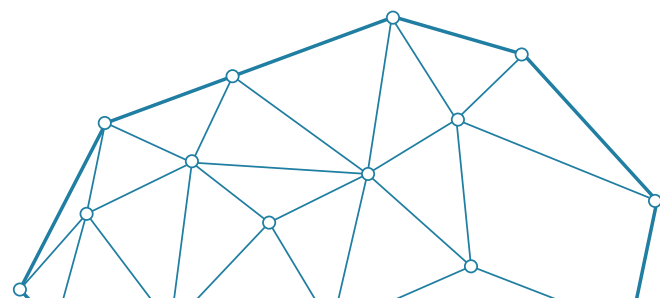
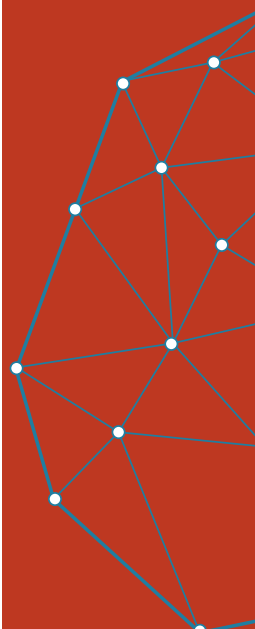
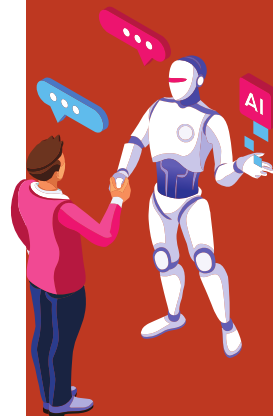
Digital payments in Ecommerce Platforms: Smaller firms can do business with clients and other companies from all over the world more easily. Instead of having to open several stores for customers to visit, individuals can easily accept orders from all over the world by creating an online store that clients can access through an internet browser or a mobile phone application.

Businesses can now utilize technologies such as PayPal, UPIs, and virtual currency platforms in place of traditional payment solutions. These systems make it easier to handle currency transactions and allow customers and businesses to make and receive payments directly from their platforms

Role in Data Collection: Another essential role played by information technology in international trade is that it has made it easier for businesses from all over the world to conduct research on one another and make more informed global business decision-making.

Finally, online research capabilities can assist businesses in gaining a competitive edge over international competitors. It can also assist in boosting innovation by generating ideas for how to enhance an existing service or product to meet the requirements of a particular market.

The future of international business: Information technology has increased the effectiveness with which international firms can operate in a wide range of industry sectors. While it is impossible to anticipate the future precisely, as business experts, we anticipate the trends in international business that favor services over products, the inclusion of digital currencies as payment methods, and an emphasis on environmental and accountability.



The Online Network for Digital Commerce (ONDC)

On the 29th of April 2022, The Government of India launched the Pilot phase of something called the open network for digital commerce. This is the freely accessible online system, which will enable local commerce across segments, such as mobility, grocery, food order, delivery, hotel booking, and travel, among others, to be discovered and engaged by any network-enabled application.

It aims to integrate all the e-commerce platforms through an open network technology which would be under the guidance and control of the quality council of India and the department of industrial policy and promotion ministry of commerce and industry of India (DPIIT). For the design and acceleration of ONDC, A committee of 9 members has been set up, which consists of the nation's finest minds such as Nandan Nilekani (Non-Executive Chairman of Infosys), R S Sharma (Chief Executive Officer of National Health Authority), Adil Lainulbhai (Chairman of QCT), Anjali Bansal (Avaana capital founder), Arvind Gupta (co-founder of digital India foundation).

Why ONDC is in the need of the hour?

In a Nutshell, there are 3 reasons which are to be tackled by the implementation of the ONDC system, and these 3 reasons come under the canopy of one major factor, which is the abuse of aggregator superpower.

1st reason is the business model which these e-commerce platforms have adopted. There are majorly 2 types of business models, the first being the marketplace model, wherein the e-commerce platforms merely act as a middleman between the buyer and the seller. The second is the Inventory model, wherein the e-commerce platforms would buy the products in bulk quantity from the sellers at an arguably low cost and sell them at a price that has a large profit margin. The majority of e-commerce platforms had adopted the inventory model of business, as a result of which many of the sellers would have incurred losses in their trade. Due to this, the government of India ordered all e-commerce platforms to adopt market place model as their primary business model. But still, the government fears that these e-commerce platforms would find a way to generate profits through irregular business models, which would be a threat to small-scale sellers.



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2nd reason is the deep discounting approaches adopted by these e-commerce platforms wherein branded watches of 2000 are being made available to 500 and phones of 20000 made available at 10000, Branded shoes at 60 to 80 percent discount would be offered to customers during the festive season. This would have a direct impact on the brick-and-mortar stores, who would not be in a position to match such deep discounts.

3rd reason is the imitation game of e-commerce platforms.

With the enormous amount of data, the e-commerce platforms would get to know, exactly at what price, and with what features, a particular product would be preferred by the majority of the customers in a particular region. So, these platforms would set up their own manufacturing industry in that region and produce their own product under a brand name and sell them at a comparative price Tag that can't be matched by other local players in that vicinity.

So, these were the reasons why the Indian government initiated the ONDC system.

The system of ONDC:

ONDC is a 3-legged tool that comprises discoverability, the open protocol for e-commerce platform and interoperability, and the price comparison.

Discoverability is where a unified search engine would be developed, in which the products from all e-commerce sites including giant websites such as Amazon and Flipkart, along with those the websites of local sellers and retailers would be on display in one space. There is no need of switching up sites or separate downloads of each of the e-commerce apps.

The open protocol of e-commerce platforms and interoperability:

In the ONDC platforms the customers get to choose the delivery company of their choice. For example, a Local company named Vecna might not have the required number of delivery personnels, thus the delivery personnel of Amazon or Flipkart can be called up to fill the gap.

Price comparison:

The price of a product on different e-commerce platforms would be displayed simultaneously in one space through the ONDC platform. Through this, the price-triggering activities done by the monopolies would be instantly witnessed by the customers, who would then choose to ignore such product purchases from such websites.

This is how the government of India tends to empower merchants and customers by breaking the walls, forming a single network to describe both innovation and skill, and revolutionise the Indian E-commerce platform.

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Agriculture- A way of life

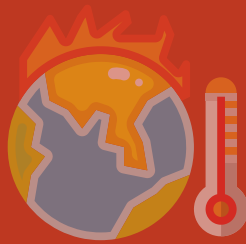
Agriculture is one of the Major Sectors of the Indian economy. It has been practiced in the country for thousands of years. Over the years it has developed and the use of new technologies and equipment has replaced almost all the traditional methods of farming. This is more so in the case of big farmers. There are still some small farmers who continue to use old traditional methods of agriculture. The primary reason is a lack of resources or small acreage making an investment into modern farm equipment unsustainable for them. Notwithstanding the limitations, this sector has historically contributed most to the growth of the country. In addition, this sector acts as a feeder for other dependent sectors of industry like food and beverage, textile & jute, industrial machinery, paper and rural art as well. Since India largely depends on the agriculture sector, it would not be out of place to suggest that agriculture is not just a means of livelihood but a way of life in India.

While the percentage contribution to the economy has reduced over the years, the government has continuously committed efforts to develop this sector since Independence. Earlier we used to depend completely on monsoon for the cultivation of foodgrains but with infrastructural investment in dams, canals, tube wells and other means of irrigation we have been able to overcome that dependence. Also, we now have a better variety of fertilisers, pesticides and seeds, which helps us to grow more food in comparison to what we produced during olden times. At the time of Independence, and after the wars with Pakistan and China, we were compelled to import food grains from other countries to fulfill the demand. But after the green revolution, we became self-sufficient and started exporting our surplus to other countries.

From the above, we appreciate that the agriculture sector contributes considerably to the national income, is a main source of food, and leads Industrial development, foreign trade transport and overall economic development. At the same time, some of the challenges faced in the agriculture sector are lack of permanent means of irrigation, deficiency of finance, conventional outlook, small and scattered holdings, exploitative agrarian relations, and lack of organised marketing system.



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Physical fitness and sporting as engines of growth



Souradip
Sarkar

In this modern age, a lot of stress is usually laid down upon games and sports in comparison to yesteryears. Nowadays, every nation wants to project its image and reputation. For the fulfillment of this objective, Nations are exploring sporting as a field for image enhancement, diplomatic engagements, business promotion, and cross-cultural exchange and even to smoothen out situations arising out of an armed conflict. The impact of sporting diplomacy is being seen in every other field which may be of national importance. Every nation strives to be seen 'in greatness' and therefore the best of the lot is being deployed to represent countries for international level sporting competitions. The question before every nation is how to get maximum medals at international level sports. As a consequence of this factor, many records are being broken by players/athletes in a way of suggesting the soft strength of their country. The standard of sports in every country is showing an increasing trend, and the same is applicable back home in India. There is every effort on part of the States, Centre, and service establishments in encouraging sporting activity. It is often linked to professional growth as well. Take the armed forces for example. They have regular intra and inter services games. The best of the lot is then picked up from there to represent the country at international events like track and field games, rifle and pistol shooting, archery, yachting, sailing, and several others. The services encourage their rank and file to participate and demonstrate their mettle. This becomes a motivator for others to come forward to show or develop talent. Gradually, sports have become an industry in itself and the results are encouraging. Major business houses have started to show interest in ownership of sporting teams. While it may be a revenue generation model at that level, it is significant for us to understand that wellness and lifestyle changes for leading a healthy life in today's world are not enough. Contribution to growth by way of sporting activity is as much important as other professional activities where businesses can play a leading role. Some of the suggestions could be setting up sporting universities and focusing on the rural youth to develop and enhance their potential and contribute to the nation's growth.



Impact of social media on youth

Social media is a collective term for websites and applications that focus on communication, community-based input, interaction, content-sharing, and collaboration. People use social media to stay in touch and interact with friends, family, and various communities. Social media is internet-based and gives users quick electronic communication of content, such as personal information, documents, videos, and photos. Users engage with social media via a computer, tablet, or smartphone using web-based software or applications.

Survey says that most of the youth have social media accounts and spend a considerable time on them.

When we look at the positive aspect of social media, we find numerous advantages. The most important is that it is a great mechanism for education at every level. All the information one requires is just a click away. Students can educate themselves on various topics using social media. Moreover, live lectures are now possible because of social media. You can attend a lecture happening in any part of the world while sitting in your place. Furthermore, people are distancing themselves from newspapers; they are depending on social media for news. Everyone is always updated on the latest happenings of the world through it. A person becomes more socially aware of the issues of the world because of social media. This can also be seen as a great factor in environmental protection if the entire newsprint industry is done away with. But then that is too big a call and who will bell the cat? At the same time when we get into the negative aspects of social media, it is said that it is harmful to society. If the use of social media is not monitored, it can lead to grave consequences. It is harmful because it invades your privacy like never before. The oversharing happening on social media makes children a target for predators and hackers. It also leads to cyberbullying which can affect a person significantly. This addiction to social media hampers the academic performance of students as it may claim a lot of their time. Social media also creates communal rifts. Spending more time on social media platforms could also lead to more health issues.

To conclude, surely social media has both advantages and disadvantages. It all depends on the user in the end. The youth must particularly strike a balance between their academic performances, physical activities, and social media. Excess use of anything is harmful and the same thing applies to social media. Therefore, we must strive to live a satisfying life with the right balance.



Hari Prasad



Is Technology really helpful in Education

Technology has become an integral part of education. Today's learners are learning in a way that's very different from what our education system was originally designed. It helps students to connect to the real world, prepares students for the workforce, and provides the ability to access information. With various path-breaking technologies emerging on a frequent basis, we are noticing massive changes in different spheres, education is no exception.

Over the years, various schools have started using technological tools to enhance the learning experience for students. These tools are being used to make students familiar with the technological developments in the world and make their learning experience unique and make them better communicators.

Some of the new age technologies:

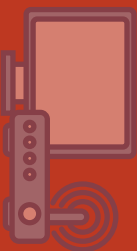
- **Interactive Games:** Gamification is the concept of applying game-design thinking to various classroom activities to make them more engaging and fun. Educational video content can be taken to the next level by adding gamification. Interactive things are always easier to remember and retain. The learning process becomes easy with this approach.
- **VR-AR:** Virtual Reality cuts across all the barriers and gives a feeling of things being right in front of your eyes. Students find themselves immersed in what they are learning and are able to process the information better. Augmented Reality can be used to overlay interactive digital elements like text, images, video clips, animation, etc. to give real-time experience.
- **Blockchain:** Block-chain technology is especially useful when there is a need to collaborate on distributed information in a database. In the education sector, Blockchain can prove to be very useful in examination management, verification of student credentials, certificate verification
- **AI:** AI has also resulted in the automation of administrative jobs, allowing educators to spend more time with students. In the future, it will also help in providing detailed analysis of student performance in the examinations.

Nowadays most information is available online and most of it is free. Multiple educational websites, forums, and blogs help students to clear their doubts. There is so much to discover and the opportunities ahead are very exciting. Students will have a better learning experience and will develop a better grasp of each subject.

Even as we discuss how technology is helpful in education, there are aspects that play counter to the ethos. Sometimes, technology or its presence is used only for the purpose of attracting unsuspecting students. The fly-by-night institutions use it to promote their nefarious designs of creating an aura of modernity to make their shops look savvy while the delivery remains questionable. It is for the potential student to exercise discretion and care while committing themselves to such decisions.



Shree
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A Slice of History

There was a time when the region we call Karnataka State was ruled by the Chalukyas of Kalyana. The main king's name was Vikramaditya VI and he ruled for fifty years from CE-1076 to CE-1126. He had three queens viz. Chandala Devi, Kethala Devi, and Savala Devi, and his son's name was Someshvara III. Vikramaditya VI became the western Chalukya king after deposing his elder brother Someshvara II, a political move he made by gaining the support of Chalukya's vassals during the Chola invasion of Chalukya's territory. Vikramaditya's reign is marked by the abolishment of the Saka era and the start of the Chalukya-Vikrama era. He was the greatest of the western Chalukya kings and had the longest reign in the dynasty.

Vikramaditya earned the title of Premadideva and Tribhuvanamalla. He had several queens who ably assisted him in administration. One of his queens Chandala Devi, a princess from the Shilahara ruling family of Karad was called Abhinava Saraswathi for her skills as an artist. Queen Kethala Devi administrated the Siruguppa region and Savaka Devi was in charge of an Agrahara in Nergal.

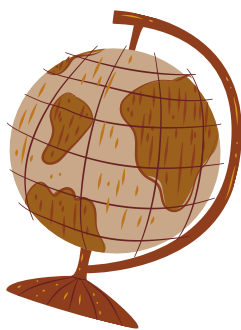
According to the historian Kamath, Vikramaditya VI was a "great king who ruled over South India" and he finds a "pride of place in Karnataka history". More inscriptions in Kannada are attributed to Vikramaditya VI than any other king prior to the Vijayanagara era.

Vikramaditya VI is noted for his patronage of art and letters. His court was adorned with famous Kannada and Sanskrit poets. His brother prince Kirtivarma wrote Govaidya on veterinary science in Kannada, and the poet Brahmashiva wrote Samayaparikshe and received the title, Kavi Chakravarthi. Noted Sanskrit scholars such as Bilhana who earned Vidyapathi came to his court from faraway Kashmir and wrote a Panegyric on the life of his patron king in Vikramankadevacharitha. The poet compared his rule to Ramarajya.

Vijnaneshwara the noted jurist in his court wrote Mitakshara, a commentary on Yagnavalkya Smriti (on Hindu family law). Of the king, he wrote, "A King like Vikramarka is neither to be seen nor heard of". Vikramaditya VI is known to be a Shaiva by faith. His rule saw prolific temple-building activity.

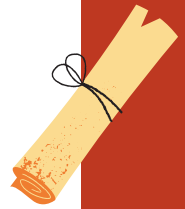


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Notable constructions include the Mallikarjuna temple, the Mahadeva temple, the Kaitabheshvara temple, and the Kalleshvara temple. According to historian Sen, the 50-year reign of Vikramaditya VI was overall a peaceful and prosperous one. Sen estimates at his peak Vikramaditya VI controlled a vast empire stretching from the Tumkur district and Cuddapah in the south to the Narmada River in the north, and up to the Khammam district and the Godavari district in the east and south-east.

So, we notice that this period in history is abundantly endowed with individual recognition, warfare, literature, poetry, politics, veterinary science, etc. Vikramaditya VI was a deserving and capable king and a pride of Karnataka's past.



Self-Discipline

Self-Discipline is our strength, power, energy, and way of life. Everything. Self-discipline controls our actions, lifestyle, speech, and reaction. Self-discipline and self-importance are natural for some people while some have to make efforts for it. Self-discipline is like a muscle: the more you work on developing it and using it, depending upon how much effort you devote to it the stronger it will become.

For instance, perhaps you want to start exercising every evening, or you want to read one book a week to enhance your skills. Instead of jumping to tough goals, you can start with easy goals. The goals must however be Specific, Measurable, Achievable, Relevant, and Time-Bound (SMART). Specific, like concentrating on a certain piece of work for an hour without any distraction from the mobile phone.

Remember, starting small is the best way to start developing your self-discipline. As your discipline gets stronger you can give focus on more areas of your life's development.

Once you've chosen a goal, list the reasons why you want to achieve it. Try to express these reasons in a positive way.

Eg: I want to get this task to show my performance I want to do this task to meet my objectives and feel happy with my day's work.

Now you need to identify the problems that you'll likely face when working toward your goal and devise a strategy for overcoming each one.

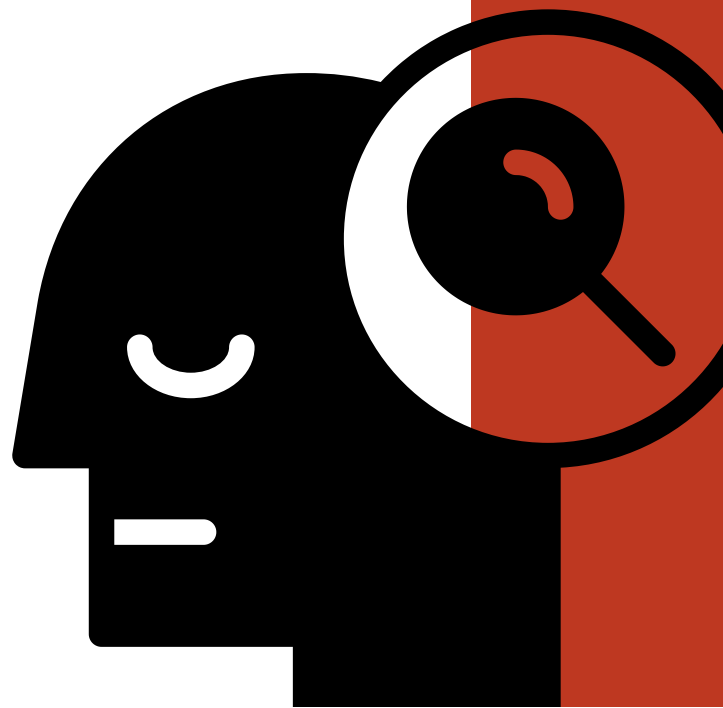
When we are working on self-discipline, we often try to break a bad habit and substitute it with something productive.

As you work on your self-discipline, pay importance to how you feel as it develops and strengthens. It might be a subjective expression like feeling happy, proud, etc.

Also, think about keeping a list of your discipline dreams to track your progress.

Try to avoid distractions when you begin to develop your self-discipline. Make it harder for yourself to reach that activity that you are trying to avoid or alter.

It is important to reward yourself when you experience success. Celebrating your accomplishments will keep things fun and strengthen your resolve to keep going.



The Essence of 'Business Communication'

What Is Business Communication?

Business communication is sharing information within and outside an organization. It involves the exchange of ideas, knowledge, and messages between employees, customers, and other stakeholders. It includes everything from sharing ideas and thoughts to sharing information and data to keep everyone coherent and clear about their goals.

Business communication can be - upward, downward, lateral, or external.

1. Upward Communication-happens in an upward vertical flow from the grassroots level to the top-level manager. Upward communication is essential because it allows employees to share their ideas and suggestions with those who have the power to make decisions. It allows employees to express their concerns or ask for help when needed. Upward communication is also essential as, without it, there would be no way for leaders to have a feel of the pulse of the organization.
2. Downward Communication is between the top and lower levels of the organizational hierarchy. In short, it is a top-down communication where instructions or suggestions are transferred from higher to lower levels.
3. Lateral Communication in the workplace refers to the interactions that take place between co-workers or employees of a similar level. This can be internally between departments or inter-department. For instance, if sales need clarification from design or vice versa. Lateral communication is important on an operational level but also for the purpose of establishing a culture, particularly with a remote or deskless workforce.
4. External Communication- When you communicate with your customers, clients, and people outside your organization, that would be external communication. External communication could be through advertising, public relations, and customer service. Similarly, an organization's external communication determines its success or failure in Outreach Campaigns. Poor communication results in poor engagement and business. Good external communication can help you resolve issues quickly and efficiently and can build customer loyalty. Effective external communication helps you stay informed about your industry and alert to potential opportunities or threats. It also allows you to build a bond with your customers and partners.

Why is Effective Communication Important for Business?

1. Earn Client Trust- Be an effective communicator to earn client trust. This means being clear, concise, and respectful in your interactions. It also means being honest and transparent about your business practices. Your clients need to feel like they can trust you, starting with communication. Communicate effectively to build a trustful and long-lasting relationship with your clients.



J Durga
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2. Good Communication Builds Team Work- Organizations need the peaceful cooperation of team members to improve productivity. If employees have conflicts, they cannot reach their full potential, as conflicts create an energy drain. Good communication builds teamwork by preventing conflicts and making employees feel valued. When team members feel they can openly communicate, they develop respect and trust toward one another. This leads to a cohesive team working together to achieve common goals.

3. Generate New Ideas - New ideas are vital for the success of an organization. They come from exchanging ideas and brainstorming. Internal communication is key to making this happen. Encourage open dialogue and allow employees to be heard. Ensure your employees feel comfortable sharing their thoughts and ideas with you and their colleagues. Motivate employees to engage and work better by making them a part of your decision-making process.



Leadership

Leadership is an act or behaviour, such as developing a structure, so that group members know how to complete a task. A word that is commonly associated with leadership is "motivation," as in the ability to motivate individuals to carry out tasks. In addition, encouragement, power, and agreement to achieve certain group or organisational goals are characteristics of leadership. Leadership is an act in which a group of people is motivated to achieve a common or specific goal. We can see leadership almost in each and every field. Every field requires someone who can address situations and handle issues such that matters run in a smooth manner. Successful leadership is often based upon ideas that may either be borrowed or original. Those ideas are supposed to be communicated in a way that makes the members (group or followers) act as per the choice of the leader.

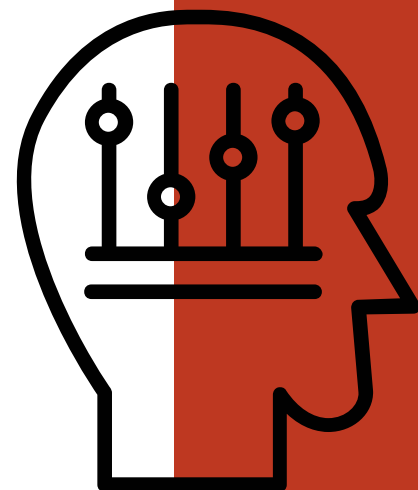
Leadership in an organisation or organizational leadership is an act of setting strategic goals that are aligned with organisational values and vision. For example, the CEO of any company often defines strategies upon which he works along with his team to get the desired result. Likewise, in each and every organisation the leader is expected to set the goals which must then be achieved.

Leadership serves several functions crucial to the success of an organisation, but the main importance of leadership is that it provides a vision for the company. Leaders also articulate that vision down the line and what members of the organisation can do to achieve it. An organisation may have multiple skilled professionals, each with specialised talents and capabilities, but it is only through efficient leadership practices that they can harness individual efforts towards achieving the organisational goals. By inspiring and motivating teams and coordinating personal actions for the advancement of a common goal, leaders help their companies achieve excellence.

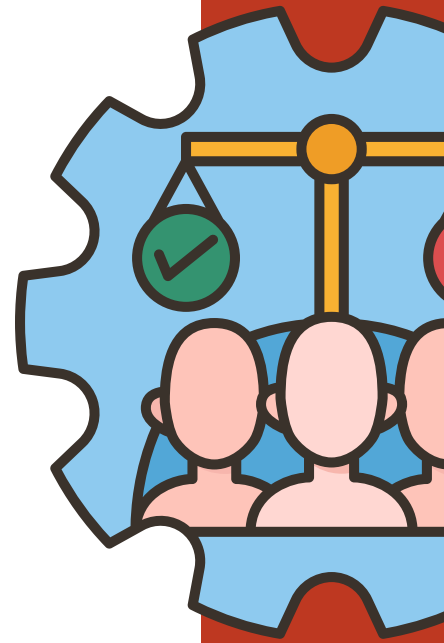
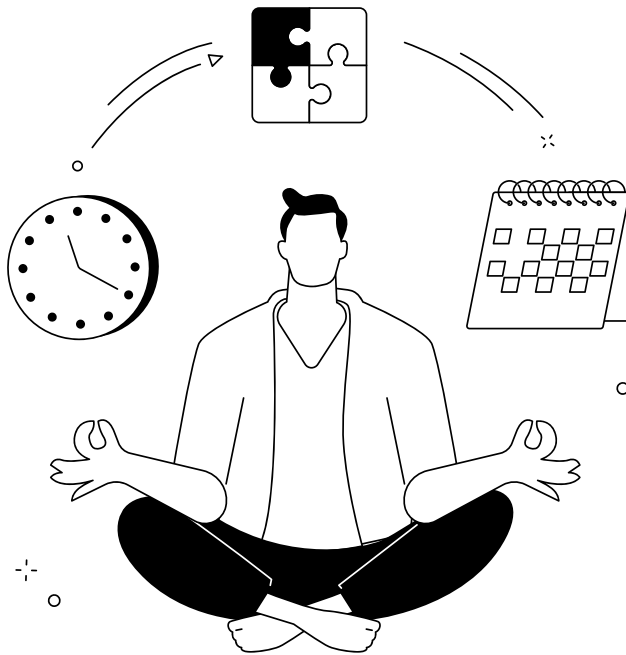
Poor leadership strategies make organisations more redundant and non-competitive. Therefore, leadership is a critical component of management. It is appropriate for organisations to be aware of various leadership approaches. Principally, there is an evident significance of leadership in enhancing competitive performance and output. This is applicable to both business and non-profit organisations where there is intense competition in the domestic as well as global arena.



Poorna
Chandran
MBA 21-23



Effective leaders require audacity as an important quality. This quality enables leaders to be outspoken and commanding. Particularly, this relates to dealing with their followers. This quality is vital since leadership involves effective communication and feedback processes. Leaders must nurture their capacity to empower their followers. Effective leaders stir emotions and motivate followers to achieve their life goals and organisational objectives. Most innovators indicate the significance of motivation in enhancing novelty. Organisations that encourage creativity among their human capital, are certainly the ones that are endowed with great leadership.



Importance Of Teamwork

A team is a group of people, who are committed to a common cause. It may be homogenous or heterogenous in its composition. Teamwork is the ability to cooperate and communicate effectively with others to achieve a common or specified goal. Teamwork is the process of a group of individuals pooling their resources and skills to function together effectively and efficiently. In a people-oriented set-up, nothing is possible without effective teamwork. Each organisation has a different hierarchy within teams. This is done for the optimal distribution of work among the people according to their job specifications. Expert guidance is made available to teams with a relatively lower level of functional experience. The organisational hierarchy is usually a three-step division viz. Top, Middle and Lower level. The dynamics of a team define individual roles wherein everyone appreciates her or his position and how each is related to the other. Therefore, teamwork lies at the crux of any organisation's success.

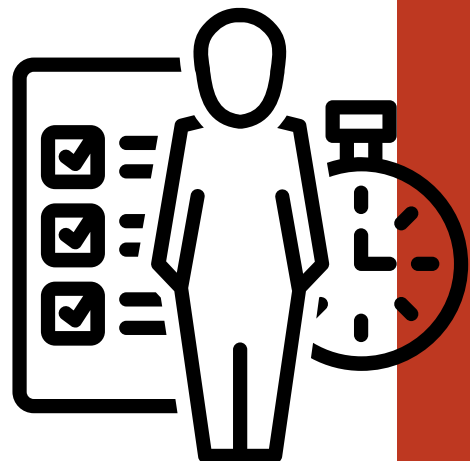
If we consider a company as a team, the Top level is that part of the team which decides the objectives or vision of the company. For instance, this part of the organisation consists of the Board of Directors, Chief Executive Officers, etc. Furthermore, they understand the need for different sectors of society which the business is likely to impact and accordingly make policies to maximise the 'value to customer' of the company. This affects the revenues and the profit as its larger consequence. Moreover, it also works on the development of the company and its employees. The middle level consists of the managers and the supervisors.

This team of workers focuses on the implementation of the policies made by the Top-level. The Middle level assigns various tasks to the employees defining their goals clearly, so that they may work towards the larger objectives of the company. The mid-level also inspects and keeps a regular check on their work performance. In short, they bridge the gap between the top level and the lower level. What we see in the above narrative is the clear distinctions within teams as to the role played by each.

Teamwork thus is of great importance in any field and in any part of the world. Whether it is a business organisation, small or big, government or non – government, a sporting unit, or any other grouping involving people functioning to accomplish desired objectives, Teamwork is the key to success.



Grubakaran



Unemployment In India

Britannica defines unemployment, as the condition of one who is capable of working, actively seeking work, but unable to find any work. It is important to note that to be considered unemployed a person must be an active member of the labour force and in search of remunerative work.

So this condition is applicable and refers to individuals who are "employable". Included in this group are those people in the workforce who are working but do not have an appropriate job. Usually measured by the unemployment rate, which is dividing the number of unemployed people by the total number of people in the workforce. Unemployment serves as one of the indicators of a country's economic status. The various types of unemployment include disguised unemployment, seasonal unemployment, open unemployment,

technological unemployment, and structural unemployment. Besides, some other unemployment is cyclic unemployment, educated unemployment, underemployment, frictional unemployment, chronic unemployment, and casual unemployment.

An unemployed person is one who is an active member of the labour force and is seeking work but is unable to find any work for himself. There are multiple reasons behind the unemployment of a person. One of them is the slow economic growth due to which jobs are not created in adequate numbers. Excessive dependence on agriculture and slow growth of non-farm activities also limits employment generation. Unemployment in urban areas is mainly the result of substantial rural migration to urban areas. This has also resulted in a labour workforce in cities. The lack of technology and proper machinery has also contributed to unemployment. The present educational system is based on theoretical knowledge instead of practical work. Thus, it lacks the development of aptitude and technical qualifications required for various types of work among job seekers. This has created a mismatch between the need and availability of relevant skills and training. This results in unemployment, especially among the youth and educated people lot of certifications pertaining to high academic qualifications.

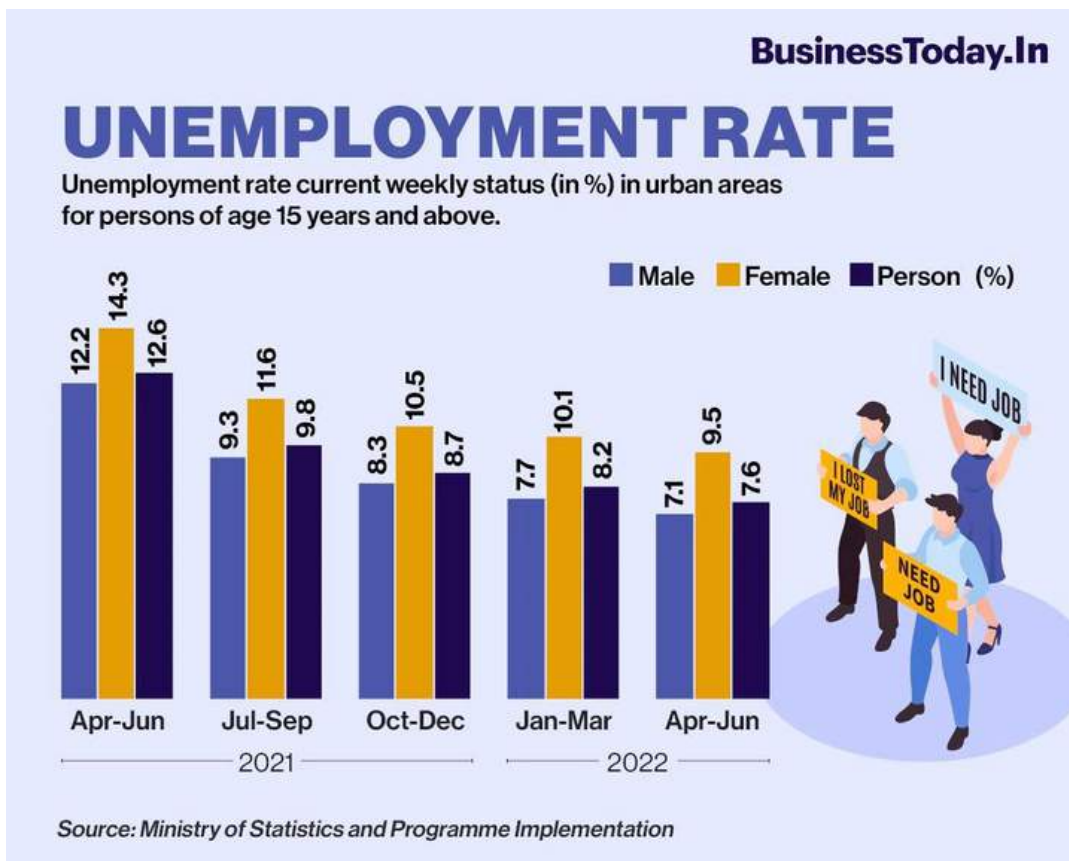


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Apart from it, unevenly distributed investment and infrastructure have led to inadequate employment opportunities in different sectors. Various strategies and proposals have been implemented to generate employment. Many Employment programmes and policies have been introduced and undertaken to boost self-employment and help unemployed people engage in public works. The Government of India has taken several policy measures to fight the problem of unemployment.

Despite the measures taken by the government, India remains a country experiencing a severe employment crisis. It can be resolved by imparting education in such a way that youth get the necessary skills, so as to get employment easily. Setting up various vocational courses and training for undergraduate and postgraduate students will help in finding employment for youth. The government needs to emphasise these courses at the primary level and make them a compulsory part of the curriculum to make students proficient in their early stages of life. Career Counselling should be provided within schools and colleges so that students can choose a better career option based on their interests and ability. Government should create more job opportunities for the youth and graduates.



The Mental Health of Employees

In the last few years, we have seen a flurry of media articles, tweet-a-thons, Facebook posts, and hashtags making the rounds in the run-up to World Mental Health Day—calling for attention to an issue that seems to have reached an inflection point. Campaigns such as #SpeakYourMind, #NotAshamed, and #ItsOkToTalk address mental health stigma by broadcasting personal anecdotes from those with lived experiences of mental health conditions. Yet, mental health still occupies a minuscule share (0.06 percent) of budgetary allocations to health in India, reflective of global budgetary trends (under two percent). The reluctance to appropriately budget for mental health stems partly from a failure to see mental health as a development issue, and an inability to join the dots between mental health and social conditions of poverty.

A review of modern foreign and domestic sources confirms the position on the problems that exist in the field of assessment and control of the mental health of the working population, as well as ways to prevent it. A separate group consists of mental health problems caused directly by exposure to conditions working environment.

Back in 2005, the Declaration of Helsinki published as a result of a meeting of WHO member countries, sounded a call for “the need to include work-related mental health issues, to programs relating to occupational health and safety.”

Depression and anxiety-related productivity losses cost the global economy \$1 trillion annually, according to a recent WHO-led study. Unfavourable working conditions can lead to physical and mental health problems and reduced productivity. Many risk factors for mental health problems can be associated with working conditions. Some activities may present a higher risk to the worker (for example, working as a humanitarian worker), which can lead to negative mental health effects and mental health symptoms.

Following research work done by the Mental Health Council of the Global Agenda of the World Economic Forum (2014–2016), WPA urges all employers, regardless of the size of their companies:

1. Develop an appropriate policy for the mental health and well-being of workers in workplace.
2. Ensure proper implementation and evaluation of these mental health and wellbeing policies.
3. Encourage employers and employees to work together and participate with each other in the implementation of these processes.
4. Develop a culture of openness and sharing (this means working with all stakeholders such as like trade unions, personnel departments, etc.).



Anastasia &
Rithika

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5. Develop a multi-level structure, including:

a) "primary" promotion and prevention - mental health promotion and risk reduction for mental well-being;

b) "secondary" early detection and intervention - identifying early signs of distress, providing support to individuals using psychological first aid strategies, and referral of persons for further assistance if necessary;

c) "tertiary" rehabilitation and self-management - helping people suffering from problems of mental health and supporting them in their recovery and/or self-management of their condition/states.

6. Develop a toolkit that matches the number of staff and resources (it should include mental health promotion, resilience education, services and /or guidance to services. It may also include charitable and other organisations to support the fight against addiction, stress and exhaustion).

7. Provide resources, including information and guidance on how to deal with stress, opportunities to share experiences and gain support, encourage smooth steps to change behaviour, increase exercise, healthy eating



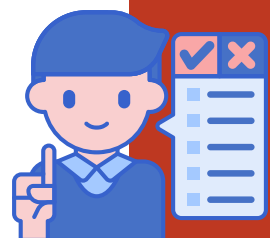
Haarlem Banning Meat Advertisements

The Netherlands is Europe's top exporter of meat and veal, accounting for 8.3 billion euros in exports of meat and eggs. The market value of the entire meat industry is currently around \$897 billion, and by 2027, it is anticipated to increase to \$1.3 trillion. West of Amsterdam lies the vibrant startup hub of Haarlem, a city rich in culture and history. With effect from 2024, Haarlem has taken a move to lessen the carbon footprint left by industrial meat facilities. Rather than outlawing the manufacturers or plants, Haarlem has banned their marketing in the hope that this may have a small but positive impact. As the legislation makers failed to consider the consequences, I would state that this is a very contentious and politically loaded decision. If the global meat industry is disrupted by such decisions, it could impact more than 440 important sectors and send economies into recession unless a gradual switch to plant-based or synthetic meat. Even worse would be 100,000 full-time jobs and 1.1 percent of the GDP in the Netherlands, which might be at risk, not just them. The other industries (organic and industrial) that depend on the meat industry might be negatively impacted, there could be a significant loss of employment, and the Netherlands could go from being a country with low food security concerns to one with significant food security risks.

This might have a significant negative impact on the population's physical and mental health, have an immediate impact on the economy, and increase inflation when the food and energy crises are already worsening.

For a very long time, economists have been curious about how advertising influences consumer decision-making. Three major traditions may be identified. According to Chamberlin (1933), advertising may, on the one hand, persuade customers to change their tastes and, on the other hand, may inform consumers about a product's existence, cost, or quality. A third perspective on advertising holds that it complements the advertised item by directly influencing customer utility (supported, among others, by Becker and Murphy 1993). Different positive and normative implications can be drawn from these alternative viewpoints.

'Persuasive' theories contend that advertising distorts consumer decision-making by making demand less elastic. According to "informative" ideas, advertising saves customers from expensive search. The "complementary" viewpoint emphasises how advertising may raise the value of an item by, for instance, raising the social standing connected to its use.



Use a model that takes into account all the potential ways that advertising may change the structure of demand if you want to experimentally evaluate the effects of prohibiting advertising on customer switching, pricing, and health. As an illustration, persuasive and complementary advertising can have effects on consumer demand that are empirically indistinguishable from one another. This can be done while remaining agnostic about how advertising affects consumer utility. But in order to make claims about the effect on consumer welfare, we need to adopt a more firm stance.

After accounting for how advertising might impact demand and the market participants' pricing responses, we can reasonably conclude that a ban on meat advertising would result in health benefits from decreased consumption. There will be two constraints on these health improvements. First, some businesses would reduce their prices in response to the restriction, which would counteract an increase in demand for meat. Second, some consumers could choose to replace different meat substitutes.

The Netherlands can promote vegan meat and lower its price at the same time, they may decide to fund plant-based meat through the meat industry's revenues. This would let people migrate to vegan meat without causing any economic snags, and the traditional meat business could also be adapted to meet the population's needs as vegan meat demand grows. Expecting to reduce carbon footprint and contribute to reducing global warming is a nice idea, but the Netherlands and the city of Haarlem have rendered the entire contribution laughable in comparison to those nations that are genuinely striving to change and have an impact. Statistical Data has been obtained from the public domain.

MONDO | MERCOLEDÌ 7 SETTEMBRE 2022

The Dutch city of Haarlem will ban advertising for meat

It will be the first to do so, from 2024: to incentivize the population to consume less and reduce greenhouse gas emissions



Importance of Studying Finance in MBA

A finance MBA has more growth opportunities in the world of business. Graduates with a finance major have more career options in private and public organizations, which will only grow in the coming times.

MBA provides students with different skills in any major with knowledge of analytical thinking, processes, and management decision concepts. When we choose finance as our major with all of this, we maintain a balance between risk and return as well as corporate finance, budgeting, expenses, international finance, investment, stock management and working capital. Such a large bouquet may not be possible in any other major.

An MBA course focuses on business administration with specialisations like human resources, marketing, sales, operations, and several other fields. However, in terms of finance, the manager will become responsible for maintaining the costs and capital required for every other business area of the company.

MBA in finance is more flexible than any other major and it offers more opportunities and guarantees well-paying jobs. Example - "If I want to be a financial analyst and if this opportunity doesn't work out, I can also work as an investment banker, financial advisor, executive accounts, hedge fund manager, stock trader, consultant, teacher and much more."

While several jobs are available in the public and private sectors, the flexibility with another major is limited. It doesn't matter if we want to work in consulting, teaching, or even advertising. Every company we deal with will need cash to do routine things like pay people, pay dividends, reinvest in product development, and more. Given its importance in all businesses, its knowledge will allow us to make a significant contribution to the decision-making process of any organization. So, if we choose this career path, we will not be limited to working for banks and other financial institutions. In fact, one could find a job in the finance department of any company.

A finance degree is a great place to start if students are looking to stand out from the competition. Demonstrating a thorough knowledge of the business before starting work will help us stand out as candidates if we are new to the finance profession. This is especially important in non-financial industries, where financial literacy is less common but is just as important for running a profitable business. A financial professional must be good at numbers, think strategically, multitask, and communicate clearly. Professionals with so many skills are hard to find in the market. As a result, people who work for financial institutions are known to receive competitive salaries.



Chaturya
MBA
2022-24



When we hear the word finance, we immediately think of numbers. These days, students around the world often elect an MBA in finance as their first choice. That this field offers higher earning potential and career growth opportunities in a wide range of industries makes it a factor attracting a large number of people. Despite uncertainties in various economies and industries, this domain has grown well and continues to do so.

Why MBA in Financial Management (FM) What are the Scopes in India

Here are some of the 'to aim for' positions after MBA in Financial Management

1. Finance Projects with high-end companies

2. Private Equity/Venture Capital

3. Banking Consultations

4. Investment Banking

5. Merchant Banking

6. Private Banking



Memories

These pages will tell the ages I have lived,
These words will bring memories I retrieve
I will try to forget all the moments of grief
And fill everything with joy till I leave

Generation would come to turn around these folios
Years will pass by but these fossils won't say adios
I will pin you down as God of heaven
And they will follow the truth they are searching

If I die tomorrow my memories would fake
But my words would stay like the sand in the lake
It would pass by with seasons and years
Leave its shine and open your ears

For once I will stop and make you remember
When to start and when to surrender
Till then you will walk on your own
Following the states and the shiny moon

So, just sit back and loose all your cry
I am the moment that would never come by
The money, the jewel, and the shine can be achieved
But I am the time that would never come to your life.



Harshita
Chauhan
MBA
2022-24



The Cultural Significance of 'Anime'

The definition of Anime, pronounced "AH-knee" may, and derived from the English word 'animation' is the term used for cartoons in Japan. The first Japanese cartoons were produced in the early twentieth century, but anime only took off as a creative form after World War II, especially in the 1960s, when animation became a centrepiece in the young medium of television. Today, anime is widely available in Japan on TV, as feature films, and through OVA (original video animation), productions released directly to DVD and on the Internet. Many consider manga to be the origin: the creative spirit and energy that spawned anime, and later video games and merchandising spin-offs. In many cases manga defined the template for the key genres-shōjo, shōnen, gekiga and so on-which have come to dominate the wider popular culture of Japan today. While manga established the roots of this style during the post-war period, it was through anime that a broader global audience became aware of the complexity of Japanese visual culture. As Douglas McGray observed: "Japan is reinventing superpower-again. Instead of collapsing beneath its widely reported political and economic misfortunes, Japan's global cultural influence has quietly grown. From pop music to consumer electronics, architecture to fashion, and animation to cuisine, Japan looks more like a cultural superpower today than it did back in the 1980s when it was an economic one". Manga and anime often deal with themes and subjects that are not typically found in Western comic books or cartoons. For example, manga and anime often feature strong female protagonists, as well as homosexual and bisexual characters. This has led to some criticism of manga and anime, with some people claiming that they promote values that are not traditional or "family-friendly."

However, there is also a great deal of support for manga and anime. Many people believe that these forms of entertainment are a positive cultural force, particularly when it comes to promoting the acceptance of LGBT people. Manga and anime often reflect the values and concerns of their creators and audiences. This is because these media are generally created with a specific audience in mind, and so they tend to cater to the interests of that audience. It is important to note that manga and anime are not always aimed at a specific audience. Some manga and anime, for example, may be geared toward general audiences or even adults. Regardless of the target audience, however, we can still say that these forms of media often reflect certain values and concerns. Overall, then, I think it is clear that manga and anime can serve as windows into the values and concerns of their creators and audiences. anime has had a significant impact on the way that people view Japanese culture. In the past, many Westerners saw Japan as a mysterious and exotic place. However, through anime, people have been able to see a more realistic portrayal of Japanese culture. This has led to a greater understanding and appreciation of Japanese culture in the eyes of the rest of the world.

Some people argue that anime is too violent or sexualized. Others argue that it promotes negative stereotypes about Japanese people. However, overall, anime has had a mostly positive impact on both Japanese and Western cultures. Japanese culture is heavily reflected in animes via the use of locations. This provides a sense of authenticity to the people who know the country well and helps immerse them into the world of anime. Another way that anime reflects Japanese culture is through its characters. Anime characters often embody traditional Japanese values such as respect for elders, hard work, and loyalty. They also often exhibit characteristics that are specific to Japanese culture, such as a love of sushi or sake (alcohol).



Everyday Tech: Slow, But Surely Getting There

We often speak with pride about how technologically advanced we are, but have anyone ever thought about how we fall short in implementing these technologies in our day-to-day life? For example, Google Assistant, is such an advanced piece of technology. People tend to forget about how advanced it is. Just like Siri, this too can handle tasks for you. Like setting alarms, keeping reminders, changing settings, etc. A 'schedule' is what most people miss out in their lives.

Let us take it back a few years. We had to make notes, keep an alarm clock, look at the dictionary, etc, on our own. We were forced to put out work.

But nowadays, Google can do that for us. Technology exists. It is present in almost every field. But it isn't used as much or isn't invested in as much by colleges and schools. Schools and colleges advanced now; I can completely agree. But it CAN be better. All it takes is little more investment from the owners and directors.

The elderly and technologically illiterate can have another shot at getting friendly with today's technology too. User Experience is being made simpler and more straight forward, "simplicity" is what people are looking forward to.

In India, we have a population of almost 1.4 billion people. 134 million of them are elderly people. 371.4 million of them are the youth. It is a difficult task to satisfy both of them at the same time. But it isn't impossible. Digital India is one initiative I really am grateful for. It has been a success and there is enough proof for it.

Digitalization is not at its peak obviously, but it's getting there slowly. Just like any fruit, it will take it's time to ripen.

Covid has been a wake-up call for anyone who didn't believe in online schooling being possible. It wasn't as effective as regular schooling, but hey, it still worked.

Anyone who didn't have a GPay/PhonePe account was forced to create one as the use of cash became bare minimal. From vegetable vendors to jewellery shopping, it is possible through UPI Payments.

A.I is the future of IT industry. It is scary of course, but doesn't look like we're heading anywhere else. As much danger as it poses, it can do wonders too. For example, Siri, Google Dot, Alexa, Google Assistant, are very small examples of what A.I is capable of.

Overall, I do believe that India has a long way to go considering the vast population. We will get there eventually, and when we do, it is going to be the greatest era of this nation's history. Everything will be so advanced that it will change the way this country functions. Now with that being said, in order to achieve complete digitalization, it will be the government's responsibility as much as it is of the people's responsibility. If the government and the people of India can work it out within the next few years, it will only make this digitalization happen sooner.



The Sound of Music

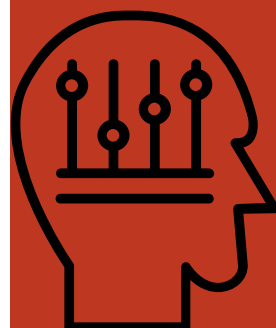
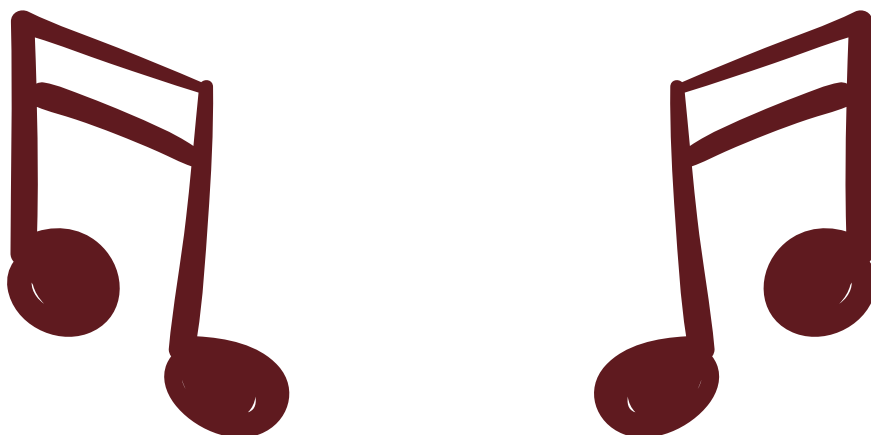
The beauty of the music is you can picture the image the singer is describing as you listen or read and it's more like you are feeling every bit of it. It's like your heart swells up and you realise that no matter how hurt you are, no matter how lost you feel when you are meant to shake the world with emotions, you will shake it. If I have to express the meaning behind the music I listen to is like in a perfect world where people would listen without prejudice. They wouldn't have to learn another language to convince people their music has a background and a personal meaning that is relatable at the same time. They say that music is a universal language, meaning that you don't necessarily need to understand the words in a song to enjoy the music. This way, music connects people all over the world with its universal language. I love listening to music especially because of this reason. Music has the power to unite people, make us feel at peace, and make us feel understood. It is something to dance to, bond over, and even listen to when alone. Music is not just sound, it is its own language and it communicates so much.

There are different types of genres in music: Rock, pop music, hip-hop, R&B, jazz, and K-pop.

I love listening to pop music, R&B which means rhythms and blues, k-pop, and film songs. Why I love these genres because pop music songs are often rhythmic and straightforward, with a strong focus on melody and harmony. Pop music is more commercialised than other genres. Pop music is usually in a major or minor Key with lyrics dealing with love, relationships, and feelings. And the lyrics are easy to sing. The R&B genre lies in connecting with the people, expressing personality, and asserting cultural freedom.

In K-pop music, every artist draws inspiration and influence from various genres of music. K-pop isn't just about musicality or top hits. It's an immersive experience that expands into other expressions of art, including dance, fashion, videography, and lyrics of the song. Magic Shop by BTS, is one of my favorite songs. This is a healing song. The kind that makes you search in yourself for that magic shop to drink warm tea and look at the milky way and think I'm really going to be okay.

Filmi songs should be connected to the storyline and the situation of the scene whether it's a happy ending, love, or sad. Connecting to your own country music gets you to feel elated.



How SEO marketing can help your business reach a larger audience

With the help of an SEO marketing agency, you can ensure that your business will reach a larger audience and attract new customers. The best way to do this is to increase your website's ranking in Google's search results, which will attract more qualified leads. SEO marketing will increase the number of organic search results for your targeted keywords.

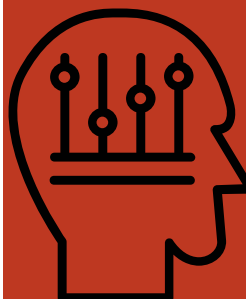
Search engine optimization (SEO) is a type of marketing strategy that involves promotion and content creation. A specialist in SEO will create compelling content and build powerful backlinks to your website. The results of this strategy will be noticeable growth over time and won't disappear when you stop optimizing your website.

Search engine optimization is an effective way to get a high ranking in Google and Bing. Websites with higher rankings are generally considered more reliable by internet customers. By incorporating SEO strategies in your website, you can be listed in the first page of the search results. This will increase your credibility among your target audience. There are several SEO specialists in, so you should not have any trouble finding one. In addition, it's important to have a website that's easy to navigate.

A good SEO agency will provide you with a custom-made SEO strategy to meet your specific needs. SEO agencies offer a wide range of digital marketing services, and they tailor their approach to your company's unique circumstances. Their goal is to deliver measurable results and superior ROI for your investment. A top SEO agency will have a track record of successful campaigns and will be able to help your business compete against larger organizations.

If you want to hire a SEO company, make sure you choose one with a dedicated team. The best SEO companies will treat your website with as much care as their own. They will have a dedicated client and internal marketing teams. They will have the experience and knowledge needed to ensure that your website gets the results it deserves.

Having a good SEO strategy will ensure that your website gets ranked well on Google's search engine results. The key to ranking well is having optimised keywords. By doing this, you will have a significant advantage over your competitors. An SEO company in will have experts who can boost your website's search engine optimisation and help it climb the ladder. As Google's algorithms are always being updated, you'll have to continue engaging an SEO expert on an ongoing basis.



Using SEO strategies is crucial to ensure the survival of a business in today's technology-driven world. Search engine rankings are the be-all and end-all of brand visibility online. Most people never scroll beyond the first page of Google, so it is essential to keep on top of these rankings in order to ensure maximum exposure. Location keywords are another important component of SEO. These keywords not only let Google know that your business is local, but also help potential customers find you. Use location keywords like 'rooms for rent' to ensure maximum visibility. You can also use tools like Google's Search Console to monitor the status of your website.

One of the most overlooked elements of an SEO campaign is relevant web pages. These pages are what generate conversions and revenue. An SEO company will develop relevant content and enhance the visibility of your website on search engines. When a website has high relevance, it will receive more organic traffic and be able to attract new customers.



Indian or British?

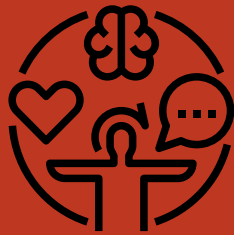
"Indians and dogs not allowed", read the sign outside the Pahartali European Club. Today an Indian origin person has become the Prime minister of The United Kingdom. It is truly an honour that Rishi Sunak, a descendant of Indian origin has now become the Prime minister of UK without even having to contest elections. Although his nationality is recognised as British, Indians take pride in saying that his family belonged to India and it is Indian blood that courses through his veins. A British-Indian prime minister will soon be in office, PM David Cameron said in 2015 when speaking to 60,000 members of the Indian diaspora gathered at Wembley to welcome Prime Minister Narendra Modi. He had been dismissed by everyone, not even the Indians believed this could be true one day.

Let us take a moment and see what it was like to be an Indian a hundred years back. It was difficult to even graduate in our own country and chances of developing were very low, but in today's world Indians are everywhere and anywhere. Best examples are the CEO of Google Sundar Pichai, Kamala Devi Harris the first woman and the first coloured Vice President of the USA, and the list can go on. There are numerous other Indians who are at high authority positions but let us focus on Rishi Sunak for now.

Sunak was born on 12 May 1980 in Southampton General Hospital, Southampton, Hampshire, to Southeast African-born Hindu parents of Indian Punjabi descent, Yashvir and Usha Sunak who migrated to Britain from East Africa in the 1960s. He served as Chancellor of the Exchequer from 2020 to 2022 and Chief Secretary to the Treasury from 2019 to 2020 and he has been Member of Parliament (MP) for Richmond since 2015. He was educated at Winchester College, studied philosophy, politics and economics (PPE) at Lincoln College, Oxford, and earned an MBA from Stanford University as a Fulbright Scholar.

What do the citizens of UK think about the new Prime Minister? On the evening of October 24, the day Sunak became prime minister, a white child little over five years old, standing outside the Tory party offices in London with his younger brother and mother, stated, "I enjoyed seeing him as it's a piece of history". The family had travelled great distances to see Sunak and take part in this momentous occasion. "It's quite thrilling. I'm happy to be here and see a small portion of it, the mother stated. "Having someone so different is incredibly interesting."

Ritu Rao
BBA Sem. III



Though there is a strong foothold of support from the British society, there are some who doubt if he is loyal towards his nationality or his ancestry bloodline. The same doubts go through many Indians as well. Some are already in the process of formulating theories where Sunak might help in bringing back the Kohinoor diamond to India. Let us also focus on the irony of the situation here, though the Prime Minister of UK he is still a servant to the British government. 200 years ago, they came to make us work for them and now we go there to work for them. Except now we are respected, recognised and put in places of authority.

Theories, stories and conspiracies apart the real question remains on how Sunak is going to execute his powers and authority as a UK Prime Minister. Hypothetically at the time of a crisis where there is a India vs United Kingdom situation, what will he do? Will it be resolved peacefully or at war? Will he turn his back on his country of origin or the country he now belongs to? Well, like all good things only time can tell us what we will have in such situations. Let us hope that there is always peace between the two countries regardless of the dynamic situations.



Background Verification

Background verification is a process which is done on a person to establish her / his claimed credentials mainly for the purposes of hiring / recruitment. The usual parameters for verification are their work experience, education, criminal record, address, identity, medical history, references, etc. It is done pre-employment and post-employment as per business requirements and various teams are involved for proceeding checks. It plays a very important role as it gives the organisations a clear picture for the right hire.

In addition, the importance of Background Verification is also felt in the following areas:

- For applications for loans and credit cards and in some situations, for new clients (banks conduct background checks for documentation of address and income).
- Persons applying for a new passport: certain information about them is verified by the police as mandated by the Ministry of External Affairs/ Home Department.
- Background checks on potential spouses and / or their families to ascertain functional / cultural suitability in overseas deployment.

Employee Background Screening (EBS) is a service that majority of large organisations, MNC's and Government agencies opt for. This is to ensure that they select the right candidate. Employee Background Screening (EBS), a practice that is currently used by major firms is gaining popularity in India. Additionally, businesses such as mobile service providers, banks, and non-banking financial companies, (NBFCs) use background verification services frequently. Some of these are required as part of the KYC norms of service regulators.

There are several organisations which offer background verification services nationally and globally. Some of the companies who offers Background Verification Services are First Advantage, Onicra, Auth Bridge, iCredierity, Verifact, cFirst Corp, Integrity and HireRight.

Background checks have been more essential in recent years particularly since many people don't disclose important information about themselves out of concern that it could impact their work prospects, or creditworthiness, among many other things.

Background Verification is an extremely sensitive and responsible process since verification associates are required to handle personal (Name, Date of Birth, Address, Contact Numbers etc) and confidential data (Government ID, Bank Account Number etc) of candidates. There being concerns related to privacy of individuals, the potential of legality arising due to actual or perceived infringement of rights, it becomes a process where costs involved are high. Companies, banks, NBFCs, and individuals hire specialised organisations in order to accomplish the task to the satisfaction of their patrons.

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EMPLOYMENT BACKGROUND VERIFICATION



The Impact of Candidate Experience In The Recruitment Process Of An Organization:

Candidate Experience can be explained as an impression of an applicant going through the recruitment activities of a particular job application process within an organization. During this process, the candidate experiences the overview of an organization through the lens of the HR or the recruiter. The positive or negative result of this experience could impact on the employer's branding and reputation. The rejection of an application is never pleasant; however, the candidate still prefers to get constructive feedback which helps in improving and working on plugging the gaps.

The negative impact of a candidate experience during the recruitment process results in losing a potential talent, restraining them to refer their acquaintances thereby, impacting the brand name in an adverse manner.

With the everchanging world of hiring with AI playing a major part in the recruitment lifecycle, human behaviour still holds a special place to connect with the consciousness of a potential hire.

During this course of action, an HR or a recruiter acts a bridge between an applicant and the organization. It is the key responsibility of a recruiter to create a positive experience in candidate's mind during the initial hiring process. As a result, the candidate gets hooked up to the brand resulting in a successful talent acquisition.

In a scenario, where a candidate does not have a fruitful experience, the challenge could far reaching effect. It may lead to the candidate losing interest towards the company. Further, one may refrain from applying for any other job opportunities that likely emerge in the future. Such a development will in turn slow down the hiring process and impact the 'source to hire' ratio ultimately resulting in the market losing good talent from the pool. Another downside in a candidate's negative perspective towards an organization is that it will also create a 'not so happy, image for the brand across their network, colleagues and acquaintances.

To resolve this issue of great concern, every organization should work towards providing training through workshops and other engagements to their employees. The focus should be on “how” an applicant should be approached, addressed and accustomed during this overall recruitment process.

A positive candidate experience also depends on how smooth, and crisp and robust, the entire application and hiring process is. Sometimes, due to unavoidable circumstances, the hiring process may take longer than usual where the recruiter should keep the candidate informed and keep them warm with real time updates and feedback.

To conclude, Candidate experience should be a continuous process which plays a key role in maintaining the reputation of an organization and its brand positioning.

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Ukraine And Women

"It is now more dangerous to be a woman than to be a soldier in modern conflict" (Maj. Gen. Patrick Cammaert, 2008, former UN Peacekeeping Operation commander in DR Congo)

Wars affect women and girls disproportionately and systemically says the UN. Ukraine war is affecting women and girls disproportionately and systemically says the UN. In 1985 UN declared rape by armed troops during wartime as a 'War Crime'. Until then, rape was just an inevitable consequence of war. We are talking about 50% population of any territory, which is disproportionately represented, disproportionately acknowledged, disproportionately underemployed, disproportionately under-remunerated, and most of all disproportionately stacked up with unpaid caregiving duties.

Men aged 18 to 40 in Ukraine have all been called out to participate in the armed conflict, leaving behind women of all ages without resources but with families to support. Including Children, the old and invalids. Besides facing the constant risk of death.

When we talk about war, we think we are talking about trained soldiers in uniforms, advanced war weapons, sophisticated missiles and warheads, air strikes, destruction of towns and buildings, and suspension of commerce. All at ten thousand feet level.

But war actually is about hunger, insufficient food, lack of fuel to cook on, deprivation, sexual violence, disease, complete breakdown of social justice, children with no future, stunted lives, severed limbs, and disabilities. War is also about diarrhoea, cholera, jaundice, flu, wet lumpy mattresses, whooping cough, frostbites, destroyed crops, and hungry and dying children. War is about a never-ending assault on a population. A population that also in turn begins to eat itself from the inside, as it becomes demotivated and damned. War when looked at from the homes of people, is not just a pause in life, as usual, it is a full stop.

And what does war bring for women and girls? Here are some immediate impacts of the war on women and girls in Ukraine:

On the day that war broke out, there were 2,65,000 pregnant women in Ukraine, there is no clarity on how these women are birthing in the curtailed and heavily stressed state of health care in the country. There is a disturbing video of a pregnant woman and baby dying on a hospital stretcher after being injured in a bombing in Mariupol, Ukraine

Women are subject to Transactional Sex, Forced Sex, Sexual exploitation, and trafficking in the regions.

While women are unable to work in their farms for fear for their lives, they have added a load of caregiving for the displaced population who are being taken into these households.

We are looking at a crisis so indelible that no amount of rehabilitation will ever fix it.

War is good for commerce! Rhett Butler, a character in Margaret Mitchell's famous novel, set in the backdrop of the American Civil War, 'Gone With the Wind', observes, "I told you once before that there were two times for making big money, one in the up-building of a country and the other in its destruction. Slow money on the up-building, fast money in the crack-up." So from the commerce standpoint, the Ukraine war brings a promise of fast money with it! But with one small problem, the losses in war are permanent. They do not disappear through reconstruction. They are forever losses and often forever sufferings!

For starters, there is not much data on the exact impact of the war is, on the population of Ukraine. And the reported incidents are just the tip of the iceberg. But we know for sure that at the end of the war, there will be just rubbles left!

Rajat is is a qualified Chartered Accountant, Trainer & coach, and founder Director of Samvaad - The Leadership Dialogues Llp.



Moonlighting and Gig Economy: What's the connection?

A lot has been said and written about Moonlighting recently, especially after it came to light after Wipro sacked 300 employees found indulging in this practice. Rishad Premji, Chairman of Wipro said that "moonlighting is cheating, plain and simple". Few other corporates followed the suit but were guarded. Several corporate leaders and thinkers have since written and commented about this practice adopted by workers in the IT/ Consulting services industry, of late.

So, what is moonlighting? Moonlighting is basically taking up more than one employment at the same time. The intent of the worker is to monetise the skill and time to the fullest extent. The term itself is borrowed from traditional employment structures where a full-time worker wanting to earn extra money, works all day in full-time employment and then works during the night with another employer for some extra bucks. In the services industry currently, moonlighting refers to taking up employment with more than one employer.

Why is it being called unethical to moonlight? Simply because most employees in IT/ Consulting services in India, knowingly (or unknowingly) agree to not take up another employment, while signing on the employment letter dotted line. Moonlighting is common in the western world where gig workers work on more than one job to make ends meet. So, what has changed in India suddenly which has attracted a noticeable population of IT/ Consulting professionals to moonlighting? There are five aspects that have changed in these industries in the last 4-5 years and got expedited in some way over the last two years when most of the workforce adapted to working remotely due to the pandemic. Let us look at each of them separately:

1. Work from home has become a norm in certain knowledge-driven services industries during and post-pandemic era. This has made most companies follow something called a "Result only work environment" (ROWE). In ROWE, outcome matters the most, how, where and when you perform the work doesn't. Employees and employers alike are focused on outcomes like never before in a remote working arrangement.

Due to the elimination of work time constraints, a lot of bandwidth has been released for most employees, which they are able to use for health & fitness, emotional well-being, and relationships. Some motivated skilled employees are using the additional bandwidth they have uncovered, to their advantage by lending out their skills to clearly cut out pieces of external work for that extra buck.

2. Technology has been reinventing itself at a faster pace than ever before. This has raised the demand for niche skills in technology to unprecedented levels. Skills in the areas of business analytics, data science, cloud computing, blockchain, the Internet of things, Cybersecurity, AR/ VR, and many others are scarce, and workers with these skills are able to command 2X or 3X salaries. The employers have only two choices: employ professionals with these exotic skills on a full-time basis, which is expensive; or use them on demand i.e., as and when needed. This has given rise to gig workers in the Indian IT/ Consulting industry. A report published jointly by NASSCOM, Indeed, and AON says that nearly 65% of hires in 2021 by IT companies were gig workers, which was higher than the previous year at 57%. While the proportion of gig workers is still at 5% of the overall IT/ Consulting workforce, it is increasing at a very high rate. Employers are able to optimize costs by using on-demand services for expensive skills. Workers choosing to moonlight, are able to monetize skills to the fullest. This has specifically benefitted small and start-up organizations where access to capital is restricted. A win-win for both employers and workers.

3. Reduced longevity of work life: In the pre Covid era, there is a greater focus on personal goals than ever before. The generation of IT professionals from the early-to-mid 90s was involved in setting up IT/ Consulting industries in India and faced burnout in the process. Most of these workers came from the highly educated Indian middle class, who lifted the standard of living for their families to the next level. While a majority of the next generation of workers (~2000 to 2010) in these sectors have made good careers, they have stagnated in terms of salaries, global opportunities, and quality of life. For millennials (born in the 80s and 90s), who are the offspring of the first generation of IT professionals, there are clear learnings from their predecessors, in terms of burnout and stagnation in careers, and they want to avoid both. Experiencing life has replaced insecurity, the urge for accumulating money, and longevity in jobs. New-age workers in high-paying IT/ Consulting industries want to maximize value for skills in the shortest possible time, invest wisely and use the money for experiencing life than accumulate it. The trend of maximizing earnings in a short timeframe has given rise to workers taking up more than one employment at a time.

4. Start-up ecosystem: This sector, is the biggest beneficiary of the gig workforce in the technology and consulting industry. Most modern start-ups are developing products and services using emerging technologies and need a highly skilled and efficient workforce, who are able to deliver on time, even at a high cost.

Gig workers with niche skills fit the bill perfectly for start-ups, where there is no commitment to employing full-time and the associated burden of regulatory compliance. The flourishing start-up ecosystem in India is expected to further fuel the demand for highly specialized gig workers. As per Skillsoft's IT skills and Salary report 2022, less than 65% of IT leaders have been able to fill resource requirements in cloud computing, data science, and cybersecurity skills, mostly used by start-ups.

5. Increasing cost of living in Indian Metros: A debatable point though, the fact remains that salaries of entry-level technology professionals, even at big Indian corporates have remained more or less stagnant for more than a decade. At best, there is a meagre rise in entry-level salaries at these corporate, which hardly justifies the raging inflation over the years. Entry-level tech workers, who form a major part of the hands-on workforce are only left with exploring options external to their companies to make up for the cost of living, and to fulfill their aspirations.

In conclusion, the trend is clear, the gig wave has already swept the workforce in sectors employing blue collared workers. It is set to sweep IT/ Consulting sectors in dire need of niche skilled workers. The industry needs to make amends in the way the employment code in these sectors is defined. Companies sacking employees probably rushed to the decision without a deeper thought to the way operating models are transforming in the IT/ Consulting industry. The issues such as safeguarding intellectual property while employing gig workers, need to be addressed. The Sooner the industry addresses these issues better it will be for both employees and employers, a true win-win.

Anant Pophali is a Global IT Executive, a career consultant, Director of placements and Management faculty at DSU



Faculty Interview: A panel of four students viz. Jainika Shah, Nagaveni, Sujith Devadiga, and Mukund Harsha interviewed Prof Sai Prawin of SCMS. The interview is reproduced below:



Question: Jainika Shah: Sir, I'm Interested to know what motivated you to join the field of academics.

Answer: Since my childhood, I had been an average student, everything changed in 10th standard, I was the national level topper, which gave me a lot of confidence and my teachers gave me a lot of respect, even as a kid. I was the shortest person in my class, but I was made the school leader and all the teachers used to admire me, so I developed some affinity towards teachers and I became the pet of my teachers in my residential school. After that, I studied engineering and MBA. During my MBA, one of my faculty gave me a chance, to teach my fellow classmates an entire unit. I took six sessions and the unit included mathematics, finance and risk management. My professor was astonished by my approach to teaching and my batchmates appreciated my teaching. I had made up my mind and the rest is history.

Question: How is your experience at Dayananda Sagar University?

Answer: I have worked in other universities, but Dayananda Sagar University is a phenomenal place to work compared to any other B-school in Bengaluru. This place offers a very professional work environment, freedom to perform and a lot of attention to detail. All the discussions are related to students, which I don't find in any other institution. I have been to various colleges in different roles, as a guest lecturer, on teaching assignments, and on the valuation of assignments.

At DSU, we do things keeping in mind the interest of students and that's what gives happiness to us and motivates us. It is a good place for a faculty to express himself/herself. The difference in student quality is great, though DSU is a young university compared to any other B-school. The quality that we deliver is above par, we are beyond the placement level of any other university.

Question Sujith - Sir, my question to you is, what is work-life balance according to you?

Answer- For me work-life balance is nothing but being professional in your work as well as being responsible for your family. You can't say I'm a working professional, hence I cannot pay attention to my family. We have to support our family through our professional work and after our professional work, our family is everything to us. We cannot tell these are 2 different things, these both are two sides of the same coin. You have to be professionally oriented and at the same time, you cannot ignore your family responsibilities as well.

Question. Thank you for sharing your perspective, sir. Next, I'm interested to know what motivated you to build a working algorithm for your share market operations.

Answer- This goes back to my days as an engineering student. I was not interested in the share market at all. I had a faculty, who used to teach thermodynamics. He used to tell us about his 26 years of experience in Infosys investments and how he had made crores of money. He also taught us a subject called the Time value of money, which fascinated me to learn more about this share market. After this, I wanted to build an automated model which would do the share operations automatically. Hence I who didn't like coding earlier had to learn various programming languages and then build working automation for my share market operations.

Question Nagaveni: Sir! I would like to know your achievements which you're proud of.

Answer: I am proud of my earlier achievements like academics and being part of NCC which shaped me fundamentally. Physically I may not appear strong because of my frame, but mentally I am very strong and I have gained confidence through NCC. Whatever may be the environment I adapt to it. Not only as a member of NCC but also as a troupe leader. This is Just one of my achievements. It was mandatory for students to join the NCC. I had to stand out from the group and become a leader. I am proud of that moment when I stood out and took a step to lead the troupe. My Life is defended by that moment of coming forward to lead. That one thing is what Sai Praveen is today.

Question: What are your long-term goals?

Answer: As of now I want to do something great in the field of blockchain. It's an emerging area and I am conducting research in the field of blockchain. I want to work more on the algorithm that I have built to make it like an app and available to investors. I want to excel in academics as well as in my passion. Am also thinking about opening the start-up like a franchise model to market my algorithm it's still at the initial stages. I might work on it more and make it a financial product.

Question Mukund Harsha: Sir! my question to you is what's your vision for higher education in India and how do you think DSU can contribute to this?

Answer: I always consider higher education as the education which contributes maximum to the economy. Contribution to society comes in higher education through management programmes, MS or PhD programmes. Actual contributions come from here. Till then all education supports the economy. See the difference between Israel and any other country, Israel develops maximum postgraduate students and maximum PhDs and that's the parameter which determines the quality of the citizens and the economy. Though it is less populated, but it can challenge any country because of its Human power. This high human potential comes from higher education. Till then it's only for sustenance. If you can read the newspaper you can understand government policies but you cannot contribute anything of your own. But, if you are a professional you can contribute enormously like in innovations, research etc so the quality comes through higher education. Dayananda Sagar is into this. They offer multiple versatile programmes, degrees and the best academic and administrative leadership.

Question: What Sir? what would be your suggestion for students graduating out of here?

What I would like to suggest is life is all about change. You can reject anything but never refuse yourself the opportunity of getting changed. If a new opportunity comes don't hesitate, take it, taste it, if it doesn't suit you then leave it but don't reject it without understanding or accepting it's value. Life is all about change. Never be rigid in your ideas. The more you constrain yourself the tougher it becomes to be successful. The main example is myself. I used to hate every other religion. I used to look down on other caste people, but today I have become universal. I hated my computer science subject but now I'm loving it when I am teaching it. This is the one habit that I developed, i.e., to be flexible and adaptive. Be proud of who you are and always have a positive outlook.



Shilpashree, Gaganashree, Anup Machado & Harish C interviewing Sarbajit Ghose, CEO Laguna Clothing

A panel of four students from SCMS MBA 2021-23 interviewed Shri Sarbajit Ghose, the CEO of Laguna Clothing as part of our student-industry interaction initiative. Excerpts of the interview are reproduced below:

Q. What makes Laguna's products premium? Why is Laguna producing only men's clothing?

A. Basically, Laguna started as a Joint venture with an Italian mill and the Italians are very famous for being premium both in terms of design and quality. So this mill was called Monte. They used to make fabric in Italy for high-end customers, especially formal shirts. So that is how when we started a joint venture with them, we found that we were able to reach out to many premium customers, who would otherwise not want to work in India. So that is how we positioned ourselves to make very high-quality products and to reach out to premium customers

as far as men's clothing is concerned. We would love to make women's clothes as well but we started with men's and we have been growing very well with it. In our industry, specialization is very important because many people are in the game. People specialize not only in different categories but also in different genders because each category and gender have their specialities. So as of now, we have found that by focusing on men's formal shirts we have a good niche and it's very profitable.

Q. As Laguna is into B2B medium, who decides the price or who has a higher take on deciding the price?

A. The supply is very fragmented. There are many small companies so if you go to a bigger company, they have a much higher bargaining power and many suppliers. China used to have a very high market share but they are not so interested in supplying inputs anymore due to instability in terms of political problems etc. People are looking for other countries, let's say we decide that from India we source a certain percentage of our supply. Since there are not that many suppliers in India that can meet their requirements, we have a slight edge and thus more bargaining power in a situation where we were earlier not considered competitive as China. So they would like us to have some part of their business for strategic reasons. For example, during Covid people did not buy formal shirts as they were working from home and the stocks became empty. Post covid there was a huge need to fill up the vacuum and at that time capacity was a constraint therefore we were able to combat high prices because of supply. Now the stocks are filled up and because of this fear of inflation, there is a possible reduction in purchasing.

Q. How do you see the impact of the Ukraine war on the fashion industry? Has this affected your business opportunities in Europe?

A. Because of the Ukraine war, there is an energy crisis in Europe and also inflation is rising in Europe. We are constantly in touch with our customers, we have 2 segments, one is a high-end segment, those are not impacted much, people are not worried about inflation much and they have the spending power. As you go to cheaper products, which are more sensitive to price and therefore if people have to decide whether to spend more money on heating during winter or buying new clothes, they may decide not to buy new clothes, so that segment is affected more, and countries like Bangladesh which cater to those segments more are seeing a bigger drop in their business going forward as compared to our company.

Q. How do you see the impact of the recession on your business?

A. We are monitoring the market closely, we have a system where we review order forecasts every week, some people are replacing orders, some are the same, and some are increasing orders, there is nothing happening as of now that is drastic, at least for the next 2-3 quarters, But yes, there are talks and signs of a slowdown, but actual slowdown which will impact us is not visible yet.

Q. In your opinion, how has the Ukraine war affected world trade and investments?

A. As of now, people are expecting a slowdown in world trade, newspapers are warning that there could be a reduction in exports and so on. As of now, it has not impacted us, it must have impacted other companies, otherwise, the overall trade would not be perceived to slow down. As far as investments are concerned, let's say if someone is investing today they would have taken a few years to decide, so I don't see anyone stopping or reversing those investments as of now. It may happen in the future.

Q. Why Is Laguna Clothing in India When All Its Customers Are Foreign Based?

A. Yes, because we are an export-based company and our exports are premium. Foreign companies are looking for textiles here because labor cost is low in India. They only look at better sources of supply. Additionally, we also support 10% Indian market for high-end products.

Q. What are the current problems faced in Laguna and are you using analytics if so how is it used?

A. We can't specify every problem at any point in time. There are a number of problems in B2B business. Currently, we don't have a huge amount of data to the extent of using data analytics, machine learning, and data mining. We have a very limited utility for such things. So basically, we are not doing much data analytics and data mining. But as we grow up and the business expands, sometimes in the future, we will have to do it. We will take a call at that time,

Q. Since the major share of the market is in Europe how has the war effected the supply chain logistics?

A. Now basically the supply chain has always been a pan-Asia thing. Businesses/people are reducing their dependency on China so imports from China are reducing. We are trying to substitute China with India. We are trying to have as redevelop supply chains so we can respond faster and not be dependent on any breakdown in the supply chain. Secondly, there are European companies talking about having sources closer to Europe such as turkey, Romania, etc. but now what we are finding is the strategy of what they call China plus one which means more business coming to countries like India while reassuring business closer to Europe. Now it's an advantage to us because we are getting more business because of China's instability

INTERVIEW SECTION

Q. How do you see the company evolving in the next few years?

A. We are growing extremely fast, at about fifty percent a year. We are very bullish about our growth. For example, let's say we are in about 5 million shirts in export, next year we will make 7 million shirts, next three years we'll make 10 million shirts, so we will double and this is all in the premium segment.

Faculty Dialogues

Joys of Data Science: Dr. Sarabjot Singh Anand | Co-Founder & Chief Data Scientist Tatra Data delivered a talk on the joys of data science at SCMS on 23 Sep 2022. He has a Ph.D. in data mining and machine learning from Ulster University, UK. He was formerly a professor at Warwick University. Students, faculty, and staff attended the presentation.

Faculty Development Program

Bloom's Taxonomy: Dayananda Sagar University, School of Commerce & Management Studies conducted an FDP for faculty on 10 Aug 2022. The subject was 'Understanding Bloom's Taxonomy (Overview and how to use it)'. Bloom's Taxonomy questions are a great way to build and design curriculum and lesson plans. They encourage the development of higher-order thinking and encourage students to engage in metacognition by thinking and reflecting on their own learning. Dr. Pavithra S was the resource person and the event was well received.

Faculty Development Program

Inviting all faculty members

BLOOM'S TAXONOMY

An Overview and how to use it

One of the basic questions facing educators of all time is "Where do we begin in seeking to improve human thinking?"

Bloom's taxonomy is used by the educators as guidance towards the assessment development or formulation (tests and evaluations of student learning), curriculum (lessons, projects, and other activities related to learning), and instructional methods for questioning strategies.

Bloom's Taxonomy questions are a great way to build and design curriculum and lesson plans. They encourage the development of higher-order thinking and encourage students to engage in metacognition by thinking and reflecting on their own learning.

Dr. Pavithra S, PhD
Faculty of Commerce, Dayananda Sagar University

10 Aug 22
(Wednesday)

07:00 PM to
08:00 PM

Zoom ID
551 661 9991

Industry Associations

OAKTREE: Oaktree has been in the business of creating world-class kitchens and wardrobes for the aspirational Indian. They are based out of Bengaluru and will be associated with The School of Commerce and Management Studies for collaborations over consulting and student learning and development opportunities.

DATA IKU: Data IKU (GMQ) has exclusively collaborated with DSU-SCMS to train our students on their platform on end-to-end data science problems to meet the industry need of Business Analysts

EBSCO: EBSCO provides products and services to libraries of very many types around the world. Their products include EBSCONET, a complete e-resource management system, and EBSCOhost, which supplies a fee-based online research service with 375 full-text databases, a collection of 600,000-plus e-books, subject indexes, point-of-care medical references, and an array of historical digital archives. In 2010, EBSCO introduced its EBSCO Discovery Service (EDS) to institutions, which allows searches of a portfolio of journals and magazines.

FutureSkills: DSU SCMS in collaboration with FutureSkills, a joint venture between NASSCOM and the Ministry of Information Technology has developed Certification based training courses on technology and professional skills for our MBA and Executive MBA students. This will enable them to shape-up and be future-ready.

JMP: JMP is a suite of computer programs for statistical analysis developed by JMP, a subsidiary of the SAS Institute. JMP is used in applications such as Six Sigma, quality control, and engineering, design of experiments, as well as for research in science, engineering, and social sciences. The software is focused on exploratory visual analytics, where users investigate and explore data. These explorations can also be verified by hypothesis testing, data mining, or other analytic methods. In addition, discoveries made through graphical exploration can lead to a designed experiment that can be both designed and analysed with JMP.

Surya Software: Surya Software in collaboration with DSU-SCMS has launched a Business Analyst course where the intellectual pool will be used in creating and delivering content to our students.

UI Path: DSU SCMS has entered into an academic alliance with UI Path Robotic Process Automation (RPA) tool recognized by Gartner in Gartner Magic Quadrant (GMQ). The engagement will lead to global certification for our students.

Tableau: Tableau (GMQ) is a data visualization tool on which our students are trained to convert raw data into impactful visuals to communicate business insights to non-technical stakeholders.

Business analytics (BA) comprises an iterative, systematic exploration of an organization's data, emphasizing statistical analysis to drive problem-solving and decision-making. The increasing rise in the importance and challenges of big data and its use is one of the essential features of the contemporary economy and society. The keys to success are determining how individuals and organizations respond, assigning clear responsibilities for data strategy and results, and then moving ahead to execute the needed changes systematically and effectively. It is both a process of change and how to make it culturally immersive. In this day-long conclave, subject matter experts from across the world dwelt on several areas of analytics, suggesting strategies to embrace and successfully use analytics.

Dayananda Sagar University - School of Commerce & Management Studies (PGP), came up with yet another Case Study discussion for its privileged members. Club members had an intense discussion on Case#7 - An Article by Ajay S Mookerjee on "What if Central Banks issued Digital Currency?" The event took place on 03 Sep 2022.



Case Study

Club Member

 Prof. Dr. Tejendra K. Mishra
 Director of Strategic Management
 IIM Lucknow

Club President

 Mr. Chaitanya K. Mishra
 Assistant Manager, HR
 IIM Lucknow

Faculty Organizer

 Prof. Anand Prasad
 Member, Council of Management
 Education

Welcome to the Case Study Club. Brought to you by IIM Lucknow (IIM) Dnyanendra Nagar University, Deeg, India. The ethos of the club is to craft superior managers for industry, who are adept at problem solving and decision making. The club is a forum that aids for debate, discussion and diversity of thought.

CASE # 7
 Case: An article by Ajay S. Mookerjee on "What if Central Banks issued Digital Currency?"

03 Sep (Mon) | **07:00 PM** | <https://www.facebook.com/whatsupcasestudyclub>

For more details contact:
 Mr. Anand Prasad, Assistant Manager, IIM Lucknow, Dnyanendra Nagar, Deeg, India. Email: anand.p@iiml.ac.in

HELIOS
 The Young Club

Debate Competition

All participants will get certificate and cash prize certificates

TOPIC:
 Ads for climate damaging meat set to be banned in the Dutch city of Haarlem.
 Students will debate For or Against it.

To register Scan here: 

22-Sep-2022 | **10:00 AM to 01:00 PM** | **Venue: Gallery - 1**
 Innovation Campus

Dayananda Sagar University
Presents:
“ FACULTY DIALOGUES ”
WITH:
DR. ARKALAUD RAMAPRASAD
Emeritus Professor
University of Illinois at Chicago

On 18 September, 2022
2:30PM - 4:00PM

VENUE
Gallery No. 3
Innovation Campus
Hasur Road, Bengaluru

CREATING A MODERN MBA PROGRAM: CURRICULUM & PEDAGOGY

Dayananda Sagar University
Welcomes
First Year MBA Students
Induction Program
2022-2024

Program Schedule:
Invocation Song
Lighting of the Lamp
Welcome Address (Sapthagiri) Shubbakao (Dear SCMS)
Introduction of Faculty Members
Breakfast Session
Vote of Thanks

Date: 12-September-2022
Time: 09:30AM (IST)

Innovation Campus Gallery-3

Industry visit to Laguna Clothing

Industrial Visit on 21st October 2022, to Laguna Clothing LLP under the guidance of Prof. Padmalatha & Prof. A N Chandan.



Sewing Floor



Automation



Final assembly



Storage



Laguna clothing headquartered in Bengaluru was established in 2006 as a 50-50 Joint venture between Tessitura Monti of Italy and Aquarelle group from Mauritius. They offer premium quality shirts. Their vision is to be the best global Fashion Partner and their mission is to provide the best product and service to customers worldwide. Laguna is listed on Mauritius Stock Exchange. They are the leading manufacturers of high-end formal, semi-formal, and sports shirts for the world's top retailers and brands like Polo Ralph Lauren, Thomas Pink, Hackett, Tommy Hilfiger, Calvin Klein, Dillard's etc.

International Culture Appreciation Tour (ICAT) -Malaysia 08 Nov-11 Nov 2022

Multiculturalism has not only made Malaysia a gastronomic paradise, but it has also made Malaysia home to hundreds of colorful festivals. It's no wonder that they love celebrating and socialising. As a people, Malaysians are very warm and friendly. Geographically, Malaysia is as diverse as its culture. There are two parts to the country, 11 states in the peninsula of Malaysia and two states in the northern part of Borneo. Cool hideaways are found in the highlands that roll down to warm, sandy beaches and rich, humid mangroves. One of Malaysia's key attractions is its extreme contrasts. Towering skyscrapers look down upon wooden houses built on stilts, and five-star hotels sit several meters away from ancient reefs.



Sixty-four students with four faculty members took part in the tour.
Day 1: Royal Selangor Pewter Factory



Day-2

Batu caves tour – Visit the famous shrine of Lord Murugah, a Hindu deity



Genting Highland





Day-3: Sunway Lagoon Sunway Lagoon - Malaysia's largest man-made attraction which includes the waters of Africa and America's Wild West amongst the themed lands and rides.





Day -4 Help University Visit: Help University, part of the HELP education group is a Premier Digital Tech University in Malaysia. The university offers MQA-accredited programs in Management, IT, Law, Hospitality and Tourism, Communication, and several post-graduate programs. Our students had the privilege to interact with the students of HELP. It was a great cultural and educational exchange.





Editorial Team

Chief Editor: Prof. Cdr Himanshu Joshi
Cover Credits & Document design : Dr Shweta Tiwari

Student Editors

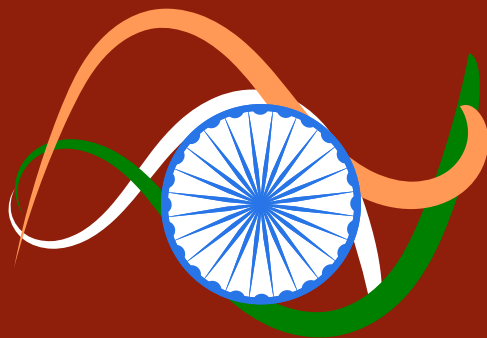
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Jainika Shah
Sujith
Shilpashree
Nagaveni
Anup Machado
Harish C
Gaganashree
Mukund Harsha
Sabiha Tameem M (Design and Graphics)



‘THE FINAL WORD’ !

As we step into the new year, the challenges are going to be enormous. There’s hectic activity around the globe. Be it a bunch of nations at war with each other, or the re-emergence of newer variants of the Coronavirus. Disruptions may become a part of our private and professional lives and we may have to learn to adapt to newer ways. The flexibility of conduct is another attribute of adaptation. As we get into the journey of new forms of the same, we will have to ensure that the guard is not lowered. In essence, the re-iteration of what the Dean has suggested in his message. ‘The importance of discipline’. As professionals, it becomes incumbent upon us to emulate the best practices associated with whatever ever we do. And best practices are a result of constant learning, constant practice, and disciplined conduct. Till we meet again, stay safe, stay protected, and give your best in whatever you do but, remember discipline...



DISCLAIMER:

This publication is purely for the purpose of encouraging student participation to help them evolve as future thought leaders. Views published in this journal are of the contributors and may not echo those of SCMS Dayanand Sagar University, Bengaluru.

**School of Commerce &
Management Studies**