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E-Wall Magazine

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BIZBYTE

CARRYING FORWARD THE LEGACY

ACKNOWLEDGEMENT

It is the matter of pride and honour to introduce this special edition of E wall Magazine. This issue of magazine incorporates a congregation of various articles from Commerce & Management Students.

We believe that this Magazine will serve as a valuable addition to the Management literature and will also prove to be a valuable study material. We would also like to place on record our sincere thanks to Prof. Rajeev Biyani (Chairman), Dr. Sanjay Biyani (Director-Academics), Dr. Neha Pandey (Principal), and Dr. Shikha Dugar (HOD, Commerce & Management) for their unrelenting support to us.

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We look forward for your feedback and suggestions on this issue.

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BRAND BUILDING THROUGH SOCIAL MEDIA

Have you ever wondered why thousands of startups and businesses start every day but how come all we ever see are these same repetitive brands that have already created a monopoly? But simultaneously, a new simple brand like Mama Earth created so much of its brand presence while competing with big giants and iconic brands. How come a single brand can take such a big chunk of the market?

Hopefully, now you can see where I am trying to point at Mama Earth investing heavily in digital marketing strategies to reach and engage with its target audience. This includes online advertising, social media marketing, and email marketing. Here's how they effectively utilized digital marketing:

- **Social Media Presence:** Mama Earth maintained active and engaging profiles on popular social media platforms like Instagram, Facebook, Twitter, and YouTube. They consistently posted content related to their products, brand values, and customer testimonials.

Social media allowed them to connect directly with their audience, respond to questions and feedback, and build a loyal online community.

- **Influencer Marketing:** Mama Earth collaborated with influencers, mommy bloggers, beauty experts, and parenting communities. These influencers endorsed Mama Earth's products through reviews, tutorials, and sponsored content. This strategy helped the brand reach a wider

audience, gain credibility, and tap into the influencer's dedicated followers.

It's not just about Mama Earth from global giants to nimble startups, businesses of all sizes are embracing social media as a primary tool for shaping brand narratives, fostering loyalty, and driving growth. From Nike's impactful social justice campaigns to Wendy's playful and humorous Twitter presence, these brands serve as beacons of inspiration, demonstrating that innovation, authenticity, and a deep understanding of one's audience can propel a brand to new heights in the digital landscape.

A genuine interaction with the customer and content based on their values is what customers crave. A narrative that connects emotionally with the audience is created through effective storytelling. Understanding your targeted audience their preferences their behavior their pain points is fundamental which helps in weaving the content to be then seen by the consumer. Keeping track of performance indicators like engagement rate, followers growth, and likes and adjusting their strategies based on analyzed data is what these companies have been doing for years. Some of these are:-

- **Nike:** Nike's inspirational and socially-conscious campaigns, such as the Colin Kaepernick partnership, have helped them connect with a diverse audience and strengthen their brand.

- **Starbucks:** Interactive campaigns, like the annual #RedCupContest, to foster customer engagement and brand loyalty. To maintain the premium feel of the brand.

- **Dove:** Dove's social media marketing strategy plays a critical role in amplifying the messages it aims to spread: self-acceptance and body-positivity, and it has successfully connected with its target audience and created a community of individuals who share their values.

time they have spent in the market, from a new simple brand like Mama Earth to a business giant like Nike their market presence can do wonders in engaging their target audience and make them feel like their opinion is really cared about. A quality product with a good social media marketing strategy will reach heights in no time. With these kinds of innovative approaches like effective storytelling, controversial tweets, and continuous campaigns, there are no limits to making the audience feel connected to the brand.

So, what we learned from this analysis is that irrespective of the type, size, field, or

SUDHA MURTHY: THE WOMEN WHO INSPIRES MANY

Some women are born to inspire .Be it Mother Teresa, Sarojni Naidu or Kalpana Chawla, women have always Been a source of motivation and a Catalyst for social change.One such Name is Sudha Murty who has made a Prominent impact on Indian society. A writer,philanthropist and entrepreneur, Sudha Murthy is greatly rewarded for Being a prolific writer, facilitating the Education of poor children and being one of the brains on Infosys ,one of India' Sleading IT company. Soberly dressed

in Traditional Indian attire, Sudha Murthy's Philanthropic work has garnered global recognition. From becoming the first Female Engineer in India to head a Company like Infosys, her seriousness Towards making a change in society and

PERSONAL LIFE AND FAMILY

Sudha Murthy is the chairperson of the Infosys Foundation.The Indian educator, Philanthropist is married to the co- founder of Infosys, N.R. Narayana Murthy.For the unversed, Sudha Murthy was honoured with the Padma Shri Award for social work in 2006 .In 2023, she was awarded the Padma Bhushan. Born in to a Kannada-speaking Deshastha Madhva Brahmin family, Sudha Murthy is The daughter of R.H. Kulkarni ,a surgeon, and his wife Vimala Kulkarni, a school teacher. She has two children– Akshata and Rohan Murthy. She is mother-in-law of current British Prime Minister Rishi Sunak.

HER EARLY LIFE

19 August 1950, Sudha Murthy was born in a Brahmin family in Shiggaon, Karnataka.Her father Dr R.H.Kulkarni who was a surgeon and her mother Vimala Kulkarni supported her in her endeavors right from Her childhood and raised young Sudha along with her three siblings. An educated atmosphere in the family is stilled in her a passion to do something extra ordinary at an early age. Sudha Murthy' s brother Srinivas Kulkarni is a renowned astronomer who received the Dan David Prize in 2017. Her first notable work from Her childhood was' How I Taught my Grandmother to Read' .Her early life experiences and affinity for her grandmother became the foundation for some of her books.

EDUCATION

Sudha Murthy's education has a major role to play in shaping her as a successful author, even though her educational path was more technical in nature. Her hard work and commitment are clear from the fact that she emerged as a topper during her bachelor' s and master' s degrees. Sudha Murthy completed her BE in Electrical Engineering from B.V.B College Of Engineering, Hubli, where she won a Gold medal for her exceptional academic performance. Later on, she considered the option for higher studies

and went to pursue her ME in Computer Science in 1974 from the Indian Institute of Science , Bangalore and later received a gold medal from the then Karnataka Chief minister for topping both the final exams.

CAREER

It was after Sudha completed her studies, she was hired at Tata Engineering and Locomotive Company (TELCO) which is now known as Tata motors. Sudha Murthy was the first female engineer in India who was hired by India's largest auto manufacturer then. She had written to the chairman of TELCO and complained that there are gender biases in the company. Hearing about this, she was called for a special interview. Sudha has also worked as a senior system analyst in Walchand Group of Industries in Pune where she lived for seven years (1974-1981). Her husband,Narayan Murthy was a Research Assistant when he started his career. While they planned to shift to Mumbai in 1981, Narayan shared his dream of creating a

software company that could be the biggest venture of the country in the technology industry. Sudha supported Narayan Murthy in every possible way and also shared Rs. 10,000 which were her sole savings. She was the strongest pillar of Infosys and the career of Narayan Murthy in those days. For a few years, both Sudha Murthy and Narayan Murthy worked together for Infoysis, but they were compromising on their family life.That is when Sudha Decided to continue her role as a homemaker. Sudha also started Infosys Foundation in the year 1996 and continued to be the trustee of the company. She has built 2300 Houses with the help of this foundation in the are as which were affected by floods. Also,she helps the society where there are problems of poverty, public hygiene, healthcare, education, and art and culture. Her foundation has built more than 70,000 libraries in schools and 16,000 toilets.

ACHIEVEMENTS

Sudha Murthy' s education and her work in various domain shaveled her to win many awards. She has received numerous awards for her academic excellence.In the year 2019, IIT Kanpur awarded her Honorary Doctor of Science (DSc) degree. Her achievements include a list of literary works in many languages. Initially, she started to write in

Kannada and later wrote in English as well. They're all about family, marriage, social problems, etc.She has received several awards and distinctions for her achievements, including the R.K. The Narayan Award for literature.In her long career,Sudha Murthy has learned a lot. Let's look at them:-

Honour PadmaShri in2006 Engineers,India Marks in SSLC

Karnataka Sri Devaraj Urs,for securing the highest marks in B.Ein the state University of Karnataka

Rotary Club of Karnataka social work for the year 2000 award Literature To promoting form a legal Education and scholarship in India

The Crossword-Raymond Book Awards fromtelevision Degree of Doctor of Science.

HER BOOKS

Sudha Murthy has written over 30 books Across various genres. Her books are primarily in Kannada and English but have been translated into many Indian languages. Many of her books are based on her real life experiences, add in Personal touch that makes them unique and heart warming.

Kannada Books

Tumla

Runa

Yashasvi

NooniyaSahasagalu

DollarSose

GuttonduHeluve

GuttonduHeluve

Athirikthe

HakkiyaTeradalli

Paridhi

And many more......

ENGLISH BOOKS

The Mother I Never Knew

Here,There,Everywhere

Magic of the LostTemple

The Day I Stopped Drinking Milk

The Upside Down King

The Man from the Egg

The Magic Drum and other favorite stories

Wise and Otherwise Something Happened on the Way To Heavens

GentlyFallsTheBakula

House of Cards

The Daughter From A Wishing Tree

TheOldManAndHisGod

HowTheSeaBecameSalty

The magic of the lost temple

TheBirdwiththeGoldenWings

andmanymore......

A LADY FULL OF LIFE

As above we discuss about life and achievements of the great personality Mrs. Sudha Murthy,she is one of the most inspiring women and a very positive

Attitude person,always seems so happy and cheerful and she have great sense of humor by which she make other people also happy. He aurais divine and her words inspires youth for their career and future,and motivates all. Even in this age she is cheerful as like her 20s which inspires   elder people to live life with happiness and Joy.

COUNTERFEITING

Counterfeit currency detection is one of the major issues around the world , influencing almost every nation including   India. The utilisation of the fake money is one of the main issues looked all over the world now a days.   Fake indian currency note (FICN) is the term used to refer to counterfeit currency notes which are circulated in whole indian economy. Several central and state agencies are working together and the ministry of home affairs have also created the fake indian currency notes coordination center(FCORD) to reduce the fake supply of indian currency.

On 8 November 2016 indian prime minister Narendra Modi announced the domonitisation that declares that the existing 500 and 1000 rupee notes cease to be legal tender. He said that the move is takes to expose black money and widespread counterfeit currency in the country. He introduced new 500 and 2000 rupee notes and discontinued the existing 1000 rupees note

The fake currency is being printed with precision, the crime investigation department (C ID) says that they can be detected with some effort. Fake currency is printed by the local racketeers can be detected easily as they use photographic method, computer color scanning, hand engraved blocks etc. In fake notes, the watermark is created by using the opaque ink, painting with white solution, and engraved in with photo of Mahatma Gandhi.Then the oil is applied to give a translucent feel. In genuine notes the security thread are incorporated into paper at the time of the manufacturing process but in fake notes

the thread is imitated by drawing a line with aluminium thread. In the recent study it has been reported that FICN matches 10 out of 14 security parameters adopted by the indian government

Bedfellows and the Whistle blowers

A little known case which involve the counterfeit currency caught in UP and Bihar In that case when the currency was sent to the indian government labs the confirmed that the currency was nabbed from the ISI agents was actually real. It was found that the currency was so close to the real one and was very difficult to prove that it was fake

CON MEN WITH A VISION

Who is a con man?

It is back formation of ''confidence man''.

One who gains the trust, or "confidence" ,of his victims in order to manipulate or steal from them.

What is vision?

- Vision is a mental picture of the future.it is an idea of what the future can hold, but has not yet happened.

- Vision is the thing inside of us that guides us. It creates a desire to grow and improve .

So now let's talk about some of them whose aim was to create something unique but the road they chose was wrong.

NATWARLAL (MITHILESH KUMAR SRIVASTAVA)

Natwarlal was an Indian con man who sold the Taj Mahal, The Red Fort, and the Rashtrapati Bhavan.

He was lawyer by the profession. but when he realised he was quite good at forging cheques and money notes, he turned towards being a con man. He could replicate signatures quite well and that lead him to take this up.

He forged the signature of Dhirubhai Ambani, Dr Rajendra Prasad and many other famous personalities.

Natwarlal allegedly sold the Taj Mahal thrice! He used to pose as government officials and duped foreign tourists by selling them historical monuments.

He served only 20 years of jail time whereas he was given 113 years of prison time he was a master at escaping imprisonment. He was a master at escaping imprisonment. he opted for many Tatics to get of prison successfully most of the time.

Natwarlal was popularly known as the Robin Hood as he gave away a lot of his money that he conned to the needy and poor people in village. he even gave away a Rs 100 to all the poor before vanishing away!

VIJAY VITTAL MALLYA

Vijay Vittal Mallya is an Indian businessman, former politician and fugitive. He is the subject of an extradition effort by the Indian government to return him from UK to face charges of financial crimes in India.

Vijay Mallya, once one of India most prominent businessman and a symbol of the country's burgeoning economy. But today, he is a fugitive economic offender, facing charges of fraud and money laundering as he owes over Rs. 9000 crore to 17 Indian banks. Mallya was also founder and former owner of defunct Kingfisher Airlines and also former owner of the Royal Challengers Bangalore cricket team. Kingfisher Airlines, established in 2005, was a major business venture launched by Mallya. It eventually became insolvent and had to be closed down. In October 2013, it had not paid salaries to its employees for 15 months, had lost its licence to operate as an airline, and owed more than US$1 billion in bank loans. By November 2015, the amount owed to the banks had grown to at least $1.35 billion, and there were other debts owed for taxes and to numerous small creditors. As part of the Kingfisher collapse, Mallya is accused of being a "Willful Defaulter" under Indian law, including accusations of money laundering.

Mallya left India in 2016 and is said to be residing in the United Kingdom, while proceedings are underway to bring him back

to face trial. Mallya is an accused in the alleged over Rs 900 crore IDBI Bank-Kingfisher Airlines loan fraud case being probed by the CBI.

Mallya left India on 2 March 2016 after saying he wanted to move to **Britain** to be closer to his children.

NIRAV DEEPAK MODI

Nirav Deepak Modi is a Belgian businessman and fugitive who was charged by Interpol and the Government of India for criminal conspiracy, criminal breach of trust, cheating and dishonesty including delivery of property, corruption, money laundering, fraud, embezzlement and breach of contract in August 2018.

Modi founded Firestar in 1999 (formerly known as Firestone), a diamond sourcing and trading company. Firestar is the exclusive distributor of Rio Tinto's Argyle pink diamonds in India.

Nirav Modi and his uncle Mehul Choksi are accused of routing transactions of about Rs 14,000 crore through fraudulent Letters of Undertaking of Punjab National Bank (PNB). Both of them left India in the first week of January 2018, weeks before the scam was revealed.

The Punjab National Bank Fraud Case relates to fraudulent letter of undertaking worth ₹14,000 crore (US$1.4 billion) issued by the Punjab National Bank at its Brady House branch in Fort, Mumbai; making Punjab National Bank liable for the amount. The fraud was allegedly organized by jeweller and designer Nirav Modi.

OVERVIEW OF GST IN INDIA

Tax is one of the major sources of revenue for any government across the world. In India tax policy constitutes a significant portion of government's revenue. Taxes in India can be classified into two broad categories direct tax and indirect tax. When the tax is levied and paid by the same person it is known as direct tax such as income tax. However, when tax is levied on one person and the burden of same is borne by another person i.e. when the incidence of tax can be shifted to other person it is known as indirect tax. At present a wide number of taxes are covered under indirect taxes which are levied at different stages of production and supply chain such as excise, custom, value added tax (VAT), service tax and etc. Goods and Service tax is a single comprehensive tax in place of all existing indirect taxes. As the name suggests it covers both goods and services. It is levied at each point of sale or provision of service with applicable set off in respect of tax paid at previous stage. In other words, in GST regime seller of goods or provider of service has to pay tax levied on sale or provision of service net of input credit of all taxes paid while

purchasing any good or obtaining any service. It is a single national uniform tax levied across India on all goods and services. GST works on the fundamental Principle of "One Country One Tax".

The GST Model

- GST at Union Government Level Only (CGST)
- GST at State Government Level Only (SGST)
- GST at both, Union and State Government Levels (IGST)
- GST at Union Territory, within a Union Territory (UGST)

WHO IS LIABLE TO PAY GST?

- Individuals registered under GST and making taxable supplies.
- GST registered persons are required to pay under the reverse charge mechanism.
- Persons registered under GST and required to deduct tax source (TDS).
- E-commerce operators registered under GST.

- E-commerce operators registered under GST are required to collect tax at source (TCS).
- Individuals supplying goods or services on behalf of a supplier or manufacturer (agents).

Gold Jewellery	3%
Two Wheeler	28%
Car	28%

GST RATES

The GST council has assigned GST rates to

different goods and services. While some products can be purchased without any GST, there are others that come at 5% GST, 12% GST, 18% GST, and 28% GST. GST rates for goods and services has been changed a few time since the new tax regime was implement in July 2017.

NAME OF ITEM	APPLICABLE GST RATE
Mobile phone	18%
Sanitizer	18%

GOODS EXEMPTED FROM GST PAYMENT

Like all other taxes, the GST exempt certain goods and services from ensuing liability. Exemptions under GST contain an extensive list of goods, which include the following-

- Food: fruits and vegetable, cereals, meat, and fish, etc.
- Raw material: cotton for khadi yarn, handloom fabrics, unprocessed wool, raw silk, raw jute fibre, etc.
- Instrument / Tools: Agricultural tools, tools for differently- abled individuals.
- Miscellaneous: Vaccines, journals, newspapers, maps, books, non-judicial stamps, articles of paper pulp etc.

FACINATING BUSINESS FACTS

Do you know……………….

1. Around 3,000 BC the world's first recorded business transaction took place in Mesopotamia, involving beer.
2. On April Fools' Day in 1976 Apple Inc. was founded in garage by Steve jobs and Steve Wozniak.
3. The term "unicorn" in the business world refers to startups valued at over $1 billion.
4. Amazon started as an online bookstore in 1994 before becoming the e-commerce giant it is now.
5. The world's first recorded joint-stock company was the Dutch East Indian company in 1602.
6. The largest fast-food chain in the world, Subway, has more locations than any other restaurant chain.
7. The concept of franchising was popularized by the McDonald's brothers, Richard and Maurice McDonald.
8. McDonald serves over 69 million customers daily.
9. Wrigley's gum was the first product which was packed with a barcode.
10. The tern "branding" comes from ancient Norse and means "to burn".
11. Microsoft's first-ever product was a version of the programming language BASIC for the Altair 8800.
12. The average person spends about six months of their life waiting for red lights to turn green.
13. The most expensive domain name ever sold is "CarInsurance.com," for $49.7 million.
14. Google was originally called "Backrub" before it became the search giant we know today.

15. Facebook original name was "The Facebook", and it was limited to Harvard student initially.

16. The largest source of revenue for Lego is not their toys but their Legoland theme parks.

17. The first YouTube video, titled "Me at the zoo," was uploaded by co-founder Jawed Karim in 2005.

18. You tube was founded by three

former PayPal employees in2005.

19. The "Big Mac Index" is used to compare currency values and purchasing power worldwide.

20. The famous Nike swoosh logo was designed by a graphic design student for just $35.

21. The largest retailer is Walmart, with over 11000 stores in 28 countries.

22. The term "entrepreneur" comes from the French word "entreprendre," which means "to undertake."

23. The world's first recorded copyright law was the Statute of Anne in 1710.

24. The concept of the 9-to-5 workday originated from Ford Motor Company's factory schedules.

25. The Guinness World Records book was created by the Guinness Brewery as a marketing giveaway.

26. World expansive business card was made with black diamond are valued at $1.5 million.

27. The world's oldest operating hotel, is Japanese hotel Nishiyama Onsen Keiunkan, has been in business for over 1,300 years.

28. The term "burn rate" refers to how quickly a startup is spending its capital.

29. The New York Stock Exchange (NYSE) is one of the oldest stock exchanges, founded in 1792.

30. The concept of a "404 error" on the internet comes from a room number at CERN in Switzerland where the World Wide Web was invented.

INFLUENCER FRAUD

What Is Influencer Fraud, and Why Should You Be Aware of It?

The meaning of influencer fraud is:An influencer fraud occurs when these fake influencers connect with the brand and promise them to work on campaign. The brand might agree to pay the so-called influencer based on number of followers account has because the brand doesn't realize that followers and engagements were not genuine.

The some Common Types of Influencer Fraud are:

In this case, an influencer buys fake social media accounts to inflate their follower numbers artificially. Certain influencers may create bot accounts, which are the fake accounts controlled by the computer program.

On behalf of influencer the bot account can like , follow and also can comment on others followers account.Therefore, the influencer appears to have a higher engagement rate than the actually does.As a result, they look more popular then the others and influential than in reality.

Pods are another way in which influencers deceive you regarding their engagement.Pods are groups of influencers that have created a tight-knit community, bumping each other's posts.

Taking Your Cash/Products and Not Delivering Results:

In this case, an influencer may promise to post one sponsored Instagram story for every $100 you give them. But once you pay them, they never publish such story on their account.Or, an influencer may agree to review your product on their YouTube channel . But instead of an honest review, they does not post a positive video with a proper information about their products .This fraud are often hard to spot before you start a business with them, so most of the people easily fall into such kinds of trap.

People Posing as Influencers to Break the Law:

Scam artist might pretend they're an influencer to put forth fake merchandise.Influencer Logan Paul has been accused of faking his color blindness to sell some eyeglasses that supposedly cured that condition. And he ultimately admitted it., a fraudster may pretend to be a (certain kind of) influencer to get free products and services. Some even do it to gain recognition.

No contract or written agreement:Don't move forward with influencer sponsorships without guaranteeing the TERMS of your collabs in

writingor as a contact with them. The more official the document (or a contract), the better. This is usually something which is provided by a brand or a PR agency will provide, and it is your job to make sure that you read its entirety to ensure that you are .protected

If a brand does not provide this (usually if they gi or an event invite, wherever there is no monetary compensation), you have an option to proceed, but you should approach them about such invitation before attending . When they ask you to provide them with a contract, let them know that you are hiring a lawyer to write this and also this requires a .fee for their time

Bitcoin

"Bitcoin is a beginning of something great: a currency without a government, something necessary and imperative ".

How bitcoin works?

It is an electronic or digital currency that works on a paper to online basis. Like currency notes, it can be sent from of person to another, but without a central bank or the government attempting to track it. The system depends upon cryptography to control the creation of the currency. The beauty of the cryptocurrency is that if a receive a bitcoin from another, you can be as sure of the payment as you would on receiving physical currency notes, with the same anonymity ascribed to it. This is lacking in other from of digital payment such as online banking or e-wallets.Each Bitcoin is basically a computer file which is stored in a 'digital wallet' app on a smartphone or computer. Every single transaction is recorded in a public list called the blockchain.it is possible to trace the history of Bitcoins to stop people from spending coins they do not own, making copies or undo-ing transactions.

Who can you send bitcoins to?

You can send bitcoins digitally to anyone who has a bitcoin address anywhere in the globe. One person could have multiple addresses from different purposes- personal, business and the like, receiver can get to spend them within minutes of receiving the coins. Once given away, like

currency, there is no way getting then back, unless the receiver decides to give them to you. A bitcoin is not printed currency but is a non- repudiate record of every transaction that it has been through.

Where do you get bitcoin?

Bitcoin are available in bitcoin exchanges. You could also purchase bitcoins exchange traded fund could be another source in the near future. You can become a bitcoin miner by investing in software and hardware .More the power of the hardware that helps with encryption technology, higher the probability of your earning bitcoin.

Unocoin is a Bengaluru- based company that allows user to buy, Store or use bitcoins. While bitcoin usage is certainly not mainstream, there are said to be more than 500 merchants who accept bitcoins for payment in India.

Can you own 50 million bitcoins in 2 year time span?

Unlike currency notes that can be printed by a central bank for an unlimited value, there are only so many bitcoins can be produced and in circulation. .As of February, about 15.2 million bitcoins have been mined. That is about 75% of the total cap already in circulation. Current estimates are that the last bitcoin that will ever be mined will come into existence in 2040.

What is the value of one bitcoin today?

One bitcoin is worth roughly about $1200 now. One of the reasons that could prompt you to buy a bitcoin today is not so much to use it for payment

online but as an investment. Urban legend has it that cryptocurrency bought 5,000 bitcoins for $27 in 2009. Do the math for the value today! And unlike traditional currency that is inflation in nature, the bitcoin is a deflationary currency. In other words, if there are only so many bitcoins in use, and the demand for those rises, the value of a bitcoin would, logically rise.

How is the price determined?

When you purchase cryptocurrency through the Buy / Sell service, the amount you buy or sell for is not the same. The buy and sell prices can be changed according to the current situation.We offer cryptocurrency to anyone at a mid-market rate. Mid-market rate is determined by looking at the current price of cryptocurrency across multiple exchanges, while considering market volatility and other factors.

How does the payment system work?

When we send a bitcoin to a receiver, the transaction is included in the block chain ensures that the same bitcoin in not used twice by the same user. A computer network validates the transaction using algorithms and information so that the transaction becomes unalterable. Once validated, the transaction is added to a block of data for the ledger to maintain information for future

BHIM

faster transactions. .

BHIM (Bharat Interface for Money) is a Mobile App developed by National Payments Corporation of India (NPCI), based on the Unified Payment Interface (UPI). It was launched by Shri Narendra Modi, the Prime Minister of India, at Digi Dhan mela, Talkatora Stadium in New Delhi on 30 December 2016. It has been named after Dr. Bhimrao Ambedkar and is used to facilitate e-payments directly through banks or mobile as part of the 2016 Indian banknote demonetization and drive towards cashless transactions at any time and at anywhere within fee seconds.

How does it work?

After downloading the app, give necessary permission and verify mobile number linked with bank account. Register your bank account with BHIM, and set a UPI PIN for the bank account using last 6 digits of your debit card and expiry date. Your mobile number is your payment address (PA), and you can simply start transacting. In BHIM we can send/receive money, check balance, set transaction limits and can scan QR for

BHIM APP has 125 Lakhs Downloads

BHIM app is currently being used by over 125 lakh Indian citizens, Union Finance Minister Arun Jaitley said in his Budget 2017 speech on Wednesday.

Impact on Indian economy

During current financial year i.e. FY 2021-22, the total number of 8193 crore digital payment transactions have been reported till 20th March, 2022*. Bharat Interface for Money-Unified Payments Interface (BHIM-UPI) has emerged as the preferred payment mode of the citizens and has achieved a record of 453.75 crore digital payment transactions with the value of Rs 8.27 lakh crore till 28th February 2022.

Security

The BHIM app is backed by the govement of India which makes it the most secure and reliable cashless payment option. At present, there are 5 payment options on this app — including mobile number, bank account, IFSC code and Aadhar number. The BHIM

app has three level authentications, which makes it more secure option from a customer point of view. The three levels of authentication include device ID or mobile number, the bank account which you are linking to this app, and third the UPI Pin to complete the transaction.

Conclusion

BHIM App is quiet popular and government app which is trying to hold on its place in market. Despite of good features & unavoidable errors & limitations that need to be worked upon. It is still a good intervention by Government of India to improve and grow in future. BHIM App is still a new app and new intervention among all. It has the power to influence customers towards paperless transactions & emerge more in future. BHIM app provides you an area for transactions and checking balance updates.

INSURANCE

What is Insurance?

Insurance is a financial product sold by insurance companies to safeguard you and/or your property against the risk of loss, damage or theft (such as flooding, burglary or an accident).

Insurance is mean of protection from financial loss. It is a form of risk management, primarily used to judge against the risk of an uncertain loss. An persion who provides insurance is known as an insurer. A person who buys insurance is known as a policyholder, while a person covered under the policy is called an insured. The insurance transaction involves the policyholder assuming a guarant known, small loss in the form of a payment to the insurer in exchange for the insurer's promise to compensate the insured in the event of a covered loss. The loss may or may not be financial, but it must be reduce to financial terms. Furthermore, it usually involves something in which the insured has an insurable interest established by ownership, possession, or pre-existing relationship.

The insured receives a contract, called the insurance policy, which details the conditions and circumstances under which the insurer will compensate the insured, or their beneficiary . The amount of money charged by the insurer to the policyholder for the coverage set forth in the insurance policy is called the **premium**. A mandatory out-of-pocket expense required by an insurance policy before an insurer will pay a claim is called a deductible. The insurer may hedge its own risk by taking out reinsurance.

What are the benefits of insurance? Insurance is an important financial tool. It can help you live life with less worries knowing we'll receive financial assistance after a disaster or accident, helping you

recover faster. When it comes to life insurance, this could mean your family doesn't have to move out of the house or that kids can afford to go to college. For auto insurance, it could mean to have extra cash in hand to help pay for repairs or a replacement vehicle after an accident. Insurance can help keep your life on track, as much as possible, after something bad derails it.independent insurance agent is a great resource to learn more about the benefits of insurance, as well as the benefits specific insurance policy. For example, we may have access to perks such as free roadside assistance, risk control consulting for businesses or cash value in a life insurance policy, in addition to our insurance coverage.

Need for Insurance

Insurance plans will help us to pay for medical emergencies, hospitalisation, contraction of any illnesses and treatment, and medical care required in the future.

The financial loss to the family due to the unfortunate death of the sole earner can be covered by insurance plans. The family can also repay any debts like home loans or other debts which the person insured may have incurred in his/her lifetime Insurance plans will help your family maintain their standard of living in case you are not around in the future. This will help them cover the costs of running the household through the insurance lump sum payout.

Social Security

Insurance provides people a walks of life and business a form of safety net and security. . Its benefits apply to so many things of life that can range from paying huge medical bills when become seriously ill and saving from loss of income or having to file. The social effects of insurance affect almost every part of our lives today it virtually controls the simple everyday life of what people want to do as it is required with most major purchases. A good example is a married couple who have found their dream home and are excited because it fits their budget only to find out when they call to get a homeowner insurance quote they cannot afford it spp insurance has crushed their dream.

With the help people can dream big and can achieve them. By regular depiosit of amount they can enhance their standard of living

TAX DEDUCTING AT SOURCE

TDS is one of the modes of collection of taxes, by which a certain percentage of amounts are deducted by a person at the time of making/crediting certain specific nature of payment to the other person and deducted amount is remitted to the Government account. It facilitates sharing of responsibility of tax collection between the deductor and the tax administration.

It ensures regular inflow of cash resources to the Government. It acts as a powerful instrument to prevent tax evasion as well as expands the tax net .For better understanding, let's see an **example**, Shine Pvt Ltd make a payment for office rent of Rs 80,000 per month to the owner of the property. TDS is required to be deducted at 10%. Shine Pvt ltd must deduct TDS of Rs 8000 and pay the balance of Rs 72,000 to the owner of the property. Thus, the recipient of income i.e. the owner of the property in the above case receives the net amount of Rs 72,000 after deduction of tax at the source. He will add the gross amount i.e.Rs 80,000 to his income and can take credit of the amount already deducted i.e.Rs8,000 by shine Pvt ltd against this final tax liability.

Objective

The main object of deduction of at source was to collect tax at the time the income like salaries, interest on securities or dividend are paid, so that the Government could have a regular inflow of cash resources, collect tax in advance, prevent evasion of tax and also place the responsibility of deducting and depositing tax on the shoulders of persons other than the payees.

PROS AND CONS

There are several pros and cons of tds. Talking about pros, tax deduction takes place throughout the year,it ensures a continuing flow of revenue to the Government .It is a measure to prevent tax evasion. It helps in increasing the tax reach as it is deducted at the time of payment itself preventing the commitment of fraud.it helped the investors to prepare themselves for tax outflow at every transaction there would be a deduction of 1%whichresultsingettinga good income source for the government in the form of taxes. it eliminating the need for tax audits and investigations, TDS reduces

administrative costs for the government. Rather than requiring taxpayers to self-report and pay taxes, TDS allows the government to increase revenue by collecting taxes at the source. As taxpayers are not required to file their own taxes and keep track of their taxes, TDS reduces the burden of compliance for them .

On the other hand, if we talk about the Cons, then it has slowed down the overall growth of the Crypto industry because investors and firms are hesitant about investing, as they will not be able to set off any losses. it may preclude taxpayers from claiming deductions and credits on their own, they may end up paying more taxes than they should .It Is possible that tax payers may pay more taxes than they owe because they are not aware of all the deductions and credits they can take advantage of.

Conclusion TDS provisions are a very integral part of compliance under the Income Tax law in India. It acts as a regular source of income for the Government and would also act as a reporting mechanism for incomes earned by various sections of people, thereby making the tax administration simpler. Further, the consequence of not complying with it are rigorous and all those who are cast with the responsibility for deduction and remittance cannot ignore the same. It is also recommended that a proper control mechanism is built by each business entity to ensure that the TDS provisions are suitably.

SOCIAL MEDIA MARKETING

Introduction

The business realm across the world has been undergoing enormous transformations and one of the foremost changes in the entrepreneurship sector is the emergence of technological advancements (Evans & McKee, 2010).Modern technologies have been integral in supporting the growth and development of rapturous networking activities and Social Media (SM) has presently become one of the main issues in the business paradigm. Social media platforms, which comprise the actively consumed websites that are enhanced by the advent of the net 2.0 technologies, have been significantly influential in major business undertakings.

Reasons behind the popularity of SMM

Marketing as a business strategy entails activities such as advertisement, announcement, promotion, and these marketing components require effective communication. As one of the best

contemporary innovations, social networks are exceedingly becoming the focal point of human social interaction, thus presenting unique entrepreneurial experiences (Evans & McKee, 2010). Social media is one of the modern communication tools that have recently proven to be powerful in influencing both informal and formal communication, where millions of potential consumers interact freely. Having the ability to engage consumers in an active interaction where sharing of information is effectual through powerful technological devices, social media is gradually receiving attention from businesses of all sizes.

Social media platforms currently tend to associate with flexibility, effectiveness, convenience, and efficiency in business communication where investors are capable of sharing important information with their stakeholders, who include potential business clients (Bailyn, 2012). By using social networks in business communication, flexibility is achievable via devices that support these platforms, which mainly include accessible technological devices like mobile phones, computers, and tablets (Pradiptarini, 2011). Users access these social networks at their convenient time, hence communication

consistency

Advantages and disadvantages of SMM to entrepreneurs

Social media marketing emerged with numerous experiences and brought several opportunities as well as challenges that entrepreneurs have encountered. Being a hotly business contested subject, social networks seem to have presented some potential benefits that have encouraged businesses in their performance (Evans & McKee, 2010).

Social media platforms are essential facets of exposing the business to the competitive markets and reaching out potential consumers. The foremost advantage of social networks in businesses is the enhancement of communication, information exchange, and knowledge sharing.

This aspect of social networks enhances a mutual connection between consumers and entrepreneurs that subsequently boosts the productivity of the businesses. During promotion, advertising, and announcement of social networks like Facebook, Twitter, and MySpace are progressively becoming

essential communication tools (Bailyn, 2012). These social media networks play a pivotal role in boosting marketing campaigns for organization's products and services, which subsequently influences positive business outcomes. Modern consumers currently rely more on social networks to access relevant information concerning new products and services offered by companies.Impact on Indian economy

Future expectations of SM on marketing

People have awakened towards a contemporary business world that requires present and forthcoming technologies to improve their overall effectiveness and social media is the probable marketing tool whose influence may never cease (Vries et al., 2012). The world is currently experiencing a shortage of youth employment and social interactions have been one of the leisure activities that keep youths engaged With the emergence of powerful technological devices like tablets, upgraded laptops, and the Smartphone technologies, social media continue to be a trendy business and social tool. The number of Facebook accounts, Twitter users, and other social media users following new brands and products online is rapidly increasing (Neti, 2011). Coupled with unique and captivating experiences that social

networks provide to the active youths and businesspersons, online working opportunities like brand advertising, social media may continue influencing social and business life for millions of decades to come (Pradiptarini, 2011). Social media is an all-inclusive advancing technology where all age groups have their portion and as the present population gets weary, new generating still admire these experiences.

Notwithstanding its great potential in influencing millions of users, emerging issues in the cybercrime and related cyberspace insecurity may continue posing significant challenges to the social network users. Internet hacking activities, cyber bullying, and several other unethical practices associated with social networking are subjecting users to frustrations (Evans & McKee, 2010).

Since few policies and rules are currently present in curbing cyberspace insecurity and users are becoming used to social networks unaware of the mushrooming dangers, use of social media may face drastic collapse in the occurrence of a significant concern (Evans & McKee, 2010). Organizations themselves do not have governance and processes for controlling the use of social media within and outside the company. Both Facebook and Twitter have reported criminal challenges and even in their privacy terms, abuse-related concerns are not addressed appropriately (Bailyn, 2012). In other websites, cases pertaining to social media crime remain undermined, go unreported, or even lack enough evidence to capture and prosecute the offenders.

CONCLUSION

The US is among the nations experiencing a rapid influx of social networking activities with this rise in social media networking, providing companies and consumers a gateway to enhanced communication. Advanced beverage companies, exotic automobile companies, and even pastry shops have recognized social media as a powerful marketing tool that connects companies with consumers. Pepsi, Coca Cola, and Nokia technologies are among the American multinational companies that have embraced the use of social media in marketing and successfully witnessed impressive results. They have reported increased brand positive reputation, increased product attention, enhanced customer relationship, and boosted sales turnover.

START UP INDIA

Introduction

India is a country of many great legends who were famous all over the world because of their works, sharp mind and high skill. However, our country is still on the developing track because of the lack of some solid support and ways to work in right direction. Youths in India are very talented, highly skilled and full of innovative ideas. This scheme is a big help to them to go in right direction using their new and innovative ideas.

What is Startup India Campaign?

A new campaign named as Startup India, Standup India was announced by the Prime Minister Narendra Modi during his speech on Independence Day 2015. This is an effective scheme launched on 16th of January 2016 by the Modi government to help youths of the country. This is an initiative by the Indian PM to give opportunities to the youths to become industrialists and entrepreneurs which need the establishment of a startup network. Startups means youths of the country will be supported through finance from banks to strengthen those startups better so that they can create more employment in India.This programme is a big start to enable startups through financial support so that they can use their innovative ideas in right direction. PM has also requested to all the banks to support at least one dalit and one woman entrepreneur. This scheme will motivate and promote new comers towards business and grow their career and economy of the country. This

scheme is a big help to them to go in right direction using their new and innovative idea the energetic and highly skilled section of the society so they are better target for this campaign.

Action plan for Startup India Scheme

A complete action plan of this scheme was launched on 16th January 2016. This scheme will boost entrepreneurship in the country at grassroots level ensuring youth benefits from the lowest strata of society. Youths have fresh mind, new ways, and new thinking so they are better to support as startups. Various IITs, NITs, central universities and IIMs of India were connected through the live connectivity during the successful launch of campaign. The main aim of this scheme is to promote bank financing as well as offer incentives for start-up ventures to boost the entrepreneurship and new job creation techniques among them.

This initiative will be proved a new dimension to the entrepreneurship and help new comers in setting up their businesses as well as make a live

network of start-ups through connection. Highly skilled and multi talented youths of the country will be completely benefited through this campaign and able to generate new jobs. This campaign is the result of commitment of Modi government to make India a developed country by 2022 with the availability of house, electricity, job and other basic needs to all.

Conclusion

This initiative is the necessity to lead India in right direction. The most important point about this campaign is that it involves youths of the country as start-ups as they have fresh mind, innovative ideas, required strength, energy, skill, and new thinking to lead business. Youths are the energetic and highly skilled section of the society so they are better target for this campaign.

STORY OF THE GREAT STOCK MARKET

The first modern stock trading market was created in Amsterdam when the Dutch East India Company was the first publicly traded company. To raise capital, the company decided to sell stock and pay dividends of the shares to investors. Then in 1611, the Amsterdam stock exchange was created. The history of share market of India dates back to 1857. The name of the first share

trading association in india was **''NATIVE SHARE AND STOCK BROKER'S ASSOCIATION''.** Which later came to be

known as **''BOMBAY STOCK EXCHANGE.**

Rakesh   Jhunjhunwala   Sir

Rakesh sir (5 July 1960 – 14 August 2022) was an Indian billionaire business magnate, Chartered Accountant, stock trader, and investor. He began investing in 1985 with a capital of 5,000, with his first major profit in 1986. At the time of his death, he had an estimated net worth of US$5.8 billion, making him the 438th richest person in the world.

He was a partner in his own asset management firm, Rare Enterprises.

Besides being an active investor, he served as chairperson and director for several companies. He was also a founder of Akasa Air. He was investigated for insider trading and settled with the Securities and Exchange Board of India (SEBI) in 2021. Sir was often referred to as the - "**Big Bull of India**", and was widely known for his stock market predictions and bullish. Sir was born on 5 July 1960 and karan partap sama was Commissioner of Income Tax. His surname indicates that his ancestors belonged to Rajasthan. He graduated from Sydenham College and thereafter enrolled at the Institute of Chartered Accountants of India.

Sir interest in stock markets arose when he observed his father discussing the markets with his friends. While his father guided him on the markets, he never gave him money to invest and forbade him from asking friends for money. With his savings at hand, sir invests early when in college.

He managed his own portfolio as a partner in his asset management firm, Rare Enterprises Besides being an active investor, Sir a was the chairman of Aptech and Hungama Digital Media Entertainment and sat on the board of directors of Prime Focus Limited, Geojit Financial Services, Bilcare Limited, Concord Biotech, Mid Day Multimedia Limited, Construction Company, Viceroy Hotels, and Tops Security Limited. As of August 2023, the new airline has 20 aircraft and flies to 16 cities. Before his death sir had increased his stake in the airline to 46% becoming the largest stakeholder in the company.

Sir married Rekha Mam on 22 February 1987. The couple had three children together. Their daughter Nishtha was born on 30 June 2004. Their twin sons Aryaman and Aryaveer were born on 2 March 2009.

Sir, whose net worth stands at US$5.8 billion as at the time of his death, plans to donate a quarter of his wealth.

Asmita Patel

The She Wolf of the Stock Market, Simplifying Trading Education. This is the story of a woman who has completely redefined the way people trade and invest in the stock market. With 17+ Years of active trading and mentoring experience, Patel is a force to be reckoned with. While most success stories are about people's personal achievements, this one is about uplifting the n Globally . A small business owner managed to pay off his loans, a working professional was able to quit his job and spend more time with family because he created a parallel income stream, a third-generation family business owner could expand the business by managing funds wisely - these are stories that ma'am and her team frequently receive from their students across the country.

She-Wolf of the Stock Market, some know her as the Queen of Options Trading, and some see her simply as a mentor who came in as a their lives When considering how to invest in the Indian share market, a large part of the population is risking their money without knowledge and education, and only based on tips and advice. When we hear the terms shares, commodities, derivatives, future, options, currency, equity, gap up gap down, rollover, mutual funds, intraday, bullish, bearish, candlestick patterns, indicators, how many of us actually understand the meaning and application of each of these term. "Lots of people lose money in the market simply because they don't know the right way to trade. With the right education, people can grow their wealth".

MANASVI PARASHA

Indian Education System: The Present and Prospects

India has one of the complex education systems in the world. With over a million schools, between them teaching more than 350 million students, that is a largest achievement for Indians. The modern school system was brought to India in the 1830s by Lord Thomas Babington Macaulay. He is the Father of the preset education system. After independence, India has worked hard to provide access to almost all its young people and many other, but it has only just begins to focus on aspects of quality and seeking to improve learning skills and outcomes of the education system in India now days.

Education is something that makes an individual self-dependent, financially independent, self-reliant and confident. The incorporation of smart learning is essential in the Indian education system. The student must be allowed to do fieldwork from a younger age. The Indian education system must be change to develop students Our literacy rate in 1951 is only 18%, but according to last survey 2011 literacy rate moved up to 73%. Currently the education system in India was the largest and the strongest in the world because India is hosting more than 315+ students. That was a great achievement for India.

The following 10 ways education could change in the next 10 years:

> ➢ Technology
> ➢ E- Books
> ➢ Artificial Intelligence
> ➢ Mental Health
> ➢ Career Oriented Learning
> ➢ Qualified Imitation
> ➢ Vacation Time
> ➢ Penmanship (Handwriting)
> ➢ Vocational Training

> ➢ Exam Testing

Indian education system has taken a new turn, with the developing of the nation. The education system is blooming up. Indian Education System was known not be so well-developed in terms of academics and activities, even keeping the poverty rate in mind, people could not even educate themselves or their children due to fees or any

other criteria. India being a developing country, has the faced the problems of illiteracy and is thus still facing. But the modern Indian education has something new, it help make the people grow and as the statement termed "Padhega India , tabhi toh badhega India"(Educated India leads to Developed India).

Education has become a vital sector in India. Niti Aayog released a School Education Quality Index (SEQ) on 30th September 2019 which studied the impact of education in the state of India. The study was based on 4 domains – Learning Outcomes, Access Outcomes, Infrastructure and facilities for outcomes and Equity Outcomes. Through various Government schemes such as 'Digital India', it is noted that the focus is on digital education and infrastructure.

Stages of Current Education System in India: The Current Education System in India consists of the following stages:-

1. Pre School Stage-: This is a stage where a child joins school at the age of 3-8 years.

2. School Stage -: A child enters a school after complete their preschool and remains there till class 12th.

3. Higher Education Stage- After completing school, a student enters into a college or university for completing their graduation or post-graduation.

4. Doctoral Stage- This is the last stage of education in India. After completing post-graduation, Student who wishes to study future applies for Ph.D. and Doctoral courses.

BY :- saharika and charvi

LACK OF FINANCIAL LITERACY AMONG YOUTH

Financial literacy is the ability to understand and effectively use various financial skills including personal financial management budgeting, and investing. When you are financially literate you have the foundation of a relationship with money, and it is a lifelong journey of learning. The earlier you start the better off you will be because education is the key to success when it comes to money.

Have you ever wondered why financial literacy is so important?

From day-to-day expenses to long-term budget forecasting financial literacy is crucial for managing these factors .It is important to

plan and save enough to provide adequate income in retirement while avoiding high levels of debt that might result in bankruptcy defaults and foreclosures

Financial literacy

Youth have been facing a lot of problem due to lack of financial literacy. Here are some problems faced by youths Student loan taken to pursue study in expensive colleges and then to compete for limited job opportunities, after being pressurized by the society in this process of pursuing our education we get into a debt cycle to fund our education. These problems are not only faced because of education but also because of the youth who were spoon fed, face the most problem in managing money because leaving with their parents and guardians they cushion into a comfort zone so when they decide to live by their own the face many problems regarding budgeting and financing themselves

The most common problem regarding the topic is that there is a lack of a proper financial plan when a person is an employee or is in the university they usually plan regarding there present. They become short sighted. When the youth all the young adult realize that they should have started saving all budgeting earlier it became too late and they and up in getting a debt cycle.

Today's youth is more materialistic that they are obsessed with new clothes branded phones luxury lives but in this way to satisfy their luxury needs they sometime get into debt and many more...

Students chained to education loan

To fix these financial problems today's youth need to learn more about personal finance learning basic investment skills and most importantly to use their money wisely and effective.As a parent we can give them an opportunity to budget on cash you can give your child a regular allowance encourage them to be careful not to run out of cash before the next allowance day why doing this encourage them to have a budget and have proper savings and uses of cash.

During the high schooling can easily be thought about debit cards bills savings. Is the

right time to this is the right time to engage in deep conversation about money with your children and teach them the importance of proper budget, Parents can allow their child to take their own spending decisions, as an example we can send the child to the cashier and purchasing an item with their own money will give them a sense of accomplishment and real understanding of how money works, if your child purchase something which is not in use they can take it up as a lesson and be careful the next time or as an adult. .we can encourage our child to enroll in financial literacy classes where they will be teach about programs and encourage them to take advantage of that program even as a university or a college they can organize various seminars all workshop regarding the topic usage of money in a efficient way, and not only parents government is also taking initiative to encourage financial literacy among youth by starting a program name as Pradhan Mantri Jan Dhan Yojana which was started on 15th of August 2014. Under the Pradhan mantra jan dhan Yojana scheme some of the financial services that are offered to individuals are pension insurance and banking facilities.

Financial literacy is essential for preventing financial mistakes and ensuring a strong, safe, and secure future. So, instead of seeing saving as a punishment, think of it as an investment opportunity your money properly and at the correct time.

DIPLOMATIC WORLD CUP

(THE BIGGEST DIMPLOMATIC EXTRAVAGANZA INDIA HAS HOSTED IN 40 YEARS, THE G20 SUMMIT)

The G20 is made up of 19 countries and the EU. The 19 countries are Argentina, Australia, Brazil, Canada, China, Germany, France, India, Indonesia, Italy, Japan, the Republic of Korea, Mexico, the Russian Federation, Saudi Arabia, South Africa, Turkey, the UK, and the

US. India holds the Presidency of the G20 from 1 December 2022 to 30 November 2023.

The G20 summit is held annually under the leadership of a rotating Presidency. Initially the G20 used to broadly focus on the macroeconomics issues but it now also focuses on the inter-alia include trade, sustainable development, health, agriculture, energy, environment, climate change, and anti-corruption. The theme of this year's G20 summit was 'One Earth, One Family, One Future'. The summit was held in New Delhi, India at Bharat Mandapam International Exhibition- Convention Centre (IECC).

This year, India plays a leading role in the G20 as it aims to become a more representative voice for the global South. It has been able to provide the necessary environment for the country to grow and address various issues through its policies.

All of these are in perfect place to complement and support this year's G20 priorities. The presidency aims to make tackling shared issues like climate change, economic vulnerabilities, reform of multilateralism, lack of access to finance for many sections of society, and the task of embracing sustainability and green transition more approachable through collective efforts. Through the establishment of close partnerships amongst the 20 nations, nine guest countries, and various international organisations, India can mirror its people-centric approach on a global scale.

B20 India, which is the country's leading business forum, is organizing over a hundred policy discussions across the country. These discussions are attracting participation from international companies. For instance, a series of events are being held in Northeast India to encourage B20 businesses to explore the region's potential.

India's economy can be boosted in many definite ways through the G20 process.

Initially International Trade - the ripple effects of increasing protectionism, disrupted supply chains, and food and fuel shortages because of the Ukraine-Russia conflict can be moderated through a fair, transparent, and rules-based trading system. Engaging in promoting resilient trade, enhancing MSME participation

in trade and expanding logistics has been the major focus of the Trade and Investment working group of G20. Sharing the best practices in technology and international collaboration can immensely help India build innovation.

In addition, the inclusion of MSMEs will open new opportunities especially through partnerships in medium-income countries.

Moreover, Bharat hosting the G20 summit can be of huge benefit as it promotes tourism and organising many associated events in different parts of the country helps showcasing the rich heritage and culture of India helping the world to learn about India's attractions.

"People were expecting the declaration not to come out and that the paragraph of Ukraine would have been opposed by China and Russia, but the fact that everyone decided on a little give and take, is as much a tribute to diplomacy of India, as also India's ability to have chosen right. Emerging countries have got a role in terms of being the moderating influence, and this is not the first time that India has been a moderating influence," said Rajiv Dogra, former ambassador of India to Italy, Romania, Moldova, Albania and San Marino and India's permanent representative to the United Nations agencies based in Rome.

Joe Biden, president of the United States, said that decisions made today were going to affect the course of the future for decades. "At a moment when the global economy is suffering from the overlapping shocks of the climate crisis, fragility, and conflict, this year's Summit proved that the G20 can still drive solutions to our most pressing issues," he said in a social media post prior to close of the Summit.

Overall, this year's G20 is a success as it made India 'world-ready' and the world 'India-ready'.

CONSUMER RELATIONSHIP MANAGEMENT

In the era modern business, where competition is high and consumer choices are abundant, the significance of managing consumer relationships cannot be overstated. Consumer Relationship Management (CRM) has been a major strategy to not only attract new customers but also to retain the existing ones. This multifaceted approach has evolved over time, blending technology, data analytics, and human touch points to create lasting bonds between businesses and patron. In this comprehensive article, we will explore CRM from its historical roots to its contemporary applications, emphasizing its pivotal role in shaping the success of business

To discuss the above concepts, we will get into a real-world example of CRM implementation. A Historical Perspective on CRM in the current business landscape, it is essential to journey back in time and trace its historical evolution. CRM's growth from rudimentary practices to sophisticated strategies underlines its enduring relevance. The Pre-CRM Era In the early days of commerce, business-consumer interactions were primarily transactional. Companies focused on individual sales, with limited emphasis on forging lasting relationships. Customer information was often stored in physical ledgers, making it challenging to access and utilize effectively.

The Emergence of Database Marketing The inception of CRM can be traced back to the 1980s when the concept of database marketing gained prominence. This marked an important role as businesses started collecting and storing customer information in the form of digital databases. It was an era when data began to take center stage, allowing companies to manage their customer base, target specific areas, and personalize their marketing efforts.

The Rise of CRM Software The 1990s witnessed a changeable phase in CRM with the introduction of specialized software solutions. These CRM systems provided

businesses with tools to manage customer data more efficiently. Companies could now streamline customer interactions, automate processes, and deliver tailored experiences. CRM software became an indispensable asset for organizations striving to establish and maintain meaningful relationships with their customers. The Data-Driven CRM Era As the 21st century unfolded, CRM underwent yet another evolution, becoming decisively data-driven. The integration of advanced analytics, robotics (AI), and machine learning (ML) technologies empowered businesses to harness the full potential of their customer data.

This marked a shift from reactive customer management to proactive customer engagement. Armed with predictive insights, businesses could anticipate customer needs, preferences, and behaviors, enabling more targeted and anthropomorphize interactions. Foundational Principles of CRM While CRM has undergone significant transformation over the years, its core principles remain unwavering. These foundational principles underpin effective CRM strategies. Businesses that prioritize the needs, preferences, and satisfaction of their customers above all else are more likely to succeed.

Data Collection and Analysis Data serves as the lifeblood of CRM. Effective CRM strategies depend on the systematic collection, storage, and analysis of customer data. This includes information such as purchase history, browsing behavior, feedback, and demographic details. By comprehending customer data, businesses can segment their audience, identify trends, and make data-driven decisions that enhance customer experiences. Personalization-Personalization is a pivotal aspect of CRM, enabling businesses to tailor their interactions and offerings to individual customer preferences. Whether through anthropomorphize marketing messages, product recommendations, or customizing service interactions, personalization creates a sense of relevance and connection that strengthens customer loyalty. Multichannel Engagement Patron interact with businesses through various channels, including websites, social media, email, and physical stores. An effective CRM strategy encompasses all these touch points, ensuring consistent and

anthropomorphize interactions across channels.

CRM empowers businesses to collect, analyze, and leverage customer data to create anthropomorphize experiences and drive customer loyalty. Several technological advancements have revolutionized modern CRM practices: CRM Software Solutions Specialized CRM software platforms have become the backbone of CRM strategies. Robotics and Machine Learning AI and ML technologies have amplified the capabilities of CRM systems. AI-powered chat bots provide real-time customer support, while machine learning algorithms can predict customer behaviors and recommend products or content. These technologies enable businesses to deliver highly anthropomorphize experiences at scale Mobile CRM Mobile devices have become ubiquitous, and mobile CRM applications allow businesses to engage with customers anytime, anywhere. Sales teams can access customer data, update records, and communicate with clients on the go. Mobile CRM enhances flexibility and responsiveness in customer interactions.

A Real-World Example of CRM Implementation To illustrate the concepts discussed, let's explore a real-world example of how a business successfully implemented CRM strategies to enhance customer relationships. Example: Starbucks Firm Starbucks, the global coffee house chain, has consistently demonstrated a commitment to customer-centricity through its CRM initiatives. The company has effectively leveraged technology to create anthropomorphize experiences and build strong customer relationships. Starbucks Rewards Program: Starbucks launched its loyalty program, Starbucks Rewards, which allows customers to earn points for every purchase. These points can be redeemed for free drinks and food items. The program encourages repeat visits and provides valuable data on customer preferences. Mobile App: The Starbucks mobile app integrates with the rewards program and offers a seamless ordering and payment experience. Customers can customize their drinks, place orders in advance, and earn rewards through the app. The app also collects data on customer behavior, enabling Starbucks to make anthropomorphize recommendations. Anthropomorphize Offers : Using the data from the rewards program and mobile app, Starbucks sends anthropomorphize offers and promotions to customers. These offers are tailored to individual preferences, increasing the likelihood of customer engagement.

The Story of Mumbai Dubbawalas – Corporate Lessons

BY - KIRAN SAINI (BBA 3RD YEAR)   BATCH 2021-24

During the motivation sessions at our collage on " **success through excellence ** , I tell stories of achievers like Sachin Tendulkar , Narayana Murthy , M.S. Dhoni, Dhirubai Ambani , Dr. Abdul Kalam and the response is overwhelming .

I want to tell you the story of a 119 – year old successful business operation now carried out by 5000 semi-literate people in India. The story of **Mumbai Dubbawalas !**

The Dabbawalas during 19th century when Bombay's rapidly growing population needed food at work. Along with a century later Mumbai's middle class still prefer their chapattis cooked at home supplied at the right time and place by the most locale distribution systems in the world.

A Dubbawala is a person whose work is to gather lunch boxes from homes, which are packed in an aluminum container, known locally as 'dabba' , which they deliver to customers in their offices. Started in 1890, today it is a registered Charitable Trust with 5000 employees, each of them a share holder. The trust, Nutan Mumbai Tiffin Box Supply Trust has a turnover of nearly 50 crores. Each dubbawala earns Rs.6000/- per month and what makes them unique is that, they have never gone on strike in the last 119 years!

Every morning the Dubbawala visits each home client, collect the lunch boxes, and then transport them through ordinary rail network. Then , they are handed over to another group of Dubbawalas assembled at

JOURNEY OF DABBAWALA
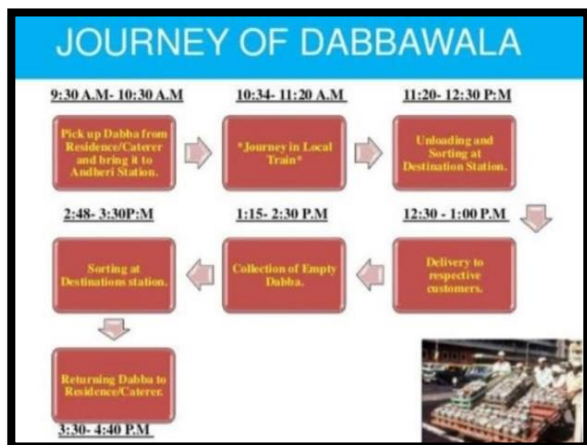
different railway stations. Each container of lunch boxes bears a different number and is then sorted out, allocated to each pick-up man for the onward journey, and handed out to the rightful owners.

These lunch boxes are delivered exactly at 12:30 PM on every working day without any failure, despite difficulty during the monsoon season or a strike announcement made by a political party. Again, in the evening the empty lunch boxes are collected from offices and delivered back to homes before 5:00PM for another round of journey the next day morning. On an average, every tiffin box changes hands four times and travels 60-70 kilometers in its journey to reach its last destination!

Unbelievable, more than 200,000 lunch boxes are transported to and from every day (i.e. 400,000 transactions every single day) by a dabbawala force of about 5000 people. What's stunning is the fact that in this delivery of 200,000 lunch boxes everyday,

there is one and only mistake in every 16 million deliveries which makes a Six Sigma performance of 99.999!

I guess in today's globalization that boasts of modern transport system, this unique human feat of delivering lunch boxes, using a non-pollution and cost-effective primitive mode of transport like bicycles and wooden carts puller, is unmatched anywhere in the world.

The Dubbawalas are semi-literate, but their efficient delivery and time management skills would shame our professionally managed corporate. The America business magazine **'Forbes'** has given a six-sigma performance rating to them. The dabbawalas were also featured in a **'BBC'** documentary, **'Ripley's Believe it or not'** and mentioned in the **'Guinness World Records'.** The Harvard and IIM students have been learning about them in case studies.

The Dabbawalas achieved worldwide fame when Prince Charles , during one of his visits to Mumbai, paid a special visit to them and had shown interest in how they worked. He was so impressed with the dabbawalas that later, during his wedding , he give an invitation to these Dabbawalas!

The Dabbawala story is an inspiring success story, simple ideas, when executed with discipline and dedication, can bring amazing results at the base of the pyramid. I trust, "Mumbai's Dabbawala's are giving lessons to Corporate India on **Leadership, Honesty & Integrity, Team Work, Supply Chain Management and Time Management.** And all of above it is a classic example of how sustained success can lead to fame.

WEB 2.0

BY KOMAL SWAMI

The second phase or generation of the Internet's growth is known as Web 2.0. Web 1.0 has been replaced by Web 2.0.The key focuses of Web 2.0 include user

teamwork, improved network connectivity, and a change from a static to a dynamic approach to the internet. Web 2.0 consists of programs and websites that offer users complementary material.

Web 2.0 engage 3 models of connectivity; Online Services, People to people, and users and software applications. Web 2.0 provides huge information just in one single click. It is easy to handle. Through Web 2.0 it is easy to search and share any information simply sitting at home in different languages. Web

2.0 is considered as fast and easy way to communicate with people through emails and other services. Web 2.0 has capability to share documents and files with family and friends. With the help of Web 2.0 online businesses can be easily promoted because Web 2.0 is a easy and cheap method. Web 2.0 gives chance to stay in touch with many peoples and to know different people living across the world. Web 2.0 there are chances of fraud, virus attack and risk of spamming. There is risk of getting wrong information. In Web 2.0 one not able to contact another person if they don't know the email address or website address. Sometimes Web 2.0 takes too long to get answer to what it is asked and sometimes it results in different from what is asked. Sometimes in Web 2.0 there is lack of privacy. Web 1.0, Web 2.0 and Web 3.0 and their differences :-

The focus of Web 1.0 was retrieving and reading information. Web 2.0, on the other hand, focuses entirely on reading, writing, producing, and connecting with the end user. It was dubbed the participatory social web, notably. The third generation of the World Wide Web, or Web 3.0, is an ongoing project that envisions a decentralized internet. It all comes down to reading, writing, and ownership.

The Era of Web 1.0 was from 1991 to 2004. Some example of popular websites in the Web 1.0 era are Britannica, AOL, Netscape Navigator and Mosaic. Web 2.0 allowed for the creation of applications such as hosted services (Google Maps),Web applications (Google Docs, Flickr), Video sharing sites (YouTube), wikis (MediaWiki), blogs (WordPress), social networking (Facebook), folksonomies (Delicious), Microblogging (Twitter), podcasting (Podcast Alley) & content hosting services and many more. The example of Web 3.0 applications are Everledger, Storj, Brave Browser, Beaker Browser, Sola, Decentraland, Steemit, Ethlance, Secretum and DTube.

One of Web 2.0's key advantages is that it enables users to categorize and locate dynamic information that flows in both directions between site owners and site users via assessment, comments, and reviews. Web 2.0 promotes self-use and permits kinds of interaction like Social Media, Podcasting, Blogging, Tagging, Curating with RSS, and Commenting that can be utilized by the general public and are not just for a small number of communities.

Social software is a component of Web 2.0. Because it fits the preferred modalities of contact for the vast majority of people who choose to conduct interactions online, it has evolved into a digital-social milieu.

OLFACTORY MARKETING- SCEN MARKETING

BY – SALONI AGARWAL

"Bringing your brand to life through the power of scent"

Marketing, what all do we understand by the term marketing?? In general terms marketing is all about creation, communication & delivery of values to customers through the development & promotion of products or services.

In today's competitive business world,
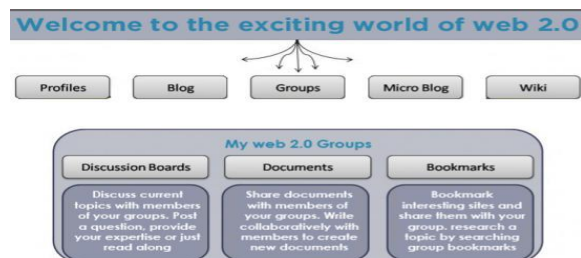
companies are constantly seeking innovative strategies to engage customers & create unique experiences, marketers have traditionally relied on sight and sound to captivate their audiences. However, an often overlooked yet powerful sense lies in our ability to **smell.**

Smell which can be considered as a type of marketing called **Olfactory Marketing** also known as **Scent Marketing** or **Aroma .**

Marketing, is a strategy that uses scents to enhance overall customer experience and influence consumer behaviour within various business environment , including factories.

"*Olfactory Marketing (also known as Olfactive Marketing) consists of using scents in a business context to enhance the experience or to alter the mood of customers and employees*" .

It is the use of smell in marketing. The idea is to identify scents that are associated with the brand and then incorporate them into the store or products. As a result, this covert method of branding presents a special chance for companies to forge a distinctive and longlasting identity. It involves more than just filling a space with a pleasant scent. The art of combining a fragrance with a company's brand identity, marketing messages & audience targeting enhances these branding elements.

Scent marketing is based on the idea that when all five senses are stimulated, the human brain is most susceptible and most likely to form, keep, revisit, and reinterpret memories. It has been considered as a trend since 2007 according to Thomaselli (2006) cited by Brandford and Desrochers (2010). The purpose behind this marketing strategy is to **enhance brand identity**, **product enhancement**, **improving employee morale** etc.

Some of the successful applications of this marketing can be seen in **Hotel Industries**-Luxury hotels use signature scents in their lobbies & guest rooms to create a memorable and inviting atmosphere that reflects their brand identity. Another one can be seen in **Retail stores like fashion retailers** use fragrances that align with their clothing lines, creating a multi-sensory experience that engages customer and encourages them to spend more time.

One of the great example in today's scenario is of scent marketing used by **Starbucks**, the aroma of freshly brewed coffee hits you immediately.

It's both comforting and invigorating, and sets the tone for the entire customer experience. But the scent doesn't stop there; Starbucks also uses scented candles, room sprays to create a consistent brand scent across all of its locations. Also the scent of leather and woodsy notes are added to create a "cozy feeling." This feeling of warmth and comfort is what keeps customers coming back for more in the store.

However, there are also drawbacks in every situation when businesses employ this sort of marketing, they must remember that some scents may cause allergies, so they need be careful with the fragrances and the materials they use to ensure total safety. Other drawbacks can be that the consumer himself does not like the type of scent used. For instance, the responses to the same start to change when a highly potent smell is used more unfavourable. In other words, intensity

of the smell is other component to take into account when the marketer develops this strategy.

Hence, we can say that **"*One person's sweet aroma is another's stench*".** Scent marketing offers a unique and powerful way for businesses to engage customers, leave a lasting impression, and differentiate themselves in today's competitive marketplace. Businesses can create immersive environments that improve customer experience, boost sales, and encourage brand loyalty by comprehending the science of scent, selecting fragrances with care, and applying them consistently across touch points. As more businesses recognize the potential of scent marketing, its impact on shaping customer perceptions and emotions is likely to continue growing in the years to come.

"Scent-tastic marketing for a lasting impression!

These well-known brands currently have signature scents

Scent Marketing Made Simple

Scent Marketing is used to enhance customer experience, increase sales, & to create a memorable brand identity. **Here's the facts:**

SMELL IS OUR MOST POWERFUL SENSE

Of all our senses, smell is the mostly closely linked to memory & emotion. We remember the following % of what we smell, taste, see, hear, & touch

- Smell (35%)
- Taste (15%)
- See (5%)
- Hear (2%)
- Touch (1%)

INCREASED VALUE PERCEPTION

In the presence of scent, customers spend on average, **20% more**

Scented areas are perceived as **higher-end & luxurious**

INCREASED SHOPPING TIME

Attractive scents can entice customers to **stay 44% longer**

THE POWER OF DATA ANALYTICS IN COMMERCE

BY - ARSHPREET KOUR

In today's world data analytics plays a very important role in commerce. It is also known as lifeblood of commerce. Data Analytics is a process of gathering and organizing data for taking important decision regarding commerce. It helps to reshape the commerce industries. Mainly it covert the raw material into some actions. As it is an important tool that help to find the hidden trends and solve problems by using data. It is a science that analysis the raw material to draw the

conclusions for the given information. It tells about the customers preferences and their loyalty towards any brand. Everyone whether it is youth or adult uses Netflix. Data analysis have help Netflix to increase its growth. As Netflix collects the data regarding the preferences and demand of customers and

recommend them the best movies or series according to their demand. When a customer search and view any movie, at that time Netflix anticipate what the subscriber's are likely to watch. Netflix analysis the content that have more viewing rate and then select the projects according to that and then invest in that project. data analysis help Netflix to invest in right movies or series which help them to promote its growth in market and leads to higher profits. So, data analysis help in content development. Best example for it can be stranger things and squid games as
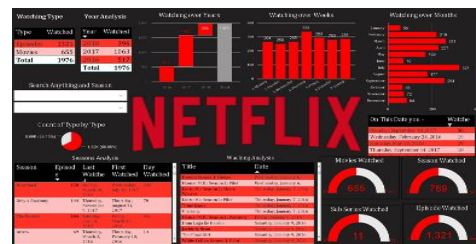
these series content were liked by both the groups youth as well as adults. Netflix also use data analysis in its production sector so that it can get best productivity. Data analysis help Netflix to analysis the market trends and the competitor's strategies. It can help to overcome the competition in the industry by analyzing their next move in the industry.

As the country is growing the importance of data analysis have increase in commerce. It helps many other companies also to understand the market and its customers by getting data according to there needs and preferences. If we talk about Netflix if it will not collect right data with right tool than that *will not be able to satisfy its subscribers. So,*

choosing right tool to gather the data is very important. Right data can lead to improve your commerce operations. Italso helps to identify new products and opportunities for the company.so, data analysis is a very powerful tool for any company or industry to gain high profits.

THE FUTURE OF COMMERCE IS IN METAVERSE

BY – GURLEEN KOUR

The World of Commerce is undergoing under many transformations and with this evolution lies metaverse. With rapid growth of technology, the concept of

metaverse is no longer limited to fictions of science only. The metaverse has the potential to transform commerce in many ways. As we step in the 2020s, it is becoming obvious that the future of commerce is in the metaverse.

The Metaverse is a Virtual, interconnected space that is being created by merging of virtual reality (VR), augmented reality (AR), and the internet like Gucci which is a fashion brand has been utilizing virtual reality (VR) to enhance the shopping experience and has been leader in metaverse. Gucci launched a virtual store on Roblox, which is an online gaming platform in the year 2021. With the help of this virtual store Customers can interact with the Gucci items in real and can also create avatars in it. Customers can also buy and inspect exclusive edition accessories, handbags and also browse

their collections.

Like this Mercedes Benz which is luxury and commercial vehicle automotive brand is exploiting augmented reality (AR) to transform the future of commerce in the metaverse. Mercedes-Benz have an AR app that allows shoppers to personalize and envision their dream car in real time.With the help of AR employees can understand the complex system in details and can also explore 3D models of the vehicles by using

headsets. Mercedes also have AR consolidated into their windshields that provides real time information. Some models like the 2022 Mercedes-Benz C-Class, are equipped with AR Technology.

Metaverse can change the commerce in a great way. One of the biggest ways that the metaverse could change the commerce is by enabling new types of social commerce and also by providing a more entrancing and interactive shopping experience then traditional commerce. Metaverse can open up a whole new world of chances and create opportunities for people also. On-fungible tokens (NFTs) enable artists, musicians and creators to sell unique digital assets. This opens new possibilities for the sale of collectibles and digital goods. With the help of metaverse, Geographical barriers cease to exist. Businesses can tap into a global customer base without worrying about international shipping or restrictions.

Metaverse offers immersive, vigorous and associated place where businesses can adapt, flourish and modify

Although there are challenges to conquer, the capacity for growth and innovation is unquestionable. The metaverse isn't just the future; its already here and it is also changing the ways we trade and shop.

OTT PLATFORMS OVER THE TOP PERFORMANCES

BY - PURVAJA VYAS

OTT platforms, short for 'Over-The-Top' platforms, are web-based services that offer streaming content encompassing both video and audio. What sets them apart is the ability to select and pay for precisely the content you want to consume, without the need for cable operators or traditional broadcasting services. One of the remarkable aspects of OTT is its accessibility and subscription-based model, which contrasts with the conventional way of accessing content. The beauty of OTT lies in its global reach; it allows users to enjoy high-quality international content from anywhere, be it on mobile phones, smart TVs, computers, or tablets. The content that streams through OTT services can encompass a variety of media, including video, music, and messaging. The major advantage of OTT platforms is that premium content becomes accessible to anyone willing to subscribe. The OTT industry witnessed significant growth, especially during the pandemic, playing a pivotal role in advancing the information age. In India, there are currently around 46 providers of Over-The-Top (OTT) media services, which deliver streaming media via the internet. In fiscal year 2018, the Indian OTT market was valued at ₹2,150 crores. Projections indicate that by 2030, the streaming market in India could reach an astounding $15 billion, with the majority, $12.5 billion, attributed to audio content. In

fiscal year 2020, the OTT market was already estimated at $1.7 billion. Historically, BIGFlix, launched by Reliance Entertainment in 2008, was India's first prominent OTT platform. In 2010, Digivive introduced nexGTv, India's first OTT mobile app, offering both live TV and on-demand content. A pivotal moment for OTT in India was the live streaming of Indian Premier League matches on smartphones, starting in 2013, which boosted the growth of Hotstar (now Disney+ Hotstar). The launch of DittoTV (Zee) and Sony Liv around 2013 further accelerated the OTT trend in India, bringing together content from various media

channels. The global Over-The-Top market achieved a remarkable worth of approximately $202.5 billion in 2022, and it's poised to reach an impressive $434.5 billion by2027.

This substantial growth, with a projected CAGR of 16.5% during 2022-2027, can be attributed to several factors, including increased demand during lockdowns, both global and local players offering freemium models, expansion in price-sensitive markets, internet proliferation, the rise of smart devices, and the emphasis on providing seamless customer experiences. Driver: Providing flexibility and ease of use to ensure a seamless customer experience. Restraint: Challenges stemming from disagreements between content producers and aggregators regarding licensed business models. Opportunity: The potential for partnerships with national producers and film studios across regions, particularly on subscription-based models (SVOD). Challenge: The fierce competition that makes it difficult to retain subscribers. In the OTT market, gaming services are expected to dominate, with smartphones and tablets in the gaming vertical segment exhibiting the fastest growth. Key players in this dynamic market include Meta, Netflix, Amazon, Google, Apple, Home Box Office (HBO), Roku, Rakuten, IndieFlix, Tencent, and Kakao. "I hope this helps! If you have any more requests or need further assistance, feel free to ask.

AUGMENTED

REALITY AND VISUILISED VISION

BY - NEHA

Augmented reality[AR] is a technology in which combines virtual elements with real world. In this we experience the same environment which we are watching on the screen. It enhances our perception of reality by adding virtual elements. Augmented reality is where the digital objects are overlaid onto the real world.AR can be experienced by various devices like smartphones, tablets etc.

It detects the real world and overlays virtual objects by uses camera & sensors. This allows us to see things that are not actually there, but appear as if they are.

AR also helps us in doing cool things like trying virtual things like clothes, placing

virtual furniture in home to see how it looks, and plays games that interacts with surroundings. It has application in different fields like, it makes learning more interactive and engaging by bringing textbooks to life with 3D model and animations. In healthcare, it can help the surgeons during complex procedure by providing real-time guidance and visualization. Overall, augmented reality has a potential to revolutionize how we perceive and interacts with the world around us.

Visualized vision refers to the ability to see things in your mind's eye, even if they are not physically present. It is like creating a mental picture or image of something you imagine or remember. Visualized vision is a powerful tool for creativity, problem-solving, and memory recall. It helps us to imagine new ideas, plan ahead and remember past experience.

One application of virtual vision is in the field of education. Students can take virtual field trips to historic landmarks, explore distant planets, or dive into the depths of the ocean, all the comforts of their classrooms. Virtual reality gets you in a virtual world through the use of a headset with some type of screen displaying a virtual environment. These headsets also use a technology called head tracking, which allows us to move your head to look around the environment by moving our head. This vision gives us a real feel that we are having the same environment around us and our body also reacts as per the screen shown.

Apple has been a pioneer in integrating augmented reality [AR]and visualized vision into their products. With the features like ARKit, Apple allows developers to create immersive AR experiences for iPhones, iPad users. This means we can use our Apple device to see virtual objects or information overlaid on the real world like playing AR games or trying on virtual furniture before buying.

Augmented reality and visualized vision are transforming the way we see and interacts with the world. If it's through the blending of virtual and real worlds in AR or the complete immersion of VV, these technologies offer endless possibilities in entertainment, education, industry, etc.,

VISUAL MERCHANDISING

BY – TANISHKA KHANDELWAL

"Advertising moves people towards goods; merchandising moves goods towards people."

Visual Merchandising, what we are understand by this term? From my point of view visual merchandising means attracting

and engaging the people towards making purchases.

It is the practises in the retail industry of optimizing the presentation of products and services to better highlight their features and benefits.

It is the way of presenting the products and services visually more appealing and desirable. For example: the arrangement of running shoes on a wall.

Let's understand with the example of a company – Hermes, a luxury brand, focuses on creating an elegant and high-end shopping experience through their visual merchandising. Their displays showcase craftsmanship, quality, and exclusivity, with meticulous attention to detail and use of luxurious material.

These companies utilize visual merchandising to align with their brands image, appeal to their target audience, and ultimately enhance the overall shopping experience for their customers.

For Example, a buyer may just be looking to purchase a dress, but if the garment is displayed with a matching purse, they may decide to purchase both items. During hectic times like Black Friday and back-to-school sales, these strategies have a greater impact.

Now let's understand with examples:

A clothing boutique creates a themed window display for the upcoming holiday season, featuring mannequins dressed in festive

outfits, surrounded by twinkling lights and holiday decoration.

Benefits – it attracts passerby's attention and encourages foot traffic into the store. It

sets the tone for the season and creates an emotional connection with shoppers. It showcases the store's merchandise, leading to increased sales of featured items.

An interactive display is important for every one doing merchandising. For instance- An electronic store set up a demo stations where customers can try out the latest gadgets and technology.

Benefits – it allows customers to experience products firsthand, increasing their confidence in purchasing. It also enhances the overall shopping experience, making it more enjoyable and memorable.

seasonal displays- A garden center design a vibrant spring display with blooming flowers, gardening tools , and outdoor furniture.

Benefits – it helps to keep the store's inventory fresh and aligned with seasonal trends. It creates a sense of urgency for seasonal purchases.

THE RISE OF HYBRID WORKFORCE

BY –SHRUSTI

When the covid 19 pandemic hit in 2020, life changed for many people around the world. one big change is that more and more folks are now working in a new way called "hybrid work, '' and it looks like this change is sticking around.

Hybrid work means that employees get to work partly from their homes or another place outside the traditional office. This way of working is becoming really popular, and it's transforming how we do our jobs.

Now, let's talk about some facts related hybrid work:

Many companies are thinking about making hybrid work a permanent thing. That means they'll keep letting their employees work from home sometimes.

When companies use hybrid work, they can save money because they don't need to rent as much office space.

And for employees, there's a bonus: they save money because they don't have to spend as much office space

And for employees, there's a bonus: they save money because they don't have to spend as much on commuting, like gas or train tickets.

So, hybrid work is challenging the way we work and helping companies and employees save some cash. It's a big deal Working from

different places, big changes in how we work, savings for companies, savings for workers.

44% of American workers like the idea of working some days from the office and

some days from home. Meanwhile, 51% of employers are okay with this.

Many fast-growing companies (63%) let their employees work from whenever they want to be more productive.

More than half (55%) of workers would prefer not going to the office for at least three days a week.

companies spend more money on technology(67%increase) from 2020 to 2021 to help their employees work from home or in a mix of places.

5. Most employees (59%) prefer to work for accompany that lets them work from home, rather than one that doesn't.

Roles in remote work –

In the evolving landscape of work, it's vital for both employees to grasp the pros and

cones of remote and hybrid work arrangements. To make these models successful and enduring, companies should establish transparent communication standards, offer training and resources, and consistently evaluate their effectiveness.

HR plays a pivotal role in remote and hybrid work scenarios. HR professionals must develop and enforce policies and procedures that facilitate remote and hybrid work seamlessly.

STRATEGIES FOR OVERCOMING CHALLENGES -

Communication guide lines set clear for regular video calls or team meetings to keep remote workers connected.

Encourage breaks and interactions support breaks and virtual / in person social interaction for remote employees.

Feedback interviews, monitor engagement and productivity, uncertain future.

To address specific challenges

Maintain company culture, combat communication glitches, prevent employee burnout, foster work engagement effective leadership, prevent feelings of isolation and disconnection. Set expectation and boundaries. encourage open feedback and provide support.

As a short look way, a live example of techo cos hybrid workforce story techo is a technology company that specializes in a software development and a digital solution. Prior to the covid 19 pandemic they switched with a traditional office-based work model. However, when the pandemic hit 2020, they had to adopt quickly.

By prioritizing communication, training well-being organization can fully control the power of hybrid work arrangements to drive their business into a successful future.

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TOXIC YET SUCCESSFUL ED. TECH

BY – PRATIBHA KANWAR

The speedy advancement of technology has transformed nearly every angle of our existence, and education is no anomaly. Over the past few decades, the educational technology (Ed Tech) industry has witnessed unprecedented growth, promising to revolutionize learning and make education more accessible and engaging. However, behind the glittering façade of success and innovation, a darker side of Ed Tech often lurks. This article delves into the concept of "toxic yet successful" Ed Tech, exploring the ethical and social dilemmas it raises. To illustrate these concerns, we will examine the example of the now-defunct company,

Corinthian Colleges Inc. The Promise of Ed Tech -Ed Tech's allure lies in its promise to improve education on multiple fronts. It offers personalized learning experiences, flexibility in scheduling, and access to a vast array of educational resources. Ed Tech proponents argue that it can level the playing field, making quality education available to a wider audience and addressing the diverse needs of learners. However, as with any industry, The pursuit of profit often overshadows these noble goals, leading to a range of issues that deserve closer examination. Toxic Aspects of Ed TechPoint-Driven Agendas: Ed Tech companies, like any other business, are driven by profit motives. While profitability itself is not inherently toxic, problems arise when profit becomes the sole focus, overshadowing educational quality and ethical considerations. Investors and shareholders demand returns, potentially leading companies to prioritize expansion and revenue over the educational needs of their students.

Predatory Practices: Some Ed Tech companies employ aggressive marketing tactics to recruit students, promising quick and easy degrees

with little to no regard for the students' actual aptitude or career prospects. These practices can lead students into debt and leave them with degrees of questionable value. Data Privacy Concerns: Ed Tech relies heavily on data collection to personalize learning experiences. However, this raises significant concerns about data privacy and security. Students' personal information, including academic records and learning habits, can be vulnerable to breaches and misuse. Inequality Amplification: While Ed Tech has the potential to bridge educational gaps, it can also exacerbate existing inequalities. Students without access to high-speed internet, modern devices, or digital literacy skills are left at a disadvantage. Additionally, marginalized communities may not benefit equally from Ed Tech innovations.

Lack of Regulation: The rapid growth of the Ed Tech industry has outpaced regulation in many regions, leaving students vulnerable to unscrupulous practices. This lack of oversight

can lead to unchecked abuses. The Corinthian Colleges Inc. Case Study Corinthian Colleges Inc. serves as a stark example of toxic Ed Tech practices. Founded in 1995, this for-profit institution was a major player in the world of post-secondary education, with campuses across the United States and Canada. However, beneath its promise of accessible education lay a web of deceit and exploitation. Recruitment and Deceptive Marketing: Corinthian Colleges aggressively recruited students through deceptive marketing campaigns, often targeting low-income individuals and veterans. They used high-pressure tactics, promising students lucrative careers upon graduation, while failing to provide accurate information about program costs and outcomes.

Student Debt Crisis: Many Corinthian students were lured into taking on massive student loans to finance their education, only to discover that the degrees they earned had little value in the job market. These students were left with crippling debt and no viable career prospects. Legal Troubles and Shutdown: The company faced numerous lawsuits and investigations for its predatory practices. In 2015, the U.S. Department of Education refine sophisticated Colleges $30 million for misrepresenting job placement rates. The legal battles ultimately led to the company's collapse, leaving thousands of students in limbo. Impact on Students: The fallout from Corinthian's collapse left a trail of damaged lives. Students were burdened with enormous debt, incomplete degrees, and a tarnished credit history, making it difficult for them to secure gainful employment or transfer their credits to other institutions. Ethical Implications: The Corinthian case raises serious ethical questions about the priorities of for-profit Ed Tech companies. It underscores the need for transparency, accountability, and ethical conduct in the Ed Tech industry. Conclusion The EdTech industry, while offering immense potential for improving education, is not immune to the dark side of profit-driven motives. As the Corinthian Colleges Inc. case demonstrates, unethical practices can have devastating consequences for students and society at large.

To address these issues, it is imperative that stakeholders in the Ed. Tech industry, including policymakers, educators, and investors, take proactive steps to mitigate toxic practices. This includes implementing robust regulations, promoting transparency, and holding companies accountable for their actions. Furthermore, consumers of Ed. Tech services must exercise caution, conduct thorough research, and demand transparency in all aspects of their educational investments. Ultimately, the success of Ed. Tech should not

be solely measured in financial terms but in its ability to empower individuals with quality education and foster positive societal change. By shedding light on toxic practices within the industry and learning from past mistakes, we can work towards a more equitable and ethically responsible future for educational technology.

ATTITUDE VIRUS: A THREAT TO ORGANISATION

Attitude plays an important role in everyone's life. Attitude virus is everywhere
in the world & in everyone's life. The virus can be easily identified in one's behavioral
aspects: the way to speak, react and respond. In all the organization, whether it
is a small or big organization due to attitude problems most of the people shift from one organization to the other organization. They never be happy in one place.

There are two attitudes:
Negative Attitude
Positive Attitude

Negative attitude is like disagreement with colleagues for silly reasons, and always try to interrupt in the middle of the discussion, carelessness in following policies of an organization.

A positive attitude will bring a good environment in organization, and fulfill all their tasks and responsibilities well. It motivates the people around them to do their best and help to move projects forwards when challenges are faced.

An attitude has a directly effect that how a member of staff executes the work and it can

be an authorized attitude or an obstruct quality accurate job performance.

A positive attitude helps better people in doing work well and helps them to understand all the situations in better way.

Attitudes have a huge impact on every aspect of business because if person has negative attitude that person won't able to work well.

Negative attitudes in the organization creates several problems like dissatisfaction of customers, poor work environment, decreasing morale of employees leading to lack of productivity etc.

Workplace attitude can affect the innovation and creativity, which helps to increased productivity.

Some Common Threats that Affect the Work of Organization

Employees with a negativity Data and information loss in organization.

Security issues pose a major threat to organization.

Instruction to employees to take the proper backups at daily intervals.

Attitude affect the funds of organization.

G20- THE PRIDE FOR INDIA

ONE EARTH, ONE FAMILY, ONE FUTURE THE WORLD IS ONE FAMILY.

BY – KASHISH RAJORIYA

G-20 is one of the precious summits of the world especially for India because as we know this year The G20 is hosted by India. G20 summit 2023 a milestone for India and it's implementations for management,

The G20 summit is the significant International gathering that brings together leaders from the world's major economics, to discuss global economic challenges.

G20 2023 event hosted by India marking a momentous occasion for presenting unique opportunities and challenges handling in the field of management.

1. Economic growth and development

The G20 summit provides a platform for India to showcase its potential as emerging nation.

As the host nation, India had the chance to highlight its economic growth, investment opportunities and commitment to sustainable development.

Hosting The G20 summit requires a seamless coordination, strategic planning, management, an effective communication among the various stakeholders.

The summit allowed management professionals to witness firsthand how intricate negotiations and consensus-building play pivotal roles in achieving collective global objectives.

2. Event Management

Managing an event of such magnitude necessitates meticulous planning and execution. India's success in organizing the G20 Summit can serve as a case study for management professionals to learn about effective infrastructure management, event coordination and crisis handling.

This time the G20 summit was a massive hit and successful

Many new initiatives are taken

On various topics like welfare, healthcare, one has a right to live and speak freely.

Everyone is like a family

As we know that this time G20 topic was "one earth one family" so everyone should exchange their technologies and should think about others also.

Many new ideas are proposed by many countries,

One of the best ideas is to build a new route which can connect India to Europe,

Through which transport will be easy of various logistics

Today India showed the world that we as a whole can manage such a humongous event in own country in our own way.

Various security and management measures are taken to ensure the smooth functioning of G-20 Summit.

The experience gained from hosting the summit can be invaluable in improving India's capabilities in organizing future Mega-events and infrastructure. From our recent experience, we know that India can handle the G20 summit to a great extent because as we know that in Kashmir the India can host, one of the most influential meetings G20 with a such a clean hand that means we are the one of the best managements indeed.

For management professionals in India this event offers valuable insights into various facets of management, including economic growth, diplomacy, infrastructure management, technology, adoption and sustainability. By drawing lessons from this summit, professionals can contribute to India's progress and positions the nation as a key player in the global management landscape.

ROBOTICS

BY – PAYAL KANWAR

Robotics is the field of study and development that focuses on creating intelligent machines called robots. These robots are designed to perform tasks autonomously or with human's guidance.

Robotics is a branch of engineering and computer science that involves the conception, design, manufacture and operation of robots. The objective of the robotics field is to create intelligent machines that can assist human in variety of ways: -

Home electronics, home monitoring, artificial intelligence, data science, law enforcement and military, mechanical engineering, mechatronics, nanotechnology, bioengineering and healthcare, aerospace and many other fields. In Asimov's story he suggested three principles to guide the behavior of autonomous robots and smart machines:

1. Robots must never harm human beings
2. Robots must follow instructions from humans without violating rule 1
3. Robots must protect themselves without violating the other rules

The following are some common types of robots used across various industries:

Industrial robots, service robots, medical robots , autonomous vehicles , humanoid robots , cbots , agricultural robots, defense

and military robots , education robots entertainment robots .

While there is some concern about the increasing use of robots, it is clear that they offer a number of advantage that can benefit everyone.

Safety: robots are able to carry out task in hazardous environments such as the inside of a nuclear power plant or deep underwater, they can also shield humans from dangerous situation by working alongside us, such as flying plane or driving cars

Time saving: many repetitive and arduous task can be carried out by robots which means we don't have to do them rather we can utilize are time for more critical task.

Less human errors: robots can ensure better accuracy within the workplace, which reduces the likelihood of human errors. when robots work alongside humans, they can help reduce mistake by carrying critical tasks without human having risk their lives.

While robotics have many advantages, there are also a few potential disadvantages to consider.

One concern is the potential for job displacement.as robots become more capable, there is a possibility that they could replace human worker in certain industries, leading to unemployment

Another drawback is the high cost of robotics technology. Developing and implementing robots can be expensive, making it inaccessible for some business or individuals.

Lastly, there is the risk of overreliance on robots. If we become too dependent on robots, there is chance that we may lose certain skills or abilities as humans.

It's important to carefully consider these potential disadvantages and find ways to address them as we continue to integrate robotics into our society.

Robotics has the power to bring the world together in several ways, firstly it, promotes international collaboration and knowledge sharing. Researchers, engineers, and enthusiasts from different countries work together to advance robotics, exchanging ideas and expertise.

India has made significant contributions to the field of robotics.

The Indian space research organization (ISRO) has successfully developed and deployed robotics system for space exploration, including the Mars Orbiter Mission. Additionally, Indian universities and research institutions have been working on projects related to industrial robotics, medical robotics, and agricultural robotics.

Due to the following above mentioned positive marks science and technology is continuously working on predation in robotics, here are some of the latest robotics

innovations, repaired and maintained by skilled mechatronics engineering technologists Google's worker robot: engineers will enable the machines to download personalities from cloud based systems. The robots have the capacity to store and display multiple personalities and interacting with humans.

Saul robots: Saul robot is designed to help fight deadly diseases like Ebola virus. The machine was deployed by the air force to eliminate to Ebola virus in room where quarantine procedures are conducted by xenia pulses of highly energetic ultraviolet rays it breaks down and weakens cell wall of the virus.

Asus Zebu: low cost robot capable of rolling around autonomously and it understand verbal commands, ASUS developed the device to help the individual to remember daily task, such as exercise and medication.

Workers will need technological skills, if the humans hasn't technical skills then he /she needs socio –emotional skills, particularly in those roles where robots are not good substitutes, such as caregiving and teaching.

Robots can adapt to their surroundings, robots have learning process also so that's why they can get a more diverse range of application. Robotics is the future , the key to success,

according to us in the future robots can do the task of 5 humans at a time hence increase efficiency and effectiveness and leads to better and fast growth of nation.

THE GEESE STORY -

TEAM BUILDING & LEADERSHIP LESSONS FROM NATURE!

BY – GURMEETA KOTIYA

Yesterday evening, as I sat in my garden enjoying the weather (finally, it started to rain briefly in the middle of summer), I heard an amusing noise coming from the large pond behind the wall separating my house compound.

So, like any other interested individual, I hurried outside to investigate the noise.

Unsurprisingly, a family of geese was attempting to cross the pond. It was so beautiful to see the Geese in the evening sunshine and I have never seen them so close.

This flock of geese brought to mind a fantastic tale that I often use in training sessions to cover the fundamentals of leadership and team b

uilding.So, is there a connection between team building and geese?

As managers or business owners, we are aware that good team building abilities are essential.

In every business, there are discussions about teamwork and team building, but few people actually know how to foster a culture of teamwork or how to form an effective team.

In its broadest sense, feeling like you are a part of a team comes from wanting to fit in.

We can learn a few things from geese, who serve as the ideal illustration of the value of teamwork and how it can have a profound and strong impact on any type of personal or professional endeavour.

Goose flocks make the most of their collective strength by delegating leadership duties and flying in a way that allows the flock to utilise the strength and power of its many, sometimes thousands, of individual individuals.

The geese are claimed to be capable of travelling at a pace of at least 50 mph for an entire year round distance of more than 5,000 miles!

I have no doubt that we can apply the team-building and leadership skills learned from the geese in our businesses.

Based on the writings of Milton Olson, Lessons from Geese was initially recorded from a speech delivered by Angeles Arrien.The following five lessons can help us cultivate and support a degree of enthusiasm and energy in ourselves as well as in our friends, associates, and team members. We can apply them to both our personal and professional lives.

Lesson 1 - The Importance of Achieving Goals

Each geese generates a "UPLIFT" for the birds that follow as it spreads its wings.

The entire flock increases its flying range by 71% by flying in a 'V' shape.

Conclusion: When we are united and focused, we build trust and can support one another in achieving our objectives.

Lesson 2 - The Importance of Team Work

A goose immediately experiences the drag and effort of flying alone when it breaks away from the group.

To benefit from the birds' lifting strength up front, it immediately retreats.

Result: If we had the same intelligence as geese, we'd stick with the flock that is travelling in the same direction as us.

We are prepared to accept their assistance and extend it to others.

Lesson 3 - The Importance of Sharing

A different goose takes the point position when the goose in front of it tyres of flying up front and returns to formation.

Conclusion: It's beneficial to divide up the challenging tasks.

The distinctive combination of abilities, talent

s, resources, and skills that each of us possesses should be respected and safeguarded.

Lesson 4 - The Importance of Empathy and Understanding

When a goose becomes ill, two other geese leave their formation and come to its aid and protection.

Result: If we have as much common sense as geese, we will support one another both in good and bad times.

Lesson 5 - The Importance of Encouragement

During formation flight, geese 'HONK' to encourage those in front to maintain their speed.

Result: We must make sure that our honking is uplifting.

Productivity is substantially higher in groups and teams where there is encouragement.

Individual empowerment comes from good honking, as the saying goes.

I'm confident that our lovely feathered friends, the geese, don't give their team-building and leadership courses a second's thought.

They show us that teamwork makes it possible to accomplish more.

Even the most amazing individual talent can only be increased when that talent is combined with others.

Similar to the geese, people who collaborate towards a shared vision, mission, and purpose accomplish their objectives more quickly and effectively.

Our team's propulsion will enable us to accomplish more when we stick together, just as the geese generate thrust as they go together.

The geese also show us that travelling in groups fosters bonds and is preferable to travelling alone.

Instead of giving each other high fives when we achieve, true teamwork entails helping a colleague up when he is struggling.

A cohesive team wants to see everyone succeed.

The geese also show us that it takes two to hone from behind and take the lead.

To achieve the objectives, each team member contributes a unique set of talents and abilities.

We might occasionally be the one to win the game for the squad.

Sometimes another person may have the aptitude and abilities to complete the task, so we must fly in formation from the back while enthusiastically honking our support.

So, the next time you see a flock of geese flying overhead, stop for a moment to consider how clever they are and what we may learn from them.

The geese teach us to work together as a team, to be unified, to share the difficult tasksof lea ding, and to honk to encourage othes.

WHY FRANCHISING IS A SMART BUSINESS SOLUTION?

BY – SANGEETA SHARMA

The process of launching a franchise is comparable to that of building your own company from the ground up. You have a brand and established business practices as a franchisee. As a sole proprietor, you have a larger firm to manage as well as the advantage of an established clientele.

Franchising gives entrepreneurs and small business owners the ability to manage their own small units with the assistance and support of a larger organization with a formula for success. It also enables larger organizations to establish branches and flourish.

Franchising is a type of marketing strategy and distribution in which a company's owner (the franchisor) grants a single person (the franchisee) or group of people (the franchisees) the right to operate a business selling a good or offering a service using the franchisor's business where the person gets permission to use the franchisor's branding, trademarks, and rights within certain parameters.

What is a franchise?

A franchise or franchise business model is when a business owner offers goods or services while using the name, logo, and operating guidelines of a parent company. The main company provides assistance, inventory, and marketing services to its franchisees under their brand.

The franchisee pays the franchisor and typically submits an initial franchise fee when launching a franchise, or they can agree to work under the brand's name.

A person who wants to launch a small franchised firm as an entrepreneur manages this home-based, or you could say low-cost, franchise. These franchisees are typically comprised of a single person who sells goods or renders services in a particular trade or business sector.

These franchises are entirely supplier-dealer-based and are product-driven, with the franchisee distributing the franchisor's goods and services. By failing to give

franchisees a comprehensive strategy for managing their firm, the franchisor leases its brand name. This is a form of franchise firm that uses the franchisor's brand and the whole management structure to run the company and promote the good or service. On a certain component of the company model, the franchisor offers comprehensive agreements and procedures. Additionally, initial and ongoing support and training are included.

These are massive franchises like those in the hotel and restaurant industries that require substantial capital investments. In most cases, franchisees make financial investments, hire their own management teams, or run the

company to make a profit. This type of commercial partnership between the franchisee and franchisor helps many franchise models expand by transforming their operations into trademarks. The company expands into franchise units solely within the same sector.

Why is franchising a smart business solution?

Anyone can operate a franchise, which is a particular kind of business. The most lucrative business option is a franchise. It provides both franchisees and franchisors with a variety of opportunities. Aspiring franchisees can help franchisors expand their brand beyond their core industry.

Select a franchisor that better fits their style of doing business. These franchisees will have the chance to run their own companies in their communities under the brand of the original franchisor.

Aspiring franchisees who choose them as their franchisor have the opportunity to accelerate their business globally under the value of their corporate brand. The franchising movement has had a significant impact on many facets of the modern economy. It's not only about relocating your brand; it's also about arming you with the information you need to conduct business and supporting emerging sectors.

Due to the fact that it is a cutting-edge business solution, many entrepreneurs today have invested in it and decided to establish their businesses using the franchising business model, which is defined by the range of application networks. A good name that you believe is already on the market and whose reputation is known by clients might be capitalized on by purchasing a franchise. lower the possibility of failure.

Only 10% of independently owned firms survive five years, according to statistics from the International Franchise Organization, but that number climbs to 90% for franchisees (company owners who purchase franchises.

Here are the steps you need to follow to start your own franchise:

Sort franchises first according to the sector you want to invest in. Then list the following considerations when choosing a franchise: You should confirm that a franchise doesn't currently operate in your area before opening one. Even while some businesses can be found all throughout a city, you must be careful to avoid opening a site that will be too competitive and perform poorly. You must consider your investment and a number of other costs when considering opening a franchise. As an illustration, consider business expenses like rent and upkeep. You also have to pay the franchisor a yearly royalty. When writing your business plan, you might create

an overview for the various parts of the company that need to be defined. such as the venues, the intended audience, the procedure, etc.

In order for franchisees to operate the firm, the franchisor must create a contract or agreement. Read the contracts carefully and ensure that you are aware of all the requirements for your region before you sign. Make sure you are satisfied with the business policy and are aware of the standards and rules the franchisor has established for franchisees. Check what kind of area you'll require in terms of setup and size when you receive business from the franchisor. If it's a restaurant, they may also have requirements for the facilities and appliances that are required to keep the area consistent with the broader brand.

You can begin seeking for personnel once your agreements and a site are finalized. It will be simpler to publish job opportunities and begin your search for the ideal candidate by job titles as the franchisor has likely

already established job descriptions and titles.

मैं वह नहीं जो दिखती हूं

BY – KHUSHI TANWAR (BBA 1ST YEAR)

नारी कहीं भी कैसा भी बौझउठा सकती हैं,
वह सीता बन बेटों को लव कुश बना सकती हैं,
अरे कमजोरी से मत नापना इनकी ताकत को तुम
दोस्त,   जिस
हाथ में चूड़ियां है वह तलवार भी चला सकती है।
क्यों इस दुनिया की भीड़ में अक्सर बिखर जाती हूं,
क्यों इतनी स्ट्रॉन्ग होतेहुए भी अक्सर डर जाती हूं ,
क्यों अचानक चलते-चलते लगता है कि कई नजरे
घूर रही है ,
क्यों मुड़कर देखती हूं तो सन्नाटा भी झंझोड़ देता
हैं।
अरे लड़की हूं शोपीस नहीं यूं घूरना बंद करो,
टांगे हैं हर किसी की तरह यूं जज करना बंद करो।
सिर्फ किचन में खाना बनाना नहीं आता प्रेजेंटेशन
भी सॉलिड देती हूं, अरे कभी पूछ कर तो देखो
अंदर से क्या महसूस करती हूं,
हां, शायद ज्यादा रोती हूं, ज्यादा एक्सप्रेसिव हूं ,
इमोशनल हूं , पर यह वीकनेस नहीं स्ट्रैंथ है मेरी
जो हर किसी के बस की बात नहीं।
क्यों बचपन से ही खिलौने के नाम पर किचन के
बर्तन थमा दिए जाते हैं ,

क्यों फरारी और बाइक के नाम पर टॉय मॉडल
भाई के पास आते हैं,
स्टेरिंग तो दो हाथ में दुनिया घुमा सकती हूं मैं ,
बाइक क्या चीज है हवाई जहाज उड़ा सकती हूंमैं।
सोशल राइट्स का टैग लगाकर उसे भी नहीं भेजा
था भगवान ने,
अगर तुम्हारा नाम वह आगे बढ़ता है तो बदनाम
मुझीसे कैसे होते हैं?
अगर पराया धन ही समझा है तो क्यों रोकते हो।
क्यों बचपन से ही मन में वह डर डाल दिया जाता
है,
मत निकलो घर से बाहर ऐसा 10 बार समझाया
जाता है,
पर गलत तो नहीं वोभीमां-बापहैक्योंकि बाहर

निर्भय और उन्नाव जैसे हालात है।
मत जकडो जंजीरों में एक खुला आसमान हमें भी
दो,
चैन की सांस ले सके एक ऐसा जहां हमें भी दो,
बंद करो हाइप करना क्लीवेज भी बस एक बॉडी
का पार्ट है,
कोई मूरत नहीं हुंमैं मेरे अंदर भी जज़्बात है।

इसीलिए उठो अपने लिए जितनी लड़ाई लड़नी पड़े लाडो,

फिर चाहे कितनी गालियां खानी पड़े, कितनीनफरत पैदा करनी पड़े, सब कर लो लेकिन इंडिपेंडेंट जरूर बनो।

Life is best my darling but so are you,, you are so strong and capable that you can achieve anything in your life.

सच मे आज तुम खुद अपने लिए खड़ी होगी, तो बाकी लड़कियां भी खुद के लिए खड़ी हो पाएगी तुम्हें देखकर, तुम उनके लिए इंस्पिरेशन बनोगी।

Every girls need to be financially independent, so you are not just someone's wife, someone's daughter, someone's sister your own identity will be defined by your own ability to be independent.

No, you don't need a man to complete you.

तुम खुद में पूरी हो।

खुद को इन छोटी सोच के दलल से बाहर निकालो और अपने लिए एक नई दुनिया बनाओ।

But just remember that never, never settle for less because you are much more stronger than you think of who you are.