

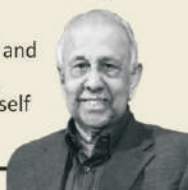
Newsletter 2020-2021



Prof. (Dr.) Suranjan Das
Vice-Chancellor, Jadavpur University

The continuous march of the College to new heights of excellence would not have been possible without the teamwork for which J D Birla has gained wide recognition.

"GENIUS is 90% HARD WORK and 10% BRILLIANCE. Have faith in yourself at all times"



Mr. S.K. Birla
Chairman, Vidya Mandir Society

"It takes a DREAM to get started, desire to KEEP GOING and DETERMINATION to FINISH. "



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President, Governing Body, JDBI

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As the pandemic moves towards an end and the country gears up to a recovery, preferably a 'V' shaped on, the curriculum needs to align itself to the new challenges that loom ahead. The competitive advantage is going to be driven by data mining, artificial intelligence and digital application, Are we ready to gear up for the challenge?

Brig. V.N. Chaturvedi (Retd)
Secretary General, Vidya Mandir Society



I am happy to present the 3rd edition of our Newsletter by the Department of Management. JDBI has retained its position as the Best Management Institute in Kolkata over the years including the current one. I congratulate all students and faculty members who have fought against all odds even during the unprecedented pandemic situation and have managed to compile this publication with their sincere initiatives. I am sure readers will enjoy reading this periodical.

Prof. Deepali Singhee, Ph.D
Principal, J.D. Birla Institute



The articles in this Newsletter showcase our student's ideas about some very important issues on business environment and current affairs. Some articles highlight the events and activities organized by our students. I express sincere thanks to the contributors and especially to the editorial team for making this edition possible.

Mr. Tapobrata Ray
Head & Assistant Professor, (Deptt. of Management) J.D. Birla Institute

COLLEGE RANKING



1st
KOLKATA
India Today (2020)

10th
ALL INDIA
India Today (2020)

COLLEGE AWARDS



BEST EDUCATION BRANDS
(2020)
THE ECONOMIC TIMES



BEST MANAGEMENT INSTITUTE
GURUKUL AWARDS
(LIONS CLUB OF KOLKATA)



Mansi Periwal
Marketing Executive
CTC: 6.33 Lacs

ITC Limited



Yashita Kedia
Marketing Executive
CTC: 6.33 Lacs

ITC Limited



Rohan Sarda
Graduate Trainee
CTC: 3.00 Lacs
Godrej & Boyce Mfg. Co. Ltd



Simran Goyal
Financial Analyst
CTC: 2.64 Lacs
Pagarbook



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Financial Analyst
CTC: 2.50 Lacs + EPGDBM
(Executive PG-Diploma in Business Management)
Wipro Limited



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J.Thomas & Company Private Limited



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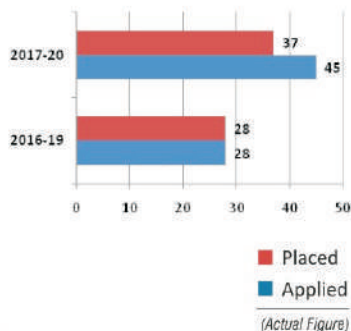
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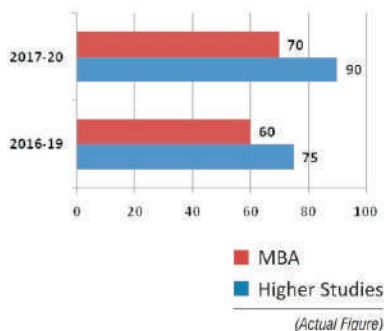
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Placement, 2019-2020

Placement Details



Career Progression



University Results





SALES STILL MATTER MORE THAN SOCIAL MEDIA

Ishan Agrawal

3rd Year (5th Sem) Section B

It's become commonplace for observers to tout the transformative potential of digital technologies and bemoan the allegedly slow pace at which companies support these initiatives. Two recent blogs published by HBR.org are representative and, I believe, wrong.

Walter Frick, an HBR editor, contrasts the enthusiasm of executives for spending money on digital initiatives versus their relatively unsupportive boards. "Digital growth is appropriately a priority for a diverse swath of organizations, and boards need to get with the program," he writes. Didier Bonnet of Capgemini agrees, and is refreshingly direct in suggesting the cause: the average age of independent directors in S&P 500 companies is almost 63, they did not grow up with online technology, and many should be replaced for their lack of "digital awareness."

Both cite a McKinsey survey which, ironically, found that "Organizations' efforts to go digital . . . are picking up steam." But look at what that survey also found: "Less than 40% of executives say their companies have accountability measures in place, either through targets, incentives, or 'owners' of digital programs, while only 7% say their organizations understand the exact value at stake from digital." In other words, the current de facto digital business case in most companies goes something like this: "We're not sure what the objectives are or how to calculate the ROI or who has responsibility here for clarifying those things and driving accountable execution. But invest in this digital project and ignore the opportunity costs—i.e., what else we could be doing with that money, time and people to drive customer acquisition and profitable growth."

This is a caricature, but not by much. If you read the business press, you could easily assume that proficiency in social media or online data analytics now determine business success. But consider:

- According to a Gallup survey, about 62% of U.S. adults who do use social media say these sites have absolutely no influence on their purchasing decisions; 30% say the sites have "some" influence, and only 5% say they have a great deal of influence. Is it any wonder that it's tough to calculate the ROI? And is the key to success here the technology, or fundamental segmentation and buying-process criteria?
- Even within the active-user segments, there is evidence that comprehension and retention decline significantly when information comes online. (See, for example, "Is Google Making Us Stupid? The Impact of the Internet on Reading Behaviour," a paper reporting the results of research at the 27th Bled e-Conference). There is other evidence that the reported clicks and other alleged user-data on many social media sites are simply unreliable. Wouldn't you want to know more about this before approving your firm's investments?

- Another McKinsey survey, conducted in 2011, found then that the average company with more than 1,000 employees already had more data in its CRM system than in the entire Library of Congress. Those firms undoubtedly have even bigger data now. But is that how growth occurs or, in the absence of measures and objectives, how yet another garbage-in-garbage-out cycle gets going in many firms?
- If you peek behind the server farms of online firms themselves, you will find face-to-face and inside sales groups as the engine of profitable growth, and you might be surprised to know the bigger percentage of total employees at firms like Facebook, Google, and Groupon that work in sales, not technology or data mining.

Good boards ask these questions before getting with the program and, as always, bad boards follow fads. Good boards also pay attention to where and how money is spent and resources allocated.

The amount spent, annually, by U.S. companies on field sales efforts is 3X their spending on all consumer advertising, more than 20X the spend on all online media, and more than 100X what they currently spend on social media. Selling is, by far, the most expensive part of strategy implementation for most firms. Sales forces have NOT been replaced by social media or other internet tools. According to U.S. Bureau of Labor Statistics, the number of people in sales occupations in 2012 was virtually the same as in 1992—before the rise of the internet. And this almost certainly understates the real numbers because, in an increasingly service economy, business developers in many firms are called Associates or Vice Presidents or Managing Directors, not placed in a "Sales" category for reporting purposes.

When I cite these numbers, many business people and most twenty-something MBA students are surprised. That's understandable because, in comparison to the hype about digital initiatives, you hear very little about sales in the contemporary business media.

Why? One reason may be that journalists have seen their industry rapidly transformed by digital technology. The peak year for newspaper profitability in the U.S. was as recently as the turn of this century. As the old saying goes, "When my neighbor is out of work, it's a recession; but when I'm out of work, it's a depression." That's also understandable, but it's still a cognitive bias. Another reason is perhaps the natural interest that technology vendors and consultants have in promoting the next big thing, especially as hardware and software products become commoditized. That, too, is understandable, but caveat emptor.

The big story is that the internet is realigning, not eliminating, sales tasks, and that deserves more attention in business media.

My point here is certainly not to defend boards. I've sat there, and I agree there is lots of room for improvement. But focusing on digital initiatives may be perfectly backwards when it comes to improving governance. When boards ask relevant questions about digital investments and focus attention on the much bigger chunk spent on still-crucial sales resources, they are not being reactionary or senile. They may be following Mark Twain's sage advice: "If you put a lot of eggs in one basket, then keep your eye on that basket!"



BRANDS PROMOTING THE NEW NORMAL

Dristi Bajoria

3rd Year (5th Sem) Section C

As Marie Gulin-Merle, a senior marketer at Google noted, the ability to react in real time will be an important skill for marketers going forward.

Consumers expect action from not only their government and fellow citizens, but also the brands they buy from. As the COVID-19 crisis shows little sign of letting up, marketing has emerged as the nerve centre of a brand's pandemic response. Health and safety has emerged as a key differentiator of brand experience in the COVID-19 era. How a brand reacts to these new consumer expectations could make or break it.

Several brands have taken up various measures during the pandemic period to connect with their customers. They have used various tools to ensure transparency, empathy and support. McDonalds through its new campaigns tried to assure everyone that, while a lot has changed around us impacting how we get together, share, and bond over our favourites, what hasn't changed is the taste, safety and memorable moments associated with McDonald's. "We know you might not be thinking of Burger King right now, but we're thinking about you." That's the opening to the latest commercial from the other popular fast food chain.

Brands at present are aligning their messages with the given government instructions and guidelines regarding the pandemic situation. Featuring spoilers for Netflix original shows including Money Heist, Narcos, Love is Blind and Stranger Things, on billboards and banners across the city, these clever ads went viral over the last few months. The concept seeks to curb the spread of the Corona virus pandemic by using the threat of spoilers to stop millennials from being tempted to socialize and encouraging them to binge on Netflix instead.

A company that moves people is asking you not to move. In April, Uber launched their PSA-style campaign, Uber Stop Moving, urging riders to help save lives and end this virus by staying home. The newest spot, "Thank You for Not Riding," introduces the next part of the campaign. Uber urges its millions of riders to stay home while it pledges to support healthcare workers, feed first responders, help local communities, and more.

It's not only people who are practicing social distancing measures; brands are practicing them as well. To reflect their take on the situation and urge people to practice the much needed social distancing, a number of brands have redesigned their logos. From Fevicol's 'Kalke Majboot Jod Keliye, Aaj Thodi Doorii Karona' to Audi's straight-forward message of keeping distance showcasing its logo rings slowly moving apart - brands share their own take on Social Distancing.

Before the pandemic the messages sent out by the top brands seem highly inappropriate at present and several complaints have also been reported in this regard. Encouraging people to lick their fingers while eating probably isn't the best advice when corona virus has become a pandemic. It has forced the KFC to suspend advertisements that use the brand's classic "Finger Lickin' Good" slogan to "It's..Good" in the UK. And for Hershey's, even an advertisement showing people hugging and shaking hands was ruled too risky by the company and has been replaced by spots focusing on the chocolate bars themselves.

With the changing definition of the "new- normal", brands have reiterated the features of their products or launched new product lines in compliance with the environment. Next up on brands creating ads from home, Apple has captured how people are using its products to stay creative during the Covid-19 pandemic. The tech brand hopes to show that 'Creativity Goes On' with a film montage footage of people keeping creativity alive; whether it be drawing pictures on iPads, producing video content on Macbooks or using FaceTime to share creative ideas. Allen Solly, the casual wear brand from Aditya Birla Fashion and Retail, has launched a clothing range for children titled the 'Virtual Class Collection'. The campaign for the collection focuses on 'bloopers' children have witnessed during the virtual classes while providing a glimpse of the new range of quirky T-shirts. The campaign also includes a 'T-shirt song' for children.

It's critical that marketers work now to help shape the future success of the business as a whole, and the best way to do that is with data that points to where new investments are most likely to bear fruit. New highly disruptive businesses that we haven't conceived yet - think of the next Uber of the world - will appear out of nowhere over the next 12 months because of how the world operated during a global pandemic. Companies should be incorporating the marketing team NOW into sales, product development, IT, delivery strategy, services, etc. to ensure efficient investment and a cohesive brand and messaging plan for new products and technologies coming down the pike.



E-COMMERCE AND SALES SCENARIO DURING PANDEMIC

Nikita Jain

3rd Year (5th Sem) Section A

The COVID-19 global pandemic is one of the defining events of 2020, and certainly its implications will last well into another decade. People have been compelled to detach themselves from the physical interconnected world and temporarily separate those connections from others. The approaches of dealing with this period of isolation have been varied. In the wake of the virus outbreak across the world, business

continuity has been immensely impacted across all verticals. The outbreak has forced strict measures to be imposed in almost all countries to prevent its transmission, which also meant that businesses had to practice working remotely. However, the pandemic gave the Indian e-commerce players a huge opportunity to boost sales, as a result, this figure multiplied compared to last year's. Consumers began shopping online in greater numbers and the frequency also increased. The shift from physical stores to online portals has been accelerated by five years roughly.

As brick-and-mortar stores were forced to shut down due to the lockdowns imposed, many consumers turned to online retailers for essential goods and groceries as well. To limit physical contact and also make use of the opportunity available, several businesses turned online and encouraged their customers to shop via their newly developed websites and/or apps. Several online retailers started using flexible pricing strategies and other

web store personalization functions to offer additional discounts and benefits, while trying their best to keep up with unexpected stock fluctuation and demand.

The categories of goods purchased online have been refined. As consumers are now working or schooling from home, the sale of clothes has declined as compared to other groups. People are now

expecting to be home for longer hours, thereby increasingly spending on goods to enhance their living spaces; suggesting that home and garden e-commerce is going strong. Also, as vacation travelling has reduced, people are tempted to divert that spending elsewhere. As more and more states start to lift the restrictions, consumers will surely return to shopping at physical stores, however, a significant portion of online shopping is expected to stay.



EXERCISES TO STAY HEALTHY

Dr. M.M. Dutta
Assistant Professor,
Department of Management

This Pandemic has taught us to lead our life differently. We are unable to go out freely for a walk, go to market to buy essentials or go to schools or colleges for our studies. So we are spending most of our time at home. All of us need to do some kind of exercises to keep our self physically and mentally fit.

Now the question is what kind of physical exercises we can do at home. You try to find 10 Meters distance at home and you can do lot of exercises like Jogging, brisk walking going back and forth several times. Other physical exercises like pushups, Dand Baitthaks and other stretching exercise can be done easily at any place in our home. Breathing exercises are good for any kind of viral diseases as it helps to keep the lungs free from viral attack and can be done very easily even while sitting at home. If we have space on rooftop of our house we can play some games and practice some moves like in Basketball, Football or play Badminton. These exercises should be done according to one's capability and choice. To start with it can be done for 15 to 20 minutes then slowly time period can be increased.

It is essential for all of us to remain healthy by doing some physical exercises so that we can phase out this pandemic without being affected. If we stay safe we keep our family safe and at large keep the society safe from this highly infectious Corona virus (Covid-19) disease.



PROCRASTINATION THE VILLAIN IN TIME MANAGEMENT

Shreya Chand
3rd Year (5th Sem) Section A

Are you always short of time? Do you wish you had more than 24 hours in a day? Well, if you make a list of things which leads to your poor time management, you will find a monster in it - Procrastination!

The word procrastination comes from the Latin word, 'Pro' meaning "in favour of" and 'Cras' meaning "tomorrow". It is defined therefore as "the act or the habit of delaying or putting things off". No doubt it is a one-way ticket to stress, guilt and overwhelm.

Procrastination has become one of the biggest challenges for both professionals and individuals in managing time. In the corporate world, few reasons that create a favourable ground for procrastination to grow are - overextension, low motivation, lack of training, faulty assumptions, perfectionism, fear of evaluation, avoidance of negative experience, fear and anxiety, poor time management, resistance to deadlines and fear of failure. Coming to school or college students, it is estimated that 80%-95% of students engage in procrastination, approximately 75% considering themselves as procrastinators. One source of procrastination is the planning fallacy, where we underestimate the time required to analyze research. In terms of "Procrastination being the villain in time management", few observations and examples that can be cited from my personal experience as a college student are:- many students devote weeks to gathering research for a term paper but are unable to finish writing it because they have left insufficient time for subsequent stages of the assignment. Also, many students believe in the common method of cramming when studying for an exam or writing up a research paper in one sitting rather than spacing everything out. Despite the stress, lack of sleep, and inefficiency involved, students get trapped into a

perpetual mode of procrastination. A recent panel study from India among several thousand university students found that increasing academic procrastination leading to poor time management increases the frequency of seven different forms of academic misconduct, that is using fraudulent excuses, plagiarism, copying from someone else in exams, using forbidden means in exams, carrying forbidden means into exams, copying parts of homework from others and fabrication or falsification of data.

The major reasons for procrastination are avoidance, laziness and distraction leading to poor time management which is a major hindrance or challenge which needs to be defeated at the earliest by fighting procrastination. Having proper time management in place lets you work smarter rather than harder. It gets rid of procrastination by making sure that you are well-versed on the tasks in your to-do list and when they need to be completed. Efficient time management can have a positive impact not only on your work output but also your life. Developing these skills can be an asset that you can always benefit from.

Thus, take one day at a time and fight procrastination step by step in order to make sound time management decisions. In conclusion to the above, stating a reference from the epic "Mahabharata", in which addressing King Yudhishtira, Bhishma said, "The one that provides for the future, and the one who possesses the presence of mind, always enjoys happiness. The man of procrastination, however, is the loser".



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Saksham Jaiswal
2nd Year (3rd Sem) Section A

MAKE IN INDIA-MYTH OR REALITY?

The trade war between the USA and China is a result of an ongoing economic conflict between the two countries. The USA started imposing tariffs and other trade barriers on Chinese imports during 2018, with the objective of compelling the latter to eliminate unfair trade practices. USA-China trade in 2018 stood at \$660 billion.

This trade war between the two largest economies of the world has benefited many of the other countries which export to the USA. Out of China's export losses of around \$35 billion during the first half of 2019, approximately 63% (\$21 billion) was captured by the other exporting nations. The balance 37% was mostly grasped by local USA manufacturers.

Countries including Vietnam, Taiwan, and Chile benefitted the most, primarily on account of their comparative advantage in hardware components trade. India however could not capitalise significantly from the decline in China's share in USA imports.

Increase in Exports to Fulfill Trade Gap

Country	\$ Billion	Share
Taiwan	4.2	20%
Mexico	3.5	17%
European Union	2.7	13%
Vietnam	2.6	12%
Japan	1.6	8%
Republic of Korea	1.3	6%
Canada	1.1	5%
India	0.8	4%
Rest of South East Asia	1.7	8%
Total	21.0	100%

Source: *unctad.org*

Make in India is an international marketing campaigning slogan coined by Prime Minister Narendra Modi in 2014, to primarily coax businesses from around the globe to invest and set up bases in India. The basic objective of the Make in India programme is to convert India into a manufacturing hub by eliminating redundant regulations, making bureaucratic processes simpler, and making business handling easier.

However, India's failure to substantially increase exports to the USA in the wake of strained relations between the USA and China leads us to question the effectiveness of the Make in India initiative.

Producing for the world implies that we become truly export-oriented. To achieve this, we should specialize more in the areas of our comparative advantage and achieve significant quantity expansion in those sectors. Efficient and effective planning is the key to this growth.

Investing abroad is a popular way of diversifying investment portfolios and tapping into opportunities for growth. With globalization, foreign investors have increased their investment in other countries, both through Foreign Direct Investment (FDI) and Foreign Portfolio Investment (FPI) routes, attracted by their improved infrastructure, lower wage and production costs and tax incentives. Actively investing in adding value to commodities, among other extractive activities, will shape global economic activities over the next five decades. Advanced and emerging countries' governments and the private sector should mutually leverage these profitable, emerging investment opportunities available. And for that, major emerging economic powers like China find Africa more attractive and futuristic destination for their FDI. The world economies are likely to face deteriorating international relation in near future because of a potential conflict among them on who will have a greater "say" in these markets. Why India till date grossly failed to grab this opportunity, however, is a different and long story.

FDI brings new technology, advanced management techniques and broad international networks to the host country. The employment generation brings along with it skill enhancement, which in turn develops the human capital quotient of the country. India, on one hand, is a major recipient of FDI, and a major and emerging economic power that also has its own FDI portfolio that is heavy and wide. World economic heavyweights, however, are more inclined to look into a better future prospect investing in an otherwise apparently "virgin", not-so-popular destination for parking their excess funds as a strategy - Africa.

Why Africa?

Africa, the world's poorest continent - is home to the five fastest growing economies globally this year, according to forecasts by the IMF. Further, between 2018 and 2023, Africa's growth prospects will be among the highest in the world.

WHY INDIA SHOULD INVEST MORE IN AFRICA



Sumanta Bhattacharyya
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Dhwani Chirimar
3rd Year (5th Sem) Section C

Africa is home to the world's largest youth demographic. This young population, amidst an aging population in most other regions of the world, constitutes a big market. In 2015 alone, 200 million Africans entered the consumer goods market. The continent's population is predicted to quadruple from 1.19 billion in 2015 to 4.39 billion by 2100. Maximizing this growing market size calls for actively engaging Africa's structural economic transformation. Africa also has the highest potentials for labor-intensive industrialization because of its youth population. This gives it the advantage of low production costs leading to benefits that far outweigh the cost of doing business in the continent. The hourly wage in Africa is less than 50 cents (for example, it is \$0.27 in Mozambique, \$0.34 in Nigeria and \$1.62 in Morocco) compared to \$10.49 in UK, \$7.25 in the USA and \$6.57 in Japan.

UNDP is working with African governments and private sector enterprises to de-risk and improve the continent's investment climate. Developing industrial strategies and clusters, promoting special economic zones, improving energy access, facilitating innovative funding, advocating for value chain development across countries and supporting investment promotion through the International Conference on the Emergence of Africa are some of its prominent efforts.

Africa has a large deposit of natural resources. This promises a bright future for developing value chains. Africa hosts 60% of the world's uncultivated arable land. In 2015, the continent produced 13% of global oil, up from 9% in 1998. The growth trend of oil and natural gas production between 1980 and 2012 was amazing: from 53.4 billion barrels to 130.3 billion barrels for oil; for natural gas, from six trillion cubic meters in 1980 to 14.5 trillion cubic meters in 2012.

As of 2012, Africa also controlled 53.9% of the world's diamond resources. Ghana is long known as one of the world's largest cocoa producers and its growth is now being buoyed by rising oil production. It is also one of the largest exporters of gold in the world. In 2017, the Democratic Republic of the Congo alone accounted for 58% of the world's cobalt (used in production of electronics) production while South Africa accounted for 69.6% of the world's platinum production in 2016 (used for catalytic converters and other goods).

What's happening there?

Implementing the Sustainable Development Goals (SDGs) in Africa offers investment opportunities to foreign companies. A few of the initiatives includes (a) the Sumitomo

Chemical's insect-proofing mosquito nets technology is helping to fight malaria; (b) the Sonatrach, JGC, and Hitachi's desalinating seawater technology is accelerating access to clean water; and (c) the Commodity Risk Management Group and the Sampo Japan Niponkoa's weather index insurance is helping to mitigate climate change. In Africa, each SDG offers business solutions and investment opportunities to foreign companies. Examples of companies benefiting from bountiful profits in Africa abound: Sonatrach's turnover from oil and gas alone was \$33.2 billion; MTN Group's turnover was about \$10 billion; and Dangote Group's turnover was \$4.1 billion-all in 2017. A variety of factors drive up Africa's profit prospects, making it imperative for various businesses to invest, helping to foster the continent's economic progress.

Last November, at the African Development Bank's inaugural of Africa Investment Forum, business and government leaders closed 49 deals worth over \$38 billion. It has now been accelerated by the AfCFTA (The African Continental Free Trade Area) which aims to bring together 1.3 billion people in a \$3.4 trillion economic bloc and will be the largest FTA since the establishment of the WTO. The World Bank estimates it could lift tens of millions out of poverty by 2035.

The AfCFTA could increase the value of intra-African trade by 15-25% by 2040, and boost economic output by \$29 trillion by 2050. This would enable companies to take advantage of economies of scale, while supporting the diversification of industrial sectors and driving growth in manufacturing value added. If governments create the right conditions, this could spur job creation and lead to significant poverty reduction.

To attract for foreign funds African governments are also accelerating investment in several forward-looking initiatives. They include eliminating corruption; improving safety and security; strengthening macroeconomic environment, investing in quality education and skill development in science, technology and innovation; and avoiding a 'race to the bottom' syndrome, that gives unnecessary tax holidays and waivers to foreign companies.

The future of the world economy and the quality of international relations would largely depend, among many other things; on how fast one recognizes such "golden" opportunities and how fast do they initiate planned deliberate efforts to grab it. There are "intelligent" nations to anticipate such opportunity well in advance and have already grabbed them to acquire somewhat a "monopoly power". Can India afford to let the wave pass by??

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Paramita Sarkar
Assistant Professor
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EXCHANGE RATE OF THE INDIAN RUPEE POST COVID-19

The economic disruption due to the spread of the novel coronavirus disease (COVID-19) over the past few months has adversely affected various aspects of the Indian economy. In this regard, the exchange rate of the rupee can also be an apt marker on the state of the Indian economy's competitiveness.

The Reserve Bank of India tabulates the rupee's Nominal Effective Exchange Rate (NEER) in relation to the currencies of 36 trading partner countries. This is a weighted index - that is, countries with which India trades more are given a greater weight in the index. A decrease in this index denotes depreciation in rupee's value; an increase reflects appreciation.

The NEER (Trade based weights) value for the Indian Currency as per RBI has decreased from 72.64 in 2018 to 69.33 in November 2020. In terms of NEER, the rupee has depreciated to its lowest level since November 2018. The rupee has been steadily losing value, showing the Indian economy's reducing competitiveness during Covid period.

But due to policy intervention by RBI, the rupee is gaining its strength post covid lockdown. It is largely due to the slew of measures adopted by the RBI coupled with the improvement in balance of payment and the recent drop in oil prices

Signs of an economic recovery are also supporting the case for the rupee's appreciation. The manufacturing purchasing managers index rose to its highest in about a decade last month, while foreign-direct investments surged by 13 per cent in the April-August period from a year ago. India's Foreign exchange reserves have increased by 2,563 billion in the third week of December 2020. Moreover the approval of two vaccines by DCGI will give boost to the sentiments of the country to a larger extent. So all these positive development will surely augur well for a strong exchange rate in coming future increasing the competitiveness of the Indian economy.



Anant Sharma
3rd Year (5th Sem) Section A

The Corona virus disease (COVID-19) is an infectious disease caused by the newly discovered corona virus. This pandemic has disrupted the world in unimaginable ways. From businesses to lifestyles and livelihoods, the outbreak has upended our lives overnight.

For businesses across verticals, this has led to an unprecedented downfall in revenues and operations with extended lockdowns in several countries. Industries such as travel, aviation, retail, and hospitality have been the worst hit due to the lockdowns, travel restrictions, and a significant slump in consumer spending.

However, amidst this economic crisis, some of the niche sectors have not only managed to stay afloat, but also witnessed trend-defying growth. Capitalizing on the new normal, these sectors have recorded an increase in their revenues and customer base. The top four niche sectors that are enjoying a booming business despite the economic fall are:

1. **Ed-tech:** Since the onset of the pandemic and the subsequent lockdowns, the ed-tech industry has seen a considerable upsurge in users. With schools and colleges shut, ed-tech has been the saviour for teachers, students, and parents as well. Innovative and interactive teaching methods such as live classes, on-the-spot doubt clearance, and practice papers are offering a fulfilling learning experience for students.

SECTORS THAT ARE BOOMING DURING THE COVID-19 PANDEMIC



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2. **Online Gaming:** With people being forced to remain indoors and maintaining social distancing, they need to keep themselves occupied. Online gaming has come to their rescue. The pandemic has offered a boost to the gaming industry. Gaming is now all about the experience, and players in the industry are determined to offer a highly immersive and captivating experience.

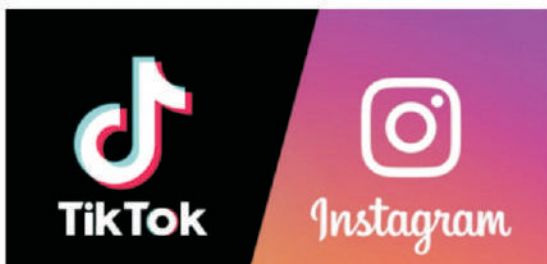


3. **Med-tech:** As we see healthcare systems across the globe stretched worryingly thin, the role of med-tech in cushioning the impact cannot be stressed enough. From infra-red thermometers to lifesaving ventilators, med-tech has aided the medicine industry at every step. Other than that, the influx of cloud-based storage solutions has helped doctors, researchers and healthcare institutes to manage the overwhelming amount of paperwork and documentation in recent times.

Telemedicine is another area of med-tech that has emerged as a saviour of patients, enabling them to consult doctors virtually. This has been particularly helpful for people from remote areas, and tier-II and tier-III cities. Taking into account the mayhem induced by the pandemic, it is no surprise that the med-tech industry has observed a surge in business.



4. **Online Media:** Spending over 90% of their time indoors, people are constantly looking for quality content to consume. In today's digital world, online content is the king. The pandemic has paved the way for the online media and entertainment industry to achieve inexplicable growth. OTT platforms such as Netflix, Amazon Prime, and Hotstar are seeing a significant rise in viewership. With movie theatres and other avenues of entertainment such as concerts being temporarily banned, even stars from the entertainment industry have taken to online platforms.





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DIGITAL MARKETING THE DIGITISED FACE OF CONSUMERISM

"The best Marketers are the ones who know their audience the most..."

One of the most search terms on Google during the pandemic in the year, 2020 People think that digital marketing is something that's very easy and can be learnt.

But the fact is, Digital Marketing is same as some other courses or any other graduate or post graduate degree. I believe that Digital Marketing requires the same amount of efforts, you put in any other course or learning a new skill set. By the way, nobody considers it as one and unique, but with the due course of time it's going to evolve and become one of the most important skill set and will be recognised equivalent to a degree to go for.

It is expected that in the forthcoming decade, it won't be a same old course, and it will have the same value

and leverage as MBA right now has one.

If you consider Digital Marketing as a just as any other course or a side skill, let me tell you that, you're wrong. Because there are people in the world who are earning thousands of dollars, just because of their approach and plan of action.

I'll tell you that Digital Marketing is something that's going to be a game changer and it's not going to go anywhere as it's a part of marketing and the only difference is that earlier it was done using traditional methods (newspaper, TV, radio...) and now it has shifted to digital media (where the mass audience is).

2020 brought everybody to a state of shock because of the pandemic. It forced everyone to stay at home and eventually, everything was turned into online. As a result, it was found out that digital marketing was something everyone turned towards, including the old traditional shop-owners who had been were quite restrictive with their mode of transactions.

As said it is something that's going to change the future of every business, and as considered to be one of the most important skills because of everything thing being digitalised.



Sanskar Jaiswal
2nd Year (3rd Sem) Section B

A clipping from "The King James Bible" goes like

"And on the seventh day God ended his work which he had made; and he rested on the seventh day from all his work which he had made."

(Genesis 2:2, King James Bible)

Something that says that Work Life balance is something that is always been a 'Thing' throughout the history of mankind. Work-Life Balance is a broad concept including proper prioritizing between "work" (career and ambition) on one hand and "life" (Health, pleasure, leisure, family and spiritual development) on the other.

Research says there are around 60% of respondents who have not been able to find the balance between Work and Life. Now the question arises if 60% of people who, in a layman's term, are not aware of something then why do care or think about it?

To answer that let us look at what actually happens in those respondents who failed to maintain it, the research concluded "Traditional thinking to more stress and lack of concentration in work, hence leading to greater absenteeism and increase in attrition rate", the reports also said "there are greater signs of lack of productivity in them", "Activities and social spaces are becoming ambiguous".

To avoid such outcomes, we need the balance. An individual needs to learn to say "NO", sounds vague but it is something that needs to be normalized. People tend to take burdens even with their plates are full because of peer pressure. He/ She needs to be more organized and need to reorganize their life. One needs to focus on activities they

WORK-LIFE BALANCE

Rishav Sureka
1st Year (1st Sem) Section A



specialize in and value the most. 'Prioritizing Ruthlessly' is a way that might help. According to an article by Forbes, one should limit time-wasting activities and people. Which means prioritize the people in their life. The same article also says one should drop the tag of 'perfectionist' and 'overachievers'.

Making the working time flexible, sharing of jobs, sponsoring employee's family-oriented activities might help too.

Such measures won't only help the employees but the organizations too, since people tend to be more productive and have higher morale. Signs of less stress are also noticed in such organizations.

A balanced life style boosts the sense of the responsibility and ownership, relationship with management and confidence

Someone has said it rightly:

"Life is all about balance, too much or too little can be harmful. The best way to know your boundaries is to set them yourself".



DISRUPTIVE INNOVATION

Archit Agarwal
1st Year (1st Sem) Section A

As years are passing, there have been countless technological innovations which help in increasing the overall productivity of the organization. In business theory, disruptive innovation is an innovation that displaces existing market leading firms and shakes up existing market and creates a completely new market by utilizing all the available social and technological resources in the best possible manner to which helps to achieve a faster penetration into a market, highest impact over established markets, a prime position in the market and to win over its competitors.

The disruptive innovation model shows how an opening is left for a new entrant. As incumbent companies introduce high quality goods to satisfy the needs of high end market, they fail to fulfill the needs of the low end and mainstream market. This is where the need gap is created and which give entrants a channel to sweep into the market. Entrants who analyze the market conditions and takes the first mover step always stands at an advantage and become capable of giving competition to the incumbents after proper environmental scanning. In this diagram the red line shows how products and services improve over time while the blue line shows customer's willingness to pay for that particular product or service.

It is to be noted that every innovation is not a disruption and it is not about bringing in new product but changing the processes and usage style of existing product. For example, smart phones have disrupted laptops as the primary way consumers use the Internet.

As discussed earlier, innovation should take place not in product but in processes. Considering the current scenario in mind where everything is going digital and organizations are more dependent on technology, they are going to be more vulnerable to digital threats and risks. To manage these challenges, digital risk strategies should be formulated. Digital risk management focuses on threats and risks for enterprise's information and underlying IT systems processing them as they are implementing the full set of business processes in today's systems.

Keeping the current scenario in mind the call of action for an organization needs to be challenging the sacred cows and not miss an opportunity to grow; create a plan and capitalize on every knocking opportunity however small it may be and lastly create a healthy, diverse and resilient workforce.



WORKPLACE BULLYING

Vishal Soni
1st Year (1st Sem) Section C

During the Corona virus Pandemic, it may not seem incorrect to believe that workplace bullying would reduce due to remote working and limited staff. However, in many cases, we have found that workplace bullying has increased as a result of remote working.

"We are seeing minor things getting blown out of all proportion. Email communication can be volatile at the best of times; the written word doesn't convey nuance and you can't use body language to convey meaning." Says Adam Doughman, a senior associate at Keypoint Law. In this article, we discuss the reasons behind bullying- what are the causal factors of it? Under normal circumstances, there are three reasons causal to bullying. The first- a complex arrangement of hierarchies, the second- the nature of individuals, the third- personal benefits.

According to the first case, human beings arrange themselves in hierarchical orders, where some people are above others and there is a constant struggle for not falling below and for rising above. The concept of hierarchies is so powerful that Nietzsche said that everything is a result, direct or indirect, of the WILL TO POWER. In order to assert dominance, so as to bring oneself upwards or the other downwards, generally both, a person asserts their power on the other. The other reason along the same line is that the one who is bullying sees himself as superior as per the hierarchical order and acts in a bad manner consciously, out of spite. The second reason is inclination. When one regularly and consciously acts in a malevolent manner to another person out of dislike for the person, it is a classic example of bullying. The third is when a person consciously bullies another person so as to gain something (from the same person or, say, a favour from some other person).

Apart from the above cases, personality disorders and other psychiatric malfunctions can also lead to bully like behaviour. In typical workplaces, the bullies generally are one's superiors and colleagues and one's boss or the manager. However, one's juniors may also be bullies, generally indirectly. According to renowned experts who have studied sociology and human behaviour like Dr. Jordan Peterson, the best way to tackle the problem of workplace bullying is to speak up at the first signs of it, before the problem blows out of proportion.

The image shows a newspaper clipping from 'Dainik Bhaskar'. The main headline reads 'जोशी बिकना इंडस्ट्री एस्टेट के सेटेलाइट फ़ैक्स में बदलाव' (Change in satellite factories of Joshi Bikana Industrial Estate). Below the headline, there is a photograph of a large, modern industrial building with a glass facade. The text on the page is in Hindi and discusses the development of the industrial estate and the role of the government in providing infrastructure and facilities for the factories.

[illegible]

प्रभात खबर

जेडिबिरला इंस्टीट्यूट के सैटेलइट कैम्स में बदलाव



CONTEMPORARY DIGITAL METAMORPHOSIS AMIDST COVID CRISIS

Yashvi Maloo

1st Year (1st Sem) Section C

The Covid-19 pandemic is causing an unexampled global health crisis with severe socio-economic consequences. The Covid-19 outbreak is giving way to digital transformation in organizations. The Covid-19 outbreak changed the world as we knew it earlier. The pandemic has shut businesses, paused our lives and put the economies at risk. The statistics are advancing a jobs crisis a lot worse than that of the 2008 financial crisis. In May 2020, the unemployment rate in Organization for Economic Co-operation and Development (OECD) countries has slightly decreased to 8.4% after reaching in April 2020 8.5% - the highest unemployment rate in a decade. Currently the unemployment rate has decreased by 1.0% point to 6.9% in October 2020. It was the sixth consecutive month the rate has declined, but it was still merely twice the February rate of 3.5%.

Today our economy is becoming more digital and is known as "digital economy". The digital economy is the plain economy being more and more affected by digital technologies such as the internet, mobile connectivity, machine learning, artificial intelligence (AI), robotics and data analytics and other digital technologies that keep emerging. Digitalization refers to turning interactions, communications, business activities, and business models into

digital ones. Through digitalization, companies are changing the rules of the economy, which is becoming both more global and digital.

Regardless of the digital technology, digital transformation involves that something transformational in the business occurs. Digital transformation clearly implies using digital technologies to drive significant changes in the firm's business model. The Covid-19 context has given way to the digital transformation of businesses and entire industries such as retail, restaurants, and education. For instance, although electronic learning had been there before the pandemic, the Covid-19 pandemic accelerated and extended the digital transformation of traditional education organizations at all levels as the only possible way to continue their activities during the lockdown, but also in the new normal. Results on how schools and colleges have digitally transformed have been pretty decent.

Organizations are accelerating the adoption of digital transformation as the best way to avoid a short-term economic collapse and combat the COVID-19 pandemic with resilience. With the right steps and actions, businesses and governments can take the crisis as an opportunity to build for the future. Whether this trend has come to stay will depend on how we as humans define the role of technology in our work and life.

Today's modern era's unbeatable fact is that it is advancing in science and technology, and each of these is impossible without having the authentic knowledge resources. The ever increasing networking of management, technology, or economy ascends the need for intellectual capital, which ultimately convene in the organization's capital. To achieve the proper results, individuals need more than formal education; namely, one needs to keep up with the contemporary trends and knowledge that they need to forgather for the maximum result. This is achieved through training, creativity skills, personal skills, productivity, and technological adaptations, which would lead to the right synergy with seasoned organizational knowledge.

Companies mostly relied on technological developments in the past. While technology remains one of the core facets of a company's performance, it has become part of the internal involvement within the intellectual capital. Businesses lose out on the various interpretations of data, information, and knowledge. Data is a list of facts, and information is an understandable message. But there are no precise meanings of knowledge as it is created in the present, belongs to societies, generated by learning, consequences of actions, and much more.

THE UNEXPLORED WORLD OF CONTEMPORARY MANAGEMENT KNOWLEDGE MANAGEMENT

Shreeparna Mitra

2nd Year (3rd Sem) Section B



Knowledge is broadly classified into two terms, namely explicit and tacit. Explicit knowledge can be conveyed in different ways, while tacit knowledge can't be readily clarified as it is gathered with experiences, practice, or perceptions. Both of these go hand-in-hand. Knowledge management serves as a strategic weapon to develop employee skills and gathers the best human resource to achieve success. Without having the intellectual pool, there would have been no advancement in any field. Knowledge management could be used to increase business productivity and profitability in no time. It stimulates innovation, facilitates decision-making, taps on opportunities, and transfers the learned knowledge to others.

In a nutshell, knowledge management, when utilized correctly, will minimize organizational costs and open new roots for its developments, growth, and expansion. It allows an organization to secure a competitive business edge in the market. Firms must remove hierarchy and bureaucracy for a business to prosper and concentrate on ingenuity, versatility, adaptability, and growth, all of which are part of the knowledge. What are your views on information and its administration?



PERSONAL BRANDING FOR PROFESSIONAL MARKETING THE PRODUCT CALLED YOU

Rajeshwari Thaker

2nd Year (3rd Sem) Section C

Your brand is what people say about you, when you're not in the room.

The greatest example of what YOUR brand, your personal brand can do to your commercial brand for your business is Elon Musk's for Tesla. Tesla is a company, which never had a budget for advertising. You would wonder why an entrepreneur would ever take such a risk?

Not when you own the stage like Musk. And carry an aura like him.

The concept of Personal Branding has recently come into the limelight. One such factor, which contributed to its rise in popularity, is the pandemic we are witnessing. Personal branding is not something that has been invented recently.

The earliest mention of its essence can be found in the book 'Think and Grow Rich' written by Napoleon Hill in 1937. But the term itself was coined by Tom Peters in 1997 in 'The Brand called You'. Let's explain the concept first. Personal branding is an intentional effort by a person to elevate his position in his niche in an industry by projecting authority, highlighting their USPs to differentiate from competitors and elevating credibility to

ultimately advance in their career. A personal brand could be created for one's self by anyone- a doctor, a teacher, a manager or even an unemployed student.

But why should you really pay attention to it?

The reason behind it is- no matter where you are headed towards professionally, in the digital era, it is human nature to search up names of people we want to know more about, and the search results have an impact on the impression we create of the person.

Be it a date or an interview. You are surely getting looked up before or after. The easiest way to start is by trying to position yourself as an opinion leader in an area you have enough knowledge about. As a manager, you can contribute to your company's reputation through your brand. The key to building a successful personal brand and becoming truly influential is to consistently show up and be so great at narrating and selling your story that people HAVE to do business with you.

Now, go show up and serve your audience in every way possible and show them that you are worth investing in.

"It is time we all see Gender as a Spectrum instead of two sets of Opposing Ideals"

- Actress Emma Watson

In an age where we talk about equal rights for men, women, and the LGBTQIA+ community there are still occurrences of people being discriminated against because of their gender. Gender discrimination is not an issue, which one can ignore or tolerate silently.

A workplace is a neutral zone where nothing beyond skill, ability, intelligence and intellect should matter. People should realize that gender discrimination at workplace is a serious form of employment discrimination. Gender based discrimination is defined as undesirable action or differential treatment against a person that would not have occurred if the person had been of another sex. Gender discrimination is considered as a serious form of injustice and is illegal in certain circumstances in most of the countries around the world. Although, almost 104+ countries have laws to ensure equality at work only 6 nations in the world actually abide by them.

Whenever the topic of gender discrimination is raised, the argument revolves around subjugating women and rightly so. As of 2018, almost 23% women within the age of 30 have been sexually harassed at work and 43% of young mothers have experienced maternity discrimination. These instances negatively impact their work as well as mental health. Similarly, 37% of men say they have experienced gender discrimination and say it has had a negative impact on their career, including 23% who say the impact has been large.

GENDER DISCRIMINATION AT WORKPLACE

Trisha Datta

2nd Year (3rd Sem) Section C



As for inclusion of LGBTQIA+ community at workplace there is much more progress to be made in order to improve the lives and mental health of queer people. Still a number of countries do not provide Legal Protection to LGBTQIA+ employees. As of 2018, over half (53%) of LGBTQ employees heard lesbian and gay jokes at work and Transgender workers have faced adverse situations including bathroom accessibility, being deliberately referred to by incorrect pronouns, and having to tolerate inappropriate questions.

This topic will remain until we learn of treat employees as "humans" instead of mere genders. There have been many remedies introduced into the workplace that have tried to address the injustice towards men, women and the queer community in the workplace. Although there have been many improvements made in the workplace but there are still many inequalities left to be rectified. Remedies are needed to secure a fair and equal role in the workplace. Familiarizing everyone with anti-discrimination laws, celebrating an employees' success irrespective of their gender, providing equal pay and opportunities, strictly penalizing harassment, and assigning roles based on ability instead of sex can help abolish this adversity.



TESLA IS COMING TO INDIA

Mayank Sukhani
2nd Year (3rd Sem) Section A

Tesla, Inc. (formerly Tesla Motors, Inc.) is an American electric vehicle and clean energy company based in Palo Alto, California. Tesla's current products include electric cars, battery energy storage from home to grid scale, solar panels and solar roof tiles, and related products and services.

Union Minister for Road Transport and Highways and the Minister of Micro, Small and Medium Enterprises Nitin Gadkari on Monday told The Indian Express Idea Exchange programme that US clean energy and electric vehicle company Tesla will start operations in India in early 2021.

During the conversation with Indian Express editors, the minister underlined the push for electrical cars in the country and said a lot of Indian companies were also working on electrical vehicles that might be more affordable, but technically as advanced as the Tesla.

He said Tesla will start operations first with sales and then maybe look at assembly and manufacturing based on the response to the cars. "India is going to become a number one manufacturing hub for auto in five years," Gadkari added.

What Government Has Done

Indian government has reduced GST rate on EVs from 12% to 5% in the Union Budget 2019 to encourage electric vehicles. The Indian government gives an additional tax benefit of Rs 1.5 lakh on the interest paid on loans taken to buy EVs. The EVs in India are exempted from paying road tax for vehicle registration.

Coming To India

In October, Tesla CEO Elon Musk had suggested that the company will come to India in 2021 while responding to a tweet from India. "Next year for sure," Musk had replied when a handle called Tesla Club India checked with him about the company's progress in India.

Reports suggest the first model to come to India will be the more affordable Tesla Model 3, booking for which could start in a few weeks. However, the Economic Times report said the sales will happen only in the second half of the year. The completely built units will be imported and likely to be priced Rs 55 lakh onwards. Tesla will most probably handle sales directly as it does in other parts of the world.



UNDERSTANDING MONEY AND ITS MANAGEMENT

Keshav Gattani
3rd Year (5th Sem) Section B



All of us have at some point of time or are currently worried, about money. Talking about money, even if you have it, is a curious taboo. We rarely have an open and honest conversation about our spending and saving habits.

We worry about our investments the way we worry about our weight. Instead of dieting or investment being a habit we only think of them as a remedial solution when our weight or bank balance goes too high or too low.

Covid-19 has made having an open discussion and a proper financial plan inevitable, if we want financial freedom in our lives. There is a lot more to financial fitness than just investment we need a proper plan and not a single shot solution.

The power compounding truly is wonderful and to reap its full benefits we need to stay committed to our goal. The earlier we start saving and investing money the better prepared we are for our future surprises about money.

We need to understand the difference between an asset and a liability and stop doing things just the way everybody is doing it, we need to stick to our plan and make decisions that are good for our personal finance.

Many say savings are a cushion for a rainy day. It is always good to have some investments with high liquidity that can be utilized in times of emergency. All in all, it is advisable for an individual to engage a professional financial advisor for proper guidance on creating a financial plan and move towards achieving your financial goals. Creating a financial plan can be time-consuming and may require you to face up to some financial realities that you have been avoiding, but it is worth it in the end.



WORKFORCE DIVERSITY

Anulekha Das Gupta
1st Year (1st Sem) Section C

As we enter the 21st century, a fundamental shift is occurring in the world economy. We are moving towards a world in which barriers to execute cross border trade and investments are tumbling, intercontinental distance seems to be shrinking due to advances in transportation and technology. In short, we can say that day by day the world is becoming a global village due to globalization. The world has recognized India as one of the prime economic drivers in the global scenario. Various companies are coming India to explore this opportunity. In order to survive in this type of cut throat competitive world the organizations have to hire an effective workforce that can



THE WISTRON INCIDENT

-Vandalism of the Corporate Ethics or Make in India Mission too?

Aditya Gupta

3rd Year (5th Sem) Section A

Greed has always been known to be a Sin be it a personal one or a Corporate one. On 12th of December the Volcano of Violence erupted at the Wistron Corporation, a facility near Bengaluru proved it true once again. The underlining reason for the chaos and the damage was non-payment of wages and poor working conditions.

Wistron is a Taiwanese company and a key manufacturing partner for apple in India. The company invested close of Rs3000 Cr. to build the plant with a business motive of assembling iPhone 7 and iPhone SE. The Government, in turn, offered multiple benefits and easy facilities to lure the company. The presence of the company did create the employment and helped the overall working community but the ethics were definitely violated. There was Brutal exploitation of employees with less safety standards, non-payment of overhour work and the grievances time and again went unanswered. Now, there are two perspectives to look at this issue. The first one being, the Vandalism of the corporate ethics and the second one Make in India Mission.

Multi-Billion-dollar companies and conglomerates have set themselves as the benchmarks for the emerging competition. They undoubtedly have the profit-making goals but at the same time they shouldn't forget the responsibilities and the commitment they have towards the employees. And ALAS Wistron couldn't take care of its second commitment. Apple Inc., one of the world's largest companies should treat its employees

with dignity and respect. Time and again violation of the employee and Labour conduct doesn't draw a favourable picture of its reputation in the market. Mistreating the employees and going against the labour ethics is at all cost unacceptable and the Corporate greed shouldn't overpower the Corporate culture and commitment with gets reflected each time with the Company's actions and the steps it takes to mend the same.

But the Vandalism isn't for the company alone. The state is justifiably worrisome about the reputation of "MAKE IN INDIA". The incident and the move are going to affect the investors' sentiment. Vandalism isn't really an optimal solution. It only begets more problems. Lacklustre management and Personal benefit goals to increase state profit in particular and national profit in general has once again cast the limelight on India's flimsy labour laws. The government indeed welcomed the company in India but it couldn't take care of the long-term employment. Such a mismanagement and approach are only going to draw a negative image of India's working culture and Corporate environment. Make in India mission which is ready to welcome the multinational giants like Tesla in the Indian Market will definitely create a matter of doubt in Investors mind which in turn will Vandalise the Government's mission.

In a cocoon, the Wistron incident was entirely avoidable. But Corporate greed and Government apathy paved the way for one of the worst incidents which depicted a very worrisome picture of the Global Corporate ethics and mismanagement.

handle such competitive environment. Employing diversified workforce is very essential for every organization. In the current scenario the organizations that employ quality and competitive workforce regardless of their language, gender, religion, and caste can only compete with strength at the marketplace. Human resource is an important asset for any organization. Without employees, the organization cannot move an inch. To manage diversified workforce is a big challenge for any organization. Diversity is the key to creativity. One of the most important ingredients for creative thinking is diversity. Diverse teams produce more creative results than teams in which all members are from a similar background. Teams can use personal creativity-diversity techniques in order to generate more ideas. In addition, team leaders and those putting together teams should strive for diversification to yield more creativity in their goals. People from various departments, with various educational backgrounds and, ideally with different cultural backgrounds will provide a wider range of knowledge to extract information and build upon ideas. In order to have diverse teams in a company, it is essential that employees are diverse in background, knowledge and experience. Ideally, hiring people from other countries and communities aids in creativity. Not only do such people provide diversity within the

workforce, but each of them will also have networks of professional associates whose knowledge they can tap in order to solve problems and accomplish tasks. Needless-to-say, diverse people will have diverse networks and provide the company with a vast network at its disposal.

Major Companies today are embracing workforce diversity and some of them are:

Mastercard consistently makes it into the Top 10 of Diversities' 50 Best Companies for Diversity list. They believe "diversity is what drives better insights, better decisions, and better products. It is the backbone of innovation". **Accenture** believe that "no one should be discriminated against because of their differences, such as age, disability, gender identity and expression, religion or sexual orientation. "They even enable professional development programmes for women, LGBT and ethnically diverse employees to build skills for success.

No two humans are alike. People are different in not only culture, race, social and psychological characteristics but also in their perspectives. Society had discriminated on these aspects for centuries. Diversity is what makes the work force heterogeneous.



E-PHARMACY DISRUPTING HEALTHCARE/MEDICINE MARKETS

Reality or Myth?

Brandon Chowdhury
3rd Year (5th Sem) Section A

In the 3rd Quarter of 2020, the E-commerce giant Amazon launched a new online pharmacy in Bangalore with the intention of increasing its presence in yet another online retail segment in one of its biggest overseas markets. The Indian giant Reliance too has decided to enter the online pharmacy market having acquired a majority stake in the Online pharma company Netmeds for Rs. 620 Crores. Both companies have identified the potential impact the growing E-pharma sector may have on the entire Indian Pharmaceutical market, especially with the COVID-19 pandemic wreaking havoc all throughout the world.

As per a Frost and Sullivan report the E-pharmacy sector was at a net Valuation of Rs.3,500 Crores in 2018 and is expected to grow by 63% to reach Rs 25,000 Crores by 2022. The purchase of medicine online has been slowly gaining momentum over the years and with the pandemic has given it a substantial boost to online sales as people are more reluctant to go to the local medical stores and risk getting infected. Like other online E-commerce platforms people prefer to have their goods delivered directly to their doorstep which also includes Medicine. However the question is whether this growth and the strong presence of online retailers sustain in the post-covid era? Will the consumers shift to online retailers simply as a temporary action in response to the pandemic and will they return to the "friendly neighbourhood chemist" after the pandemic blows over? Will E-pharmacy make a serious dent in the healthcare market?

What is E-pharmacy?

E-pharmacy is simply an online chemist that aims to provide the same services as a regular chemist but through an online platform. Just like Swiggy, Grofers and Amazon, E-pharmacy shops aim to allow us to purchase our medicine at the comforts of our own homes. All we need to do is to provide our prescription which will be verified by the store and simply place an order through the app. Although E-pharmacy is at its initial stages, it has the potential of turning into a dominant industry segment in the near future as long as online retailers are able to successfully communicate the benefits they provide over offline retailers and are able to overcome the hurdle of Government Regulations.

The regulation problem

When it comes to E-pharmacy regulation, there is a significant dearth of accuracy and unambiguity in rules and regulations concerning the control and monitoring of online sales of medicines especially concerning medicines that might potentially be addictive and might lead to drug abuse.

In early 2018, the Govt. of India introduced a set of draft rules concerning the regulation and operation of E-pharmacies in India. Two years later the rules still have not been finalized into a proper resolution, as a result E-pharmacies in India continue to dwell in a regulatory limbo. There are no laws covering the distribution of sensitive drugs, Verification of prescriptions and data security issues concerning the consumers' data.

The National Digital Health Mission announced by PM Narendra Modi in August 2020, signifies that changes will come within the healthcare landscape and that online sale of medicine will be available. It is a need of the hour for the Indian government to bring about effective litigation of the online sale of medicine and the operations of E-pharmacy.

The Value Proposition issue

Another problem in this is, not being able to communicate an effective value proposition to the consumers in order for them to accept E-pharmacy as a genuine permanent alternative to traditional "brick-and-mortar" pharmacies as opposed to a contingent adoption taken in light of the pandemic and frequent lockdowns.

Although the above issues are present, there still exists an opportunity for improvement within the E-Pharma space and some suggestions for companies to improve their foothold in this market include:-

1. Availability of a wider number of products and services not always provided by Traditional "brick-and-mortar" pharmacies like Homeopathy, location of blood banks, consultation with doctors, home-based medical test, Ayurvedic medicine and other more specialized medicine.
2. Affordable pricing of medicine. The items offered on online portals tend to be approximately 10% to 25% cheaper than their offline counterparts.
3. Along with providing healthcare products such portals have various blogs and articles containing various information regarding the medicine purchased, such as dosage requirements and adverse side-effects. It also provides various information regarding certain ailments and conditions helping spread knowledge and awareness regarding certain diseases.
4. Ease of access in rural areas. In many backward and rural regions "brick-and-mortar pharmacies" are few and far between and one needs to travel long distances in order to get the medicine they require. However E-pharmacies overcome this by providing doorstep deliveries within a short period of time. The strong penetration of affordable 4G internet in rural areas with the help of Reliance's Jio has been a huge enabler.

E-Pharmacy has the potential of revolutionizing the Healthcare/pharmacy industry in a significant manner however it is wholly dependent on whether the environment from now onwards will be conducive for the operations of such businesses and whether such businesses are able to capitalize on the opportunities available. The future does look bright for E-pharmacies with the entry of big players such as Amazon and Reliance into the market however certain issues concerning the regulations within the industry and proper marketing communication need to be addressed, only then E-pharmacies can make a successful exit from the COVID bubble and truly become the new "friendly neighborhood pharmacist".

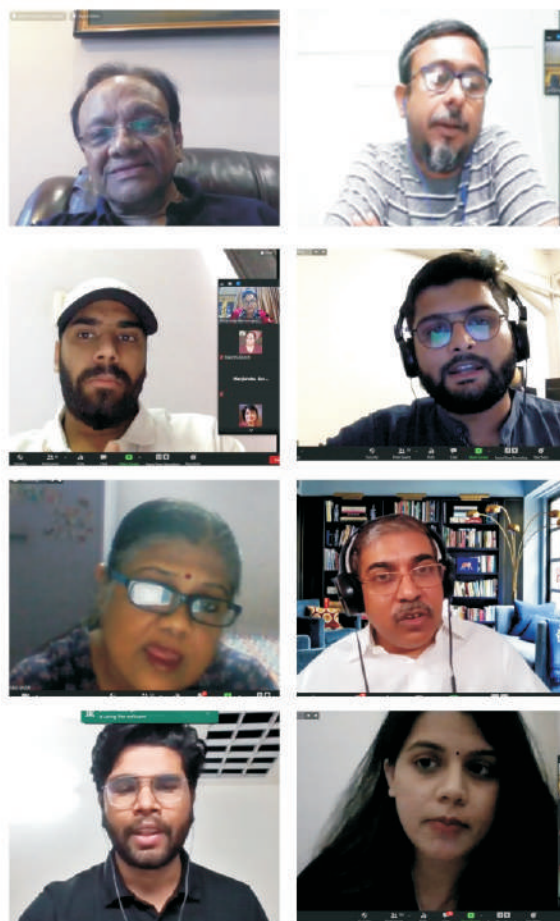
WEBINARS

Organized by the College

The students of the J.D. Birla Institute were privileged with a series of interesting, insightful and knowledgeable sessions with some of the achievers in the field of management, through various webinar sessions during the pandemic. This provided them with more than just a sneak-peak into the real situations.

The experts included personnel from both the corporate world and academia - Mr. Pradip Chopra, Ms. Agnimitra Paul, Mr. Gautam Chhabra, Ms. Saakshi Madhogaria Zatakia, Mr. Sumit Ray, Professor Arnob Sen, Mr. Jai Vardhan Saraogi (JDBI Alumnus), Ms. Drishti Shah (JDBI Alumnus), Mr. Akshit Baghla (JDBI Alumnus), Mr. Siddharth Agarwal (JDBI Alumnus), Mr. Atanu Ghosh, Mr. Nilay Jayswal, Ms. Priya Gupta, Dr. Nandini Ghosh, Mr. Aakarshan Sethi, Mr. Aaqib Hussain, Mr. Abhijit Chandra, Dr. Mithun Nandy, Dr. Subrata Chattopadhyay, and Dr. Subhaji Bhattacharya.

The students not only acquired an overview of what it is like in the 'real world', but also got an insight into the challenges faced during business transactions, ways to overcome such challenges, intra-organizational load of handling pressure and working simultaneously, methods to reduce such pressures, ways of executing a task with a group towards a single goal, marketing formats and strategies to stay ahead of the competitors, understanding the needs of the target customers, recording finance properly, understanding of human resources, and leaving no stones untouched. Inquisitive students got the opportunity to ask numerous questions to understand better and clear their doubts.



In-short, the webinars covered from the very thinking process to start a business, to execution of the same and further into competing with and being the best in the field.

These sessions have taught the students to not just aim higher, but to aim higher with a plan and structure having definite steps to reach the goal. The students also got a few career counseling sessions, which not only helped them to construct the best career roadmap for them, but to also lay a clear vision of their selected path.

TITLES OF THE WEBINARS SINCE MAY, 2020

1. Business Opportunities in Current Adverse Situations
2. Charm your way to Success
3. Positive Mental Health is the Key to Success
4. The Art of Eating Smart
5. Start-up Entrepreneurs Success Stories (Series-1)
6. Start-up Entrepreneurs Success Stories (Series-2)
7. Start-up Entrepreneurs Success Stories (Series-3)
8. Start-up Entrepreneurs Success Stories (Series-4)
9. Strategies for Revival of Economy Post Lockdown
10. India's Advantage vis-a-vis China's Threat
11. Covid and its Impact on Industry
12. Covid Experience from an Environmental Perspective
13. Career Counselling

14. Lets Adopt an Attitude to Contribute
15. Entrepreneurship
16. Social Media Marketing
17. Interpersonal Skills and Public Speaking
18. Entrepreneurship in Family Businesses
19. Approaches and Issues in Workplace
20. Contemporary Initiatives in Business
21. Addressing Domestic Violence : Pathways to Empowerment of Women
22. Video Marketing-The X Factor in Digital Disruption
23. Demystifying Block Chain: Implication and Concern.
24. Delivering Brand Value through Aesthetics
25. The Business of Doing Good
26. Menstrual Hygiene
27. Career Counseling (Session-1 & Session-2)

20 hrs.-2 day Management Development Programme AI-ENABLED BUSINESS

J.D. Birla Institute's Department of Management organized an MDP on AI Enabled Business on 11-12 December 2020 on the virtual mode (Zoom). It was based on the Institute's vision of keeping up with the times by incorporating Artificial Intelligence in the field of Marketing, thus extending its scope in different areas of business.

The state-of-the-art technologies were discussed in the MDP over the two days by various industry personnel including Mr. Lokesh N (Research Engineer - IBM Bengaluru), Mr. Atanu Ghosh (Founder & CEO - Bluebeaks Solution and Salt & Soap), Mr. Barun Sarkar (Co-Founder and Director - Einfach Business Analytics Pvt Ltd), Dr. Swapan Purkait (Director - NETTECH Pvt Ltd) and Mr. Rajat Mukherjee (Principal Solution Architect (Data & AI) - Cognizant Technology Solutions India).

Among the topics discussed were: overview of AI and machine learning concepts, data quality for AI, supervised and unsupervised learning, deep learning, digital disruption in marketing, strategy of data-driven marketing, predicting sales and effectiveness of promotions using regression, market basket analysis and recommender systems, search engine marketing, web analytics, social media marketing.

Participants attended from diverse industry spectrum as also academia. They benefitted immensely from the MDP, which was evident from their online feedback.



CONTENT of the programme

- Fundamentals of AI/ML
- Data-Driven Marketing
- Data Visualization using Tableau
- Digital and Social Media Marketing
- AI, ML Applications in Marketing

Some Participating Companies:



Experts who conducted the PROGRAMME



Lokesh N

Research Engineer
(IBM Research Labs, Bangalore)



Mr. Barun Sarkar

Co-Founder & Director, Einfach Business Analytics PL
and IIM-Ahmedabad Alumnus



Mr. Rajat Mukherjee

Principal Solution Architect (Data & AI)
Cognizant Technology Solutions, India



Mr. Atanu Ghosh

Founder & CEO
Bluebeaks Solution and Salt n Soap
Digital Transformation Evangelist



Dr. Swapan Purkait

Director
NETTECH Pvt. Ltd.



Invictus, 2020

An event whose august and popularity is engraved in every student in the city, being devised for over five months for a three day extravaganza, having nearly fifty events, more than twenty-five college participants across state and thirty plus sponsors with a popular celebrity line up for three consecutive days, one of the most famous and known for its student-initiated character, Invictus is the most awaited event, every year, at J.D. Birla Institute.

Invictus is an opportunity for the students of the J.D. Birla Institute that aims to diversify knowledge through a practical approach as the event is planned, carried and executed solely by the students under the lookout of the teachers. The event not only teaches management but also paves way for the students interested in various other fields such as cultural and sports, as it bestows not only organizing management, cultural and sports events, but also participating in them, representing the college.

The last Invictus was held in February 2020, which was the sixth chapter in the tale of its ascendancy and excellence as the novel of management convention was hosted in the year 2015 and since then, with its endeavour, it has forged a creative and extraordinary dent in the city's perception of management. Every consecutive year, Invictus has changed but only to be the better version of itself through the ideas and advancement of the young minds which makes its success unquestionable and undeniable.

Over the years students and guests have witnessed the opus augment of peak management and event presentation stimulating the level of astonishment in every mind with the diverse avidity for management, leaving thoughts of appreciation and emotion of enjoyment through the entertainment in Invictus.



Sports & Games

The much awaited Annual Sports Day was held on 3rd February 2020, with great zeal, excitement and frolicsome atmosphere. The programme began with the welcome address by the Principal Prof. Deepali Singhee. The Chief Guest for the day was Mr. Raja Venkat, former Ranji cricketer and national selector, and Guest of Honor Mr. Gurjinder Kumar, footballer currently playing for Mohun Bagan.

The Chief Guest in his address to the gathering emphasized the importance of sports in a child's life. The crowd entered into the spirit of the occasion with the hoisting of the JDBI flag by the Chief Guest, Mr. Venkat, who declared the sports meet open. Thereafter, the students representing various sports of Jadavpur University carried the torch and lighted the lamp.

The stage was set for the annual sports to start. The participants were loaded with energy and waiting for the races to start. The crowd was equally excited to see their friends win the race. The first race was a 100 metre sprint which filled the air with cheering and tons of encouragement for the young athletes followed by other races like 200 meters, 4x100 meters relay, shot put, sack race, and others.

The prize distribution ceremony was held right after the races got over and ended on a positive note as Mr. Raja Venkat quoted "Participation is greater than winning as it makes us realise where we stand and pushes us to do better".

The day was closed with the vote of thanks given by the Head of the Department.

We loved the day as it was full of excitement, and we are waiting eagerly for the Sports Day to come again next year.



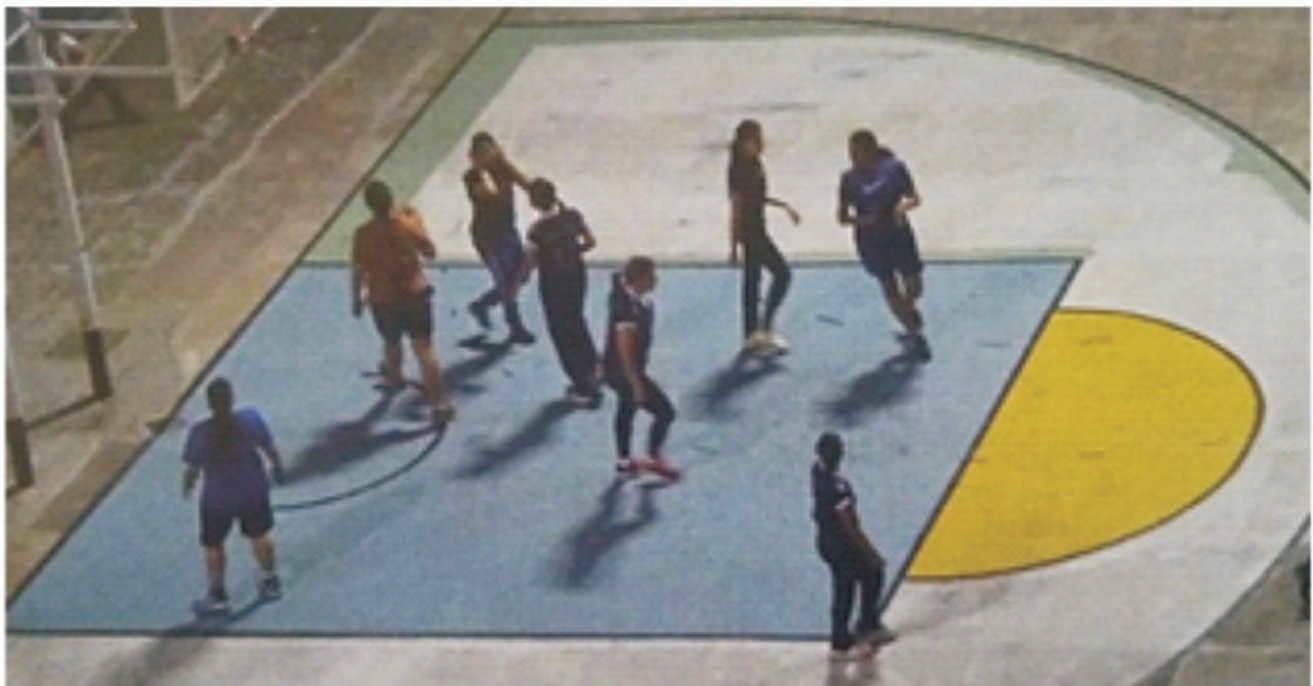


Engaging oneself in sports and games is essential. In a world where most of us are becoming more and more sedentary, sports and games are a welcome relief. It helps in promoting a healthy mind and body. Building physical and mental strength can help one fight the toughest battles of life. Active participation in sports and games offers a child a change from the monotony of a daily routine, and keeps stress and anxiety at bay. It is a smart way to iron out frustrations of most individuals.

Our college largely gives importance to sports and games and encourages students to be a part of it. The games in which students are seen involved include basketball, volleyball, cricket, football, and table tennis. The college team for each of these games participate in various inter and intra college tournaments around the

year. Student who performs well gets recognition and are rewarded. This pushes everyone to actively take part and perform better each day. The teaching faculty members constantly encourage the students, and are also seen playing with them in their spare time. Ample opportunity and support that the college provides makes it attractive for the students to get actively involved in sports and games.

Each game offers a different life lesson. It prepares one to be patient and strong. It points out that planning and strategy is important in life. It also helps us learn things such as leadership, accountability, and respect. Therefore, it is very important to include sports and games in one's life.



College Picnic

Picnics dent monotony, and give us a break from our daily chores which often make us sullen, lethargic and dull-minded. Our college had organised a picnic for the Department of Management on the 20th of February 2020, at Diamond Resorts (off Diamond Harbour Road near Ibiza).

All the three years had joined in for the picnic, with the maximum participation from the enthusiastic 1st year students! The students assembled at the College, and departed for the picnic spot at 9 am. It was a one-hour journey. Students had their breakfast at the resort right after disembarking from the buses.

The picnic spot was quite spacious and tranquil. It had long tree-lined walkways with stretches of fields on both sides, and a small pond. It even had a small children's park. The day was really well-spent - playing and interacting with each other. The students enjoyed a lot by playing several sports like cricket, football, badminton, and volleyball. Teachers joined the students for the games. The students departed from the picnic spot after having a nice lunch at around 3 pm.

The picnic was very refreshing and stress-relieving for the students, particularly since this excursion took place right after the college fest had ended. The excursion was really memorable and everyone came back rejuvenated.





Student's Team Building Excursion

The first year in college is unique. You are suddenly all grown up and taking responsibility for yourself. Along with the joys of joining a wonderful college and looking forward to a fulfilling career ahead, you are also faced with challenges. One such challenge is interacting with your batch-mates. As simple as it may seem, it is indeed very difficult especially for some of us who find it tough to mingle with others quickly. Some of us are apprehensive about others, some of us are eager to make new friends, while some of us are clueless about how to proceed. There is one thing that all of us understand though, is that we have to make an effort to adjust because we will be together for the next three years. Of course this time may seem too stretched for some of us while it may seem too brief for others. Whatever the case may be, the first few months in college are indeed novel.

J.D. Birla Institute has devised a wonderful way to tackle this unique beginning phase of college life for students. Every year the first year students of the Department of Management are taken to a new place, usually away from Kolkata, for a Team Building Excursion. For most students, it is the first time they go on a tour without their parents.

This excursion is planned well in advance and aims at helping all the first year students to interact with and get to know each other outside the college premises. It is a completely fun-filled three days when students and teachers thoroughly enjoy themselves. Ice-breaking sessions usually mark the beginning of the tour where students introduce themselves properly to everyone. They participate in different management games tailored to enhance discipline, team spirit, coordination and

communication skills. Local site seeing, splendid luxurious accommodation, good food, fun and laughter are highlights of the excursion. Overall students and faculty members enjoy the events and carry with them some wonderful memories to cherish.



Faculty Team Building

A Faculty & Administrative Staff Team Building Excursion was held on 5th February at the Fortune Park, Panchwati. Twelve faculty members & ten administrative staff and one accounts staff member including the Principal participated. Several team building games were conducted by Mr. Divyak Doshi & Mr. Oneil Pramanik.



Convocation

The 5th Annual (Independent) Convocation was held at the Vidya Mandir Auditorium on 25th January 2020. Prof. Suranjan Das, Vice Chancellor, Jadavpur University graced the ceremony as the Chief Guest and delivered the Convocation Address. Dhruva Mukherjee, Executive VP (Dailies), ABP Group was the Keynote Speaker. 460 students from the Management departments (Batch 2016-2019) received their degrees. Ten students received the University Gold Medal for their outstanding performance..



Makeover of the Satellite Campus

Over the last couple of months, the Satellite Campus of J.D. Birla Institute, which houses its Department of Management, has undergone a makeover of sorts. The campus now sports a neat, clean and well looked after visage. The Principal, Prof. Deepali Singhee, and her team have meticulously beautified the campus mainly utilizing and recycling already available material thereby minimizing costs. The walls have been decorated with important quotes from well known personalities. A wall has been dedicated to former students who can be designated as achievers, and their photographs constitute the "Hall of Fame." It is a sure motivator to current students to aspire for entry into the hallowed group. The students have been gifted with an "Adda Zone" and a well decorated but comfy Students' Council Room.



Entrance

Changes Made

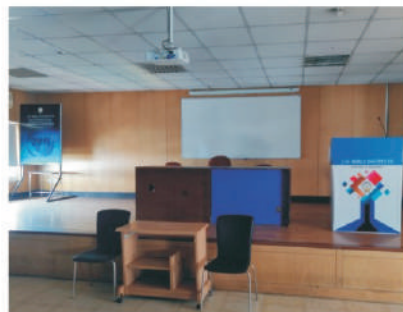
1. Library revamping with additional seating
2. Newly refurbished Examination office
3. New room for Administrative Officer
4. Reorganizing of conference room with projector
5. Store converted to Student's Council Room
6. Corner for Alumni hall of fame
7. Revamped infirmary and counseling room
8. Beautification of campus wall through graphitti.
9. Gallery of quotations
10. New signages
10. Colour coordinated furniture in classrooms



Conference Room



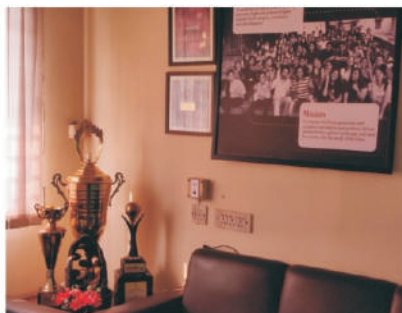
Learning Resource Centre



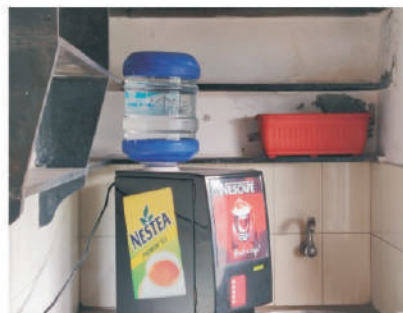
Seminar Hall



Infirmary



Visitor's Room

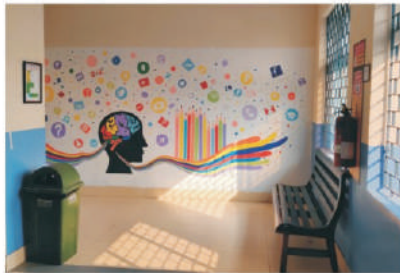


Pantry

Graffities Painted by Students



Graffiti-1



Graffiti-2



Graffiti-3

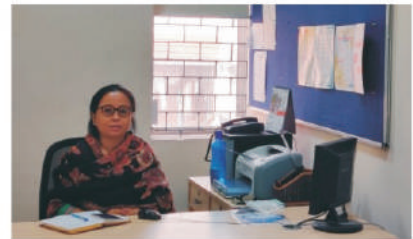
New Offices



Principal's Office



EA & PA to the Principal



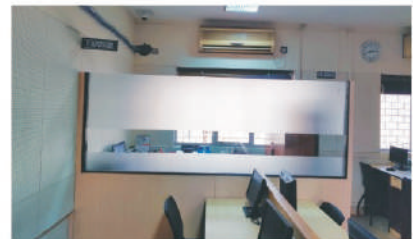
Placement Officer



Administrative Officer



Examination Officer



IT Supervisor

Student's Information



Notice Corner



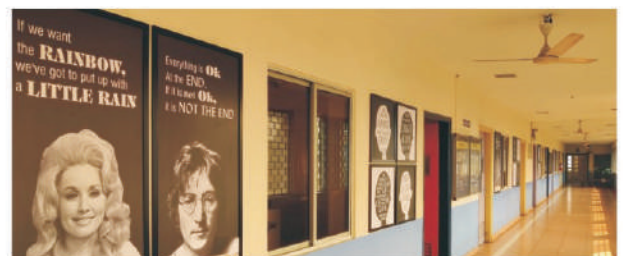
Photographs-1



Photographs-2



Corridor (4th Floor)-1



Corridor (5th Floor, A Wing)

Canteen



Internet Zone



Canteen



Recycled Garden

Library Inauguration

The Learning Resource Centre of Department of Management, J.D. Birla Institute has been restructured and redesigned recently. A new section (Fiction) was added to the LRC of the Department with 447 English and vernacular book. The LRC was also rearranged to increase the reading space and four more computer terminals were installed in the OPAC Centre for the students to avail the online databases such as EBSCOhost.com, CMIE Prowess, CMIE Industry Outlook and access the LRC resources. The renovated LRC was inaugurated by Brig. V. N. Chaturvedi, Secretary General, Vidya Mandir Society in the presence of Ms. Mukta Nain, Director, Birla High Schools, Mr. N. Banerjee, Deputy Secretary General, Vidya Mandir Society and Prof. Deepali Singhee, Principal, JD Birla Institute on 16th December 2020. The event was shared live online, and many students, both former and current, joined in.



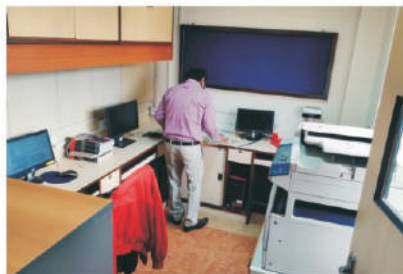
Brig. V.N. Chaturvedi, Secretary General, Vidya Mandir Society inaugurated the New Fiction Section at LRC



Students OPAC Centre



Office of the Head Librarian



New Processing Centre

NSS-Food Drive

Students undertook the 'Food Drive' to feed the under-privileged during the Lockdown in Covid-19 pandemic. Students devised a unique 'food chain' model, whereby each took turns to provide meals to the needy.



Outgoing Batch of 2017-2020



BBA (Sec-3A)



BBA (Sec-3B)



BBA (Sec-3C)

Every year a photoshoot is conducted for the outgoing students to capture and retain their college journey as memories.