

EXPOSURE



E-WALL MAGAZINE

JULY 2021-DECEMBER 2021

**BIYANI INSTITUTE OF
SCIENCE AND MANAGEMENT
(DEPARTMENT OF COMMERCE AND
MANAGEMENT)**

E-WALL MAGAZINE



ACKNOWLEDGEMENT

It is a matter of pride and honor to introduce this special edition of **E-wall Magazine- “EXPOSURE”** – The magazine from **Commerce & Management Department**. This issue of magazine on various topics of **Commerce & Management Students**.

We are sure the magazine will serve as a valuable addition to the management literature and will also prove to be a valuable knowledge. We would also like to place on record our sincere thanks to **Dr. Sanjay Biyani (Director)**, **Dr. Neha Pandey (Principal)**, and **Dr. Devika Agarwal (HOD Commerce)** for their unrelenting support to **EXPOSURE**. We also sincerely thank the appreciable efforts of **Assistant Professor Shikha Dugar (MBA Coordinator)** for helping to bring out the issue of this magazine.

We also grateful to reviewers for providing their comments and suggestions. Our sincere appreciation goes to all the students for their contribution and to the readers for their incessant support. We look forward to your comments on this issue and suggestions on matters concerning the Magazine.

S.NO	TOPIC	NAME	PAGE NO.
1	SAMAY	KHUSHI AGARWAL(MBA 1 ST SEM 2021)	7
2	Zerodha	Ishita Mittal(MBA 1 ST SEM 2021)	8
3	The unbeatable beast	Radhika Tiwari(MBA 1 ST SEM 2021)	11
4	How does Advertising have an effect on consumer behaviour?	Shweta Nathawat(MBA 1 ST SEM 2021)	13
5	Dr.Vivek Bindra	Muskan Vashishth(MBA 1 ST SEM 2021)	16
6	Youth Talk	Khushbu Jangid(MBA 1 ST SEM 2021)	17
7	Paytm	Anjali Sharma(MBA 1 ST SEM 2021)	20
8	MBA chaiwala success story	Dolly Sharma(MBA 1 ST SEM 2021)	24
9	Planning is my Tharapy	Shivani Somani(MBA 1 ST SEM 2021)	26
10	Innovative skills	Soniya Agarwal(MBA 1 ST SEM 2021)	31

11	Swiggy	Mona Sayyed(MBA 1 ST SEM 2021)	33
12	Sourav Joshi A successful Youtuber	Tarana Khandelwal(MBA 1 ST SEM 2021)	35
13	What is healthy lifestyle?	Poonam Singh(MBA 1 ST SEM 2021)	37
14	Sandeep Maheshwari	Ritu Shekhawat(MBA 1 ST SEM 2021)	39
15	How to overcome failures in your life?	Krati Agarwal(MBA 1 ST SEM 2021)	41
16	Nykaa success story	Shivani Jangid(MBA 1 ST SEM 2021)	43
17	26/11 Attack Crisis Management	Nidhi Kuri(MBA 1 ST SEM 2021)	48
18	Women empowerment	Dhatri Tiwari(MBA 1 ST SEM 2021)	50
19	7 rules of Life	Mansi Singh(MBA 1 ST SEM 2021)	54
20	How to become a Successful businessman	janvi Khandelwal(MBA 3 RD SEM 2020)	55
21	Forex Market	Preetma Ramdatti(MBA	59

		3 RD SEM 2020)	
22	Block Chain	Mansi Chauhan(MBA 3 RD SEM 2020)	60
23	Indian Economic Outlook	Amisha Sinha(MBA 1 ST SEM 2021)	62
24	The benefit of compition in Business	Tanisha Gupta(MBA 1 ST SEM 2021)	67
25	GST	Nisha Singh(MBA 1 ST SEM 2021)	70
26	CHAI SUTTA BAR	RESHU AGRAHARI(MBA 1 ST SEM 2021)	72
27	YOUTUBE EARNING	AFSANA BANO(MBA 1 ST SEM 2021)	78
28	CHANNEL MANAGEMENT	AYUSHI GOYAL(MBA 3 RD SEM 2020)	81
29	BIG MARKETING IDEAS FOR THE SMALL BUSINESS BUDGET	SIMRAN AGARWAL(MBA 3 RD SEM 2020)	82
30	COMMUNICATION ETIQUETTES	DEEPIKA SHARMA(MBA 3 RD SEM 2020)	85

SAMAY

I am time
Wasting me is a crime
Some people treat me like a sublime
Even though I am the only one who is sublime

I makes days and years
If you disrespect me, you will shed tears.
But if you use me well, you will forget about fears.
That's my rule, learn it or I will teach you by with spares.

I 'm all yours,
The way, the sea belongs to the moon,
The way ,the moon belongs to the sky,
And even if the jealous stars break
and shatter upon the milky way,
I will still see heaven in your eyes.

I am time
Wasting me is a crime.



ZERODHA

Zerodha Broking Limited is an Indian financial services company offering retail brokerage, currencies and commodities trading, mutual funds, and bonds.



Founder

Nithin Kamath Founder, CEO
Nithin bootstrapped and founded Zerodha in 2010 to overcome the hurdles he faced during his decade long stint as a trader. Today, Zerodha has changed the landscape of the Indian broking industry. He was named one of the “Top 10 Businessmen to Watch Out for in 2016 in India” by The Economic



Times for pioneering and scaling discount broking in India.

POINTS	INFORMATION
•Date of Establishment	2010
•Place	Bangalore
•India Revenue	INR 7,000 crore
•Registered Address	153/154, J.P Nagar Opp. Clarence Public School, Bangalore

•Company Status	Active
Website	Zerodha.com
Telephone no.	918047181888

PRODUCTS

- Zerodha kite
- Zerodha Varsity
- Zerodha Coin
- Zerodha Sentinel
- Zerodha Kite Connect API

WRESTLING FIGHTER

Dangal , the world famous Bollywood movie is a riveting story of Mahavir Singh Phogat, a former wrestler and a disciplinarian parent figure .The movie traces his life story, as he pushes his

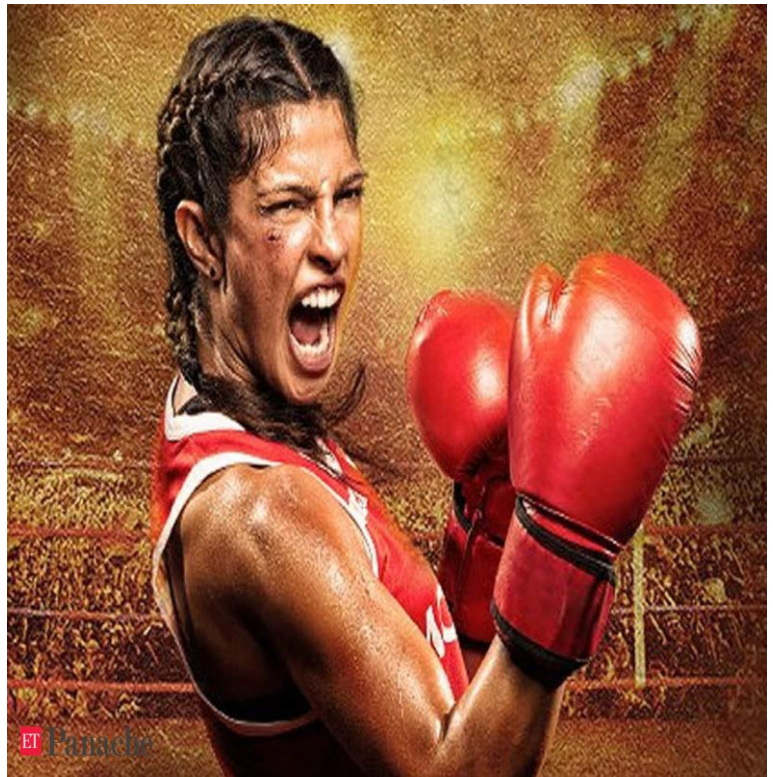


daughters to fight for fame, glory, and pride. A brave heart saga, it inspires one to keep fighting the good fight and overcome all odds in the process. Though the literal meaning of ‘Dangal’ is wrestling competition, the movie is so much more. In a nutshell, it could be described as a wrestling of ideologies. As much as the movie coaxes the viewer to stand up and applaud, there are many lessons to be learnt from this movie which could stand us in good.

Believing in yourself is the key to success. In spite of all the training by her father and coach, Geetha Phogat struggles hard to win the gold medal, during the final moments of the match. Her self-confidence and preparedness, help her in making her lifelong dream come true.

The Unbeatable Beast

Mary Kom is a 2014 Indian Hindi-language biographical sports film based on the life of the eponymous boxer Mary Kom, directed by Omung Kumar and produced by Viacom18 Motion Pictures and Sanjay Leela Bhansali. The film stars Priyanka



Chopra in the lead role, with newcomer Darshan Kumar and Sunil Thapa in supporting roles of her husband and mentor, respectively, and depicts Kom's journey of becoming a boxer to her victory at the 2008 World Boxing Championships in Ningbo. The film

marks the Hindi playback singing debut of Chopra, who provided her vocals for a song named "Chaoro" .

How does Advertising have an effect on consumer behaviour?

A basic advertisement involves a lot of strategy and thought, as well as more planning than one may assume. From the color scheme and visuals to the actual words used, each component of an ad is designed to appeal to the consumer in a unique way. Every aspect is specifically designed using basic principles of psychology to generate a desired reaction or response. While there are many potential psychological elements to incorporate, the use of emotions, colors are a few of the more common ones.

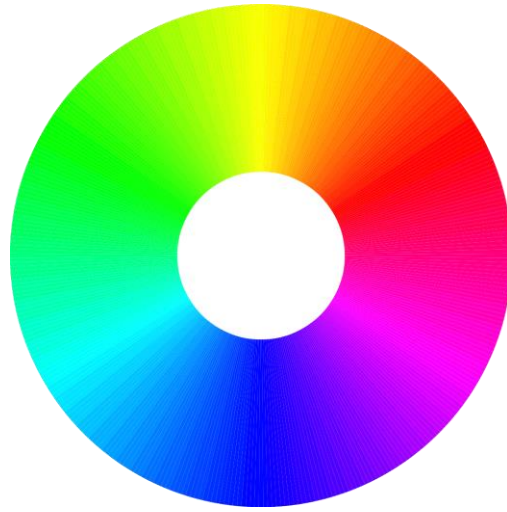
COLOR

Colors illicit strong, and sometimes conflicting,

emotions. Some evoke passion, mystery, and coldness while others convey happiness, trust or peace. Every color has a different purpose within an advertisement to control the emotion and perception of the ad, and thus the effectiveness in driving a specific reaction or action. Here are some examples of how each color can change the mood of an ad:

- **Red**: passion, energy, strength, love, power, determination, intensity, anger, excitement.
- **Blue**: depth, stability, wisdom, trust, confidence, calming.
- **Blue**: depth, stability, wisdom, trust, confidence, calming.
- **Yellow**: energy, happy, warming, attention, aggravation, joy.
- **Purple**: wisdom, wealth, royalty, power, luxury, magic, powerful, calming, strength.
- **Green**: growth, health, harmony, safety, nature, calm, refreshed.
- **Orange**: enthusiasm, heat, success, creativity, warmth, excitement.
- **White**: purity, light, clean, sterile, innocent, spacious, cold, unfriendly.

- **Black**: power, mystery, elegance, evil, mourning, death, stable, confident, calm, mysterious.



Psychology plays a large role in the overall design and success of an advertising campaign. By incorporating basic psychological principles, ads can be created to generate desired emotions and reactions, ultimately driving desired consumer behaviors. Ads can be targeted to specific demographic or psychographic groups enhancing brand recall and awareness and overall brand affinity

DR. VIVEK BINDRA

Dr. Vivek Bindra is the best motivational speaker, leadership consultant and CEO coach and also known as the revolutionary entrepreneur. He speaks not only in India but also in other countries, where he is well known as a successful entrepreneur and motivational speaker.



“At Bada Business, we have witnessed a soaring demand for our business skilling courses and programs, particularly from the MSME sectors. We are responding to this surge by increasing our presence across the country and expanding our workforce.”

Key Points to success:

- Learn from the journey...
- Think positively...
- Change your perspective...
- Be honest with yourself...
- Count on yourself...
- Have Determination...
- Communication...
- Confidence...
- Character...



YOUTH TALK

The three sisters from Kerala are creating wonders by selling "HING" and earning 25 lakh rupees a month.



The pervasive smell of asafoetida is obvious in many South Indian dishes, including the much-loved Sambhar. Kerala is one of the major consumers of this ingredient.



Family Business started by producing asafoetida, 3vees now sells around 30 products, including curry powders and breakfast items. The producing unit of the company is at Kalamassery, Ernakulam.

Their parents Sarala and Prasanth, the support system of the trio, are also part of business. This two-year-old

company was commensed by incorporating a Mudra loan and small amount of Rs 2 lakh. Compared to further topmost brands, the products of 3vees come at a lower price. The company that started working in a Little room of their rented home now owns machinery worth Rs 50 lakh.

The company was set in initial phase as a sole proprietorship *entity*. *But with her sisters who are full-time partners now*, it was changed into a private limited company. They also have 30 employees which are working for production and distribution.



**THE STORY OF 3VEES
WHO ARE INSPIRING
THE GENERATION.**

As in the words of Mahatma Gandhiji ,**“Be the CHANGE that you wish to see the world”**.

These 3 girls are showing that to create your OWN EMPIRE. They are influencing the young girls of our country and encouraging the youngsters as well as society to move towards “ATMANIRBHAR BHARAT”.

Entrepreneurship is not something that can be learnt, but it is intrinsic.

They made everyone believe that small steps can bring huge differences. The indian youth is just lacking a spark to create the history. India has a great scope and ingenious solutions for the younger’s creative problems.

Just believing in yourself can make you achieve your goals.

PAYTM



Paytm=Pay Through Mobile

Founder=Vijay Shekhar Sharma Founded on =Aug 2010

Noida Headquater= Noida UP

Web site = paytm.com

Area served = INDIA CANADA JAPAN Key

people = Vijay Shekhar Sharma [CEO]

Amit Nayyar[PRESEDENT]

PRODUCT

- Paytm Mall
- Paytm Payment Bank
- Paytm Money
- Pay Pay
- Paytm Smart Retail



SERVICE

- payment system
- mobile payment
- online shopping

USED AT

- Grocery Store
- Fruits And Vegetable Shop
- Restaurants
- Parking
- Pharmacies
- Educational Institution

How to create Paytm Account

- **STEP 1:** If you have already created a Paytm account then you would need to click “Login to Paytm”. If you want to create a new account then click “Create a New Account”.
- **STEP 2:** Enter your permanent mobile number and then click “Proceed Securely”. After that, you will receive an OTP to verify your number.
- **STEP 3:** Enter your OTP and click “Proceed Securely”. Then Paytm will verify and will ask

permission to “allow Paytm to make and manage phone calls?”.

- **STEP 4:**Click the” Allow” button. Now you have successfully created your Paytm account. Congratulations!!

How to pay through Paytm

- **Step 1**–Open the Paytm app and log in to your account
- **Step 2**–Click on the ‘Scan and Pay’ option or ‘Send Money to Anyone’ option. In the ‘Scan and Pay’ option you can send money by either scanning the QR code or by adding the recipient’s phone number. You can also select the recipient’s phone number from your phone’s contact list.
- **Step 3**–Enter the amount you want to send to the recipient and click on the ‘Pay’ option
- **Step 4**–Enter the Paytm UPI PIN

- **Step 5**–Once the payment is completed you will receive notification of successful payment.

SUCCESS STORY MBA CHAI WALA

- **Name:-** Prafull Billore
- **Age:-**25
- **Qualifications :-** Mba Graduate
- **Lived In :-** Ahmedabad
- **Work Experience:-** 4 Yrs
- Worked As A Salesman At Amway After Mba.



On 25 July 2017 started his business.

In such a situation prafull Thought of doing such a business In which capital is less n work can be done easily. It was from here the idea of business come to his mind . To start the work prafull Lied to his father and asked for 10 thousand rupees in the name of studies.

Initial struggle and Hurdles

Despite studying hard for the CAT exam, the soon-to-be mba chai wala failed to clear the exam Multiple times . Hence, his dream were put on hold not satisfy with the way his Life was going.

- After 4 yrs of hard work now the net worth of mba chai wala is rupees 3 crore .
- At present prafull is having his business with a turnover and mba chai wala become has 15+ franchise .

- His USP is organized events such as book exchange programs and entrepreneurship programs Which create a significant amount of buzz around his shop.

PLANNING IS MY THERAPY

It is the most exciting and rewarding job on the planet .There is nothing quite like the buzz of delivering a live ‘Show’- often with no rehearsal - it’s creative, energetic, intense & totally varied. No day is the same.

Event management is the application of project management to the creation and development of small and/or large-scale personal or corporate events such as festivals,

conferences, ceremonies, weddings, formal parties, concerts, or conventions.

“A GOAL WITHOUT A PLAN IS JUST A WISH.”

One of the best things about hiring an event planner, is that they can offer their professional insight. Having planned all kinds of different events in the past, they will have valuable knowledge and insight and be able to offer ideas and suggest things to you in order to make your event the best it can possibly be.

Event Management vs. Event Planning



Reserving a location for an event



Coordinating outside vendors



Managing staff



Resolving event situations on site



Selecting an overall event theme



Negotiating hotel contracts



Hiring a caterer



Developing invitations

WHAT DOES EVENT MANAGEMENT INVOLVE?

Understanding that event management is a major Event industry, and knowing what types of events could be included is vital for any would-be event planner. However, it's also essential to realise what's involved when it comes to designing and producing an event. Whether you're organising a friend's wedding or a multi-national conference, essential tasks will include:

Understanding objectives – what is the purpose of the event? What experience do we want people to have? Planning an event is impossible without clear objectives.

Establishing timelines – determining what has to happen and when. Any large event involves complex time management, scheduling and coordination of other people's activity – such as catering, digital and technological set up and venue preparation.

SELECTING A VENUE - selecting a venue may seem simple but the importance of finding the right venue should not be underestimated. This involves research, contract and cost negotiation and building working relationships.

SOURCING AND MANAGING SUPPLIERS- every event involves a range of suppliers. From caterers to lighting, diverse suppliers need contacting, short-listing, negotiating costs with and finalising contracts.

MANAGING BUDGETS - probably second only to having clear objectives comes effective budget management. Delivering a great event is easy with unlimited funds, but great management is

required to produce an event within a constrained budget.

MARKETING AND COMMUNICATION – it's never a case of if you build it they will come: delivering an audience requires marketing the promise of what the event will deliver! Today this involves various channels across direct mail, social media and digital marketing

·
MANAGING RISK – events are complex, as having many elements contributing to an event means multiple possible points of failure. Understanding what the risks are, the likelihood of each one arising, strategies to minimize risk and developing a robust contingency plan in the event of problems is a non-negotiable task in event management.

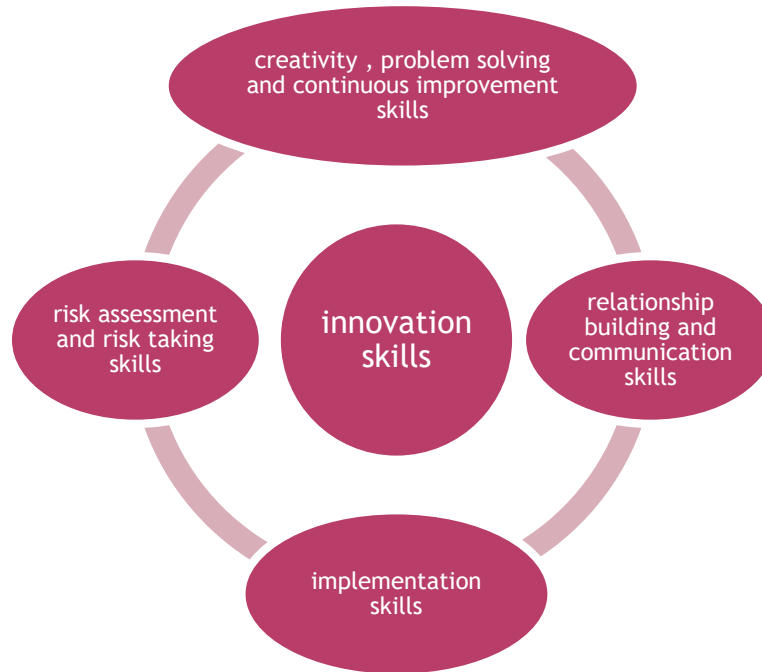
THINKING SUSTAINABLY – making decisions in the event planning process that consider the social and environmental impact.

8 Stage Event Planning Process



INNOVATIVE SKILLS

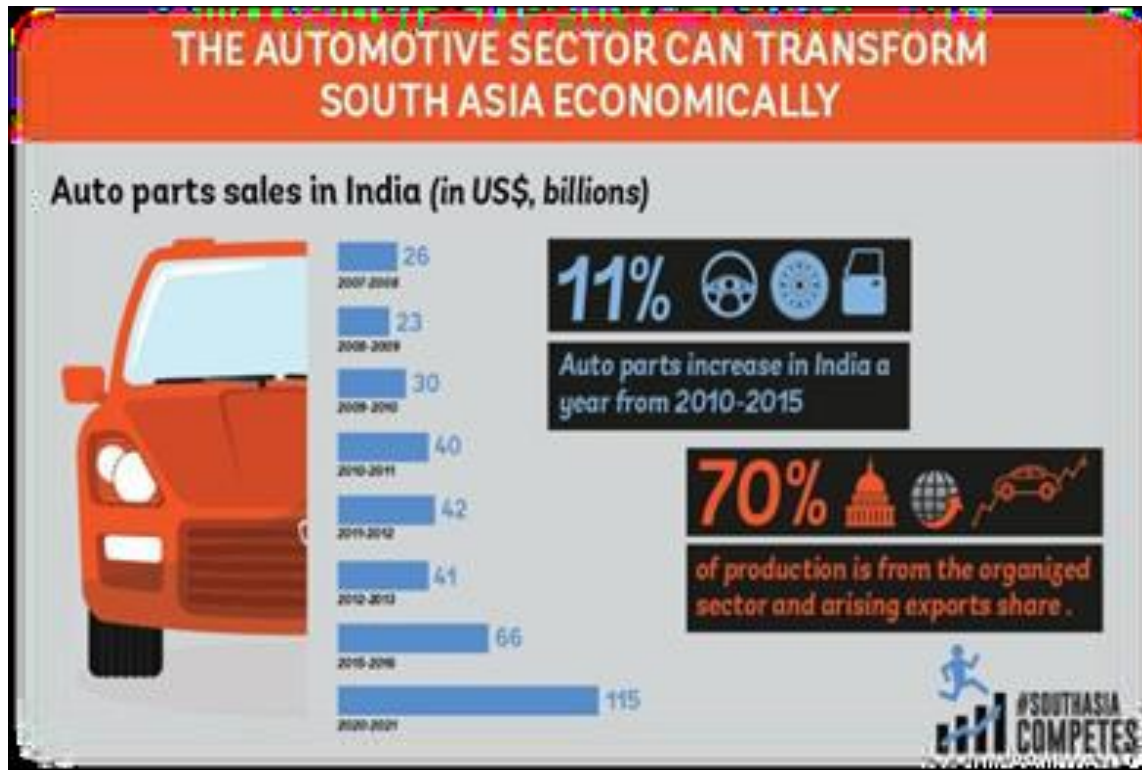
Innovation skills are practically the types of skills that allow individuals to become innovative in what they do . these are usually a combination of cognitive skills, behavioural skills , functional skills and technical skills .



INNOVATIONS IN AUTOMOBILE INDUSTRY IN SOUTH ASIA

The new or upcoming innovations in automobile industry like **machine intelligence** and the Internet of Things are bolstering the demand for electric and self-driving vehicles. New business

models in shared vehicle ownership, analytics-driven maintenance, safety improvements, and insurance are also possible.



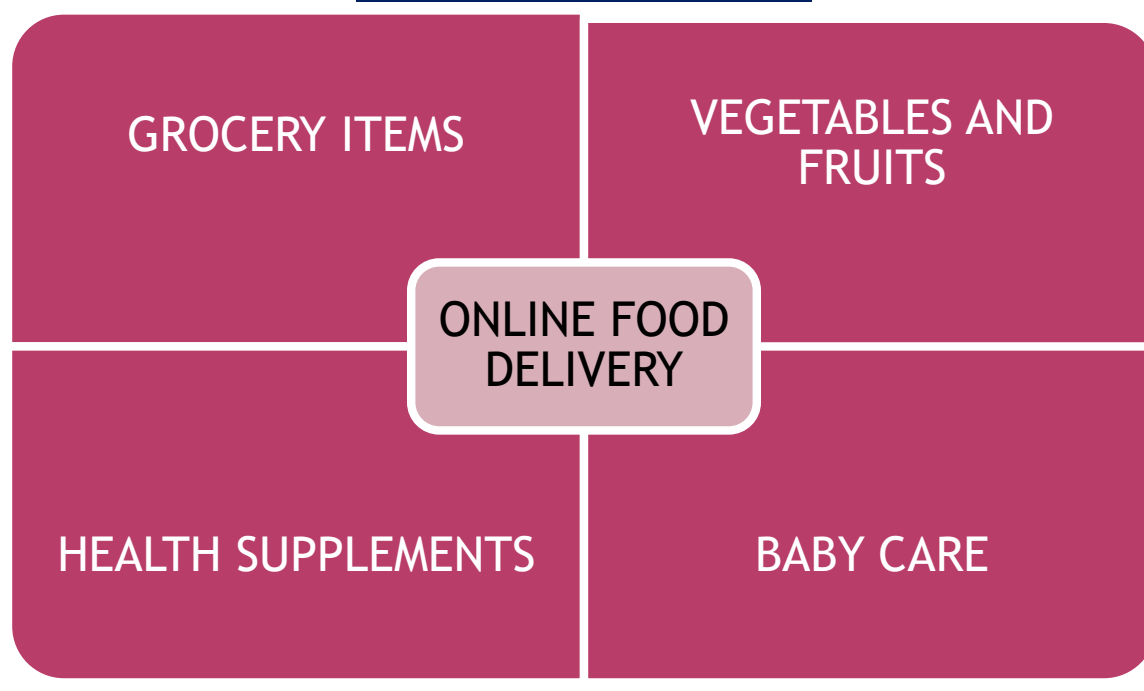
SWIGGY

SWIGGY is India's largest online food ordering and delivery platform.

Founded –July 2014 BANGALOR Founders –
Sriharsha Majety Nanadan Reddy Rahul
Jaimini

Operates in 500 Indian cities [SEPT. 2021]

SERVICES SERVED BY **SWIGGY**



HOW TO ORDER FOOD FROM SWIGGY

- Open the swiggy app or web page and click on “ locate me ” and enter the location .
- Choose your favourite neighbour food restaurants and select the meal of your choice .
- Now simply click “checkout” and enter further delivery information to get the high speed delivery.

SOURAV JOSHI A SUCCESSFUL YOUTUBER

Sourav Joshi was born on 8 September 1999 in Someshwar in Almora district of Uttarakhand, his family then shifted to Haryana where Sourav



Joshi spent his entire childhood.

His schooling took place in Haryana itself, after his own school, he took the course of Bachelor of Fine Arts, in which he has mastered a lot.

Sourav Joshi was successful in his art channel, but Sourav Joshi also had a vlog channel on which he made very few videos. Sourav did not focus much on his vlog's channel.

Sourav started creating this blog in lockdown since the Coronavirus was launched in March 2020, and his blog became so popular that today he has 11 million subscribers on YouTube. And their channel is the most growing channel of vlogging in the whole of India. When Sourav Joshi started creating the vlog, there were close to 15,000 subscribers on his channel.

the total earning from his YouTube so far is around 1 crore. Sourav Joshi earns 10 to 12 lakh rupees every month from YouTube. There is no specific information about the total wealth of Sourav Joshi.

What is healthy lifestyle

Good nutrition, daily exercise and adequate sleep are the foundations of healthy living. A healthy lifestyle keeps you fit, energetic and at reduced risk for disease. According to WHO, Healthy living is a way of living that helps you enjoy more aspects of your life. It is a way of living that lowers the risk of being seriously ill or dying early. Health is not just about avoiding a disease or illness. It is about physical, mental and social well-being too.

When you adopt a healthy lifestyle, you provide a more positive role model for other people in your family, particularly children. You will also create a better environment for them to grow up in. By helping them to follow a healthier lifestyle, you will be contributing to their wellbeing and enjoyment of life now and in the future.

Managing stress in positive ways, instead of through smoking or drinking alcohol, reduces wear and tear on

your body at the molecular level. For a longer and more comfortable life, you should adopt a healthy life style.

IMPORTANCE

Health and fitness is the key to a long, active and enjoyable life. It is correctly stated that Health is the actual Wealth that a person can retain. Teachers assign this topic to their students to enhance their knowledge about staying healthy and fit, and create awareness among others as well. It also results in the development of a healthy lifestyle for children. Being healthy and fit in simple terms means taking good care of the body. We should remember that a healthy mind resides only in a healthy body. Good health of both mind and body helps one maintain the required energy level to achieve success in life.

All of us must strive to achieve wholesome health. Protecting your body from the intake of harmful substances, doing regular exercises ,having proper

food and sleep are some of the important instances that define a healthy lifestyle.

Being fit allows us to perform our activities without being lethargic, restless or tired. A healthy and fit person is capable of living the life to the fullest, without any major medical or physical issues. Being healthy is not only related to the physical well being of a person, it also involves the mental stability or the internal peace of a person.

SANDEEP MAHESHWARI

Name: Sandeep
Maheshwari
Born: 28th September
1980
Qualifications: B.com
Subscriber: 21.8 million
Video : 453
Net worth: \$ 4 million



Entrepreneur: CEO and founder of Image Bazar (2006)
He hold a world record of taking more than 10,000 shots of 122 models in just 10 hour and 45 minutes.

Maheshwari began his modeling career at the age of 19. The dark side of the glamor world of modeling in the form of harassment and exploitation made him upset. He own portfolio making company mash audio-visual pvt. Ltd. Along with his three friend in 2002 that didn't thrive long and finally shut down. In 2003,he authored a book on marketing and launched a consultancy firm . He once again failed and had to return to the photography world. He took more than 10,000 shot of 122 models in 10 hours and 45 minutes and set a world record. The turning point in maheshwari's life come when he launched Image Bazaar in the year 2006. His journey continued and he become a brand among the entrepreneurs of the country. At present, Image bazaar is the world's largest hub of Indian pictures having more than a million images and over 7000 clients across 45 countries.

HOW TO OVERCOME FAILURES IN YOUR LIFE

FIRST ACCEPT THE FAILURE

TAKE A BREAK AND THINK WHAT WAS THE CAUSE BEHIND IT

THINK IN DIFFERENT WAY, MAY BE IT WAS GOOD FOR YOU .

SEEK FOR INSPIRATION

NOW YOUR FAILURE TURN INTO YOUR SUCCESS

DON'T WORRY WHAT ANYONE ELSE WILL THINK

BALANCE BETWEEN POSITIVE AND NEGATIVE THINKING

USE FAILURE AS A WAY TO IMPROVE

ACT UPON YOUR PLAN

MAKE A PLAN OF ACTION

- First accept the failure and the reality and thanks the universe for what you already have.
- keep calm yourself, drink water and write down reason on paper and change your approaches and find the solution of problem.
- when we get failure, we try to do things in better way and in different manner so it is a way to improve.
- Failure is the thing that everyone experience. You are not first person who is facing it.
- Control on your thoughts sometimes it would be positive and negative but it hit you directly.
- Don't mind what the others are thinking. It's your goal so decision should be also yours.
- Go through some inspirational stories before taking any wrong step. But remember you are the best inspiration for yourself.

- Relax and make a new plan. Change your strategies and execute it.
- And finally it's time to cheers your success.

Nykaa success story

Nykaa is an Indian multi Brand beauty retailer Selling cosmetic and wellness products.

COST STRUCTURE

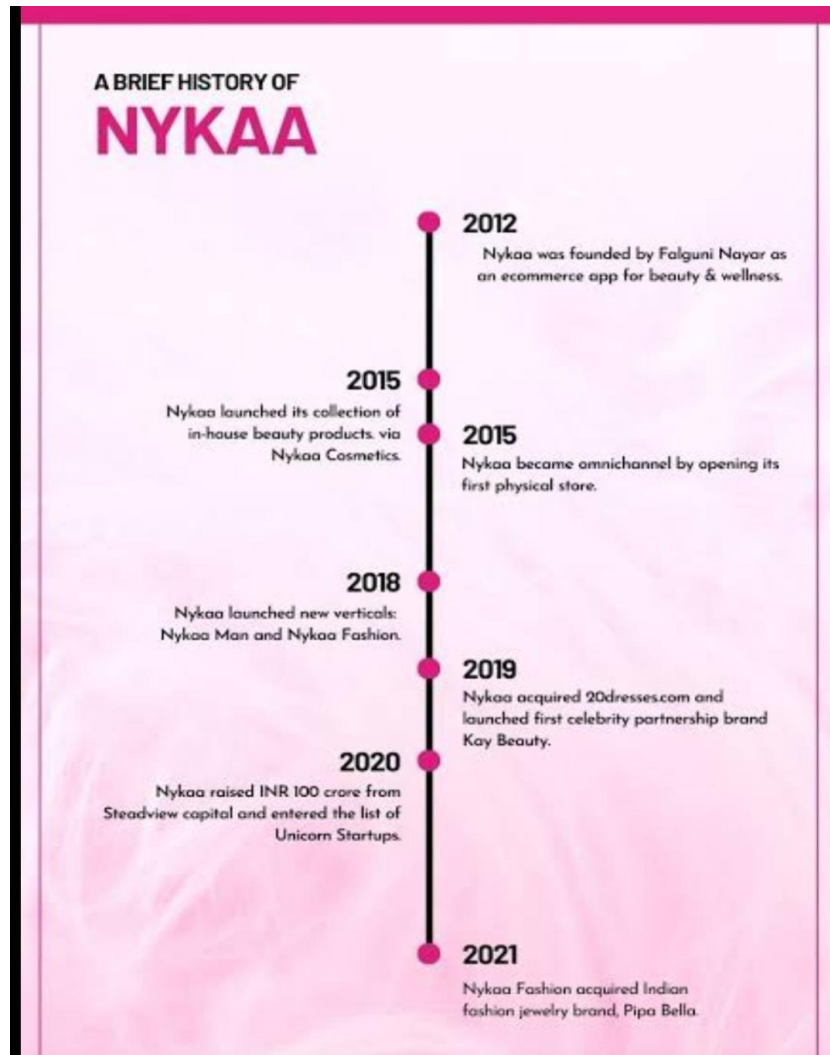
- Salaries of staff
- Technological infrastructure
- Marketing expenditure

CUSTOMER RELATIONSHIPS

- Social Media
- Customer support
- Reviews and ratings

KEY RESOURCES

- Engaging Website
- Mobile Application



BENEFITS OF NYKAA PLATFORM

Founded by Falguni Nayar a former Managing director of Katak Mahindra Capital company, Nykaa began as an Online retailer in April 2012.

FOUNDER: FALGUNI NAYAR, MUMBAI
 MAHARASHTRA E-Commerce online
 Cosmetic selling website.



Customer benefit provider:-

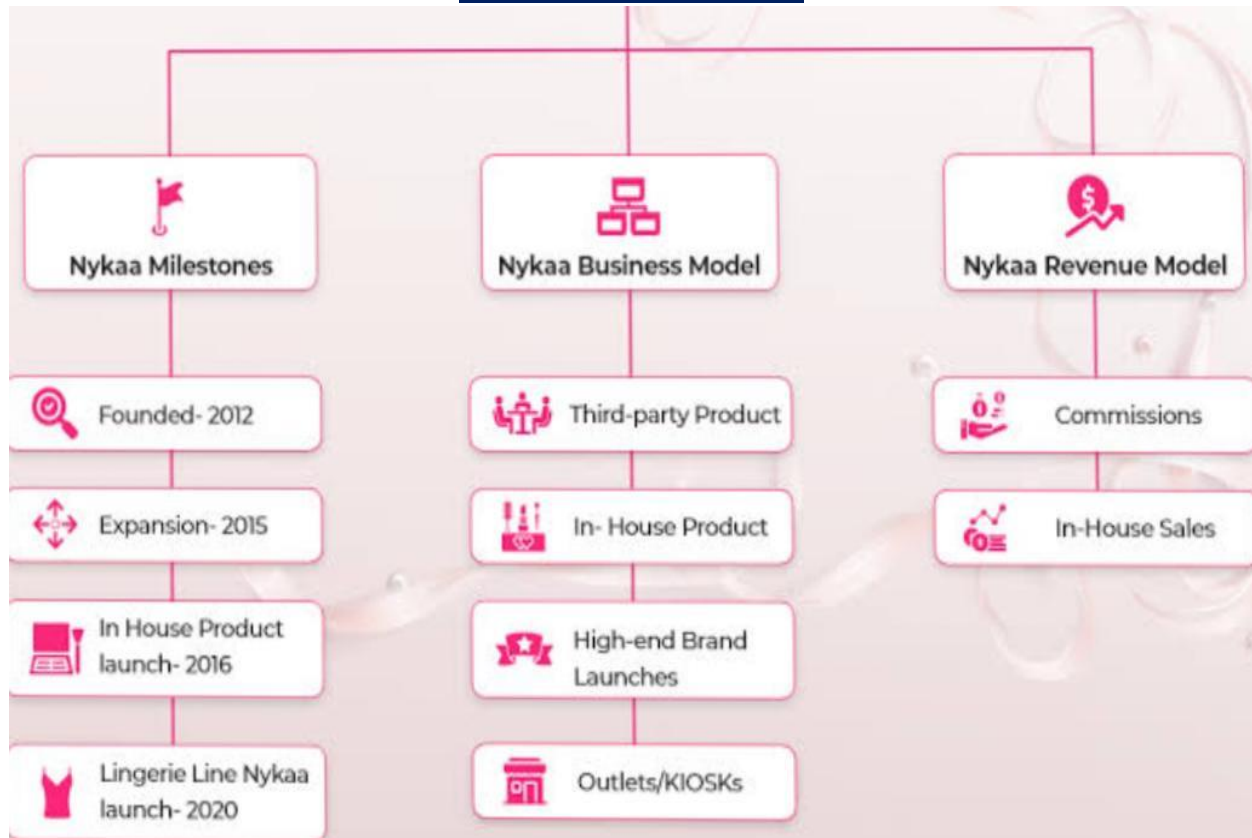
CONTENT MARKETING

- ▶ Nykaa uses good content strategy.
- ▶ Keeping the users engaged.
- ▶ Interesting contents on its blog.
- ▶ Social media.
- ▶ Web portal.
- ▶ Online magazine
"BEAUTY BOOK"

YOUTUBE CHANNEL

- ▶ Best video guidance.
- ▶ For using cosmetics and fashion products.
- ▶ Channel has garnered 50k subscribers.
- ▶ Solutions for nykaa queries.
- ▶ 25 nykaa experts
"NYKAA TV"

NYKAA BUSINESS BLUE PRINT



26/11ATTACK CRISIS MANAGEMENT

In 2008, 26 November, 9 terrorists attacked Taj Hotel, Oberoi Hotel and Nariman House at Mumbai and killed almost 200 people and about 300 were seriously injured in these three places. It took three days for NSG commandos to overcome these terrorists. In the three days long fight the commandos were able to kill 8 terrorists and capture one injured.

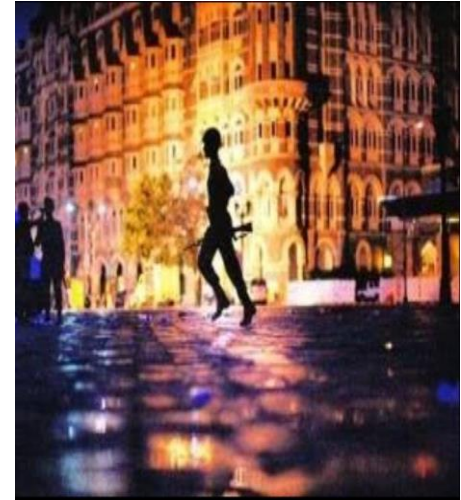


On 26 November 2008, the world experienced the most publicized sudden crisis which was an outbreak of anti-social activities against common people of India.



Kindly look at the pattern below followed by terrorists:

S NO.	DATE OF ATTACK	CITY OF ATTACK
1	13 MAY 2008	JAIPUR
2	JUNE- LEAN	
3	26 JULY 2008	AHEMDABAD
4	AUGUST- LEAN	
5	13 SEPTEMBER 2008	DELHI
6	OCTOBER- LEAN	
7	26 NOVEMBER 2008	MUMBAI
8	DECEMBER- LEAN	
9	EXPECTED DATE-13 JAN 2009	LUCKNOW, KANPUR
10	FEBRUARY- LEAN	
11	EXPECTED DATE- 26 MARCH 2009	GOA
12	GOD KNOWS!!!!!!!	



This terror attack is due to fact that operation was synchronized also it was a serial firing and apart from security personal only terrorist had access to AK-47 rifles. Also the purpose of this retrospective study is to examine the Indian government's role in crisis management during the terror attack.

Indian government was blamed by foreign government, international organisations and international press for being reluctant to admit the outbreak of terror attack.

Why??.... One criticism was that the police force on the ground had World War 2 guns and that the bullet proof jacket of the force were sub-standard.

Modernization of the forces is the need of the hour and should be at the top priority.

So we need specialized team in the police force to deal with such situations. But one must understand that policemen and officers from nearest police situations will be the first ones to reach the spot and will be the first in the firing line.

WOMEN EMPOWERMENT

WOMEN EMPOWERMENT IS THE PROCESS THAT CREATES POWER IN WOMEN TO LIVE A HAPPY AND RESPECTABLE LIFE IN SOCIETY. WOMEN ARE EMPOWERED WHEN THEY ARE ABLE TO ACCESS

OPPORTUNITIES IN A VARIETY OF FIELDS SUCH AS IN EDUCATION, PROFESSION, LIFESTYLE, ETC., WITHOUT ANY LIMITATIONS AND RESTRICTIONS. IT INCLUDES RAISING THEIR STATUS THROUGH EDUCATION, AWARENESS, LITERACY AND TRAINING. IT ALSO INCLUDES THE AUTHORITY TO TAKE DECISIONS. WHEN A WOMAN MAKES A CRUCIAL DECISION, SHE FEELS EMPOWERED.

WOMEN'S EMPOWERMENT IS THE MOST CRUCIAL POINT FOR THE OVERALL DEVELOPMENT OF A COUNTRY. SUPPOSE, IN A FAMILY, THERE IS ONE EARNING PERSON, WHILE IN ANOTHER FAMILY, BOTH MEN AND WOMEN ARE EARNING, THEN WHO WILL HAVE A BETTER LIFESTYLE. THE ANSWER IS SIMPLE, THE FAMILY WHERE BOTH MEN AND WOMEN ARE EARNING MONEY. THUS, THE COUNTRY WHERE MEN AND WOMEN WORK TOGETHER DEVELOPS AT A FAST RATE.

History says that women were ill-treated. The Sati Pratha in the ancient times to the girl child abortion in the present scenario, women continue facing such violence. Not only this, heinous crimes against women

such as rape, acid attack, dowry system, honor killing, domestic violence, etc .,are still happening in India. Out of the total population,50% of the population should consist of women. However ,due to female foeticide practices, girl child number sare decreasing sharply in India. It has also impacted the sex ratio in India. The literacy rate in girls is very low. Most of the girls are not even provided with primary education. Moreover, they are married early and made to raise children and shoulder only household work. They are not allowed to go out and are dominated by their husbands. Women are taken for granted by men as they are considered their property .Even at the workplace ,women are discriminated against.

BETI BACHAO BETI PADHAO SCHEME

- To prevent gender-biased sex selective elimination
- To ensure survival & protection of the girl child

- To ensure education and participation of the girl child.

ONE-STOP CENTRES SCHEME

- It is also launched in 2015
- To provide support and assistance to women affected by violence, both in private and public spaces.
- To Facilitate/Assist in filing First Information Report (FIR/NCR)
- To provide psycho-social support and counseling to women/girl

NIRBHAYA

- To facilitate safety and security for women at various levels.
- To ensure strict privacy and confidentiality of women's identity and information.
- Provision for real-time intervention as far as possible.

7 RULES OF LIFE

1. LET IT GO

NEVER RUIN A GOOD DAY BY THINKING ABOUT A BAD YESTERDAY.

2. IGNORE THEM

DON'T LISTEN TO OTHER PEOPLE. LIVE A LIFE THAT'S EMPOWERING TO YOU.

3. GIVE IT TIME

TIME HEALS EVERYTHING.

4. DON'T COMPARE

THE ONLY PERSON YOU SHOULD TRY TO BEAT IS THE PERSON YOU WERE YESTERDAY.

5. STAY CALM

IT'S OKAY NOT TO HAVE EVERYTHING FIGURED OUT. KNOW THAT IN TIME, YOU'LL GET THERE.

6. IT'S ON YOU

ONLY YOU ARE IN CHARGE OF YOUR HAPPINESS.

7. SMILE

LIFE IS SHORT. ENJOY IT WHILE YOU HAVE IT.

HOW TO BECOME A SUCCESSFUL BUSINESSMAN

CAREERCLIFF.COM

HOW TO BECOME A SUCCESSFUL BUSINESSMAN

- Make Grit Your Foundation.
- Work to Reduce Your Fear.
- Visualize Your Future on a Daily Basis.
- Get Honest with Yourself.
- Learn consistently.
- Be Willing to Absorb New Information.
- Be Prepared to Commit.
- Focus on Personal Growth Rather Than on Business.
- Understand the Way in Which You Make Decisions.
- Work on Your People Skills.
- Become Involved in Networking.
- Nourish Yourself.
- Understand the Need to Sacrifice.
- Have Time for Yourself.



1. Make Grit Your Foundation

Finding that ‘inner grit’ will lie at the heart of your foundation as a successful businessman Grit evolves into determination and perseverance, which is essential in achieving success.

2. Work to Reduce Your Fear

Fear can destroy everything, and not only your business Fear cripples you. It changes your way of thinking. It challenges your ability to carry out the correct actions.

3. Visualize Your Future on a Daily Basis

Visualization makes it easier to turn it into a reality. But, avoid thinking about the house or luxurious vacation. Instead, be sensible and tangible with your visions. Also, define them as clearly as possible since that will make your visions more real.

4. Get Honest with Yourself

Being honest with yourself is often not nice nor easy. Identifying areas where you're weak in can be soul-destroying; but only if you allow it to affect you .

5. Be Willing to Absorb New Information

Nobody knows everything. Business evolves constantly, and so as information.

6. Be Prepared to Commit

Committing to yourself and your career is a long-term must. Even a businessman who appears to be an overnight success has put in both effort and work to get to that position.

7. Tackle Your Stress and Anxiety

Seek out a stress expert or talk to a counsellor who can help you face your stress in life and prevent it from bleeding over into your career.

8. Focus on Personal Growth Rather Than on Business

There is no successful businessman without personal growth. In fact, the stronger and more confident you are, the easier it will become.

9. Understand the Way in Which You Make Decisions

Coming to terms with how you make decisions tells you a lot about your personality. Over-thinking can mean a lack of confidence while impulsive decisions shows recklessness that increases the risk of making a mistake.

10. Work on Your People Skills

If your people skills are inadequate, then life will be tough. After all, you have to deal with people at some point.

11. Become Involved in Networking

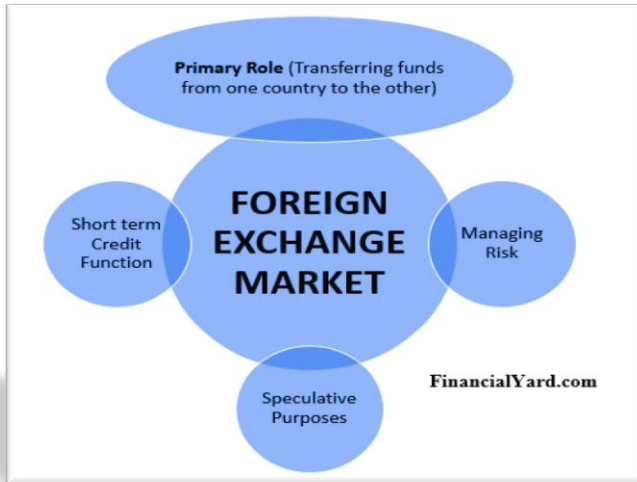
Being unable to network in any form will result in your business failing. As your people skills improve, so will your ability to network.

12. Understand the Need to Sacrifice

To succeed, you must understand the need to sacrifice. This applies to your social life, time with hobbies, even having to drop salary to gain experience to then move forward.

FOREX MARKET

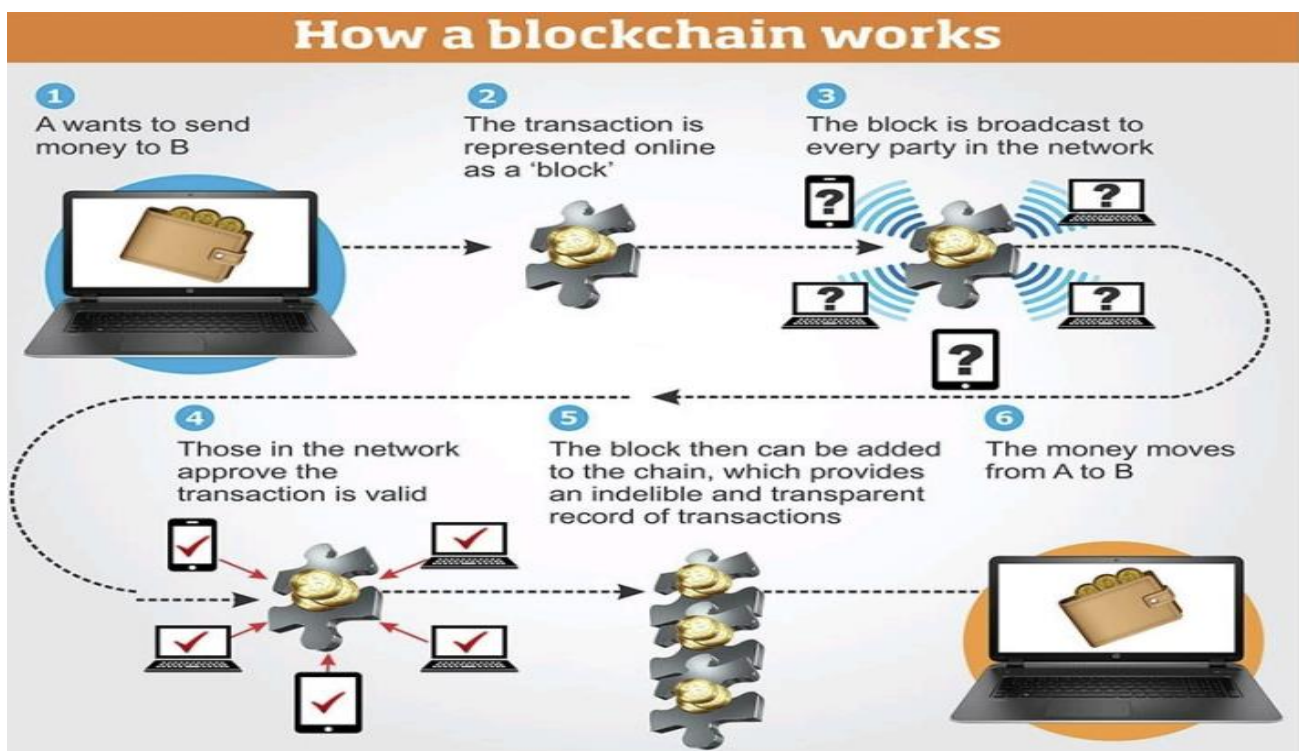
The currency market, also called the foreign exchange market (forex market) helps investors take positions on different currencies. Investors around the world use currency futures contract for trades. Currency futures allow investors to buy or sell a currency at a future date, at a previously fixed price. The forex market is made up of two levels: the interbank market and the over-the-counter (OTC) market. Because of the worldwide reach of trade, commerce and finance, forex market tend to be the largest and most liquid asset markets in the world. It is a global market place for exchanging national currencies.



Block Chain

A block chain is a database that stores encrypted blocks of data then chains them together to form a chronological single source of truth for the data.

Digital assets are distributed instead of copied or transferred, creating an immutable record of an assets. The assets are decentralized, allowing full real – time access and transparency to the public. A transparent ledger of changes preserves integrity of the documents, which creates trust in the asset. Block chain is an especially promising and revolutionary technology because it helps reduce risk, stamps out fraud and brings transparency in a scalable way for myriad uses.



INDIA ECONOMIC OUTLOOK

The Indian economy is expected to develop faster in the next two years, but there are still threats to long-term growth. Eyes are now on the forthcoming budget to see how it will solve these issues.

In the second quarter of FY2021–22, India's economy continued its recovery trend. In Q2 FY2021–22, GDP increased by 8.4% year over year (YoY), which is lower than our earlier projection but still quite broad-based. Strong exports fueled growth, owing to the global economic recovery, as well as a domestic private investment as firms stepped up output to satisfy holiday demand. After dropping for more than a year, investment has been steadily increasing in the last two quarters, indicating that the capital expenditure cycle is resuming.

Consumption demand increased by 8.6% YoY, which has been a source of worry as the epidemic has harmed consumer finances and confidence. Consumer spending, on the other hand, fell significantly from pre-COVID-19 levels, indicating that pandemic fears

are impacting on consumers' confidence and capacity to spend.

Government investments also slowed this quarter, implying that the government is cutting back on expenditure in order to streamline its costs. India's budget deficit is the biggest among

its peer countries and its debt are at an all-time high. Pent-up demand will likely continue the economic momentum as the economy gradually emerges from the shadow of the epidemic and shows indications of a steady recovery. This suggests that a government stimulus plan is unlikely to be required. Furthermore, the government would wish to strengthen its ability to respond to future challenges if they occur. It would like to be able to employ fiscal policy to stimulate the economy without causing financial instability and investor concern.

Manufacturing and construction, according to sector data, have fared well and have enjoyed a prolonged resurgence as a result of decreased mobility limitations and increased demand. However, the recovery in the services sector has been slow.

We've adjusted our projection for this fiscal year and the next two fiscal years in light of this hopeful economic recovery. We are optimistic about the

economy, however, we recognize that there are certain downside risks to growth.

WHAT WILL CONTRIBUTE TO THE RAPID BOUNCE?

Nonetheless, the recovery is unlikely to be smooth and equitable, with certain sectors and segments of the population recovering at a slower pace than others. Several variables have the ability to stifle progress.

Infections on the rise:

One of the main concerns that economists have when generating economic estimates is the possibility of an infection onslaught and the reintroduction of mobility restrictions. Indeed, when new varieties emerge, a number of nations are reemploying restrictions.

The greatest danger is inflation:

Inflationary increases have alarmed policymakers in the United States and the European Union, where robust demand has been met with supply limits due to global supply chain disruptions and shortages.

Job creation:

Has long been India's Achilles' heel, and the epidemic has resulted in a severely fragmented labour market. The need for information technology and information technology-enabled services specialists from larger organizations is on the rise, according to research by the Centre for Monitoring Indian Economy (CMIE). Wages in this industry have increased by double digits in recent months, approximately 25%. . This part of the workforce, however, makes up barely 0.5 percent of the entire employed population.

Financial contagion:

In previous articles, we explored the dangers of asset-purchase tapering and the possibility of a monetary policy reversal across developed nations. Another potential financial danger comes from China, which has encountered financial difficulties in a number of state-owned and real estate enterprises. Due to China's significant financial integration with the rest of the globe, these might have a knock-on effect on the country's economy and perhaps spill over into the global financial system . Capital outflows from developing countries, particularly India, might be triggered by risk aversion.

WHAT CAN WE EXPECT FROM THE FY2022-23 BUDGET?

Should economic drivers fail to maintain momentum in the future, the government would likely focus on consolidating its fiscal balance to strengthen its firepower. The government's expenditure in the first half of this fiscal year indicates that the government's financial sheet is already being repaired. As the country learns to live with the epidemic, the government must focus its resources on capital investment, such as physical infrastructure, skill-building, and upgrading public health and other social infrastructure. These costs should be paid for by making consistent attempts to monetize assets and attract investments. Projects that are well-executed, such as the development of national roads ,have shown a great potential to attract investments from both international and local institutional investors.

The Benefits of Competition in Business

Competition Drives Innovation

Having another company breathing down your neck and potentially taking away customers can make you want to do whatever it take to stay ahead of the competition . This Forces other Companies to keep up with you and so on creating a never ending chain of innovation .



Ways Companies Innovate Include :

- Constantly Questioning and Re-Evaluating themselves

- Finding New Way to gain Knowledge
- Changing Business Strategies

Competition Lends Credibility

When a specific market is filled with many competitors, customers get a sense of credibility. They feel there is an obvious level of proficiency companies must meet, which means each one must become more credible by -

- Being Honest with their customers
- Using their Knowledge
 - ‘Finding Endorsement

Competition Kills Complacency

Complacency, or a sense of satisfaction with the way things are, is usually a death sentence to business because Growth is essential to the health of a company and competition instills a

sense of never being good enough that drives companies to grow .

Companies Can kill Compliance by :

- Rewarding Creativity
- Hold Employees Accountable
- Look for ways to expand

Competition Improves Customer Services

Sharing a market with one or more competitors means there are only a certain Number of customers to go around , which encourages businesses to take care of the customers they have and spurs them to lure customers away from their competitors

One Way to do this is with great customer service , which is created by :

- Paying attention to the customer
- Good Communication Skills
- Training Staff

Taxes Not Likely to be Subsumed under GST

CENTRAL TAXES:

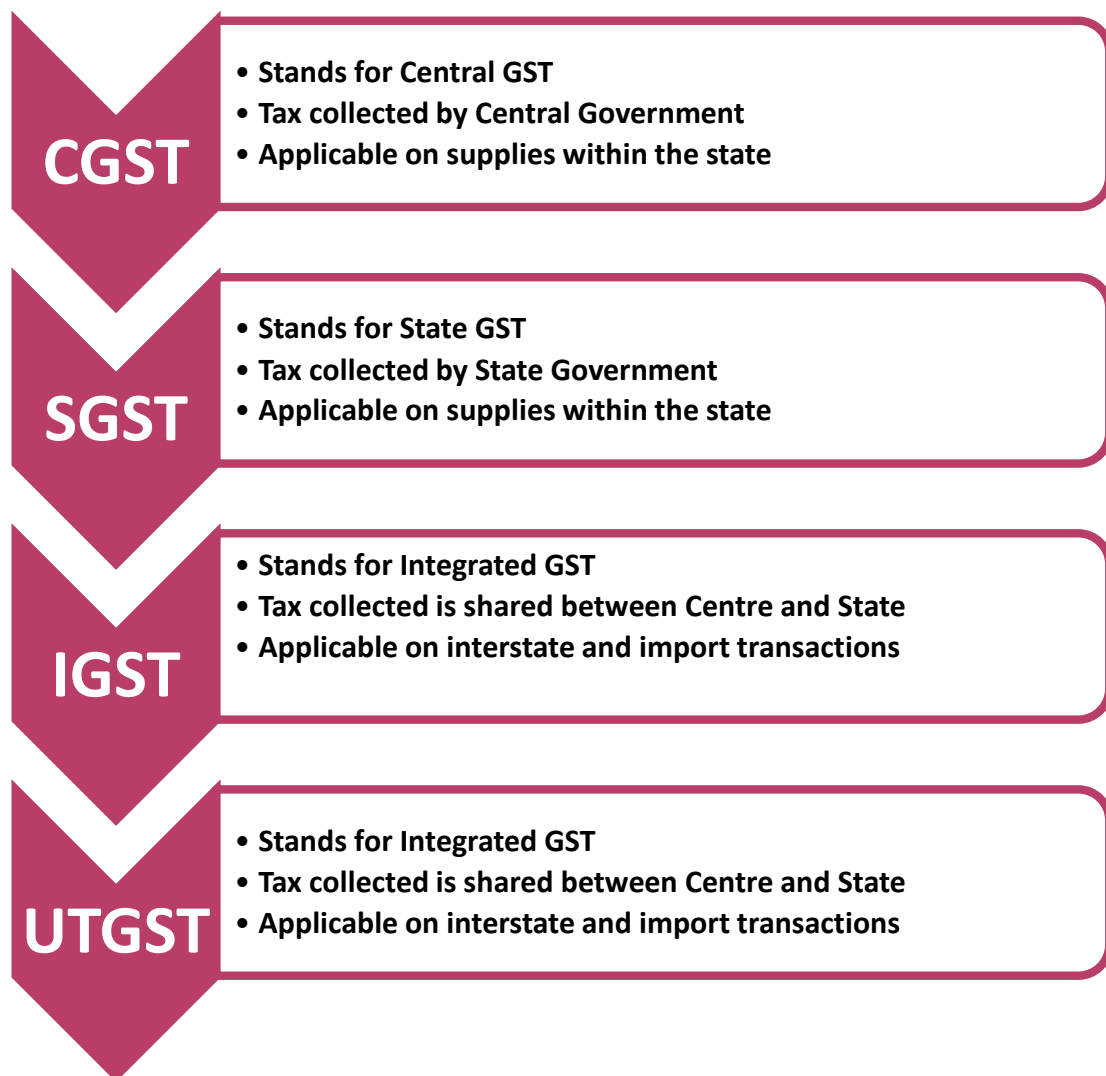
- ❖ Customs Duty
- ❖ Other Customs Duty like anti-dumping duty, Safeguard duty etc.,
- ❖ Export Duty

STATE TAXES:

- ❖ Road & Passenger Tax
- ❖ Toll Tax
- ❖ Property Tax

- ❖ Electricity Duty
- ❖ Stamp Duty & Registration Fees

Tax structure under GST



From one outlet in Indore to more than 200 outlets across India: the story of CHAI SUTTA BAR

Anubhav Dubey, who quit the IAS dream to open a tea business

Hailing from a typical Indian middle-class family, Anubhav Dubey and Anand Nayak were busy preparing for competitive exams. However, destiny had other plans and the duo turned entrepreneurs with Chai Sutta Bar.

Like any middle-class family, the parents of Anubhav Dubey and Anand Nayak urged them to explore options like CA, CAT, MBA, UPSC, and

others while sketching out their career trajectory.

However, none of them worked out. After failing to make a mark in these competitive exams, the duo returned to the entrepreneurial dreams they had

been “harbouring for a long time”.

“We would fill our bikes with 50 litres of petrol and roam the streets for ideas when we realised that the demand for chai is everywhere,” Anubhav tells SMBStory.

After water, tea is the most consumed beverage across the world. And, according to an IBEF report, India ranks second in tea production.

This was the tipping point for the duo. Seeing “chai anywhere and everywhere”, the two friends decided to start a tea-cafe chain in Indore in 2016 with an initial capital of Rs 30 lakh. .

“We built the first outlet outside a girls hostel because we knew that once the girls start coming in, pulling the boys would not be difficult. They would automatically come in,” he says.

Additionally, Anand and Anubhav would often talk loudly about “Chai Sutta Bar” in crowded places. “We both have a lot of friends. We would urge them to sit at our outlet so it looked like we are doing very well.”

From one outlet in 2016, the young entrepreneurs have come a long way. Over the years, CSB has scaled to more than 200 outlets in 100 cities in India. Of these, 195 are franchisee models and five are owned by the company.

Anubhav says price and the way they serve their product has become their point of differentiation.

“We are not a brand for the classes but for the masses,” he says, adding that unlike brands like

Chaayos, Chai Point, and many others, Chai Sutta Bar's tea starts at Rs 10. Other brands offer tea starting at Rs 100 or Rs 120, which does not make it affordable for everyone.

He adds that the tea is served in kulhads (small cups made of clay). The company now sources about three lakh kulhads every day from 500 potter families. The business started with simple chai served in kulhad, and gradually added other flavours such as Adrak Chai, Chocolate Chai, Masala Chai, Elaichi Chai, Tulsi Chai, Kesar Chai, etc to their menu.

Stay Updated

Meet a new Hero every week - Get inspiring stories of entrepreneurs building Indian brands

The cumulative sales from all outlets stand at Rs 100 crore, Anubhav claims.

While CSB has a sizable presence in the Indian market, January 2022 will mark the second

anniversary of its first overseas outlet, located in Dubai.

Anand and Anubhav were serious about their global plans once their brand was established in the Indian market. They decided to begin with the Middle East market, with Dubai and then Oman. “Our target audience includes Indians, Bangladeshis, and Pakistanis who are regular consumers of tea.”

But just when the founders were planning to penetrate deeper in India and abroad, the COVID-19 pandemic struck, bringing everything to a grinding halt.

Anubhav describes the first few months of the pandemic as “unimaginable.” With outlets shut, fixed costs like rent and salaries piling up, CSB incurred losses amounting to Rs 3 crore in the first two quarters of FY21.

He says the team used this time to create a lot of content about the company. The YouTube

channel of Chai Sutta Bar grew to 26,000 subscribers and has numerous videos on the art of making tea, the journey of the company, and more.

“We served tea to healthcare workers and police officials for free,” Anubhav says. As the country opened up, so did the prospects of the company.

But while the demand for tea is huge in India, CSB has a tough task ahead -sustaining in a market that is dominated heavily by organised as well as unorganised players.

Anubhav is unperturbed. “Competition is important. It keeps us on our toes, otherwise we will grow lax,” he concludes.

YOUTUBE EARNING

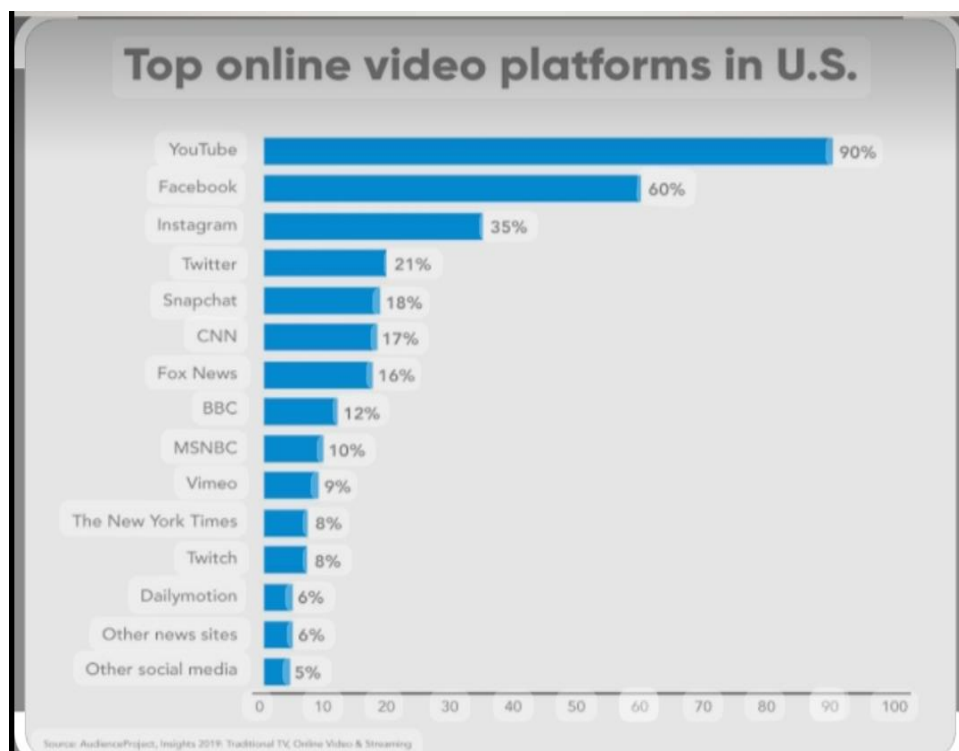


You tube has become a content phenomenon. According To statistics brain a stragging1, 325,000,000 people are using You tube, watching 4,950,000,000 videos every day.3.25 billion Hours of video are watched on You tube Each month .is it any surprise , therefore ,that You tube stars are often more influential than traditional celebrities?

Of course , successful You tube star's do not provide their entertainment for free.They do not put themselves on the medium for philanthropic reasons. They have found that it is perfectly feasible to make money on You tube ,and if u manage to break into the ranks of the famous and influential it can be seriously good money ...

Advertising revenue - For a start,you share The advertiser's money With Google .

Google kept it about 45%of what advertiser pay You will earn Somewhere become \$ 1 and \$2 per 1000 views.....



What are the main ways you can earn money from you tube?

#1 Advertisng Revenue

#2 Earning rewards as a You tube partner.

#3 Joining a MCN(multi - channel network)

#4 Merchandising

#5 Ancillary products

#6 Subscription fees

#7 Affiliate links

Channel management



Channel management is a process where company develops various strategies or marketing techniques to reach the widest possible customer base.

There are various channels which helps to reach at the top from the bottom to achieve individuals as well as organizational objectives.

BIG MARKETING IDEAS FOR THE SMALL BUSINESS BUDGET

Don't have big bucks to spend on your business? No worries - there are plenty of marketing tactics you can make use of that won't blow your small marketing budget. Let's see how far you can stretch those dollars!

1.PUBLISH VALUABLE CONTENT

I don't think I even need to say this, but it'd be neglectful not to mention the importance of valuable content. If you can create it yourself, all the better. (Isn't free always better?)

2.CREATE INSTRUCTIONAL VIDEOS

Video content is really valuable, and while it can cost big bucks to get professional videos produced, there's nothing wrong with giving it a shot yourself.

3.DEVELOP A CUSTOMER REFERRAL PROGRAM

Offer existing customers a free product, free month of service, or some other reward for referring new customers. Word-of-mouth is powerful stuff, so friends telling friends about your business is incredibly valuable.

4.EMAIL MARKETING

Email marketing is a great way to get new visitors engaged with your business, as well as maintain relationships with your existing customers. Slowly nurture your subscribers via

email until they are ready to become paying customers.

5. BUSINESS PARTNERSHIPS

Try teaming up with Other local businesses. You can promote each other's businesses and share the love!

6. LOOK FOR COMPLEMENTARY BUSINESSES

Obviously, you won't want to partner with competitors. You might look for a business that sells a related product. For example, a sandwich shop might partner with an ice cream store.

7. LINK UP WITH LOCAL MEDIA

You might try getting your local media to cover your business. You can do this by sending out press releases and networking with local reporters. If your business has something unique

or newsworthy to share, you might get some free publicity.

8.CONTESTS & GIVEAWAYS

Really tight on budget? You don't technically need a super expensive prize to get participants. Better yet - give away your product or service! Not only do people find greater value, but the winners will become built-in marketers for your business when they tell their friends all about their prize!

Communication etiquette

Communication etiquette refers to the accepted ways of communicating with others in the workplace. Good communication etiquette

includes behavior and strategies that can help you relay information clearly while maintaining positive relationships with your supervisors, colleagues and clients.

The importance of good communication etiquette

Effective communication within a workplace is a vital aspect of efficient business operations. Proper communication can ensure that employees interpret the meaning of your message as intended. The resulting decrease in misunderstandings can contribute to stronger workplace relationships and more productive interactions. It can also label you as an effective communicator, suggesting that you possess leadership qualities and potentially leading to greater professional opportunities in the future.