

A CREATIVE PURSUIT BY MANAGEMENT UNDERGRADUATES

# OSMOSIS

CONNECTING THOUGHTS

**BUSINESS & AI**



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4 TRILLION  
ECONOMY**

**WOMEN  
RESERVATION  
BILL**



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# PRINCIPAL'S *message*



**Dr. Praveen Arora**  
(Principal, IPU Affiliated Programs)

Here at JIMS, we take our job to motivate, challenge, and encourage our students with great seriousness and solemnity, because we understand the impact it will have on their future actions. We aim to lay the solid foundation they need to stand upon when embarking on ambitious endeavours in the future. It is our job to prompt students to explore skills outside their comfort zone, influence them to be creative in their unique ways, and expand their existing pools of knowledge.

We at JIMS are dedicated to not just inculcate technical and theoretical knowledge in our students, but also to instil them with the humanitarian values and the passion for principles that are required to thrive in the outside world. Our mission is to contribute to the overall holistic development and provide an education that extends beyond just traditional learning.

As a business school, we emphasize key skills like critical thinking and strategic management so that we can empower the students' abilities to envisage the complex framework of the dynamic business environment. With that in mind, this magazine aims to bring out the significance of the Management Department and its role in shaping youthful minds.

***"We as Professors endeavour to inspire hope, ignite the imagination, and instil a love of learning"***

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CONNECTING THOUGHTS

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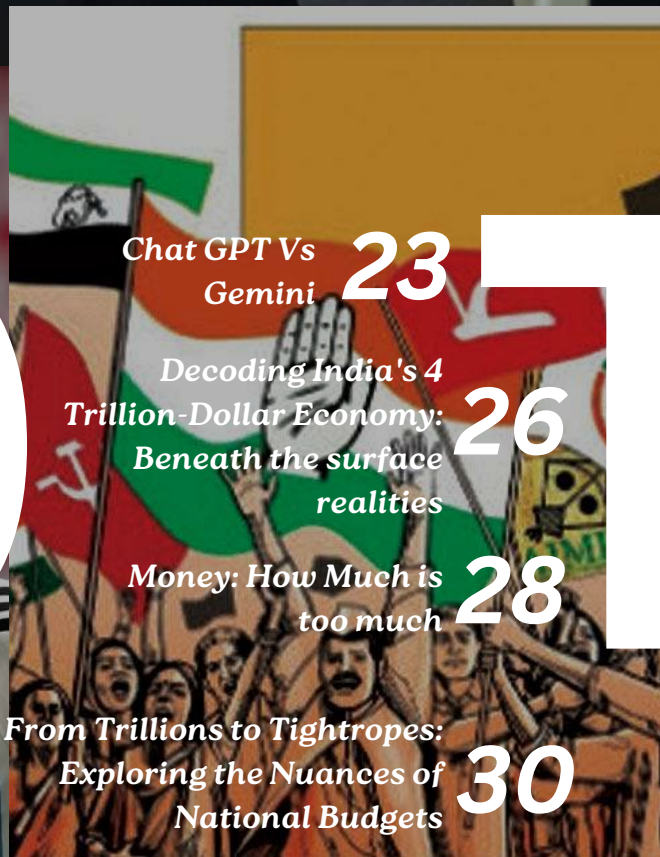
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# Bizvibe

*In the ever-evolving world of business, navigating the complex landscape can be daunting, especially for aspiring college graduates. But fear not, intrepid go-getters! This section, BizVibe, is your one-stop for all things business-related. We'll delve into industry trends, equip you with practical skills, and unpack the latest news shaping the commercial world. From mastering negotiation tactics to understanding the intricacies of international trade, BizVibe will empower you to confidently step into your future business endeavors.*

	Series 1	Series 2
1/1/2016	0.17	5.60
2/1/2016	0.95	8.52
3/1/2016	1.66	8.74
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6/1/2016	2.73	3.03
7/1/2016	3.49	6.00
8/1/2016	3.65	5.78
9/1/2016	4.01	4.32
10/1/2016	4.57	7.56
11/1/2016	5.45	5.90
12/1/2016	0.17	2.43
1/1/2016	0.95	5.60
2/1/2016	1.66	8.74
3/1/2016	2.09	1.08
4/1/2016	2.69	5.54
5/1/2016	2.73	3.03
6/1/2016	3.49	6.00
7/1/2016	3.65	5.78
8/1/2016	4.01	4.32
9/1/2016	4.57	7.56
10/1/2016	5.45	5.90
11/1/2016	6.16	2.43



MONTHLY SALES FORECAST		ACTUAL	PLAN	YTD %
Quantity	19			100.55%
Sales	\$143,800.00			100.00%
Revenue	\$27,225.00	\$14,650.00		59.41%
Margin	18.93%	\$28,075.00		
Number of Orders	19			
Average Order Value	\$7,568.42			

PREVIOUS MONTH: \$18,988.28

REVENUE

COST

LES HISTORY



# BEYOND THE



NAVIGATING THE COMMERCIAL FRONTIERS OF SPACE EXPLORATION

Not that long ago, space exploration was only considered a possibility for government organizations and scientific pursuits. But the space sector is changing quickly; new opportunities and frontiers are being opened up by a move towards commercialization. This shift affects a number of industries, including resource extraction, satellite technology, and space tourism—all of which provide intriguing opportunities to individuals who are prepared to travel outside of Earth's atmosphere.

## SPACE TOURISM: A COSMIC ODYSSEY FOR THE ADVENTUROUS SOUL

Envision a society in which common people are able to travel throughout space. This is the potential of space tourism, a sector that has drawn interest from both businesspeople and travellers. SpaceX, Virgin Galactic, Blue Origin, and other pioneering firms are leading the way and working nonstop to make space travel accessible to the general public.

In addition to being a new kind of travel, space tourism is a profitable industry. The idea that the common individual may take in breathtaking sights of Earth from space is becoming more and more realistic as technology develops and costs come down. The Virgin Galactic founder Richard Branson famously stated, "The only limit to human achievement is imagination and will". This statement perfectly captures this growth.



## SATELLITE TECHNOLOGY: THE SILENT ENABLERS OF GLOBAL CONNECTIVITY

While space travel makes headlines, satellite technology is actually quite important to our day-to-day functioning. Satellites are becoming essential instruments for modern society, used for everything from weather forecasting and remote sensing to communication and navigation. New applications and services are now possible thanks to the commercialization of satellite technology.

Small satellite constellations are transforming the availability of the internet worldwide. Examples of these constellations are those that SpaceX has deployed for Starlink and OneWeb. More frequent launches are made possible by the deployment of affordable, smaller satellites, ushering in a new era of connectivity for isolated and neglected locations. According to Elon Musk, "The future of humanity is going to bifurcate in two directions: Either it's going to become multi-planetary, or it's going to remain confined to one planet."



## RESOURCE EXTRACTION: MINING THE HEAVENS FOR A SUSTAINABLE FUTURE

The moon and asteroids are the main objectives of resource extraction, which is another aspect of the commercialization of space beyond travel and communication. For example, it is thought that the moon has rich materials such as helium-3, which might be used as fuel in future fusion reactors. By investigating the viability of extracting these resources, private enterprises are creating new opportunities for sustainability and economic success.

The idea of mining asteroids is likewise becoming more and more popular. Companies like Planetary Resources and Deep Space Industries are creating technology to recover the rare metals and minerals found on asteroids. Planetary Resources CEO Chris Lewicki observes, "The resources of Earth pale in comparison to the wealth of the solar system."

In summary, the space industry's commercialization signifies a paradigm shift in human exploration that goes beyond official initiatives and scientific missions. A few aspects of this revolutionary voyage are resource exploitation, satellite technology, and space tourism. Carl Sagan once said, "Somewhere, something incredible is waiting to be known." His words still hold true as we continue to explore beyond our globe. The universe, which was formerly only accessible to scientists and astronauts, is now calling on businesspeople, intrepid travelers, and dreamers to solve its riddles and realise its possibilities for the good of humanity.



**PARTH AGGARWAL**

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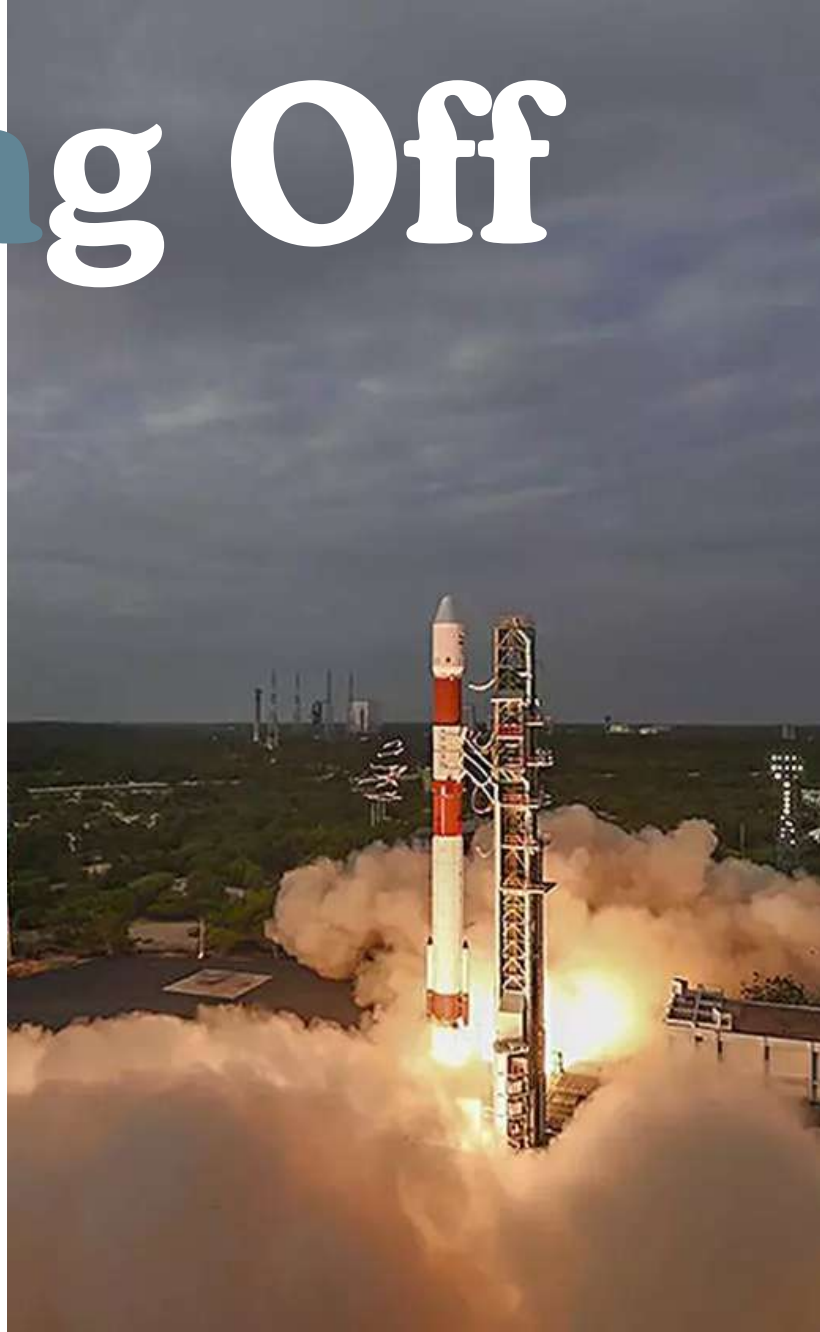
# Blasting Off

## THE COMMERCIALIZATION OF THE SPACE INDUSTRY

Decades ago, space disquisition was conducted solely by government agencies. It was a source of public pride and scientific curiosity, driven by competition during the Cold War and bournes to explore distant worlds. But now, a new period has surfaced in recent times, characterized by the commercialization of space. This metamorphosis has been fueled by dwindling costs, growing demand, and a swell of entrepreneurial spirit.

Accordingly, private companies have valorously established themselves among the stars, reshaping the space assiduity from a government-controlled reality into a vibrant business brimming with invention and occasion. This shift is driven by a combination of factors. The arrival of applicable rockets like SpaceX's Falcon 9 has significantly reduced launch costs, making space more accessible than ever. Also, companies like Iridium and Global Star have showcased the vast eventuality of satellite constellations for communication and navigation, prodding the demand for space-grounded services. Also, governments are decreasingly embracing public-private hookups and non-supervisory fabrics that promote private investment and entrepreneurship.

The consequences of this commercialization extend far and wide. In the field of satellite technology, companies similar to Planet Labs and Black Sky are planting expansive constellations of atomic satellites, standardizing access to Earth observation data and enabling colorful operations, including perfect husbandry and disaster response. In terms of space disquisition, SpaceX's Crew Dragon and Boeing's Starliner has soothed the United State's reliance on Russia for transporting astronauts to the International Space Station, paving the way for a period of mortal spaceflight driven by private enterprise.





Likewise, the moon has formerly again become a point of focus. Companies like Moon Express and Ispace are engaged in a race to develop lunar mining and resource birth technologies, with the thing of exercising precious accoutrements similar to water, ice and rare earth rudiments.

Looking ahead, the appeal of Mars motions, with SpaceX's Starship poised to turn the aspiration of humanity setting bottom on the Red Planet into a reality in the not-so-distant future. Still, the marketable space revolution faces its fair share of challenges. Safety enterprises and the operation of space debris in low-Earth routes necessitate careful transnational cooperation and the establishment of strong nonsupervisory fabrics. Issues related to indifferent access to space coffers and the eventuality

of demilitarization must also be addressed to ensure that space remains a sphere of peaceful disquisition and collaboration.

Nonetheless, the implicit benefits of space commercialization are immense. It has the power to drive technological invention, produce new jobs and diligence, and offer results to pressing challenges like climate change and resource failure. likewise, it has the implicit ability to foster transnational cooperation and inspire unborn generations to end for the stars.

As we stand on the threshold of this new period, it's abundantly clear that space assiduity is no longer confined to governments and astronauts. It has morphed into a thriving business of ideas and intentions, where entrepreneurs, masterminds, and

visionaries continuously push the boundaries of what's attainable.

The future of space is no longer solely defined by government enterprise, it has become a mortal adventure open to all who dare to conjure and aspire to reach the stars. This is just the morning of an inconceivable story. The commercialization of space is a dynamic and ever-evolving field, and the forthcoming chapter pledges to be indeed more stirring than the former bones. So, hang tight settlers, as the topmost adventure in mortal history is just commencing.



## RESHORING SUPPLY CHAINS

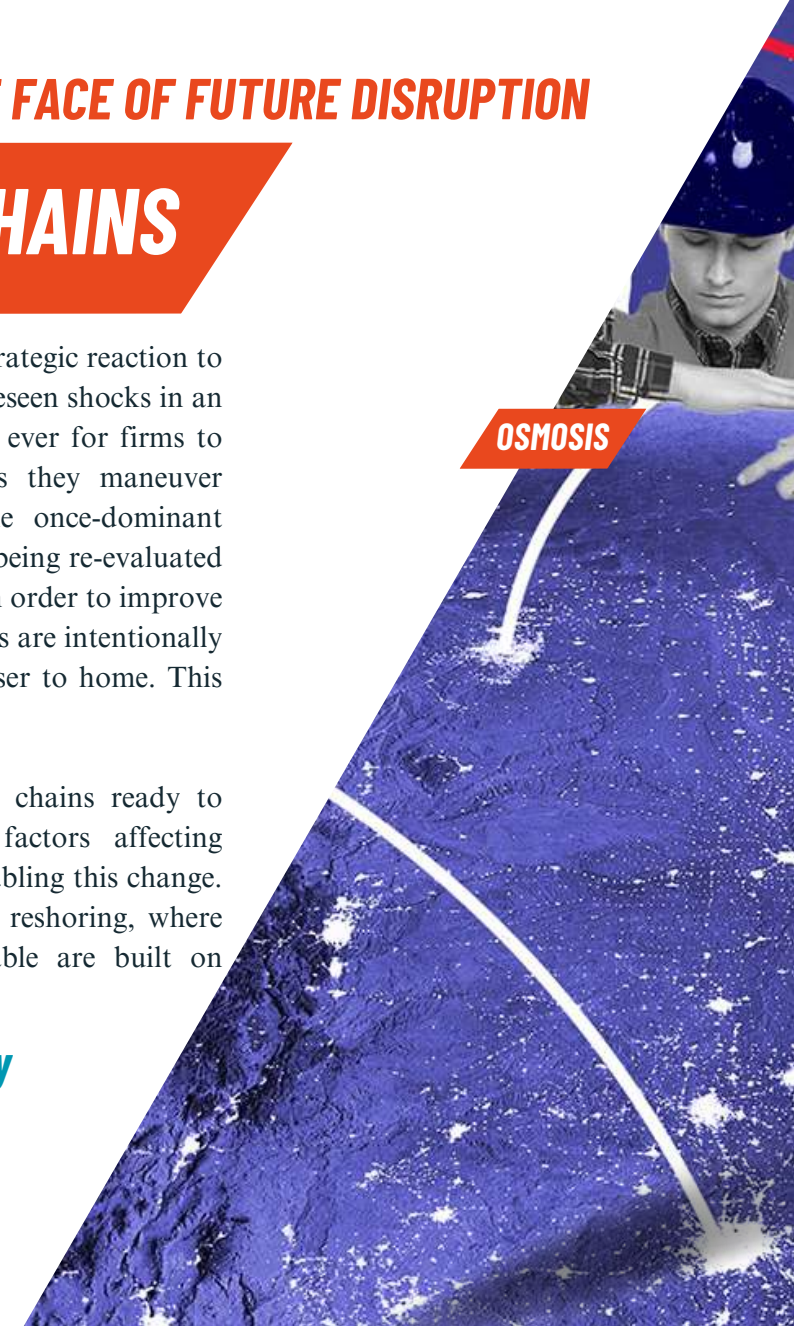
Reshoring supply chains is a notion that has arisen as a strategic reaction to the growing requirement for resilience in the face of unforeseen shocks in an era of global interconnection. It is more important than ever for firms to protect their supply networks from outside shocks as they maneuver through an increasingly complicated environment. The once-dominant technique of offshore to achieve cost efficiency is already being re-evaluated in light of the lessons learned from recent global shocks. In order to improve agility, strategic compliance and reducing risks, companies are intentionally shifting their manufacturing and sourcing operations closer to home. This essay explores the mechanics of reshoring supply chains.

We explore the many facets of creating robust supply chains ready to withstand future uncertainty, from the geopolitical factors affecting reshoring decisions to the technological advancements enabling this change. Come along for a ride through the strategic nuances of reshoring, where supply chain ecosystems that are robust and sustainable are built on adaptability.

### **“Strategic Renewal: Exploring Global Supply Chain Dynamics to Improve Efficiency and Effectiveness”**

Reshoring supply chains has a significant impact on many different areas of the corporate environment. From a geopolitical perspective, it modifies the dynamics of global trade by redistributing the balance of power and decreasing reliance on a single area. This shift, motivated by the need for supply chain independence, is having a bigger impact on international economic systems. Reshoring emphasizes how crucial resilience is to supply chain management. It becomes a strategic advantage to be able to quickly adjust to interruptions like pandemics or geopolitical conflicts.

Being close to suppliers and markets improves responsiveness, reduces lead times, and guarantees a timely flow of goods. While reshoring promises improved control and agility, it also poses obstacles. Better quality control, lower delivery costs, and a smaller environmental impact are some of the advantages. Higher labour costs and possible supply chain



### **“Strategic change: improving supply chain sustainability through continuous innovation”**

complications during the shift are among the limits, though. The expected benefits go beyond simply reducing risk. Opportunities for local economic growth, employment creation, and technological innovation are presented by reshoring. In contrast, the drawbacks include the expense of the initial investment, possible opposition to change, and the requirement for meticulous strategic planning in order to maximize the reshoring procedure.



## **Conclusion: “Strengthening Advanced Data Supply Lines: Building Resilience”**

In short, supply chain recovery is a strategic way to protect your business from unexpected problems. Recent challenges in the global environment require a shift to local production to reduce dependence on distant sources. By adopting reshoring, organizations can increase efficiency, reduce risk and build a strong supplier network. Building a solid foundation that can withstand the unexpected is more important than keeping costs down..

When companies are navigating an ever-changing marketplace, repeatability is more important than making the right decision. It is also a preventive measure to promote flexibility and ensure continuity in the face of future problems..

Businesses are reevaluating their worldwide footprint in the present environment and considering reshoring as a strategic priority. Continuous improvements in automation and digital technologies are reshaping what is possible, making it possible to work efficiently and profitably. Relocation can create the ecosystem of future global supply chains. Building a strong foundation for the future requires maintaining a delicate balance between local resilience and global connectivity, evident as companies struggle to transform their supply chain strategy.



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# DIVING INTO

## *A GLIMPSE INTO THE FUTURE BEYOND REALITY*

# METAVVERSE

Imagine a world in which we can attend a musical concert in Tokyo and collaborate on a design in London from the comfort of our living room, where the lines between the real and virtual worlds vanish and virtual reality becomes infused with actual reality. This is the metaverse, my musketeers; an idea that is only beginning to transform from a creation of knowledge into a tangible reality.

Although the word "metaverse" is still relatively new, its origins date back many years. The notion of a virtual world where individuals communicated through incorporations was first proposed in Neal Stephenson's 1992 novel *Snow Crash*. The metaverse encompasses a multitude of technologies, including VR headsets, AR spectacles, haptic suits, and brain-computer interfaces, all clustering to produce an immersive, three-dimensional space we can inhabit beyond the physical limitations of our bodies.

But the metaverse is more than just a fancy virtual playground. It has the implicit to revise nearly every aspect of our lives, from the way we work and learn to the way we fraternize and shop. Imagine attending virtual classrooms where holographic dinosaurs bat or conducting surgery on cases across the mainland using robotic incorporations controlled by our minds. The possibilities are as measureless as our imagination.



A highly provocative feature of the metaverse is its implicitly homogenised access to visitors and opportunities that were previously unavailable. Imagine a great artist exhibiting their work in a virtual gallery that is accessible to millions of people, or a youngster from a rural town attending a top-tier academy in the metaverse. Geographical and financial barriers can be broken down by the metaverse, promoting a more open and interconnected global community. Still, the metaverse isn't without its challenges. Enterprises about sequestration, security, and dependence impend large. Who'll enjoy and control this virtual world? How will we ensure indifferent access and help the digital peak from widening further? And how can we navigate the ethical complications of being in a space where the lines between reality and simulation blur?

These are important issues that need to be carefully thought out and require international cooperation. Building an open, moral, and inclusive metaverse has to be our top priority. It ought to be a platform that uplifts people, encourages connection and innovation, and works towards a better future for all people.

Although the metaverse is still in its infancy, its inevitability is undeniable. Let us approach this virtual frontier with prudence, accountability, and a shared vision for a metaverse that is beneficial to everybody as we navigate its unexplored territory. Rewind, the metaverse is an oil on which we may paint the future we choose. It is more than simply a technical phenomenon. Therefore, let us use our digital battles for a cause and build an immersive and engaging environment that is also sustainable, apathetic, and full of the creative wonders of humanity.

The future of the metaverse isn't set in gravestone. It's a story we're writing together, one pixel at a time. Let us embrace the possibilities, overcome the challenges, and shape a metaverse that reflects the best of what it means to be human.



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*OSMOSIS: CONNECTING THOUGHTS*





OSMOSIS: CONNECTING THOUGHTS



# FUTURE OF MOBILITY

## ADVANCEMENTS IN ELECTRIC, AUTONOMOUS, AND URBAN TRANSPORTATION

The landscape of mobility is undergoing significant transformations as the world seeks to address environmental concerns, improve road safety, and enhance overall transportation efficiency. These changes are being driven by shifting consumer demands, technological innovations, and transport policies aimed at tackling issues such as air pollution, climate change, accidents, and congestion. One of the key advancements in mobility is the growing popularity of electric vehicles. Electric vehicles have gained momentum in recent years, with advancements in electric propulsion and battery technology.

These improvements have resulted in cleaner vehicles and new form factors, making electric vehicles a crucial part of the future of urban transportation. Electric vehicles have gained attraction due to rising environmental challenges, including climate change and inner-city pollution. They offer a reduction in fossil fuel usage and lower emissions compared to traditional combustion engines. Moreover, the transition towards electric vehicles not only helps in decarbonizing the transport sector but also improves air quality in highly populated urban areas.

The transition towards electric vehicles offers numerous benefits for both the environment and society as a whole. Furthermore, electric vehicles have the potential to create new industries and generate economic development.

Another significant advancement in mobility is the development of autonomous vehicles. Autonomous vehicles, also known as self-driving cars, have the potential to revolutionize urban transportation. These vehicles are equipped with advanced sensors, artificial intelligence, and machine learning algorithms that enable them to operate without human intervention.

The deployment of autonomous vehicles in urban environments has the potential to improve road safety, reduce traffic congestion, and enhance overall transportation efficiency. By removing human error, autonomous vehicles have the potential to significantly reduce accidents and fatalities on the road. Additionally, autonomous vehicles could increase accessibility for individuals who are unable to drive, such as the elderly or those with disabilities. Moreover, autonomous vehicles can also contribute to increased productivity and convenience. People can engage in work or leisure activities while being transported, making commuting time more productive and enjoyable. Furthermore, autonomous vehicles have the potential to optimize traffic flow by communicating with each other and making real-time decisions, reducing congestion and improving the overall efficiency of urban transportation systems. The integration of connected devices is another crucial aspect of the future of urban transportation. Connected devices enable real-time optimizations and provide new, on-demand transportation modes. For instance, ride-sharing services like Uber and Lyft have already disrupted the traditional taxi industry by leveraging connected devices to connect drivers and passengers efficiently. These advancements in urban transportation are paving the way for a shift from personally owned vehicles to shared mobility services. This shift from individually owned vehicles to shared autonomous vehicles has the potential to greatly impact urban congestion, emissions-based pollution, and manufacturing demand.



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## CONCLUSION

In conclusion, the future of mobility holds great promise with the advancements in electric, autonomous, and urban transportation. The shift towards electric vehicles offers a sustainable solution to environmental challenges, reducing emissions and improving air quality in urban areas. The development and integration of autonomous vehicles not only hold the potential to revolutionize urban transportation but also offer significant improvements in road safety, accessibility, and overall transportation efficiency. The rise of connected devices and on-demand transportation modes further contribute to the shift towards shared mobility services, potentially alleviating urban congestion and reducing emissions-based pollution. As the landscape of mobility continues to evolve, the possibilities for a more sustainable, efficient, and accessible urban transportation system is within reach.

ELECTRIC  
VEHICLES

# THE OF EV & ITS FUTURE IN



Electric vehicles (EVs) have received considerable attention worldwide as a sustainable and environmentally friendly means of transportation. In India, the adoption of electric vehicles is gradually gaining momentum due to government initiatives, technological advances and growing environmental awareness. One of the main reasons for the growing interest in electric cars in India is the urgent need to address environmental issues and reduce the country's carbon footprint. As traditional internal combustion engine vehicles contribute significantly to air pollution and climate change, switching to electric cars is seen as a crucial step to mitigate these problems.

The Government of India has launched various policies and incentives to encourage the adoption of electric vehicles, including tax incentives, subsidies, and the Faster Adoption and Manufacturing (FAME) program of hybrid and electric vehicles.

Electric cars offer several advantages over conventional vehicles, such as lower running costs, less dependence on fossil fuels and less greenhouse gas emissions. Thanks to advances in battery technology, electric cars now have longer ranges and faster charging times, making them more practical for everyday use. In a country like India, where most of the population lives in urban areas, electric cars can play an important role in reducing air pollution and improving air quality.

The Indian automobile industry has also responded to the growing demand for electric vehicles by launching a variety of electric cars and two-wheelers. Several established car manufacturers as well as new market participants are investing in the development and production of electric cars. As a result, a wide range of electric vehicles are available in the market to meet the different preferences and needs of consumers.

However, the widespread adoption of electric vehicles in India still faces challenges such as the charging station infrastructure is still developing and the driving range associated with electric cars is a concern. To address these issues, the government and the private sector are working to expand charging infrastructure across the country. Initiatives such as the National Electric Mobility Mission Plan (NEMMP) aim to create an enabling environment for the growth of electric vehicles by focusing on charging infrastructure, R&D and capacity development.

Indian and international electric vehicles (EVs) vary in terms of manufacturers, models, features, and market dynamics. While international markets often boast a wider range of established EV brands and models, India has been making strides in promoting electric mobility. Indian EVs, such as the Tata Nexon EV and Mahindra e-Verito, cater to domestic preferences and affordability.

Internationally, Tesla is a prominent player with advanced features like autopilot, long-range capabilities, and a robust charging infrastructure. In contrast, Indian EVs may focus on addressing local commuting needs and may have a different pricing structure. Infrastructure and charging networks also differ; developed countries often have more extensive charging networks compared to India. However, the Indian government has been investing in charging infrastructure to support the growing EV market.

The future of electric vehicles in India looks promising as technological advances continue to increase the efficiency and affordability of electric vehicles. In addition, the government promotes sustainable and environmentally friendly transport ecosystems in line with global climate change measures. As battery prices drop and energy storage technologies improve, the total cost of electric cars is expected to become more competitive with conventional vehicles.

The Economic Survey 2023 predicts that India's domestic electric vehicle market will see a 49 percent compound annual growth rate (CAGR) between 2022 and 2030, with 10 million annual sales by 2030. Additionally, the electric vehicle industry is projected to create around 50 million direct and indirect jobs by 2030.

As technology develops, electric vehicles' price and performance will only rise, signaling a bright future for the sector in India. Furthermore, the government should support an environmentally friendly and sustainable transportation ecology in harmony with international efforts to mitigate climate change. Overall EV costs are predicted to approach traditional car costs as battery costs decline and energy storage technologies advance.

In conclusion, environmental concerns, government incentives, and technological advancements are driving the growing trend of electric car usage in India. Even if there are obstacles like range and charging infrastructure, these are being addressed by the government and the vehicle industry working together. In India, the future of electric cars appears to be improving and better.



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# CYBER SECURITY

## THREATS & SOLUTIONS

### PROTECTING BUSINESSES FROM EVOLVING CYBER THREATS AND RANSOMWARE ATTACKS

In a time when digital environments rule the roost, the constant development of cyber threats is a serious problem for companies everywhere. The strategies used by bad actors also evolve with technology, which makes cybersecurity a vital component of contemporary corporate resilience. This essay looks into the intricate arena of cyber dangers, with a specific focus on defending organisations against the pervasive menace of ransomware assaults. Organisations are susceptible to many threats, such as devious spyware and intricate phishing tactics.

It is critical that we comprehend the constantly shifting cybersecurity landscape as we traverse this digital age. In the pages that follow, we'll delve into the complexity of new threats as well as proactive measures that enable companies to strengthen their defences. Accompany us on our voyage into the intricacies of cybersecurity, as we endeavour to furnish businesses with the wisdom and instruments required to protect their priceless possessions from ever-changing cyber threats.



#### "GUARDIANS OF THE DIGITAL WORLD: INVESTIGATING CYBERSECURITY AND RANSOMWARE THREATS"

Businesses face an expanding range of cyber risks in the dynamic digital era, with ransomware assaults emerging as a particularly dangerous foe. These sophisticated attacks use a variety of techniques, ranging from malware that may paralyse entire networks to misleading phishing emails. In this situation, cybersecurity becomes very important because successful breaches can have far-reaching effects beyond just immediate financial losses.

Cyber risks have a huge effect on organisations. Organisations deal with reputational harm, sensitive data loss, and possible legal ramifications in addition to financial concerns. Operating continuity is directly threatened by ransomware, in particular, which encrypts important files and demands payment to unlock them. Strong cybersecurity measures are required since organisations are depending more and more on cloud services and networked systems, which increases the attack surface.



## **"STRENGTHENING YOUR DIGITAL WALLS: UNCOVERING SECURITY AND RANSOMWARE VULNERABILITY IN MODERN ENTERPRISES"**

Cybersecurity solutions provide a barrier against attacks, yet problems still exist. The potential of false positives, ongoing updates, and implementation expenses all add to the complexity. Still, the benefits exceed the disadvantages. Secure data is protected, client confidence is maintained, and business continuity is guaranteed by efficient cybersecurity. Additionally, adherence to data protection laws becomes feasible, reducing legal risks.

Cybersecurity tactics now need to change to keep up with the ever changing threat landscape. Real-time detection and mitigation of novel attack vectors is achieved by the application of artificial intelligence and machine learning. Employee training is always important to avoid phishing scams. Future defence mechanisms against cyber threats will be shaped by the introduction of international cyber security laws and the introduction of anti-suicide measures. To protect resources and maintain organizational integrity, companies operating in the digital world must make cybersecurity a priority. As technology evolves, so must our plans to counter the threats lurking in the digital shadows.



## **CONCLUSION: "PROTECTING THE FUTURE: CYBER SECURITY AND RANSOMWARE MITIGATION FOR YOUR BUSINESS"**

Businesses face an increasing number of cyber threats, especially ransomware attacks, in an increasingly digital environment. Your most important line of defence is cybersecurity, which helps prevent financial loss, reputational damage, and business disruption. Despite the implementation challenges, the benefits of maintaining data integrity, customer trust and regulatory compliance are undeniable. To adapt to the changing threat landscape, it is important that employees continue to train and use technologies such as artificial intelligence.

The combination of cybersecurity practices and robust programs is the cornerstone of the solution to the growing problems of cyberattacks as companies strengthen their digital walls..



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# The of the Gen Z Consumer: Understand Gen Z's Preferences, Behaviours and their Impacts on the Market



Gen Z (also known as Generation Z) is rapidly becoming a significant force in the consumer developed market. Being a unique cohort, this group, which originated between the mid-1990s and early 2010s, currently accounts for approximately 30% of the world's population. With such a large population, it is important for companies to understand their preferences and behaviours in order to effectively target and engage with this generation. A distinguished feature of Generation Z is its vast digital capabilities. They grew up surrounded by technology and is the first true digital native. They effortlessly navigate the digital environment and use social media platforms, smartphones, and other devices for communication, entertainment, and information.

As a result, Gen Z consumers expect brands to have a strong online presence along with a seamless personalized digital experience. In addition to digital skills, Gen Z consumers are also highly aware of social and environmental issues. They are more likely to support brands that align with their values and have a positive impact on society. Sustainability, authenticity, and inclusivity are important factors Gen Z considers when making purchasing decisions. Brands that pay a key emphasis on sustainability practices and show genuine concern for social issues are more likely to resonate with this generation. Additionally, Gen Z consumers prefer veracity and selfhood. They value heterogeneity and seek unique experiences and products. This generation is less interested in traditional marketing strategies and mass-produced products like the gen x's.

Instead, they are drawn to brands that offer personalized and customized products and experiences. Customization and personalization options play a key role in attracting Gen Z consumers who want to feel seen and heard by brands. Another aspect that characterizes Generation Z is their financial naturalism. Gen Z consumers are value-oriented and value affordability. They tend to compare prices, read 4000+ reviews, and likely look for discounts before purchasing. Brands need to offer competitive pricing and added value to capture the attention of this practical generation.

The impact of Gen Z on the market is undeniable. As this generation matures, their purchasing power increases, making them an important target group for companies in all industries. Companies that don't understand and adapt to Gen Z's preferences may struggle to remain relevant and competitive in the market. To effectively engage with Gen Z consumers, businesses need to invest in a robust digital marketing strategy tailored to various social media platforms. By creating authentic, purpose-driven content that aligns with Gen Z's values, you can build trust and brand loyalty.

Brands must also focus on sustainability efforts and demonstrate a commitment to social purpose to resonate with this conscious generation.

Additionally, brands should leverage customization and personalization options to meet the individualistic nature of Gen Z consumers. Providing flexibility and choice helps them feel connected to your brand and promotes a sense of ownership.



In summary, understanding Gen Z consumer preferences and behaviours is important for businesses in today's market. Gen Z are reshaping the consumer landscape with their digital savvy, social consciousness, desire for authenticity, and economic matter of fact. Brands can effectively capture the attention and loyalty of this influential generation by adapting to their tastes and values.



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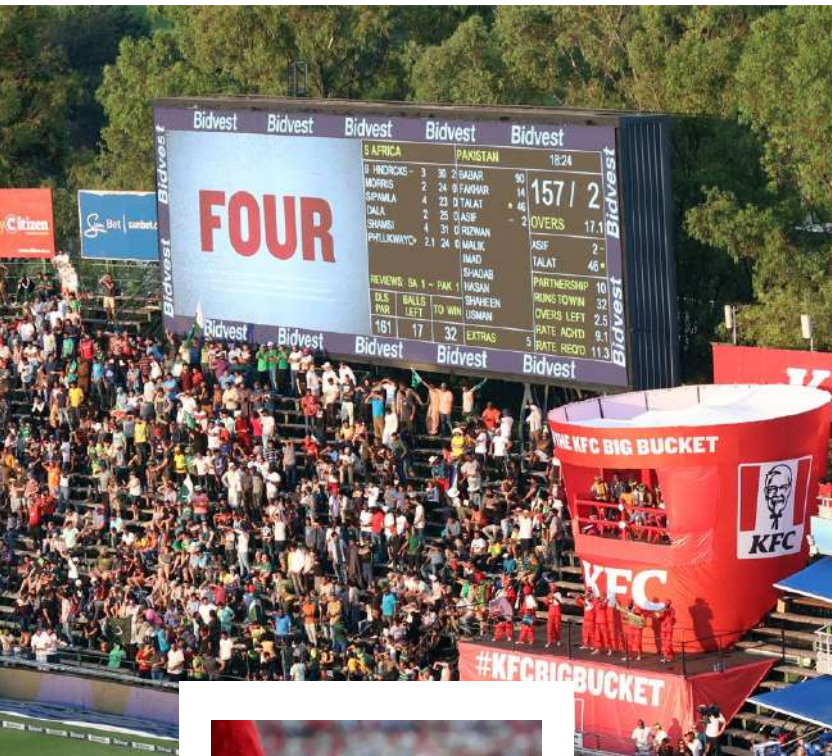
# TACKLING HUNGER

## REVOLUTIONIZING FOOD STALL OPERATIONS WITH DATA ANALYSIS IN THE CRICKET STADIUM ARENA

OSMOSIS: CONNECTING THOUGHTS



We are in the full throes of cricket season, which means millions of fans across the world are headed toward cheering for their team and seeing their favourite players playing in the World Cup. And let's be honest they're also there for having a good time to eat delicious food, drink soda and beer. In keeping with the recent scenes from Ekana stadium, the roads outside the stadium turn into a havoc soon after the match as street food vendors start their innings immediately after the match ended. Not only food but fans also buy jerseys or a pennant for their wall at home as well. For cricket stadiums everywhere, it's understood that the amenities, food, and merchandise at the game are just as important as the game itself. According to the reports In recent ODI World Cup the cricket jerseys sell like the cake straight from the oven, the sales of jerseys have seen a two-fold rise ahead of the final. It is expected that the Indian economy will get a boost of Rs 13,500 crore from direct and indirect spending during the ICC World Cup 2023.



This is why more teams are investing in inventory management systems comes as little surprise to those who have been paying attention to the trends in food service, hospitality, retail, and related industries. If you're unfamiliar with how inventory management systems and automated software work, you might wonder how they're so effective in reducing costs. Sure, the initial investment (as opposed to sticking with pens and paper or Quick books) might be higher than you'd like, but in the long run, inventory management systems save businesses money in a number of ways, including the carrying costs of inventory, eliminating errors, speeding up processes and making employees happier.



Anticipating fan preferences, peak hours of traffic by customers on their stalls, using logistic and supply chain analysis in order to understand the total amount of stock required and utilising the shelf space effectively.

So, by expertly interlacing the data analytical tools in conjunction with inventory management not only gives food ventures a smooth stress - free environment to work in but also elevates the fans experience in the stadium, creating an elated atmosphere for sports and fans. Therefore, next time when you visit a cricket stadium and wonder the reason behind having your favourite pizza in seconds and fast catering of food despite hundreds and thousands of fans standing in a queue. The reason is using "data" which gives fans a palatable enchantment.



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Cricket Stadium uses multiple techniques to control and monitor the stock. This involves consisting auditing in order to check the level of inventories and variations of stocks that are needed. As India is growing in digital transactions, usage of barcodes helps in smooth tracking of the whole process which further helps in restocking of prominent items. Apart from that, companies also organise categories on the basis of most sold to least sold items which helps in identifying and facilitating fast-moving versus slow-moving items. To regulate all these activities smoothly it's important to give a proper structured training to staff in order to ensure less wastage, fast delivery maintenance of strong and healthy relationship with suppliers in order to maintain a systematic supply chain process, which helps in minimizing errors and increasing efficiency which helps in catering the demands of the fans in the stadium.

Usage of data analysis tools along with above mentions pointers, gives a significant paradigm shift. Data analysis helps in giving factual information on historical and present data by using descriptive analytic techniques along with predictive analytical tools, which helps the food venture owners to know the amount of people that they are going to serve today.



# REIT: BENEFITS OF A PROPERTY WITHOUT OWNING IT!!



## Real Estate Investment Trust

Ever envisioned the potential benefits of owning prime commercial real estate—such as bustling shopping complexes, city-central mega malls, or vibrant stadiums hosting major events—without the hefty initial investment or the demanding upkeep that typically accompanies these prized properties? Welcome to the realm of Real Estate Investment Trusts (REITs).

REITs have emerged as an appealing investment avenue for those seeking exposure to income-producing real estate without the burden of direct ownership. These entities function as companies that own, operate, or finance income-generating properties across diverse sectors like commercial spaces, residential complexes, and the hospitality industry. Investors are attracted to REITs due to the promise of a share in the income generated by these real estate holdings.

Delving into the landscape of Real Estate Investment Trusts (REITs) unveils a diversified spectrum encompassing various types and classifications:

- **Equity REITs:** Representing the majority, these REITs own and manage income-generating real estate. Their revenues primarily stem from rents, distinctively diverging from property reselling as a revenue source.
- **Mortgage REITs:** Functioning as lenders to real estate owners and operators, Mortgage REITs extend funds through mortgages, loans, or indirectly via mortgage-backed securities. Their earnings hinge on the net interest margin, making them susceptible to fluctuations in interest rates.
- **Hybrid REITs:** Blending elements from both Equity and Mortgage REITs, these entities deploy diversified investment strategies.



Furthermore, REITs can be categorized based on the manner in which their shares are bought and held:

- **Publicly Traded REITs:** These REITs list their shares on national securities exchanges, enabling individual investors to buy and sell them. Regulated by entities like the SEBI, they offer liquidity but are subject to market fluctuations.
- **Public Non-Traded REITs:** Registered with regulatory bodies but not traded on national securities exchanges, these REITs exhibit lower liquidity than publicly traded ones. However, they often demonstrate increased stability due to reduced exposure to market swings.
- **Private REITs:** These REITs operate outside regulatory bodies and national securities exchanges, typically reserved for institutional investors.

Understanding the intricate classifications and types of REITs serves as a cornerstone in formulating an astute investment strategy, empowering individuals to traverse the real estate market sans direct property ownership.



However, the landscape of REITs offers both opportunities and risks. Publicly traded REITs, registered with the SEBI and listed on stock exchanges, provide more liquidity and transparency compared to non-traded REITs. Yet, the latter, while potentially offering higher dividends, often lack liquidity, posing challenges in selling them on the open market. Valuation transparency issues with non-traded REITs can also complicate investors' assessment of their value and volatility.

Despite their allure in diversifying investment portfolios and offering higher dividend yields, REITs come with inherent risks. Non-traded REITs, in particular, present challenges such as liquidity limitations, transparency concerns in valuation, and potential conflicts of interest from external managers.

Navigating the investment process involves understanding avenues for purchase and sale. While publicly traded REITs can be acquired through stockbrokers, non-traded REITs are typically sold by brokers with high upfront fees, impacting the investment's overall value.

Understanding tax implications is crucial as REITs distribute a significant portion of taxable income to shareholders, subjecting them to taxation on dividends and capital gains. Consulting a tax advisor before investing in REITs is recommended to comprehend associated tax liabilities.

Transparent evaluation of risks and benefits is essential before committing funds to REITs. Investors must exercise vigilance against potential fraudulent schemes involving unregistered REITs and verify registrations through SEBI databases.

REITs indeed offer a compelling avenue for exposure to real estate without direct ownership. However, thorough due diligence, understanding risk factors, and grasping intricacies related to liquidity, valuation, and taxation are imperative before embracing REITs as part of an investment strategy. Achieving a balance between returns and risks is crucial in navigating the realm of Real Estate Investment Trusts.



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# CHAT GPT



# GEMINI

AI is undoubtedly a trending technology that is not unknown to anyone nowadays. It is becoming a highly demanded technology in various sectors whether it is education or manufacturing industry. Generative Pre-trained Transformer i.e. GPT or ChatGPT has improved our standard of using the internet. Microsoft's Chat GPT has proven its worth but recently Google launched Gemini, a new multimodal AI model that claims to be largest and most capable AI model. Gemini offers natural interaction, recognizes images and speaks in real time. A new race is starting with a completely new platform technology. Gemini is now in the race of AI giving tough competition to OpenAI, Meta, Microsoft and Elon Musk's AI. Gemini has 3 variants - ultra (for complex task), pro (for wide range of tasks) and nano (for on-device tasks). Gemini has accomplished state of art through benchmarking which is done to measure the efficiency and performance of new model for test practicing. Gemini ultra is currently in safety review and will be available in early 2024. Gemini pro is very similar to ChatGPT but have less manufacturing cost. Just as ChatGPT free version comes along with Chat Gpt 4 similarly Gemini pro is integrated into google bard.



According to Google DeepMind, out of 32 standard performance measures, Gemini performed better than GPT4 in 30 measures. Gemini has also scored 90% in massive multitask language understanding test (MMLU Test) performing better than GPT4 and human experts also. MMLU is basically a combination of 57 subjects like math, physics, history, law, medicine, ethics etc. which is performed to test the world's knowledge and problem-solving ability. GPT4 is in the collaboration with Microsoft Bing, Duolingo and Morgan Stanley so as to explore the potential of advanced language model in various domains like language learning, accessibility, user experience and knowledge management. Gemini can be used as integration for generating text, coding, images and videos unlike ChatGPT. Gemini also function online and offline too Gemini Pro, the versatile, middle-tier version with its advanced text-based capabilities, has been integrated into Google Bard, enabling more accurate and high-quality responses.

To conclude, choosing between Gemini and ChatGPT depends on your specific needs and priorities. In the event of need of AI for various task, it will require versatile assistant, in such case Gemini can be good option on the other side while in case of need for creative text generation, Chat GPT4 is more suitable option. According to benchmark tests, Gemini seems the better option at the first glance but for same methodology, after comparison, GPT does take a lead. The current publicly available version of Gemini called Gemini pro, is not generally as good as GPT4, and is more similar in its capabilities to GPT3.5. As per google, the most powerful version of Gemini is Gemini ultra is not out yet, so results cannot be independently validated at present. It should be noted that both, Gemini and ChatGPT are still under development and their capabilities and applications are constantly evolving and this development will lead to competitors following suit.



# College के दिन



*College is a new dimension of life  
College is the passage of rites  
New corridors, New classes  
New people, New styles  
Some truths, some lies  
New jokes, New smiles  
New secrets, some shared ,some hidden  
New friendships made and old ones forgotten  
New day, New clothes  
New hearts to win and mentors to amaze  
New places to visit and moments to capture  
New lessons learned, some a little harder than others  
New challenges won and fears conquered  
True it is, as they often say,  
These are the moments that make us sway.  
Looking back, a grin takes its place,  
For each conquered fear, a victory embrace  
New chapters written, a triumphant style,  
In the book of life, where memories compile*



“*College is a unique chapter in the book of life, where every experience, challenge, and triumph adds a new page, creating a story that is uniquely ours.*”



**KANISHKA SETHI**  
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# ***Ecoshala***

***Dive into the dynamic world of economics with our insightful section, where theories meet realities and markets dictate trends. Explore the forces shaping global finance, delve into policy debates, and uncover the intricacies of supply and demand. Let us navigate the ever-evolving landscape of economic thought.***



# DECODING INDIA'S 4-TRILLION-DOLLAR ECONOMY: BENEATH THE SURFACE REALITIES.

## INTRODUCTION

India holds the fifth position globally in terms of economic size, trailing behind the United States of America, China, Germany, and Japan and on Sunday, November 19, the news went viral that the country had achieved the historic milestone when its GDP surpassed the \$4 trillion mark for the first time. While there hasn't been an official confirmation, this event was celebrated by billionaire Gautam Adani, two union ministers, and Maharashtra's Deputy Chief Minister Devendra Fadnavis. An unconfirmed screenshot from the live tracking of GDP figures across countries, utilizing International Monetary Fund (IMF) data, is circulating widely on social media. Several senior BJP leaders have also shared this post. But, even hours after the news broke of India's GDP crossing the \$4 trillion mark, the government remained silent, causing people to question it. The Finance Ministry and the National Statistical Office refrained from providing immediate comments regarding the viral social media post suggesting India's GDP had surpassed \$4 trillion.



## GDP GROWTH

OSMOSIS: CONNECTING THOUGHTS

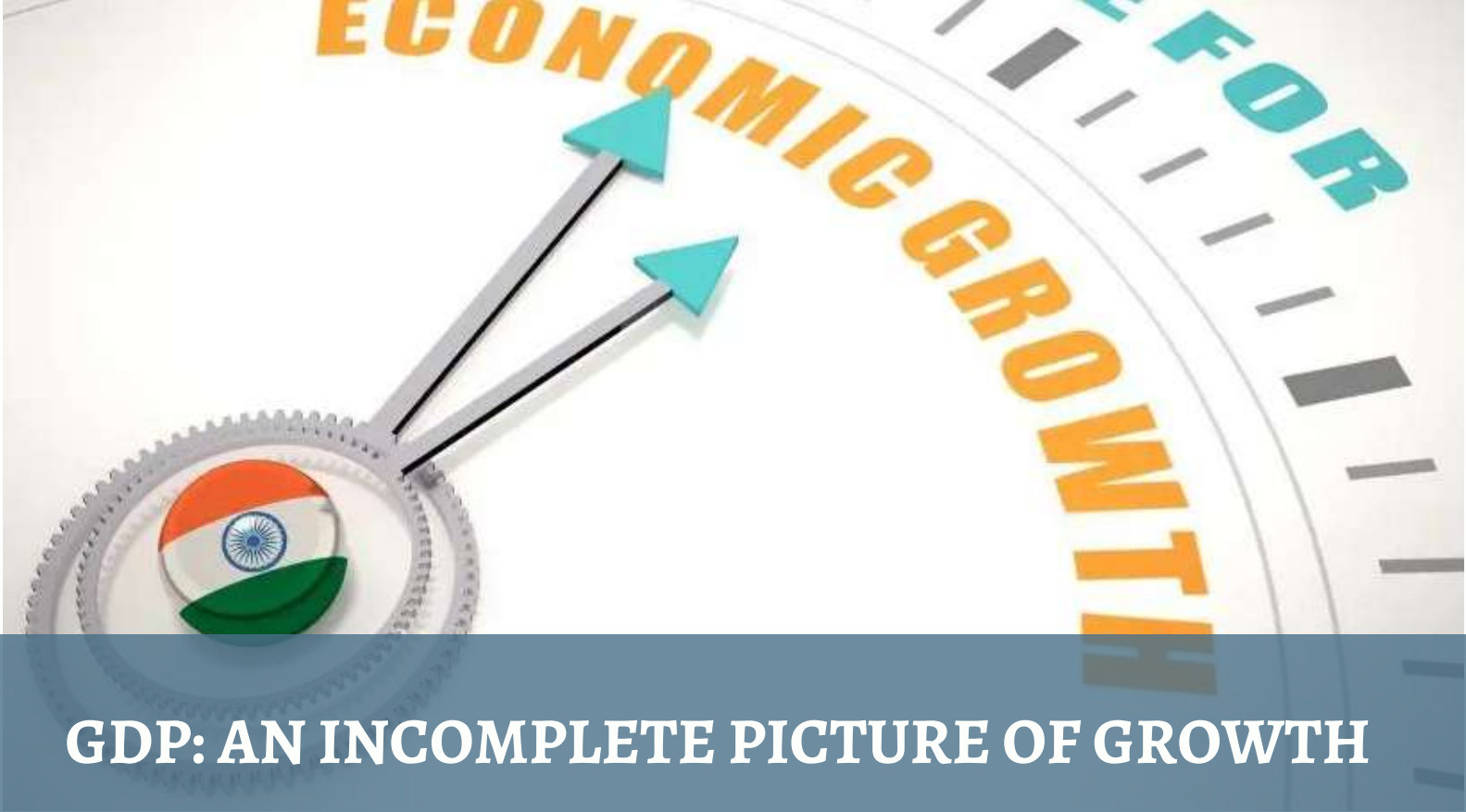


As per a PTI report, sources clarified that the information was erroneous, affirming that the country hadn't reached that significant milestone. Additional economists agreed with it and highlighted the absence of official validation. Tracking live GDP numbers for all countries poses significant challenges due to the delayed availability of sector-specific economic data. India achieved a notable 7.8% GDP growth in the April-June 2023-24 period, marking the highest growth in the last four quarters. There's been talk about India reaching a \$4 trillion economy milestone. But beyond the big number, things aren't that simple. Hitting \$4 trillion shows progress, but we need to look closer at other factors like:



## THE IMPACT OF CURRENCY FLUCTUATIONS

Fluctuating currency values affect how big or small an economy seems. The Indian Rupee's changing worth against other currencies makes it hard to measure milestones. Relying solely on GDP doesn't tell the whole story.



## GDP: AN INCOMPLETE PICTURE OF GROWTH

Just focusing on GDP (Gross Domestic Product) doesn't tell the whole picture. Looking into how people spend, and invest, how much the government spends, and what's sold abroad shows a more detailed picture. Issues like not enough jobs and many people working in informal jobs make us wonder if everyone is benefiting from this growth. Some say the GDP number hides real problems. Income differences, uneven development in different areas, and problems faced by people working informally show that things might not be as great for everyone.



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### GDP Growth Forecasts



### India's Development Outlook: Infrastructure, Implementation, and Global Influence

To grow, India needs better infrastructure, technology, and good plans. But it's not just about starting things, they need to work well too. Checking if these plans make life better for people is important. With so many uncertain things happening globally, India's growth is also affected by what's happening around the world. In short, India stands as the world's fifth-largest economy, and news of its potential achievement of a \$4 trillion GDP milestone recently made headlines. However, the absence of official confirmation raised doubts. Beyond the big number, there are complexities. Factors like currency fluctuations and job disparities challenge the true essence of this growth. To truly thrive, India needs more than just economic numbers; it requires effective plans that positively impact its citizens amid global uncertainties. Understanding these intricacies is vital for a complete view of India's journey towards sustained and inclusive progress.



# MONEY: HOW MUCH IS TOO MUCH

Whenever we think of money, we think of luxuries, we think of all kinds of comfort that can be achieved if we have sufficient money. But money as they say is a double-edged sword. At some point in our life, we've probably heard someone say that they don't care about money: we may have even said that to ourselves. While this viewpoint is helpful in theory, the reality is that, for better or worse, we should not underestimate the importance of money.

Though money can't buy happiness, it can provide safety and security for us and our loved ones. Human beings need to pay for all the things such as shelter, food, healthcare bills, and good education etc. We don't necessarily need to become super rich or have a lot of money to pay for these things, but we need some money till we are alive. One reason so many people profess not to care about money is that the love for money has been described as the root of all evil. Money, in real terms, is nothing more than a means of transaction.

There are many benefits of money including the following.

Money gives us freedom: When we have enough money, we can live anywhere we want, take care of our needs, and indulge in our hobbies. If we can become financially independent and have the financial resources necessary to live without working, we'll enjoy even more freedom since we will be able to do what we want with our time.

Money empowers us to follow our aspirations: Having money allows us to establish a business, build our ideal house, and cover the costs of raising a family.

Although money cannot buy happiness, freedom, security, and the ability to pursue dreams can help us to be happy. That is why it is critical to work hard, acquire money, and then learn how to save, invest, and double it. When we start investing our money, it starts working for us and helps us produce more and eventually, we have enough that we can retire. There are some disadvantages of money too.



Money obsession can lead to a slew of issues. Trying to acquire money at all costs, or trying to acquire as much money as we can, could lead us to develop unethical or even criminal behaviour, such as theft or cheating others. Working to make money may seem like a hassle, especially if we don't love our job. While the quest to earn money could be corrupting if we take it too far. The way the character of Gordon Gecko played by Michel Douglas in Wall Street (1987) say that Greed is Right, is only going to work when a person works hard to make his goals come truly makes some money and take good care of it, but in some cases, they become greedy and then it becomes dangerous. The greed of money is the only reason the person sometimes becomes corrupt.

So, the best thing we can do is get financially educated before earning a lot of money. We should know how to invest and make multiple sources of passive income while having regular income. How we spend our money i.e., not to spend more than we make, not to get into large debts in the early stages of our life. We should also keep in mind when to know it's enough and to control that desire in the case of Money.

“The Main thing about money is that it sometimes makes us commit things we should have avoided.”



**Aditya Narang**

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# **FROM TRILLIONS TO TIGHTROPES**

## **EXPLORING THE NUANCES OF NATIONAL BUDGETS**



Imagine the world to be a circus, each tent symbolising the nation's budgetary performance. The wire walkers in the US tent juggling billions of amounts on military spending while Denmark performs gymnasts on welfare of the society. Meanwhile Norway's acrobats dance on oil dividends and India's lions race through the tangle of tax reforms. Thus, Budget plays a crucial role in balancing the acts of different nations in the global race.

There is a famous quote that says don't spend the money before you have it. To make money one should plan its resources in the most efficient manner. While comparing the budgets at macro level it's important to pay emphasis on key constraints that directly affect the functioning of the annual national budgets. Civil officials employed by federal, national, or subnational governments start the same yearly budget procedure on a permanent calendar basis. A big machine is started, and several participants are sent through predetermined motions. Rigidity is the primary rule in this process, and little modifications are seen.



In general, modifications are subtle and happen gradually. The Budget Department, Operational Departments, and the executive power debate whether to publish the yearly Budget before making these small steps forward in public administration. Therefore, the annual budgeting process which is highly technical and globally standardized leads to the budget. The budget process is more convoluted and contentious with a range of outcomes the tougher the budget.

Various parties (politicians, interest groups, and administrations) who negotiate to enact small adjustments in a limited public budget. Therefore, the player's distributive conflict increases with increasing budgetary restrictions.

What then do these countries do with their wealth? The balancing act is fascinating! Leaping through hoops, the US military consumes a substantial 3.5% of the nation's GDP. In the meantime, Denmark and Finland are spinning healthcare and education budgets like vibrant ribbons, while the European troupe dazzles with social welfare routines.



These conflicting priorities are a reflection of underlying divides between society values and security concerns. The budget giants, the US topping the pack with its enormous spending usually make the headlines. However, before we declare them the champions, keep in mind that size isn't everything. Smaller countries like Luxembourg and Norway, whose inhabitants receive over \$70,000 annually, leave everyone else in the dust when it comes to per capita spending. It serves as a reminder that context is essential; isolated data paints an inadequate image.



# CONCLUSION



Talking about the Indian union budget 2024, Finance minister Nirmala Sitharaman addressed it as the first budget of Amrit Kaal. The vision for Amrit Kaal includes a technology driven and knowledge-based economy with strong public finances, and a robust finance sector. The people should be gainfully employed and the businesses should remain healthy. The budget aims to fulfil the aspirations of all men, women and the people from the backward regions of the society.

To encapsulate the following figures and data it can be inferred that the complexity of the national budgets is not just about who spends the most but it's about analysing the methodology of stories each nation performs. Analysing the national budgets of global nations gives us a brief understanding about the core values, challenges and aspirations of the interconnected world.



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EWSCLICK

IN THE SPOTLIGHT

# BRICK BY BRICS, THE GLOBAL FINANCIAL REVOLUTION



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## INTRODUCTION

BRICS is an acronym for the world's most economically strong and populated country - Brazil, Russia, India, China and South Africa. The countries did come together to eliminate conditions like bipolar until 1991 (the US and the Soviet Union were two superpowers but then the Soviet Union Collapsed) or unipolar which is presently the scenario (the United States being the Superpower).





# *WHEN and WHY was this formed?*

BRICS was formed in the year 2009, just after the year when the whole world witnessed the incident of the nerve-shocking 2008 financial crisis in the US. The train of thought transported the terrifying truth, that the roots of the dollar are not only spread to the whole globe by the act of currency pegging but also the fact that any disaster in the US economy will vandalize the global economy. Hence, this was the start of the de-dollarization drive.

Moreover, since the US formed the international financial system, there has been the potential to exclude countries from the World Financial System. The US controls SWIFT, the international payment system. The US misuses its power like the country without any discussion or hesitation sanctioned Russia for invading Ukraine in 2022 as per its suitability. Here, the argument could arise about Russia being guilty and the culprit. But countries like Iran, Cuba and North Korea have also been banned for no good reason.

Further, the Silicon Valley Bank crisis again replicated a situation like the 2008 financial crisis as the US economy was about to default. But again, since it is the US dollar therefore the debt ceiling was lifted, and more currency was printed. This is how the US enjoys the privilege whereas the same situation happened in Pakistan, Sri Lanka and Germany and the end result is as Pakistan and Sri Lanka are in depression and Germany is in recession. So, the objective of BRICS is to introduce a new currency that will be free from any dominance or discord moves. Its policies and rules would be for a global benefit.



# of BRICS

01

## **RELIABILITY**

Any currency's reliability is dependent on the amount of gold reserves that are available with it. For this BRICS ambition, India has bought 3 tons of gold. Russia has bought 31 tons of gold and China has purchased 102 tons of gold. The currency should have at least 50 percent of gold stored as reserves. Otherwise, it would lack trust and credibility.

02

## **EXPANSION**

The more and more countries would join, the more beneficial it would get for the BRICS.  
Collaborative efforts fetch out the most because they cause synergy. Additionally, it would cut down the major dominance of superpowers.

03

## **ACCEPTANCE**

It refers to the phenomena according to which decision making is enjoyed by members of the organization. It strengthens trust and helps create a strong build-up and mutual understanding among the community.

# SUMMARY OF

## “WHAT IS BRICS CURRENCY BACKED BY”

<i>BRICS Coalition</i>	<i>Brazil, Russia, India, China, South Africa</i>
<i>Nature of New Currency</i>	<i>Gold-backed</i>
<i>Global implications</i>	<i>Possible devaluation of the US dollar &amp; other fiat currencies</i>
<i>Gold reserves of BRICS</i>	<i>Almost on par with the US</i>
<i>Broader alliance</i>	<i>Up to 24 countries challenging the US dollar's dominance</i>
<i>Future of BRICS's currency</i>	<i>Potential game-changer in the global economic landscape</i>



# USA's Debt Ceiling Breach

The US economy and its almost default situation is a hot topic, blazing tension among the masses. The US being a superpower has high resources and the way the government operates has gained meritorious credibility. But what went wrong and why do other nations are trying to abort the US dollar? Let's dissect and understand the uncanny in a systematic chain of questions and then answer the same.

## \$ What is this debt Ceiling?

So as the name suggests, it is that amount of debt which could not be exceeded. Ceiling means a strong and rigid boundary. Now this debt ceiling is a concept that applies to all the governments of respective countries. When the expenses surpass the revenue, the difference between expenses and revenue is known as a deficit. The greater the difference, the more the government needs to borrow. Borrowed money is a debt for the country.

Sources to borrow money are International Financial Institutions (IFI) like the World Bank, International Monetary Fund, and Development Bank. Other sources - commercial banks, wealth funds, government bonds or bilateral loans from other countries.

Since 1917 the US government has exceeded the debt limit by more than 75 times till today.



For example;

## Case -1

During the first wave of covid-19, when lockdown was inevitable, the Indian government channeled its expenditure and also raised funds from the general public for the poor section of the society. The Indian government did make strategic decisions as per the situation and circumstances and allocated the funds as per needs.

## Case -2,

During the same time, the US government raised its debt and printed 3 trillion dollars overnight and distributed the same among the citizens.

For the US, the debt ceiling is something that could be exceeded with no limit, but for other countries, when the debt ceiling is touched, if they cannot borrow now, they will default. The latest default cause is the Sri Lankan economy.

## Repercussions

If any country defaults, then they lose the trust and support from the foreign investors. The country suffers from grave episodes of chronic inflation and unemployment which further fosters a vicious cycle of low quality of life of the citizens.

According to the economists and rational analysis, if the USA did default, then it would be harmed by the decrease in credit rating, which would result in a higher rate of interest on the further debt raised. The recession and inflation would emanate on a huge scale, as would the special retrenchment of government employees to cut costs, the shutdown of government administration operations, and the economic slowdown.

When Sri Lanka did default the following was observed:

1. Soaring inflation
2. Huge pile of debt
3. Bleeding foreign reserves
4. Tanking currency

The reason why Congress voted to raise the debt ceiling is that it was the last alternative available to the US government.



## \$ Why is breach of the debt ceiling considered as lethal?

No economy or country can neither print unlimited currency nor borrow infinite loans. Every country needs to keep half of the deposits with gold with the ratio of currency that their central banks print. In India, RBI is our central bank and fulfills all such requirements. Whereas, in the USA their central bank is known as the Federal Reserve, and it is only capable of printing or borrowing unlimited debt.

## \$ Conclusion

The US is a superpower and the US dollar is trusted and the only currency used in foreign exchange transactions since their deal with Saudi Arabia in 1971 (the Petro-dollar deal). So the USA's dollars cannot default easily. This time, they did defer the default successfully, but it could still be in the near future. So, I believe they must introspect and improvise to be ready for future economic disasters. No doubt, the world's confidence in the US dollar has been shaken, and de-dollarization is actively pursued by several economies. The same reason is why the RBI begets the digital rupee.



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# INDIAN STOCK MARKET EVOLUTION

INDIA



When someone mentions Indian Stock Market, it reminds us of a bustling canvas painted with ambition and resilience which boasts a story as rich and vibrant as the nation itself. Its journey, spanning over a century, is a testament to India's economic transformation, marked by booms, busts, and a relentless pursuit of progress. The present position of the stock market is the beginning of the new era but history of Indian stock market is pretty interesting. Some of these instances include: Paper trade system (wherein the brokers used to get records of the price and quantity and then the matches were made manually.) or in 1992, the BSE Sensex rallied from 1000 to 4000, registering a rise of 300% (This was the time of the big bull-Mr Harshad Mehta.)

Since then Indian stock market has changed in lot of factors, Mainly, the introduction of electronic transactions: back in 1990s, the settlement of trades was done through paper. Now, all the settlement of trades happens through clearing corporations (CC), and all transactions are electronic.

Over the last three decades the Indian stock market had got caught up in various scams (mainly, Harshad Mehta scam 1992, Satyam scandal 2001-08 or Sahara scam 2009). These scams had led to manipulation of stock market and didn't turned out very good for Indian economy or Retail investors. To protect the interest of investors, to ensure transparency and to regulate the securities markets, SEBI (Securities and Exchange Board of India) introduced a lot of changes over the years in the securities market.

Some of these changes include:

- Introduction of online, screen-based electronic trading.
- A record of all transactions with respect to the stock markets to be maintained by the companies for inspection by SEBI.
- Regular monitoring of all transactions by SEBI between investors, shareholders, brokers and the company.
- Appointment of the Chief Financial Officer (CFO) to be made by the Audit Committee after proper assessment of their background, qualifications, etc.
- Requirements to be fulfilled before making public offers for purchase of securities to the public were also introduced.

It is because of these factors Indian stock market has grown over the last few years and is able to come up in the top 10 stock markets over the world. The market capitalization of the National Stock Exchange (NSE) of India as of December 22, 2023, is approximately \$3.26 trillion USD. This places it as the 7th largest stock exchange in the world by market capitalization. It is important to note that market capitalization can fluctuate daily based on the performance of the companies listed on the exchange. Even then, the NSE has consistently ranked among the top 10 largest stock exchanges in the world for the past few years. Some of the factors other than the changes in the SEBI that have contributed to the NSE's growth are India's economic growth, Increased Institutional participation and Technological Advancements.

One of the major boom in Indian stock market can be seen in IPOs in the current year. After a notable decline in global initial public offerings (IPO) activity in the first eight months of 2023, India has surged ahead. Despite economic uncertainties and geopolitical conflicts, the country secured the top position with 152 transactions valued at \$3.8 billion. India's strong performance in the IPO race highlights the country's potential for future growth. Overall, India is one the fastest growing economies and same can be said for its stock market. Indian Stock market has all the potential to grow in the near future. Despite being facing challenges Indian Stock Market has grown over the years and will continue to do so.



**Aditya Narang**  
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JIMS



# TRANSFORMATION OF FINANCE IN DIGITAL AGE

The world of finance is undergoing a massive change with the ascent of fintech and the digitalization of monetary administrations. Traditional financial institutions are being disrupted by inventive innovations that are having an impact on how we invest, manage, and deal with our money.

From mobile banking apps to digital payment platforms, fintech is revolutionizing the way we interact with financial services. One of the critical manners by which fintech is disturbing customary monetary administrations by using inventive advances. For instance, blockchain technology can change how we conduct financial transactions. By giving a protected and straightforward record framework, blockchain can take out the requirement for delegates like banks and decrease exchange costs. This innovation can make monetary exchanges quicker, safer, and more productive.

One more manner by which fintech is disturbing traditional financial services is, by the use of artificial intelligence (AI) and machine learning. AI-powered chatbots and virtual assistants are turning out to be progressively normal in the financial industry, giving clients customized suggestions and help. These advancements can investigate immense measures of information and give bits of knowledge that were previously simply accessible to monetary specialists. This upgrades the client experience as well as allows financial institutions to better understand their customer's needs and preferences.

These stages give minimal expense venture choices and customized guidance given a singular's gamble resistance and speculation objectives. This permits people to get proficient speculation counsel without the requirement for a customary monetary consultant. Notwithstanding these advancements, fintech is also driving financial inclusion by providing access to financial services for underserved populations. Mobile banking applications and digital payment platforms have made it more straightforward for people in distant regions or without admittance to conventional financial administrations to send and get cash, make instalments, and set aside cash. This can enable people and networks by giving them admittance to monetary devices that can assist them with working on their occupations. Despite the challenges and risks it presents, fintech has undoubtedly disrupted traditional financial services, paving the way for innovation and opportunities in the evolving landscape of finance.



**Arushi Chaturvedi**

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# H O P E

*There was a girl named hope  
Who was Finding things to cope  
She was afraid to try new things  
Because she is scared to get hurt by failure  
Stings*

*A girl with dreams in her eyes  
Finding a way to suffice*

*She wore her fears and cries  
In a T-shirt with a tie and dye  
For Her life was a mess  
The problems too were no less*

*One day, on her way back  
She saw a poor lady on the roadside  
She was all alone  
With just an idol of lord Ganesha in hand  
And was smiling and thanking him for the food  
she had*



*Hope went near her and asked  
Why are you still happy and thanking the lord  
when you have nothing to thank for*

*Then the old lady replied hope  
That at least the lord gave her the power to  
cope  
She may not have everything or anything at par  
But at least she survived the war*

*Hope was shocked to see the lady happy and  
not in disguise  
rather her faith in the lord was to abide*

*Hope went to the temple and glanced at the idol of the lord  
She began speaking out all her fears and forgot everything for once and for all  
A flower fell in her hand  
For once all her fears vanished away like water in the sand*

*She learned a new way of living  
She understood that it was all about giving  
Happy or sad  
Good or bad  
Are just situations  
Ah!! You need to deal with all these fluctuations*

*I know sometimes the life is hard  
Karma is the only true tarot card*

*If life is destined  
I want to be the pearl that glows  
Floating in the Water that flows*

*The future and the past can be forgotten for the better  
But it is the present that should not be bitter*

*Dear Hope say this with me,  
Acceptance is power  
Negligence is fear  
Gratitude is happiness  
Overwhelmed with tears*

*The power lies in me  
Fear, negligence and rejection ignites the grit  
Motivating me to fight and never quit.*

*So all those hope who are present here Take your flight high in the sky like a kite  
Whose string is controlled by her own efforts and the lord's light  
Because the two of them are the only truth that binds*

H

O

P

E



**Radhika Seth**  
BBA 2nd Year  
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## ***Sporty Spirits***

*Welcome to the adrenaline-packed realm of sports, where triumphs and defeats intertwine with human spirit. In this section, we delve into the pulsating heartbeats of athleticism, celebrating the feats of champions, analyzing game-changing strategies, and exploring the captivating narratives that unite fans worldwide. Join us in the pursuit of sporting excellence.*

# **RUN** *Machine*

## **THE MAKING OF A MODERN CRICKET LEGEND**



VIRAT KOHLI



**VIRAT KOHLI**

**“I wanted to see fear in  
the eyes of the  
opponent”  
-Virat Kohli**

Virat Kohli: The Man, The Myth, The Legend is an Indian Cricketer who has scripted his name with blood, sweat and passion in the annals of the sporting history. A journey of a thousand miles begins with a single step, born and brought up in Delhi, the journey of the run machine began at the age of three when his father brought him a plastic bat for the very first time. As the years passed, he kept on impressing everyone with his exceptional skills and unswerving caliber. Following his great performances at the West Delhi cricket academy he kept on rising the ladder of success.

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# The Virat Kohli



Virat's domestic career was nothing short of phenomenal. He showed his leadership capabilities by making India the champions of the ICC U-19 World Cup 2008 in Malaysia and that victory gave him the direct ticket to enter the Indian Premier league where he got picked up by Royal Challengers Bangalore and rest is the history. RCB got their GOAT, their greatest of all time. Whenever he played and wherever he played be it IPL or Ranji or the Indian Cricket Team, he continued his exemplary performances and in fact if he didn't play a match as well, there were no signs of disappointment at his face. He was a go getter whenever he had the opportunity, he made it count by scoring a tsunami of runs. In an Indian team filled with star players like Sachin Tendulkar, Yuvraj Singh, MS Dhoni, this boy from Delhi proved he belonged there. Then came the 2011 ICC Cricket World cup, under MS Dhoni's leadership, Virat slammed a century against Bangladesh in the first ever match of the campaign and played a significant role overall to make India lift the World Cup after 28 years and from there on he carried the hopes of 1 billion people on his shoulders.

As said, what goes up must come down. Then the years came where we saw the downfall of little Virat Kohli who was facing ample problems be it tackling Jimmy Anderson's swing in England or the Australians gusty bouncers. And everyone thought that Virat is not capable for international level.

But that didn't happen, with his determination, discipline and dedication he brought a revolution not only within himself but the whole Indian Cricket Team by nurturing the role of fitness in their day to day lives. After being given an extended run, he repaid the faith of the selectors by taking giant strides not only in a shorter form of the game but the longer one as well. That one innings against Sri Lanka chasing an impossible target of 321 in 40 overs that 86 ball 183 knocks made the world stand and give an applause. From there the journey of King Kohli began, the one who is the master of run chases, the one who never want to lose and the one who never gave up or broke down.





# THE LEG END

The influence of Virat goes beyond his batsmanship. His enthusiasm and determination motivate his teammates, making him an innate leader. From 2014 until 2022, he captained the Indian national team in all formats, guiding them to multiple victories and securing his place as one of the sport's most accomplished leaders. In addition to being a cricket wizard, he is a well-known worldwide brand ambassador. Millions of people follow him all around the world because of his captivating personality and sense of style, which have made him a youth icon. He actively participates in charitable activities and uses his position to advocate for several social concerns.

Apart from the IIC trophies what makes Virat a modern day legend is that one six in the T20 World Cup 2022, the voice of Harsha Bhogle “And Kohli goes down the ground Kohli goes out of the ground” still echoes in our ears.

Lastly, Virat Kohli is not just a sports person he is the epitome of resilience, belief and determination who inspires everyone to achieve big in life and to never settle for less.



**Dhairya Kharbanda**

*BBA 3rd Year  
JIMS*

# IGA ŚWIĄTEK



**Bhavya Arora**  
*BBA 2nd Year  
JIMS*

Iga Świątek has had a whirlwind of a career, achieving one title after another. Born in Warsaw, Poland, she began playing tennis at the age of five, unwittingly paving a path for her tremendously successful future.

Hers is a career that will go down in the books of history, and at present, having sustained her No.1 world rank for 86 weeks, she is counted among greats like Serena Williams, Naomi Osaka, and Maria Sharapova.



At the age of 13 in 2015, she began competing in the ITF Junior Circuit-the premier level for worldwide competition among under-18 junior tennis players where she won consecutive titles, finally finishing as a runner-up.

Not only that, but she also bagged a gold medal at the 2018 Summer Youth Olympics in the Girls' doubles category, partnering with Slovenian player Kaja Juvan



## POLAND'S FIRST WORLD NO.1

In February of 2022, Świątek began her historic 37-match winning streak—the longest in the 21st century—and on March 26, she became world No.1 by upsetting Viktorija Golubic in Miami. She also made history by becoming Poland's first world No.1. In the same year, she became the first woman to win both the US and the French Open since Serena Williams in 2013. She finished the season as No.1 and posted a record win-loss 67-9, the most wins in a single season since Serena Williams in 2013.

In 2023, she was the world's highest-paid female athlete, estimating \$23.9 million, a year that has been called her "monster year" by Forbes magazine. Świątek won her fourth Grand Slam title by winning the French Open, but in the US Open, she lost in round four, which ended her reign at world No. 1. Nonetheless, at the WTA Finals, she won and thus reclaimed the top ranking, becoming the year-end No.1 for the second season in a row.

Świątek isn't just active on the court. With charity work with organizations such as Great Orchestra of Christmas Charity and several auctions for her winning rackets, her kit, or her signature cap— the proceeds of which are donated— she is a philanthropist. Moreover, she is an advocate for mental health. On 10 October 2021, Świątek donated \$50,000 of her prize money in support of World Mental Health Day. Along with such donations, she also regularly talks about her mental health in interviews, such as in a Vogue magazine interview in August of 2023, she talked about how she travels with a full-time psychologist.

She made her first WTA (Women's Tennis Association) debut in 2019 when she upset Viktória Hrucáková at the Ladies Open Lugano. She ultimately finished runner-up and was voted the WTA 2019 Shot of the Year, while also making her debut in the top 100 at seventeen years of age.

What followed was the year 2020, where she started the year as No. 61 in the world but ended as No. 17 and made world history. In the French Open of the season, she upset her opponent Sofia Kenin, becoming the world's first Polish player to win a Grand Slam singles title and the lowest-ranked French Open champion in the history of the WTA rankings. She was also awarded the WTA Most Improved Player and Fan Favourite Singles Player of the Year in 2020.

In the 2021 season, she won her first WTA Tour title in the final thus entering the top 15 for the first time in her career. She won her career's first WTA 1000 title at the Italian Open where she defeated her opponent in just 46 minutes without the loss of a single game, after which she ended up as world No. 9, for the first time in the top 10.

WOMEN'S  
TENNIS  
ASSOCIATION





# भारत

## RUN IN WORLD CUP AND ASIAN GAMES



Sports have a protracted history in India, spanning thousands of years. The Indian Premier League (IPL) is the maximum watched league in the country, making cricket the most famous spectator game with the largest television viewership. India served as the one-of-a-kind host nation for the primary men's cricket World Cup. Ten stadiums in ten one-of-a-kind towns across the state hosted the competition. Australia defeated South Africa in the 2nd semi-final, even as India defeated New Zealand in the first. On November 19, Australia defeated India in the final at Narendra Modi Stadium, taking domestic the trophy for the 6th time.



The groups who finished inside the pinnacle 8 of the competition's final factors desk superior to the following ICC ODI event, the 2025 ICC Champions Trophy. Mohammed Shami became the pinnacle wicket-taker on the occasion, even as Virat Kohli became named Player of the Tournament and scored the most runs. Match attendance totals like 250,307 represented the best attendance of any cricket World Cup.



India's 2023 World Cup's very last defeat towards Australia delivered to light a pattern in which Indian captains consistently perform poorly in championship fits. Australia accomplished admirably in handling the scenario, however, India, who were favoured, lost because they were unable to use their expertise.

Many people are surprised using India's loss because the Rohit Sharma-led Indian cricket team had an amazing run through the competition, dominating every organization level with their amazing bowling and batting prowess. But the Indian cricket team succumbed to the bold Australians by way of six wickets whilst it mattered most. India is drowning in grief.

However, nothing can ever erase the giant experience of pleasure and happiness that followed the Men in Blue's overall performance in the run to win the coveted. Kohli, the magician on the big degree, etched his call in records with an astounding 50th ODI century, riding India to an unheard of tenth consecutive win in the World Cup and sealing a coveted berth in the final game.



**TEAM INDIA**



**TEAM AUSTRALIA**



However, The Indian delegation ended its 19th Asian Games adventure with an arbitrary number to go down in Indian sports records, finishing the intercontinental meet with the largest-ever medal after 20 days of intense and wonderful competition. India ended their 2023 Asian Games campaign with 107 medals: 28 gold, 38 silver and 41 bronze. This beat India and the previous report set at the remaining occasion in 2018 in Jakarta, where in the 570-sturdy Indian team collected 70 medals: 16 gold, 23 silver and 31 bronze.

Shooting took India to an unparalleled 22 medals, which include seven golds, at the 19th Asian Games in Hangzhou. Athletics, led by way of Neeraj Chopra a hit defending champion in javelin, completed a near second with six golds, 14 silvers and nine bronzes. Athletics gave us a total of 29 medals. In javelin, Kishore Kumar Jena won silver with a first-rate throw of 87.54 meters with Neeraj.

## THE ULTIMATE LIST OF ACHIEVEMENTS



India has long been a dominant pressure in sports. India's recent record-breaking haul of medals at Asian video games is rarely sudden. Through greater exercise facilities and help, athletes have tested their competencies in front of a global audience. Beginning on the flip of the twenty-first century, a wave of change surged via most wearing disciplines. Athletes also display remarkable interest and achieve success in different sports activities, inclusive of hockey, boxing, wrestling, and archery.



**Naman Manocha**  
BBA 2nd Year  
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# WOMEN IN SPORTS



**Sakshi Khatri**  
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*Women's participation in sports has grown over the years*



50%

From no participation in the first Summer Olympics to almost 50% women athletes at Tokyo 2020.

2020

Some of the large countries such as China, the USA, Australia, Great Britain and Russia had a larger contingent of women players in Tokyo Olympics 2020

50%

Today almost 50% of the world's female population is interested in sport



The world of sports, which was formerly thought to be a stronghold of male domination, has now undergone a radical change. The foundation to both family and society, Women are no longer just spectators; instead, they are assuming a central role, rewriting histories, and breaking records with each step, throw, and swing.

The indomitable spirit of women is duly admirable, they are shattering preconceptions and stepping out of their restricted domains to create history.

## **Triumphs Across the Globe, Breaking Stereotypes**

Women are making their impact in every sport under the sun on a global scale. Women are changing the definition of athletics and altering views, as seen by the Olympic sprinter Sha'Carri Richardson's lightning-fast pace and tennis player Serena Williams' elegant power. These female athletes are proof that aspirations are genderless—they conquer mountains like courageous champions, rule the boxing ring with unshakable tenacity, and do gravity-defying gymnastics routines that send them flying.

However, women's sports participation hasn't always been simple. Obstacles such as discriminatory behaviours, lack of resources, and societal preconceptions have proven challenging. But women are dismantling these barriers one by one through their unrelenting will and determination.





For instance: Mary Kom –” The Magnificent Mary” was told by a lot of people that boxing is not a sport for women. However, she turned all of these negative comments into her strength, making a promise to herself to prove them all wrong and ultimately created history.

She broke boundaries in the male dominated field of boxing and won several hearts as well as World championships. Then we are honoured to have badminton queen P.V. Sindhu in our country, whose bold smashes silenced critics and earned her Olympic medals. While Cricket, previously seen as a "gentleman's game," now has its own heroes in Mithali Raj



and Smriti Mandhana, whose graceful strokes and strong rivalry have propelled women's cricket to new heights.

These are just a few brilliant examples of the many Indian sportswomen making their impact on the global scene. From weightlifter Mirabai Chanu to archer Deepika Kumari, hockey player Rani Rampal to golfer Aditi Ashok, Indian women are rewriting the script of sporting potential.

## Conclusion

Celebrating women in sports is more than simply praising their accomplishments; it is also about recognising the ripple impact they have. Every girl who sees these winners on the podium and hears their stories of hardship and accomplishment is inspired to dream big and pursue her own athletic goals.

We must remember that the battle towards gender equality in sports is still underway. While great progress has been achieved, there are still issues that must be addressed. For example, the salary disparity between male and female athletes is a recurrent problem. Furthermore, access to training facilities and resources is typically uneven.

Despite these hurdles, women continue to shine and grow all on their own. All we need to do is to continue encouraging and recognising women in sports so that we can contribute to a future in which athletic goals transcend gender and successes are shared by everyone.

# ALL YOU CAN DO



*Tie strong knots, but to both ends.  
Have fewer, but true friends.  
Driven by passion, but to peace.  
Stay powerful, but grounded to safe fragility.  
Know to hold, know to let go.  
Give your all, outcomes will roll.  
Be on time, stay till time.  
In the world of wants, needs barely suffice.  
All are stones, some are gems.  
Not always with eyes of the jeweller, you'll lose some of them.  
What's meant for, will always come to you.  
Doing your best is all you can do.*



**Yashica Jethani**

BBA 2nd Year  
JIMS



# Political Pulse

*The 'Political Pulse' section serves as a platform for insightful discourse on contemporary political trends and issues. Through thought-provoking articles, we delve into the nuanced landscape of current political affairs, addressing pressing issues and exploring emerging trends as well as developments. With a focus on fostering critical thinking and informed dialogue, this section aims to engage readers in understanding the multifaceted dynamics and complexities of the political sphere in today's times.*

# WOMEN'S RESERVATION BILL



The Women's Reservation Bill in India seeks to reserve a certain percentage of seats in both the Lok Sabha and state legislative assemblies for women.



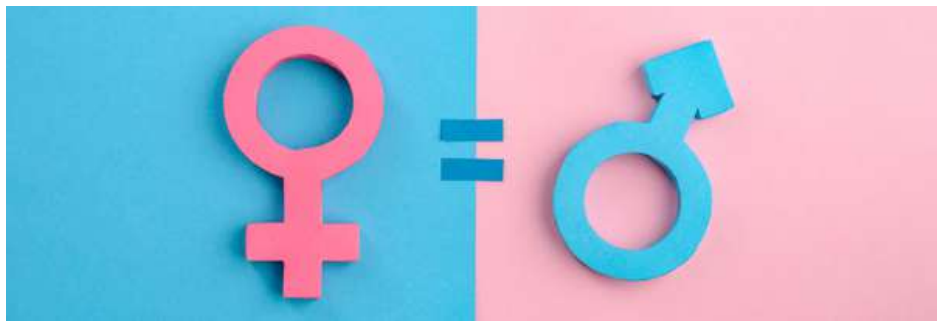
The new bill stipulates 33% reservation for women, so the new number will be 181 in a house of 543 members

## INTRODUCTION

In the pages of our nation's Constitution lie the promises of justice, equality, and empowerment for all citizens. Yet, when we delve into the fabric of our society, we discover that the empowerment and rights of women have often been overshadowed by systemic injustices. The Constitution of any country serves as the cornerstone of its legal and moral framework, and India is no exception.

## NEED FOR GENDER EQUALITY

As we embark on this exploration of women's empowerment and rights within our Constitution, we unveil the challenges and injustices faced by women, shedding light on the crucial journey towards gender equality. The light of the new era has indeed provided women with newfound importance in society. However, it is important to recognize that despite this progress, women continue to face systemic injustices that overshadow their empowerment and rights. In India, the Constitution plays a vital role in establishing the legal and moral framework of the country by delving into the exploration of women's empowerment and rights within our Constitution, we can shed light on the challenges and injustices that women still encounter, highlighting the urgent need for gender equality.






## The Women's Reservation Bill: Timeline

Providing reservation for women in Lok Sabha and State Assemblies requires amending the Constitution. There have been multiple attempts to do this by bringing in a Constitutional Amendment Bill. The Constitution (128th Amendment) Bill, 2023 is the 5th such attempt.

**The Constitution (81st Amendment) Bill, 1996**

- Sept 12, 1996: Introduced in Lok Sabha
- Sept 13, 1996: Referred to Joint Committee
- Dec 9, 1996: Joint Committee submits its report
- Dec 4, 1997: Bill lapses with the dissolution of the 11th Lok Sabha




**The Constitution (84th Amendment) Bill, 1998**

- Dec 14, 1998: Introduced in Lok Sabha
- April 26, 1999: Bill lapses with the dissolution of the 12th Lok Sabha


**The Constitution (85th Amendment) Bill, 1999**

- Dec 23, 1999: Introduced in Lok Sabha
- Feb 6, 2004: Bill lapses with the dissolution of the 13th Lok Sabha



**The Constitution (108th Amendment) Bill, 2008**

- May 6, 2008: Introduced in Rajya Sabha
- May 9, 2008: Referred to the Standing Committee on Law
- Dec 17, 2009: Standing Committee presents its report
- Mar 9, 2010: Bill is passed in Rajya Sabha
- May 18, 2014: Bill lapses with the dissolution of 15th Lok Sabha



**The Constitution (128th Amendment) Bill, 2023**

- Sep 19, 2023: Introduced in Lok Sabha
- Sep 20, 2023: Passed in Lok Sabha
- Sep 21, 2023: Passed in Rajya Sabha

**What Next?**

Under the Bill, reservation for women will come into effect after the delimitation done after the next census. The reservation will be provided for a period of 15 years. However, it shall continue till such date as determined by a law made by Parliament.

Learn more at [www.prsindia.org](http://www.prsindia.org)

One significant step towards achieving gender equality in India is the recent passage of the women reservation bill by the government. The Women's Reservation Bill, also known as the Constitution (108th Amendment) Bill, is a proposed legislation in India aimed at addressing gender inequality in politics by reserving 33% of seats in the Lok Sabha and state legislative assemblies for women. The bill was introduced in 1996 to address the limited representation of women in Indian politics. Its objectives include promoting gender equality, empowering women, and enhancing their participation in decision-making processes.

# 108<sup>TH</sup>

# AMENDMENT OF CONSTITUTION

This bill aims to provide greater representation and opportunities for women in various sectors, including politics, lawmaking and policy formulation, allowing them to address critical issues such as healthcare, education, gender-based violence, and economic opportunities. It also has the potential to change the dynamics of Indian politics, with more women in leadership positions. Despite facing political challenges and opposition, the bill remains a symbol of hope for women's rights advocates, with the potential to bring about significant change in India's political landscape.

# THE CRITICISM



Empowerment

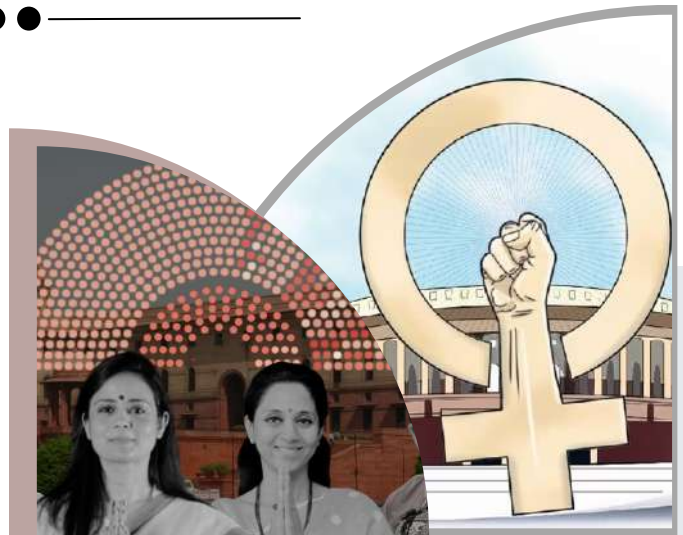
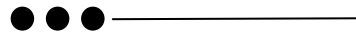
However, critics argue that simply increasing the number of women in political leadership positions does not guarantee a change in policies that address the critical issues mentioned. They argue that true progress can only be achieved through systemic changes in societal norms and attitudes towards gender roles, as well as comprehensive policy reforms that target the root causes of these issues. Therefore, while the bill may be a step in the right direction, it may not effectively address the underlying problems faced by women in India. These underlying problems include deep-rooted patriarchal attitudes, gender-based violence, and limited access to education and healthcare. Critics argue that without addressing these issues, simply increasing the number of women in political leadership roles may not lead to substantial change. Comprehensive measures that challenge traditional gender roles and empower women at all levels of society are necessary to truly address the critical issues faced by women in India.

# gender parity



## AIM

The bill not only aims to increase women's representation in various sectors but also seeks to address the systemic barriers that have historically hindered their participation. By promoting gender equality and empowering women, it can pave the way for a more inclusive and progressive society in India. Additionally, the bill's passage would send a powerful message to other countries, inspiring them to take similar steps toward achieving gender parity in politics and governance.



## CONCLUSION

However, it is important to recognize that the women's reservation bill is a significant step toward gender equality and empowering women in the political sphere. It aims to address historical imbalances and provide opportunities for women to have a voice in decision-making processes. While some may perceive it as unfair, it is crucial to prioritize inclusivity and representation for marginalized groups in order to create a more equitable society.



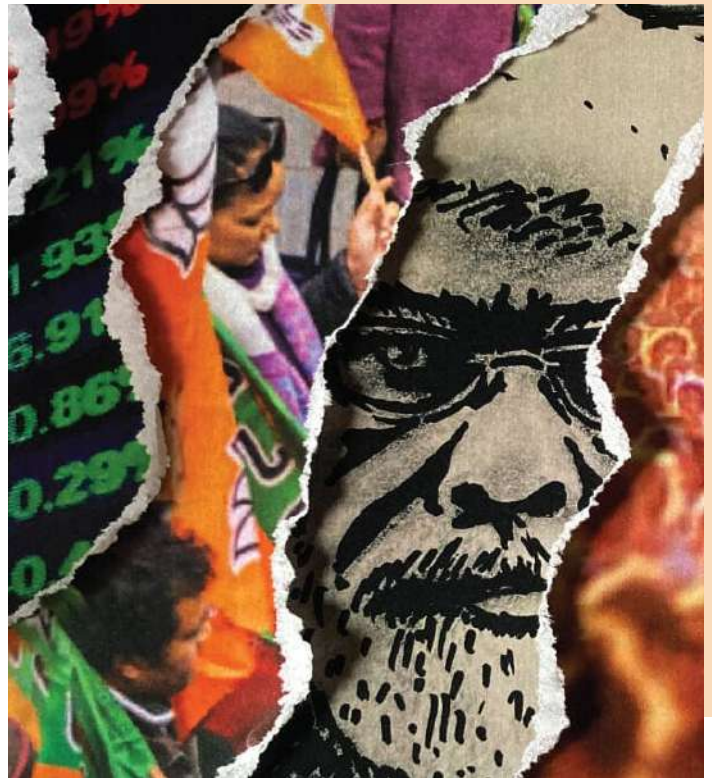
**Rashi Gupta**  
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# Populism Unveiled

## EXPLORING THE ROOTS AND RISE

### ➔ Today, the term

Populism has gained importance and is experiencing a revival in the 21st century. In essence, the public can be divided directly into an "us vs. them" dichotomy. In this context, "America" is "the people." It is important to note that this does not include the entire population, but it has a wide range of options that include some people and exclude others. In this context, populists say that they protect the interests of this electorate, that is, the people's "America."



### ➔ On the other hand, in Populism, "they" means "elites".

The basic concept of populism revolves around the conflict between the people and the elite. Populists position themselves as public defenders who pursue the interests and concerns of the general public. In these narratives, the opposition usually consists of individuals occupying positions of power from the elite (cultural or political elite). Therefore, populism manifests itself as a sociopolitical movement driven by the urge to represent the people against the elites.

The origin of the people was revealed in the late 19th century. From 1860 to 1890, the American population nearly doubled, iron and coal production boomed, and at the same time, the American military was attacking Native Americans, seizing more and more land through railroads, steel, farmers, and agriculture growing. With the use of technology, harvesting and planting of crops have become easier as long as farmers can afford this technology, but since many farmers cannot afford to pay for this technology, they took huge loans from eastern banks, thinking that the demand is high because food would help them. For a short time, they pay off their debts, but when crop prices fall and drought strikes it causes many farmers to lose a bunch of money.

This gave rise to the "People's Party" or "Populist Party." Born from an unlikely coalition of farmers, union leaders, and labor unions Populist orator Mary Lease said, "America has become Wall Street's Wall Street for the Wall Street government."



Their disappointment is great. Reforms such as union recognition, regulation of the railroad industry, direct election of senators, increased revenue, women's suffrage, and the eight-hour workday helped them win popular support.

Many leaders in India follow the values of the people, and this has become one of the main reasons for their place under the pressure of the people.

In the 1971 general elections, despite the worst economic situation due to the slogans "gareebi hatao, desh bachao," no one expected Indira Gandhi to become the Prime Minister, but she faced a similar situation in the 2014 elections. While Modi's modesty and public image led the BJP to a landslide victory in the 2014 general elections, in April 2022, the Rajasthan government restored the old pension system and provided direct benefits to the public, such as Akhilesh Yadav giving away free computers and tablets in 2012 to the youth in Uttar Pradesh.

The names of these leaders are revealed every day, so these leaders have a lot of responsibility, and if there is malicious intent in the intervention, it can sometimes cause serious harm to freedom.

Therefore, meditation helps to block one's emotions and anger. After all, populism is a double-edged sword. It is two swords, and the public needs to use good judgment and consistent analysis before making a move.



**JESSICA PURI**  
*BBA 3rd Year*  
*JIMS*

# THE CHALLENGES

## *Of Polarization*

### INTRODUCTION

The ubiquitous specter of polarization overshadows democratic landscapes in the furnace of modern politics. The glaring ideological divide has evolved into a defining characteristic of the political arena, setting off a series of issues that go well beyond simple policy disagreements. As we delve more into the complexity of political polarization, it becomes clear that its importance goes beyond traditional limits. The polarizing currents in politics not only make it difficult to create policies that work, but they also undermine the fundamental principles of democracy.

Polarization is a common phenomenon in today's political environment, influencing the dynamics of governments and societies all over the world. This article explores the complexities of political polarization, analyzing its underlying causes, examining its effects on social cohesiveness and the efficacy of government, and suggesting ways to heal the widening gap.



### ROOT CAUSE

Political polarization frequently results from a combination of variables, with socioeconomic inequality, media sway, and ideological disagreements at the forefront. This gap is made worse by the growth of “echo chambers,” when people are only exposed to material that confirms their own opinions. Despite their ability to bring people together, social media platforms have inadvertently turned into havens for the reinforcement of preexisting prejudices.

Furthermore, political parties frequently take extreme stances in an effort to win over voters, which widens the divide between their competing ideologies. It is essential to identify and address these underlying factors in order to stop political polarization from getting worse.

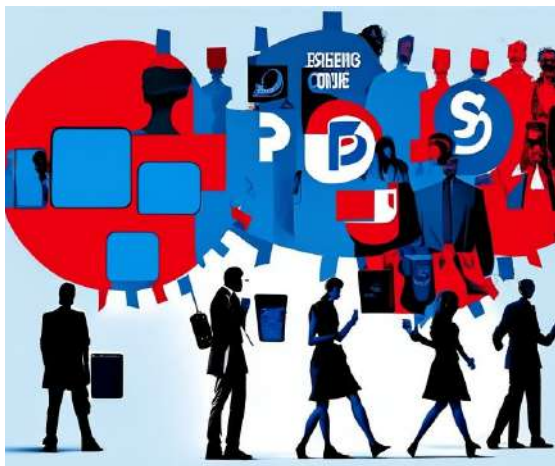
### IMPACT

Political polarization has effects that go well beyond the political sphere. Government efficacy is hampered by a highly polarized political climate because ideological disagreements cause decision-making processes to become stuck. Social strife is exacerbated by the deterioration of faith in institutions and the growth of hyperpartisanship, endangering the basic fabric of community cohesion. When giving in is seen as a sign of weakness, compromise becomes difficult and prevents progress on important issues from being made. It is essential to comprehend the relationship between political polarization, governance, and community cohesion in order to lessen these effects.



## STRATEGIES

Proactive measures are necessary to solve the problems that political polarization presents. Establishing transparent communication and promoting a range of viewpoints is a fundamental first step. Promoting media literacy and critical thinking in education can aid people in making better use of the information environment. In addition, governments should place a high priority on identifying common ground and highlighting the values that unite countries. Adopting electoral reforms, like ranked-choice voting, can encourage candidates to reach out to moderate groups instead of the extremes.



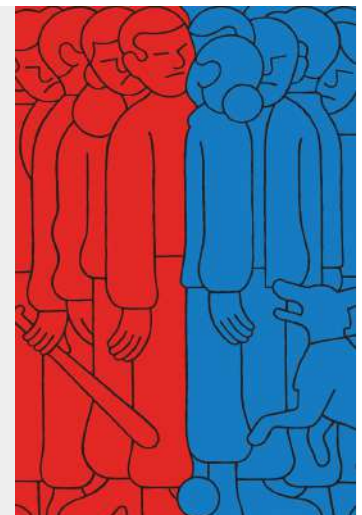
## CONCLUSION

### *Concordance in the midst of Strife: Exploring Political Polarization for a Cohesive Future*

In summary, the problems caused by political division necessitate a multipronged strategy that recognizes the underlying origins of the problem and understands how it affects society's cohesiveness and governance. The foundation of polarization is the convergence of ideological differences, media influence, and socioeconomic disparities, which fosters a polarizing atmosphere.

This puts social cohesiveness in jeopardy; promoting various viewpoints, improving media literacy, and encouraging free discourse are essential to reducing these difficulties.

Furthermore, by recalibrating political incentives through voting reforms that prioritize moderation over extremism and tackling these aspects, communities can set out on a route to recovery, building resilience, and eventually striving for a more unified and efficient political environment. By bridging gaps and prioritizing common values, we can overcome the challenges of polarization and achieve a more harmonious future.



**Sejal Tyagi**  
BBA 2nd Year  
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# »» SOCIAL SYMPHONY ««

## THE SWAY OF SOCIAL MEDIA IN POLITICAL ARENAS



**Parth Aggarwal**  
BBA 3rd Year  
JIMS

### INTRODUCTION



In the contemporary landscape of politics, the role of social media has evolved from a mere communication platform to a powerful instrument that shapes public opinion, mobilizes the masses, and even influences policy decisions. As we navigate the intricate web of digital connections, it becomes increasingly evident that social media has become the heartbeat of political discourse, resonating through the corridors of power and the minds of citizens alike.

Social media platforms, such as Facebook, Twitter, Instagram, and LinkedIn, have redefined the dynamics of political communication. Gone are the days when politicians relied solely on traditional media outlets to disseminate their messages. Today, a well-crafted tweet or a compelling Facebook post can have a ripple effect, reaching millions within seconds. This immediacy and accessibility have democratized information, allowing politicians to connect directly with constituents and the global audience.



### THE RIPPLE EFFECT



One of the most transformative aspects of social media in politics is its ability to amplify voices that might have been marginalized in the traditional political landscape. Grassroots movements find a fertile ground online, enabling individuals and groups to organize, collaborate, and advocate for change. The Arab Spring, Occupy Wall Street, and the Black Lives Matter movement are poignant examples of how social media acts as a catalyst for social and political revolutions.

## DRAWBACKS



However, with great power comes great responsibility. The same platforms that empower the masses also expose them to misinformation and echo chambers. The spread of fake news and the manipulation of public opinion through targeted ads have raised concerns about the integrity of democratic processes. As former U.S. President Barack Obama aptly remarked, "The most important office in a democracy is the office of citizen, and that's more important than the office of president." This underscores the need for an informed electorate, capable of discerning between fact and fiction in the digital realm.



## POLITICAL STRATEGIES

Social media not only influences public perception but also shapes political strategies. Politicians keenly monitor online conversations to gauge public sentiment and adjust their messages accordingly. Campaigns are no longer confined to rallies and television debates; they extend into the virtual realm, where hashtags and viral content can determine the success or failure of a political narrative. Successful politicians leverage the power of storytelling, creating compelling narratives that resonate with the emotions and values of their audience.



## >>> INFLUENCERS

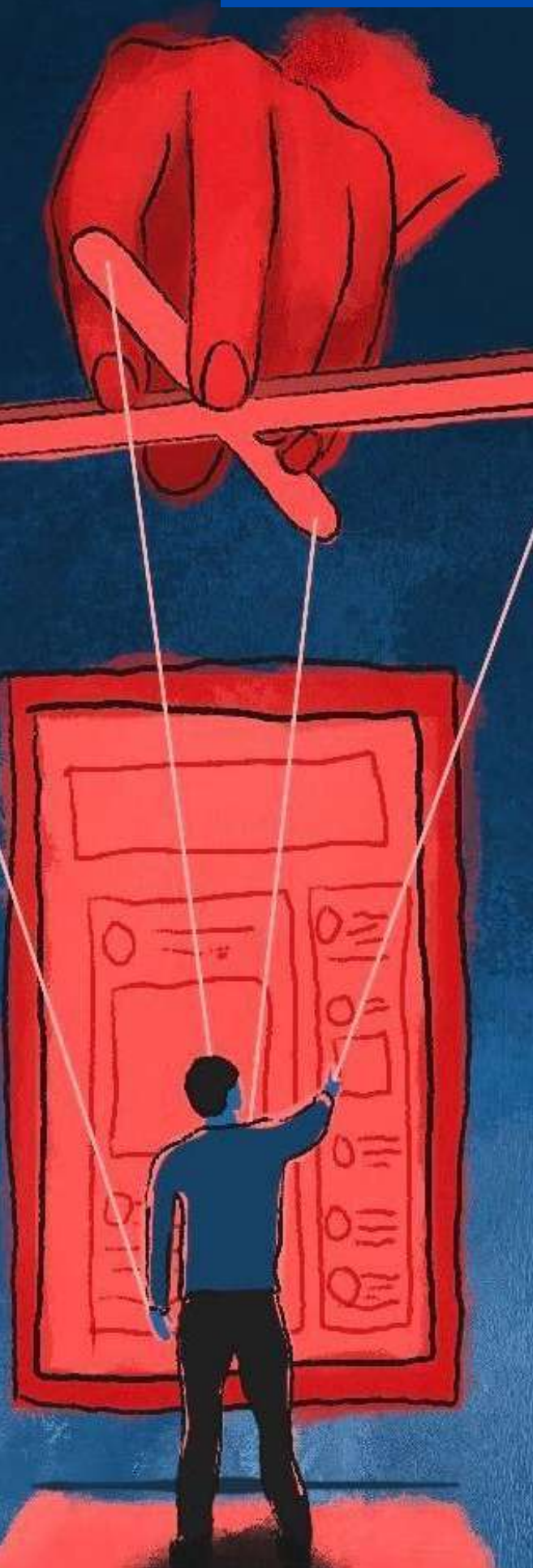
The role of influencers in politics is another intriguing facet of the social media-politics nexus. Individuals with large online followings can sway opinions, endorse candidates, and even fundraise for political causes. This blurring of lines between traditional authority figures and online influencers challenges established norms, prompting a re-evaluation of who holds influence in the public sphere.

## FEEDBACK LOOP <<<

Moreover, social media serves as a direct feedback loop, allowing politicians to gauge public sentiment in real-time. This instantaneous connection fosters accountability, as elected officials can no longer remain insulated from the opinions and concerns of their constituents. It brings a level of transparency that, in theory, strengthens democratic governance.

## CONCLUSION >>>

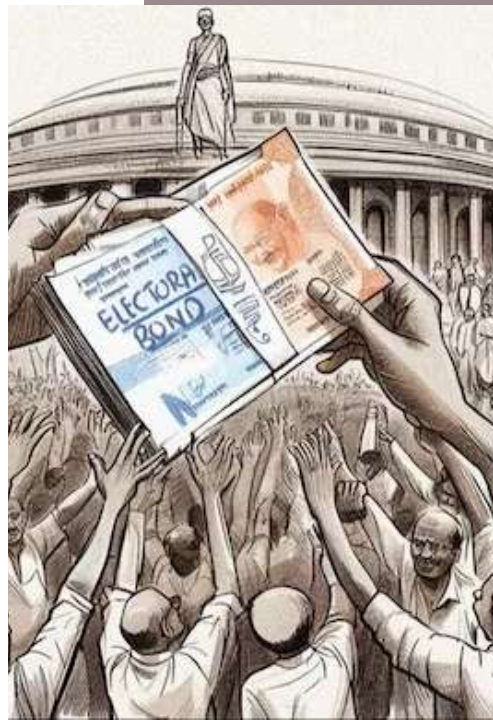
In conclusion, the role of social media in politics is multifaceted, acting as a catalyst for change, a tool for communication, and a reflection of societal values. As we navigate this digital age, it is imperative to strike a balance between harnessing the positive potential of social media and mitigating its negative consequences. With the right checks and balances, social media can be a force for good, fostering civic engagement, shaping political discourse, and amplifying the voices that might have otherwise been drowned out in the cacophony of traditional political arenas. In the words of Margaret Mead, "Never doubt that a small group of thoughtful, committed citizens can change the world; indeed, it's the only thing that ever has." Social media has the power to amplify these voices and, in doing so, reshape the political landscape for the better.



The Modi government introduced electoral bonds in 2018, which were seen as a revolutionary step towards cleaning up political finance in India. The thought was exciting – an arrangement that allows individuals and businesses to make contributions to political parties while not revealing their names. In other words, this way anonymous electoral bonds were sold as the solution to the prevalent corruption and opacity associated with political funding.

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## ***Electoral Bonds: Transparency Tool or Veil of Secrecy?***



### ***The Concept of Anonymity: Were Electoral Bonds Truly Anonymous?***

The charm of electoral bonds flowed from their anonymity. Unlike traditional modes of political donations that required disclosure of donor identities, Electoral Bonds offered a shield. But recent revelations have put into question this anonymity. Although the bonds themselves did not say who made them, it later became clear that the parties knew who contributed towards them. Even without any names on the bond paper, what seemed like an anonymous donation was questioned once those names were revealed to be given by party people.

### ***Revelations and Legal Challenges: The Unravelling of Electoral Bond Secrecy***

This was a milestone in the uncovering of electoral bond secrecy, which reached its crescendo with an unprecedented Supreme Court verdict on February 15, 2024. The court's ruling set aside the electoral bond scheme as being unconstitutional due to concerns over transparency and accountability about political financing. It marked a significant shift of gears in the ongoing debate on electoral bonds that reiterated the need to adhere to democratic principles when it comes to political and financial matters.



## ***Impact and Fallout: Unveiling the Top Contributors***

There were legal implications of the electoral bond scandal that went far beyond court cases thus exposing how deeply money is embedded into politics. This followed discoveries concerning disclosure requirements through which names of key financiers were unveiled thereby raising fears about currency's impact on political processes. Several companies and entities which had businesses at stake emerged as big donors under this scheme raising questions about linking political donations, government policies and corporate interests.

The State Bank of India has said that the top 10 entities purchased electoral bonds worth ₹4,200 crore. Future Gaming & Hotel Services PR came first with ₹1,368 crore followed by Megha Engineering & Infrastructure Ltd which bought ₹966 crore and many more.

This implies that gaming companies have funded the government while other businesses are alleged to have secured government projects after buying electoral bonds.



## ***The Road to Reform: Navigating Towards Transparency and Accountability***

In the wake of the electoral bond scam, there were widespread calls for comprehensive reforms. To restore public trust and uphold democratic ideals, it was suggested that disclosure requirements should be strengthened, contribution limits should be imposed and oversight mechanisms enhanced. The need for transparency and accountability in political finance has become more evident calling for concerted efforts towards meaningful reforms.

## ***Conclusion***

The tiff over electoral bonds is an acute reminder of how money and politics are related. When this is done, India finds itself at a crossroads of competing interests as the country tries to protect its democratic institutions' integrity in the post-electoral bond period. Going forward, stakeholders must work together toward implementing reform programs which will promote transparency, accountability as well as fair distribution of resources. Thus, India can chart a path towards a more transparent, inclusive, and democratic political landscape only through its concerted action.



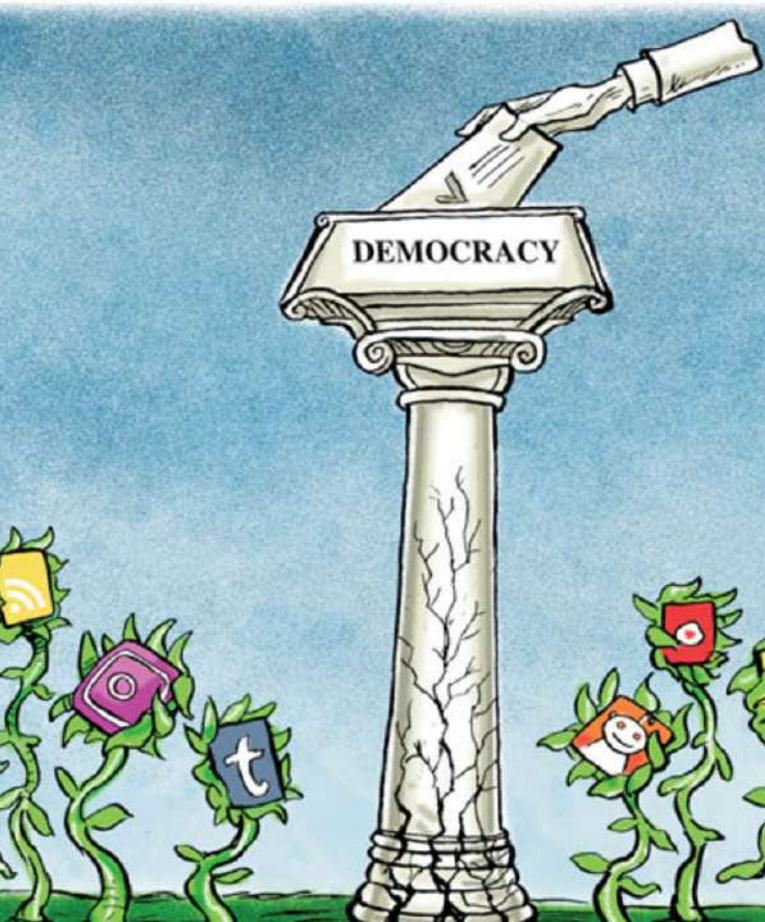
**Sakshi Khatri**  
BBA 3rd Year  
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# SCROLLING TOWARDS DEMOCRACY

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## OSMOSIS : CONNECTING THOUGHTS



### **PUBLIC OPINION - THE CURRENCY OF DEMOCRACY.**

Social media platforms are increasingly becoming the primary ground for public discourse and public opinion, a tool where people put forth the issues of national importance or just day to day life. Social media today is no longer just an innocent space to just go about to have a few scrolls or to connect with friends and family, Instead, it has metamorphosed into becoming an influential space for a political activity. Like any other field that has found its way into social media unexpectedly, so has politics.

### **PAMPHLETS TO HASHTAGS**

From dusty pamphlets to viral hashtags, social media has evolved politics into modern politics with a transformative force with India's vast electoral fabric formerly entwined with television Ads, and radio Ads, now dances to the trending tunes.

### **INFLUENCE OF SOCIAL MEDIA ON DEMOCRACY**

The rise of new media i.e., social media in politics has revamped how the political system operates, and influences, political leaders to communicate and engage citizens besides the mass circulation of political content. Thanks to the pervasiveness of social media the traditionality of limited constraints of public engagement with their democrats & leaders has significantly diminished, dismantling communication barriers that once hindered the same. The information and technology (IT) wing of political parties has become war rooms of political competition through the exploitation of social media tools to their best. A good case of it can be seen in 2012 where at such a young period for the concept of social media to seep into politics, Anna Hazare took the Anti-corruption protest to social media, connecting many people to the cause.

# SCROLLING

## TRADITIONAL MEDIA TO NEW MEDIA

As for the voting individuals, according to a report, 50% of the population is below the 25 age group and Secondly 65 % is below the 35 age group which means the majority of people here are either students or working professionals whose tight schedules have distanced them from traditional media and made a way for connecting to the new media, for quick and easy updates. Another interesting fact is that nearly ½ of the first-time voters were highly engaged and influenced through social media through direct or indirect techniques, the seemingly 'innocent opinionated "posts do maintain a soft power over our decisions over time as 40% of the youth ranging between 18-25 years keeps themselves updated through social media only.

# DEMOCRACY

## PROS AND CONS

In the intricate tapestry of Indian politics, the profound impact of social media is both a boon and a challenge proving social media in politics is a double- edged sword. As social media continues to shape the landscape of Indian politics, acknowledging its dual nature is crucial- navigating the complex nexus of social media and politics. While it enhances citizen engagement, awareness, and diplomatic relations, the falls of echo chambers, biased representation, and misinformation must be addressed as well. Achieving a balanced and responsible integration of social media in politics is crucial for fostering a democratic course that is both inclusive and informed. Striking this delicate balance ensures that social media remains a force for positive change in Indian politics, reflecting the democratic values it seeks to achieve and enhance and it is only in the equilibrium that the true potential of the social media combined with politics can be achieved.



**Ruchi Dua**  
BBA 3rd Year  
JIMS



# SOLITUDE

*In our own stories, we often feel alone,  
In a tapestry of life that's uniquely our own.  
Under the moon, soothing but also blue,  
It mirrors the loneliness we sometimes go through.*

*The morning star, different for each heart,  
A smile, success, or a purpose to impart.  
The breeze reminds of little joys so sweet,  
But for lasting happiness, solitude we must meet.*

*Work in silence, patiently await,  
For the right moment, the perfect fate.  
Dreams turning real in the morning light,  
Hopes combining to shine so bright.*

*Gloomy times replaced by success and glee,  
Loneliness eased by someone to call "mine," you see.  
True happiness not just outside, but within,  
Living a life that's not just a spin.*

*No pretending, just genuine cheer,  
Eyes shining with pride, not just a mere.  
Believing in oneself, turning dreams into beams,  
Crafting a life that's more than it seems.*

*Saying, "Wow, I made my dreams come true,  
Living a life beautifully, not just passing through."*



**Sakshi Khatri**

BBA 3rd Year  
JIMS

# Student's



**Sakshi Khatri**  
BBA 3rd Year

- Achieved perfect 100% score in international-level quiz hosted by St. Mary's College, Thoothukudi.
- Published Research paper titled "Effects on Educator Sector : A comparison of the Pre covid and Post Covid Data" in International Journal For Multidisciplinary Research (IJFMR)



**Kartik Gupta**  
BBA 3rd Year

- Achieved perfect 100% score in international-level quiz hosted by St. Mary's College, Thoothukudi.
- Junior Venture Capitalist Diploma by IE Business School



**Nikita Malhotra**  
BBA 3rd Year

- 1st position Econ quest 2.0
- 3rd position Bizz Mania
- Published Research paper titled "Effects on Educator Sector : A comparison of the Pre covid and Post Covid Data" in International Journal For Multidisciplinary Research ( IJFMR)



**Bhavyay Gupta**  
BBA 3rd Year

- Econ quest 2.0 (1st position)
- Research paper titled "E-commerce and entertainment industry impaired by covid" in International Journal For Research In Applied Science and Engineering Technologies (IJRASET Journal)



**Dhairya Kharbanda**  
BBA 3rd Year

- 3rd position in Marco Mania: A National Level Sales Pitch Competition organized by New Delhi Institute Of Management



**Ravi Chopra**  
BBA 3rd Year

- 3rd position in Puzzlers by TekQbe
- Presented Research paper titled "Antecedents of entrepreneurship as a career choice for students in India" at the 25th Annual Convention of the Strategic Management Forum held at Indian Institute of Management (IIM) Tiruchirappalli



# Achievements



**Raghav Lakhotia**  
BBA 3rd Year

- 2nd position In Neeti Nirman 3.0- Policy Making Competition , Maitreyi College
- 2nd prize in Paper Presentation Competition , Jesus and Mary College
- 3rd position in Debate Competition, Verve 2024
- 3rd Position in Synergy circles (Panel Discussion),NSUT



**Pushan Sethi**  
BBA 3rd Year

- 2nd position In Neeti Nirman 3.0- Policy Making Competition , Maitreyi College
- 2nd prize in Paper Presentation Competition , Jesus and Mary College
- 3rd position in Debate Competition, Verve 2024
- 3rd Position in Synergy circles (Panel Discussion),NSUT



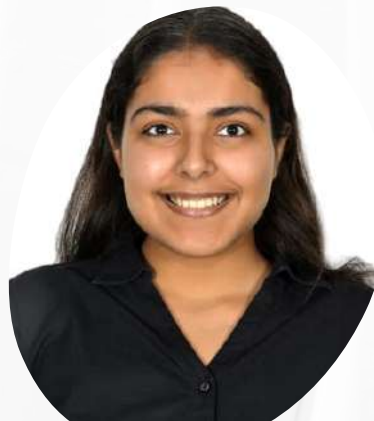
**Sejal Tyagi**  
BBA 2nd Year

- 3rd position in Puzzlers by TekQbe
- Presented Research paper titled "Antecedents of entrepreneurship as a career choice for students in India" at the 25th Annual Convention of the Strategic Management Forum held at Indian Institute of Management (IIM) Tiruchirappalli



**Dhriti Khurana**  
BBA 3rd Year

- 3rd position in Econ quest 2.0



**Jessica Puri**  
BBA 3rd Year

- 3rd position in Econ quest 2.0

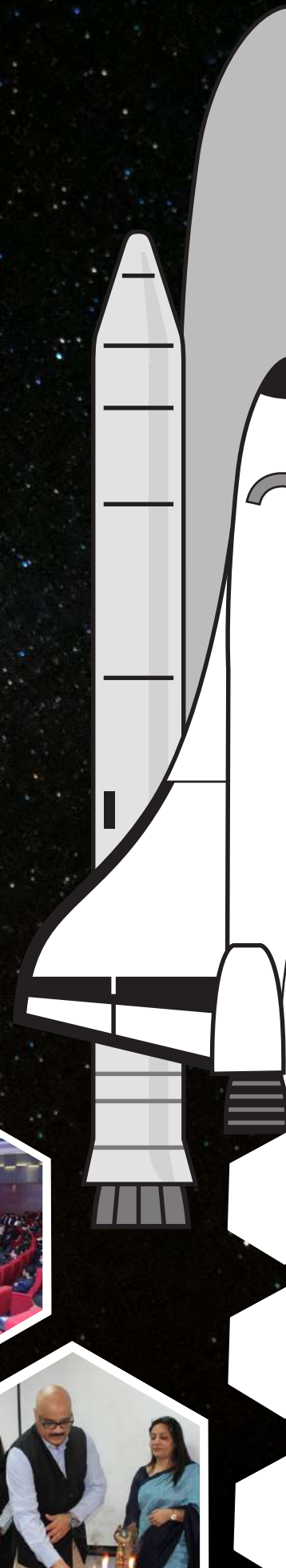


**Nikhil Ramchandani**  
BBA 2nd Year

- 2nd position in Budget Storming Event by Excalibur: The Academic Club of JIMS

# जिंदगी

*in JIMS*



***JIMS Rohini's vibe***  
***always reaching for the stars***  
***and achieving the impossible.***





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*Jagan Institute of Management Studies (JIMS) in 30 years of its being has created a niche for itself in the fields of Management and Information Technology. The institute offers several undergraduate and postgraduate programmes i.e BBA, BCA, B.A. Eco (H) affiliated from Guru Gobind Singh Indraprastha University. Postgraduate programs namely, PGDM, PGDM (International Business), PGDM (Retail Management) in our campus are approved by the All India Council for Technical Education and are accredited from National Board of Accreditation (NBA). All programs have also been granted equivalence to MBA degree by Association of Indian Universities (AIU). The National Assessment and Accreditation Council (NAAC) has accredited JIMS with A++ grade. Our MCA programme is affiliated to Guru Gobind Singh University, Delhi and is also accredited by National Board of Accreditation.*

*The institute is also among the top management colleges in Delhi to start a Fellow Programme in Management, a full-time doctoral level programme to equip students for careers in research and management. The institute has been awarded the prestigious accreditation certification named South Asian Quality Standards (SAQS) from the Association of Management Development Institutions in South Asia, a SAARC recognized body. We are also a member institution of AACSB, a prestigious international accreditation body. JIMS continues to remain in the list of ELITE B-SCHOOLS (Top 100) of India for the 8th year in a row in National Institutional Ranking Framework (NIRF) of the Ministry of Education, Govt. of India.*