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## **EDITOR'S MESSAGE**

March has been a busy month for all at UWSB. It felt like someone pinched their finger, snap came the sound and April was here. With mid-term exams taking the central attention, this month saw a lot of outfield activities and webinars planned for students. Some of the highlighted ones have been written about by students here. Semester 6 students visited red potato farms as part of ROTA- Rural Opportunities and Threat Analysis. The major learning behind all the operations, sorting and packaging was the humbleness of the people there... This is something no case studies and books shall teach the students. It was interesting to observe the fact that there is a bridge between the rural and urban ways of working, the threats can be identified and resolved if one is keen for it. Girls from semester 2 & 4 were part of an online chat show moderated by Ms. Monica Yadav on women entrepreneurship as part of an activity by the KIIF cell at the campus. The challenges that women face while building their empires were discussed along with anecdotes that can build confidence amongst all students to innovate and row the boat ahead, no matter how strong the waves. Sessions on hygiene, guest lectures on block chain & crypto currency as well as building one's own podcast were arranged as well. The faculties had a breather on women's day as well with a panel discussion on "The True Essence of Feminism and its current reality"... the month ended with the begining of sports activities and inauguration of the most loved college fest-VIAJE. This brought in much joy and exhilaration with all the activities planned for four days. Covid made us all realize actual happiness is in moments celebrated with friends. Even with the relaxation of many covid-19 related norms, we would still encourage you all to take care of yourself when in crowds with closer proximity. There is so much more planned in April before the exams begin in May. I wish most of the students are able to participate and learn a lot from the upcoming events.

### IMPACT OF UKRAINE-RUSSIAN WAR ON INDIA

by Prachi Agade BBA Sem 6, UWSB

It already has been one month since the conflict between Ukraine and Russia started and to be honest it has changed a lot of dynamics of the Indian economy as well. It is greatly impacting frequency indicators like financial markets, exchange rate and crude price. However, it was pointed out that the current situation will not have a long-term influence on the Indian economy. But let us know about the few indicators that are majorly affected or are unaffected by this ongoing war.

Trade: India and Russia have a trade deficit, with exports falling and imports rising. Oil is a big component of our Russian imports. The report said 2.8 per cent of our total imports have been from Russia in FY22 so far. The impact through the trade channel would be minimal, and the economy would be impacted by rising commodity prices, which would impact our inflation.

2) Edible Oil Market: The current crisis between Ukraine and Russia has shaken India's already strained edible oil business. Ukraine and Russia supply India with more than 90% of its sunflower oil. If the fight drags on for too long, it is feared that retail prices may rise. India imported over 13.35 million tonnes of edible oils worth more than \$10.5 billion in the fiscal year ended March 2021.

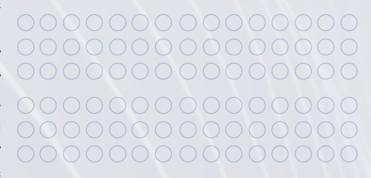
Banking: So far, the banking industry remains unaffected by the Russia-Ukraine conflict. Profitability, asset quality, and capital adequacy have all reached new highs, with bank profitability in the fourth quarter of FY21, as well as YTD FY22, all reaching new highs. Aside from a solid banking environment, the SBI report revealed enough liquidity of Rs 7 lakh crore and a suitable cash balance of Rs 2.8 lakh crore. This should provide ample protection for the financial industry as it navigates the crisis.

GDP: With trade, banking, and business sector restrictions, the SBI analysis predicts that the Russia-Ukraine crisis will have a little impact on the Indian economy.

Agriculture: Hostilities between Russia and Ukraine are projected to put pressure on India's agriculture industry, raising costs and limiting availability of potash, a vital component used in fertilizer production. Russia, Ukraine, and Belarus account for ten percent to twelve percent of India's total fertilizer imports. With already-high prices, the government's subsidy expenditure, which would be necessary to maintain an acceptable retail price for farmers, will skyrocket.

Automobile Sector: The persistent semiconductor shortfall is unlikely to provide relief to the automotive industry. This is due to the fact that Russia and Ukraine supply over 75% of the neon gas used in semiconductor manufacturing operations such as etching circuit patterns into silicon wafers to create chips.

Food Industry: Consumers could also expect a significant increase in the price of animal protein, such as poultry, dairy products, and seafood. Amul, the world's largest dairy company, hiked retail milk prices by 4% in all Indian markets on March 1st. Tea exports, which are referred to as chai in both Russian and Ukrainian, may also meet difficulties. Russia is one of India's largest tea importers, accounting for 18% of the country's tea exports.



#### MY EXPERIENCE OF WINNING A CRICKET TOURNAMENT

by Harshvardhan Rahevar BBA Sem 2, UWSB Compiled and edited by Arpita Tomar, BBA Sem 4, UWSB

#### 1) My experience during the game

I had an amazing experience throughout the game. I've played a lot of matches, but it was my first experience playing as part of a tournament. At first I was very nervous but I did my best to win the game.

#### 2) Things I learned from this game

What I learned from this game is the importance of Congo which is easily understood as Confidence+Courage. The key element to winning any game or any sport is confidence and courage. We even lost the first two legs of the game but with a positive attitude and a very confident and motivated team captain we won in the end.

## 3) How teamwork can change the game 360 degrees

My team is like my family. One has to learn to get involved with the team again and again. They helped me make decisions and plan strategies to win the game. We coordinated and built great trust amongst us. The more connected one is with the team, the

easier it will be for one to win the game. Teamwork not only helps you in gaming, it benefits you in all areas of your life, whether it's networking, starting a business or sports. I do my best to encourage my team to increase their confidence and they perform even better and they do the same for me.

## 4) How I implemented the tournament in my real life

Like us, most people don't know that life is also like a game, but like tournaments, life is also like a strategy game that is full of competition. The goal of the game is to use the resources you have with you to build a life you're proud of just like a goal to win a game. Time and planning are the most important things in life and in tournaments and so teamwork comes second and then comes confidence and courage that will make you win at the end of the day. You can have anything in your life but not everything that looks like our games as sometimes we win and sometimes we lose but the experience we get from it is the most important thing.



#### **DABHODA VILLAGE**

by Rashi Gupta, BBA Sem 6, UWSB

We visited DABHODA Village, on 11th March 2022, particularly Potato Farm land and Hanuman Ji Mandir with around 65 students of third year BBA, UWSB as a part of Rural Opportunity and Threat Analysis (ROTA) to make students learn about various aspects related to rural markets and compare all those factors with business with main focus on marketing and sales.

#### 1.) Interaction with Sarpanch

We were heartily welcomed by the Sarpanch and Deputy Sarpanch. They gave us a brief introduction about various nuances related to the opportunities and threats existing in rural markets. As a token of appreciation, Rashi and Tanya- BBA sem 6 students presented a memento to the Sarpanch and Deputy Sarpanch respectively.





#### 2.) Visit to Potato Farmland

We visited a potato farm located in the same village, where we learned about the best season to grow potatoes, how they sow seeds and grow potatoes in farm, how they sort and grade potatoes through a machine and how they are stored in warehouses and packed and so that they can be sold in the wholesale markets. Students also took a tractor ride to look around the farmland.











#### 3.) Visit to Mandir

We visited the Mandir and were briefed about our task of primary research- survey, interactions with rural households, retailers, institutions on different topics allocated for project "Customer Passion Analysis". Following that, we had a working lunch, during which some students self-volunteered to serve food to everyone.

#### 4.) Survey, interactions with villagers

After finishing the lunch all the students in their respective groups started with their primary research on the topics allocated to them. Students collected data through structured questionnaires, while doing so they interacted with villagers in Gujarati. After collecting enough responses to prepare a report on the data collected the students came back to Mandir premises to return back to college.





The visit to DABHODA Village provided us an opportunity to expand our knowledge about existing rural markets. It helped us in real-life learning what are the opportunities and threats prevailing in villages. Learned real meaning of the saying by Mahatma Gandhi that is "Real India lives in its villages"



### A ROOM FULL OF GROUP DISCUSSIONS

by Samridhi Priya, BBA SEM 6, UWSB



Group discussions are essential for students to boost their confidence while speaking in front of a group. This helps them to evaluate and respond to their classmates' opinions. With the reopening of college, few students of semester 6 had the chance to interact face-to-face with a group discussion activity. Everyone participated enthusiastically in the online sessions, but one particular group had the opportunity to demonstrate the activity in front of the whole class.

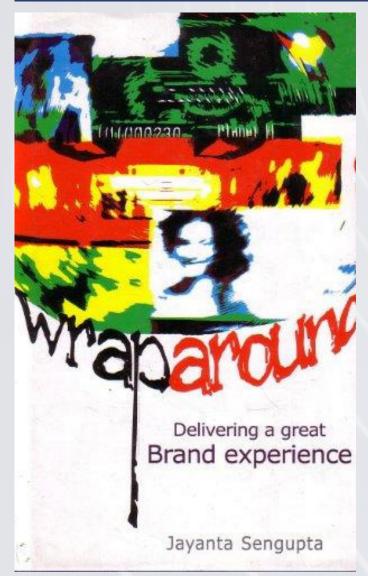
The topic of discussion was Whether extra-curricular activities should be made compulsory in college, and the majority of respondents agreed that co-curricular activities help students develop various types of interpersonal skills, as well as provide them with an outlet to escape from the stress of studying. However, there was an interesting argument raised regarding

the effectiveness of the co-curricular activities based on how they were implemented. In the same way, that strategy is pointless without execution, co-curricular activities will not achieve their aim without proper management. In this argument, the credibility of co-curricular activities is not questioned, but rather one wonders if they are fulfilling their purpose. Certainly, this activity generated a lot of discussion in the class.

In one such discussion, we discussed the importance of IQ/EQ in an interview process and how crucial it is for freshers to develop both their IQ and their EQ to build a strong rapport in a new environment. Students also discussed new-age topics like Digital India and Cryptocurrency spiritedly among themselves. Among young minds especially, this illustrates the value of group discussions.

#### **BOOK REVIEW- WRAPAROUND**

by Aayen Pandey, BBA Alumni (UWSB)



Wraparound, that's the name of the book written by Dr. Jayanta Sengupta. Undoubtedly the best part about the book was the kind of language (chatty, lighthearted) he has used, I really thought coming from a professor like him the book might be highly inclined towards the academics or the regular stuff which we study at graduate level yet surprisingly that wasn't the case; The book was filled with lots of insights, observations, experiences, leanings, and his views. This book is primarily focused on young professionals and students.

Jayanta Sir has analyzed a few top Indian brands & provided his views on how the brands are able to deliver a great brand experience. In the initial chapters

of the book, the author has tried to provide a brief idea about the topics such as the power of differentiation, time frame tool to design the brand experience.

In the next part of the book he has analyzed the brands and has dedicated individual chapters to them. The brands observed and analyzed by him are

- Hutch
- Planet M (the music store of the universe)
- The Tata century of trust
- Manhattan
- Shoppers stop

Now, let me clarify here that the book was published in 2005 but that really does not mean that the concepts and experiences discussed in the book are obsolete or outdated, since customer expectations are still the same irrespective of change in brand name as they were back then. One cannot deny that the strategies which were used by brands in the early 2000s are still very effective in delivering a great brand experience.

One of the caselets particularly worth sharing from the book is Mr. Nagesh (now an ex-CEO of shopper's stop) discussed in an interview with the author how lack of budget made it impossible to release an ad in color like their competitors; they had a slim budget for a black & white ad but still moved ahead with the idea... and it worked! No wonder it is still the theme colour at shopper's stop.

To conclude I really think that this book must be amongst the 'must read' books for people looking to start their career in the field of Branding and Marketing as well. The insights provided by Jayanta sir are so amazing as well as valuable; he has tried to bring all his experience working with brands, his learning's and most importantly his 'experience' of being a customer of those specific brands...



### WOMEN ENTREPRENEUR TALK SERIES: SESSION 1

by Drishti Dutta Sem 4 and Prof. Anjali Ramnani

part of Women Entrepreneur Talk Series, As Unitedworld School of Business organized a talk for BBA Sem 2 and Sem 4 with Ms. Purvi Bhavsar, Director of Pahal Financial Service Pvt. Ltd. and Richa Dalwani, Founder of The Heritage Art, on 29th March 2022 at 11 am. The session was moderated by Ms. Monica Yadav, who is the Co-chair of CII Indian Women Network and also the founder of Respire Experiential Learning. The speakers shared insights of their entrepreneurial journey - the challenges they faced and how they overcame them. Ms. Richa Dalwani shared the idea behind the inception of her start-up, The Heritage Art. She was unaware of the history of her hometown Ahmedabad, which led her on a quest of becoming a social entrepreneur. She quipped, "We manufacture souvenirs & artifacts in Gujarat by collaborating with local artists and artisans and sell them on our e-store. Our USP is thoughtful design, culture awareness and affordable keepsakes. Buying souvenirs is a common practice in a lot of western countries, as tourists, even Indians buy these during their trips and are fascinated by their preserved cultures. That's exactly what we are trying to create in India – a fresh culture of souvenirs, heritage and arts. We must know our cities and country and consciously promote it to younger generations. Hence, we need modern products inspired by real India in every Indian household." However, it was a challenging journey for her as her idea was quite ahead of its time. She told the students that persistence and belief in one's vision is what an entrepreneur should definitely have. Ms. Purvi Bhavsar pointed out the strong bias that exists in our society - "women can't be good at managing finances". She stated that there is no statistical data that women cannot be good at managing finances, rather as per her it is the opposite - women can manage a household with whatever little or more

amount of money is at their disposal. She also pointed out that the Finance Minister of India is a woman. She then talked about the time when she started her career in 1993 and how she would face discrimination at work, for being a woman. However, her confidence and hard-work outshined all those remarks made against her.. the giveaway for all attending students was to be confident about our vision in life as well as be persistent in achieving the goals irrespective of the hindrances that may come in way, the inspiring anecdotes on how they began and where made them stronger has been inspiring for all students.











#### **Unitedworld School of Business** presents

#### **Women Entrepreneurs Talk Series: Session 1**



Ms. Purvi Bhavsar Managing Director of Pahal Financial Service Pvt Limited



Ms. Richa Dalwani Founder of The Heritage Art



Ms. Monica Yadav Co-chair - CII Indian Women Network, Founder of Respire Experiential Learning





# WOMEN'S DAY CELEBRATION

by Kunj Ganatra, Faculty, UWSB

8th March is celebrated as International Women's Day. It began in 1917 in Soviet Russia when a march was arranged to celebrate the achievements of women in different fields globally. Although it is not declared a holiday, celebrations at the workplace, clubs, corporates, malls are visible with women of all age groups participating. Unitedworld School of Business of Unitedworld school of Liberal Arts and Mass Communication at Karnavati University- extended campus celebrated it in a different way. During the first half of the day a seminar was conducted on "Hygiene and its various facets" by Dr. Purnima Gupta for all students. In the second half the day a panel discussion on "The True Essence of Feminism and its current reality" was conducted with all faculty members and interested students. Discussions around what is feminism, how it is potrayed today, equality at workplace and much more. The panel included Dr Bansari Dave, Dr. Mansi Tiwari, Dr. Preeti Nakhat, Dr. Gayatri Rai and Dr. Rikimi with Dr. Purnima Gupta as a moderator for the same.



















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