

A winter message from the river_Never surrender!
Life can try to stop you,
but somehow find a way to flow!

– By Krishna Patel, BBA Hons.Sem 2, UWSB





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PANEL DISCUSSION: BUDGET–2021

– By Prof. Nupur Rawal, Assistant Professor, UWSB

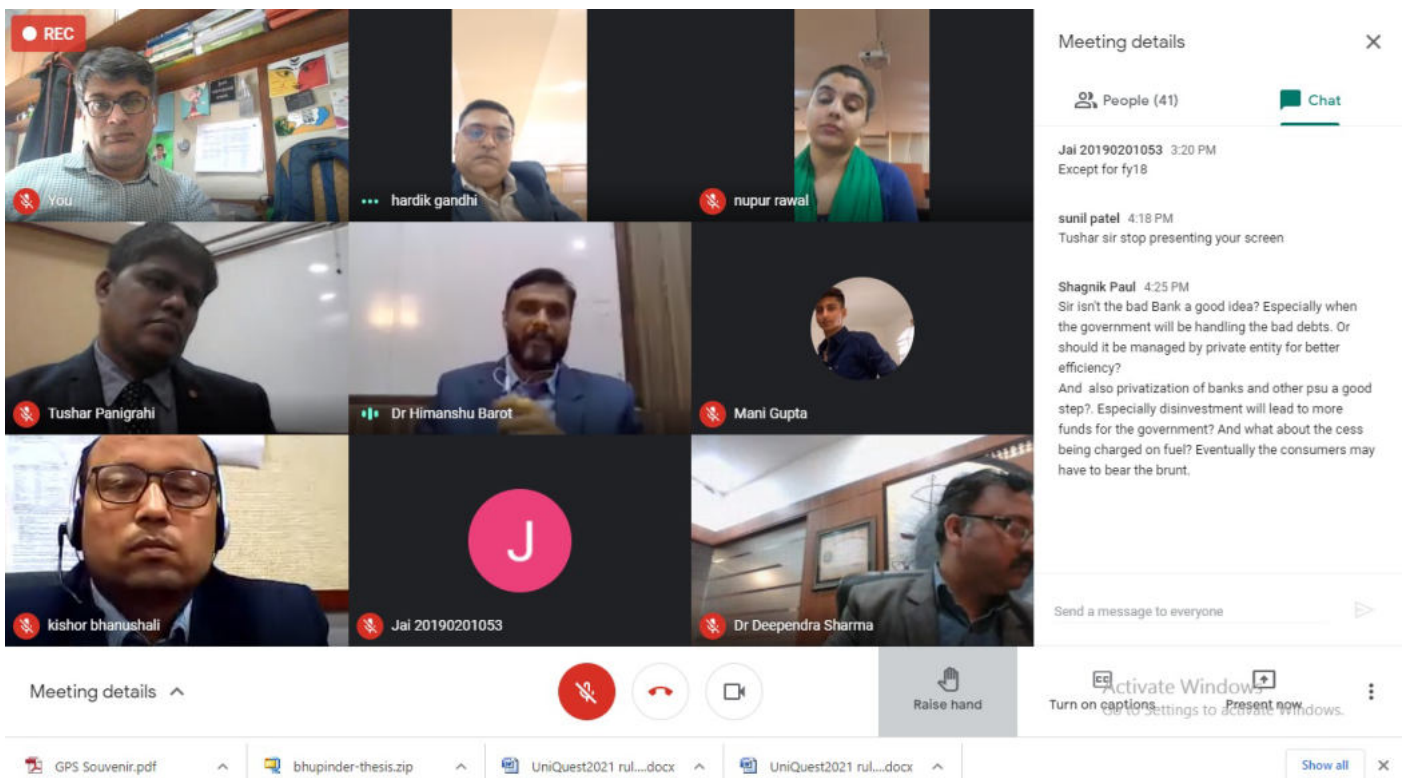
United world School of Business (UWSB), Karnavati University, Gandhi Nagar, Gujarat organised a panel discussion on Budget-2021 on 3rd Feb 2021. Session started with a welcome note by Dr Deependra Sharma, Dean – UWSB.

The panel was composed of the esteemed faculty members of UWSB -- Dr Kishor Bhanushali, Dr Himanshu Barot, Dr Tushar Panigrahi and Prof. Hardik Gandhi. They analysed the provisions made in the latest Budget from the perspectives of different sectors of the economy.

Dr Kishor Bhanushali commenced the panel discussion by discussing the general perception about the Budget-2021. Further, he elaborated on the provisions in the budget related to the Education sector. According to him, the Government has chosen the option of Growth Budget (Growth Path). He also discussed Fiscal Deficit, V-shaped recovery, physical & financial capital & infrastructure, Schedule castes, schedule tribes in the educational sector, and skilling.

Dr Himanshu Barot discussed budget provisions related to banking and financial sectors as the banking sector has been hit hard by the COVID-19 pandemic and the economic slowdown caused by it. While the Reserve Bank of India (RBI) has taken various steps to revive this crucial sector, the central Government is mulling, creating a 'bad bank' for the banking sector. The discussions were mainly on financial institutions, NPA's, weak defaulters, public sector disinvestment, insurance companies, and MDR concept.

Dr Tushar Panigrahi discussed the health & wellbeing and infrastructure sector. He focused on water supply, nutrition, Swachh Bharat, Swasth Bharat, textiles, national infrastructure pipeline, roads and highway infrastructure, petroleum and natural gas, Responding to the allocations, Dr Tushar added that the Health Minister said:



Meeting details

People (41) Chat

Jai 20190201053 3:20 PM
Except for fy18

sunil patel 4:18 PM
Tushar sir stop presenting your screen.

Shagnik Paul 4:25 PM
Sir isn't the bad Bank a good idea? Especially when the government will be handling the bad debts. Or should it be managed by private entity for better efficiency?
And also privatization of banks and other psu a good step?. Especially disinvestment will lead to more funds for the government? And what about the cess being charged on fuel? Eventually the consumers may have to bear the brunt.

Send a message to everyone

Meeting details

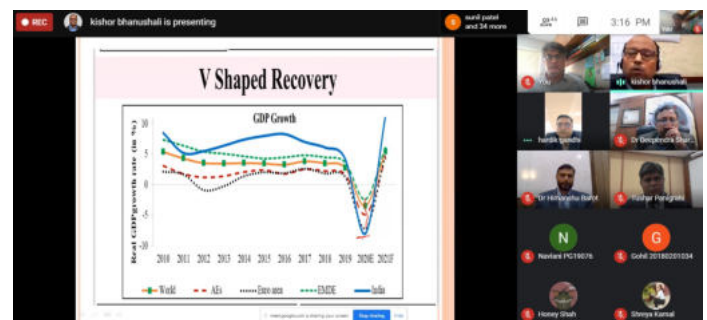
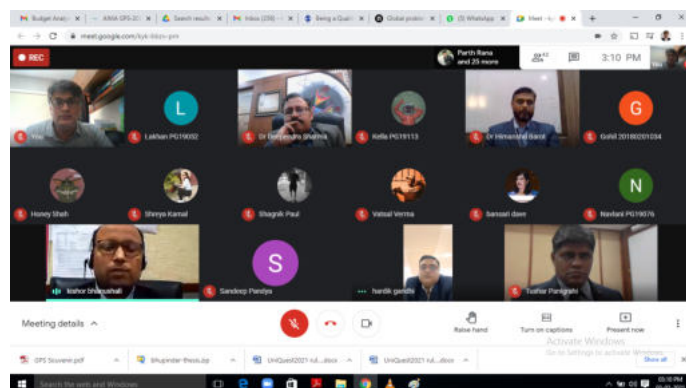
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"Investment on Health Infrastructure in Budget 2021 has increased... the focus on strengthening three areas — preventive health, curative health and well-being... will be of immense help to the country at this critical juncture."

Last but not least, Prof. Hardik Gandhi elaborated on Taxation. He spoke on Scrappage policy which is essential concerning the automobile sector followed by pre-filing of returns, Tax proposal: direct or indirect proposal, Tax on dividend income and PF contribution.

The session gave valuable insights regarding various provisions in the Budget in different sectors of the economy. Last but not least, the Q & A round made the session engaging and interactive.

The discussion was very much appreciated by the attendees. The session was moderated and coordinated by Prof. Nupur Rawal, AP, UWSB.



GOODBYE 2020

– By Aastha Thakur, BBA Sem 6, UWSB

Whenever you look back to 2020 don't think about the pain, trauma, the sadness you felt but think about the strength you gained and appreciated the journey. Give yourself the credit of pliability. Despite hardship in 2020 I think we all were still blessed. 2020 made us understand never to take things for granted. We all started 2020 with a new aspect and none of us knew that our lives would be turned upside-down by a global pandemic. I and each one of us must be unsure of how we would feel being at home with our family while this was crazy and unexpected but it was not all bad. We learned how playing board games with family is fun, how easy is to bake, how good it feels to revise our old hobbies, and we accepted that yoga is also not that bad, we learned that how we can actually

be together while being apart, we watched sunrise and sunsets, we even accepted that we don't have to be productive everyday; taking some time for self is okay, we explored the artist in us. 2020 was no less than a rollercoaster ride of uncertainty, changes, challenges and what not. We never knew what was ahead even though we still don't know what lies ahead, we all kept moving towards our goals, learning and achieving despite the circumstances.

2020 was a lesson and reminder for each one of us: To keep smiling, To be grateful for the little things, and to never take anything for granted.

BRAND FEST 2021

– By Vikas Sharma, Assistant Professor, UWSB

It gives me immense pleasure to share the information about a one of its kind event in the current times related to the Business & Brand which had been organized in the interest of the students, to provide them maximum exposure. The virtual 'Brand Fest', organised by Brand Klub- Ahmedabad on Saturday 2nd & Sunday 3rd January 2021 of which Unitedworld School of Business (UWSB) - Karnavati University was an integral part as 'Academic Partner' to provide the utmost advantage and great exposure to all the students of Karnavati University under all its constituent colleges (Management, Law, Design, Dentistry & Mass Communication).

These two days were full of excitement, knowledge sharing sessions, entertainment, workshops by industry stalwarts from Mumbai, Delhi, Bangalore. Veterans from various renowned companies of the Marketing, Advertising & Communication fraternity like Vanita Keshwani (CEO- Madison Media Sigma of Medison World), Sanjay Adesara (CEO- Gujarat Fortune Giants & Head- Media & Strategy of Adani Wilmar Ltd.), Rahul daCunha (Creative Director- daCunha Communications), Ambi Parmeswaran (Brand Consultant/ Coach & Founder - brand-building.com), Sauvik Banerjee (CTO- Tata Digital) & Sonal Dabral (Writer, Director & Creative Consultant) were the part of the event. To make it more exciting for the audience, the event had incorporated an Ad Contest on Social Cause & Quiz related to Brand & Business. Entertainment program was taken care of by Rahul Pandey (Playback Singer, Performer & Composer).



BRAND KLUB AHMEDABAD Presents
First of its kind in Gujarat Virtual

BRAND FEST 2021
Celebrate ideas

Brings you on
2nd & 3rd January, 2021

Industry Stalwarts Presenting
Power Packed Sessions

SONAL DABRAL Writer/Director & Creative Consultant	VANITA KESHWANI CEO - Madison Media Sigma Madison World	SANJAY ADESARA CEO - Gujarat Fortune Giants Head: Media & Strategy Adani Wilmar Ltd.
RAHUL daCunha Creative Director daCunha Communications	AMBI PARMESWARAN Brand Consultant/Coach & Founder Brand-building.com	SAUVIK BANERJEE CTO Tata Digital

Enriching
Business & Brand Quiz
With Quizmaster
SANJAY CHAKRABORTY

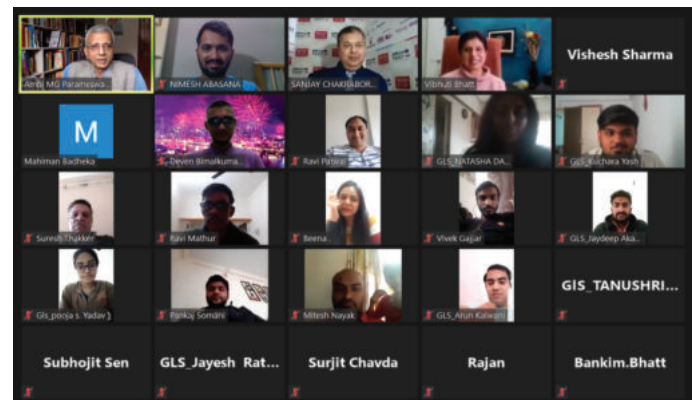
Stimulating
Social Cause Ad Contest
In Public Interest
OPEN TO ALL

Captivating
Entertainment Program
A musical evening with

RAHUL PANDEY
Talented & Bollywood
Playback Singer, Performer & Composer

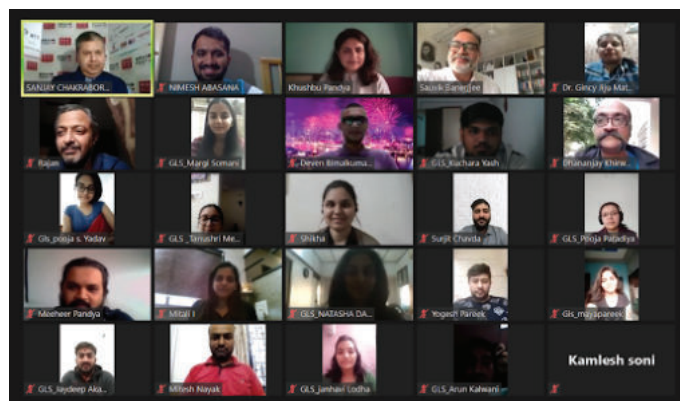
Join **Brand Klub - Ahmedabad** Facebook GROUP today
for further updates on **Brand Fest**

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KARNAVATI UNIVERSITY



Brand consultant Ambi Parmeswaran spoke about the evolution of ads to reflect societal changes, changing gender roles, outlook towards old age, the way Indians are dressing, and other aspects. "It makes sense to look at social change through the advertising lens. Advertising often looks at societal change, sometimes it drives change, and sometimes it predicts change," Ambi, the author of 10 books, including 'Nawabs Nudes Noodles' said. The brand coach said brands can emerge as an economic growth engine, provided new categories emerge, and branding increases. Understanding the consumers was, is, and will remain the essential part of advertising, he stressed.

Rahul daCunha, Creative Director of daCunha Communications, shared his experience about the 'Utterly Butterly Delicious' campaign by Amul. "The Amul campaign has become the toast of the nation and created the idea of brand conversation. The Amul girl has been the nation's cheerleader, conscience, commentator, critic, and celebrity watcher," daCunha said, sharing the secret of the campaign's success. DaCunha, who has headed the campaign for 28 out of 55 years, spoke about how each topic is planned, the ideation process, the need for regional/localised topics in different places, and how the campaign avoids controversies. He also shared glimpses and stories about some of the popular topics from over the years.



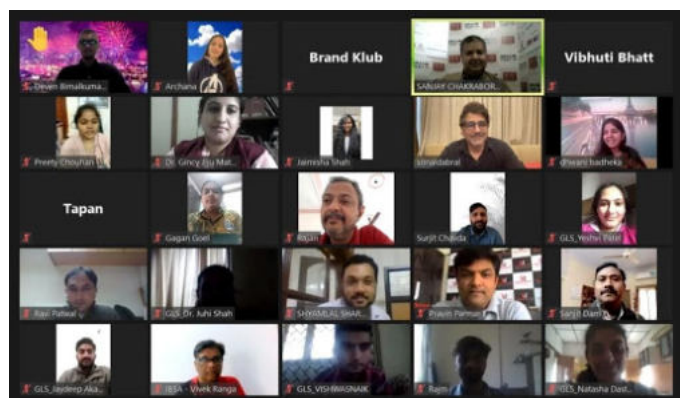
There was an interesting session by Sauvik Banerjee, CTO at Tata Digital, who focused on the role of technology and AI in advertising technologies, consumer engagements, and the power of social media. "The advertising technologies are driven by data. You generate data every time you use your phone or visit a website. There is constant mining

of data happening using various tech tools which allow to formulate the right strategy," the cricket-turned-tech evangelist said. Sauvik said AI has a very strong play in ad-tech, and is being used to predict, forecast and recommend valuable insights into consumer behaviour. He also spoke about marketing technologies, and how data-driven marketing is proving to be significantly more impactful.

Earlier, the Virtual 'Brand Fest 2021' was kicked off by Writer, Director and Creative Consultant Sonal Dabral who spoke on "My creative journey, and the lessons I learnt" on Saturday. "There are no rules in advertising or creativity, but you cannot discount a good story. It does not matter whether the story is six seconds or two minutes, it needs to be engaging. It cannot be bereft of a good idea," Dabral, an alumnus of National Institute of Design (NID) said.

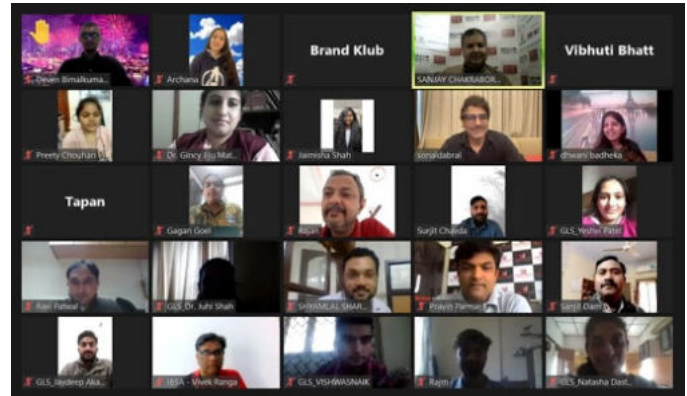
On the opening day, Vanita Keswani, CEO, Madison Media Sigma, Madison World spoke about "Latest Media Trends". Ms. Keswani, the Madison CEO spoke about the dramatic growth in e-commerce, saying its share has gone up from 3% earlier to 7-8% in just six months, and attributed it to a clear shift in shopping habits. "The dramatic growth in e-commerce is expected to continue. We are going to see rising regionalization in TV content, movies, and the internet. We also expect rural markets to drive growth going ahead," she said.

A session was also addressed by Sanjay Adesara, CEO of Gujarat Fortune Giants, and Head of Media & Strategy at Adani Wilmar Limited, on 'Challenges and Opportunities in Creating a Sports Brand'. "The obvious challenge is to identify the sports you want to be in. Also important is identifying and communicating to the right audience, how to engage and connect with fans, which is a crucial part of the sports ecosystem," he said. Adesara further said though kabaddi is a rural sport, bulk of the viewership of the annual Pro Kabaddi League, of which Gujarat Fortune Giants is a part, comes from the top metro cities.



He identified Aspire (the need to create an aspirational value), Acquire (building and growing a loyal fan base), Engage (strengthening fan loyalty), and Monetize (merchandising or ticketing or sponsorship) as the key aspects of fan engagement.

The first day of the Virtual Brand Fest 2021 culminated with a musical evening with performance by Playback Singer, Performer & Composer Rahul Pandey while the festival concluded with a business and brand quiz by quiz master Sanjay Chakraborty. The event was a great success, entertaining & full of knowledge - provide the required exposure to the students. The insight about the marketing, advertising & communication which had been shared in the event is difficult to find anywhere & only can be shared by the veterans & stalwarts of the industry.



LESS IS MORE – MINIMALIST MARKETING

– By Shreya Agrawal, Student, PGDM Sem 2, UWSB

Today everything is spare and easy. Be it a usual household good or an electronic gadget, or all kinds of online services. A multitude is getting inclined towards a minimalistic approach. So why should marketing be abandoned? Marketing has become strenuous and complex with a long line of tactics, algorithms, and procedures. To untangle it and manifest better results, minimalist marketing has emerged as a boon that upholds the essential activities and eliminates the rest. It simplifies the task and promotes efficiency and effectiveness.

Where systems and software can present accurate results within a few seconds, we need people to run them and not become the ones. It is always preferred to cut a coconut shell with a knife and not the head. The more people, the more conflicts. Having a large team of human resources is essential in big organizations yet the minimalist approach knows that employees can best contribute by managing systems. Thus, minimalist marketing believes in smart work rather than hard work.

It is a delusion that more quantity will imprint a positive impression on consumer's minds. But a garden-fresh vegetable is finer than a rotten imported fruit. Many marketers tend to focus on the number of products or services for which they lose their customers. Thus, Minimalist marketing believes that quality is over quantity.

Marketers spend hours in creating reports that are bombarded with graphs, figures, and flowcharts. They look attractive yet they are limited to only reading or watching. The brain-storming did and time spent will no more be fruitful until the information helps in implementation. Thus, minimalistic marketing believes that spontaneity is better than useless show-off.

A marketer cannot gain more by following only tactics. Also, he can't form a strategy without tactics. To reach the ultimate goal, both are required. Thus, minimalist marketing believes that tactics and strategy are the flavors of successful marketing.

Multi-tasking is one attribute of a marketer. Though switching between tasks hampers attention and reduces the ability to perform well. Unfortunately, it gives bleak outcomes. Perfection in multi-tasking is in reel and not real. Minimalist marketing believes that a sequential manner of performing tasks is always better to achieve perfection in work.

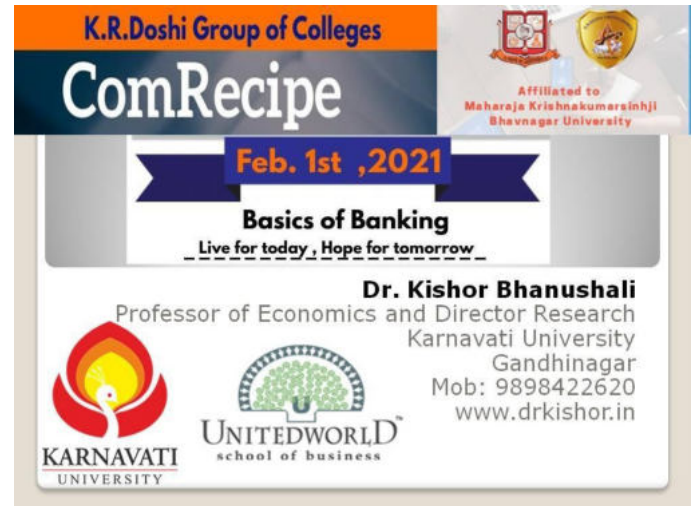
Not saying that marketing practices lead to failure. But, with the emerging scenario, the emergence of smart and simplified work shall also be there.

The generations of computers have changed from large computers to handy laptops and smart-phones. Now, simple clicks let food arrive at your door-steps within a few minutes. Now, you don't stand in a long queue for hours to get a travel ticket. Now you don't require a Cassette player to run music or big cameras to extract photographs. Things are getting creative, catchy, micro, and simple. So, the working style of marketers shall also follow minimalist marketing to pass with flying colors. Minimalist marketing will not only multiply the performance but will also ease off the working.

**Speak less and explore more,
you, ll be surprised to know
Less is more! Less is more!**

E– WORKSHOP ON BASICS OF BANKING: LIVE FOR TODAY, HOPE FOR TOMORROW

Dr. Kishor Bhanushali was invited by K R Doshi Group of Colleges for conducting E- Workshop on “Basics of Banking: Live for Today, Hope for Tomorrow”. Workshop intends to answer questions like Why do we need a banking system? What is the role of the Reserve Bank of India? How much money Reserve Bank of India can print? What is the credit creation process? How does the RBI control money supply? What is monetary policy? What are Non-Performing Assets? How does the RBI protect the interest of customers?.....and many more. Workshop was attended by more than 200 participants from across India. Workshop was followed by a question answer and discussion round.



K.R.Doshi Group of Colleges
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Feb. 1st ,2021
Basics of Banking
Live for today , Hope for tomorrow

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Register Now-
<https://forms.gle/ZwA75yGNNPRxVuhX8>

E-Workshop 2021

On Google Meet @ 11:30 a.m. - 12:30 p.m.

SCHEDULE:

- BASICS OF BANKING** 1st Feb - Dr. Kishor Bhanushali
- INCOME TAX** 2nd Feb - CA Swapnil Mehta
- GOODS & SERVICE TAX** 3rd Feb - CA Meet Parakh
- STOCK EXCHANGE** 4th Feb - Mr. Brijesh Parikh
- ENTREPRENEURSHIP** 5th Feb - Mr. Apoorv Sheth

Dr.Kishor Bhanushali



After Completion of E- Workshop ,Every Participant will get E-certificate.

Registration Here -
<https://forms.gle/qA6faUBAorRyfjCc6>



11.30AM
TO
12.30PM

Introduction to Research and Research Methodology

Dr. Kishor Bhanushali was invited by Government Arts and Commerce College, Rapar for conducting session on "Research Introduction" & "Research Methodology" at online one week state level workshop on "Research Methodology and Data Analysis using SPSS". The workshop was attended by research scholars, faculty members and students from various colleges from Gujarat. Session focused on covering various aspects of research including, identification of topic for research, meaning and objectives of research, research process, review of literature, sources of literature, fundamentals of sampling, measurement and scaling, hypothesis testing, various data analysis tools and their usage, significance of research and problems encountered during the research process.



GOVERNMENT ARTS & COMMERCE COLLEGE-RAPAR

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Email : gaccrapar@gmail.com Phone : 02830 - 221130

Research Introduction and Research Methodology



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O/W Reg.No.
GACC/Online/rmw.invite/2020-21/25

Date : / /
25 January, 2021

To,
Dr. Kishor Bhanushali
Director research
Karnavati University, Gandhinagar

Subject: Invitation to Deliver Sessions in Workshop

Dear Prof. Dr. Kishor Bhanushali

We are organizing an online one week state level workshop on "Research Methodology and Data Analysis using SPSS" during 1-6 February 2021. On behalf of our college, I would like to invite you to conduct the sessions on "Research Introduction" and "Research methodology" on 1st February from 3:45 to 4:45 and 2nd February 2021 from 2.30 to 4.30 p.m.

Please contact Dr. Ranchhod Galal (Assistant Professor, Department of Economics and Workshop Coordinator) on +91 9409221039 whether you can conduct the sessions.

Once we confirm the dates, we can talk over the details.

*This Workshop on MS Teams Platform.

*Each lecture is to be taken in Gujarati.

Best Regards,



Dr. P. N. Raval
Principal,
Govt. Arts and Commerce College
Rapar - Kachchh

Education Sector: Expectations from Budget 2021

Dr. Kishor Bhanushali was invited for a live webinar of "Education Sector : Expectations from Budget 2021" , event was initiated by Karuna Sagar Trust and supported by Edusparsh Pvt. Ltd. Virtual event was moderated by motivational speaker, authors and TV anchor Dr. Apoorva Raval Shah. Other panelists in the discussion were Mr. Atman Shah from St. Xavier's College, Ahmedabad and Dr. Himani Baxi from Ahmedabad University. This was a pre-budget discussion on what the education sector expects from the budget 2021.



**EDUCATION SECTOR –
EXPECTATION FROM BUDGET 2021**

f LIVE 
@ApoorvaRavalShah

Prof. Atman Shah
Economics
St. Xavier's College, Ahmedabad

Dr. Kishor Bhanushali
Professor Economics & Director Research
Karnavati University, Gandhinagar

Dr. Himani Baxi
Faculty Economics & Public Policy
Ahmedabad University

Dr. Apoorva Raval Shah
MOTIVATIONAL SPEAKER
AUTHOR | TV ANCHOR

30th January 2021 **9:00 pm onwards**

+91 79906 45783

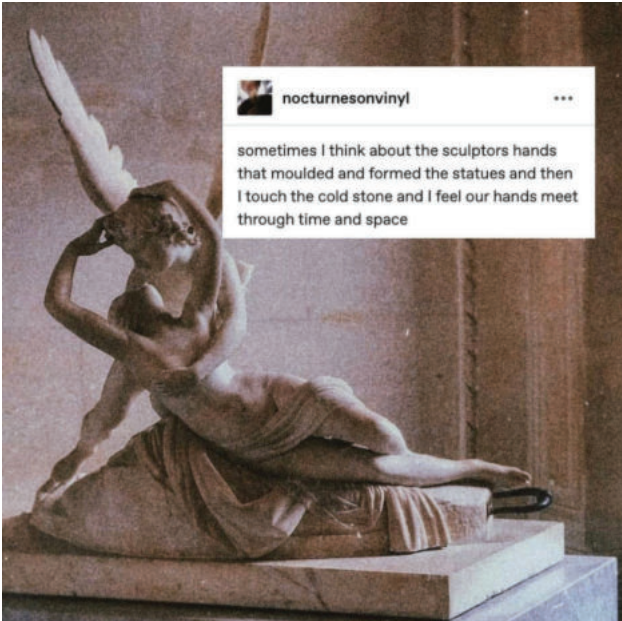
Initiative By - Karuna Sagar Trust
Supported By - Edusparsh Pvt. Ltd.

Join Us On :     APOORVA RAVAL SHAH

CONNECTIONS TO THE PAST

– By Sakshi Singh, BBA Hons. Sem IV, UWSB

An article about why we feel so attached to ancient art, literature, crafts, and history



A few days back I stumbled upon the above post, I have always been an admirer of classic literature and art but reading this post made me wonder why we, as a species, are so attracted towards the works of people who existed ages and centuries ago. I had never thought about the reason why and the more I think about it, the more it feels like we treasure ancient artifacts because it makes us feel our connection to our ancestors. We have always been curious about the people that preceded us and lived and breathed on the same land as we do, this is evident by the efforts we put into uncovering the secrets of the past till date.

Most of the people I know agree that at some point of their lives they have had an ancient Greek history or an ancient Egypt history obsession, all of us collectively feel the need to unearth the secrets hidden by time. Our fascination for mythology is reflected even in the present day literature, author Rick Riordan's series about Percy Jackson which is based on Greek history is wildly popular and taught at least an entire generation about the old Gods and we read all of it, starved for more information if anything.

Every time there is a discovery about how people in ancient times lived, it has always been received in an awestruck manner, with people trying to pinpoint exactly which aspects of their lives matched ours and if they had the same thoughts and feelings as we did. Even the simplest of discoveries mesmerize us, like the fact that the ancient Egyptians used to use a toothbrush to take care of their teeth, just like we do today!

Next comes the topic of our most prized possessions, ancient art. From Homer's literature to Beethoven's sonatas, and Vincent Van Gogh's art. Art seeps into every aspect of our life, through the tiniest of cracks, and it enriches our lives thoroughly. Everything we do revolves around time, everything we work for is for the past, present, or future. Even the progress we make towards the future is largely based on the past efforts of people in every field. William Shakespeare invented or introduced over 17,000 words that are still used in the English language to the present day.

In the end, it all revolves around time and generations. There is something intrinsically beautiful about connecting with the past and interacting with mementos of it. By the time we pass, even if it's small, we'll leave our own remnants that may serve as keepsakes for those who we'll never come to know and that's the real reason why we feel this connection to the past.

MASTERING THE ART OF WRITING QUALITY RESEARCH PAPER

– By Dr Kishor Bhanushali –Director AA and Dr Sunil Patel, HOD– PGDM, UWSB

Unitedworld School of Business (UWSB), Karnavati University, Gandhinagar conducted a webinar on 2nd January, 2021 at 11 am through virtual mode for researchers, PhD scholars and faculty members on a pertinent and contemporary topic of writing research paper as a part of Pursuit of Excellence in Research and Teaching (PERT) Lecture Series.

The topic of the session was 'Mastering the Art of Writing Quality Research Paper' and it was delivered by Dr. Jogendra Kumar Nayak, Associate Professor IIT Roorkee.

Dr Deependra Sharma. Dean-UWSB, stressed the need of maintaining the balance between the role of Knowledge Disseminator and Knowledge Creator. Although not mandatory but active involvement in research enables a faculty to further enhance the quality of lecture delivery. He advised the faculty to remain focussed on the research work despite all constraints as there is no substitute to it.

Dr Nayak shared his experiences as a researcher and motivated the attendees to focus more on the quality of publication rather than the quantity. The session provided important guidelines required to draft a quality research paper. His discourse also offered the insights about the thought process to be adopted while working on genuine research. He aptly remarked that good research is one which may be understood even by the layman. Last but not least, Q&A round made the session engaging and an eye-opener.

Prof. Nupur Rawal, Assistant Professor, coordinated the session whereas the welcome note and the vote of thanks was given by Dr Kishor Bhanushali -Director AA and Dr Sunil Patel, HOD- PGDM, UWSB respectively.

DON'T QUIT

– By Vandita Bhatnagar & Dhruvil Patel, BBA Hons Sem II, UWSB

The below article is a narration of a scene from the movie 3 idiots with the elaboration for the same.

SCENE:

Joy wants to submit his project to his teacher. But the teacher mentions that give the project to the administrative department. It will be checked and graded accordingly.



ELABORATION:

Joy requested his teacher a lot to see his project once at least. Still the teacher was rejecting his request and proceeded for his work. According to the teacher, Joy was wasting his precious time.



Joy was frustrated and decided to throw away his hard work in the garbage bin. At that time, Rancho (Aamir Khan) came and decided to make Joy's project a successful one and he accomplishes in doing so. Joy felt everything is over and nothing

can be done in the name of improvement in him and the project work.

After bearing all this he came under pressure and that pressure made him attempt suicide. This step taken by him had ruined his family members expectations from him as well.

CONCLUSION:

Committing suicide is not the correct solution for depression and tackle such situations. It can be discussed with our loved ones or friends and they will come up with a solution which doesn't click the mind in these situations.

Trials and errors are a part of life and career which everyone goes through. All of us have failed or accomplished success in something or the other. Practice always makes a human perfect.

In the above case, to err is also human; Joy felt that trying one more time won't work out and couldn't bear all this at one go so decided to leave the world. But this was not the end of the world. If proper motivation would have been given to Joy at that particular time then he wouldn't think of attempting something that can take his life but affect all his friends and family.

DOT TO DOT THEORY:

This theory originates from a magazine namely "Magic Pot" that most of us would have read in our childhood. It printed some drawings which were labelled with numbers and we had to connect these dots according to the numbering.

This theory is applicable to Joy as well, he only had to wait patiently and connect with the other dots after finding it to complete his perfect picture/project in this case. And the teacher would have accepted as well. We would like to conclude here saying success is possible if both the parties work hard. The student needs to be patient and the teacher needs to be motivating him/her positively. It is not easy but it aint difficult as well.

BOOK REVIEW — THE STORY OF MY LIFE

– By Muskan Nihalchandani, PGDM SEM II, UWSB

“Do not think of today’s failures, but of the success that may come tomorrow.”

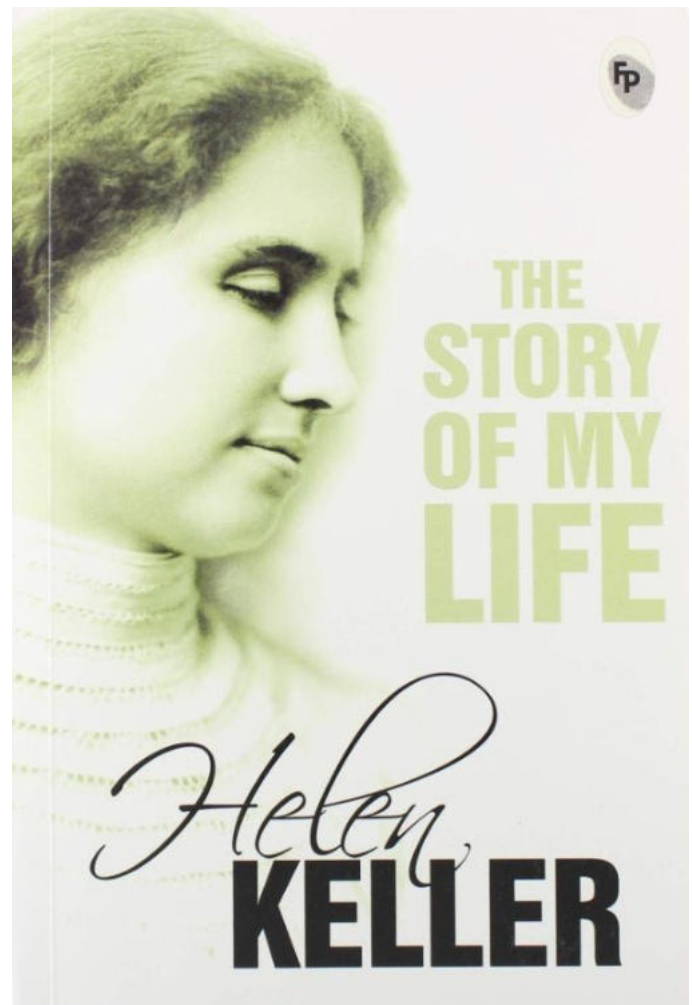
- Helen Keller, The Story of My Life

The book is an autobiography of Hellen Keller, one of the known authors who struggled to educate herself owing to her disability. Many people among us already know Hellen Keller as an international author who was deaf and blind, but after reading her book “story of my life” one will assuredly get to know more about her life, how she struggled with basic activities which we don’t even pay attention to.

She begins her book by writing about her struggles/ difficulties that she faced in expressing herself. Author described some minute details like how happy she felt after spelling her first word “doll” and when she mentioned one memorable moment where she finally understood the word “water” meant the fluid rushing over her hand.

In the last few chapters of her book, she talked about three of her favorite things which are – reading, her beautiful country and her friends. She often feels reading helps her to forget her disability.

Hellen Keller's attitude towards life shows it is possible to overcome any obstacle in life. She wrote this book at the age of 21 and tried her best to do everything which every normal individual does. She achieved everything and was successful because of her determination and her triumph over her disability has become one of few most motivating stories of all time.





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