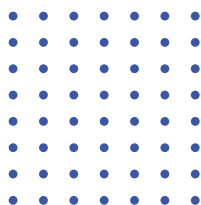




**September,
2021**



UWSB





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Editor's Note

By: Kunj Ganatra, Editorial Coordinator,
Faculty, UWSB

Dear Students,

Starting August, India gets into a festive mood with dozens of festivities one after the other. It feels like a perfectly orchestrated quarter of the year where families gather and bask in the warmth of the autumn air while relishing the variety of food spreads starting with Rakshabandhan, Janmashtami, Pateti, Ganesh Utsav, Navratri, Bhai Dooj, Ganga Mahotsav, Onam, Eid, Diwali, Chatth Puja, Durga Puja, Wangala Festival and Dusherra.

Certain cousins and relatives that one meets only during these celebrations look completely different the next year... sounds familiar? With all these festivities we have an offline college and the pressure of doing our best for the mid-term exams, continuous assessments

and creating memories with classmates while the pendulum of attaining minimum attendance is hanging like a not so low fruit one assumes. It is difficult to churn out time for all of these. But it's easy if you can practice only one thing; commitment. Commit yourself to whatever work you are doing. When celebrating with your friends and family, give your cent percent to it and not think about the assignments that need to be submitted next week. You may spoil some moods and disrespect some party souls who shall start teasing you of being a spoiled sport. When working on those assignments in your hostel room, home or even library- don't let these party souls distract you while you commit yourself to a few hours of study. A 60 minute of undistracted studies can be far more helpful than a four hour of

studying accompanied by chats and calls, food or Instagram. Dedicate a spot for studying where the lights are the brightest and the air is just fine just the way you have your favorite hanging spot and your most favourite milkshake deli. Commitment is the key to time management. It has many of its own perks later in life. You can share your own fundas that can help your fellow classmates and juniors by writing for our newsletter. Sometimes it only takes a few hundred words to inspire and change lives.

Wishing you all the brightest of the future.

Chemicals, Chemicals Everywhere You See

By: Sristi Kamboj, BBA (hons.) Sem III, UWSB

We are all surrounded by chemicals. Everywhere you see, and everything you feel is made of chemicals. Some are good and some are bad. Just like the air, they are present everywhere.

We all love to use organic products but, while buying the product and sparing a few minutes to look at the content and the ingredients, it seems like a lot of work, and we prefer to skip that part as we trust the brand.

Our blind trust in the brand is increasing their sales. Just because the brand says that they are organic and customers are buying the product doesn't mean that product is healthy and organic.

While buying the product and sparing a few minutes looking at the ingredients, you can save yourself from getting caught in the hazardous circle of chemicals.

Let's take an example of the most commonly used product, SHAMPOO.

• How to choose a chemical-free shampoo?
The top 8 ingredients you need to avoid while buying Shampoo.

• Sodium Laureth Sulfate (SLES) and Sodium Lauryl Sulfate (SLS)

It's one of the most commonly used chemicals which is found in shampoo.

SLES is responsible for organ system toxicity and skin, eye, or luring irritation.

Look for shampoos that say "sulfate-free" shampoos.

• Parabens

The most dangerous and commonly used in personal care products. Parabens prevent the growth of bacteria and other microbes which is great, except that trace amounts of parabens have been found in deadly tumors.

Side effects:

- endocrine disruption
- reproductive toxicity
- developmental toxicity
- cancer

Examples include methylparaben, propylparaben, ethylparaben, and butylparaben.

• Fragrances - Fragrances in shampoos are great. Before buying any product, we always smell the product sometimes without even noticing the chemicals present in the product. We get so attracted towards the fragrance that we buy it.

There are some things you need to know about fragrances:

- The Fragrance of the chemicals can pass through the skin and into the blood.
- Side effects of Fragrance are allergens, hormone disruptors, and asthma triggers.
- The fragrance industry regulates itself, so the ingredients in fragrances aren't listed because they are considered "trade secrets" and aren't required to be safety tested.
- Notice that only one word, "fragrance", is used on the label. More than 100 potentially toxic ingredients are hidden behind this word.
- "natural fragrances" can be just as toxic as synthetic fragrances.
- Most fragrances contain phthalates (# 7 below).
- Phthalates

Phthalates is responsible for some serious Health issues such as:



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- Cancer
- Human reproductive and developmental risks
- Endocrine disruption
- Birth defects
- Respiratory problems
- BHA/BHT –

Let's take a look at the most hazardous chemical or we can say the winner of all chemicals BHA. On a scale of 1-10 at EWG, BHA ranks at a 10. Butylated hydroxyanisole (BHA) and butylated hydroxytoluene (BHT) are preservatives found in several personal care products including shampoo.

Side effects:

Once accumulated in the body can cause

- immunotoxicity
- endocrine disruption
- developmental toxicity
- reproductive system toxicity
- cancer
- organ system toxicity.
- DEA/MEA/TEA (Ethanolamine Compounds) –

Ethanolamine compounds are used in many products. DEA is used as an emulsifier and

TEA is used to adjust the pH.

The European Commission has banned the use of DEA (diethanolamine) in cosmetic products.

Side effects:

- carcinogens,
- causing organ system toxicity and environmental issues.

Skipping any shampoo with TEA, DEA, MEA listed as part of the ingredient name, as well as those listing triethanolamine, diethanolamine, or monoethanolamine will save you.

- 1,4 Dioxane –

1,4 Dioxane is an ingredient in many personal care products such as shampoos.

It is not listed on any ingredients label. The reason behind this is because it's a contaminant and an unwanted by-product of ethoxylation, a process that's used to reduce the risk of skin irritation in products that contain petroleum-based ingredients. 1,4 Dioxane can cause

- skin
- eye
- lung irritation
- organ system toxicity
- birth defects
- various forms of cancer.

To avoid it, read labels to avoid chemicals that may signal the presence of 1,4-dioxane, like sodium Laureth sulfate, sodium lauryl sulfate, PEG, "cetareth", and "oleth".

- Methylisothiazolinone (MIT) –

This chemical claims to be natural and is found in many skin care products.

Side Effects:

- health risks including
- skin reactions (it is a contact allergen),
- skin sensitization
- painful rashes
- inhalation toxicity
- organ toxicity

To avoid it, skip any shampoos with these ingredients listed: methylisothiazolinone, 3(2H)-Isothiazolone, 2-methyl-, 2-Methyl-2H-isothiazol-3-one, 2-Methyl-4-isothiazolin-3-one, 2-Methyl-3(2H)-isothiazolinone.

Some of these hazardous and poisonous chemicals are also present in other personal care products like lotions, face wash, sunscreen, conditioners, etc...

NEXT TIME WHILE BUYING PRODUCTS DON'T FORGET TO CHECK THESE INGREDIENTS.

Reverse Logistics

By: Siyoni Faldu, BBA (hons.) Sem V and
Gunjan Sood, Assistant Professor, UWSB

Integrated logistics systems usually move products to customers. In supply chain networks, materials flow from suppliers through to end customers. Supply chain executives measure the effectiveness of that flow using the on-time delivery metrics. It is a common supply chain measurement, focused on ensuring delivery to the end customer is fast and efficient from the time the customer puts his or her order in place. At times, however, they must move products from customers backwards through the supply chain, which is known as the reverse logistics system. Reverse logistics refers to logistics activities and management skills used to reduce, manage, and dispose of waste from packaging and products. There are many reasons customers return products, such as inadvertently, if the customer has bought the wrong product, the product has some functionality issues within or beyond guarantee/warranty tenure, the product is not as per the description provided by the seller and the customer no longer wants the product.

Customer returns of new products: Reverse logistics systems also allow customers to return unwanted products. Customers often buy an item only to return it later. If retail stores compete more and more on services, including liberal return policies, then reverse logistics systems must quickly restock returned items. Such systems are short since the product only travels from the customer back to the retail outlet. Customers also return defective products. Participants

throughout the supply chain try to safeguard the integrity of products in the system, but defective or damaged products may still be delivered to customers. If this occurs, a reserve logistics system must handle the defective or damaged products.

Customer returns of used products: Occasionally customers are encouraged to return used products to their retail outlet and obtain a financial credit. In the automotive

industry, customers are given financial credit if they return the “core” of a used product. For instance, automotive starters and water pumps can easily be remanufactured from the used parts.

Customer returns of reused products: Many returned products must undergo some sort of remanufacturing or alteration process. However, some products can be reused with minimal effort. With sterilisation and cleaning, some glass bottles can be reused several





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times. In many areas, grocery stores charge five to ten cents for each glass soda bottle. When the glass bottles are returned, the store credits the customer. The grocery store takes possession of the glass bottles and uses a reverse logistics system to return the empty bottles to a bottling plant. The bottling plant cleans and sterilises the used bottles, refills them with soda, caps each bottle, and returns it to the market.

Outsourcing reverse logistics: Owing to environmental concerns, more and more firms are planning to incorporate reverse logistics as part of their regular processes. Further, in view of the scarce resources needed for the execution of such practices, several firms are

taking the initiative of outsourcing some or all of their reverse logistics functions. Logistics outsourcing, also known as the use of third-party providers is “the decision to use independent, external organizations as the means of accomplishing some, or all, of the logistics related functions within the firm.” Businesses have used outsourcing to achieve a variety of logistics needs including materials handling for just-in-time production, transportation, and warehousing.

Determining transportation and location for a reverse logistics system: Transportation decisions associated with moving second-hand and recyclable materials can be difficult. The cost of transporting these materials can quickly exceed

their value, eliminating any financial advantage the program might offer. The firms need to ensure that the total cost does not exceed the inputs of the firms in the execution of this service of reverse logistics. Therefore, transportation decisions become crucial to recycling or reuse programs. The cost usually drives the transportation decisions for reverse logistics. Little attention is paid to the services level provided by the transportation mode chosen or the specific carrier used. Contrary to the transportation decision criteria used in a traditional supply chain, the secondary market rarely justifies expensive transportation.

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Faculty Achievement

UWSB congratulates Prof. Dr. Sunil Patel for PFA certification of 5 days FDP on 'Management of Intellectual Property (IP) and Innovation (Creation, Protection and Leveraging of IP)' from 5th July to 9th July, 2021 at National Institute of Industrial Engineering organized by AICTE Training and Learning (ATAL) Academy.

No:ATAL/2021/1623239441



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AICTE Training And Learning (ATAL) Academy

Certificate

This is certified that **Sunil Patel, Professor** of **Unitedworld School of Business** participated & completed successfully AICTE Training And Learning (ATAL) Academy **Online Elementary** FDP on "**Management of Intellectual Property (IP) and Innovation (Creation, Protection and Leveraging of IP)**" from **2021-07-05** to **2021-07-09** at **National Institute of Industrial Engineering**.

Adviser-I, ATAL Academy



Coordinator

Limiting beliefs to overcome for success

By: Arpita Tomar, BBA (hons.) Sem 3, UWSB

Too many people have been brought up with limiting beliefs that are stopping them from achieving success. We are what we believe ourselves to be and the world rewards us in proportion to our beliefs. Most of us have heard the phrase that money doesn't grow on trees and so our limiting beliefs start developing from childhood. Here are some limiting beliefs to overcome for achieving success.

Comparison:

It is a perfectionist inside you who is saying others are better than you. This limiting belief spurs from the negative habit of comparing yourself with others as a measure of our ability. There might be people who are better than you at some points and you'll not feel the absolute best but that has nothing to do with the quality of your life moving forward. The only one person who you should compare yourself with is yourself.

"You're not working for perfection. You're working for progress."

Hard work is the only key to success:

People think work is not meant to be enjoyed. Great rewards require great sacrifices, this is what people think when they say you have to work hard when actually you just push yourself in terms of time, efforts and skills. Best thing is to go for big goals and do work which is aligned with your goals and challenge yourself to beyond things you're currently capable of doing. The key is to start with smaller improvements.

Failure is end decision:

There is also this limiting belief that if someone fails to achieve a particular task then you also can't achieve it. Never neglect your ability to find solutions in any situation. "The worst failure in life is not even trying". One must always trust the process and continuously improve from their failure to achieve success.

There's only limited amount of success:

We think in terms of scarcity when we think that there isn't enough for everyone. We believe the world is limited and if we want more of something we act selfish. This is the biggest mistake people make while there is an abundance of things the world has to offer you. The reality is there is no limitation for success.

"We are not limited by physical resources, we're limited by problem solving skills"

Lack of self-confidence:

Self-confidence is a real super power if you want to achieve success. No one will believe in you if you don't believe in yourself. Once you believe you can complete a task and take action according to it then nobody can stop you from achieving success in your life.



Ganesh Mahotsav

By: Samridhi Priya,
BBA (hons.) Sem 5, UWSB



The celebrations and preparations for Ganesh Chaturthi commenced way before September 10 at Karnavati University. As Ganpati Bappa entered the Campus in full splendor, the numerous dhols produced a heavy symphony that could be heard from afar. The student council and volunteers did a wonderful job in decorating the mandap for Ganpati Sthapna. The mandap donned a beautiful yellow silhouette inside-out along with the dazzling streets that led to it.



The following day, a CSK activity was held in which kids from Child Care were invited to perform the Aarti. On the third day of the festival, everybody danced to the captivating rhythms of dhols. Students also enjoyed a wonderful round of the classic Housie Game, the next day. Although due to the epidemic, preparations had to be made with limited time and resources, the Mahotsav concluded on a peaceful note.

Strategic analysis of DMart : An Observation

By: Prachi Agade,
BBA (hons.) Sem 5, UWSB



About DMart

DMart is a supermarket chain across India owned by Radhakishan Damani. DMart's first store was launched in Mumbai in 2002. Since then, the company has a total of 234 stores across India most of which are in Maharashtra. DMart is famously known for the range of discounts they have for every product they sell. DMart has expanded its roots to many cities across India making it a household name. Thanks to exceptional shopping experience, one stop destination and amazing discounts, DMart is now regarded as 'Walmart of India'.

Strategies adopted by DMart :

1. Discounts: DMart has made sure that it is majorly known for its low-cost products. The pricing is usually less than MRP except the vegetables, fruits and medicines. Also, people tend to buy more than they have in their shopping list due to the fact that everything is on discount. This is one of the main Unique Selling Points (USP) that the company prides itself for selling affordable products to its customers. For instance, they provide a minimum of 3% discount on every product they sell.

2. One-stop destination: DMart makes sure that its customer gets all the products at one place. May it be any grocery, personal care products, toys, garments. You name it and DMart has it all. DMart also sells a range of products under its own name through brand names such as DMart Minimax, DMart Premia, DHomes, Dutch Harbour.

3. Target Audience: From the beginning itself DMart's motto was to provide 'value for money' and so, their target audience was mainly the middle-income group as they incline more towards discounts provided to them. The geographical area being India, it was not a surprise that this idea could lure a lot of target customers into their stores.

4. Promotion: DMart offers various coupons as rewards for the customers. Coupons are allotted to the customers who meet a certain standard of bulk purchase. This in turn boosts the sales in the market.

5. Location: DMart's consumer audience is middle-income households. Keeping this in mind DMart always makes sure that their stores

are in or near to residential areas and not in malls unlike other stores like big bazaar and reliance.

6. Entry Fee: It is a fee that DMart takes from the manufacturers for storing their products onto the shelves. Discounts provided for each product ensures that the products are emptied off their shelves by the customers.

DMart aims to expand itself in many more cities so that they can reach out to more of their target audience and provide them with value for money products.

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Whizz-kid or Mercenary

By: Heet Patel, BBA (hons.) Sem I, UWSB



Finding the inner you is one of the hardest things ever. It takes years but makes your future pathway too clean and clear! read that again. I believe that an entrepreneur can be of two types: a whizz kid, the one with innovations and creativity, and the mercenary, the one who aims for monetary profits.

Mercenary, a person who is just interested in earning good profits. He is not concerned with any specific industry or innovation and creativity, the only thing in his mind is to earn good. A mercenary person here I mean is not a soldier which google depicts it means a person who is only interested in profit-making he does not really care about innovation and creation. A Whizz-kid is full of mind, adaptive to create something that makes a common man's life easier, he/she has the power to create and change. A whizz kid can also be called or synonym for INNOVATE AND MARKET! Think high on that, innovate something that the public wants, innovate something which has high demand and supply deficiency, and Market as in advertising, funds, co-work, etc. Coping up with the competition is another element to tackle, it takes mindset, changes, research, and development to stay constant in the market.

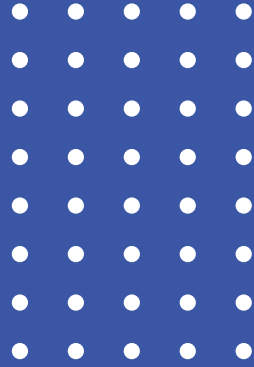
The competition is so intense in the current world that if you look closely, setting up a business 30 years back is not risk receiving than a startup now, the whole globe is an oligopoly now it has indirect entry into the business, every industry has its own Mogul firm, which has been leading since years! let's take an example - The soft drinks industry of the world, Coca Cola and PepsiCo leads in each and every country it has made its step dipped early and been leading now. Imagine setting up a soft drink company wherein Coca Cola and PepsiCo are competitors, it's not impossible losing hope is not an option for an entrepreneur, you work hard and hustle for yourself or do a 9 to 5 job. At the current stage July 2021 this current time is whereas the millennials are one of the startup environments and the competition is intense, imagine the competition level for the GenZ which is going to be practical in the next 5 to 7 years. The amount of Mercenaries produced in GenX, will be the same for GenZ? Practically NO In this digitalized world the more it grows the more whizz-kids grow, trust me! Imagine the world when generation alpha is about to take the startup environment, there will be so much more competition, innovations, features, new business models, etc. that you can't even imagine now. Did anyone think of

blockchain technology in the 2000s? Apparently NO, in the current world people do have trust issues with blockchain but what if it fails or what if it conquers the working system of the world, I agree it will take time to result out but imagine of the crypto whales the number of risk factors carrying with them, FUDs and whatnot. it's just the talk of risk-taking. If it succeeds their next generation is going to benefit a lot and if it fails, they will have to bear it. New technology often brings FUD (fear, uncertainty, and doubt.) Let's talk about CRED, a company that made a valuation of \$2.2 Billion in the time frame of 2-3 years only. A unique idea, Unique marketing. Targets its customers so well that I can't define the best one can do. So CRED basically is an app that helps one to pay his/her credit card bills on time and even rewards with cashback and coupons for every credit card payment, unique ain't it? so this company Cred made a jump from \$806 Million to \$2.2 Billion in company valuation in just 3 months one can't even believe without sources.

Kunal Shah the man behind CRED and Freecharge as well as a truly innovative person and serial investor is now holding a company that is valued at \$2 Billion in its middle stage, fact check- 20% of credit card bill payments to the bank is done through Cred. Kunal Shah is a whizz-kid, all of his startups are in the technology sector and always something new. happy future to y'all!



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