

The mountains are the last place where  
man can feel truly wild

– By Yash Dodia BBA Sem–1, UWSB





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## EDITORIAL NOTE

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Dear Students,

The last few months have been very traumatizing for a few and extremely helpful for many others. We at UWSB asked all our students to share their art work and contributions in their own field of interest which can inspire others and bring a ray of hope for the readers and visitors to the newsletter. The last month of the year which has been filled with self-imposed lockdowns can be difficult for many students, especially the ones who are missing a daily routine; seeing their classmates daily and working at a fast pace of life. Let us celebrate each day by encouraging our fellow students who have contributed to the newsletter by sharing their work and learn from them to fill our mundane days with similar joy and rich vibrant colors.

**All the best for the new year!**  
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Anjali Jadeja BBA Sem 3



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# POEM

– By Shreya Agrawal, PGDM, Sem 1, UWSB



I fall asleep only to wake up in a beautiful dream,  
To rise among angels and feel their beam.

To see passion and affinity in all,  
Saying goodbye to all kinds of fall.

To add sweetness in every word,  
& taste only virtuous from what is served.

To feel the tender and care,  
Entering to the world that is fair.

Where there's no sin,  
Only salvation that wins.

- Shreya agrawal

# FOREIGN DIRECT INVESTMENT IN INDIA: TREND AND PATTERN

– By Dr. Kishor Bhanushali, Director– Academic Administration, UWSB

Foreign Direct Investment (FDI), as the name suggests, is an investment made by an individual and firm from one country into business interest located in any other country. In the case of FDI individuals or firms control business in country/countries other than their home country. FDI plays a very important role in the economic development of a country. It is a major source of resources for the country. FDI brings foreign exchange reserves, creates jobs, increases exports, increases competition, brings technology; adds to national capital and GDP. FDI helps in nation building by way of infrastructure and industrial development. Countries of the world are trying to attract FDI because of its attached benefits. But FDI is a double edged sword. FDI has been criticized on the ground of its influence in political decisions, economic policies, and negative impact on local industries, profit repatriation, crowding out of local entrepreneurs etc.

According to UNCTAD foreign direct investment in the world fell to US \$ 1.39 trillion during 2019 from US \$ 1.41 trillion during 2019. Among various countries that have attracted FDI U.S.A. is the top of the list with total FDI inflow of US\$ 251 billion followed by China with US \$ 140 billion and Singapore with US \$ 110 billion. During the year 2019 India attracted total FDI of US \$49 billion which was higher than US \$ 42 during 2018.

Present article is an attempt to evaluate the trend and pattern of FDI in India. Recent data about FDI flow in India are presented below which shows that during the year 2020, April –Sept, India received Rs. 224616 core, i.e. US \$ 30004 million as FDI which was 23 percent higher that amount received during the same period last year. FDI flow in India increased during the year 2020 which was higher than the rate observed during April –Sept 2019. What is important to note is that out of total inflow of FDI during April – Sept, more than 58 percent has been received during the month of August.

FDI Inflow in India - 2020		
	Rs. (Crore)	US \$ Million
Apr-20	21133	2772
May-20	16951	2240
Jun-20	11736	1550
Jul-20	22866	3049
Aug-20	130576	17487
Sep-20	21350	2906
April - Sept 2020	224613	30004
April - Sept 2019	182000	26096
<b>Growth</b>	<b>23%</b>	<b>15%</b>
Source: <a href="https://dipp.gov.in/">https://dipp.gov.in/</a>		

Top Five FDI Investors in India (April 2000 - Sept 2020)			
Country	(In Rs crore)	(In US\$ million)	% with Inflows
Mauritius	810,960.08	144,712.96	28.94
Singapore	671,645.60	105,970.32	21.19
U.S.A	229,487.83	36,902.40	7.38
Netherland	219,628.30	35,350.10	7.07
Japan	201,037.14	34,152.08	6.83
Source: <a href="https://dipp.gov.in/">https://dipp.gov.in/</a>			

Among various countries investing in Indian market Mauritius top the list with 29 percent of total inflow in terms of US \$. Total FDI investment flow from Mauritius to India reached US\$ 144713 during the period April 2000 to Sept 2020, against total inflow of US \$ 500123 during the same period. During the period April – Sept 2020, FDI investment of US \$ 2003 was made by individuals and companies from Mauritius in Indian market. The second in the list of top FDI investors in India was Singapore which contributed 21 percent of total FDI inflow, followed by U.S.A., Netherland, and Japan with nearly 7 percent each. Thus in terms of FDI inflow India is largely dependent on Mauritius and Singapore.

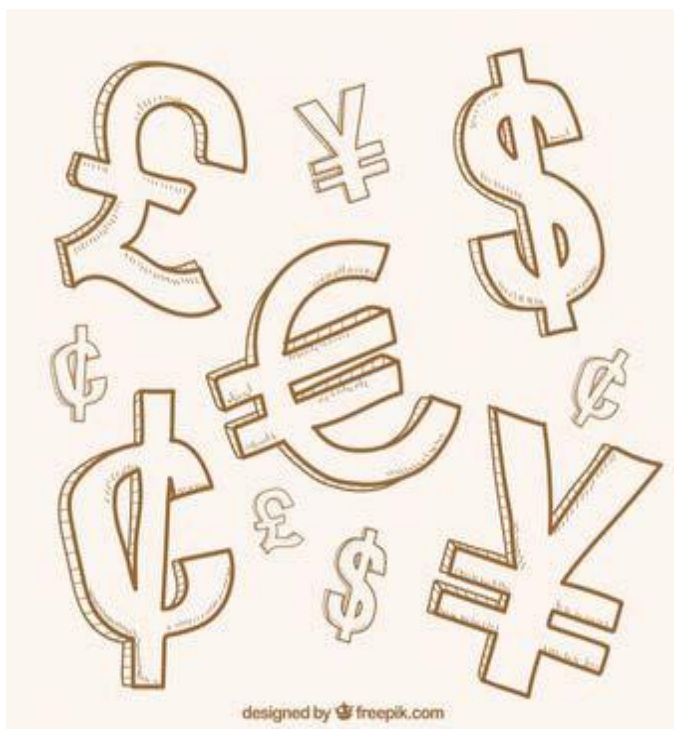
Indian States Attracting Highest FDI Inflow			
State	October, 19 - September, 20		% of Total Inflow
	(In Rs crore)	(In US\$ million)	
Gujarat	138530	18596	35%
Maharashtra	79126	10882	20%
Karnataka	58204	7949	15%
Delhi	48350	6635	12%
Jharkhand	19198	2644	5%
Source: <a href="https://dipp.gov.in/">https://dipp.gov.in/</a>			

The data about FDI inflow across various states shows that top five states account for nearly 87 percent of total FDI inflow in India. Within the top five states Gujarat tops the list with total FDI inflow of US \$ 18596 million or Rs. 138530 crore which constitute 35 percent of total FDI inflow. Gujarat is followed by Maharashtra (20 percent) and Karnataka (15 percent). Thus it is very clear the FDI inflow in India is confined to selected states only. It is time for the government to work upon policies and programs to attract FDI from other states also.

Top Five Sectors Attracting FDI in India (April 2000 – Sept 2020)			
Sector	(In Rs crore)	(In US\$ million)	% of total Inflow
Services Sector (Fin., Banking, Insurance, Non Fin/Business, Outsourcing, R&D, Courier, Tech. Testing and Analysis, Other)	488,684.71	84,254.85	16.85
Computer Software & Hardware	407,175.43	62,465.65	12.49
Telecommunications	219,238.14	37,277.57	7.46
Trading	183,144.51	28,543.49	5.71
Construction Development: Townships, housing, built-up infrastructure and construction-development projects	124,851.46	25,780.42	5.16
Source: <a href="https://dipp.gov.in/">https://dipp.gov.in/</a>			

The analysis of FDI flow by the sector that has attracted inflow shows that the highest amount of FDI in India has been attracted by service sector including financial and non financial services. During the period April 2000 – Sept 2020, the service sector attracted a total US \$ 84,254.85 million which constituted nearly 16.85 percent of total FDI inflow. Other sectors top the list includes computer software and hardware, telecommunication, trading, and construction. Top five sectors attract nearly half of total FDI inflow.

It is time for India to have second thought at Foreign Direct Investment policies to attract a larger share of global FDI inflow. At the same time it is important to consider the trend and pattern of FDI in terms of countries and sectors.



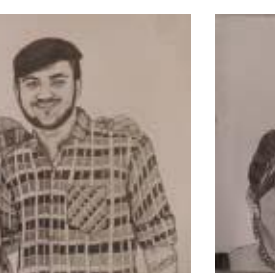
# STAR STUDENT OF THE MONTH

– By Bhargav Vaghasiya, BBA, Semester 5, UWSB

Like most students, Bhargav Vaghasiya had been busy with the usual online classes along with latest gaming consoles and web series during the stay-at-home forced by the pandemic. But he soon realised that he needs to hone his childhood skills while he has the time before he graduates and gets into the rat race. He started sketching portraits of his family members and soon of his best friends. A star student with so much humility, Bhargav makes us proud.









# EVERY CHILD IS SPECIAL AND IMPORTANCE OF CUMULATIVE EDUCATION

– By Vikrant Jain Assistant Professor, UWSB

## Different Pace of Different Kinds:

The pace of Learning is different for different students and it is unfair to measure each one's performance on a similar parameter. Few students take more time while few consume more time to learn and understand the concepts. Adequate time should be given to the students to learn and adapt. After getting the results or score cards, it should be the combined duty of teacher and students to identify the areas in which student has underperformed, and then arrangement for the revision should be there. The intention is to fill the learning gap of students. Unless and until the learning gap is not filled, it is difficult to take the student to the next level.

## Cumulative Evaluation:

Cumulative Evaluation should be made compulsory for all the students. For instance, the final exam of 1st standard should cover syllabus of Junior K.G. and Senior K.G. Similarly, the final exam of 10 should cover the syllabus of all the standards from 1 to 9. Students usually argue that one's the exams are over; they do not remember the learnings. However, once the concept of cumulative learning is introduced, then students will not be able to have an excuse to forget the earlier lessons. This will be critical for the revival of the mental capabilities of the students. Cramming will not help them in the long run but the conceptual understanding with its nuances will help them in the long run. The cumulative evaluation pattern should be followed in the higher education as well.





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