

JULY 2022



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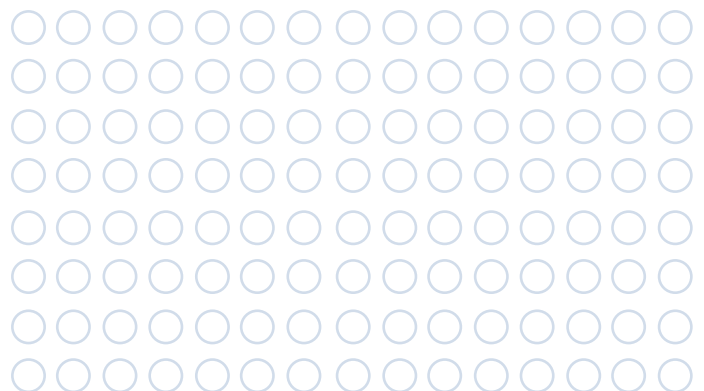
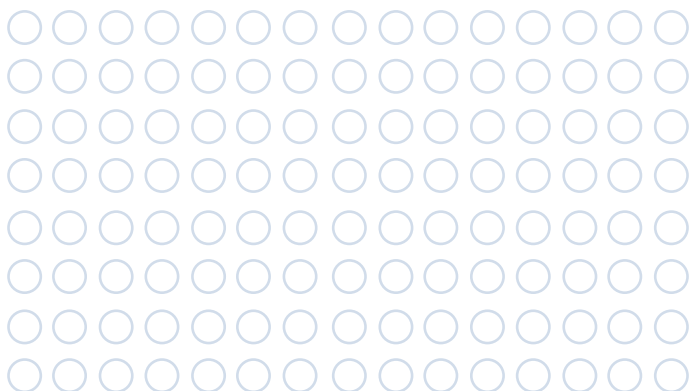
IS IT JUST IN MIND?

By Gungun Somani (BBA Semester 3, UWSB)



In hope to find myself,
I walked down the alley,
The path is still cold and worn out
In that deserted road I let my heart shout.
It seems like I am losing my appetite
I am breaking down in small fight
Can't believe those compliments given to me
I try to find myself in photograph of others
But Everyone is there except me.
People think I am being egoistic not talking to them,
But I am just overthinking what should I say to make
sure I don't look lame.
Yes, I have been insecure about myself
Want to run away from everyone even if you are here

for help.
I looked myself from the perception of other'
Yes, I am exhausted but i guess it doesn't matter
Everyone is playing in ground but why I am sitting
alone
Can't blame others, it's me who created this solitary
zone.
I am unable to look into other' eyes
Cuz I am afraid to believe their stories made up of
white lies
I am scared of going out in society.
So I stay in my room I guess it is what we call social
anxiety.



EXPLORING THE POSSIBILITIES OF A DECENTRALIZED, GLOBAL FINANCIAL SYSTEM WITH CRYPTO AND BLOCKCHAIN

By Ronith Jain (BBA Semester 3, UWSB)



The advent of Crypto and Blockchain has opened up a world of opportunity for the financial system. The traditional system is centralized, which means that it is controlled by a few entities. Blockchain, on the other hand, is decentralized, meaning that there are no single points of failure in the system.

There are many reasons why crypto and Blockchain can help to create a more equitable financial system. One of them is that it removes intermediaries from transactions, thereby reducing fees and increasing efficiency. Another reason is that it can help to reduce corruption by bringing transparency to transactions. Finally, it can make international transactions easier because there are no borders or currency conversions involved in crypto payments.

What is Defi?

Defi is a decentralized finance platform that aims to provide a solution to the problem of high interest rates and expensive fees. The Defi platform presents a way for users to get loans, invest in projects and save money without having to rely on banks or traditional financial institutions.

Users will be able to access the services provided by Defi through its interface, which will be available both on desktop and mobile devices.

Benefits of a Decentralized Financial System

The benefits of a decentralized financial system are that it is less centralized and has more transparency. This means that you can have more control over your finances. You can be sure that no one will take advantage of you or steal your money because the system is decentralized, which makes it hard to hack or steal from.

Decentralized finance is a revolutionary idea that will

change the way we think about banking and lending. It will make it possible for people to lend money to each other and get the best rates possible. It will also make it possible for anyone to invest in exciting new projects, even if they don't have a lot of money.

How Blockchain Technology is Changing the Landscape for Financial Services in Emerging Markets
Blockchain technology is a revolutionary and disruptive technology that offers the potential to change the way we do business in finance sector.

Blockchain is a decentralized ledger that accounts transactions across many computers. It eliminates the need for a centralized third party and instead relies on cryptography to verify transactions. This means that there is no single point of failure, which makes it much more secure than other traditional financial systems.

This new technology has many potential use cases in banking and financial services, such as: international remittance, cross-border payments, international trade finance, KYC (Know Your Customer), AML (Anti-Money Laundering) compliance, digital identity management and much more.

The Future of Banking – Will Centralized Systems Be Replaced by Decentralization?

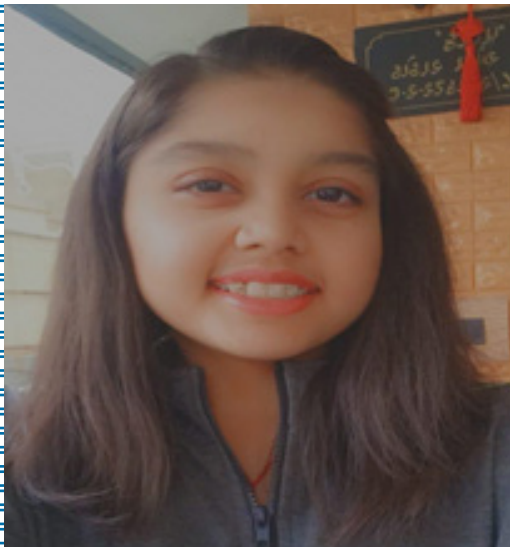
The future of banking is uncertain, but some experts predict that it will be a decentralized system. With the help of Blockchain technology, financial institutions will be able to share data and transactional records in a secure manner. This will make the process more efficient and cost-effective for all parties involved.

Decentralized systems are not new in the world of banking. Some countries have already made this transition and moved away from centralized systems. These countries include China, Denmark, Sweden, and Norway.



A TRIP TO LEH LADAKH

By Netri Patel (BBA Semester 3, UWSB)



LEH LADAKH! The highest settlement in India in the northernmost state of Jammu and Kashmir is one scenic beauty that has been on every traveller's bucket list.



The beauty of the snow covered Himalayan peaks, mystifying lakes with crystal clear water shining under the sun like diamonds, early morning Tibetan prayers and chants in the charming monasteries and the aura of the festivities of the place is unmatched to any other country.



In Ladakh, you never know what surprise nature has in store for you. One of that surprises is PANGONG LAKE which is situated at the height of almost 4350 m and it is the world's highest saltwater lake. Extending to almost 160 kms, 30% of the lake lies in India and the rest 70% in China. Pangong Lake is also known to change colours, appearing blue, green and red at different times.



KHARDUNG LA PASS, the highest motorable pass in the world is positioned on the Ladakh range at an altitude of 18379 feet.



HEMIS MONASTERY: Built during the rule of the King Singge Namgyal, Hemis is one of the wealthiest, largest and most popular monasteries in Ladakh, This is one the most charming Buddhist monasteries in Ladakh, managed and run by Drukpa set of Buddhist.



THIKSEY MONASTERY: Located on the top of the hill, this Tibetan style monastery is approximately 19 km from Leh. The architecture of this monastery is similar to that of the Potala Palace. It is settled at an altitude of 11800 ft. along the Indus Valley.



LIKIR MONASTERY: Likir monastery, popular as Likir Gompa was founded by Lama Duwang Chosje in the 14th century. It is believed that this is the first construction by the Tibetan monks.



Keeping alive the soldiers in the heart is one of the best things to show gratitude towards them and staying intact until this “HALL OF FAME” was built. The museum is majorly segmented in two parts – The upper part consists of the variants of weapons and arms while the other part holds the apparels which were worn by the soldiers at the time of the war. Leh Ladakh being a Buddhist dominated area, religion plays a prominent role in the lives of the people of Leh Ladakh. Monasteries in Leh Ladakh are much more than religious centres. Here are some of the famous monasteries which I visited and it gave me a peaceful experience:



Home to plenty of beautiful and ancient monasteries, Leh also boasts of a Sikh holy shrine, the GURUDWARA PATHAR SAHIB dating back to 15th century. It is built ate the same place where Guru Nanak Singh Ji rested, meditated and defeated a demon while returning from his Nepal trip.



SHAPING THE FUTURE

By Shreya Kamal (BBA Semester 5, UWSB)



Life is a journey where one gets to decide the path and destination and it differs for each individual. This journey starts from the moment a person is born. Though they may not be aware of it, but each step decides the kind of destination they will reach to. Now the question arises that what is affecting their decision and course of action. While some claim a child's family is the primary reason of their actions and behavior, it is not necessarily true nor is it entirely wrong.

Children embark on this journey called life with the help of his/her parents and continue with the help of their teachers and friends. Nonetheless, the decision depends on the child about the things he acquires from various people accompanying him in this road towards his aim. A person can either follow the righteous path or divert to the contrary one. It is the 'values' he/she carries with them that will lead them to the desired destination in the right way. A human becomes a civilized person based on their behavior and values. Who is responsible for imparting these values to a child? Parents or teachers?

Parents nurture and teach children several things from a tender age, especially between 0-3 years of age. However, once a child begins schooling, a teacher

adds to their knowledge and upbringing for nearly 20 years. A school going child spends approximately two-thirds of their time in school, one-third at home and the rest with their friends. Parents have the highest influence on their child, teachers relatively less, and friends a significant amount in this generation. So who exactly should carry the burden of being accountable for the child's behavior or wrongdoings? This role is not for one single person, but different people at different settings of a person's life.

Children observe and mimic their parents in anticipation to become like them, as every parent is their child's role model. The teachers unknowingly influence children as they spend an ample amount of time with them. Thus, parents should ensure that they give the right values at home and teachers at school. If everyone wants children to grow up the right way and become a proper member of society, then they each ought to educate them whenever and wherever they can.

Children are the future, and the values they possess will shape the future. What we do at present is what will become the outlook of the future ahead

SKILLS TO MASTER

By Arpita Tomar (BBA Semester 5, UWSB)



There are people who are always good in their field and leave a lasting mark in Life. These people have specific skills that they master to advance in their field.

• Confidence and Tenacity

Confidence is the ability that one can develop overtime. One's successes on the field depend on strong self-confidence. Confident people can speak up in meetings and express their opinions. And without self-confidence you are always dependent on the opinions of others.

• Time Management

Time management helps one to work efficiently with any available time. One might attempt to do everything at same time, and more often than not they run into problems while juggling multiple tasks at once. Therefore, it is important to learn time management skills to manage things seamlessly.

• Selling Prowess

No matter what field you choose, everyone has something to haggle and sell, especially yourself when it comes to salary. One should know how to sell their

skills and sometimes their sales don't have to be fancy, they just have to be convincing enough to get what they deserve. Learn to market one's skills is an art to learn.

• Capacity for teamwork

Teamwork is a powerful tool to effectively achieve one's goals. It is a proven fact that one is more likely to achieve better results when they collaborate with others to solve problems. One can build a strong relationship with their team members and emphasize the importance of teamwork in the workforce.

• Flexibility

Flexibility of thinking and adapting to changing circumstances is the need of an hour. Most occupations today demand one to be adaptable and the have the ability to remain flexible. Understanding diverse viewpoints is critical to remain meaningful. You can reach excessive conditions via means of gaining knowledge of flexibility.

TITLE - ESSENCE OF STORYTELLING & IMAGINATION

By Deep Bohra (BBA Semester 3, UWSB)



Once I told my friend, get yourself a hobby otherwise one day at your leisure time you will find yourself struggling alone with your own thoughts. Now that friend texted me at lockdown," I think you were right". The Same is with us, even in lockdown itself, ever questioned yourself What am I doing? We all have ample amount of ability of storytelling, and as Savi Sharma has told" Everyone has a story to tell, but some of these are written in the books and some of them are confined to heart." There is story hidden in everything we see around like birds chirruping with their nestlings and even the fast moving air, is warning us against cyclone can also be freaking awesome story. So, there is story hidden in every element of the cosmos, they are just waiting for someone who could find their presence and everyone have the capacity to reach out to them, but only storytellers have the ability to make it fascinating.

Ever wondered like why do we tell stories to our kids? Because it actually curves our mind like how the people think, how the world works and how people deal with things. Our grandparents already know this, that's why they tell you stories at childhood itself so that you can attain to maximum growth in the future. Stories have a direct influence on people, ever tried to tell the moral without narrating a story. It sounds like futile. Everywhere there is a story even if we look at the pages of history to the paperless possibility of the future. Whatever is there in this infinite universe, that involves journey of a particular thing or person is a story. The only difference is some are told and wrote in the book while the rest are either felt by a person or hidden from a person.

Imagination plays a crucial role in storytelling.

Imagination is not only a way of knowing, but also a way of finding the known.

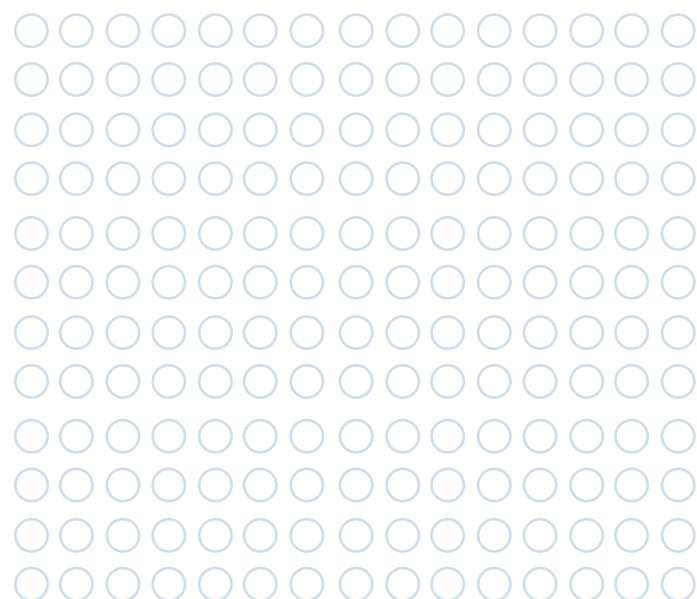
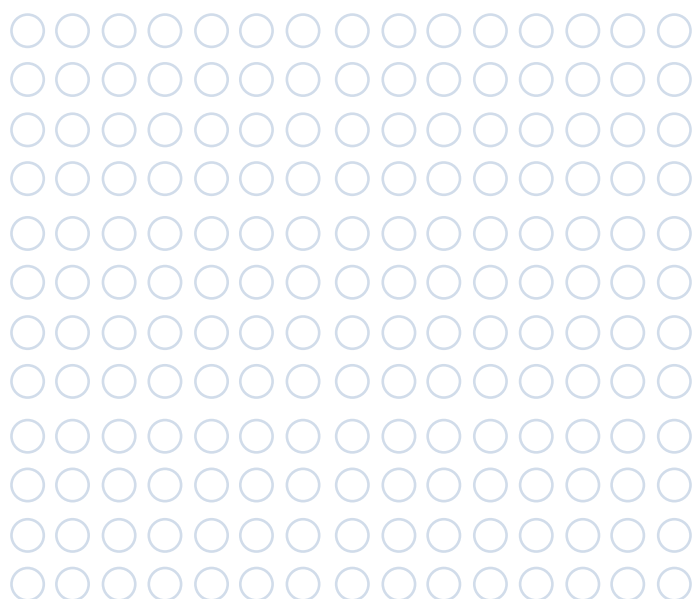
Imagination is one of those skills in the world which can't be taught. But we all already have that, the only difference is someone uses it and others neglect it. We can only increase or decrease it, based on how much we need it. My younger brother once asked me, "How we can increase our Imagination Potential?" There is a simple way to achieve the same. From our busy schedule one needs to take out few minutes to actually spend time with themselves. He was like What are you talking about? I am 24 hours with myself. I told him that, in this time you were dealing with outer environment and you were rushing the whole day with work. Imagination needs a open and free mind, by disconnecting yourself with all the worldly illusions and problems. It needs your inner peace, its only possible when you are dealing with your inner self. Then he told, I prefer meditation and yoga for that, did not that activity increases our imagination. Yes, it is, but it also needs an eye of observation. It's simple, just sit anywhere around your home, and simply observe the things around and create new stuffs from that. So, eventually It requires inner peace and an eye of observation. If you are successful in doing this, then you will be able to influence and inspire the people in reality from your Imagination.

Once Einstein told," Intelligent is the person whose imagination power is bigger." Well, as an fiction writer,

I am a big fan of the imagination of the people like the Russo brothers, Stan Lee, Jack Kirby, etc. These are the persons who created the series of Avengers. Their way of narrating, creating and relating each Marvel movie with one another and finally assembling all the superheroes at the endgame is quite impressive. Imagination plays an important part in our life, as this is the reason for creating the things which never existed. If Thomas Alva Edison had never imagined of creating something which emits light, then there would have been no bulb, if Alexander Graham Bell had never imagined of communicating with a person from one part of the world to another, then there would have been no telephones and if Stan lee had never imagined of making stories on superheroes then there would have been no Avengers.

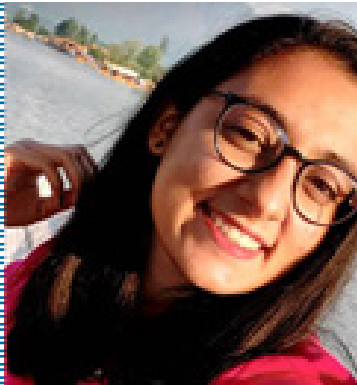
Every of the great inventions and discoveries are once imagined and then created. It simply means Imagination begets Creation. And every creation in the world has some meaning, and that meaning has its own importance in the process of storytelling.

Always remember, the more you think, the more you imagine and the more you imagine, the more ideas will fall by your path.



LEARN FROM OTHER PEOPLE'S MISTAKE

By Sristi Kamboj (BBA SEM 5, UWSB)



The world is a web of information, and hackers are like those spiders who will set the bait to catch their prey. The spider will patiently await the person who will play the role of the oblivious bug that walks into the trap before slowly devouring its prey.

India recorded 2,12,485 CYBERCRIME occurrences in the first two months of 2022. The Internet Crime Complaint Centre lists the PHISHING ATTACK as the most prevalent cybercrime.

WHAT IS A PHISHING ATTACK?

Sending fake messages that seem to be from a reliable source is known as phishing. Typically, email is used for this. The intention is to steal private information, such as login and credit card numbers, or to attack the victim's computer with malware.

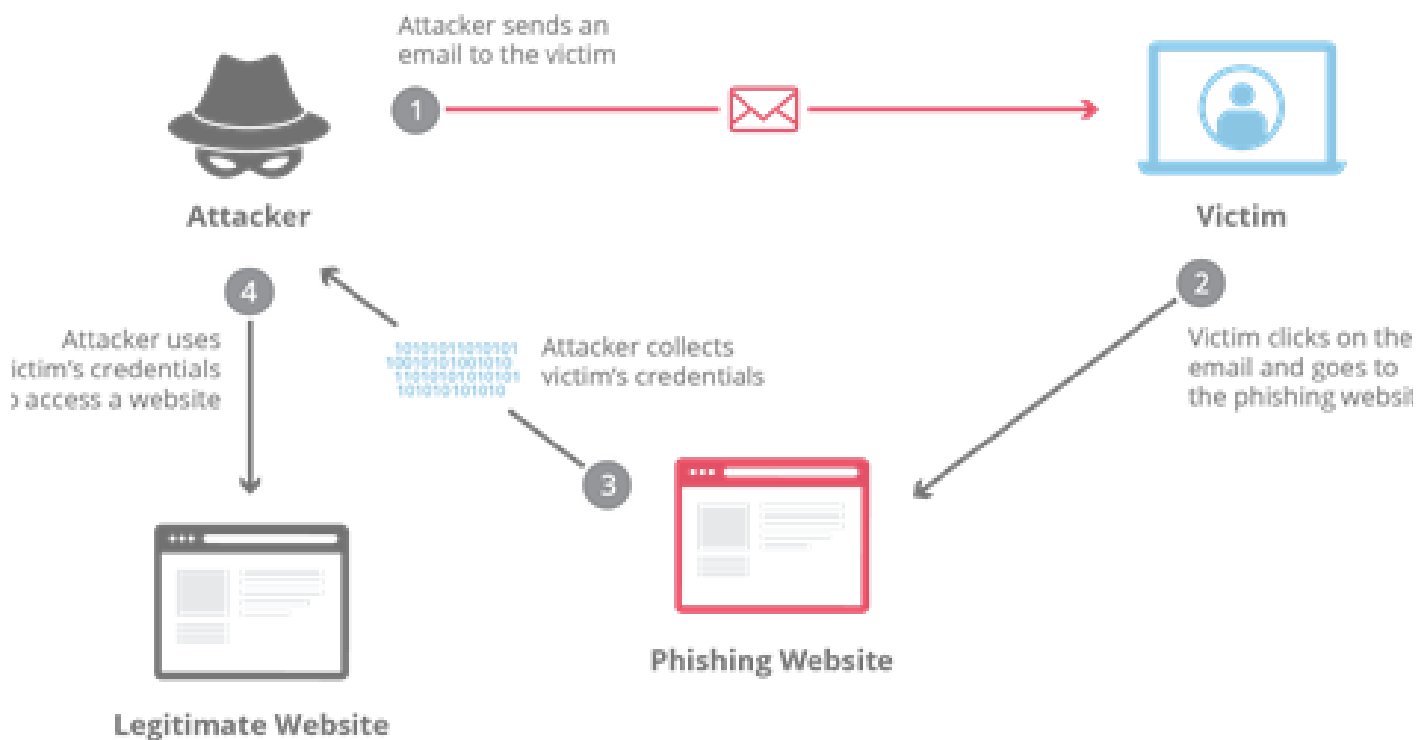
How does phishing work?

Phishing begins with a phoney email or other contact meant to seduce a target. The communication is crafted to appear to be from a reputable source. If the victim falls for it, they may be persuaded to divulge private information on a fraudulent website.

Sometimes malware is also downloaded onto the target's computer.

What threats do phishing assaults pose?

Attackers may be content to get a victim's credit card number or other personal information in exchange for money. Other times, phishing emails are sent in an effort to gather employee login credentials or other information for use in a sophisticated assault against a particular firm. Phishing is a common starting point for cybercrime assaults like advanced persistent threats (APTs) and ransomware.



How to protect ourselves from phishing attacks?

1. An Unfamiliar Tone or Greeting
2. Grammar and Spelling Errors
3. Inconsistencies in Email Addresses, Links & Domain Names
4. Threats or a Sense of Urgency
5. Suspicious Attachments
6. Unusual Request
7. Short and Sweet
8. Recipient Did Not Initiate the Conversation
9. Request for Credentials, Payment Information or Other Personal Details
10. See Something, Say Something



Let's talk about a case which took place in 2020

Twitter Phishing Case

In July 2020, several Twitter employees became victims of spear phishing attacks enabling the malicious actors to access the administrator's tools. Malicious actors posed as Twitter IT administrators and emailed/phoned Twitter employees working from home, asking them to share user credentials. Using these compromised accounts, the cyber adversaries gained access to the administrator's tools. It enabled them to reset the Twitter accounts of celebrities like Barack Obama, Jeff Bezos, Elon Musk, Uber, Apple, etc. Tweet scam messages asking for Bitcoin contributions were sent to them.

As these celebrity accounts have a massive following, many Twitter users transferred at least \$180,000 in Bitcoins to scam accounts. Fortunately, these scam messages were printed and noticed by the press. This led Twitter to take prompt action.

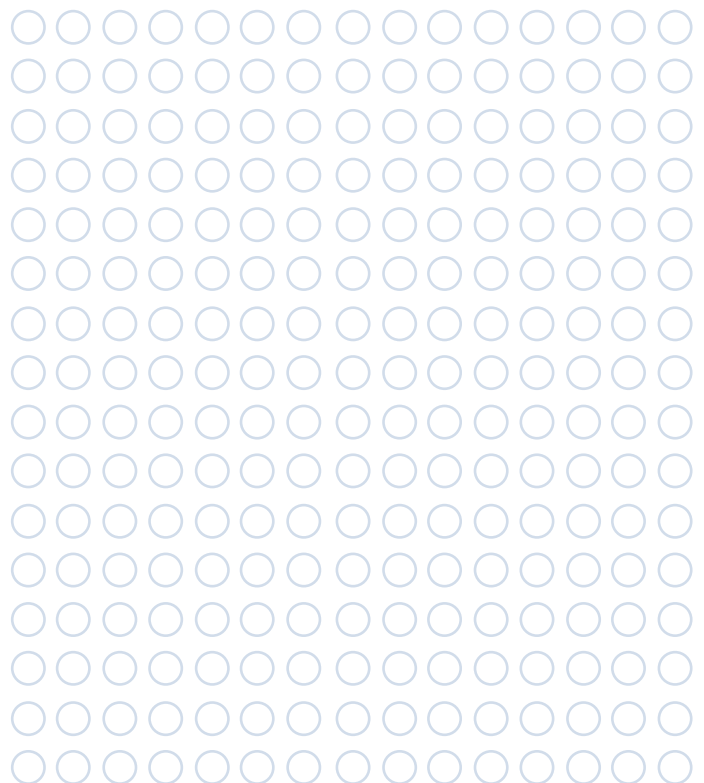
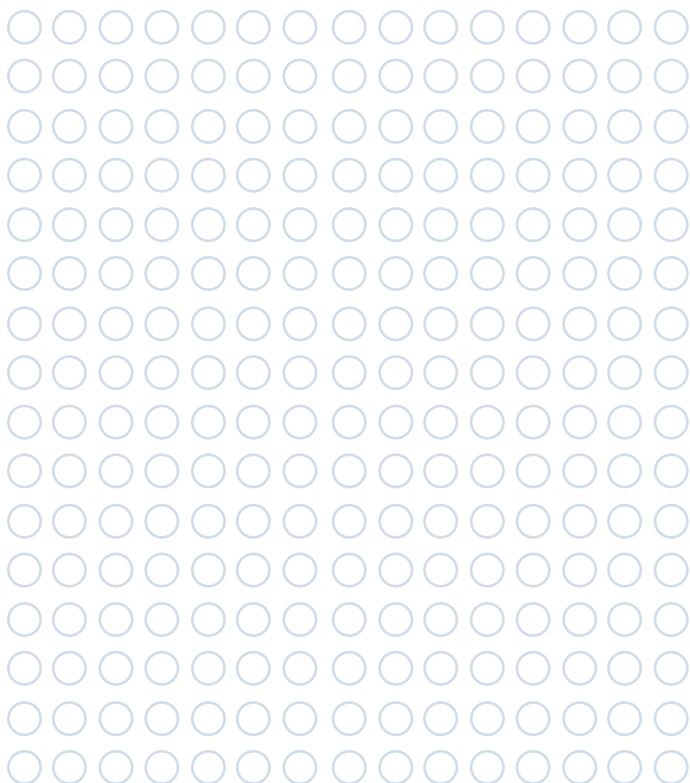
Lesson to learn from the case

Due to the lack of adequate email phishing prevention software on the devices of the affected employees, Twitter failed to implement effective cybersecurity procedures. This fraud may have been avoided with the deployment of tools for managing privileged access and for keeping an eye on user and object activity.

Due to its inability to identify and address the fraud in a timely manner, Twitter's share price fell by 4%. Twitter has to halt the rollout of the new API in order to upgrade security measures. To stop such scams from happening, it is essential to educate personnel about social engineering assaults. Twitter's reputation as one of the most secure social media networks was damaged, even if the financial loss was minimal.

For more information on cybercrime you can visit the official government site:

<https://cybercrime.gov.in/Webform/Helpline.aspx>



ETHICAL ISSUES IN BUSINESS AND AT WORKPLACE



Group Captain Mukund Mohan

(Ph. D., Veteran from the Indian Air Force, Entrepreneur. Business Consultant and Motivational Speaker) was invited to deliver a guest lecture to management students at UWSB on 3rd August, 2022)

Following is a snippet from his enlightening talk-

The word Ethics simply means moral principles that govern a person's behaviour or the conducting of an activity. Workplace means location where someone works for their employer or themselves, a place of

employment. Such a place can range from a home office to a large office building or factory.

In our workplace we need to accomplish our given targets ethically. Some unethical practices we should avoid in our environment are:

Misuse of Company assets

Sexual harassment: Unwelcome sexual advances or conduct of a sexual nature which unreasonably interferes with the performance of a person’s job or creates an intimidating, hostile, or offensive work environment.

Presentism: the practice of being present at one’s place of work for more hours than is required, especially as a manifestation of insecurity about one’s job.

Misuse of company time: Improper use of time

can lead to decrease in productivity, which could ultimately cause a decrease in employee benefits due to cost issues and loss of profits.

Abusive Behaviour: Abusive behaviour can take many forms. It can include being violent or aggressive, making threats, controlling someone’s behaviour, putting them down, verbally abusing them, taking or keeping money from them and much more.

Gender Disparity: Women continue to occupy fewer jobs and sectors than men. Those working in the same occupation as men are still systematically paid less. “Ethics are important not only in business but in all aspects of life”.





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