

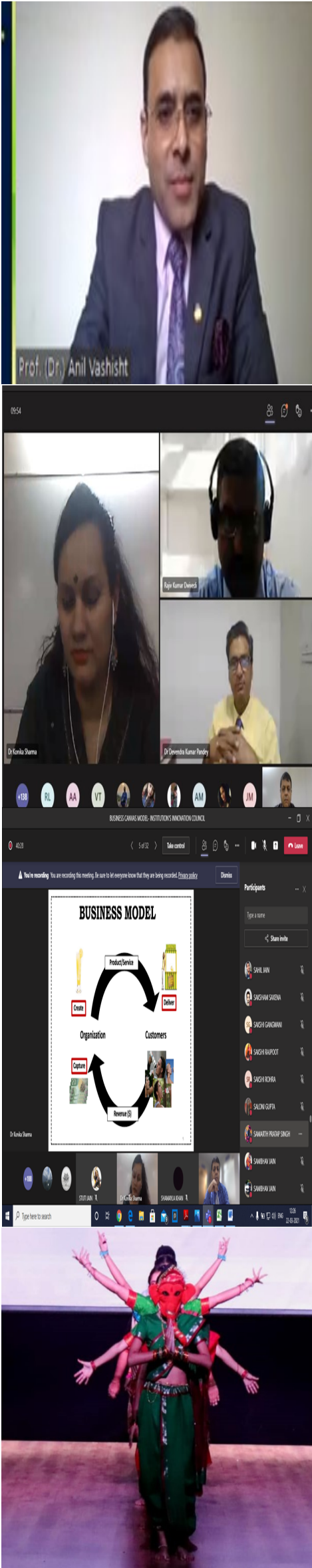


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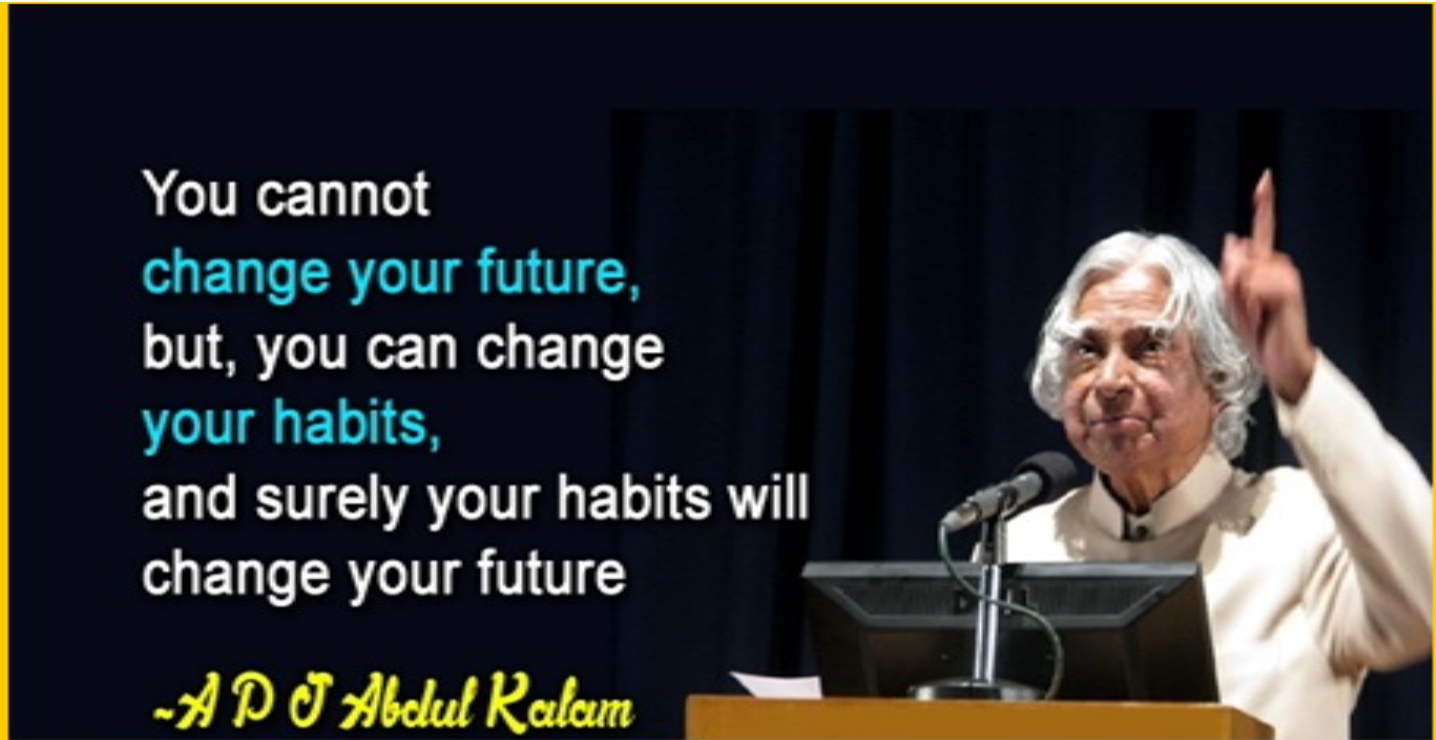
March 2021

# MANAGEMENT VISTA

MONTHLY E-NEWSLETTER– AMITY BUSINESS SCHOOL



## Management Thought



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## STAYING MINDFUL WHEN YOU'RE WORKING REMOTELY

Remote work is taking its toll in the form of chronic stress and burnout. Cultivating mindfulness in our online environment is a way to combat this depletion of energy. The authors recommend applying three mindfulness principles to your remote work to reduce stress levels and reconnect with your purpose. First, offer your team your presence by eliminating distractions and focusing on how you're being with the people you're speaking to. Next, be in the moment by focusing on where you are now, rather than thinking about the future. Finally, enable connection and community by practicing deep listening and paying close attention to inclusion. Remote working doesn't have to be a barrier to your capacity to deliver leadership presence, empathize and connect with colleagues, and build strong workplace communities. It's no surprise that online work is depleting our energy and resilience. The evidence shows that many of us are working longer hours, suffering chronic stress, and burning out at levels the world has never witnessed. At the same time, we're longing for and losing our social connections and sometimes experiencing profound loneliness and grief in solitude. To regain energy, find renewed pleasure in our work, and truly connect with colleagues and friends, we need to find ways to block out the noise in our virtual reality. One way we can do that is through cultivating mindfulness — online. Mindfulness is the choice we make to be present in the here and now: This moment, in this meeting, with this person or group of people. Research shows that most activities of our working lives, from working on an independent task to team meetings and one on ones, benefit from being conducted with mindfulness. By pausing, checking in with others, or starting meetings with a few moments of meditation or reflection, stress levels drop and we feel more connected to our purpose and to others in the room. We listen better and feel happier.

But how can we be mindful in an online working world? How can we be truly present for others when we couldn't be (physically) farther from one another?

What we learned from 2020 is that online and remote working doesn't have to be a barrier to our capacity to deliver leadership presence, empathize and connect with colleagues, and build strong workplace communities. Contrary to popular misconceptions, you don't have to retreat to a mountain top or a meditation cushion to practice mindfulness. You can do it while working from home by:

- Pausing and noticing where your thinking mind is
- Purposefully bringing your awareness to the people and context that are with you virtually
- Suspending your own narratives, agendas, judgements, and ego to offer your full online presence, evidenced through eye contact, warm and responsive facial expressions, and minimized multitasking

You can apply these three principles of mindfulness to managing and leading online.

**From doing to being: Offer your presence.**

**From future to present: Be here, now.**

**From me to you: Enabling connection and community.**

In our executive development work, we have found that virtual meetings can reduce barriers for people to speak and to have their voice and presence heard and felt. For example, tools like “raise hand” indicators and simultaneous chat functions enable different ways for people to offer insight and signal their contribution. Further, that everyone has one equal-sized window with only a headshot in a virtual meeting can diminish stereotypes, hierarchies, and power differentials as certain physical and status markers are removed. As a mindful leader, be aware of who is present, and pay particular attention to inclusion. Welcome and seek people's input, especially from those who usually don't say much. Endorsing expressions of openness and vulnerability can help cultivate a culture of appreciation and psychological safety. As a leader, you might offer some vulnerability about where you are right now, which will open the space for others to express how they really are. You might be juggling the needs of a sick child or a parent in aged care. The circumstances of online working have sometimes meant we've had to get more real. People are tuning in from their living rooms and bedrooms. They have families, pets, and other competing needs to accommodate. We've had to take off our office masks, our make-up, and our constructed work identities and allow others to see us more fully. This has surely been a good thing.

**Written by Alyson Meisterand & Amanda Sinclair**  
**Published in Harvard Business Review**

**Government expects investment worth Rs 3.39 lakh cr during Maritime India Summit****PTI: Last Updated: Mar 01, 2021, 08:20 PM IST**

The government is aiming to attract investment worth Rs 3.39 lakh crore during Maritime India Summit 2021 in various projects. Prime Minister Narendra Modi is scheduled to inaugurate Maritime India Summit 2021 (MIS 2021) on Tuesday, which will be held virtually and is likely to be participated by many nations, including Russia, Uzbekistan, Qatar, Denmark, Iran, Afghanistan, and Armenia.

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**License more manufacturing sites in developing nations to produce vaccines: WTO DG****ET Bureau: Last Updated: Mar 01, 2021, 10:37 PM IST**

World Trade Organization (WTO) Director-General Ngozi Okonjo-Iweala has called for the member countries to work with companies to license more manufacturing sites in developing countries and technology transfer citing “serious supply scarcity”.

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**Joe Biden urged to stop blocking of COVID-19 WTO waiver suggested by India****PTI: Last Updated: Mar 02, 2021, 10:36 AM IST**

Coming out in support of India and South Africa, hundreds of American civil society organisations and three top lawmakers have urged US President Joe Biden to not block the waiver to COVID-19 vaccines at the WTO, asserting that it will boost the treatment of corona virus patients worldwide. The World Trade Organization (WTO) Agreement on Trade-Related Aspects of Intellectual Property Rights (TRIPS) requires countries to provide lengthy monopoly protections for medicines, tests, and technologies used to produce them.

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**I have extreme respect for India and what it does: New WTO chief Ngozi OkonjoIweala****Sidhartha TNN Last Updated: Mar 02, 2021, 02:39 PM IST**

Ngozi Okonjo-Iweala, the new director-general of the World Trade Organization (WTO), describes herself as a pragmatic person. She sets out her agenda in her first interview after becoming the first woman and the first African to bag the top job at the multilateral body.

While she backs discussions on issues of India’s interest, such as public stockholding of food grains and safeguard mechanism to guard against a surge in farm imports, the 66-year-old says that it is difficult to ignore that over 100 members are backing discussions on investment facilitation and women-related aspects, which New Delhi is averse to.

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**Govt nets Rs 77,815 cr in spectrum auction****Wednesday, 03 March 2021 | PTI | New Delhi**

Billionaire Mukesh Ambani’s Jio cornered more than half of the telecom spectrum auctioned by the government over the past two days, offering about Rs 57,123 crore to consolidate its holding of the scarce resource that are used to carry mobile call and data signals. Telecom giant Bharti Airtel bid Rs 18,699 crore to pick up 355.45 megahertz (MHz) out of the 855.60 MHz of radiofrequency, giving it “most formidable” spectrum holding in the country. Vodafone Idea Ltd, which is facing a huge liability of unpaid statutory dues of past, bought spectrum worth Rs 1,993.40 crore, Telecom Secretary Anshu Prakash told reporters herein all, some 60 per cent of the spectrum offered was sold, according to Prakash, who said the bids came at the floor price -- or minimum price that was acceptable to the government. In the first auction of radio airwaves in five years, the government offered 2,308.80 MHz of spectrum in seven bands, at a reserve price of nearly Rs 4 lakh crore. However, airwaves in the premium 700 MHz and 2,500 MHz bands went unsold.

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**IEA chief backs India on coal, says no exit without financial support****Thursday, 04 March 2021 | PTI | New Delhi**

Lending his weight to India's stand on coal as an energy source, International Energy Agency (IEA) chief Fatih Birol on Wednesday said it won't be fair to ask developing nations to stop using coal without giving international financial assistance to make up for the economic challenge from such a move. Developing nations like India depend on coal for 60 per cent of their energy, and coal and associated sectors are major employment generators, he said at the Energy Horizons Leadership Dialogue organised by Council on Energy, Environment and Water (CEEW). Endorsing the Indian stand of it not being responsible for global pollution, Birol said, "climate change issue we have today, (that is) concentration of carbon in the atmosphere is not an issue of today. It is an issue of almost last 100 years."

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**Sensex, Nifty spurt over 2% on global rally****Thursday, 04 March 2021 | PTI | Mumbai**

Continuing their winning run for the third session in a row, the BSE Sensex surged nearly 1,148 points to breach the 51,000-level and the NSE Nifty recaptured the 15,200-mark on Wednesday, propped up by intense buying in financial and energy stocks. At the closing bell, the 30-share Sensex was up 1,147.76 points or 2.28 per cent at 51,444.65 — the biggest single-day rise since February 2. Intra-day, the index swung 1,243 points. Likewise, the NSE Nifty climbed 326.50 points or 2.19 per cent to end at 15,245.60 with 43 of its constituents closing in the green. Over the last three sessions, the Sensex has risen by 2,344.66 points or 4.77 per cent while the Nifty has added 716.45 points or 4.93 per cent.

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**WhatsApp expands voice, video calling to desktop PCs****Friday, 05 March 2021 | PTI | New Delhi**

WhatsApp on Thursday said it has rolled out one-to-one voice and video calls on its desktop app, a move that will now allow users to make calls through their laptops or desktop PCs. The Facebook-owned company said voice and video calls on the platform are end-to-end encrypted, and so WhatsApp can't hear or see them whether the call is made from phones or computers.

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**SEBI lays out guidelines on votes cast by mutual funds****Saturday, 06 March 2021 | PTI | New Delhi**

Markets regulator SEBI on Friday came out with guidelines on votes cast by mutual funds to further improve transparency and encourage such fund houses to diligently exercise their voting rights in best interest of the unit holders. Mutual funds, including their passive investment schemes like index funds, exchange-traded funds (ETFs), will be required to cast votes compulsorily in respect of related party transactions of the investee companies and corporate governance matters, SEBI said in a circular.

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**M-cap of eight of top-10 valued firms zoom Rs 1.94 lakh cr****Sunday, 07 March 2021 | PTI | New Delhi**

Eight of the top 10 valuable firms added over Rs 1.94 lakh crore to their market valuation last week, led by Reliance Industries Ltd. On the contrary, HDFC Bank and State Bank of India (SBI) witnessed losses in their valuations. RIL added Rs 60,034.51 crore to take its valuation to Rs 13,81,078.86 crore. The valuation of Tata Consultancy Services (TCS) rose by Rs 41,040.98 crore to Rs 11,12,304.75 crore and that of Kotak Mahindra Bank jumped Rs 28,011.19 crore to Rs 3,81,092.82 crore. The market capitalisation of Hindustan Unilever Ltd (HUL) zoomed Rs 16,388.16 crore to Rs 5,17,325.3 crore. Infosys added Rs 27,114.19 crore to Rs 5,60,601.26 crore and the valuation of ICICI Bank rose by Rs 8,424.22 crore to Rs 4,21,503.09 crore.

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**Tesla, Ford only carmakers not gone bankrupt: Elon Musk****Sunday, 07 March 2021 | IANS | New Delhi**

As several carmakers bleed in the US and beyond, Tesla is profitable and according to Elon Musk, his electric car company and Ford are the only two carmakers in the US which have not gone bankrupt. Tesla reported another profitable quarter as revenue hit \$10.74 billion in the fourth quarter of 2020. In last year, Tesla achieved free cash flow of nearly \$2.8 billion after spending more than \$3 billion on building new factories and other expenditures. US automaker Ford last month announced to more than double its investment in electric and autonomous vehicles to \$29 billion. The automaker had previously committed to spend \$11.5 billion on electrifying its vehicle line-up through 2022.

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**PVR to invest Rs 150 cr to add 30-40 screens next fiscal; eyes 1,000 screens by FY23****Monday, 08 March 2021 | PTI | New Delhi**

Multiplex major PVR plans to invest Rs 150 crore to open up to 40 screens across the country in the next fiscal. The company's target of having 1,000 operational screens has been pushed by a year due to the outbreak of the COVID-19 pandemic to the end of fiscal 2022-23, a top company official has said. "We had to push back our plan by exactly a year because of the pandemic ... By the end of the financial year 2022-23, we should be able to reach 1,000 screens," Sanjeev Kumar Bijli, Joint Managing Director, PVR Ltd told PTI. The company, which added 9 new screens this week in Mysuru and Kanpur, plans to add 30-40 new screens in the next financial year beginning April 1.

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**Health schemes, lower drug prices led to annual saving of Rs 50k cr for needy families: PM****Monday, 08 March 2021 | PTI | New Delhi**

Prime Minister Narendra Modi on Sunday said the poor and needy have been able to save Rs 50,000 crore annually due to various health-related measures taken up by his government like providing affordable medicines, healthcare and reducing the prices of medical devices. Modi, who dedicated to the nation the 7,500th Janaushadhi Kendra at North Eastern Indira Gandhi Regional Institute of Health & Medical Sciences (NEIGRIHMS) in Shillong, also said the move to provide affordable medicines through the Janaushadhi scheme is spreading across the length and breadth of the country. In a virtual address at the 'Janaushadhi Week' celebrated across the nation from March 1 to March 7 to create awareness about the 'Janaushadhi' scheme, the Prime Minister said it is helping countrymen living in tribal areas in the North East and the mountainous areas.

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**India's domestic air traffic falls 37 pc to 78 lakh passengers in Feb: Report****Tuesday, 09 March 2021 | PTI | Mumbai**

India's domestic air traffic fell 37 per cent year-on-year to 78 lakh passengers in February amid travel curbs and capacity restrictions due to the pandemic, according to ICRA. Even the sequential growth slowed down for the second consecutive month in February with a nearly flat growth over January 2021, rating firm ICRA said in a release. Domestic passenger traffic in January this year was recorded at 77.34 lakh, according to DGCA data. Similarly, 1.23 crore people travelled on local routes in February 2020 as against 78 lakh passenger in February this year. "The number of flights departing has also gradually increased from 416 on day one (May 25, 2020, when domestic operations were resumed) to 2,885 on day 267 (February 14, 2021). "For February 2021, the average daily departures were around 2,296, significantly lower than the average daily departures of 3,137 in February 2020, though better than around 2,190 in January 2021," said Kinjal Shah, Vice President, ICRA.

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**India's e-commerce market to hit \$111B by 2024****Wednesday, 10 March 2021 | IANS | Mumbai**

India's e-commerce market is expected to increase by 84 per cent by 2024 to \$111 billion, according to a new report from global financial technology company FIS on Wednesday.

The growth will be driven by mobile shopping, which is projected to grow 21 per cent annually over the next four years, said the report. The research found that global trends in digital commerce accelerated under the pandemic. Countries including India have seen a shift in consumer behaviour caused by Covid-19, and new payment trends are shown to be on the rise. "The Indian e-commerce industry has witnessed a huge upsurge due to Covid-19 and there is substantial room for future growth," Phil Pomford, Managing Director of Asia Pacific, World pay from FIS, said in a statement. "E-commerce capability is no longer limited to just traditional websites, and physical retail has blended with the digital world." The "2021 Global Payments Report by World pay from FIS" examined current and future payments trends across 41 countries. In India, "buy now, pay later" is the fastest growing online payment method. Currently only three per cent of the market, based on analysis in the report, is projected to increase to 9 per cent by 2024. Digital wallets (40 per cent) followed by credit card (15 per cent) and debit card (15 per cent) were the most popular payment methods online in 2020. Data in the report shows that purchases made with digital wallets are expected to increase their market share of online payments by 2024 to 47 per cent. The FIS report found that Point of Sale (POS) market in India is projected to increase by 41 per cent between now and 2024, according to data in the report. The most popular in-store payment method is cash at 34 percent, followed by digital wallets (22 per cent) and debit card payments (20 per cent).

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**Gautam Adani world's biggest wealth gainer so far in 2021****Friday, 12 March 2021 | IANS | New Delhi**

Adani Group Chairman Gautam Adani has achieved a remarkable milestone amid the Covid-19 pandemic, as he added the highest wealth to his fortune in the world, as per the latest Bloomberg Billionaires Index. The Bloomberg Billionaires Index showed that so far in 2021, Adani has added \$16.2 billion, taking his total net worth to \$50 billion. With this surge in his wealth, Adani is now the 26th richest person in the world. He even beat two of world's richest individuals, Jeff Bezos and Elon Musk, in terms of wealth generation this year. While Musk has added \$10.3 billion to his net worth so far, Bezos has seen a downturn of 7.59 billion.

The development comes at a time when the Adani Group is rapidly expanding its footprint in diversified sectors, including airports business and data centres. Recently, Adani Ports and Special Economic Zone Limited announced that Windy Lakeside Investment Ltd, a unit of Warburg Pincus, will invest Rs 800 crore for a 0.49 per cent stake in the company. Shares of several Adani companies have surged over the past one year amid the pandemic, adding to its Chairman's wealth. Adani Enterprises' shares have increased over four-fold in the past one year and the stock price of Adani Ports and Special Economic Zone has more than double during the period. Google Co-founder Larry Page is ranked second in terms of highest gain in wealth with a growth of \$14.3 billion. Amazon Inc Founder Jeff Bezos is the richest person on the planet with a net worth of \$183 billion, followed by Elon Musk with a net worth of \$180 billion. Reliance Industries Chairman Mukesh Ambani is the 10th richest person in the world with a net worth of \$84.8 billion. So far in 2021, he has added \$8.05 billion of wealth.

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**Govt committed to promote renewable energy, especially in MSME sector: Gadkari****Saturday, 13 March 2021 | PTI | New Delhi**

The government is committed to promote renewable energy resources in the country, especially in the micro, small and medium enterprises (MSMEs) sector, Union minister Nitin Gadkari has said. He also exuded confidence that within five years, India will be a top manufacturing hub for automobiles in the world. Gadkari, who holds MSME portfolio along with road transport, said by making solar energy available, "we will create big market for electric vehicles". He invited investors abroad to invest in Indian MSMEs and expressed hope that this will provide a number of opportunities to the MSME sector to become the world's largest manufacturing hub. The minister was addressing a webinar on 'Aatmanirbhar Bharat – Opportunities in Solar & MSME' on Friday evening.

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## QUICK TIPS FOR SUCCESSFUL EXAM PREPARATION

1. Plan your subjects: Sequence your subjects from toughest to simplest, the subject which you find difficult, will require more time.
2. Learning: Should be focused on outcome based, students must start learning by focusing on the syllabus and learning outcome, Topics are to be studied by focusing on blended approach of learning, Experiments are to be included like case studies, stories, Newspaper reading which will add value to learning. Discipline and focused approach is required to secure good marks.
3. Focus on Hobbies: Apart from studies students should focus on Hobbies, which will recharge the mind of students for constructive learning.
4. Develop some creative interest: Students should focus on Open access content of subjects, Visual dictionaries, Assignment based books, other than conventional books, Case-studies, for practical learning.
5. Develop original thought on subjects: Try to learn about the subjects through multiple sources, Try to take mock test both by appearing in offline as well as online. Start writing concepts of subjects in your own words, which will develop the depth of your subjects, technical subjects require more time to study.
6. Give yourself enough time to study: Make a study schedule that fits your way of studying and do not leave anything for the last minute. While some students do seem to thrive on last-minute studying, often this way of partial studying is not the best approach for exam preparation. Write down how many exams you have, how many pages you have to learn, and the days you have left. Afterwards, organize your study habits accordingly.
7. Make sure your study space is organized: Make sure you have enough space on your desk to spread your textbooks and notes. Place a calendar near your study Table this will track your schedule. Ensuring that the room is sufficiently bright and your chair restful enough are also points to consider. Pay attention to details that can distract you and remove them from your study space. Make sure that you feel comfortable in your study space and that you are able to focus. For some individuals, this may mean complete silence, while for others listening to music helps. Some of us need complete order to focus, while others like to study in a more cluttered environment. Make sure your study space is friendly and pleasant so that you can fully concentrate. Avoid social, media sites and web-browsing, You-Tube which will consume your valuable Time.
8. Use flow charts and diagrams: Visual aids can be especially helpful when revising study material. At the start of a topic, write down everything you already know about the subject. Closer to the exam, transform your revision notes in a diagram. In that manner the visual remembrances can aid to your readiness considerably when taking the exam. Always stick to the Course Out-come.
9. Practice on old exams: One of the most effective ways to prepare for exams is to practice with an old version of previous exams. Also, an old test will help you see the format and formulation of the questions and it will be good for you to know what to expect but also as a worthy practice for measuring the time you need for the actual test. Because of Online test pattern, practice is must due to limitation of Time limit, Also maintain Internet connectivity, and necessary hardware (Laptops, Mobile phones) needed for appearing in Exam.
10. Explain your answers to others: With the help of your family and friends, you could excel on your exam. Explain them your reasoning for why you have answered a certain question in a certain way.
11. Organize study groups with friends: Study groups can help you get the answers you need and finish tasks faster. Just make sure the group is focused on the subject and they are not easily distracted.
12. Take regular breaks: Regular breaks are needed for the brain to regain its focus. It is not the best tactics to study long hours because long-term retention of knowledge is almost impossible. The most important part of studying is to develop a routine that fits your study style. At a stretch just focus for 45-50 minutes, take a break and then refocus on study again.
13. Snacking on healthy food is good for the brain: You should not eat unhealthy food while you are studying. Keep your body and brain fit by choosing natural, fresh and vitamins rich food that is good for you and would improve your concentration and memory.
14. Plan the day of your exams: Check all the rules and requirements for the exam. Plan your route and the time it may take you to reach your destination – then add on some extra time. You do not want to arrive late and deal with even more anxiety. Try to study less on exam day, as because you have thoroughly studies earlier, This will reduce Exam day pressure and anxiety.
15. Drink plenty of water: While studying for exams and even during an exam, it is advisable to drink water. Remaining hydrated is vital and adds to your overall positive mood.

**Dr Malay Ghosh**  
**Associate Professor**  
**Amity Business School**



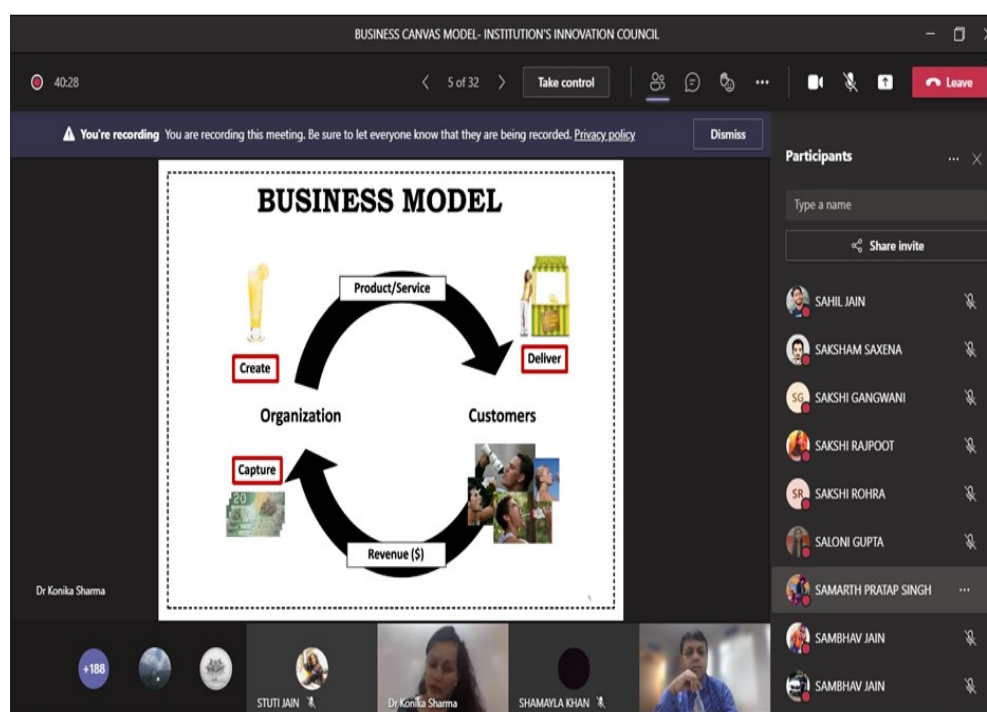
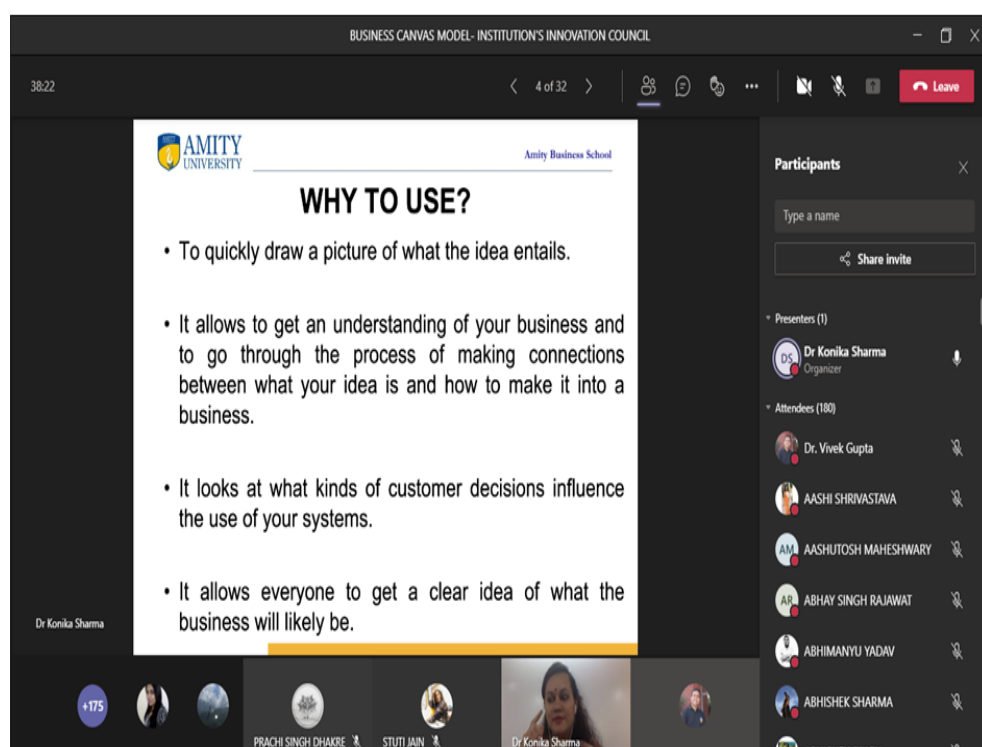
## BUSINESS CANVAS SESSION: 22/03/2021

As a part of the initiative of Ministry of Human Resources Development, Innovation Cell (Government of India) - Institution's Innovation Council (MoE), Amity Business School, AUMP organized a session on 'Business Canvas Model' for its Students on 22<sup>nd</sup> March 2021. The objectives of the workshop were:

- 1- To help students for understanding the usage of business canvas model.
- 2- Encourage students to come with innovative business ideas for their entrepreneurial development.
- 3- To encourage them for Entrepreneurship in future.

Dr. Konika Sharma, conducted the session for introducing the business canvas model to the students of BBA IV SEMESTER (all sections) and B.COM. (H) IV SEMESTER. Students were encouraged to plan their own start-ups. They were given insights for how to plan and initiate a start-up by using business canvas model.

### Event at a Glance:





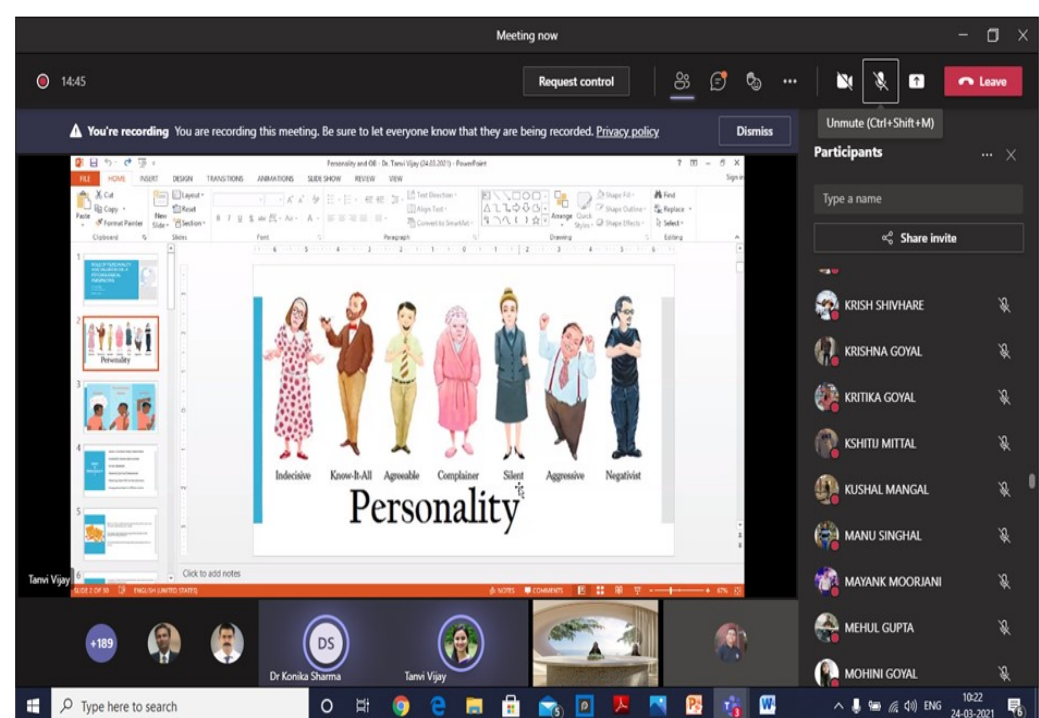
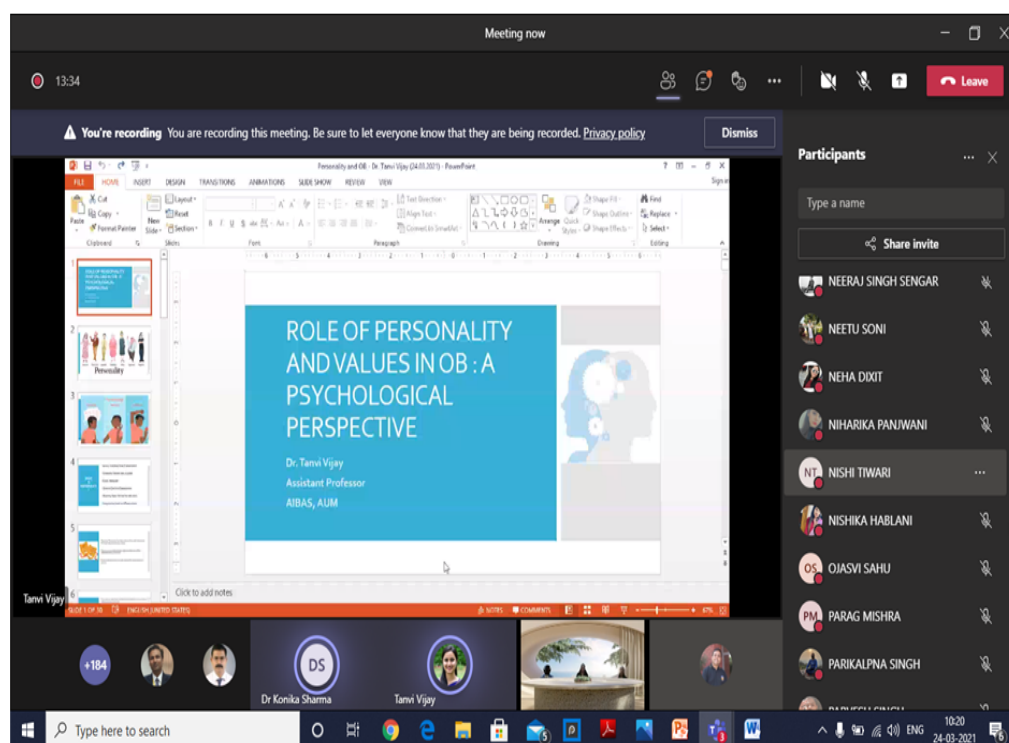
## GUEST LECTURE ON “ROLE OF PERSONALITY AND VALUES IN OB: A PSYCHOLOGICAL PERSPECTIVE”: 24/03/2021

Amity Business School, AUMP organized a Guest Lecture on “**Role of Personality and Values in OB: A Psychological Perspective**” for the students of **BBA II Semester (all sections)** on 24/03/2021. The objectives of the lecture were -

- 1- To develop the understanding among the students about the concept of personality and its various types.
- 2- To make students understand the role of personality in organizational behaviour.
- 3- To make the students aware about individual behaviour and differences.
- 4- To make the students aware about individual values in context to organizational behaviour.
- 5- To develop understanding for the role of values in OB from psychological perspective.

The resource person for the workshop was Dr. Tanvi Vijay, Assistant Professor, AIBAS, Amity University Mumbai.

### Event at a Glance:



Hoshin kanri	Japanese term for hoshin planning, a form of interactive strategic planning which aids the flow of information up and down the organizational layers in a systematic, productive way. .
Hoshin planning	A method of strategic planning for quality. It helps executives integrate quality improvement into the organization's long-range plan. According to the GOAL/QPC Health Care Application Research Committee, "Hoshin Planning is a method used to ensure that the mission, vision, goals, and annual objectives of an organization are communicated to and implemented by everyone, from the executive level to the 'front line' level."
Internal customer	Someone within your organization, further downstream in a process, who receives the output of your work.
Ishikawa diagram	Another name for the cause & effect diagram, after its inventor, Kaoru Ishikawa.
Just-in-time instruction	Training given as needed for immediate application, without lag time and the usual loss of retention.
Median	The middle of a group of measurement values when arranged in numerical order. For example, in the group (32, 45, 78, 79, 101), 78 is the median. If the group contains an even number of values, the median is the average of the two middle values.
Nominal group technique	Technique used to encourage creative thinking and new ideas, but is more controlled than brainstorming. Each member of a group writes down his or her ideas and then contributes one to the group pool. All contributed ideas are then discussed and prioritized.
Pareto chart	A bar chart that orders data from the most frequent to the least frequent, allowing the analyst to determine the most important factor in a given situation or process.
Pie chart	A chart that compares groups of data to the whole data set by showing each group as a "slice" of the entire "pie." Pie charts are particularly useful for investigating what percentage each group represents.
Process capability index	Measurement indicating the ability of a process to produce specified results. Cp and Cpk are two process capability indices.

## Test Your Knowledge

# 1068

ANSWERS: 1067

ANSWERS-

- Q1. Relaxing the restrictions and controls imposed on Business and industry means
- A- Liberalisation
  - B- Privatisation
  - C- Globalisation
  - D- None of the above
- Q2. As per the National Stock Office revised estimates released recently, what was India's GDP growth rate for 2019-20?
- A- 1.3%
  - B- 3.2%
  - C- 4.0%
  - D- 5.2%
- Q3. Amazon has been in a legal dispute against which company for selling its retail assets to Reliance Retail?
- A- D-Mart
  - B- Future Retail
  - C- Aditya Birla Retail
  - D- K Raheja Corp
- Q4. Which institution announced a scheme which enables retail participation in Government Securities market?
- A- SEBI
  - B- RBI
  - C- NITI Aayog
  - D- IRDAI
- Q5. As per the Union budget, what is the limit for tax-free interest on Provident Fund Contributions?
- A- Rs 2.5 lakh
  - B- Rs 5 lakh
  - C- Rs 7.5 lakh
  - D- Rs 10 lakh

1. A
2. A
3. D
4. B
5. A

## RANVEER ALLAHBADIA, FOUNDER OF MONK-E & A FAMOUS YOUTUBER



Ranveer Allahbadia is one of most popular Indian YouTubers with a huge fan following. His YouTube channel, BeerBiceps mainly focuses on fitness, self improvement, entrepreneurship, fashion, etc.

Ranveer Allahbadia was a very well performing student until his high school. In 2009, he finished his schooling from Dhirubhai Ambani International School. Later, Ranveer Allahbadia chose to graduate in electronics and telecom engineering.

Ranveer Allahbadia was subjected to extreme negativism in his life in the form of bad company, bad relationship, bad education system, failures in his college, etc. All these circumstances made him neglect his studies and he used to often cram up before the examinations. Later, Ranveer Allahbadia developed an interest in gymming because since his childhood he wished to have a good physique. This habit changed his life in more than one way, he abandoned consuming alcohol and started eating healthy food, because he realised that to obtain a good physique, one must eat healthy and should not drink and smoke. In the meantime, Ranveer Allahbadia started his own YouTube channel in August 2015 by name BeerBiceps because he realised that his skills in communication, fitness, media and marketing would greatly help in YouTubing.

Ranveer Allahbadia says the real challenge lies in becoming an entrepreneur. He later left fitness training and settled as a full-time YouTuber. Even though Ranveer Allahbadia did not have money or proper investment, he pursued his dream of starting his own YouTube channel. And this enabled him to attain great success which many people only dream of.

### FEEDBACK AND SUGGESTION FORM

Kindly give your feedback and suggestions in the space provided:-

**NAME:**

**CONTACT No:**

**FEEDBACK:**

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**SUGGESTIONS:**

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#### CONCEPT BY

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