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# MANAGEMENT VISTA

MONTHLY E-NEWSLETTER– AMITY BUSINESS SCHOOL

## Management Thought

***Leadership is not magnetic personality, that can just as well be a glib tongue. It is not making friends and influencing people," that is flattery. Leadership is lifting a person's vision to higher sights, the raising of a person's performance to a higher standard, the building of a personality beyond its normal limitations."***

**- Peter F Drucker**

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## Demonetisation was a move towards formal economy



**Arvind Panagariya, NITI Aayog, Vice-Chairman, Dec 28, 2016**

Expressing their support for the November 8 demonetisation of high-value currency that has resulted in a major cash crunch, a group of experts on Tuesday told Prime Minister Narendra Modi that the move help to strengthen the process of formalising the Indian economy, the major part of which is organised informally.

"Demonetisation was discussed as a move towards formal economy," NITI Aayog Vice Chairman Arvind Panagariya said, briefing reporters following Modi's interaction here with a set of noted economists at a session on "Economic Policy - The Road Ahead" organised by the think-tank.

"All the speakers stressed the need to bring workers and activity into the formal sector," Panagariya said in reference to the stated aims of the 8 November demonetisation announcement for curbing corruption, black money, counterfeit currency and terror financing.

Complementing the demonetisation process, he said it is the government's drive to promote digital transactions and a less cash economy so as to move from the informal to greater formalisation of the economic system.

"The speakers pointed out that 90 per cent of the labour force in the country is still in the informal sector," Panagariya added.

Besides Niti Aayog and Finance Ministry officials, the session was attended by economists and experts, including Pravin Krishna, Sukhpal Singh, Vijay Paul Sharma, Neelkanth Mishra, Surjit Bhalla, Pulak Ghosh, Govinda Rao, Madhav Chavan, N.K. Singh, Vivek Dehejia, Pramath Sinha, Sumit Bose and T.N. Ninan.

The meeting with experts to take stock of the economy assumes significance against the backdrop of the cash crunch after the government last month scrapped the Rs 1000 and Rs 500 notes.

Economists and various state governments have voiced concerns that demonetisation will disrupt the economy and drag down the GDP growth rate for this fiscal by up to two percentage points.



**Economists, too, cut GDP growth forecasts****December 1, 2016, <http://www.thehindubusinessline.com/>**

Although GDP growth in the second quarter was higher at 7.3 per cent compared with 7.1 per cent in the first quarter, economists are not impressed and believe the recovery has been shallow. Further, they expect GDP to shrink in the third quarter owing to the fallout of demonetisation. They are cutting their forecasts for full-year GDP growth by 30-50 basis points. Care Ratings' Chief Economist Madan Sabnavis said that GDP growth in the second quarter has been driven by government spending to a large extent. While manufacturing, trade, transport and finance, among others have grown at lower rates, capital formation continues to fall, reflecting low private investment, he said. He said in his report, "Under these conditions, we do revise our GDP estimate for the year to 7 per cent from 7.3 per cent earlier with a downside risk, depending on how fast normalcy returns to the economy on the currency front. (Seven per cent growth is based on Q3 growth of 5.5-6 per cent and Q4 growth of 7.5-8 per cent)."

Indranil Sen Gupta, economist at Bank of America Merrill Lynch, said in his report that numbers and activity indicators support their call that the Indian economy is growing at 4.5-5 per cent (in old GDP series), consistent with previous downturns. He has cut growth forecasts by about 50 bps to 6.9 per cent in FY17 and to 7.2 per cent in FY18 after September growth disappointed at 7.3 per cent (7.5 per cent was the consensus expectations) with demonetisation set to hit activity in December as well. He reiterates his view that lending rate cuts (75 bps by September 2017) hold the key to recovery. In addition, the turnaround should be driven by a pick-up in consumption, driven by the Seventh Pay Commission and better rains, rather than investment, although an adverse wealth effect from demonetisation should dampen demand in the first half of calendar 2017.

**Demonetisation: Micro-ATMs, POS asked to guard against cyber threat****December 4, 2016, <http://www.business-standard.com>**

With the usage of micro-ATMs and POS counters witnessing a sharp surge post demonetisation, the country's premier cyber security agency CERT-In has cautioned customers, bankers and traders against skimming and malware attacks on these systems and asked them to adopt high-end encryption to plug possible breaches.

The CERT-In, nodal agency to combat hacking, phishing attacks and to fortify security-related defences of the Indian Internet domain, has issued two specific advisories for micro-Automated Teller Machines (ATMs) and Point of Sale (POS) terminals.

The advisory states that as micro-ATMs work with minimal power and connect to central banking servers through a GPRS network, their security features need to be strong and updated to check attempts by hackers who stealthily plan to steal private customer and bank data which leads to loss of their hard earned money by way of hacking or electronic stealing.

"Traditionally, data input into the POS system is in memory in clear text which allows attackers, memory scrapers to be very successful.

"The way to minimise this risk is by encrypting the card data as soon as possible and keeping it encrypted to the maximum extent throughout its life within the system. Point to Point Encryption (P2PE) could be used to address the issue of encrypting data in memory," the advisory, accessed by PTI, said.

It explains that skimming is the theft of classified credit/debit card data.

"A thief can obtain the victim's credit card number using a small electronic device near the card acceptance slot and store hundreds of victims' credit card numbers," it said.

A social engineering attack can be engineered at these facilities, it added, by gaining trust of the owner as the fraudster poses as a member of staff.

"The fraudster would then ask the customer to check the card for damages. The fraudster would have gained confidence from his prey using various tactics such as offering assistance to the customer who perhaps would have tried to use the ATM without success or perhaps the customer who is not familiar with use of micro ATM machine and requires assistance," it said.

A micro ATM enables the un-banked rural population to access banking services in their villages or towns in a convenient manner and it offers facilities of deposit, withdrawal, funds transfer, balance enquiry and issuance of mini-statement.

The agency has asked the banks and micro ATM operators to exercise some counter-measures to thwart such attacks.

"The micro ATM must not transmit any confidential data unencrypted on the network; it must automatically log out the operator and lock itself after a period of inactivity; keep all the micro ATM software, application, anti-virus regularly updated and educate the customer about basic functionalities and security best practises," the advisory by Computer Emergency Response Team-India (CERT-In) said.

It also suggested customers to render due diligence of securing their PIN and not sharing vital details with strangers. With regard to POS systems, the place where a retail transaction occurs and the merchant charges payment from the customer via a debit/credit card, the agency has alerted users against the use of skimmer device "that scans a customer's card and stores the information contained in the magnetic strip" and hacks into it to defraud.

The advisory specifically talks against the destructive activity of a virus called 'POS malware', a type of malicious software, that is "used by cyber criminals to target POS terminals with the intent to obtaining credit/debit card information by reading the device memory from the retail checkout point of sale system."

The CERT-In advisory recommended deployment of strong and effective anti-virus and firewalls and restricting of access to the internet system of the POS terminal.

"All POS devices owners should change passwords of their POS systems on a regular basis, using unique account names and complex passwords; should ensure that all their Wi-Fi and internet connections are secured; merchants may modulate the signal strength of their Wi-Fi network so that it does not extend too far from the area of use or shop and ensuring that no electronic/magnetic devices are attached with POS systems" are some of the combat measures suggested by the agency for traders.

**Microsoft launches solutions for small & medium businesses****December 7, 2016 <http://www.business-standard.com/>**

Software giant Microsoft today introduced business solutions from its partner ecosystem to meet crucial Business needs of Small and Medium Businesses (SMBs) across Hyderabad. Built by Microsoft's partners Smarter Biz and IDOS, the solutions address key areas like Customer Relationship Management (CRM), Finance and Accounting and enhancing organisational efficiency. These solutions will run on Microsoft cloud and will be available at a very low cost, a release from Microsoft said here today.

"The SMB sector in Hyderabad has strong potential for driving growth through technology adoption and Microsoft is committed to providing them with the right set of solutions to achieve it.

"SMBs in the state understand the business dynamics and realise the need for a robust IT infrastructure to grow and scale up their business," it said. "We are excited to provide the set of software solutions and help them enhance their business growth. This sector has witnessed tremendous growth in the recent years," the release quoted Sudhir Nayar, Director-Partner Sales, Microsoft India, as saying.

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**Not easy to do business in State: World Bank****December 12, 2016, <http://www.thehindu.com/>**

Mumbai: The State government's claims of having done away with arcane rules to make it easier for investors has been rubbished by a World Bank assessment report, which says Mumbai remains one of India's toughest places to do business.

Presented last week to the State government, the World Bank assessment report (a copy is available with *The Hindu*) contradicts the government's claim that the business environment has 'vastly improved'. It also came with a reminder that Mumbai is a long way from simplifying business procedures.

Not only is it difficult to get an electricity connection from the Brihanmumbai Electric Supply and Transport Undertaking (BEST), obtaining BMC construction permits and filing returns with State government agencies are complicated, the report says. It also points out that dedicated commercial courts are few, and incomplete digitised land records count among the hurdles in setting up new businesses.

The report's findings have laid governmental exaggeration bare in several sectors. For example, the Devendra Fadnavis-led government had claimed that as per a BEST order (P.O. 232) issued earlier this year, power connections can be availed in less than 15 days. The report says only one such case was found, and the average time for a connection remains 30-55 days. This is because integration of procedures is not complete, the report says. The BMC's online single window system for construction permits crashed when it was tested by a WB team. The government's claims that permits have been reduced to 10 from 42, leading to reduced construction costs, have also been debunked.

"The cost of approval (due to reduction in permits and development charges) as a percentage of construction cost remains much higher when considered by us: 25.3 per cent as opposed to BMC claims of 1.73 per cent," the report said. The BMC had claimed that approvals now cost a builder Rs. 5,64,753, but the report says this is Rs. 12,78,937.

"The team could not access the MCGM auto DCR (development control rules) portal and found the BMC single window system was not widely being used. While the BMC has claimed both Occupation Certificate (OC) and Commencement Certificates (CC) have been merged, this has not been done," it said.

Earlier this year, India had moved up one place to 130 in the World Bank's 'Doing Business' ranking.

The report also highlights glitches in registration of VAT certificates and online payment of taxes. Only 19 per cent of VAT certificates were given in a single day, as claimed by the government, the report revealed. The World Bank has now suggested new targets, including reduction in time for starting new businesses to 27 in 2017 from 29 in 2016. "The getting electricity procedures be cut down to five next year from current seven, and days reduced to 47 from 53," the report suggested.

Using the WB assessment report to target the government, senior NCP leader Nawab Malik said, "The government has been fooling people with their claims on ease of doing business. The situation on ground hasn't been simplified by any stretch of imagination; there is only propaganda."

Senior Congress leader and former revenue minister Balasahab Thorat said the government has done little about digitising land records. "During my tenure, digitisation of 7/12 extracts and assessment of land titles were on course, but these have been brought to a halt by this government. The World Bank has rightly exposed government propaganda," he said.

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**Hit by demonetisation, MSMEs braced for more challenges ahead****December 28, 2016, <http://www.thehindubusinessline.com/>**

Cash-dependent micro, small and medium enterprises (MSMEs) across the country have borne the brunt of the ongoing demonetisation exercise. With about 86 per cent of the currency (high denomination 500 and 1,000 bank notes) in circulation being scrapped with effect from November 9, and the replacements in the form of 2,000 and new 500 bank notes proving to be grossly inadequate, MSMEs' businesses, especially those in the unorganised space, took a hard knock due to slump in demand.

This led to many micro and small units being temporarily shuttered, leading to job losses.

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**Euro zone businesses end 2016 on a high, outlook brightens**  
**December 15, 2016 , <http://economictimes.indiatimes.com>**

Businesses in the euro zone ended the year on a high note, as expected, according to a survey that showed they achieved solid growth and raised prices at the steepest rate since the middle of 2011.

The upbeat survey will please policymakers at the European Central Bank, who in a surprise move last week trimmed their asset purchases but promised protracted stimulus to aid a still-fragile recovery and bolster weak inflation.

IHS Markit's Euro Zone Flash Composite Purchasing Managers' Index, seen as a good overall growth indicator, held steady at November's 53.9, which was the highest reading this year and comfortably above the 50-point line that indicates growth. That was in line with the median forecast in a Reuters poll.

"It's a good reading. The forward-looking indicators are quite positive, putting a good start to the year on the blocks," said Chris Williamson, IHS Markit's chief business economist. ..

Williamson said the PMI pointed to the bloc's economy growing around 0.4 percent this quarter, in line with a Reuters poll published earlier this month.

The growth upturn came as an output price index jumped to 51.4 from 50.6, its highest reading since July 2011.

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**Sugar futures slide 0.98% on low demand, ample stocks**  
**December 19, 2016, <http://www.business-standard.com>**

Sugar prices fell by 0.98 per cent to Rs 3,425 per quintal in futures market today as speculators reduced their exposure, triggered by adequate stocks position at spot market against lower demand.

At the National Commodity and Derivatives Exchange, sugar for delivery in December declined by Rs 34, or 0.98 per cent, to Rs 3,425 per quintal with an open interest of 1,930 lots.

On similar lines, the sweetener for delivery in March contract traded lower by Rs 15, or 0.41 per cent to Rs 3,615 per quintal in 4,710 lots. Analysts said trimming of positions by traders, amid sufficient stocks on increased supplies from mills in the physical market against lower demand from bulk consumers, mainly led to the fall in sugar prices at futures trade.

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**Influential corporate minds unite for 'The World Business Conclave' at Hong Kong**  
**December 22, 2016 <http://www.business-standard.com>**

Pertinent issues like demonetization were discussed in wake of encouraging programs like 'Make in India' at the World Business Conclave 2016 in Hong Kong on December 11 by Stimulus Research Services who organized the event with the most influential corporate minds.

The event saw presence of founder and chairman of Oxygen Services, Pramod Saxena, Manisha Sood, Country GM, Fitbit, India, Jeenanath Shetty, Director, Unitop Chemicals Pvt. Ltd, ad filmmaker Prahlad Kakar amongst many others.

The latest in driverless cars and artificial intelligence inventions were the talk of the conclave as the 11th largest company in the world, Baidu, revealed about its latest robotics and machine-learning techniques.

The same platform was also witness to Baidu's biggest competition Microsoft, represented by Chairman of Microsoft India, Bhaskar Pramanik. Also giving in their inputs on 'Connectivity in Smart Cities' were Sanjay Kaul, MD, Service Provider Business, Cisco India, Karuna Gopal, President, Foundation of Futuristic Cities, NSN Murthy, Executive Director and Leader, Smart Cities PwC and digital evangelist Mahesh Murthy together they provided new solutions to smart cities programmes across the world.

"The World Business Conclave is our effort towards furthering international business solutions and innovations. By giving a platform to issues likes 'Make in India' and demonetization, we at Stimulus Research Services would like to underline and talk about stimulating business conditions," said MD Stimulus Research Services, Sanjana Mohan.

As per Mahesh Murthy, demonetization is not really working for the Indian system as the government is "printing cash to facilitate a cashless economy."

Giving his justification to how demonetization would work well for India was Founder and Chairman of Oxygen Services India Pvt Ltd., Pramod Saxena, as he addressed the gathering about the surge towards a cashless system.

Witnessed by an audience of more than 250 international corporate, the highlight of the World Business Conclave was the GLOBE Platinum Awards given out to the 101 top leaders and brands from the Asia Pacific region.

The entries were judged by the editorial team of World of Business and a competent Jury of influential people from different sectors of the business world. One of the four big accounting firms was appointed to review that the winners were determined on the basis of the evaluation carried out by the panel of Jury and the editorial team of World of Business.

The World Business Conclave was a coveted business rostrum for knowledge sharing and ideation of business culture. The conclave excluded no industry from its purview and amassed conglomerates from diversified sectors to join the crusade that speaks for business competence and excellence.

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## Self Motivation

Many students report a lack of motivation and difficulty getting started with their study. It depends on what they tell themselves. Negative thoughts such as “I’ll never get it done”, “I can always do it later, ”I’m not really a good student”, etc. These internal dialogue with ourselves influence our emotions and behaviours. Students should identify why they feel they have poor motivation. Following are some motivational strategies you may want to experiment with to improve your level of motivation.

### Effort

Students should focus on the effort they are putting into the study rather than the results. Judging his/her own effort is easier than judging results. Improvements in effort occur before improvements in results, thus it is more motivating to continue to try harder. However, improvements in effort usually lead to improvements in results.

### Expectations

Bad study habits, or the lack of good ones, do not change overnight. Small, manageable steps should be taken. Success breeds success. If one small change is achieved successfully or there is improvement in one tiny area, the impetus will be developed to try something a little bigger or harder next time and are much more likely to succeed. One should think what they want to do, instead of what they feel they should do.

### Change in Thoughts

A destructive thought inhibits study. It should be immediately replaced with some constructive thoughts. It is best to have a standard list of these that are well rehearsed and can be used whenever necessary. They need to be realistic and tailor-made so that you believe them. Examples

“I have been successful at my study this week - keep up the good work”

“I really understood that lecture/paragraph/chapter”

“I am able to concentrate and will do even better tomorrow”

Redirect your attention back to the study task. Study your favourite subject right after you have studied your least favourite. Use a reward after you have achieved a study goal. For instance you can: congratulate yourself , read a novel ,or play a game ,use food such as sweets or gum ,draw or go for a run.

- Ms. Rimjhim Jha

Assistant Professor

Amity Business School



## SAP- An intercultural and interdisciplinary programme

In line with the vision of our *Founder President* to provide international exposure to the students of Amity University, the prestigious SAP program has been designed. Study Abroad Programme (SAP) has been designed to provide the students of Amity an excellent opportunity to gain international exposure so as to build up their knowledge, expertise and rich quality experience.

SAP not only gives the students hands on experience of the foreign culture, industry and academic delivery module but also ensures that there is no loss of teaching to the students and develops themselves as global leaders.

The students enrolled for this programme have an added advantage as they will be getting an additional certificate for their international exposure. This programme equips our students with international exposure during the lean academic period while optimizing their academic skills which would be more productive.

This programme allows students of AUMP to undergo 4-6 weeks of extensive learning at various international campuses to earn a maximum of 16 credits abroad. They also get a chance to interact with international students in an intercultural and interdisciplinary context and to provide international exposure. A student can opt of any one destination out of LONDON, SINGAPORE, DUBAI, MAURITIUS, AUSTRALIA, CANADA and USA.

SAP not only helps students to get international exposure but also have many other benefits such as:

- \* **Special modules delivered by the Industry experts and Leading foreign faculty**
- \* **Industry Visits**
- \* **Extensive Project Reports**
- \* **Global experiential learning environment and platform**
- \* **Familiarize with the industry dynamics and trends on a global scale**
- \* **Build Network with International Faculty and Students**

Some of our students visited Amity London, Amity Singapore and Amity Australia for the same and had an enriching experience. Testimonials of students are mentioned below:

- **Ayush (B.com IIIrd Semester) Amity London**

It was an awesome experience as I learnt the importance of research and innovation and also would suggest all business students to participate for the same.

- **Suyash (BBA IIIrd Semester) Amity London**

My perspective changed completely when I visited Amity London and was very happy to see the hybrid world.

- **Upendra (MBA IIIrd Semester) Amity Australia**

I learnt a lot about Aussie business style and their culture. My country report was successfully accepted by the university authority and was complemented for the same.

- **Abhishek (MBA, Ist) Amity London**

It is one of the most beneficial initiatives of Amity University as it opens many paths both personally and professionally. I am very thankful for this opportunity.

- **Pallak (MBA, Ist) Amity London**

The experience of living and studying in London was as eye-opening as it tested preconceptions and habits. I am very happy and I feel more enriched today after the SAP programme.

**Advertorial** - An advert in a magazine or newspaper that is written like an article giving facts rather than appearing as an advertisement for a product.

**Ageism** - Unfair prejudice or discrimination on the grounds of a person's age.

**Aggregate Planning** - The process of planning and developing the best way of producing the right amount of goods, at the right time and at the minimum cost, based on the total number of items which need to be produced, and the amount of materials, equipment and workers necessary for production.

**Aggressive Growth Fund** - A high risk investment fund in which shares are expected to increase in value very quickly in the hope of making large profits.

**Agile Development Method** - A type of business development which gets things moving quickly and adapts during the development, as distinct from conventional planning and project management implementation.

**Agio** - The percentage charged by a bank for exchanging one form of currency or money, into another that is more valuable.

**AIDA**- Attention, Interest, Desire, Action - an early and fundamentally useful model/process for effective communications. Also called the 'hierarchy of effects' - we all buy things, and decide to change something, after passing through these four key stages.

**Alpha Test** - The first stage of testing a new product, especially computer software or hardware, carried out by a developer under controlled conditions.

**Amalgamate**- When two or more companies combine or unite to form one large organisation.

**Amortize**- To gradually reduce and write off the cost of an asset in a company's accounts over a period of time.

**Anchor Tenant**- The first and most prestigious tenant, typically a store in a shopping centre, that will attract other tenants or shoppers.

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### Test your knowledge

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#1017

1. In the world of trade and commerce what is special about the commissioning of Monte dei Paschi di Siena in Italy in 1742?
2. Name the term used for depreciating a company's intangible assets?
3. What is known as the cost of living index which represents the goods and services purchased by consumers?
4. Name the first Indian woman CEO of a Foreign Bank?
5. He is the pioneer in mutual fund industry and often referred as the Father of Index Fund investing. He created the first S&P 500 Index fund. Identify this famous person?

### ANSWERS: 1016

1. SBI
2. Ford EcoSport
3. Harish Bhat
4. Aviation Industry
5. Life Insurance





### Ravina Raj Kohli – A Media Queen

Married to the famous Bollywood personality Kunal Kohli, Ravina Raj Kohli has carved out an identity for herself with a prolific career in the media do all the talking for her. She is considered among the top 20 successful Indian women in India. She has never been afraid to try things that are unknown to her. Her claim to fame is by being the first woman Chief Executive Officer (CEO) in the television industry. She has been associated with famous media houses such as Sony Entertainment Television, Star News and Channel Nine (owned by Kerry Packer) channels.

She started her career from an advertising firm called HTA (now known as JWT) in Singapore. At that time, advertising was a field not very conducive to women. But Ravina took up the challenge bravely and excelled. She worked in advertising, radio and television all over Asia Pacific region during her stay in Singapore from 1990 – 1996. She went on to join Sony Entertainment Television as Programming Head – God seemed to have crafted her destiny. She was holidaying in Lakshwadeep Islands with her friends, Mitali and Prahlad Kakkar where she was introduced to one of the directors of the channel just as a matter of chance. The rest of the story is history and soon, Ravina was offered the position of Programming Head with Sony. She had limited idea about the needs of the Indian television viewers, but she took up the challenge. She was given single handed responsibility of the programming department with the authority to take decisions. Sony was ranked 56 in the charts at that time, and under her able leadership, the channel shot to the top slots.

Ravina was selected by the famous Kerry Packer to start Channel Nine from scratch – a programming company that was meant to evolve into a channel in a record period of three months. She joined this venture with much enthusiasm as the CEO, but her dream suffered setbacks due to the complexities in the Indian public sector. The channel had to be shut down within a year, but it proved to be an extremely valuable learning experience for her. She decided to launch her own production house cum multimedia company by the name of Sundial. Hardly had she got things going, her paths crossed with Rupert Murdoch, who placed the daunting task of converting an English news channel, Star News into a Hindi one, and that too, in just 11 months. At that time, the channel had absolutely nothing, not even a screw. So it was literally like launching a new channel for Ravina. She hired the team members, trained and oriented them towards the goal and embarked on taking up the challenge thrown at her. And she did complete her task within the stipulated timeframe of 11 months and the channel was aired on the penultimate day of the deadline. She worked with Star News for about another year till 2004, hand holding the channel to become one of the most successful news mediums in the terrestrial space.

Having decided to become an entrepreneur some time back, Ravina left Star News to take a break of about an year, and attended to things that needed her care such as renovation of her house in Goa, reuniting with her extended family and friends. She came back to revive her own set up, Sundial Creative Media Private Ltd., a company that produces television content and films. She is motivated to contribute her bit to the benefit of society at large, having founded Jobcorp Company Pvt. Ltd., a company dedicated for empowerment of women. She has also been actively involved in inauguration of schools and educational institutions. Ravina has won many awards and accolades in television and radio broadcasting; as well as a creative head in advertising. Her name has featured among the top 20 female professionals in India.

Ravina is a perfectionist – she would get involved in her task to ensure the correct representation of what she is covering. She has always stuck to the idea of delivering the truth. For example, she spent two years travelling over 14 Muslim dominated countries to study their lifestyles and issues for an assignment.

She is a simple person and maintains the same simplicity at work. She speaks her mind out and tolerates no nonsense.

#### FEEDBACK AND SUGGESTION FORM

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

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**CONTACT No:**

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**SUGGESTIONS:**

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