

REFLECTION

STUDENTS MAGAZINE
MARCH 2024



DPU

Dr. D. Y. Patil Vidyapeeth, Pune
(Deemed to be University)

**Global Business School &
Research Centre** PUNE|INDIA

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ABOUT THE INSTITUTE AND MAGAZINE

Global Business School & Research Centre (GBSRC) situated at Tathawade, Pune is the flagship institute of Dr. D Y Patil Vidyapeeth, Pune. It was established in 2006. In a span of 17 years, the Institute has carved a name for itself among the top business schools in the country.

The idea of setting up this Institute is to offer 'Management Education' to aspiring leaders of tomorrow. From this institute, students can pursue their graduate, undergraduate, and Ph.D. programs in management. GBSRC offers 2 years full-time MBA program which is approved by AICTE, Government of India, New Delhi. It also offers 4 years full-time BBA & B. Com program and a Ph.D. program in management.

The main mission of DPU is to groom students who can turn into intelligent leaders. After they pass out of the Institute, they in turn will be able to source information from diverse resources and administer it for the benefit of business and society at large.

'Student life is golden life,' as the proverb goes, and one realizes the meaning of this phrase in later life while recalling happy memories of college days. But one thing is certain: the exposures and experiences gained during a student's study can be channeled towards a successful future.

Many students have excellent writing talents but lack an appropriate platform on which to develop them. College publications, without a doubt, would be an excellent place for such students to begin their literary adventure, and explore their unique ideas. Articles, Poetry, short narratives, paintings, and photography are all options for presenting innovative ideas. College Magazine is the most comprehensive handbook depicting college life.

We have ambitious and talented student writers. While providing our team with publishing and journalistic growth opportunities, we're able to provide our readers with genuine advice to help them make the most of their college experience. Our goal is to inspire and guide students to achieve balanced success in both their academic careers and social life. Students from all walks of life find their voices heard in this environment that embraces and fosters a wide range of ideas and opinions.

Vision: To be a globally recognized management institution that continually responds to changing business paradigms through research and academic excellence to nurture responsible business leaders.

Mission:

1. To become a globally recognized management institution through knowledge creation, dissemination, and application.
2. To enhance academic excellence in consulting, training, research, and teaching through a holistic approach.
3. To develop leaders, Entrepreneurs, and policymakers through transformative education.

Goals & Objectives:

1. Raise Academic excellence through interdisciplinary and interpersonal approaches.
2. Establish GBSRC as a globally recognized institution for knowledge creation.
3. Establish a system for continuous capacity development for faculties.
4. Encourage both faculties and students to undertake research and consultancies.
5. Develop collaboration with Indian and Foreign universities and other academic institutions and Industries.
6. Develop personalities of students through identification of their talents, leadership training, and imbuing the right attitudes, interests, and values.

CHANCELLOR'S MESSAGE



Dr. P. D. Patil
Chancellor

I am pleased to present the distinguished Dr. D. Y. Patil Vidyapeeth, Pune (Deemed to be University) Global Business School & Research Centre, Tathawade, Pune, an institution dedicated to fostering learning, innovation, and research with a futuristic outlook. Since its inception, our university has earned numerous accolades and awards for its contributions to education. We are committed to nurturing well-rounded individuals, fostering young minds full of innovation, and cultivating responsible citizenship.

In addition to our academic pursuits, our university offers a diverse range of social, cultural, and recreational activities. I encourage you to take some time away from your studies to partake in these enriching experiences. I am delighted to announce the launch of our college magazine, "Reflection 2024", which serves as a comprehensive record of our year-long activities. A quick review of its contents will reveal the remarkable progress GBSRC has made in both academics and extracurricular pursuits. With the guidance of Director Dr. Chetan Chaudhari, I am confident that our college will continue to excel and achieve new heights of

success, solidifying its position as a leading educational institution. I extend my heartfelt blessings to the Director, faculty, and students of GBSRC, wishing them every success. As Albert Einstein famously said, "Imagination is more important than knowledge. For knowledge is limited, whereas imagination embraces the entire world, stimulating progress, giving birth to evolution."

VICE CHANCELLOR'S MESSAGE



Dr. N. J. Pawar
Vice Chancellor

It brings me immense pleasure to extend a warm welcome to each of you to our esteemed institution, Dr. D. Y. Patil Vidyapeeth, Pune. I recognize the thoughtful consideration you have all put into selecting this institution for your academic journey, filled with aspirations and hopes. I have full confidence that you will realize your ambitions by embracing knowledge, honing your skills, and embracing positive attitudes and values.

At our Vidyapeeth, we offer unparalleled learning opportunities through meticulously crafted professional courses across various subjects. Our approach integrates pedagogically sound methodologies with innovative teaching and learning techniques, complemented by cutting-edge library resources, all aimed at nurturing the holistic development of our students. It fills me with immense joy to witness the release of GBSRC's college magazine, "Reflection 2024" True to its name, it serves as an inspiring platform for students eager to articulate their thoughts and showcase their talents. Beyond its informative content, the magazine holds significant educational value, enriched by a collection of literary articles that contribute to its ex-

I extend my heartfelt congratulations to Director Dr. Chetan Chaudhari, Coordinator, student members, and the editorial board for their remarkable achievement.

PRO-VICE CHANCELLOR MESSAGE



Dr. Mrs. Smita Jadhav
Pro-Vice Chancellor

A college magazine stands as a testament to an institution's progress and notable achievements. Its pages eloquently showcase the calibre of education and diverse extracurricular activities undertaken to nurture students' overall development. I am confident that the students of GBSRC will greatly benefit from the insightful contents of the magazine, which promise to unfold new information on literary and scientific topics for its readers.

Fostering creativity and encouraging innovation are pivotal components of a thriving educational environment, and a college magazine serves as a prime platform for both. It channels the creative energies of the academic community, encapsulating their inspired ideas in a brilliant manner. Therefore, it is with great pleasure that I learn of the impending publication of GBSRC's annual college magazine, "Reflection 2024". I extend my heartfelt congratulations to the editorial board for their dedication in ensuring the timely release of this magazine, recognizing the significant effort and time invested. May our students continue to reach new heights, propelled by the power of education, and bring honour to themselves and their professions as they soar into uncharted territories!

DIRECTOR MESSAGE



Dr. Chetan Chaudhari
Director

A college magazine serves as a mirror reflecting the activities, achievements, and innovative endeavours of its students. I am confident that within the pages of our college magazine, 'Reflection 2024', you will find a true portrayal of our institution and its vibrant community. Beyond its role as a documentation of our college's journey and accomplishments, I hope our magazine fosters a sense of connection among those who have passed through our halls and those currently engaged in their studies.

In the years to come, flipping through the pages of this magazine will evoke cherished memories of your time spent here. As we bid farewell to individuals graduating from our BBA and MBA programs, I extend my heartfelt wishes for success in their future endeavours. As you venture into the competitive realm beyond our campus, I encourage you to apply the knowledge and skills acquired here with confidence, bringing honour to our institution and university. Furthermore, I envision 'Reflection 2024' serving as a dynamic platform for discourse on

I urge students and faculty alike to infuse the magazine with their creative and scholarly contributions, striving to make it a benchmark publication for our college. My congratulations extend to all involved in bringing this student magazine to fruition, and my sincere gratitude to the editors and writers for their dedicated efforts in shaping 'Reflection 2024' into a success.

FROM THE EDITOR'S DESK

We are thrilled to unveil the second edition of Reflection, the annual magazine of the Global Business School and Research Centre. As we continue this journey of expression and exploration, we are immensely grateful for the enthusiastic participation of our faculty and students, whose diverse perspectives and contributions have enriched the content of this publication.

Reflection is driven by our collective desire to foster creativity and provide a platform for students to articulate their ideas, opinions, thoughts, and observations. Recognizing the importance of holistic education in shaping responsible members of society, our magazine endeavours to amplify the shared experiences of our students through artistic expression. With 'Reflection 2024,' we aim to offer readers not only an engaging reading experience but also a diverse array of creative and scientific perspectives.

With immense pride and gratitude, we celebrate the collaborative effort of our management, faculty, and students, which has brought 'Reflection 2024' to life. We are confident that the pages ahead, brimming with the dedication and contributions of our student community, will captivate and inspire our readers. We extend our heartfelt appreciation to the editorial team for their unwavering commitment to keeping 'Reflection 2024' fresh and invigorating. Here's to a job well done! Cheers!

Dr. Babasaheb Jadhav- Editor

Dr. Prashant Kalshetti- Co-Editor



Aaysha Kangoliya
MBA - I

1. Embracing Evolving Marketing Trends: Navigating the Business Landscape

In the ever-evolving landscape of business, staying abreast of current marketing trends is paramount for maintaining relevance and competitive advantage. As we embark on a new year, several key trends are shaping the way businesses engage with their audience and drive growth.

Firstly, the continued rise of digitalization is undeniable. With the ongoing shift towards online platforms accelerated by the global pandemic, businesses are increasingly focusing their marketing efforts on digital channels. From social media marketing and influencer partnerships to personalized email campaigns and search engine optimization (SEO), leveraging digital platforms has become indispensable for reaching and resonating with target audiences.

Furthermore, the concept of customer experience (CX) has emerged as a pivotal focus for businesses across industries. Providing seamless, personalized, and memorable experiences has become a cornerstone of successful marketing strategies. Companies are investing in

technologies such as artificial intelligence (AI) and data analytics to gain deeper insights into customer preferences and behaviors, enabling them to tailor their marketing efforts accordingly.

Another notable trend is the growing importance of sustainability and corporate social responsibility (CSR) in marketing. Today's consumers are increasingly conscious of the environmental and social impact of their purchasing decisions. As such, businesses are integrating sustainability initiatives into their marketing campaigns, not only to appeal to environmentally and socially conscious consumers but also to align with their own values and contribute to positive change.

Moreover, the power of user-generated content (UGC) cannot be overlooked. Consumers are actively seeking authentic and relatable content from their peers, making UGC an asset for brands looking to build trust and credibility. By encouraging and amplifying user-generated content through social media platforms and branded campaigns, businesses can foster deeper connections with their audience and drive engagement.

In conclusion, as businesses navigate the complexities of today's market, embracing these current marketing trends is essential for driving growth, fostering customer loyalty, and maintaining a competitive edge. By staying agile and adaptive, businesses can leverage these trends to create impactful marketing strategies that resonate with their target audience and propel them towards success in the ever-evolving business landscape.



Janvi Mohnani
MBA - I

2. Fintech in India: Money Management Made Simple

India, with its emerging population and rapidly advancing technology sector a silent revolution is taking place. It's not fought with swords but with innovative ideas. This is the rise of fintech sector where technology meets finance making Indians manage their money in a simple way.

India: A Land Fertile for Innovation: 1) Massive population: second largest country with young blood eager to embrace digitalization.

2) Government initiatives: schemes like DIGITAL INDIA and AADHAR IDENTITY platform.

Key Players and Innovation: leading the change in India's fintech revolution are innovative start-ups like paytm, phonepe, policy bazar. Moreover, traditional financial institutions are also embracing fintech solutions to enhance their customer experience and stay competitive in today's era.

Regulatory Framework and Challenges: As fintech continues to evolve, Regulatory oversight has become increasingly important to ensure consumer protection, data privacy and overcome challenges such as cyber security threats to address sustainable growth of fintech sector.

Conclusion: In conclusion the rise of fintech in India represents a huge shift in the way financial services are accessed delivered and experienced.

Looking ahead future of fintech in India is promising. It will play an integral role in shaping future of finance in India and will lead to economic growth.



Gourang Gour
MBA - I

3. Startup Plan – Application for locating EV charging station for CHARGESYNC.

Introduction: In the fast-evolving landscape of electric vehicles (EVs), a ground-breaking startup has emerged to address a critical challenge for EV owners – the accessibility and availability of charging stations. Enter "ChargeSync," a comprehensive app dedicated to revolutionising the EV charging experience.

About the Application: The objective of this application is to create a platform for Electronic Vehicle consumers to be able to locate all the working and non-working EV stations of different companies in India.

Product: This application will have two variants of services:

1.Free Plan - This plan would contain the location of all the nearby EV Stations up to 50 km of radius which would be free for all.

2.Premium Subscription - This plan would contain an annual subscription for users of Rs. 399. It will provide information regarding the working and non-working EV Stations and the

waiting time at each station. This plan will also provide information about the availability of restaurants and free WiFi.

Revenue:

1. Annual Subscription
2. Ad revenue
3. Brand Collaboration for advertisements and promotions
4. Web Traffic revenue

Target Audience: Electronic Vehicle Consumers

Additional Features:

- Real-time updates for a seamless experience
- User-friendly interface
- Customisable notifications
- Community-driven insights and feedback



Ankur Patidar
MBA - I

4. Climate Change: Impacts on Global Business

Climate change presents significant challenges to global business, exacerbated by the inability of many nations to invest in eco-friendly practices.

Emission Instability: CO2 emissions are a major contributor to climate change, posing challenges for industries globally. As population and GDP per capita increase, emissions rise, necessitating a greater focus on reducing energy intensity to combat climate change effectively.

Cross-Border Pollution: Environmental externalities, such as air and water pollution, transcend national borders, making regulation difficult. This poses challenges for global sustainability efforts.

Industry-Specific Challenges: Various industries face distinct threats from climate change. Sectors like skiing, agriculture, energy, and commercial fishing are particularly vulnerable, necessitating proactive risk mitigation strategies.

Rising Insurance Costs: Climate-related extreme weather events increase insurance risks, leading to higher premiums. This could strain the financial health of businesses worldwide.

Psychological Stress: Climate change-related events contribute to mental health issues, impacting workforce productivity. Businesses may suffer from decreased efficiency due to employee stress and related disorders.

Exacerbation of Poverty: Impoverished countries and communities are disproportionately affected by climate change, facing risks such as reduced access to clean water, extreme heat, and economic stagnation. Climate change worsens existing vulnerabilities, posing significant health and economic risks.

Diminished Supplies: Climate change disrupts food and water availability, leading to higher costs for consumers and businesses. Scarce natural resources may prompt countries to adopt protectionist measures, affecting supply chains and raw material access for companies.



Ayushi Dwivedi
MBA - I

5. The Transformative Impact of Start-ups on Local Business Ecosystems

Start-ups have emerged as dynamic agents of change, revolutionized traditional business landscapes and injected fresh energy into local economies. Their innovative approaches and agile strategies have reshaped industries, creating ripple effects that extend far beyond their immediate operations. In this article, we delve into the profound impact of start-ups on local business ecosystems, exploring how they stimulate growth, foster innovation, and cultivate vibrant communities.

Catalysts for Economic Growth: Start-ups serve as catalysts for economic growth, driving job creation and generating new opportunities within local communities. By harnessing technology and disruptive business models, they unlock untapped potential, attracting investment and talent to previously overlooked regions. The proliferation of co-working spaces and incubators further amplifies their impact, providing fertile ground for collaboration and knowledge exchange.

Dynamic Innovation Hubs: Innovation lies at the heart of the start-up ethos, fueling a culture of experimentation and adaptation. Local businesses benefit from this spirit of innovation, gaining access to cutting-edge technologies and novel solutions to age-old challenges. Start-ups often pioneer breakthroughs in sectors ranging from healthcare to renewable energy, sparking industry-wide transformations and paving the way for future growth.

Collaborative Ecosystems: Start-ups thrive within collaborative ecosystems, where partnerships between established enterprises, academia, and government entities foster synergies and drive collective progress. By forging alliances with local businesses, start-ups can tap into existing networks and leverage complementary strengths, accelerating their growth trajectory while enriching the broader business community.

Agile Adaptation: In an era of rapid change, start-ups exhibit a remarkable ability to pivot and adapt to evolving market dynamics. Their agility enables them to respond swiftly to emerging trends and customer preferences, challenging incumbents, and injecting a sense of urgency into the competitive landscape. Local businesses that embrace this ethos of continuous innovation can position themselves for long-term success, remaining resilient in the face of uncertainty.

Cultural Vibrancy: Beyond their economic impact, start-ups contribute to the cultural vibrancy of local communities, infusing creativity and diversity into the fabric of urban centers and suburban enclaves alike. They serve as magnets for young professionals and creative talent, revitalizing neighborhoods and fostering a sense of belonging. Through initiatives such as community outreach programs and social entrepreneurship ventures, start-ups demonstrate their commitment to social responsibility, further enhancing their positive imprint on society.

Challenges and Opportunities: While start-ups offer immense promise, they also face formidable challenges, including access to capital, regulatory hurdles, and talent acquisition. Local governments and support organizations play a crucial role in nurturing start-up ecosystems, providing resources and incentives to fuel their growth. By fostering a conducive environment for entrepreneurship & innovation, communities can harness the full potential of start-ups as engines of local economic development.



Bhavik Popli
MBA - I

6. Beyond Rituals: The Untapped Economic Potential of India's Temple Economy

In the spiritual rich land of India, a country that is home to myriads of temples that not only feed the soul but as well tremendously support the economy of the nation. These once ancient places of worship have transformed themselves into staunch economic dynamos, generating enviable revenue to shape the destiny of cities around them. Nevertheless, India's religious economy holds an unutilized potential that, if translated properly, could shoot up local communities and the country into prosperity unparalleled in its economic history.

Herein is the acknowledgment of the fact that temples are more than mere holy places; they are centers of economic advent and have millions of devotees vitalizing the small businesses around them. This article discusses the modern situation with the temple economy in India pointing out how this sector affects revenue generation, in support of urban development, and further how much of the economy of India this sector may increase one day.

The Thriving Temple Cities: Ayodhya, Shirdi, and Tirupati:

Ayodhya that never did go out of public or even people's consciousness due to its name being synonymous with the epic Ramayana, is just about to become another hub second only richer to the existing Tirupati in religious economy. Building the Ram Mandir, a sign of piety, is projected to bring about an influx of pilgrims producing vast profit. It is estimated that the annual revenue from the temple will touch ₹1,000 crore (approximately \$122 million USD), a huge amount that will stimulate the local economy. Ayodhya has not just changed its values in terms of religion but in terms of the development of the city relation too. Expansion is under way to create world-class infrastructure, comprising airports, hotels, and green planning for the metropolis, allowing Ayodhya to endure as a spiritual tourism area.

Shirdi, place of worship for the Sai Baba Temple, is living proof that religious tourism is an engine with economic power. The temple has well over 60,000 daily visitors (carrying a possibility in the future to rise to 1,00,000 visitors per day), which generates an annual income of ₹300 crore or roughly \$36.6 million. There has been a flow of devotees that has induced development of hotels, restaurants, and souvenir shops that offer employment opportunities and aid in the promotion of the local economy. Narrated through the success of Shirdi, this is a mutual relationship that can be understood as the process of temple tourism feeding the growth of urban development.

Tirupati Balaji Temple, located in the colorful city of Tirupati, Andhra Pradesh, stands tall as an embodiment of a temple's wealth. Loved for its vibrant past and religious symbolism, mandir yields an eye-popping annual turnover of ₹2,938 crore (\$359 million) in the form of contributions, donations, and other aspects. This land is not only used for temple's maintenance and rituals but also supporting town's development. Tirupati has been turned into a vibrant place of trade with innumerable hotels and restaurants and companies taking care of the needs of the devotees. However, the temple's influence reaches beyond its own limits, transforming the zone of its influence into the way the region is developing, infrastructure is arranged, its inhabitants work and live.

Apart from the above leading places, the temple economy of India is made up of many sacred sites that create huge monetary value and help catalyze local development. Noticeable temples that fetch millions of pilgrims yearly include

Somnath Temple in Gujarat, Golden Temple in Punjab, and Vaishno Devi Temple in Jammu and Kashmir, which generate a lot of profit from offerings, donations, and tourism activities.

It is the Vaishno Devi Temple located in the beautiful state of Jammu and Kashmir, that is a classic illustration of the influence a temple has on what surrounds it. The annual income of the temple is estimated to be around ₹800 crore (\$97.8 million), a substantial amount of which is channelized into the development of the local community. Around the area of the temple, there have been improved infrastructural projects in the form of roads, health facilities, and schools, among others, which have impacted positively on the lives of the residents.

Amritsar, being the home of Golden Temple, the most sacred place for Sikhs and a masterpiece of the architecture, is visited by more than 100,000 people every day. The annual income of this royal borough is believed to be about 500 crore rupees (approximately \$61.1 million), which encourages the development of local tourism and the improvement of the city's infrastructure.

Such temples not only make their contribution to the economy of the area but also keep alive certain art and culture dating back to ancient times. The temple economies sustain many artisans such as craftsman, musicians, and performers who keeps alive India's rich cultural heritage.

Unleashing the Untapped Potential: While India's temple economies have massively contributed to the economic welfare of the country, there is room for improvement and untapped potential that can be used to propel further development. Approaches like the fostering of responsible tourism, developments of temple-based entrepreneurship, and the establishment of the public-private partnership have the capacity to help release this possibility.

Sustainable tourism efforts that are designed to preserve the cultural and environmental wholesomeness of temple sites will appeal to more mindful travelers, generating income while controlling the undesirable influences of massive tourism. A set of initiatives with eco-friendly accommodations, educational tours, and community-based tourism provides a lot of job opportunities for the residents and increases the level of responsible behavior at the same time.

Among the forms of temple-based enterprise, local-based empowerment stands out from the rest in the provision of resources to religious small firms focusing on the temple tourism type of business. This could be through training programs for artisans, micro-financing options for entrepreneurs, establishment of cooperatives to sell merchandise and services. Public-private partnerships can help with the building of essential infrastructure and amenities surrounding temple sites; such an approach should be seen as a balanced one, respecting cultural concerns, but also promoting economic development. The cooperation of temple authorities, local administrations and private investors can produce transportation systems, hospitals and schools that serve the local people and improve the visitor's stay.

Thus, the temple economy of India has tremendous possibilities of building up the economic status and developments in urbanization as well as the culture. It is only by channelizing this potential via sustainable practices, entrepreneurship, and partnerships that India can unleash new pathways of prosperity; turning its sacred sites into engines of progress that will bring prosperity to the local communities and nation development.



Ritika Panda
MBA - I

7. Innovations in Additive Manufacturing: 3D Printing's Impact on Production Process

What we refer as 3D printing or Additive production is making use of this technology on different businesses transforming processes. Moving from Automotive to Aerospace, and from Healthcare to Personal Items, 3D publication has arrived as a ground-breaking science providing exceptional potentials for design, prototyping, and manufacturing. This item attempts to study the alterations in the supplement industry and evaluates the comprehensive influence it poses on result features.

Unleashing Design Freedom: The most valuable of ultimate benefits of 3D publishing is the immunity it ensures in design. The traditional manufacturing techniques most of the time have limitations which are basically superior to compromises in design. On the contrary, preservatives result to more computerized and accurate forms, earlier achievable. By means of 3D publication, designers have the chance to deliver their mastery, challenge the limits of how things should openly be shaped and obtain back task.

Rapid Prototyping: Another important area of place preservative manufacturing where manufacturing live well grows fast is accelerated prototyping. In the past, designing prototypes used to be a poor and costly operation. Through 3D printing designers can bring to life their working prototypes in the blink of an eye and at great cost saving. This allows for reiteration of design and quicker product bug cycles hence reducing time to launch.

On-Demand Manufacturing: The advent of 3D publication has opened new roads for on-demand production also. Traditional production processes usually need extreme-book results to be economically feasible. Nevertheless, together the preservative manufacturing, the product can be manufactured on demand, hence there is no need for storage and waste is minimized. This not only enables cost yield but in addition goes on to provide customization and embodied products specifically customized to meet individual requirements.

Reduced Material Waste and Material Consumption: The conventional production manufacturing often leads to considerable material wastes which ranks prime in environmental issues. Instead of that, 3D publication works on a standard of putting objects in layers after another, and thus, the material spending at minimum. Besides, production of preservatives needs less energy compared to traditional ways of production thanks to the localized use of resources. This form turns out to be a bearable and eco-friendly result process.

Supply Chain Optimization: The 3D publication could possibly revolutionize supply chain management. For those materials production ready, they normally must be consigned everywhere, which lengthens the lead times and adds the delivery costs. Production by addition has potential to distribute production, allowing permissive local production adjacent the consumers. This also decreases transportation distances but facilitates a ready response to the market demand and its fluctuations resulting in increased effectiveness and lower supply chain risks.

Challenges And Future Outlook: The progress of preservative production is significant, but still poses some difficulties. The speed of 3D publication is relatively slower compared to the established production methods. Besides, 3D publishing fabrics are confined to agreements of material and endurance though continuous research is removing these constraints. A look beyond, the picture of the preservative manufacture seems bright. Further advancement in the materials, accessories, and control system of 3D printing is anticipated to enhance productivity and reliability. As well, unification of preservatives production with other sciences such as electronics and artificial intelligence opens a wide range for more innovation.

Conclusion: Innovations in the manufacturing of supplements, especially 3D printing, are shaping outcomes in multiple businesses. Whether it is unleashing design freedom, permissive swift prototyping, promoting on-demand production, reducing material waste and strength devouring, or optimizing supply chains, the influence of 3D printing is huge and all-round. As additive production takes root, it is an understandable move to vivify the created, cultivated, and manufactured habit thus settling the habit for a responsive, tenable, and efficient future.



Khushboo Dewani
MBA - I

8. The Great Resignation and Financial Wellness: Strategies for Managing Personal Finances and Career Transitions

Now in days, a craze known as the "Great Resignation" has been happening causing ripples in the labor market. This term implies that the most competent of workers - operators that is - are leaving their posts to be taken up by others on next more freedom, work-life balance, and re-packaged happiness. But this activity has affected many things with optimism and pleasure; however, it also results in directing property and leading along route transformation commonly under the water routes.

Perhaps both the idea of parting with a steady job and establishing a new career could be stimulating or demotivating at the same time. Financial wellbeing plays a fundamental role in the times of changeability as it gives stability, affords actions anticipation, and guarantees smooth transition into the next adventure. The planning s are given below for analysis during individual property and career changes.

Create an Emergency Fund: Upfront, you should put up security first for any major career switches. Establishment of an emergency fund that should be enough for at least six months of living costs can create a feeling of security while in times of unemployment and job transitioning. This fund can assist with meeting financial responsibilities triggered by the career change and relieve stress.

Assess Your Current Financial Situation: Document your assets, liabilities, and outgoings. Form a clear picture of your economic position to perceive the field that you can adjust and save on superfluous spending. This assessment will determine what viable course transition is and will point you to plan your business goals towards that.

Craft a Budget: A good budget design is as important as the whole career changes. Develop a tailored-made financial plan which will encompass your salary, expenses, and savings goals. Ensure some revenues variance and thus restructure your expenditure. This will give you priority to persist on the path, live within your means, be financially prepared ahead of some surprises that reach your way.

Evaluate Health Insurance Options: Leaving a work means drifting away from company sponsored privileges which some of them are health insurance. Look into other options to a degree COBRA or individual energy policies to make sure you have continuity of coverage. Not worrying about this dimension will expose you to unexpected medical costs which could deny you financial freedom.

Seek Professional Guidance: Moving around private properties and changing careers is probably complex and overwhelming. Regarding advisory as a professional financial planner the one can assist you in analyzing your options, designing a strong business plan, and getting a performance report personalized to your situational specifics.

Diversify Income Sources: When uncertain or transitional periods in one's career occur, it is smart to consider multiple streams of revenue. Look at the side hustle, freelance work or part time jobs that can supplement your income and improve financial stability. Diversification of your earning resources creates a safety net and smooths your transition into a new career.

The Great Resignation is a signal of the evolving world where people value themselves and seek that which makes them happy in their jobs. Nevertheless, the management of personal funds and career transfers at this period needs to be done with financial planning. Layering the strategies enables one to prosper financially as they embark on a new professional path.



Sana Jawed Pathan
MBA - I

9. Agile HR: Responding Quickly to Business Changes and Market Demands

In the race of today's dynamic trade environment, organizations are up against adjusting and tackling promptly to utter changing in customer needs. HR (traditionally) is often perceived as slow and bureaucratic, hence debilitating the dynamism of trades from being agile and staying ahead of the competition. This is the place Agile HR steps in.

Agile HR supposes the role of a psychologist and a set of tools allowing HR cops to make the response instant and pertinent to the market trends and trade insistence. It takes impetus from Agile methods involved in operating system development, emphasizing cooperation, flexibility, and iterative logic.

Continuously improving is an attribute of Agile HR at allure gist. Rather than being in the grip of strict general plans, it guards HR fields to work concisely, repetitive areas. This basically states that HR always carries out uniform inspections of their existing practices, procedures, and processes and adapts to the response of the organization that is creating new developments.

A critical Agile HR criterion is inter-department collaboration. The HR professionals become proactive by crossing different areas such as retailing, finance and operations to gain knowledge of the organization strategy and to talk in collaboration with the overall administrative tasks. This also benefits the HR personnel be in the loop about differentiating between tariff adjustments and in a broader sense contributes to the affluent class contribute towards a more deliberate and impact habit.

The data-driven approach is also another vital component of Agile HR. Folk data can help HR experts collect and rectify dossiers to gain the following on the trained workers, such as the operator date, conduct, and retention. These visions help HR to detect currents, foresee threats, and act upon the ruling class, making sure the institution stays agile and responsive.

Besides adaptability and cooperation, Agile HR accentuates empowerment. It is not only HR experts that commit to resolutions but instead Agile HR encourages distributable HK and makes workers own their growth and representation. It creates the feeling of change, place employees feel the license to try, error, fail and learn continuously.

To introduce Agile HR the organization psychology should be changed, and a people educational revolution should take place. HR artists need to have a tumor psychology, be sincere to variance, and be ready for experiment and have failures. This again demands intensive guiding support as well as the creation of an environment that reinforces and rewards agility and novelty.

Agile HR is not of this-dimensional-best-kind resolution. It is designed to fit the individualistic requirements and the situation of each arrangement. Some organizations may choose Agile HR as a complete overhaul of their existing HR practices and others can have half measures, that is starting with small-scale experiments and gradually widening their scope. In a nutshell, Agile HR provides a solid benchmark for HR experts to be innovative and prompt in reacting to the new market conditions and leads. Enhancing is controlled interrelating adaptability, cooperation, paper-driven accountable, and authorization, HR closures can maintain a dynamic role in allowing institutions remain flexible and adore aggressive in today's active marketplace. It is not being near to consciousness, it is being flexible, quick, and permanently rebuilt to the challenge the future.



Samruddhi Pawar
BBA - I

10. Little Women by Louisa May Alcott

This book is pure happiness. It is a very simple novel based on the lives of the 4 March sisters. Even though this book is written in 1868 it feels so fresh to read it. It is divided into two parts: the first one is where their father is fighting in the Civil War and their life day by day with hard work and finding fun to entertain themselves. Part 2 shows the life of the girls after 3 years. There is so much in each chapter of this book sibling fights as well as love for each other, hardships, life lessons and every aspect of life you can relate to. It is written in a very simple way and no wonder why generations of readers have fallen in love with this book.

Each character of this book is unique with different personalities enabling the readers to relate with them. And there is a journey of growth of every character just like you and I aren't the same person we were 3 years ago, and all the characters go through a series of character development.

It is hard to pick a favorite character of yours, however I really liked (Josephine) March. Because

I resemble her the most and the way much love she has for her books. Also, she has very big dreams and ambitions so in my opinion every other girl/woman of this age would resemble to her the most.

You will laugh, cry, learn and smile while reading this book as it is the most heartwarming book I've read. While reading this book I found myself moaning with Meg, laughing with Jo, smiling with Beth, and crying with Amy and before I knew it, I became one of them.

The beauty of this book lies in its simplicity. I learned a lot of life lessons from this book and this book is always going to be a 'Home' to me.

"When you feel discontented, think over your blessings and be grateful."

- Louisa May Alcott.



Aarti Lagad
BBA - I

11. Unlocking Growth through Digital Transformation

In today's rapidly evolving business landscape, digital transformation has become more than just a buzzword – it's a necessity for organizations looking to thrive in the digital age. From traditional brick-and-mortar retailers to multinational corporations, every industry is witnessing the profound impact of digital technologies on how business is conducted.

At its core, digital transformation is about leveraging technology to enhance processes, improve efficiency, and deliver exceptional value to customers. This journey involves not only implementing new digital tools and systems but also reimagining business models and fostering a culture of innovation.

One of the key drivers behind digital transformation is the changing expectations of consumers. With the rise of e-commerce, social media, and mobile technologies, customers today demand seamless, personalized experiences across all touchpoints. Organizations that fail to adapt to these changing preferences risk falling behind competitors who are quick to embrace digital innovation.

Moreover, digital transformation isn't just about staying competitive – it's also about unlocking new opportunities for growth. By harnessing the power of data analytics, artificial intelligence, and the Internet of Things (IoT), businesses can gain valuable insights into customer behavior, streamline operations, and develop innovative products and services that meet evolving market demands.

However, embarking on a digital transformation journey is not without its challenges. It requires strong leadership, strategic vision, and a willingness to embrace change at all levels of the organization. Resistance to change, legacy systems, and cybersecurity concerns are just a few of the obstacles that companies may encounter along the way.

Despite these challenges, the benefits of digital transformation are clear. Organizations that successfully navigate this journey can expect increased agility, improved decision-making, and enhanced customer satisfaction. Moreover, by harnessing the full potential of digital technologies, businesses can position themselves for long-term success in an increasingly digital world.

In conclusion, digital transformation is no longer a choice but a strategic imperative for organizations looking to thrive in today's digital economy. By embracing innovation, adapting to changing market dynamics, and putting the customer at the center of everything they do, companies can unlock new opportunities for growth and ensure their long-term viability in an increasingly competitive landscape.



Utkarsh Pednekar
BBA - I

12. Paytm's Downfall

Once valued at over Rs 18,300 Cr, stock sees another 20% dip, now at Rs 487. Paytm's stock saw another dip of 20% on Friday, after the 20% dip on Thursday, following the RBI's decision's against Paytm Payments bank. The stock is now at Rs 487, nearing its all-time low of Rs 438, which it fell to in March 2022.

After seeing its shares fall by 20 per cent on Thursday, the day, after the Reserve Bank of India took decisive action against Paytm Payments Bank and prohibited them from offering its core services, including accounts and wallets, effective from March, shares of the troubled fintech company, dropped by another 20 per cent.

As of writing this article, shares of Paytm hit a new low on Friday. The stock is now at Rs 487, nearing its all-time low of Rs 438, which it fell to in March 2022.

Although the central bank emphasized that this move is not a direct cancellation of Paytm Payments Bank's license, it significantly restricts the company's operational scope.

The RBI, however, has granted customers the ability to withdraw or utilize their balances without restrictions, up to the available balance in their Paytm accounts, covering various instruments such as savings and current accounts, prepaid instruments, FASTags, and NCMC.

Once hailed as a pioneer in India's fintech landscape, Paytm Payments Bank boasts a substantial customer base of over 100 million KYC-verified users, as indicated on its website.

Regulatory non-compliances galore: The regulatory intervention stems from persistent non-compliance and material supervisory concerns, prompting the RBI to bar the financial institution from accepting deposits, top-ups, or providing services like wallets, FASTags, and NCMC after February 29.

The RBI's directive explicitly prohibits the offering of other banking services, including fund transfers (such as AEPS, IMPS, etc.), BBPOU, and UPI facilities after February 29, 2024. Additionally, the central bank instructed the termination of nodal accounts belonging to the parent company, One97 Communications, and Paytm Payments Services, no later than February 29.

Furthermore, the settlement of ongoing transactions and nodal accounts initiated on or before February 29 must be completed by March 15, with no transactions permitted thereafter, according to the RBI.

In response to queries regarding the fate of services such as loans, mutual funds, bill payments, digital gold, and credit cards, the RBI statement remains silent, leaving uncertainty about the future of these offerings.

After Paytm shares plunged by 20 per cent on Thursday, February 1, One97 Communications Ltd, the parent company, asserted that it is swiftly taking measures to comply with the RBI's directives. The company expressed its commitment to working closely with regulators to address concerns promptly, anticipating a potential impact of Rs 300-500 crore on its annual EBITDA.

Additionally, One97 Communications announced its intention to collaborate solely with other banks, excluding Paytm Payments Bank from future dealings. The Paytm Payment Gateway business, serving online merchants, will continue providing payment solutions to existing merchants.

India's crackdown on Chinese investments? The RBI's move has raised questions about the reasons behind the action, with sources speculating concerns related to KYC compliance and IT issues. The central bank has scrutinized Paytm Payments Bank since 2018, with specific attention to information barriers within the group and data access to China-based entities holding indirect shares in the payments bank through their stake in the parent company.

Antfin, an affiliate of Alibaba, a Chinese conglomerate, holds a 9.89% stake in One97 Communications as of December 31, 2023, raising concerns amid strained India-China relations.

This recent action follows a series of regulatory interventions by the RBI, including a fine of Rs 5.39 crore in October 2023 for deficiencies in regulatory compliance. In March 2022, Paytm Payments Bank was directed to halt onboarding new customers due to persistent non-compliance and supervisory concerns.



Madhura Pawar
BBA - I

13. Caste Census

If we look at its positive outcomes, then it helps us to properly deliver the well laid schemes and reservation policies with a Backward caste it also helps us to discover many things such as sex ratio, mortality rate, literacy rate, economic status of various caste and all etc. But the main problem is that the end goal of caste census is very dangerous for the entire country according to politicians the more the population, the more the rights can we ask them should we all Hindus come forward take back our rights and reclaim everything that belongs to us this topic may be you think it is not serious but according to me it is a huge problem we face in India this caste census more statistical tool is used as a political tool for caste abatement. Caste abatement is internally insulting or intimidating with intent to humiliate a scheduled caste or a scheduled tribe in any place within public view caste based violence in India is a form of discrimination and oppression that targets people belonging to other caste if this will be continued then it will result as in the 1980s all the skilled and talented people will

leave this country for the better opportunity as we all know most of jobs are given by the reservation only not only that the process of caste census is filled with uncertainty and complexity for example after the caste survey there were 4,147 castes in India and the same number went up to 46,201 which was just impossible a particular caste may be OBC in a particular state and SC and ST in other states not just that many of others have been converted into any other religion inter-caste marriages are also a huge challenge to a caste census even though the government comes with the full proof mechanism to conduct caste census still would not be able to solve the problem of sectional differences political manipulation. As we public do not need caste-based census in India. It is politicians who need it they, too, don't need it for public welfare they need it for their own political gains we don't lie to support based reservation. If the government wants to uplift the poor, then it should be providing economic benefits in the form of scholarships, tuition fees etc. Providing them with reservation is the easiest way to out to hide the inefficiency of the government. The politicians always unite when there is a question of caste or religion. If we really want to start demanding 100% free education, better health care, better opportunity for businesses, better infrastructure and mainly less corruption. If there will be 130 crore Indians then 130 jobs should be provided then there is none who will be demanded for the reservations or caste logically caste census is

not just a thread but the outcomes comes are Bharat might be end up with the caste wars if we don't want this then come together move towards the Hindutva welfare state: Where all the religion and taste h to accept as a Sanatan dharma as the cultural base more than religious entity where no matter what religion you follow?, what caste you come from the culture will be sent and it is Sanatan dharma which unite all of us despite all of these differences and makes us Bhartiya in the true sense.



Shruti Jawale
BBA - I

14. The rise of UAVs: A game changer in modern Aviation

UAVs have been used by different applications around the world in the last 5 years. UAVs offer a more efficient and less risky way of carrying out military operations. According to arms control treaties UAVs include aerodynamic drones and remotely controlled vehicles but exclude ballistic and semi-ballistic vehicles. It is used for observation and tactical planning. This technology is now available for use in the emergency response field to assist the crew members. UAVs have the capability to access remote or dangerous areas, facilitate environmental monitoring and capture high-resolution imagery. These flying objects are helpful in monitoring as they bridge the constraints in limited-access, dynamic, harsh, and complex environments. As per reports, UAVs market reached was US\$ 4.64 billion in 2022 and is projected to be worth around US\$ 17.43 billion by 2032. Technology has become immensely popular among defense and security, logistics and transportation, environmental survey, agriculture, etc. and will also continue in future.



Soham Nare
BBA - I

15. Blooming with intelligence: India's AI Landscape Flourishes

India's technological landscape is undergoing a metamorphosis, fueled by the burgeoning field of AI. Exciting new applications are blossoming across diverse domains, painting a promising picture for the nation's future.

Bridging the Divide: Language barriers are crumbling as AI systems master local tongues like Hindi and Tamil. This inclusivity unlocks access to AI-powered services for millions, fostering educational apps and chatbots that understand regional dialects.

Revolution in the Fields: Agriculture undergoes a renaissance with AI predicting crop yields, pinpointing diseases, and optimizing irrigation. Startups like DeHaat and Ninjacart empower farmers through AI, connecting them directly to markets and boosting their profits.

Healthcare's Helping Hand: AI becomes a doctor's ally, aiding in early diagnoses, crafting personalized treatment plans, and even assisting in robotic surgeries. Companies like Inno-dream and Niramai develop AI-powered cancer detection tools, while Forus Health leverages

chatbots for mental health consultations.

Financial Inclusion Blooms: AI democratizes finance, enabling startups like Aye Finance and Rubique to assess credit-worthiness and offer personalized financial products. This empowers individuals and small businesses previously excluded from traditional banking systems.

Smart Cities Sprout: AI paves the way for smarter cities, optimizing traffic flow, managing energy grids, and streamlining waste management. Initiatives like NITI Aayog's "India AI for All" nurture AI-powered solutions for sustainable development.

These are but a few examples of the burgeoning AI ecosystem in India. With continued support, collaboration, and talent development, India's AI future promises vibrant innovation, impacting lives and industries across the nation.



Khushi Mewara
MBA - I

16. Price or Quality?

There are many questions that pop up when we think of business, startups or expanding. There are many marketing trends going around the world, price or quality are set of buying behavior mostly the viral advertising decides the buying habit.

The buying process is very different from what it was 29 years ago. Buyers used to learn about companies and products through billboards and sales calls. Today, they're tuning out interruptive messages and using google to take the decision-making process into their own hands. Historically speaking, quality has been at the top of mind for consumers and was more important than price. In 2021, we conducted consumer research to temperature check market behavior, and consumer ranked the quality/value of a product (51%) higher than the price (30%) outside influences such as COVID 19 a recession and inflation have changed how customers perceive value.

The study by an assistant professor at the university of Texas at Arlington published in the

Journal of marketing shows that marketers of relativity, high priced products should consider keeping prices high as many consumers associate, high price with high-quality. Also, sometimes marketers frequently adapt high quality, low price, and appeal in advertisement. There many studies done my different personalities to know which more useful method is to be adopted by have concluded by depending on different market and product various trends to followed to make sell happen not only price and quality are the factors to be considered.



Shivani Darak
MBA - I

17. The Unfinished Triumph: My journey to Becoming a Chartered Accountant

In a town not too far away, there lived someone with a big dream - to become a Chartered Accountant (CA). That someone is me, and my journey in the world of numbers has been a roller-coaster ride, full of challenges and lessons.

I enrolled in the Chartered Accountancy (CA) program with enthusiasm and determination. However, the road to success turned out to be tougher than I imagined. The first set of exams hit me hard, and the results were not what I had hoped for. I felt disheartened, but deep down, I knew this was just a chapter, not the end of the story.

Rather than letting the disappointment consume me, I decided to use it as fuel for improvement. I sought advice, analyzed my mistakes, and planned a new strategy for the next attempt. The second try brought some progress, but success still eluded me.

Despite the setbacks, a spark of determination burned within me. I knew I had the capability to achieve my dream, but I needed to refine my approach. Instead of giving in to doubt,

I took a break to reevaluate my study methods and set realistic goals.

As I resumed my studies with a fresh perspective, each attempt brought small victories. I learned to celebrate the progress, no matter how small, and to keep moving forward. The support of friends and mentors became invaluable, providing encouragement during the challenging times.

The journey is not yet complete, but I am certain that the tag of "CA" will soon be a part of my name. I am on the path to success, armed with determination, resilience, and the lessons learned from every stumble. The story is still unfolding, and with each passing chapter, I am one step closer to achieving my dream and proudly donning the title of Chartered Accountant.

"I believe in myself, and I'm on my way to achieving my dream".



Vaishnavi Handore
MBA - I

18. Bharat Beyond Earth: Unveiling the Horizons of Space Research

It is with great pleasure that I introduce Bharat, a land steeped in rich history, vibrant culture, and unwavering resilience. Nestled in the heart of South Asia, Bharat, commonly known as India, is a tapestry of diversity, encompassing myriad traditions, languages, and landscapes. I am very happy to share that Bharat contributions in scientific achievement and technological innovation. Bharat's space policy reflects a commitment to harnessing the vast potential of space for the benefit of its people and the world. Envisioned and executed by the Indian Space Research Organization (ISRO), Bharat's space endeavors are guided by principles of peaceful exploration, international collaboration, and technological innovation. The cornerstone of Bharat's space policy lies in fostering self-reliance and utilizing space technology for societal development. ISRO's satellite launches have played a crucial role in areas such as telecommunication, agriculture, disaster management, and navigation, contributing to the nation's progress and well-being.

Establishment of INCOSPAR (Indian National Committee for space research) Recognizing the need for space research, it was established in 1962 under the Department of Atomic Energy (DAE) at the suggestion of Dr. Vikram Sarabhai. It was instrumental in building the Thumba.

Equatorial Rocket Launching Station (TERLS) in Tamilnadu. The first sounding rocket (NikeApache) procured from the USA was launched from TERLS on November 21, 1963.

In India there are four main specific entities who study the space research and innovation are

1. ISRO: - Focuses on research and innovation. ISRO was established on August 15, 1969, with headquarters in Bengaluru, to replace INCOSPAR with a broader mandate to harness space technology.
2. InSPACe: - (Indian National Space Promotion and Authorization Center) Acts as a single window agency for all space activities authorization.
3. NewSpace India Limited (NSIL): - Commercializes technologies.
4. Space Department: - Implements policy and establishes a framework for secure and sustainable space operations.

Skyroot Aerospace is an Indian startup in the aerospace business (Private) - Space technology startup skyroot Aerospace is set to make history by sending India's first privately developed rocket Vikram-S into space between 12th and 16th November 2022 under the 'Prarambh' Mission. The Prarambh mission is aimed at carrying three payloads into space, including a 2.5 - kilogram payload that has been developed by students from several countries. The Prarambh mission and the Vikram-S rocket were developed by the Hyderabad-based startup Skyroot Aerospace with extensive support from ISRO and IN-SPACe.

I'm honoured to introduce the Indian Space Research Organization, more commonly known as ISRO. Since its inception in 1969, ISRO has propelled Bharat into the global arena of space exploration. ISRO has been at the forefront of India's remarkable journey into space exploration and technology. This visionary organization has achieved numerous milestones, showcasing India's prowess in space science. From launching satellites for communication, weather forecasting, and navigation, ISRO has continually pushed the boundaries of space exploration.

There is some important mission carried out by ISRO: Chandrayaan-3 on July 14, 2023, LVM3-M4, the world's first successful landing on the lunar south pole. The Lander Module of Chandrayaan-3 carrying the Lander, Vikram and Rover, Pragyan, made the historic soft landing on the surface of the Lunar South Pole on August 23, 2023. India became the first nation to soft-land on the surface of the Lunar south pole and overall, the fourth to do a soft landing anywhere on the Earth's natural satellite. (India, Russia, United States of America, and China) Indian Space Research Organization launched the Chandrayaan-3 Mission by using the Geosynchronous Satellite Launch Vehicle Mark III (LVM3) on 14th July 2023 from Sriharikota.

The ISRO launched Aditya L1 mission to study the sun on September 2, 2023, PSLV-C57, India's first solar mission. To observe the Sun from a close distance and try to obtain information about its atmosphere and magnetic field. ISRO'S ADITYA L1 mission will also complete a huge milestone in January 2024. The ISRO said ADITYA L1 is expected to reach the lagrangian point L1 on January 6. The L1 point, which is 1.5 million km from earth, would allow ADITYA L1 to stay put. This would help in saving fuel and allow continuous and in-depth study of the sun. Once placed on L1 point, ADITYA L1 will be there for the next five years.

First flight test of Gaganyaan on October 21, 2023, with TV-D1, showcasing the crew escape system. India's first human space mission. Basically, the objective of this mission is to send humans into space on a Low Earth Orbit of 400 km for 3 days and bring them safely back to the Earth. Timeline is by 2025

Space agency to launch a new Mission on first day of 2024 after moon and sun, ISRO will now study black holes. Indian space agency- ISRO- Announced That it will launch a new space mission on Jan 1, 2024. The Indian space agency has already launched two ambitious mission in 2023. The ISRO is now set to launch another mission, this time to study the black holes. The new ISRO mission is called X-RAY POLARIMETER Satellite, also known as XPoSat.

XPoSat will be ISRO'S first scientific satellite to carry out research in space-based polarization measurements of X-RAY Emission from celestial sources. In short, this will be India's first mission to study emissions from Black holes & Neutron stars Black Holes, Due to their intense gravity, are believed to be very hard to study. XPoSat mission will be launched from the Satish Dhawan space center in Sriharikota. XPoSat, carrying two payloads, will take off from the launching site at 9:10 AM on Jan 1, 2024.



Sakshi Awale
MBA - I

19. Prioritizing Preventive Healthcare: Taking Charge of Your Well-Being

Preventive healthcare is being prioritized in India after being neglected for the previous seventy years. Historically, India prioritized curative medicine over preventative care. However, the breakout of COVID-19 has made preventative treatment even more important in India.

Disability and illness are dynamic processes that begin long before a person realizes they have them, because prevention essentially means avoiding or delaying the start of an illness, which is critical for a high quality of life, preventive healthcare plays an important role in defining health.

The basic goal of preventive healthcare is to prevent illness before its onset, also known as prophylaxis. The core philosophy behind preventive healthcare is to protect, promote and preserve one's health and well-being. It tries to prevent sickness, disability, and mortality on ground level.

Preventive healthcare has numerous advantages such as – it has potential to increase a person lifespan, it reduces the risk of complications at the time of treatment, it helps in precise and time saving diagnosis of medical issues which may become chronic otherwise and it also helps to reduce the medical expenses.

Prevention can be either primary prevention, secondary prevention, tertiary prevention, or quaternary prevention. Government of India has started numerous initiatives to promote preventive healthcare including Ayushman Bharat Digital Mission (ABDM), National Program for Prevention and Control of Cancer, Diabetes, Cardiovascular Disease and Stroke (NPCDCS), National Tobacco Control Program (NTCP), National Program for the Prevention and Control of Deafness (NPPCD) and many more.

Ways to strengthen preventive healthcare-

1. Increase public awareness and conduct health education campaigns to promote healthy behaviors, disease prevention and regular screening.
2. Strengthening primary healthcare infrastructure to improving accessibility of preventive healthcare services.
3. Strengthening immunization programs to ensure accessibility of vaccines.
4. Implementing screening programs for diseases such as cancer, diabetes and hypertension which can help in early detection and intervention of such diseases.
5. Promote regular physical activity, a balanced diet and discourage tobacco and alcohol consumption.
6. Supporting research and innovation in preventive healthcare can lead to the development of new interventions, technologies, and strategies.

Preventive healthcare is an investment in your future well-being. By adopting healthy habits, scheduling regular check-ups, and taking care of your mental and emotional well-being you can pave the way for a healthier and more fulfilling life. Let's prioritize preventive healthcare and inspire others to join us in this journey towards a healthier future.

Remember, **"Prevention Is Better Than Cure"**.



Shubham Anap
MBA - I

20. Exploring the Beauty of Nature: Agro-Tourism Unveiling the Beauty of Agribusiness

Introduction: The growing sector of agrotourism, the combination of agriculture and tourism, offers visitors an extraordinary opportunity to experience nature in a new way by learning about sustainable farming practices as well as appreciating the beauty of agricultural business. As the landscape continues to be dominated by urban and industrial development, agro-tourism offers a refreshing escape into the heart of rural life, fostering a deeper understanding of where our food comes from.

The essence of Agro Tourism: Agrotourism offers an opportunity for visitors to experience the entire crop and animal life cycle through guided tours of farms, vineyards, orchards, or other agricultural undertakings. Unlike traditional tourism, agro-tourism goes beyond superficial attractions, offering an immersive experience that engages all the senses. Visitors will gain a new appreciation of the hard work and dedication that goes into agricultural production, from harvesting ripe fruits to participating in hands on farming activities.

Benefits of Agro-Tourism:

1. **Educational Opportunities:** Agrotourism is a platform where visitors can learn about sustainable farming practices, crop cultivation and animal husbandry through educational experiences. Workshops, demonstrations, and interactive workshops contribute to environmental awareness and the knowledge of agriculture in several agrotourism locations.
2. **Rural Communities are to be given a boost in terms of economics:** Agrotourism brings much needed revenue into local economies by attracting visitors to rural areas. This additional income benefits farmers and SMEs, stimulates economic growth and provides an incentive to implement good agricultural practices.
3. **The preservation of cultural heritage:** Visits to heritage farms and traditional agricultural sites are often included in agriculture tourism, with the aim of preserving and celebrating a rich cultural history for farming communities.
4. **The promotion of sustainable practices:** Sustainable and organic farming methods are prioritized by many of the agrotourism destinations.

Popular Agro-Tourism Activities:

- **Farm Tours:** Visitors are given an in-depth view of the different agricultural processes by guided walks on working farms. These tours offer a comprehensive understanding of day-to-day farm operations, from planting and harvesting to caring for animals.
- **Farm-to-Table Experiences:** The visitors will be able to taste fresh, local foodstuffs when they participate in the farm to table experience. An onsite restaurant or cooking class where guests can prepare and enjoy meals using ingredients directly from the farm is offered by many agrotourism destinations.
- **Activities related to harvesting and UPick:** Visitors are fond of seasonal harvesting activities, such as picking fruit and vegetables or flowers.
- **Animal Interactions:** Animal interactions are often facilitated by farms with livestock.

Conclusion: Agrotourism is a bridge between the rural and urban landscape, providing visitors with refreshment and learning opportunities while promoting sustainable agricultural practices. Agrotourism is contributing to the preservation of Cultural Heritage, promoting sustainable agricultural practices and economic development in rural communities through a strengthened relationship with consumers and producers. As we continue to prioritize sustainable living, agro-tourism stands as a beacon, inviting individuals to explore and appreciate the bounty of nature woven into the fabric of agribusiness.



Vaishnavi Dhenge
MBA - I

21. Profitable Agriculture Business Ideas with Low Investment

Introduction- India, renowned for its diverse agricultural landscape, is a significant player in the global cashew nut market. The cashew nut processing industry holds immense potential, offering entrepreneurs a lucrative avenue for growth. This article delves into the key aspects of initiating a cashew nut processing business in India, including the required structures, financial considerations, and government schemes to facilitate a successful venture.

Cashew nut is very important export crop in India. It has a high demand in the international market due to its nutritious quality. It has a great potential for value addition through processing. So, we can consider this as a great agri business idea. Cashew nut processing involves the shelling, drying, and packaging of cashew nuts for the consumer market.

Business Structure- Choosing the right business structure is crucial for the success of any enterprise. In the context of cashew nut processing, entrepreneurs can opt for a private limited company, partnership, or proprietorship based on their preferences and scale of operations.

Each structure has its own set of advantages and legal implications. A private limited company provides limited liability and enhanced credibility.

Financial Considerations- Starting a cashew nut processing business involves various financial considerations. The initial investment largely depends on the scale of operations, machinery, and infrastructure requirements. Entrepreneurs should allocate funds for land acquisition, factory construction, machinery procurement, labour, and working capital. It is advisable to conduct a thorough market analysis to estimate production costs, pricing strategies, and potential returns.

Government Schemes- To support the growth of the cashew nut processing industry, the Indian government has introduced several schemes and incentives. Entrepreneurs can leverage these initiatives to reduce financial burdens and enhance competitiveness. Schemes such as the Pradhan Mantri Kisan SAMPADA Yojana and the National Mission on Food Processing offer financial assistance, infrastructure development, and technology upgradation. Additionally, entrepreneurs should explore state-specific schemes that cater to the agro-processing sector.

Practical Steps to Initiate the Business -

- 1. Market Research** - Understand the demand for processed cashew nuts, identify potential markets, and competitors.
- 2. Business Plan** - Develop a detailed business plan outlining the vision, mission, and financial projections.
- 3. Legal Formalities** - Register the business, obtain necessary licenses, and comply with regulatory requirements.
- 4. Infrastructure Setup** - Acquire suitable land, construct processing units, and install state-of-the-art machinery.
- 5. Quality Control** - Implement quality control measures to ensure the production of high-quality cashew products.
- 6. Distribution Network** - Establish a robust distribution network to reach consumers and retailers effectively.

Pro - Value addition potential, High demand & High returns

Cons - Proper processing techniques & Strict regulations

Setup Cost - The cost requirement is about ₹10 lakhs to 15 lakhs.

Conclusion - Embarking on a cashew nut processing business journey in India requires careful planning, strategic decision-making, and a thorough understanding of the industry landscape. With the right business structure, financial foresight, and utilization of government schemes, entrepreneurs can not only contribute to the growth of the agro-processing sector but also reap the benefits of a flourishing business in the vibrant Indian market.



Hariom Patel
MBA - I

22. Nourishing the World: The Ever-Growing Market for Agro commodities And Agro Products

Introduction: In the bustling realm of international trade, agriculture stands tall as a cornerstone of global prosperity. The export of agro commodities and agro products, spanning a diverse array of goods from grains to exotic fruits, fuels economies and nourishes populations across continents. In this comprehensive article, we'll delve into the current landscape of agro exports, explore the pivotal role played by major commodities and products, and illuminate the promising future opportunities that lie in this sector.

The Current Landscape: As the world's population continues to burgeon, so does the demand for agro products, both as staples and luxury items. Countries endowed with fertile lands and favorable climates harness their agricultural prowess to supply the global market with an abundance of commodities. From the vast expanses of wheat fields in the United States to the lush vineyards of Chile, each region contributes its unique bounty to meet the diverse dietary

needs of consumers worldwide. However, exporters face formidable challenges, including trade barriers, quality standards, and logistical hurdles, which necessitate strategic planning and innovation to overcome.

Major Commodities and Products:

- 1. Grains:** Wheat, rice, corn, and barley serve as dietary staples for billions, providing sustenance and energy across the globe.
- 2. Fruits and Vegetables:** From bananas and apples to tomatoes and onions, fruits and vegetables offer a rainbow of flavors and essential nutrients to consumers.
- 3. Meat and Dairy Products:** Beef, poultry, pork, and dairy products such as milk and cheese cater to the protein needs of a growing population.
- 4. Coffee and Tea:** These aromatic beverages delight the senses and stimulate markets, with countries like Brazil and Kenya leading in coffee and tea production, respectively.
- 5. Sugar and Cocoa:** Sweeteners like sugar and the rich flavors of cocoa are indispensable ingredients in confectionery and culinary delights, sourced from tropical regions around the world.

Insights into Market Needs: The international market for agro products is driven by a multitude of factors, including population growth, changing dietary preferences, and income levels. Developing countries are witnessing a surge in demand for higher-value agricultural products as disposable incomes rise and urbanization accelerates. Consumers are increasingly seeking not only sustenance but also quality, safety, and sustainability in their food choices. As a result, exporters must prioritize adherence to stringent quality standards, invest in sustainable farming practices, and innovate to meet evolving consumer preferences.

Future Opportunities: Despite the challenges, the future of agro exports is rife with opportunities for those willing to embrace innovation and adaptability. Emerging technologies such as precision agriculture, blockchain-enabled traceability systems, and e-commerce platforms offer avenues for enhancing productivity, transparency, and market access. Moreover, the growing global awareness of environmental sustainability and ethical sourcing presents opportunities for differentiation in the market.

Conclusion: In conclusion, the export of agro commodities and agro products is not merely a commercial endeavor but a vital lifeline connecting farmers to markets and nourishing populations around the world. As exporters navigate the complexities of international trade, they must remain attuned to market needs, prioritize quality and sustainability, and seize the abundant opportunities that lie ahead.



Rishabh Raj
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23. The Rise and Fall of Paytm

In India's growing world of digital finance, one company stands out- Paytm. It started in 2010 to recharge mobile phones and pay bills easily. But over time, it grew into a big player offering various financial services. However, despite its early success, Paytm has faced tough times recently. This article explores Paytm's journey, from its rise to its current challenges, and what we can learn from it.

a) **How Paytm Started:** Paytm was created in 2010 by Vijay Shekhar Sharma, who wanted to make financial transactions simpler using mobile phones. Initially, it focused on mobile recharges and bill payments, which were becoming more common in India. People liked its easy-to-use app, and the cashback offers it provided.

b) **Paytm's Growth:** As Paytm gained popularity, it expanded into many other financial services. It started offering mobile wallets, where people could store money digitally, and introduced services like peer-to-peer payments, online shopping, and even investments in digital gold. This expansion made Paytm a one-stop solution for all kinds of digital financial needs.

c) **Riding the Digital Payment Trend:** When the Indian government demonetized certain currency notes in 2016, it pushed people towards digital payments. Paytm became a go-to option for many, leading to a huge increase in its users and transactions. Its presence in both online and offline stores made it a leader in India's digital finance world.

d) **Challenges Faced:** Despite its success, Paytm faced tough competition from other players like Google Pay and PhonePe. It also ran into issues with data privacy and security, which made some users question its reliability. Government regulations, especially from the Reserve Bank of India, also created hurdles for Paytm, affecting its growth and reputation.

e) **The IPO and Investor Doubts:** In 2021, Paytm went public with its initial public offering (IPO), hoping to raise funds and expand further. However, the response wasn't as good as expected. Investors worried about Paytm's losses, high valuation, and how it was managed. This raised doubts about its future growth and profitability.

f) **Dealing with Regulations:** Paytm faced more challenges when the RBI enforced strict rules on digital wallets, making them interoperable with other payment systems. This forced Paytm to change its business model and follow new regulations, which added to its problems. Government scrutiny and fines further affected its reputation and investor confidence.

g) **Making Changes:** To tackle its issues, Paytm started cutting costs, reducing cashback offers, and selling off some parts of its business. It also reorganized its structure to become more efficient and innovative. These changes were aimed at making Paytm more profitable and reliable in the long run.

h) **Lessons Learned and Future Plans:** The journey of Paytm teaches us important lessons. It shows the need to balance innovation with following rules, being transparent, and building trust with customers. Despite its challenges, Paytm still has potential for growth in India's digital finance sector. By learning from its mistakes and focusing on profitability, Paytm can regain its position as a leader in the industry.

Conclusion: Paytm's story highlights the ups and downs of India's digital finance revolution. While it faces challenges now, its resilience and willingness to adapt give hope for the future. As Paytm navigates through tough times, it remains a symbol of India's journey towards embracing digital finance for all and achieving financial empowerment.



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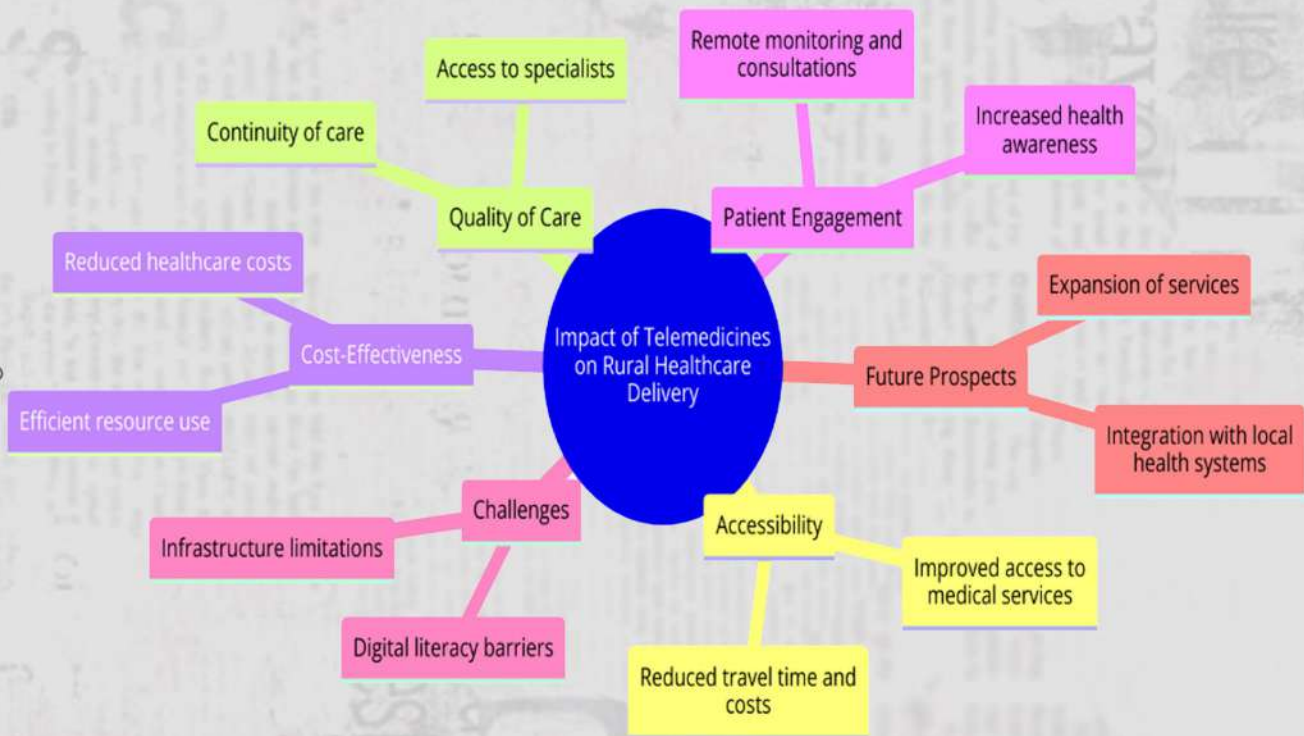
24. Impact of Telemedicine on Rural Healthcare Delivery

In the vast stretches of rural landscapes, where the nearest healthcare facility might be miles away, telemedicine has emerged as a beacon of hope, significantly transforming the delivery of healthcare services. This innovative approach to medicine leverages technology to bridge the geographical divide, offering remote patient care, health education, and medical consultations through digital platforms. The impact of telemedicine on rural healthcare delivery is profound, touching on various aspects of accessibility, quality of care, and cost-effectiveness, thereby reshaping the healthcare landscape for rural populations.

Breaking Down Barriers to Access: One of the most significant impacts of telemedicine is its ability to break down the barriers to healthcare access in rural areas. Traditional obstacles such as distance, transportation, and scarcity of medical professionals are mitigated as patients can receive care directly from their homes. This not only saves time and reduces travel expenses but also ensures that individuals in remote locations have timely access to medical

consultations and follow-up care.

Enhancing Quality of Care: Telemedicine introduces a higher standard of care to rural settings, where medical resources and specialists are often limited. Through teleconsultations, rural patients can access specialists and super-specialists from major healthcare centers, ensuring that they receive expert opinions and treatments without the need for physical travel. This access to a broader range of healthcare providers helps in early diagnosis and more effective management of diseases, leading to better health outcomes.



Transforming Rural Healthcare: The Role of Telemedicine

Cost-Effectiveness: The implementation of telemedicine services in rural healthcare systems has shown to be cost-effective for both healthcare providers and patients. It reduces the need for expensive travel and accommodation for those seeking specialized care in urban centers. For healthcare providers, it minimizes the overhead costs associated with physical infrastructure and staffing. Moreover, by preventing disease progression through early intervention, telemedicine can significantly lower the costs associated with long-term healthcare management.

Overcoming Shortages of Healthcare Providers: Rural areas often face a critical shortage of healthcare providers, including specialists and general practitioners. Telemedicine can alleviate this issue by connecting patients with healthcare professionals from across the country or even globally. This not only helps in managing the existing workload more effectively but also enhances the capacity of rural healthcare systems to cater to more patients without compromising on the quality of care.

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Challenges and Future Directions: Despite its benefits, the adoption of telemedicine in rural healthcare delivery is not without challenges. Issues such as technological infrastructure, digital literacy among the rural population, and regulatory and reimbursement policies need to be addressed to maximize the potential of telemedicine. Furthermore, there is a need for ongoing research and innovation to ensure that telemedicine services are scalable, secure, and capable of providing personalized care to patients.

Conclusion: The impact of telemedicine on rural healthcare delivery is transformative, offering a solution to many of the challenges that have historically plagued rural healthcare systems. By improving access to healthcare, enhancing the quality of care, and offering cost-effective solutions, telemedicine has the potential to significantly improve the health outcomes of rural populations. As technology advances and becomes more integrated into healthcare delivery, the scope of telemedicine will continue to expand, paving the way for a more equitable and accessible healthcare system for all, regardless of geographic location.



Aditya Katkar
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25. Vertical Farming

One type of farming that has been in the news for the past few years is vertical farming. We are familiar with the general form of far-flung agriculture. We are aware of the indoor greenhouse farming that has been set up on a few plots of land. However, different experiments are going on around the world regarding vertical farms that can be done in less space than a one-room kitchen.

Vertical farming is seen as an answer to many questions like growing population in cities, its growing and changing food needs, problems of transportation and freshness of produce supplied from conventional agriculture, inferior produce grown in dirty conditions in some places in the city.

At present, there are many types of agriculture such as soilless agriculture, waterless agriculture, soil, and waterless agriculture. Vertical farming method is seen to get more production and income in less space by using them.

Water, nutrition, and lighting can be controlled automatically using modern technology. Proper planning of temperature, humidity, carbon dioxide content of air can reduce the growth period of crops.

This is such a model.

- This model of vertical farming stands in less than a bunch of space. Western Sydney University Dr. This project is implemented with the help of Ian Anderson and researchers. This model has a different design than the rack and tray system you are familiar with.
- This model creates a completely enclosed environment where the plants can get water, nutrients and even light inside.
- LED lights are installed that emit rays of the wavelength required for photosynthesis.
- Two rooms are built in this model. The outside room is equipped with a climate control system for the entire unit. In this outer room there are racks for vegetable production. In the trays on this rack, the seeds are planted using water absorbing media like rock wool, vermiculite, perlite.
- There are ten feet high hollow towers made of good quality PVC for cultivation. It is filled with coconut. Rooted seedlings are planted in it. A horizontal arrangement is made towards the ceiling, and it is provided to hang these towers vertically. This arrangement keeps moving so that after a certain period the plants on the inside keep moving out.
- The nutrient water is arranged to saturate these columns as necessary. Due to the enclosed and clean environment, the plants are not affected by any kind of disease or insects. Also, there is no chance of weed growth. Hence, the products of this project are free from pesticides and herbicides.

- Leafy vegetables are mainly produced in this project. These include especially local cruciferous vegetables (Beja, Rosen, Tendita, Astorga, Coconino), Mustard, Coriander, Mint, Onion leaves, Math, Pea, Ova etc.
- It is sold to consumers in three types, namely leafy vegetables, young vegetables, and medicinal vegetables. Leafy and medicinal vegetables are sold with leaves or roots.



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26. Drones and Agriculture

Drone technology is an innovation that continues to have far-reaching effects across today's society, transforming our lives and the way we do business. High-tech drones allow farmers to increase efficiency in certain aspects of the farming process such as from crop monitoring to planting, livestock management, crop spraying, irrigation, and mapping. This approach to farming is based on observing, measuring, and acting based on real-time crops. It erases the need for guesswork in modern farming and provides farmers the ability to maximize yields and enhance crop production. In recent years the cost of agriculture drones has rapidly declined, which has led to the explosion of drone and use in agriculture. In fact, the agricultural drone market is expected to grow over 38% in the coming years. There are multiple uses for agricultural drones, including-

- Scouting land and crops
- Checking for weeds and spot treating plants

- Monitoring overall crop health
- Managing livestock and monitoring for health issues
- Drones are equipped with technology like propulsion systems, infrared cameras, GPS and navigation systems, programmable controllers, and automated flight planning. Plus, with custom-made data processing software any collected information can instantly be used towards better management decisions.

The Use of Drones in Agriculture:

1. Soil and field analysis- During the various stages of a crop cycle drones can be very helpful in obtaining useful data like quality of the existing soil. By obtaining 3D maps of existing soil, we can see if there are any issues related to soil quality, nutrient management, or soil dead zones. This information can help farmers to determine the most effective patterns for planting, managing crops, soil, utilize water resources and manage crop nutrient levels.

2. Seed planting- Drone planting is a newer technology and not widely used, but some companies are experimenting with drone planting. Manufacturers are experimenting with such custom systems that could shoot seed pods into prepared soil.

3. Crop spraying- With approval from the FAA Drones can be equipped with large reservoirs, which can be filled with fertilizers, herbicides, or pesticides. Using drones for crop spraying is much safer and cost-effective. Drones can be programmed to run on specific schedules and routes.

4. Spot spraying- Spot spraying of crops used to be incredibly difficult. If you had an issue with weeds or a disease at a certain spot, we could easily target that region rather than spraying whole field and thus saving resources, money, and time.

5. Crop mapping and surveying- One of the biggest advantages of drone technology is the ease large-scale crop monitoring. Today, we can obtain real-time footage and can illuminate crop progression in real-time. With near infrared (NIR) drone sensors we can determine plant health. With agriculture drones we can collect information like the overall crop and plant health, land distribution based on crop type, current crop life cycle and detailed GPS maps of current crop area.

6. Irrigation monitoring and management- A drone that is equipped with thermal cameras can help to spot irrigation issues and areas that are receiving too little or excessive moisture. With this information, we can maximize drainage, check natural land runoff, and avoid water pooling, which can damage sensitive crops.

7. Livestock monitoring- Thermal imaging cameras enable a single pilot to manage and monitor livestock. This allows farmers to keep track of livestock with less time and staff investment. The drone operator can quickly check if there are any injured or missing livestock, see livestock giving birth and predators attack. Drones are used to keep an eye on the always heard.



Gauri Devdhe
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27. AI Cultivating Agriculture's Future

Agriculture is crucial for food security, economic stability, and environmental sustainability. It provides the foundation for society's nourishment and livelihoods.

Agriculture is a growing sector, so the introduction of new technique is very important. To sustain and with future prospective introduction and use of AI is required. AI is revolutionizing agriculture by empowering farmers with data-driven insights to optimize crop management, enhance resource efficiency, and ensure sustainable food production.

The use of AI in agriculture is important for several reasons:

- Crop Monitoring and Management.
- Weather Prediction and Risk Management.
- Precision Agriculture.
- Supply Chain Optimization.
- Genetic Improvement.
- Data-Driven Decision Making.
- Risk Management.

With climate change and population growth, the ratio of food production to demand is increasingly shrinking. Plants and their production are crucial for retaining sustainability for the natural ecosystem and human food security. Rapid development and technology progress in robotics and artificial intelligence (AI), plant phenotyping and precision agriculture start to play an important role in intelligent plant phytoprotection, soil protection, reducing chemicals and labour cost, and ensuring food supply.

Plant phenotyping refers to obtaining the observable characteristics that formed during plant growth and development from the dynamic interaction between the genetic background and the physical world in which plants develop.

Precision agriculture helps to maximize efficiency of soil and water usage, with the objective of minimizing loss and waste. It also increases the yield of crops, as well as reduce the variability and input costs.

Artificial Intelligence (AI) presents numerous opportunities for new entrepreneurs in agriculture. For new entrepreneurs in agriculture, exploring AI-driven solutions can lead to innovative business opportunities, increased efficiency, and sustainable practices in farming. However, it's essential to consider factors like data privacy, cybersecurity, and ethical implications when implementing AI technologies in agriculture.

AI offers numerous benefits to both farmers and entrepreneurs in the agricultural sector. The synergy between AI, farmers, and entrepreneurs fosters a more sustainable, resilient, and productive agricultural sector, driving economic growth and societal well-being. As technology evolves, we can expect increased integration of AI with drones, sensors, robotics, and data analytics to revolutionize farming practices.

In future, advancement in agricultural AI will lead to an increase in yield, optimization of the resources and enhanced income for farmers & entrepreneurs revolutionizing the agriculture sector.



Deepika Kaur
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28. The Role of Social Determinants in Healthcare Management

In recent years, the healthcare sector has increasingly recognized the profound impact of social determinants on individual and community health outcomes. Social determinants of health (SDOH) encompass a broad range of economic, environmental, and social conditions that influence a person's health, well-being, and quality of life. These determinants include factors such as socioeconomic status, education, neighborhood and physical environment, employment, social support networks, as well as access to healthcare. Understanding and addressing these determinants is crucial for effective healthcare management and for advancing health equity and wellness across populations.

Understanding Social Determinants: The World Health Organization (WHO) defines social determinants of health as "the conditions in which people are born, grow, live, work, and age." These circumstances are shaped by the distribution of money, power, and resources at global, national, and local levels.

The role of social determinants in healthcare management is multifaceted, influencing not only the risks and outcomes of diseases but also the accessibility and effectiveness of health services.

Economic Stability: Economic factors such as income, employment status, and financial security significantly impact health outcomes. Financial hardship or poverty can limit access to nutritious food, safe housing, and health services, leading to higher rates of diseases and lower life expectancy.

Education: Education level is closely tied to health outcomes. Higher educational attainment is associated with better health literacy, which enables individuals to make informed decisions about their health, engage in healthier behaviors, and navigate the healthcare system more effectively.

Neighborhood and Built Environment: The physical environment, including access to clean water and air, safe housing, and green spaces, influences a wide range of health risks and outcomes. Neighborhoods with poor infrastructure and environmental hazards, such as pollution and violence, contribute to higher rates of health problems.

Social and Community Context: Social interactions and support networks play a critical role in mental and physical health. Isolation, discrimination, and exposure to violence can increase vulnerability to a wide array of health issues, including mental health disorders and chronic diseases.

Access to Healthcare: Access to comprehensive, quality healthcare services is essential for promoting health, preventing diseases, and managing chronic conditions. Barriers to healthcare access, including lack of insurance, high costs, and transportation difficulties, disproportionately affect marginalized populations.

Integrating Social Determinants into Healthcare Management

Effective healthcare management requires a holistic approach that extends beyond treating medical conditions to addressing the social determinants that contribute to health disparities. This involves:

- **Data Collection and Analysis:** Collecting data on social determinants to identify and understand health disparities within communities.
- **Community Engagement:** Collaborating with community organizations, local governments, and other stakeholders to develop targeted interventions.
- **Policy Advocacy:** Advocating for policies that improve social conditions, such as affordable housing, education reform, and environmental protection.
- **Intersectoral Collaboration:** Partnering with sectors outside of healthcare, such as education, housing, and transportation, to implement comprehensive strategies for health improvement.
- **Personalized Care Plans:** Developing care plans that consider the social and environmental context of patients' lives.

Conclusion: The role of social determinants in healthcare management is critical for promoting health equity and improving health outcomes. By acknowledging and addressing the wider social, economic, and environmental factors that influence health, healthcare providers and policymakers can develop more effective strategies to improve public health. This holistic approach to healthcare not only helps to reduce health disparities but also contributes to the creation of healthier communities and societies. As we move forward, the integration of social determinants into healthcare management will be paramount in our pursuit of a more equitable and healthier world.



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29. Exploring the Different Types of Agriculture in India

Agriculture in India is a vibrant and diverse sector that plays a pivotal role in the nation's economy. The country's vast geographical and climatic variations have given rise to a multitude of agricultural practices and crops. In this blog, we will delve into the different types of agriculture in India, shedding light on the unique features of each. Whether you are a farming enthusiast or simply curious about the agricultural landscape, this guide will offer valuable insights into the fascinating world of Indian agriculture and different forms of agriculture in India.

Different Types of Agriculture Practiced in India

1 Subsistence Agriculture- Subsistence agriculture is one of the different forms of farming in India. It involves small-scale, family-based cultivation primarily for personal consumption. Crops grown include rice, wheat, millet, and pulses. Subsistence farming, though less financially rewarding, forms the backbone of rural livelihoods. Most India's population relies on subsistence farming for their sustenance.

2 Commercial Agriculture- Commercial agriculture, in stark contrast to subsistence farming, is characterized by profit-driven operations. Large landholdings, modern farming techniques, and advanced machinery are hallmarks of commercial farming. Crops such as cotton, sugarcane, and oilseeds dominate the commercial farming sector. These crops are often sold in the market for substantial profits, contributing significantly to the Indian economy.

3 Dry Farming- A specific type of agriculture known as "dry farming" is practiced in regions with irrigation issues and low rainfall totals of less than 20 inches.

On dry ground, crops including winter wheat, corn, beans, sunflower, and even watermelon may be cultivated. Even with only 9 inches of precipitation annually, arid soil can be successfully farmed higher rainfall broadens the range of crops.

4 Mixed Farming- Mixed farming entails growing plants and animals intending to sell them for a profit. It is the foundation of the global agriculture sector. Even though the commercial economy has been around for thousands of years, significant developments have occurred over the past century. The ability to genetically modify crops to produce a variety of resistance is now possible because of scientific and technological advancements.

5 Pastoral Farming- One of the oldest farming systems is pastoral farming. Pastoral farming is the practice of only rearing animals in cold, humid climates that are not good for growing crops. These steep slopes are less nutrient-rich and designed to encourage mechanization rather than plant growth. These grounds are typically good for weeds and grasses.

6 Sedentary Farming- An agricultural practice known as sedentary farming involves using the same piece of land year after year. In contrast to nomadic farming, this. This kind of farming is carried out by a single farmer who does not rotate the fields. Primitive farmers in tropical Africa who consistently cultivated the same plot of land rather than rotating or changing it were sometimes referred to by this word.

7 Nomadic Farming- A type of animal husbandry known as nomadic animal husbandry includes moving cattle from one location to another in search of new grazing land and water. Nomadic cattle can take many different shapes depending on the region or culture. We refer to some human tribes and cultures as nomads because they have always relied completely on roving livestock.

8 Crop Rotation- Crop rotation is one of the agricultural methods that involve changing the cultivation of crops on the same plot of ground during various growing seasons. By using this technique, the soil is helped to restore its fertility and nutrients that were lost during a previous crop harvest.

9 Capitalist Farming- Big businessman or capitalists invest land and money in capitalism-based farming. The employed laborers receive pay. Improved farming techniques and intensive farming are used. In general, farms are mechanized. Workers receive more pay. The investor or businessperson is responsible for the company's profit or loss.

10 Cooperative Farming- In this style of farming, everyone who participates has an ownership stake in the enterprise. There is no pressure other than the cooperative members, who willingly combine their resources to run the business. All members are free and have the freedom to quit society whenever they want without losing their ownership of the land and resources they have reserved.

The members' respective shares of capital, labor, and land determine how much money everyone receives. Additional classifications for this form of farming include Cooperative improved farming Ownership & operations both individually.

Conclusion: The agriculture sector in India is as diverse as the country itself. From the lush paddy fields of the south to the arid deserts of the west, every region has its own unique agricultural practices. It's this diversity that has enabled India to be self-sufficient in food production and a significant contributor to the global agricultural market.

Whether you're interested in the rich history of Indian farming, the challenges farmers face, or the latest innovations in agriculture, India's agricultural landscape is a fascinating subject. As the backbone of the nation, Indian agriculture deserves the attention and appreciation of every citizen. If you're intrigued by the world of farming, Tractorgyan is the perfect platform to stay updated on the latest developments and insights in the agricultural sector.



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30. Exploring The Connection Between Lifestyle Choices and Long-Term Health in University Life

The transition to university life marks a significant milestone in the lives of young adults. It's a period replete with new experiences, challenges, and opportunities. Amidst the whirlwind of academic deadlines, social engagements, and personal exploration, student's lifestyle choices often undergo profound transformations. These choices, ranging from dietary habits to physical activity levels, stress management strategies, and sleep patterns, play a pivotal role in shaping their long-term health outcomes. This article delves into the intricate connection between lifestyle choices made during university years and their long-term impacts on health, offering insights and strategies for fostering a healthier future.

The Impact of Dietary Choices- University life introduces a newfound independence in dietary decisions. The abundance of food options, coupled with irregular class schedules and social dining, can lead to erratic eating patterns and choices skewed towards convenience and taste over nutritional value.

Research consistently shows that a diet rich in processed foods, high in sugar and unhealthy fats, can lead to a myriad of health issues, including obesity, type 2 diabetes, and cardiovascular diseases. Conversely, a balanced diet that includes a variety of fruits, vegetables, whole grains, and lean proteins can enhance physical health, cognitive function, and overall well-being.

Strategies for Better Eating Habits:

- Plan meals ahead to avoid last-minute unhealthy choices.
- Opt for whole, minimally processed foods whenever possible.
- Explore campus dining options that offer healthier alternatives.

Physical Activity: A Pillar of Health- The sedentary lifestyle that often accompanies university studies poses significant health risks, including weakened muscle and bone health, weight gain, and decreased mental health. Engaging in regular physical activity can counteract these effects by improving cardiovascular health, boosting mood, and enhancing academic performance through better concentration and memory.

Tips for Incorporating Exercise:

- Take advantage of campus recreational facilities and fitness classes.
- Incorporate physical activity into daily routines, such as biking to class or taking the stairs.
- Join sports clubs or groups to combine socializing with exercise.

Stress Management: Balancing Academics and Well-being- The academic pressures and social dynamics of university life can lead to heightened stress levels, impacting both mental and physical health. Chronic stress is linked to numerous health issues, including heart disease, hypertension, and a weakened immune system. Developing effective stress management techniques is crucial for long-term health.

Effective Stress Management Techniques:

- Practice mindfulness and meditation to foster a sense of calm.
- Establish a balanced routine that includes time for work, rest, and play.
- Seek support from campus resources like counseling centers when overwhelmed.



Fig. University Lifestyle Choices: Impact on Your Health Journey

The Role of Sleep in Health- Sleep often becomes a low priority amidst the demands of university life, yet it is critical for health. Insufficient sleep can impair cognitive function, mood, and physical health, increasing the risk of chronic diseases. Prioritizing sleep is essential for maintaining health and academic performance.

Strategies for Better Sleep:

- Create a regular sleep schedule, even on weekends.
- Develop a relaxing bedtime routine to signal your body it's time to wind down.
- Limit exposure to screens and caffeine before bedtime.

Conclusion: The lifestyle choices students make during their university years have profound implications for their long-term health. By adopting healthier dietary habits, incorporating regular physical activity, managing stress effectively, and prioritizing sleep, students can not only enhance their university experience but also lay a strong foundation for a healthier future. Universities can support their students by providing resources and environments that promote healthy lifestyles, from nutritious dining options to recreational facilities and mental health services. Ultimately, the journey through university life is not just about academic achievement but also about cultivating a lifestyle that sustains long-term health and well-being.



Tejas Saskar
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31. Enhancing Health Through Food Fortification: A Comprehensive Approach

Introduction: In the ongoing battle against malnutrition and nutritional deficiencies, food fortification has emerged as a crucial strategy to enhance the nutritional value of commonly consumed foods. Food fortification involves the addition of essential vitamins, minerals, or other nutrients to food products during processing to address specific nutrient deficiencies within a population. This article explores the significance, benefits, challenges, and prospects of food fortification in improving public health.

The Significance of Food Fortification: Malnutrition, characterized by both undernutrition and overnutrition, remains a pressing global health challenge. Despite efforts to increase access to diverse diets and nutritional education, many populations still lack adequate intake of essential nutrients. Food fortification offers a cost-effective and sustainable solution to address this issue, as it leverages existing food processing infrastructure and distribution networks to reach large segments of the population.

Benefits of Food Fortification:

- 1) **Improved Nutritional Status:** Food fortification helps bridge the gap between nutrient requirements and intake, thereby reducing the prevalence of micronutrient deficiencies such as vitamin A, iron, iodine, and folate.
- 2) **Prevention of Birth Defects:** Fortification of staple foods with folic acid has been particularly successful in reducing the incidence of neural tube defects among newborns.
- 3) **Enhanced Cognitive Development:** Adequate intake of micronutrients during early childhood is crucial for optimal cognitive development. Fortified foods contribute to better cognitive outcomes and academic performance.
- 4) **Combatting Non-communicable Diseases:** Fortification with nutrients like calcium and vitamin D can support bone health and reduce the risk of osteoporosis and related conditions.
- 5) **Cost-Effectiveness:** Compared to alternative interventions such as supplementation or dietary diversification programs, food fortification is often more economically viable and sustainable in the long term.

Challenges and Considerations: While food fortification holds immense potential, several challenges must be addressed to maximize its impact:

- 1) **Regulatory Frameworks:** Establishing and enforcing regulations regarding fortification standards, labeling, and monitoring are essential to ensure the safety and efficacy of fortified foods.
- 2) **Equity and Accessibility:** Efforts should be made to ensure equitable access to fortified foods, particularly among marginalized populations and rural communities.
- 3) **Consumer Acceptance:** Public awareness campaigns and education initiatives are needed to promote acceptance and adoption of fortified foods, addressing concerns related to taste, safety, and cultural preferences.
- 4) **Sustainability:** Long-term sustainability of fortification programs requires collaboration between governments, food industries, civil society, and international organizations to secure funding, monitor impact, and address emerging challenges.

Future Directions: As the global food landscape evolves, so must strategies for food fortification. Future directions include:

- 1) **Innovation in Fortification Technologies:** Advancements in food processing and fortification technologies can enhance the stability, bioavailability, and sensory qualities of fortified foods.
- 2) **Targeted Fortification Programs:** Tailoring fortification efforts to specific population groups or geographic regions based on nutritional needs and dietary patterns can maximize impact and cost-effectiveness.
- 3) **Integration with Sustainable Food Systems:** Incorporating fortification into broader initiatives promoting sustainable agriculture, food security, and nutrition-sensitive approaches can create synergies and maximize benefits.
- 4) **Research and Monitoring:** Continued research into the efficacy, safety, and long-term health outcomes of food fortification, coupled with robust monitoring and evaluation mechanisms, is essential to inform evidence-based policy and programmatic decisions.

Conclusion: Food fortification represents a powerful tool in the fight against malnutrition and nutritional deficiencies, offering a scalable, cost-effective, and sustainable approach to improving public health outcomes. By addressing key challenges and embracing innovative strategies, stakeholders can harness the full potential of food fortification to build healthier, more resilient communities worldwide.



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32. Millets: Nutritional Profiles and Health Benefits

Millets are known as one of the most important cereal grains. Millets are consumed by more than 1/3rd of the world's population. It is the 6th cereal crop in terms of world's agricultural production. Millets are Jowar (Sorghum), Sama (Little millet), Ragi (Finger millet), Korra (Foxtail millet) and Variga (Proso millet). Bajra and Sama are high in fat while Ragi has the lowest fat. Millets are used as food and are widely used in rural areas. They have been cultivated for a thousand years and are used throughout the world, in the Middle Ages the Romans and Gauls were consuming porridges made of millets eaten than wheat. A majority of the world's commercial millet crop is produced by China, India, Greece, Egypt, and Africa. But even in rural areas some millets are used for consuming like Finger millet, Sorghum, etc. and the remaining are used as animal feed. Millet has amazing values in their nutritional content. Millets play a significant role in traditional diets in many regions. In many states of India, they are using different varieties of millets respectively.

Considering the nutritional parameters, millets are way ahead of wheat and rice. In terms of mineral content, millets have more fibre when compared to rice and wheat. Each one of the millets has more fibre than rice and wheat. Some millets have more than fifty times fibre than rice. Finger millet has thirty times more Calcium than rice while all other millets have at least double the amount of Calcium compared to rice. In their Iron content, foxtail and little millet are also high in nutritional content compared to rice. Millets offer abundant micronutrients like vitamins, betacarotene etc. which are being consumed like pharmaceutical pills in the present day. In this present day, all the millets are extraordinarily superior and are therefore, the solution for the malnutrition and obesity that affects a vast majority of the Indian population.

Anatomy of a Whole Grain Kernel Bran Bran is multi-layered outer skin of kernel that helps in protecting the other two parts of the kernel from disease, water, pests, and sunlight. The brain has important antioxidants and other minerals and vitamins like iron, zinc, copper, magnesium, B vitamins, fiber, and phyto-nutrients. Germ Germ is the embryo, after fertilization by pollen sprouts into a new plant. The Germ contains B vitamins, vitamin E, antioxidants, phyto-nutrients, and unsaturated fats. Endosperm Endosperm provides the energy to the plant if allowed to grow so it is called as food supply of germ. The endosperm contains starchy carbohydrates, proteins and small amounts of vitamins and minerals. Millets-Nutrients Millets have 65% carbohydrates, 9% proteins, 3% fat, and 2- 7% crude fibre and vitamins and minerals. They are a good source of vitamin B, magnesium, antioxidants, manganese, phosphorus, and iron. Millets are good sources of essential amino acids except for lysine and threonine but are relatively high in sulphur containing amino acids methionine and cysteine. Millets are good source essential fatty acids like linoleic, oleic, and palmitic acids found in their free form and monogalactosul, diacylglycerols, digalactosyl diacylglycerols, phosphatidylethanolamine, phosphatdyl serine and phosphatidyl choline in the bound form present in millets. Other fatty acids i.e. arachidic acid, behenic acid, erucic acid are found in trace amounts. Millet oil could be a good source of linoleic acid and tocopherols. Millet is an alkaline forming grain that is gluten-free. Vitamin B such as Niacin, folacin, riboflavin, and thiamine and phosphorus are present in millets that play a key role in energy synthesis in the body.

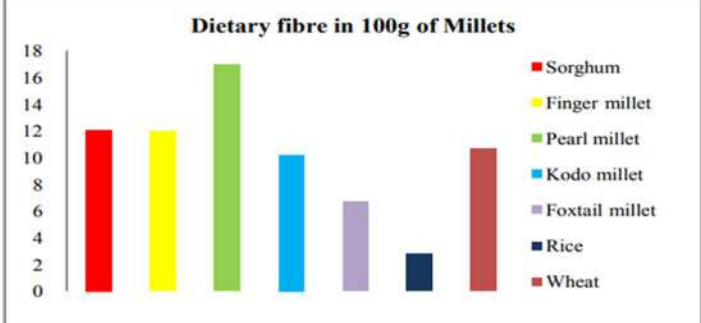


Fig 1 Dietary fibre present in 100g of millets comparing to rice and wheat, Nutritive value of Indian Foods, Gopalan

Table 1 Nutrient value of millets, Nutritive value of Indian Foods, Gopalan

Crop / nutrient	Protein (g)	Fiber (g)	Minerals (g)	Iron (mg)	Calcium (mg)
Sorghum	11	6.7	2.7	3.4	13
Finger millet	7.3	3.6	2.7	3.9	344
Foxtail millet	12.3	8	3.3	2.8	31
Kodo millet	8.3	9	2.6	0.5	27
Little millet	7.7	7.6	1.5	9.3	17
Pearl millet	10.6	1.3	2.3	16.9	38
Proso millet	12.5	2.2	1.9	0.8	14
Barnyard millet	11.2	10.1	4.4	15.2	11

Health Benefits of Millets –

1. **Rich in Nutrients:** Millets are a good source of essential nutrients such as vitamins, minerals, and fiber. They contain significant amounts of B-complex vitamins, iron, magnesium, phosphorus, zinc, and potassium.
 2. **High in Fiber:** Millets are a rich source of dietary fiber, which promotes digestive health by preventing constipation and promoting regular bowel movements. A high-fiber diet is also associated with a lower risk of various chronic diseases.
 3. **Gluten Free:** Millets are naturally gluten-free, making them suitable for individuals with gluten sensitivities or celiac disease. Including millets in the diet can provide a nutritious alternative to gluten-containing grains.
 4. **Low Glycemic Index:** Millets have a low glycemic index, meaning they cause a slower rise in blood sugar levels compared to high-glycemic foods. This property makes millets a suitable choice for individuals managing diabetes or those looking to control blood sugar levels.
 5. **Heart health:** The fiber, magnesium, and potassium content in millets contribute to heart health by helping to lower cholesterol levels, regulate blood pressure, and reduce the risk of cardiovascular diseases.
 6. **Weight Management:** The high fiber content in millets helps promote a feeling of fullness, reducing overall calorie intake. This can contribute to weight management and help prevent overeating.
 7. **Antioxidant Properties:** Millets contain various antioxidants, including phenolic compounds, which help neutralize free radicals in the body. Antioxidants play a role in reducing inflammation and protecting cells from damage.
 8. **Bone Health:** Millets are a good source of essential minerals like phosphorus and magnesium, which are crucial for maintaining bone health. These minerals contribute to bone density and strength.
- Conclusion:** Now it is an established fact that the whole world is facing many health challenges because of fiber-less foods. It is also clear to 1000s of patients that all the lifestyle diseases can be made to disappear just by eating millets for breakfast, lunch and dinner and removing refined foods like rice, wheat, refined flours, processed meats, refined oils, packed & ready to consume-kind of foods and milk. Millets have multiples. Traced back to its origin in China, millets have



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33. Healthcare Policy and Management During Global Health Emergencies

Global health emergencies, such as pandemics, natural disasters, and other crises, pose profound challenges to healthcare systems worldwide. These emergencies demand immediate, coordinated responses that go beyond the capacity of routine healthcare management practices. Effective healthcare policy and management during such times are critical to mitigate the impact on populations, ensure the provision of essential services, and guide the recovery process. This article explores the essential aspects of healthcare policy and management that come into play during global health emergencies, highlighting the lessons learned and strategies for future preparedness.

Rapid Response and Flexibility- A hallmark of successful management during a health emergency is the ability to respond rapidly and adapt policies as the situation evolves. This requires a flexible healthcare system that can scale operations up or down, redirect resources, and implement emergency protocols swiftly. Governments and healthcare organizations must have

pre-established emergency plans that include mechanisms for quick decision-making and resource allocation.

Key Strategies:

- **Emergency Preparedness Plans:** Comprehensive plans that outline roles, responsibilities, and procedures for responding to health emergencies.
- **Scalable Healthcare Services:** Systems in place to expand intensive care units, repurpose facilities, and mobilize additional healthcare workers.
- **Adaptive Policy Frameworks:** Policies that allow for rapid changes in response to evolving data and circumstances, such as telehealth regulations and prescription refill policies.

Coordinated Public Health Response- Effective management of a health emergency requires a coordinated effort that spans multiple levels of government and sectors of society. This includes public health initiatives to control the spread of disease, such as vaccination campaigns, social distancing measures, and public education on hygiene practices. Collaboration among international organizations, national and local governments, and private entities is vital to ensure a unified and effective response.

Key Strategies:

- **International Cooperation:** Sharing of information, resources, and best practices among countries and international health organizations.

- **Public-Private Partnerships:** Leveraging the resources and capabilities of private sector entities, such as pharmaceutical companies and technology firms, in the response effort.
- **Community Engagement:** Involving community leaders and organizations in the planning and implementation of public health measures to ensure compliance and support.

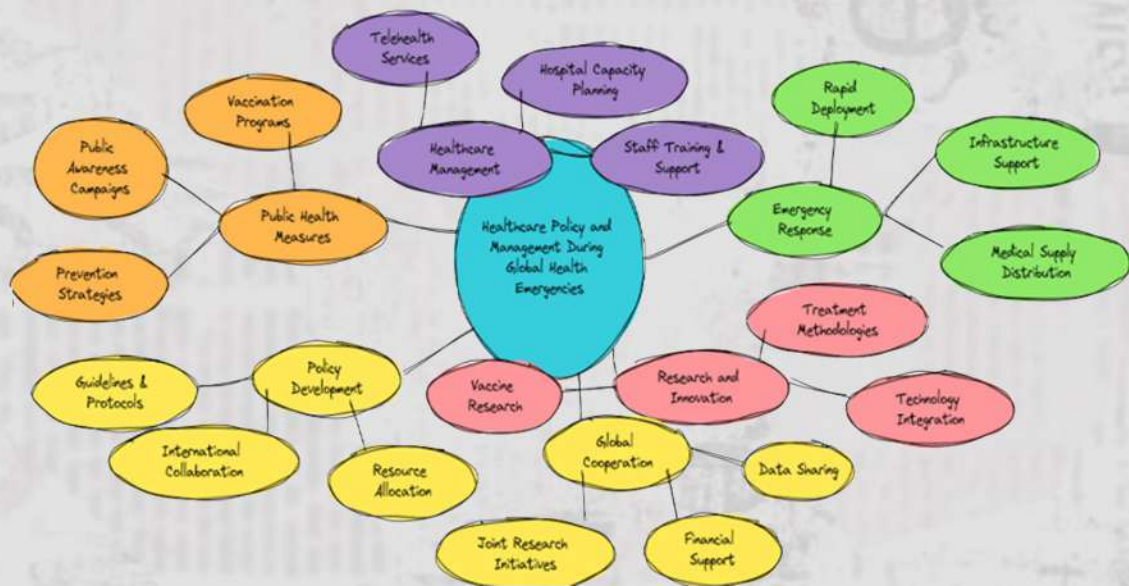


Fig. Entity-Relationship Diagram of Healthcare Policy and Management in Response to Global Health Emergencies

Ensuring Healthcare Access- During global health emergencies, maintaining access to routine and emergency healthcare services becomes a significant challenge. Healthcare policies must prioritize the continuity of care for all populations, especially vulnerable groups such as the elderly, those with chronic conditions, and marginalized communities. This includes ensuring the availability of medications, protecting healthcare workers, and leveraging technology to deliver care.

Key Strategies:

- **Telehealth Expansion:** Utilizing telemedicine to provide care while minimizing exposure risk for patients and healthcare workers.
- **Supply Chain Management:** Ensuring the availability of essential medical supplies and personal protective equipment through strategic stockpiles and diversified supply chains.
- **Healthcare Workforce Support:** Implementing measures to protect, support, and augment the healthcare workforce, including mental health support, additional training, and financial incentives.

Data-Driven Decision Making- The dynamic nature of global health emergencies necessitates decisions based on the best available evidence. Real-time data collection and analysis are crucial for monitoring the situation, forecasting needs, and evaluating the impact of interventions. Healthcare management should integrate data-driven insights into policy formulation and resource allocation to optimize the response.

Key Strategies:

- **Surveillance Systems:** Strengthening disease surveillance systems to detect and monitor outbreaks promptly.
- **Data Sharing Agreements:** Facilitating the sharing of health data among institutions and countries to enhance situational awareness and response planning.
- **Research and Development:** Investing in research to understand the health emergency better and develop effective treatments and vaccines.

Conclusion: Healthcare policy and management during global health emergencies are complex, requiring rapid response, flexibility, coordination, and evidence-based decision-making. The experiences gained from past emergencies, such as the COVID-19 pandemic, underscore the importance of preparedness, resilience, and adaptability in healthcare systems. By applying these lessons and strategies, healthcare leaders and policymakers can better navigate future health crises, ensuring that societies are equipped to respond effectively and safeguard the health and well-being of populations worldwide.



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34. Sustainable Practices in Hospital Management

The healthcare sector, while essential for public health and well-being, is also a significant contributor to environmental degradation through its considerable use of resources, energy consumption, and waste production. As awareness of climate change and environmental sustainability grows, hospitals and healthcare facilities are increasingly adopting sustainable practices in their management strategies. These practices not only aim to reduce the environmental footprint of healthcare operations but also to promote public health, reduce costs, and improve patient care. This article explores the critical areas of sustainable practices in hospital management, highlighting innovative solutions and the benefits of integrating sustainability into healthcare.

Energy Efficiency and Renewable Energy- Hospitals are energy-intensive buildings, operating 24/7 and requiring controlled environments for patient care, which leads to substantial energy consumption.

Implementing energy-efficient technologies and systems is a key strategy for reducing energy use and greenhouse gas emissions. Many hospitals are transitioning to renewable energy sources, such as solar and wind, to power their operations, further decreasing their carbon footprint.

Strategies for Energy Sustainability:

- Retrofitting existing lighting with LED technology to reduce energy consumption.
- Installing efficient HVAC systems that minimize energy use while maintaining air quality and comfort.
- Implementing on-site renewable energy generation, like solar panels, to supply clean energy for hospital operations.

Waste Reduction and Recycling- The healthcare sector generates a significant amount of waste, including hazardous materials, single-use medical devices, and general waste. Sustainable waste management practices, such as reducing waste generation, segregating waste for recycling, and safely disposing of hazardous materials, are vital for minimizing environmental impact.

Strategies for Waste Management:

- Reducing the use of single-use items and adopting reusable alternatives where possible.
- Implementing comprehensive recycling programs for non-hazardous materials such as paper, plastics, and metals.
- Developing strategies for the safe disposal of hazardous waste to prevent environmental contamination.

Sustainable Procurement- Sustainable procurement involves selecting products and services that have a reduced environmental impact throughout their lifecycle, from production to disposal. For hospitals, this means choosing eco-friendly medical supplies, equipment, and services that support sustainability goals.

Strategies for Sustainable Procurement:

- Prioritizing the purchase of products with eco-labels or certifications that guarantee lower environmental impact.
- Choosing suppliers and products that minimize packaging or use recyclable materials.
- Considering the lifecycle environmental impact of medical equipment and favoring products with energy-saving features and longer lifespans.

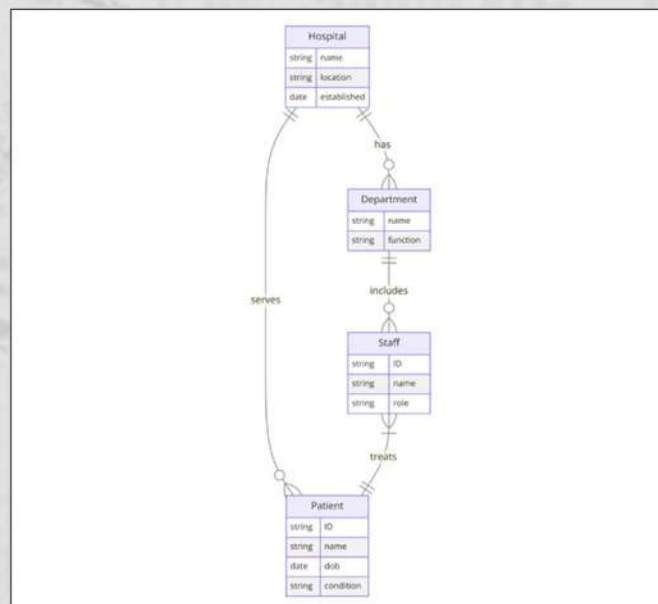


Fig. Hospital Management System: An Entity-Relationship Overview

Water Conservation- Water is a critical but often overlooked resource in healthcare facilities. Sustainable water

management practices help ensure the efficient use of water, reduce consumption, and promote water recycling and reuse.

Strategies for Water Conservation:

- Installing low-flow fixtures and appliances to reduce water use in bathrooms, kitchens, and laundry facilities.
- Implementing water recycling systems for non-potable uses, such as landscaping or cooling systems.
- Conducting regular maintenance to prevent leaks and water loss in the facility's plumbing systems.

Building and Design for Sustainability- Sustainable hospital design involves creating facilities that are not only energy and resource-efficient but also promote patient healing and well-being. Green building standards, such as LEED (Leadership in Energy and Environmental Design), guide the development of sustainable healthcare facilities.

Strategies for Sustainable Design:

- Incorporating natural light and ventilation to reduce energy use and create a healing environment.
- Using sustainable building materials that are non-toxic, renewable, or recycled.
- Designing flexible spaces that can adapt to changing needs, reducing the need for future construction.

Conclusion: Adopting sustainable practices in hospital management presents an opportunity to lead by example in the fight against climate change while promoting public health and operational efficiency. As healthcare providers embrace sustainability, they contribute to a healthier planet and society. The transition to sustainable healthcare requires commitment, innovation, and collaboration among all stakeholders, including management, staff, patients, and the community. By integrating sustainability into their core operations, hospitals can ensure they meet their ethical obligation to "do no harm," extending that commitment from individual patients to the global community and future generations.



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35. Impact of Micro Finance on Agricultural Sector

Agriculture has been the backbone for many developing countries. Agriculture plays a key role in providing raw materials for the service sector and the less developed world. But finance is the major problem for the agriculture sector so micro finance can help to increase production and growth. Amidst the issue, microfinance contributes greatly towards agricultural modernization and increased production in developing countries. The study recognized that microfinance is positively related to agricultural production and shows a significant impact on output levels. Major challenges identified with credit access include unavailability of collateral securities, small loan amounts and delay in the release of agricultural loans. The major challenge with credit administration is the lack of understanding of the loan acquisition process among farmers. The formation of active farmer-based organizations, educating farmers on the loan acquisition process, encouraging farmers to save, and encouraging Microfinance Institutions (MFIs) and other development partners to sufficiently finance agriculture were recommended. It is

envisaged that such efforts have the potential to reduce income inequality thus contributing towards the achievement of the millennium development goal of poverty reduction.

Agriculture is an inevitable associated to the economies of developing countries as it plays a key role in providing food to the population and supplying other sectors with raw materials for production of goods and services. Agriculture is a major sector of the economy because its impact heavily on poverty reduction and industrial promotion through the supply of inputs. Higher production from a farmer's increases access to food and enhances household food security that result is improving the nutritional needs of society. For those who purchase food, higher production generally means lower food prices and consequently access to a greater quantity of food in the market for a given income level. Poverty is deepest among food crop farmers, who are mainly traditional small-scale producers. Despite the significance of the agricultural sector to poverty reduction and overall development but the agriculture is characterized by low production and badly functioning markets for outputs. Small holder farmers rely on elementary methods and technology. Small farmers have limited skills and inputs such as improved seeds that would increase yields. Peasant and subsistence farming with the use of undeveloped technologies have been very primary in the agricultural sector, resulting in low levels of production. Although the sector contributes significantly to the Gross Domestic Product (GDP) of the country, its per capita contribution is very insignificant. Thus, overall production has not been up to the level that will ensure that the sector makes the needed impact.



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36. Career in Digital Marketing

Beginning with a career in digital marketing is not an easy task. You must do a lot of research work to build up your mind and experience in digital marketing.

Let's get some ideas how one can start with digital marketing:

- learn basics of digital marketing: Before starting with the main work, you should always have plenty of knowledge regarding the work you are going to work on. There are many channels included in digital marketing like: website marketing, content marketing, mobile marketing, and many more. A good digital marketing specialist should have the necessary skills to work with all the above channels.

- start your own website: One of the best ways to apply different digital marketing concepts in the real world is to start your own website. This will help you to apply all your knowledge practically. Throughout your digital marketing career, you'll be asked to promote different kinds of websites, practical knowledge will help you work on websites easily.

- Become An SEO expert: You cannot start a career in digital marketing if you are not good at SEO. The goal of SEO is to expand a company's visibility in organic search results. As a result, these efforts drive more visitors to the company's website, increasing their chances for more conversions which leads to more customers and more revenue.

- Become an expert in Google analytics: Google Analytics is a platform that collects data from your websites and apps to create reports that provide insights into your business. To be able to make informed decisions based on real data, you need to know how to measure the effectiveness of a campaign and how to analyze the results. Your starting point is becoming an expert in Google Analytics.

- Get a Digital Marketing Job As a freelancer: The next step in your career path to becoming a digital marketer is to get a real digital marketing job. If you are a beginner, start with easy and quick tasks first and gradually move onto bigger projects.

- Work As a Digital Marketing Intern: This is highly recommended because you will learn how a modern digital marketing agency works, and you can use some of their practices if you decide later to start your own agency or join another company as a digital marketing expert.

- Learn How to Use Digital Marketing Tools A good tool will allow you to create dashboards for all channels and meaningful reports to management or clients. Some famous digital



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37. Mastering College Event Management: Step-by-step

Organizing events in a college setting is not only about creating memorable experiences but also about fostering community spirit, enriching student life, and promoting institutional values. Whether it's a cultural festival, academic conference, sports tournament, or charity fundraiser, effective event management is essential for success. In this article, we'll explore a comprehensive guide to managing college events efficiently.

Define the objectives of the event. Is it aimed at entertainment, education, networking, or fundraising? Identify the target audience, considering factors such as student demographics, interests, and preferences. Recruit a dedicated team of students, faculty, and staff to oversee different aspects of event planning and execution. Assign specific roles and responsibilities to committee members, such as logistics, marketing, finance, and programming. Determine the financial resources available for the event, including funding from the college, sponsorships, ticket sales, or fundraising efforts.

Allocate funds strategically to cover expenses such as venue rental, equipment, catering, decorations, entertainment, and marketing. Select a venue on or near campus that can accommodate the anticipated number of attendees and meets the requirements of the event. Consider factors such as accessibility, facilities, parking, and cost when choosing the venue. Develop a diverse program of activities and entertainment that appeals to the interests and preferences of the target audience. Include a mix of performances, workshops, competitions, keynote speakers, and interactive experiences to keep attendees engaged throughout the event. Utilize multiple communication channels to promote the event, including social media, email newsletters, posters, flyers, and word-of-mouth. Create visually appealing promotional materials and compelling content to generate excitement and encourage attendance. Implement an online registration system to streamline the process for attendees and collect necessary information. Offer early bird discounts, group rates, or exclusive perks to incentivize registration and ticket sales. Plan logistics such as setup, signage, security, audio-visual

equipment, and transportation for performers or guests. Ensure clear communication and coordination among vendors, volunteers, and participants to ensure smooth operations on the day of the event. Offer support services for attendees, such as information desks, first aid stations, and accessibility accommodations. Provide resources and guidance for exhibitors, presenters, performers, and volunteers to ensure they are well-prepared for their roles. Conduct post-event evaluations to gather feedback from attendees, organizers, and stakeholders. Analyze the success of the event based on key metrics such as attendance, revenue, participant satisfaction, and social media engagement. Identify strengths, challenges, and areas for improvement to inform future event planning and management efforts.



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38. Reading Between The Lines: Literature's Role In Shaping Student Character

As a student navigating the whirlwind of lectures, assignments, and newfound independence, I've come to appreciate the profound impact literature and books can have on my personal growth. Beyond being a mere escape into fictional worlds, books serve as catalysts for self-discovery, empathy, and intellectual expansion.

Books act like mirrors reflecting our own lives. As we follow characters facing challenges and celebrating successes, we see reflections of our own struggles and triumphs. This journey serves as a guide, helping me understand and navigate the complexities of who I am, my values. And what I aspire to become. Engaging with a diverse range of authors and characters broadens my worldview. It's through the pages of a book that I've walked in the shoes of protagonists from various backgrounds, enriching my own capacity for compassion. Reading is like a workout for my brain. Books make me think hard, analyze situations, and question things. Figuring out complicated stories boosts my brainpower and helps me get better at thinking

through problems, whether in university or everyday life. From timeless classics to contemporary self-help books, literature offers guidance on relationships, decision-making, and the intricacies of human experience. It's like having a mentor on my bookshelf.

In the stories I read, I discover heroes who inspire me. They could be made up or real, but all of them show how to be strong, brave, and strive to do their very best. These characters teach me about facing tough times with courage and always reaching for excellence. Their journeys become a source of motivation, pushing me to overcome challenges and strive for personal and academic success.

Using my imagination is the key to growing as a person. When I read, it sparks my creativity and takes me to amazing places in my mind. It encourages me to think about possibilities that go beyond what's real. This creativity isn't just for academics, it helps me solve problems and come up with in a cool way.

In college, books are like reliable friends, wise mentors, and secret keepers. Every book I read helps me grow, molding who I am, what I believe in, and what I dream of becoming. The influence. The influence of literature goes beyond just reading, it's in my classes, talking with friends, and the choices I make in college. As a student, I truly value how books transform me, guiding me on this journey of personal and intellectual growth. They're like my trusted allies, always there to help me understand and learn.



Anuli Rokade
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39. Cultural Diversity in Today's Globalized World

Within our widely diverse and internationally interconnected globe, cultural diversity has emerged as a key characteristic of our modern, growing society. As technology advances quickly, national boundaries become less distinct and more unified, bringing together a great diversity of cultural experiences. It presents its own opportunities and difficulties as it develops. Accepting cultural diversity strengthens our community and fosters innovation, economic expansion, and intercultural understanding.

Globalization has facilitated unparalleled global connectivity. From fashion to cuisine, spirituality to travel, everything about the world seems to be connected. Multinational teams in the workplace unite people with different backgrounds and perspectives, combining different ideas to stimulate innovation and solve problems. A colorful mosaic of human experiences is produced by the blending of various components. It has not only broadened our viewpoints but also taught us, spawned new artistic manifestations, and instilled in everyone a sense of inclusivity.

Technology serves as both a barrier and a bridge to cross-cultural understanding in this digital age. The social web helps individuals communicate across national boundaries, but it can also homogenize cultures. Understanding the changing dynamics of cultural diversity requires investigating the ways in which technology affects cross-cultural interactions. It is the main driver of economic development as well as a source of cultural richness. Diverse workforces foster greater creativity and productivity by bringing together people with different backgrounds, experiences, and viewpoints. It is crucial to promote tolerance and respect for one another in cultures where there is a range of cultural backgrounds.

However, as we celebrate diversity, it is crucial to acknowledge the challenges it presents. But even as we appreciate variety, we must also recognize the difficulties it poses. Coming together can lead to misunderstandings, preconceptions, and cultural conflicts among people from various origins. Bias and prejudice stemming from cultural differences can impede the advancement of society. To overcome these obstacles, one must develop cross-border conversation, open-mindedness, and understanding of cultures. By overcoming these obstacles, people can evolve both individually and as a society, creating an ecosystem in which people are truly grateful for the diversity of cultures rather than merely accepting it.

In the modern, globalized world, cultural variety has a significant influence on how our communities, businesses, and civilizations are shaped. Not only can embracing and appreciating our differences improve our lives, but it also advances societies and the global community. We can create a peaceful global society that strengthens the diversity of its members by tackling the issues brought about by cultural diversity and encouraging an inclusive mentality. As we navigate the complexities of our interconnected world, it is essential to view cultural diversity not as a hindrance but as a catalyst for progress, unity, and a brighter future for all.



Prince Kumar
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40. Against the Odds: A Tribute to Resilient College Students Overcoming Financial and Personal Challenges

College is often portrayed as a time of fun and freedom, where students can party, socialize, and enjoy their newfound independence. However, this image does not reflect the reality for many college students who face significant financial and personal challenges during their college years. For these students, college is not a four-year vacation, but a critical step towards achieving their long-term goals and breaking generational curses.

These students don't have the luxury of a financial safety net if they fail. They must balance their coursework with full-time or part-time jobs, struggling to make ends meet while also trying to maintain their academic standing. They don't have the privilege of taking a break when they need it, as they must work to support themselves and, in many cases, their families. Despite these challenges, these students are determined to succeed. They understand that a college education is a critical step towards achieving their career goals and improving their

economic mobility. They know that they must work twice as hard as their peers to compete for opportunities and resources. They are learning everything they can about creating a successful career, often without the benefit of networks and resources that are readily available to more privileged students.

To these students, I want to say: I see you, and I admire your resilience and determination. I know that it can be challenging to balance work and school, to navigate complex systems and structures without support, and to maintain your motivation in the face of adversity. But I also know that your hard work and dedication will pay off in the end.

To the student who is working two jobs to pay for tuition and living expenses, I see you. I admire your determination to pursue your education despite the financial challenges you face. I know that it can be hard to balance work and school, but I also know that your education will open doors and create opportunities that will make it all worth it in the end.

To the student who is trying to break generational curses and create a better life for yourself and your family, I see you. I know that it can be hard to overcome the obstacles that have been placed in your path, but I also know that your success will be a testament to your strength and resilience.

To the students who are learning everything they can about creating a successful career, I see you. I know that it can be challenging to navigate complex systems and structures without support, but I know that your success will be a testament to your adaptability and determination.



Vedika Shinde
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41. The Ascendance Of Sustainable Fashion: A Deep Dive into Eco-Friendly Trends and Practices

Introduction: In an era marked by heightened environmental consciousness and ethical concerns, the fashion industry is undergoing a profound transformation. The once-pervasive culture of fast fashion is gradually giving way to a more sustainable ethos, driven by consumer demand for eco-friendly alternatives. This article delves into the burgeoning realm of sustainable fashion, exploring the key trends and practices reshaping the landscape of the industry.

Eco-Friendly Materials: At the heart of sustainable fashion lies a commitment to using materials that minimize environmental impact. Traditional textiles like conventional cotton and synthetic fibers are notorious for their heavy use of water, chemicals, and energy in production. In response, designers are turning to a diverse array of eco-friendly alternatives. Organic cotton, cultivated without synthetic pesticides or fertilizers, has gained popularity for its reduced ecological footprint. Similarly, innovative materials such as bamboo, hemp, and Tencel offer

sustainable alternatives with lower resource requirements. Furthermore, the upcycling of post-consumer waste, such as discarded plastic bottles transformed into polyester yarn, showcases the industry's creative approach to sustainability.

Ethical Production Practices: Beyond material choices, the push for sustainability extends to the manufacturing process itself. Fashion brands are increasingly scrutinized for their supply chain practices, with consumers demanding transparency and accountability. Ethical considerations encompass fair wages, safe working conditions, and respect for labor rights. Initiatives like Fair Trade certification provide assurance that workers along the supply chain are treated fairly and paid a living wage. Additionally, some brands are embracing local production and artisanal craftsmanship, fostering community empowerment and preserving traditional skills.

Circular Economy and Waste Reduction: Central to the ethos of sustainable fashion is the concept of circularity, wherein resources are kept in circulation for as long as possible. This entails a shift away from the linear "take-make-dispose" model towards one that prioritizes reuse, recycling, and upcycling. Garment rental and resale platforms are gaining traction, offering consumers access to high-quality clothing without the environmental cost of ownership. Moreover, brands are exploring innovative recycling technologies to transform textile waste into new fibers, closing the loop on fashion production.

Consumer Education and Engagement: Crucial to the success of sustainable fashion is the engagement of consumers in the journey towards greater sustainability. Education initiatives, such as transparent labeling and awareness campaigns, empower consumers to make informed choices about the clothes they buy. Social media and influencer culture play a pivotal role in shaping consumer perceptions and driving demand for sustainable alternatives. By fostering a sense of community and shared values, brands can cultivate loyalty among eco-conscious consumers.

Conclusion: The rise of sustainable fashion represents a paradigm shift in the way we conceive of style and consumption. By embracing eco-friendly materials, ethical production practices, and circular economy principles, the fashion industry is charting a course toward a more sustainable future. However, challenges remain, including the need for systemic change and widespread adoption of sustainable practices across the industry. Through collaboration, innovation, and consumer empowerment, fashion has the potential to become a force for positive change, promoting both style and sustainability on a global scale.



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42. B2B Marketing

As the name suggests, business-to-business marketing refers to the marketing of products or services to other businesses and organizations. It holds several key distinctions from B2C marketing, which is oriented toward consumers.

In a broad sense, B2B marketing content tends to be more informational and straightforward than B2C. This is because business purchase decisions, in comparison to those of consumers, are based more on bottom-line revenue impact. Return on investment (ROI) is rarely a consideration for the everyday person—at least in a monetary sense—but it's a primary focus for corporate decision makers.

In the modern environment, B2B marketers often sell to buying committees with various key stakeholders. This makes for a complex and sometimes challenging landscape, but as data sources become more robust and accurate, B2B marketers' ability to map out committees and reach buyers with relevant, personalized information has greatly improved.

B2B Marketing Process: The steps to build an effective business-to-business marketing strategy are as follows:

1. Market research for a business product requirement.
2. Evaluate goods demand.
3. Understand competitive landscape & opportunity.
4. Identify potential business buyers.
5. Decide volume & price of selling goods in bulk volume.
6. Maintain relationships with business partners.
7. Exploring opportunities to grow & diversify business.

This is the basic B2B marketing process, which needs to be detailed to ensure effective & efficient business & sales.



B2B Marketing Key Features: Some of the key features of business-to-business marketing are as follows

1. Complex decision making due to the presence of multifaceted and highly knowledgeable customers.
2. B2B marketing must be more rational compared to consumer marketing.
3. B2B products are more complex.
4. There are a limited number of buyers & maintaining personal relationships is of key importance.
5. Behavioral and needs based segmentation is less in number.
6. They are long-term buyers.
7. The innovation levels in B2B markets are less as compared to consumer markets.
8. These rely less on packaging and other external appearances.
9. B2B marketing is more demanding to reduce the risks involved in making purchasing decisions for their company.

B2B Marketing Channels: Some of the media & marketing channels for promoting business-to-business products & services are mentioned as

1. Conferences & Trade Shows
2. Sales & field marketing
3. Direct mail
4. Email marketing
5. Field marketing
6. Outbound calling
7. Webinars

B2B Marketing Perfect Strategies:



B2B Marketing Examples-

1. Let us take the example of manufacturing shirts. It has multiple layers of demand driven by the consumers need to purchase a shirt.

Cotton -> spinning -> weaving -> tailoring -> distribution -> shirt

Businesses sell cotton to merchants who resell it to the spinners who further sell it to the weavers who again sell it to the cloth manufacturer and so on. Businesses do not buy the products for pure indulgence. They purchase them with the objective of adding value to facilitate the movement of products down the value chain of derived demand till it reaches the end consumer.

2. In automobile manufacturing, the different vehicle components are manufactured by different companies. The different components are engines, wheels, mirrors etc which are manufactured by other companies. Finally, they all sell it to the automobile manufacturer to assemble all the parts. Multiple transactions happen resulting in a large volume. This is a case of B2B marketing between component manufacturers & the automobile manufacturing company.



Durva Chavan
MBA - I

43. Poem 1:

My tears are Like a glass of water Filled up to the brim, but they never shed.
My inner thoughts Kill me from within but no words surface as my lips go numb.
I conceal my vulnerability for the fear that People would discern My frailty...
So, like the incessant Beat of the music, I endure... I endure my vulnerability and feign a happy face.

Poem 2:

He pushed me. He pushed me in This dark, gloomy well A well full of Fear and despair... Where all my hopes Were dead... I cried out. Cried out loudly for help. But my voice Reached None
Except Him He tried to pull me,
Out of this dark and gloomy well...but
My fear pushed me back again.
I knew it was late already...
Because in this dark and gloomy well
I found my solace.



44. Poetry- Family

We all are lovely kids for mothers,
we know value of love, which is precise,
as it the only side of her dice.

We got a father to hold hands,
who showed us path to become hero,
every time when we started from level zero.
Then things get divided between siblings,
who always stand forward for caring,
but how disappears at time of sharing.
Most lovable members are grandparents,
whose riddles left us in deep guessing,
life can be step forward by their blessing.
Golden period is used to pass with these gems,
to whom we call by the name of friends,
of-course they are temporary in our frame,
but they taught us to play life's game.
Every following character plays different role,
who set our life to achieve some goal.
If getting world by losing them is a success,
then pardon me my lord I am not an achiever,

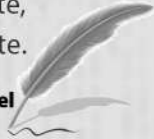
These make my world a believer.

Getting older is not a matter,
family is not a thing to shatter.

We relate to strongest bond,
the paradise is not far beyond.

I will always stay as definite,
that I will love them Infinite.

Mansi Goel
MBA - I



45. Poetry

फूल खिलके मुरझा जाते है।

अगर उसे तोड़ा ना जाए तो भवरे उसका रस पी जाते है।

चरणों में रखा अगर खुदा के तो कई मुमकिन हुआएं मुकम्मल कर जाते हैं।

किसी साधारण वस्तु में लगा कर उसको अत्यंत सुंदर बना जाते है।

कहने को तो कई रंग और रूप है इसके, पर सब महकाने का कार्य करते है, लटक जाते हैं।

किसी स्त्री के जुल्फों से तो उसको और सुंदर कर जाते हैं।

किसी को तोहफे में भेंट किए जाते हैं।

तो किसी की नाराजगी दूर करवाते है।

यह फूल ही है जो इंसान के अंतिम समय तक उसका साथ निभाते हैं।

Prabuddha Patil
MBA- I



46. Poem

गुस्से में एक बार लिख दिया था मैं कि आप कौन?

तो जब कोई पछूता है आप कौन?

2 मिनट जिंदगी की रफ्तार को महसूस कर

अपने दौड़ पर रोक लगाता हूँ

और पछूता हूँ कि धर

रास्ता तो सही है ना?

अभी तक पहचान क्यों बनी नहीं,

फिर सोचता हूँ रास्ते में अक्सर लोग पहचान पछूते हैं।

एक बात चोटी पर पहुंच गया तो सबको दिखाई दूंगा।

नाम नहीं तो शक्ल पता होगी,

शक्ल नहीं तो नाम पता होगा

पर पता होगा।

खरै वो जब होगा तब होगा

लोग मुझे जानते नहीं और जितने जानते हैं अपने काफी नहीं,

अभी तक कुछ ज्यादा मिला नहीं और ना कभी मांगा।

कुछ 10-20 जानते तो है,

पर यही सिलसिला हजार के कादांत तक लेजाएगा।

लोगों के दीवारों की तस्वीर पर नहीं तो क्या हुआ,

कम से कम उनके phone के wallpaper तक तो आ सकता हूँ।

उनके बातों में नहीं तो क्या हुआ,

उनके जज्बातों में तो आ ही सकती हूँ।

किससे हमारी मोहब्बत की नहीं तो क्या हुआ,

किसी के लिए उसकी मोहब्बत का मतलब तो बन ही सकता हूँ।

Kumar Yash
BBA- I





47. यार सचमे क्या मेको सच्चा वाला प्यार हो रहा है?

लगता है आज कल
कुछ हो रहा है....
पत्थर सा था दिल पहले
आज कल बरफ सा पिघल रहा है....
यार सचमें क्या
मेको सच्चा वाला प्यार हो रहा है.....???

जब से वो आयी है
मानो सब कुछ बदल सा गया है....
बेरंग था आसमा पहले
अब लगता इंद्रधनुष खिला है...
चांद तो पहले भी देखता था
पर आज कल खूबसूरत लग रहा है...
न जानें बार बार चांद में
उसका चेहरा क्यों दिख रहा है....
यार सचमें क्या
मेको सच्चा वाला प्यार हो रहा है.....???

जब से उसे देखा है मानो
नींद आती ही नहीं है....
और वो पहली मुलाकात की
कुछ हसीन यादे है
जो आंखों से जाती ही नहीं है....
उससे बातें करने की ख्वाइश लिए बैठा हूं
उसे मिलने साजिश किए बैठा हूं.
पर जब भी आती है वो सामने
सब कुछ ठहर सा जाता है समा
बोलना तो बोहोत चाहता हूं
पर उसकी मीठी बाते और जहरीली आंखों में
न जाने क्यू डूब सा जाता हूं.....
लगता है आज कल कुछ हो रहा है...
पत्थर सा था दिल पहले
आज कल बरफ सा पिघल रहा है....
यार सचमें क्या मेको सच्चा वाला प्यार हो रहा है.....???

Prabuddha Patil
MBA- I



48. Sonnet of the Echoing hearts

In fields of gold and skies of blue,
Two hearts that beat as one anew,
In laughter and in joy and tears,
Together through the years and years.
With gentle touch and whispered word,
In moments bright, in moments blurred,
They hold each other close at night,
And bask in love's warm golden light.
The roses bloom, the rivers flow,
And in their eyes, a gentle glow,
With every beat, a deeper love,
That grows and grows, a gift from above.
And as they stand, hand in hand,
With eyes that shine and hearts that expand,
They know that this will be their fate,
To love and cherish till the end of days.

Kedar Bathe
MBA- B



49. The Moonlight Whisper

I ran down the dark alley, towards the moonlit road.
Trying to see my moon through the shadow of tall conifers that board.
What phase would be my moon tonight?
Crescent in its love and still ass light
Maybe I wait another night,
Maybe I will get another sight.
Tonight, my moon shines brighter, flawless, and mundane whiter.
My moon smiled a knowing smile befriending the
rhythm of a different style.
I don't wish to see the day's light because tonight is a full moon night.

Harshita Wankhede
MBA- I





50. इम्तिहान जिंदगी का

यह वक्रत भी गुज़र जायेगा,
कुछ यादों के पल दे जायेगा |
इंतज़ार था इस वक्रत का बड़ा,

पर अब पता चल रहा है, की कितनी मुश्किलों से हैं यह भरा |

जिस माँ के आँचल में छुपने की पा लेता था जगह,

आज उसी से छुपा लेता हूँ, अपने दुखों और दर्दों की वजह |

पर वह तो माँ है, सब जानती है,

तभी तो किसी चीज़ का बुरा नहीं मानती है |

कितनी जल्दी बड़े हो गए हम,

अब पता चल रहा है, इन जिम्मेदारियों का वजन |

घर से दूर अपनों की कमी,

आज हमें खलती है बड़ी |

झूठा रोना बचपन में रोया, ताकि मिले सबका प्यार,

पर आज सबसे चुपके रोते हैं, और ना ही है कोई चुप कराने वाला यार |

ना घर के खाने का सुख होता है नसीब, भूला पाए जहां जाके अपनी
तकलीफ,

नहीं है ऐसा पास में रहने वाला अपना कोई करीब |

कभी-कभी सोचता हूँ, कि लौट जाऊँ उस बचपन में जहाँ था आराम,

सुकून और सच्ची यारी का साथ,

पर फिर याद आता है अब अपने पैरों पर खड़े होने की है बात, क्योंकि

उम्मीद से देख रहे हैं वो आशीर्वाद देते हुए हाथ |

तो फिर जुनून से भर जाता है मेरा दिल,

और यकीन हो जाता है कि इन सबके बाद मिल ही जानी है मुझे मेरी
मंजिल |

Aastha Talreja
MBA- I



51. किस बात से

हैरान हो किस बात से

किसी कहानी से ?

या उसकी शुरुवात से

अंत से ?

या उसका हिस्सा बन गए हो

इस बात से ?

किसी के आ जाने से ?

या किसी का हो जाने से ?

बेवजह बढ़ती नजदीकियों से ?

या उस पल में खुद को खो दिए हो

इस बात से ?

शायद

अलविदा कह जाने से ॥

नाराज हो, किस बात से

टूटती उम्मीदों से ?

या उससे बुन लिए ख्वाबों से ?

बदलते चेहरों से ? छूटते हाथों से ?

किस बात से ?

फिर न मिलने के दर्द से |

या डर रहे हो

कुछ लम्हों के बस याद बन जाने से

शायद, अकेले रह जाने से ॥

Ragini Bathre
MBA- I



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