

**THE DEPARTMENT OF MANAGEMENT STUDIES,  
ARYABHATTA COLLEGE  
PRESENTS**

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# **THE BOTTOM LINE**

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**ANNUAL NEWSLETTER, 2020**



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# MESSAGE FROM THE PRINCIPAL'S DESK



It gives me immense pleasure to be at the helm as mentor when the second issue of "The Bottom Line" is being released.

"The Bottom Line" is an academically vested and stimulating newsletter of the Department of Management Studies being brought out by the Management Society- SANKALP. The newsletter testifies to the vision, enterprise, hard work and commitment of our students. SANKALP itself has a set a precedent amongst colleges, having a plethora of events inviting a huge footfall from participant colleges. It encourages me to be a witness to the strides that the department has taken and I heartily wish them success in all their future endeavours.

Student initiatives have always paid off well. Such initiatives allow them to think differently and relate their discipline to real life scenarios leading to their holistic development. The newsletter is a reflection of the students' effort to commingle their potentials and talents. The newsletter is not only carrying a host of in depth and engaging articles but also has articles which reveals the aesthetic and creative sensibility of our students. It is a great platform for students to judiciously blend their viewpoints from various other disciplines and walks of life. It is a commendable venture and I hope to be a proud witness to more such issues of "The Bottom Line".

Dr. Manoj Sinha  
Principal  
Aryabhata College  
University of Delhi



# ACKNOWLEDGEMENT

Providing Corporate Exposure and enriching the student's knowledge is an important virtue that all courses must possess. Hence the Department of Management Studies, Aryabhata College in our endeavour to the same would like to thank our corporate training partners for the same.

Over the Course of the year, the Department of Management Studies organised various knowledge enriching seminars, webinars and training sessions by collaborating with organisations such as Lenskart, Airtel, Zenith Financial Services, and many more.

These training sessions provided our students a glimpse of corporate life and also helped them to correlate the theoretical knowledge they obtain in classrooms with their practical applications which are employed in organisations.

We would also like to express our gratitude to our fellow faculty members, students and the college administration who have been a great source of support and encouragement in the smooth conduct of these seminars, webinars and training sessions.

THE  
BOTTOM LINE



# THE BOTTOM LINE

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## WELCOME ABOARD !

Department of Management Studies, Aryabhatta College has come up with its second edition of newsletter- The Bottom Line (2020).

The Bottom Line offers a variety of articles and studies covering great many facets in the Biz-World. The article on Internet of Things and Artificial Intelligence throw light on the technical advancements in the world. The article, Rupee Internationalization carves out the meaning of the term and it's insights.

This issue also consists of few poems drafted by the creative minds at SANKALP.

We have presented a summary of the activities conducted by the department and the internships undertaken by the students.

ENJOY READING...



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# ARTICLES



# INTERNET of THINGS

AAKASH BANSAL

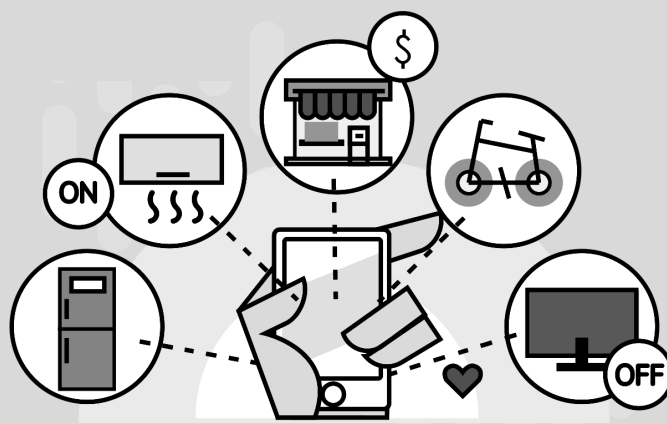
"Everything that can be automated will be automated" - Robert Cannon

Advent of Internet of Things is one of the most dynamic and innovative developments in Information and Technology sector. Internet of Things in simple concept, means taking all the things in the world and connecting them to the internet. Hence creating an ecosystem of connected devices that are accessible through internet. Wi-Fi is an obvious choice for IOT connectivity since in-building Wi-Fi coverage is now almost everywhere, however it is not always the appropriate choice. IOT offers wide range usage across sectors like Consumer applications, Commercial applications, Industrial applications, Infrastructure applications and Agricultural applications

IOT based Home Automation will enable its user to use a Home Automation System based on Internet of Things (IOT) i.e. modern homes will be automated through the internet and the home appliances will be controlled via using mobile apps and Wi-Fi modems. IOT is based on the inclusion of devices in the world of connected environments where devices will be connected based on a unique identity. The IOT devices in Home Automation have the maximum applications in energy.

Devices will contain sensors that connect them to a network. This is where IOT comes into place, and makes it such an integral part of the home automation. Wi-Fi executor are one such device that helps in regulating energy consumption rates by enabling device control on consumer's behalf via mobile app. Since India is a developing nation so according to an economic survey tabled in parliament there is a need to increase per capita energy consumption at least by 2.5 times till 2020. With already increasing concern for global environment degradation, IOT is the solution to look at i.e. Energy Saved Today = Energy Consumed Tomorrow

IOT is a transformational force that can not only help housing industry but can help companies improve performance through IOT analytics and IOT Security to deliver better results. Businesses operating in the utilities, oil & gas, insurance, manufacturing, transportation, infrastructure and retail sectors can reap the benefits of IOT by making more informed decisions, aided by the torrent of interactional and transactional data at their disposal.





# — RUPEE INTERNATIONALIZATION —

**PRIYANSHAA OHRI**

What does it mean? How does it affect the Indian Economy?

Currency Internationalization (In this case Rupee Internationalization), can be understood using the currency in International markets. A widespread use of the currency outside its country of issue, is known as Internationalization of the Currency.

The level of internationalization depends upon the demand of that currency in other countries, e.g. the USD is primarily used in a lot of countries for international trade as the means of exchange. It is used in transactions between non-residents. Non-residents of the United States use US Dollars while transacting in goods, services and financial assets. And when the level of internationalization is so high, that currency is often held as a reserve currency by the Central Banks of various nations. There are a few characteristics that need to be in place for a currency to be internationalized:

- The issuing country should have no restrictions on the purchase and sale of their currency by any entity.
- Exporters should be able to invoice their exports i.e. bill their exports in that currency. Often, crude oil is traded in USD.
- All the entities, whether it be banks, individuals, companies, must be free to hold as much amount of the currency as they desire. If a large amount of the currency is held by international Central Banks, it becomes a reserve currency, e.g. the RBI holds USD as a reserve currency and uses it in case of market fluctuation.
- Domestic and foreign firms must be able to issue marketable instruments in that country's currency. Only when these above features are fulfilled, can a Central bank aim at internationalizing its currency. This allows free trade, and lesser scrutiny for every transaction, making it easier for the traders to transact in that currency.

{ contd. }





# — RUPEE INTERNATIONALIZATION —

**PRIYANSHAA OHRI**

## Benefits

- There will be more certainty to residents of the country as their home currency dominates foreign transactions.
- The residents of that country can even borrow in foreign markets without incurring exchange rate risk. (Exchange rate risk can be explained simply as the risk associated with fluctuations in the exchange rate of a currency due to changing market conditions)
- If the Rupee is internationalized, it will facilitate a greater degree of integration of the Indian economy with the foreign markets and increase the international capital inflows.

With other reserve currencies (which are a lot stronger than the INR) already prevailing in the market, competitiveness also increases. To understand this struggle, let's take an example of China and its currency, Yuan. The Special Drawing Right (SDR) is a reserve asset created by the International Monetary Fund (IMF). The SDR can be considered as a monetary reserve fund, a basket of important national currencies.

In 2015, China introduced Yuan to this basket of currencies, despite this huge opportunity, the internationalization process slowed amidst certain economic developments in China. The progress was hampered by its own weakening economy. A slow economic growth was accompanied by mounting debts, banks getting weaker and increasing capital outflows. Since the situation within the country was not up to the required standard, despite being a part of the SDR (along with GBP, USD, Japanese Yen, Euro), internationalization of the currency faced challenges. Doubts about the stability of the Yuan reduced market participants' willingness to denominate deals in the currency.

With no such support from IMF, currency internationalization truly seems to be a huge goal. Even though it comes with a lot of benefits, to reap the fruit of these advantages, India faces a lot of economic challenges. Increasing NPAs by the day and weak PSU banks are one of the major hindrances India will face in its path. So, for the time being (until we overcome the internal economic challenges), Rupee Internationalization, seems like a distant dream than reality.





# ARTIFICIAL INTELLIGENCE

RAKESH GUPTA

## HOW IS ARTIFICIAL INTELLIGENCE SHAPING THE BUSINESS WORLD?

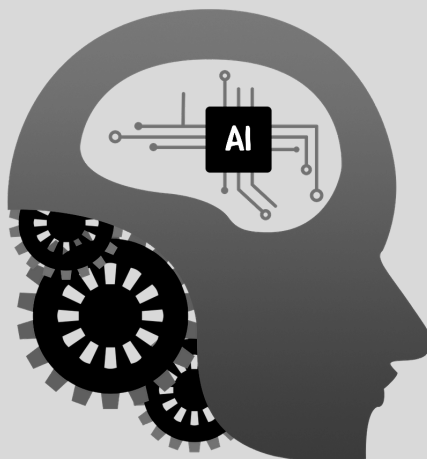
When we think of artificial intelligence, robots and futuristic programmes come to our mind. This term is used so widely these days, but little do we know what it really means. Artificial Intelligence (AI) refers to simulation of human intelligence in machines that are programmed to think and mimic their actions. In the simplest words, AI means using computers or machines to do work that requires human intelligence.

So, Where is AI used? What are the applications of AI?

The applications of AI is so wide that it is used in across various sectors and industries. AI is used in various healthcare sectors to test, operate and treat patients through surgical procedures. Other examples are self-drive cars, financial sectors are using AI in order to keep an eye on unexpected and unusual usage of debit cards, credit cards, online transactions, etc. Satya Nadella (CEO, Microsoft) has said that ultimately it is not going to be about man versus machines, but it will be man with machines.

In marketing front, AI has already been used to track data of people. AI is used to track and analyse people's spending habit, their choice, preference of goods to present them customised products. A very basic example how AI has been used is in Google News, where we are shown the news about what we are interested and search the most. Accordingly, Google News sends us news based on our searches and our likes. Fintech is another relatively new area where financial services companies are using technology and AI to cater to their customer. Various apps like Paytm, Google pay, BHIM, etc. are now transforming the digital transactions.

AI is the new future and it has wide applications across various sectors. Large companies are already giving a lot of importance to AI and are spending millions of dollars in Research and Development. Google for example, has already invested more than \$25 million on AI to cater to solutions of world problems. AI is going to have a great impact on all types of business.





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# POEMS





# THE FIFE

## NITISH GUPTA

To those people who are left behind  
To those memories that are never actually made  
To the sun that never shines upon us  
To the light in us that doesn't fade

To the countless hopes we carry  
To the dreams we might never fulfil  
To the soul that hasn't met it's purpose  
To the adventurer who misses his thrill

To all those who fight daily  
To all those who ignore their desires  
To all those who are left unidentified  
To all those who put out their fires

To the diamond that isn't so perfectly cut  
To the draft that doesn't get published  
To the stories that don't have an end  
To the poems that are left unfinished

Just remember there's gonna be a morning...  
Just remember the day isn't still over  
You are important  
So don't push your spirits lower

To all those who take themselves as unworthy  
To all those who give up on life  
I just wanna say that  
Though the war is won by sword and shield  
Yet it begins with THE FIFE.



# तिमिर या रौशनी

MOHIT ROHILLA

तिमिर या रौशनी में ज़्यादा खूबसूरत क्या है  
एक छिपाये एक दिखाएअसल सूरत क्या है

कोई पाए सुकून इनमे  
किसी को नयी आस मिले  
कोई सहम जाये देखके इन्हे  
तो कोई ख्वाब सिले

ताफूलियत में एक डर था  
तो एक खुशी की शुरुआत थी  
होकर बड़े उजाले में आफत  
तो अंधेरो में ही राहत थी

एक तपिश देता है  
तो एक ठंडक सी भर जाता है  
कोई जीवित सिर्फ अंधेरो में  
तो कोई उजाले में साँस ले पाता है

असमंजश सी हैं बड़ी  
सच में दोनों में खूबसूरती भरी  
एक जरिया तो एक नजरिया है  
आखिर दोनों ही सही



# क्या पाया

## SANTOSH YADAV

अपने कमरे की हर एक  
किताब को,  
रात भर जाग कर अपने कंठ पर सजाया  
अब वही किताबे पूछ रही हैं मुझसे,  
मेरे पन्नो को पलट कर तुमने क्या पाया

जो यादें काल तक बहुत सताती थीं,  
वो पड़ी हुई है अब घर के एक कौने में  
मेरे घर की दीवारें पूछ रही हैं मुझसे,  
हमें यादों की तस्वीरों में सजा कर क्या पाया

कुछ उमीदे थी बाकी कल तक सीने में,  
जो आज बिखर कर एक ग़ज़ल के नाम हो गई  
अब ग़ज़ल का हर एक टुकड़ा पूछ रहा है मुझसे,  
हमें गीत बनाकर तुमने क्या पाया

इस दुनिया ने बाँधे थे जो रस्ते में भवर,  
हम उनसे दिन रात लड़े पर हार गए  
उस युद्ध के दर्शक पूछ रहे हैं मुझसे,  
इतनी जलती धूप में तलवार चला कर क्या पाया



# बुजुर्ग कलम

AMAN GOEL

आज ये कविता लिख नहीं रहा टाइप कर रहा हू  
कलम की ज़रूरत तक मेहसूस नहीं कर रहा हू  
बस कुच यादे है जो याद आ रही है  
एयर अब तो लगने लगा है की वो यादे हाय भली है  
कलम अब शायद बुजुर्ग हो चली है

बच्चे अब कलम से पहले मोबाइल चलाना सीख रहे है  
और बड़े भी उन्हे देखकर गर्वित हो रहे है  
पत्रकारिता की कलम भी अब सूख सी चुकी है  
कलम अब शायद बुजुर्ग हो चली है

न्यायालय की कलम सही और गलत का फैसला नहीं कर पा रही  
और लेखक की कलम आजादी से चल नहीं पा रही  
सच की परिभाषा ट्विटर और फेसबुक की कहानिया बन चुकी है  
कलम अब शायद बुजुर्ग हो चली है





# WAY TOO LOUD

## YAMAN SINGH RAWAT

And I speak way too loud,  
And talk way too fast,

"Cause the break between the words,  
This sick patched silence scares me,  
Like the sudden darkness that engulfs,  
As the moon hides behind the veil of Vapour,  
And the air's too cold too quick.

Raising my hair at the back of my neck,  
Till the next gust of of wind hits hard.

So I speak way too loud,  
And talk way too fast,  
In a breath almost, and maybe one day,  
A sentence would be way too long to say



# ACTIVITIES CONDUCTED

The department has been continuously engaged in activities and seminars in order to establish the overall development of the students. Some of them are mentioned below :

## 1. SEMINAR ON CONTEMPORARY MARKETING

Date : October 24, 2019

Speaker : Ms. Apeksha Gupta - Category Head, Lenskart

Objective : Instill a basic idea about how marketing works in the real business world.

Footfall : 70 students and 6 faculty members

## 2. WEBINAR ON IMPORTANCE of INVESTMENT and POST COVID - 19 IMPACT

Date : May 09, 2020

Speaker : CA/CFA (US) Pranav Thakkar - Founder, Zenith FS

Objective : Tell about basics of investment and throw light on sectoral impact of COVID - 19 pandemic.

Footfall : 120 students and 6 faculty members

## 3. WEBINAR ON FUTURE of MANAGEMENT EDUCATION in INDIA POST COVID - 19

Date : May 15, 2020

Speaker : Prof. Himanshu Rai - Director, IIM - Indore

Objective : To provide an insight into the new digital methods of teaching and their impact on the learning patterns.

Footfall : 256 students and 6 faculty members

## 4. ANNUAL INDUSTRIAL TRIP

Date : February 05 - 07, 2020

Organizer : Swaraj Tractors India Pvt. Ltd.

Objective : Providing Real-Time Exposure of the corporate arena to young management trainees (Ground Zero Analysis)

Footfall : 70+ students and 4 faculty members



# GALLERY





# INTERNSHIP DATA

## NAME

## ORGANIZATION

## POSITION

Aman Goel

Internshala

Campus Ambassador

Aman Goel

Yes Foundation

Social Media Marketing Intern

Rachit Goel

Flat White Captial Limited

Marketing Analyst

Anish Trivedi

Ernst & Young

Project Consultant

Ankita Verma

Blizjobs 7X Venture

HR Generalist

Aakash Bansal

Inception Wave

Marketing and Research Intern

Rinki Saini

Xiaomi

CCO (office administration)

Guruansh Singh

AstroTalk

Digital Marketing

Mayank Gupta

Ingenetus Consultants

Summer Associate

Kartik Banthiya

Ernst & Young

Risk management intern

Kartik Banthiya

The Balance Mantra

Business Development Intern

Aman Rawat

SCM Associates

IDT and HR Intern

Aman Rawat

The Balance Mantra

Business Developement Intern

Shivam Gupta

Paisa Arrangers

Relationship Manager

Shalabh Sharma

KPMC Consultancy Pvt. Ltd.

Accounts and Taxation Intern

Aneesh

Airtel

Marketing & Brand Positioning

Priyanshaa Ohri

IDS Denmed Pvt. Ltd.

Business Development intern

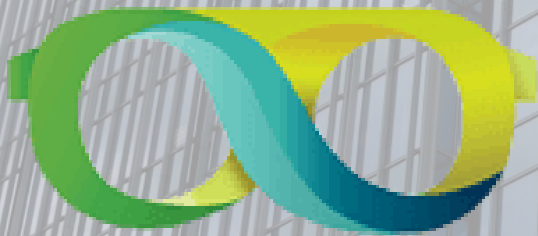


# OUR COLLABORATORS



YES

BANK



lenskart.com



SWARAJ



Sankalp



TheAstroTalk

INTERNSHALA

internships that matter



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# FACULTY PROFILE



## DR. J K SINGH

### COORDINATOR



Dr. J.K.Singh is presently employed as Associate Professor in Department of Commerce at Aryabhatta College, Delhi University. He is post graduate in Master of Finance and Control (MFC) from Delhi University and also fellow member of the Institute of Company Secretaries of India. He has more than 25 years teaching and industry experience subsequent to completion of his post graduation. He is associated with teaching of finance, quantitative methods and tax in Delhi University since the year 2001. During his academic career so far, he has authored several books in different areas such as Financial Management, Business Mathematics, Statistics, Venture capital Financing in India, etc. which forms part of course curriculum of Delhi University, West Bengal University of technology, Saurashtra University, Utkal University (Orissa), MMS- University – Mumbai, Gauhati University and many other management institutes. He has plenty of research papers/articles to his credit published in national and international journals of repute. He did his Ph.D. in Finance on the topic entitled, "Venture Capital Financing in India". He has significant experience of Capital market operations as he has served as Manager – Surveillance and Inspection, at Delhi Stock Exchange and as Research officer (Equity analyst) at Western India Securities Ltd in the initial part of his professional career. He was awarded first prize by the Institute of Company Secretaries of India for his Research Paper in the reputed and widely circulated journal, Chartered Secretary. His literary contribution in the area of Capital Market has also been acknowledged by the Association of National Exchanges Member of India (ANMI). He has been keynote speaker and session co-chair in international conferences and member of editorial board in UGC approved international journals.

## MRS. CHERRY UPPAL

### FACULTY



She is an Assistant Professor in the Department of Bachelor of Management Studies at Aryabhatta College, University of Delhi. Currently, she is pursuing Ph.D. at Jindal School of Government and Public Policy (JSGP), O.P. Jindal Global University. She received B. A (H) degree in Economics from Hans Raj College, University of Delhi and M. A. degree in Economics from Punjab University, Chandigarh. She has been teaching since 8 years and has taught various Subjects-Microeconomics, Macroeconomics, Statistics and Econometrics to undergraduate and post graduate students at several colleges of Punjab University and University of Delhi. Her research areas of interest are development economy and macroeconomics. She has published various research papers in international preferred journals on issues pertaining to Agriculture and Health sector.



## **MRS. PRIYA CHAUDHARY**

### **FACULTY**



Mrs. Priya Chaudhary is currently working as an Assistant Professor in Aryabhatta College, University of Delhi. She is a graduate in Bachelor of Business Studies (B.B.S) from Shaheed Sukhdev College of Business Studies (SSCBS). She did her masters in M. Com and M.Phil. from Department of Commerce, Delhi School of Economics. She is currently pursuing her Ph.D. from Department of Commerce, Delhi University. Her area of specialization is Organizational behavior and she has work related to organizational culture, creativity, learning to her credit. She was awarded best paper prize by Bharati Vidyapeeth Institute of Management and Research, Paschim Vihar for her research paper on culture and creativity. She has published various research papers in reputed journals like Quality assurance in education under Emerald publications. Her contribution to the field of organizational behavior

and psychology was recognized at Association for psychological science annual convention held at San Francisco, California, USA. She has taught various subjects like Organizational behavior, Marketing, HRM, Tax, Business accounting, Business Law, Entrepreneurship development, Corporate Ethics and Business responsibility.

## **MRS. SHIPRA AGGARWAL**

### **FACULTY**



She is an Assistant Professor in the Department of Bachelor of Business Studies at Aryabhatta College, University of Delhi. She did Ph.D. and M.Phil. in Management from Dayalbagh Educational Institutes (Deemed University), Agra. She has teaching experience of more than 7 years and taught various subjects like Fundamental of Accounting, Management Accounting, Advanced Accounting, Financial Management, Investing in Stock market, Investment Analysis and Portfolio Management, International Marketing, IT tools for business to different courses: B. Com, B.com (H), BMS, BBA, MBA at different universities. Her area of research lies in Organizational Behavior and Human Resource Management. She has published several research papers in refereed journals on the topics: Organizational Citizenship Behavior, Organizational Commitment, Job Satisfaction, Occupational Role Stress, Electronic-Human Resource Management and other related topics.



## **MR. SANKET SHEKHAR**

### **FACULTY**



Mr. Sanket Shekhar is working as Assistant Professor in Department of Management Studies at Aryabhata College, University of Delhi. He is pursuing PhD in Management from Faculty of Management Studies, University of Delhi and has completed graduation and post-graduation from University of Delhi. Mr. Shekhar has attended winter school in public policy from IIM Ahmadabad. Prior to Joining academia, he has worked with Bank of America Merrill-Lynch Gurgaon in Anti- Money Laundering Department. He has presented various paper related to contemporary issues in Banking, Entrepreneurship, E-Commerce and marketing practices and have two paper in his credit on Regional Rural Banking and E-Commerce. His area of interest includes Marketing Strategy, Values in Management, Banking, Entrepreneurship and International Business.

## **MS. KAVITA GAUTAM**

### **FACULTY**



Ms. Kavita Gautam is working in the Department of Management Studies at Aryabhata College, Delhi University. She has done her graduation and masters form Delhi University and is an alumna of Shaheed Bhagat Singh College(M). She has work experience of more than three years which includes teaching in Shaheed Bhagat Singh College in commerce department for two years. Her area of Specialization is Finance and Corporate Law. She teaches Financial management, Management Accounting, Legal Aspects of Business, IT tools in Business, Tax planning and Organizational Behavior and has previously taught E-marketing and Computer Applications in Business. She holds good knowledge of MS Excel and Access. She has published Articles on GST and Spirituality in Business.



# THE NEWSLETTER COMMITTEE



**MS. KAVITA GAUTAM**  
TEACHER in CHARGE



**AAKASH BANSAL**  
MEMBER



**NITISH GUPTA**  
MEMBER





**THANK YOU**

The Department of Management Studies  
Aryabhata College