

BUSINESS WAVES

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RAMNATH GULZARILAL KEDIA COLLEGE OF COMMERCE

Taradevi Girdharilal Sanghi School of Business Management.

Bhagwatibai Jagdish Pershad Agarwal PG college of Computer Applications.

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Can a good economist solve social epidemics?

Editorial

GLOBAL CHALLENGES

Prof. DVG Krishna

The world economies are posing daunting challenges before policy makers and administrators. There are wide disparities among the rich and the poor and the rationale behind the enormous wealth accumulation is being questioned. Welfare of the poor is a crying necessity in the third world. The challenges mainly relate to resource crunch, sustainability, health, education and inclusive growth.

The global economy is in a precarious new phase. Global activity has weakened and become more uneven. Confidence among Nation states has fallen sharply, and risks are growing. Financial bankruptcy in major nations of the developed world contributes to the gloomy scenario. The demand in the U.S. economy stalled, the euro area encountered major financial turbulence, and global markets suffered a major sell-off of risky assets. The structural problems facing the crisis-hit advanced economies proved more intractable than expected, and the process of devising and implementing reforms turned out to be much more complicated than was anticipated. The outlook for these economies is bleak. Real GDP in the advanced economies is projected to expand at an anemic pace of about 2 percent, helped by a gradual unwinding of the temporary forces that have held back. However, this is based on the assumptions that European policymakers will be able to contain the crisis in the euro area periphery and the U.S. policymakers would be able to strike a judicious balance between support for the economy and medium-term fiscal consolidation, and that volatility in global financial markets will not escalate further.

These key global economic issues should form the basis for recommending policy action

to achieve solutions to the burning problems facing the world economies at present.

The developing world lags in progress on targets related to food and nutrition, with rates of child and maternal mortality still unacceptably high. Increases in international food prices have stalled progress across several of the development goals. Nutrition and other targets relating to reducing extreme poverty and providing access to safe drinking water are still to be achieved. Targets on education and ratio of girls to boys in schools are within reach. In India the Right to Education Act has just come into existence. It is of course questionable whether subsidized education can create suitability for competing in the job market because there is a gestation period for reaching the stage of competition. In several other poor countries even such a basic initiative is still awaited. Every developing country has the potential to grow to become a middle-income or even a high-income country in one or two generations, if their economies could be supported by right policy frameworks to facilitate the development along the lines of that country's comparative advantages. Fast and sustainable economic growth needs both a competitive market system and a facilitating state. It is true that, in the emerging economies viz. the BRICS (Brazil, Russia, India, China and South Africa) nations, prospects for market economies have brightened up.

Hence economic growth is expected to remain focal point especially in economies that can counter the effect on output of weaker foreign demand with less policy tightening. In the light of emerging capacity constraints and policy tightening, growth rates in emerging and developing economies are expected to consolidate to a still very solid pace of about 6 percent. World Economic Outlook projections further indicate that overall global growth will moderate to about 4 percent. A long term solution for the ailing economies requires commitment by governments to provide better services (education and health care) to the poor and eradicate economic inequalities.

ANIMAL SPIRITS of investors facilitate wealth accumulation.

BUSINESS VOICE

AGRICULTURE AND FOOD PROCESSING INDUSTRY

Mr. Kuldip Rai

INTRODUCTION:

Global food production grew over the past 30 years and outstripped population growth! Yet today chronic under nutrition persists in countries with low incomes, most of which depend heavily on agriculture. The world can produce enough food to provide every person with more than 2700 Calories per day. This level is normally sufficient to ensure that all have access to adequate food, provided distribution is not too unequal. Yet more than 800 million people in the developing world suffer from chronic under nutrition. Lack of essential energy and protein stunts the bodies, minds and hopes of some 200 million children. Eliminating hunger will require concerted efforts to accelerate agriculture, food processing industry and rural development. National Food Security Bill demonstrates the Government's commitment to protect human rights.

However, over the past few years, world grain stocks dwindled to dangerously low levels, in view of the fact that the population is expected to reach 8 billion people by the year 2020, more than double of 1970.

Agriculture (or farming) refers to cultivation of animals, plants, fungi, and other life forms. These are typically used to sustain human life in the form of food, fiber, or bio-fuel. Agriculture produces cereals [e.g. rice, wheat, maize, barley, jowar, bajra and ragi: all staple sources of carbohydrates], pulses, sugarcane and oilseeds [e.g. groundnut, coconut, Sunflower, almond, rapeseeds etc.]. The various branches of agriculture include the following:

- 1) Horticulture
- 2) Viticulture
- 3) Sericulture
- 4) Pisciculture or aquaculture [fish farming]
- 5) Mariculture

Mechanized Agriculture uses agricultural machinery to mechanize the work of agriculture. It increases farm worker productivity. Powered machinery has now replaced many jobs formerly carried out by men or animals such as oxen, horses and mules. Historically agriculture used tools; now more machines are used.

Agricultural Infrastructure is required to provide seeds [especially the hybrid high yielding GENETICALLY MODIFIED (GM) varieties], fertilizers[including organic manures], pesticides and irrigation. It also involves facilities for bulk storage, cold storage, power supply, transportation, pump sets, soil testing, agricultural credit, marketing facilities, support prices and Public Distribution System.

FOOD PROCESSING INDUSTRY involves transformation of raw ingredients into food, or of food into other forms. Food processing converts clean, harvested crops or butchered animal products to produce attractive, marketable and often long shelf-life food products for human consumption or for animal feed.





A paddy field in Andhra Pradesh (AP) and a mustard field in Punjab. Mustard is an oil seed.



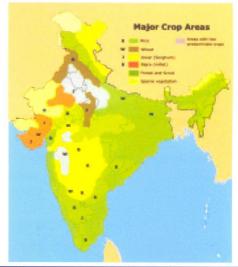


Cotton flowers and tobacco plants: Other cash crops include chilies, ginger, garlic, tamarind, turmeric, lemons, tea, cocoa, coffee, rubber, jute, opium, cannabis etc.

Indian Food Production Targets

As per the Union Finance Minister's budget speech 2012, India's food grain production target is 250 million tons for 2012-13, lower than last years 252 millions tons.

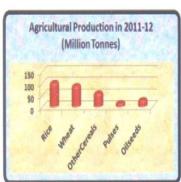
The rice production target is raised to 104 millions for 2012-13 from 103.41 million tons last year, while wheat is lowered to 86 million tons compared to 90.23 million tons to help the government warehouses to manage excess stock of wheat. It is also one of the major reasons for the food grains output for 2012-13 being lower than last year. The production target of pulses is set at 18 million tons and oilseeds at 33 million tons from actual production of 7.02 million tons and 30 million tons respectively in 2011-12.

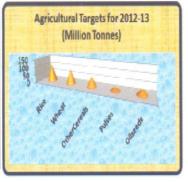


Agricultural Development: Agriculture is the key factor in historical development of human civilization. The Government of India recognizes that investment, fiscal and market policies alone cannot effectively stimulate growth. The key to controlling inflation is creating marketable surpluses in industry and agriculture. That increases the GDP. Agriculture and farming of domesticated species create food surpluses that nurture the development of a civilization. The Union Budget 2012-13 lists several bold and innovative methods for development of Agriculture such as:

- 1. Plan Outlay for Department of Agriculture and Co-operation was increased by 18% over the previous fiscal.
- 2. Outlay for Rashtriya Krishi Vikas Yojana (RKVY) increased to Rs.9.217 crores in 2012-13.
- 3. Initiative of Bringing Green Revolution to Eastern India (BGREI) will result in increased production and productivity of paddy. Allocation for the scheme increased to Rs.1,000 crores in 2012-13 from Rs.400 crores in 2011-12.
- 4. An amount of Rs.300 crores has been earmarked to Vidarbha Intensified Irrigation Development Program.
- 5. Rs.2,242 crores project launched with World Bank assistance to improve productivity in the dairy sector.
- 6. Rs.500 crores provided to broaden scope of production of fish to coastal
- 7. Target for agricultural credit has been raised by Rs.1,00,000 crores to Rs.5,75,000 crores in 2012-13.
- 8. A sum of Rs.200 crores is set aside for research with rewards.
- Structural changes are proposed to be made in Accelerated Irrigation Benefit Program (AIBP) to maximize flow of benefit from investments in irrigation projects. Allocation for AIBP in 2012-13 stepped up by 13 per cent to Rs.14,242 crores.
- 10. Irrigation and Water Resource Finance Company to mobilize large resources to fund irrigation projects.
- 11. A new centrally sponsored scheme titled "National Mission on Food Processing" is to be started in 2012-13 in cooperation with State Governments. Steps will be taken to create additional food grain storage capacity in the country.

The need of the hour is increase in farm productivity and yield.





EDUCATION: YESTERDAY, TODAY AND TOMORROW

Mr. Mirza Rafathulla Baig, Faculty

Traditional Indian education system was a heritage from our erstwhile British rulers whose aim was to create a large pool of English- knowing educated young persons who could run the administration at the behest of colonial masters. The stress was on learning English, Indian languages, arithmetic, physical sciences [physics, chemistry, biology, botany and zoology] and social sciences/ arts [history, economics, civics, political science etc.]. At that time, the traditional Indian value system was still intact. There was discipline, respect for elders, teachers and the system. The centers of conventional education were regarded as temples of learning. Education had value, availability and character.

Present day education is influenced by global media, international events and cultural invasion. Parents and students alike view education as an attractive investment to generate future earning capacity. Knowledge is no longer considered as important as employability. Students mostly opt for marketable skills e.g. management, medicine, engineering, computer science, software, pharmacy, dentistry, commerce, and law etc. The examination pattern encourages remembering facts and figures rather than building up character and imparting values. Guides and model papers are preferred as these are easier to read and understand than voluminous scholarly text books, research papers or massive reference tomes. Students who wish to earn while they learn, opt for Open Universities and Distance Education. Today the students are confused with a plethora of courses like commerce, management, IT, science and technology etc. Further conventional education is taken over by conceptual oriented courses like CA, ICWA, IT related technical courses etc. giving more importance to concepts rather than content. The present university system is paving the way for concept oriented education and the student is falling prey to politics.

Future education will be mostly on-line. There will be no face to face contact between the teacher and the taught. Students will study at their own place, time and pace. There will be no minimum number of classes and no minimum college attendance percentage. There will be no teachers bound solely by syllabus constraints. On- line tutors will answer queries via email. Web based tests will yield instant scores. Student will mostly opt for certifications in skills which are most in demand at that moment e.g. animation, visual effects, ethical hacking, Red Hat Linux administration, fashion designing, interior designing, transport/ travel/ tourism, event management, hospitality, fitness, beauty and cosmetology etc. Live lectures will be replaced by video demonstrations. Virtual concepts of learning will dominate research and education. The education system will be purely demand driven and the conventional education will pave the way towards business like attitudes. Perhaps true knowledge centers will once again be Islands of Excellence which completes the 360 degrees sojourn.

FDI IN RETAIL INDUSTRY

Dr. NBN Prasad

INTRODUCTION: The recent decision of the Government of India permitting FDI in Retail has been acclaimed by the world leaders. China has

already opened up to FDI. The Indian retail market is worth \$450 Million and is one of top 5 in the world. The benefits of FDI far outweigh the demerits. It will provide employment opportunities to our youth and control handling and transportation losses of food grains & fruits due to better supply chain management. Integrating latest technology in cold storage infrastructure will give the consumers a better deal and will lead to economies of scale. It is a win-win situation both for the investors and the country.

The Retail Industry consists of individuals, stores, commercial complexes, agencies, companies, and organizations, etc., involved in the business of selling or merchandizing diverse finished products or goods to the end-user consumers directly and indirectly. Goods and products of the retail industry or sector are the finished final objects/products of all sectors of commerce and economy of a country.

FDI IN RETAIL

The Retail sector of India is vast, and has huge potential for growth and development, as the majority of its constituents are unorganized. The retail sector of India handles about \$250 billion every year, and is expected by veteran economists to reach to \$660 billion by the year 2015. The business in the organized retail sector of India, is to grow most and faster at the rate of 15-20% every year, and can reach the level of \$100 billion by the year 2015. Here, it is noteworthy that the retail sector of India contributes about 15% to the national GDP, and employs a massive workforce of it, after the agriculture sector. India's growing economy with a rate of approximately 8% per year makes its retail sector highly fertile and profitable to the foreign investors of all sectors of commerce and economy, worldover.

OVERVIEW

The **FDI in India's retail business** can be made through any of the following routes:

- Joint Ventures
- Franchising
- Sourcing of Supplies from small-scale sector
- Cash and Carry Operations
- Non-Store Formats

Retail industry, being the fifth largest in the world, is one of the sunrise sectors with huge growth potential and accounts for 14-15% of the country's GDP. Comprising of organized and unorganized sectors, Indian retail industry is one of the fastest growing industries in India, especially over the last few years.

According to the Global Retail Development Index 2012, India ranks fifth among the top 30 emerging markets for retail. The recent announcement by the Indian government for Foreign Direct Investment (FDI) in retail, especially allowing 100% FDI in single brands and multi-brand FDI has created positive sentiments in the retail sector.

Indian Retail industry: Retail Industry can be classified into two broad categories – organized retail and unorganized retail.

Organized retail: Those traders/retailers who are licensed for trading activities and registered to pay taxes to the government.

Unorganized retail: It consists of unauthorized small shops - conventional Kirana shops, general stores, corner shops among various other small retail outlets - but remain to be the radiating force of Indian retail industry.

Emerging Areas

Some sectors that occupy a prominent position with the retail industry are:

Apparel Retail: Everybody understands the impact of fashion and textiles on the environment. Almost \$19.5 billion were spent on online apparel shopping in the year 2009 and increasing since then.

Fashion & Lifestyle Retail: In India the vast middle class and its almost untapped retail industry are the key attractive forces for global retail giants wanting to enter into newer markets, which in turn will help the retail to grow faster.

Food & Beverage Retail : Backed by huge potential and changing lifestyles, the food and beverage retail market is growing at a robust 30-35 per cent per year.

Factors driving growth are:

- Emergence of nuclear families
- Falling real estate prices
- · Growing trend of double-income households
- Increase in disposable income and customer aspiration
- Increase in expenditure for luxury items
- Large working population
- Low share of organized retailing
- Growing liberalization of the FDI policy in the past decade

Retailing Industry Issues in the Future:

The retail industry depends vitally on the strength of the economy, and factors like job growth and interest rates, the economy in general will have to become healthy again before the retail sector can rebound fully. Particularly, retail sales related to homes, home improvement services and furniture need a rebound in the real estate market in order to turn around. As the demographics change, retailers will have to keep-up with the changing needs of the populations in their locations.

Courtesy - Global Jurix

Inclusive development is necessary for welfare of the masses.

NEWS



Shri Pranab Kumar Mukherjee - The New Era President of India to boost the economy

BARACK OBAMA WINS

Mr. CH. Rushiswarudu, Faculty

In the United States presidential election of 2012, the 57th quadrennial presidential election, held on Tuesday, November 6, 2012, the Democratic nominee, President Barack Hussein Obama, and his running mate, Vice President Joe Biden, were elected to a second term.



Their major challengers were the Republican nominee and former Massachusetts Governor Mitt Romney and his running mate, Representative Paul Ryan of Wisconsin. Barack Hussein Obama is now the 44th and current President of the United States. Obama got huge support from women, youth and non-white voters. He is the first African American to hold the office and the first Democrat since Franklin D. Roosevelt to win two presidential elections with a majority of the popular vote. Obama won 332 electoral votes in 2012, compared to 365 in 2008. Indiana, North Carolina, and Nebraska's 2nd congressional district are the electoral votes Obama won in the 2008 election that he did not win in 2012.

LONDON OLYMPICS - 2012 27 - JULY TO 12 - AUGUST

No. of Nations participated : 204

No. of Athletes participated : 10,500 (estimated)

No. of Events : 302 in 26 sports

Officially Inaugurated by : Queen Elizabeth II

OLYMPIC MEDALS FOR INDIA

Total Number of Medals won = 6

Number of Silver Medals = 2

| 1 | Vijay Kumar Sharma | 25m Rapid Fire Pistol |
|---|--------------------|-----------------------|
| 2 | Sushil Kumar | Wrestling 66 kg |

Number of Bronze Medals = 4

| | 3 | Saina Nehwal | Women's Singles Badminton |
|---|---|----------------|---------------------------|
| L | 4 | Gagan Narang | 10m Air Rifle Shooting |
| | 5 | MC Mary kom | Women's Boxing 51 kg |
| | 6 | Yogeshwar Dutt | Boxing freestyle 60 kg |

UNITED NATIONS (UN) CONVENTION ON BIODIVERSITY - Mrs. Madhavi Reddy, Faculty





Hyderabad recently hosted the 11th Conference of the Parties to the United Nations (UN) Convention on Biological Diversity (COP 11) which was attended by more than 15,000 people from more than 193 countries around the world to coordinate international efforts to achieve the objectives of the Convention on Biological Diversity. Prime Minister Manmohan Singh and Japan's Environment minister Hiroyuki Nagahama addressed the Conference. VIPs planted many endangered plant species in the park that is proposed to be set up along with a museum at a cost of Rs. 100 Crores on 15 acres of land.

The meeting adopted the Nagoya-Kuala Lumpur Supplementary Protocol on Liability and Redress, the Biosafety Clearing-House (BCH); financial mechanism and numerous other initiatives.

DISCOVERY OF THE GOD PARTICLE





Peter Higgs

Satyendra Nath Bose

THE GOD PARTICLE [HIGGS BOSON] is named after the scientist Peter Higgs. Bosons are named after an Indian scientist Satyendra Nath Bose, who worked with Albert Einstein.

On 04 July 2012 the scientists at CERN (European Organization for Nuclear Research) announced among loud applause and cheering that experiments in the Large Hadron Collider (LHC) indicated discovery of a new particle consistent with the HIGGS BOSON (The God Particle) which has been the subject of a 45-year hunt to explain how matter attains its mass. The word "Boson" comes from the name of another scientist Mr. Satyendra Nath Bose. The particle weighs 125.3 Giga electron volts (GeV) - about 133 times heavier than the protons that lie at the heart of every atom. A confirmation that this is the Higgs boson would be one of the biggest scientific discoveries of the century; the hunt for the Higgs has been compared by some physicists to the Apollo program that reached the Moon in the 1960's.

Articles for publication are welcome. Please contact the editor: 040-2473 8939



DR. Y.V. REDDY - THE PRIDE OF A.P.

Dr. Yaga Venugopal Reddy, Former governor of Reserve Bank of India is appointed as the Chairman of 14th Finance Commission.

The Financial Commission is set up every five years and its functions are to finalize the

distribution of tax proceeds between the Central Government and States; to determine factors governing Grants-in Aid to the states; and to work with the State Finance Commissions so as to provide additional resources to the States.

TRIBUTE TO DR. STEPHEN R. COVEY, "HUMAN POTENTIAL GURU"

19 July 2012: Condolence meeting for Dr. Stephen R. Covey, author of the books "Seven Habits of Highly Effective People" and "The Eighth Habit" was held in the College and the effect of his books on the managers was discussed.

NOBEL PRIZE WINNERS (2012) IN ECONOMICS



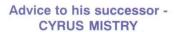
Alvin E. Roth Lloyd S. Shapley

Alvin E. Roth and Lloyd S. Shapley, both American citizens won this year's Nobel Prize in Economics for their work on market design and matching theory. Roth and Shapley's work helps determining the most efficient way to match parties in a transaction, whether it be students to schools or organ donors to recipients.

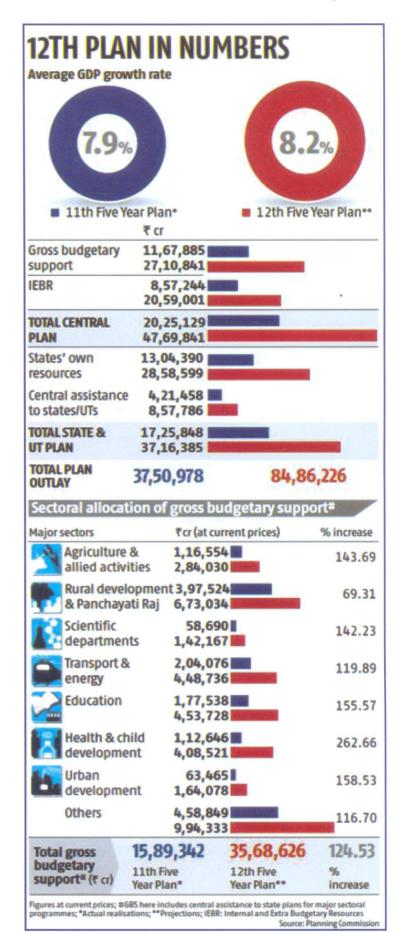
Shapley, 89, used game theory to study matching models, and Roth, 60, built on them to make real-world changes to existing combination of Shapley's basic theory and Roth's empirical investigations, experiments and practical design has generated a flourishing field of research and improved the performance of many markets," said the Royal Swedish Academy of Sciences, which selects the winner.

FAREWELL TO RATAN TATA

"I don't think it is right to have a ghost to shadow over somebody... you should be your own person, you should take your own call and you should decide what you want to."







EVENTS AT OUR COLLEGE

| Event | Details |
|--|---|
| Case Study Presentation by Public Relations Society of India (PRSI), Hyderabad Chapter | Speakers: Mr NL Narasimha Rao, President, PRSI, Hyderabad Chapter and Mr DV Subba Rao, Secretary. |
| Independence Day | Prof K. Pratap Reddy, Director, Directorate of Academic Audit, Osmania University was the Chief Guest Shri MC Gupta, |

Our Faculty Participation in External Events

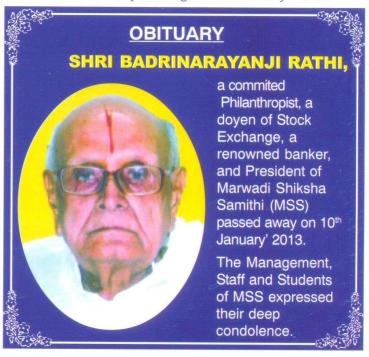
| our ractity Farticipation in External Events | | | |
|---|--|--|--|
| Event | Details | | |
| Hyderabad Management Association (HMA)'s 40 th Annual Awards Function at KLN Prasad Auditorium, FAPCCI, Hyderabad. Presided over by Mr. Ramesh Vemuganti, President, HMA.From our College, Mr. Kuldip Rai and Mr Mirza Rafathulla Baig attended. | Chief Guest: Mr D. Sridhar Babu, Hon. Minister for Civil Supplies, Food & consumer Affairs, Legal Metrology and Legislative Affairs, Government of AP, Guest of Honor: Mr D. Shiv Kumar, Sr. Vice President, Nokia Corporation (India, Middle East and Africa) and Vice President, All India Management Association (AIMA). | | |
| One day Faculty | The speakers included: | | |

One day Faculty
Development Program
on the topic of
"Management Teacher
2015 – New Age
Teacher" by
Association of Indian
Management Schools
(AIMS).From our
College, Mr. Kuldip
Rai and Ms D.
Shireesha, both
Associate Professors
attended

The speakers included:
Mr. Sharu S. Rangnekar, MBA
(USA), Management Educator and
Author of the bestseller book "In
the Wonderland of Indian
Management"Prof Yadu Kul
Bhushan, Chairman of Federation
of Universities, ICFAI
Universities.Prof M. Rammohan
Rao, Dean Emeritus, Indian
School of Business,Prof K.
Harigopal, IPEAnd Dr. Y. Manohar,
Vishakhapatnam Steel Plant

NEWSMAKERS

- V.Narayan Murthy was honoured with 2012 Hoover Medal at the Glonal Humanatarian technology Conference in Seattle in Washington, for establishing a foundation that forges outstanding improvements in healthcare, social rehabilitation, rural uplift and education.
- Inpex Corp, Japan's largest oil firm acquired 26 per cent stake of Krishna Godavari basin of deep sea block of Oil and Natural Gas Corporation (ONGC) on 5th Novermber'2012.
- The Delhi Metro Rail Corporation was awarded the Japan International Cooperation Agency (JICA) President Award for 2012 for its outstanding contribution to the development of human resources, society and economy of India and also for promoting mutual understanding between India and Japan
- Indian Billiards player Pankaj Advani on 29th
 October'2012 won the Seventh World Billiards
 Championship title after comprehensively beating
 defending champion and seasoned Englishman Mike
 Russel in the finals.
- Anand Kumar, teacher and founder of Super 30 institute, which provides free residential coaching to students from economically backwards families for IIT-JEE exams, was named 'People's Hero' by People Magazine of American Time Magazine Group.
- Hyderabad was named as World's Third Best City to visit in 2013 by Travel guide book Lonely Planet.



Sustainable growth involves care for the environment, social structures and concern for welfare of future generations.

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Bhagwatibai Jagdish Pershad **Agarwal PG College of Computer** Applications.

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Prof. & Principal (Retd.) Dept. of Law, OU

SPECTRUM - EVENTS AT MSS



1. Prof. B. Krishna Reddy, Dean, Dept. of Business Management, O.U. awarding MBA topper trophy to Korra Ravi 2. Prof. Kalidas, Chairman, Board of Studies, Dept. of Business Management, O.U. addressing students on Mock-ICET 2012. 3. Prof. Pratap Reddy, Director, Academic Audit, Cell being welcomed by Hon. Secretary on 15th August, 4. Prof. Y.P.Rao, Management Consultant, being felicitated by our student - Nikitha Marda. 5. Sri Justice P. Ramakrishna Raju, retired judge A.P High Court being felicitated by our Director, Prof. DVG Krishna. 6. Public Relation Society of India, Book release function. 7. Sri. Valleshwar Rao, Editor of Andhra Pradesh - Telugu Magazine, addressing at Public Relation Society workshop. 8. Book Release function, Forum for Higher Education, A.P. 9. Mr. Ravikanth, Corporate Trainer, during three day workshop on Career Counselling and Entrepreneurship Development at our campus. 10. Public Relation Society workshop on Public Relations Writing & Media Technologies. 11. Project guidance cell for MBA and M.com by PCS Securities. 12. A seminar on SAP Career prospects by Nidhi Technologies

Institutions run by Marwadi Shiksha Samithi

- Marwadi Hindi Vidyalaya
- Ramnath Gulzarilal Kedia College of Commerce
- **DR Jindal Junior College of Commerce**
- G. Raghunathmal Singhvi Jain Jr. College of Science
- Syo Narayan Ramcharan Patwari Post Graduate College of Commerce
- **RK Saboo College of Science**

- Harishchandra Gyankumari Heda Model High School
- Taradevi Girdharilal Sanghi School of Business Management.
- Bhagwatibai Jagdish Pershad Agarwal PG college of Computer Applications (MCA).
 Surajmal Sharma PG College of Science (Maths)
- Marwadi Shiksha Samithi Law College
- Parvathi Devi Ramakrishna Dhoot KG School

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