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### FUTURE OF INDIA - PEOPLE'S MANDATE

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MARWADI SHIKSHA SAMITHI

RAMNATH **GULZARILAL** KEDIA COLLEGE OF COMMERCE

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NaMo Jai Bharat

The Nation has experienced a jubilant victory to Shri Narendra Modi and strengthened BJP and NDA which is a jolt to the opposition. Modi Ji can stand at a higher pedestal under the joint stewardship of Modi Ji and Shri Amit Ji Shah. The people have reposed confidence for a strong united nation to achieve greater

goals. The world's most populous Democracy represented by the maturity of the voters is an essential quality for a unitary form of Government with the federal spirit.

The Nation and all sections of society have affirmed that there is a need for

strong centre to be led by a leader with conviction. We are proud and sure that Shri Modi Ji and his young team with conviction will achieve the aspirations of the people and show to the world that India is a strong nation, politically and economically.

Government rolled out several economic and fiscal reforms of far reaching implications after the general elections held in 2014. These include notably the Goods and Services Tax (GST), which was universally hailed as the most progressive and state-of-the-art taxation related legislation in line with the most modern ones in the world. Other notable initiatives included Swaccha Bharat Abhiyan, Digital India, Make-in-India, Atal Mission for Rejuvenation and Urban Transformation (AMRUTwhich includes smart cities), Insolvency and Bankruptcy Code (IBC), National Health Protection Scheme (NHPS), MUDRA Yojana (under which loans are given to small entrepreneurs with little or no collateral), Jan Dhan Yojana, which has created over 312 million new bank accounts, the Direct Benefit Transfer (DBT) scheme and also substantial progress in the field of International relations. Inflation in consumer commodities was effectively controlled. Demonetization was a step to counter black money, counterfeit currency and terrorist funding.

National security must concern every citizen and every political party. The Government has amply demonstrated its commitment by Indian Army carrying out surgical strikes in Pakistan occupied Kashmir in retaliation for the URI attacks, Indian Air force carrying out precision bombing of Jaishe-Mohammad terrorist training camps in BALAKOT (Mansehra District, Khyber Pakhtunkhwa province, Pakistan) in retaliation for PULWAMA terrorist attack on our CRPF Convoy and Indian Space Research Organization (ISRO) demonstrating Anti Satellite (ASAT) missile/ weapon capability. Another notable initiative was finalization of the long pending Rafale deal which relates to purchase of 36 Multirole Fighter Aircraft, (also known as Multirole Combat Aircraft) - aircraft that can accomplish both air-toair and air-to-surface roles on the same mission and swing from one role to another and vice-versa instantly.

India has to be one united to face our neighbours to have a place in the UN and to forge ahead as an economic force in the world. If our imbalances within affect our unitary system, tomorrow will not be as peaceful as today. Justice Krishna lyer once remarked that if the constitution is not protected in its wisdom, there will be future shock.

However, the welfare concept gets degraded into appeasement. No one thinks who will bear the cost and for whose welfare. The core sectors such as currency, defense, major irrigation projects etc. are managed by the Central authority and protection of these core sectors depends on how strong the union Government is. We witness the present day claim of several regional parties excessively demanding federalism. Is it in tune with the unitary form of constitution? Small states are advocated without considering how small should be a small state or will it be desirable in the context of constitutional limits or unitary system of the country. The constitution very clearly enshrines the role of states and the union government. The regional parties may play a vital role in democracy to support the ruling party. The general scenario is that the upper rich control the electorate, which is not desirable. How many luminaries will be there to protect the future of democracy? The opposition and the regional parties should strengthen the cause of national integrity and to achieve the goals of egalitarian society.

Italian Renaissance diplomat and writer Niccolo Machiavelli, born in 1469, who wrote Il Principe (The Prince) includes the view that any means can be used if it is necessary to maintain political power. However what is needed in India today is golden mean or golden middle way as the desirable middle between two extremes, advocated by Aristotle.

We need a bold, new, positive vision for the future of our country - a vision of a country that works not for a privileged few but for every one of us - Theresa May, Prime Minister, United Kingdom



Damodardas Modi, Hon. Prime Minister



### ECONOMIC EQUILIBRIUM – NEED OF THE HOUR

Dr. Duvvuri Subba Rao, Former Governor, RBI

Dr. Duvvuri Subba Rao, IAS (Retd.), a very eminent **Economist and Administrator par excellence & Former** Governor, RBI, delivered a lecture on the subject of "Reserve Bank of India Every Day Life" at Marwadi Siksha Samithi (MSS), R.G. Kedia College, Hyderabad. It was jointly organized by MSS and Hum Sab Hindustani Trust (HSHT) as the Fourth Commemoration Lecture in the memory of late Dr. M. Ramakrishnayya, IAS (Retd), Former Dy. Governor, Reserve Bank of India, the founder of HSHT. A group of distinguished citizens, greatly concerned to provide Egalitarian society in the country, decided in February 1993 to start a movement for promoting understanding and goodwill among the people of India. Dr. Subba Rao is an alumnus of the Indian Institute of Technology, Kharagpur and later at the Indian Institute of Technology, Kanpur. He went to Graduate School at Ohio State University where he got MS in Economics and later was a Humphrey Fellow at MIT studying Public Finance. Dr. Subba Rao came in as Governor of the Reserve Bank of India just a week before the global financial crisis erupted in full in mid-September 2008, and he led the effort to mitigate the impact of the crisis on the Indian economy and to institute economic and financial sector reforms. He has written scores of books on financial and economical matters and currently he is the visiting fellow of National University of Singapore.

The Reserve Bank of India (RBI) is not only the banking and currency regulator of India but also controls monetary policies in line with ever changing global economic scenario with a view to maintaining financial and monetary stability and promoting economic growth; said Dr. Duvvuri Subba Rao, as he reminisced extensively on the highly turbulent eventful 5 years from 2008 to 2013 which he spent as Governor, RBI. He had earlier served as Finance Secretary to the Government of India from 2007-08 and as Secretary to the Prime Minister's Economic Advisory Council from 2005-07. With his vast experience in different eminent positions in the World Bank, and also as Advisor to Prime Minister of India. He served as Governor, RBI with distinction and during his term of office he ably controlled the inflation and other crucial issues of the banking sector.

In his lecture, Dr. Duvvuri Subba Rao stressed the need for economic equilibrium. He said that negative inflation is as bad as hyper inflation. We need slow and steady inflation around 3 to 4% per annum. He said that whatever happens in other countries globally has also to be factored in while formulating monetary policies. RBI makes a difference to everyday lives as it regulates currency, settlement system, security features of currency to prevent counterfeiting, protects gullible citizens from fraudulent schemes, monitors foreign exchange conversion rates and REPO rate,

SHRI GANGAPURAM KISHAN REDDY, Hon. Minister of State for Home Affairs, Government of India

SHRI G KISHAN REDDY is the Member of Parliament (MP) representing Secunderabad constituency, former Member of Legislature Assembly (MLA) representing Amberpet constituency and former National President, Bharatiya Janata Yuva Morcha.



Shri G Kishan Reddy is a

committed leader and proved himself to be the champion for the cause of the poor and downtrodden. He personally involves himself in associating with various activities like sanitation, healthcare, education, local administration and takes care of individual attention for the society at large. The State is proud of an young, committed leader to take up the most coveted post as Minister of State for Home Affairs, Government of India. In this connection, it is praise worthy to mention to choose a committed leader to serve the cause of people. The Nation requires this young band of leaders for a successful democracy and Swacch Bharat

maintains price and fiscal stability and supports growth. He said that black money can be generated even in lawful activities and that demonetization could not have eliminated all black money. It is a continuous process. RBI regulates and supervises liquidity, leverage and provisioning of commercial banks and also regulates stock market and credit market. However it must not over regulate as that would strangulate growth. Financial inclusion is an avenue for opportunities as people get access to credit and make remittances. Commercial banks must understand sociology and psychology of people.

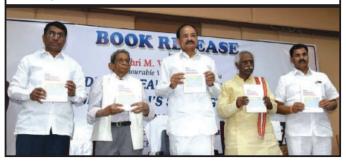
The role of monetary policy has undergone a vital change in the recent past. This should maintain the proportionate issue of currency and reserves to uphold equilibrium in maintenance of rates of interest. A steady economy can always be an asset for maintaining exchange rate equilibrium. The country has faced the worst crises but has come out successfully due to inbuilt niceties of the monetary policy. The Government should permeate the monetary policy to be effective and maintain the currency value and international stability.

In his lecture, Dr. Duvvuri Subba Rao also explained, among other things, the role of RBI in printing of currency and minting of coins, security features of currency, convertibility of currency, shaping monetary policies, repo rates, interest rates, provisioning and leveraging norms for banks, sustaining growth, controlling inflation, foreign exchange rates, financial inclusion, pros and cons of plastic currency and guarding against fraudulent financial schemes, etc. The program was attended by a large number of guests from Universities, educational institutions and other distinguished members from HSHT.

Our belief has been the same for years - Justice to all, appeasement of none - Shri Narendra Damodardas Modi, Hon. Prime Minister, India

### INDIA WAS NEVER AN AGGRESSOR, ALWAYS PROPAGATED PEACE – VICE PRESIDENT

Shri M Venkaiah Naidu, Hon. Vice President released the book titled 'India's Ocean Neighborhood: Narendra Modi's Strategy Initiatives' written by Prof. S.V. Seshagiri Rao, Chancellor of Central University of Kerala



The Vice President of India, Shri M Venkaiah Naidu has said that India never was an aggressor and attacked any country despite being known as Vishwaguru once upon a time and always believed in the philosophy of "Sarve Janah Sukhino Bhavantu".

Addressing the gathering after releasing a book titled 'India's Ocean Neighborhood: Narendra Modi's Strategy Initiatives' written by academician and Chancellor of Central University of Kerala, Prof. S.V. Seshagiri Rao in Hyderabad today, he said that the book was a timely treatise on the multi-dimensional importance of the Indian Ocean region for India, particularly in terms of national security and economic growth.

He said the book brought out several initiatives taken by the Indian Government with a long-term vision to protect India's maritime interests and strengthen the security in the wake of a hegemonic threat to the region.

The Vice President lauded the efforts of government under the leadership of Prime Minister, Shri Narendra Modi for promoting India's interest at the global stage and for leveraging diplomacy effectively.

Saying that history tells us that India once had a dominant presence in the Indian Ocean region, Shri Naidu opined that time has come for India to recapture its past glory and assert its role on the world stage.

India was now being recognized and respected by the world for its reforms, economic growth and development, he said and referred to the support India was receiving in its bid to become a permanent member of the United Nations Security Council.

The Vice President said that an initiative such as the International Solar Alliance initiated by India brought 121 countries together to work for and efficient exploitation of solar energy to reduce dependence on fossil fuels and also to promote sustainable development. He said that the United Nations General Assembly (UNGA) declaring 21 June, as International Yoga day was a great recognition given to India and its ancient art form Yoga.

Shri Naidu urged the younger generation to read the book written by Prof. Seshagiri Rao to understand the importance of ocean security.

### MoU between MSS and CENTRE FOR HUMAN SECURITY STUDIES (CHSS)

Dr. Kanneganti Ramesh Babu, Founder/Director of CHSS



Shri Gurjeet Singh, IFS, former Indian ambassador to Germany, Shri Prakash Nanda, Journalist with Shri Surendra Luniya, Hon. Secretary, MSS, Dr. Ramesh Babu & Prof DVG Krishna, Director.

Marwadi Siksha Samithi (MSS) has entered into a Memorarndum of Understanding (MoU) with Center for Human Security Studies (CHSS), (a non-governmental, non-political and non-profit Think Tank registered under the Andhra Pradesh Societies registration act 2001) Hyderabad. CHSS aims to undertake studies and analysis on various issues of concern at the national and international level with a view to present options for a vibrant and evolving national security policy.

CHSS areas of Interest include among others, homeland security, external affairs of india, environmental security, constitutional studies, cyber security and Indo-US relations. CHSS conduct studies and research in the area of National Security Interests of India spanning across the internal security, counter terrorism mechanisms, maritime and aviation security of India to national management and India's external affairs.

CHSS was established in 2013. Dr. Kanneganti Ramesh Babu is the Founder/Director of CHSS. He is also a Director, Research & Strategy at eSF Labs Ltd, (A Cyber Security Solutions company), Hyderabad & Ahmedabad and also a visiting faculty at Andhra Pradesh Police Academy and National Investigation Agency, Hyderabad.

Shri Prakash Nanda, Journalist and Shri Gurjeet Singh, IFS, Former Indian ambassadors spoke on the subject of Non-Traditional security threats. In their speeches they covered issues of far reaching importance e.g. aviation security, maritime security, illegal immigration, militancy, terrorism, cyber security, cyber warfare, geo-political factors, energy security, climate change etc.



Dr. Kanneganti Ramesh Babu, Founder Director, CHSS, and Prof Mahendra P Lama, Former pro Vice Chancellor, IGNOU and Founder Vice Chancellor, University of Sikkim

#### REVAMP EDUCATION POLICY PROF DVG KRISHNA, Editor and Director, MSS



01. In India there are 726 universities out of which 24 are in Telangana. These universities administer 1278 colleges. The main concern of Higher Education today is Gross Enrolment Ratio (GER). The State-wise GERs show a wide range from 3.5 in Daman and Diu to 41.4 in Chandigarh. The State of Telangana stands at 12.72 (Approx) in GER and 7.3 (Approx) in Institutional Density (the figures calculated approximately based on number of Institutions existed in united A.P). At the national level, our allocation on education is far lower than other advanced countries.

The role of university is not just audit but to restructure the higher education in order to reorient and to nurture education at all levels. Quality assurance should be the primary concern. These aims and objectives suffer when privatization is permitted in the education sector.

The Quality of our future workforce and therefore the productivity and prosperity of our country and state are closely dependent upon the QUALITY OF HIGHER EDUCATION that is imparted to the young men and women today by our universities and institutions of higher learning. The Telangana State, ever since its inception after state bifurcation, has been striving to bring quality and excellence in higher education and to sustain the same in spite of several transitions triggered due to globalization processes. The consistent endeavor of this youngest State of Telangana as the 29th State in the Indian Union is to improve and expand higher education in all areas equitably, recognize and eliminate areas of disparities in access, and emphasize the relevance of higher education for national development.

02. GOVERNMENT AND UNIVERSITY INITIATIVE: The MHRD maintain focus on higher education in the country, to make it more relevant to the global needs and to remove the inequities in access to education amongst various social groups. Such objectives are sought to be realized by providing adequate inputs and implementing much needed governance and regulatory reforms under RUSA.

Higher education is increasingly seen as an investment that should contribute to national prosperity in the long term. Therefore the return on the investment must be good. Quality assurance in higher education has become a focus of attention for private universities too. 2003). Students who are paying tuition fees might now be considered as clients of higher education institutions. Students are therefore also very concerned about the quality of the lectures they pay for. As the culture of higher education has become increasingly market oriented, external demands for quality of teaching have increased.

CHANGES IN STUDENT BACKGROUND AND EXPECTATIONS: The student body is changing as also the teaching methods hence modifying expectations regarding teaching. To begin with, in India as in most developed countries, increasing social diversity has transformed the student body at university level. Higher education is no longer reserved to the elite upper castes.

03. TEACHING METHODOLOGIES: Effective imparting of knowledge, both technical and liberal, needs effective, result oriented TEACHING METHODOLOGIES. The teaching method is based on the principles and methods used by professors and faculty to encourage and enable student learning. These strategies are determined partly by the subject matter to be taught (e.g. engineering, economics, mathematics etc.) and partly by the nature of the learner.

04. THE MODELS OF TEACHING: Teaching can be either instructor centered or LEARNER CENTERED. In teachercentered learning, teachers are the main authority figure and the students are viewed as passive whose primary role is to receive information (via lectures and direct instruction) with an end goal of testing and assessment. The primary role of teachers is to pass the knowledge they have and the information they possess to their students. Teaching and assessment are viewed as two separate entities and student learning is measured through subjectively and objectively scored tests and assessments. In studentcentered learning, teachers and students (learners) play an equally active role in the learning process while teachers continue to be the authority figures. The teacher's role is to coach and facilitate student learning and overall comprehension of material. In this approach, learning outcome is measured through both formal and informal forms of assessment, including group projects, student portfolios, and class participation; teaching and assessments are connected; student learning is continuously measured during instruction processes.

05. AICTE QUALITY IMPROVEMENT SCHEME (AQIS) which is implemented by the ALL INDIA COUNCIL OF TECHNICAL EDUCATION (AICTE) addresses the issues of quality, the National Policy on Education (1986) and the Plan of Action (POA-1992) which advocated the establishment of an independent national accreditation body. AQIS includes the following initiatives.

SI. No.	Name of the Scheme		
1.	Unnat Bharat Abhiyan		
2.	AICTE Adjunct Faculty		
3.	Skill and Personality development Programme		
	centre for SC/ST Students		
4.	Share and Mentor Institutions (Margdarshan)		
5.	Research Promotion Scheme (RPS)		
6.	Modernization And Removal Of Obsolescence		
	(MODROBS)		
7.	Faculty Development Programme (FDP)		
8.	Travel Grant - Faculty		
9.	Seminar Grant		
10.	Grant for Organizing Conference		
11.	AICTE scheme for writing Technical Book in		
	Regional Languages		
12.	Hostel for SC/ST Students		

06. DIGITIZATION OF HIGHER EDUCATION: Digital system created more employment than unemployment due to expansion of activity. Now at present whatever the branch of the knowledge, digital knowledge is essential technology. Information technology is the

#### REVAMP EDUCATION POLICY (continued)

route to any knowledge application. We are likely to witness more automation substitutes for labor across the entire world economy, we have to analyze the impact in developing economies like India.

07. THE SIGMA EFFECT: Academic excellence in higher education needs committed teachers and motivated learners. Accreditation should be strictly linked to quality of teaching. A culture of decentralization must be fostered by encouraging self-sufficient self-financing autonomous institutions. In this connection, mention needs to be made of the Harrod-Domar growth model which was propounded by SIR HENRY ROY FORBES HARROD (13 February 1900 – 8 March 1978) the English economist best known for writing The Life of John Maynard Keynes (1951) who is also typically remembered for his contributions to growth theory. Harrod clearly explained the correlation between technological progress and economic growth and used the Sigma model wherein Sigma related capital output to the capital input. The elasticity of substitution between capital and labor (Sigma) is a second-order parameter of the production function but has a first-order effect on economic growth. Higher education is an input for national economic development. UGC at the national level is a significant guiding force in shaping the destiny of education in India. The universities managed by both Central and State Governments look to UGC for financial support and academic guidance. It is generally seen that the affiliated colleges starve for funds and inputs whereas about 80% of the allocated funds go to the prestigious institutions and universities. Thus the university campus students enjoy a greater share of investment by Government but they do not always fully realize the necessity of participating in the teaching learning processes. The private managements. many of them claiming to be philanthropic raise funds from public towards educational development. SIR WILLIAM PETTY, FRS (Romsey, 26 May 1620 - 16 December 1687) the English economist, scientist and philosopher who became prominent serving Oliver Cromwell and Commonwealth in Ireland is best remembered for his theories on economics and his methods of political arithmetic. The goal of full employment was of most importance to Petty, having recognized that labor was one of the major sources of wealth for individuals and the greatest wealth and strength of the Kingdom. In view of this, the public, private and pupils' share of investment must rise and it should be ploughed back for the development of higher education. This alone assures that students will have employability skills and be able to secure gainful employment.

08. QUALITY ASSURANCE SYSTEM: All the States including Telangana must ensure that all their institutions adopt NAAC accreditation as the mandatory quality assurance framework, and simultaneously seek to upgrade the overall academic quality by implementing the suggested reforms. They will be encouraged to promote research and innovation in their institutions. Since research focus can be judged both from input efforts and outcome indicators, the State Higher Education Plans (SHEPS) must have a balanced appreciation of both aspects. States and

institutions are expected to honestly declare their present status in this area and outline specific strategies for improvement, including the use of information and communications technologies (ICT). There is a need to improve resource allocation for universities to enable good quality research and innovation. Criteria such as the number of research publications, impact factors of journals in which papers are published, citations, the amount of research funding attracted, etc., should be considered for faculty promotions.

One of the quality improvement tools which has been successfully used in many organizations is the formation of QUALITY CIRCLES. A quality circle is a volunteer group composed of workers (i.e. teaching and non teaching staff) usually under the leadership of their supervisor (i.e. a senior professor) who are trained to identify, analyze and solve learning-related problems and present their solutions to university or college management in order to improve the performance of the institution, and motivate and enrich the work of faculty members. True quality circles become selfmanaging, having gained the confidence. Quality Circles are not only limited to manufacturing firms but for variety of organizations where there is a scope for group based solution of problems. If implemented in the field of Library and Information Science the results and conclusions will be amazing. It will also help the librarians to identify own lacunae and design a better system. The case study of Indira College of Engineering and Management Library is an eyeopener. Library activities were encountering many small problems frequently. To name few were: 1. Missing Books. 2. Misplacements. 3. Library usage. 4. Delivery of journals. 5. Number of copies per title. 6. Allocation of work among the staff. 7. Purchase related problems etc. A committee was initiated to study the above problems and come out with efficient solutions to meet the requirements of the management by implementing 'Quality Circle Program'. The problems were solved satisfactorily.

09. THE FUTURE THRUST OF HIGHER EDUCATION: The future of higher education must lay stress on INNOVATION and DIGITALIZATION. India is a START-UP hub for several industries, including automotive, IT services, pharmaceuticals, textiles, education, healthcare and manufacturing. It rates high on the Human Resource Development (HRD) index and also has a high literacy rate, Keeping this in mind, the Government's vision is to make India the foremost innovation and knowledge hub. This needs awareness about Intellectual Property Rights across the states, and across industry segments. Much more needs to be done to strengthen the IP ecosystem.

For that the Government's total withdrawal from participating in the promotion of education from bottom to top is not conducive for the future development of the country. Total reliance on private sector may hamper the national objectives and connectivity of education is an essential factor. Education should be for the future needs of society and it should promote productivity and employment. This is a hurricane call to alert the policy makers of education in the light of the future demands of the country.



# TRANSFORMATION OF PUBLIC TRANSPORT – ROLE OF CABS Prof (Dr) R. Lakshmi, RG Kedia College

Public transport plays an important social role by ensuring that all members of society including the young, the old, the poor, those with medical conditions, and people banned from driving are able to travel without the need for driving license and access to an automobile.

After the introduction of taxi cab hailing smart phone apps (also known as E-Hailing apps), especially Uber and Ola, public transport by hired and shared cabs has turned more widely prevalent, convenient, faster and affordable. E-hailing apps have been created by both application start-up companies and car service companies alike. These E-hailing apps are frequently used to supplement the use of mass transit and other traditional forms of transportation. Another development is availability of self-drive car rentals, e.g. Zoom Car, Carz on Rent etc.

#### **BENEFITS OF CABS**

- Employment to cab drivers, bike taxi drivers and food delivery persons (Foodpanda & Uber Eats)
- Live location sharing and tracking for female passenger safety
- Digital payments, transparency, no bargaining
- Compared to private cars, shared taxis reduce traffic congestion, pollution, parking problems
- On-demand, door to door, AC cabs
- Mobility to elderly, sick persons
- Fare is almost comparable to own car maintenance, cost of fuel plus driver salary

This is a brilliant example of application of digital telecommunications technology to assist the common citizens in their day to day commuting. These mobile phone apps work though Assisted Global Positioning System (A-GPS). A-GPS (or aGPS) significantly improves the start-up performance—i.e., time-to-first-fix (TTFF)—of a GPS satellite-based positioning system. Cellular network towers have GPS receivers (or a base station nearby) and those receivers are constantly acquiring satellite information and computing the data. This data is passed on to the cellular phone (when requested) and makes triangulation faster since the relevant satellites to the desired location are already identified. In dense urban areas where tall buildings and trees with dense foliage may exist, cell triangulation is faster than GPS, whose satellite signals are weak indoors and obstructed if the horizon is not visible. This data is used for (a) to help the driver to locate the pickup point location of the rider, (b) to help the passenger rider to track the movement of the cab towards his pick up point on the cell phone screen and (c) to help the driver to navigate to the drop location after the passenger has boarded. This also utilizes the Global Information System (GIS) provided by map applications to identify the routes and one way traffic lanes.

UBER Formerly called UberCab has its Headquarters in San Francisco, California, U.S. It earned revenue of US\$6.5



CABS WAITING AT THE PARKING LOTS AT MUMBAI AND HYDERABAD AIRPORTS & THE POPULAR OPERATORS, UBER, OLA AND MERU CABS

Billion in 2016 and US\$7.5 Billion in 2017, with total assets US\$15.3 Billion (2017). It employs 12000+ employees worldwide. Ola Cabs by ANI Tech. Pvt. Ltd. Was founded in Mumbai, and has Headquarters in Bengaluru, Karnataka, with revenue Rs.942.80 Crores (US\$140 million) (2014-15) and Number of employees 6,000 (2017). Ola has acquired Ridlr, an app which enables users to search and book public transport options on mobile phones. The acquisition will help Ola in its effort to integrate its mobility platform with the public transportation infrastructure across cities. Another subsidiary company of Ola is Foodpanda, India's most convenient online food ordering site that connects people with the best restaurants around them. It delivers in Delhi, Bengaluru, Chennai, Mumbai, Hyderabad, Gurugram and over 100 other cities, the widest reach in India.

Taxicab operators generally prefer cars such as Toyota Etios, Maruti Omni, Mahindra Logan, Tata Indica and Tata Indigo. Taxicabs face stiff competition from auto rickshaws, except in some cities, for example Mumbai, auto-rickshaws are banned in the main city district, thus giving taxicabs a monopoly.



BHAGVAN MAHAVIRA JAIN, also known as VARDHAMAN (or the Ever Increasing One) or TIRTHANKARA (or the founder of a tirtha, which is a passage across the sea of interminable births and deaths, the samsare)

FAMOUS QUOTES: All breathing, existing, living, sentient creatures should not be slain, nor treated with violence, nor abused, nor tormented, nor driven away.

Acharanga Sutra, Book 1, lecture 4, lesson 1, as translated by H. Jacobi, quoted in The Boundless Circle: Caring for Creatures and Creation (1996) by Michael W. Fox, p. 262. Desistance from sin makes one entirely happy.

As quoted in Religion and culture of the Jains(1975) by Jyotiprasâda Jaina, p. 187.

Non-violence and kindness to living beings is kindness to oneself.

For thereby one's own self is saved from various kinds of sins and resultant sufferings and is able to secure his own welfare.

As quoted in Religion and culture of the Jains(1975) by Jyotiprasâda Jaina, p. 187.

A living body is the abode of the soul which potentially has perfect perception (Anant-darshana), perfect knowledge (Anant-jnana), perfect power (Anant-virya), and perfect bliss (Anant-sukha) - Bhagvan Mahavira Jain Vardhamâna, Tirthankara

### CARGO MOVEMENT – Vital for National Economy and Supply Chains

Kuldip Rai, M.Tech, MBA, Asso Prof, RG Kedia college



Contrary to general perception, customers do not always act rationally and base decisions mostly on price; customer loyalty is also a factor to be considered. Companies outsource activities, which enable them to improve efficiency, reduce costs, focus more on core competencies and improve their innovation capabilities. Supply chain management synchronises the efforts of all parties – particularly suppliers,

manufacturers, retailers, dealers and customers – involved in meeting customers' needs and achieving customer satisfaction. Relationship between customer loyalty and the supply chain strategy remains insufficiently explored and understood by practitioners and academics, while the theme has been extensively developed within marketing text books and journals. Customer Loyalty and Supply Chain Management are closely related. These concern overlapping areas of supply chains, logistics and marketing, to provide a holistic picture of the customer loyalty framework. Emphasis is given to the B2B

context, where research provides clues to support the fact that investment in operations, new technologies and organisational strategy have had a significant role in understanding B2B loyalty, particularly in the context of global supply chains. In India Gross Domestic Product (GDP) for 2018-19 is estimated to be Rs.24.42 Lakh Crores. Out of this an amount of Rs.1.35 Lakh Crores or 5.5% is spent on transport. If other logistics related activities such as warehousing, cold storage of perishables (such as fruits, vegetables, fish, meat, flowers and medicines etc.) materials handling, transit insurance et al are included, the cost will be around 15% of GDP. Most of this amount is spent on four major modes of transport such as air, ocean/water ways, railways and road transport.

In the selling price of any product the freight can amount to as much as 15%. The most crucial activity in Supply Chain Management of a corporation is logistics especially in mammoth corporations such as Alibaba, Ikea, Walmart in retail and manufacturing sectors. An estimated 10% of all jobs in the country are related to the transportation industry. Transportation is also vital to a nation's economy. Reducing the costs of transporting natural resources to production sites and moving finished goods to markets is one of the key factors in economic competition.

CHINA'S BELT AND ROAD INITIATIVE, also known as Maritime Silk Road Economic Belt is a development strategy adopted by China which involves infrastructure



The Golden Quadrilateral links the four metros, New Delhi, Kolkata, Mumbai and Chennai with the industrial and cultural clusters



Four major modes of transportation are air cargo, ocean and waterways, railways and road transport

development in several countries in Asia, Africa and Europe. It was inaugurated by President Xi Jinping in 2013 and involves investment of over \$4 TRILLION in about 60 countries. It includes overland routes for road and rail transportation and harbors and ports for sea route. The Asian parts include Bangladesh-China-India-Myanmar (BCIM) Economic Corridor from southern China to Myanmar and China-Pakistan Economic Corridor a \$62 BILLION collection of infrastructure projects throughout Pakistan.

In India, GOLDEN QUADRILATERAL (GQ) is a national highway network connecting many of the major industrial, agricultural and cultural centers. It forms a quadrilateral connecting the four major metro cities of India, viz., New Delhi, Kolkata, Mumbai and Chennai with other cities Ahmedabad, Bengaluru, Bhubaneswar, Cuttack, Jaipur, Kanpur, Pune, Surat, Vijayawada, Ajmer, Visakhapatnam, Bodhgaya, Varanasi, Agra, Mathura, Dhanbad, Gandhinagar, Udaipur, and Vadodara. At 5,846 kilometres, it is the largest highway project in India and the fifth longest in the world. It is the first phase of the National Highways Development Project (NHDP), and consists of four- and sixlane express highways, built at a cost of Rs.0.6 Lakh Crores. The project was launched in 2001 and completed in 2012. The transportation industry is the largest industry in the world. It includes the manufacture and distribution of vehicles, tires, spare parts, the production and distribution of fuel, and the provision of transportation



Four Ministries of the Government of India, namely, Ministry of Shipping, Ministry of Railways, Ministry of Civil Aviation and Ministry of Road Transport and Highways manage the infrastructure and services of transportation industry. Air India is a Public Sector enterprise

A man is not finished when he's defeated. He's finished when he quits - Richard Milhous Nixon, President, United States of America (1969 to 1974)



In valleys and hills of mountainous regions and in inaccessible tribal/ forest areas transportation is by helicopters or motorized rope trolleys. Pipelines carry bulk liquids and gases e.g. crude petroleum oil

services, routing, maintenance and tracking of fleets of vehicles et al.

The same transportation infrastructure systems that link supply chains in a nation are also used in the nation's war efforts. The rapid movement of troops, equipment, spare parts and food supplies are a deciding factor in winning a battle or war. Just as mobilizing a nation's military strength is critical to success, disabling an enemy's transportation system is usually an early strategic objective of any armed conflict.

Air transport is preferred for commodities and materials which are light, small, perishable, delicate, fragile and urgent. It is the only option for transport of large amounts of currency, gold, silver, bullion, diamonds, precious gems, diagnostic samples, guinea pigs, live tissue, newspapers etc. However it is dependent on suitable weather and is costly.

Production of commercial air transport equipment is a multibillion dollar global industry. High-priced aircraft and components are manufactured in countries throughout Asia, Europe, and North and South America. Most of the final assembly of large jets, a single one of which can cost more than \$500 Million, is performed in either the United States or France. The principal aircraft manufacturers today are Airbus in Europe and The Boeing Company in the United States. Two of the three large jet engine manufacturersthe General Electric Company and Pratt & Whitney - are also based in the United States. The third is Britain's Rolls Royce PLC. Other companies based in Brazil, Canada, Germany, the United Kingdom, Ireland, Italy, The Netherlands, Spain, and Sweden, as well as in France and the United States, specialize in the production of smaller aircraft used by regional carriers and for general aviation. Hindustan Aeronautics Limited in India is also engaged in manufacture of aviation and avionics equipment and their maintenance.

Transportation of bulk goods and commodities such as cement, bauxite, minerals, petroleum products, food grains, coal, limestone, alumina, bitumen, non-ferrous metals, iron, steel is preferred by ships and goods trains as these are the most economical. Pipelines are ideal for carrying bulk liquids and gases e.g. crude petroleum, water, iron ore slurry, Compressed Natural Gas (CNG). Liquefied Petroleum

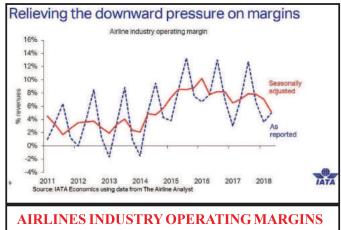
Logistics performance index: Overall score (1=low to 5=high) – Sorted on values for 2018

RANK	COUNTRY	2017	2018
1	Germany	4.225967	4.201444
2	Sweden	4.204593	4.052905
3	Belgium	4.108538	4.039084
4	Austria	4.097985	4.026005
5	Japan	3.970464	4.02565
6	Netherlands	4.18753	4.019269
7	Singapore	4.143632	3.996119
8	Denmark	3.815794	3.991859
9	United Kingdom	4.069669	3.987057
10	Finland	3.920745	3.969148
26	China	3.661104	3.605147
43	India	3.420043	3.176569

Gas (LPG) etc. Pipelines have the advantage that they do not occupy surface area of land as they run generally underground for larger distances. They also provided origin to destination transportation. However the capital expenditure for laying pipelines is high and pumping stations are required every few hundred kilometers or less to boost the pressure. Transportation by helicopters and motorized rope trolleys is most suitable over hills and valleys in mountainous regions and in sparsely populated tribal/forest areas.

Transportation systems affect the environment. Burning of petroleum-based fuels for motor vehicles creates pollution that is harmful to human health. Three-quarters of all carbon monoxide and one-half of all oxides of nitrogen come from motor vehicles. In addition, petroleum-based transportation is responsible for approximately one-third of carbon dioxide emissions, an important contributor to global warming. Transportation accounts for 66% of total oil consumption. Hence there is urgent need for electric vehicles and charging stations for those vehicles, especially in metropolitan areas.

Electric vehicle (EV) uses electric motors or traction motors for propulsion. These motors may be powered through a collector system by electricity from off-vehicle sources, or may be self-contained with a battery, solar panels or an electric generator to convert fuel to electricity. EVs include road and rail vehicles, surface and underwater vessels, electric aircraft and electric spacecraft.



Economic war between China and America - will it divide the world or bring together?

### ROLE OF MICRO, SMALL AND MEDIUM ENTERPRISES IN NATIONAL DEVELOPMENT





Micro, Small and Medium Enterprises (MSME's) generally use labor intensive techniques; provide more employment opportunities to a large number of people; thus helping to mitigate the unemployment problem to a great extent. It is also seen that MSME's provide employment to artisans/ people engaged in traditional arts, technically qualified persons and professionals. MSME's therefore account for employment of people in rural/ unorganized sectors to semiskilled and unskilled people. The employment to capital ratio is high besides promoting entrepreneurial skills among women as special incentives are given to women entrepreneurs. This has the effect of bringing about balanced regional development. MSME's promote decentralized development of industries as most of the small industries are set up in backward and rural areas. This removes regional disparities by industrializing rural and backward areas and brings balanced regional

MSME's complement and support large-scale industries as they provide parts, components, accessories and meet the requirements of large-scale industries through setting up units near the large-scale units. These serve as ancillaries to large Scale units.

Under the notification dated 9 May 2007, President of India amended the Government of India (Allocation of Business) Rules, 1961,. Pursuant to this amendment, the Ministry of Agro and Rural Industries (India) and the Ministry of Small Scale Industries (India) were merged into a single ministry, the Ministry of Micro, Small and Medium Enterprises. The Ministry of Micro, Small and Medium Enterprises, Government of India is the central ministry concerned with formulation and administration of rules, regulations and laws relating to micro, small and medium enterprises in India. Small Industries Development Organization (SIDO) provides training to extension officers of State Governments as well as managers and technician entrepreneurs in both modern small scale and traditional village industries.

The Ministry regulates:

- Khadi and Village Industries Commission (KVIC)
- National Commission for Enterprises in the Unorganized Sector
- · National Small Industries Corporation Ltd.
- National School of Leadership
- National Institute of Micro, Small and Medium Enterprises (NIMSME, Hyderabad)
- National Institute for Entrepreneurship & Small Business Development
- · Indian Institute of Entrepreneurship

The statistics show a rise in the plan amount spent on Khadi sector from Rs.194.27 Crore to Rs.1,454 Crore and non plan amounts from Rs.43.7 Crore to Rs. 229.1 Crore respectively in the period 1994-95 to 2014-2015. The interest subsidies to Khadi institutions also increased from Rs.9.63 Crore to Rs.31.45 Crore in this period.

The role of MSME's in the development of economy is significant. About 60 to 70% of the total innovations in India



came from the MSMEs. Many of the big businesses today were all started small and then nurtured into big businesses. In July 2017 Government has launched a new scheme namely "Financial Support to MSMEs in Zero Defect and Zero Effect (ZED) Certification Scheme". The objectives of this scheme are to:

- Develop an Ecosystem for Zero Defect Manufacturing in MSMEs
- Promote adaptation of Quality tools/systems and Energy Efficient manufacturing
- Enable MSMEs for manufacturing of quality products
- Encourage MSMEs to constantly upgrade their quality standards in products and processes
- Drive manufacturing with adoption of Zero Defect production processes and without impacting the environment
- Support 'Make in India' campaign
- Develop professionals in the area of ZED manufacturing and certification

There are 50 parameters for ZED rating and additional 25 parameters for ZED Defence Rating under ZED Maturity Assessment Model. The MSMEs are provided financial assistance for the activities to be carried out for ZED certification i.e., Assessment / Rating, Additional rating for Defence angle, Gap Analysis, Handholding, Consultancy for improving the rating of MSMEs by Consultants and Re-Assessment / Re-Rating. Under the scheme MSMEs will be rated & certified under ZED Maturity Assessment Model, supported for Gap Analysis, Handholding, and Consultancy for improving their rating, etc. The total cost of the project is Rs.491 Crores (Government contribution Rs.365.00 Crores plus beneficiary MSMEs contribution Rs.126 Crores). Quality Council of India (QCI) has been appointed as the National Monitoring & Implementing Unit (NMIU) for implementation of ZED. The Ministry of MSME is implementing a number of schemes to promote MSMEs namely (i) Credit Guarantee **Fund Scheme for Micro and Small Enterprises to facilitate** collateral free credit to new and existing micro and small enterprises (MSEs); (ii) Scheme for Raw Material Assistance implemented by National Small Industries Corporation Limited under the Ministry; (iii) National Manufacturing Competitiveness Programme (NMCP) and Credit Linked Capital Subsidy Scheme implemented to facilitate upgradation of technology, improve processes and design; (iv) Management Development Training Programmes (MDPs) for enhancing managerial skills; (v) Micro and Small **Enterprises-Cluster Development Programme to facilitate** infrastructure upgradation and setting up of Common Facility Centres; (vi) Marketing Development Assistance Support to MSME; (vii) Ministry of MSME has introduced online MSME Data Bank for creating comprehensive database of MSMEs and (viii) Ministry of MSME has introduced simplified online registration "Udyog Aadhar Memorandum (UAM) for MSMEs".

### SUSTAINABLE ECONOMIC AND BUSINESS POLICIES – PAST PRESENT AND FUTURE

Dr K Kiran Kumar, MBA Dept. RG Kedia College



The last five years have seen India being universally recognized as a bright spot of the global economy. The country witnessed its best phase of macro-economic stability during this period. India is now the fastest growing major economy in the world with an annual average GDP growth during last five years higher than the growth achieved by any Government since economic reforms began in 1991. From being the 11th largest economy in the world in 2013-14, India is today the 6th largest in the world. Besides generating high growth rate, India contained double-digit inflation and restored fiscal balance. The average rate of inflation during 2009-2014 was a backbreaking 10.1%. The present Government at the centre broke the back of back-breaking inflation. Average inflation was brought down to 4.6% which is lower than the inflation during the tenure of any other Government. In fact inflation in December 2018 was down to 2.19% only. If India had not controlled inflation, our families would have been spending around 35-40% more today on basic necessities such as food, travel, consumer durables, housing etc. From the high of almost 6% seven years ago, the fiscal deficit has been brought down to 3.4% in 2018-19 RE. The current account deficit (CAD), against a high of 5.6% six years ago, is likely to be only 2.5% of GDP this year. India contained the fiscal deficit notwithstanding the Finance Commission's recommendations increasing the share of the States from 32% to 42% in central taxes, which was accepted in the true spirit of cooperative federalism, thereby transferring significantly higher amounts to the States.

Due to a stable and predictable regulatory regime, growing economy and strong fundamentals, India could attract massive amount of Foreign Direct Investment (FDI) during

the last 5 years - as much as \$239 billion.

According to the data published by International Bank for Reconstruction and Development (IBRD), global economic growth is likely to maintain a robust trend which will be slightly softened as manufacturing activity and trade are showing signs of moderation. In many of the advanced withdrawal of monetary accommodations has led to some tightening of global financing conditions, while oil prices are substantially higher than previously expected. Global inflation is trending up, but only gradually and from low levels. In advanced economies, activity continues to grow above potential, notwithstanding some recent moderation, while additional fiscal stimulus measures are expected to provide a further lift to near-term growth in the United States. The upturn in many energy exporting countries is still lagging that of exporters of other commodities, reflecting ongoing adjustments to the 2014-16 collapse in oil prices and production cuts in key oil exporters. Across commodity exporters, inflation is generally moderating as the impact of past currency depreciations wanes. Indian GDP is expected to maintain a healthy rate of growth around 7-8% pa. However additional incentives are necessary for encouraging more employment generation. For this purpose, employment oriented companies should be incentivized,

Role of subsidies in economy especially their negative effects need to be studied in detail. Two prominent schemes are currently in operation. Rythu Bandhu scheme which is also known as Agriculture Investment Support Scheme is

a welfare program to support farmer's investment for two crops a year by the Government of Telangana under which Government provides Rs.4000 per acre per season to 58.33 lakh farmers, to support farm investment, twice a year, for Rabi and Kharif seasons. The second prominent scheme is the National Rural Employment Guarantee Act 2005 (NREGA); later renamed as the "Mahatma Gandhi National Rural Employment Guarantee Act", MGNREGA, which is a labor law and social security measure that aims to guarantee the right to work. It was initiated with the objective of enhancing livelihood security in rural areas by providing at least 100 days of guaranteed wage employment in a financial year, to every household whose adult members volunteer to do unskilled manual work. Another aim of MGNREGA is to create durable assets (such as roads, canals, ponds and wells). Employment is to be provided within 5km of an applicant's residence, and minimum wages are to be paid. If work is not provided within 15 days of applying, applicants are entitled to an unemployment allowance. Thus, employment under MGNREGA is a legal entitlement to be implemented mainly by gram panchayats and not through involvement of contractors. Labor-intensive tasks like creating infrastructure for water harvesting, drought relief and flood control are preferred.

The agricultural sector is experiencing acute shortage of farm labor, especially at times of tilling, ploughing, sowing, application of fertilizers/ manures/ pesticides, harvesting and for miscellaneous labor intensive operations, such as de-husking, soil preparation, stubble burning, etc.

Agricultural research and development must focus on sustainable development in line with the 17 Sustainable Development Goals (SDGs) set by the United Nations General Assembly in 2015, which are parts of Resolution 70/1 of the United Nation's General Assembly aimed at transforming our World in accordance with the 2030 Agenda for Sustainable Development. The goals are broad and interdependent, yet each has a separate list of targets to achieve. Achieving all 169 targets would signal accomplishing all 17 goals. The SDGs cover social and economic development issues including poverty, hunger, health, education, global warming, gender equality, water, sanitation, energy, urbanization, environment and social justice. For example Genetically Modified (GM) crops substantially raise productivity per hectare, immunity of crops to pests and the incomes of farmers. However farmers become dependent on multinational seed supplying corporations. Promising new crop varieties have been developed at research centers in the World Bank's Consultative Group on International Agricultural Research. New corn varieties bred to cope with drought are available. A breed of super rice that produces 25% more grain on the same amount of land could feed an additional 450 million people a year, and a promising variety of cassava, a tuber that feeds more than 200 million people in Africa, has given ten times the conventional yield.

Agricultural loan waivers which are being demanded and even implemented in several states are aimed at mitigating farmers' distress especially in areas growing crops such as cotton where a spate of farmers' suicides have been reported. However it should be remembered that these loan waivers also causes inflation, idleness and drain out the budget for development. Similarly public funds should be spent on laying and development of highways/ railway lines/ roads, drainage, sewerage, public parks, irrigation infrastructure and investment from public money on temples and other religious places or places of worship must be

discouraged.

Our historical, spiritual and other roots entitle me to say that basically we are one and the same people - Vladimir Vladimirovich Putin, President of the Russian Federation WHO MOVED MY INTEREST RATE?

#### **BOOK-REVIEW**

Prof Dr. TV JANAKI, RG Kedia College



"Who Moved My Interest Rate: Leading Reserve Bank of India Through Five Turbulent Years" is the book authored by Dr. Duvvuri Subba Rao about his journey as Governor of Reserve Bank during its toughest times. It can be regarded as one of the best memoirs of an IAS officer who led the Central Bank of a country when entire world was experiencing a big financial crash. Reserve Bank of India, plays a vital role in the implementation of development Strategy of the Government of India. The superintendence and direction of the RBI is entrusted with the 21-member central board of directors which includes the Governor; four deputy governors and two Finance ministry representatives. In an emerging economy and democracy, the institutions have to balance each other.

There are several important issues between the Government of India and RBI. It was in the year 2008 he took charge of governorship, the same year 2008 financial crisis started in United States of America, soon developed into a full blown international banking crisis with the collapse of one of the biggest investment banks Lehman Brothers on September 15, 2008. This book provides the best account of Indian perspective of Financial Crash and the following turbulent years. The author's honesty about explanations of various issues faced by RBI and as a governor, his stand on the remedial measures with interesting notes on the relationship between government and RBI including some occasional tussles with Government keep the fingers rolling on the pages of the book till the ending. Particularly, as mentioned by author this book makes an attempt to demystify the functioning of RBI. In simple language author explains the role of reserve bank as Government's Bank and Banker's Bank in making and implementing various policies keeping in view the priorities of an emerging country like ours. While detailing various issues, the author always had common man in his mind. He says it is very easy to criticize with the benefit of hindsight and very tough to implement decisions in real time. Due to the conditions prevailing after the Lehman crisis he had to change interest rates 23 times during his tenure. The slide of rupee in 2013 was heavily criticized but RBI could smoothen the transition. The bank could stabilize the rate to 20 per cent.

RBI seeks mandatory insolvency proceedings for the debt servicing default beyond the specified period. Issue of softer rates also causes tension with the Government, During the Monetary Policy Committee meeting, the high powered panel decided to maintain status quo on the repo rate. The Ministry of Finance and the Government of India are interested in utilizing idle financial resources for economic development. They would also like to see reduced interest rates and increased flow of credit to industry and business. For that the strict liquidity ratios need to be revised. This is also necessary to restore and maintain the credibility of RBI. After reading the book reader feels that country was in the hands of the most able person during the toughest times of the globe and he could steer the country in the right direction in challenging times and stood his ground while taking decisions.

#### **GREAT AND WISE**



Wing-Commander ABHINANDAN VARTHAMAN (Indian Air Force) was held for 60 hours under captivity in Pakistan after his aircraft was shot down in an aerial dogfight in the 2019 India-Pakistan standoff. Wing - Commander Varthaman returned to India after crossing the India-Pakistan border at Wagah on 1 March 2019, Prime Minister Shri Narendra Damodardas Modi welcomed the release of Abhinandan at a political rally, asserting that the nation was proud of him. A medical check-up upon his return located multiple bruises and a fractured rib but no 'significant injuries'. Akhil Bharatiya Digambar Jain Mahasamiti has awarded the 'Bhagwan Mahavir Ahimsa Puraskar' on April 17, 2019 on Mahavir Jayanthi.

Dr. KAILASAVADIVOO SIVAN (born 14 April 1957) is a space scientist and the chairperson of the Indian Space Research Organization. He studied at Madras Institute of Technology (BE), Indian Institute of Science (ME), Indian Institute of Technology Bombay, (PhD). He is the former Director of Vikram Sarabhai Space **Center and Liquid Propulsion** centre. He is the recipient of several awards including Shri Hari Om Ashram Prerit Dr Vikram Sarabhai Research award (1999), ISRO merit award (2007), Dr Biren Roy Space Science award (2011), **Distinguished Alumnus Award** (2013) from MIT Alumni Association, Chennai, and **Distinguished Alumnus Award** (2018) from Institute of Science, Bangalore.



ICC Cricket World Cup 2019, Dates: 30 May–14 July 2019
INDIAN SQUAD- or Men in Blue, Team India
Association: Board of Control for Cricket in India
Personnel:

Captain: Virat Kohli, Coach: Ravi Shastri

FAREWELL, MY FRIENDS
Farewell, farewell my friends
I smile and Bid you goodbye
No, shed no tears
For I need them not
All I need is your smile
(Extract from a poem by:
Gurudev Rabindranath Tagore,
polymath, poet, musician, & artist)



Shri TK Sharma, LLM, Senior Faculty, MSS Law College

My goal is simple. It is a complete understanding of the universe, why it is as it is and why it exists at all
- Stephen William Hawking, British theoretical physicist,

## NEWS

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## SPECTRUM - EVENTS AT MSS



[1] Dr Duvvuri Subba Rao, IAS, Former Governor, RBI addresses [2] Shri Kamal Narayan Agarwal, President, MSS, Jain Ratna Lion Shri Surendra Luniya, Hon Secretary, MSS, Lion Shri SB Kabra, ACA, Jt. Secretary, MSS at the signing of Memorandum of Understanding (MoU) with Centre for Human Security Studies (CHSS) [3] Lion Shri SB Kabra, ACA, Jt. Secretary, MSS addresses at the School anniversary [4] Felicitating Shri G Kishan Reddy, Hon. Minister of State for Home Affairs, Government of India [5] Prof Mahendra P Lama, Former pro Vice Chancellor, IGNOU and Founder Vice Chancellor, University of Sikkim [6] Felicitating Prof Dr SB Dwarkanath, OU on superannuating [7] Shri Surendra Luniya, Shri SB Kabra and Prof DVG Krishna, Director, MSS [8] Shri Swaranjitsen, IPS (Retd.) addresses [9] Prof P Purnachandra Rao, Hum Sub Hindustani Trust [10] Shri YP Rao, Management consultant interacts with students [11] President, MSS, Jt. Secretary taking salute at the Republic day parade [12] Moot court

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- Surajmal Sharma PG College of Science (Maths)
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