



BUSINESS WAVES

Quarterly Newsletter of Management and I.T.



EDITORIAL

ISSN NUMBER - 2456-3382 (online)

<http://www.mss-rgkedia-edu.in/business%20waves.html>

Vol V, Issue 4
November 2021

Marwadi Shiksha Samithi

Ramnath Gulzarilal
Kedia College of
Commerce
Taradevi Girdharilal Sanghi
School of Business Management
Bhagwatibai Jagdish Pershad
Agarwal PG College of
Computer Applications
MSS Law College

**CHIEF PATRONS &
MANAGEMENT**
SRI KAMAL NARAYAN AGARWAL
President

LION SRI SURENDRA LUNIYA

Hon. Secretary

LION SRI SB KABRA, FCA

Joint Secretary

SRI SHANTILAL DAGA, FCA

Asst. Secretary

EDITORIAL BOARD

PROF. DVG KRISHNA

Editor & Director

PROF S INDRAKANTH,

CESS

SRI KULDIP RAI

Associate Editor

ADVISORS

Prof V. VENKATRAMANA

VC, TSCH

Prof H. VENKATESWARLU

VC, Kerala University

PROF. S. JEELANI

Director, Dist. Education, UoH

Prof R. NAGESHWARA RAO

Director, IQAC, & Head, DBM, OU

Prof V Shekhar

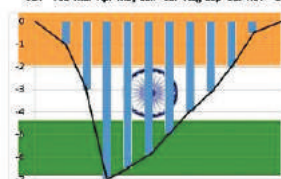
Dean & Prin(retd), OU

Prof MV Ramana Murthy

Former Professor, OU

The Third Eye

Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec 2020



V-SHAPED RECOVERY

V-SHAPED ECONOMIC RECOVERY AND THE COVID-19 THIRD WAVE

PROF Dr DVG KRISHNA, DIRECTOR, MSS

The Covid-19 Coronavirus third wave is sweeping through various states in our country. The semi-annual Global Economic Prospects report released by the World Bank calculated that the world economy shrank by 4.3% in 2020, a setback matched only by the Depression and the two world wars. The estimated cost of a full lockdown was \$26 Billion. The overall hit on the economy was estimated to be \$234.4 Billion (or 8.1% of GDP), nearly double earlier estimate of \$120 billion. The GDP growth in India fell from 5.3% to -1.5% (estimated). However, during the third quarter, there was encouraging growth of 20% in GDP.

Mrs. Nirmala Sitharaman, Hon'ble Minister for Finance and Corporate Affairs, Government of India, said that the recovery is driven by ATMA NIRBHAR BHARAT ABHIYAN (Self-Reliant India Mission) and various other measures taken by the Government of India to revive economic growth which had been hit hard by the outbreak of COVID-19 Novel Corona Virus pandemic. To stimulate consumer spending measures worth US\$ 10 billion have been announced.

Under the visionary leadership of Shri Narendra Modi Ji, Hon'ble Prime Minister, the most decisive, and stable present Government has undertaken structural reforms to reverse policy paralysis and re-ignite self-confidence of the nation. Agriculture has benefitted from the Kisan Credit Card scheme. The scheme of sanctioning loans upto Rs.1 Crore within 59 minutes has benefitted MSME's. Digital India and Jan Dhan- Aadhar- Mobile (JAM) has been a game changer. Since August 2021, GST collections have consistently exceeded Rs. 1 Lakh Crores; electricity consumption rose by 18.6% Railways carried 16.9% more freight and Unified Payment Interface (UPI) transactions increased 9.6% to 3.55 Billion. The RBI has projected the Consumer Price Index (CPI) inflation at 5.7% during 2021-22 (5.9% in second quarter, 5.3% in third, and 5.8% in the fourth quarter). CPI inflation for Q1 2022-23 is projected at 5.1%.

In a V-shaped recession (with variations of Square-root shaped, and Nike-swoosh shaped), the economy suffers a sharp but brief period of economic decline. The trough is a clearly defined point in time. It is followed by a strong recovery. A U-shaped recession has a less- clearly defined trough and takes longer than a V-shaped recovery. W-shaped recession, (aka double-dip recession), the economy falls, recovers, falls back before finally recovering.

In a very welcome bold and innovative step, Ms. Nirmala Sitharaman, Hon'ble Minister of Finance and Corporate Affairs has announced the formation of India's first-ever BAD BANK which includes NATIONAL ASSET RECONSTRUCTION COMPANY LIMITED (NARCL) which will acquire stressed assets worth about Rs 2 lakh crore from various commercial banks and INDIA DEBT RESOLUTION COMPANY LTD (IDRCL), which will then try to sell the stressed assets in the market. The Government has allotted Rs.30,600 Crores as guarantee in the form of Security Receipts.

Recovery from Economic slowdown is the core challenge right now. Employment, investments and productivity should be generated on priority. The challenging task is well handled by Shri Narendra Modi, Hon'ble Prime Minister and that is the reason that India today stands heads and shoulders above the other countries in tackling the economic challenges of recovery from the slowdown caused by the contagious virus which is proving to be a threat to humanity. The need of the hour is that everyone should donate for betterment of the economic status of all sections of the society.



Initiatives by Mrs. Nirmala Sitharaman, Hon. Finance Minister, GoI

The best - case scenario for the COVID crisis is a V-shaped recovery. If this happens, the economy will rebound as quickly as it has declined, with minimal long-lasting financial damage - Forbes

SRI VENKATESWARA SWAMY TEMPLE IN JAMMU

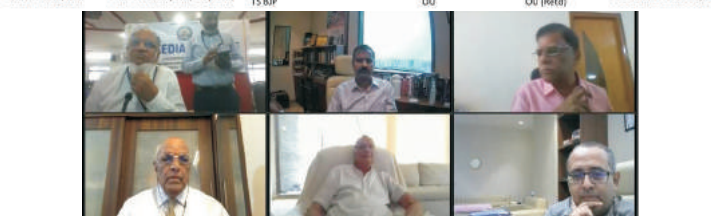


The Bhoomi Pujan ceremony and laying of the foundation stone for construction of a magnificent temple dedicated to SRI VENKATESWARA SWAMY was conducted at Majeen, JAMMU in June 2021. His Excellency Lieutenant Governor Shri Manoj Sinha took part in the Bhoomi Pujan and unveiled the plaque to mark the laying of foundation stone in the presence of Shri G Kishan Reddy, Hon'ble Union Minister of Tourism, Culture & Development of North Eastern Region, Government of India, Dr Jitendra Singh, Hon'ble Union Minister of State (PMO), Shri Y V Subba Reddy, Chairman, Tirumala Tirupati Devasthanams (TTD) board and Shri Ram Madhav, RSS National Executive Member among others. This is expected to give a boost to religious tourism in Jammu and Kashmir.

The temple is expected to be completed in 18 months in two phases, at a cost of Rs 33.22 crores.

Spread over 62 acres of land, the project will include several facilities, including Veda Pathshala, hostel and staff quarters, pilgrims' amenities complex, Kalyana Mandapam, Vahanamandapam etc. The J&K Government granted the land to the TTD board on a lease for 40 years.

The Lt Governor said the "magnificent divine temple, when completed, will be a centre of faith as well as destination of spirituality". He said the TTD Board will establish a gurukul to promote the Sanskrit language and Vedic teachings and learning. The board has also agreed to set up centres of excellence in the healthcare sector on the lines of those in Andhra Pradesh. Terming the occasion a "historic and proud day for J&K", the Lt Governor expressed gratitude towards TTD board and the Centre for "fulfilling the long-pending wish of people of J&K and North India for establishing the temple of Lord Balaji on the land of Shri Mata Vaishno Devi".



RG KEDIA COLLEGE - MBA Dept. WEBINAR ON "SUCCESS MANTRAS FROM THE MAHABHARATH- LESSONS FOR MANAGERS"



**SUCCESS MANTRAS FROM
MAHABHARATH
LESSONS FOR MANAGERS**
Mahabharata was narrated thrice:
- "Jaya" by Vyasa to SRI GANESH
- "Bharata" by Vaishampayan to
Janamejaya
- "Mahabharata" by Suta/Sauti



Shri M. VENKAIHA NAIDU, His Excellency Vice President of India and Dr. TAMILISAI SOUNDARARAJAN, Her Excellency Governor of Telangana and Lieutenant Governor of Puducherry sent messages for the success of the webinar.

SPEAKERS

Shri Kamal Narayan Agarwal, President, MSS
Jain Ratna Lion Shri Surendra Luniya, Hon. Secretary
Lion Shri SB Kabra, FCA, Jt Secretary, & President, All India Tax Practitioners Association
Prof Dr DVG KRISHNA, DIRECTOR, MSS
Prof. YP Rao, Management Consultant, IBAT
Prof K Achalapathi, OU (Retd.)
Prof D Sreeramulu, OU
Dr. Krishna Saagar Rao, TS BJP

Pioneers in education and development



Jawaharlal Nehru Sarvepalli Radhakrishnan



Lal Bahadur Sastry



PV Narasimha Rao Atal Behari Vajpayee



Indira Gandhi



Mahatma Gandhi



Kamal Narayan Agarwal



Surendra Luniya



Narendra Modi,
Hon. Prime Minister
since 26-05-2014



SB Kabra



Prof DVG Krishna

Webinar on "SUCCESS MANTRAS FROM THE MAHABHARATH-LESSONS FOR MANAGERS" held on Tuesday, August 24th, 2021 from 11:15 AM to 1:15 PM (IST) at RG Kedia College.

India is a 2 trillion dollar economy today. Can we not dream of an India with a 20 trillion dollar economy?
- Shri Narendra Modi, Hon. Prime Minister



FUEL PRICE RISE - DIFFERENTIAL PRICING & ECONOMIC STABILITY

**Prof Dr DVG KRISHNA,
DIRECTOR, MSS**



WORLD BIOFUEL DAY REAFFIRMS THE GOVERNMENT'S COMMITMENT TO INCREASE FARMERS' INCOME AND TO IMPROVE THE ENVIRONMENT

Fuel prices for petrol and diesel continue to skyrocket. Petrol price crossed the Rs 100-mark a litre, while diesel price reached Rs 90 a litre. The common public is very sensitive to price rise in fuel as this has the potential to lead to still more inflation all around. Almost 60% of the retail price includes duties and taxes.

Sl	Duty/tax	PETROL	DIESEL
1	Excise Duty	RS 32.90 per litre	Rs 31.80 per Litre
2	VAT on Basic Price	30%	16.75%
3	Dealer's commission	Rs 3.79 per Litre	Rs 2.59 per Litre

Shri Dharmendra Pradhan, the then Hon'ble Minister for Petroleum and Natural Gas said in a written reply to a question in the Rajya Sabha in 2020 that India imported 18,000 tonnes of petrol and 39,000 tonnes of diesel in the first nine months of the fiscal 2020-21. The total fuel subsidy from 2004-05 to 2018-19 was Rs 10.99 lakh crores. The benefits reaped by the central government through increasing taxes on petroleum products exceeded the fuel subsidy bill of the last 15 years by over Rs 91,000 crore till 2018-19.

RISE IN PRICE OF CRUDE PETROLEUM - International oil prices have been on the rise since Saudi Arabia pledged additional voluntary output cuts of 1 million barrels per day under a deal between the Organization of Petroleum Exporting Countries (OPEC) and its allies.

The retail price of fuel depends on the following factors:

- OPEC Prices and also non-OPEC prices of the crude petroleum
- Shipping and ocean freight costs
- Dollar to Rupee foreign exchange conversion rates
- Entry Tax, Oil Marketing Companies (OMC) Margin, Inland Freight Cost,
- Refinery Processing costs as fixed by the Government
- Excise duty payable by the refineries - this adds to the revenue of central Government
- Dealers' commission
- VAT payable by dealer and chargeable to customer - this adds to the revenue of states and varies from state to state from time to time

In order to ameliorate difficulties and provide relief to the weaker sections of the society in accordance with the directives of Shri Narendra Modi Ji, Hon'ble Prime Minister of India, the undersigned, a practicing economist and educationist would like to offer the following suggestions for consideration.

1. The pricing and taxation structure of petroleum based fuels should be subject to differential pricing based on customer segmentation, vehicle size/ type/ condition etc.
2. Every consumer should be issued an aadhar linked photo identity card for purchase of fuel. The cards can be of several categories such as A, B, C, D etc. (which can be color coded too) based on the following factors:
 - Economic status/ Income level of the consumer;
 - Purpose for which the vehicle is used, i.e. private or public transport, superior cars, transport used for middle class and poorer sections.
 - Type of vehicle, e.g. excavators, bulldozers, diesel generating sets, road compactors, bore well diggers, agricultural tractors, buses, Lorries, cargo delivery vans, motorcycles etc.
 - Engine horsepower, number of axles and cargo tonnage
 - Compliance with Bharat Stage VI standard norms
 - Age of the vehicle and compliance with pollution norms.
3. The tax structure of the retail price for each type of consumer card should be proportionately regulated.
4. Distribution of fuel at differential pricing should be implemented through separate gas stations/ outlets classified as A, B, C etc.
5. The government should fix a ceiling on the total taxes levied on fuels and cap it at approximately 50% of the retail prices.

The above suggestions, if implemented forthwith would go a long way in removing misgivings and dissatisfaction of the electorate and benefit the nation.

BIOFUELS - THE LONG TERM SOLUTION: The long term solution lies in use of Biofuel, i.e. fuel produced through contemporary processes from biomass and not by the slow geological processes involved in the formation of fossil fuels, such as petroleum oil.

The global economy is in a new expansion cycle and output will return to pre-Covid crisis levels by the fourth quarter- Morgan Stanley

RETURN OF THE MIGRANT WORKERS AMIDST COVID-19 SECOND AND THIRD WAVES

Dr. K. Kiran Kumar,

Associate Professor,
MBA Dept.



Shri Santosh Kumar Gangwar, the then Hon'ble Minister for Labour and Employment, Government of India told the Rajya Sabha that around one crore migrant workers went back to their home states during the COVID-19 pandemic but most of them have now returned and are getting employment. The Minister also said that there are 10 crore labourers in the organized sector and 40 crore in the unorganised sector; the Government is making efforts and running programmes to shift the workforce employed in the unorganized sector to organized sector. Employment generation coupled with improving employability is the priority of the government. The Government has taken various steps for generating employment in the country. The measures include encouraging various projects involving substantial investment and increasing public expenditure on schemes like Prime Minister's Employment Generation Programme (PMEGP), Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), Pandit Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY), Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) and Pradhan Mantri Mudra Yojana (PMMY). The Mahatma Gandhi National Rural Employment Guarantee Scheme (Mahatma Gandhi NREGS), is a demand driven wage employment programme. A rural household, adult members of which agree to unskilled manual work, is entitled for hundred days of wage employment.

The disproportionate impact of state policy often violates the right to equality under Article 14 of the Constitution and imposes a corresponding obligation on the government to mitigate negative effects. The law has some strong provisions on how the labor departments of each state should track and protect migrants who are recruited, transported and supplied from violence and exploitation to employers in the non-organized labor sectors. According to Article 21 of the Indian Constitution, the basic rights of individuals are not limited to mere life, but also to the right to citizens' livelihoods, dignity, equality and health. Both Central and State can form labor Acts as this matter falls under joint list of the constitution. Total there are 44 Central acts and 100 State acts accessible at present.

The Atma Nirbhar Bharat Scheme for Migrants works on the basis of a holistic perspective. Earlier, amidst the outbreak of novel corona virus (COVID-19) crisis in the country, the Government of India had announced various economic measures under the Atma Nirbhar Bharat Package (ANBP) for migrant workers across the country. The Department of Food & Public Distribution had allocated a total quantity of about 8 Lakh MT of foodgrains to all the States/ Union Territories which was communicated to all States/ UTs under the "AtmaNirbhar Bharat Scheme (ANBS)" to help mitigate the food-security requirements of migrant/ stranded migrants across the country. This scheme specially provided to cover all such persons who were neither covered under the National Food Security Act (NFSA) nor under any other State Public Distribution Scheme or were not able to access PDS foodgrains for any reason, during the unprecedented COVID-19 situation. The Government of India have launched the ONE NATION ONE RATION CARD scheme through which beneficiaries can claim their rations anywhere in the country. Migrant workers in particular benefit from this scheme - those staying away from their families can partially claim their ration where they are stationed, while their family, in their native places, can claim the rest. One Nation One Ration Card plan is under implementation by 32 states and UTs, reaching about 69 crores beneficiaries -

Shri Bhupendra Yadav, the Hon'ble Minister for Labour and Employment, Government of India

that's a total of 86% beneficiaries covered as at the end of February 2021. To further extend efforts towards the unorganized labour force, and migrant workers particularly, the Government of India is set to launch a portal that will collect relevant information on gig, building, and construction-workers among others. This will help formulate Health, Housing, Skill, Insurance, Credit, and food schemes for migrant workers.

The law has strong provisions on how the labor departments of each state should track and protect migrants who are recruited, transported and supplied from violence and exploitation to employers in the non-organized labor sectors. For Migrant workers employment the Central Government prepared a very new scheme with an outlay of Rs.50,000 Crores. With this scheme migrant workers of 116 districts from the States of Bihar, Uttar Pradesh, Madhya Pradesh, Rajasthan, Odisha and Jharkhand will get employment for 125 days.

The Ministry of Labour and Employment, Government of India (Labour Bureau) is charged with the responsibility of collecting and disseminating to all stake holder, the data and statistics pertaining to the labour force and human resources availability and deployment in India. In this connection the Ministry has decided to conduct five All India surveys on the following subjects.

1. All India Survey on Domestic Workers
2. All India Survey on Employment generated by professionals
3. All India Survey on Employment in Transport sector
4. All India survey on Quarterly establishment based employment survey
5. All India survey on migrant laborers

The last one is extremely relevant in the context of large scale relocation of migrant workers due to lock down imposed during Covid-19 corona virus pandemic.

This survey is aimed at finding estimated number of migrant workers of India and also collecting information on their living conditions, working conditions, and social economic conditions. In order to speed up this work, the Ministry of labour and Employment has decided to launch five software applications accompanied with instruction manuals for the purpose of above mentioned surveys. It is expected that the finding from survey on migrant work force will enable Government of India and the State Governments/UTs to effectively provide relief, rehabilitation, skill up gradation and employment opportunities and fresh employment to migrant workers in order to avoid further hardship to them.

With the implementation of the 4 labour codes, for the first time globally, social security benefits will extend to gig and platform workers. Minimum wages will apply to all categories of workers, and they will all be covered by the Employees State Insurance Corporation. Women will be allowed to work in all categories and also in the night-shifts with adequate protection. At the same time, compliance burden on employers will be reduced with single registration and licensing, and online returns. In order to promote supply of Affordable Rental Housing for the migrant workers, it is also proposed to allow a new tax exemption for the notified Affordable Rental Housing Projects.

Migration has to be managed in a responsible manner..... We all have a responsibility toward people on the move."
- General William Lacy Swing, Director, International Organization for Migration

NATIONAL EDUCATION POLICY 2020 AND THE PRESENT STATUS

Prof. PP RAO, PRINCIPAL,
IIMC (Retd.),
FORUM FOR HIGHER
EDUCATION



**EK BHARAT SHRESHTHA
BHARAT - AN INITIATIVE
OF THE MINISTRY OF
EDUCATION,
GOVERNMENT OF INDIA**

The Union Cabinet has approved a new education policy, called the National Education Policy 2020. The policy has, among other things, renamed the Human Resource Development Ministry as the Education Ministry. It is essentially a vision document designed to bring about large-scale, transformational reforms in school and higher education sectors. In the National Education Policy - 2020 (NEP-2020) it is envisaged that the Government will phase out the affiliation of colleges over a period of the next 15 years and that a stage-wise mechanism will be established for granting autonomy to colleges in a graded manner. Under NEP 2020, there will be no rigid separations between arts and sciences, between curricular and extra-curricular activities, or between vocational and academic streams.

Under the NEP-2020, undergraduate degree will either be of a 3- or 4-year duration, with multiple exit options within this period. Colleges will award a certificate after completion of one year in any discipline or field, including vocational and professional areas; a diploma after two years of study; a Bachelors' degree after a three-year programme and a bachelors' degree with research after fourth year. Government will also establish an Academic Bank of Credit for digitally storing academic credits earned from different Higher Education Institutions (HEIs) so that these could be transferred and counted towards the final degree earned. This would also allow students who have to drop out of their courses due to unavoidable circumstances to resume their programme at a later time from where they left it, rather than having to start over from the beginning of the course.

The new education policy and reforms aim to increase the Gross Enrolment Ratio (GER) in higher educations, including vocational education, from 26.3% (2018) to 50% by 2035. For this, 35 million new seats will be added to higher education institutions.

The Government will set up a National Research Foundation (NRF) with the aim to catalyse and energize research and innovation across all academic disciplines, particularly at the university and college levels.

These objectives are certainly laudable. However there are a few misgivings in minds of several academicians and faculty members and an attempt is being made hereunder to dispassionately analyze the same.

Education is desirable as it is linked to various socio-economic indicators of development and consequent gains. The present educational edifice has been built up over nearly 7 decades since independence. Deconstruction may not take much time but to reconstruct something equivalent or better will be neither very easy nor fast.

The new regulatory system envisioned by NEP-2020 comprising of the Higher Education Commission of India will certainly foster the overall culture of empowerment and autonomy to innovate, including by gradually phasing out the system of affiliated colleges over a period of fifteen years through a system of graded autonomy, and to be carried out in a mission mode.

EK BHARAT SHRESHTHA BHARAT programme of Ministry of Education, Government of India, aims to enhance interaction & promote mutual understanding between people of different states/UTs through the concept of state/UT pairing. The states carry out activities to promote a sustained and structured cultural connect in the areas of language learning, culture, traditions & music, tourism & cuisine, sports and sharing of best practices, etc. The idea of a sustained and structured cultural connect between people of different regions was mooted by SHRI NARENDRA MODI, Hon'ble Prime Minister during the RASHTRIYA EKTA DIVAS held on 31st October, 2015, to commemorate the birth anniversary of SARDAR VALLABHBHAI PATEL. Hon'ble Prime Minister propounded that cultural diversity is a joy that ought to be celebrated through mutual interaction & reciprocity between people of different States and UTs so that a common spirit of understanding resonates throughout the country. States/UTs in India have been paired with each other for a fixed time period.

Our College has been paired with GURU JAMBHESHWAR UNIVERSITY OF SCIENCE & TECHNOLOGY, HISAR, HARYANA, recognized by the University Grants Commission (UGC) and accredited 'A' Grade by National Assessment and Accreditation Council (NAAC) and situated over a sprawling area of about 372 acres.

**Lion Shri SB
KABRA Ji, FCA,
Jt. Secretary,
Marwadi Siksha
Samitthi (MSS)
and Vice
President, All
India Tax
Practitioners'
Association
felicitated Mr
Kuldip Rai, MBA
Department, RG
Kedia College
(Taradevi
Girdharilal School
of Business
Management) on
the occasion.**



**LIONS CLUB OF HYDERABAD FELICITATED
TEACHERS ON THE OCCASION OF TEACHERS'
DAY ON 05 SEPTEMBER 2021**

No race can prosper until it learns there is as much dignity in tilling a field as in writing a poem. - Booker T. Washington

PARIKSHA PE CHARCHA AND THE NEW EDUCATION POLICY

- Dr. J. MADHAVI,
HoD I/c, MBA Department



The annual Pariksha Pe Charcha 2021 (the fourth edition of the event) was addressed by Shri Narendra Modi, Hon'ble Prime Minister on 07 April 2021 in virtual mode due to the pandemic (The first ever virtual #PPC2021). The Prime Minister interacted with students, teachers and parents. Earlier, Shri Ramesh Pokhriyal, Hon'ble Education Minister said that almost 14 lakh participants had registered themselves in the contest for the 'Pariksha Par Charcha' 2021.

Providing universal access to education of high quality is the key to India's continued ascent, progress, and leadership on the global stage-in terms of economic development, social justice and equality, environmental stewardship, scientific advancement, and cultural preservation. India possesses the highest number of young people of any country entering school over the next decade, and the extent to which high quality educational opportunities are presented to them will determine the direction of the future of India and its people. Keeping this in view, the PM answered the questions of students on how they can beat examination stress and shared tips on how to perform well in the upcoming board examinations. His advice to parents and teachers was to stay connected with children and try to understand and listen to them. He told parents to work towards reducing the generation gap between them and their children. This will be helpful for both parents and their children. Corona time has taught us the importance of many things. All those things that we missed badly during corona have made us to realize their importance. This should not be forgotten after corona gets over. This period has also strengthened the emotional bond in family.

Shri Narendra Modi said that students should remain calm while attempting their question papers. One should leave stress outside the examination hall. This way, the students will be able to attempt their examinations better. He also advised that students should learn to associate themselves with what they are reading in order to improve their memory. It is imperative for students to visualize when they are reading a subject so that they can internalize it. It is important to inform children about time taken to prepare food and the number of ingredients required while making it. There are number of websites which talk about healthy food. We can also see them. Family doctors can also inform about kind of food which is good for us. Teachers can also be helpful in this regard. The PM told that the students that when they earn free time they must value it the most. Free time should be used to increase curiosity towards doing productive things. They must stay away from activities which waste their time. Sports, music, painting etc are good ways of expressing emotions in positive manner. Replying to a student who said that he found studying a few topics or subjects difficult, PM Shri Narendra Modi advised kids to deal with the difficult topics first during studying and then easy topics can be dealt easily later on. They must not run away from difficult topics.

The advice given by the Hon'ble Prime Minister assumes greater significance in the context of the NATIONAL EDUCATION POLICY 2019 which stresses that the world is undergoing rapid changes in the knowledge landscape.

WELCOME TO PROF DR. R. LIMBADRI, THE NEW CHAIRMAN, TELANGANA STATE COUNCIL FOR HIGHER EDUCATION



MSS and RG Kedia College congratulate PROF DR. R. LIMBADRI on his appointment as Chairman, Telangana State Council of Higher Education. Earlier he served as the Vice-Chairman-I in TSCHE. Dr R Limbadri is a Ph.D from Osmania University and held many important portfolios earlier including Officer on Special Duty, Osmania University, Hyderabad, Registrar, Telangana University, Nizamabad, Dean, Faculty of Social Sciences, Telangana University, Nizamabad, Chairman, BOS, Telangana University, Nizamabad, and Joint Director, Academic Audit. Dr Limbadri's areas of interest include Rural Governance, Institutional growth and Development. He has been honored with many awards including Annual Case Study Award 2012:

Indian Institute of Public Administration, New Delhi.

WELCOME TO PROF DANDEBOINA RAVINDER YADAV, THE NEW VICE CHANCELLOR, OSMANIA UNIVERSITY,



PROF. DANDEBOINA RAVINDER YADAV assumed charge as the 25th Vice-Chancellor of the 100+ year old Osmania University on 24th May, 2021. He hails from Wadlakonda Village, Jangaon Mandal and District, did his schooling and college studies at Jangaon and obtained M.A., M.Phil., and Ph.D. degrees from the Osmania University.

Prof. Ravinder's research interests include, Indian Political Process, State Government and Politics, Public Policies with special reference to rural development and governance. He has a number of research articles and books for his credit. His writings prominently appeared in Economic & Political Weekly, Routledge Publishers, Sage Publications, Indian Journal of Political Science, Indian Journal of Public Administration.

He had undertaken research projects funded by the University Grants Commission, Indian Council of Social Science Research and other agencies. He had successfully guided a number of students for the award of their M.Phil and Ph.D. degrees.

On the administrative side, he had served as the Principal of the OU Post Graduate College and Principal of the prestigious University College of Arts and Social Sciences (popularly known as Arts College) for about last four years.

He also served as the Dean, Faculty of Social Sciences, Mahatma Gandhi University, Nalgonda and Deputy Coordinator of the Centre for Advanced Studies, a high level UGC sponsored research programme at the Department of Political Science, Osmania University.

NOBEL PRIZE IN PHYSIOLOGY/ MEDICINE 2021



American scientists DAVID JULIUS and ARDEM PATAPOUTIAN jointly won the 2021 Nobel Prize for Physiology/ Medicine 2021 for the discovery of receptors in the skin that sense temperature and touch that give us the ability to sense heat, cold and touch needed for our survival. This could pave the way for new pain-killers. This knowledge is being used to develop treatments for a wide range of disease conditions, including chronic pain. Their work has helped show how humans convert the physical impact from heat or touch into nerve impulses that allow us to perceive and adapt to the world around us.

GREAT AND WISE



Ms. SIRISHA BANDLA (Aeronautical Engineer, born in 1987 at Guntur, Andhra Pradesh) on 11 July 2021 became the third Indian-American woman to fly into space after Kalpana Chawla and Sunita Williams when she joined British billionaire Richard Branson and four others on board Virgin Galactic's SpaceShipTwo Unity. Bandla joined Branson and four others to make a journey to the edge of space from New Mexico, US. The crew reached an altitude of about 88 kilometres over the New Mexico desert.

ROBERT B. WILSON and PAUL ROBERT MILGROM The Sveriges Riksbank Prize in Economic Sciences in Memory of Alfred Nobel 2020 was awarded to Robert Wilson and Paul Milgrom who have studied how auctions work. Dr. Robert B Wilson was born on 16 May 1937, at Geneva, NE, USA and was educated at Harvard University. His Affiliation at the time of the award was with Stanford University, Stanford, CA, USA.

MSS LAW COLLEGE CALLS FOR MOOT COURT COMPETITION



MOOT COURT is a significant training activity at many law schools in which participants take part in simulated court proceedings, which usually involves drafting briefs (or memorials) and participating in oral argument. Moot court usually refers to a simulated appellate court or arbitral case.

The MSS LAW COLLEGE has got a well furnished Moot Court Hall which is like a practical Law Court Room in a Court Premises, which helps the students to the atmosphere of courts as well as to improve their skills in law and advocacy of law. Since it is a sort of practical law training, helps the students to develop analytical reasoning, legal aptitude, team-working attitude and more over provides them an exposure to respond to different situations in their real court practice.

The Moot Court competition will be organized in December 2021 under the guidance of Osmania University, Lion Shri SB Kabra, Jt. Secretary, MSS, Shri Pramod Kedia, Senior Advocate and Shri Balchand Sanchathi, Senior Advocate. Attractive prizes will be offered to the winners.

MSS LAW COLLEGE LEGAL ACADEMY INITIATIVES

The MSS LEGAL ACADEMY, established by MSS for professional development of legal professionals and for dissemination of legal knowledge conducted the following Academic Activities

- Expert talk on International Humanitarian Law by the UNICEF, INDIA representative for the Child Rights Mr. Sony Kutty.
- Expert talk on Role of Women in development and Law by Prof. R. Madhavi of MCRHRD. .
- Expert talk on "Taking IP to the Markets" by IP Attorney Mr. Vijay Bhaskar Reddy and registered the event with WIPO, Headquarters in Geneva, Switzerland.
- Expert talk on Protection of Environment and International Environment issues by Prof. Shrivastava, Director, CSIM, Hyderabad; this event was registered with United Nations Environment Programme-UNEP Headquarters in NEW YORK, USA.



**Hon'ble JUSTICE
Sri NV Ramana,
Chief Justice of India**

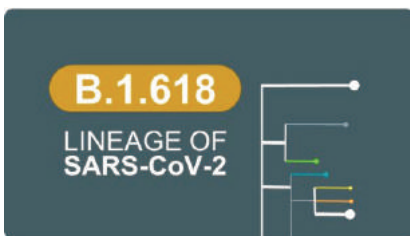
Hon'ble Justice NUTHALAPATI VENKATA RAMANA, [Hon'ble Justice NV RAMANA], (born 27 August 1957 in Ponnavaaram village in Krishna district of Andhra Pradesh) has been appointed as the 48th Chief Justice of India. He took charge on 24 April 2021 and has a term till 26 August 2022, with tenure of 8 years in the Supreme Court of India.

He has also served as the president of the Andhra Pradesh Judicial Academy.

He was born in a Telugu-speaking agrarian family. As a student leader he fought for civil liberties during the nationwide Emergency in 1975 while sacrificing an academic year.

Justice NV Ramana assured support to the Federation of Telangana Chambers of Commerce and Industry (FTCCI) in setting up of "National Academy of Legal Studies and Research (NALSAR)-FTCCI Alternative Dispute Resolution (ADR) Centre" at Federation House in Hyderabad.

COVID-19 CORONA VIRUS MUTANTS, VARIANTS, STRAINS AND THE VACCINATION DRIVES IN THE THIRD WAVE - Prof MV Ramana Murthy, Dept. of Mathematics and Computer Science, OU (Retd.), Jastacharya Awardee-2021



The Council of Scientific and Industrial Research's (CSIR) Institute of Genomic and Integrative Biology (CSIR-IGIB), New Delhi, announced the discovery of a new triple mutant (meaning three different COVID strains combining to form a new variant) coronavirus with a distinct set of genetic and immune escape variants. Initial sequences of the variant B.1.618 were found in West Bengal. This happened soon after the discovery of a widespread new double mutant variant B.1.617 (with much increased transmissibility and ability to bypass the immune response), detected in Delhi, Maharashtra et al. The double mutant in India carried two mutations-E484Q and L452R-in the crucial spike protein part of the pathogen. Both the E484Q mutation (reported in both UK and South African variants) and L452R mutation (found in the California strain) have been associated with much greater binding and antibody escape capabilities. The new strain is also characterized by deletion of two amino acids (H146del and Y145del), as well as possessing E484K and D614G variants in spike protein. Two of the triple-mutant varieties have the new mutation in the spike protein and have been found in samples collected from Maharashtra, Delhi, West Bengal and Chhattisgarh, all second surge states. The proportions of B.1.618 has been growing significantly in the recent months in the state of West Bengal, along with double variant B.1.617.

The DELTA variant first identified in India is known as B.167.2. Delta caused a spike in infections among unvaccinated people in England, where it became the dominant variant of the new coronavirus. The spike in infections in England delayed that country's re-opening.

The coronavirus has been mutating and various mutations have been found in several countries, including the UK (17 mutations), Brazil (17 mutations) and South Africa (12 mutations). The UK variant has been found extensively in the UK, all across Europe and has spread to Asia and America. The double mutation [two mutations] is another variant and has been found in several countries like Australia, Belgium, Germany, Ireland, Namibia, New Zealand, Singapore, the United Kingdom, the USA. According to Ministry of Health and Family Welfare, Government of India, the country witnessed a steep surge in COVID-19 cases. These include samples testing positive for the UK variants, the South Africa variant and for the Brazil variant. Till April 15, 2021, 13,614 samples have been processed at the 10 designated INSACOG laboratories for whole genome sequencing (WGS). Of these, 1,189 samples have tested positive for variants of concern for SARS COV-2 in India. This includes 1,109 samples with the UK variants; 79 samples with the South Africa variant and one sample with the Brazil variant.

On 16 January 2021 India started its national vaccination programme against the SARS-CoV-2 virus which has caused the

COVID-19 pandemic. The drive prioritises healthcare workers and frontline workers, and then those over the age of 60, and then those over the age of 45 and suffering from certain comorbidities. In January 2021 António Guterres, Secretary-General of the United Nations said that India's vaccine-production capacity is the best asset the world has.

In January 2021, the Drug Controller General of India approved the emergency or conditional use of AstraZeneca's COVID-19 vaccine AZD1222 (marketed as Covishield) which was developed by the University of Oxford and its spin-out company, Vaccitech. It is a viral vector vaccine based on replication-deficient Adenovirus that causes cold in Chimpanzees. It can be stored, transported and handled at normal refrigerated conditions (2-8 degrees Celsius). It has a shelf-life of at least six months. The Pune-based Serum Institute of India (SII) is the world's largest vaccine maker, and this existing capacity enabled India to be a major participant in the COVAX distribution strategy. As of late February 2020, SII had begun animal trials of vaccine candidates.

BBV152 (marketed as Covaxin), developed by Bharat Biotech in association with the Indian Council of Medical Research (ICMR) and National Institute of Virology, became the first domestically-produced vaccine to receive approval from the Drug Controller General of India for its emergency or conditional usage. This approval was met with some concern as the vaccine had not yet completed its phase 3 trials. On 3 March 2021, Bharat Biotech reported that Covaxin showed 81% efficacy in a phase 3 trial with 25,800 participants. On 20 April 2021, Bharat Biotech announced that it had expanded its production capabilities for Covaxin to 700 million doses per-year, including facilities in Bangalore and Hyderabad.

An expert panel approved the Sputnik-V vaccine's emergency use in India. Sputnik-V conducted the phase-III clinical trial in India in September 2020, and the result of the trials showed 91.6% efficacy.

As of early May 2020, there were over 30 vaccine candidates in development in India, many of which were already in pre-clinical tests. ZYDUS CADILA began its vaccine development in March 2020. It was replicating viral vector vaccine and developing a DNA plasmid vaccine. In mid-July 2020, Zydus Cadila had human trials of its vaccine named ZyCoV-D. PFIZER and MODERNA stated that their vaccines would provide immunity for at least six months. However the continuing discoveries of newer mutations help the virus in higher transmissibility and increased infectivity capabilities. There are many unknowns for this lineage, including its capability to cause re-infections as well as vaccine breakthrough infections. Additional experimental data is required.

There is no conclusive evidence that the lineage drives the epidemic in West Bengal, apart from the fact that the numbers and proportions have been significantly increasing in recent months. More focused epidemiological investigations would address these questions. However it is clear that this is a more transmissible variant. It is making lots of people sick very quickly. We have to keep tweaking vaccines. For that we need to understand the disease. But we need sequencing on war footing.

Advances in medicine and agriculture have saved more lives than were lost in all the wars
- Carl Edward Sagan, American Astronomer



FARM TECHNOLOGY AND INPUTS, MODERNIZATION OF INDIAN AGRICULTURE & DOUBLING OF FARMERS' INCOMES

**Kuldeep Rai, Associate Professor,
MBA Department**

INDIAN AGRICULTURE, the backbone of Indian Economy and our guarantee of food security is now poised for rapid total modernization, infusion of modern technology and innovative farming and adoption of management practices through participation of corporate houses and consequently doubling of farmers' incomes by the fiscal 2022. Demographically, Agriculture is the broadest economic sector and plays a significant role in the socio-economic structure and development of India.

India ranks first in the world with highest net cropped area followed by USA and China. Worldwide, India ranks second in farm outputs. However the down side is that agriculture employs more than 50% of the Indian work force but contributes only 17-18% to country's GDP (gross domestic product). Agriculture, animal husbandry, forestry and fisheries account for 15% of the GDP with about 41% of the workforce as per the data available for the year 2020.

ECONOMIC CONTRIBUTION - The economic contribution of agriculture to India's GDP is steadily declining with the country's broad-based economic growth. India exported \$38 Billion worth of agricultural products in 2013, making it the seventh largest agricultural exporter worldwide and the sixth largest net exporter. Agricultural and horticultural produce and processed (ready-to-eat) or semi-processed (ready-to-cook) foodstuffs are exported to more than 120 countries, primarily to the Japan, Southeast Asia, SAARC countries, the European Union and the United States.

CROPPING PATTERNS - Crores of farmers cultivate more than 200 field, horticultural and plantation crops in three seasons of KHARIF, RABI and ZAID (summer) on over 141 million hectares of cultivated land, generating over 1000 million tonnes of food grains, oilseeds, sugarcane, and fiber



Shri Narendra Modi, Hon. Prime Minister has repeatedly emphasized that the Government of India is committed to the farmers' welfare. No farmer's land will be taken away. No Mandi will be closed and Minimum Support Price (MSP) will continue. At the same time, Indian Agriculture will be modernized through vertical farming and use of precision agriculture and application of autonomous drones.



Shri Narednra Singh Tomar, Hon'ble Minister of Agriculture & Farmers Welfare, Minister of Rural Development and Minister of Food Processing Industries, Government of India and (Right) **Shri Rakesh Tikait**, Spokesperson, Bharatiya Kisan Union.

crops. Marketed Surplus Ratio (MSR) in certain crops like sunflower, safflower, jute and cotton has increased to almost 100%. These commodities in harvesting season arrive in huge bulk in the market within a very short span of time. This is beyond the absorption capacity of the domestic demand and management capacity of market infrastructure. India is likely to produce huge surplus of agricultural commodities in next 10 years which will be much beyond the absorption capacity of the domestic market. Inadequacies of infrastructure will not be able to handle this surplus.

Shri Ram Nath Kovind, His Excellency the President of India gave assent in September 2020 to three Agricultural Reforms Bills that were earlier passed by the Parliament. These Farm Acts are as follows:

- 1- Farmers' Produce Trade and Commerce (Promotion and Facilitation) Act, 2020
- 2- Farmers (Empowerment and Protection) Agreement on Price Assurance and Farm Services Act, 2020
- 3- Essential Commodities (Amendment) Act, 2020

CONTRACT FARMING - The APAFS Act 2020 facilitates an assured price to the farmers for produce as mutually agreed between farmers and sponsor before the commencement of production operations, and the technologies, services and Inputs on mutually agreed terms and conditions for the production of desired quality produce. Contract farming has been used for agricultural production for decades. Its popularity has been increasing in recent years. The use of contracts is attractive to farmers because the arrangement offers an assured market and access to production support. Contract farming is beneficial to corporate sponsors too as they seek supplies of products for sale further along the value chain or for processing. Processors are the main sponsors of contracts. Guaranteed supply enables them to maximize utilization of their processing capacity. Contracts with farmers reduce risk from plant diseases or weather and also facilitate certification, which is being increasingly demanded by importers from advanced nations and markets. Contract farming leads to economies of scale which provide for a more dynamic agricultural sector and help the national economy to grow fast. Buyers specify the quality required and the price, with the farmer agreeing to deliver at a future date. Contract farming for a pre-decided and mutually agreed price of a commodity was experimented in the past on crops like tomato, potato, barley, etc in Punjab and Rajasthan. The farmers benefitted. Contract farming is a commercial proposition and therefore has to be commercially viable.

Agriculture is our wisest pursuit, because it will in the end contribute most to real wealth, good morals, and happiness.

- Thomas Jefferson



TOKYO OLYMPICS 2020 [23 July - 08 August 2021] - INDIA WINS SEVEN MEDALS K. SREEHARI, MBA Dept

The 2020 Summer Olympics (Games of the XXXII Olympiad) branded as Tokyo 2020, an international multi-sport event was held from 23 July to 8 August 2021 in Tokyo, Japan. The event was postponed to 2021 in March 2020 as a result of the COVID-19 pandemic. The event retained the Tokyo 2020 name for marketing and branding purposes. It was largely held behind closed doors with no public spectators permitted due to the declaration of a state of emergency in the Greater Tokyo Area in response to the pandemic. The Summer Paralympics were held between 24 August and 5 September 2021.

MEDALS WON BY INDIA

SL	Game	Athlete	Medal
1	Javelin throw	Neeraj Chopra	Gold
2	Wrestling (57 KG)	Ravi Kumar Dahiya	Silver
3	Weight Lifting (49 Kg Women)	Mirabai Chanu	Silver
4	Women's Singles Badminton	PV Sindhu	Bronze
5	Women's Welterweight Boxing	Lovlina Borgohain	Bronze
6	Hockey	Indian Hockey Team	Bronze
7	Wrestling (65 Kg)	Bajrang Punia	Bronze

PARALYMPICS MEDALS TALLY = 19

SL	Athlete	Medal	Event
1	Bhavina Patel	Silver	table tennis
2	Nishad Kumar	Silver	high jump T47
3	Avani Lekhara	Gold	air rifle shooting
4	Devendra Jhajharia	Silver	javelin throw
5	Sundar Singh Gurjar	Bronze	javelin throw
6	Yogesh Kathuniya	Silver	discus throw
7	Sumit Antil	Gold	javelin throw
8	Singhraj Adhana	Bronze	air pistol shooting
9	Mariyappan Thangavelu	Silver	high jump T42
10	Sharad Kumar	Bronze	high jump T42
11	Praveen Kumar	Silver	high jump T64
12	Avani Lekhara	Bronze	rifle shooting
13	Harvinder Singh	Bronze	archery
14	Manish Narwal	Gold	50m pistol
15	Singhraj Adhana	Silver	50m pistol
16	Pramod Bhagat	Gold	Badminton
17	Manoj Sarkar	Bronze	badminton
18	Suhas Yathiraj	Silver	Badminton
19	Krishna Nagar	Gold	badminton SH6



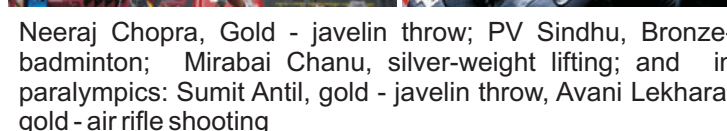
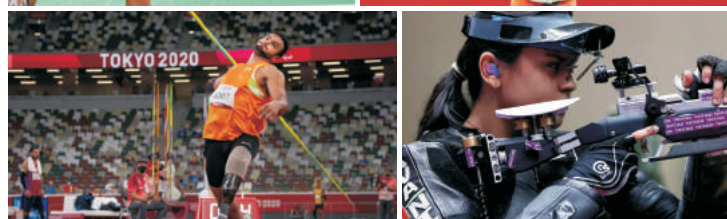
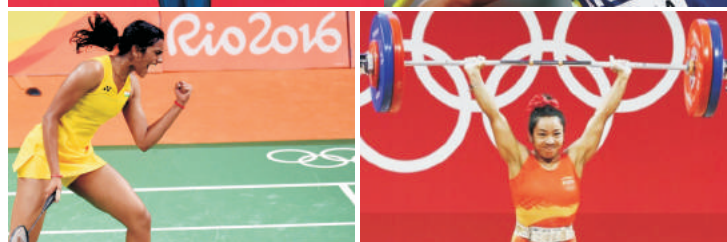
INDIAN PREMIER LEAGUE 2021 (IPL14) K. SREEHARI, MBA Dept



CHENNAI SUPER KINGS (192/3) defeated KOLKATA KNIGHT RIDERS (165/9) to win the final of IPL2021

The 2021 Indian Premier League, also known as IPL 14 or, for sponsorship reasons, Vivo IPL 2021, is the fourteenth season of the Indian Premier League (IPL), a professional Twenty20 cricket league established by the Board of Control for Cricket in India (BCCI) in 2007. It was being played across six different venues in India. Mumbai Indians are the two times defending champions, having won both the 2019 and the 2020 seasons. The first phase was from 9 April to 2 May 2021.

Due to the spike in cases of Covid-19 in the second wave of the pandemic, the IPL-2021 was postponed midway only after 29 matches. The second phase took place in United Arab Emirates (UAE) from 19 September to 15 October 2021.



Neeraj Chopra, Gold - javelin throw; PV Sindhu, Bronze-badminton; Mirabai Chanu, silver-weight lifting; and in paralympics: Sumit Antil, gold - javelin throw, Avani Lekhara, gold - air rifle shooting

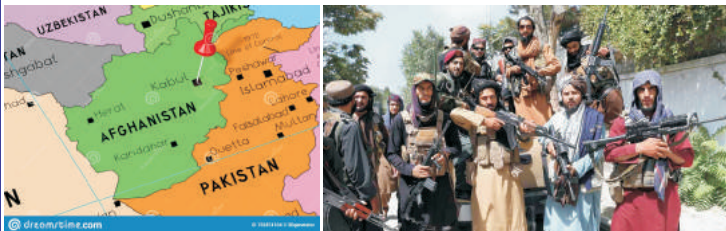
We are moving to a new era where an individual will continuously need to re-skill and up-skill himself. We have kept this in contention while formulating the National Education Policy - Shri Narendra Modi, Hon. Prime Minister

AMICABLE SOLUTION IN THE OFFING FOR RIVER WATER DISPUTE BETWEEN ANDHRA PRADESH AND TELANGANA



The Government of India has made a bold and innovative attempt to amicably solve the long pending river water sharing dispute between Andhra Pradesh and Telangana by taking over the Krishna and Godavari River Management Boards under its control. Accordingly the jurisdictions of both the Krishna (KRMB) and Godavari river management (GRMB) boards were taken over by Government of India.

AFGHANISTAN ECONOMY IN TATTERS



Afghanistan is a low income economy and under developed country even before the seizure of Kabul by Taliban. Its GDP rank is 113th. Agriculture accounts for about 23% of GDP. Industry constitutes only 21%. The remaining is contributed by services. The rate of unemployment is more than 23%. At least half of the

population lives below the poverty line. The main industries are food processing, mineral water, cement, carpets, coal, copper, natural gas, textiles, fertilizers, furniture, apparel etc. Afghanistan exports mainly fruits, nuts, wool, cotton, hides, gemstones and herbs. The official statistical data excludes illicit production and exports, mainly relating to opium and its value added products. The opium cultivation is in the hands of warlords and Taliban.

Now, a month after seizing Kabul, the Taliban face daunting problems as they seek to convert their lightning military victory into a durable peacetime government. The country has seen four decades of war and deaths of hundreds of thousands of people. Security has largely improved, but Afghanistan's economy is in ruins despite hundreds of billions of dollars in development spending over the past 20 years.

Drought and famine are driving thousands from the country to the cities, and the World Food Programme fears food could run out by the end of next month, pushing up to 14 million people to the brink of starvation.

Much attention in the world was focused on whether the new Taliban government will keep its promises to protect women's rights or offer shelter to militant groups like al Qaeda. However, for many Afghans the main priority today is simple survival. Banks have imposed weekly withdrawal limits of \$200 (or 20,000 afghani) to protect the country's dwindling reserves. Long lines form outside banks everyday. Jobs are scarce and many government workers have been unpaid since at least July. The first aid flights have started to arrive as the airport reopens. International donors have pledged over \$1 billion to prevent the collapse of an entire country. The first priority for India is to ensure that terrorist activities do not spill over to Kashmir via Pakistan or Chinese routes. For this purpose the security in J&K needs to be constantly monitored.

भावभीनी श्रद्धांजलि



REVERENTIAL HOMAGE



Dr. PADMA MATTAM, Associate Professor, MBA Department left for her heavenly abode.

Prof Dr. NEELAKANTHAM TATIKONDA, MBA Department left for his heavenly abode.

Mrs. C.M. JYOTHI, Principal (In-charge), RG Kedia College of Commerce left for her heavenly abode.

The Editorial team of BUSINESS WAVES puts on record our deepest condolences to the bereaved families. May the departed souls rest in peace.

Bhagavad Gita: Chapter 2, Verse 23

नैनं छिन्दन्ति शस्त्राणि नैनं दहति पावकः ।

न चैनं क्लेदयन्त्यापो न शोषयति मारुतः ॥

Innovation is an inexhaustible engine for economic development - Li Keqiang, Prime Minister, Peoples' Republic of China

Spectrum - Events at MSS



[1] Management of Marwadi Shiksha Samithi at MSS Law College Mini-convocation and inauguration of Legal Academy [2] Shri Kamal Narayan Agarwal Ji, President, MSS speaks at the Faculty Development Program [3] Prof R Limbadri, Chairman, TSCHE being felicitated by Prof Dr DVG Krishna, Director, MSS [4] Lion Shri SB Kabra Ji, Jt. Secretary, MSS & Vice President, All India Tax Practitioners Association chairs a webinar [5] Prof R. Nageshwar Rao, Head, DBM, OU with Director, MSS and MBA Staff [6] Prof M Ramulu, Economics Department, OU at the Symposium on Union Budget [7] International Plastic Bags Free day [8] Shri Navin Mittal, Commissioner, Collegiate Education and Technical Education [9] Shri Kishore Sancheti, Industrialist and Alumnus with Jain Ratna Lion Shri Surendra Luniya, Hon. Secretary, MSS at the Independence Day function [10] MSS Law College faculty members and students [11] Job fair [12] Eminent poet Dr. Yetukuri Bala Shankara Prasada Rao being felicitated by Prof Dr. DVG Krishna, Director, MSS in connection with a Book Release function.

Institutions run by Marwadi Shiksha Samithi

- Taradevi Girdharilal Sanghi School of Business Management.
- Bhagwatibai Jagdish Pershad Agarwal PG college of Computer Applications (MCA).
- Surajmal Sharma PG College of Science (Maths)
- Syo Narayan Ramcharan Patwari Post Graduate College of Commerce
- Marwadi Shiksha Samithi Law College
- MSS Legal Academy
- Ramnath Gulzarilal Kedia College of Commerce
- RK Saboo College of Science
- DR Jindal Junior College of Commerce
- G. Raghunathmal Singhvi Jain Jr. College of Science
- Marwadi Hindi Vidyalaya
- Harishchandra Gyankumari Heda Model High School
- Parvathi Devi Ramakrishna Dhoot KG School

ISSN NUMBER - 2456-3382 (online) : <http://www.mss-rgkedia-edu.in/business%20waves.html>

Edited and published by Prof. DVG Krishna for and on behalf of MSS Education Society & RG Kedia College, Opp. Chaderghat New Bridge, Kachiguda Station Road, Esamia Bazar, Hyderabad 500027 (TS) Phones: 24738939, 24738708. Website: www.mss-rgkedia-edu.in email: rgkediacollege@yahoo.co.in. Printed by Chandraprabha Graphics, 37, Royal Plaza, Sultan Bazar, Hyderabad. Phone 040-40258999, 9849988999