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From the Editor's Desk

Dear Readers,

It is with great pride that we present the 88th issue of DIAS Times, marking yet another step forward in our pursuit of academic excellence, innovation, and impact. As we step into the January-March 2023 quarter, our commitment to fostering an environment where students grow intellectually, professionally, and personally remains stronger than ever. DIAS continues to be a place where knowledge meets opportunity, shaping future leaders and changemakers.

The coming quarter promises a vibrant mix of academic and extracurricular activities designed to enhance learning beyond textbooks. From expert-led seminars and industry interactions to hands-on workshops and collaborative projects, each initiative aims to bridge the gap between theory and practice. By immersing students in real-world challenges, we cultivate critical thinking, problem-solving, and leadership skills essential for success in an ever-evolving landscape.

Innovation and adaptability remain at the core of our vision. As the world undergoes rapid transformations, we strive to equip students with the right mindset and competencies to navigate complex environments. A strong academic foundation, coupled with experiential learning and exposure to cutting-edge trends, ensures that our students are prepared to excel in diverse professional spheres.

Moreover, DIAS remains dedicated to its role as a socially responsible institution. Through various community engagement initiatives, sustainability efforts, and outreach programs, we continue to encourage students to become conscientious and impactful members of society. Whether through social service projects or environmental initiatives, we believe in fostering a spirit of empathy and collective growth.

As we embark on this new quarter, let us continue our journey of learning, innovation, and meaningful contribution. Together, we will uphold the legacy of DIAS, striving for excellence in every endeavor. Here's to a transformative quarter filled with growth, collaboration, and endless possibilities.

Ms. Neetu Chadha
Editor





DIAS

A Mission to Excel

Delhi Institute of Advanced Studies is 'A' Grade NAAC accredited Institution affiliated to Guru Gobind Singh Indraprastha University. Established by Shri Laxman Dass Sachdeva Memorial Education Society, the Institute is providing dynamic learning environment that is changing in response to the changing needs of society. The Institute seeks professional excellence through ethics, passion and perseverance. The guiding philosophy behind all academic activities of the Institute is to inculcate professionalism and to enhance the effectiveness of an organization.

Sh. S.K. Sachdeva, a well-known name in the educational world, is the Chairman of the Institute and Dr. S.N. Maheshwari, former Principal of Hindu College, Delhi University, is its Professor Emeritus and Academic Director and Dr. N Malati is the Director.

The Institute runs the MBA, BBA and B.COM (Hons.) programmes affiliated with Guru Gobind Singh Indraprastha University.

The credibility of education at the Institute is increasingly being realized and recognized by foreign universities as well as the corporate world.

The Institute's alum are its brand ambassadors. Our students have been placed in some of the best companies in India like IBM, Infosys, Adobe, TCS, Nucleus Software Ltd., Intersolutions, Mahindra British Telecom, Bharti Touchtel, Reliance Infocomm, Ranbaxy, Thomas Cook, FICCI, American Express, Tata Tele Services, Jet Airways, Mahindra Finance, Alcatel, Abacus, Synergy, Torrent, Quark, Syntel, Om Logistics, BEC Foods, Hughes, BrickRed Technologies, Escosoft Technologies, Nagarro, Grapecity, Satyam, Wipro, Accenture, Caritor, L and T Infotech, HCL, Tata Infotech, ICICI Prudential Life Insurance, Reliant Infomedia, India Bulls, Tact India, Sapient, J.K Technologies, Mindfire Solutions, Momentum Technologies, ACS Infotech (P) Ltd., Interra Systems, CE Infosystems, Nagarro, Tata Teleservices, Kotak Life Insurance, UTI Bank, Kotak Mahindra Bank, Grail Research, Planman Consultancy and many others. These ambassadors are making the Institute proud in the corporate world.



Placement Activities

Placements offer students the ability to get involved with an organization. It is the ideal opportunity to “learn by doing” and the students of DIAS leave no stone unturned in making full use of those opportunities.

The Training & Placement Cell provides all audio-visual facilities for PowerPoint Presentations, written test, group discussion and interviews. It plays a vital key role in counselling and guiding the students of the college for their successful career. Placement cell acts as a crucial interface between the stages of completion of academic program of the students and their entry into the suitable employment.

The year 2022 started with companies lining up for the final placement for 2020-2022 batch. Companies like S&P Global Market Intelligence, NIIT, Nikon, Protiviti, Jaro Education, IndusInd Bank, HDFC Life, Rocsearch, 99acres, Square yards, IndusInd Bank, Accenture and Genpact are some of our regular recruiters.

Activities at DIAS

EXTRA-CURRICULAR ACTIVITIES

REPORT ON “IDEATION WORKSHOP”

Date: 28th March, 2023

Resource Person : Dr. Harsh Vardhan Kothari, Mr. Lakshay Pahwa as the lead faculty and judges of the competition.

Participants: All the course students (MBA, BBA & B.COM(H)) participated in the teams formed to organize the ideation workshop. Total seven teams participated in the competition.

We are proud and pleased to inform you that this year placement at prestigious institutions has been achieved for MBA students.

The placement activities for the next batch 2021- 2023 have already started with the conduction of personality development sessions by MRS Training Services. Following the trend, we hope to achieve good percentage of placements this year as well.

Taking things forward, the placement cell activities are in full swing with a plethora of companies inviting students for Summer Internships.

Efforts are on peak for the upcoming year and the forum is striving hard to get even better results. Several companies are lined up like to the new, S&P Global Market Intelligence, Birlasoft and many more, with a hope that this batch would experience remarkable placements.

The basic objective is to work all year round to facilitate contacts between companies and the students. The benefits of this assistance are reflected in the preparation of students who have been able to secure lucrative and esteemed positions in recent years.

Objective – The purpose of this event was to let students understand that how ideas for creating enterprises are identified and how the problems identified are converted into business opportunities by solving problems.

Summary and learning outcome : The Incubator Cell, Innovation and Entrepreneurship Development Cell (IEDC) of Delhi Institute of Advanced Studies organized a business plan competition named “IDEATION WORKSHOP” where participants were asked to choose a business plan for themselves and present the same to the faculty members



. They were asked to identify the problem and solution of the same. The event started with greetings. The comparing team gave a brief introduction about the college and the innovation and entrepreneurship development cell. Dr. Harsh Vardhan Kothari gave a brief about the competition & than the rules of the event were told to the participants. Each team was given a time of 10 minutes to present their business plan. Dr. Kothari also told us about the events that are to be scheduled on every Tuesday which may help students and provide them new opportunities. It may be of 1 hour duration.

A bell was rung after 9 min so that the participants can wind up their presentation. The ideas were shared by the participants were very ingenious and innovative. The faculty members asked about the business plan to the participants. Every presentation was followed up by cross questioning from the judges. After the presentations, the event came to an end and the winners were announced. Puneet and Ridhika Jain identified the trend among the Gen Z of Dying their hairs and they presented and promoted their product “ZULFEE” to the judges. The judges were quite impressed with the presentation skills of the team.



He also talked about how innovation takes place and the skills and tools for creating innovations; process and ingredients of building good team; and how brainstorming helps in generating new ideas. The basic idea behind conducting this event was to have a healthy competition between the students and identify and solve various problems through their business plan. Total 7 teams participated in this competition and each team was given a time of 10 min to present their business plan.

They explained how their products are better than others and the various marketing strategies they will follow. As the handicraft sector is unorganized, they hire workers from various regions that are having specialization in their work. They also plan to open their retails on the international as well as domestic airports.



VISIT TO G-20 FLOWER FESTIVAL

DATE: 11th March, 2023

PARTICIPANTS: 12 STUDENTS FROM BCOM HONOURS II

OBJECTIVE: The prime goal of the festival is to showcase the vibrancy and colorful display of G20 members and guest countries. Flower plants of different colors and varieties are on display in different forms, installations and structures.

SUMMARY: Eco club coordinator, Dr. Divya Mohan along with 9 students had a visit to the park on 11th March, 2023. The flower festival was inaugurated by Union Minister of Labour and Employment Bhupender Yadav. The flower festival was themed 'colour and vibrancy'. The New Delhi Municipal council (NDMC) has organized a two day G-20 themed flower festival from Saturday at central park, Connaught place, in the national capital. Japan, China, Singapore, and Netherlands are the 4 countries participated in NDMC G-20. The corporation has provided the required space to all the participants G-20 members and guest countries for the festival. The municipal corporation of Delhi (MCD) also participated in the G-20 Flower Festival, where a large variety of seasonal and exclusive flora was displayed. The NDMC has displayed different flower plants showcasing the diversity of the Indian subcontinent. Flowers were arranged in different formations and unique designs that are a treat to the eye. There were many shapes of animal made of flowers. There were many colorful flowers like Dahlias, Bougainvilleas, Foliage plants, Bonsai, Cactus, and Succulents in the pots, and hanging baskets. Floral figures, tray garden, and floral arrangements were also displayed. Musical and cultural programmes being organized at the central park amphitheatre.



The festival also showcased paintings or photographs of flowers such as national flowers or major flower gardens of G-20 members and guest countries. NDMC Vice-chairperson Satish Upadhyay, Council member Vishakha shailani, Secretary G-20 secretariat Mukesh Pardesi and participants from China, Netherland and Japan were among others who attended the event. Addressing the inauguration ceremony, Bhupender Yadav urged the people of Delhi to plant flowers in their neighborhood to beautify surroundings. On the trip we came across the different types of flowers from different countries which were preserved carefully. And different flowers which were arranged in different shapes, formations and structures.



VISIT TO BIO DIVERSITY PARK

DATE: 17th March, 2023

PARTICIPANTS: IN TOTAL 64 STUDENTS FROM BCOM 2 AND BBA 2.

OBJECTIVE: The prime goal of the park is conservation and preservation of ecosystems of the two major landforms of Delhi, the river Yamuna and the Aravalli hills. A deep sense of alienation, hopelessness and helplessness among the riparian people as regards as any effort to the ecosystem to real glory

SUMMARY:

Eco Club Coordinator, Dr. Divya Mohan and Ms. Dimpy Jindal along with 62 students had a visit to the park on 17th march,2023.The new environment paradigm in anthropological thought functions with a ‘human non-expemtionalist’ thought, that human beings are just one of the many species inhabiting the earth. This thought was most evident in the ecosystems approach prevalent in the ecological anthropology of the 1960s onwards. Principally, it focused on the fluid, dialogical and creative interactions between humans and their environment. The relationship between humans and non-human biological and non-biological life was studied with the aim of explaining cultural change. The area looked promising and worth several visits in different seasons to check the difference in species.



This park also has unique landscapes, designed in house by DDA. This park has nature reserves, harbor hundreds of vanishing species living together in the form of diverse communities and provide ecological, cultural and educational benefits. The aim of conservation is to create a “self-sustaining ecosystem”, an area of interaction that generates ecological services. To do this, Yamuna Biodiversity Park and the Aravali Biodiversity Park (both under the Delhi Biodiversity Foundation), the natural heritage of the Yamuna floodplains and the Aravalis had to be studied and understood. For the Yamuna Biodiversity Park, surveys were conducted throughout its course from the Siwalik Hills to Allahabad. After recreating ecological conditions (valleys, ridges and so on) and developing biotic plant communities (mounds), the conservation process took shape. Eventually nature took its course and each plant group got its own animal group. On this trip we came across bouncing hares and have a chance to watch red-wattle lapwings and other grassland birds.



SOCIO-ENVIRONMENTAL ACTIVITIES

SUSTAINABLE DEVELOPMENT GOALS AND ENVIRONMENTAL, SOCIAL, AND GOVERNANCE CONCERNS

DATE: 24TH MARCH, 2023

RESOURCE PERSON: DR. ANIL KUMAR

ORGANISER: DR. DIVYA MOHAN

PARTICIPANTS: 40 STUDENTS FROM B.COM-4 & B.COM-6

OBJECTIVE: TO SPREAD AND DISSEMINATE THE IMPORTANCE OF SDGS & ESG

SUMMARY & LEARNING OUTCOMES

The students of Delhi Institute Of Advanced Studies had the privilege of interacting with Dr. Anil Kumar, Ex- Director in Department of Environment, Delhi Government, for the session on SDGs & ESGs. Dr Anil Kumar has served Delhi Government for more than 20 years at Senior Positions, including 10 as Director in Department of Environment), Govt. of Delhi along with

He has been a member at Delhi Pollution Control Committee and looked after various Environmental and Pollution Control issues of Delhi. He has eight (8) National and International Patents and many Research Publications in International Journals. Presently, He is associated with few Governments, Non-Government, Private Organizations on Advisory Capacity for Environmental and Pollution Control Matters. During the session, he highlighted the goals of SDGs and its benefit. He also threw a light on ESGs and how the different programs will help to achieve the goals. The lecture was extremely informative.

In the end, there was a question-answer round which was answered by Dr. Anil Kumar with great enthusiasm. At the end vote of thanks was extended to the guest.



The guest lecture would definitely have had a great understanding in student's mind in relation to “Sustainable Development Goals and Environmental, Social, and Governance Concerns.





The Latest Buzz

Budget 2023: Textile industry angles for changes in import-export levies

The textiles sector is among those hit hard by the Covid-19 pandemic. And just when the production and exports began recovering, the ongoing Russia-Ukraine war and its spillovers of high inflation and monetary tightening knocked down the sector as developed markets slowed.

Issues and concerns

- Exports have slowed amid downturn in global demand
- Domestic demand also tepid am .

Government support

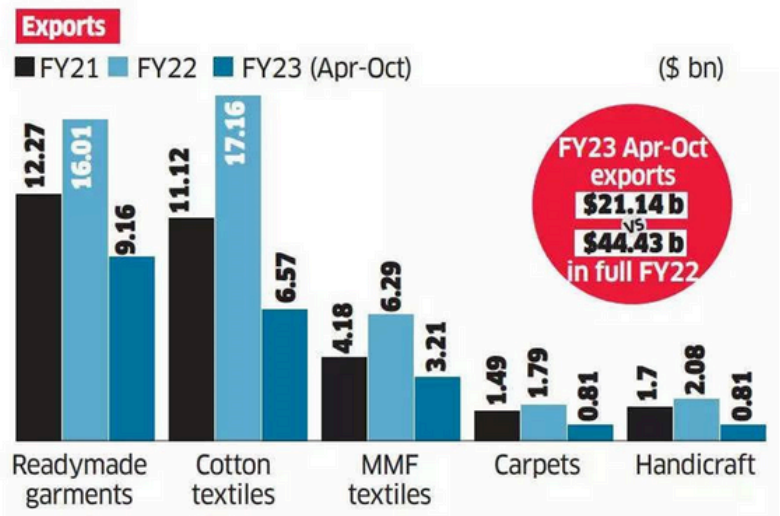
- Rs 10,683 cr Production Linked Incentive scheme in place
- Man Made Fibre (MMF), garments, technical textiles focus areas
- 7 PM Mega Integrated Textile Region & Apparel Parks planned
- MITRA scheme providing complete value chain support for textile
- \$100 billion export target by 2030

Key demands from Budget

- Incentive scheme for textile value chain
- Cotton Price Stabilization Fund Scheme to push exports
- Replace Technology Upgradation Fund Scheme with PLI type plan
- Issue claims for 40,000 pending cases in ATUFS

Tax expectations

- Remove 11% import duty on cotton, and cotton waste to remain competitive against Bangladesh
- Retain 5% import duty on all types of textile machinery; 5% import duty till March 31, 2023, 7.5% thereafter



India's IT sector grows at 10% in FY23, highest in 6 quarters.

The Indian IT sector grew at 10% in the financial year 2022-23, the highest in six quarters. The sector's revenue stood at \$227 billion, up from \$206 billion in the previous year. The growth was driven by strong demand from the US and Europe.

The IT sector is one of the most important sectors of the Indian economy. It contributes around 8% to the country's GDP and employs around 4 million people. The sector is also a major source of foreign exchange earnings for India.

The growth of the IT sector is a positive sign for the Indian economy. It shows that the economy is recovering from the COVID-19 pandemic and is becoming more attractive to foreign investors. The sector is also expected to continue to grow in the coming years, driven by the increasing demand for digital services.

Government launches Startup India Seed Fund Scheme 2.0 to boost innovation.

The government has launched the Startup India Seed Fund Scheme 2.0 to boost innovation in the startup ecosystem. The scheme will provide funding of up to Rs 1 crore to startups in the early stages of development.



The SISFS 2.0 is a successor to the Startup India Seed Fund Scheme (SISFS), which was launched in 2016. The SISFS 2.0 has a number of improvements over the SISFS, including:

- A higher funding limit of Rs 1 crore, up from Rs 50 lakhs under the SISFS
- A wider range of sectors eligible for funding, including deep tech, climate tech, and social impact

A greater focus on diversity, with a target of 30% of the funding going to startups founded by women and 10% going to startups founded by Scheduled Castes and Scheduled Tribes.

The SISFS 2.0 is a welcome move by the government to boost innovation in the startup ecosystem. The scheme will provide much-needed funding to early-stage startups, and it will help to create a more vibrant and diverse startup ecosystem in India.

RBI raises repo rate by 40 basis points to 4.4%

The Reserve Bank of India (RBI) has raised the repo rate by 40 basis points to 4.4% in an effort to control inflation. This is the second consecutive rate hike by the RBI in the current financial year. The repo rate is the rate at which the RBI lends money to commercial banks. By raising the repo rate, the RBI makes it more expensive for banks to borrow money, which will in turn make it more expensive for businesses and individuals to borrow money. This is intended to slow down economic growth and bring inflation under control.

Meta to invest \$1 billion in India to create jobs and develop metaverse

Meta, the parent company of Facebook, is planning to invest \$1 billion in India over the next few years. The investment will be used to create jobs, develop the metaverse, and support startups. Meta, the parent company of Facebook, is planning to invest \$1 billion in India over the next few years. The investment will be used to create jobs, develop the metaverse, and support startups.

Meta has said that it sees India as a key market for the metaverse, given the country's large young population and growing tech talent pool. The company has already made some investments in India, including the acquisition of Indian augmented reality startup Meesho in 2021.

The metaverse is a virtual world that is still in its early stages of development. It is often described as a successor to the internet, where people can interact with each other and with digital content in a more immersive way. Meta is one of several tech companies that are investing heavily in the metaverse, along with Microsoft, Google, and Tencent.

The \$1 billion investment in India is a significant commitment by Meta, and it is a sign of the company's confidence in the future of the metaverse. The investment is also likely to boost the Indian tech industry, and it could create thousands of new jobs.

India's inflation rate rises to 6.9% in March 2023

India's inflation rate rose to 6.9% in March 2023, the highest level since November 2021. This was due to rising food and fuel prices.

The inflation rate for food items rose to 8.7% in March 2023, the highest level since July 2022. The prices of vegetables, cereals, and pulses rose sharply during the month.

The inflation rate for fuel and transportation also rose sharply to 11.9% and 10.6% respectively. The prices of petrol, diesel, and cooking gas have been rising steadily in recent months.

The rise in inflation is a major concern for the government. The government has taken some steps to control inflation, such as increasing the import duty on edible oils and pulses.

However, it remains to be seen whether these measures will be enough to bring inflation under control.



IMF warns of stagflation risk in India

The International Monetary Fund (IMF) has warned of the risk of stagflation in India. Stagflation is a situation where the economy is stagnant, but inflation is high. The IMF said that India needs to take steps to control inflation and boost growth.

Sure, here is an article to publish in a newsletter in 300 words for the topic "IMF warns of stagflation risk in India":

IMF Warns of Stagflation Risk in India

The International Monetary Fund (IMF) has warned of stagflation risk in India. Stagflation is a situation where there is high inflation and slow economic growth.

The IMF said that India's economy is facing a number of challenges, including rising inflation, slowing growth, and a widening current account deficit. The IMF said that these challenges could lead to stagflation, which would have a negative impact on the Indian economy.

The IMF has advised the Indian government to take steps to address these challenges. These steps include:

- Raising interest rates to cool inflation
- Reducing the fiscal deficit to control spending
- Increasing exports to boost growth

The IMF has also said that the Indian government should focus on providing relief to the poor and vulnerable who are most affected by inflation.

The warning from the IMF is a serious concern for the Indian government.

The government will need to take steps to address the challenges facing the economy and to prevent stagflation from taking hold.

Here are some of the key takeaways from the IMF's warning:

- India's economy is facing a number of challenges, including rising inflation, slowing growth, and a widening current account deficit.
- These challenges could lead to stagflation, which would have a negative impact on the Indian economy.
- The IMF has advised the Indian government to take steps to address these challenges, including raising interest rates, reducing the fiscal deficit, and increasing exports.
- The Indian government will need to take steps to prevent stagflation from taking hold.

The warning from the IMF is a wake-up call for the Indian government. The government will need to take action to address the challenges facing the economy and to prevent stagflation from becoming a reality.

India to Train 1 million People in AI and Data Science to Boost Digital Economy

The government of India has announced a new plan to train 1 million people in artificial intelligence and data science. The plan is part of the government's efforts to boost the digital economy and make India a global leader in these technologies

The training will be provided through a variety of channels, including online courses, in-person workshops, and apprenticeships. The government is also partnering with industry to ensure that the training is relevant to the needs of the job market.

The plan is expected to cost around Rs 10,000 crore. The government has allocated Rs 7,500 crore for the plan in the current budget.



The remaining amount will be raised through public-private partnerships.

The plan is expected to create around 2 million jobs in the AI and data science sectors. It is also expected to boost the Indian economy by around Rs 100,000 crore.

The plan has been welcomed by industry experts. They say that it is a bold and ambitious plan that will help India to become a global leader in AI and data science. They also say that the plan will create a large pool of skilled talent that will be able to meet the needs of the growing digital economy.

IPCC: World on Track to Warm by 1.5 Degrees Celsius by 2030

The Intergovernmental Panel on Climate Change (IPCC) has released a report that warns that the world is on track to warm by 1.5 degrees Celsius above pre-industrial levels by 2030. This is a critical threshold, as it is the level at which the impacts of climate change are expected to become more severe and widespread.

The report finds that global emissions of greenhouse gases must peak by 2025 at the latest, and reach net zero by 2050, in order to limit warming to 1.5 degrees Celsius. This will require a rapid and unprecedented transition to a clean energy economy.

The report also finds that the impacts of climate change are already being felt around the world, in the form of more extreme weather events, rising sea levels, and changes in agricultural yields. These impacts are expected to become more severe in the future if warming is not limited to 1.5 degrees Celsius.

India Pledges to Cut Greenhouse Gas Emissions by 30-35% by 2030

The Indian government has pledged to reduce its greenhouse gas emissions by 30-35% by 2030, from 2005 levels. This is a significant step forward for India, which is one of the world's largest emitters of greenhouse gases. The pledge was made by Prime Minister Narendra Modi at the 2021 United Nations Climate Change Conference (COP26). Modi said that India is committed to taking action on climate change, and that the pledge is a reflection of this commitment.

The pledge is ambitious, but it is achievable. India has a number of renewable energy projects in the pipeline, and it is also investing in energy efficiency. The government is also working to reduce deforestation, which is a major source of greenhouse gas emissions.

The pledge is a positive step for India, and it is also a significant contribution to the global effort to combat climate change. India's pledge will help to reduce the global temperature rise and protect the planet for future generations.

India is a rapidly growing economy, with a GDP of over \$3 trillion

India is one of the fastest growing economies in the world. Its GDP has grown at an average rate of 7% per year over the past decade. This growth has been driven by several factors, including:

A young and growing population: India has a population of over 1.3 billion people, and the median age is just 28 years old. This means that India has a large and growing workforce that is ready to work and contribute to the economy.



A growing middle class: India's middle class is growing rapidly. This is due to factors such as rising incomes, increasing urbanization, and growing education levels. The growing middle class is creating demand for a wide range of goods and services, which is driving economic growth.

India to Connect 6.4 Lakh Villages with Broadband

The Indian government has announced a \$1.39 billion plan to connect 6.4 lakh villages with broadband by 2025. The plan is part of the National Digital Communications Policy, which aims to provide high-speed internet access to all villages in the country.

The government will use a mix of public and private investment to implement the plan. The public sector will be responsible for laying the fiber optic cables, while the private sector will be responsible for providing the broadband services.

The plan is expected to boost economic growth and improve the lives of people in rural areas. It will also help to bridge the digital divide between rural and urban areas.

India Bans Wheat Exports to Protect Domestic Food Security

The Indian government has announced a ban on wheat exports, citing a need to protect domestic food security. The ban comes after a sharp rise in wheat prices in India, driven by factors such as the war in Ukraine and the impact of climate change.

The ban will be effective immediately and will apply to all wheat exports, including those that have already been contracted. The government has said that it will allow wheat exports to countries that need it for food security purposes.

The ban is likely to have a significant impact on global wheat prices, which are already at a high level. It is also likely to affect countries that rely on India for wheat imports, such as Bangladesh and Sri Lanka.

The government has said that the ban is a temporary measure and that it will be lifted once the domestic food security situation has improved.

India Increases Outlay for PMKVY, Aims to Skill 10 Million Youth

The Indian government has increased the outlay for the Pradhan Mantri Kaushal Vikas Yojana (PMKVY) by 50% for the 2022-23 fiscal year. The PMKVY is a government-funded skill development program that aims to train 10 million youth in different trades.

The increase in the outlay for the PMKVY is expected to help the government achieve its target of skilling 10 million youth in the next fiscal year. The government has also announced a number of other measures to boost the skill development sector, such as setting up new skill development centers and providing financial assistance to trainees.

The PMKVY has been a successful program, and it has helped to train millions of youth in different trades. The increase in the outlay for the PMKVY is a positive step by the government. It is a step in the right direction to address the issue of unemployment in the country.

The government has said that it is committed to skilling 100 million youth by 2024. The increase in the outlay for the PMKVY is a step towards achieving this goal.



The government should continue to take steps to boost the skill development sector and create more job opportunities for youth.

India Announces Rs. 60,000 Crore Package for MSMEs, Aims to Boost Growth

The Indian government has announced a Rs. 60,000 crore package for MSMEs, or micro, small, and medium enterprises, to boost their growth. The package includes several measures, such as:

- **Recapitalization of the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE):** The CGTMSE provides guarantees to banks that lend to MSMEs. The government has announced that it will recapitalize the CGTMSE with Rs. 15,000 crore. This will make it easier for banks to lend to MSMEs and will help to boost their growth.
- **Funding for working capital:** The government has announced that it will provide Rs. 25,000 crore to MSMEs for working capital. This will help MSMEs to meet their short-term financial needs and will allow them to continue operating and growing.
- **Tax incentives:** The government has announced a number of tax incentives for MSMEs, such as a reduction in the corporate tax rate and a waiver of excise duty on certain products. These incentives will help MSMEs to reduce their costs and will make them more competitive.
- **Support for exports:** The government has announced that it will provide support for MSMEs to export their products. This includes providing them with market access, financial assistance, and training.

- **Ease of doing business:** The government has announced a number of measures to ease the business environment for MSMEs. This includes reducing the number of licenses and permits required and making it easier to access credit.

The Rs. 60,000 crore package is a significant boost for MSMEs. It is expected to help them to overcome the challenges they are facing and to grow their businesses. The government has also announced a number of other measures to support MSMEs, such as the launch of a new portal for MSMEs and the setting up of a national MSME council.

The government's measures to support MSMEs are a welcome move. MSMEs are the backbone of the Indian economy, and they play a vital role in job creation and economic growth.



SCHOLASTIC IMPRESSIONS

Influencers' “organic” persuasion through eInfluencers' “organic” persuasion through electronic word of mouth: A case of sincerity over brains and beauty

This research delves into the impact of influencers' audiovisual content on consumers' brand evaluation, purchase intentions, and decisions, leveraging Ohanian's source credibility framework. Conducting two studies across varied influencers, product categories, and gender demographics, the study utilizes structural equation modeling. Study 1, centered on a cosmetic mega-influencer primarily with female respondents, reveals that the influencer's attractiveness influences perceptions of source expertise and trustworthiness, indirectly affecting brand attitude and subsequently purchase intention. Study 2, focusing on diverse influencers of hedonic products, validates the influence of source attractiveness and expertise on source trustworthiness, impacting consumer purchase decisions. Notably, the study highlights the intricate relationships among different source constructs, contributing to source credibility theory. It emphasizes that dimensions like source attractiveness, relevant in celebrity endorsement, do not directly shape consumer intentions in the influencer context. Crucially, the findings underscore that influencers perceived as honest and sincere are pivotal in influencing consumers' purchase decisions, providing valuable insights for marketers navigating the evolving landscape of influencer-driven electronic word of mouth.

-Ms. Sonali Taneja, Assistant Professor, DIAS

{For Full text, please refer to Filieri, R., Açıkgöz, F., Li, C., & Alguezaui, S. (2022). Influencers' “organic” persuasion through electronic word of mouth: A case of sincerity over brains and beauty. *Psychology & Marketing*, 40(2), 347–364. <https://doi.org/10.1002/mar.21760>}

New Developments in Equity Crowdfunding: A Review

Equity crowdfunding has emerged as a transformative force in the realm of finance, redefining how startups and small businesses secure funding while providing investors with novel opportunities. This review explores recent developments in equity crowdfunding, shedding light on the evolving landscape, regulatory changes, and their implications for both entrepreneurs and investors.

In recent years, equity crowdfunding has gained traction due to its democratizing potential. Entrepreneurs seeking capital can now directly access a diverse pool of investors through online platforms, bypassing traditional intermediaries. This has not only expanded funding options for startups but has also allowed investors of varying financial capacities to participate in early-stage investments.

One of the notable developments discussed in this review pertains to regulatory shifts. Various jurisdictions have adapted or introduced regulations to facilitate equity crowdfunding while safeguarding investor interests.



These regulations aim to strike a balance between promoting innovation and preventing fraud. As a result, startups now have a clearer regulatory framework within which to operate, instilling confidence among both entrepreneurs and investors. Furthermore, the emergence of secondary markets for equity crowdfunding shares has introduced liquidity options for investors. This development addresses a longstanding concern regarding the lack of liquidity in early-stage investments. Investors now have the potential to buy or sell shares in private companies, enhancing the appeal of equity crowdfunding as an investment avenue.

The review also delves into technological advancements that have transformed equity crowdfunding platforms. The integration of blockchain technology has introduced transparency, security, and automation to the investment process. Smart contracts and tokenization have the potential to reshape how ownership and investment rights are managed, enhancing efficiency and reducing administrative complexities.

In tandem with technological enhancements, data analytics and artificial intelligence (AI) are playing pivotal roles in equity crowdfunding. Platforms are utilizing AI algorithms to assess project viability and predict success rates, aiding investors in making informed decisions. Entrepreneurs, too, benefit from data-driven insights that can guide campaign optimization.

The evolution of equity crowdfunding has not been devoid of challenges. Investor protection, due diligence, and platform credibility remain focal points. As the sector continues to grow, ensuring a fair and secure environment for all stakeholders remains paramount

In conclusion, "New Developments in Equity Crowdfunding: A Review" offers a comprehensive exploration of how equity crowdfunding has evolved and adapted to changing dynamics. Regulatory changes, secondary markets, technological innovations, and data-driven insights have reshaped the landscape, enhancing opportunities for startups and investors alike. As the field continues to mature, a harmonious balance between innovation and regulation will be crucial in shaping the future of equity crowdfunding.

-Ms. Neha Yadav, Assistant Professor , DIAS

(For Full text, please refer to: Valenza, G., Balzano, M., Tani, M. and Caputo, A. (2023), "The role of equity crowdfunding campaigns in shaping firm innovativeness: evidence from Italy", European Journal of Innovation Management, Vol. 26 No. 7, pp. 86-109. <https://doi.org/10.1108/EJIM-04-2022-0212>)

Gender-responsive budgeting: A budget reform to address gender inequity.

In recognition of gender inequities, more than 80 countries have applied a gender perspective to their budget process, initiatives referred to as gender-responsive budgeting (GRB). Research on GRB initiatives has focused on whether they reduce gender inequities. However, if it is to have a lasting effect, GRB must reform the budget process and become integral to government administrative routines. This study examines the experiences of several countries with GRB initiatives and identify the key factors explaining implementation success or failure. This study find that these factors are like those that explain the success of earlier budget reforms focused on efficiency and effectiveness.



While the equity objective of GRB differentiates it from other budget reforms, these factors provide the context for understanding GRB initiatives. Although gender parity is just one dimension of social equity, the success of GRB initiatives shows that governments can use their budgets to meet social equity objectives. While the equity objective of GRB differentiates it from other budget reforms, these factors provide the context for understanding GRB initiatives. Although gender parity is just one dimension of social equity, the success of GRB initiatives shows that governments can use their budgets to meet social equity objectives.

-Ms. Sakshi Anand, Assistant Professor, DIAS

Importance of Green Finance for Achieving Sustainable Development Goals and Energy Security

A number of innovative financing strategies for environmentally friendly initiatives have emerged recently, such as community funds, green bonds, and green banks. The development of clean energy may receive some assistance from green banks and green bonds. Better lending terms for clean energy projects, the capacity to combine smaller projects to reach a scale that is commercially appealing, the development of cutting-edge financial products, and market expansion through the spread of knowledge about the advantages of clean energy are some of the benefits of green banks. Green bond proponents think that once a project has completed construction and is operating profitably, they can refinance it with long-term, reasonably priced funding

The role of green central banking is another crucial element that must be taken into account in order to close the financing gap for green projects. Central banks bear the implicit or explicit responsibility for maintaining financial and macroeconomic stability. Consequently, they should take a systemic approach to mitigating environmental hazards, including those related to climate change. Last but not least, green finance may emerge at the same time as the SDGs and the Paris Agreement thanks to emerging financial technologies, or "fintech," such big data, the Internet of Things, and blockchain. Fintech can have three broad applications in the field of green finance: blockchain use-cases for renewable energy, decentralized electricity markets, climate finance, and carbon credits; blockchain applications for sustainable development; and financial instrument innovation, such as green bonds.

Ms. Divya Jain, Assistant Professor, DIAS

(For Full text, please refer to: Sachs, J. D., Woo, W. T., Yoshino, N., & Taghizadeh-Hesary, F. (2019). Importance of green finance for achieving sustainable development goals and energy security. Handbook of green finance: Energy security and sustainable development, 10, 1-10.)

Green Human Resource Management-A Synthesis

Green HRM involves a variety of organizational policies, practices, and processes that encourage the use of environmentally friendly methods that could be advantageous to the individual, business, and the environment



Based on the systematic review of empirical articles collected from Scopus, the study identified and analyzed 31 empirical studies published since 2010. The current study was undertaken to identify various factors and measuring tools of GHRM. Based on the Ability-Motivation-Opportunity (AMO) theory and the review methodology, the study identified various factors and measuring tools of GHRM. A few identified factors include Green Recruitment and selection, Green Training and Development, Green compensation management, green performance management, Green Employee empowerment and participation, and Green Employee relations. The present research has thus opened fresh avenues for future studies. In addition, the study presents different perspectives and suggestions for future research that could facilitate the inclusion of sustainability initiatives in the organizational agenda.

-CA KHUSHBOO TANEJA, Assistant Professor, DIAS



BOOK REVIEWS

A TEXTBOOK OF ACCOUNTING FOR MANAGEMENT

Title : A Textbook of Accounting for Management

Edition : Fifth Revised Edition 2022

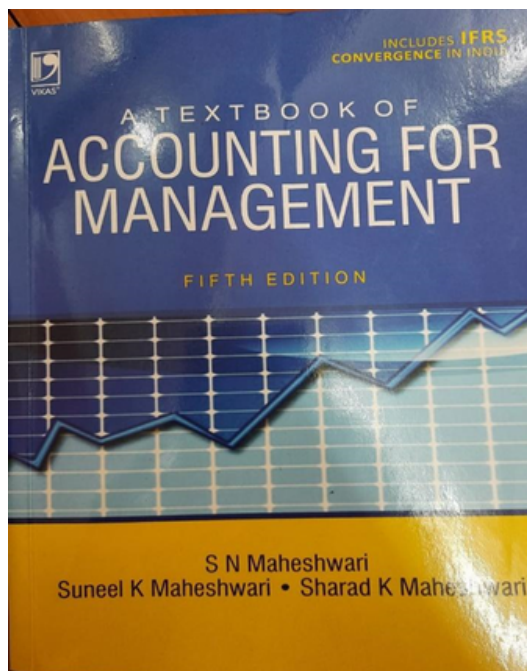
Authors : S N Maheshwari
Suneel K Maheshwari
Sharad K Maheshwari

Publisher : Vikas Publication

ISBN :

Price : 650

Reviewed by : Ms. Sakshi, Faculty, DIAS



The Fifth Revised & Enlarged Edition of book **A Textbook of Accounting for Management** is designed for use in M. Com & MBA Programmes of different Indian Universities and similar courses. It will be equally useful for BBA and B. Com students and those interested in the advanced study of the subject.

It will also be useful for corporate executives who want to update their knowledge in the field of Accountancy. To cater to the needs of both students and corporate executives, the subject matter has been discussed in a conceptual-cum-analytical manner.

Written by established authors in accounting, for better comprehension of the subject matter, the book has been divided into five sections, each dealing with a distinct aspect of accounting.

- Section I introduces the readers to the subject by explaining its basic concepts and principles of accounting they are body of doctrines commonly associated with the theory and procedures of accounting. These principles can be categorized into two part one is Accounting Concepts and Accounting Conventions. The latest position of International Accounting Standards (IAS) and International Financial Reporting Standards (IFRSs). Also explains journalizing business transactions, Ledger Posting and Trial Balance, negotiable instruments like Promissory Note, Bill of Exchange Cheque etc. In the first section of the book Final accounts and their adjustment Entries, Rectification Errors, Depreciation Provision and Reserves, Depreciation on replacement cost and Inventory Valuation according to AS-2 (Revised) has also included.

Section II provides in depth knowledge of Cost and Management Accounting by covering concepts like Activity based costing, basic cost concepts like Methods and techniques of costing, cost allocation and cost ascertainment etc. In this section also explains the concept of Human Resource Accounting which includes Valuation of human resources, recording and disclosure in financial statements, importance, and objectives of HRA. This section tells us about the innovative concepts like Value added statement, Economic value added, target costing kaizen costing, Balanced Score card etc.



- Section III explains the company financial statements and Financial Analysis through techniques of financial analysis Ratio analysis: Profitability ratios, Turnover ratios, financial ratios etc. And explains various other methods of financial analysis Fund flow Statement, cash Flow Statement and Leverages which includes Operating leverage, financial leverage Financial breakeven point and significance of leverage etc.

- Section IV deals mainly with Planning and Controlling part of accounting by covering chapters like Budgetary Control, Budget Procedure, classification of budgets, Innovative budgeting techniques like Responsibility Accounting, Zero based Budgeting. Also covers Standard Costing, Variance Analysis which includes Direct material cost variance, direct labour cost variance, Overhead cost variance, sales variances etc., Marginal Costing and profit planning that covers Absorption costing marginal costing, direct costing segregation of semi variable costs, contribution, key factor, profit planning, cost volume profit analysis, Break-even Analysis, Break-even Chart, and application of marginal costing techniques. This section also covers Decision involving alternative choices like Determination of Sales mix, exploring new markets, discontinuance of product line, make or buy decisions, equipment replacement decision, expand or contract, shut down or continue and choice of market strategies etc. Pricing decisions also included which explains concept, objectives and types of Pricing and factors affecting pricing of a product, product pricing method, intra company transfer pricing etc.

- Lastly, Section V provides various case problems on crucial topics like Budgetary Control, Preparation and Analysis of Financial Statements- Fund Flow Statement, Cash Flow Statement, Standard costing etc.

The book has several distinctive features as mentioned below:

- Broadly classified into five concise but complete sections covering specific topics to acquaint the reader with the latest trend on various aspects of Accounting for Management.
- The book contains a comprehensive treatment of topics on valuation, depreciation, pricing decisions, ratios, with a view that readers understand these topics and are able to evaluate their implications.
- Written in a very simple and straight style.
- Numerous recent problems have been incorporated in large numbers from the latest examination question papers giving the students a wider scope of understanding.
- Each chapter covers Objective Type, Essay Type and various Practical problems for further practice for students.
- Learning objectives for each chapter have been specified clearly at the beginning of the chapter.
- Each chapter contains a summary of the key points as well as a list of key concepts.
- The text matter has been updated and upgraded in several chapters.
- The subject index given at the end of the book has been appropriately revised and updated.
- The book follows a user friendly and examination – oriented approach.

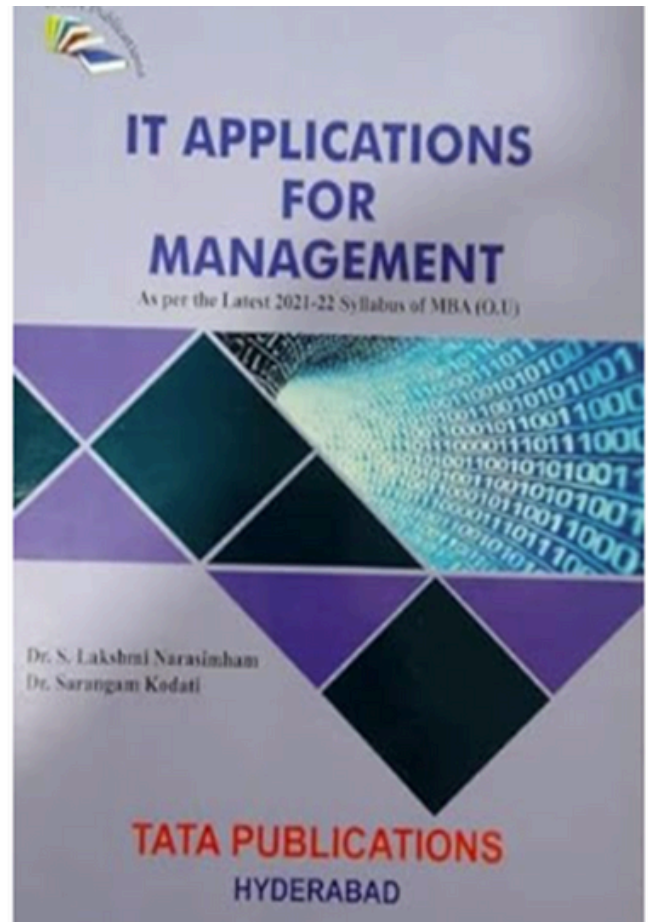
It also acts as a ready reckoner for corporate executives.



The added features of the new edition are as under:

- The latest position regarding IFRSs and their convergence and Implementation in India in the form of Ind ASs has been incorporated in Chapter 2 (Section I) of the book.
- The concept of Financial Statements as per The Companies Act 2013, amended up to date, has been explained in the Chapter 1: Financial Statements Analysis & Interpretation (Section III) of the book.
- All the formats of the financial statements wherever they occur, have been revised as per the requirements of Schedule III to the Companies Act, 2013.
- The updated Schedule III as per The Companies Act, 2013, incorporating the requisite formats for the Company's Balance Sheet, Profit and Loss Statement and Statement of Changes in Equity along with actual financial statements of a company have been added as an Appendix at the end of the book.
- A new topic Depreciation & Company Accounts has been added in Chapter 10: Depreciation Provisions and Reserves (Section I) of the book.

All in all, the book presents the core concepts of Accounting for Management in a lucid and easy-to-understand language. In-depth explanation of the theoretical concepts, supplemented by real-life situations, aims to make learning effective and enhance readers' understanding of the subject. Learning Accounting using this book will be more enjoyable as the problems are interesting and arranged in order of difficulty.



- **Publisher:** TATA Publications (1 January 2022)
- **Perfect Paperback:** 224 pages
- **ISBN-10:** 8195515444
- **ISBN-13:** 978-8195515448
- **Reviewed by:** Ms. Dimpy Jindal

"IT Applications for Management" by TATA Publications serves as a valuable introductory resource for both students and professionals seeking a broader understanding of how IT tools are reshaping modern business practices. Its strengths lie in its accessibility, practical examples, and comprehensive coverage. However, readers looking for in-depth technical explanations or hands-on software guidance might need to supplement their learning with additional resources.



I recommend this book to anyone interested in gaining a foundational understanding of the role of IT in management. It offers a clear and comprehensive overview of key IT applications and their potential in various business contexts. However, those seeking deeper technical knowledge or specific software training might need to consult additional resources.

Additional Notes:

- This review is based on the 2022 edition of the book published by TATA Publications. Other editions or versions might have different content or focus.
- This review is intended to be helpful and informative, but it is not exhaustive. I encourage readers to consult additional resources and reviews before making a final decision about purchasing or reading this book.

Content and Organization:

The book is divided into five sections, each covering a key area of IT integration in management:

o Foundations of IT Applications in Management: Introduces the importance of IT in the business world, explores various decision support systems, and touches upon data management concepts.

o E-Commerce and Enterprise Resource Planning (ERP): Discusses the rise of e-commerce, online marketing strategies, and the implementation of ERP systems for business process optimization.

o Business Intelligence and Data Analytics: Covers data warehousing, data mining techniques, and business intelligence (BI) tools for insightful decision-making.

o Information Systems Management and Cyber Security: Explores IT governance frameworks, information security measures, and ethical considerations in managing IT resources.

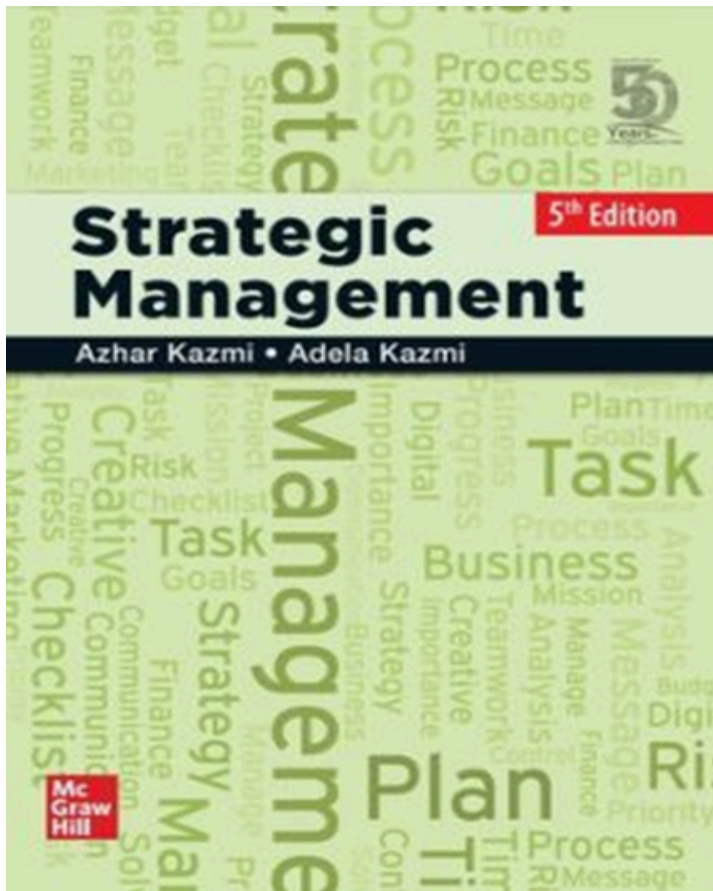
o Emerging Trends in IT Applications: Provides an overview of cutting-edge technologies like cloud computing, artificial intelligence (AI), and blockchain, highlighting their potential in business settings.

Strengths:

- Accessible and Concise: The book presents complex topics in a clear and understandable manner, suitable for readers with no prior technical expertise.
- Practical Focus: Each chapter showcases real-world case studies and business examples, illustrating the practical applications of IT tools in various industries.
- Comprehensive Coverage: The book provides a broad overview of various IT applications relevant to management, offering a valuable starting point for further exploration.
- Up-to-Date Content: The 2022 edition incorporates discussions on emerging technologies like AI and blockchain, ensuring relevance in the rapidly evolving tech landscape.

Weaknesses:

- Limited Depth: Due to its concise nature, the book might not offer in-depth explanations of specific technologies or complex IT concepts.
- Software-Agnostic: The book focuses on general principles and avoids specific software discussions, which might be helpful for practical implementation.
- Theoretical Framework: While case studies are included, the book primarily adopts a theoretical approach, potentially less engaging for readers seeking hands-on guidance.



- **Publisher:** MC GRAW HILL (5th Edition 2020)
- **Title :** STRATEGIC MANAGEMENT
- **Author(s):** Azhar Kazmi & Adela Kazmi
- **ISBN-:** 8195515444
- **Reviewed by:** Ms. Anurupa Ganguly

Strategic Management by Azhar Kazmi and Adela Kazmi is an old book in the field of Strategic Management. Azhar Kazmi is a visiting professor at King Fahd University of Petroleum & Minerals at Dhahran, Saudi Arabia. Adela Kazmi serves as a lecturer in management at Sophia Girls's college at Ajmer, India. The book is easy to comprehend, and examples quoted are easily relatable. The book is apt for both postgraduate and undergraduate students. The aesthetic sense used in bringing out the latest edition has been taken care of.

Green color has been used which denotes rebirth and renewal and immortality. Set induction of almost every chapter has been done using a case study. Illustrations used are easy to understand and elaborate. Learning objectives at the end of every chapter has been mentioned against each topic and subtopic across all the pages of the book. The book has incorporated recent examples from the industry, and this will prove useful for the students. The sequencing between topics has been taken care of. Not only this, maxims for teaching also have been very well initiated in the process. There are short answer questions, long answer questions and case study at the end of each chapter. The book also encourages the student to visit bank of related information in the notes and reference section which is at the end of the chapter. This book will also encourage self-learning and avoid rote learning. All the above lead to the conclusion this book is worth of library collection and useful to study Strategic Management subject.



NEW STAFF MEMBERS



Ms. Aanchal Gupta
Assistant Professor
DIAS, Rohini

Ms. Aanchal Gupta is currently working at Delhi Institute of Advanced Studies as an Assistant Professor. She holds an MBA degree in Finance and HR from Guru Gobind Singh Indraprastha University. She also holds a Post Graduate Diploma in Operations Management. Further, she is UGC-NET qualified in the field of Management. Prior to her joining at DIAS, she was working as an Assistant Professor at the Greater Noida Institute of Management. She also possesses four years of corporate experience. During these years, she worked as a Senior Financial Analyst at The Smart Cube Pvt. Ltd. (Noida) for 2 years and as a Team Leader (Research & Operations) at ELK India Pvt. Ltd for two years. Majorly, her interest areas are Business Analytics, Operations, and HR. She has also attended several e-FDPs, workshops, webinars, and online courses.



Ms. Anurupa Ganguly
Assistant Professor
DIAS, Rohini

Ms. Anurupa Ganguly is a marketing communication specialist. She did her MBA in International Business and Marketing from Amity University Noida and BBA in Marketing from Institute of Management Studies, Dehradun. She has twelve years of rich industry experience across FMCG and media sectors and has worked with corporates namely Coffee Day, Bisleri and Business Standard. During her tenure at industry, she upskilled herself by pursuing master's in digital marketing and did a content writing course. With a planned notion to venture into academics, she did her Bachelors in Education from Amity University and cleared her CTET exam (Paper II). She is currently working as Assistant Professor at Delhi Institute of Advanced Studies, Guru Gobind Singh Indraprastha University.



Mr. Shubham Gaur

Assistant Professor

DIAS, Rohini

Mr. Shubham Gaur is MBA in Finance from Bharati Vidyapeeth University, Pune and has done Bachelor of Commerce from Delhi University. His specializations are in the areas Accounting, Finance, Business Analytics and Mathematics. He is currently working as an Assistant professor in Delhi Institute of Advanced Studies, Guru Gobind Singh Indraprastha University, Delhi. He has worked in organizations like Edelweiss FPD Pvt. Ltd., Rubixis Technologies and Square Yards Dubai. He has mixed experience of Six years in the field of Financial Products, Real Estate, Business Data Analytics and Academics. He is a Doctoral Scholar from Sunrise University Rajasthan. He has attended more than 10 Faculty Development Programs. He has been awarded the First position in B. Com in Delhi University. He is certified in Managerial Accounting and MS Excel from U-demy. He has qualified UGC NET JUNE 2020 in the area of Management.



Corporate Executives' Opine

“CHANGE COMES AT A PRICE, BUT COS CANNOT REMAIN STAGNANT”



Ayaskant Sarangi, CHRO, Wipro Enterprises

Transformation often happens when a leader sees the need for a significant change. Leading transformation requires an understanding of the business context and strategy for the future. Change may be needed either during a growth phase or when the going gets tough.

Difficult business results can be both a blessing and a curse. On the positive side, selling the reason for change is easy but the situation also gives less room for manoeuvring. In contrast, convincing individuals that change is necessary when business is doing well is considerably more difficult, even when one has more resources at their disposal to assist in implementing the changes.

► **Have a clear vision:** Successful organisational change requires a vision that details the reason, how it will impact employees, and what the final outcome will be. People need to have a clear line of sight that helps them see how things will change and how the company will be better.

► **Walk the talk:** Communication comes in both words and deeds, and the latter are often the most powerful form. Nothing undermines change more than behaviour by important individuals that is inconsistent with their words.

► **Manage multiple outcomes:** It is inevitable that any change will have both positive and negative repercussions. Some people tend to view change negatively because of their natural temperaments, the losses they perceive, or their past experiences. Leaders must help team members understand that change does come with a price but remaining stagnant has a much higher cost over the long run.

► **Celebrate short-term wins:** Real transformation takes time, and if there are no immediate targets to hit and celebrate, a renewal initiative runs the risk of losing steam. Most people won't go on the long march unless they see compelling evidence within 12-24 months that the journey is producing expected results.

► **Lead & create accountability:** Leaders need to be accountable for communicating clear expectations, providing feedback, and supporting their team through a change initiative. They also need to ensure that everyone on the team is accountable for the outcome of the change initiative, instead of viewing it as a management-only exercise. When everyone does their part and takes ownership, teams function more efficiently and sustainable change becomes more likely.



► Constant communication is key: Creating feedback loops with employees to understand what is in people's minds during the various stages of the change journey goes a long way in sustaining the change. Many employees would not know how to handle change, they need to be taught. Considering that organisational change happens so frequently, leaders can benefit from coaching and change management training that helps them master the art of leading change.

► Measure progress: Leading organisational change requires reinforcement of new employee behaviour and skills, as well as measurement of progress on an ongoing basis. This would also include the way we assess and reward talent. Regular reinforcement of newly learned behaviours is critical through:

- Following up with employees in person and via email to reiterate the company's commitment to change
- Reinforcing new skills employees have learned through assessments & learning exercises
- Measuring the results of change through surveys & performance metrics



**Tarun Rai, Executive Director-Asia-Pacific,
Wunderman Thompson**

The buzzwords we get to hear today are great-resignation, quiet quitting, quiet-firing, quiet-hiring, sidegig... And, more recently, mass layoffs. The question of 'hybrid work has got global CEOs defining their versions of what it means. Employees, on the other hand, have hybrid work as a precondition to accepting or continuing with a job. Whatever happened to "employees are our only real assets"? That organisations should be "employee-focused first, and then customer-focused" That you should start to "hire back" employees when conducting their exit interviews.

I looked back at my career to understand the reasons I had long stints in the companies I worked for and, as a team leader, why my teams attrition was always so low....

► Trust. Just six months into my first job and Asian Paints trusted me to be the deputy manager of an important branch. I guess Asian Paints had confidence in its own very strong systems and processes and also their leaders that allowed for some mistakes. But most importantly, it was its trust in the freshers. To experience this level of trust at the start of my career ensured that I practised the same with my teams in every organisation I worked in. Trust is the bedrock of an employee-organisation relationship. It has implications on the company's policies and how they are implemented. It empowers people. It discourages micro- management. It promotes employee wellbeing.

► Investing in employees: I joined HTA (JWT) a few years later. I knew nothing of advertising. But HTA preferred getting people from outside the industry and teach them advertising. "Hire for attitude, train for skills" was ingrained in the organisation recruitment ethos. For me, it demonstrated the company's readiness to invest in me, to help me build my career.



It was an important reason I spent two decades in my first stint here. Career path. I got so many opportunities at JWT, and so frequently, that I didn't need to look outside. I could see my career growth in the company itself

► **Courage:** I particularly liked the story I heard of HTA resigning an account rather than produce a campaign, at the client's insistence, that was strategically wrong. In fact, it was my future boss who had refused to produce that campaign. The client threatened to part ways if we didn't do as told. IHTA stood by my boss's decision and resigned the account. Such an ethos removes the fear of failure and encourages employees to be bold, ambitious, entrepreneurial. All the above, together, give shape and substance to the 'culture' of any organisation.

Feedback from Employers

OUR EMPLOYERS SAY...

- Rahul Antil (2020-22) is very passionate about his work. Works with full dedication and hard work. He is a good team player and a value add to the firm. His skills are really helpful to us.

Mr. Amish, Sr. Associate, Shorewise Consulting India Pvt Ltd.

- Nikhil Sharma (2020-22) exhibits exceptional dedication in his work, demonstrating a penchant for thorough research before undertaking any task. His proactive approach is evident as he actively seeks opportunities for learning and readily incorporates feedback into his endeavors, showcasing a commendable commitment to personal and professional growth.

- Sakshi Rana(2020-2022) remains involves in her duties and responsibilities assigned to her. We found her competent and active with sincerity and determination. She is very friendly and has helping nature with her colleagues. Sakshi has a learning attitude who learns from her mistakes and ensures to not repeat in future. We are very happy to have this personality in our team. \

Pramod Jangid, Accounts Manager, ONGRID\

- Manisha (2020-2022) She exemplifies proactive dedication and hard work, consistently demonstrating a strong work ethic. Her proactive approach and diligence make her a valuable asset in any endeavor .

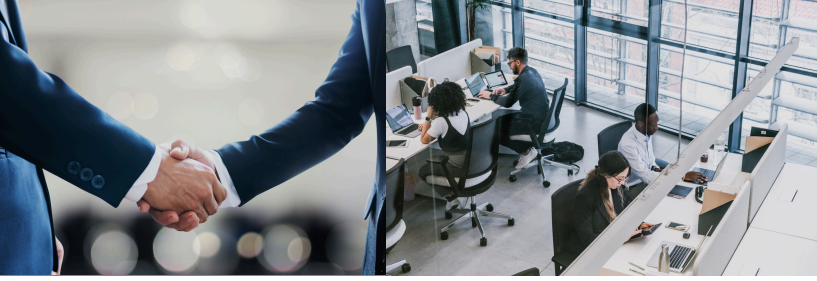
Nikhil Tyagi, Director, Indus Valley Partners

- Nanshi Mishra (2020-22) has excelled in her work, showcasing tenacity and a solid grasp of fundamental HR processes and policies. Despite joining as a fresher, her strong theoretical knowledge of HR has translated into impressive performance, affirming her capability and adaptability in the professional arena.

Mr. Ankit, TL - Talent Acquisition Head Field Solutions Private Limited

- Deepak Kumar (2020-22) has been consistently outshining in every project, this employee is a dependable asset for the manager. Demonstrating exceptional reliability, they are entrusted with various tasks, delivering consistently high-quality results. Their prowess makes them a reliable and valuable team member, contributing significantly to the success of each project they undertake.

Vaishali Gupta, Unimrkt Research Pvt Ltd, Team Lead



Alumni Speaks

I graduated from DIAS in 2019 with a BBA degree. The professors were very knowledgeable and taught us practical skills that I use every day in my marketing job. The campus facilities like the library and cafeteria made student life comfortable. Overall, I had a great experience at DIAS and would recommend it to prospective students.

Aniket Kumar

BBA 2016-19

I completed my MBA from DIAS in 2020. The case study methodology used in the business classes really helped me develop critical thinking and problem-solving skills. Group projects taught me teamwork and leadership abilities. I work in a leading bank now, and DIAS prepared me well for a career in finance.

Divya Jain

MBA 2018-20

I was part of the MBA batch of 2016 at DIAS. The internship opportunities provided by the college gave me hands-on industry experience. I gained communication and presentation skills from various seminars organized on campus. Currently, I own a small business, and DIAS helped me become an entrepreneur.

Jay Kumar Agarwal

MBA 2014-16

I finished my MBA from DIAS in 2021. The excellent faculty guided me in selecting my specialization and designing my career path. The campus placement cell arranged job interviews that helped me secure a management trainee position in a reputed company. Overall, DIAS has advanced infrastructure and facilities for business education. Rishabh Singh MBA 2019-21 As a 2022 BBA graduate of DIAS, I found the curriculum well-balanced with theory and practical applications. Sports and cultural events on campus made student life fun. I learned team spirit and time management through various extracurricular activities. DIAS develops students professionally and personally. Purvika Jain BBA 2019-22

I did my MBA from DIAS, passing out in 2018. The college has a big alumni network, which helped me in job referrals and career guidance. DIAS maintains relationships with the corporate world, ensuring students get live projects and internships. The MBA program equipped me with analytical and leadership skills.

Jini Varughese

MBA 2016-18

I was part of the 2016 MBA program at DIAS. The faculty was supportive and accessible outside class too for doubt-clearing. Group assignments improved my interpersonal skills. Regular presentations boosted my confidence. DIAS provides holistic growth through academics and extracurricular activities.

Vanita Mehra

MBA 2014-16



Parents’ Feedback

Dias is an institution where student learn, grow and achieve their dream with the better guidance and support. Dias provides the full assistance to the students in each field from motivating them to enhancing their leadership and management skill. For MBA, Dias is one of the best places where students achieve their dreams by the excellent coaching, guidance and placement assistance.

MR. CHANDRA MOHAN GUPTA
FATHER OF ESHWARYA GUPTA
(MBA 2018-2020)

I found DIAS a very decent college. The set of disciplines which are followed thereby are amazing. It gives an immense pleasure as a parent to share this feedback. Wonderful infrastructure, well Managed staff, quality education.

MRS. MANJU MAKKAR
MOTHER OF PRIYANKA MAKKAR
(MBA 2018-2020)

It was a wonderful experience for us, whether it is Teachers’ excellence, college infrastructure. Apart from all, great mentorship to guide students through the path towards career. DIAS has helped my child to build confidence specially while communicating. I am thankful to DIAS for a great contribution towards overall development of my child.

MR. SANJAY MALYAN
FATHER OF ADITYA MALYAN
(MBA 2020-2022)

I can recollect those days when my son was taking education in your esteemed institute. I also used to discuss with her about his studies and college. I highly appreciate the efforts that is equally put in by the teachers.

MR. RISHI TANWAR
FATHER OF PARTH TANWAR
(MBA 2020-2022)

I can recollect those days when my son was taking education in your esteemed institute. I also used to discuss with her about his studies and college. I highly appreciate the efforts that is equally put in by the teachers.

MR. RISHI TANWAR
FATHER OF PARTH TANWAR
(MBA 2020-2022)

- The college is exceptional, providing both excellent academics and skill development through dedicated faculty. The strong placement cell ensures promising opportunities for students. The supportive faculty actively guides through the entire process, creating a conducive environment for holistic learning and skill enhancement, making it a great and nurturing educational institution.

Mrs. Veena Mehta
(Mother of Devyani Mehta)
(BBA- 2020-23)

- DIAS nurtures a dynamic learning environment, fostering continuous improvement. The SIIF committee excels in offering on-campus opportunities, enhancing student experiences. A culture of encouragement and growth defines the DIAS experience.

Mr. A. K Singh
Father of Kamal Preet Kaur
(MBA 2021-23)

- Being part of this college is enriching, with excellent facilities and a supportive environment. The helpful cell promotes teamwork, organizing programs that enhance practical work experience. It's a positive and collaborative atmosphere, making the college experience fulfilling and conducive to holistic growth for students.

Mr. Ashok Kumar
(Father of Natasha Wahal)
(B.COM(H) 2021-23)



Reader's Views

DIAS Times is full of interesting information that I find very useful and relevant. Instead of stories that distance themselves from their readers, the writers at DIAS Times make a conscious effort to involve the reader, and many of the magazine & articles include reader questions and comments.

MR. KAMAL AGORA

BANK MANAGER, HDFC BANK

All the articles in DIAS Times are immensely beneficial in pursuit of achieving excellence and for enlightenment of readers leading to multiple frontiers.

ANKITA DAS

HR ACCOUNT LEAD

URBAN CLAP

The newsletter is very informative and beautifully designed. Activities, conferences and placement details are very interesting.

YOGESH GOYAL

ALUMNI, DIAS (2016-2018 BATCH)

TAX CONSULTANT, DELOITTE

The magazine brings out spirit, technical and literary hidden talents of the students and staff of the college to share their views.

RICHA AGGARWAL

ALUMNI

MBA BATCH (2017-19)

I hope the magazine continues to evolve as a creative and vibrant space to discover new developments in the field of management and technology.

TUSHAR

CATEGORY MANAGER, CLASSPLUS

The magazine is always of superb quality, and DIAS Times does a very good job of making mundane information entertaining. I would highly recommend this magazine to anyone interested in reading about latest articles and buzz related to commerce, management and academia.

SHALINI

MOTHER OF PALAK SAINI, MBA BATCH 2016-18

DIAS Times has become one of the most widely recognized and prestigious magazines in circulation today. It has proven itself as a leader in the academic world as well as a go-to-source for articles and scholastic impressions. The magazine is also news focussed and covers a vast array of topics.

AVANISH SINGH

SM, IDFC BANK

It was an absolute privilege to be able to read some extraordinary and profound work of the college.

ELINA RAYMOND

ALUMNI

MBA (BATCH 2017-2020)



Alumni

TRAVERSE



Abhijeet Mann

With a steadfast vision and unwavering grit, Abhijeet Mann has ascended to success one step at a time. His story illuminates the power of perseverance and lifelong learning. Abhijeet laid the groundwork for his career with a B.Com (H) from Delhi University. Seeking to augment his management and finance skills, he pursued an MBA from Delhi Institute of Advanced Studies (DIAS). Equipped with robust academics and a well-rounded business education from DIAS, Abhijeet landed his first job with SS Kothari Mehta and Co. as a Junior Executive in Internal Audit. He immersed himself in understanding compliance, evaluating risk profiles and assessing internal controls for client organizations. Eager to expand his expertise, Abhijeet soon moved to Genpact ERC as a Consultant focused on Internal Audits.

He led end-to-end audits, liaised with cross-functional teams and identified process improvements for clients across industries like banking, manufacturing and healthcare. His analytical skills and relationship management were crucial in this role. Over a 3+ year tenure, he left an indelible mark on the company through his diligence and contribution.

In pursuit of new challenges and growth, Abhijeet joined Xceedance where he took on leadership roles managing teams across geographies. He implemented audit methodology transformations and drove adoption of analytics for advanced insights. His capabilities were recognized with a profile promotion during his 1-year stint. Abhijeet's voyage then led him to KPMG Global Services, where he currently plays a pivotal role as Senior Consultant. He oversees large audits, provides subject matter expertise, and leads training on auditing standards. Abhijeet lends his varied experience and skills to deliver impactful solutions for clients.





Abhijeet credits his alma mater DIAS for instilling fundamentals that paved his path to success. From DIAS, he gained not just academic rigor but life lessons in discipline, integrity and service. He fondly recalls how being a part of DIAS's STF committee and other extracurricular activities helped him build confidence, communication and teamwork. Beyond his professional feats, Abhijeet has been involved in initiatives providing education and empowerment to underprivileged children. Abhijeet's humility, values and well-rounded perspective make him a true role model. While his career continues to surge upwards, he remains grounded in his roots. DIAS is incredibly proud of Abhijeet's journey and achievements. He represents the potential within each student that can be nurtured through dedicated mentors, robust academics and a supportive community. As Abhijeet reaches for new heights, DIAS wishes him the very best.



MEN IN

NEWS



Sania Mirza

“One win, and you're on top of the world. Lose in the first round of the next tournament: you're back to reality.” - Sania Mirza

Shri Abdul Kalam ji had once said, Dreams are not that you see while you are sleeping but dreams are those that don't allow you to sleep. This has been the mantra of India's beloved professional tennis player Sania Mirza.

Sania started playing from the age of six and went on to create records on her own. Her capability made her reach new heights of success, gaining her worldwide recognition on the go. She has been known to be the highest paid and influential one among the Indian athletes.

In her career, which she started with singles and then moved on to doubles, due to an injury, she won Six major titles, Three in Women's Doubles and Three in Mixed Doubles. Her partnership with Martina Hingis was a beautiful part of her sports journey. Her strength and weaknesses have always been open on the field.

Her playing style of an offensive baseliner with very powerful groundstroke and is known for setting up good attacks with the sheer velocity of her groundstrokes. Her main strength is her forehand, as well as her volleying skills. She has never shied away from injuries and has never backed out of challenges, maybe one of the reasons that from 2003 to 2013, the time she broke off with singles, Sania was ranked as the No.01 Indian in Singles by Women's Tennis Association.

Sania is one of the only two Indian women athletes to win a WTA Tour Title and the only to be ranked among the top 100 in Singles. Not only has she won 43 titles in Doubles but also stayed as No.01 for 91 weeks worldwide. She has won 14 medals which include six goals at three major multi-sport events such as the Asian Games, the Commonwealth Games and the Afro-Asian Games

Sania's life has not been all about wins. She has faced defeats too and always comeback with the spirit of an athlete. Certain of her choices both on field and off field have been scrutinized and she has been condemned for them. Her denial to play with Shahar Pe'er and her hesitancy to play with Leander Paes had her at the forefront of controversy. Even her choice of dressing was questioned by a particular set of people.

Sania has collected not only love and wishes from her well wishers but also has a long list of Awards and Titles such as Arjuna Award, WTA Newcomer of the Year, Padma Shri, Major Dnyan Chand Khel Ratna, Padma Bhushan and has been listed in BBC list of 100 inspiring women and won the Pinkvilla Style Icons Awards – Super Glam Sports Star of the Year during her career.



Sania was named one of the "50 Heroes of Asia" by Time, The Economic Times named Mirza in its list of the "33 women who made India proud". The UN appointed her as Women's Goodwill Ambassador for South Asia during the International Day for the Elimination of Violence against Women in 2013, and was named in Time magazine's 2016 list of the 100 most influential people in the world. *Ace Against Odds*, is an autobiography of Sania which showcases her sports journey. It has some of her memorable encounters on and off the court and reminiscences about the people and relationships that helped her grow as an individual and a sports person. She has established her own Tennis Academy in Hyderabad and has now opted for retirement from the professional world of Tennis. We wish her the best in her future endeavors and hope that she keeps inspiring more female athletes with her life journey.



Abdel Fattah El-Sisi

**“Success is not final, failure is not fatal: It is the courage to continue that counts.” –
Winston Churchill**

Guest at Republic Day Parade of India on 26th January 2023, Abdel Fattah El-Sisi is a man of few words. But as they say, action speaks louder than words.

El-Sisi, the current President of Egypt has come a long way from a young man joining the armed forces of Egypt to becoming Minister of Defense and finally taking over the position of President of the nation. His journey has been full of ups and downs, highs and lows wherein he has come face to face with supports and criticisms on the way.

El-Sisi has held many a commanding position in his Military career and has come up step by step. His decision making and flair to face oppositions has helped him in dealing with civil uprising, taking civil liberties at time of crisis in the country made him the favorite among the masses. He has been described as “rebel soldier” and a “revolutionary hero”.

With a very systematic planning, Sisi has worked his way on Economic reforms of the country, decreasing the debts of the nation by a certain percentile. His plans for Energy preserving have also yielded benefits. National projects and foreign policies have been developed. We only hope that the nation progresses under his guidance.



RECENT NOTIFICATIONS

BANKING RECENT NEWS

RBI Announces New Framework for Digital Lending

The Reserve Bank of India (RBI) has announced a new framework for digital lending. This framework is designed to make it easier for banks to lend to businesses and individuals through digital channels. The RBI hopes that this will help to boost credit growth and economic activity. The new framework sets out a number of guidelines for banks to follow when lending through digital channels. These guidelines cover areas such as customer due diligence, pricing, and collection practices. The RBI has said that it will monitor the implementation of the new framework closely and take appropriate action if necessary. The new framework is a welcome move by the RBI. It is expected to help to make digital lending more accessible and efficient. This could help to boost credit growth and economic activity, especially in rural areas where access to traditional banking services is limited.

RBI Launches New Scheme to Promote Green Lending

The Reserve Bank of India (RBI) has launched a new scheme to promote green lending. This scheme will provide incentives to banks that lend to projects that promote environmental sustainability. The RBI hopes that this will help to reduce the impact of climate change.

The scheme provides for a concessional rate of interest on loans that are used for green projects. The concessional rate of interest will be available for loans that are used for a range of activities, such as renewable energy, energy efficiency, and water conservation.

The RBI has said that it expects the new scheme to help to mobilize finance for green projects. This could help to reduce the impact of climate change and create a more sustainable future for India.

Bank of Baroda Launches Chat Banking Service

Bank of Baroda has launched a chat banking service. This service allows customers to chat with bank representatives through a mobile app. The chat banking service is available 24/7, and it can be used to perform a variety of banking transactions, such as checking account balances, transferring funds, and applying for loans. The chat banking service is a convenient way for customers to interact with their bank. It is also a secure way to conduct banking transactions, as all communication is encrypted.

The launch of the chat banking service by Bank of Baroda is a sign that the banking sector is embracing digital technology. It is expected that other banks will follow suit and launch their own chat banking services soon.

Insurance Recent News

India Raises FDI Limit in Insurance Sector to 74%

The Indian government has raised the foreign direct investment (FDI) limit in the insurance sector to 74%, from 49% previously. The move is aimed at attracting more foreign investment into the sector and helping it to grow.

The insurance sector in India is still relatively small, with only about 4% of the population having some form of insurance. The government hopes that by raising the FDI limit, it will be able to attract more foreign investment into the sector, which will help to expand insurance coverage and make it more accessible to more people.

The government has also said that it will introduce a new framework for FDI in the insurance sector, which will be more transparent and predictable. The new framework is expected to be released in the next few months.



The raising of the FDI limit is a positive move by the government. It is expected to help to attract more foreign investment into the insurance sector and help it to grow. This will be beneficial for the Indian economy as a whole.

Here are some of the benefits of raising the FDI limit in the insurance sector:

- It will attract more foreign investment into the sector, which will help to expand insurance coverage and make it more accessible to more people.
- It will help to improve the efficiency of the insurance sector, as foreign investors will bring with them new ideas and expertise.
- It will help to develop the insurance sector, as foreign investors will be able to invest in new products and services.

Law Recent News

Supreme Court Curbs Power of State Governments to Quash FIRs

The Supreme Court of India has curtailed the power of state governments to quash first information reports (FIRs) without the consent of the victim or the investigating agency. The court has said that the power to quash an FIR can only be exercised in "exceptional circumstances" and that the state government must give reasons for quashing the FIR.

The Supreme Court's ruling is a major setback for state governments, which have often used their power to quash FIRs to protect their political allies or to shield corrupt officials. The ruling is also a victory for the victims of crime, who will now have a greater say in whether or not their FIRs are quashed.

The Supreme Court's ruling is based on a case involving a woman who was allegedly raped by a man who was close to the ruling political party in the state.

The woman filed an FIR against the man, but the state government quashed the FIR. The woman challenged the quashing of the FIR in the Supreme Court.

The Supreme Court ruled that the state government had no power to quash the FIR without the consent of the victim or the investigating agency. The court said that the power to quash an FIR is a discretionary power, but it is not an absolute power.

The court said that the state government must give reasons for quashing an FIR and that the reasons must be "cogent and convincing".

The Supreme Court's ruling is a welcome development for the victims of crime. It will make it more difficult for state governments to protect their political allies or to shield corrupt officials from prosecution. The ruling is also a victory for the rule of law in India.

Here are some of the key takeaways from the Supreme Court's ruling:

- The power to quash an FIR is a discretionary power, but it is not an absolute power.
- The state government must give reasons for quashing an FIR and the reasons must be "cogent and convincing".
- The power to quash an FIR can only be exercised in "exceptional circumstances".

The Supreme Court's ruling is a significant development in the law sector of India. It is a step in the right direction to protect the rights of victims of crime and to uphold the rule of law.



Taxation Recent News

India Introduces New Tax Regime for Startups, Aims to Boost Innovation

The Indian government has introduced a new tax regime for startups. The new regime provides several benefits to startups, such as a lower corporate tax rate and a waiver of capital gains tax on investments made by angel investors and venture capitalists. The new tax regime is expected to boost innovation in India. Startups are the engines of innovation, and they need a supportive environment to thrive. The new tax regime is a positive step by the government to support startups and encourage innovation. The new tax regime is applicable to startups that have been incorporated in India and have been operational for less than 10 years. The startups must also meet certain other criteria, such as having a turnover of less than Rs. 100 crore. The new tax regime provides a corporate tax rate of 30% for startups. This is lower than the standard corporate tax rate of 34%. The new regime also waives capital gains tax on investments made by angel investors and venture capitalists in startups. The new tax regime is a welcome move for startups. It provides them with a number of benefits that will help them to grow and innovate. The government should continue to take steps to support startups and encourage innovation in India. Here are some of the benefits of the new tax regime for startups:

·Lower corporate tax rate: Startups will pay a corporate tax rate of 30%, which is lower than the standard corporate tax rate of 34%.

·Waiver of capital gains tax: Angel investors and venture capitalists will not have to pay capital gains tax on investments made in startups.

·Exemption from dividend distribution tax: Startups will be exempt from dividend distribution tax.

·Relaxed norms for raising capital: Startups will be allowed to raise capital from foreign investors without any restrictions.

·Fast track approvals: Startups will be given fast track approvals for government clearances.

The new tax regime is a positive step by the government to support startups and encourage innovation in India. The government should continue to take steps to support startups and make the country a more attractive destination for innovation.

Income Tax Department Launches New e-Assessment System

The Income Tax Department (ITD) has launched a new e-Assessment System (e-AS) for processing income tax returns. The e-AS is a web-based system that allows taxpayers to file their returns online and interact with the ITD through the portal.

The e-AS is a significant upgrade over the previous system, which was paper-based. The e-AS is expected to make it easier for taxpayers to file their returns and to interact with the ITD. It is also expected to reduce the processing time for returns and to improve the accuracy of assessments.

The e-AS has a number of features that make it more user-friendly than the previous system. These features include:

A user-friendly interface that is easy to navigate

A step-by-step guide that walks taxpayers through the filing process

A calculator that helps taxpayers calculate their taxes.

A helpdesk that provides support to taxpayers

The e-AS is also more secure than the previous system. The system uses encryption to protect taxpayer data.

The ITD has said that the e-AS will be mandatory for all taxpayers from April 1, 2023. Taxpayers who do not file their returns through the e-AS will be penalized.



TECHNOLOGY

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<p><i>"Investor Tax Credits and Entrepreneurship: Evidence from U.S. States"</i> by Matthew Denes, Sabrina T. Howell, Filippo Mezzanotti, Xinxin Wang, and Ting Xu. This article studies the impact of investor tax credits on entrepreneurship. The authors find that investor tax credits can increase the number of new businesses being created, and can also lead to higher levels of innovation. https://doi.org/10.1111/jofi.13267: https://doi.org/10.1111/jofi.13267</p>	<p>Pg.124-138</p>
<p><i>"Johannes Stroebe: Winner of the 2023 Fischer Black Prize"</i> by Stijn Van Nieuwerburgh. This article celebrates the work of Johannes Stroebe, who has been awarded the 2023 Fischer Black Prize for his outstanding research in finance. Stroebe's work has made significant contributions to our understanding of asset pricing, corporate finance, and market microstructure. https://doi.org/10.1111/jofi.13269: https://doi.org/10.1111/jofi.13269</p>	<p>Pg. 1 – 4</p>



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