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THE INFORMANT

R.A. PODAR INSTITUTE OF MANAGEMENT
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Introduction

The volume 1 of 'The Informant' -- a student journal of R.A. Podar Institute of Management focuses the managerial perspective of the students on the current affairs and recent socio-economic issues forming the economic, political and social environment of the country.

The possible solutions to a given problem emerge as the leaves of a tree, each node representing a point of deliberation and decision.

So, this volume opens by recognizing the problems, their analysis, and the managerial solutions to them.

Problems like -poor working conditions of sanitation workers and their segregation from the society- mere initiatives can put acids in the roots and bring equality; the gap between expectations and reality of the supply chain of covid-19 vaccine and the various ways it can be bridged; Sensex all time high?- Differential growth rate of economy of India and share market; the crisis causing petrol and crude oil prices to be the highest ever in the country; one of the biggest protests of the era, farmers protesting against the farm bills passed by the parliament and their impact on supply chain of necessity items in the country.

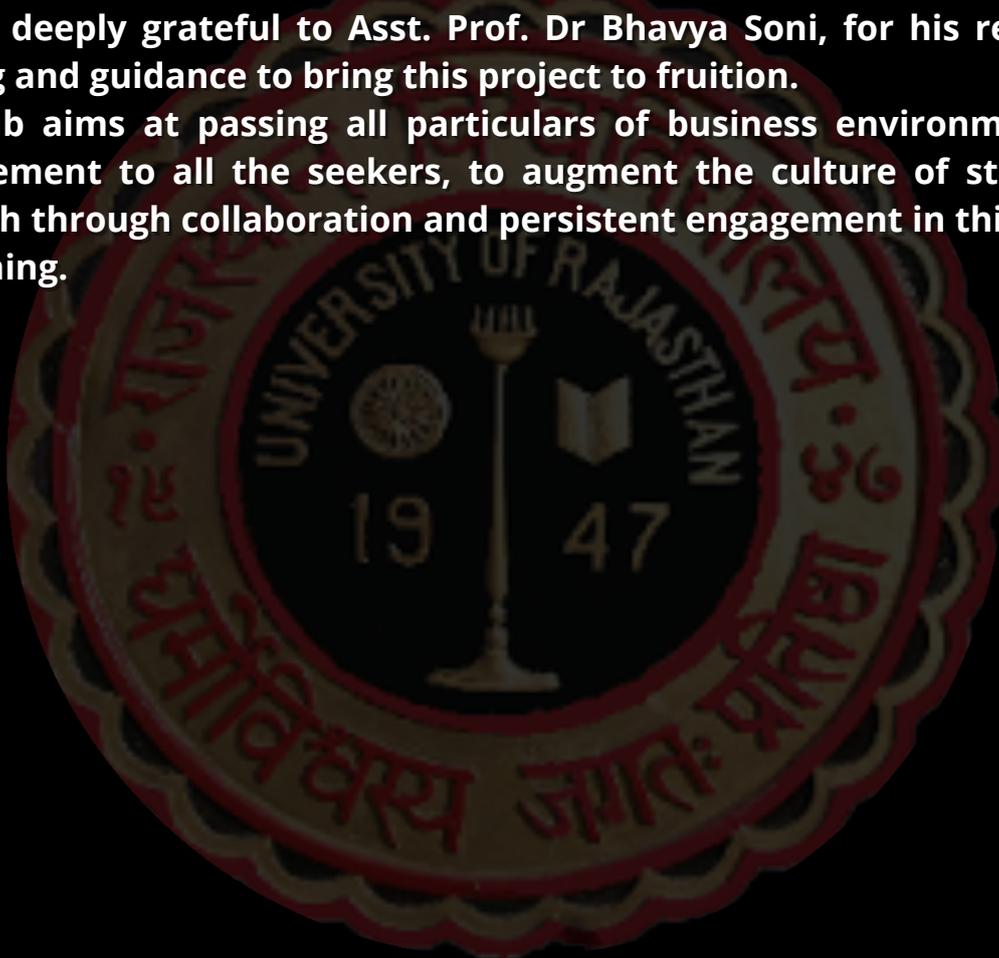
Such socio-economic crises and the various methods to cease them from plunging the economy is the purpose of the journal.

Acknowledgement

An initiative by 'Quill', the Literature Club of RAPIM, this student journal is a cumulative effort of all the club members orchestrated under the direction of our revered director Prof (Dr.) Harsh Dwivedi.

We are deeply grateful to Asst. Prof. Dr Bhavya Soni, for his relentless backing and guidance to bring this project to fruition.

The club aims at passing all particulars of business environment and management to all the seekers, to augment the culture of study and research through collaboration and persistent engagement in this course of learning.



Chapters

Chapter 1. What are challenges for education post pandemic - a solution.

Students have faced many challenges post Covid times, let's see how we can overcome them through the 4R given by our revered professor.

Chapter 2. Rising fuel prices - repercussions for business management

Black Gold prices lead nation towards inflation. How can a business manager deal with this situation?

Chapter 3. Covid-19 vaccine supply chain - expectations vs reality

The gap between expectations and the reality of supply chain of Covid 19 vaccine and the various ways it can be abridged.

Chapter 4. Sensex- all time high, a bubble ?

Discrepancies between economic growth rate and Indian share market growth rate.

Chapter 5. Farmer protest - an obstruction to the supply chain

A challenging situation for all the supply chain stakeholders to find a solution to the chain broken by protests, a permanent way to fasten up the ruptured system.

Chapter 6. Betterment of sanitation workers - a managerial perspective

Focusing on sanitation workers, their condition and requirements which directly impact their lifestyle.

Chapter - 1

WHAT ARE CHALLENGES FOR EDUCATION POST PANDEMIC - A SOLUTION.

One should never waste a crisis.

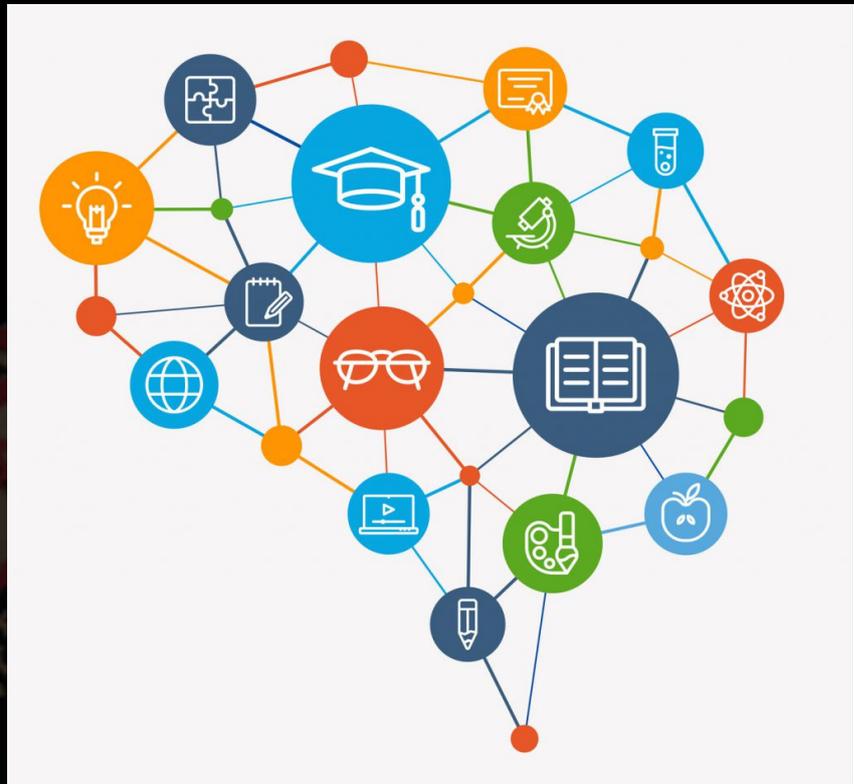
We are sailing in turbulent waters, but I am optimistic this too shall pass. But never before have we seen the formal education system taking a hit so badly. More than a billion students in about 190 countries have been severely affected.

Education is essential for human survival. Its responsibility is far greater than anything else: transferring knowledge from one generation to another. Family, society, and educational institutions are instrumental in imbibing knowledge. In the absence of education, each generation has to reinvent the wheel and fire. Education enables each generation to take advantage of the previously synthesized knowledge. But the modern formal educational institutions are designed to provide education in a capsule form. Yet a break in this process means a break in the process of development of human civilization.

I suggest the Four R approach to deal with this crisis and continue learning despite all the challenges.

+ Responsibility

A learner must take responsibility for learning, now more than ever. Doors always open for those who wish to learn and add value. Whenever an egg breaks from outside a life ends; but when it breaks from inside, a life begins.



Similarly, no one can force us to learn unless we take charge of learning and upskilling ourselves. It is easier to blame the lockdown for holding us back, but we know that's no help.

+ Reflection

Sit with yourself and make a list of things that intrigues you. Reflect and understand yourself - your interest areas and capabilities. Take help from people whom you know. Then do some research and explore related career opportunities. Search for the skills needed to reach there. Contrary to popular opinion, you can use social media productively - to connect with industry experts. After this basic research, assess yourself realistically. What skills do you have? What skills do you need to polish or learn from scratch?

This self-reflection will help you to set a direction for our efforts. Set a clear vision for yourself to make this journey meaningful.

+ Reimagine

Crisis force us to reimagine older processes. It is time we reimagine our learning processes as well.

Remote learning is one way to do that. It is made possible by MOOCs, online live classes, and recorded sessions by experts available on multiple digital platforms. These courses enable us to learn anything - from language to marketing skills to interpersonal and soft skills to technical skills. Peer-to-peer learning is another



potent method of learning in times like these. Find a family member or a friend who can teach you a relevant skill. It multiplies the learning exponentially.

It's time we reimagine how we learn things in this new world. We will return to traditional learning methods. But never again will learning be limited to those methods. We will return with reimagined and redesigned ways of learning. However, there is one form of learning that might never change - reading. Reading will continue to be one of the finest ways of learning, despite being the oldest. You might be reading from Kindle instead of a paperback, that's the only change.

+ Realign
change or restore to a different or former position or state.

It is time for realignment—career timeline, milestones and road map, everything. It will require much resilience, unlearning, and relearning. Agility will help you grow faster in this world obsessed with meritocracy. Let's not be disheartened and too harsh on ourselves because of any missed opportunity. Let's be flexible and light.

Remember, agility is an ability.

Learn to Learn!

- Dr. Bhavya Soni
(Assistant professor, RAPIM)

Chapter - 2

RISING FUEL PRICES, IMPLICATION ON BUSINESS MANAGEMENT.

The rise in fuel prices immensely affects pockets of Indian consumers.

Fuel prices differ from state to state, this difference is due to the taxes imposed by the state government.

IMPACT OF TAXES ON FUEL PRICES.

Excise Duty is imposed by the central government but the state government has the discretion to set the prices by imposing VAT (value-added tax). There is an increment of tax on petrol and diesel by ₹13 per liter and ₹15 per liter, respectively by the Central Government.

REASON WHY OIL PRICES INCREASED RAPIDLY.

- 1) Saudi Arabia has cut its oil production by 1 million barrel per day to strengthen crude oil prices.
- 2) February & March were the major two months which resulted in the hardening of Crude oil prices.
- 3) During Covid-19 Pandemic, due to less movement of vehicles, the demand for fuel went down which affected the market.

The above reasons led to the price of one barrel of crude oil to drop down to 20\$, which was the lowest of all time. Currently, the petrol price stands at around ₹97 per liter and diesel at around ₹90 per liter in India.

The reason behind this hike in prices is - a continuous reduction in subsidy on diesel and petrol by the government in pre-covid times. Earlier, the government was controlling prices by subsidizing them, but currently as the international price of oil is rising, the government is left with little control on the prices of petrol and diesel.

DEMAND PLAYS A VERY IMPORTANT ROLE.

The situation has changed now. Due to the increase in demand, production also has taken a roll-up now and with the circulation of vaccines across various countries, the demand for fuel has hiked up. Currently, the Brent Crude price is at around \$ 66.56 per Barrel.



HOW RISING FUEL PRICES MAY IMPACT THE BUSINESS DEVELOPMENT?

1) FUEL AT AN ALL-TIME HIGH:

This is the first of the five major problems that one might encounter, if the prices of fuel continue to shoot up. Further, there are reports that global crude oil price can touch \$100-mark this year and in such a case, it would be impossible to contain rising rates. Over the past few days, petrol and diesel prices have been rising incessantly. While the government has promised swift actions, there has been no reduction in the rates of petrol and diesel.

2) COMMODITY PRICES:

If fuel prices increase, one will have to pay more for the commodity as the input cost of companies would go up - this would trigger an increase in the price of commodities.

There are also high chances their production cost will also increase, taking the prices even higher.

While it does not apply to all the commodities, there are a large number of goods whose prices may increase.

3) **INFLATION:** The nation might get hit by a situation of inflation, if fuel prices continue to ascend. This can lead to higher pricing on finished goods and commodities.

Further, prices of grocery products may also increase by 4-7 percent, according to a report in The Economic Times. Experts and analysts suggest that the price of goods can go up by about 4-5 percent. An item that uses the material for packaging is likely to receive a rate hike.

4) **INTEREST RATES:** Higher inflation may eventually lead the Reserve Bank of India to consider increasing interest rates. "Therefore, anyone thinking of taking a loan will get affected. On the positive side, savers will benefit from higher rates,"

One's savings will suffer in a situation where one will be forced to pay inflationary prices for goods and commodities. Likewise, many service charges would also go up in case of rising crude prices, and this can further take a massive hit on savings. However, the biggest setback would be on commuters or private vehicle owners.

HOW WE ARE AFFECTED?

Continuous price rise is an indicator of inflation to the economy and this will lead to more people going towards poverty and hence demand will reduce. Also, rising price of petrol have a serious implication on household savings whereas rising price of diesel implies increase in transportation cost involved in supplying the goods and materials.



WHY THIS CONCERNS A MANAGER?

Because of the reduction in demand for goods and services, their production level will decrease, leading to increase in per unit cost of goods and services, consequently reducing profits. While facing the competition managers have to reduce the price of the product and due to a reduction in profit margin company might face loss.

SOLUTIONS FOR THE MANAGER.

There is little a manager can do to bring down the prices of petrol and diesel. This will require the involvement of the government but here managers can innovate new ideas.

1) They can opt for alternative transportation.

2) They can opt for electric vehicles.

3) Managers should focus on reducing costs, as when the cost is reduced they gain more market share, or can enjoy a good profit margin.

There are many more ways to improvise and innovate under the sector in which they are working.

CONCLUSION

This is a very challenging situation for a manager when external things kick in but we believe that the manager should focus on producing the product in a certain territory which does not require long transportation. He should also focus on the packaging and provide full protection to goods which will help him to overload and reduce cost.

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Chapter - 3

COVID 19 VACCINE SUPPLY CHAIN – SOLUTIONS FOR BRIDGING THE GAP – EXPECTATIONS VS REALITY

What is a supply chain?

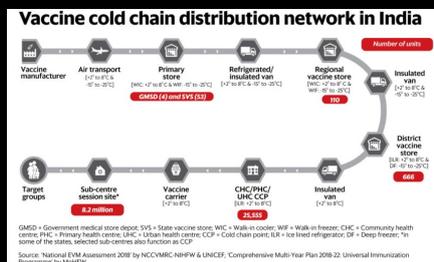
A supply chain is a connection or say, a network between a producer and its suppliers to distribute a product to the final consumer. The supply chain is a mechanism between the producer and the target audience. So a supply chain plays a very important role to penetrate a product into the market.

As we are talking about the supply chain, let us see how this supply chain system is working to make the Covid-19 vaccine available to each citizen of our country and what are the problems faced by the system. We will even talk about the expectation vs the reality and the solutions to bridge this gap.

The diagram shows the various stages of working of the supply chain system.

Priorities for this vaccine? • Public and private healthcare workers - doctors, nurses, medical officers, paramedics, and other support staff, including medical students- will first get the vaccination.

• Front line and municipal workers - Central and state police department, the armed forces, civil defense, disaster management forces, home guard, municipal workers, and personnel engaged in covid-19 containment activities.



Who is next in line?

- Population above 50 years of age and those with Co-Morbidities
- Remaining population-The latest electoral roll for Lok Sabha and assembly elections will be used to identify senior citizens. The data of frontline workers has been collected and fed into CoWIN, a digital platform that will roll out the vaccination drive.

Expectations vs Reality

➤ The expectations of the government - according to Indian Health Minister, the Government aims to inoculate 300 million most vulnerable people by August 2021. This interprets to 600 million doses till August.

✓ But the reality says that this is a hard target to attain, given India's state of cold storage infrastructure. It may be possible to administer approx. 600 million doses over 2021.

➤ The expectations were that India will also supply the doses to the other countries free of

cost so that we can enhance our relations with other countries as well.

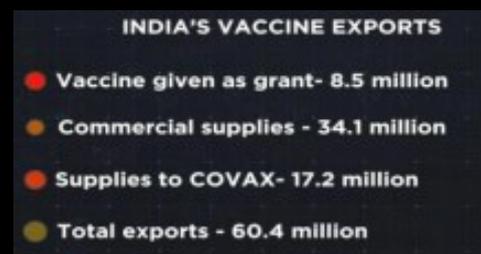
✓ Now the reality interprets that due to the limited production resources, India has to halt its supply to all those countries with whom the commitments were made. Now India itself is facing a problem of limited production, due to which they can't fulfill the demand of its own people.

➤ The data of the Union Ministry of Health says that the Indian Government was expecting 61,54,894 healthcare workers to be vaccinated against COVID-19.

✓ But in reality, only 97,732 beneficiaries have been given the doses.

➤ Out of the planning and expectations, the Centre has provided 75 million vaccine doses to states.

✓ But the reality is showing the blunder that out of 75 million doses 6.5% have gone to waste. Only around 36 million were given to states by the center and 2.4 million (6.5% of total production) doses were estimated to be wasted. Hence, the expectations were too high to meet the actual reality.



Bridging the Gap (Challenges vs Solutions)

The important task to manage in this procedure is to minimize wastage and optimum utilization of all possible resources.

1. **Lack of Awareness**:- There is a lack of awareness about the vaccine, which is a great challenge to reach each and every citizen. Also, many people are afraid of the side effects, so they are avoiding the vaccine. This is one of the reasons for the wastage of the vaccine. The solution to this challenge is to create awareness among the people. *Solution - The government can do this by giving a tender to the private organizations and the cost which is increasing by the wastage of vaccine can either be minimized or utilize by giving the tender. The private organization will itself be responsible to go door to door and create awareness.*

2. **Lack of Execution**:- As the covid cases are rising again and it is very essential to distribute the vaccine as early as possible. But as the plans were made, it isn't being executed in the way it could have been, because the people are facing difficulty to stand in the long queue and hence many of the people avoid to go. Hence the vaccines are not in the reach of every single citizen. *Solution - it can be executed like census. The door-to-door vaccine can be delivered so that every citizen is at ease to get the vaccine. The private tender will also be helpful in it.*

3. **Keep vaccines at the appropriate temperature**:- Cold storage is an integral part of the new COVID-19 vaccine supply chain. The huge volumes of the vaccine being produced and transported could expose limitations of our refrigerating capacity in warehouses, vehicles, and healthcare facilities. The challenge is, India is not having the proper infrastructure of cold storage and due to which the vaccines get spoiled. *Solution - The infrastructure of ice-cream cold storage can be used to store the vaccine doses which can be an effective utilization of resources. The cold storage of private companies can be used by the government by giving them tender. In this way, we can effectively reduce wastage.*

States wise wastage : Several states have registered higher levels of wastage as compared to the national average of 6.5%.

Telangana	17.6%
Andhra Pradesh	11.6%
Uttar Pradesh	9.4%
Karnataka	6.9%
Jammu & Kashmir	6.6%
National average	6.5%
Rajasthan	5.6%
Assam	5.5%
Gujarat	5.3%
West Bengal	4.8%
Bihar	4%
Tamil Nadu	3.7%

4. **Track and trace**:- Complete end-to-end inventory visibility is vital, to understand when vaccines will be available for use, and to avoid damage or theft. *Solution Data on tags of COVID-19 vaccine batches need to be under efficient tracking, giving supply chain managers a complete picture of the volumes stored or in transit, as well as any vaccines delivered but not yet used. The tender given to the organization can develop the application to track and trace the supply of the vaccine. The number and location of vaccination sites will be determined by the percentage of the population to be vaccinated, the priority groups, the population density, availability of trained front-line workers, and the distance the target population must travel to access health facilities.*

To prevent wastage the public health expert, Dileep Mavalankar, says vaccination centers should be provided with backup data of people around a 1-km radius. Mavalankar suggests that the list could include non-eligible people so that the wastage can be curbed. Accelerating the distribution of vaccines in districts with rising new cases of COVID-19 could also be an effective strategy. Medical experts have suggested that expanding the eligibility criteria above the age of 45 with co-morbidities can also reduce wastage.

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Chapter - 4

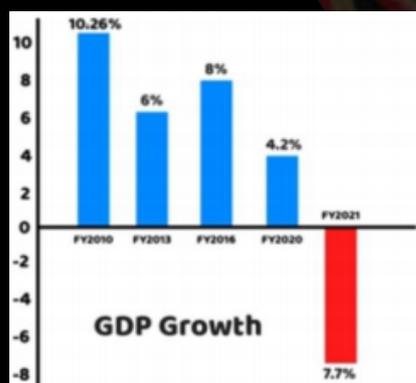
SENSEX - ALL TIME HIGH, A BUBBLE?

There were many assumptions initially, that the market will touch the 50k target at the end of the year, but surprisingly it hits the target at the starting itself.

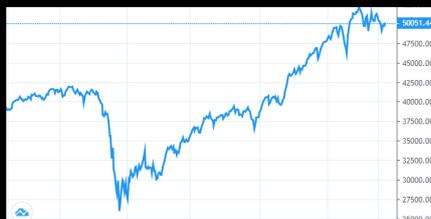
Sensex is increasing with rapid growth, as we have seen that in FEB 2020 the index was around 41,000 But in the month of MARCH, APRIL, MAY the index took a downward trend and it came up to 26,000 approx., that is around a 36% downfall in the market. But again it raises and took the upward trajectory and revising all the downfall it shoots up to 100% and it is now 52,000 approx.

Why it is a bubble?

India's economic growth has been quite slow for the past 2-3 years. As it starts increasing, Sensex and nifty will also follow it, But now there is a huge gap between economic growth and growth of Sensex and nifty. That is why it is a bubble.



Viewing this graph we can see that from fy2010 (the financial year 2010) to fy2021 (the financial year 2021). The GDP of the country is declined immensely.



NOW THE QUESTION ARISES THAT HOW THE MARKET IS INCREASING?

1. MARKET SENTIMENTS

Introduction of vaccine and drop in the count of cases of the corona, this gave hope to the people

2. HUGE INVESTMENTS IN THE MARKET BY FII:

· FII is very excited about the Indian market, from the past few years they have been investing a huge amount in Indian markets.

· When Covid-19 hit the Indian market in March-2020, Investors withdrew the entire invested amount from the Indian market. The Global Market reduced its Interest Rate and got it near to Zero (0), the investors started investing in other countries as they were getting good returns. There was a huge stimulus in the stock market when the SEBI approved the Reliance - Future deal.

3. RETAIL INVESTING

A lot of awareness about the stock market rose after the release of the web series 'Scam 1992 of Harshad Mehta'. During the pandemic many people lost their jobs, they started investing their savings in the Stock market.

As IPO's came into the limelight this created lot of rush of Retail crowds in the market. A huge spike showed up in the growth of Demat Account

PROFIT WITNESSED IN SHARE MARKET?

1. In the Year 2020 both NSE, BSE has seen a growth of 15% though there was a pandemic situation around the world.
2. LARGE CAP, MIDCAP, SMALL CAP all three have witnessed a great amount of increase.
3. March 2020 after the down growth of the market SENSEX has witnessed a 25000 and more increase.

CONCERN FOR THE COMPANIES:

· Share prices of companies are rapidly increasing at a high rate but the net profit of the companies is increasing at a slow rate.

· There is a lot of gap in the valuation P/E ratio of Sensex for the past 20 years has been around 20% P/E ratio of Sensex for the last 10 years has been around 22% P/E ratio of Sensex for the past 8-9 months has been around 40%.

Let us learn the P/E ratio in simple terms. If any company's P/E ratio is 20 then the profit growth of the company remains this much only, to recover your initial investment will take almost 20 years.

	FII's Investment	FII Withdrawal
March 2020		62000 Crore
August 2020	47000 Crore	
November 2020	60000 Crore	
December 2020	62000 Crore	

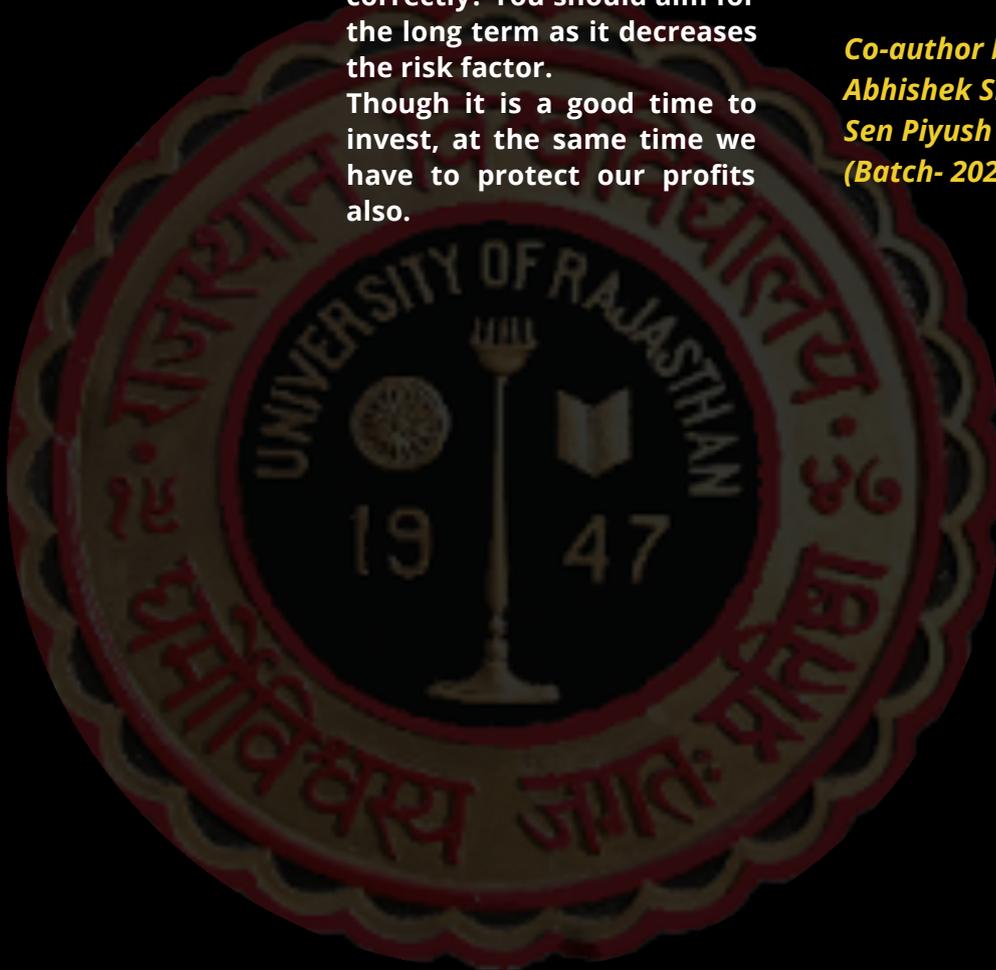
OBSERVATION ABOUT THIS GROWTH OF SENSEX:

50,000 is just a symbolic number, we should not focus on this but we should be focusing on which and how many shares you have chosen in your portfolio and how much investment you have done. Are you investing correctly? You should aim for the long term as it decreases the risk factor.

Though it is a good time to invest, at the same time we have to protect our profits also.

The only fear about the market is that it is reached a certain extent, it will go up definitely but it is a bubble and we all know when a bubble comes to the extent it bursts. In the future, we might see the burst of the bubble.

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Chapter - 5

FARMER PROTEST - AN OBSTRUCTION TO THE SUPPLY CHAIN

Disruptions mean when a problem interrupts the normal process or activity. There are various types of disruptions that occur in each type of process. They form a crucial part of evolution as they help to find an alternative route to our determined destination, sometimes a good one, other times not so.

For example, technological disruption is regarded as much needed and revolutionary breakthrough to let us adopt a new, much advanced, time-saving tech, while disruption in a conventional process such as supply chain disruption could lead to cascading effects.

A supply chain is a network of people, organizations, and activities that move a finished product from a supplier to a final customer, one can think of supply chains as a series of interconnected parts like, a chain.

The ongoing pandemic presented no meager challenge to supply chains around the globe. In India, however, this disruption was further aggravated by the farmers' protest that started in early August and is still ongoing as an uphill battle of survival for their livelihood by protesting against the new farm laws in thousands at the borders of the capital. Therefore, the supply chains which were already recovering post the pandemic instigated lockdown, are now stressed and disrupted, ultimately impacting economic recovery.



Road blockade across states like Delhi NCR, Punjab, Haryana, and Rajasthan, has resulted in insurmountable traffic compelling transport vehicles to take up to 50% longer to reach Delhi from the warehouses in the aforementioned states. Adding to it, consignments in transit are also taking 50% extra time to reach their destination, resulting in the rise in the price of logistics. The reason why Delhi holds such a key position in this chain is that transporting goods from one state to another in the country 'Delhi Courier Services' is the main catalyst.

Industries' functioning pace in Delhi is already sluggish, as trucks are not able to enter freely. This has led to an increase in the prices of raw materials as well as finished goods. As per the latest reports of ASSOCHAM, interdependent industries are suffering a daily loss of about 3000-3500 crores, due to the break-in supply chain and transport disruptions. Many factory workers are facing problems and finding it difficult to reach the workplace from neighboring towns which is leading to a shortage of laborers, slow production rate, and eventually lower profits.

While this presents an unprecedented problem in the hands of supply chain managers, it is also an opportunity for them to learn and devise new alternatives. To not only tackle the ongoing problems but also to tackle such ones in the future, taking the right actions, supply chain leaders can turn massive complexity and supply chain disruption into meaningful change. This requires holistic approaches to manage the supply chain, it should be technology-led, with the support of applied analytics, artificial intelligence, and machine learning. It should also ensure end-to-end transparency across the supply chain.

Recently the supply of vegetables and fruits to Delhi's largest wholesale market at Azadpur has been reduced by half due to the closed Singhu and Tikri borders. The number of trucks arriving has shrunk from earlier 2500 and to 1000 trucks now. Reduced supply and hike in transport charges have inevitably shot up the retail rates.

These protests have also sucked the tourism industry into its loop, with Delhi being the epicenter for many destinations. Blockades at two of the major roads in Delhi have left

the industry worried about longer journeys, delayed trips, and multiple traffic jams.



All this has resulted in a surge of trip cancellations and undeniably tourists losing attraction, which is hurting the business even more.

In the long-term, risk response will need to become an integral part of business protocols, the foremost being, putting people first, both the ones working in the supply chain and ultimately the end consumers. Learning from these unforeseen situations such scenarios should be inculcated into simulations to predict when and where excesses and shortages are likely to occur as well as running them end-to-end on such scenarios to get meaningful insights that will optimize future operational actions.

A careful analysis of demand and defining priority among the micro-segments is crucial. This in particular, amidst this protest environment, holds key importance, as defining priority areas will help to address the most crucial focal issues. In a way highlighting how disruptions present an opportunity to look at the problems with a different lens. It all depends on what way does the manager chooses to see the problem, a dead-end or a new lane.

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Chapter - 6

BETTERMENT OF SANITATION WORKERS- MANAGERIAL PERSPECTIVE

INTRODUCTION

Sanitation workers are socially the most invisible workers, who have historically been designated as the most backward class. Sanitation in Indian cities relies heavily on the most oppressed caste – the erstwhile untouchables, the Dalit. For a long period since the 1980s, the lower caste Dalit has been made to do sanitation work in Indian Society. In India, the sanitation workers are almost 5,000,000 from which 90% are the lowest Dalit and 60 - 70% are urban workers, 50% out of which are women. Nearly, 600 sanitation workers die every year and 1 in every 5 days while cleaning Manholes. The practice which was officially banned in the year 1993 is carried out illegally.

PROBLEM IDENTIFICATION

As per the current situation, sanitation workers have become the most important part of our society. Their jobs are to clean railways, sewers, septic tanks, sewage treatment plants, open drains, roads, community latrines, and schools and domestic toilets with very little money offered and with no insurance. These people are exposed to toxic gases like ammonia, carbon monoxide, and Sulphur dioxide in septic tanks which is extremely hazardous to their health.



Their wish for survival of life is not much therefore their life expectancy is low. They feel socially embarrassed and are forbidden from our society. To deal with this trauma they drink liquor and abuse and beat their housemates.

SOLUTION FOR BETTERMENT

According to Article 41 of the Indian Constitution – Effective provision should be made for securing the “Right to Work”. But as no proper equipment is provided, it violates Article 21 – “Protection to life and personal liberty”. *The Razorblade is sharp but can't cut a tree; The Axe is strong but can't cut the hair.*

Everyone is important . About the betterment of the situation of such people, they should be provided with proper sanitation kits, tools, and equipments to avoid coming in direct contact with toxic gases. They maintain cleanliness and hygiene. A mere initiative like providing a Rehabilitation center would help them to fight depression. They should be provided with proper sanitation kits, tools, and equipment's to avoid causalities. In case of causality, their medications should be done free of cost.

Proper sewer canals can be built to avoid manual scavenging in some part of the procedures. Regular health care checkups should be conducted every month, health insurance of such workers and their families should be prioritized to keep their families safe. Their remuneration should be just like others keeping in mind their hard work.

Technology can be used to convert manual scavenging into mechanical scavenging. Parallel work education should be provided to these workers so they can do their work very efficiently and effectively. An organization can bear the expenses of their children's education which can give them security and motivation. Cleanliness is everyone's responsibility so awareness should be spread among people to dispose off trash properly, following the guidelines.

Sanitation work should not be limited to a particular caste, Just like any other human being their life is valuable too. They should be treated equally and they must be given equal opportunities in all the other sectors.

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Quill

The literature club

The insides of the club emanate with the objective of enkindling a pursuit of identifying and Interpreting the scenarios of the emerging management and business world and to inculcate the skills, requisite for enriching management intellect.

Curated by: ' Quill ' The Literature club.

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