

**ADITYA DEGREE COLLEGE  
RAJAHMUNDRY**

# THE ABC

**ADITYA BUSINESS CHRONICLE**

"The Secret Strategies  
Behind Business Giants –  
Are You Ready to Unlock  
Them?"



"A Look at  
Emerging  
Superpowers"



"FROM GLOBAL  
AFFAIRS TO LOCAL  
IMPACT – REDEFINING  
POSSIBILITIES"

# PREFACE



It is with immense pride and gratitude that we extend a warm greeting to our esteemed Chairman, **Sri. Dr. N. SESA REDDY** whose visionary leadership and unwavering support continue to inspire us to strive for excellence. The success of our institution and the vibrancy of its academic culture are a testament to your dedication to fostering an environment where innovation, creativity, and knowledge thrive. Your encouragement has been instrumental in shaping the aspirations of students, faculty, and staff alike.

As we present this edition of THE HIVE, we are reminded of your commitment to holistic education and your belief in empowering young minds to achieve their full potential. This magazine is a humble reflection of the dynamic spirit of our institution—a hive of ideas, talent, and collaboration that aligns perfectly with your vision. On behalf of the B School-RJY team and all contributors, we extend our heartfelt gratitude to you for being a pillar of inspiration. Your leadership continues to motivate us as we celebrate the achievements, creativity, and endeavours of our students and faculty through this publication.

It gives us immense pleasure to present the latest edition of our college magazine, THE HIVE, a vibrant reflection of the creativity, talent, and dedication of our students and faculty. This endeavor would not have been possible without the guidance and support of our esteemed Director, **Dr. N. SUGUNA REDDY**. Your vision and leadership have always been a beacon of inspiration for us, encouraging us to think beyond boundaries and strive for excellence in all pursuits. Your unwavering commitment to fostering an environment of learning, innovation, and inclusivity is the cornerstone of our institution's success. On behalf of the entire B School team, we extend our heartfelt gratitude to you for your continued encouragement and belief in our potential. This magazine is a testament to your support, as it encapsulates the vibrant spirit of our college and celebrates the achievements of our students.



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# **Contributors Message**

Dear Reader,

Greetings to you!!

Very few have fully realised the wealth of sympathy, kindness and generosity hidden in the soul of a student. The effort of every educator should be to unlock that treasure is an excellent example where everyone strives indefatigably for this. This institution has been nurturing young minds of the town for many years with the belief that "The heart of education is the education of the heart"

We are pleased to present to you "THE ADITYA BUSINESS CHRONICLE" The Magazine of ADITYA. This magazine consists of each and every business news that held in the month of JANUARY. So this would make the students to better understand the Business events.

**HAPPY READING**

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# BUSINESS BULLITEN

## Key financial updates for taxpayers, UPI users, investors for January 2025

In January 2025, various changes are anticipated to impact investors, credit card users, and taxpayers. These range from the revised regulations on Fixed Deposits by the RBI to the requirement of submitting investment proofs to your employer for Income Tax Return (ITR) filing.

2025: The first month of the new year will witness a number of financial changes that would affect many investors and taxpayers. While on the one hand, CBDT has extended the IT filing deadline to January 15, 2025, on the other hand, the Reserve Bank of India (RBI) has implemented fresh guidelines for fixed deposits (FDs) with Non-Banking Financial Companies (NBFCs) and Housing Finance Companies (HFCs). Furthermore, banks have announced the introduction of minimum spending requirements for credit cardholders seeking access to airport lounges.



## Urban Transport Boost: Chandrababu Naidu Approves Double-Decker Metro Projects for Andhra Pradesh

Andhra Pradesh Chief Minister Chandrababu Naidu has approved the ambitious double-decker metro system project for the cities of Vijayawada and Visakhapatnam. The project covers 66 kilometers in Vijayawada and 76.9 kilometers in Visakhapatnam, aiming to improve urban mobility and reduce traffic congestion in these rapidly growing cities.

The double-decker metro system, designed to optimize space in densely populated areas, will have two levels—one for metro trains and the other for vehicular traffic, maximizing the use of urban infrastructure.

This move aligns with Naidu's vision of developing modern, smart cities in Andhra Pradesh by enhancing transportation infrastructure and providing sustainable solutions for public transport. The metro project is expected to significantly ease traffic, reduce pollution, and boost the overall connectivity and economic development in both cities.

This project will be a part of the state's larger plans to improve public transport and urban development, attracting investment and fostering the growth of these urban centers.





# BUSINESS BULLITEN

## **'India is committed to taking the lead in AI': PM Modi highlights India's commitment to AI and opportunities for youth**

Prime Minister Narendra Modi reaffirmed India's ambition to lead the global artificial intelligence (AI) landscape, focusing on innovation and creating opportunities for the youth. His remarks came after an insightful meeting with Vishal Sikka, former Infosys CEO and founder of Vianai Systems, on Saturday.

In a social media post, PM Modi shared his thoughts on the discussion with Sikka (Sikka, who now helms a human-centred AI platform). "It was an insightful interaction indeed. India is committed to taking the lead in AI, with a focus on innovation and creating opportunities for the youth," he wrote.



## **Microsoft to partner with Meity to train 500,000 people in AI skills; to build strategic partnerships with several firms**



Microsoft chairman and CEO Satya Nadella, on Wednesday, announced that the company, in partnership with the Ministry of Electronics and Information Technology (Meity), will train 500,000 people in rural India in AI skills. The company also announced strategic partnerships with RailTel, Apollo Hospitals, Bajaj Finserv, Mahindra Group, and upGrad to help their teams and customers benefit from cloud and AI innovation.

## **Reliance Jio launches 5.5G network, promises 10 Gbps speeds**

Reliance Jio, led by Mukesh Ambani, has unveiled its cutting-edge 5.5G network, offering download speeds of up to 10Gbps.

The OnePlus 13 series, launched in collaboration with Jio, is the first line of smartphones to support the 5.5G service. These devices are specially engineered to integrate seamlessly with Jio's advanced network.

What is Jio's 5.5G Network?

Jio's 5.5G is an enhanced version of the existing 5G technology, designed to deliver significantly better performance. The network integrates advanced intelligence features and leverages three network cells for simultaneous tower connections. This setup allows for:

- Download speeds of up to 10Gbps.
- Upload speeds reaching 1Gbps.
- Lower latency for faster and smoother performance.
- Greater reliability through stable and consistent connections.





# WORLD IN FOCUS

## **US doors for Indian students closing? 97,000 careers hang by a thread as key path to H-1B faces heat**

The OPT program permits international students on F-1 visas to work for up to 12 months in fields directly related to their studies. STEM graduates can extend this period by an additional 24 months, making them eligible to work in the U.S. for up to three years.

### **What is OPT?**

The OPT (Optional Practical Training) program permits international students on F-1 visas to work for up to 12 months in fields directly related to their studies. STEM (Science Technology Engineering Mathematics) graduates can extend this period by an additional 24 months, making them eligible to work in the U.S. for up to three years. This work experience often strengthens their H-1B visa applications, which allow skilled foreign nationals to stay and work in the U.S. for six more years.

Indian students have embraced the program.

In 2023-24, nearly 97,556 Indian students—29% of all Indian students in the U.S.—were enrolled in OPT, a significant rise from 69,062 the previous year. Engineering, math, and computer science are the most popular courses among these students, with many leveraging the STEM OPT extension.



## **Tesla CEO Elon Musk gives away 268,000 shares worth over \$100M to charities**

Elon Musk, CEO of Tesla Inc., donated 268,000 Tesla shares to unnamed charities just before the new year, according to a regulatory filing on January 2, 2025. The shares were valued at approximately \$108.2 million, based on Tesla's closing price at the time.

This donation aligns with Musk's pattern of significant year-end contributions. In 2022, he donated Tesla shares worth \$1.95 billion, and in 2021, he contributed about \$5.74 billion to the Musk Foundation, his non-profit organisation.



# WORLD IN FOCUS

## **Adani Green Energy's power purchase deal terminated by Sri Lanka.**

Under the power purchase deal, Adani Green Energy was to build two 484 megawatts wind power stations in Sri Lanka's northern province, with a total investment of \$442 million. Although the 20-year power purchase deal signed in May 2024 has been revoked, the project has not been cancelled, and a committee has been appointed to review the project. Neither the government of Sri Lanka nor India's Adani group want to let go of Adani Green Energy's over \$400 million renewable energy project in the island country with large investments apart from strategic diplomatic stakes involved in the venture. Sri Lanka wants to renegotiate on the tariff for every unit of power with Adani Green for the proposed project in that country.



## **Elon Musk's X to offer streaming with X TV and financial services with X Money, says CEO Linda Yaccarino**

X, formerly known as Twitter, is set to transform itself further in 2025 with the introduction of financial services under "X Money" and a streaming platform called "X TV." The announcement, made by CEO Linda Yaccarino on Wednesday, underscores the platform's ambition to evolve into an all-encompassing "everything app" that rivals China's WeChat.

## **ISRO successfully execute SpaDeX docking experiment**

The Indian Space Research Organisation (ISRO) in the early hours of January 16, 2025, successfully executed the SpaDeX docking experiment making India the fourth country after the USA, Russia and China this historic feat. ISRO further added that post docking, control of two satellites as a single object is successful. "Undocking and power transfer checks to follow in coming days," ISRO said.





# ₹ Wealth watch

## **Budget session to be held between January 31 to April 4, Nirmala Sitharaman to present her eight Budget**

The Union Budget Session 2025 will be held from January 31 to April 4, with Finance Minister Nirmala Sitharaman set to table her eighth straight Budget on February 1.

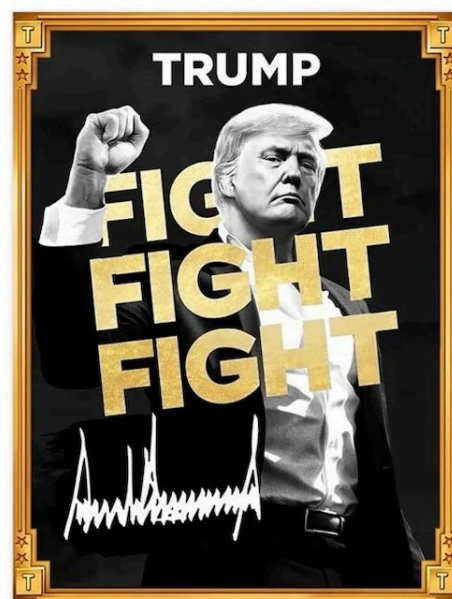
In line with the convention, the session will start with President Droupadi Murmu's address to a joint sitting of the Lok Sabha and Rajya Sabha on January 31 followed by the tabling of the economic survey.

- Parliament will meet again from March 10 to discuss the demands for grants of various ministries and complete the budgetary process



## **"Trump Coin: Hype or Real Investment?"**

Trump-themed cryptocurrencies, such as TrumpCoin (\$TRUMP) and the OFFICIAL TRUMP Token, have gained attention in financial markets. These digital assets, often driven by social media hype and political sentiment, remain highly speculative and volatile. Unlike Bitcoin or Ethereum, they lack real utility and are influenced by events surrounding former U.S. President Donald Trump. Meanwhile, commemorative Trump coins issued by the U.S. Mint and private mints offer a more tangible investment. With increasing regulatory scrutiny on politically themed digital assets, investors should approach with caution before buying into these trends.



# POWER SHIFT

## **Dr V Narayanan appointed as next chairman of ISRO, to succeed S Somnath on Jan 14**

Dr V Narayanan has been appointed as the next chairman of the Indian Space Research Organisation (ISRO), according to an official notification released on Tuesday. He will succeed S. Somnath and officially assume the role on January 14.



Dr. Narayanan, a distinguished scientist at ISRO, currently serves as the Director of the Liquid Propulsion Systems Centre (LPSC). With nearly four decades of experience in the Indian space sector, he has held several pivotal positions within the organization, specializing in rocket and spacecraft propulsion.

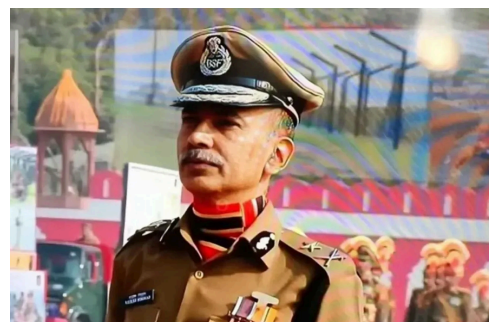


## **Venugopal Lambu – CEO of LTIMindtree:**

LTIMindtree, a prominent Indian IT services company, appointed Venugopal Lambu as its new CEO on January 24, 2025. Lambu, who previously served as the company's President of Global Markets until 2023, returns to lead the organization after a tenure at Randstad Digital. Based in London, he succeeds Debashis Chatterjee and is expected to drive the company's growth in the global IT landscape.

## **Rajesh Nirwan – Director General of the Bureau of Civil Aviation Security (BCAS)**

On January 31, 2025, Rajesh Nirwan was appointed as the Director General of BCAS. His role involves overseeing aviation security protocols and ensuring the safety of civil aviation operations across India.





# MONTH IN HISTORY

## Republic Day: Untold Stories Behind India's Grand Celebration

### India's Republic Day – January 26

India celebrates Republic Day on January 26 every year to mark the adoption of the Constitution of India in 1950. This day signifies India's transition from a British Dominion to a sovereign republic.

### Historical Significance

- December 9, 1946: The Constituent Assembly met for the first time.
- November 26, 1949: The Indian Constitution was adopted.
- January 26, 1950: The Constitution came into effect, replacing the Government of India Act (1935).

### Why January 26?

- The date was chosen to honor January 26, 1930, when the Indian National Congress declared Purna Swaraj (Complete Independence) from British rule.

### How is Republic Day Celebrated?

- Grand Parade in New Delhi at Kartavya Path (formerly Rajpath), showcasing India's military strength and cultural heritage.
- President of India hoists the national flag and takes the salute.
- Chief Guest from a foreign nation attends the event.
- State-wise tableaux and cultural performances are displayed.
- Bravery awards are given to civilians and military personnel.





# MONTH IN HISTORY

## **A Parade That Has Evolved**

The first two Republic Day celebrations in 1950 and 1951 were held at Irwin Stadium (now National Stadium), Red Fort, and Kingsway Camp. The parade was shifted to Rajpath (now Kartavya Path) in 1955, where it has been held ever since. The Republic Day Parade is the main attraction, showcasing India's military might, cultural diversity, and technological advancements. It features marching contingents, tableaux from different states, and performances by school children and artists. The parade also includes a display of India's latest defense technology, such as missiles, tanks, and fighter jets. Beyond a grand spectacle, the parade serves as a symbol of national unity, strength, and progress, reminding citizens of India's defense capabilities and cultural heritage.

## **The Role of the President**

The President of India, as the Supreme Commander of the Armed Forces, takes the salute from military contingents during the parade. The President also awards bravery medals to soldiers and civilians.



## **A Grand Tradition of Chief Guests**

The tradition of inviting a chief guest for Republic Day began in 1950, with President Sukarno of Indonesia being the first guest of honor. Over the years, world leaders including Queen Elizabeth II (1961), President Barack Obama (2015), and President Emmanuel Macron (2024) have graced the occasion. In 2018, for the first time, leaders of all 10 ASEAN nations were invited together.

Among the most unique chief guests was King Jigme Dorji Wangchuck of Bhutan in 1954, as he was one of the youngest monarchs to attend at the time. In 1968, Yugoslavia's President Josip Broz Tito, a key leader of the Non-Aligned Movement, was invited, highlighting India's commitment to global neutrality during the Cold War. Another remarkable visit was that of Nelson Mandela in 1995, a year after he became South Africa's first Black president, symbolizing India's solidarity with the anti-apartheid struggle. In 2021, due to the global COVID-19 pandemic, the UK's Boris Johnson was invited but had to cancel, marking one of the rare years without a chief guest since 1950.

# The New Beginning

## 'Generation Beta': A new era, nicknamed 'Beta babies,' begins January 1, 2025

Starting January 1, 2025, a new demographic group, Generation Beta, will begin its emergence. Defined as children born between 2025 and 2039, this group is projected to make up 16% of the global population by 2035. Social researcher Mark McCrindle, known for defining generational labels, highlights that many from Generation Beta are likely to witness the dawn of the 22nd century.



### Who are Generation Beta?

Generation Beta follows Generation Alpha, whose members were born between 2010 and 2024. Before Generation Alpha came Generation Z (1996-2010) and millennials (1981-1996). The naming convention, starting with Generation Alpha, uses the Greek alphabet to mark the beginning of a new generational era.

Nicknamed "Beta babies," this generation will grow up in a world marked by advanced technological integration. They are expected to experience widespread autonomous transportation, wearable health technologies, and immersive virtual environments as standard aspects of daily life.



While Generation Alpha has experienced the rise of smart technology and artificial intelligence, Generation Beta will live in an era where AI and automation are fully embedded in everyday life, education and workplaces to healthcare and entertainment," said McCrindle in a blog post.

### Challenges on the horizon

While technology is expected to define their era, Generation Beta will also inherit complex societal challenges. Issues such as climate change, rapid urbanization, and shifts in population dynamics will require this generation to prioritize adaptability, collaboration, and innovation.

Despite environmental awareness growing among Generation Z and Generation Alpha, Generation Beta will have the added responsibility of ensuring sustainability transitions from a concept to a fundamental practice.

"Understanding their needs, values, and preferences will be critical as we anticipate how they will shape the future of society," McCrindle stated.

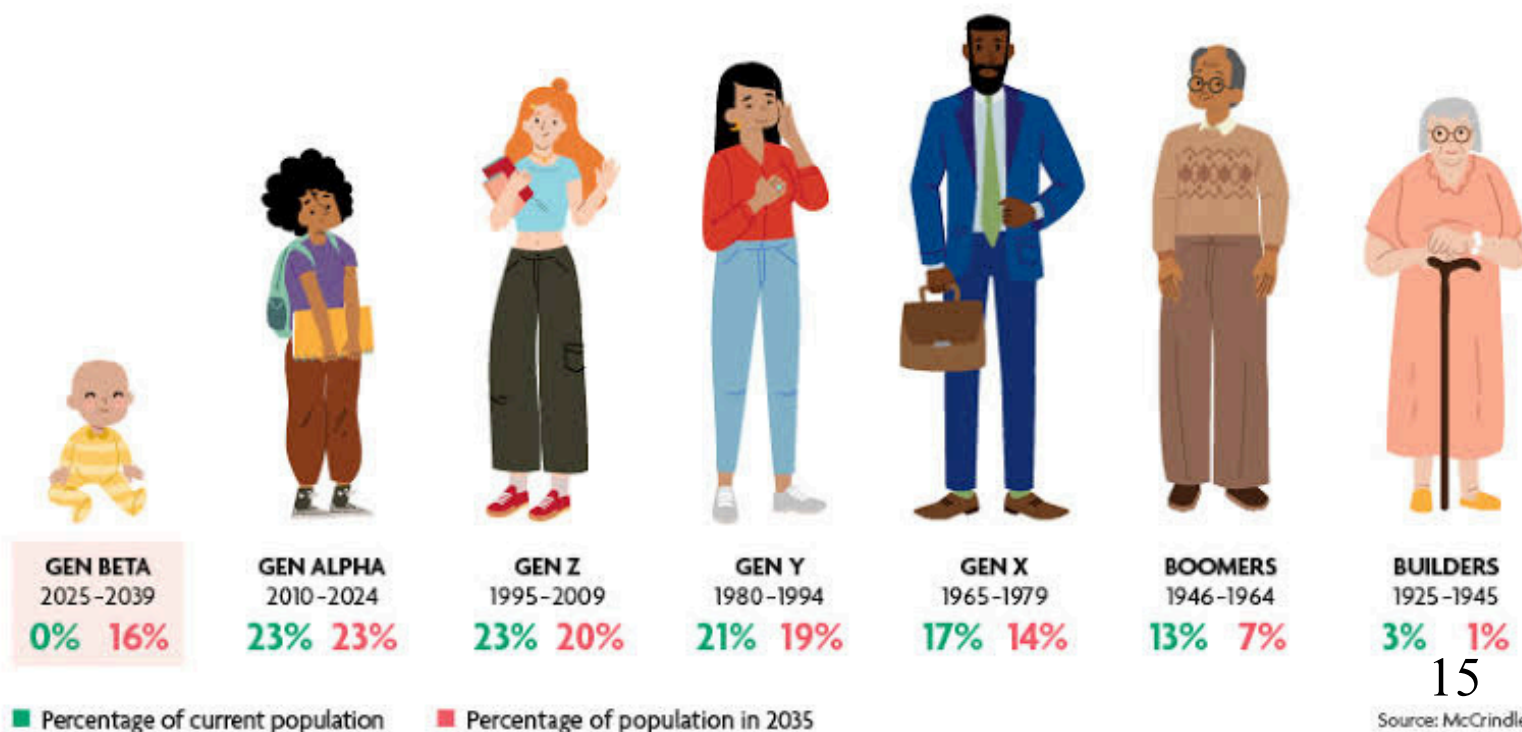
The quest for real connections  
Social connection is another area that Generation Beta may need to redefine. As social media continues to dominate communication, fostering meaningful and authentic connections could become a significant focus for this generation.

Whatsapp Banner  
As Generation Beta begins its journey, the world will watch closely to understand how they navigate an increasingly complex and interconnected world. Their response to the challenges and opportunities of their era will likely shape the trajectory of future societies.

A Guide to Generations, By Birth Year

Here, you'll find an estimated guide to generations. We broke them down by generation name and birth year.

- The Greatest Generation (GI Generation) Born 1901–1927
- The Silent Generation Born 1928–1945
- Baby Boom Generation Born 1946–1964
- Generation X Born 1965–1980
- Millennial Generation or Generation Y Born 1981–1996
- Generation Z or iGen Born 1997–2010
- Generation Alpha Born 2010–2024
- Generation Beta Born 2025–2039





# AD PLAY OF THE MONTH

## "How Kinder Joy Cast a Spell with Its Harry Potter Edition"

### Marketing Strategy: Nostalgia-Driven & Collectible Marketing

In the ever-evolving world of brand collaborations, some partnerships stand out for their sheer brilliance. One such campaign that captured hearts and wallets alike is the Kinder Joy x Harry Potter collaboration. By blending the joy of surprises with the magic of the Wizarding World, this campaign turned a simple chocolate treat into a must-have collectible item for fans across generations.

But what made this marketing move so successful? The answer lies in the perfect mix of nostalgia, exclusivity, and digital engagement—a strategy that not only delighted customers but also skyrocketed sales for Kinder Joy.

### Why It Works

#### ✓ Targeting the Right Audience:

This campaign appeals to both children and Harry Potter fans (Millennials & Gen Z), tapping into the love for collectibles and the thrill of surprises.

#### ✓ Nostalgia Meets FOMO:

Using Nostalgia Marketing, the campaign reignites childhood memories while leveraging Collectible Marketing to create fear of missing out (FOMO)—driving repeat purchases.

#### ✓ Themed Packaging & Surprise Toys:

Each Kinder Joy contains a mini Harry Potter-themed figurine, encouraging consumers to "collect them all." The Hogwarts-inspired packaging adds to the magic.

#### ✓ Social Media Buzz & Influencer Marketing:

From unboxing videos to user-generated content, fans are sharing their collections using trending hashtags. The campaign's virality extends through AR experiences and interactive digital elements.

### Sales Impact: A Spellbinding Success

The collaboration significantly boosted Kinder Joy's sales worldwide:

Before the collaboration:

Sales figures were steady but not widely reported.



After the collaboration:

Over 10 million special edition Kinder Joy eggs were produced globally.

Within just three months, 8 million units were sold.

In India alone, 3 million units were sold, generating approximately ₹150 crore in revenue.

# AD PLAY OF THE MONTH

## How It Became More Than Just a Product

Beyond just sales, the collaboration sparked new social trends and experiences:

- **Collecting as a Shared Experience:** Many individuals and friend groups started hunting for rare figures together, making it an interactive and fun activity.
- **Gift-Giving Trend:** The Kinder Joy x Harry Potter edition became a popular gift choice, with people surprising their friends, family, and fellow fans with their favorite characters.
- **Nostalgia-Fueled Conversations:** The campaign reignited discussions about the Harry Potter series, bringing back childhood memories and strengthening the emotional bond between fans.



## A Unique Gift Idea: Harry Potter-Themed Charger Protectors

Taking the nostalgia and fandom-driven gifting trend a step further, a new unique gift inspired by this campaign has emerged—Harry Potter-themed mobile charger protectors.

These tiny rubber accessories protect phone charging cables from wear and tear while featuring iconic Harry Potter characters like Harry, Hermione, Ron, and even Dobby.

They serve as a functional yet stylish accessory, making them a perfect gift for Potterheads who love blending fandom with everyday life.

Available in wizard-themed sets, these charger protectors are quickly becoming a must-have collectible item, much like the Kinder Joy figurines.

## The Verdict

This collaboration is a masterclass in Nostalgia-Driven & Collectible Marketing, combining exclusivity, digital engagement, and strategic retail placement. Beyond just sales, it sparked joy, brought people together, and created magical moments for fans across the world.

And for those looking to extend the magic into their daily lives, the Harry Potter-themed mobile charger protector is the perfect unique gift to surprise a fellow fan! A perfect way to start 2025 with a little magic!

# GAME CHANGERS

## Disney-Reliance JV to Stream Live Sports Exclusively on Hotstar

The newly formed joint venture between Disney and Reliance has announced that all live sports content, including the Indian Premier League (IPL), will be streamed exclusively on the Hotstar platform. This strategic decision underscores the platform's significance in India's digital sports consumption and highlights the growing convergence of sports and digital media.



## Decathlon's Expansion in India

Decathlon has grown rapidly in India since 2009, now running 129 stores with 5,700 employees. With the sportswear market growing 12-15% annually, the company plans to invest €100 million to expand to 190 stores by 2026. It also focuses on local production, aiming to increase made-in-India products from 68% to 85% by 2026.

## Indian Giants Invest Big in The Hundred, Expanding Global Cricket Presence

Indian companies are investing big in England's The Hundred cricket league. Reliance Industries bought 49% of Oval Invincibles for £60.27 million, RPSG Group took majority control of Manchester Originals (worth £107 million), Sun Group fully acquired Northern Superchargers, and GMR Group is eyeing Southern Brave. This shows how Indian businesses are expanding beyond the IPL and gaining a strong foothold in global cricket.





# "Reel to Real"

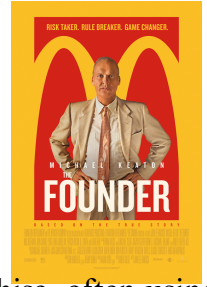
## "Business Wisdom from Blockbuster Films"

### 1. The Founder (2016)

**Languages:** English

**Streaming on:** Google Play Movies, YouTube (Rent/Purchase)

This biographical drama follows Ray Kroc, a struggling salesman who discovers a small but efficient fast-food restaurant run by the McDonald brothers. Using his ambition and business acumen, he expands it into a global franchise, often using questionable tactics. The film explores themes of entrepreneurship, branding, and corporate ethics.



### 2. Steve Jobs (2015)

**Languages:** English

**Streaming on:** Netflix India



A fast-paced, dialogue-driven biopic about Steve Jobs, co-founder of Apple Inc., focusing on three iconic product launches. It showcases his perfectionism, vision, leadership struggles, and conflicts with colleagues like Steve Wozniak and Joanna Hoffman. The film highlights the price of innovation and business success.

### 3. The Social Dilemma (2020)

**Languages:** English (Subtitles available in Hindi, Tamil, Telugu, and more)

**Streaming on:** Netflix India

A thought-provoking documentary that uncovers the hidden dangers of social media, featuring former employees of companies like Facebook, Google, and Twitter. It explains how social media platforms use AI-driven algorithms to manipulate users, impact mental health, and influence elections. A must-watch for marketing and tech enthusiasts.

### 4. Hisaab Barabar (2025)

**Languages:** Hindi, Telugu, Tamil

**Streaming on:** ZEE5

A financial thriller starring R. Madhavan and Neil Nitin Mukesh, set in the world of corporate finance and stock market manipulation. The story revolves around money laundering, corruption, and the fight for economic justice, making it relevant for business and finance students.



### 5. Velaikkaran (2017)

**Languages:** Tamil (Dubbed in Telugu and Malayalam)

**Streaming on:** Disney+ Hotstar

A powerful social drama starring Sivakarthikeyan, focusing on corporate greed, marketing deception, and labor exploitation in the FMCG industry. The protagonist, a hardworking young man, challenges unethical business practices to protect consumers and factory workers, making it an inspirational watch for business ethics discussions.

# POINT OF VIEW

## “Empowering MSMEs: The backbone of the Economy”



**G. Shanmukha Sreeja**  
II BBA- BUSINESS ANALYTICS

MSME (micro, small, and medium enterprise) it plays a crucial role in economic development by generating employment and it is also promoting the entrepreneurship. These businesses are classified based on their investment in equipment and annual turnover.

As we all know the union budget for 2024-25, Finance minister Nirmala Sitharaman announced several initiatives about MSME sector. The government emphasizes to enhancing the growth and sustainability of MSMEs. The budget proposed an allocation of ₹9,000 crore for MSME development initiatives.



India's MSME sector is a powerhouse, contributing around 30% of the GDP, 45% of manufacturing output, and 48% of exports. These enterprises operate across diverse industries, including manufacturing, services, and trade, providing employment to over 110 million people. MSMEs play a crucial role in India's export market by producing high-quality, cost-effective products and create job opportunities, especially in rural and semi-urban areas. Entrepreneurship Development provide a platform for small businesses to grow.

As of the latest updates in January 2025, the Indian MSME (Micro, Small, and Medium Enterprises) sector has seen some significant developments and government initiatives. The Indian government is taking steps to address these challenges and create a favorable ecosystem for MSMEs. The focus is on digital transformation, financial inclusion, and global market expansion with technological advancements, better policies, and increased funding, MSMEs to become key drivers of economic growth in the coming years. MSME Digital Ecosystem, India is also pushing for digitization in the MSME sector. The Digital MSME Scheme continues to gain, encouraging small businesses to adopt digital tools for online marketing, payments, and overall operations. Recent reports show an increase in MSME participation in e-commerce platforms, helping them reach a wider market.



### Conclusion:

MSMEs are the lifeline of India's economy, fostering employment, innovation, and industrial progress. MSMEs play a crucial role in the economy by creating jobs and supporting local communities. They often receive government support to help them grow. A strong MSME sector contributes to overall economic health and innovation.

# POINT OF VIEW

**"Instead of chasing money, make your money work for you."**



**K. Avinash Kumar**  
**II BBA – BUSINESS ANALYTICS**

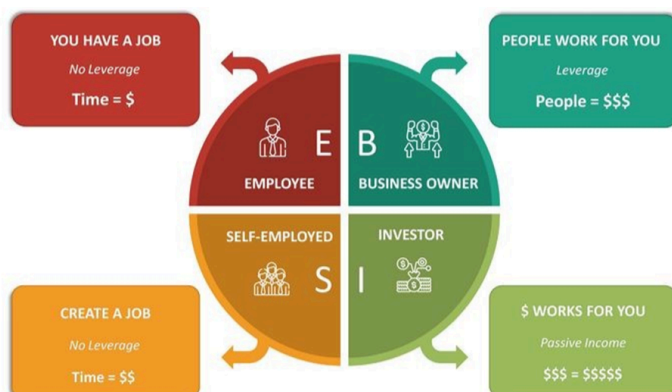
Now a days the people all are choosing an alternative sources of income generation due to high expenses in living so everyone's choice is active income to passive income. Active income is nothing but if you work only you earn income and it requires constant efforts with your involvement in the scheduled implies informed by the higher authority. It will not required any investment but less risk and less reward with a steady income such as wages, salaries, bonuses, commissions, tips, net earnings from self-employment and freelance works they get paid in hours, days, and months. In this kind of income if you work only, you earn income. It has to participate actively in work. In this we should have to put our efforts to do hard work and be completely involved in it.

**Passive income:** In this income source your income will works to give you returns. You will earn when you are not even working on it. But it requires your initial time and efforts before seeing the results Such as real estate, rental properties, big business (especially online business), shares, blogging, ... It is highly risky but they are more profitable. It requires investment and have to work for certain period of time. In this other's will work for you to generate your income.



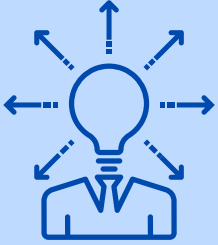
**"Build passive income so money works for you."**

SEBI (self-employed, Employee, Business owner, Investor) some people are starting their life as an employee and earning money and they are converting into passive income by investing in stocks, buying and selling shares, finance, ...Self employed people are starting a small-scale business and expanding the business other people work for him and becoming a owner of it.



In conclusion everyone is trying to earn money by investing in somewhere. Some people are investing their retirement money, PFs, to get continues income. So that income will help full in their future olden days. Everyone is seeing security of future expenses.





# BRAIN TEASER

**1. Which fast-food chain was made famous by Ray Kroc and is now a global empire?**

- a) KFC
- b) Burger King
- c) McDonald's
- d) Subway

**2. Who co-founded Apple Inc. along with Steve Wozniak?**

- a) Bill Gates
- b) Tim Cook
- c) Steve Jobs
- d) Mark Zuckerberg

**3. What does IPO stand for in the stock market?**

- a) Initial Price Offering
- b) Initial Public Offering
- c) Investment Portfolio Option
- d) International Profit Organization

**4. Which Indian entrepreneur is known as the 'Father of the White Revolution'?**

- a) Mukesh Ambani
- b) Verghese Kurien
- c) Narayana Murthy
- d) Ratan Tata

**5. Which social media company was the subject of the documentary The Social Dilemma?**

- a) Twitter
- b) Facebook
- c) LinkedIn
- d) Snapchat

**6. Who is the founder of Amazon?**

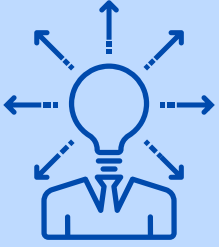
- a) Jeff Bezos
- b) Elon Musk
- c) Warren Buffett
- d) Larry Page

**7. Which Bollywood movie is based on the Harshad Mehta stock market scam?**

- a) Scam 1992
- b) Guru
- c) The Big Bull
- d) Bazaar

**8. Which company owns the popular video conferencing platform Zoom?**

- a) Google
- b) Microsoft
- c) Zoom Video Communications
- d) Apple



# BRAIN TEASER

**9. What is the currency of the United Arab Emirates?**

- a) Dinar
- b) Dirham
- c) Riyal
- d) Rupee

**10. Which Indian business group owns Tata Motors and Tata Steel?**

- a) Reliance Industries
- b) Adani Group
- c) Tata Group
- d) Mahindra & Mahindra

**11. Who is known as the 'Oracle of Omaha' and is a legendary investor?**

- a) Warren Buffett
- b) George Soros
- c) Rakesh Jhunjhunwala
- d) Carl Icahn

**12. Which movie tells the story of Facebook's creation?**

- a) The Social Network
- b) The Social Dilemma
- c) The Founder
- d) Steve Jobs

**13. What is the full form of GDP in economics?**

- a) Gross Domestic Product
- b) General Development Plan
- c) Global Domestic Policy
- d) Government Data Processing

**14. Which Indian bank collapsed in 2020, leading to a government-backed rescue?**

- a) ICICI Bank
- b) Yes Bank
- c) HDFC Bank
- d) SBI

**15. Which company's tagline is 'Just Do It'?**

- a) Adidas
- b) Puma
- c) Nike
- d) Reebok