



EXORDIA

THE CAMPUS MAGAZINE OF RAJADHANI BUSINESS SCHOOL

EDITORIAL MESSAGE

Welcome to the second edition of Exordia - the student magazine of Rajadhani Business School.

We are profoundly delighted with the positive response received for the maiden edition. Exordia aims to provide a forum for generation of knowledge, dialogue, critique, and collaboration of students.

This edition discusses the various contemporary issues starting with Cryptocurrencies. Then who can ignore the unexpected global guest - Coronavirus and its impact on business, the radical shift on the consumer behaviour etc.

From this edition onwards we starts a new column called Meet the Entrepreneur where experiences and knowledge sharing of young and enthusiastic entrepreneurs are unveiled. There is a space for Jargons as well where the focus is on improving the domain knowledge and vocabulary of the readers.

Another highlight of this edition is an insightful review of a masterpiece, Love'Em or Lose'Em by Beverly Kaye and Sharon Jordan which gives a thorough knowledge on Employee Engagement strategies. And we have a snapshot on various events conducted at Rajadhani Business School as well.

We express our sincere accolades to all the authors for their contributions. Together we would work towards making our magazine a truly splendid work.

Comments and suggestions are always welcome.

Happy Reading.

INDIA'S OWN DIGITAL CURRENCY FINALLY COMING?



The Reserve Bank of India (RBI) has been gearing up for the phased introduction of a Central Bank digital currency (CBDC) which it aims to roll out by the end of this year. Cryptocurrencies like bitcoin have one major difference and that is they stand more as commodities rather than representing the exact value. CBDC holds exact same value as the national paper currency but it exists purely in a digital form stored in a digital wallet. Imagine a UPI-like interface, but CBDC would be transacted instead of rupees and it would be supervised by the RBI. As more and more people are switching to a digital form of payment. Unlike the other cryptocurrencies which are decentralised, CBDC would be monitored by RBI. This would make it easy to investigate the frauds committed using CBDC. India is currently leading the world in terms of digital payment innovation. Its payment system are available 24/7 both to retail and wholesale customers, they are largely real time and the cost of transaction is low.

Aparna Nair
S3 RBSite
2020-22

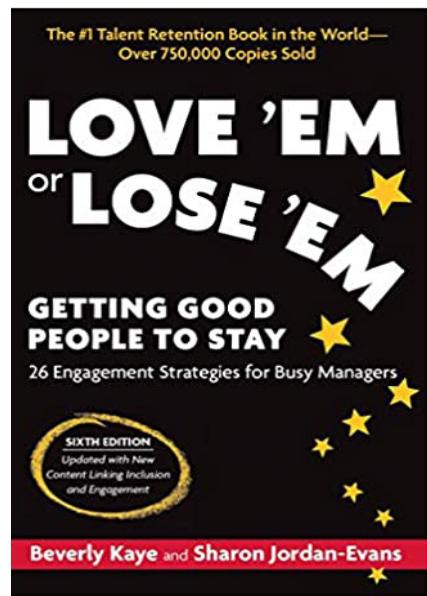
MESSAGE FROM OUR ALUMNI

My post-graduation life had been the most rewarding experience in my life. Joining RBS opened up a world of possibilities. They encouraged me to experiment with and improve a variety of talents. The professors here, have motivated and inspired me in every possible way to achieve my goals. I consider myself extremely fortunate to have such warm and capable faculty members that serve as the foundation of RBSites.



RBSite was the proudest moment of my career. These opportunities are the reason of what I have come up today: bold and self-assured. I consider myself really fortunate to have had the opportunity to work on research papers, attend various workshops, webinars, and management conferences, as well as be a part of hosting the RBS management Fest, Le-emperoz. Though the pandemic year have taken the best times of my post-graduation life, RBS holds the fondest recollections. RBS reassures all the RBSites to climb the ladders of success.

Pooja R
RBSite
2019-21



Beverly Kaye & Sharon Jordan - Evans (Authors of the Book Love 'EM or Lose 'EM)

LOVE 'EM OR LOSE 'EM, 6TH EDITION: GETTING GOOD PEOPLE TO STAY (BEVERLY KAYE & SHARON JORDAN-EVANS)

Ways to retain employees is always a matter of concern to the industries since the era of the industrial revolution. Companies have had been studying on the trends and reasons for employees walk out and ascertaining distinct techniques to retain the talents with them. Love 'Em or Lose 'Em in its 6th edition lays out guidelines rather than principles on how to keep the talents within the organization which can be viewed as the best part of this book. Kaye and Evans point out that to retain the workforce, communication should be taken as the key factor than hiking their monetary advantages. Kaye and Evans have put up an interesting way through which the managers can know what their workforce can be possibly looking for.

Employees look on to various factors while joining into a company, salary and monetary benefits are just one among them, this is the reason why monetary benefits alone can't be taken as a base in the talent process. Every employee is different from other and as such their needs and motivational factors also differs, which could be easily identified only through effective communication.

Kaye and Evans have put up an interesting way through which the managers can know what their workforce can be possibly looking for. The book covers 26 chapters, each chapter preludes with an idea that it starts with a letter of an alphabet. The first chapter covers the idea of the word "ASK".

The managers can find out what their employees are looking for or if there's something is bothering them about the work environment, repetitive communication with the employees are identified to be promising in wiping out of more than half of the problems that may arise in the companies. Relationship development is another area where the book points on tactics to improve employee-employer relationships, ways through which the employees can be kept engaged as well as the reasons and importance for encouraging the need of teams in organizations.

Though Love 'Em or Lose 'Em 6th Edition talks less about how to sync the workforce with the technology, this book serves to provide various visionary insights to the managers in making the right people-focused decisions.

Relationship development is another area where the book points on. Tactics to improve employee-employer

relationships, ways through which the employees can be kept engaged as well as the reasons and importance for encouraging the need of teams in organizations.

Saranya Muraleedaran
S3 RBSite
2020-22

COVID-19 AND FUTURE OF BUSINESS

The global health crisis that had started in 2020 had its impact on public health, coronavirus disease has a major economic shock that has caused a huge impact on business of all sizes and industries across the world. Even



though some of the industries have shown a certain level of persistence most of the MSME entrepreneurs in industry found themselves in the so called "new normal" operating environments. The negative impacts of the crisis have affected almost all stages of life, and have had economic, political, social, and psychological consequences. In order to control the pandemic, several countries have stopped business activities, and have adopted social distancing in order to

reduce transmission of Corona Virus. This has led to lockdowns, reduction in consumption of products, and finally resulting to the elimination of businesses. Numerous economic experts see this pandemic as a metaphorical "black swan" event, that may cause business failures. The MSMEs sector has been one of the most affected sectors during the pandemic because of its size, scale of business and availability of financial resources. When several studies and surveys were conducted it showed that approximately 95% firms were impacted negatively due to national lockdown imposed in April 2020, 70% of businesses remained disrupted till August 2020. Even after unlocking, reports suggest that almost 40% businesses remained interrupted till the end of February 2021. To stay on board, owners adapted to find creative ways to change their operating methods. Still, many small businesses have failed. Others have survived and plan to use innovations adopted during the pandemic to increase the revenue and opportunities as the economy gets better. The Government of India started its e-market (GeM) to increase the share of MSMEs in Government procurement. A digitally activated market is capable to reduce cost, improve work efficien-

cy, better product development and improve safety of workers. the coronavirus shut down much of the economy, consumers stayed home to slow the spread of the virus. The Covid-19 pandemic has caused severe trauma in global consumption, forcing people to unlearn old habits and adopt new ones. Companies seeking to emerge from the crisis to a stronger position must develop a proper method in understanding of changing habits. For many firms, that will require an entirely new process for detecting and assessing changes that are required before they become known to all and moreover each and every one should adapt the changes rather than showing resistance. Unless we adapt ourselves to new habits and their cascading indirect effects, we will fail to spot the weak signals and miss opportunities to shape markets which will cause great consequences in the business. Changing habits are the only approach for the existence and prosperity of future business.

Sreya Smitha Lal
S1 RBSite
2021-23

JARGONS

ACTUARY – A person with expertise in the fields of economics, statistics and mathematics who helps in risk assessment and estimation of premiums etc for an insurance business.

ESCROW - Account that lender sets up that receives monthly payments from the buyer.

INSOLVENCY – When a company becomes unable to pay off its creditors, or when its liabilities exceed its assets.

DIVERSIFICATION – When new products, services, customers or markets are added to your company's portfolio.

Najma Shiji
S1 RBSite
2021-23

TIME BEHIND SUCCESS

"Time is what we want most, but what we use the worst".

Life and death is on time which is not in our hands the four letter word 'LIFE' is in our hands . Common people works throughout their lives for materialistic possessions and this idea is been passed on to next generations.



We could classify life into three different phases; with an average lifespan of 69 years . During the first 23 years, we spend time for our education in order to secure a bright future . At that point of time only a few might succeed. Everyone might not get an opportunity to pursue their dream job . In the second phase; the next 23 years people would be focusing on their career as employers , entrepreneur , business tycoons etc. At the third phase they focuses mainly on their health , retirement and spending quality time with friends and family in order to lead a stress free life. During the first phase if they are able to secure a job or start a business then they'll be able to secure their life at a very early age with all the worldly possessions . This can be achieved only through proper guidance from schools and colleges where the government should incorporate career guidance cell , build a platform where students could share their views, ideas and innovations thus helping them to find a goal which would secure their life. Indian financial literacy is only 27 percent .

In order to improve the rate of financial literacy educational systems should include suitable lessons and awareness programs in their academic curriculum with the help of government. People should know the worth rather than the price. You can buy money with time but you cannot buy time with money. So remember time is precious than money .According to the current scenario many of the educational institutions are not aware of the financial system. Government is not taking adequate steps regarding this issue. The reason behind this issue is the citizens who elected representatives based on their religion , emotional belief and politically . Citizens should choose their political representatives wisely according to their skill and efficiency in particular sectors. If citizens starts choosing the representatives in such a way that the political parties will also choose their candidates accordingly .

Sivakumar A
S1 RBSite
2021-23

SEBI SPONSORED WORKSHOP



Students who have an urge to learn and be financially independent can turn out to be the best investors for stock advice. Students being the beginners in investing, even a small investment if made properly can definitely reap huge profits in the future and act as a source of regular income. RBS took initiative to provide the students an online investor awareness program sponsored by Securities and Exchange Board of India, the regulator of stock exchange. It was led by Dr.Deyanandan MN (Securities Market Trainer of SEBI). It gave the students an idea about the primary things that stock market entrepreneurs should do. The sessions was absolutely beneficial for existing and prospective stock investors and management students.

CONSUMERS IN THE NEXT NORMAL



It is evident from the past few months that the coming generations will be more likely to discuss about the pre-Covid 19 and post- Covid 19 eras. There are so many factors that will shape the "next normal". These factors will definitely affect the direction of the global economy and how society could be changed forever as a result of the pandemic. One of these factors is the acceleration of digitalization. During the Covid 19 crisis when everything went down one area that has seen tremendous growth is digitalization. Healthcare too has changed with telehealth and online services. E-commerce across the globe has increased by 2 to 5 times from the levels prior to Covid 19 crisis. It has provided the customers a significant variety of products and has enabled the organizations to continue with their operation in spite of contact restrictions and other difficulties. The pandemic has enhanced the dynamism in the e-commerce across countries and scope through including more products and services.

E-commerce transactions have partly shifted from luxury goods towards everyday necessities like groceries which is relevant to a large number of peoples. Consumers are turning to digital and reduced contact ways of accessing products and services. This also has changed the traditional way of retaining the consumers. Marketers will definitely need to think differently about what the customers in the next normal will feel and do. This trend will likely to stick to a large extent because of the efficiency and safety than shopping in a physical store. Marketers have to implement more innovative ideas to manage data to personalize offers and messages to ever-narrower customer segments. They will need to be trained on how to utilize the new behavioral data and it helps the brands to expand the borders and create more convenient and useful shopping experiences wherever the consumer might be.

Devika PS
S3 RBSite
2020-22

GLOBAL HR CONCLAVE

Every organization and industry is going to have trends, these trends dictate the direction of that organization. RBS and HR shapers initiated the webinar on the topic Envisioning the Future of Workplace, Workforce and Work gave the students an insight about the mobility in human resource trends emerging within the competitive market. The webinar was made rich with the esteemed presence of Prof. TV Rao, Former Professor of IIM (Ahmedabad) and Mr. Manu Rajan, CEO, Wing Money Cambodia. It was really engaging and informative with the presence of many global speakers. Extremely positive feedbacks had been received from the students.



MEET THE ENTREPRENEUR

Shivansh Agarwal, a young enthusiastic entrepreneur shares his entrepreneurial journey of his distinctive business idea to reach masses as an assistance through Trivy Technologies.



In this edition of Exordia, our RBSite, Firas Ajumal Khan gets in conversation with Shivansh Agarwal, founder of Trivy Technologies Private Limited and Homebox, shares his journey of entrepreneurship with a vision to build a renowned name in the worldwide shipping community to give a sense of assistance to the travellers.

Starting the conversation with Shivansh Agarwal, Can you tell me your journey in detail ?

While I was in my first year, I was a carefree man. But when I stepped into the second year and travelled from Delhi to Vadodra for my sister's placement. I was travelling to the airport for the first time. When she reached the Delhi airport, I saw a lady fighting with the security guard because she missed some jewellery in her luggage. Then I found someone fighting with a guy because he was charging extra 1500 bucks for 1 kg extra.

I was very much keen on observing everything as I came for the first time at the airport. After ten days, I have to join college again. As soon as I reached college, those ideas started coming again. After a lot of research, I met my mentor and shared my idea of running an entrepreneurship cell at college. He told me how to make a business proposal, and I

had no idea and was very blank. I'm in the final year of engineering and had no idea about business, finance n all. When we started to research, it took me six months to prepare a business proposal.

I led a team of 25 people, and they were from the first year and didn't know about business, designing. But recently, nominated for best marketing on Instagram and Facebook. I'm managing three businesses with different teams and leading my college entrepreneurship summit of 130 members.

Is there anyone in family you've seen working very hard and you learned from it or it was just you came up with this idea?

I got real motivation from my mother, who had a massive business in Lucknow when I was born and known as the queen of Lucknow at that time. I was told stories about how she started this with 200 rupees beauty packets selling in Bombay. She made a massive company, but then her father told her that her children would lose everything if you continue with this company.

In 2003 she shut the company and came to Kota. Till now she's taking care of all of us and making us learn everything. My inspiration is my mother.

COMMENCEMENT DAY



On 27th of October, 2021 Rajadhani Business School hosted the commencement programme for the 9th batch of its MBA students entitled as "THE PRELUDE 2021". The event witnessed a huge crowd of the 2021 admissions and their parents. The frisson of the fellow students was waived off by the Chief Guest of the programme Dr K Kesavasamy, Advisor (Human Resources), Tata Consultancy Services. Dr Samy had imparted his knowledge of wisdom in empowering the students to be successful in their life and profession. In his inaugural address, the relevance of channeling management students focus over to desired learning was highlighted. Besides he also talked about how the overriding concern of placement agencies have had shaped over the years. To crack this paramount factor, it becomes a necessity for the students to polish their technical know-hows and networking, by gaining memberships in professional bodies. The programme was presided by Sri Ajaykrishna Prakash, Vice-Chairman, Rajadhani Group of Institutions and Dr S Suresh Babu Principal, Rajadhani Institute of Engineering and Technology delivered the special address. Dr Rajesh S Pyngavil, Professor & Head, Rajadhani Business School welcomed the guests and invitees and Dr Jubi R, Professor, Rajadhani Business School proposed words of gratitude.



TRIVY

The world is waiting...

What do you really research and what this research teach you about this particular business?

I started with what is luggage, transport, company, keywords research for one month. In the patent, also we did keyword research. Understand the field of everything and business proposals as well. Then I researched the home box, and I've to research to know how this FMCG works and so all this planning for startup business and make it work we need to do the planning.

How did you manage your funds and what are your money management-strategies?

I used to take savings from my sister and managed company registration and patent registration only. We recently shared the thing we did in the company, so we need to put one lakh rupees. I got to the bank and told them to make a current account, and we put it according to the partnership ratio, but the bank said to keep 50,000 money in the bank. We didn't have much money, and suddenly one day, I got a call from Paytm bank. I know that we can put money and didn't need to put any money with the bank. So after making an account, I put the money in the bank and took it out.

That is how I try to find out ways to run it without our investment. So at

the initial stages, we should research different ideas.

Later on, when my graduation is over, I know I need to get investments. Until then, I will build up that much money to give to Trivy Technologies. And get it on Pan India platforms.

What are your money management plans for your startup?

When I talk about Trivy Technologies, it's a unique idea, and I know people will take time to understand it. So I've given most of my money plans for digital marketing specifically because I've done masters in digital marketing. I know what's the outcome. My main focus would be on digital marketing, giveaways, coupons, and convince people that this idea is making you earn through travelling. Then operations are critical. Then security of luggage, invest in partnerships.

What is your favourite part of being an entrepreneur?

My favourite part is this journey where you know, learn about business, people, and surroundings, which teaches you a new lesson. I believe that the only thing that excites me about being an entrepreneur is learning lessons from life. And great things never come from comfort zones as we did work after coming out of our comfort zones.

Before ending this conversation with shivansh agarwal, recommend us any business mantra you want to give?

DON'T WAIT FOR THE TIME TO COME, JUST START YOUR WORK AND TIME WILL AUTOMATICALLY START WITH YOUR LEARNINGS!

It was a very interesting and inspiring conversation that i had with Shivansh Agarwal. His journey of becoming an entrepreneur is inspiring because his initial idea did not stand well but he did not give up on his baby startup and kept on working hard to optimize it into a better version.

Today he is allowing people to shop global products at cheaper costs (For eg: Iphone 13pro at Rs. 80k which cost around Rs. 1,30,000 in India) and allows travellers to earn upto \$400 per trip. He has also added a one stop marketplace for all your travel needs into one platform.

Currently his waitlist is active at www.trivy.co where going top of the leaderboard you get rewards like sponsored trek trips, smart watches, headphones etc. Join the waitlist today.

Firas Ajumal Khan
S3 RBSite
2020-22



GRADUATION DAY 2021

Rajadhani Business School has conducted Graduation day ceremony for 2018 – 20 batch and 2019-21 batch on 20th November 2021. Prof (Dr) Saji Gopinath, Vice Chancellor, Kerala University of Digital Sciences Innovation & Technology was the chief guest of the ceremony. Also the presence of Shri Ajay Krishna Prakash, Vice Chairman, Rajadhani Group of institutions, Dr Rajesh S Pyngavil, Prof & Head of Rajadhani Business School, Dr S Suresh Babu , Principal, Rajadhani Institute of Engineering and Technology, Dr Juby R, Professor and all other faculty members enlightened the dais. Shri Ajay Krishna Prakash, president of the event, declared the opening of ceremony.

Dr Rajesh S Pyngavil welcomed the Chief Guest and all the invitees followed by the Graduation day message by the Vice Chairman. The Chief Guest delivered graduation day message. Head of the Department presented 103 students followed by distribution of scholastic awards. All the students and dignitaries stood upon their graduation dress. Dr. M Sulaipher , Associate Professor recited graduation pledge and all the students were declared graduates by moving the tassle from left to right. Dr Juby R delivered vote of thanks. The president of the function declared closure of the graduation ceremony followed by National Anthem and photo sessions.

FIRST LOOK

ANGLOSPHERE - English speaking of countries considered collectively

BROIGUS -Angry, irritated

COULROPHOBIA -Extreme or irrational fear of clowns

FANTOOSH -Fancy, sophisticated

ZOODLE - Used as a substitute

SHERO - Female heroine

Swathy R
S1 RBSite
2021-23

RBS PLACEMENTS



AMALA JOSE



SREEJITH S



RENITTA RAJAN



LIKSA ROSE JOY



RAJKAMAL



AARATHY VR



RESHMA MARIA KOSHY



ANJALI SHAJI



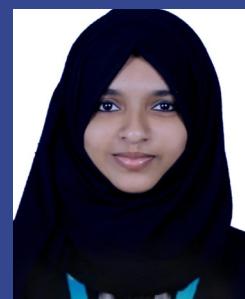
SHEHARBAN SULAIMAN



HIMA GIREESH



DIVYA VIJAYAN



RINSA B



RBS PLACEMENTS



VIBITHA



ATHIRA VINOD



VYSHAKH MOHAN



AKSHARA S



VIBINCHAND V



SWAPNA D RAJN



ALTHAF S



LEKSHMI S BINU



VYSHNAV S



ANNIE CHINNU JOHN



AKANSHA ASOK



FATHIMA SABU



RBS PLACEMENTS



JAYASREE S



RUKSANA SAJAD



NAYANA B M



SREELEKSHMI A



RISWANA HARTHOOON



FATHIMA BADARUDEEN



ARJUN P



EDITORIAL BOARD



DR. RAJESH S PYNGAVIL

Chief Editor



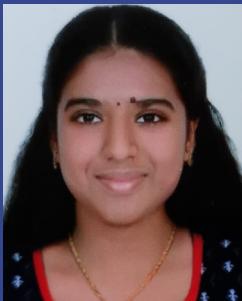
MS. NAYANA S RAJEEV

Faculty Editor



FIRAS AJUMAL KHAN

S3 RBSite
2020-22



SARANYA MURALEEDARAN

S3 RBSite
2020-22



DEVIKA PS

S3 RBSite
2020-22



DHANYA V NAIR

S3 RBSite
2020-22



APARNA NAIR

S3 RBSite
2020-22



SIVAKUMAR.A

S1 RBSite
2021-23



SANJAY S KUMAR

S1 RBSite
2021-23



PRAVISHNA

S1 RBSite
2021-23

***FOR PRIVATE CIRCULATION ONLY**

**EDITED & DESIGNED BY
FIRAS AJUMAL KHAN
S3 RBSite
2020-2022**



EXORDIA

RAJADHANI BUSINESS SCHOOL MAGAZINE (VOLUME 2)

