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THE TATVA

Inception

Welcome to the I.T.S- The Education Group. I.T.S Group was founded in 1995 and now it has 4 campuses, with 8 institutes and 20 courses. I.T.S laid the foundation of I.T.S UG courses with BBA, in the year 1996 and BCA in the year 1997, with the mandate of providing management and technical education of the highest quality and to become a center of excellence in value-based management and technical education, training, research and consultancy. It is NAAC accredited A Grade Institute which strives at developing tomorrow's business leaders. It promotes development through integrated learning and industry-academic partnerships. As an institute, I.T.S stands committed to retaining flexibility and responsiveness to management and corporate needs.

I.T.S believes in holistic development of the students, by inculcating in them professionalism, ability to work hard, take decisions and develop higher thinking order. The institute also exposes the students to all aspects of the economy and to various facets like environment, societal values, social responsibility and human value system.

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FROM EDITOR'S DESK

Dear Readers,

"One cannot do the wonders in a day but One can be the wonder one day for the world" by ones creativity, persistent efforts and hard work. "

We at ITS initiate to give new wings to our students who have hidden talent and are the new hopes to the world by providing them opportunities in form of Dance, Literary, Sports, Theatre, Communication Skills Enhancement and many more activities through Various Clubs.

This magazine shows the glimpse of some activities held at ITS (UG Campus).On behalf of the entire editorial member for TATVA, I publicise this issue of magazine, which serves as an attempt not only to record the events that have taken place during the semester, but also to highlights the achievement of every ITSIANS .

As lot of efforts have been gone into making this issue. The ultimate purpose of the magazine is to engage and strengthen its readers' association with the College. I would like to thank all student writers and Student volunteers involved, for their hard work and devotion.
I do hope our readers enjoy this wonderful edition of ITS UG Campus Magazine "TATVA".

Anubha Srivastava
Assistant Professor
(Marketing)
Editor

FROM EDITOR'S DESK

Dear Readers,

We are really proud and enthusiastic to share that we are all set with new hopes and hues to release this issue of "TATVA". In this issue, you will get one stop information on different topics, what's new in I.T.S and lots more! The exuberant articles of our young writers are undoubtedly appreciable enough to hold the interest of the readers. This magazine is indeed a sincere effort to shape the creativity of our budding talents and inculcating the art of being aware about the on- going changes in the economy. We are sure that positive attitude, continuous efforts and ingenious ideas of our blooming writers will definitely excite the readers and take them to the dreamlike world of real joy and enjoyment.

So relax, sit back and enjoy your copy of magazine. So, on behalf of whole TATVA Magazine team I wish all the readers a Happy Reading!!

Dr. Yamini Negi
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Giving Words To Thoughts

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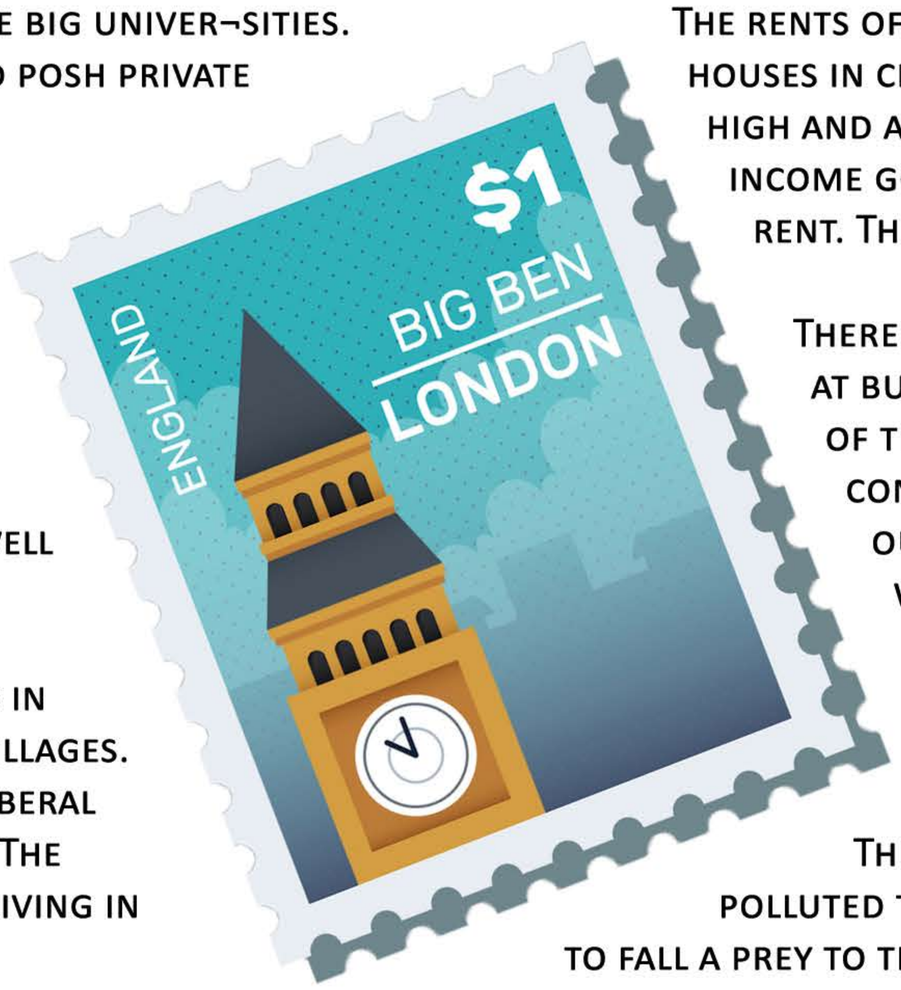
LIFE IN A BIG CITY

1

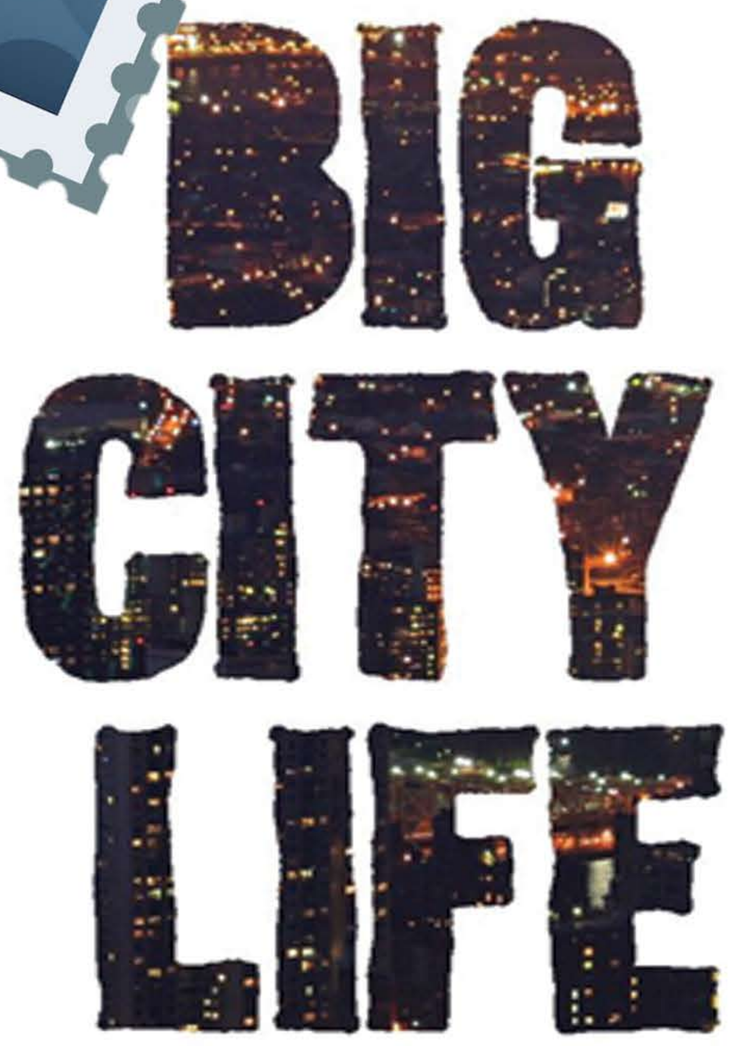
Now-a-days there is a large-scale migration of people from villages to big cities. Though the villages have greenery, peace and fresh air yet there are little chances searching for better jobs.
Moreover, there are different charms and attractions of big cities, which attract these people.
In cities roads are properly metaled and, well lighted. There is large number of civic amenities available in the cities. Cities have proper sanitation system.
Treated pure water is available.
There are different types of public transportation facilities. There are big parks.
Streets and roads have proper lighting system. There are well furnished houses in the cities. All these facilities are not available in villages.
Big cities have a complete education system. There are big univer¬sities. Government and posh private public schools.
There are big li¬braries. By living in big cities, we can know about the all-out develop¬ment of the country as well as of the world.
There is little casteism in cities in comparison to villages. People become liberal minded in cities. The vision of a man living in cities widens.

There are well equipped hospitals in the cities. Every type of medical facility is available in these hospitals as they have well qualified physicians and surgeons. Big cities have different sources of recreation and amusement. There are hotels, clubs, cinema halls, theatres and opera houses
More¬over there are many National and International Exhibitions. Festivals are also celebrated with great pomp and show in cities. There are un¬limited sources of income. Due to this very reason, the big cities are overcrowded.
The life in cities is not as easy as it looks.
There are many prob-lems in the cities. Firstly, the housing problem is a very serious prob¬lem.



The rents of the houses in cities are very high and a great part of our income goes in way of house rent. Then transportation.

There are long queues at bus stands. A lot of time and energy is consumed to reach our destination of work.
Generally, all the essential commodities are costly in cities.
The air is so much polluted that one is bound to fall a prey to the dangerous and fatal diseases.
There is complete loss of social blindeness in the cities. People like to lead a life of loneliness. That results in the increase of criminal cases like robberies etc.
Cities provide a lot of employment opportunities. Development takes place faster in cities. A city broadens the outlook of an individual. It offers scope in many areas. One does not remain idle in a city. Thus, cities add to the economic development of the nation



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SPORTS AND SPIRIT

2

Sportsmanship, in this connection, means the right spirit in which a man should take part in any sport, or play any game. Analyzing "the sporting spirit", we find its component parts are fair play and no favor, enthusiasm for the game, generosity to opponents, pluck, and the ability to take defeat well.

It goes without saying that a real sportsman will never dream of cheating in a game, or buy taking any unfair advantage of his opponent. He will always "play fair", and honorably keep the rules of the game. And he will not expect any concessions from his opponent. He wants keen competition and fair play.

He takes the game seriously.

He has no patience with the man who plays at playing, and who does not care whether he wins or loses. He is keen to win, and plays with all his energy to beat his opponent. There is nothing lukewarm about his style of play, and he expects his opponents to be as earnest as himself.

We can say sports as forms of competitive physical activity played by the people through casual or organized participation. It helps everyone to improve and maintain physical ability and skills. It is a way of entertainment to the participants. Sports are generally played as a

contest between two competitive sides with attempt to exceed another. There are various types of sports and games, those which can be played outside the door named as outdoor games, whereas those which can be played inside the door named as indoor games. One of the both contestants becomes a winner whereas another becomes loose. Sports are really an important activity for everyone especially for kids and youths as it keeps body healthy and fit.

The final test of a real sportsman is whether he can take a defeat well. If, when defeated, he can sincerely congratulate his triumphant opponent, and shows no signs of humiliation or vexa¬tion, then he has indeed the true sporting spirit.

Contact Information

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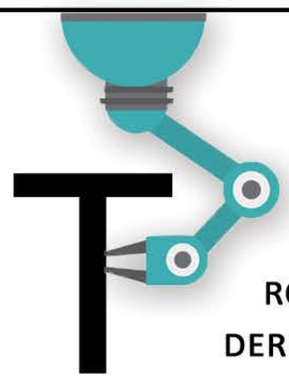
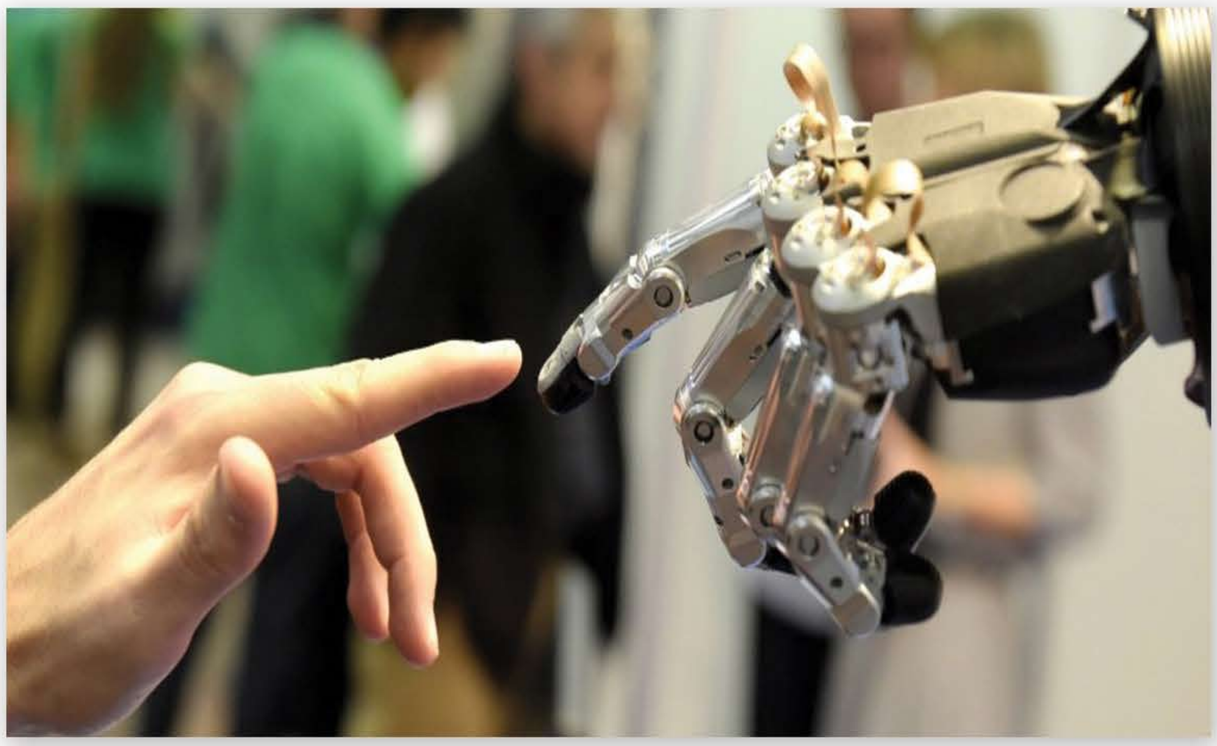
NOTE

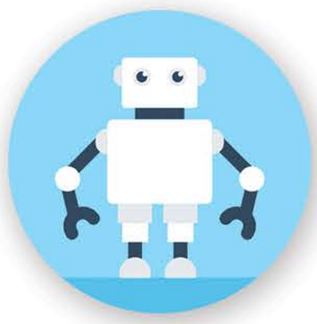
FUTURE OF ROBOTICS

3

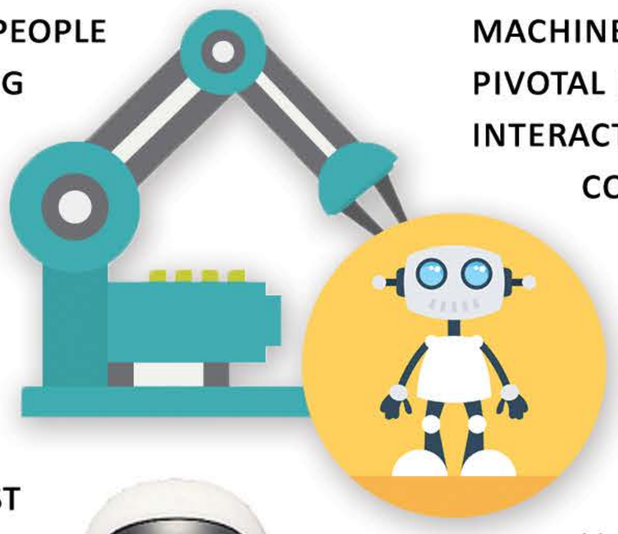


THE WORD ROBOTICS WAS DERIVED FROM THE WORD ROBOT, WHICH WAS INTRODUCED TO THE PUBLIC BY CZECH WRITER KAREL CAPEK IN HIS PLAY R.U.R WHICH WAS PUBLISHED IN 1920.THE WORD ROBOT COMES FROM THE SLAVIC WORD ROBOTA, WHICH MEANS LABOR. THE PLAY BEGINS IN A FACTORY THAT MAKES ARTIFICIAL PEOPLE CALLED ROBOTS, CREATURES THAT CAN BE MISTAKEN- VERY SIMILAR TO THE MODERN IDEAS OF ANDROIDS. ROBOTIC ENGINEERS ARE DESIGNING THE NEXT GENERATION OF ROBOTS TO LOOK, FEEL AND ACT MORE HUMAN, TO MAKE IT EASIER FOR US TO WARM UP TO A COLD MACHINE. REALISTIC LOOKING HAIR AND SKIN WITH EMBEDDED SENSORS WILL ALLOW ROBOTS TO REACT NATURALLY IN THEIR ENVIRONMENT. FOR EXAMPLE, A ROBOT THAT SENSES YOUR TOUCH ON THE SHOULDER AND TURNS TO GREET YOU.

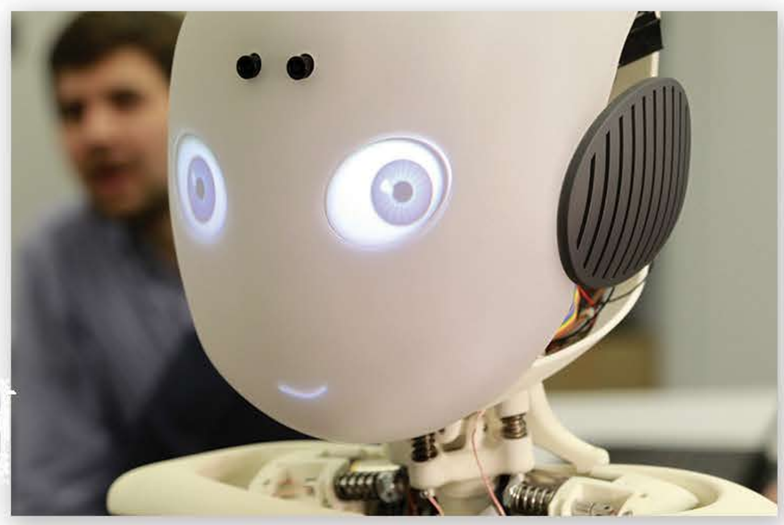




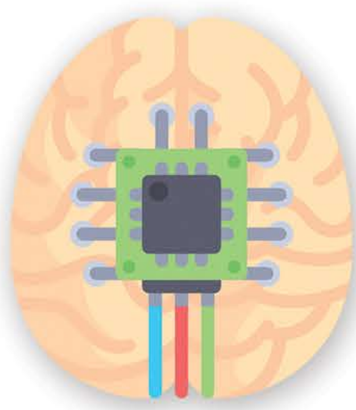
SUBTLE ACTIONS BY ROBOTS THAT TYPICALLY GO UNNOTICED BETWEEN PEOPLE HELP BRING THEM TO LIFE AND CAN ALSO RELAY NONVERBAL COMMUNICATION. ARTIFICIAL EYES THAT MOVE AND BLINK. SLIGHT CHEST MOVEMENTS THAT SIMULATE BREATHING. MAN-MADE MUSCLES TO CHANGE FACIAL EXPRESSIONS. THESE ALL ARE MUST HAVE ATTRIBUTES FOR THE SOCIALLY ACCEPTABLE ROBOTS OF THE FUTURE.

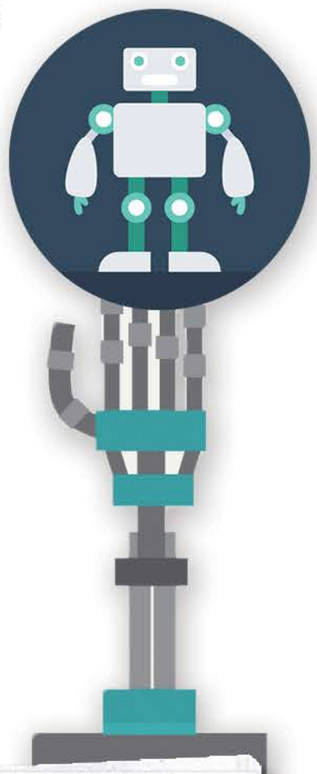


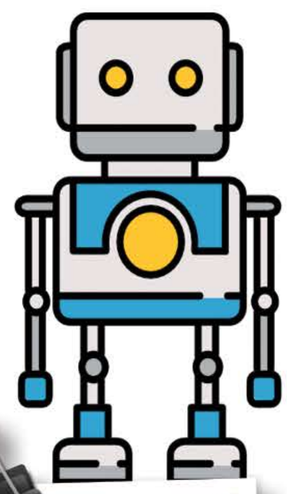
THE BRAIN BEHIND THE BEAUTY WILL BE THE KEY TO TURNING A REALISTIC LOOKING MACHINE INTO A LIFE LIKE ROBOT. AL PLAYS A PIVOTAL ROLE IN SUCCESSFUL HUMAN/ROBOT INTERACTION. THERE IS A VERY TUFF HIGH COMPETITION OF ROBOTICS. THE ULTIMATE GOAL OF THE ROBOCUP PROJECT IS TO DEVELOP A TEAM OF FULLY AUTONOMOUS HUMANOID ROBOTS THAT CAN WIN AGAINST THE HUMAN WORLD CHAMPION TEAM IN SOCCER BY THE YEAR 2050. NOW IN THE WORLD, THERE ARE ROBOTICS INSECTS AND ROBOTICS HUMAN BEING AND MANY MORE THINGS WHICH WERE

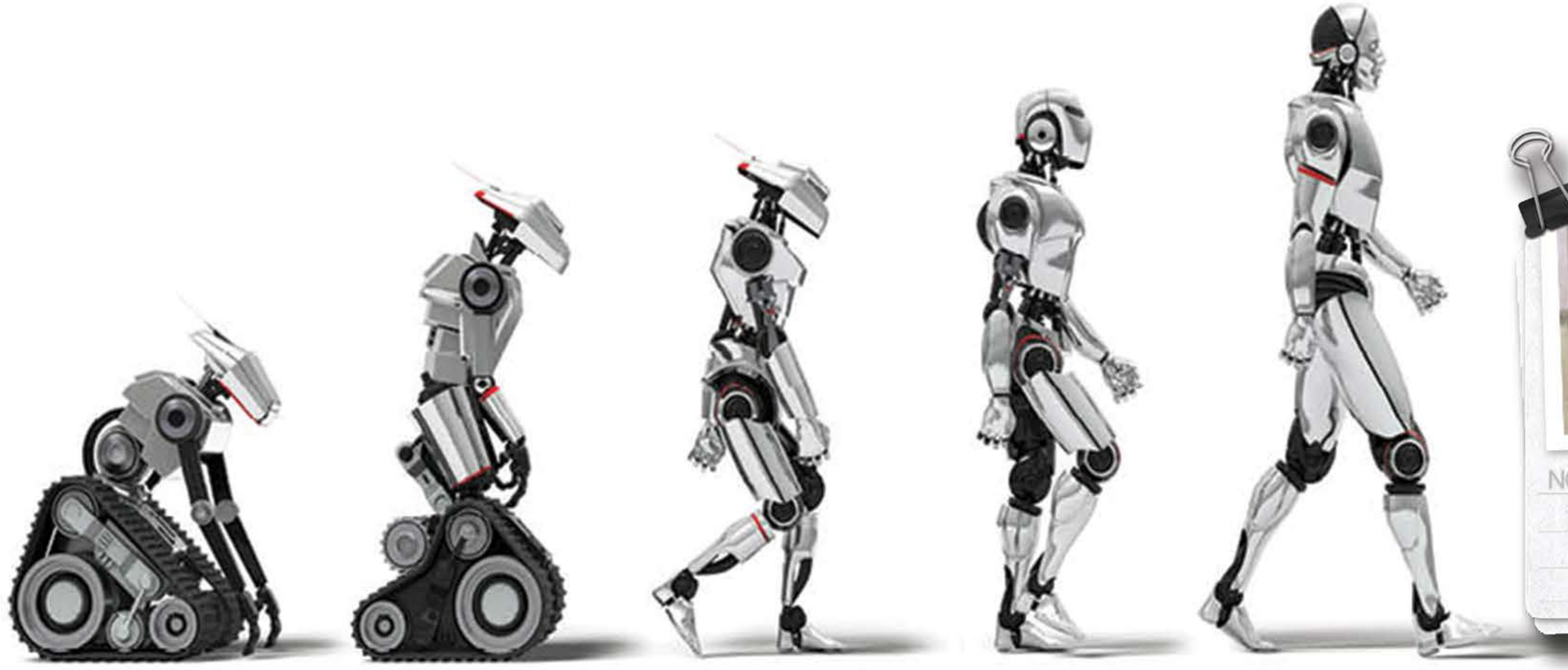


BUILT BY THE COMPETITORS AND ENGINEERS. INSECTS HAVE COME UP WITH MANY INTERESTING SOLUTIONS FOR THE PROBLEMS THAT FUTURE ROBOTS WILL HAVE TO DEAL WITH LIKE COOPERATION, SPECIALIZED MOVEMENT AND ADAPTING TO CHANGING ENVIRONMENTS. ROBOTIC PROSTHETICS ARE ONE OF THE BEST USES FOR ROBOTICS AND MAN-MACHINE INTERFACES.









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NOTE

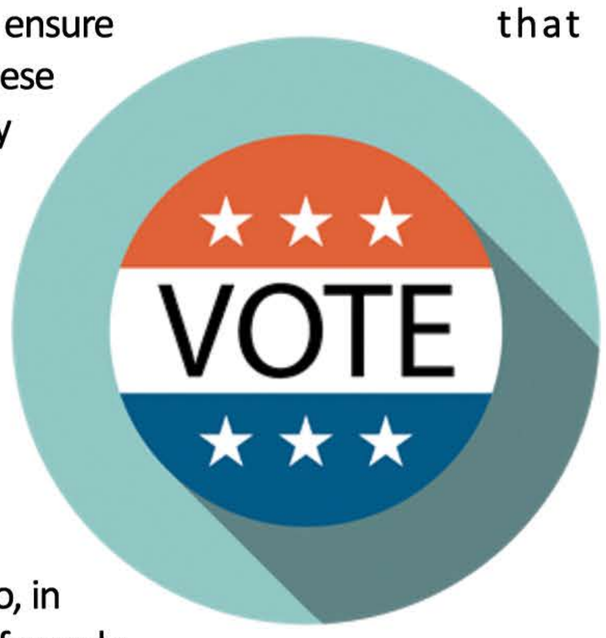
DEMOCRACY

4

All the democratic countries elect a president and members of parliament with an election. This is of utmost importance to a country that states that it is a democracy.

WHAT IS DEMOCRACY?

Moving ahead, democracy is a government selected by the people of a country. It is government body elected, by the people of the country. It is so elected by people of the nation to ensure the country is running smoothly, and these elected officials will bring the country the country's prosperity by governing it in the right manner. Democracy was thinking of a brilliant idea at ancient times.



For example, GREECE- In this country people directly participated in the elections, since Greece was very well ran on democracy policy.

Sharing the other aspect of the scenario, in today's times where there are millions of people in countries such as China, Russia, USA and India, elections in such countries is a bit of a problem.

The fact that some of these countries are high in popularity is a consideration. However, there are other factors involved too. As there are too many people in the country, everyone wants to be the leader. This factor is a great problem in countries such as India. This is the reason representative governments are elected, at regular intervals.

India is the largest democracy in the world. It has a huge population and a large area. In this country government officials are elected for a five year term. Many people participate in the elections. These people select their representative to the parliament. They also select representatives to state legislatures. The main goal of all people of India is to elect officials who will look after them, and work to ensure progress, prosperity and unite and keep the integrity of India intact.

The people of India expect their leaders not to safeguard not only their interests, but also their rights and freedom. This factor is vital for the people. This is the reason why election plays such an important role in a democratic country. The elections shape their destiny, and the people take their job very sincerely. They plan carefully and learn everything they can about their candidate and then elect the one they have the most faith in.

Sometimes in the developing world, elections can be a bad choice for a democratic country. Elections require the people to be well educated about the candidates and to have the wisdom to choose the right person to run the country. However, in a democratic country like India this is a sad situation. The majority of people of India is uneducated. They are poor and ignorant. This provides greedy politician an advantage. Greedy politicians cash in on the peoples ignorance and gullibility, promise them impossible things and get their votes.

This is how many developing countries have leaders who don't know how to run a country.

Furthermore, these leaders work only for their benefits, enjoy the power given for the term and do nothing about the promises they made to the poor and uneducated people.

Although elections are important to a democratic country, it can work against the people if the people are not educated in the right manner of voting. They need to be educated about their rights and the people who are consenting. However, this will not happen unless a good leader comes along. This is something that will never happen as countries like India are doomed to elect leaders who work on their gullibility.

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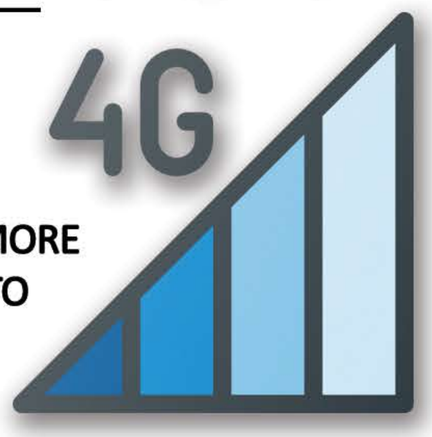
NOTE

ERA OF 4G

5

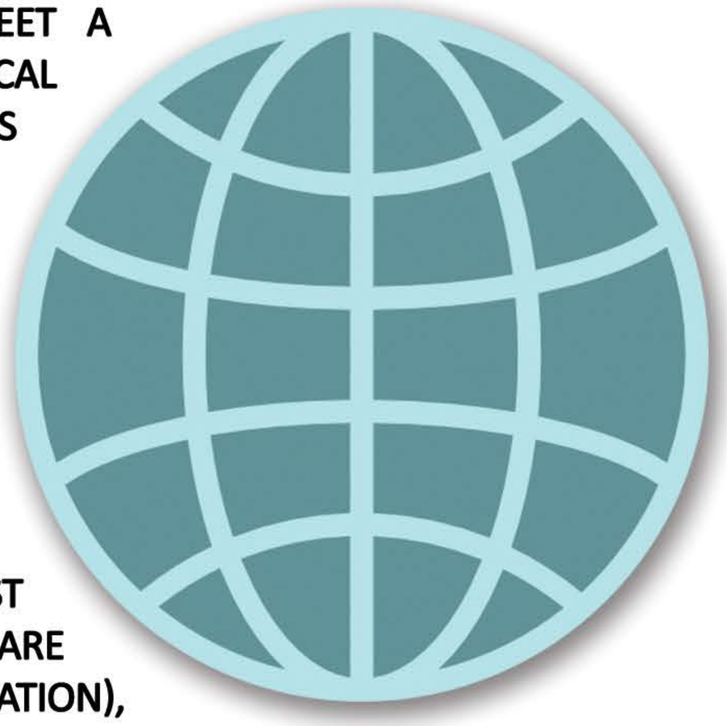


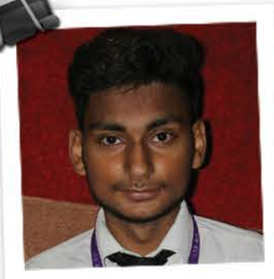
NOTHING DEFINES THE CELL PHONE BETTER THAN THE WORD "SMART", WHICH ALWAYS SURPRISES US WITH THE TECHNOLOGY THAT HAS ADVANCED ALONG THE YEARS. SMARTPHONES ARE INDISPENSABLE IN OUR LIVES, BUT NOWADAYS, ITS USAGE IS NOT ONLY UNIQUE TO MAKING AND RECEIVING CALLS OR SENDING MESSAGES.

THE EVOLUTION OF 2G & 3G TECHNOLOGY IS REPRESENTED TODAY BY THE 4G VERSION. THE TECHNOLOGICAL STANDARD FOR 4G TECHNOLOGY IS LTE (LONG TERM EVOLUTION). THE 4G BRINGS THE RELEVANT ASPECTS IN COMPARISON. IT IS MORE EFFICIENT IN TERMS OF USE OF RADIO FREQUENCY SPECTRUM, REDUCTION OF THE TIME BETWEEN THE CLICK COMMAND AND CLICK RESPONSE OR COMMAND, DATA TRANSMISSION RATES, CAPACITY AND COVERAGE IMPROVEMENTS AND COST SAVINGS.

TODAY, 4G TECHNOLOGY IS GETTING READY TO STORM THE MARKETS. A POPULAR WAY TO DESCRIBE CELLULAR TECHNOLOGY IS BY GENERATION WITH 1G REFERRING TO FIRST GENERATION ANALOG CELLULAR TECHNOLOGY WHICH WAS BASED ON AMPS (ANALOG MOBILE PHONE SYSTEM) STANDARD. IT IS DESIGNED FOR BASIC VOICE CALLS. THE ONLY KIND OF DATA TRANSFER IS ANALOG SIGNAL EXCHANGE BETWEEN PHONES. 1G OFFERS A DATA TRANSFER SPEED OF 0.6 TO 3.4 KBPS.

4G REPRESENT THE FOURTH GENERATION OF MOBILE BROADBAND INTERNET. IT IS THE SUPERIOR VERSION OF 3G. AT PRESENT, 3G NETWORK IS REQUIRED TO MEET A SET OF TECHNICAL STANDARDS FOR SPEED AND RELIABILITY AND MUST OFFER PEAK DATA RATES OF 1MBPS AND ABOVE. 4G NETWORKS COME IN DIFFERENT FLAVORS AND SOME ARE FASTER AND MORE WIDELY DEPLOYED THAN OTHERS. THE MOST COMMON DEPLOYMENTS ARE LTE (LONG TERM EVALUATION), WIMAX. BUT THE MOST WIDELY USED IS LTE. IT IS MORE EMBARRASSING TO KNOW THAT THE HIGH DEFINITION (HD) MOVIE WHICH TOOK ALMOST HALF & HOUR TO DOWNLOAD IN CASE OF 3G, TAKES ONLY ABOUT 3 MINUTES TO DOWNLOAD USING 4G.





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NOTE

INTERNET BANKING SYSTEM

6

Online banking, also known as internet banking, e-banking or virtual banking, is an electronic payment system that enables customers of a bank or other¬ financial institution to conduct a range of financial transactions through the financial institution's website.
The online banking system will typically connect to or be part of the core banking system operates by a bank and is in contrast to branch banking which was the traditional way customers accessed banking services.
The customer visits the financial institution's secure website, and enters the online banking facility using the customer number and credentials previously set up.
The types of financial transactions which a customer may transact through online banking are determined by the financial institution, but usually includes obtaining account balances, a list of the recent transactions, electronic bill payments and fund transfer between a customer's or another's account.

Widespread. While financial institutions took steps to implement e-banking services in the mid-1990s, widespread adoption of electronic commerce, based on trailblazing companies such as America Online, Amazon.com and eBay, to make the idea of paying for items online
Opening up of the economy in 1991 marked the entry of foreign banks. They brought new technology with them. The term online become popular in the late '80s and referred to the use of a terminal keyboard and T.V. E banking or electronic banking is a major innovation in the field of banking.
Earlier banking was conducted in a very traditional manner, there was no such innovation. The Internet banking facility must be made available in all branches. The Internet banking policy has been approved by the bank board. This policy takes into account operational risk. Online banking has become an accepted norm of monetary transactions for millions in India over the past decade. The ease with which a customer can check his account, make payments online and transfer money between accounts has made this mode of banking hugely popular among Indians who are perpetually short of time to visit the bank physically.
Online banking also provides a host of non-transactional features which are quite handy to the customer. However, along with the world of conveniences, this method of banking has a few inherent pitfalls which need to be understood in order to protect your money and avoid complications subsequently.
This is the single most important benefits that outweigh any shortcoming of internet banking. Making transactions and payments right from the comfort of home or office at the click of a button without even having to step out is a facility none would like to forego. Keeping a track of accounts through the internet is much faster and convenient as compared to going to the bank for the same.
Even non transactional facilities like ordering check books online, updating accounts, inquiring about interest rates of various financial products it become much simpler on the internet.

Technology has made it extremely convenient for the bank as well as the customer to access to a host of wonderful services by simply logging in. These services include financial planning capabilities, functional budgeting and forecasting tools, loan calculators, investment analysis tools and equity trading platforms which are available as simple applications on the bank's website.
Additionally, most banks also provide the facility of online tax forms and tax preparation.
The evolution of internet banking continued with the first truly successful internet-only bank: NetBank was founded in 1996 and closed in 2007. The NetBank name and domain were acquired by BofI Federal Bank in 2012. Bank of Internet USA was officially founded as part of the incorporation of BofI Holding, Inc. on July 6, 1999, making it America's oldest internet bank; it opened for business on July 4, 2000.
As the evolution of online banking continued, it slowly began to gain popularity in e-commerce. When big-name banks began to offer online products and services, internet banking seemed to gain legitimacy for consumers. By 2000, online banking had become mainstream: An overwhelming 80 percent of banks in the U.S. were offering internet banking services. In 2001, Bank of America made history as the first financial institution to gain more than 3 million online banking customers, about 20 percent of its customer base. Online banking has become so widespread today that customers expect accounts to include free online banking, and many banks only operate on the internet, effectively decreasing overhead costs to offer more competitive rates and enjoy higher profit margins. "As an online bank, Ally doesn't have branches, which allows it to offer customers great rates, 24/7 service, and innovative and competitive deposit products," Morais said.
Another important benefit of the concept of internet banking is that it is good for the environment as it cuts down the usage of paper, reduces pollution as people do not have to travel physically and also does not add emissions.

Online Marketing

7

Define Your Online Marketing Strategy

If you want to secure your share of the lucrative online marketplace, think about all the steps you will take to target Leisure, Corporate, and Group markets for your lodging or resort. Then, create a well-defined e-commerce market plan by clearly identifying the tools that people use to find and book hotels online.

Strategies:

1. **Know Your Internet Market** – Identify your target market by researching what people are searching for in your area on the internet.

2. **Content is King** . . . Create content which addresses the needs of your customer. Develop unique reasons (USPs) for your hotel and destination, and develop a differentiated approach for key customer segments.

3. **Link Building** . . . Make link building an integral part of your online marketing efforts.

4. **Increase Conversions** – You will increase your online conversions by offering convenience and value.

5. **Lowest Rates Guaranteed** – The dynamic internet is changing the way people are making their travel and hotel arrangements.

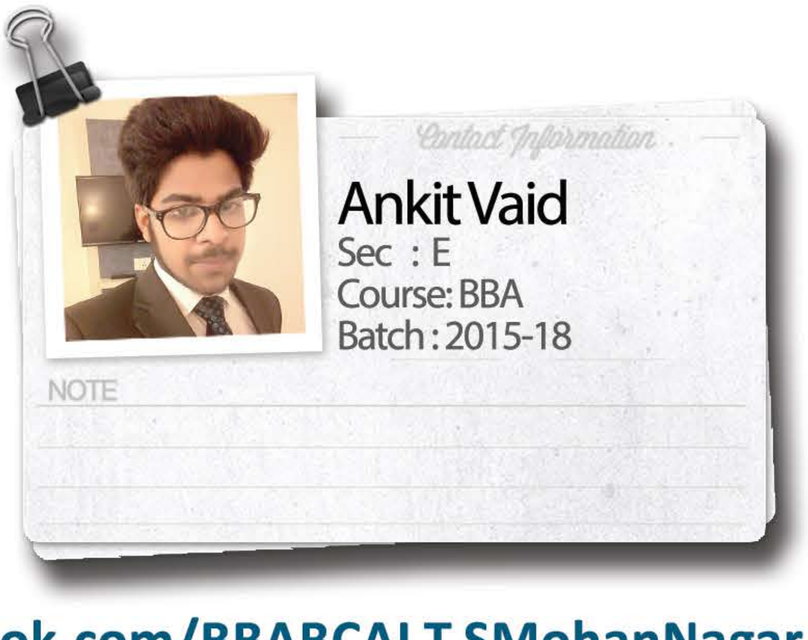
6. **Email Marketing** – Develop a well defined and ongoing e-marketing plan. Offer your online guest a reason to "opt in" to your Email Offers program.

7 . **Participate In Distribution Channels & Check HODs!** – To optimize your online marketing channels, check what your GDS (Global Distribution Systems) and IDS is saying about you. Call your Franchise GDS department and request a copy of your HODs (Hotel Description on Airline systems).

8. **Return on Investment** – Track your online and offline results. Since most people searching online will call the hotel to close the sales, offline tracking is essential.

9. **Online Tracking** – Review your website stats regularly.

10. **Build A Good Online Reputation** - Worry about what consumers say about you online? Check Trip Advisor, E-Opinion Sites, Yahoo Travel, Hotel Chatter, and travel blogs local in your area!



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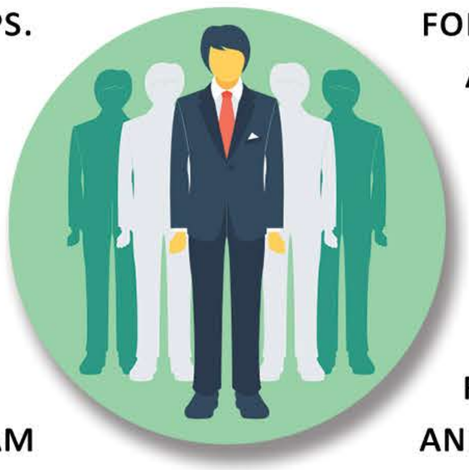
NOTE

TEAM MANAGEMENT

8

Teams are more productive and innovative than mere work groups. They produce results that exceed what groups of individuals can do through simple cooperation and coordination. Such results reflect a "team effect:" members perform better when they feel they're part of a team. The root of this benefit is members' strong mutual commitment to their joint work. This commitment creates compelling social and emotional bonds among members, who come to believe that "we" will all succeed or fail together and that no one can succeed if the team fails. In every team, "we" trumps "I." Unless you've been part of a team yourself, it's hard to understand the exhilaration produced by this sense of what "we" can accomplish together. Purpose and related goals are the glue that holds a team together. A team also needs clarity. In particular, team members need clarity about:



• Members' roles and responsibilities — not everyone can do everything
• Important work processes — the way the team does its work, such as making decisions
• Values, norms, and standards that define what members expect of each other — how conflict, for example, may and may not be expressed
• The kinds of feedback and metrics needed to measure progress.

These may be the more nitty-gritty aspects of team infrastructure but they're needed to keep the team's work flowing smoothly and to minimize destructive conflict. And when all these conditions are present and a group becomes a true team, members perform at a high level not because the boss demands but because their team colleagues expect it. Members work hard so as to support eac other and not let the team down. In effect, then, the team manages itself. If a tea member fails to perform, other members will let him know. In this way, performance guided by the social and emotional bonds among members, not the expectations of th boss. When this occurs, the manager is managing through the team by using the soci bonds among members to shape behaviour. Thus, instead of imposing and directin you as group leader must suggest, support, define, focus on, talk about, expect, hi for, lead discussions about, and evaluate performance against the conditions that foster the spontaneous formation of a team. Your formal authority can be useful for directing people's time and attention to the right issues and conditions. That's far from nothing, but in the end only your group's members can make themselves into a team by freely committing themselves to a mutual purpose.

Your job as team leader is to foster and then sustain the conditions that help them do that. You may not feel completely comfortable with such an indirect approach, but that's how teams work.

AGRICULTURAL FINANCING

9

AGRICULTURAL FINANCING IS ALSO KNOWN AS THE RURAL FINANCING. IT COMPRISES OF THE FULL RANGE OF FINANCIAL SERVICES - LOANS, SAVINGS, INSURANCE, PAYMENT AND MONEY TRANSFER SERVICES - NEEDED, OFFERED, OR USED IN RURAL AREAS BY HOUSEHOLD AND ENTERPRISES. AGRICULTURAL FINANCE REFERS TO FINANCIAL SERVICES RANGING FROM SHORT-, MEDIUM- AND LONG-TERM LOANS, TO LEASING, TO CROP AND LIVESTOCK INSURANCE, COVERING THE ENTIRE AGRICULTURAL VALUE CHAIN - INPUT SUPPLY, PRODUCTION AND DISTRIBUTION, WHOLESALING, PROCESSING AND MARKETING. RURAL AND AGRICULTURAL FINANCIAL SERVICES ARE PROVIDED BY FORMAL AND INFORMAL FINANCIAL INSTITUTIONS AS WELL AS THROUGH FINANCIAL ARRANGEMENTS WITHIN THE AGRICULTURAL VALUE CHAIN.

WHILE THE MAJORITY OF AFRICA'S POPULATION LIVES IN RURAL AREAS AND DEPENDS ON AGRICULTURAL PRODUCTION, THE SUPPLY OF FINANCIAL SERVICES TO THE SECTOR IS INADEQUATE, WITH, ON AVERAGE, A MERE 5 PERCENT OF DOMESTIC RESOURCES BEING ALLOCATED TO THE AGRICULTURAL SECTOR.

REASONS FOR THE LACK OF ACCESS TO FINANCE IN RURAL AREAS AND IN THE AGRICULTURAL VALUE CHAINS ARE NUMEROUS.

THEY CAN BE FOUND IN THE SLOW AND UNEVEN ENTRY OF FORMAL FINANCIAL INSTITUTIONS INTO RURAL AREAS, WHICH LEADS TO RURAL CLIENTS OFTEN REMAINING BEYOND THE REACH OF FINANCIAL OUTLETS, TO THE RELUCTANCE OF FINANCIAL INSTITUTIONS TO PROVIDE FINANCIAL SERVICES TO AGRICULTURAL AND RURAL ACTIVITIES, WHOSE RISK PROFILE IS FREQUENTLY NOT FULLY UNDERSTOOD AND WHICH ARE OFTEN INFORMAL IN NATURE.

FACTORS SUCH AS POOR INFRASTRUCTURE AND WIDELY DISPERSED POPULATIONS IN RURAL AREAS RAISE TRANSACTION AND INFORMATION COSTS, THUS FURTHER HINDERING THE SPREAD OF FINANCIAL SERVICES.

IN ADDITION, TITLE AND PROPERTY RIGHTS CAN BE DIFFICULT TO VERIFY IN RURAL AREAS, POSING PROBLEMS IN THE USE OF COLLATERAL. SUBSIDIZED LENDING PROGRAMS FOR RURAL RECIPIENTS HAVE ALSO CONTRIBUTED TO OBSTRUCTING THE DEVELOPMENT OF A SUSTAINABLE RURAL BANKING SECTOR IN INDIA. FARMERS AND AGRICULTURAL COMPANIES TYPICALLY FACE SEASONAL INCOME AND LONG MATURATION PERIODS AND ARE EXPOSED TO CONSIDERABLE RISKS.

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NOTE

SAVE EARTH

10

Introduction

Earth is the only known planet in this universe where life is possible as it has basic necessities of life. We need to maintain the natural quality of our mother earth in order to continue the healthy life here. Save earth save environment and save earth save life are the most famous slogans to increase awareness about save earth among people. There are various means the condition of our earth is getting declined day by day due to the pollution, greenhouse gases, etc. It is generating the harmful impact on environment and thus health of people. It is the responsibility of human beings to keep earth safe, clean and natural.

What is Earth Day

Earth Day is a global annual observance celebrated on 22nd of April since 1970 to protect the environment and save earth. The aim of this event is to inspire people for healthy earth's environment.

How to Save our Earth

Following are some easy and effective ways of saving earth:

- We should not waste water and use only according to the requirement. We should wash dirty clothes only and in the cold water. In this way, we can save many gallons of water per day.
- People should share private cars and generally use public transport in order to reduce the emission of greenhouse gases.
- People should use bicycle to perform work in local areas.
- People should follow 3R methods means reduce, reuse and recycle things.
- People should make compost which is a great natural fertilizer for the crops.
- We should use Compact fluorescent light bulbs (CFLs) instead of common bulbs as they are more durable and use two-third less energy which will reduce the use of electricity and greenhouse gases emissions.
- We should not use electric heater or air conditioner unnecessarily without necessity.
- We should maintain our private transport and drive smartly in order to reduce pollution.
- We should switch off lights, fans and unplug other electric appliances to use less electricity.
- We should plant more trees in the surrounding areas to reduce pollution and effect of green house gases.

Conclusion

Earth is our mother planet which gives us all the necessary things we need for living a life. So, we are also responsible to maintain its natural quality and greenery environment. We should not waste and pollute its natural resources for our small benefits.

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NOTE

IMPORTANCE OF DIGITAL WORLD

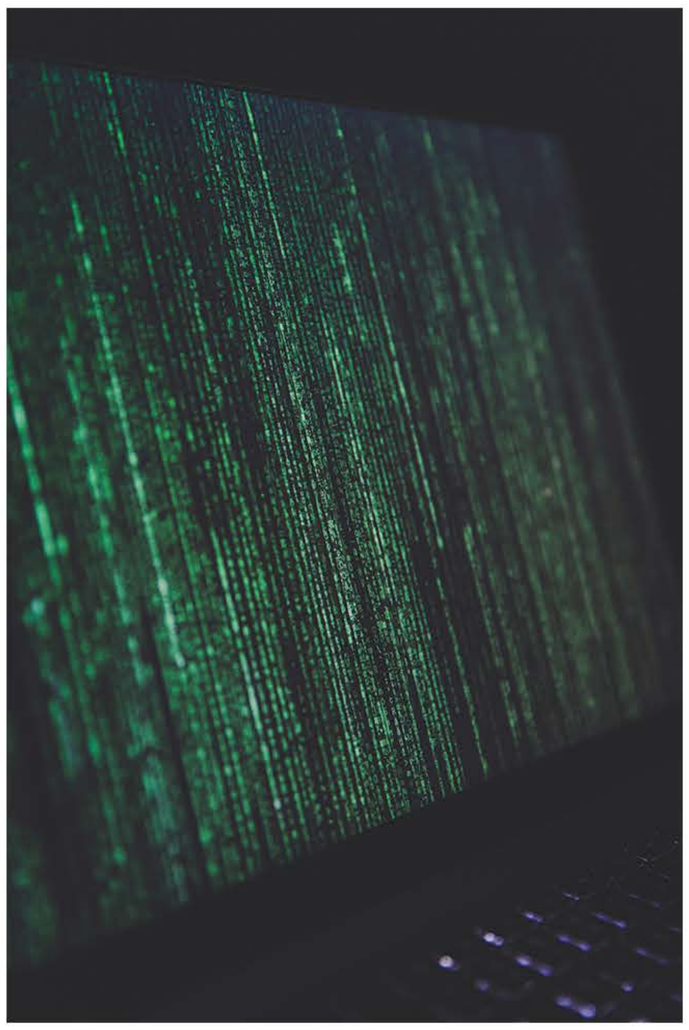
11

We're committed to a growth-driven world economy that must inflate for centuries,supplying limitless consumption to everyone.

With new technology, we could add a digital world that helps everyone succeed and prosper while together. With the help of technology we can become a successful world where greatness is normal.

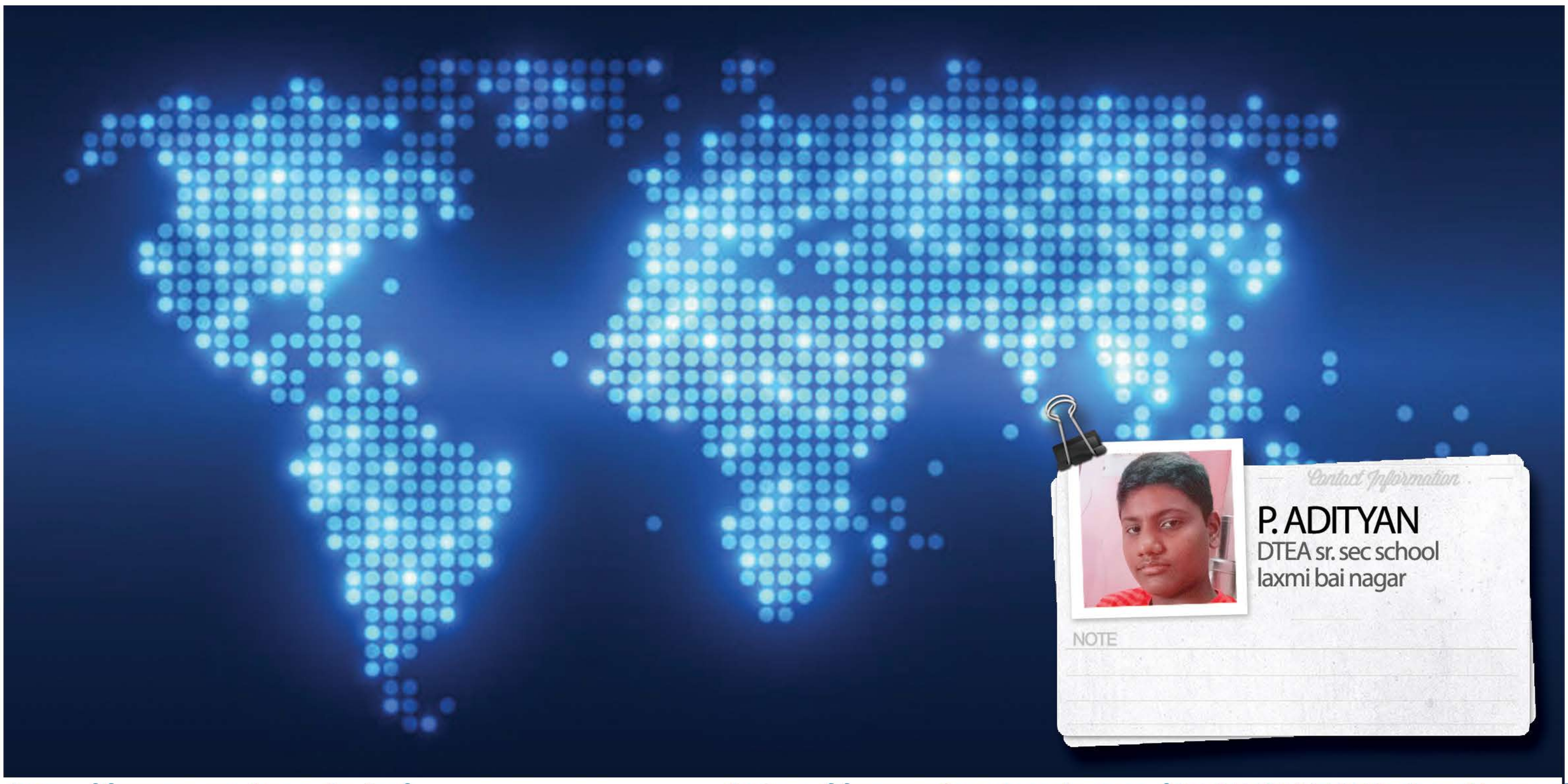
Clearly there's room to dream about new technology and dream about building the world we want. Now we can do everything without leaving home. The digital revolution has launched a new era of human empowerment and engagement across business, society and every aspect of our lives. Never before has there been a more powerful influence on human behavior, irerrespective of country or culture, than the combined effect of digital technologies. The effects of this shift on society are tremendous and, in particular, are dramatically changing our leadership responsibilities whether in politics, professionals in business, teachers in school or parents raising children.

Digital devices have made our life better, when social media first came along, there was a lot of hand-wringing about how this would see the end of face-to-face experiences. Everyone would be too immersed in digital technology to bother going out into 'real' world. We would conduct our lives without leaving homes, whether working or socializing. But there is nothing better than the face to face communication, social media can't replace personal interactions.



Digital platforms deliver immense value, enabling us to connect, collaborate and broaden our minds – raising awareness about important issues, bringing people together for a common purpose and achieving new breakthroughs. But these very same technologies can also cause people to feel isolated and disconnected, leaving them vulnerable to the malicious intent of digital perpetrators and as we have seen in recent times, even terrorist activity.

However if something comes new, it has it's own advantages and disadvantages. These incredibly cool devices are still in early stages of development. Perhaps that's not really bad, when you think of what's coming next. Until now, the devices we've had in our hands and our desks have offered quite both usefulness and fun. But you couldn't call it a fully digital world yet. There are limitations too, you switch on your gadgets and wait. Or you have to find the app you want and wait for it. They might have an opersting system whose principles you have to follow. They allow you a little creativity, but only a little. But with consistently evolving in digital world we can find a transformative, connected world that is teeming with unimaginable opportunities. The new territory is unchartered and uncertain. But by diving in with courage, respect and care, digital technology can be the greatest gift we give to our global community.



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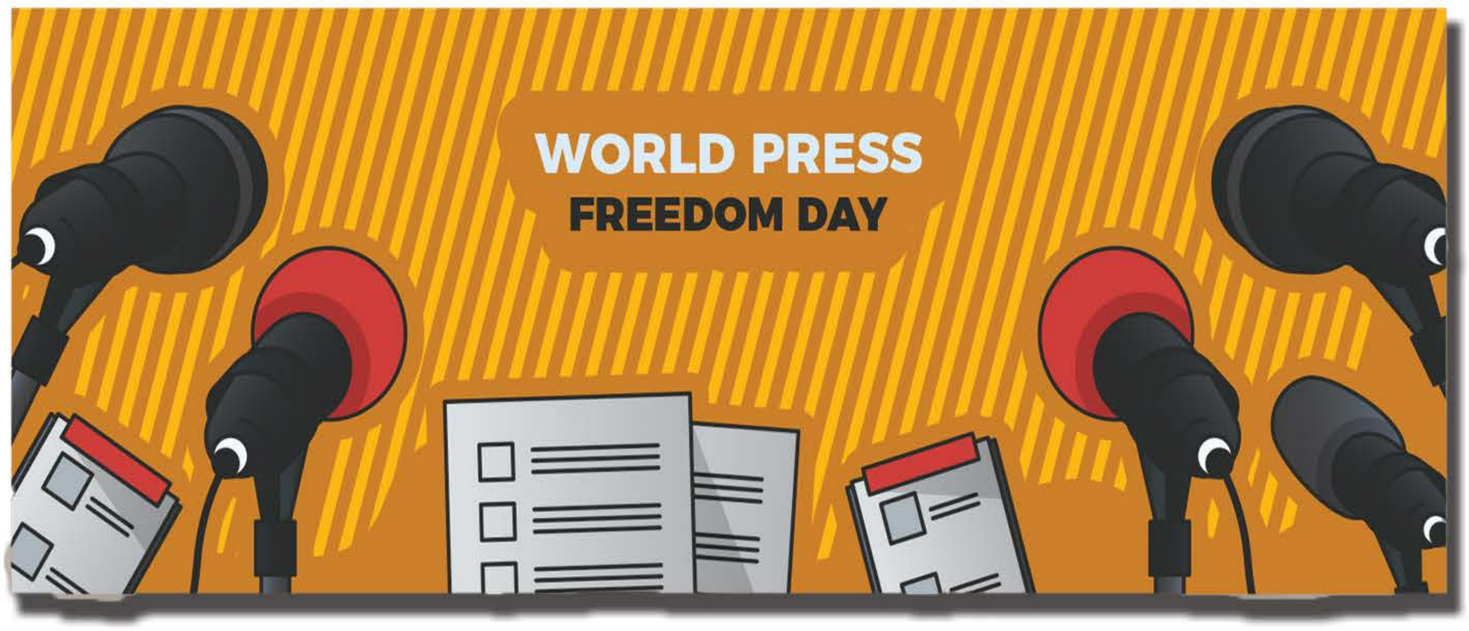
NOTE

FREEDOM OF THE PRESS

12

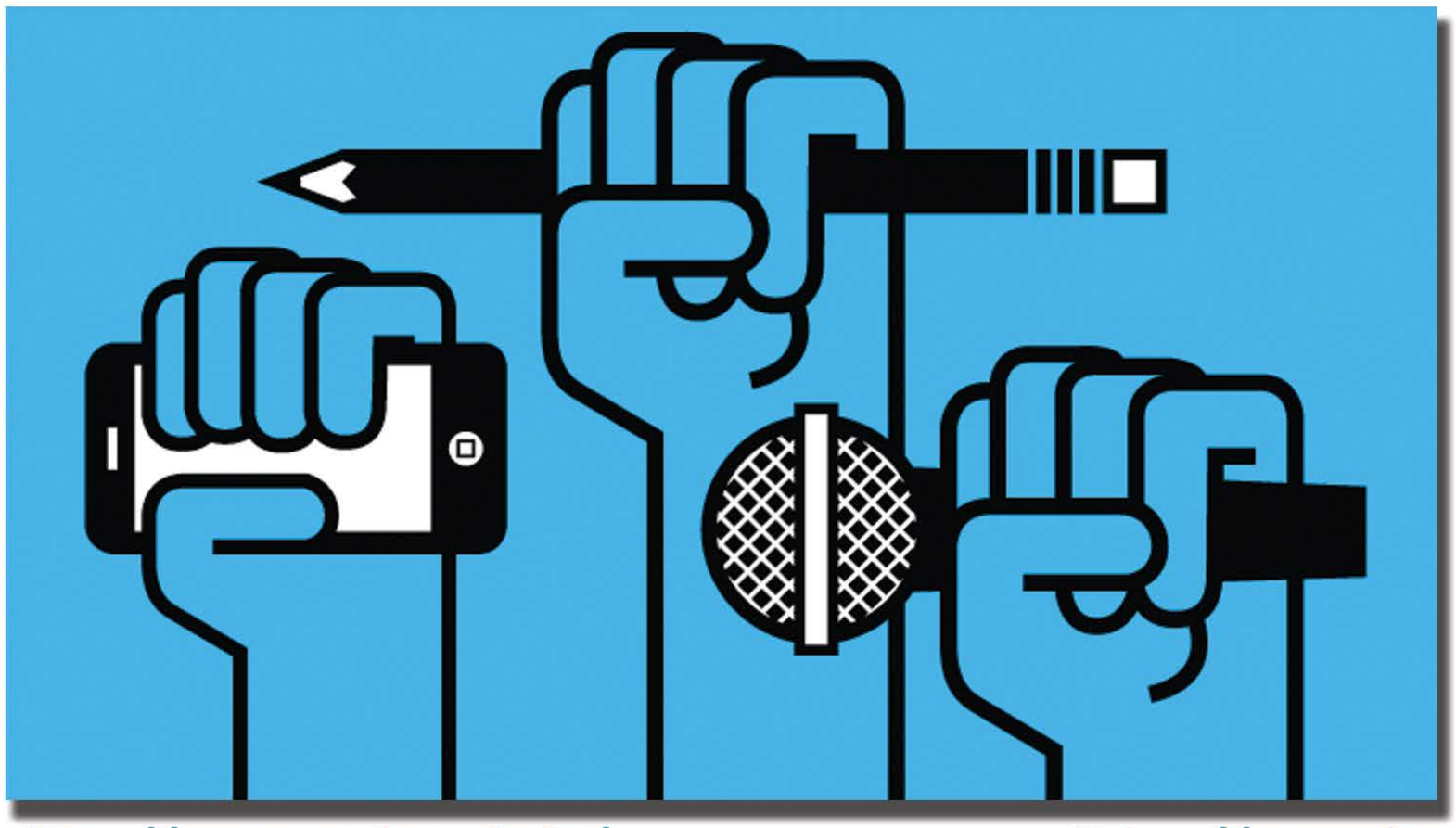
FREEDOM OF THE PRESS OR FREEDOM OF THE MEDIA IS THE FREEDOM OF THE COMMUNICATION AND EXPRESSION THROUGH VARIOUS MEDIUMS, SUCH AS ELECTRONIC MEDIA AND PUBLISHED MATERIALS. WHEREVER SUCH FREEDOM EXISTS MOSTLY IMPLIES THE ABSENCE OF INTERFERENCE FROM AN OVERREACHING STATE; ITS PRESERVATION MAY BE SOUGHT THROUGH CONSTITUTIONAL OR OTHER LEGAL PROTECTIONS. FREEDOM OF OPINION AND EXPRESSION; THIS RIGHT INCLUDES FREEDOM TO HOLD OPINIONS WITHOUT INTERFERENCE, AND TO SEEK, RECEIVE , AND IMPART INFORMATION AND IDEAS THROUGH ANY MEDIA REGARDLESS OF FRONTIERS. THE CONCEPT OF FREEDOM OF SPEECH IS OFTEN COVERED BY THE SAME LAWS AS FREEDOM OF THE PRESS. THERE BY GIVING EQUAL TREATMENT TO SPOKEN AND PUBLISHED EXPRESSION. DESPITE "FREEDOM OF OPINION AND EXPRESSION" IMPLEMENTED IN THE UNITED NATION'S 1948 DECLARATION OF HUMAN RIGHTS, SOME COUNTRIES CONTINUE TO HAVE LAWS PROHIBITING JOURNALISTS, TELEVISION PRESENTERS, MEDIA-OUTLETS AND MEDIA OFFICIAL OF ANY KIND.



PRESS INCLUDES 'PRINT MEDIA' I.E. NEWSPAPERS AND MAGAZINES.

FREEDOM OF PRESS DENOTES AN ATMOSPHERE IN WHICH MEDIA PROFESSIONALS LIKE JOURNALISTS, REPORTERS, CORRESPONDENTS, EDITOR AND COLUMNISTS CAN WORK AND PUBLISH WHAT IS TRUE AND FACT WITHOUT FEAR OR ANY THREAT. FREEDOM OF PRESS IS AN IMPORTANT PRECONDITION OF A DEMOCRATIC AND FREE SOCIETY. IN MOST COUNTRIES OF THE WORLD, FREEDOM OF PRESS IS GUARANTEED BY THE CONSTITUTION.

AS AN IMPORTANT MEANS OF PUBLIC MEDIA, NEWSPAPER HOLDS AND EXERTS IMMENSE INFLUENCE ON PEOPLE. FREEDOM OF PRESS MEANS NEWSPAPERS CAN PRINT NEWS AND VIEWS WITHOUT BEING CENSORED OR BARRED BY ANY AUTHORITY. WHEN PRESS ENJOYS FREEDOM, IT INDICATES THAT THE PRESS CAN PUBLISH NEWS AND OPINIONS ON ANY ISSUES WITHOUT FACING ANY RESTRICTIONS AND PROHIBITIONS. BUT IT DOES NOT MEAN THAT THIS FREEDOM IS ABSOLUTE AND ARBITRARY. NEWSPAPERS CANNOT PUBLISH WHATEVER THEY WISH, THEY HAVE TO BE PUBLISHED OR PRINT THE VALID AND NECESSARY INFORMATION.



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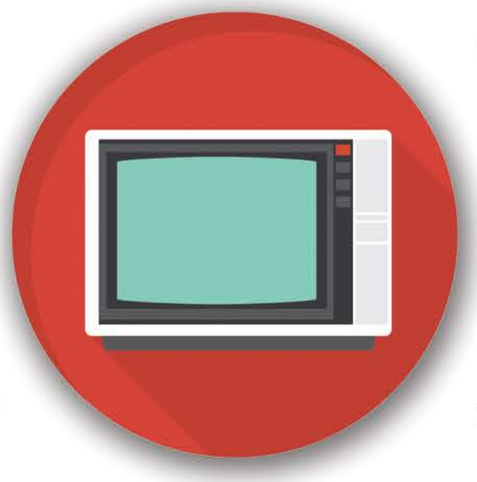
NOTE

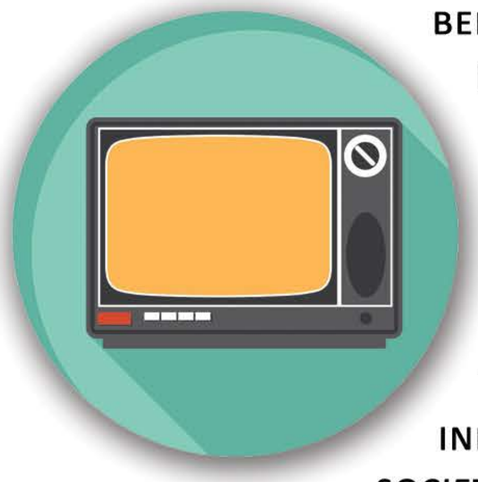
THE IMPACT OF TELEVISION ON LIFE DEVELOPMENT

13

"I HAVE OBSERVED THE PHYSICAL SYMPTOMS OF TELEVISION-LOOKING ON CHILDREN AS WELL AS ON ADULTS. THE MOUTH GROWS SLACK AND THE LIPS HANG OPEN; THE EYES TAKE ON A HYPNOTIZED OR DOPED LOO; THE NOSE RUNS RATHER MORE THAN USUAL; THE BACKBONE TURNS TO WATER AND THE FINGERS SLOWLY AND METHODICALLY PICK THE DESIGNS OUT OF BROCADE FURNITURE. SUCH IS THE APPEARANCE OF SEMI CONSCIOUSNESS THAT ONE WONDERS HOW MUCH OF THE 'MESSAGE' OF TELEVISION IS GETTING THROUGH TO THE BRAIN."

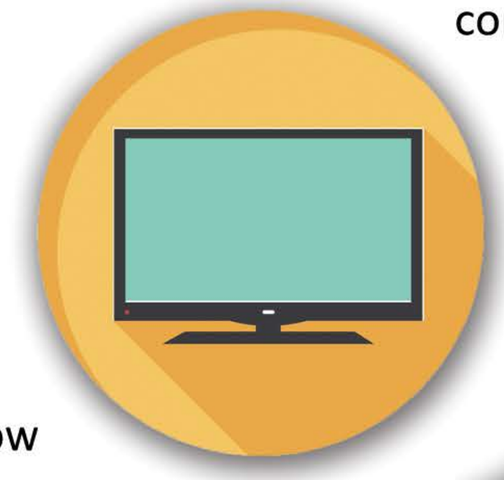


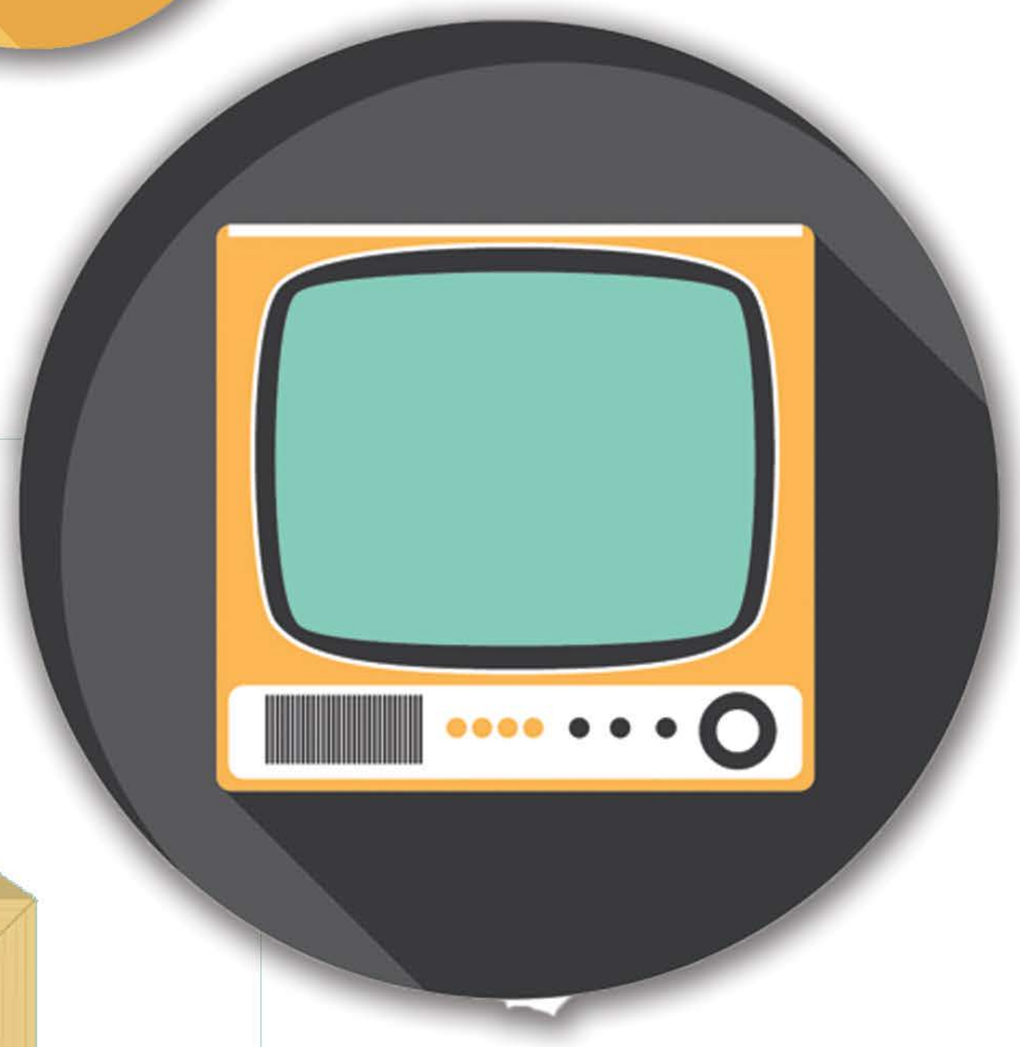
THUS, IT IS IMPORTANT FOR PHYSICIANS TO DISCUSS WITH PARENTS THEIR CHILD'S EXPOSURE TO MEDIA AND TO PROVIDE GUIDANCE ON AGE-APPROPRIATE USE OF ALL MEDIA, INCLUDING TELEVISION, RADIO, MUSIC, VIDEO GAMES AND THE INTERNET. THE OBJECTIVE OF THIS STATEMENT ARE TO EXPLORE THE BENEFICIAL AND HARMFUL EFFECTS OF MEDIA ON CHILDREN'S MENTAL AND PHYSICAL HEALTH, AND TO IDENTIFY HOW PHYSICIANS CAN COUNSEL PATIENTS AND THEIR FAMILIES AND PROMOTE THE HEALTHY USE OF THE MEDIA IN THEIR COMMUNITIES.

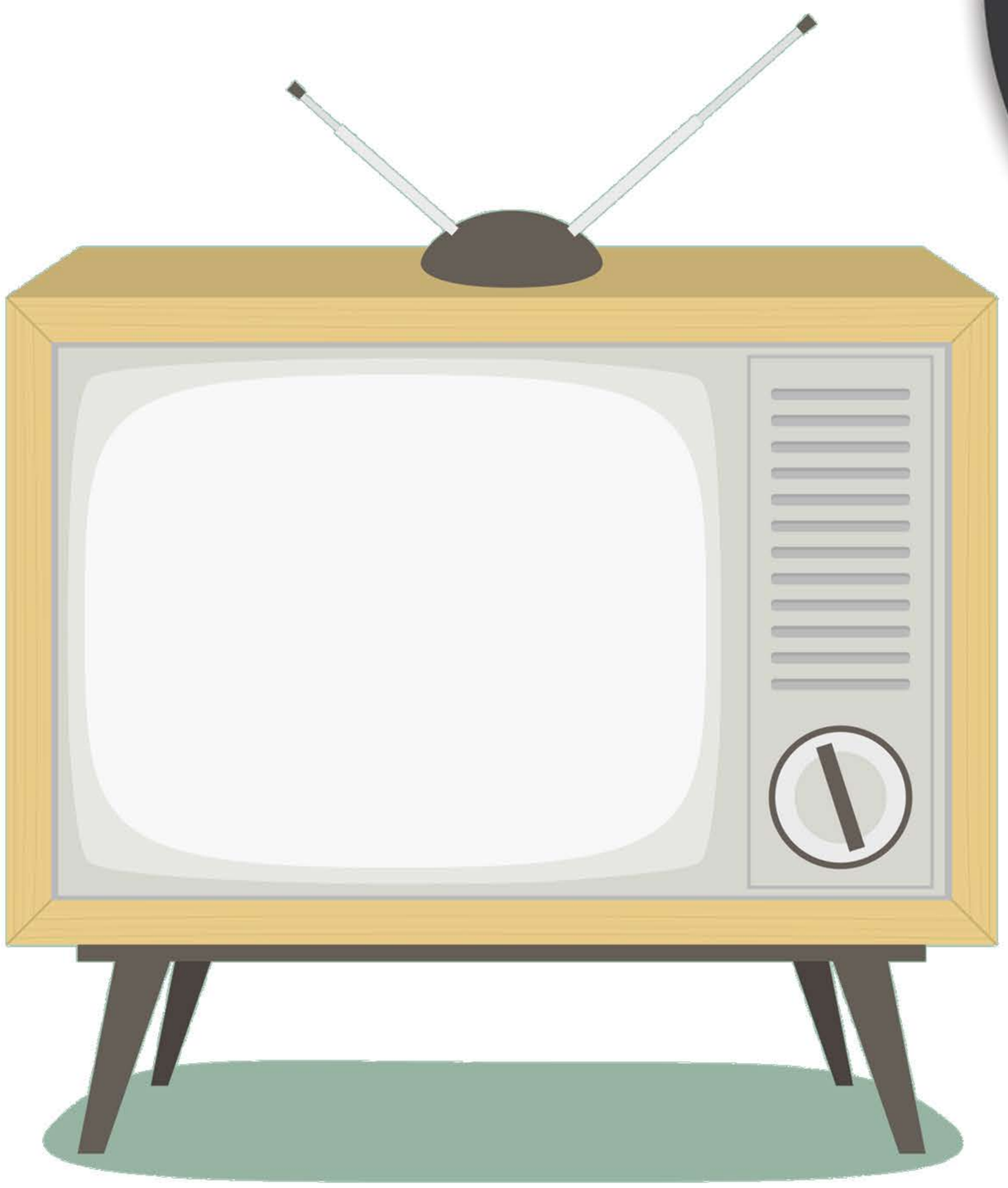


THE SOCIAL ASPECTS OF TELEVISION ARE INFLUENCES THIS MEDIUM HAS HAD ON SOCIETY SINCE ITS INCEPTION. THE BELIEF THAT THIS IMPACT HAS BEEN DRAMATIC HAS BEEN LARGELY UNCHALLENGED IN MEDIA THEORY SINCE ITS INCEPTION. HOWEVER, THERE IS MUCH DISPUTE AS TO WHAT THOSE EFFECTS ARE, HOW SERIOUS THE RAMIFICATIONS ARE AND IF THESE EFFECTS ARE MORE OR LESS EVOLUTIONARY WITH HUMAN COMMUNICATION.

SEVERAL STUDIES HAVE FOUND THAT EDUCATIONAL TELEVISIONS HAVE MANY ADVANTAGES. THE MEDIA AWARENESS NETWORK EXPLAINS IN ITS ARTICLE "THE GOOD THINGS ABOUT TELEVISION "THAT TELEVISION CAN BE A VERY POWERFUL AND EFFECTIVE LEARNING TOOL FOR CHILDREN IT USED WISELY. THE ARTICLES STATE THAT TELEVISION CAN HELP YOUNG PEOPLE DISCOVER WHERE THEY FIT INTO SOCIETY, DEVELOP CLOSER RELATIONSHIPS WITH PEERS AND FAMILY, AND TEACH THEM TO UNDERSTAND COMPLEX SOCIAL ASPECTS OF COMMUNICATION.







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NOTE

AMAZING FACTS 14

In 1948, before Pakistan had the facilities, The Reserve Bank of India issued provisional notes for the Pakistani Rupee.

The number of bacteria in a person's mouth is equal to the number of people living on Earth, or even more.

The speed of an incoming brain impulse is about 400 km/h.

Between 1912 and 1948, art competitions were a part of the Olympics. Medals were awarded for architecture, music, painting, and sculpture.

Around a 100 million years ago, India was an island.

A spacesuit costs about Rs. 75,24,05,400 in Indian currency.

The weight of all ants combined is almost equal to the weight of all humans combined.

Charles Darwin ate almost every animal he discovered.

Contact Information

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BCA 3rd year
Section B

NOTE
Editor

15

Best Private Under-Graduate College in North

CEGR
Centre for Education Growth and Research

AWARD CERTIFICATE

This is to certify that

Institute of Technology & Science, Mohan Nagar, Ghaziabad

is awarded as

Best Private Undergraduate College in North India For Placement-2017

for outstanding and exemplary contribution towards Education

on 18th April, 2017 (Tuesday) at India International Centre, New Delhi

Ravish Roshan
Executive Director

Dr. Manpreet Singh Manna
President

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I.T.S. U.G.

CAMPUS EVENTS

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APR
2017
4

An Educational tour to CAD/ CAM Center at I.T.S-CDSR (ITS - Center for Dental Studies & Research) was organised for BCA students and IT- Faculty members on 4th April 2017 CAD/ CAM Center at I.T.S-CDSR (ITS - Center for Dental Studies & Research) of I.T.S-The Education Group is one of the best Dental Colleges in India. Very few dental places across the country are equipped with Automated Center for Design & Manufacturing of Dental Crowns & other treatment plans. I.T.S-CDSR, MuradNagar, Ghaziabad is a sophisticated example of Information Technology Adoption in Dental Science, Research, Surgery and Manufacturing of Dental Crowns.

APR
2017
4-7

XIIth annual Inter Institute Cricket Tournament - 2016
The 12th annual Inter Institute Cricket Tournament was held on 4th to 7th April, 2016 at Ingram Stadium Ghaziabad

http://www.ug.its.edu.in/

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I.T.S Mohan Nagar Participated as Academic Partner in India Telecom 2016 with theme "India Internet Conference 2017" organized by FICCI on April 5 & 6, 2017. The objective behind this conference was to explore various benefits of Digitalization in India. Digital India has become buzzword today.Mr. Bipinpreet Singh, CEO-Founder Mobikwik, Mr.Taranjeet Singh, Business Head - Twitter India. Ms. Parry Aftaab, Cyber Law and Security Lawyer, Mr. Paranjit Singh Puri, CEO- Airlink Wireless P Ltd. , Mr. Neeraj Arora, Vice President -Whatsapp India, Mr. Sudhir Gupta, Secretary - TRAI, Mr. Anil Kaushal, Member - TRAI. Ms. Subi Chaturvedi, Director Public Affairs and Communication at COAI, Dr. Dhawal Gupta and many more eminent speakers were the part of the conference.

I.T.S UG Campus organized the Industry visit to Huawei Telecommunication, Gurugram for BCA II/III year students on Tuesday April 11, 2017.

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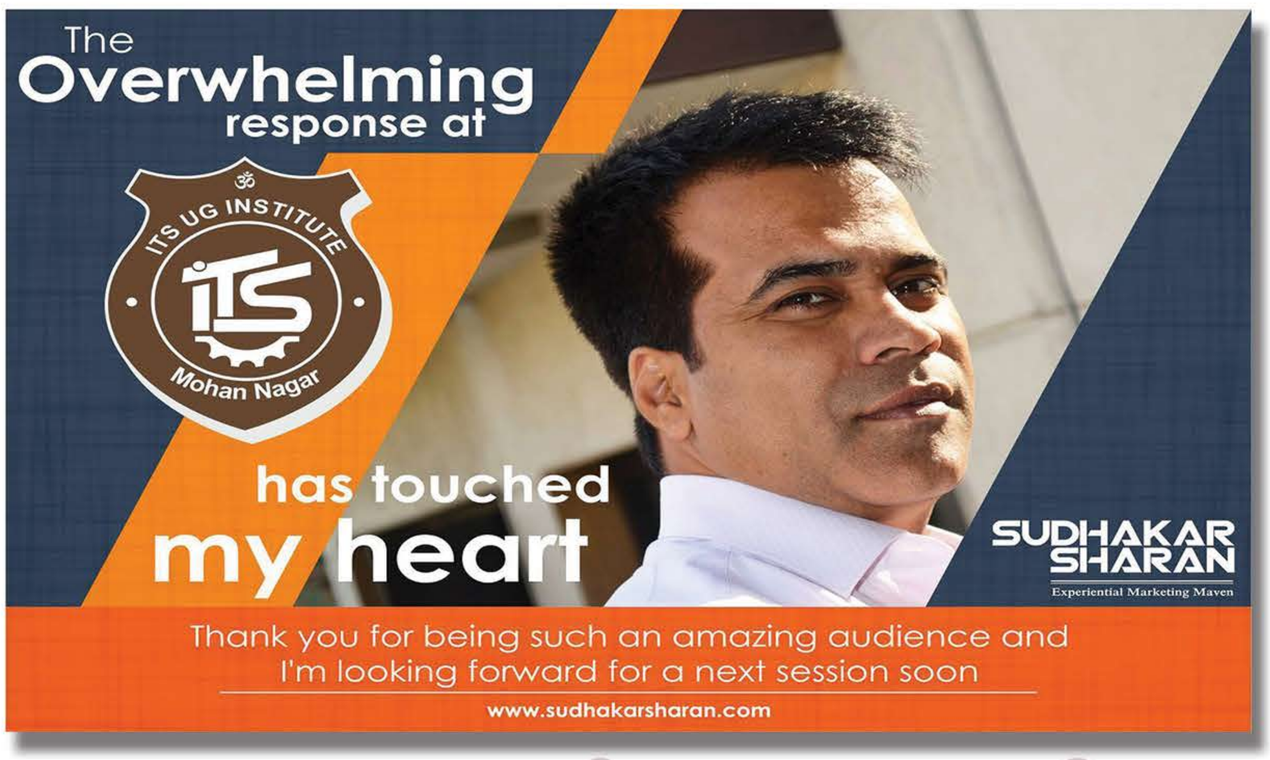
I.T.S Mohan Nagar UG Campus Organized " A CEO TALK on Experiential Marketing on 18th April 2017. The Speaker Mr Sudhakar Sharan Founder & CEO RADIANT , India's leading Experiential Marketing company gave insights to the students about how experiences play an VITAL ROLE IN OUR LIFE IN ORDER TO BE SUCCESSFUL.



I.T.S UG Campus Organized a Guest Lecture on "Stress Management on Corporate Sales" on April 21, 2017. Ms. Leena Gupta, Deputy Manager , Religare Finvest ltd Noida. explained the use of stress management on corporate sales., its importance & also talked about the strategies on how to solve today's corporate sales problems.

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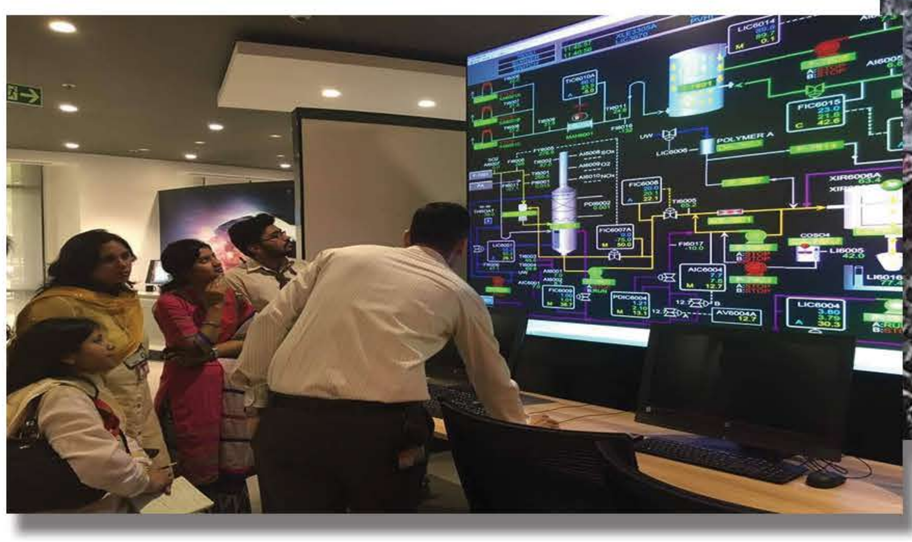
MAY
2017
3

An Educational Visit of BCA students and IT faculty members was made on 3rd May 2017 to Center of Excellence - AMD Virtual Reality Zone, New Delhi.
A great experience to visit and get an insight about the real application of Information Technology; the IT Solutions providing by HP/AMD to our Society in accordance with Digital India Mission and Skill Development.
An excellent workshop at Centre of Excellence conducted by Mr. Vinod Verma and Mr. Manikandan with the demonstration of each model of IT solutions like Information Kiosk, Ticketing Kiosk, Sprout, Security Surveillance System, E-Health Containers, Skill development Zone, Digital Classrooms, Home of future, FPS Zone, TTE zone, WOW Zone, Virtual Reality Zone etc; the solutions that are already setup or to be set up at different parts of the country at different Common Service Centre



MAY
2017
7

Guest lecture has its own importance in the career of a student who is pursuing a professional degree. It is considered as an integral part of Institute curriculum. Objective of guest lecture is to provide students an insight to bridge gap between academia and industry. With this objective, a guest lecture was scheduled on IOT

MAY
2017
11-12

9TH OPEN CHESS CHAMPIONSHIP 2017 WAS HELD ON 11TH & 12TH MAY, 2017 BY I.T.S THE EDUCATION GROUP MOHAN NAGAR CAMPUS. 15 COLLEGES AND 30 SCHOOLS I.E. D.A.V, D.P.S, D.P.S.G, AMITY, GREENLAND, HAPPY MODEL SCHOOL, D.A.V MEERUT, SILVER LINE, HOLY ANGEL, PRESIDIUM, N.W.S, I.P.S, L.R., D.A.V CHANDER NAGAR, D.D.P.S GOVINDPURAM, D.D.P.S SHASTRI NAGAR ETC. HAVE PARTICIPATED IN THIS CHAMPIONSHIP.

MAY
2017
12

I.T.S MOHANNAGAR MESMERIZED WITH THE HEART THROBBING LIVE PERFORMANCE OF A YOUNG 17 YEARS OLD BOY; JASPREET SINGH KALRA ON 12TH MAY 2017. A "CONTORTIONIST", CONFERRED WITH "BONELESS MAN OF INDIA" TITLE BY LIMCA BOOKS OF RECORDS, "RUBBERMAN" BY MIRACLES WORLD RECORDS & INDIA BOOK OF RECORDS, "MOST FLEXIBLE MAN IN THE WORLD" BY ASSIST WORLD RECORDS, WORLD'S YOUNGEST FLEXIBLE BOY BY UNIQUE WORLD RECORDS AND OTHER NATIONAL & WORLD'S RECORD HOLDER; TWISTED HIS HEAD 180 BACKWARDS, ROTATED HIS HANDS 360 , DID TORSO AT 180 & PUSH-UPS IN THAT POSITION.

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Study Abroad Tour to Dubai and Abu Dhabi (UAE) for the students of BBA and BCA .

The study abroad tour forms a strong combination of academic and cultural exploration. The trip emphasizes not only on developing a global business aptitude in students but also to make them aware of the global culture and its implications in business.

The students visited prominent places of Dubai and Abu Dhabi i.e. The Burj Khalifa, Burj-Al-Arab, Masdar City, Dhow Cruise, Desert Safari, The Dubai Mall, Ferrari World, Jumeira Beach etc.

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JUN
2017
3-4

I.T.S Mohan Nagar , Ghaziabad Organised 3rd District Table Tennis Championship in association with Ghaziabad District Table Tennis Association on 3rd & 4th June 2017 at I.T.S sports Complex .

165 students of different school like DPS, JKG, DDPS ,Amity, DPSG, Jaipuria ,Modern etc Participated in this tournament.

JUN
2017
10

I.T.S Mohan Nagar Ghaziabad Organized Felicitation Ceremony for Class XII Meritorious Students from schools across Delhi NCR on June 10, 2017

JUN
2017
21

"International Day of Yoga" was celebrated on 22nd June at I.T.S, Mohan Nagar, Ghaziabad. The Faculty & Staff Members of the Institute actively participated in this celebration. On this occasion, Yoga was practiced by the Faculty & Staff under guidance of Dr. A.K. Puri, Director General, I.T.S, Ghaziabad.

Nav Bharat Times has organized Planet Campus Seminar-A career counseling session on 17 June 2017 at ITS Mohan nagar Ghaziabad for 12th passout candidates looking for admission in under graduate programs.

Renowned career counselors Mr Sanjay Singh Vaghel, Mr Alok Bansal guided students about various streams, universities & colleges

JUN
2017
24

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CALL FOR ARTICLES FOR NEXT ISSUE OF TATVA FOR SCHOOL STUDENTS

Dear Students,

We, at I.T.S, strive to make Tatva more astounding and make it appeal to general masses as well. Therefore, we invite write-ups from students of grade XI & XII, from various schools of Delhi-NCR region. We are graciously inviting you to send us your articles, poems, amazing facts, puzzles etc. on the below mentioned topics for our next issue:

1. **Solar energy- The need of the hour**
2. **Our privacy VS National security**
3. **Talent VS hard word**
4. **Global warming**
5. **Democracy is the best form of Government**

Tatva Editors will review every article/ poem etc. and the best of all, will be featured in our next issue of TATAV Magazine. The guidelines for article writing are as below:

1. The word limit should not exceed 400 words.
2. The articles should be in Times New Roman with font size of 12.
3. Along with the article, the sender must enclose his name, class as well as name of his school with contact details.
4. The sender should also enclose his passport size photograph in .JPG format so that the same can be published along with his article.

We are looking forward for your participation in article writing etc. and making Tatva more spellbinding. Please mail your articles/ poems to the following email Id –

- yamininegi@its.edu.in
- anubhasrivastava@its.edu.in

Before 22nd September 2017. Selected articles/ poems etc. will be published in September 2017 issue. If your article will be selected to be published in “Tatva” you will be notified by email.

Thanks & Regards

CALL FOR ARTICLES FOR NEXT ISSUE OF TATVA FOR COLLEGE STUDENTS

Dear Students,

We, at I.T.S, strive to make Tatva more astounding and make it appeal to general masses as well. Therefore, we invite write-ups from our I.T.S UG students. We are graciously inviting you to send us your articles, poems, amazing facts, puzzles etc. on the below mentioned topics for our next issue:

General Topics

1. The City Of Future
2. Work Life Balance
3. Women's Cricket In India
4. Exercise And Fitness
5. Entrepreneurial Motivation

Information Technology

1. Internet Of Things(IOT)
2. Work Gamification

Marketing

1. Mobile Marketing
2. Ethics Marketing

Human Resource

1. Talent Management
2. Managing Virtual Teams

Finance

1. GST-A Major Tax Reform
2. Financial Instruments & Hedging

Tatva Editors will review every article/ poem etc. and the best of all, will be featured in our next issue of TATVA Magazine. The guidelines for article writing are as below:

1. The word limit should not exceed 400 words.
2. The articles should be in Times New Roman with font size of 12.
3. Along with the article, the sender must enclose his name, class as well as name of his school with contact details.
4. The sender should also enclose his passport size photograph in .JPG format so that the same can be published along with his article.

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Thanks & Regards

Disclaimer

Articles in this bulletin are the opinions and views of writers/contributors; they are not expressed against any specific person, social class or any entity on the whole. It has been best tried to maintain the sanctity and sovereignty of an education group. Facts presented are correct to the best of our knowledge.

GHAZIABAD

(Estd : 1995)

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