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THE TATVA

An Element of UG Universe

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FROM EDITOR DESK

"One cannot do wonders in a day but One can be the wonder one day for the world" by creativity, persisted efforts, and hardwork.

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

We are really proud and enthusiastic to share that we are all set with new hopes and hues to release the issue of "TATVA". In this issue, you will get one stop information on different topics, what's the new in I.T.S and lot more!. The exuberant articles of our young writers are undoubtedly appreciable enough to hold the interest of the readers.

We are sure that positive attitude, continuous efforts and ingenious ideas of rour blooming writers will definitely world of excite the readers and take them to the dreamlike world of real joy and enjoyment.

This magazine shows the glimpse of some activities held at I.T.S(UG Campus). On behalf of entire editorial member of TATVA. We 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 achievements of every ITSNIANS.

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Giving

Words to

Thoughts



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Fifth Khelo India youth Games 2022

The Fifth Khelo India Youth Games 2022 concluded on Saturday. Maharashtra secured the top position in the medal tally with 161 medals including 56 gold, 55 silver and 50 bronze medals. Haryana grabbed the second position by winning 128 medals including 41 gold, 32 silver, and 55 bronze medals. Host Madhya Pradesh remained at third place with 96 medals including 39 gold, 30 silver, and 27 bronze medals. Rajasthan and Delhi have been in the fourth and fifth position respectively. In the closing ceremony organized at the



boat club, Bhopal, Chief Guest and Union Sports and Youth Affairs Minister Anurag Thakur said that collective efforts will have to be made for the development of sports. He said that the Central and State Governments, Corporate Houses, and other organizations will also have to come forward. Expressing gratitude to Prime Minister Narendra Modi for increasing the sports budget and the budget of Khelo India, he asked the players to just keep playing hard, the rest is the concern of the government. Addressing the sportspersons on this occasion, Chief Minister Shivraj Singh Chouhan congratulated players for their outstanding performance. Before the closing ceremony, the winners were felicitated and taken to the venue in a specially designed bus. This bus was named Champions.



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<https://currentaffairs.adda247.com/5th-khelo-india-youth-games-2022>

Mutual Funds: What are they & their future

It is a trust that collects money from a number of investors who share a common investment objective and invests the same in equities, bonds, money market instruments, and/or other securities. And the income/gains generated from this collective investment is distributed proportionately amongst the investors after deducting applicable expenses and levies, by calculating a scheme's "Net Asset Value" or NAV. Simply put, the money pooled in by a large number of investors is what makes up a Mutual Fund. Mutual funds are ideal for investor who either lack large sums for investment, or for those who neither have the inclination nor the time to research the market, yet want to grow their wealth. The money collected in mutual funds is invested by professional fund managers in line



with the scheme's stated objective. In return, the fund house charges a small fee which is deducted from the investment. The fees charged by mutual funds are regulated and are subject to certain limits specified by the Securities and Exchange Board of India (SEBI).

India has one of the highest savings rates globally. This penchant for wealth creation makes it necessary for Indian investors to look beyond the traditionally favored bank FDs and gold toward mutual funds. However, lack of awareness has made mutual funds a less

preferred investment avenue. Mutual funds offer multiple product choices for investment across the financial spectrum. As investment goals vary – post-retirement expenses, money for children's education or marriage, house purchase, etc.– the products required to achieve these goals vary too. The Indian mutual fund industry offers a plethora of schemes and caters to all types of invest



needs. Mutual funds offer an excellent avenue for retail investors to participate and benefit from the uptrends in capital markets. While investing in mutual funds can be beneficial, selecting the right fund can be challenging.

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Your Achievements and Failures as a Student

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Achieving success as a student is not always easy, and it often requires hard work, dedication, and perseverance. One of the key factors in achieving success as a student is setting clear and achievable goals, and then working consistently to achieve them. For example, setting a goal to maintain a high grade point average, or to earn a specific degree or certification, can help to provide a sense of direction and motivation. One of the key strategies for achieving success as a student is time management. This means being able to prioritize tasks and responsibilities, and being able to manage time effectively to ensure that everything is completed on time. This may involve creating a schedule or a to-do list, and breaking down larger tasks into smaller, more manageable chunks.



Another important factor in achieving success as a student is staying organized. This means keeping track of important assignments, deadlines, and notes, and having a system in place for managing and storing them. This may involve using a planner, calendar, or digital tools like note-taking apps. As well as achievements, it is also important to acknowledge and learn from failures, as these can be valuable learning experiences. Failure can happen when a student does not meet their goals, when their grades are lower than expected, or when they do not perform well in a test or exam. It is important to take the time to reflect on what went wrong and to identify the reasons for the failure. From there, the student can learn from their mistakes and make changes to their approach in order to achieve success in the future.

Reference link:

<https://brainly.in/question/17580468>



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How to kick Bad Habit?

4

Bad habits interrupt your life and prevent you from accomplishing your goals. They jeopardize your health — both mentally and physically. And they waste your time and energy. Most of the time, bad habits are simply a way of dealing with stress and boredom. Everything from biting your nails to overspending on a shopping spree to drinking every weekend to wasting time on the internet can be a simple response to stress and boredom.

But it doesn't have to be that way. You can teach yourself new and healthy ways to deal with stress and boredom, which you can then substitute in place of your bad habits. Of course, sometimes the stress or boredom that is on the surface is actually caused by deeper issues. These issues can be tough to think about, but if you're serious about making changes then you have to be honest with yourself.

All of the habits that you have right now — good or bad — are in your life for a reason. In some way, these behaviors provide a benefit to you, even if they are bad for you in other ways. Sometimes the benefit is biological like it is with smoking or drugs. Sometimes it's emotional like it is when you stay in a relationship that is bad for you. And in many cases, your bad habit is a simple way to cope with stress. For example,



All of the habits that you have right now — good or bad — are in your life for a reason. In some way, these behaviors provide a benefit to you, even if they are bad for you in other ways. Sometimes the benefit is biological like it is with smoking or drugs. Sometimes it's emotional like it is when you stay in a relationship that is bad for you. And in many cases, your bad habit is a simple way to cope with stress.

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Knowledge Management is family Business succession: Current Trends & Future Decisions

Business Families need to build structures for the success of the future generations. Continuity and long term planning are critical for achieving a long term legacy, by defining when family members can start working in their family businesses, which family members can serve on board and defining a plan for the next generation leadership from the family or even outside. A very well throughout strategic plan can provide immense stability to the family business management without any challenges and tensions during the passing of the



Family Business

Succession

baton to the next generation family members. Some business families avoid discussing continuity and succession planning only to keep the family tensions aside and live in peace for the moment. Continuity is critical for the legacy of the family and the business, supporting business growth and reducing the mental impacts on the employee.

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Why every leader needs to worry about Toxic Culture? **6**

Toxic Culture is one of the main aspects of demotivation among the workforce in an organization. Toxic culture is one that negatively influences the viability of an organization and is destructive to its employees. Several reasons cause a toxic culture in an organization - Disrespectfulness, Gender inequality, unethical and abusive behaviour etc. We all agree that toxic culture is nasty for any organization, as it leads to excessive stress, depression, anxiety, demotivation, decreased productivity of employees and even resignation.



Every leader must worry about toxic culture as it can become a negative point for an organization. According to a study from the Society for Human Resource Management, 1 in 5 employees left a job at some point in their career because of its toxic culture. Even at companies with the highest Glassdoor ratings, hundreds or thousands of employees might experience the culture as toxic.

A toxic culture can be a reason for a pessimistic employee turnover rate. A good leader always pinpoints the elements of toxic culture in his/her workplace. A Leader always endeavours to find out the cause of toxic culture in an organization and take corrective measures to avoid or reduce the toxic culture in the organization. What leader can do? There are several ways through which leaders can eliminate toxic culture like - Create transparency among employees, reduce discrimination, provide more flexibility and balance, and create a good working environment. A leader can also take a review from employees regularly by this every employee can talk about their problems. Reduction of toxic culture can be very fruitful for the organization to create a healthy environment for employees as well as give positivity to an organization.



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How well-designed work makes us smarter?

7

As technology shifts to automate more on-the-job processes, occupational health researchers, such as Gwen Fisher from the Department of Psychology are studying ways to design workplaces to foster new learning, autonomy, and problem-solving in support of worker health and well-being. After all, the average human spends 13 years of life dedicated to work, and evidence suggests that a poorly designed work environment can increase an individual's likelihood of developing dementia. A March 2022 publication from Fisher and colleague Sharon Parker of Australia's Curtin University explores this relationship between work design and cognitive skills. The study published in The MIT Sloan Management Review, identifies five aspects of work design that support worker cognition, including job autonomy, feedback, job complexity, social relationships at work, and job demands.



To identify these qualities, Fisher and Parker conducted a meta-analysis of 180 scholarly articles about work and cognition from disciplines such as neuroscience, public health, ageing, experimental psychology, gerontology, and management. “This research highlights ways that job design can be helpful and beneficial for workers’ health and well-being. Jobs that provide workers with autonomy, feedback, learning, and less stress are desirable and beneficial,” said Fisher, who brings expertise in cognitive functioning and occupational health to the study. Parker, who led this work, is a renowned expert on workplace design. To support worker performance in the 21st-century workplace, the researchers first had to connect how work design relates to crystallized and fluid intelligence, the foundation of cognition.

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Human Environment interaction-the Sociological perspective

Human Environment Interaction as mentioned above a layman can also tell you what that means but for more profound knowledge let me explain this again!! Humans, we the mortal beings - {Flora} living on this earth consists of the surrounding by which all the entities are surrounded {fauna}. And interaction here means the exposure between human society and the surrounding. Humans have been in contact with its surrounding since the day they were born. Humans for so long were and still are destroying the fauna for their grasping needs. Conversely, mother nature indulgently provides us with everything she owns. The degrading environment leads to air, land and water pollution. Which ends up in resulting asthma, cancer and many more hazardous diseases. Although contrary to that Industrial development and technologies have improved human lifestyles. A sociological perspective is an approach to understanding human behaviour by placing it within its broader social context. These include the social groups that influence human behaviour and

Human-environment interaction explains how man affects the environment and gets affected by it.



the larger society that organizes it. It is how a group of people negatively affects our environment. Some common harms done by humans to our environment are sea erosion, deforestation, and gas flaring humans are already aware of what kind of atrocities they have done to our earth and the depleting ozone layer due to the presence of chlorofluorocarbons and other harmful gases. During the lockdown, nature got time to repair itself. In just a few months nature was untouched by human interference many animals came on the road the roads only which were earlier their jungles they were home.



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Datafication is the only way to live in the Data Field Society 9

Data and data-driven businesses have become vogue in the last few decades but datafication as a concept has gained so much popularity yet. It does not even have a definition, not even a place in the dictionary. However, few data scientists have come up with a definition for sake of clarity. Summarizing datafication, it is the process of transforming social action into data accessed online facilitating predictive analytics in real time. It quantifies previously unknown phenomena into discrete numeric data to predict data for the present or the future. Netflix, the classic case of datafication: Netflix story has



its beginnings in renting discs (DVD and Blu-ray) for orders received over e-mail. The business model simply depended on subscribers creating a queue for media content they want to watch. Shorter the queue, the more time they can keep the rented discs. And now it provides its digital service in more than 40 countries and has more than 33 million subscribers. Netflix could achieve this scale of traction simply by resorting to datafication.

While an email-based reservation system has fewer data points available, an online streaming service can get hold of distinctive data points, for example, data from catalog access, data from search queries, time spent watching a show, discontinued shows, etc. with around 1000 facets attached to the title alone. Netflix's datafication involves around 30 million daily games and 3 million random queries that direct its engines towards the recommendation a user receives.

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Mind your Language: Is **10** NLP a Natural Language fit for the Metaverse ?

The metaverse is going to need next- level processing in order to provide a meaningful experience for all. Natural language processing has something to say When the metaverse opens its doors, there will be plenty to talk about. In a brave new virtual world designed to replicate and extend our regular, down-to-earth reality, stunning new levels of computer power will be required to ensure the user experience is good enough to keep people immersed in the new environment. Central to these developments will be natural language processing (NLP) powered by artificial intelligence (AI), working together to take human input and respond to it in similarly human like ways. NLP will find multiple use cases in the Metaverse, believes Kalyan Kumar, Global Chief Technology Officer and Head of Ecosystems at HCL Tech. Its very success will rely on the most realistic, life- like experience for users who will be able to use their voice to interact with the platform. While established businesses including some from the financial services sector are already making plans for the Metaverse -and the billions of dollars predicted



to be generated due to its introduction - a lot more work is required before it is more than an entertainment product. That means the fundamental building blocks of the Metaverse will require NLP, says Natarajan, which will help ensure those interactions succeed more often than they fail. Human -to- human interactions may be rewarding, he says, but technical issues can frustrate, so the higher the accuracy of the natural language processing in the Metaverse, the more likely it is to succeed as an industrial application.



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The Secret to immersion in Gaming

11

The video game industry loves the world immersion and so do gamers. The desire for a game to feel real is tantalizing. What sets gaming apart from traditional storytelling media is participating in the story ourselves, rather than simply observing. We want to feel what it's like to really be part of the stories we love so much immersion in gaming can mean a couple different things. It's commonly used to refer to the sensation of feeling as though truly exists in the game world, like they are really there. It can also mean the emotional connection one has to the story, that they feel what the situation would make them feel if it were really happening to them. Recently, this is often sought after through the technology



of virtual reality. It can give the player a full view around them and track their head movement, giving a sense of really existing in a certain space. They are glaring limitations, however, such as restricted movement and limited graphical fidelity when trying to create a physically realistic environment, not to mention susceptibility to motion sickness. Rather, the secret to immersion lies in one of the other senses: sound. Sound effects give us the sense of really there, and music helps us really feel; what it's like to be part of the story. In the age of silent films, there was always an orchestra playing music. When reading, most people who have complained about how actors sound in movie adaptations, because they imagine the character voice to be so different. Without sound, it can be difficult to tolerate a story medium. While great strides are being made in immersing other senses, such as VR for visuals and special peripherals for kinesthetics, we should not leave sound design behind. an audience.

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How to Rank your Business in Google Search by using SEO?

12

Brands and their marketing teams have loads of things they need to count nowadays. They need to count their number of likes, followers, retweets, comments, shares, tags, mentions, etc. Plus, if you're still in business – especially after the COVID-19 pandemic – you should also remember to count your blessings. With more than 20 social media platforms available at your disposal just for marketing, it can be difficult to make time to keep track of your Google ranking on top of that. After all, haven't social networks changed how people search for information? Have we perhaps reached that stage where these channels can replace Google? According to data shared by Semrush, Google is still the most popular



popular website worldwide and gets more than 95 billion total monthly visits. To put this in perspective, Facebook gets only 20 billion total monthly visits, while Instagram and Amazon attract just over 4 billion respectively. As a matter of fact, for the past decade Google held the first spot as the most popular website, popular website worldwide and gets more than 95 billion total monthly visits.

To put this in perspective, Facebook gets only 20 billion total monthly visits, while Instagram and Amazon attract just over 4 billion respectively. As a matter of fact, for the past decade Google held the first spot as the most popular website. So, yes, in 2023, you should still care about how you rank on Google. Yet, even though Google has been such a



powerful force in our lives for the last 10+ years at least, ranking high on Google is still one of the biggest challenges. Firstly, it's competitive. Hosting Tribunal estimates that nearly 2.75 million posts get published every single day and that's just on WordPress. Secondly, you need to figure out how Google's algorithm works.

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How Digital Marketing Agency can help to grow your Business ? 13

Nowadays, if you don't have a presence in the online space; you don't exist in the consumers' eyes, either. This is why search engine optimization is so important. It helps to increase brand exposure, which can subsequently lead to increased sales, conversions, and revenue. A successful SEO campaign is comprised of many elements – site optimization, keyword management, backlink building, and more. The practice can be overwhelming for someone who isn't well-versed in web coding and content creation. You might think that you can get away with merely hiring one in-house SEO professional to do the job for you, but this could be a mistake. You will find out pretty soon that an effective SEO strategy



takes a team. To maintain a high ranking, you need to be consistent with your work. You need to publish new articles on a regular basis, and your keyword strategy needs to be on point. If your SEO strategy is subpar, your site ranking will quickly drop, and you will lose out on a ton of business opportunities. Content marketing and SEO go hand in hand. They work in conjunction with one another, and you can't have one without the other. Half of the success of your SEO effort can be attributed to your content, and that is why you need to make sure your content is relevant and entertaining. What's more is that your content is an extension of your brand; meaning that if it's poorly perceived, it will reflect back to your brand. You also need to think about the distribution of your content, as you want to put them where your target audience will see it most. When you factor in the constant shifts in the market, all of this work can add up quickly and becomes too much for you to handle alone.

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Why Traditional Marketing is going down ?

14

Digital marketing technologies and their ecosystems have dominated growth in marketing budgets for over a decade. As consumers have shifted their attention from stationary media to perpetual media on the go, traditional advertising lost some of its appeal. In turn, marketers pivoted investments from television, radio, newspaper, events, and outdoor advertising to digital channels, from TikTok to TechTarget. For the last decade, marketers have consistently predicted that their traditional advertising spending would decline. According to data from the 28th Edition of The CMO Survey, on average, marketers reported an annual decrease in traditional advertising spending of -1.4% between February 2012 and 2022, compared to an annual increase of 7.8% for overall marketing budgets during this same period. However, recent evidence suggests that a shift is underway.

In contrast to the historical trend, in August 2021 and February 2022, marketers predicted that traditional advertising spending would increase by 1.4% and 2.9%, respectively. Consumer-facing companies are leading the shift, with B2C service companies predicting the largest increase in traditional advertising spending (+10.2%), followed by B2C product companies (+4.9%).

Further, and somewhat ironically, companies that earn 100% of their sales through the internet are leading this inflection — predicting an 11.7% increase in traditional advertising spending over the next 12 months. So, why is traditional advertising on the rise, and will the trend continue? We see seven drivers behind the shift. As consumers are spending most of their waking hours online, it seems they are becoming increasingly numb to conventional digital advertising and engagement.



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What are the 5 Steps of Recruitment Checklist for Agency Recruiters?

15

Recruitment is the overall process of identifying, sourcing, screening, Shortlisting and interviewing candidates for jobs within organizations. There are five steps which are - *Put a hiring plan in place Hiring plans are used to provide a template for recruitment and selection. They specify the number of new hires to be made, the expected number of candidates, and the time frame allowed to fill vacancies. This process ensures that a definite period exists where potential recruiters are considered. Research current agencies in your area of expertise known by your competitors. Checkout what other companies in your area of expertise are doing. This will help you to make sure that you know the current trend and standards for people in your industry. There are ways to research current agencies in your area of expertise. One is to use online resources and other is to attend local networking.



Research the appropriate channels for finding candidates. Job boards and networking events are a few places to start looking for talented potential candidates. One thing you will want to do is to make sure that you target the right audience. Use applicant tracking systems to improve the selection process. Using recruitment software helps you to manage the entire recruitment process more efficiently and cost effectively. It also makes managing your HR company process much easier by providing online access to various resources. *Secure your job advertisements, Advertising strategy and optimum selection criteria. First make sure that your ad is well written and includes all necessary information.

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What is Payroll and Employee Experience? How do they go hand in hand?

Payroll can be defined as the process of paying employee's. It includes the collecting the list of employees to be paid, tracking the hours worked, calculating the employees pay, distributing the salary on time and recording the payroll expenses. Employees experience is the way in which employee internalize and interpret the interactions they have in the organization Employees experience is the result of all the interactions an employee has with their employer. It's a specialized field closely related to employee engagement which focuses on creating a great working environment for organization to get most out of their people.

Payroll and experience go hand in hand as most vital components of a satisfied employee experience in payroll. If you ask an employee what benefits they are looking in a company most probably technology, flexibility, support etc. Yet, the most vital component of a satisfactory experience is the payroll. Surprisingly employees would not list that even though it forms the forefront



of a company's relationship with employees and services provider. Recently, companies at global level, have observed a shift in employees payroll system handling. Infact, the pressure endured by human resources and financial teams universally, during covid has initialized the conversation. It changed payroll management needs by revamping its method, promoting technological involvement and prioritizing employee payroll system experience. Payroll management has a direct effect on employees payroll experience - trust, security, reputation ,employees engagement.



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Role of HR in Leadership Development 17

Human resources is the set of people who make up the workforce of an organization, business sector, industry, economy. HR is the division of a business responsible for finding, screening, recruiting and training job applications. Providing the right framework is a key aspect in HR. You should run workshops, training and leadership coaching sessions so that people have time to reflect on the context of their roles and relationships actively. HR should also use supportive tools and processes such as employee's surveys or feedback tools, so that manager can see the expectations of their team and act accordingly.



A key role of HR is ensuring that the organization has the right people performing well in leadership roles at all levels in the business environment. This means that HR must focus on five key areas: job architecture, incumbent assessment, performance definition, recognition for success and building leadership capacity. Motivation, understanding, empathy and personal responsibility are key prerequisites for people in management and leadership roles today. HR management of the future will be less concerned with overarching processes, responsibilities and duties. Instead they will enable managers to become true leaders who can communicate, collaborate, think strategically and act for long term to grow personally.

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Fundamental Analysis of Banks

18

Fundamental analysis is a method used to evaluate the intrinsic value of a company by analyzing its financial and economic fundamentals. In this article, we will perform a fundamental analysis of selected private sector banks listed on the National Stock Exchange (NSE) of India. HDFC Bank Limited (HDFC BANK) HDFC Bank is one of the leading private sector banks in India with a market capitalization of over Rs. 8 lakhs crore. The bank has consistently shown strong financial performance over the years. Its net interest income (NII) grew by 12% YoY to Rs. 16,317 crore in Q3 FY2021-22. The bank asset quality remains healthy, with a gross non-performing asset (GNPA) ratio of 1.22% and a net NPA ratio of 0.43%. HDFC Bank has a strong balance sheet with a capital adequacy ratio (CAR) of 19.1%.



Profitability Analysis Profitability is a crucial factor in the banking sector. It is essential for banks to generate profits consistently to remain viable in the long term. We will analyze the following ratios to evaluate the profitability of these banks: Net Interest Margin (NIM) NIM measures the difference between interest earned on loans and interest paid on deposits. It reflects the bank's efficiency in managing its assets and liabilities. HDFC Bank had the highest NIM of 4.2%, followed by Kotak Mahindra Bank at 3.7%, ICICI Bank at 3.5%, and Axis Bank at 3.3%.



Reference link:

<https://journals.smsvaranasi.com/index.php/purushartha/article/download/148/141>



Anchal Pandey
Course: BCA
Batch: 2022 - 2025
First Year

Role And Impact Of Alternate Banking Delivery Channels

19

Role of ABDCs in Banking ABDCs play a critical role in the banking industry by providing customers with convenient access to banking services. These channels allow customers to perform banking transactions from anywhere and at any time, making banking more accessible and convenient. ABDCs also help banks reduce their operating costs. Traditional banking methods, such as brick-and-mortar branches, are expensive to maintain. ABDCs allow banks to reduce their physical footprint and the associated costs, such as rent, utilities, and staffing. Impact of ABDCs on Banking ABDCs have had a significant impact on the banking industry. These channels have changed the way customers interact with banks, making banking more accessible and convenient. They have also allowed banks to expand their customer base by reaching customers who may not have had access to traditional banking methods. ABDCs have also had a significant impact on the banking industry's workforce. As more customers use ABDCs, banks may reduce their physical footprint and require fewer staff members to serve customers. This has led to job losses in the banking industry.



A word cloud of banking terms including: Frindely, Credit Card, ATM, Mobile Banking, Banking Services, User Frindly, NEFT, ADG, Online, Customer, Debit Card, E-Wallet, RIGS, Internet Banking, Quick Payment, Virtual ID, MMD, Transfer, and Mobile.

Reference link:

<https://bankingallinfo-com.cdn.ampproject.org/v/s/bankingallinfo.com/alternative-delivery-channels-in-banking/amp/?a>



Mohd. Ammaar
Course: BCA
Batch: 2020-2023
Third Year

Behavioral Finance And Volatile Stock Market : An Introspection Of Investors

20

Behavioral finance is a field of study that explores the psychological factors that influence investors' decision-making processes. In the context of a volatile stock market, it is essential to understand how investors behavior can impact their investment decisions. In this article, we will explore the relationship between behavioral finance and volatile stock markets, and how investors can introspect their behavior to make better investment decisions. A volatile stock market can have a significant impact on investors behavior.

When the stock market experiences extreme fluctuations, investors may become more emotional and reactive. This can lead to irrational decision-making; such as panic selling or buying at the wrong time. Investors may also be influenced by the behavior of other market participants, such as their friends, family members, or financial advisors. This can lead to herd behavior, where investors follow the crowd



rather than making independent investment decisions. Behavioral Finance and Its Impact on Investment Decisions Behavioral finance suggests that investors decisions are not always rational and are influenced by psychological biases. These biases can lead to irrational decision-making and can impact investment outcomes. Introspection and Self-Awareness in Investment Decisions to make better investment decisions, investors must introspect and be aware of their biases. By understanding their behavior and decision-making processes, investors can take steps to mitigate the impact of biases on their investment outcomes. One approach to introspection is to keep a trading journal, where investors can record their investment decisions, thought processes, and emotions. By reviewing their journal regularly, investors can identify patterns in their behavior and adjust their decision-making processes accordingly. Investors can also seek out the advice of a financial advisor who can provide an independent perspective and help investors make more rational investment decisions.

Reference link:

<https://www.investopedia.com/ask/answers/why-put-money-volatile-stock-market/>



Tanishka
Course: BCA
Batch: 2020 - 2023
Third Year



POET CORNER

SHE WALKS IN BEAUTY

She walks in beauty, like the night
Of cloudless climes and starry skies;
And all that's best of dark and bright
Meet in her aspect and her eyes;
Thus mellowed to that tender light
Which heaven to gaudy day denies ...



Pawan Bhati
Course: BCA
Batch: 2022 - 2025
First Year

जो बीत गई

जो बीत गई सो बात गई!
जीवन में एक सितारा था
माना, वह बेहद प्यारा था,
वह डूब गया तो डूब गया;
अंबर के आनन को देखो,
कितने इसके तारे टूटे,
कितने इसके प्यारे छूटे,
जो छूट गए फिर कहाँ मिले;
पर बोलो टूटे तारों पर
कब अंबर शोक मनाता है!
जो बीत गई सो बात गई!



Tanisha Mishra
Course: BBA
Batch: 2022 - 2025
First Year

**LET'S
DRAW**



Shipra Yadav
Course: BBA
Batch: 2022 - 2025
First Year



Muskan Kumari
Course: BBA
Batch: 2022 - 2025
First Year

AMAZING FACTS

26

- 1). Hot water will turn into ice faster than cold water.
- 2). The strongest muscle in the body is the tongue.
- 3). Ants take rest for around 8 Minutes in 12-hour period.
- 4). Coca-Cola was originally green.
- 5). Chocolate can kill dogs, as it contains theobromine, which affects their hear and nervous system.
- 6). Women blink nearly twice as much as men!
- 7). It is physically impossible for pigs to look up into the sky.
- 8). "Rhythm" is the longest English word without a vowel.
- 9). Each king in a deck of playing cards represents a great king from history.
- 10). A crocodile cannot stick its tongue out.
- 11). A snail can sleep for three years.
- 12). Butterflies taste with their feet.
- 13). Elephants are the only animals that can't jump.
- 14). The electric chair was invented by a dentist.
- 15). Africa is present in sections in all four hemispheres.

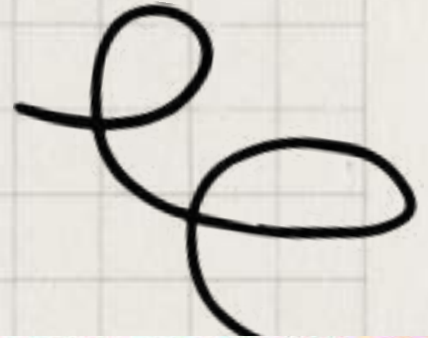
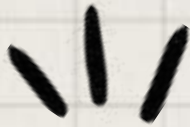


Vansh Arora
Course: BBA
Batch: 2022 - 2025
First Year

UG HIGHLIGHTS



UG EVENTS






Institute of Technology & Science
(Affiliated to C.C.S. University, Meerut)
Mohan Nagar, Ghaziabad
Organizes

BIZ-FIESTA 2023 TECHNOVATION

4th Annual Management & Technical Fest
For BBA & BCA Students
27th - 29th March 2023

EMINENT GUESTS



Mr. Arpit Chadha
Vice Chairman
ITS - The Education Group



Maj. Gen. (Dr.) Rajan Kochhar
Vice Chairman
National Council of News and Broadcasting
& Intl Strategic Affairs and Defense Expert



Shri Rajesh Garg
Executive Vice President
& Chief Digital Officer
Head of Cyber Security Practice
Tata Infrastructure Solutions

www.ug.its.edu.in



INSTITUTE OF TECHNOLOGY & SCIENCE
Mohan Nagar, Ghaziabad
UG CAMPUS
Organizes

SYMPOSIUM on "DigitALL: Innovation and Technology for Gender Equality"



**INTERNATIONAL
WOMEN'S
Day**
(#EmbraceEquity.)

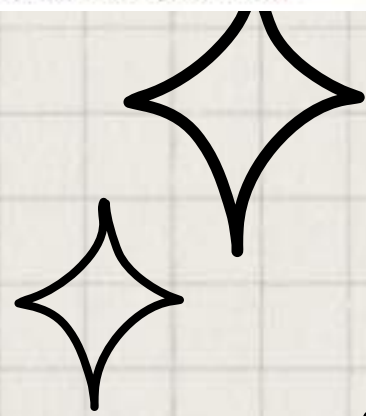
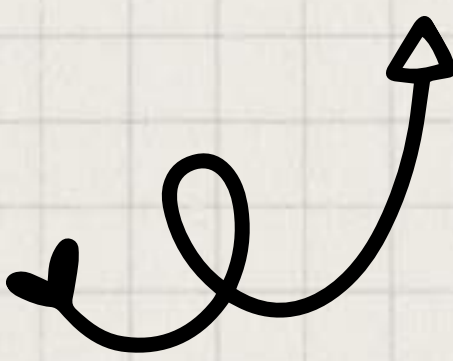
MARCH 2023
04

DISTINGUISHED SPEAKERS

 <p>Ms. Lalika Chadha Lecturer & Chairman ITS - The Education Group</p>	 <p>Ms. Priyanshree Pal ICCT - Mumbai Communications, Secy. of Wing Professor, Global Women Security Institute</p>	 <p>Dr. Navana Kundra Entrepreneur Builder & Resilient CEO Entrepreneur Tata Institute Management 2021</p>	 <p>Dr. Keerjia Sharma Entrepreneur & Founder of Franchisee, Women CEO Director of National Institute of Entrepreneurial Studies</p>	 <p>Ms. Akansha Nana Lecturer & Director Lecturer in BBA/BCA & Director of Placement Cell</p>
 <p>Ms. Yagani Nagan Entrepreneurial founder of L&L, Dept of Team Member, The International Women Institute</p>	 <p>Ms. Swati Mehro HR Process Analyst, Bank</p>	 <p>Ms. Charvi Malhotra State Placement Officer Human Resource Services, Central Placement & HR Process www.itsgroup.edu.in</p>	 <p>Dr. Sarika Gaur Lecturer, Communication & English, Faculty Development, Classical & Modern, Foreign Languages Institute, PGDA</p>	 <p>Prof. Nancy Sharma Vice Principal L&L Mohan Nagar (Ghaziabad)</p>

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Annual fest of Ideal Institute of Management & Technology (IIMT affiliated to GGSIPU)

I.T.S. Mohan Nagar UG Campus Students participated in the Gyan Manthan- The Annual fest of Ideal Institute of Management & Technology (IIMT affiliated to GGSIPU) on 13th January 2023. Our students of BBA and BCA participated in various events like Solo and Group Dance, Battle of Bands, Instagram Reel and Sketching in which Dance group of 6 students- Gargi Garg, Aditi Tyagi, Tisha Goel, Varnika, Akansha and Harshita Agarkoti bagged the first prize. The Surmaya Band team of 5 members namely Shashank Sharma, Harshit Kaushik, Kapil Upadhyay, Vidya Gaur and Prakhar Tyagi also won the first prize. The students competed with the students of Shyamlal college, Lady Irwin College and other premier DU & IP Colleges of NCR region. The students were excited and performed exceptionally well. The crowd cheered them while performing.





16TH JANUARY, 2023

29

Students of BCA Participated in the fest of Shaheed Rajguru College of Applied Sciences

I.T.S. Mohan Nagar, UG Campus, Students of BCA Participated in the fest of Shaheed Rajguru College of Applied Sciences for Women (Affiliated to DU)- Electromania on 16.01.2023 in Hackathon and Quiz-O-Mania. In Hackathon, there were 80+ participants from pan India. In final round, only 10 students were shortlisted, out of which 4 students were selected from I.T.S. Mohan Nagar, Ghaziabad, UG Campus. Soma Kumari of BCA 3rd year bagged second position in the event. Shivam Jaiswal and Arpit Garg competed in the final round and gave tough fight to other candidates. The students competed with premier institutes including Maharaja Surajmal Institute Delhi, Maharaja Agrasen College Delhi and had a great learning experience.



21ST JANUARY, 2023

30

One Day Awareness Program on “Cooperation” organized by NCUI, New Delhi for Faculty & Teachers

I.T.S. Mohan Nagar, Ghaziabad, UG Campus nominated two faculty members namely, Prof. Raghendra Kumar and Prof. Pragya Chauhan to attend the One Day Awareness Program on “Cooperation” organized by NCUI, New Delhi for Faculty & Teachers on 21st Jan, 2023. The objective of this awareness program was to enlighten the faculty members about the role and contribution of Cooperative Societies in nation building and as a medium to connect with the grassroots level.



26TH JANUARY, 2023

31

74th Republic Day

I.T.S. Mohan Nagar Ghaziabad celebrated a moment of pride, as always, to hoist our National Flag. Greetings to everyone for our 74th Republic Day of our great nation.



Special session on Numero-Vastu by renowned expert Mr. Nitin Gupta

I.T.S. Mohan Nagar, Ghaziabad, UG Campus has organized a very special session on Numero -Vastu by renowned expert Mr. Nitin Gupta on 21st January, 2023 for all interested faculty and staff members. Nitin Gupta is a Número- Vastu expert with over 21 years of experience in the field of consulting & training of Numerology and Vastu Shastra.

The objective of this wonderful session was to give opportunity to faculty and staff members to know about interesting facts and easy solutions of the very common problems faced by many of us in our routine life.

The Speaker talked about Numerology, Astrology and Vastu shastra in details. Things like:

1. How small things available at homes or office etc create issues and affect our lives.
2. Negativity produced by Garbage or wrongly placed things.
3. How things can be better just by putting minor changes and many more.



30TH JANUARY, 2023

33

Workshop on “Graphic Designing Using CANVA”

IT Club of I.T.S. Mohan Nagar, Ghaziabad, UG Campus has organised 02 Days Workshop on “Graphic Designing Using CANVA” for BCA II year students batch (2022-25) . CANVA is an online design and publishing tool with a mission to empower everyone in the world to design anything and publish anywhere. It is an effective, easy and very useful tool to generate graphics like Resume, LOGOs, Icons and animated sequences. Trainer of this workshop Mr. Pankaj Maurya taught this useful tool quite practically. The main objective of conducting this workshop with this topic was to give something to the students where they can explore their creativity and innovation.



31ST JANUARY, 2023

34

Birthday celebration of Hostel students

A birthday is a special day for everyone as it makes the person feel loved when their close one does special things for him. I.T.S. Mohan Nagar, Ghaziabad, has developed a tradition to celebrate the birthdays of its Hostel Resident Students together and make them feel like family. Following this tradition, the birthdays of 21 Under Graduate and Post Graduate hostel students who had their birthdays in the month of January was celebrated on 31st January, 2023. Event was graced by Prof. Nancy Sharma, Vice Principal- I.T.S UG Campus and Dr. V N Bajpai, Director- ITS Management, Vice Principal, Prof. Nancy Sharma conveyed best wishes to the students and shared some of the initiatives, the Institute undertook for students to make them feel like home away from home. She emphasized institutional commitment towards students by making them feel like home in the hostel. Dr Bajpai, Director Management congratulated students on their birthday and conveyed best wishes to them for their success, health and good fortune. He said that such celebrations strengthen the bond among students and provide lifelong memories to cherish forever. **Cake cutting ceremony and high tea was arranged** for the students. It was a memorable experience for all the students.



Birthday celebration of Hostel students

I.T.S. Mohan Nagar, Ghaziabad has developed a tradition to celebrate the birthdays of its Hostel Resident Students together and make them feel like family. Following this tradition, the birthdays of hostel students who had their birthdays in the month of February was celebrated on 28th Feb, 2023. Event was graced by **Dr. Sunil Kumar Pandey- Director- UG & IT, Prof. Nancy Sharma, Vice Principal- I.T.S. UG Campus , Dr. V N Bajpai, Director- ITS Management, Dr. Timira Shukla, Director -I.T.S. School of Management.** Cake cutting ceremony and high tea was arranged for the students. It was a memorable experience for all the students



3RD MARCH, 2023

36

Celebrated World Environment Day on 3rd March 2023

I.T.S. Mohan Nagar, Ghaziabad, UG campus has celebrated World Environment Day on 3rd March 2023 by planting trees in the Horticulture Department with Barclays officials.

The objective of the tree plantation drive was to save our planet and combat many environmental issues like deforestation, soil erosion, global warming and restoring the balance in the environment.

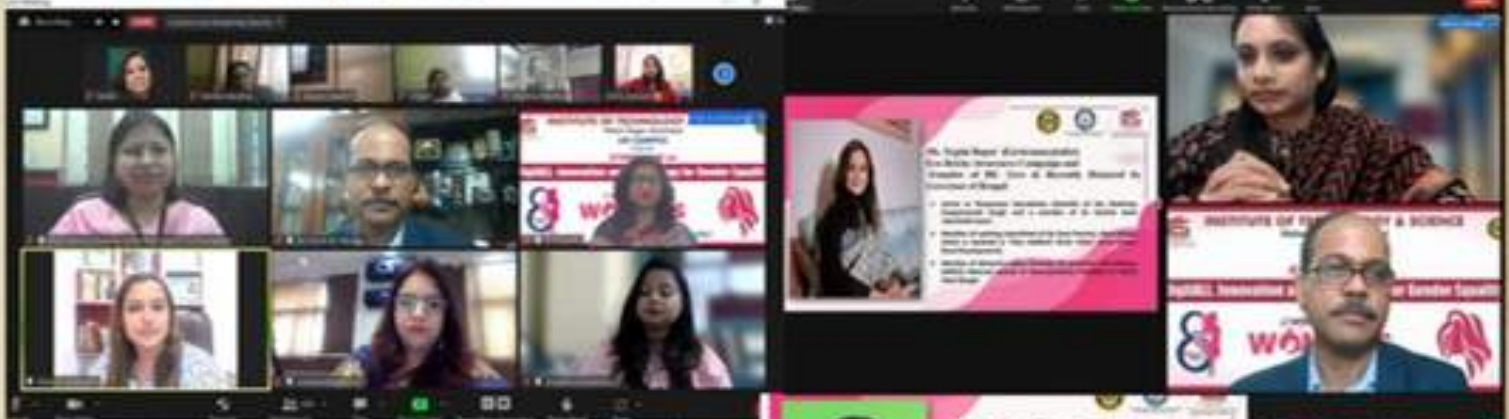


4TH MARCH, 2023

37

SYMPOSIUM on “Digit ALL: Innovation and technology for gender equality Embrace Equity” on the occasion of “International Women’s Day”

I.T.S. Mohan Nagar, Ghaziabad, UG Campus organized a SYMPOSIUM on “DigitALL: Innovation and technology for gender equality #EmbraceEquity” on the occasion of “International Women’s Day” to celebrate the achievements of women in all spheres of life on 4th March 2023, Saturday at zoom online platform . The program was began with the blessings and best wishes given by honorable Vice Chairman, ITS - The Education Group Mr. Arpit Chadha Sir and Lady Vice Chairman, ITS - The Education Group Ms. Latika Chadha mam. Prof. Nancy Sharma, Vice Principal UG talked about the challenges faced by the women in society on the other side in her welcome address. Director UG –Dr. Sunil Kumar Pandey , welcome all the eminent guests with his motivational words based on the Women’s day theme. The speakers of the session were- Ms. Priyashree Pal (ACP at the Varanasi Commissionerate, Government of Uttar Pradesh)Global women Achiever Awardee and ACP at Varanasi, Dr. Navana Kundu, Entrepreneur, Author & Motivational TEDX Speaker, Authors, and awardees of “Excellence in Meditation”, "India Authors Award", and "Top 50 Influential Authors of 2021”, Dr. Neerja Sharma (Renowned Kathak Dancer),Founder, Director, CEO (Director of National Institute of Indian Classical Dance), Dance Educator at Nirmal Bhartia School, Ms. Akansha Rana, Legal advisor in MMTC, Ltd & Author of Consumer Claims, Ms. Yogini Bapat (Environmentalism)Eco Bricks Awareness Campaign and Founder of BE- Live & Recently Honored by Governor of Bengal, Ms. Swati Mehra (HR Process Analyst,Shell), Ms. Shivani Malhotra, (Entrepreneur & State President WICCI-Haryana Human Resource Council), Dr. Sarika Gupta (Renowned Gynecologist) Robotic Gynecologist & Female Cancer Specialist, Clinical Fellowship- Florida Cancer Institute, Florida, USA. The objective was to celebrate and get inspired by the acts of courage and determination of ordinary women, who are now leading an extraordinary life. They further added that females must be Tech savy so that they don’t have to be dependent on the males for their work. In addition to the above it was suggested by one of the speaker that Women & Technology is a deadly Combination we must try to get something better for the empowerment of women in the society .





7TH MARCH, 2023

40

Holi Celebration

I.T.S. Mohan Nagar, Ghaziabad, UG Campus wishes you all Happy Holi..God gives you all the colours of life, the colours of joy, the colours of happiness, the colours of friendship, the colours of love, and any other colors you wish to paint in your life. Have a wonderful Holi!



10TH MARCH, 2023

41

Faculty Development Program on “Enhancing Personal Effectiveness and Teaching-Learning Pedagogy”

Internal Quality Assurance Cell (IQAC) of I.T.S. Mohan Nagar, Ghaziabad, UG campus has organized one day Faculty Development Program on “Enhancing Personal Effectiveness and Teaching-Learning Pedagogy” on March 10, 2023. The FDP was based on contemporary topics like Emotional Quotient, Time Management and Web-based learning tools like Kahoot and Hot Potatoes. Dr. Neerja, Prof. Nupur Sidh and Dr. Yamini Negi were the speakers of the sessions.



16TH MARCH, 2023

42

Certification Ceremony for Job - oriented Certified Course of 100 hours of BBA Batch

I.T.S. Mohan Nagar – UG Campus organised Certification Ceremony for Job Oriented Industry Certified Courses (100 Hrs) of BBA Batch (2019-22 & 2020-23) on March 16, 2023. In continuous efforts to enhance the employ ability of our students, UG campus has introduced various Industry Certified Courses in finance, marketing , human resource, data analytics and related domains. To felicitate the success of the students in these courses UG campus had organised The certification ceremony. In the Inaugural address Dr. Sunil Kumar Pandey (Director –UG & IT) he motivated and congratulated the students of Wealth Management , Digital Marketing , HR Analytics, Business Analytics. Students were also congratulated for their active participation in the various job oriented courses by Prof. Nancy Sharma (Vice Principal- UG Campus). Prof. Aadil Khan (Chairperson BBA) , Prof. Kanika Tandon (Value Added coordinator) also congratulated the students for their excellent performance in various job oriented courses and gave best wishes for future endeavor.



17TH MARCH, 2023

43

Industrial Visit to Abilities India Piston & Rings(AIL) Ltd

I.T.S. Mohan Nagar, Ghaziabad, UG Campus organized An Industrial Visit to Abilities India Piston & Rings(AIL) Ltd, Sahibabad, Uttar Pradesh on March 17th,2023 for BCA students. The College has organized an this visit for to provide an Industry Interface to know the working of an Industry as a part of their curriculam to Abilities India Piston & Rings(AIL). As students were allowed to vist the site and see the making of the pistons. Students got to know that the Piston heads may have several different shapes, depending on the type of small engine use. The piston head receives the brunt of combustion heat and expands more than the rest of the piston. Pistons and ring were shifted to another work place for expansion, the piston head diameter is usually less than the skirt diameter. At the end of the visit, students were taken to a conference room were the company Manager briefed about AIP. Altogether the Visit was a knowledge gaining for all our students. They were very Enthusiastic to visit such places in future.





21ST MARCH, 2023

45

Workshop on “Personal Grooming” in association with Lakme Academy for BBA & BCA Ist Year Girl Students

‘Fashionista’ The Fashion Club organized a Workshop on “Personal Grooming” in association with Lakme Academy for BBA & BCA I Year Girl Students on March 22, 2023. The objective of the workshop was to provide personal grooming tips to the students regarding beauty, make-up and dressing etiquettes that will help them in facing the world with con. The resource persons Ms. Asfia Fatima, Trainer; Ms. Vaishali, Centre Manager and Mr. Priyavrath Mishra, Area Sales Head-North from Lakme Academy briefed the students about the need for personal grooming in today’s competitive environment where your self-portrayal and networking is the key to success.



27TH, 28TH & 29TH MARCH, 2023

46

3-days Annual Fest of UG Campus for BBA and BCA Courses "Biz-Fiesta* and *Technovation*

The 3-days Annual Fest of UG Campus for BBA and BCA Courses "Biz-Fiesta* and *Technovation* was inaugurated on 27th March 2023 in the Chanakya Auditorium of the Institute in august presence and inspiring address of:

1. Maj. Gen. (Dr.) Rajan Kochhar, VSM

Vice Chairman - National Council of News and Broadcasting
& Intl Strategic Affairs and Defense Expert

2. Shri Rajesh Garg

Executive Vice President & Chief Digital Officer,
Head of Cyber Security Practice
Yotta Infrastructure Solutions









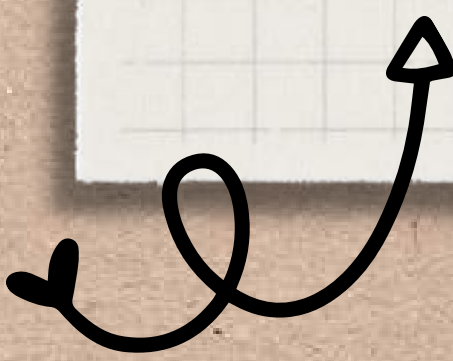
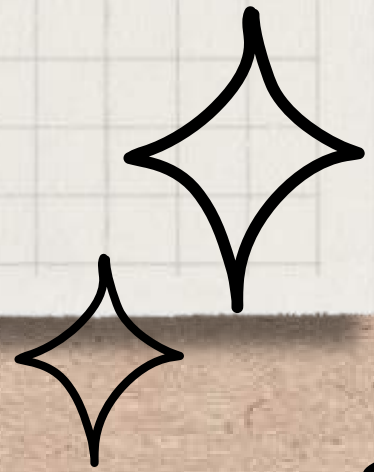




DISCLAIMER



Articles in this Magazine are the opinions and views of writers/contributors; they are not expressed against any specific person, social class or any entity on 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.



NEXT 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. We are graciously inviting you to send articles, poems, amazing facts, puzzles etc on the below mentioned topics for our next issue:

1. Are parents really the best teachers?
2. Why should we sponsor social housing?
3. Can children be held morally responsible for their actions?
4. Who are the modern elites?
5. The most inspiring teachers you have had

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 article 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 mail Id-

vaijayntianand@its.edu.in

seemakashyap@its.edu.in

Before 10th May, 2023. Selected articles/poems etc. will be published in April - June 2023 ISSUE. If your article will be selected to be published in "Tatva" you will be notified by email.

With Best Wishes

Editors



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 students of I.T.S UG Campus. We are graciously inviting you to send articles, poems, amazing facts, puzzles etc on the below mentioned topics for our next issue:

GENERAL TOPICS

1. Toxic Culture Is Driving the Great Resignation.
2. Top Performers Have a Superpower: Happiness.
3. The Surprising Impact of Meeting-Free Days

IT TOPICS

1. How technology is changing disaster relief ?
2. Potential hurdles for the Internet of Things.
3. How bitcoin and cryptocurrencies are hurting gamers?

MARKETING TOPICS

1. How Paid Promos Take the Shine Off YouTube Stars?
2. How Blown Deadlines Can Crush Big Ideas For Entrepreneurs?
3. The best customer experience opportunities for digital marketers

HR TOPICS

1. The Role of HR Leaders in Promoting Employee Wellbeing in the Workplace.
2. How Fair Is Your Workplace?
3. The Future Of Work Is Employee Well-being.

FINANCE TOPICS

1. Why budgeting is important ?
2. Investing : Method to become rich.
3. Market on Future Commerce.



CALL FOR ARTICLES FOR NEXT ISSUE OF TATVA FOR COLLEGE STUDENTS

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With Best Wishes

Editors





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