Independence Day

- Rohit Akber

With immense enthusiasm and patriotism the students, faculty, administration & security personnel of IPE gathered for the flag hoisting, where everyone sang the national anthem. Followed by Director Sir’s speech on the theme of Independence Day. Everybody proceeded to perform various activities such as singing, group dance, poem recitations, and speeches on Independence Day. After a series of activities, sweets and namkeen were distributed to everybody in attendance.

Indoor Stadium Inaugural Ceremony

- Madhurya Gunda & Kala Mahalakshmi

On 26th September, Director S Sreenivasa Murthy and officials inaugurated the Indoor Stadium. It took a lot of effort by the management to provide the best indoor stadium for the sports like badminton, chess, carrom and, table tennis to encourage students to continue their passion for sports. The newly built indoor stadium will be open from 5:30 am to 8:30 am, and 3:30 pm to 8:30 pm.

Digital Library Knimbus

- Madhurya Gunda

Institute of Public Enterprise, launched KNIMBUS DIGITAL LIBRARY on 12th October 2022. This E-Library was launched to focus on student’s learning and development. The launch took place with positive energy and with the good wishes and blessings of Prof S Sreenivasa Murthy, Director, IPE. The platform consists of various sources of information like E-books, journals, case studies, and previous question papers. The portal also has access to resources like ProQuest, EBSCO, McGraw Hill, Pearson, and many more without any premium. Students are excited and ready to use the platform which helps them in their research and learning. “Various competitions will be conducted in the near future and awards and recognition are also presented to the participants and winners” said Dr. G Venkata Nagalah, Librarian.

Sneak Peak

Laser like focus? How? How’s that?

Compounding - A cup of Tea?

New and Improved Beware!!!

Sneak Peak

Baby Corn Manchuriya a new taste in college

Market ka Mahol, HR wala perspective.

Theory for Everything. Is it really Possible?

Sneak Peak

What’s the new Buzz in IPE Campus?

Know the Teletubbies of IPE !!! 🎈

Ammababoi Artworks and Photographs

ALOHA - Freshers Party

- Vijayalakshmi

Every student looks forward to the most remarkable event of the college “FRESHER’S DAY”. The 7th of November 2022 was a memorable day in the life of every fresher of the academic year 2022-2024 batch at the Institute of Public Enterprise.

The fresher’s day was filled with excitement, joy, music, enthusiasm, laughter and happiness. To welcome the new batch of aspiring minds; the seniors knuckle down to make this welcome one of the best memories of their first year and college life as well.

A Freshers’ party is one of the best way to know the batchmates and the seniors. It brings great interaction, fun, and energy with it.

ALOHA- The Fantasy Fest was organized by the Cultural Club of IPE. The theme of the freshers’ party was MASQUERADE. The inauguration of the event started with the lighting of a lamp by our dignitaries and a welcome song by Satya Sudeshan followed by a welcome dance by Madhurya and the team. The event was structured in categories based on dancing, singing, drama, and standup comedy. The core event was Mr. and Mrs. Freshers of the Institute of Public Enterprise, 2023. The event came to an end as all the good things come to an end with DJ and joy.

“The value of an idea lies in the using of it.” – Thomas Edison
Teachers Day............
-Madhurya & Maheshwari

On 5th Sep 2022, the Institute of Public Enterprise celebrated Teachers’ Day. The event was hosted by Pranavi Muva and Aishwarya Nadadur, who gave an introduction outlining the significance of Teachers’ Day. The faculty was then addressed by our respected director, Prof. S. Sreenivasa Murthy, Later, Student Affairs Coordinator Dr. K. V. Anantha Kumar sir discussed the significance of Teachers’ Day.

Digital Marketing Workshop
-Madhurya Gunda

To enhance the skills in the areas of digital marketing, IPE Hyderabad had initiated a workshop on digital marketing on 6th September, 2022. The speaker Sandeep Santhosham, CEO of Digital Nest had given great insights and knowledge on digital marketing and its uses along with live examples. The students of IPE participated in the workshop enthusiastically and are looking forward to more such workshops. The participants of the workshop were provided with e-certificates.

Corporate Restructuring
-Madhurya Gunda

A guest lecture was conducted at IPE on “Corporate Restructuring”. The speaker Mr. Ram Kumar S.V., an experienced partner at EY. He gave valuable insights on Operational Restructuring, Distress Management, how the problems of insolvency and bankruptcy are solved by the distress management team, the roles and responsibilities of the distress management team, a few key insights on private credit, liquidity issues, solvency issues, the importance of power BI, Usage of Heatmap, Distress professional, Strategic leadership and so on.

Letter of Credit
-M Venket Kalyan

Ankit Mahanandhavale IPE-IB alumni batch of 2018-2020 currently associated with HDFC Bank, on the request of the IB coordinator Dr. Kethiraj gave a guest lecture on LC(Letter of credit) and shared his work experience in the field of trading and transactions with the juniors.

The session happened smoothly with a lot of questions raised and the immense satisfaction of listening to the working experience of our own Alumini.

Students of IPE were very delighted to have his lecture and are very enthusiastic about learning more from professionals.

Dhol Baaje On the Loop
-Maheshwari Belgam

Garba is layered with the symbolism of the feminine divine and cyclical nature of life. The dance symbolizes God, represented in feminine form. The Bathukamma and Garba night was unquestionably one of the most vibrant events at IPE.

We appreciate the Cultural team’s efforts in planning the two colorful and unique cultural festivities. Even though rain somewhat delayed the event, the student’s enthusiasm wasn’t diminished. Our Director S Sreenivasa Murthy Sir, Student Affairs Coordinator Ananth Sir, and other faculty members graced the event with their presence. All the students and faculty members performed the rituals of Bathukamma, and then the goddess was set afloat in pond which is present on the campus.

Later, the event started with some energetic performances by first-year and second-year students. Followed by a spectacular performance by Cultural Club Coordinators Bhavya and Antony. The DJ played great music with a mix of Dhol for which all the IPE’ians swayed, danced together, and had an amazing time. All the students were dressed beautifully in their ethnic outfits and had a great time which made the event successful. We IPE’ians are proud to organize such a beautiful and traditional event.

Laser like Focus
-P Sneha Priya

- Make a to do list. Jot down all the activities and plan the things to be done based on urgency, priority.
- Do not Multitask. It drains your energy levels and affects your focus. Prioritize and work on each activity to concentrate better.
- Put a check on your distractions. Track down all the things which affects your focus like constantly checking notifications on phone, television, day dreaming etc, and start working on it.
- Have a Clutter free mind and Clean Study Space. By reducing your screen time, following healthy routine. Keep all books, stationery, materials as per requirements to have good study space.
- Follow Pomodoro technique. Study for 25 minutes with no distractions and take a break for 5 minutes. Repeat this process to focus better.

Workshop AIMS X IPE

"It’s not about ideas. It’s about making ideas happen." – Scott Belsky
GANESH CHATURTHI...

-Maheshwari Bejargam

Lord Ganesha who is also known as the Vighnaharta, Budhinath, and RudhviDhvathra, was welcomed on August 31st. Prof. S Sreenivasa Murthy, our Director, performed Pooja, along with other faculty members. We had pooja rituals for 5 days with all the bhajans that were attended by all of the students. Followed by some amicable senior-junior interactions.

It is believed that when the Ganesh idol is brought out for visarjan, the lord takes the numerous obstacles of the home with him and destroys them along with the visarjan.

On the day of Nimarjan, we had a Utsa program and then we processionized our dearest Bappa around the campus while dancing our hearts out. With a very heavy heart we bid a good bye to Bappa post having a 5-day grand celebration.

It was astounding to see the students with tear-eyes at the departure of Bappa. That is the catch! Bappa was not just a mere idol for us; he was the power of our faith in the God that creates the soul in the mud statue.

When You Sell Your Phone You sell your Data

Researchers who examined 49 second-hand mobile phones were able to extract an average of 227 pictures, emails, and other items per device, and they found that about half the phones contained sensitive personal items, including images of nudity, and one contained sensitive business information according to a team led by William Gilsson of the University of Glasgow. Using standard forensic tools on the phones, which were purchased on eBay and in a pawn shop, the researchers were able to recover deleted items from 31 of the phones.

Source: “Stats and Curiosities” by Harvard Business Review

Badminton Tournament

-Rohit Aksber

The sports club, held an unofficial badminton tournament on October 27, 2022. Men’s doubles and women’s doubles were the categories. There were 22 teams registered, with 6 women’s teams and 10 men’s teams.

Source: Denny

Female doubles- After an epic battle, Team Pranavi and Surabhi faced off against Team Sudheshna and Maheshwari. Pranavi and Surabhi’s team prevailed, leaving Sudheshna and Maheshwari as the runner-ups. And in the men’s double, the winners were the team of Om Prakash and Vamsi, who defeated Sainath and Sagar.

Article Writing Race

-Madhunya Gunda

Writing about finance can be a daunting task, but the talents at IPE have proved it wrong.

Martin Luther King said, if you want to change the world, pick up a pen and write.

NIVESH, IPE’s finance club, kicked off its activities with the first event of the year, "The Article Writing Competition". It was an opportunity for all the students who were passionate about finance to show their talents.

The best part was that students could pick their favorite topic as long as it was related to finance. They even assisted students by providing references on current topics.

Some topics were:
- The emergence of Fintech companies in India
- Trade Aversions, Insure-tach Rising
- The Rapid Evolution of Open Banking, Ensuring Stability in the Forex Markets, etc.

The guidelines were also simple and easy for all students. The faculty chose and assessed the best article. The club encouraged the winner by giving them a certificate and sending their piece for publication. Have to say that the competition was SENSATIONAL and POWERFUL.

Placement Orientation

-P Sneha Priye

Placement Orientation was conducted on September 7th, 2022 for all the students of batch of 2023 enrolled with the PGP course. It was organized by the members of placements department which includes Placements Chairman Professor S Sreenivasa Murthy, Placements coordinator Prof. Meher Karuna, Joint Placements Coordinators Dr. P Mahesh, Dr. S Vivek and Dr. P. V Vijay Kumar Reddy. They addressed the students about the placements policy guidelines, list of recruiting companies. They also shared the tips to prepare for the placement process and cleared the doubts of the students. This session was helpful for the students as it guided them to get placed in their desired companies.

Beware of "New and Improved"

Companies love to introduce "new and improved" products. Yet, often these new innovations are useful to the company but not to the customers it aims to serve. For example, a self-checkout lane may help a company reduce the number of cashiers it needs, but may be a hassle for customers who are baffled by the new machines. Before you roll out a new service, feature, or product under the new-and-improved claim, be sure to learn whether it is something customers want. Evaluate new innovations through the lens of the market, not just the lens of your organization.

Source: "Management Tips" by Harvard Business Review

Guest from Cornell University

IPE invited Prof. Nagesh Govindren, Cornell University to deliver a guest lecture. Prof. Govindren’s interests are in the areas of supply chain management, Inventory control, production scheduling, simulation, and optimization. He is now using these models and methodologies to solve problems in healthcare, agriculture, and humanitarian logistics in developing countries. He delivered a talk on "Socically Responsible Operations- Policy, Modeling, and Analysis, Implementation". Not only that, but the professor also discussed the case of reining prices in India and its impacts on the supply chain. Self-selecting no pay option was another wonderful topic, where there was a discussion on maintaining optimization and balancing philanthropy services and traditional services in operations. IPEians gained many insights from this wonderful opportunity to hear from such a prominent person.

"A wise man can learn more from his enemies than a fool from his friends." - Niki Lauda

IPE began the new technology walk update on October 31, 2022. This allows for quick downloads of both software and Internet resources. From that point forward, giving online tests, live webinars, and online simulations are going forward in high speed. Prof. S Sreenivasa Murthy, our director, expressed his appreciation for the management, administrative, and IT divisions’ efforts in making this facility possible.
Onam Ashamsakal

-Maheshwari Bejegam

Onam is a rice harvesting festival that is celebrated in the southernmost state of India, Kerala. Onam, which symbolizes the homecoming of demon king Mahabali, is one of the most famous and biggest festivals of Kerala and is celebrated all across the nation. Being a diversified college, we IPEians celebrated Onam in a Dramatic fashion.

On September 8, our beloved Malayali IPEians rose early in the morning to embellish six pillars with floral rangolis.

All of our gorgeous women donned sarees, while the men wore dhoti.

Our respected director, Prof. S Sreenivas Murthy, came to the six pillars and began the ceremony by lighting the lamp and offering prayers. There were many fun activities during the occasion. Thug of war, lemon-spoon racing, musical chairs, and a spectacular DJ evening were all included in the end.

Source: HIPE

Know our Sameer Bhai

-Kale Mahatalkshmi & Siddhi Rachh

वह आज़ादी के साथ खुले दरवाजे खोला था। उनकी भाषा वो अजीब है जिसके कारण उन्हें मेहनत में ले जाया गया है। वह आज़ादी में अपनी मार्गदर्शन इतना सहज माना जाता है। 360 फीट, ओर्चेस्ट्रा में। उनकी आज़ादी में 50-60 से हजारों लोगों का निर्माण करते हैं। दोनों ओर्चेस्ट्रों के संग कारते हैं। वहाँ पर उन्हें अपने वास्तवचर्चा अपना काम करते हैं। उनके साथ उन्हें निकाल कर लौटते हैं। उन्हें अपने वास्तवचर्चा अपना काम करते हैं।

उन्हें अपने वास्तवचर्चा अपना काम करते हैं। उन्हें अपने वास्तवचर्चा अपना काम करते हैं। उन्हें अपने वास्तवचर्चा अपना काम करते हैं।

Source: HIPE

Student’s Testimonial

As a student of INSTITUTE OF PUBLIC ENTERPRISE, I find the academic atmosphere conducive to learn, which is helping me in identifying my area of interest. Coming from a non-commerce background to the B-school, I was very keen and at the same time worried about my academic learning and performance. But the friendly, knowledgeable, and experienced faculty here at IPE guided and supported me to transform the hurdle into a cakewalk for me. Apart from robust and practical based curriculum, numerous hands-on workshops, seminars, and webinars are being conducted which are very informative and helping us expand our horizons and learn new skills. We are being provided with various co-curricular as well as extra-curricular activities for our overall development. Coming to the campus life at IPE.

I must admit that the greenery of this place has my heart. I am just in the very beginning so called “learning phase” and I am grateful to the institute for being extremely supportive and providing me with a plethora of opportunities to enhance and showcase my skills.

-Arunadhi Mohanty
PGDM, 1st Year

Board of Studies

-Rohit Akber

The Board of Studies (BoS) is the basic constituent of the academic system of an Institute. Its functions include framing the syllabus of various courses, reviewing and updating the syllabus from time to time, introducing new courses of study, etc.

IPE organized the BoS meet with a focus on implementing improvements that benefit students while also keeping up with emerging trends and technology. There were 5 panels, each of which included the respective Program Heads, Faculty Members, Course Participants, Alumni, and Industry Experts. Many suggestions were put forth out of which most of them were implemented in the proposed curriculum and the rest were taken into consideration. Curriculum timings, the time allotted for each credit, etc. were refamed.

As BoS plays a crucial role in any institution, The Institute of Public Enterprise always works for the betterment of its students.

ProwessIQ Training Session

-Madhurya Gundla

Janardhan Reddy, Assistant Vice President of CMIE, conducted a practical training session on the ProwessIQ- CMIE on September 27, 2022, at ONDC Auditorium initiated by IPE Hyderabad.

All the faculty members, students and research scholars attended the training session. The Institute had received the access to CMIE ProwessIQ database from ICSSR.

The training session covered the insights on ‘Introduction to content coverage in ProwessIQ’. ‘How to use report section which covers 821 tabulations per company’, ‘How to build ‘Query’ using different query triggers, covering what kind of data goes to OSC and why some sets of data output goss to WS’; ‘How to download data in panel format’, ‘A glimpse of few advance query’.

This session would help both users who have used the database in the past as well as new users.

Don’t Avoid Risk

Risk management departments are springing up in many companies. They categorize and analyze risk to the company before it happens, and in most cases, they create systems and processes to prevent risks. But the reality is that all hazards can’t be predicted or avoided. Instead of simply staying off risk, focus on building resilience so that when the unthinkable happens, you’re better prepared to face it. Look at all the risks you face and play out what you would do if any of them were to bear. Having systems in place to respond could save you valuable time, money, and resources.

Source: “Management Tips” by Harvard Business Review

With Great Power comes Great Responsibility

Tell me you’re a spiderman fan without actually saying you’re a spiderman fan...“With great power comes great responsibility”. Surely you must have heard of that quote. It’s what Spiderman i.e. Peter Parker’s Uncle Ben tells him. It only means responsibility follows power. And to be capable of power, one ought to be responsible. But what is power truly?

With Spidey... was it his superpower? with his web and sixth sense... or was it something more? Power doesn’t necessarily have to be of the physical nature. If that was the case, President Obama would have had a six pack to flaunt. Is money power? It sure does have a role to play for the Ambanis in India sure are considered powerful. Now those seem to have the real power. So being braining is essential for power? Knowledge is power. Yes, that’s what I think. Having knowledge gives you the edge. So now if we compare teenage naive Spidey to the brainy superheroes like Batman... or Ironman. Both of them had both - the knowledge and the monies, but had character issues, why? It’s because all superheroes have their conscience crisis - a back story, you will.

How else would they be super if they had nothing to conquer? I mean, of course there are villains round the corner at all times but they have got to deal with their inner demons first. Great power is tailed by great responsibility. Its daunting. The feeling that you do not want to let a single person down. The feeling of having too many obstacles on your path to power. It’s endless! How do we overcome this?

Baby steps, I guess. First is acceptance. Accept yourself. Forgive yourself for your mistakes. There is no shame in failure. It’s like finding yourself. Discovering yourself and learning the wrong ways to figure out the right one. Second, is to never give up. Keep going at it because there has got to be a time that you will end up being right. You will.

So now, after all this, what is power? Power is courage. Courage to begin, to fly and then fall, to stand tall after falling and helping others to their feet. Courage to forgive, to move forward. Courage to try something new, to trust yourself and to believe you capable. Courage to accept every consequence. Courage deems responsibility thus proving Uncle Ben right. In conclusion, believe in yourself, have courage for that is true power, and love Spiderman.

-Deepshika Surya, 2108010

Bloomberg Workshop

-Madhurya Gundla

Institute of Public Enterprise on 14 Oct 2022 had organized a workshop on Bloomberg Market Concepts.

This workshop was conducted to enhance students knowledge on financial research, and concepts. It also shared the details of an e-learning course that provides an interactive introduction to financial markets. Further discussing the usage, importance, and features of BMC Terminal by the speaker Mr. Chirag Dixit.

The key takeaways of the workshop were:

- Bringing markets into the classroom by offering foundational content with clearly defined goals.
- Integrate Bloomberg into the course to reinforce learnings.
- Giving the students a recruiting edge by adding the certification to the resume.

Source: Dr. Rakesh Phanindra

Do, or do not. There is no “try”. - Yoda
Conscious Capitalism... The Near Future

The sole purpose of a business is to earn profits in order to survive in an economy. However, the last few decades have re-envisioned the purpose of a business. Due to the evolution of CSR and the stakeholder theory, any business should be surviving not only on the appreciation from the shareholders but also the stakeholders, which brought into the picture the concept of stakeholder orientation. Thus, the ideas of Conscious Capitalism evolved. The essence of conscious capitalism lies within the four principles namely a higher purpose which means operating beyond the expected outcome of a business (wealth maximization) by focusing on the ecosystem that a business in which thrives; highlighting the stakeholder orientation which is supported by conscious leadership bound together by conscious culture which embodies values and practices of a business.

A business should try and find a sweet spot in which it can administer these four principles. It is interesting to note that this concept operates parallel to Carroll’s four-part model of corporate social responsibility. A business fulfills its economic responsibility by engaging in stakeholder orientation. It follows a higher purpose and also meets the expectations of society. However, conscious capitalism seeks profit, by sincerely considering the interests of all principal stakeholders. Clarke is a sustainable brand which provides aquatic services and mosquito control services and products. It provides air blowers, mosquito traps and misters. The company has an approach called ‘zero waste initiative’. It is engaged in this initiative through converting their mosquito application equipment vehicles from fuel driven to hybrid vehicles. Conscious leadership is observed through Lyell the CEO of Clarke who supports and recognises the solution to the problem statement that the company solves, which is being accountable for actions towards the environment. The company considers sustainability as its passion and is an inspiration for change. Clarke went beyond its reach to help Nigeria to eradicate the possibility of lymphatic filariasis which also adds up to the principle of higher purpose and stakeholder orientation. Conscious Culture can be observed as the company considers sustainability as its passion. 27% of its revenue comes from NextGen products and services that use naturally-derived ingredients, renewable energy sources.

There is a need for conscious capitalism as it focuses on humanitarian ways of doing business with the goal of profit maximization. The change in the direction of focus from the shareholders to the stakeholders is the strong belief in having a bigger purpose is what conscious capitalism is all about. The business roundtable supports the factors of this concept which are- trust, authenticity, caring, transparency, integrity, learning, and empowerment. The question that arises with companies that stick to these principles is their faithfulness towards these principles even when the business starts to lose its footing and start incurring losses.

The Predictive Power of GUT

Research participants who strongly trusted their feelings were able to predict future levels of the Dow Jones average with 25% greater accuracy than people who didn’t, says a team led by Michal Tuan Pham of Columbia Business School. In another experiment, 41% of people who trusted their feelings were able to correctly pick an American Idol winner, compared with just 24% of people with little trust in their feelings. Relying on a gut sense allows people to tap into the brain’s unconscious syntheses of knowledge from many sources, the researchers say.

Source: "Stats and Curiosities" by Harvard Business Review

Frontline Operations Management in an era of IT and Automation

2022 saw the great resignation taking place and with geopolitical pressures causing uncertainty for supply chains across industries, organizations are working towards automating their back-end operations and giving more importance to their frontline operations which is mainly driven by human capital/employees/people.

Frontline operations are key for any organization’s responsiveness and to efficiently understand consumption pattern and to forecast demand in the market. A company’s financial performance and operational efficiency is primarily judged by how efficiently it front line operations are handled. So without further delay, we will dive into the key aspects of how frontline operations are being handled today and what are some of the common practices followed by various organizations today.

Staffing: Staffing is the top cause of stress for frontline workers, according to the Beekeeper Frontline Work Survey. Frontline teams are lacking workers due to the difficult labor market. Employees are taking on more of the slack as a result, which causes them to feel overburdened and overworked. Shift scheduling software can reduce some of the pressure by:

- Giving quick access to new shift times
- Making communication with coworkers easy so that you can switch shifts, by using digitized tools such as Slack or MS Teams
- Including tools for automated approval for frontline team leaders

Culture: Improving morale and work ethic by incorporating innovative techniques and creating a work environment that is conducive for all to produce the best outcomes is key in frontline operations management.

People Centric Approach: Since Frontline operations usually is a client facing function in the entire value chain. It is important that the service quality is assessed based on satisfaction levels achieved with customers. It helps firms in assessing clients requirement and more importantly helps project managers in getting some clarity about what is to be developed for the market and what strategy can capture the market.

Incorporating Automation: 652,000 workers left their retail employment in June 2021. Simply for retail, that’s just one month. About 4% of the retail staff left during the course of the year. Nearly a million workers in the hotel and entertainment sector quit their jobs in September. Without a doubt, for businesses in 2022, keeping talent will be their top priority. Businesses are therefore investing time and money in process improvements that go beyond system unification. For instance, automation will be a major trend in operations management by 2022. Frontline managers find it easier to manage, and it also makes employees happier.

Centralized systems: Centralized systems such as supply chain control towers which provide timely information on execution of orders improve decision making and ensure efficient order status monitoring and reduce the information flow disruption that normally happens in frontline operations management. This helps frontline employees to efficiently communicate, update and monitor the status of each order or sale.

“Our lives are defined by opportunities, even the ones we miss.” – Benjamin Button
Indian Banking system - A Retrospect

"Money is Freedom" - Horace Walpole. The saying stands true till date only because of the services that Robust financial system of the Indian economy has provided till date. The system ages back to Kaulit territory (325-375 BC) but only with more traditional approaches. However the formalization of the whole banking system has started around 1770 when the first bank of India with the name of Bank of Hindostan was established. This organization stood for functioning only until 1832. Later the famous bank of India "The Imperial Bank of India" was formed in 1921. This pioneer has functioned in the hybrid role as both a commercial bank and the central bank of India.

At the time of independence, there were 395 cooperative banks, 557 non-scheduled banks, and 97 scheduled commercial banks, including Imperial Bank of India. A total of 1201 crores of rupees in deposits and 475 crores of rupees in loans were held by 1049 banks. During the unrest that followed independence, there were widespread bank closures and mergers.

Later in 1925 on the recommendations of Hilton Young commission, the Reserve Bank of India Act was passed in 1934 which ultimately led to the formation of the long standing central bank of India. Down the line the RBI was reinforced by enacting Banking regulation Act - 1949.

When the 5 year plan was official, the functioning and the role of banks in the economy was under the limelight.

In order to ensure fair distribution of developmental credit, social control over banks was implemented in 1967 as a result of the imbalanced credit expansion and vested interests in lending. Imperial Bank of India was transformed into a full-fledged commercial bank once RBI began operating in 1955. By passing the SBI Act in 1955, it was transformed into the State Bank of India in consideration of its extensive business and reach. SBI became the first state-owned bank in India as a result, long before banks were nationalized.

After nationalization of banks the growth and credit facilities have picked up and new branches were established in urban and rural areas.

In order to help commercial banks serve unbanked areas more quickly, regional rural banks (RRBs) came together in 1975. In 1978, the establishment of the Deposit Insurance and Credit Guarantee Corporation of India (DICGC) gave depositors more assurance. The formal banking system's expansion in the hinterland was further consolidated with NABARD's establishment in 1982.

Later post reformation of banking industry, Core banking technology adoption, National Payment Corporation of India (NPCI) establishment in 2008, bank interoperability, RuPay debit card issuance in 2015, and UPI app launch in 2016 all contributed to a significant shift toward digital banking. The demonetization of high value money in November 2016 and the pandemic starting in 2020 gave the digital banking system even more oomph. The introduction of fintech and heightened cooperation with non-banks, neo banks (virtual banks), as well as the advent of specialized banks such as Small Finance Banks and Payment Banks, enhanced banking outreach to interior terrains benefitting those at the base of the pyramid.

After 1991, there was a significant expansion of the banking infrastructure. There were 1,51,320 bank branches as of March 31, 2022. The number of ATMs came to 2,15,061 while the number of POS Terminals was 60,70,142. There were 91.6 million debit cards and 73.6 million credit cards in use as alternative delivery methods.

The banking outreach made great progress under the direction of the JAM trinity—Pradhan Mantri Jan Dhan Yojana (PMJDY), Aadhar, and Mobile. The result was that the RBI's financial inclusion index increased from 43.4 in 2017 to 56.4 in March 2022, and the digital payment index (DPI) increased from 100 in March 2018 to 349.30 in March 2022.

In retrospect, the three main eras of banking development—1949-1969, 1969-1991 and 1991-2022—spanned 75 years were judged to have accelerated in India due to the adoption of cutting-edge technology and the rapid growth of banking touchpoints that impacted the lives of millions of people.

Horrifying HR - Article on Layoffs and present Panic Situations

Presently we all can observe the situations in the IT industry which are leading to panic and stress concerns in the minds of employees and corporate tech people. The only thing that is creating an unusual fear is ‘Layoff’. Yes, the term might be simple and common to everyone but to the people who experience this term can be a nightmare that stagnates their careers and life. So, this article is all about Layoffs that are present in industries and the situations leading to the stressful and fearful environment in the present workplaces.

Layoffs- causes and impact

At present IT companies which are globally renowned for their work culture are announcing huge layoffs in their organizations. Recently many organizations such as Meta, Amazon, TCS, and Byliss have announced around 11,000+ employees to be laid off in the present quarter. There were been different reasons hearing out in the IT Industry one much highlighted and most anticipated reason is the "Global Recession", the fall down in economic growth which is leading to the edge of looking for cost-cutting in organizations in which the immediate effect of layoffs was continuously announced from past series of days. Many employees have lost their jobs in the last quarter due to the anticipated recession occurring in the global economy. When we look deeper into the causes/ reasons we can also understand the policy of cutting down excess human resources in the organization which emphasizes the edge of looking for a highly -skilled workforce and talent.

Conclusion:

Yes, situations might not be good, and companies may be looking for the removal of the excess workforce. The global recession can be the major reason behind these harsh decisions but one thing will always remain constant i.e there will be a great edge for a highly skilled workforce in the market. The demand for talent and skills will always have their importance in the market. About only 20% of highly skilled employees were able to grab good positions in Big Four firms and around 75% of youth un-employability is recorded every year in India which is really a huge number. So the suggestion is to be a unique person who can take up these challenges as opportunities, and be the person who stands out with the skills and talent.

-Sai Krishna Gandham, 2108034

"It's what you do right now that makes a difference." - Struecker
Open Mic, Speak Out Club
-Madhurya Gunda
"Open Mic - Speak Your Heart Out", an event initiated by Shubhashree, the IPE SPEAKOUT CLUB @ IPE. The event was conducted as an ice-breaking session among the students of the institute. The event was co-hosted by the club coordinators Rishhna and Mahatti. The participants were asked to ‘voice their opinions’ at the event. The topics chosen by the participants covered diverse subjects like life issues, social taboos like LGBTQ & importance of Parenting to name a few. Poetries were also recited, which were inspired by respective participants experiences in life. Couple of participants shared their views on ‘How music helps in healing one’s mind’. There were opinions shared on extensive topics like Self-love, Happiness, Criticism, Russia-Ukraine crisis, Introspect vs Extravert and so on. The support and encouragement from the audiences was very much appreciated. The event ended with a vote of thanks by Bindu, Coordinator, Shabdagar.

Green Talks, Environment Day
-Vivekakshi
Environmental conditions are worsening day by day and every part of the world is experiencing it directly or indirectly with changes in climatic conditions.

Vishnu: The Social Club of Institute of Public Enterprise organized the ‘Green Talk’ event on 6th June 2022. It was an election competition where the students of IPE took part in the event and shared their views and ideas on saving the environment from further damages. A few topics covered in the event were: The danger of ocean spills!, Should we strive for a paperless society?, Dying durable goods will save the world?, How radiation affects the ecosystem?, Endangered species need protection!, The impact of e-waste on the environment!, M Shamaela Sai stood as the winner of the event. The runners-up were Lahari Kocherlakota and Salikrishna Gandham.

Stock Quest, Nivesh
Nivesh, Finance Club in collaboration with StockOro which is India’s first and largest social investment platform conducted Stock Quest which is an intra college quiz contest. Also StockOro aims at helping people become more successful in their trading and investing by helping them understand on how to make better decisions and leverage risk through its tools.

Basketball Match
-Maheshwari Belugam
You do not play against the opponents, you play against the basketball. The sports club of IPE conducted a basketball tournament with our energetic juniors and enthusiastic seniors. There were 4 teams- the Warriors, the Invincibles, the Kings, and the Conquerors.

It was a knockout match. The first match was between the Warriors and the Invincibles; the second was between the Kings and the Conquerors. The final face-off was between the Kings and the Invincibles.

We must admit that the game was extremely fierce, and the ‘Kings’ squad triumphed. The match was incredibly heated because all of the teams were so upbeat.

Agrahami Article Writing Contest
-Madhurya & Maheshwari
There is always one person who has a huge impact on individual’s life. We refer them as our ROLE MODEL. They may be anyone. Our family, our friends, or even a famous personality.

To share such stories and experiences Agrahami, the HR club had conducted an article writing competition on “Role Model in your life.” There had been a huge turnout of students sharing their wonderful adventures. Every essay had its own charm, but the club had to select a few that were inspirational, rewarding the winners with certificates.

Capacity Building Workshop @Nagarjunasarag
-Vaishnavi Pal
Buddhanvanam, a mega Buddhist theme park developed by the Telangana government at Nagarjunasarag on the banks of the Krishna River. IPE students were taken on a two-day trip to Buddhavanam, which was entirely sponsored by Telangana tourism. The students were accommodated at Haritha Resorts. The students were given a tour of the entire Buddhavanam on the first day, explaining the life of Buddha and his phases in life. The students were taken on a trip to Nagajuna Sagar Dam on the second day, where the history was briefly explained.

The students were then taken to a museum, where they were shown one of Buddha’s teeth. The students were then asked to create a questionnaire about how to develop sustainable tourism, and the responses were gathered from museum visitors. Lunch was served after that. Following lunch, Prof PS Janaki Krishna, Professor of Environment and Sustainable Development at IPE Hyd, and Dr Ch Lakshmi Kumari, Associate Professor of Economics at IPE Hyd, gave a few presentations. In the evening, students were given a presentation on how tourism in Telangana can be improved by providing a better experience to the tourists.

Book Recommendation
7 Habits of Highly Effective People
-By Stephen Covey

"Just because someone stumbles and loses their path, doesn’t mean they’re lost forever.” - X Man
Diwali - Diyas of happiness inside and outside.

-Siddhant Bhardwaj

IPEians celebrated the festival of lights with immense joy and happiness on 24th October 2022. As students are from diversified cultures and come from various states across the country, the students came together and celebrated the festival as a family. On this day, diyas were lit and beautiful rangolis were made at different locations around the campus as a gesture to welcome Goddess Lakshmi. Everyone wore gorgeous sarees and created memories by snapping many photographs. The festivities ended with shooting a few rockets and showers of firecrackers.

How about a happy meal at IPE?

-Kala Mahalakshmi & Vijayakishore

Food soothes the soul, especially when it is lip-smacking and droll-worthy. To all the foodies of IPE, a new corner to satiate your taste buds, Sree Sai Ganesh Bakers have set up a stall at our college canteen to give a good time and happy meals. They offer a variety of Indi, Italian and Continental dishes as well as baked delights. They also offer ice creams and thick shakes. Each item has a unique taste. Their prices are easy on the pocket ranging from Rs.70 to Rs.100. They are also planning to introduce combos very soon. Hurry up! Make sure you spend quality time relishing different delicacies; some of these are unmissable!

Marketing Mania, by Tarang


Strike as You Find the Words:

- Branding
- Collaboration
- Communication
- Consumer
- Customer
- Franchising
- IPE
- Promotion
- Sales
- Segmentation
- Strategy
- Targeting
- TestMarketing
- Process
- Profits
- Keywords
- Kiosk
- Leads
- Marketing Myopia
- Media Club
- Physical Evidence
- Positioning

Theory for Everything

Ever observed in a library the first pages of a book being worn out but the pages behind are as good as new?

Imagine being asked to pick any number between 1 to 1,000,000. Then it would be random right? Turns out it's not. Take into consideration a set of numbers and start stripping every numerical to its first digit. The leftover digits happen to form a pattern.

You'll have more one's than two's and more two's than three's and so on.

Take into consideration a set of numbers and start stripping every numerical to its first digit. The leftover digits happen to form a pattern.

You'll have more one's than two's and more two's than three's and so on.

This is Benford's law. This law states that in a random data of numbers the probability is as follows:

This law is used in many avenues such as to know about tax fraud, music notes, population index, social media fraud, etc.

Europe and many other countries have used this law to know about tax fraud whereas in the USA it's not disclosed yet.

Even in music, researchers noted the duration of each music note and the outcome remained the Benford's curve.

Much research was done on population and social media accounts, and it was all related to Benford's law.

Think how wild it is that a law that was discovered in 1881 is still relevant now amidst all the Daraemon technology which still can help detect tax frauds, population index, social media frauds to safeguard our nation and ourselves by unraveling the truth.

"Benford is with us everyday in everyway"

-Rohit Akker, 2101129
The Media Club

Media, which is the plural of the term medium, refers to the communication channels via which we disseminate news, music, entertainment, education, promotional messages, and other information. It includes, radio, telephone, mobile, print and digital newspapers, magazines, and the Internet, among other things.

To make communication and promotion within our institute easier, the students of IPE jointly developed the concept of forming an internal media team for covering, reporting and communicating the various events and happenings in the campus. This proposal led to the formation of IPE MEDIA CLUB, which will be exclusively dedicated to activities connected to promotion and communication for the institution. This club is also responsible for the management and operations of the IPE Alumni Relations Department.

The club aims to celebrate and publicize the accomplishments of the B-school and all its stakeholders. Alongside, the club intents to build and maintain healthy relations with the alumni network of the prestigious institute.

Know our Faculty Mentors

Dr Muzamil Ahmad Baba

Mr A Rakesh Phanindra

Dr P V Vijay Kumar Reddy

Team College Crunch

Rohan Bhavirisetty

Maheshwari Bejugam

Rohit Akber

Madhurya Gunda

Siddhi Rachh

V Prashanth Chithambar

E Ashvarth Yadav

Siddhant Singh

M Venkat Kalyan

P Sneha Priya

Kala Mahalakshmi

Nandigama Sai Kiran

Vaishnavi S Pai

Vijayalakshmi

"Great men are not born great, they grow great.” –Mario Puzo

We appreciate Gangapuram Sai Teja and KK Sainath Reddy for their involvement and support in creation of newsletter.
Photography & Artwork
A News Letter by IPE Media Club
Vol 1 - Aug - Nov, 2022

"Worry is a misuse of imagination." – Unknown