

UPDATE LRC TOC VOLUME



JAIPURIA
INSTITUTE OF MANAGEMENT
LUCKNOW NOIDA JAIPUR ROOHI



LRC TOC VOLUME UPDATE
December 2022 | Issue - 12

Documentation Service by
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JAIPURIA INSTITUTE OF MANAGEMENT NOIDA

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VOL.XXXV - NO.12 - December 2022 - ISSN-0917-4498

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- ▶ Compliance Culture in Banks: A key to sustainable banking
- ▶ e-RUPI: A Major Step Towards Digital Transformation
- ▶ How Bad Banks can help the crippling crisis of non-performing assets
- ▶ Regulator's Digital Initiatives and Regulations
- ▶ Shrinkflation – Whats in it for Banks!
- ▶ Innovative Working Capital Finance Method
- ▶ The monopolizing tendency of the big-tech firms and app store operators : Needs Regulation



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"Banks cannot "perennially" rely on the central bank's money to support credit offtake and they must mobilise their own funds and resources."

Shaktikanta Das
Governor
Reserve Bank of India



"Under the new regulatory arrangement, rule-based guidelines on pricing of loans have been replaced with a principle-based framework based on enhanced disclosures and transparency requirements."

M Rajeshwar Rao
Deputy Governor
Reserve Bank of India

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Business Manager

Vol. 25 No. 06 December, 2022 Single Copy Rs. 125/-

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WORKPLACE FRUSTRATION

INTERVIEW

"IN THE MOONLIGHTING THERE IS A SUNSHINE..." - KENA SHREE

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Preeti Bose

Lalit Chaturvedi

Rabia Dhody

Mridula Sankhyayan

Subir Sinha

Preeti Ahuja

Gauri Das

Bhaskar Dharival



Set up mechanism to bring a feel of sense of purpose among employees



Don't ignore the signals under the cover of company policy



Constantly orient employees on self-awareness



Nurture relationship to build a psychologically safe workplace



Embrace the different perspectives of people at workplace



Real time management of people expectations is must



Organisations need to adopt zero tolerance towards bullying



Embody the organisational values in the way people work



It is summation of intrinsic and extrinsic frustrations



Coach managers to handle workplace frustration



Develop People Managers instead of Task Masters

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NOIDA

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Labour Problems & Solutions

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Anil Kaushik
Management
Expert -HR & IR



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Redundancy:
Design Long
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**Dr. Deepak Sharma
& Chinmaya Lovekar**

I N T E R V I E W

KENA SHREE

Dy. General Manager, NTPC Ltd.

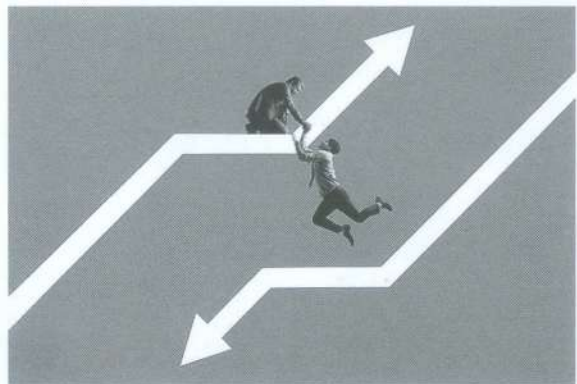


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**“In the
Moonlighting
there is a
Sunshine...”**

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**Moonlighting - Forbidden
fruit of hardwork**



G.M. Saini

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ATSUSHI OGATA
MD, President
and CEO, Honda
Motorcycle
& Scooter India

14 DEC 2022

**THE
RETURN OF
CO-WORKING
SPACES**

**ZOMATO'S
RISKY
NEW BETS**



WILL HONDA BE THE NEW HERO?

THE JAPANESE COMPANY IS WITHIN
SNIFFING DISTANCE OF ITS ERSTWHILE
PARTNER AND MARKET LEADER
HERO MOTOCORP IN TWO-WHEELER
SALES. AN UPSET
MAY WELL BE ON THE CARDS

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Atsushi Ogata, MD, President and CEO, Honda Motorcycle & Scooter India

WILL HONDA BE THE NEW HERO?

THE JAPANESE COMPANY IS WITHIN SNIFFING DISTANCE OF ITS ERSTWHILE PARTNER AND MARKET LEADER HERO MOTOCORP IN TWO-WHEELER SALES. AN UPSET MAY WELL BE ON THE CARDS

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Back with a Bang!

After touching its nadir during the pandemic, the co-working market has risen like a phoenix. With demand rising again, co-working players are expanding aggressively



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'In energy distribution, we are India's backbone'

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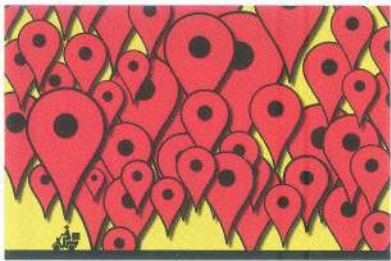
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From gold to carbon and titanium, give your iPhone a makeover with these fancy cases



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SPECIAL ISSUE

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Business Today

December 11, 2022 ₹150

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Acc. No. J05914

05 DEC 2022

INDIA

BT500 INDIA'S MOST VALUABLE COMPANIES

GAUTAM ADANI
Founder & Chairman,
Adani Group

● Combined
average market cap
(October 2021-September
2022): ₹13.72 lakh crore



01 (05)-04/IMP/2022-23-24 ISSN No. 0970-2424 E-ISSN No. 2548-1892 FIM (018660)/145/2020-22 BPC Enrichment Date of posting: Tue, Wed & Thursday

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BT500 INDIA'S MOST VALUABLE COMPANIES

MARKED BY MARQUEE DEBUTANTS AND TOP RANKERS OF LAST YEAR WHICH HAVE ONLY GOT BIGGER, THE BT500 LIST IS AN INTERESTING MIX THIS YEAR



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'Competing in the markets is tough'

Ray Dalio, Founder of Bridgewater Associates, talks about investing in a tough market, the global economy and more



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Standing Tall

While the country's markets have outperformed their global peers, only a handful of investors have made money. Will the next year be any different?



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The Rainmaker

The Adani Group companies are blazing away at the bourses, and half a dozen new ventures are ready to unlock value in the near future, promising hefty returns



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Riding on the overall growth in credit and robust asset quality, Sashidhar Jagdishan-led HDFC Bank has emerged as the top lender on this year's BT500 list



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Peerless Pioneer

Radhakishan Damani-promoted Avenue Supermarts, which operates hypermarket chain DMart, is a strong player which rules the value segment



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Relentless Reliance

Even as its conventional oil and gas business reorients itself in an uncertain world, RIL's focus on new-age ventures is whetting its appetite for growth



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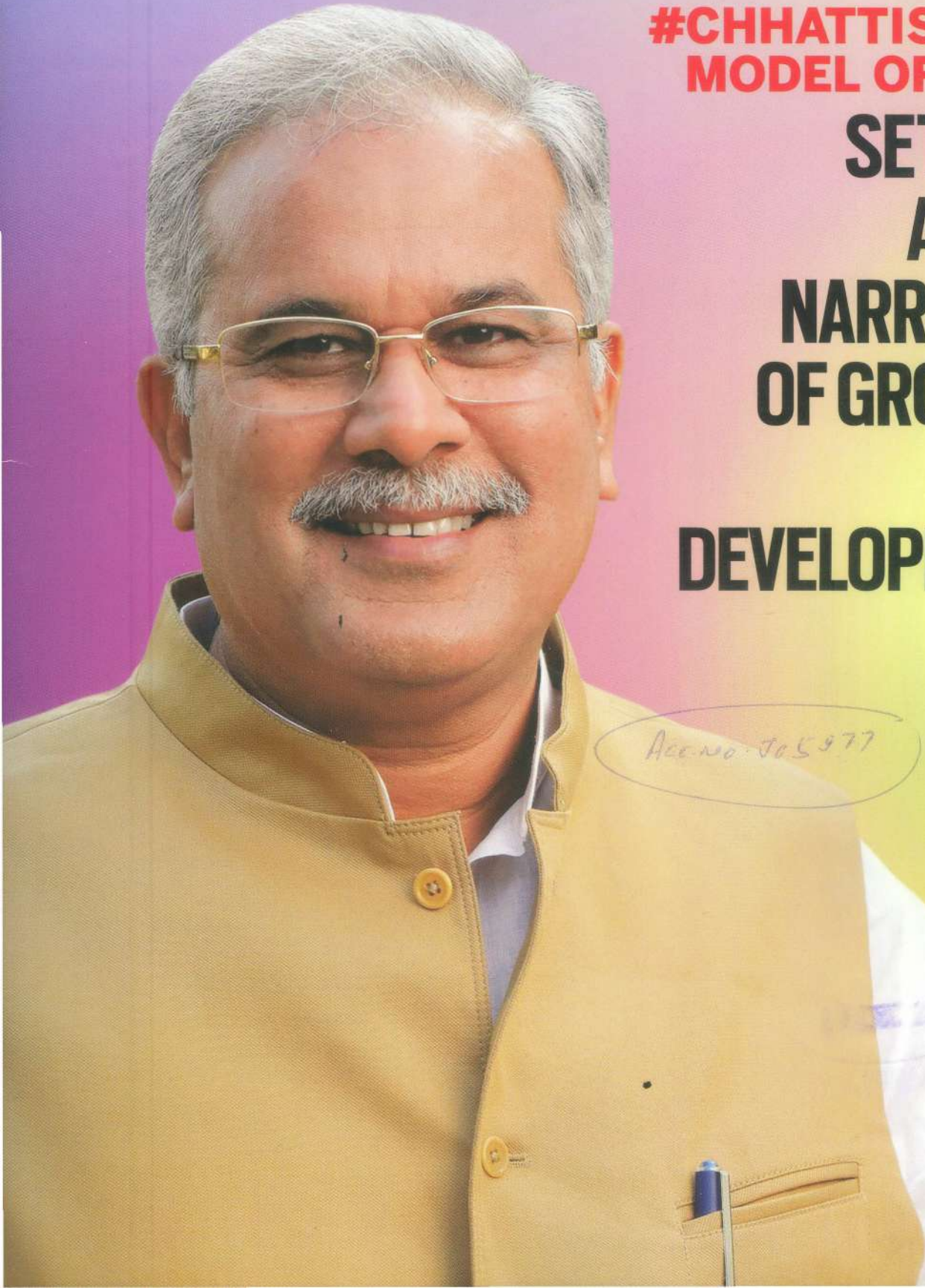
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Photograph by Vilas Kalgutkar

Covers design by DINESH BANDUNI

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BW Disrupt felicitates young innovators whose ideas not just stood apart in their own segment but have been trailblazing in their overall economic impact



Photograph by Emojoez

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The National Logistics Policy (NLP) seeks to transform India's logistics sector into an integrated, cost-efficient and sustainable ecosystem

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Apoorva Ranjan Sharma
Co-founder,
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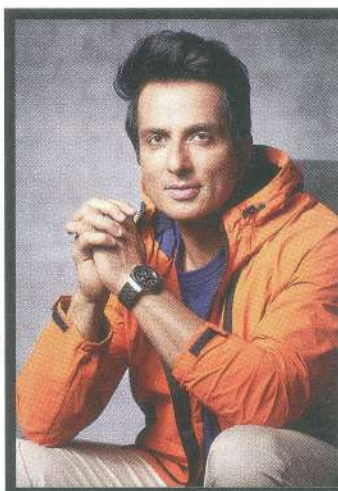
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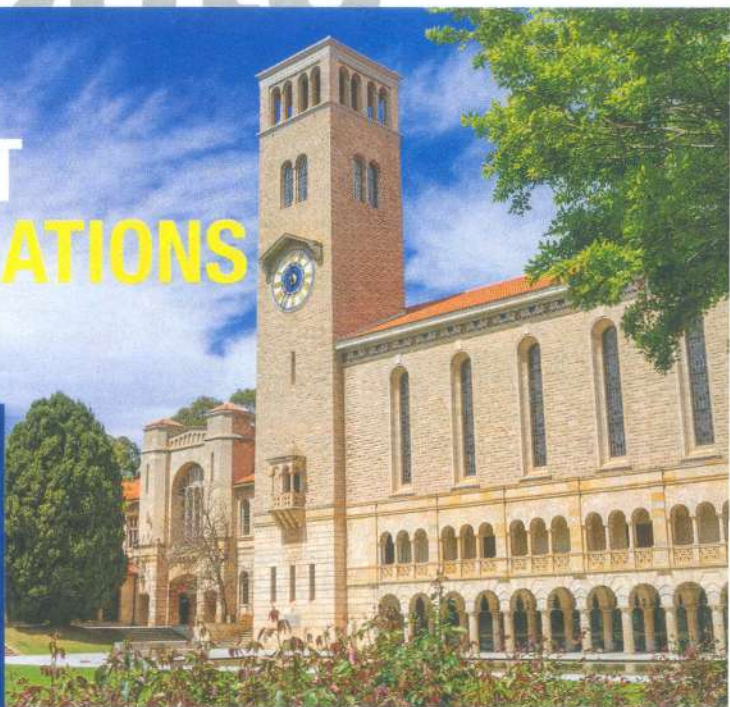
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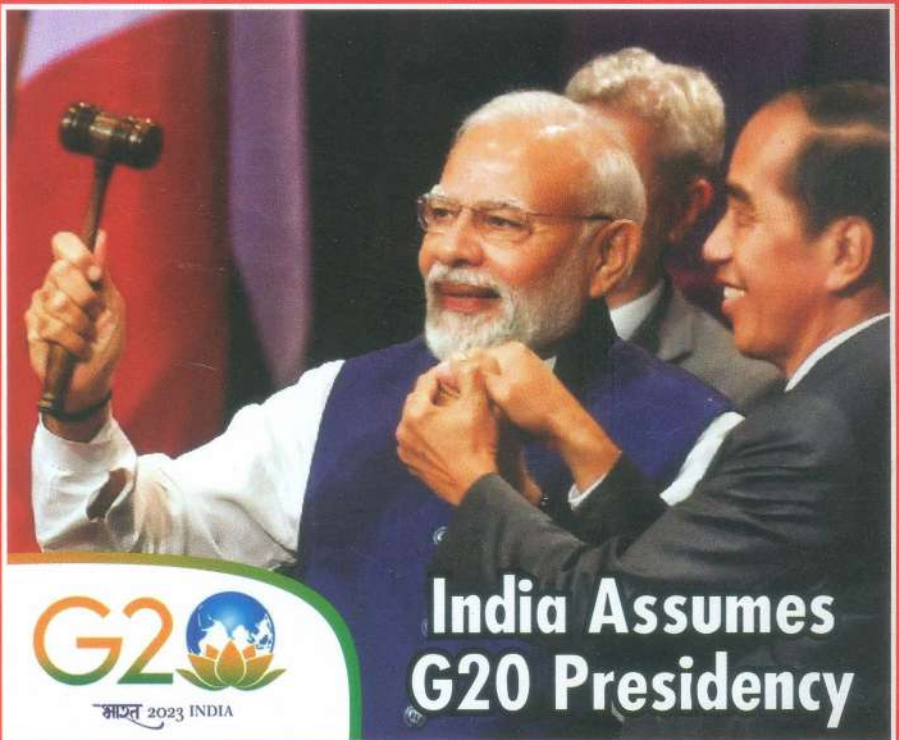
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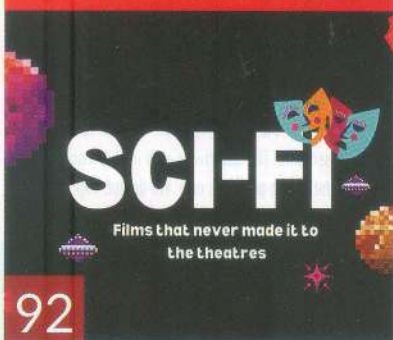
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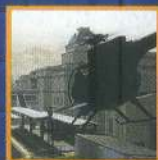
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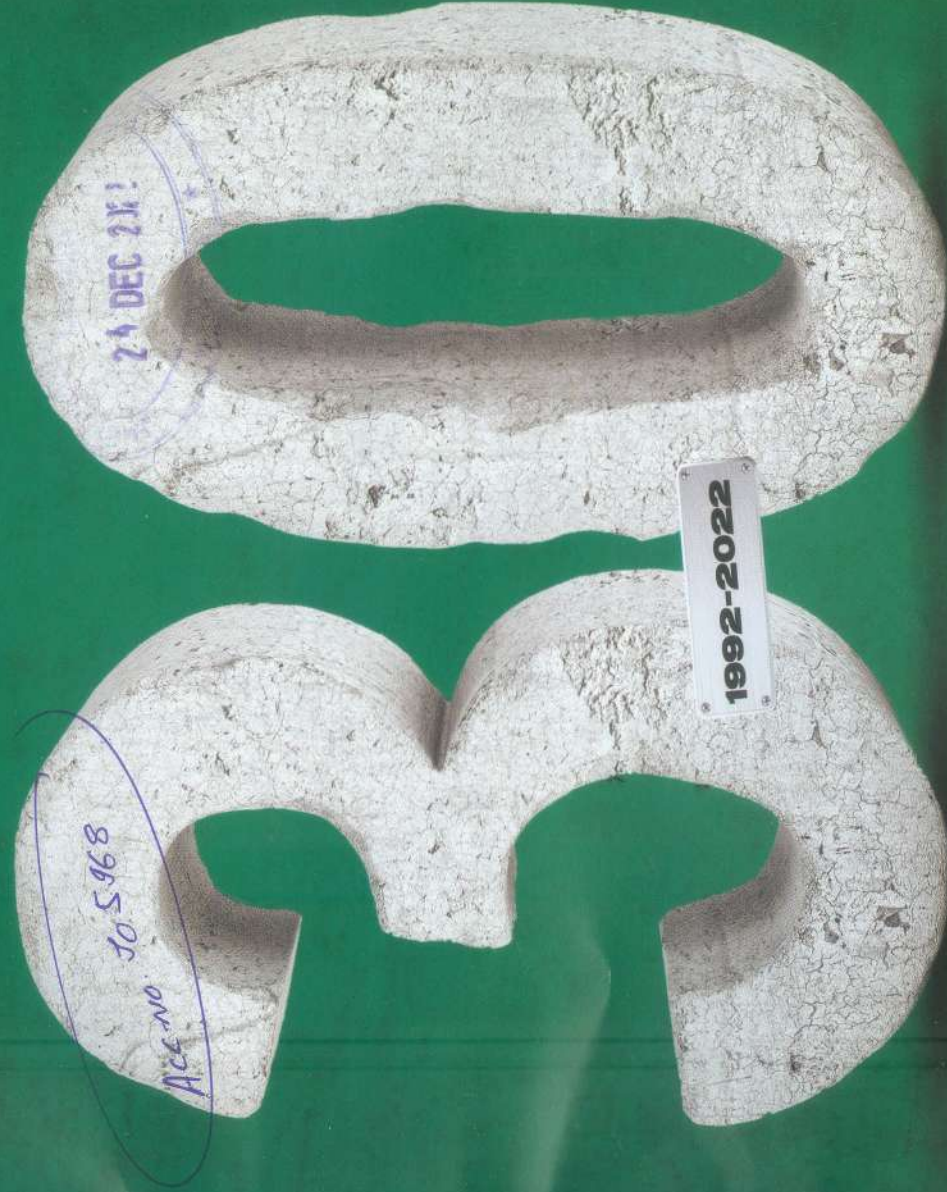
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Climate emergency

At 27th climate conference in Egypt, developed world reluctantly agreed to a loss and damage fund for climate vulnerable countries, but fell short of commitments

Biodiversity collapse

As world meets in Canada for 15th biodiversity conference, it must ensure that indigenous communities get paid for guarding the ecosystem

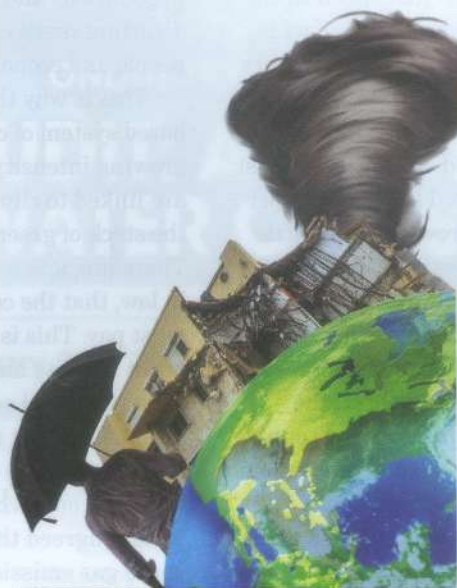


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At 15th UN biodiversity conference, the world must ensure that communities benefit from the ecological resources they have guarded for generations

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Newfound interest to increase donkey population and productivity



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Endemic COVID-19 may not be different from its pandemic form



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Inequality and Democracy in India

A major casualty of rising income inequality and the increasing role of money in policymaking is that those who are adversely affected start losing interest in the prevailing democratic system. **page 29**

Floods and Climate Justice

As Sindh and Balochistan need reparatory action from both local and international actors, Pakistan's demands for reparations must contextualise local policy failure with how procedural and substantive injustices are amplified when dealing with international violators. **page 14**

Crisis of Brexit and Austerity

Brexit was born in the original sin of austerity, and the ongoing political turmoil indicates that Brexit Britain will go on living in a seemingly never-ending hell of austerity and retreat into an insular nationalistic shell. **page 10**

Urban Cooperative Banks

The misconduct of a few banks has maligned the entire UCB system and has led to decreasing depositor trust, despite its contribution to financial inclusion. **page 53**

Joginder Paul's Literary Oeuvre

The Urdu writer recalibrated himself in line with the transition to modernism and adopted its idiom effectively to express the novelty of short stories and fiction. **page 63**

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Urban Land Distribution

If more area is devoted to common amenities and open spaces, as a proportion of the total, then the population that the total land area can support with full-scale local amenities would be higher. [page 31](#)

Eastern Boundary of Ladakh

China and India should acknowledge the acts of commission and omission in the 1950s as both had extended overlapping sovereignty in the uninhabited area of Aksai Chin in eastern Ladakh over which neither had ever exercised control. [page 24](#)

Corporate Irresponsibility

When it comes to corporate wrongdoing, there is a complete vacuum of accountability either for the corporation as an institution, or human actors behind its persona, especially the beneficiaries of its actions. [page 47](#)

Local Government Networks

The bureaucratic leadership's inability to address the hidden agendas of political actors and the politicians' ability to manage discourse make the latter better placed to manage networks. [page 55](#)

India's Slip on GHI

India's Global Hunger Index ranking should not be seen in isolation and it is likely a manifestation of absolute increase in urban hunger. [page 14](#)

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Rural Income Poverty

Despite its limitations and degrees of underestimation, the data from the Situation Assessment Survey of Agricultural Households suggest that at least 19 million households remain extremely income poor in rural India. [page 13](#)

Cuban Family Code 2022

The formulation of one of the most progressive and inclusive family codes in the world through a participatory process, is a major step towards the democratisation of family and society. [page 20](#)

Meeting China, Defying the US

As Germany has begun to assert its strategic autonomy to achieve its core interests, it cannot be taken for granted that it will remain tethered to NATO and US strategic goals forever. [page 10](#)

Grants to Local Bodies

The stringent conditionalities imposed by the Fifteenth Finance Commission threaten to reduce allocations as the states may not comply with the conditions. [page 16](#)

Longitudinal Ageing Study in India

Findings from LASI Wave 1, the first nationwide population-based study of older adults aged 45 and above, offer comprehensive new insights on the health, social and economic well-being of the older adult population. [page 39](#)

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Khalsa's recognition as the monolithic Sikh identity being contested, it cannot be evoked to classify Sikh from the non-Sikh deras and the term dera is inappropriate for addressing organisations that are novel religious experiments. [page 44](#)

COVID-19 Vaccine R&D in India

Although a National Vaccine Policy 2011 was in place, it does not appear to have been implemented seriously, leading to a weak institutional structure for the support of domestic R&D and manufacturing of vaccines. [page 51](#)

A Case of Systemic Accident

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Development Rights and FRA, 2006

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The shift in rice area in India away from low-lying wetlands of the east to the irrigated fields of the west, calls for a fresh thinking on land-use policy. **page 35**

Ceiling on Reservations

Notwithstanding its jurisprudential basis, the verdict approving EWS reservations beyond the 50% ceiling has weakened the constitutional basis of the ceiling itself. **page 10**

Ela Bhatt (1933–2022)

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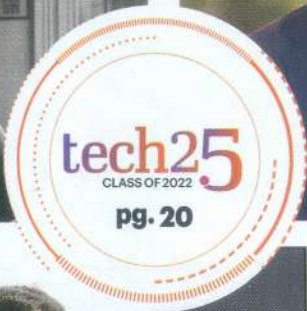
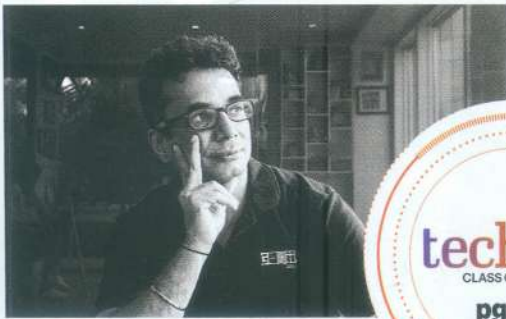


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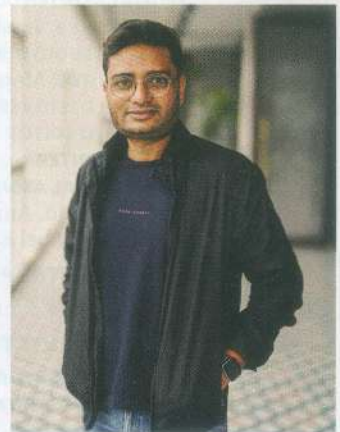
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Our annual list highlighting 20 outstanding female entrepreneurs and business leaders who are transforming the Asia-Pacific region.

Edited by Rana Wehbe Watson

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CHAMPION'S LEAGUE

Neeraj Chopra's successes in 2022, on the back of a Tokyo Olympics gold, may have set him up to be India's greatest athlete of all time

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CHAMPION'S LEAGUE

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Ukrainian soldiers help people cross a destroyed bridge as they evacuate the city of Irpin, northwest of Kyiv

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Nearly three decades
after founding explosives
maker Solar Industries,
Satyanarayan Nuwal
debuts in style on the
India Rich List

RANK: 72
NET WORTH: \$3 billion

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The rags-to-riches tale of Satyanarayan Nuwal whose Solar Industries is a leading industrial and explosives manufacturer

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Sudhir and Samir Mehta have put the Torrent Group on a path of steady growth in the pharma, power and gas sectors

From left: Aman Mehta, Varun Mehta, Sudhir Mehta and Samir Mehta of the Torrent Group

Falguni Nayar

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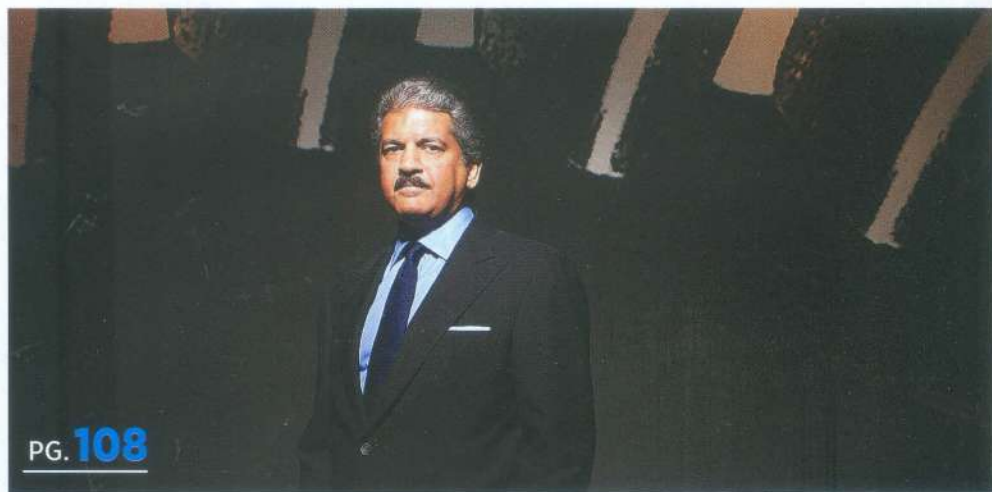
156 • INSIDE THE HOUSE OF PATAUDI

Saif Ali Khan's ethnic fashion brand is establishing its retail presence while expanding into categories such as perfumes, footwear and home decor

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(Left) Gautam Adani has become the new Number 1; (right) Kumar Birla is at number 9



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Anand Mahindra, chairman, Mahindra Group, is at number 91 with a wealth of \$2.2 billion



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From left: Zetwerk co-founders Srinath Ramakkrushnan, Amrit Acharya, Vishal Chaudhary and Rahul Sharma

160 • REALTY BITES

Stung by delays, millions are paying a hefty price for investing in their dream home

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Tope Awotona put his life savings into Calendly. Now he's one of America's richest men

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Playrix founder Igor Bukhman found himself with employees divided by frontlines

LIFE AFTER LAYOFFS

WHY BANKS ARE IN A SWEET SPOT

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W-POWER
SELF-MADE WOMEN

From left:
Katrina Kaif, Anju Srivastava, Nikhat Zareen,
Ritu Arora and Sakshi Chopra



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(From left) Katrina Kaif, actor and co-founder, Kay Beauty; Anju Srivastava, founder and CEO, Wingreens Farms; Sakshi Chopra, MD, Sequoia India; Ritu Arora, CEO and CIO Asia, Allianz Investment Management; Nikhat Zareen, boxing champion

36 • THE SERENA WAY
Forbes India's W-Power 2022 list features women who, much like the tennis legend, are breaking stereotypes, dismissing doubters and leading change

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Anjali Bansal, an early-mover in climate tech investments through her venture capital fund Avaana Capital, believes women should dream big

40 • THE CONSCIOUS CAPITALIST
With Wingreens Farms, Anju Srivastava wants to do business thoughtfully, while empowering farmers

42 • FIXING THE GENDER PROBLEM
Ashwini Deshpande is that rare economist who puts theory into practice

46 • A SEA CHANGE
Devleena Bhattacharjee and Nandhini Karthikeyan have used data analysis to help solve real-world problems with Numer8, which helps fishing communities work smarter as well as deal with climate change

50 • THE VOICE OF THE LAND
Jacinta Kerketta's poetry and journalism are about the lives and losses of the country's indigenous communities

54 • BRINGING CHANGE THROUGH STORIES
In her 23 years of experience, Kainaz Karmakar has won 40 accolades for her out-of-the-box, brave and innovative approach to advertising

58 • A BIGGER PICTURE
Actor Katrina Kaif turned her love for make-up into a business venture. Her label Kay Beauty also aims to be a community for women



62 • VOICES OF COURAGE

Kavita Devi and Meera Devi are ensuring elected heads are held accountable by reporting on issues of women and marginalised communities from the hinterland

64 • INFLUENCER NEXT DOOR

Kusha Kapila is riding the popularity wave on social media. She's now making her presence felt on the big screen and streaming platforms with multiple roles

68 • MARKET MOVER

Lakshmi Iyer started off marrying coding with markets. Today she heads Kotak's investment advisory business

72 • DELIVERING ON DIVERSITY

Leena Nair managed to make Unilever a gender-balanced company. Now, as CEO of Chanel, she's poised to bring her inclusive world view to the luxury brand

74 • REGULATING AMID UNCERTAINTY

Madhabi Puri Buch, the first woman at the helm of Sebi, the markets regulator, has brought in a data-driven approach

78 • SHATTERING STEREOTYPES

Women and math do go hand-in-hand, and Neena Gupta, a mathematician with multiple awards in her kitty, is a fine example of that



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Anjali Bansal, founding partner, Aavaana Capital



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Lakshmi Iyer, CEO, Kotak Investment Advisors



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Radhika Gupta, MD and CEO, Edelweiss AMC

82 • OUT OF THE BOX

Pugilist Nikhat Zareen has fought off challenges and broken stereotypes to become a world champion

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Radha Basu, CEO of iMerit, has been building a company that leverages the potential of AI/ML, while focusing on inclusivity and social impact

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Radhika Gupta, one of the youngest CEOs in the mutual fund sector, has increased Edelweiss' AUM from ₹6,000 crore to ₹80,000 crore in five years

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At 24, Rashi Narang started Heads Up For Tails that makes products for cats and dogs. The brand now has close to 75 retail outlets and 30 spas for pets

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Ritu Arora of Allianz Investment Management is focusing on boosting investments and commitments towards India, which is eager to meet its climate action goals

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There is a bit of Sakshi Chopra in the fight and might of most new-age consumer brands. Despite being an 'outsider' in the VC universe, she never gives up

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Smita Deorah has chosen to work within the school system, with her innovations now touching a million children

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Jerome Powell,
chairman of the
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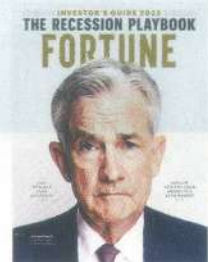
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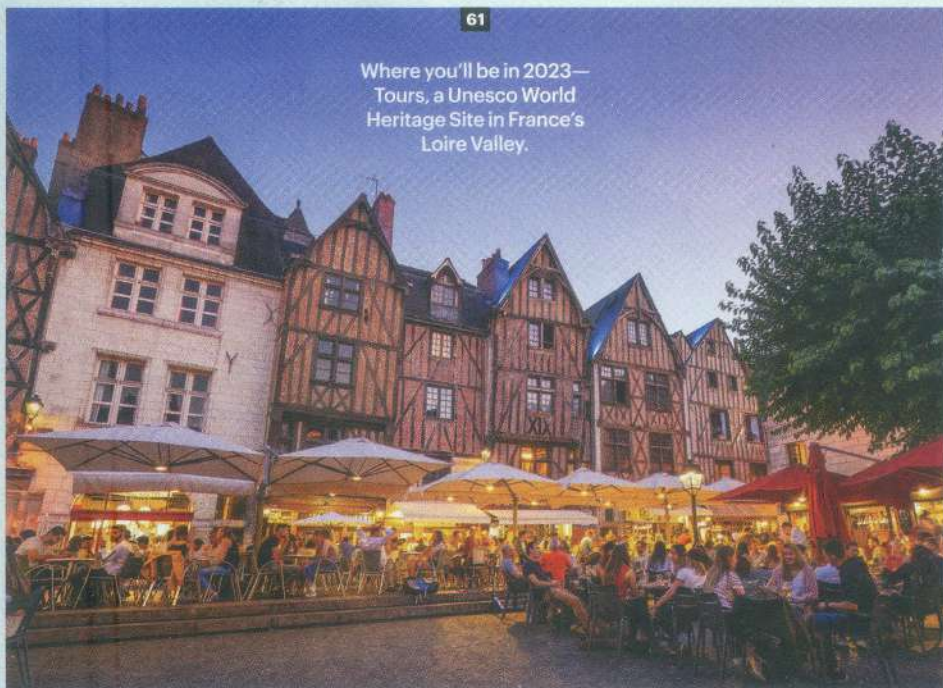
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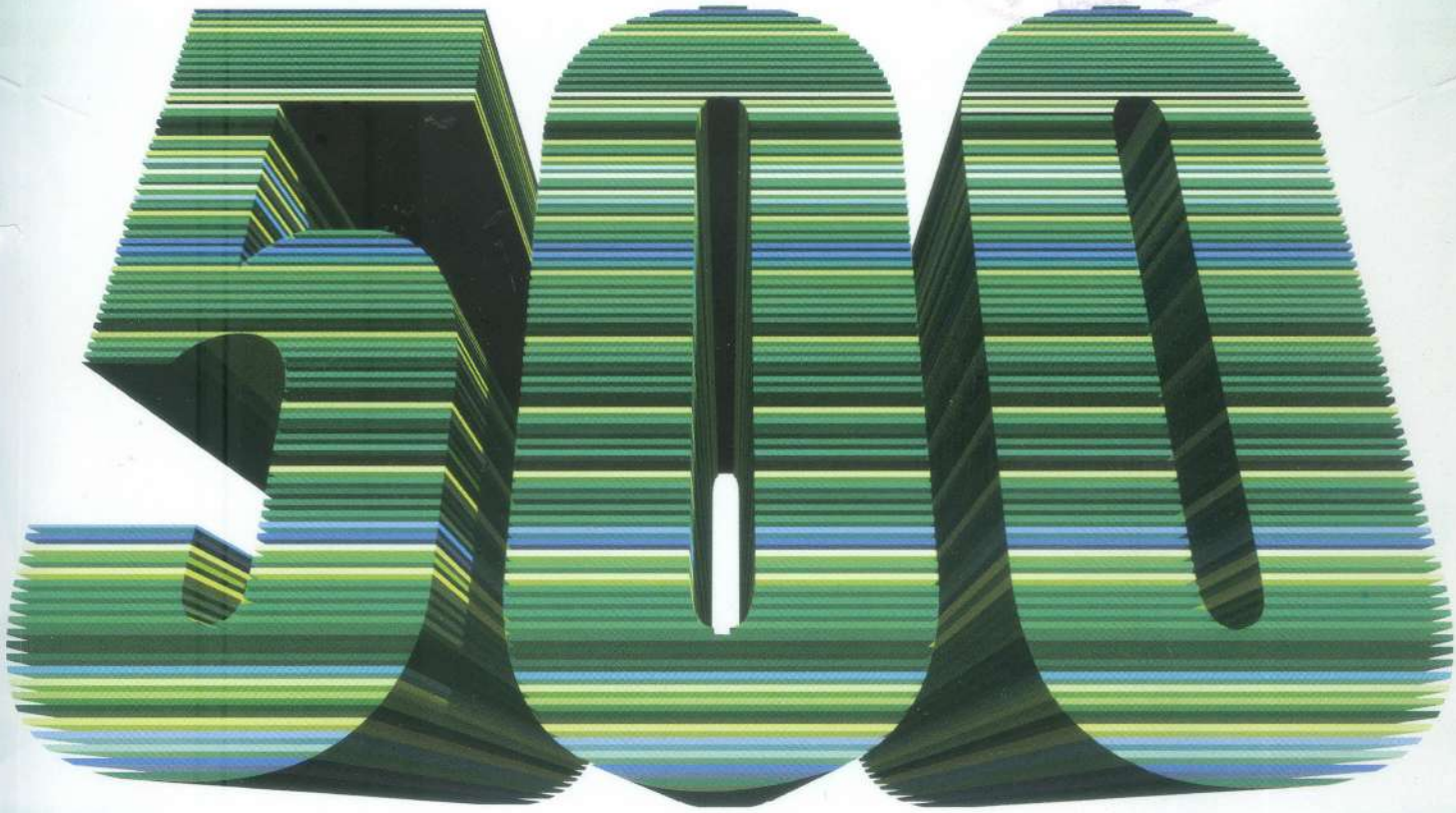
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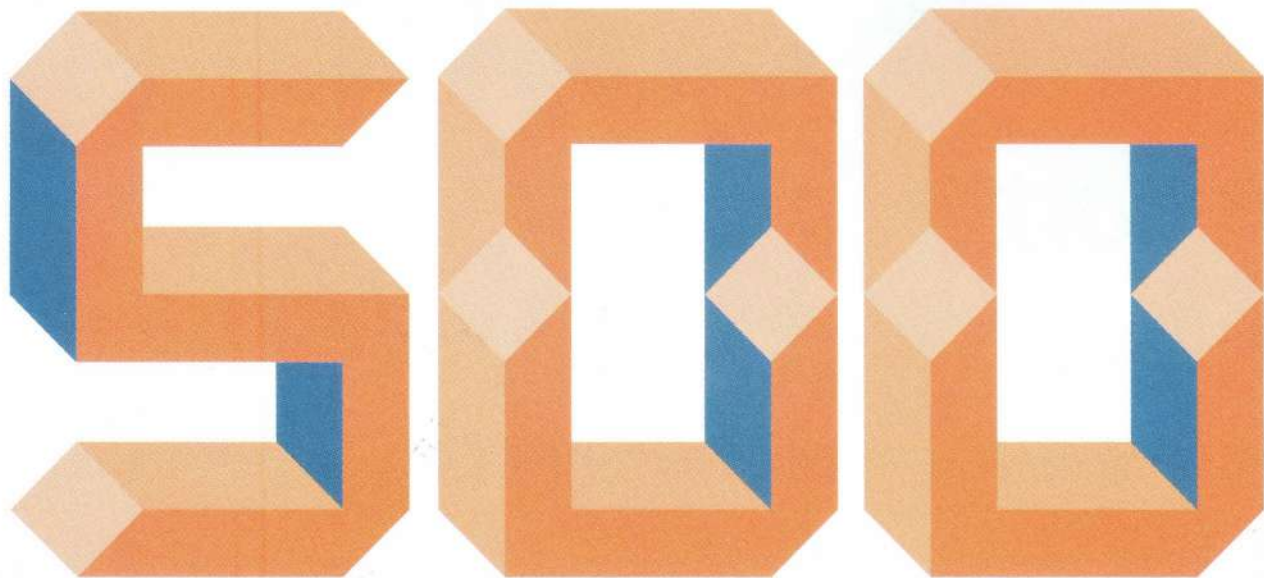
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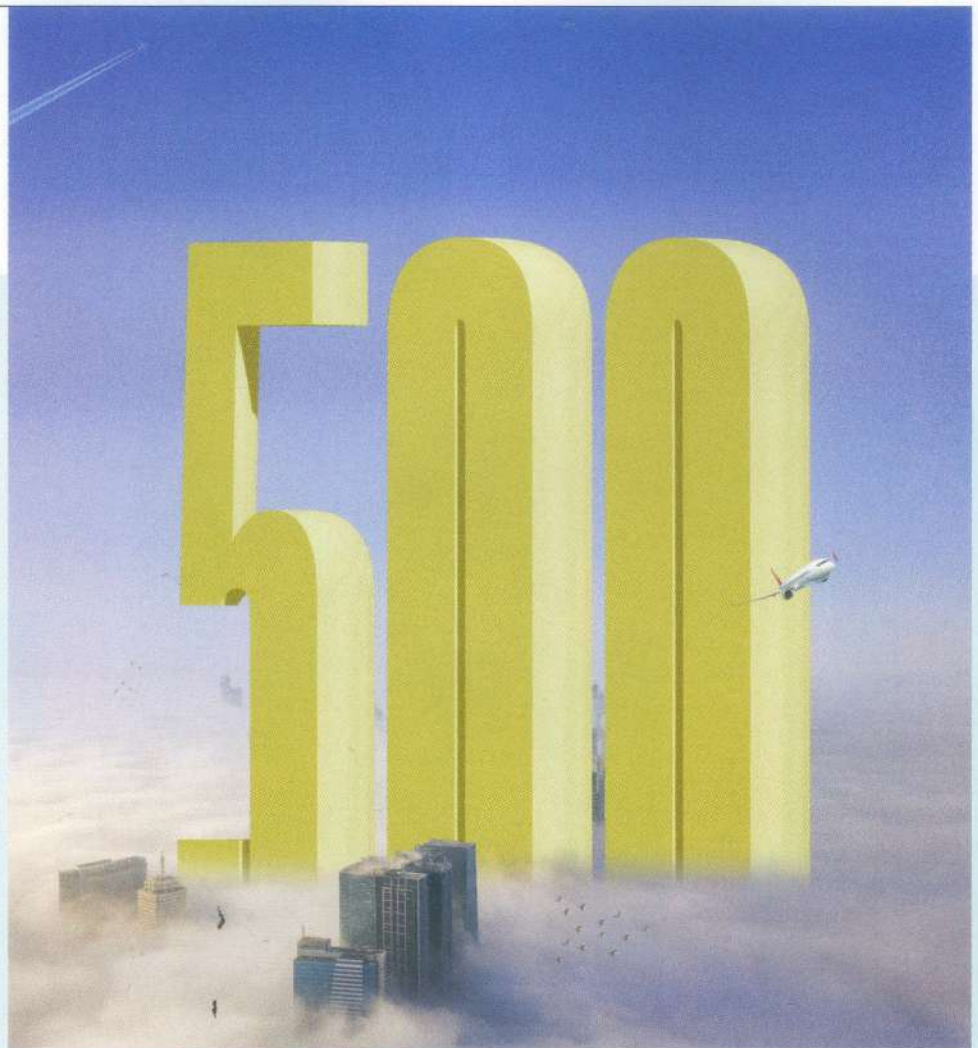
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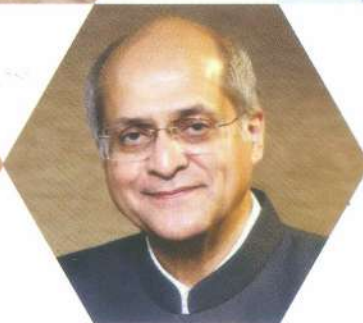
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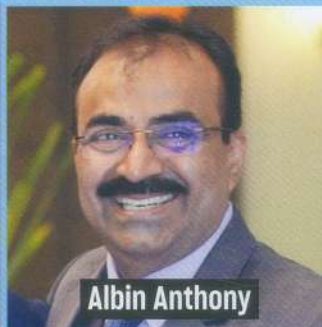
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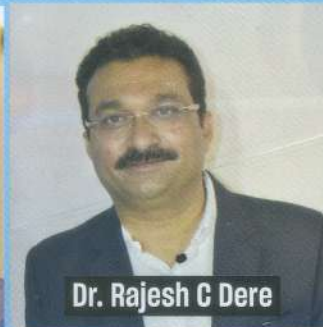
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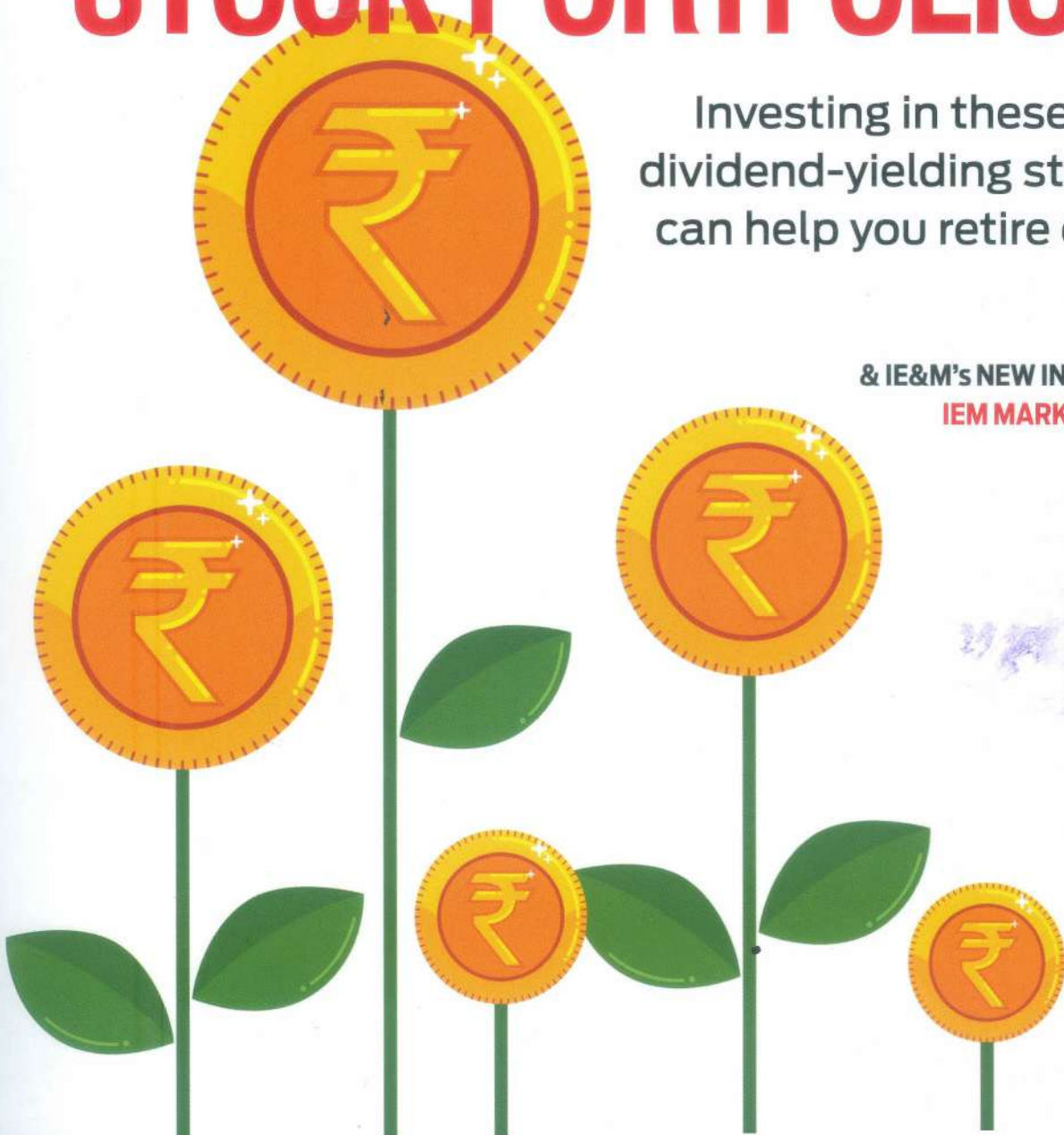
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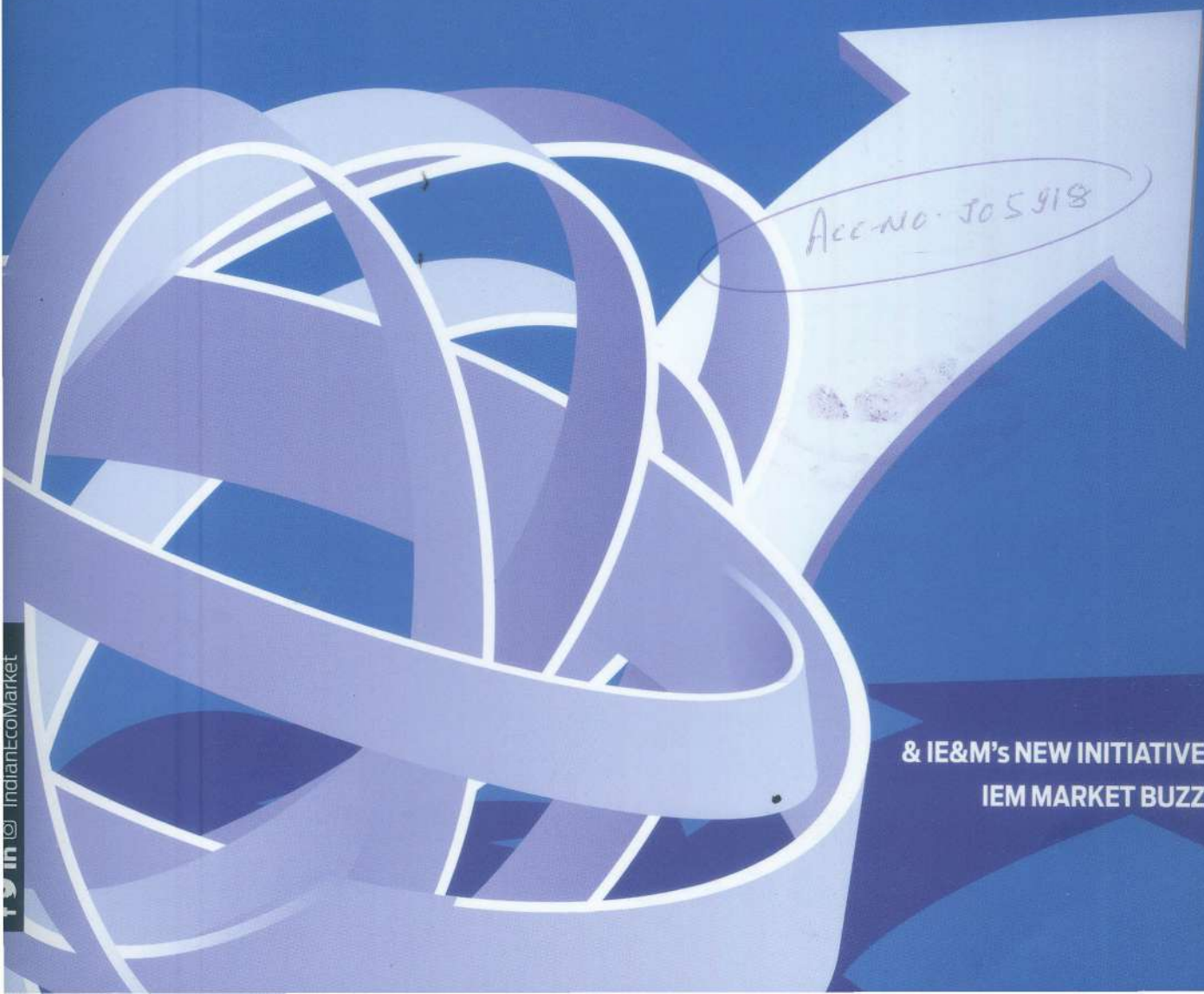
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Acc. No. J05913

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ISSN 0973-2586



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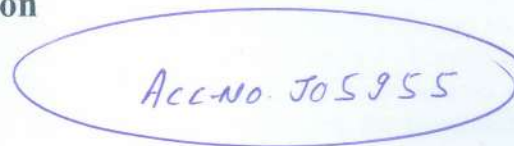
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DESIGN

Anand Kumar, Aprajita Anushree, Harish, Kamal Kant, Mukul Ojha and Sneha Verma

PRODUCTION MANAGER

Hira Lal

ADVERTISING

Venkat K Naidu: 09664048666
Biswa Ranjan Palo: 09664075875

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Shipra Srivastava +91-9868891830
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Volume 15
Issue 4
October 2022

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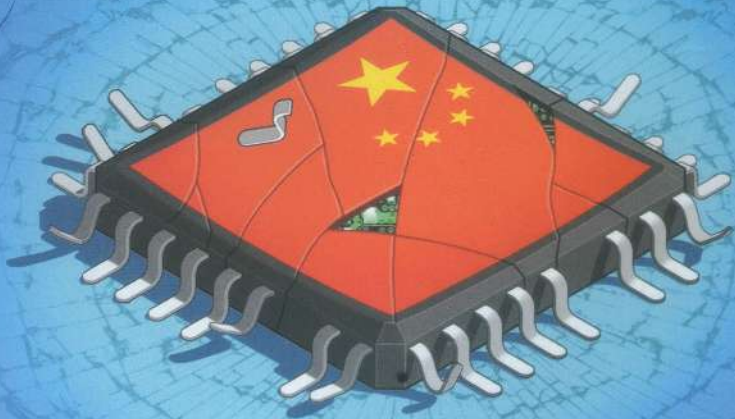
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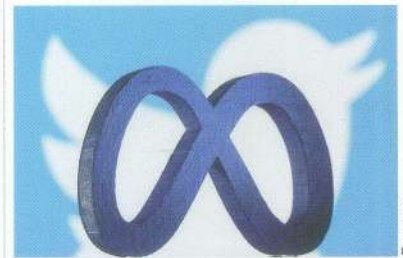
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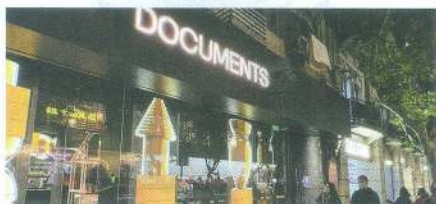
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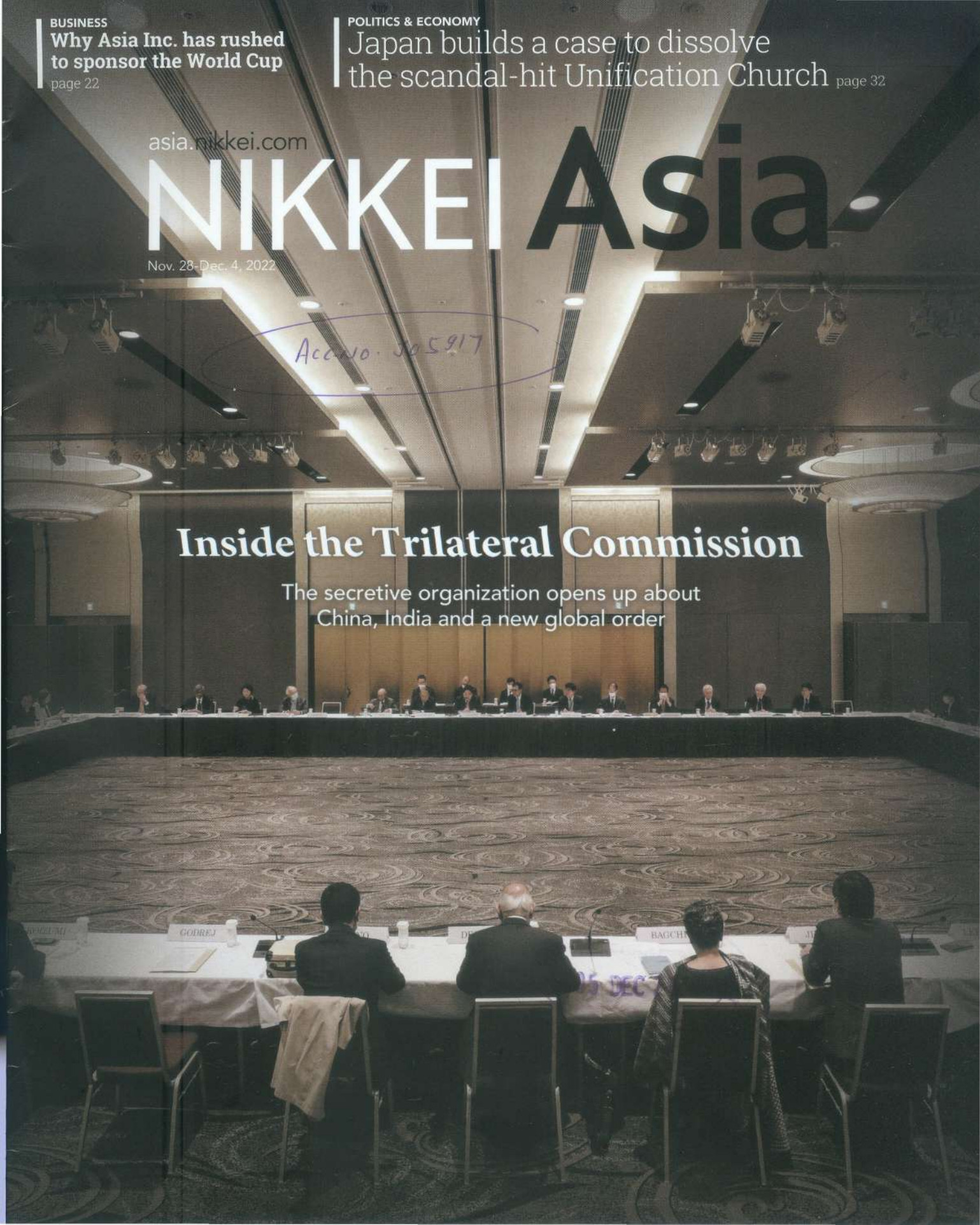
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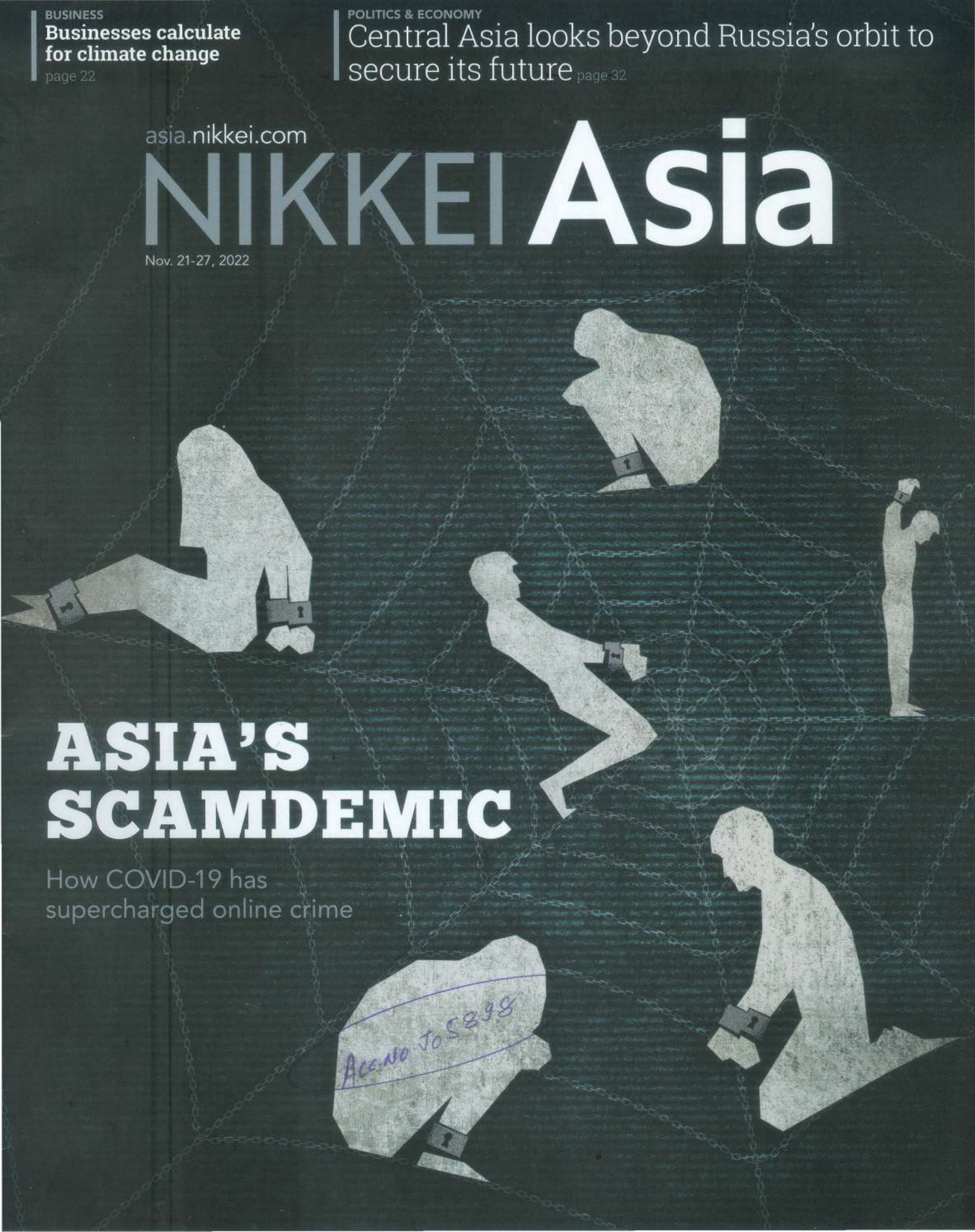
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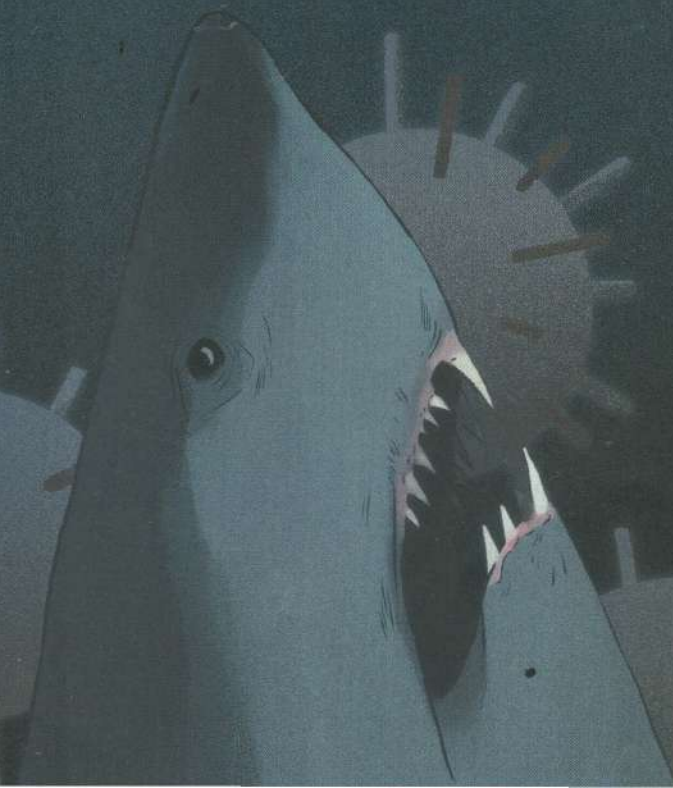
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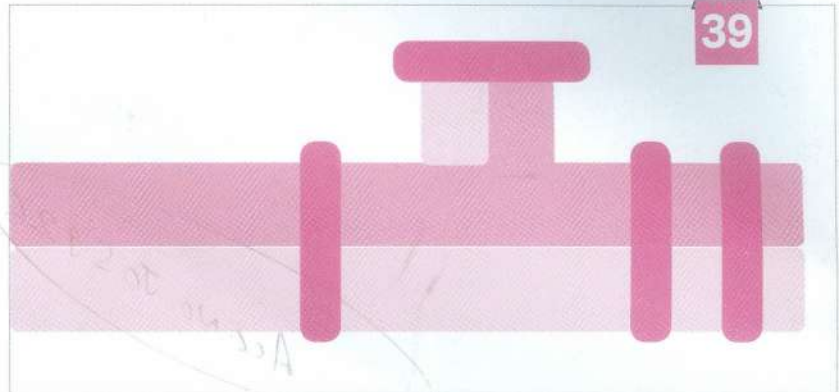
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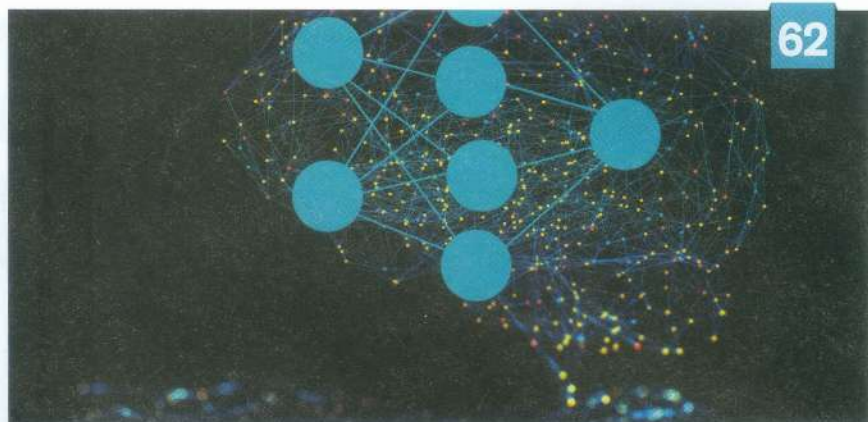


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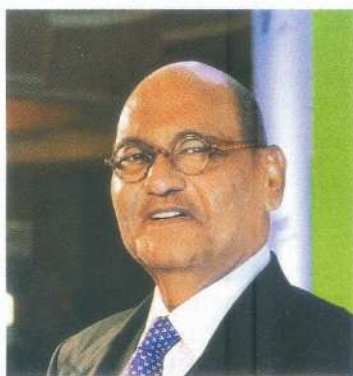
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Special Issue: HRM in Bangladesh: Past, Present and Future
Guest Editors: Monowar Mahmood, Sudhir Saha and
Mir Mohammed Nurul Absar

December 2022
Volume 9 | Issue 2

Acc No. J05984

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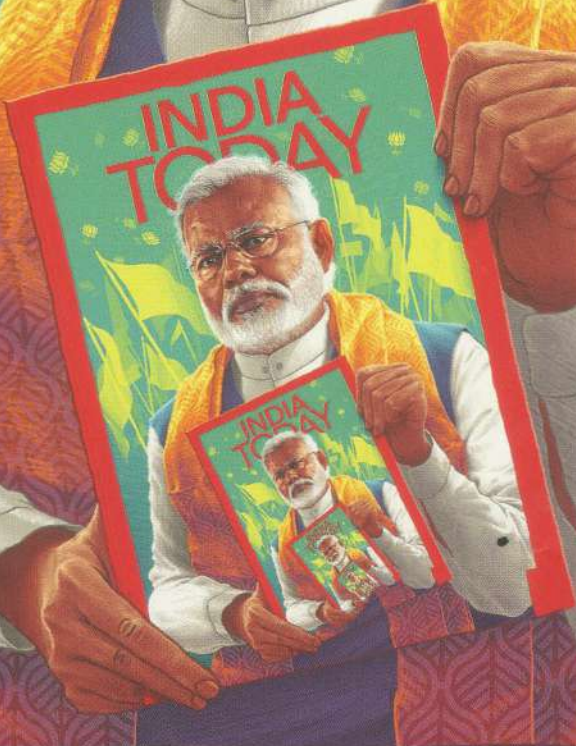
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Today's Truth

The submission of India Today Group

AATHIRA KONIKKARA

At its birth, during the Emergency, India Today lavished praise on the government of Indira Gandhi. In 2019, Aroon Purie, the founder and chairperson of the India Today Group, lauded Prime Minister Narendra Modi: "He's a visionary. He's a doer. He's a master communicator." Between the Emergency and what many call Modi's undeclared Emergency, India Today built a brand of journalism that was broadly seen as a positive example in the Indian media, despite the organisation's compromises and coziness with power. That legacy has now been wrung dry. Aroon Purie has handed control to his daughter Kalli, and some who have worked with both of them put the responsibility on Kalli's shoulders. But the organisation's journalistic slide far predates the handover, and the India Today Group is still fundamentally the house that Aroon built.



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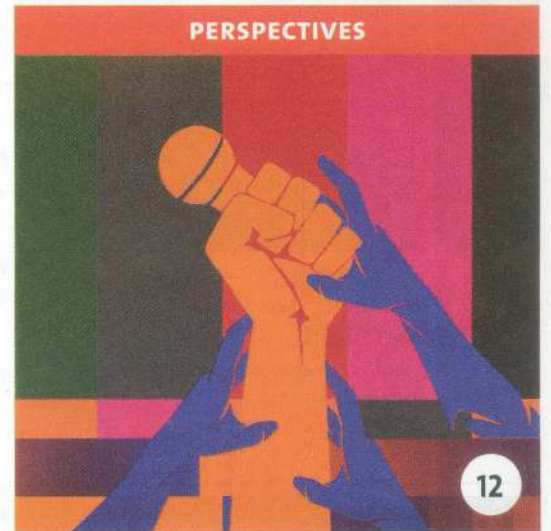
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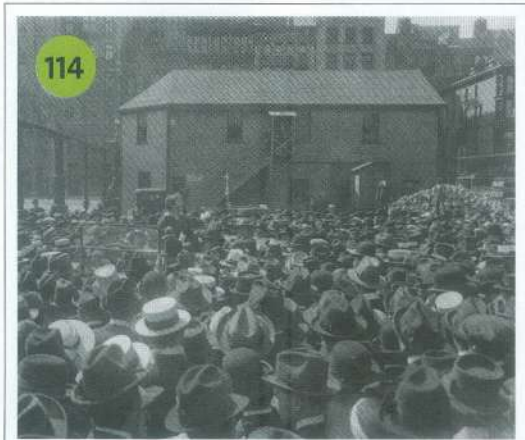


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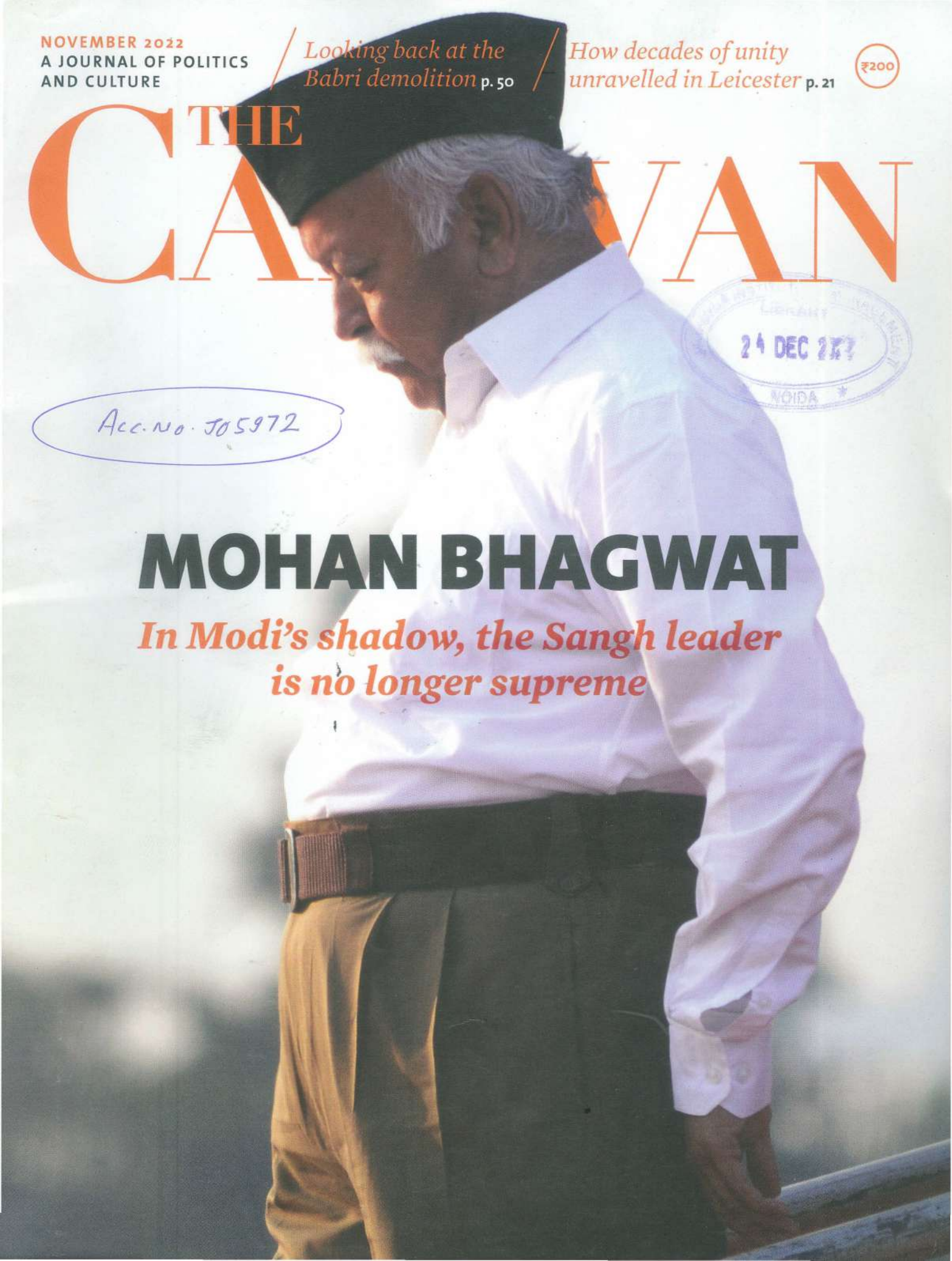
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MOHAN BHAGWAT

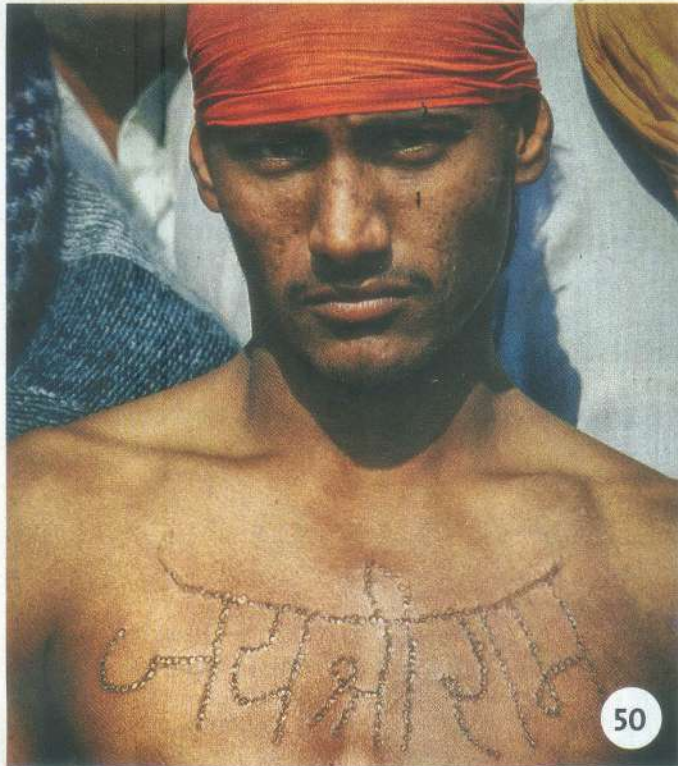
*In Modi's shadow, the Sangh leader
is no longer supreme*



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Bhagwat Eclipsed

In Modi's shadow, the Sangh leader is no longer supreme

DHIRENDRA K JHA

Mohan Bhagwat, the supreme leader of the Rashtriya Swayamsevak Sangh, finds himself in a peculiar position. His reign over the Hindu nationalist organisation coincides with a Hindutva surge in the country that RSS cadres always dreamed of. But he cannot claim the credit. Prime Minister Narendra Modi has long projected himself as the man who can deliver the RSS's long-cherished project of a Hindu Rashtra. Over the years, he has tilted the balance of power within the Sangh Parivar in the Bharatiya Janata Party's favour, leaving the RSS in a position where it is obeying instructions instead of issuing them. Bhagwat's willingness to support Modi's conquest stands in contrast with the aggressive manner he had previously displayed in trying to establish the organisation's supremacy in the BJP's decision-making. Many RSS functionaries now perceive in Bhagwat a failure to evoke reverence for the exalted position of sarsanghchalak within the Sangh Parivar.

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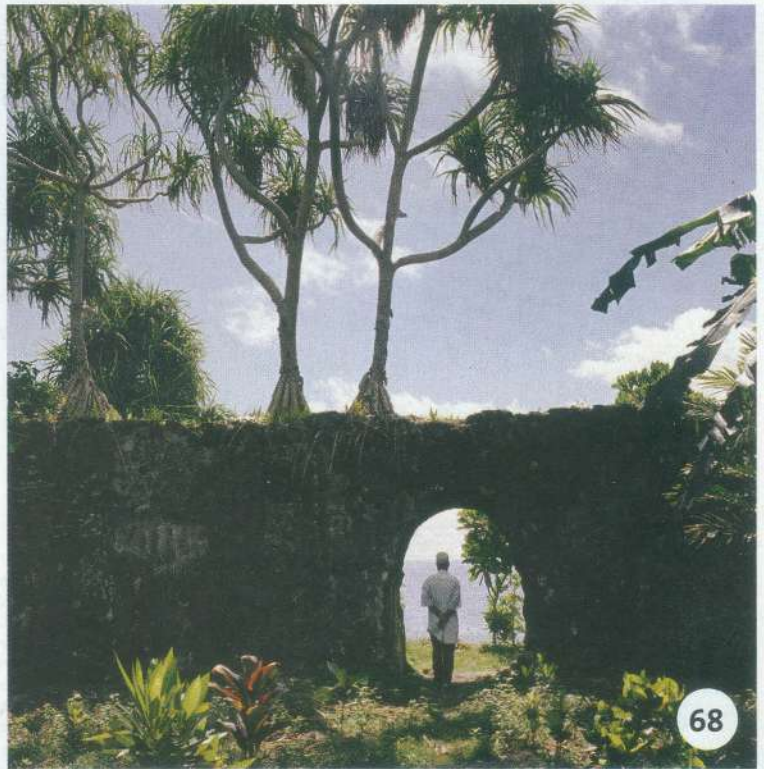
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INDIA'S TOP LEADERS

2022

**THE LEADERS. THE DREAMERS.
THE GAME CHANGERS**

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FRANCHISE MANTRAS TO LOOK OUT FOR IN 2023



SEVEN FACTORS TO CONSIDER WHILE CHOOSING THE RIGHT FRANCHISE

Did you know there are over one lakh + different franchise concepts? How do you cherry pick the right fit for you and how do you select a good one from maybe a not so good one? There is not a list of the successful and failed franchisors; it's really about the one that suits your requisite.

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BLOSSOMING BUSINESS OPPORTUNITY

We spoke to Akila Chandrasekhar, a successful Ferns N Petals franchisee based out of Coimbatore who is operating two successful outlets and is keen to add more stores of the brand under her umbrella in the future

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MAILING SUCCESS TO INDIA

Mail Boxes Etc. (MBE) Worldwide is one of the largest third-party logistics, printing, marketing and communication services networks in the world with over 2,800 Service Centers globally in more than 53 countries. Now with the brand foraying into the Indian market with Franglobal, it seeks partners pan-India

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IS FRAN- CHISING RIGHT FOR ME

Entrepreneurship is not everyone's cup of tea. Some are born leaders while others are great at following. In the arena of franchising, being a franchisee is not without its cons. Let us have a look at what takes it to be a 'Perfect Franchisee'!

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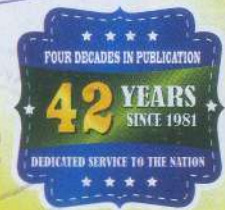
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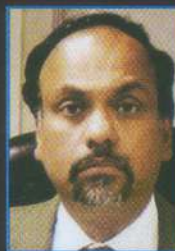
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"Resiliency is characterized by the ability to put forth positive effort and being open to new learning. Organisations or people, those who are proactive in adapting with the times, ready to embrace change and effectively innovate do succeed in long run."

Deepak Godbole
Former GM, GIC Re
Former Secretary General, III



"In the insurance sector also, we should have different size players to come into the market so that they can operate in smaller geographies."

Debasish Panda
Chairman
IRDAI



"Embracing modern technology, NAJM has deftly deployed powerful technologies that positioned it as the backbone of the insurance sector."

Dr. Mohammad Al-Suliman
Najm CEO
Riyadh, Kingdom of Saudi Arabia

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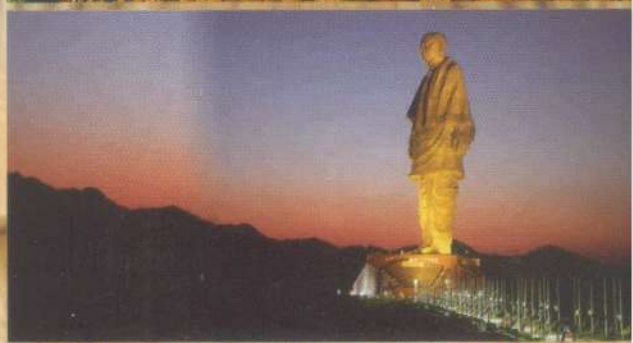
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