



Naran Lala MBA

E - Newsletter



MONTHLY NEWSLETTER



Orientation 2023 *A New Beginning (Batch:2023-25)*

Covering latest ongoing issues
as well as latest campus
event updates.



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Dear Readers,

We are pleased to apprise you of the latest article available on our platform. This insightful piece delves into a captivating subject, offering fresh perspectives and valuable insights.

We encourage you to take a moment to read and engage with this thought-provoking content. Your feedback and thoughts are always appreciated as we strive to bring you informative and engaging articles. Happy reading!

-Reviewer Desk

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One of the most common ways to invest money for future gains is in real estate. It basically involves investing money in real estate with the hope of capital growth over time. Real estate investments generate returns on investment by rising in value over time. A property may also be developed and rented out to renters. Additionally, you might establish an income generating business on yourland, like a car wash, to generate cash from the sale of goods and the rendering of services. Real estate, like all other investment options, has advantages and disadvantages, which are covered here.

ADVANTAGES

Real estate can be used as leverage to finance other investment concerns, which is one of the key benefits of investing in real estate. In other words, you can pledge your property as collateral for a loan so you can make more investments. Real estate can help an investor quickly and significantly build his portfolio when used as financial protection. The fact that real estate investment is a strong inflation hedge is another benefit. This is because property values fluctuate up and down in line with inflation, adjusting proportionally to both. This means that real estate protects your portfolio from losses brought on by inflation. Another benefit of purchasing real estate is that it provides consistent income.



(Image source: Zen realty, India)

Real estate may be improved to increase in value, unlike stocks, whose worth depends on the performance of a firm that is not even in your hands. With the right management, you may significantly increase the value of your property and even create enormous sums of money on a regular basis once it has been developed.

DISADVANTAGES

Investments in real estate typically involve substantial transaction costs, particularly for brokerage and legal services. The procedure for buying a new property is also quite drawn-out, tiresome, and full of legal requirements. The difficulty of liquidating real estate assets is another drawback.

Ms. Misha Singh

THE IMPACT OF INFLATION ON RETIREMENT SAVINGS

Introduction

Everyone is feeling the effects of inflation on their wallets. More than 70% of Americans express extreme concern about how inflation would affect their retirement planning strategy. And roughly a third are unsure of how to ensure that their retirement savings are able to keep pace. Unfortunately, many respondents claimed in a study that they had put off saving for retirement during the pandemic and had no plans to start up again until things returned to normal. That is alarming since having solid financial habits is essential to your long-term financial stability in an environment of rising inflation and volatile markets. However, if you contribute to a company retirement plan, there is some good news. If you save a percentage of your salary rather than a fixed amount, which may be an option provided by your company, your savings may already be protected against inflation. If you're fortunate enough to receive regular pay raises or salary increases, choosing to set aside a portion of your income will assist guarantee that your savings will grow in collaboration with your income.

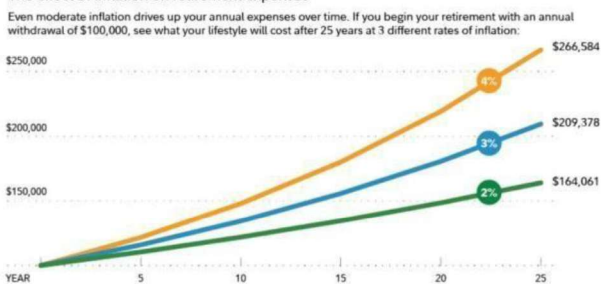
Remember that even mild inflation might cause your annual retirement expenses to increase over time. How much you may need to save for retirement depends in part on your anticipated retirement costs.

Fight rising prices with a budget

Due to increased expenditures, almost everyone is spending more money this year than they did last. Many people are looking for ways to cut costs and unnecessary spending. I am aware that many dislike the word budget. However, it may make sense for people to review their spending plans. Knowing where the money is spent will help you determine where you might need to make cuts or reductions. A lifelong endeavor that might take many turns is saving for retirement. The best thing people can do to help ensure success is to consistently save and invest because there are so many unforeseeable and uncontrollable circumstances that can make your strategy successful or unsuccessful.

(Source: fidelity. Investment)

The effect of inflation on retirement expenses



(Source: fidelity. Investment)

The impact of inflation on retirement savings

Consider the potential impact of adjusting retirement savings now to counter the impact of rising prices.

THE SAVER: Jackie, 40 and unmarried
 INCOME: \$60,000
 SAVINGS RATE: 15%, including employer match
 RETIREMENT SAVINGS: \$180,000, on track to retire at age 67
 INFLATION RATE: 5% for 5 years, then 2.5%



| HER OPTIONS | CHANCE OF SUCCESS | BALANCE AT RETIREMENT | | |
|--|-------------------|-----------------------|----------------------|------------------------------------|
| | | Average market | Below-average market | Significantly below-average market |
| Continue to save 15% of her salary each year | 90% | \$2,820,000 | \$1,800,000 | \$1,300,000 |
| Reduce contributions for 5 years | 87% | \$2,600,000 | \$1,670,000 | \$1,220,000 |
| Reduce contributions for 5 years, but catch up later in her career | 90% | \$2,710,000 | \$1,800,000 | \$1,340,000 |

For hypothetical illustration only. For more details, see footnote 1.

Ms. Urvi Patel

THE IMPACT OF SOCIAL MEDIA ON MENTAL HEALTH AND WELL BEING

The way people connect with one another, share information, and communicate has unquestionably been changed by social media. Concerns have recently been raised about its effect on mental health and wellbeing, though. Social media has many advantages, including the ability to establish online communities and facilitate the quick sharing of information, but it also has drawbacks that should be carefully considered. Social media's ability to aggravate feelings of loneliness and isolation is one of the main issues it raises. Contrary to popular belief, extended use of social media platforms might make people feel cut off from their real-world connections despite their promise of connectivity. Inadequacy and FOMO (Fear of Missing Out) sensations can be exacerbated by the carefully controlled quality of posts and the continual comparison to idealized portrayals. Users may have low self-esteem, anxiety, and sadness as a result of this. The rise of online teasing and abuse is a serious concern as well. People are frequently given the freedom to act in ways they wouldn't in direct interactions when they are anonymous. As a result, there have been incidents of hurtful remarks, threats, and cyber assaults, leaving victims vulnerable to trauma and emotional anguish. A person's mental health may deteriorate over time if they are constantly exposed to negativity on social media. Additionally, the addicting nature of social media sites might interfere with restful sleep and everyday activities. Likes, comments, and alerts' dopamine-driven feedback loops might encourage compulsive use, which has a negative effect on one's commitments and duties in the real world. Sleep is essential for both emotional control and cognitive performance, thus sleep loss brought on by late-night scrolling exacerbates already existing mental health problems. The developed form of social media content can potentially skew how people perceive the world.



<https://medium.com/@dtafuma/the-impact-of-social-media-on-individuals-mental-health-and-well-being-26586672ec2>

Users may develop inflated expectations and misleading impressions of themselves as a result of the propensity to only accentuate the best parts of one's life. Users who compare their daily lives to the allegedly ideal lives of others may experience inadequacy as a result of the "highlight reel" syndrome. Despite these difficulties, it's crucial to recognize that social media doesn't necessarily harm mental health. It may be a potent instrument for community development, self-expression, and connection when used carefully and in moderation. Through internet networks, many people are able to obtain information, motivation, and support, which helps them overcome obstacles and improve their wellbeing. A multifaceted strategy is needed to address social media's detrimental effects on mental health. To manage their online presence and critically analyze online content, people should first develop their digital literacy abilities. Self-care techniques, boundary-setting, and placing a higher value on in-person connections can all be used to lessen the negative impacts of excessive social media use. In order to promote user wellbeing, social media platforms themselves are quite important.

Ms. Mansi Chauhan

Introduction

In the dynamic landscape of personal finance, the concept of need-based investments has gained significant traction. This approach prioritizes aligning one's investment decisions with individual financial goals and circumstances, rather than blindly following market trends or popular investment fads.

Understanding Need-Based Investments

Need-based investments revolve around the fundamental principle that financial decisions should be driven by individual needs and objectives. This approach requires a comprehensive assessment of current financial standing, future aspirations, risk tolerance, and time horizon. Let's focus on some of the Benefits of Need-Based Investments

Goals: Need-based investments ensure that your financial goals are at the forefront of every decision. This alignment reduces the risk of making impulsive or emotionally driven investment choices and helps maintain a disciplined investment strategy. allows for a more precise risk management strategy.

Risk Management: Tailoring investments to your specific needs allows for a more precise risk management strategy.

Diversification: A need-based approach promotes a diversified portfolio that accounts for various asset classes and investment vehicles. This diversification mitigates risk

Long-Term Focus: Need-based investments encourage a long-term perspective. How we can Implementing Need-Based Investments in Our Life?



Image source: Quora.com

Define Your Goals: Begin by clearly defining your short-term and long-term financial goals. These may include saving for retirement, funding education, buying a home, or creating an emergency fund.

Assess Risk Tolerance: Understand your risk tolerance by evaluating how comfortable you are with potential investment fluctuations. This self-assessment is crucial in constructing a portfolio that matches your risk appetite.

Time Horizon: Determine your investment time horizon – the period over which you plan to achieve your goals. Short-term goals may require more conservative investments, while long-term objectives may allow for greater exposure to growth-oriented assets.

Diversification Strategy: Create a diversified portfolio that spans various asset classes, such as stocks, bonds, real estate, and cash equivalents. Diversification minimizes risk by reducing the impact of poor-performing investments.

Regular Review: Regularly review and adjust your portfolio to ensure it remains aligned with your changing needs, goals, and market conditions. Rebalance as necessary to maintain the desired asset allocation.

Mr. Mahendra Patil

THE UNTOLD STORY OF THE WHITE REVOLUTION, HOW AMUL SAVED INDIA

In 1945, dairy farmers in Gujarat faced a severe problem when milk contractors quoted them a non-negotiable price. They joined together and fought against the problem, creating AMUL, a dairy cooperative. The cooperative, inspired by Gandhiji, was founded by Sardar Patel Sir, who suggested that the farmers of the Kaira district should unite and butter company in India, made a lot of money by selling it to British Indian forces during World War 1 but at that time farmers of Gujarat faced difficulties due to famine, plague, and increased taxes. By 1930, Polson had set up a highly automated dairy in Anand, and by 1945, they had reached a record production of 3 million pounds of butter annually. The Bombay government launched the Bombay Milk Scheme, which involved transporting milk from Kaira to Bombay. The farmers had to sell milk to the contractor at a fixed price, but the nominal price frustrated them. **Tribhuvan Das Patel**, a leader inspired by Gandhiji, suggested that the farmers should start a farmer cooperative to sell milk independently and have a pasteurization plant. The Kaira District Cooperative Milk Producer Union Limited was founded, but the British government rejected it, and then the milk strike happen leading to the collapse of the Bombay Milk Scheme. Tribhuvan Das ensured that the cooperative would be open to all milk producers in the village, regardless of religion or caste, and would have a one-person, one-vote scheme. After gaining independence in 1947, dairy farmers in Kaira began growing and pasteurizing milk in 1948. The success of Amul can be attributed to their constant upskilling and innovation. **Dr Verghese Kurien**, also known as the **Father of the White Revolution**, was an officer of the dairy division in May 1949 and was sent to

butter-making facility in Anand. He helped in the invention of the **world's first buffalo milk spray dryer**. In 1955, the largest milk plant in Asia was inaugurated, and the cooperative decided to produce other dairy products. In 1957, a chemist suggested the name of the brand Amul for Amulya, which is also the short form of Anand Milk Union Limited. Amul started producing butter but struggled against Polson. They added salt and made it yellow, which worked. The success of Kaira and Amul led to the formation of the **Gujarat Cooperative Milk Marketing Federation** in 1973. The government took protectionist measures to protect the cooperative from bigger companies, leading to the closure of the dairy business. In 1964, Shastri suggested that the Amul model could be applied to the whole country, leading to the establishment of the National Dairy Development Board in Anand in 1965.

<https://youtu.be/1CR3hS5Y-Pi>

<https://amul.com/m/about>



establishment of the National Dairy Development Board in Anand in 1965. This led to India becoming self-sufficient in milk production in 1969-70 and surpassing the USA in 1998 as the world's largest milk producer. The company, the cooperative, is still not listed on the stock exchange, which means that the owners of this cooperative are farmers, and 80% of the revenue goes to them.

Ms. Riya Patel

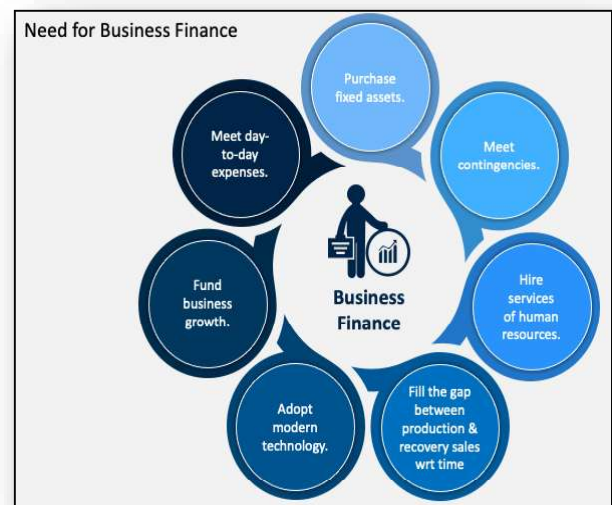
BUSINESS FINANCE

Business finance is the foundation of every organization. It refers to the credit employed and collection of funds in a business. Business finance is necessary for performing all other economic activities as well as needs for purchasing assets, raw materials, and goods. Also, manage finance with various operations like starting a business, or addressing unexpected cash-flow problems. Specifically, it is necessary for an organization to carry out all company procedures. It is important to realize that wealth maximization is not same as profit maximization. The main goal of business finance is to increase the wealth of shareholders. Wealth maximization is comprehensive. It ensures the growth and development of the firm. There should be optimum funds for the firm to survive in any condition. It includes enough availability of funds at the time they need. Efficient utilization is another reason for business finance. Activities involved in achieving financial goals and objective is to conserve and acquire capital funds. The importance to undertake business operations successfully, businesses should be evident in the significance of business finance. Capital pooled by the business owners may not be sufficient sometimes to fulfil company needs. Business owners along with their crew look out for other ways to bring out the funds. It may require more funds for variety of reasons, such

as for buying raw materials, plant or apparatus, and additional development. Different types of business finance are as follows:

- Working Capital
- Fixed Capital
- Diversification
- Technology upgrading

Businesses often require access to flexible and quick financing. It helps every organization with overall conduct, growth, and expansion. Finance is the lifeline of every business. Without finance, it is next to impossible to conduct a business. Therefore, it is essential and unavoidable to get a full understanding of how business finance operates.



Source:

<https://www.sketchbubble.com/en/presentation-business-finance.html>

Ms. Bhavika Narse

INVESTMENT AVENUES FOR YOUNG INDIA

India, a nation with a young population of more than 50% has aspiring mind-sets. Indians are very keen on savings and investment, more on Gold and Real-estate but they are now a traditional tool. But as the changing demography of Indian sub-continent and the increase in financial literacy of youths, the country needs more such investing substitutes with higher liquidity, less risks and higher returns. As our honorable Prime Minister in his recent statements stated India would be in top three economies of world in next five years and similar statement by him to have a vision for making India a \$5 trillion economy, it is the right time to say “Invest in India”. Benefits of Investment:

- It outperforms inflation.
- Provides a regular income (secondary)
- Fits for future financial circumstances
- Tax benefits
- Retirement planning
- Financial liquidity
- Risk management

Here are some investment avenues which require small investments, calculated risks, higher returns and safety. 1. Mutual Funds: A good option for youths who want to play safe with money. There are options for selecting multiple funds and also through SIP where small denomination monthly can bolster investors' financial status and help invest for their needs in future. 2. National Pension Scheme: This scheme is an initiative by Government of India for retiring personnel who are not government employees. It helps the employees to get a regular income post-retirement. Investment in it would ensure investors' retirement planning as it would help them with tax savings too. Sovereign Gold Bonds (SGB): Indians love gold, and looking at it the GOI started gold bonds for safety instead of having physical gold. It is medium term investment with holding period of at least 5 years. It is issued by the Reserve Bank of India (RBI) on behalf of GOI.



Source: <https://www.globalbankingandfinance.com/12-best-investment-options-in-india-for-everyone-in-their-20s/>

Public Provident Fund: It is a long-term form of Investment Avenue. This scheme by GOI for Non-government employees as well as govt. employees. Not only business personnel can have benefits of this scheme. A minimum deposit of Rs. 500 is the start for any individual. The scheme is qualified under Sec 80C of the IT Act. As well interest charge is free from Income Tax. Employees Provident Fund Scheme [EPFOs]: Accumulation of funds and additional interest upon accumulated amounts at the time of death/ retirement. Partial withdrawal allowed for education, marriage, illness and construction of a house. Exchange Traded Funds [ETFs]: It is a basket of securities that are traded on an exchange just like a stock. It is based on indexes of a stock exchange. It has an option of Gold ETFs, Bond ETFs, etc. which an investor can choose as per their consideration. Other than above mentioned Investment Avenues there are certain more like Stocks, Bonds, National Savings, Certificates, Physical Gold, Real-estate properties, etc. which would help India to reach its goal to be self-reliant, self-sufficient and financially stable economy. Thus, mitigating the risk of uncertainty of life our young population can develop sustainably towards their stunning future.

Mr. Rishikesh Pagare (Alumni)

THE IMPORTANCE OF STORY TELLING IN BUSINESS

Story telling is a type of sales strategy which is used commonly in today's corporate world. It's a strategy where sales and marketing professionals seek to tell stories that highlights the benefits of a product or services, rather than discussing its prices, product features/uses and product models. In today's fast growing competitive world, it is not always easy to showcase your product or services different from competitors. Here new sales strategy i.e., storytelling is introduced to present the products/services which stands out to be different from competitors. Those who know and recognize storytelling ability as a strong business skill, which when implemented effectively can help a company grow.

Why does storytelling help sales?

A well told success story can make a difference between a sale and a wasted call, because the more customer stories to tell, the easier it is for a prospect to be convinced. A good story will capture your audience's attention. It can also change a person's outlook about something and motivates them to buy the product. Storytelling is a great way to build trust between the Company and the target audience. It helps businesses forge deeper connections, create emotional resonance, and ultimately drive customer loyalty. Significance of storytelling is as below:

1. The Art of Storytelling: - Storytelling as an ancient practice and its significance in human culture
2. Building Strong Brands with Stories: - Creating a brand identity and values through storytelling
3. Making Authentic Connections: - The role of authenticity in storytelling and its impact on customer loyalty
4. Storytelling Across Marketing Channels: - Incorporating storytelling in advertising

5. Overcoming Challenges and Measuring Success: Addressing common challenges in implementing storytelling strategies

There is a quote stating,

“If you can harness imagination and the principles of a well-told story, then you get people rising to their feet amid thunderous applause instead of yawning and ignoring you.”

One of the major platforms for storytelling is the social media. Companies use social media as a tool to increase their brand image. Social storytelling can be described as taking information that is not that exciting and making it feel important, impassioned and relevant. For example, we can take the idea of someone marketing a car that is pretty much the same kind of saloon car as the one that everyone else has driven for years. A company that sells this car may focus on a few features and benefits for a while before it becomes obvious that people aren't really buying into that kind of behaviour. But if it tells a story behind how the car is made, makes it feel real, exciting and somehow more compelling, there is much more meat on the bone. Brands that tell stories and excite audiences in this way see a huge return on their investment, as customers start to feel involved, and more likely to buy.



Source: Google

Ms. Zenia Kanga (Alumni)

JOURNEY OF MBA THAT WILL CHERISH FOREVER

I'm absolutely thrilled to share the amazing two years I've spent as a part of the Naranlala MBA family. I consider myself fortunate to be a part of this incredible institution. During these 2 years, I've experienced a transformative journey that has shaped both my academics and personal growth.

Right from the start, the college created an environment that encouraged not only academic success but also personal development. The classes were engaging, and interactive discussions and tough assignments helped me understand the complexities of business management. Through team projects and real-life case studies, I learned the importance of working together and adapting to different situations – skills that are crucial in the business world. I've always received tremendous support from the faculty members in every situation, and always standing with students 24*7 which has been invaluable.

The highlight of my MBA experience was the placement season. I had received placement offers from two reputed companies, Gati KWE and SRK Exports Pvt. Ltd. The decision to choose had been a bit challenging, but the guidance of the faculties and the placement cell had helped me opt for SRK Exports, a renowned diamond company known for its innovation and quality. The company's dedication to excellence aligned perfectly with my values, and I seamlessly fit into their energetic work environment. The practical knowledge I gained during my MBA helped me handle challenges and contribute effectively to the company's growth. As I continue to grow in my role at SRK Exports Pvt Ltd, I'm excited about the opportunities ahead.

The journey from being an MBA student to a corporate professional has just begun, and I'm committed to pushing my limits, embracing challenges, and making meaningful contributions to the company's success. Being a master's student, I came to understand how crucial it is to have the guidance of the right mentors when it comes to making important career choices. Their experience and expertise can play significant role in helping us reach our goal.



<https://www.businessbecause.com/news/mba-degree/3826/50-reasons-why-you-should-get-an-mba>

In conclusion, I feel sincerely thankful to my mentors for dedicating their time and energy to make sure I'm headed in the correct direction to achieve success. This journey has reinforced my belief that with the right education, determination, and a drive for excellence, anyone can achieve greatness.

The journey has been unforgettable, and its memories will remain cherished in my heart forever.

Ms. Anuradha Jaiswal (Alumni)

As Shivani Bhadoriya, a self-professed introvert, my journey at Naran Lala has been a transformative experience that has allowed me to blossom and thrive. In this article, I delve into how the supportive faculty, the unexpected value of assignments, and the enriching college activities have shaped my perspective and growth during my time here. At first glance, my shy and introverted nature could have posed challenges to my college experience. However, I quickly realized that Naran Lala was more than just a place of education—it was a nurturing environment that welcomed students of all personalities. The faculty members, with their advanced teaching methods, went above and beyond to create a supportive atmosphere where questions were encouraged and queries never lingered unanswered. This camaraderie erased any feelings of inferiority, making me feel valued and respected within the college community. Ah, assignments—a universal groan among students. Yet, at Naran Lala, I learned that assignments were more than just academic hurdles. They were stepping stones that paved the way for success during examinations. The structured assignments, while challenging, honed my critical thinking, time management, and research skills. Looking back, I appreciate how these assignments not only bolstered my academic prowess but also equipped me with vital life skills.

Naran Lala doesn't limit education to classroom walls. Through events like "Utkarsh" "Prayas" and "Alumni Talk," the college actively fostered a holistic learning experience. Utkarsh provided a platform for students to challenge themselves, step out of their comfort zones, and explore new horizons. Meanwhile, the Alumni Talk sessions served as a source of inspiration, enabling us to learn from the journeys of those who walked the same path before us. These activities not only enhanced our skills but also nurtured our confidence and self-expression.

My journey at Naran Lala has been a remarkable chapter of self-discovery and growth. The unwavering support of the faculty, the lessons learned from assignments, and the enriching activities have collectively shaped me into a more confident and capable individual.



Source: Google

Ms. Shivani Bhadoriya (Alumni)

Summer Internship 2023



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