



Naran Lala MBA

E - Newsletter



PERIODIC

NEWSLETTER



Utkarsh 2.0 *A Management Fest*

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



ISSUE - 05

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Message from Director's Desk

As the Director of Naran Lala MBA College, I am delighted to express my heartfelt appreciation for the exceptional efforts and dedication demonstrated by both our esteemed staff and brilliant students.

Our faculty members, the backbone of our institute, have consistently gone above and beyond to ensure a nurturing and intellectually stimulating environment. Their commitment to academic excellence, innovative teaching methods, and unwavering support for students contribute significantly to the success of our institution. Equally commendable are our outstanding students who embody the spirit of curiosity, diligence, and resilience. I extend my gratitude to each member of the Naran Lala MBA College family for your invaluable contributions. Thank you for your unwavering commitment to the success and continued excellence of Naran Lala MBA College.

Best regards,

Dr. Chetankumar J. Lad
Director,
Naran Lala College, MBA Department.

FINFLUENCERS

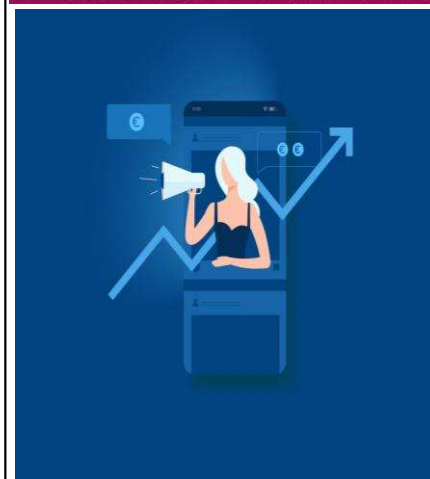
Friends or foes??

In today's world, every person wants to make money and simply achieve early success. They want their money to grow 10 times faster in a shorter period. People have chosen a simple path to achieve their dreams, which is Stock Market. The perception of becoming wealthy is true, but not in a short period; it takes some time to accumulate wealth.

This is where the fin-influencer (financial influencer) comes into play. Some of the fin-influencers only show the public the positive side of the market and never the negative. They only show the high-profit portion and not the loss portion.

The growth of social media has allowed a wide range of people to reach large audiences. Social media influencers and youtubers have capitalized on this power by portraying themselves as experts in a variety of subjects, with a particular emphasis on finance and stock trading. Their content frequently pushing various trading tactics and stock picks.

While it may be easy to believe that financial influencers and youtubers make their fortunes in the stock market, the reality is frequently quite different. For many influencers, the stock market is a secondary source of income and Most of their earnings come from their advertising deals with various brands.





The influencers and YouTubers earn handsome indirect money through the stock market by influencing people to open a demat account with the link they provide. They get connected with the brokers and by making people open the demat account they earn a good amount of profit. The influencer has so much strong influencing power that makes people realize that they should open a Demat account and start earning from trading.

financial knowledge is obvious, but Relying on their stock picks or trading strategies can result in significant losses for inexperienced investors who might not fully understand the complexities and risks of the stock market.

As an MBA student or anyone looking for financial advice, it is critical to prioritize information sources that are transparent, reliable, and based on sound financial principles. The stock market is not a guaranteed path to instant wealth, and following the advice given by influencer whose primary source of income is through YouTube or promoting financial product can be dangerous. Before making investment decisions, it is critical to conduct thorough research, understand the market, and consult with qualified financial professionals.

"Let food be thy medicine and medicine be thy food."
-Hippocrates



Ketchup was used as medicine.

Ketchup does not need an introduction. We can't enjoy our famous dishes without ketchup. That bright red-colored ketchup that you and I need to enjoy crunchy pakoras etc. But the history of our most favorite dip is that in the past it was used as a medicine.

It must sound funny but yes, our ketchup was once used as medicine to cure some diseases. The idea was proposed by Dr. John Cook Bennett, who later sold the recipe in the form of "Tomato pills". It was 1834s when numerous people began to sell ketchup as a medicine in the market.

It must sound funny but yes, our ketchup was once used as medicine to cure some diseases. The idea was proposed by Dr. John Cook Bennett, who later sold the recipe in the form of "Tomato pills". It was 1834 when numerous people began to sell ketchup as a medicine in the market.

It was believed that tomatoes had pectin, lycopene and other nutrients which had potent medicinal properties. Dr Bennett claimed that this blend of tomatoes could treat common ailments like diarrhea, indigestion, rheumatism and jaundice.

Independence in the main capital USA.



The main twist is that when this ketchup was introduced it neither included tomatoes, vinegar, nor many other ingredients that makes ketchup. It's very surprising right. Let's take a look on the history of Ketchup. Ketchup was having a surprisingly long evolution that originated in China.

It was similar to soy sauce which we use at present. The ancient first variety of the ketchup was a kind of pickled fish. China was the country to find it and they named as "keh-jup" but later replaced the name with "keo-cheup", which means fish sauce.

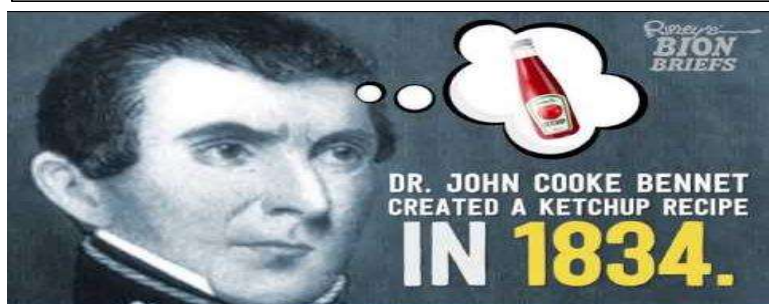
Fish sauce amazing ketchup of the 18th century. This sauce was later brought to Europe, by British merchants. They tried to cook the recipe, but as a result, added some more ingredients. The Great Britain then came up with a ketchup based on mushrooms and, it was enriched with oyster, and anchovies even a variety was found which was of Walnuts ketchup.

Now here You might wonder what is going on. Where is tomato? What all this are fish-based ketchup, mushroom based ketchup, walnut based ketchup. What about the ketchup which we are using tomato based? From where does it come from

In 1812, there was an American horticulturist James Mease who created the First known recipe of tomato-based ketchup. He was the person to introduce the world new version of sauce which included tomato, regular vinegar and sugar. Soon after many other tomato-based ketchup appeared in Europe and the USA.

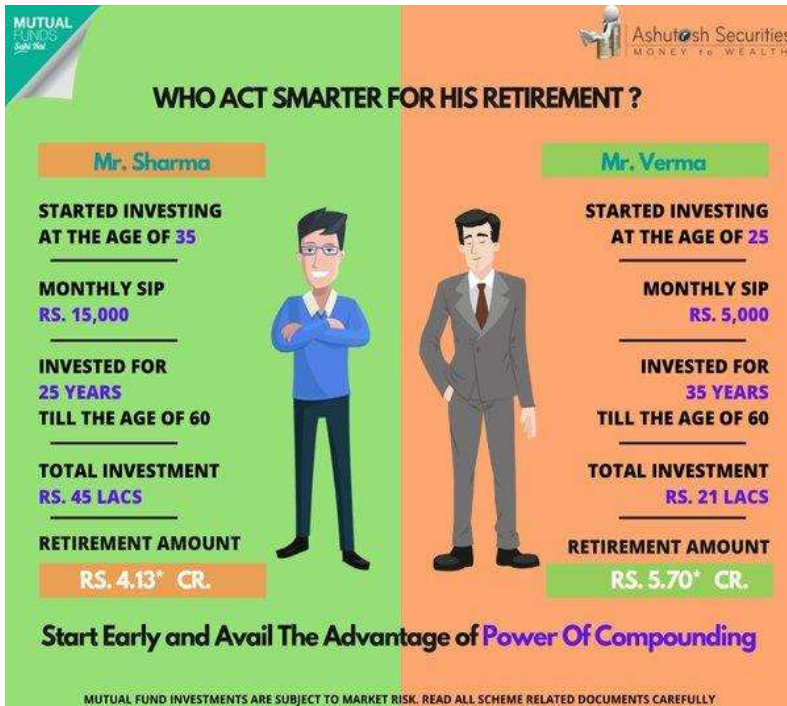
In USA the most popular brand of ketchup is HEINZ which sells over 650 million bottles every year. Kissan is the most popular brand in India. The annual sales of kissan ketchup crosses Rs 500cr, or more within a year.

Do you know that the person who eats tomato ketchup does not like to eat tomatoes in real life. A sweet and tangy condiment is the ketchup. It's often associated with fast food, yet it is made from highly nutritious food. This ketchup brings sweet, salty and umami taste all at once. Which we all just love to dip and eat.



Why We Should Start SIP On an Early Age??

Article Author: Heli Joshi



To begin with, Systematic Investment Plans or SIPs are a great way to invest in mutual funds. SIPs are a mode of investment where a fixed amount of money is invested in a growing scheme according to the client's needs

Being a Mutual Fund distributor, I always suggest and encourage my investors and friends to start SIPs at the age of 18 for long-term financial goals. There is a saying that "If you start early, then you give your money enough time to generate wealth." Sips are the most disciplined and safest investment instrument. Sips are the best option for beginners without worrying about market fluctuations.

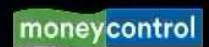
Starting SIPs early comes with a lot of advantages. Firstly, if you start early, you can achieve the same goal with a much smaller amount. For instance, say you want to save 30 lakhs for retirement and you start investing at the age of 22. You have 38 years before turning 60. You will need to do a sip of just 500rs (approx.) Approximately your returns are around 12%. If you start investing at 35, you will have 25 years before you turn 60. Now you need to do a SIP of 1600 with 12% return(assumed). Therefore, you can accomplish your goal faster when you start early. Even a small amount saved every month at a young age can snowball money at the age of 60.

STARTING EARLY WORKS

Monthly amount required
to achieve Rs. 5 crore



Note: Monthly SIP amount required to achieve Rs. 5 crore. Expected rate of return is 12%.



One of the biggest advantages is the Power of Compounding. Compounding is a process of earning interest on your interest. The earlier you start, the longer the money has to compound, and the more wealth you can achieve. For example, if you invest 5000 per month in Mutual Fund at 12%p.an average rate of return you will have for more than 1 crore in 26 years however if delay your investment by 15 years it will be around 13 lakh.

Another advantage is you can start with smaller amounts where young investors who may not have a lot of savings have an option for investing. Even if you start with 500 per month it will add up over time. Even you can avoid market timing as it is impossible to predict the stock market the reason, we should invest regularly with the help of SIP we can do this automatically. The question arising would be how? But SIPs are that instrument which invests in all top companies in parts even if one company goes down there would be a minor impact on our investment. This is the best advantage of SIP.

Being a distributor i suggests that if you are young start your SIPs now. If you are already late, never mind. Start now and don't forget to pass on the wisdom of starting early to your children. Investing early helps you build a healthy spending-saving balance.

What is G20??

Article Author: Riya Mistry



So, it is basically group of 20, consisting 19 countries which includes (Argentina, Australia, Canada, China, France, Germany, India, Indonesia, Italy, Japan, Republic of Korea, Mexico, Russia, Saudi Arabia, South Africa, Turkey, United Kingdom and United States). G20 also covers two regional bodies: the European union and the African union in 2023.

Every year the role of one member takes the presidency. Presidency means authority in the hand of one country which is responsible for activities and meetings for the period of one year. In activities and meetings, they discuss about what issues are faced globally and what steps should be taken for the development of the country, financial issues and survivability. There are also discussions about economic matters. Recently on the 9th of November 2023, the leaders of G20 had a meeting under the concept of 'Vasudhaiva Kutumbakam'. Vasudhaiva Kutumbakam is a Sanskrit phrase that means 'The world is one family'. This also means a choice we make today will make the future of both our people and our planet. As G20 is an international forum The idea of "One Earth, One Family, Save Earth" means that even though we come from different backgrounds, we all live on the same planet and should work together to take care of it. Our world is like a delicate and connected system, so if one part is in trouble, it affects the whole thing.

In addition, involvement groups are convening various stakeholders, including representatives of civil society, parliamentarians, think tanks, women's and youth organizations, trade unions, enterprises and researchers from G20 member states. The group lacks a continuous administrative structure. The troika, is made up of the past, present and upcoming presidency. This year India is holding presidency, so the troika will involve Indonesia, India and Brazil one by one. Brazil will oversee the presidency in 2024, South Africa will come after in 2025.

Its commitment to inclusivity and cooperation, symbolized by the theme "Vasudhaiva Kutumbakam," reinforces the idea that the world is one interconnected family. As the G20 continues to evolve and adapt to the ever-changing global landscape, it remains a beacon of hope for international collaboration and progress, demonstrating that when the world works together, it can achieve remarkable outcomes.

INTROVERTISM IS A TREND!!

Article Author: Nisha Jani



People started seeing that real introverts are a good audience online because they will watch videos about introverts. So now many extroverted influencers simply say they are introverted to infiltrate introverted groups to get more attention.

I have seen endless Instagram pages about funny introverted memes and videos. Not ONE single page about extroverts. No one ever proclaims to be a proud extrovert or ambivert. Everyone is now suddenly extremely introverted.

"My superpower is disappearing to the corners. or disappearing completely"

_ Every introverted person

But WHY?

What are the reasons for doing so, just because to avoid people and social interaction by saying that I am an introvert. So, I would like to clear that it is just a myth that introverted people do not interact. Introversion is not shyness. While introverted people may be shy or anxious in social situations, this is not always the case. Introversion is about how a person processes and responds to stimuli, not about their level of confidence.

Maybe because it is said that introverted people are thoughtful and Mindful. Introversion is important for self-reflection which invariably leads to greater awareness & understanding. Introverted people often enjoy deep and meaningful conversations, rather than small talk or superficial chit-chat. This is because introverts tend to focus more on the inner world of thoughts and ideas, rather than the outer world of social interactions. This is a greatest strength in today's time as they are more into themselves and cannot easily be diverted or manipulated. That's a trait everybody wants and when they don't, want others to feel like that they acquire that trait and for that people generally say 'I AM AN INTROVERT'. But do you know real introverts don't even express that they are introverts which seems that they are just lying just to avoid conversation or just to give you clues to perceive them as a person having deep and rational thinking.

E-Marketers



Article Author: Reeshab Pandey

Marketing is not a function, it is the art of manipulating the needs of a buyer. We are soon going to say goodbye to 2023 & will welcome a new year 2024. A new year of digitalization. We Indians are now more focused on digitalization. New applications, new technology, experimentation, and many promoting techniques are used to promote digitalization, by every company present in the market. We all know that the company has many departments and every department has its special work to perform in Human Resources, marketing, finance, production, etc. I will talk about one of the most needed topics marketing.

You may know about marketing. Marketing is the activity, set of instructions and processes for creating. Communicating, delivering and exchanging offerings that have value for customers, clients, and society at large. It will be the roadmap that a business lays down to bring the company to its hike.

As I talked about digitalization in the beginning, it is connected with the marketing strategy of the companies. Nowadays E-marketing is the topic of discussion. As we all prefer the internet for every kind of work and research, likewise companies and firms are using E-marketers as a key to their advertisement. As this company knows it can handle more than millions of customers at a time. The companies are now taking the help of e-marketers, this is now an insider intelligence which is a subscription-based market research company that provides insight and trends related to digital marketing, media and commerce



These are the e-commerce subsidiary companies That help those companies in the advertisements most effectively reach consumers. These companies examine the advertising, media and marketing industries with a 360 degree.

They study the customer base, what do customers need? Why do they need that product? What special features do they want? If they will switch the product then why will they? What may be the reason be and everything. Yes, it is an AI and machine learning algorithm to analyze behavioral data from your customers and make predictions about their future intentions. This machine learning algorithm provides automatic product recommendations for each customer based on their past and current behavior.

Israel-Palestine War

Article Author: Harshita Surana

BEGINNING In 1947, the United Nations adopted Resolution 181, known as the Partition Plan, which laid the groundwork for the creation of the State of Israel in 1948. This historic event sparked the first Arab-Israeli War, ultimately won by Israel.

However, this victory resulted in the displacement of many Palestinians and led to the division of the territory into the State of Israel, the West Bank, and the Gaza Strip.

INITIAL TENSIONS AND CONFLICTS (1956-1979)

During the period from 1956 to 1979, the Middle East witnessed several significant events that heightened tensions and conflicts. It began with the Suez Crisis in 1956 when Israel invaded the Sinai Peninsula.

In 1967, the Six-Day War resulted in Israel gaining control over the Sinai Peninsula, Gaza Strip, West Bank, East Jerusalem, and the Golan Heights, further exacerbating regional disputes. The controversy over Jerusalem's status as a capital was marked by Israel's view of a complete and united Jerusalem, contrasting with the Palestinian aspiration for East Jerusalem as their future capital.

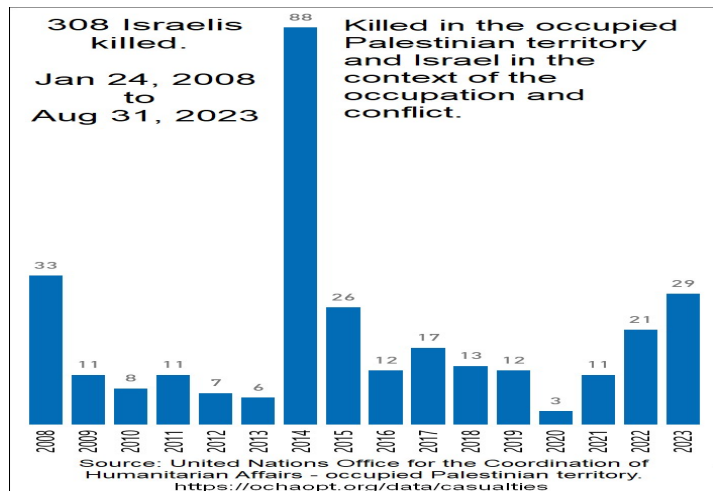
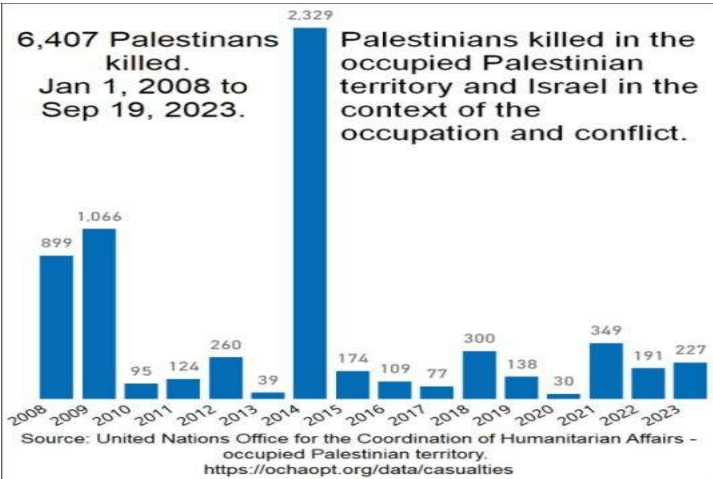
The Yom Kippur War of 1973 brought a surprise attack by Egypt and Syria, adding to the region's instability. However, a significant development in 1979 was the Camp David Accords, a peace treaty between Egypt and Israel. prominence during this period, leading to the First Intifada from 1987 to 1993,



In the post-2000 period, the Israeli-Palestinian conflict has seen a series of significant developments and responses. It began in 2013 with a US-led peace process, but the situation escalated with the Gaza Conflict in 2014 and Palestine's subsequent announcement in 2015 to break from territorial.

The foundation of Hamas in 1987, and the subsequent response through the Madrid Conference in 1991. The Second Intifada from 2000 to 2005 further exacerbated tensions. Today, the region faces a new wave of turmoil, with some referring to it as the beginning of a "Third Intifada." OSLO ACCORDS (MEDIATED BY US) The Oslo Accords, mediated by the United States, consisted of two key agreements. The First Oslo Accord, signed in 1993, established a framework for Palestinian self-governance in the West Bank and Gaza, marking a historic milestone that enabled mutual recognition between Israel and Palestine.

. The Second Oslo Accord, signed in 1995, built upon the foundation laid by the first agreement and mandated a complete Israeli withdrawal from several cities and towns in the West Bank. These accords represented crucial steps in the peace process between Israel and the Palestinians, aiming to address key issues and establish a path towards a lasting resolution.



References: Abi-Habib, Maria; Nazzal, Rami (30 October 2023). "[Settler Violence Against Palestinians in the West Bank Is Rising](#)". *The New York Times*. https://en.wikipedia.org/wiki/2023Israel%E2%80%93Hamas_war

Influencer Marketing



Article Author: Suraj Mandal

In today's world social media has started dominating the world and it has given platform to people to show their different skills as well as for the entertainment purpose. Social media has also provided us a platform to connect to different people with easy means. After the evolution of social media, the businesses also have taken the benefit of it. With the help of social media platform, the business has improved and evolved the way of their marketing style. As the social media has increased its impact the traditional marketing has started losing its existence and one of the part of social media marketing is "Influencer Marketing".

With the help of influencer marketing the business try attract their customer with the people they are influenced the most. Influencer marketing is one of the latest and unique way of marketing. It focuses on forming strategic partnerships between brands and individuals who have cultivated dedicated and engaged followings on social media platforms. These influencers, are often the expertise and trendsetters in their respective market and have the power to influence the purchasing decisions of their followers. By collaborating with influencers, businesses can tap into their credibility and reach highly targeted and receptive audiences. With the help of influencer marketing the business make a very strong base and brand of their product and people also have trust over the product as it is being suggested by their influencers and they feel that it is a more genuine product rather than a traditional one.

In every field, there is one influencer who has the power to influence the major group of people so business by the help of them promote their product exactly to their target market which help them reach their target audience with ease and with somewhat less effort.

INFLUENCER MARKETING



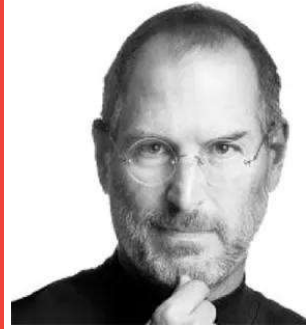
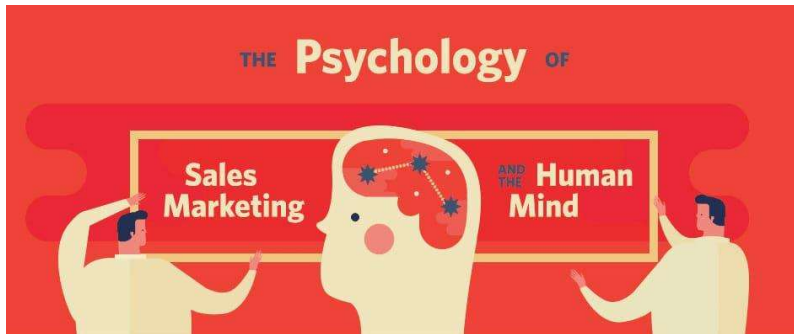
When the influencer markets the product, they can make people understand the product well to the audience as they may have already created a base that helps the audience understand what they want to convey. People understand and trust the product more if it's being promoted by the one who is their role model or supposed to influence them.

In this type of marketing, it becomes very important as well as essential for the business to select the right influencer for the right product. If the product is being not promoted by the right influencer with a high intensity, then it would be a waste of time as well as money. Selecting the right influencer becomes a challenge for many businesses in this type of marketing. If the businesses, select the right influencer for the right product then there is a high chance of their product being successful. With this type of marketing the business has a high chance to improve its brand awareness. Not only for a short period but this creates long-term trust and brand-loyal customers for the business that help the business to run for a longer period.

In conclusion, influencer marketing has established itself as a potent force in the modern business landscape. Its ability to harness authenticity, target niche audiences, boost engagement, and enhance brand credibility makes it an invaluable tool for businesses looking to connect with their customers in more meaningful ways.

As MBA students and future business leaders, understanding the dynamics of influencer marketing is not just a trend to follow but a strategy to embrace. In an age where trust and engagement are paramount, influencer marketing offers a pathway to connect with audiences on a personal level, and in doing so, it has become an integral part of the marketing toolkit for businesses worldwide.

The psychology of consumer behavior: How to influence buying



"A lot of times, people don't know what they want until you show it to them."

Steve Jobs

Consumer behaviour psychology is an area that few firms focus on, but they should. What factors influence a customer's decision to purchase one product over another? Why should people choose one brand over another? What motivates them to recommend a product to someone else? Many of these concerns can be answered if you understand what drives their behaviour and the psychology of purchasing. The article delves into the fundamentals of consumer psychology and outlines crucial methods for firms aiming to influence purchasing decisions.

Article Author: Payal Patel

Influencing purchasing decisions starts with understanding the consumer mindset. It entails recognizing the uniqueness of each customer, the influence of prior experiences, the influence of social media, and the potency of emotional triggers. Companies may modify their goods and services to suit individual tastes, build on satisfying past encounters, interact with customers on social media, and arouse feelings that encourage purchases. Building Credibility and Trust is Crucial. Any effective relationship between a brand and its consumers is built on trust. Transparency, genuineness, endorsements, and assurances are necessary to gain trust.

Customers will feel more at ease making purchases if these strategies are used to establish a reputation. Influencing purchasing decisions also requires utilizing the Power of Social Proof. Testimonials, popularity metrics, and celebrity endorsements are powerful tools since consumers often follow the herd. Companies can use this power to influence consumer decisions and validate their goods and services. The article concludes by discussing how consumers make decisions and the effects of scarcity and urgency, emotional marketing, personalization, and convenience. These tactics are essential for instilling in customers a sense of urgency, easiness, personalization, and emotional connection—all of which lead to their making wise purchasing decisions. Businesses that understand these psychological methods will have a greater chance of succeeding in the cutthroat marketplace in the ever-evolving world of customer behaviour.

Viewpoint: An Insightful Alumni Talk at Naran Lala MBA College



Naran Lala MBA College recently hosted an insightful Alumni Talk, "Viewpoint," featuring Ms. Megha Jadhav (Data Analyst, S & P Global), Ms. Anuradha Jaisal (Marketing Management Executive, SRK Exports Pvt. Ltd.), and Ms. Megha Desai (Customer Service Manager, HFFC Ltd). Moderated by Dr. Vishal J. Mali, Associate Professor, the session provided students with valuable insights into diverse career paths.

The discussion began with an exploration of different job profiles in the respective industries. Each alumna shared experiences and nuances of their roles, giving students a firsthand understanding. Dr. Vishal J. Mali skillfully guided the conversation, ensuring a comprehensive overview of the professional landscape.

The session highlighted the journey of each alumna, uncovering the skills, challenges, and milestones in their careers. The interactive dialogue fostered knowledge-sharing and mentorship, creating a bridge between experienced professionals and aspiring students.

The event reached its pinnacle with a lively Q&A session, allowing students to actively engage with the alumnae. "Viewpoint" encapsulated the spirit of community, offering a platform for students to gain practical insights and guidance from successful alumnae.

UTKARSH 2.0 – A MANAGEMENT FEST



Naran Lala School of Industrial Management & Computer Science in Navsari recently concluded our dynamic Management Fest, UTKARSH 2.0, which unfolded from October 7th to October 10th. This week was exceptionally engaging and showcased our institute's steadfast commitment to providing a comprehensive and enriching educational experience. The festivities commenced on October 7th with the pre-qualifier round, featuring excellent events such as Financial IQ, Debate, and Group Discussion. The seasoned professionals leading these sessions made them intellectually stimulating and set a high standard for the events to follow.

October 9th marked the official inauguration, a day replete with diverse events. Mock Interviews, Group Discussions, Ad Mad Shows, and Elocution provided us with invaluable opportunities to refine our skills and gain practical insights. The meticulous planning and execution by our faculty underscored their dedication to creating a professional and conducive learning environment. The peak of the fest's success was on October 10th, with events including Sales Guerrilla, Financial IQ Round 2, Debate Round 2, Dalal Street Portfolio Display, and the Business Plan event. It served as a showcase of our academic and practical prowess, highlighting how our institute contributes not only to academic excellence but also to the development of practical skills essential for the professional arena.

UTKARSH 2.0 transcended traditional classroom boundaries, providing students with an opportunity to apply theoretical knowledge in real-world scenarios. Emphasis was placed on teamwork, critical thinking, and effective communication – vital competencies extending beyond our academic curriculum. As UTKARSH 2.0 drew to a close, a palpable sense of accomplishment filled the air. It wasn't merely about winning or competing; it was about the journey and growth we all experienced. We're leaving with more than just victorious memories – we're carrying a wealth of experiences that will undoubtedly shape our future.

Alumni Talk

(November 2023)



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