



**Naran Lala MBA**

E - Newsletter



# MONTHLY NEWSLETTER



# NISIM

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



JUNE, 2023

ISSUE - 02

# VISION & MISSION of Naran Lala MBA

## VISION

To be a leading, innovative, and highly respected institute by designing a synthesis of employability & socially responsible attitudes among management students, thereby constructing a socially and economically empowered community.

## MISSION

**M1: Providing Quality Management Education:** The institute aims to provide students with high-quality management education that focuses on developing analytical and critical thinking abilities.

**M2: Developing Socially Responsible Leaders:** The institute aims to develop socially responsible and empathetic leaders who can adapt to the dynamic managerial, interpersonal, and leadership skill requirements of corporate as well as small family start-ups.

**M3: Fostering Innovation and Adaptability:** The institute aims to produce ever-learning students who can provide innovative solutions to the rapidly changing environment of corporate and society as a whole.

**M4: Enabling Employability:** The institute aims to produce employable students who can provide value to industry and society.

**M5: Becoming the Most Respected Management Institute In Gujarat:** The institute aims to achieve its vision by becoming one of the top 5 institutes of Gujarat Technological University by 2030.

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### Dear Readers,

We are happy to appreciate our exceptionally talented students for their outstanding writing contributions in the latest edition.

Their expressive skills have brilliantly demonstrated the importance of effective communication, perfectly aligning with our college motto of "Empowering Youth."

- Reviewer Desk

# Content

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# Unlocking Career Growth: Empower Yourself with Online Courses

In today's competitive world, it is essential to equip ourselves with the necessary skills to thrive in a cutthroat environment. Individuals who already possess some talents may feel self-assured and stick to what they know, but they might overlook the fact that every company in today's market seeks fresh perspectives that can bring them an advantage. However, many candidates are aware of the need to improve their skills but find it challenging due to various reasons such as lack of knowledge, awareness, or financial constraints.

To address this issue, the good news is that numerous free and readily accessible online courses are now available. These courses not only enhance your existing skills but also enable you to learn new ones that can significantly benefit your career prospects.

By utilizing your smartphone or any internet-connected device, you can conveniently pick up professional skills at your own pace. Instead of wasting time on idle pursuits, we can invest our time in learning these at our own pace.

Instead of wasting time on idle pursuits, we can invest our time in learning these valuable courses. They provide an excellent opportunity for individuals, including novices in English, to improve their skills and knowledge.

According to an article by the World Economic Forum published on January 27, 2022, the demand for online courses has witnessed remarkable growth. In 2016, 21 million people enrolled in Coursera's online courses, and over the following two years, that number increased by an average of almost 7 million annually. With the advent of the pandemic, the number of people working remotely surged, reaching 71 million in 2020 and 92 million in 2021. This increase in remote work was accompanied by a similar pattern in online course enrollments. In 2020, enrollment reached a staggering 189 million, more than quadrupling the pre-pandemic figures, and continued to rise by 32% the following year.



Image Source: Google.com

To explore the available online resources that can enhance your career prospects, we recommend visiting the following source:

**Course link:**

<https://sites.google.com/view/marketingclub247/home>

Remember, taking these online courses allows you to tap into your potential and broaden your skill set. Start your journey today and discover the endless possibilities that lie ahead.

Ms. Priya Thakkar

Ms. Anju Shukla

# ONDC: Empowering E-commerce in India for a Digital Future

In the ever-evolving world of e-commerce, innovation is a key driving force that shapes the industry and enhances customer experiences. One ground-breaking development in this realm is the Open Network for Digital Commerce (ONDC). This ambitious project, introduced by the Government of India in collaboration with a private company, has garnered significant attention and secured over 180 crores in investments from renowned entities such as SBI, HDFC, BSE Investments, and NSDL.

The ONDC has become a trending topic across India, and for good reason. While popular platforms like Swiggy and Zomato deliver burgers for 282 rupees, ONDC provides the same burger for only 109 rupees. As per an MC Kinsey report, the government backed ONDC has the potential to increase India's digital consumption by 5 times, from \$60-70 billion in FY22 to \$200-340 billion by 2030. Moreover, it is projected to facilitate 3-4 times increase in digitally transacting consumers, from 165-190 million to 450-500 million from 2022 to 2028.

Small businesses and local merchants often face challenges when trying to establish an online presence due to limited resources and technical expertise. However, ONDC is a game-changer as it offers plug-and-play e-commerce solutions that simplify the onboarding process for these businesses. The platform also revolutionized the food delivery segment by implementing low commission rates. While competitors like Zomato and Swiggy charge 20-30% commissions, ONDC operates with commissions ranging from 5-10%. This significant cost advantage positions ONDC to bring the next 500 million consumers and 100 million sellers into the online trading sphere. Additionally, it has the potential to increase farmers' net income by 25-30% and empower seven times more MSMEs in the ecosystem. Estimates by FinX (the Finance Society of SSCBS) suggest that ONDC could connect 80-90 million self-employed workers.

Noted industry experts have highlighted the potential of ONDC to democratize e-commerce in India. Nandan Nilekani, the founding chairman of the Unique Identification Authority of India (UIDAI) and non-executive chairman of Infosys stated that



Image Source: LinkedIn

ONDC is poised to transform the landscape and increase e-commerce penetration to 40-50% in the coming years, compared to the current 10% share within India's retail market. However, it is important to note that ONDC still has a journey ahead to match the technological and service capabilities of established players such as Amazon, Flipkart, Swiggy, Zomato, and others.

The government of India, through initiatives like ONDC, demonstrates its commitment to nurturing a thriving digital commerce ecosystem. Collaboration between the government, industry stakeholders, and technology experts is crucial in shaping the future of e-commerce in the country. By emphasizing interoperability, collaboration, and empowering small and medium enterprises (SMEs), ONDC aims to level the playing field for businesses while enhancing the overall consumer experience. Leveraging the potential of technology and fostering a culture of innovation, ONDC is set to redefine the landscape of digital commerce in India, driving economic growth and transforming the way we shop and do business.

Ms. Bhumika Gohil

# Mastering Personal Finance: The 50-30-20 Rule for Financial Success

Managing personal finances can be a daunting task, especially for individuals, particularly the younger generation, who struggle with maintaining a balanced spending and savings approach. The root cause of this issue often lies in a lack of knowledge about personal finances.

Without essential personal finance skills, individuals may find themselves working tirelessly for money without ever making significant progress. Personal finance refers to how you handle your finances to support your desired lifestyle. It involves effective planning of your savings, investments, and monthly budget.

One rule of thumb that can greatly assist in budgeting for personal finance is the 50-30-20 rule. First mentioned in Senator Elizabeth Warren and her daughter Amelia Warren Tyagi's 2005 book, "All Your Worth: The Ultimate Lifetime Money Plan," this rule provides a practical framework for managing your finances.



Image Source: Emirates NBD

## Let's break down the 50-30-20 rule and understand its key components:

1. 50% for essentials and debt repayment: This category covers essential costs such as housing, utilities, transportation, groceries, debt payments, and healthcare. Ideally, you should aim to spend no more than 50% of your salary on these necessities. It is crucial to prioritize spending on essential items and make conscious efforts to cut back on unnecessary expenses to stay within this category.
2. 30% for discretionary spending: This portion of your income should be allocated to extra costs associated with hobbies, wants, dining out, and travel. It is advisable not to exceed 30% of your income on these discretionary expenses. Prioritizing your discretionary spending and avoiding overspending will help you effectively manage this category.
3. 20% for savings and debt repayment: This segment involves setting aside funds for savings, investments, retirement, and emergency funds. Ideally, you should dedicate 20% or more of your salary to this category.

Placing these expenses at the top of your budget will enhance your savings and investment capabilities.

To illustrate this further, let's consider an example. Suppose your monthly income is Rs.30,000. According to the 50-30-20 rule, you should allocate Rs.15,000 for necessities, covering all household expenses and debt repayment. If this amount exceeds 50%, it is advisable to either eliminate or reduce discretionary spending to ensure it falls within the recommended range. Next, you should manage your wants and hobbies with Rs.9,000. After fulfilling your basic demands and necessities, aim to save and invest at least 20% of your salary, which in this case amounts to Rs.6,000 every month.

By adhering to the 50-30-20 rule, you can gain better control over your financial well-being by monitoring the inflow and outflow of your wealth. An emergency fund can shield you from debt and unforeseen losses, while early investments and savings can significantly improve your quality of life during retirement.

Wishing you a prosperous financial journey ahead!

Ms. Dixita Purohit

# Exploring India's Potential in Green Finance: A Catalyst for Economic and Environmental Progress

As the Shri. Narendra Modi-led NDA Government gears up with multi-fold initiatives before the upcoming elections, India's business leaders are hopeful and laud the government's efforts in various arenas. From effectively tackling the COVID-19 pandemic and resolving the Russia-Ukraine conflict to addressing persistent inflation, commendable steps have been taken. Many leaders believe that India can actively contribute more to green finance.

But what exactly is green finance? In simple terms, green finance refers to financial arrangements and investments that support the transition towards environmentally sustainable practices and address climate change. By fostering economic and environmental benefits, it creates a notable "green multiplier effect." Examples of green finance include investments in renewable energy, clean technology, sustainable agriculture, and energy efficiency, as well as insurance products mitigating environmental risks, and loans supporting the development of green infrastructure.



Image Source: UN environmental program

To promote green finance, a finance ministry official mentioned that a decision will be made after consulting with stakeholders, including the Reserve Bank. Additionally, a greenhouse policy will be formulated to encourage green finance initiatives.

There are three primary types of green finance: green bonds, green loans, and green investments. A report by the Reserve Bank of India (RBI) on currency and finance suggests that India's total green funding could reach up to 6% of its GDP. It emphasizes the need for an internationally harmonized taxonomy to build the green bond market. Various estimates project India's financing requirements to range from \$44 billion to \$170 billion annually until 2030 to achieve net zero emissions by 2070.

India has already witnessed a surge in green bond issuances. As of April 28, 2023, a total of 63 green bonds had been issued, with corporations and public-sector companies leading the way. Green finance has gained prominence since Prime Minister Modi committed to achieving net zero emissions by 2070 at the COP26 conference in Glasgow.

The government's "Panchamrit" commitment further solidifies its ambitions, aiming to generate 500 GW of energy from non-fossil sources by 2030 while reducing carbon intensity by 45%.

| Country | Amount invested | No. Of bonds issued |
|---------|-----------------|---------------------|
| China   | 63,023          | 183                 |
| USA     | 35,421          | 71                  |
| India   | 7,992           | 22                  |
| UK      | 5,311           | 17                  |

Image Source: Economic Times

In January 2023, the RBI released INR 16,000 crore worth of bonds to fund green projects. The Indian government has also floated sovereign green bonds, contributing 6% of GDP, to support environmentally green infrastructure. The issuance of green finance bonds is anticipated in the latter half of the current fiscal year, making green finance an attractive career investment option aligned with sustainable finance goals.

Ms. Shreya Gandhi

# India Set to Climb the Advertising Market Rankings in 2023

We bring you exciting news from the advertising world. As per GroupM's global end-of-year forecast, India is poised to surpass Brazil and secure its position as the eighth-largest advertising market in 2023. In GroupM's previous report, "This Year, Next Year 2022," India was ranked as the ninth-largest advertising market globally.

Let's delve into some background information. GroupM is WPP's media investment group and the leading media investment company worldwide. With a mission to shape a future where advertising works better for people, GroupM oversees over \$60 billion in annual media investment, as independently measured by the research bureau Convergence.

According to the report, the United States currently holds the top spot as the largest advertising market globally, followed by China, Japan, the United Kingdom, Germany, France, Canada, Brazil, and now, India.

Advertising plays a crucial role in generating revenue for media across many countries. Print media advertising, television advertising, radio, and digital media

advertising are among the prominent advertising types. It also serves as a vital component in business and marketing strategies for companies.

The GroupM report highlights India's robust growth in advertising revenues. In December 2022, India's total advertising revenue surged by 15.8% to reach \$14.9 billion. The growth was primarily driven by an impressive 16.8% increase in pure-play digital advertising, which is projected to continue its upward trajectory in 2023. In comparison, Brazil's advertising market witnessed a growth of 9% in 2022, amounting to approximately \$15.4 billion, with a projected growth of 3.8% in 2023.



Image Source: Adda

According to GroupM, digital advertising holds the largest share of India's total advertising market, accounting for 48.8% in 2022. The report anticipates digital advertising to grow by 16.8% in the coming year.

India's economic outlook also stands strong, as per the GroupM report, with the IMF projecting real GDP growth of 6.8% in 2022. This places India among the fastest-growing economies globally, potentially contributing to its rise in the advertising market rankings.

Furthermore, the report emphasizes the significant potential for retail media, a subset of digital advertising. It is projected to reach \$551 million in 2022 and is expected to nearly double by 2027. Additionally, TV advertising, accounting for 36% of total advertising in India, is set to grow by 10.8% this year and continue expanding at a double-digit rate.

These developments showcase India's increasing prominence in the global advertising landscape. As the nation continues to embrace digital advertising and demonstrates robust economic growth, it positions itself as an attractive market for advertisers and marketers alike.

Ms. Jagruti Borse



# Cryptocurrencies: Understanding the Digital Form of Money

In today's digital era, it comes as no surprise that the digital form of money is represented by cryptocurrencies. Cryptocurrencies are digital tokens that function as a type of digital currency, enabling individuals to make direct online payments to one another. The credit for introducing cryptocurrencies goes to Satoshi Nakamoto, their founder. Cryptocurrencies have become the first purely digital assets to be embraced by asset managers.

Cryptocurrency, as a digital form of money, operates through a technique known as cryptography. All transactions involving cryptocurrencies are recorded in a decentralized digital ledger called the blockchain. This blockchain ledger maintains a record of individual transactions and the ownership of all circulating cryptocurrencies. The responsibility of updating transactions and ensuring their accuracy lies with blockchain "miners." This process provides transaction security and confirmation.

In this article, we will explore different types of cryptocurrencies and their adoption in transitioning countries. Additionally, we will delve into an interesting observation regarding the impact of the Covid-19 pandemic on the cryptocurrency market. Recently, we have witnessed a transformation in cryptocurrencies from being a refuge for investors seeking alternatives to traditional markets to becoming an integral part of the global market, closely linked to conventional financial instruments such as currencies, stocks, and commodities.

India boasts an estimated 115 million cryptocurrency investors, representing approximately 15% of the Indian population aged 18 to 60. Among these investors, 56% believe that cryptocurrencies hold the potential to shape the future of finance. While male users constitute 59% of crypto users in India as of 2021, it is worth noting that the number of female users has surged by 300% from 2020 to 2021, indicating a significant increase in interest and acceptance of cryptocurrencies among women.

According to Changelly.com, a prominent cryptocurrency platform, Bitcoin's price is predicted to rise even higher by 2025. The site forecasts an average price of USD 124,520.58 for Bitcoin, with a maximum price of USD 137,071.13. However, other researchers hold a less optimistic view, estimating Bitcoin's value to be around USD 80,000 by 2025.

Before diving into cryptocurrency investments, it is crucial to be aware of their volatile nature and potential risks relating to security, legality, accounting, and taxation. In the subsequent sections, we will explore these risks and discuss strategies for managing them when engaging in cryptocurrency



Image Source: Google

trading. Key risks include the lack of regulation, market volatility, cyber threats, and more. To mitigate these risks, thorough research, diversification of portfolios, and prioritizing trading quality over quantity are essential.

Cryptocurrencies are investments with high risk but also high reward potential. It is crucial to carefully evaluate each cryptocurrency before making investment decisions, considering the associated risks.

Ms. Jeenal Patel

# Empowering Women in India: Government Schemes and Financial Independence

In today's world, women are no longer overlooked when it comes to developmental decisions. India has made remarkable progress in recognizing women as equals to men. While some areas still face challenges due to traditional beliefs, we must acknowledge the positive steps taken by the Indian government to empower women. The female population currently stands at 48.4%, while males comprise 51.6% in 2023.

On 1st February 2023, Union Finance Minister Smt. Nirmala Sitharaman introduced the "Mahila Samman Bachat Patra," a savings plan exclusively for women. With a competitive interest rate of 7.5% for a 2-year tenure, this scheme requires an investment of ₹2 lakhs. Accessible through 1,54,000 post offices across the country, this initiative aims to provide financial security.

India offers several schemes to promote women's education and empowerment. The "Beti Bachao Beti Padhao" campaign encourages education and equal participation of girls, fostering gender equality. Another initiative, the



Image Source: [thehindubusinessline.com](https://www.thehindubusinessline.com)

"Sukanya Samridhi Yojana," assists parents in saving for their daughters' education and marriage expenses.

The "One Stop Centres (OSC)," funded by the 'Nirbhaya Fund,' provide crucial medical support to women affected by violence, such as acid attacks, rape, and harassment. These centers address cases within families, communities, workplaces, and public spaces. Additionally, the "Swadhar Greh" scheme ensures social, economic, and health security, offering basic needs like food, clothing, and shelter to women facing difficult circumstances.

The "Pradhan Mantri Matru Vandana Yojana" provides financial aid to pregnant women during their first child. The "Balika Samridhi Yojana" supports families below the poverty line, raising girls' social status and promoting their enrollment in schools. Furthermore, the "Mahila E-Haat" platform enables women entrepreneurs to showcase their products online, expanding their business opportunities.

The "Support to Training and Employment Program for Women (STEP)" is an effective scheme providing skill development training and employment to women. Similarly, the "Mahila Shakti Kendras" work

towards empowering women. These initiatives aim to make women self-reliant, confident, and safe.

According to the India Skills 2023 report, women have a higher percentage of employability (52.8%) compared to men. This positive trend in India's labor market reflects the increasing number of women in key positions. As women gain financial independence, their interest in investments grows as a means of achieving financial security. The proportion of women investing in equity securities has risen from 16% to 24% in just two years.

These women empowerment schemes bring social and financial security to millions. They ensure equal access to resources, opportunities, and government support. The Indian government's commitment to women's empowerment has come a long way in 2023 and will continue to uplift women in the future.

Ms. Kajal Tiramdas

## Why Rs. 2000 Note is Discontinued?

Demonetization, the withdrawal of a specific currency from circulation, has been hailed as a significant scheme of the century by researcher Deepankar Choudhry. In India, demonetization was announced on 8th November 2016 by Prime Minister Narendra Modi, to reduce illicit and counterfeit cash. This move had various impacts, including a 6% drop in stock indices, industrial production, and GDP growth rate, along with the loss of 1.5 million jobs and a surge in digital and cashless transactions.

Now, the Reserve Bank of India (RBI) has made a recent announcement regarding the withdrawal of Rs 2,000 denomination banknotes. This decision to phase out the Rs 2,000 notes comes seven years after their introduction in 2016, reminiscent of the previous demonetization move.

The reason behind discontinuing the Rs 2,000 notes lies in their decreased circulation. The RBI stopped printing these banknotes in 2018-19 due to the sufficient availability of other denominations. The circulation of Rs 2,000 banknotes has reduced from Rs 6.73 lakh crore in March 2018 to Rs 3.62 lakh crore by March 2023.

According to recent reports, the RBI has withdrawn Rs 2000 from circulation and instructed banks to facilitate deposit or exchange services until September 30, 2023. Individuals can deposit or exchange Rs 2,000 banknotes into their accounts without restrictions, following the provided instructions and statutory provisions.



Image Source: google.com

If you are wondering about the deposit limits, there are no restrictions as long as you comply with KYC (Know Your Customer) and statutory requirements. Banks will ensure compliance with CTR (Cash Transaction Report) and STR (Suspicious Transaction Report) requirements. Additionally, banks will exchange Rs 2,000 banknotes up to a limit of Rs 20,000 at a time, as per the circular issued by the RBI.

If you require more than Rs 20,000 in cash for business or personal purposes, you can deposit the Rs 2,000 banknotes into your account and subsequently withdraw the required amount against these deposits.

It is important to note that lower denomination notes can still be exchanged for up to Rs 20,000 until September 30. While the RBI may extend the deadline, even if you

possess a Rs 2,000 note beyond the current deadline, it will remain valid. The total value of banknotes in circulation has decreased from Rs 6.73 lakh crore in 2018 to Rs 3.62 lakh crore in 2023, accounting for 10.8% of the total notes in circulation.

**Ms. Komal Parmar**

# MUTUAL FUND SAHI KYU HAI???

The trend of investing in mutual funds is gaining traction among Indian investors due to its potential for wealth creation and safety. However, the percentage of the population investing in mutual funds remains relatively low at around 10%. One reason behind this is the focus of news channels on daily business news rather than providing insights into vital aspects such as liquidity, the margin of safety, and cash flow associated with these assets.

Investing in mutual funds can be a wise choice for individuals seeking guidance from financial advisors to determine the asset class that best suits their needs and risk tolerance. Mutual funds offer a wide range of schemes tailored to different life stages, enabling investors to choose the plan that aligns with their unique requirements. This flexibility and personalized approach make mutual funds a dynamic investment opportunity for long-term growth and stability.

In the current market scenario, interest rates pose a significant risk factor. However, there are various mutual fund options available that can help mitigate this risk. Recent data reveals

that Indian investors opened 4.2 million new Demat accounts in FY21, nearly triple the number from the previous fiscal year, indicating a growing interest in investing in profitable tools such as mutual funds.

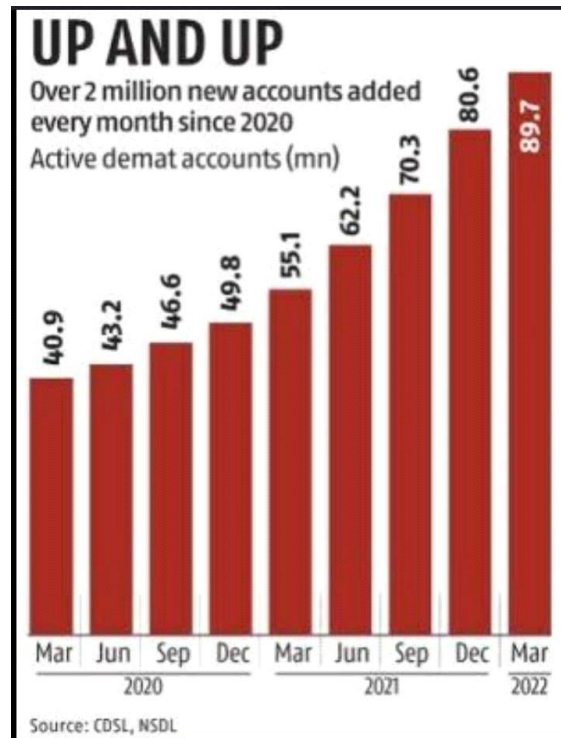


Image Source: CDSL,

Investing in mutual funds provides several advantages, including the ability to diversify portfolios across different asset classes and have greater control over investments. It is crucial to approach mutual fund investments as a strategic process with the guidance of knowledgeable advisors. Rather than seeking immediate gains, investors should adopt a thoughtful and intentional approach to build lasting wealth over time.

Historically, investors have found mutual funds to be a wise investment option, and this remains true today and in the future. As the saying goes, "Mutual Fund Sahi He" (Mutual funds are the right choice), which Indian parents often mention when

withdrawing mutual funds during emergencies.

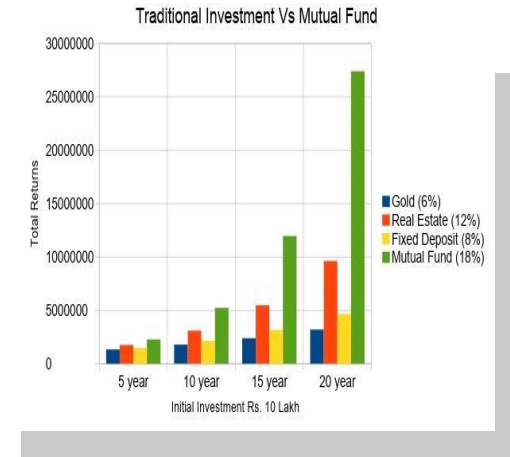


Image Source: CDSL,

The chart above indicates the total revenue of traditional investment tools and mutual funds over five years, highlighting the reasons behind investing in mutual funds. By investing in mutual funds and holding them for the long term, investors can potentially enjoy good returns.

Mutual funds have proven to be a reliable investment option, both in the past and now, and are likely to continue being so in the future. Mutual fund kal bhi sahi tha !! Aaj bhi sahi hai !! Aur parso bhi sahi rahega!!

Ms. Ruchi Chokwala

# Silicon Valley Bank: A Tale of Unforeseen Challenges

On March 7th, Silicon Valley Bank proudly announced its inclusion in Forbes' annual ranking of America's best banks. However, just three days later, the bank experienced a significant setback. Its stock price plummeted by 60%, leading to a takeover by a branch of the US government. This turn of events raises the question: What led to this outcome?

Traditionally, banks serve as custodians for our hard-earned money, employing a distinct business model. They utilize deposited funds to invest in various financial instruments. Silicon Valley Bank (SVB), established in 1983 with its headquarters in California, initially invested a substantial portion of its capital in real estate. By the early 1990s, 50% of its portfolio

was tied to the real estate market. However, in 1992, the bank incurred a loss of \$2.2 million, prompting a shift in investment strategy. By 1995, real estate constituted only 10% of SVB's overall portfolio.

From 1995 to 2000, SVB gained recognition for its significant investments in technology-based start-ups, providing crucial loans to support these ventures. They served as the primary funding source for 65% of all US start-ups until 2015. As reported by CNBC on March 17, 2023, Indian start-ups alone had deposits worth approximately \$1 billion in SVB.

Before the recent turn of events, SVB held the position of the 16th largest US bank, with over \$200 billion in assets and approximately \$175 billion in deposits, as mentioned by NPR Business News on March 17, 2023. Start-ups raised a staggering \$329.9 billion in funding, effectively doubling the previous year's amount.

In March 2021, according to The Economic Times, total deposits at SVB reached about \$124 billion, up from \$62 billion in 2020. The bank decided to invest these funds in a diverse portfolio of government

and corporate bonds.

Unexpected circumstances unfolded when the Federal Reserve (FED) increased interest rates to combat inflation, despite a previous expectation of low rates. This sudden rise in interest rates resulted in a decline in bond prices due to their inverse relationship. Additionally, start-up companies found borrowing at high-interest rates to be costlier, prompting them to withdraw their funds from the bank and avoid further loans. These developments created significant challenges for SVB.

Consequently, SVB's shares plummeted by 60% by March 2023, compounded by a downgrade in its rating by Moody's. While there was no scandal, the bank indeed concealed certain facts. Ultimately, the situation resulted from a series of unfortunate decisions influenced by the Russia-Ukraine conflict and rising inflation. While interest rates naturally fluctuate, banks need to maintain a robust portfolio capable of weathering unforeseen challenges.



Ms. Vandana Varma

# Naran Lala MBA College: Achieving Academic Excellence in Gujarat Technological University Semester 1 Results

Naran Lala MBA College has once again shown its academic excellence by achieving the second position in the state of Gujarat and the first position in South Gujarat in the recent semester 1 results of Gujarat Technological University. With an impressive overall result of 84.51%, the college proves its commitment to being a top educational institution in the area.

The winter 2022 semester 1 results were announced in May 2023 and highlight the consistent performance of Naran Lala MBA College. This shows that the teachers are dedicated, and the students have worked hard. The college focuses on providing a good education to help students succeed in their careers.

Naran Lala MBA College offers a wide range of expertise and has experienced teachers who help students learn. The college has good facilities and activities inside and outside of classes that help students grow and learn in different ways.

Dr. Chetankumar J. Lad, the director of Naran Lala MBA College, is proud of the efforts made by everyone involved in achieving these results. He wants students to understand that hard work and dedication are important for success in academics.

Naran Lala MBA College is looking ahead to the future and aims to achieve even more. The college wants to continue providing high-quality education and preparing students to become successful in their careers.



**Naran Lala MBA College,  
Navsari**

#UniversityResult

**Congratulations!**

**Once again**

**Naran Lala MBA** College has proven consistency in academic performance with

**84.51 %**

result in Winter 2022 Semester 1 regular exam of Gujarat Technological University (Result Announced: May 2023)

Secured  
**2<sup>nd</sup> Rank in  
Gujarat State**



Secured  
**1<sup>st</sup> Rank in  
South Gujarat**



# Naran Lala MBA College Shines with Remarkable Placement Drive 2022-23

Naran Lala MBA College has recently concluded its highly successful placement drive for the academic year 2022-23, leaving both students and faculty members proud. The placement drive witnessed an overwhelming participation of more than 42 esteemed companies, resulting in an impressive total of 67 worthwhile job offers for aspiring graduates. The college has achieved an exceptional overall placement rate of 98%, establishing its reputation as a premier institution for higher education.

The MBA program at Naran Lala MBA College has always strived to equip students with the necessary skills and knowledge to excel in their chosen fields. The outstanding performance in this year's placement drive is a testament to the institution's commitment to producing industry-ready professionals. The college's dedicated placement officer, faculty, and rigorous curriculum have played a vital role in preparing students for the competitive job market.

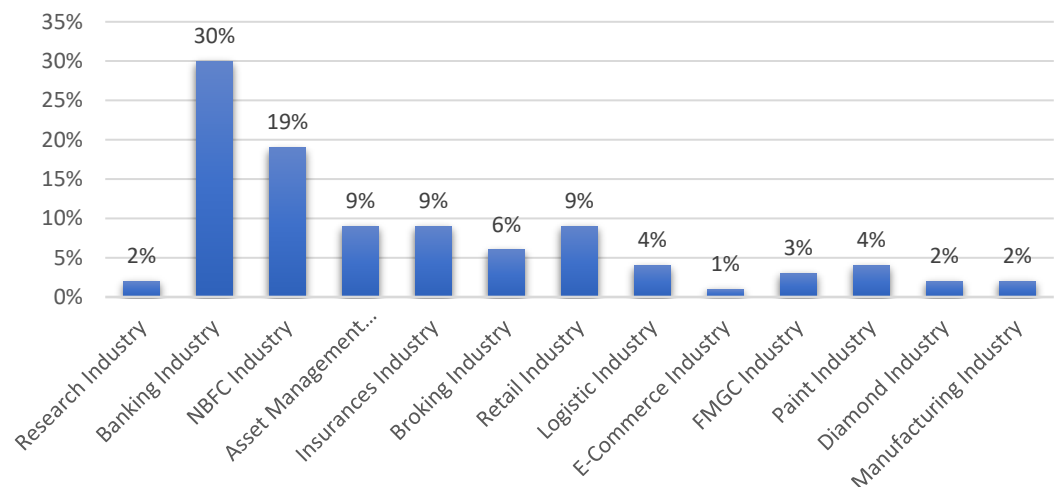
The average package offered to successful candidates during the placement drive stands at an impressive Rs. 4,08,218. This figure showcases the immense value that recruiters place on the quality of education and training provided at Naran Lala MBA College. The college's consistent emphasis on industry-oriented education and practical exposure has undoubtedly contributed to this remarkable average package.

The highest package offered during the placement drive stands at a staggering Rs. 10,00,000, an achievement that has filled the campus with a sense of pride and accomplishment. This remarkable milestone reflects the college's ability to attract top-tier companies and its commitment to nurturing talent. The highest package serves as a testament to the exceptional caliber of students at Naran Lala MBA College and their ability to meet the expectations of the corporate world.

The success of the placement drive not only reflects positively the college but also its students. The excellent placement statistics highlight the opportunities available to MBA students, ensuring a bright and prosperous future for them. It also instills confidence in prospective students who are considering Naran Lala MBA College as their educational institution of choice.

Naran Lala MBA College continues to pave the way for aspiring professionals, offering them a platform to launch their careers with confidence and competence. With its relentless pursuit of excellence and its ability to secure top-notch placements, the college remains an ideal choice for students seeking a comprehensive business education.

## Placement 2022-23: Industry wise offers



## Naran Lala MBA College's Commitment to Delivering Excellent Placement Training: Empowering Students with NISM Certification

In the highly competitive world of business and finance, securing a good placement can often be challenging for MBA students. Naran Lala MBA College has consistently prioritized the professional growth and success of its students by providing them with comprehensive training programs. One such initiative is the training offered to students for the NISM (The National Institute of Securities Market) certification. The results have been outstanding, with more than 25 students successfully clearing the certification exam, a testament to the college's commitment to delivering the best training for placement.

Naran Lala MBA College firmly believes that academic knowledge must be supplemented with practical skills and industry exposure. The college places great emphasis on providing its students with relevant training that aligns with industry requirements. By offering specialized courses and certifications, such as the NISM certification, the college equips its students with the necessary tools to excel in the finance and securities market domain.

The NISM certification is recognized and highly valued within the finance industry. It provides individuals with a solid foundation in the various aspects of securities markets, including securities operations, regulations, derivatives, mutual funds, and more. Obtaining the NISM certification not only enhances students' employability but also signifies their proficiency and understanding of the securities market. Employers seek candidates who possess such certifications, as they demonstrate a higher level of competency and readiness to contribute effectively to the organization.

The Naran Lala MBA College's training program for the NISM certification is meticulously designed to cater to the specific requirements of the certification exam. The program is delivered by experienced faculty members and industry experts who possess in-depth knowledge and practical experience in the field. Students receive comprehensive study materials, attend interactive sessions, and participate in mock tests to gain confidence and improve their understanding of the subject matter.

The success of any training program lies in the achievements of its participants, and Naran Lala MBA College has seen remarkable results. More than 25 students from the college have cleared the NISM certification exam, reflecting the effectiveness of the training program and the dedication of both the students and the faculty. These successful candidates are now equipped with a competitive edge that enhances their employability and opens up lucrative career opportunities in the finance and securities market industry.

The NISM certification not only adds value to the students' resumes but also boosts their confidence and credibility. It validates their expertise and understanding of securities markets, making them attractive candidates for potential employers. Students who have completed the NISM certification through Naran Lala MBA College have reported a higher success rate in their job interviews and placement opportunities.





# 2023-24 MBA Admission Inquiry Open!



**Naran Lala MBA College,  
Navsari**

#Admission2023-24

## 2023-24 MBA Admission

**Inquiry Form Now Open!**

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With following  
documents

- CMAT Scorecard (If Applicable)
- All Bachelor Degree Marksheet  
(or till 5th Sem.)
- School Leaving Certificate
- 12th Marksheet
- 10th Marksheet
- Caste Certificate (if Applicable)
- 02 Passport size photos

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