

CBS Chronicle

CBS

NEWS BULLETIN

**CHITKARA
BUSINESS
SCHOOL** 



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INNOVATION &
BEST PRACTICES



RANKINGS & RECOGNITIONS

“

“Student success is our solo aim at CBS. I would like to thank all of the faculty, staff and students who have worked tirelessly throughout this year and worked especially hard to make things happen in academics, research, innovation, extension activities and placements. Team CBS deserves huge round of applause”

”

- Dr. Sandhir Sharma,
Dean, Chitkara Business School





WELCOME TO THE CBS FAMILY

“

Don't ask God to give you success, ask him to give you the power and patience to struggle which will pave your way to success.

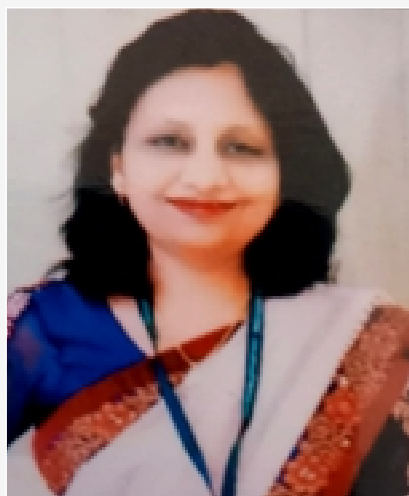
”

– Dr. Rashmi Aggarwal



Dr. Abhishek Anand
Assistant Professor, Economics

Dr. Abhishek Anand has qualified NET and has completed his Ph.D. in Economics on the topic "Impact of FDI on Indian Banking Sector reforms: An analytical Study". Dr. Abhishek has more than 4 years of teaching experience in a government university. He has attended several national and international seminars and has 3 edited chapters and 11 research publications.



Dr. Monika Gupta
Associate Professor, Marketing

Dr. Monika Gupta has joined as Associate Professor. She is Ph.D. (Management), MBA (Marketing), UGC-NET (Management), B.Sc. (General), B.Ed. with thirteen years of academic experience and four years of corporate experience. She has five papers publications in SCOPUS, one paper in ABDC 'C' Listed journal and one book review in ABDC Listed journal (out of thirty nine papers in national and international journals of repute). She is an Editorial Board Member of International Journal of Economics and Financial Issues (IJEFI), ABDC 'C' Listed journal. Her areas of interest are Marketing Management, Sales and Retail Management, Consumer Behavior, Integrated Marketing Communications, Services Marketing, Consumer Relationship Management, Strategic Management and Management Fundamentals.



CURRICULAR ASPECTS

“

Free yourself of all
insecurities. Intelligent
people ponder. Only dolts
know everything!”

”

-Dr. Pallavi Sood

Learning at its Best at Chitkara Business School!



LIVE WEBINAR

21st Century Skills MLP

Informative session on subjects of 21st Century skills by experts

From
17th Dec to 21st Dec 2021

Timing
11:30 AM to 12:30 PM

Subjects
Media Literacy
Critical Thinking
Design Thinking



Dr. Aradhana



Dr. Shamik



Dr. Ghosal



CHITKARA UNIVERSITY

Live Interactive Session

On Critical Thinking and its importance as 21st Century Skill

Saturday, 18th Dec 2021
At 11:50am - 12:50pm
[Register here Now](#)



Dr. Shamik



CHITKARA UNIVERSITY

Live Interactive Session

On Media Literacy and its importance as 21st Century Skill

Friday, 17th Dec 2021
At 11:50am - 12:50pm
[Register here Now](#)



Dr. Aradhana



CHITKARA UNIVERSITY

Live Interactive Session

On Design Thinking and its importance as 21st Century Skill

Tuesday, 21st Dec 2021
At 11:50am - 12:50pm
[Register here Now](#)



Dr. Ghosal

Live Webinar organized for the students on '21st Century Skills'
from 17th December to 21st December, 2021

Institution's Innovation Council Events at Chitkara Business School

Chitkara University Institution Innovation Council embarks students with a culture of innovation and entrepreneurship during their journey of education. In collaboration with IIC, Chitkara Business School organized various events and talks by eminent personalities from Industry & Academia.



Institution's Innovation Council Events at Chitkara Business School

CHITKARA BUSINESS SCHOOL

INNOVATION IN MARKETING
VIRALITY FOR POPULARITY
For Chitkara Business School students

KALYAN KUMAR
Co-Founder & CEO of Social Catalysts
Mentor - 36 Startups | Launched - 7 Brands
Alumnus: IITD, IIMC

Date: 9th Oct, 2021
Time: 11:30AM - 12:30PM

INSTITUTION'S INNOVATION COUNCIL
Ministry of HRD Initiatives

CHITKARA BUSINESS SCHOOL

STARTUP HR WHAT'S IMPORTANT

Speaker
HAPREET SINGH BHATIA
Founder - Langustina & Sr. Management Consultant

Date: November 23, 2021
Time: 11:30 am - 12:15 pm
Venue: Western Buffet Hall

For Chitkara Business School Students

INSTITUTION'S INNOVATION COUNCIL
Ministry of HRD Initiatives

CHITKARA UNIVERSITY

Entrepreneurship Vs Intra-preneurship

Speaker:
Amanbir Kaur Walia
Founder & Lead Trainer

LEARN PPC

16th October, 2021
(11:00 AM - 11:45 AM)

INSTITUTION'S INNOVATION COUNCIL
Ministry of HRD Initiatives

CHITKARA UNIVERSITY

Blueprint to the world of Digital, Technology and Data

Speaker:
Anuj Modgil
Management Consultant
KPMG

23rd October, 2021
(11:00 AM - 11:45 AM)

INSTITUTION'S INNOVATION COUNCIL
Ministry of HRD Initiatives

CHITKARA BUSINESS SCHOOL

DIGITAL DISRUPTIONS SHAPING THE WORLD

MANISH BANSAL
Partner - Monograph Financial Services Ltd
3 Founder - Wealthintra

Date: 9th October, 2021
Time: 11:00AM

For B.Com (Hons.), BA (Hons.) Economics, MBA Integrated Batch 2021

INSTITUTION'S INNOVATION COUNCIL
Ministry of HRD Initiatives

CHITKARA UNIVERSITY

DIGITAL TRANSFORMATION
post-Covid and how companies are embracing digital technologies

Speaker
RAJESH PAWAR
Global Business Leader & Head Digital Engineering Services, Cogniti Technologies

Date: November 24, 2021
Time: 15:00 PM - 16:00 PM

INSTITUTION'S INNOVATION COUNCIL
Ministry of HRD Initiatives

Institution's Innovation Council Events at Chitkara Business School

| S.No. | DATE | RESOURCE PERSON | TOPIC |
|-------|------------|----------------------------------|--|
| 1. | 5/10/2021 | Mr. Vikas Khosla | Skill Enhancement Options |
| 2. | 9/10/2021 | Mr. Manish Bansal | Digital Disruption - shaping the world |
| 3. | 9/10/2021 | Mr. Kalyan Kumar | Innovation In Marketing Virality For Popularity |
| 4. | 9/10/2021 | Ms. Archana Sharma | Opportunities and Challenges for future entrepreneurs |
| 5. | 16/10/2021 | Ms. Amanbir Kaur Walia | Entrepreneurship Vs Intrapreneurship |
| 6. | 23/10/2021 | Mr. Anuj Modgil | Blueprint to the world of Digital, Technology and Data |
| 7. | 23/10/2021 | Dr. Sunil Kumar Gupta | Emerging Business and Economic Scenario in India |
| 8. | 23/10/2021 | Mr. Devesh Chawla | Innovation in Start-ups |
| 9. | 30/10/2021 | Dr. T S Pradeep Kumar | Stepping into a successful future --Be your own boss |
| 10. | 13/11/2021 | Mr. Pradeep Kumar Nath | Innovations as a key to Development |
| 11. | 13/11/2021 | Mr. Ruchit Garg | Trillion Dollar Start-up Opportunity in Rural India |
| 12. | 20/11/2021 | Prof. Dinesh Kumar | Post Covid Indian Economy Problems and Prospects |
| 13. | 20/11/2021 | Mr. Ajay Aggarwal | Digital Marketing: Insights, Opportunities and Performance |
| 14. | 23/11/2021 | Harpreet Singh Bhatia | Startup HR What's Important |
| 15. | 24/11/2021 | Rajesh Pawar | Digital Transformation post-Covid and how companies are embracing digital technologies |
| 16. | 24/11/2021 | Sanjay Arora | Innovations to the Greater Good |
| 17. | 25/11/2021 | Col (Retd.) Dr. Gaurav Bhatia | Innovative ways for Disaster Risk Reduction |
| 18. | 30/11/2021 | Sameer Dhanrajani | Innovations in Artificial Intelligence & Analytics |
| 19. | 03/12/2021 | Mr. Amit Arora | Leadership Talk- Career Path Grooming |
| 20. | 03/12/2021 | Mr. Param Kalra | Zero to one- entrepreneurs' journey |
| 21. | 04/12/2021 | Mr. Purv Shah | Innovation In Financial Markets |

Value Added Courses



Global Business Masterclass was organized for students of CBS. 15 professors across the globe from 7 different universities delivered sessions on various topics to UG and PG students from 22nd to 26th November 2021.

A leadership talk was organized on 3rd December 2021 to groom students for their career planning. The talk was delivered by Mr. Amit Arora, VP Swiss Re New York, USA.



A masterclass for students of CBS was delivered by Mr. Sameer and Mr. Kapil on Innovation in AI and Analytics on 30th November, 2021.

Value Added Courses



Dr. Shivani and Dr. Shefali delivered a value added course on 'Case Study Analysis' to the students of BBA(all domains) from 27th December 2021 to 29th December 2021.

A value added course was delivered by Mr. Ajay Aggarwal, Digital Marketing Trainer & Consultant on 20th November 2021.



Mr. Vishwanadh Raju, Head India TA-Dun & Bradstreet delivered a workshop on 'Emerging Trends in HR' to CBS students on 23rd December 2021.

Value Added Courses



A virtual talk was delivered by Ms. Priya Tiwari on 'Transformation in Performance Management Systems' to MBA HR students on 7th October 2021.

A masterclass was organized for MBA students on 8th October, 2021 delivered by Mr. Sahil Bansal, Co-Founder and CEO Fitelo on 'How to Build a Tech Start up'.



To ease the impact of the current pandemic scenario on students and faculty, Chitkara Business School organized a motivational talk on 1st October 2021 by Ms. Swarnaltha J on 'Dealing with Difficult Times'.



A photograph of a classroom setting. In the foreground, a person's arm and hand are visible, holding a blue pen and pointing towards a laptop screen. The person is wearing a dark grey sweater. In the background, three female students are seated at desks, looking towards the front of the room. They are wearing white shirts and blue denim vests. The room has large windows in the background, letting in natural light. The overall atmosphere is professional and educational.

TEACHING LEARNING & EVALUATION

“

It must be understood that student engagement in a virtual classroom is not just about delivering the content. The challenge of building a human connection in an online class, has once again brought to the forefront the need for empathy and humour as two significant behavioural attributes that enhance a teacher's pedagogical competence.

”

-Dr. Navreet Kaur



Our dynamic MBA Batch 2021



Students learning through practical sessions

Expert Talks delivered



Dr. Suchi Dawra

| | |
|--|---------------------|
| Expert Talk on 'Human Resource Management in Schools' organized for Alpha Teachers, Chitkara College of Education, Chitkara University, Punjab Campus | 04-Oct, 2021 |
| Expert Talk on 'Human Resource Management in Schools' organized for Alpha Teachers, Chitkara College of Education, Chitkara University, Punjab Campus | 06-Oct, 2021 |
| Expert Talk on 'Human Resource Management in Schools' organized for Alpha Teachers, Chitkara College of Education, Chitkara University, Punjab Campus | 08-Oct, 2021 |
| Expert Talk on 'Making Teachers Managers' organized for Alpha Teachers, Chitkara College of Education, Chitkara University, Punjab Campus | 18-Oct, 2021 |
| Expert Talk on 'Making Teachers Managers' organized for Alpha Teachers, Chitkara College of Education, Chitkara University, Punjab Campus | 19-Oct, 2021 |
| Expert Talk on 'Making Teachers Managers' organized for Alpha Teachers, Chitkara College of Education, Chitkara University, Punjab Campus | 20-Oct, 2021 |



Dr. Rashmi Aggarwal

| | |
|---|--------------|
| Expert Talk on 'Feedback & Reflections' organized for Alpha Teachers, Chitkara College of Education, Chitkara University, Punjab Campus | 04-Oct, 2021 |
| Expert Talk on 'Feedback & Reflections' organized for Alpha Teachers, Chitkara College of Education, Chitkara University, Punjab Campus | 06-Oct, 2021 |
| Expert Talk on 'Feedback & Reflections' organized for Alpha Teachers, Chitkara College of Education, Chitkara University, Punjab Campus | 08-Oct, 2021 |

A hand holding a pen pointing at a digital screen with various charts and graphs. The background is a blue-toned image of a hand holding a pen, with various digital charts and graphs overlaid. The text is in a bold, outlined font.

RESEARCH, CONSULTANCY & EXTENSION

“

Learning is a continuous process,
it should continue for life.

”

-Dr. Shefali Saluja

*Webology, Volume 18, Special Issue on Management and Social Media
April, 2021*

A Theoretical Framework on Market Orientation-firm Performance Linkage in Textile Processing Industry: Mediating Effect of Entrepreneurial Orientation

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Received November 28, 2020; Accepted December 30, 2020

ISSN: 1735-188X

DOI: 10.14704/WEB/V18SI03/WEB18039

Abstract

The objective of this theoretical paper is to explore the relationship of market orientation (MO) and organizational performance in the context of Indian textile processing industry. The study also aims to construct a conceptual model which can hypothesize the relationship between market orientation, firm performance, and entrepreneurial orientation (EO). The conceptual model is drawn with the help of extant literature review of studies conducted by various authors in the area of market orientation and entrepreneurial orientation. The study presents a model depicting the inter-relationship among MO, EO and firm performance. The proposed model also propounds that the relationship between market orientation and firm performance is mediated by entrepreneurial orientation. This work will be helpful for different stakeholders of textile processing industry to understand the importance of MO and EO and their impact on the performance of the organization. Also, the proposed conceptual model showing inter-relationship among MO, EO and firm performance is an addition to the existing pool of knowledge.

Keywords

Customer Orientation, Competitor Orientation, Inter-functional Coordination, Entrepreneurial Orientation, Firm Performance, Market Orientation, Textile Processing.

Research Publications

Rating of Online Courses: A Machine Learning Based Prediction Model

Publisher: IEEE

[Cite This](#)

[PDF](#)

Shivani Inder ; Gurvinder Kaur Dua ; Rajit Verma ; Sachin Sinha [All Authors](#)

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Full
Text Views



Abstract

Document Sections

- I. Introduction
- II. Research Background
- III. Theoretical Framework and Implementation Design
- IV. Experimental Results and Analysis
- V. Conclusion

Authors

Abstract:

Online courses market has provided an economical and easy access to knowledge. When it comes to make a decision related to purchase of online course, little is known about what attributes can be depended upon to guess the quality of an online course. Ratings for online courses act as a reliable signal for assessing the quality of a course. The study discusses the prediction of ratings for online courses using Artificial Neural Network based on Particle Swarm Optimization (ANN-PSO). The experimental results suggests that ANN-PSO model has the capacity to predict the ratings for online courses on the basis of its attributes with accuracy.

Published in: 2021 9th International Conference on Reliability, Infocom Technologies and Optimization (Trends and Future Directions) (ICRITO)

Date of Conference: 3-4 Sept. 2021

DOI: 10.1109/ICRITO51393.2021.9596449

Date Added to IEEE Xplore: 15 November 2021

Publisher: IEEE

► ISBN Information:

Conference Location: Noida, India

MDC "SHODH SAMAGAM" 2021

Debt Covenants in Corporate Governance: A Systematic Literature Review

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Abstract

The notion of debt covenants has emerged as a prominent research area against the backdrop of agency theory and incomplete contracting. However, the dimensions of extending the literature are wide and disorganized between debt covenants and corporate governance. Thus, in order to gain a structured view of the landscape of the debt covenants a systematic literature review would enable the reader to identify the dimensions and areas to take future research. The current study conducts a systematic literature review of 135 articles focusing on the continuum of debt covenants and corporate governance. In particular, we focus on identification of different dimensions of existing literature, identify the key gaps, and provide recommendations.

Keywords: *Debt Covenants, Debt Contracting, Corporate Governance*

Research Publications

J. Technol. Manag. Innov. 2021, Volume 16, Issue 3

Systematic Literature Review on Application of Blockchain Technology in E-Finance and Financial Services

Sonal Trivedi¹, Kiran Mehta¹, Renuka Sharma¹

Abstract: Blockchain is thought to be the most recent innovation in technology. Trust is especially important in areas like the banking sector. Blockchain technology is a decentralised, coded security system which permits the development of novel digital platforms and services using this developing technology. The current research focuses on the usage of blockchain technology in the financial and e-finance sectors. The study focuses on research questions such as the development of blockchain technology, the adoption & challenges in blockchain technology and the application of blockchain technology in the financial sector. This study conducted a systematic review of 76 scientific articles on blockchain technology, narrowing down the selection to 59 articles. As a result, the author created classification framework with three dimensions: blockchain development, challenges and applications in the financial sector. This study recognizes consequences for blockchain research and practice in the future. The study reveals that blockchain has various unexplored application in finance sector and also there is a scope of improvement in technology. Also, the technology is unregulated, thus, it is still in its nascent stage and a lot is to be done in the field.

Keywords: Blockchain technology; e-Finance; Financial Sector; Cryptocurrency; bitcoin; Systematic Literature Review

Submitted: August 3rd, 2021 / Approved: October 24th, 2021

Introduction

The present study focuses on application or usage of blockchain in e-finance and financial services. The study was conducted by systematic literature review of previous studies beyond 2017 and for analyzing the content, thematic analysis was conducted. In contrast to previous studies, this study not only focuses on use of blockchain technology in e-finance but also questions whether the present financial system supports blockchain technology. The study in first presents the overview of e-finance, financial service industry and blockchain technology and then addresses the research problem.

E-finance and financial services industry

E-finance is delivering customers financial services through an electronic medium, such as the internet (Allen, McAndrews & Strahan, 2002). To put it another way, e-finance is using ICT (information and communication technology) for providing financial services to consumers. ICT is increasingly being used in the financial sector since it saves time, paper, and is a secure way of providing services (Asongu & Nkomo, 2018). Following the rise of e-commerce in every sector, e-finance has gained prominence (Shahrokhi, 2008). Customers' increased usage of the internet, mobile phones, and laptops has prompted the financial sector to offer ICT-based services. As a result, e-finance represents a shift in the financial sector from the physical to the virtual world. E-finance is electronic delivery of financial assets to clients and enterprises through the internet (Claessens, Glaesner & Klingebiel, 2002). As a result, all forms of financial services, including stock trading, insurance, banking, and so on, are available in an electronic format over the internet. E-finance, according to UNCTAD, is delivery of financial services through the internet (Hadadi, 2003). E-finance includes e-insurance, e-banking, and online broking, among other things. ICT is used in all aspects of the financial sector, including the back and front offices, transactions, information sharing, and so on.

Financial service sector has changed in past decade drastically in terms of applying IT technology in its processes and operations (Rong & Lenders, 2021). Most of the financial organizations has by now understand the importance of IT department and they have found technologies game changer for business both in terms of cost cutting and increasing efficiency (Hendrikus Van Meesteren & Bassem, 2020). There are various start-ups in the field of FinTech in past decade. Also, customer satisfactions and demand has also increased with better services in the sector of finance.

Blockchain and Its Impact

Blockchain technology is kind of a decentralised DLT (Distributed Ledger Technology). It's a "chain of blocks" where every block carries a hash as well as timestamped digital data, which is a unique identifier. Since its inception, the use of blockchain in financial services has been seen as the technology's principal application case. The concept gained a lot of attention when it was used for the cryptocurrency Bitcoin in 2009. Blockchain's distinct properties have the ability to significantly aid the finance industry.

Blockchain technology in finance sector

Blockchain in finance refers to applying blockchain technology in various functions and operations related to financial services industry.

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ISSN: 0716-2728, (http://jotmi.org)
Journal of Technology Management & Innovation © Universidad Alberto Hurtado, Facultad de Economía y Negocios.

Inbox (20.8%) - shelly2588@gmail.com - Request for E-Newsletter (0) - Dynamic linkages among international crude oil, exchange rate and Norwegian stock market: evidence from ARDL bound testing approach

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Dynamic linkages among international crude oil, exchange rate and Norwegian stock market: evidence from ARDL bound testing approach

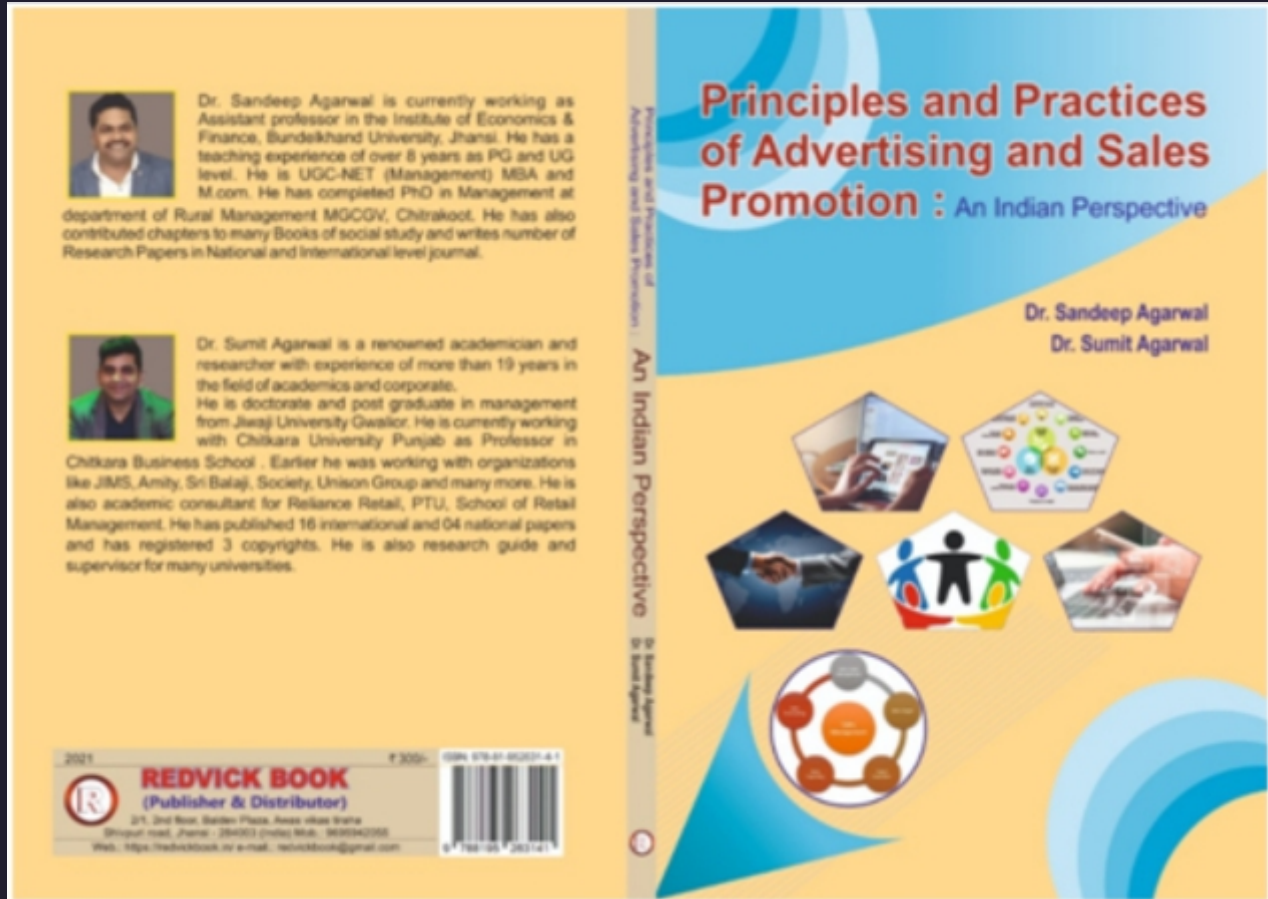
Shelly Singhal, Sangita Choudhary, Pratap Chandra Biswal

International Journal of Energy Sector Management
ISSN: 1750-6720

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Books and chapters in edited volumes/Books published and papers published in National/International conference proceedings



Artificial Intelligence Applications for Lending and NPA Management

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Abstract— Non-performing assets (NPAs) are among the top pain points for financial institutions. In recent times an alarming increase trend in the number of bad loans and non-performing assets attributed critical mess in the Indian banking system. Especially in Public sector banks that seize more than 70% of the total customer in India hold maximum NPAs alternatively Private sector banks having fewer NPAs that is also seen in their balance sheet which shows year-on-year growth and profit but in few cases, these become very serious. NPAs beyond a certain level is a cause for concern which directly and indirectly touches almost all parts of the economy as it drastically impacts liquidity which gets blocked lending capacity of the financial sector. The lack of due attentiveness before and after loan reinforcement is the single major cause for soaring the level of NPAs in the country apart from the absence of a common database and lack of timely intervention on a red flag. "Prevention is better than cure" is an enduring maxim that applies equally well to the banking industry for combating the problem of NPAs. Financial disruptions in the banking sector aim to make them technologically robust so that every financial institution should be empowered to operate its activities in a risk-free environment and provide a cutting-edge risk management ecosystem. Disruptive technologies such as artificial intelligence (AI) provides an uncovering opportunity to the banks to formulate new modus operandi to stay ahead of the competition. The research paper focuses to understand the role of AI to propel the Indian banking system into the next generation of banking and prevent possible NPAs with real-time monitoring so that they could be acknowledged before it's becoming awful for banks.

In this current unprecedented situation with the pandemic, real-time monitoring of transactions through AI in the loan portfolio will provide potent shells for banks to keep credit portfolios risk-free, reeling the impact of the situation, under check. AI predictive analytics enhanced the scope of providing real-time surveillance solutions to handle uncollectible bad loans with smarter NPA management.

Keywords— NPA, Financial Institutions, Risk Management, Financial Disruptive Technology

I. INTRODUCTION

Artificial Intelligence, Blockchain, and the Internet of Things are emerging technologies that have the potential to disrupt various aspects of human life the way we interact with each other, the way we operate our businesses, and even how the government works for the citizens as well as economy [1]. Amongst this AI is the most omnipresent and disruptive. It creates a paradigm shift in all tech industries where machines try to emulate cognitive functions possessed

by humans, such as learning and problem-solving with a higher level of intelligence [2]. Norvig and Russell explore the modern approach of AI with four different perspectives are "Thinking humanly, Thinking rationally, Acting humanly, and Acting rationally". AI represents a support model that focuses on agents acting rationally to achieve the best outcomes and allow them to receive percepts from the environment and acts [3]. Right away NPA management is the leading AI implementation area.

A healthy banking system occupies a pivotal and prominent role in any economy to achieve stability and viability in a dynamic global business environment as well as economic growth as a whole [4]. The best pointer to judge the wellbeing of the banking industry in a country is its non-performing assets (NPAs) level. It reflects the performance of banks and the growth of the economy as well in the broader aspect [5]. The success of the banks indicates that they have strengthened their credit appraisal processes and maintain NPAs at the tolerance level over the years [6]. Reduced NPAs generally give the impression of budgetary soundness in the banks [7]. In absence of these technologies, the banks face the problem of repayment of loans amount and this lending becomes the NPAs. Table 1 shows the NPA percentage of three selected public and private sector banks from 2017 to 2021.

TABLE 1. NPA (%) OF SELECTED PUBLIC AND PRIVATE SECTOR BANKS FOR THE PERIOD OF 2017 TO 2021

| Years | Public Sector Banks | | | Private Sector Banks | | |
|-------|---------------------|-------|-------|----------------------|-------|------|
| | SBI | PNB | BOB | HDFC | ICICI | AXIS |
| 2020 | 1.98 | 1.12 | 0.97 | 1.32 | 0.83 | 1.70 |
| 2021 | | | | | | |
| 2019 | 0.15 | 1.21 | 0.30 | 1.26 | 1.53 | 1.86 |
| 2020 | | | | | | |
| 2018 | 7.33 | 15.30 | 9.81 | 1.36 | 0.70 | 1.26 |
| 2019 | | | | | | |
| 2017 | 10.91 | 18.38 | 12.28 | 1.30 | 0.84 | 0.77 |
| 2018 | | | | | | |
| 2016 | 0.90 | 12.53 | 10.88 | 1.05 | 7.89 | 1.04 |
| 2017 | | | | | | |
| Mean | 7.29 | 14.94 | 10.92 | 1.25 | 1.82 | 1.16 |
| SD | 1.99 | 1.94 | 1.30 | 0.11 | 1.08 | 0.98 |

Source: Money control.com

The above table illustrates the extent of NPAs is comparatively higher in selected public sector banks as compared to private sector banks. Average NPAs from the period 2017 to 2021 of private sector banks have less than

An Impetus to Swap from Traditional to Blockchain Environment in Indian Banks

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Abstract - This article provides a methodical overview of investigations blockchain applications in different areas. The ground of research is to examine the current state of blockchain innovation and its applications, and to envision how the clear attributes of this problematic innovation can change "the same old things." In this paper we recognize the blockchain commitments to different areas and study the construction of how proficiently blockchains are embraced in Indian banks and feature the solid pointers that change the customary financial practices received in Indian banks. On one hand, the banking in India goes via the impact of interest rate liberalization and income decline because of the narrowing interest-rate spread. On the alternative hand, it is also tormented by economic amendment, digitalization, and monetary innovations. Hence, the banking agency requires urgent revision and is in seek of recent increase route. As such, blockchains may also need to transfigure the captioned generation of the price clearing and credit score rating records systems in banks, thus elevating and transforming them. Blockchain applications moreover promote the formation of "multi-center, weakly intervened" frameworks, so you can enhance the overall performance of the banking agency. However, in spite of permission tons less and autonomous nature of blockchains, the regulation and actual execution of a decentralized device are issues that need to be committed to. In addition, we highlighted the obvious flaws in the applicable writing, especially the limitations of blockchain innovation and how these obstacles appear in different fields and between different domains. Also, recommend the actions for profound entrance of blockchain in Indian banks.

Keywords—Blockchain, AML/CFT methodology, Payment settlements

I. INTRODUCTION

About 10 years ago, the little-known person behind Bitcoin, Nakamoto, outlined how to use the innovative, transferable, distributed, and networked design of the blockchain to solve the problem of controlling everything and preventing double spending [1]. Bitcoin arranges exchanges and combines them into a finite-size structure called an equivalent timestamp block. The center of the organization (excavator) is responsible for connecting the squares together in a sequential query, and each square contains the hash value of the previous square to create a blockchain [2]. Therefore, the blockchain framework discovers how to include reliable and verifiable storage in all situations. Because applications and exchanges that require a unified design or rely on third-party verification can now be

decentralized with similar security levels. The inherent qualities of blockchain design and configuration endow features such as simplicity, friendliness, controllability, and security [3]. The blockchain can be thought of as a corresponding data set, which is coordinated as a summary of the requested blocks, where the blocks sent are constant. It turns out that this is ideal in the financial sector, because banks can coordinate their actions in an equivalent blockchain and increase communication between customers. In addition, in addition to transparency, blockchain can also provide an overview of exchanges. Companies are investing resources for this innovation because they see opportunities to decentralize architecture and limit replacement costs, because they are inherently safer, easier, and sometimes faster. Therefore, blockchain is more than just advertising.

The quantity of cryptographic forms of money outlines Blockchain's significance, as of now surpassing 1900 and developing [4]. Due to the heterogeneity of digital currency applications, this development speed can quickly lead to interoperability issues [5]. In addition, with the development of blockchain, the scene is also developing rapidly. In different fields outside of cryptography. In the form of currency, smart contracts (SC) play a central role. SC, Szabo described it in 1994 as: "Agreement for the electronic exchange of details of the agreement" [6], permit us to make an interpretation of legally binding provisos into embeddable code [7] subsequently limiting outer support and dangers. In this way, a SC is an understanding between parties which, despite the fact that they don't believe one another, the concurred terms are consequently authorized. Hence, inside the blockchain setting, SC is a script that is decentralized and stored on the blockchain [8] and does not rely on reliable power. In particular, the blockchain framework supported by SC can solve more layoffs and collaboration issues to build a new worldview with almost unlimited applications.

Therefore, blockchain innovation is becoming more and more important [9]. Nearly thousand (33%) executives stated that they believe or have actually interacted with the blockchain [10]. Analysts and designers are now aware of the possibilities of new innovations and are studying various applications in a wide range of fields [11]. From the perspective of the target group, blockchain can be divided into three eras [12]: blockchain 1.0, including applications that expand the possibilities of advanced digital currency exchange; blockchain 2.0, including SC and Many use cases that go

Factors Affecting Consumer Behaviour While Purchasing Skincare Products

Dr. Payal Bassi¹ and Himanshi²

¹Chitkara Business School,

²Chitkara University, Punjab

Abstract:

Skincare plays a very important role in our everyday health. Skincare is not only important for beauty but also for good health. A good skincare regime is beneficial for your skin as it prevents from skin infections in the future. Having a good skin quality boosts your confidence. Increase in awareness has made people more conscious towards beauty and skincare. Social Media platforms have also made people more aware about beauty and skincare as many brands and sellers target their customers through Social Media websites. E-commerce websites have made skincare products easily available to their customers. Almost every brand and every product are available online on E-commerce websites which helps customer to buy the product easily according to their needs and preferences. The study analyses the type of skincare products customers prefer and use in their skincare regime and examines the factors affecting consumer behaviour while purchasing skincare products. The research was conducted in Punjab and survey method was used to collect the data from 200 respondents. The objective is to study various kinds of factors affecting the buying behaviour of young and middle-aged group. The study was conducted by using quantitative research method. Data was collected conducting a survey with the help of google forms. The main focus of the study is to identify the important factors that are considered by the customers while purchasing skincare products. This research paper helps skincare brands to know more about purchasing behaviour of targeted customers.

KEYWORDS: consumer behaviour, skincare products, buying behaviour, price, consumer satisfaction.



Dr. Devesh Bathia

Data to deep insights

While the importance of capturing the user information is imperative, larger focus of analysts should be on the output that impacts the betterment of user experience - that's where the real taste of pudding lies - that's where the utility of deep insights lies.




In every field, during a particular era, there is someone, who stands up to a cause. There is a "North Star" in the sky, to guide the "navigator", who might erringly go astray to reach destination. The star gives direction, through sheer stability. Consumer analytics as such is widely accepted throughout the world. It specially has a very firm footing in enriching user experience, thanks to the gigantic data collection exercise. The popularity seems to have stemmed from the fact that, Analytics is the real "navigator", based on data facts, has the panacea for the business problems and leads the way forward, whenever required!

The world is a big data challenge. One will always be astonished to know where the data is getting generated from. The time one wakes up in the morning with the fit bit on wrist or the same old bad habit of seeing the world through not so smart phone - the data collection gets a jump start. It's the beginning; much of iceberg is under water. Saving time by using technology maps to reach office through innovative route, punching biometric attendance in time, doing online shopping during long working hours, happy weekends full of shopping sprees, dine-outs and latest movies using digital money and enrolling for best offers using mobile number, all this being captured for extracting more information out of a consumer. Here lies much of the iceberg. There's more to it. The herculean task of capturing user information leads to a behemoth called Big Data. This opens an all new chapter of Data Collection. For the organisations involved here, all the Ws and Hs have to be addressed. From determining what to collect selectively, where to store and how to name the files; great planning is required in time to save nine. This Big Data is mandatorily required to be organised with accurate metadata (data about data) or source notes to ensure data isn't collected twice. Doesn't seem to be

an easy task. Can this be used for benefit of anyone - may be the consumer himself. The question to be answered here is WIIFM? This is essentially an attempt to connect the dots.

Brands are being proactive - a must have ingredient in the recipe of data analysis of the consumer's information. Suggested till now, data collection, an integral process in the data analysis procedure begins much in advance than the consumer even thinks of. Defining SMART goals, addressing quantitative questions on what and how to measure, query handling on utilising available information, the list doesn't end here. Deciding name and place of the file to be stored, stamping with dates and notes and what else - all need to be addressed at an early stage. And as they say, it's good to be in-time than on-time. Looks like a scientific process.

The organisations are stewarding the consumer data to understand deeper insights. Inputs related to data say rules, regulations, policy, governance are being managed in addition. A close co-ordination with the business team and other support functions is also ensured to get the desired results and ensure information is well captured. Not just the machine tasks, an interface between Man and Machine - a subject matter expert who can be compared to a head chef of the data analysis dish where data collection is a key ingredient is also overlooking this kitchen. Enriching experience by transforming consumer data into deeper insights. In simple words, Business analytics for business decisions. Stressing on the fact that business analytics must be carried with an objective of informed decision making aimed at enriching consumer experience. While the importance of capturing the user information is imperative, larger focus of analysts should be on the output that impacts the betterment of user experience - that's where the real taste of pudding lies - that's where the utility of deep insights lies. 

About the Author

The author is Associate Professor, Business Analytics, Data Science, Chitkara University



विद्या परं देवाय

IIM

भारतीय प्रबंध संस्थान विशाखपट्टणम्
Indian Institute of Management Visakhapatnam

CERTIFICATE

This is to certify that

Shivani Inder Chopra

presented/participated a paper titled

*Debt Covenants in Corporate Governance: A
Systematic Literature Review*

at the

MANAGEMENT DOCTORAL COLLOQUIUM (SHODH SAMAGAM) of
Indian Institute of Management Visakhapatnam,
December 09-10, 2021.

Prof. Amit Shankar - Chair MDC

MYLAVARAPU

CHANDRASEKHAR

Digitally signed by MYLAVARAPU
CHANDRASEKHAR
Date: 2021.12.22 12:43:27 +05'30'

Prof. M Chandrasekhar
Director

Dr. Shivani presented a paper titled 'Debt Covenants in Corporate Governance:
A Systematic Literature Review' at Management Doctoral Colloquim, IIM Vishakhapatnam

Workshops/Seminars conducted/participated



Dr. Payal Bassi successfully completed 4 days 'Virtual Faculty & Executive Development Program on Business Case Writing' organised by The North Cap University from 17th to 24th November 2021



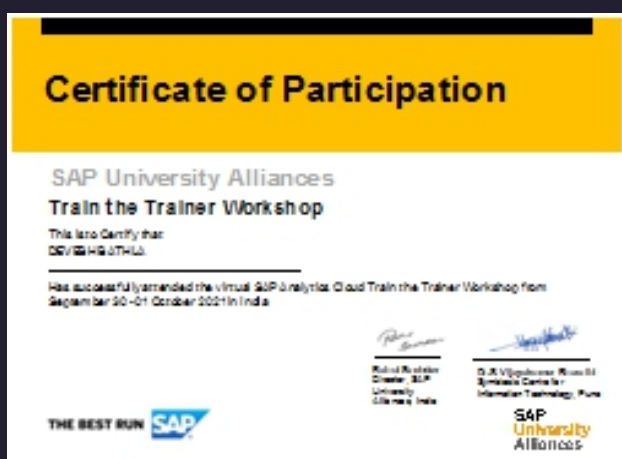
Dr. Devesh Bathla successfully completed 3AI Membership Programme on 30th November 2021



Dr. Renuka & Dr. Kiran coordinated a Management Development Program on 'Understanding Technical Analysis for Investment Decisions' from 29th November to 3rd December 2021



Dr. Navreet Kaur delivered an online workshop on 'Education 4.0: A New Paradigm of Teaching & Pedagogical Competence' from 20th to 23rd December 2021



Dr. Devesh Bathla attended the virtual SAP Analytics Cloud Train the Trainer Workshop from 20th Sep. to 1st Oct, 2021

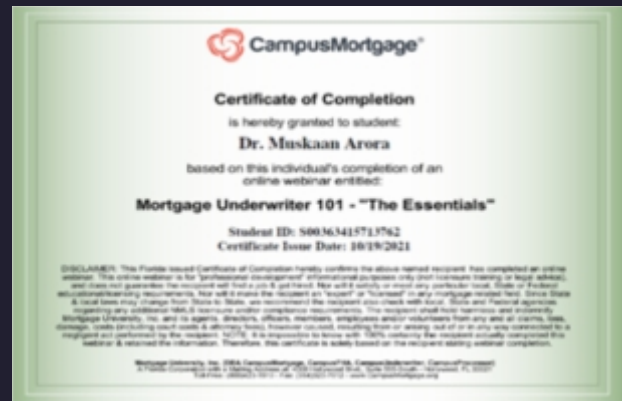


Dr. Shivani Inder participated in an Online FDP on 'Shaping Future with Disruptive Technologies in IT'

Workshops/Seminars conducted/participated



Dr. Shivani Inder presented a paper titled 'Rating of Online Courses: A Machine Learning Based Prediction Model' in International Conference on Reliability, Infocom Technologies and Optimization



Dr. Muskaan Arora attended an Online Webinar on 'Mortgage Underwriter 101: The Essentials'



Dr. Sonal Trivedi, Dr. Reena Malik, Dr. Nitish Arora & Dr. Tanvi Jindal successfully completed online courses from AICTE Training and Learning Academy

Workshops/Seminars conducted/participated






Dr. Sandhir Sharma & Dr. Shivani Inder delivered a week long course from 25th to 29th October 2021 on 'Entrepreneurship in Emerging Economies' to the students of KEDGE Business School, France



Dr. Rajit Verma and Dr. Devesh Bathla attended a Conference-cum-expo organized from October 5 to October 7, 2021 by the Ministry of Housing & Urban Affairs as a part of 'Azadi Ka Amrit Mahotsav' at Lucknow, Uttar Pradesh. During their visit, they interacted with the students of BBA Event Management crew members of WizcraftIndia Ltd.

Awards and Recognitions





Dr. Sandhir Sharma
Dean, Chitkara Business School

ACHIEVER'S SUCCESS STORY

★

Remoulding students' lives

Sandhir Sharma is a Ph.D. in Strategic Management with nearly 22 years of experience in higher education and 5 years in Telecom industry. With more than 53 research papers to his credit published in various journals and conferences at national & international level, Dr. Sharma has developed his core expertise in the area of Strategy formulation.



Dr. Sandhir Sharma, Dean CBS, was awarded the prestigious Shiksha Bharti Award 2021 for outstanding Professional Achievement and Contribution in Nation Building

Awards and Recognitions



Congratulations! Dr.Sandhir Sharma
Best Innovator Runner-up
Chitkara University Excellence Awards 18th December 2021



Dr. Pallavi Sood successfully defended her PhD Viva on 2nd November 2021 at Himachal Pradesh University, Shimla



Dr. Monika Gupta successfully defended her PhD Viva on 25th October 2021 at IKG Punjab Technical University, Jalandhar

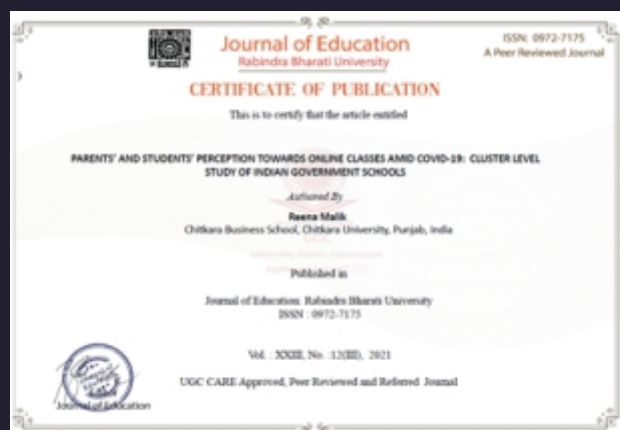
Awards and Recognitions



Dr. Shivinder Nijjer received 'Best Paper Award' for her research paper titled 'Examining the role of fintech in the future of retail banking' on 13th November 2021



Dr. Priya Jindal received certificate of appreciation as Session Chair in 2021 International Conference on SMART GENCON organized by AISSMS on 29th & 30th October 2021



Dr. Reena Malik received certificate of publication for her article entitled 'Parents' & Students' Perception towards online classes amid Covid 19'



Dr. Rashmi Aggarwal received certificate of appreciation for paper presentation entitled 'A Review based study on Transformational Leadership and its Future Prospects' in CUDC 2021



Dr. Rashmi Aggarwal received certificate of appreciation for paper presentation entitled 'Impact of power sector reforms on the financial performance of power sector: A Case study of Himachal Pradesh' in CUDC 2021



Ms. Baljinder Kaur received certificate of appreciation for paper presentation entitled 'A study to examine the behavioural intentions of practitioners to use forensic accounting technique as Fraud detection & Prevention mechanism in India' in CUDC, 2021

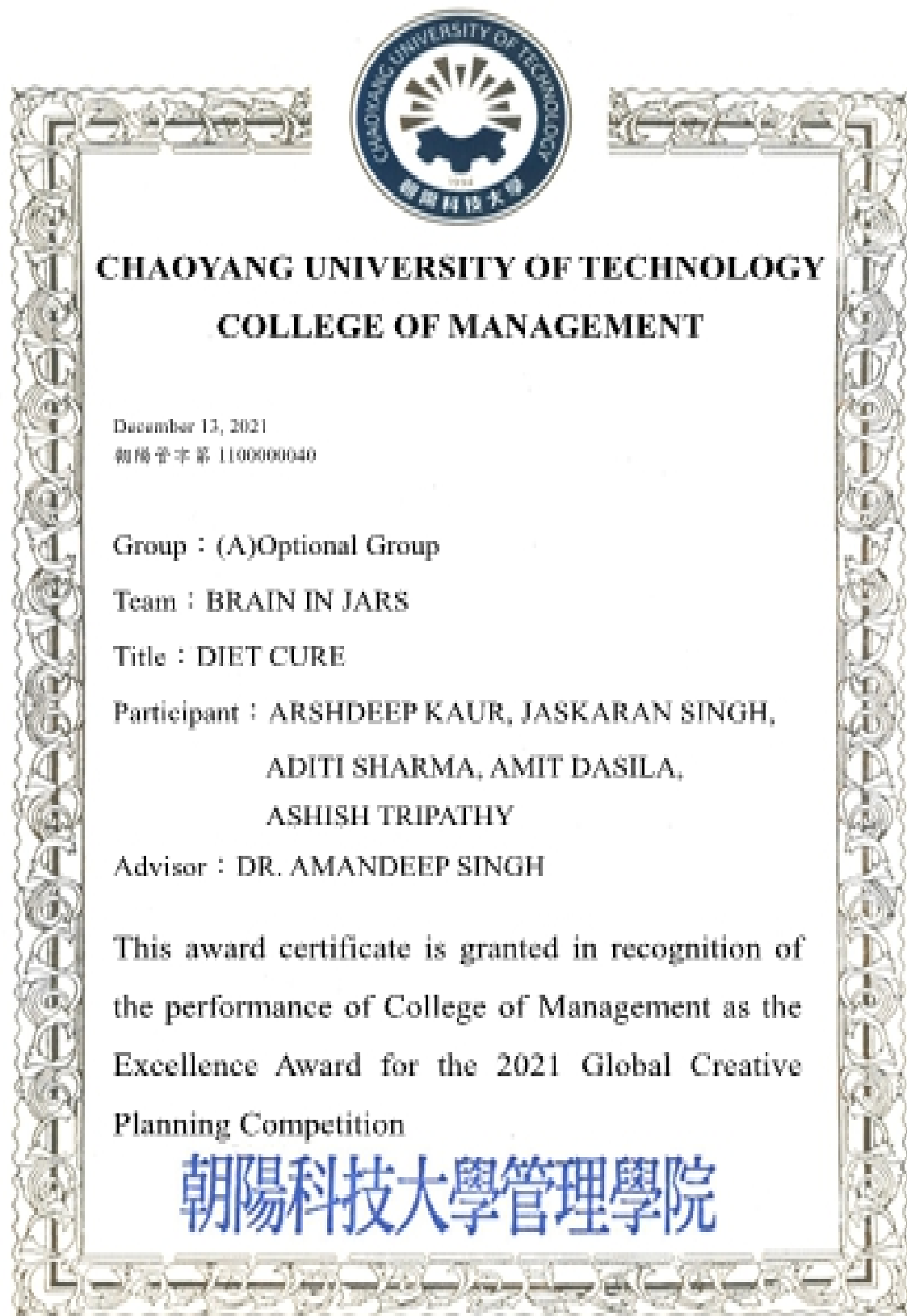
Awards and Recognitions



Dr. Reena Malik received certificate of appreciation for paper presentation entitled 'Impact of social media influencers on conversion towards veganism' in CUDC 2021



Dr. Shefali was awarded letter of appreciation for conducting a training session at Chitkara International School on 27th December 2021



Dr. Amandeep Singh was awarded a certificate of merit as advisor of MBA students' participation in Global Creative Planning Competition on 13th December 2021

Extension Activities

WNS | CHITKARA UNIVERSITY

Going Live in a While

Change in the landscape in Investment Banking and Commercial Lending how WNS is helping clients to evolve in these ever-changing times?

SPEAKER

- Rohit Jaswal**
Heads ops, BFS & Analytics for North Americas
- Deepali Aggarwal**
Delivery Head, Research & Analytics Investment Bank
- Utpal Sengupta**
Practice & Delivery Head, Commercial Lending

MODERATOR

- Dr. Sandhir Sharma**
Dean of the College Chitkara University

December 22, 2021 | 14:30 IST | 1 hour

Chandan Monga

Accelerate With WNS

A session was moderated by Dr.Sandhir Sharma, Dean CBS organized by Chitkara University in association with WNS on 22nd December, 2021. The session highlighted Change in the landscape in Investment Banking and Commercial Lending Markets and how WNS is helping clients to evolve in these ever-changing times.

National Webinar on NEP-2020 AND ECONOMIC DEVELOPMENT BY COMMISSION FOR SCIENTIFIC AND TECHNICAL TERMINOLOGY,
Ministry of Education, Govt. of India

CHITKARA BUSINESS SCHOOL

Speaker
Dr. Dhiresh Kulshrestha
Professor & Dean (Economics)
Chitkara Business School

Date:
26th October 2021,
Tuesday

Dr. Dhiresh Kulshrestha, Dean Economics, delivered a national Webinar on NEP 2020 and Economic Development by Commission for scientific and Technical Terminology organized by Ministry of Education GOI on 26th October, 2021.

CHITKARA UNIVERSITY

ROLE OF THE NEW AGE HR IN THE POST PANDEMIC ERA

SPEAKER
Rajendran Rushikesh
CHRO
Gateway Group

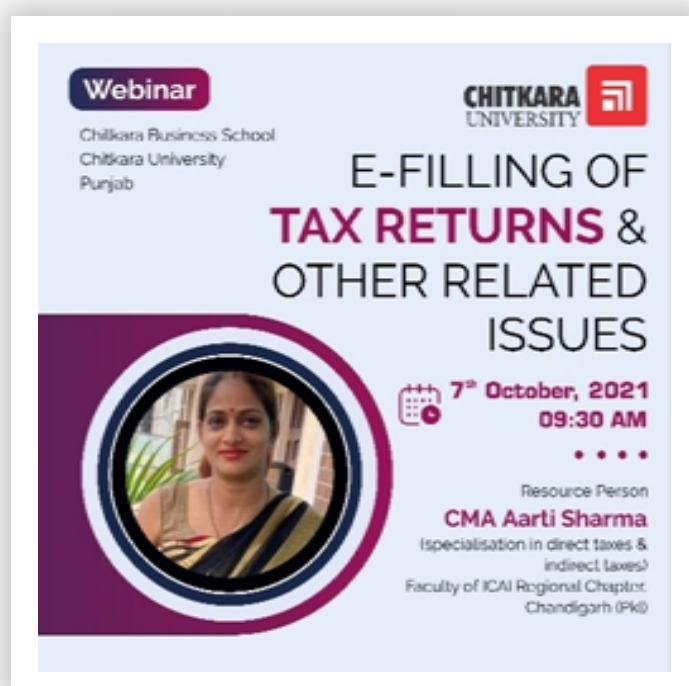
Date: 10th Dec 2021 | Time: 11:30 AM - 12:30 PM

Mr. Rajendran Rushikesh, CHRO Gateway Group, delivered a talk on the role of New Age HR in the Post Pandemic Era on 10th December 2021

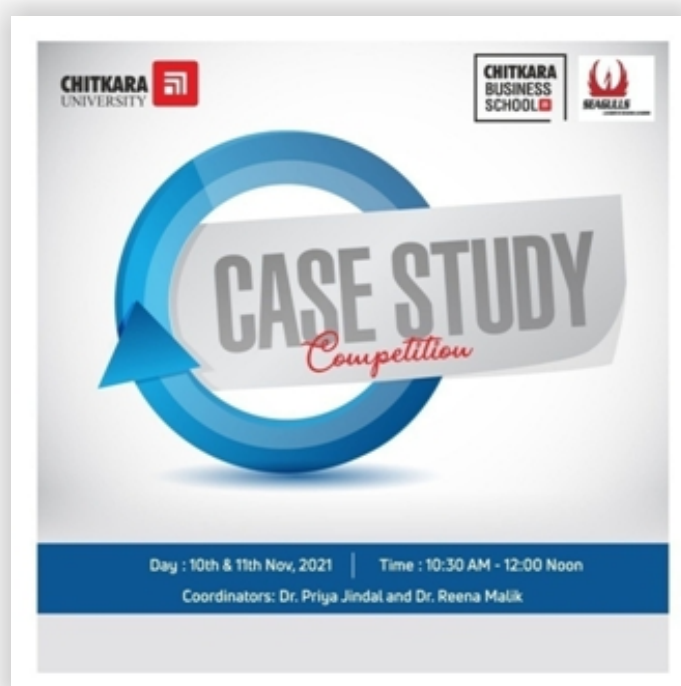
Extension Activities



Dr. Shelly Singhal & Dr. Shefali Saluja, Faculty CBS, delivered a talk on 18th November, 2021 organized by Telkom University on 'Combating Corporate Frauds through Credit Risk Modelling'



A webinar was organized by CBS on 7th October, 2021 on 'E-Filling of Tax Returns & Other Related Issues' delivered by CMA Aarti Sharma, Faculty ICAI regional chapter Chandigarh



A case study competition was organized by CBS on 10th & 11th November, 2021 for UG students. The event was coordinated by Dr. Priya Jindal & Dr. Reena Malik

Extension Activities



Dr. Shelly Singhal & Dr. Shefali Saluja, Faculty CBS, delivered a talk on 18th November, 2021 organized by Telkom University on 'Combating Corporate Frauds through Credit Risk Modelling'



Students of Seagulls Club CBS while performing Nukkad Natak on the occasion of International Men's Day on 18th November, 2021

Extension Activities



Seagulls club students CBS completed awareness campaign on Sustainable Development Goals in Chitkara University adopted villages on 9th December 2021



**Seagulls Club of Chitkara Business School in association with NSS Unit celebrated International Girl Child Day on 11th October 2021 at Govt. Elementary School, Kalomjara.
International Men's Day on 18th November, 2021**



INFRASTRUCTURE & LEARNING RESOURCES

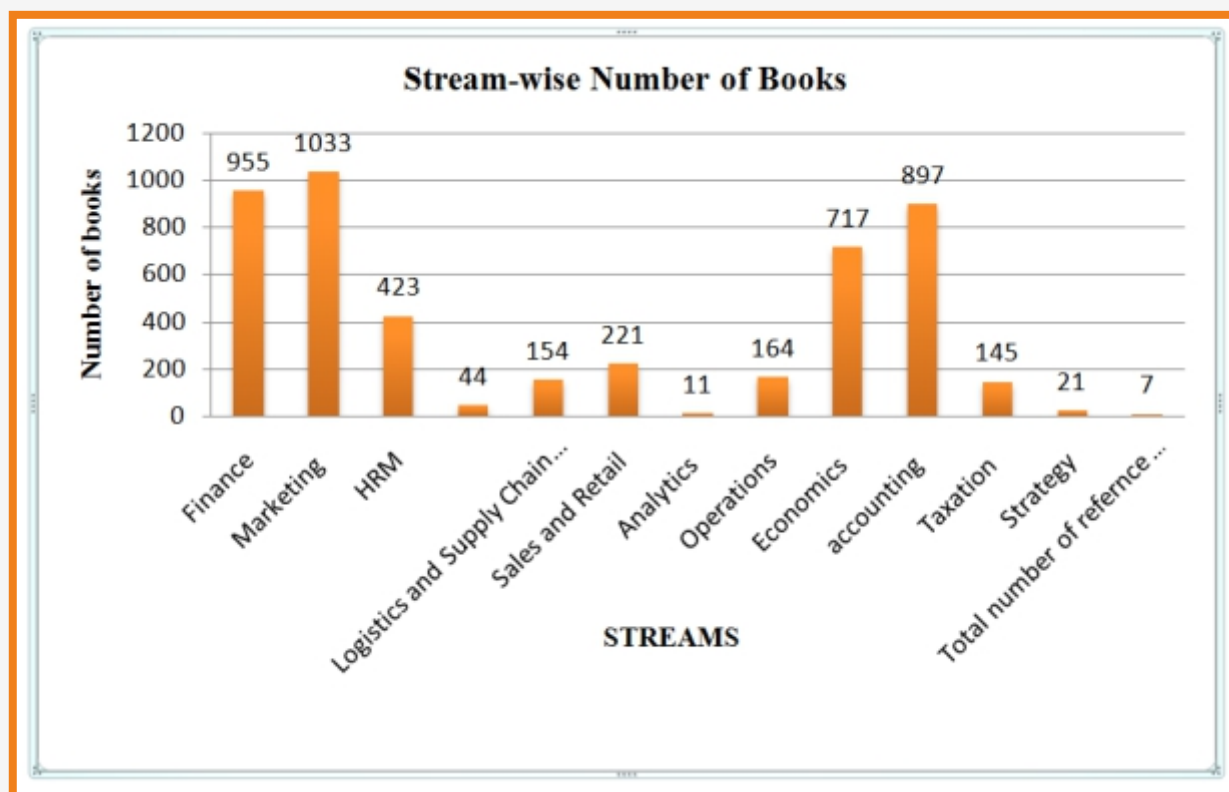
“

Victory is always possible for
person who refuses to give up.

”

- Dr. Kumar Shalender

Library Resources at CBS



List of Journals

| S. No. | Journals |
|--------|--|
| 1 | Abhigyan |
| 2 | Decision |
| 3 | Finance India |
| 4 | Foreign Trade Review |
| 5 | IIMB Management Review |
| 6 | Indian Journal of Community Health |
| 7 | Indian Journal of Community Medicine |
| 8 | Indian Journal of Corporate Governance |
| 9 | Indian Journal of Finance |

List of Journals

| | |
|----|--|
| 10 | Indian Journal of Medical Ethics |
| 11 | The Indian Journal of Medical Research |
| 12 | Indian Journal of Occupational & Environmental Medicine |
| 13 | Indian Journal of Public Health |
| 14 | Journal of Creative Communications |
| 15 | Journal of Health Management |
| 16 | Journal of Human Values |
| 17 | Journal of South Asian Development |
| 18 | Journal on Management |
| 19 | Metamorphosis: A Journal of Management Research |
| 20 | Paradigm |
| 21 | Review of Market Integration |
| 22 | South Asian Journal of Macroeconomics and Public Finance |
| 23 | South Asian journal of Business and Management Cases |
| 24 | The Indian Journal Of Industrial Relation |
| 25 | The IUP Journal of Bank Management |
| 26 | The Journal of Entrepreneurship |
| 27 | The National Medical Journal of India |
| 28 | Vikalpa : The Journal for Decision Makers |
| 29 | Vision- The Journal of Business Perspective |

Recent Additions



| Sr. No | Book Title | Author | Subject |
|--------|---|--------------------|--------------------------------|
| 1 | Event management | Bladen, Charles | Management |
| 2 | Modern approach to intermediate calculus | Gupta, Ashit Das | Mathematics |
| 3 | Applied business statistics: making better business decisions | Black, Ken | Statistics |
| 4 | Marketing | Paul Baines | Marketing |
| 5 | Fundamentals of marketing | Paul Baines | Marketing |
| 6 | Business communication today | Bovee, Courtland | Communication |
| 7 | Sales Management Decisions, strategies and cases. | Richard R Still, | Sale & distribution management |
| 8 | Fundamentals of Corporate Finance | Brealey, Myers, | Finance |
| 9 | Wings of fire: An autobiography | A.P.J. Abdul Kalam | Biography |

STUDENT SUPPORT AND PROGRESSION

“

Business Analytics is the real navigator, based on data facts, has the panacea for the business problems and leads the way forward, whenever required.

”

- Dr. Devesh Bathla



Loveleen Garg and Apurva Bansal from B.Com have been awarded with ACCA Advanced Diploma in Accounting and Business.



Our MBA student, Arshdeep Kaur bagged second position in Book Review Competition organized by Chitkara University on the occasion of National Unity Day on 31st October, 2021



We are elated to share that Rahul Prashar, alumnus of MBA Marketing, Batch of 2021, Chitkara University has been awarded with “Spot Award” along with a cash prize by Deloitte for his excellent performance. Spot Awards are designed to recognize special contributions accomplished over a relatively short time period.



"A dream does not become reality through magic; it takes sweat, determination, and hard work." ₹ Colin Powell. Animesh Upadhyay, alumnus of MBA, Batch of 2017, Chitkara University, has been working as Analyst Risk Management for American Express. He has been promoted in 2.5 years through his dedication and multiple contributions to the company.



It is a matter of pride for CBS that Ganeev Kaur & Kritika Arora, students of MBA Finance & Banking with Super Specialisation in Investment Banking and Corporate Finance, have been awarded the Efficiency Award on Global Level while working with 'Thermofisher Scientific', a Fortune 500 Company!



We are extremely proud of our MBA students for bagging international award at Global Creative Planning Competition at Chaoyang University of Technology Taiwan.



A certificate of merit was awarded to our BBA student, Ms. Tavleen Kaur for bagging third position in Book Review Competition organized by Chitkara University on the occasion of National Unity Day on 31st October, 2021



Our student Arshdeep Kaur was awarded third position as 'Best Speaker' in Panel Chase organised by Chitkara University Toastmasters Club



Aarnav Tripathi, student of BBA, finished his advance course in Paragliding from Paragliding Association of India in March 20201 securing 'A' grade



Jannat Singh Saluja, second year student of BBA at Chitkara Business School, won Gold medal in the 59th National Roller Skating Championship, Inline Hockey, Senior Category from team Chandigarh.



CBS is proud to share that Madhu, student of BBA, Won Gold Medal in Junior Section National Kickboxing Championship in 52 Kg category. The Event was hosted from 21st - 26th Dec, 2021 at Balewadi Stadium Shri Shiv Chhatrapati, Pune



Students of Chitkara Business School were part of Event Management team at Conference-cum-Expo 'Azadi@75 - New Urban India (Lucknow, UP)



**Students of Chitkara Business School were part of
Event Management Team at
'Hindustan Times Leadership Summit 2021'**



**Students of Chitkara Business School were part of Event Management team on
Inauguration of Noida International Airport, Jewar**

Placement and Internship Update

It gives us immense pleasure to share that during the last quarter, more than 20 companies invited applications from Chitkara Business School – UG Programs for numerous positions like Business development executive, insurance officer, associate business development, Customer relationship officer to name a few. As a result, close to 150 students were selected for placement and internship in prestigious organizations like Grofer's, Leverage Edu, Star Union Daichi, Indian School of Business, etc.



Dr. Sarabjeet Singh and Dr. Satinder Singh
Incharge, Career Advancement Services UG programs CBS

A promotional poster for the ISB 20 Years UNITE Volunteer Collaboration Program. The poster features the ISB 20 Years logo at the top left. The word 'UNITE' is prominently displayed in large, blue, block letters, with a handshake image integrated into the letter 'I'. Below 'UNITE', the text reads 'VOLUNTEER COLLABORATION PROGRAM' and 'Digital Placements 2022'. The dates 'JAN 18 - JAN 30, 2022' are listed. A bulleted list of activities includes: 15 Hours of Training sessions - November, Live Simulations - December and January, Interact with top International Recruiters, and Expand your peer learning and network. A lightbulb icon with a network diagram inside is on the right. The bottom section lists 'Founding Associate Schools' (Kellogg, Wharton), 'Associate Schools' (London Business School, MIT, The Fletcher School), and 'Accreditation' (AACSB, AMBA, EQUIS).

ISB 20 YEARS

UNITE

VOLUNTEER COLLABORATION PROGRAM

Digital Placements 2022

JAN 18 - JAN 30, 2022

- 15 Hours of Training sessions - November
- Live Simulations - December and January
- Interact with top International Recruiters
- Expand your peer learning and network

Founding Associate Schools

Associate Schools

Accreditation

Placement and Internship Update









Campus Placement

India's No.1 Retail Solutions Manpower Company

www.v5global.com

11th December 2021
Aditi Vag
New Delhi

Subject: Employment offer for the post of Associate Business Development

Dear Aditi,

We are delighted to offer you a position with Leverage Edu Tech Private Limited (the "Company") at our Noida as an Associate Business Development. This letter describes the basic terms of the offer subject to a mutual agreement on the terms stated below.

This offer stands contingent on a background check and validation of the information provided by you during the interview or any other process related to your employment with the Company.

Employment Start Date

You are required to commence employment with the Company on **January 06, 2021** (the "Joining Date"). You will be on probation for a period of three months from the date of your joining. Where after the probation period may be either extended at the discretion of the management or maybe reduced either earlier or on completion or thereafter till confirmation. Your services are liable to be terminated without notice during the initial or extended period of probation. In case you decide to leave the company during this period, you will have to give notice of 15 days to the company.

Employment Benefits and Compensation

Your annual CTC will be **Rs. 6,60,000/- (Rupees Six Lakh Sixty Thousand Only)** per annum.

I) Your Fixed CTC will be Rs.3,60,000/- (Rupees Three Lakh Sixty Thousand Only) per annum.

| Basic Amount | HRA Amount | Special Allowance | Gross Salary | Employee PF | Net Salary (Pre-Tax) | Employee PF | Monthly CTC | CTC |
|--------------|------------|-------------------|--------------|-------------|----------------------|-------------|-------------|---------|
| 15,000 | 7,500 | 5,700 | 28,200 | 1,800 | 26,400 | 1,800 | 30,000 | 360,000 |

II) Variable: Incentive up to Rs.3,00,000/- (Rupees Three Lakh Only) per annum (based on Performance).

Leave/Holidays

You are entitled to a casual leave of 7 days. You are entitled to 7 working days of paid sick leave. You are entitled to 15 days of earned leave as per the leave policy of the company. The Company shall notify a list of declared holidays at the beginning of each year.

Employment Agreement, Confidentiality of Proprietary Information, and Non-Disclosure Agreement

The employee's duties may be reasonably modified at the Company's discretion from time to time. The employee will be required to work full time with the Company and, during this employment, will not engage in any other business activity, regardless of whether that activity is pursued for profit, gain, or any other monetary advantage. The employee is also prohibited from inventing in any other competing business. The employee will be required, during and after the term of this employment, not to reveal any confidential information or trade secrets to any person, firm, corporation, or entity. In case of breach of this condition, the Company can take action against the employee, which may be disciplinary or legal in nature.

WITNESSED AND SIGNED FOR THE COMPANY

101/ 17th Floor, Leverage Edu, New Delhi 110001 | info@leverageedu.com



GROFERS INDIA PRIVATE LIMITED

Registered & Corporate Address: Plot No. 54 D,
Sector 16, Gurgaon, Haryana - 122001

CIN: U74140GUR201712000000

www.grofers.com
0124 4673 300
care@grofers.com

OFFER LETTER

6th Dec' 2021

Dear Divy,

We, at **Grofers India Private Limited** (the "Company") are pleased to make you an offer subject to the following terms:

- Your designation shall be **Senior Executive - CRM**.
- Your initial place of work shall be **Gurgaon**.
- Your date of joining the Company shall be not later than **13th December' 2021**.
- This offer is made to you for the said position with our Company and is contingent upon the successful completion of a reference check or background verification (or both). The detailed terms and conditions of employment are mentioned in our Appointment Letter, which you shall be required to review and sign on your date of joining the Company.
- The compensation details applicable to you is as per **Annexure-1**. We reiterate that your compensation is a confidential matter between the Company and you and reaffirm that the Company shall view any breach of confidentiality with utmost seriousness and such breach shall result in unconditional withdrawal of the offer contained herein.
- Please submit the following documents mandatorily (photocopied, self-attested) at the time of your joining:
 - Offer letter
 - Academic documents/certificates
 - Resignation from previous organization (if applicable)
 - Three (3) colored passport size photographs
 - PAN card
 - Aadhaar card
 - Canceled cheque
 - Permanent residential address proof (Driver's License/Voter ID/Passport)

You are required to send an email confirmation of this offer on or before **7th December' 2021** failing which this offer herein shall stand withdrawn and treated as cancelled thereof.

For and on behalf of **Grofers India Private Limited**,



Samridhi Arora
 Authorized Signatory

Placements @ MBA

| STREAM | No. OF STUDENTS IN STREAM | No. OF STUDENTS PLACED | % OF STUDENTS PLACED |
|---|---------------------------|------------------------|----------------------|
| Marketing | 88 | 82 | 93.18 |
| Finance & Banking | 115 | 105 | 91.30 |
| Business Analytics | 34 | 25 | 73.53 |
| Supply Chain Management | 25 | 18 | 72 |
| Human Resource | 35 | 35 | 100 |
| Investment Banking, Corporate Finance & Wealth Management | 32 | 32 | 100 |

Our Top Recruiters

Deloitte.

epik

TIAA

EVALUESERVE
POWERED BY MIND+MACHINE

highradius

YES BANK

HDFC BANK
We understand your world



Flipkart

Hettich

amazon

PIAGGIO

SHOPCLUES.COM
where real India shops

WNS

OCWEN

GOVERNANCE, LEADERSHIP & MANAGEMENT



“

Success is outcome of perseverance,
patience, simplicity and truthfulness”

”

- Dr. Gurpreet Kaur



Dr. Madhu Chitkara, Pro-Chancellor, Chitkara University, launched the WCF Social Internship program on 6th December, 2021. The WCF Social Internship Program is an opportunity for the young students to become socially responsible by contributing towards an equitable society.



Chitkara University fosters research by creating an environment to innovate. 'Excellence Awards' is a prestigious annual event started in 2019. Year 2021 marked the 3rd excellence awards. The event promoted culture of research and innovation among students, scholars and faculty members. 300+ faculty members received research publication, patent, consultancy and Start-up incentives totalling to INR 1Cr.

INNOVATIONS & BEST PRACTICES

A hand holding a glowing lightbulb. Inside the lightbulb, there are various business-related icons and text: a bar chart, a line graph, a dollar sign, a lightbulb, a smartphone, a cloud, and the words 'Plan', 'Do', 'Check', 'Act', 'SUCCESS', and 'TEAM'. The background is dark with a blurred image of a person in a suit.

Shape yourself like the water,
it always finds its way”



- Dr. Satinder Singh

Patents Filed by Faculty Members & Students

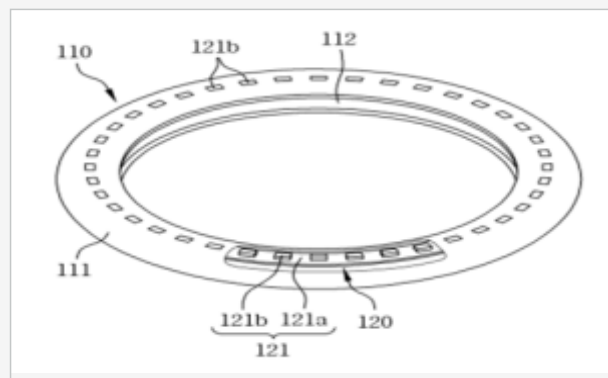
1. **Nail Paint Cum Nail Remover (One Bottle Double Magic)** Application No- DSGN/IN/1215
Innovators Name- Dr. Tanvi Jindal, Dr. Nitish Arora, Dr. Reena Malik, Mr. Mani Kumar,
Mr. Vansh Jindal, Mr. Ansh Jindal, Dr. Gaurav Kotach



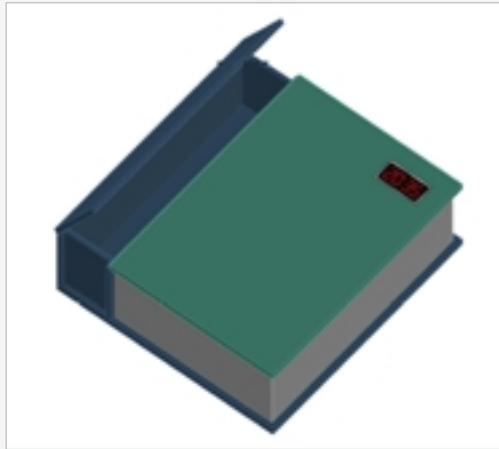
2. **Pen Stand with Sanitizer** Name of Applicant: BALJINDER KAUR and HARLEEN KAUR
APPLICATION NO- 352276-001



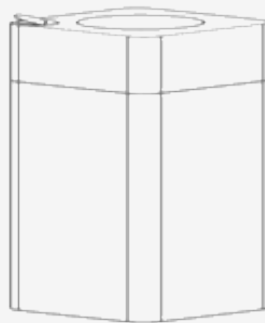
3. **GatiRodhakk: IoT and Bluetooth Enabled Steering Wheel Cover For Speed Control Of Vehicles On Highways** Name of the inventor - Dr. Sarabjeet Singh, Application no - 202111057383



4. **Multiuse Diary** Name of Inventors: Reena Malik, Nitish Arora, Tanvi Jindal, Manni Kumar, And Prateek Srivastava, Application No.- DSGN/IN/1180



5. **Bottle with Cap Sanitizer** Innovator name: Dr. Sandeep Singh. Application no. 352926-001.



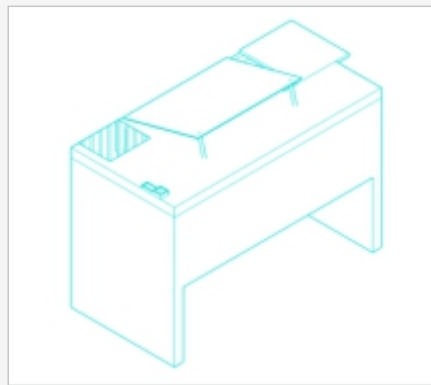
6. **Vacuum Cleaner with Recycled Parts** Name of Inventor- Dr. Satinder Singh, Ref. No- 202111058774



7. **Namak Parey Tool Kit** Name of inventor: Sonal Trivedi, Sandhir Sharma, and Archana Goel, App. No. DSGN/IN/1170



8. **Executive-office Table.** Name of inventor: Sonal Trivedi, Sandhir Sharma, Archana Goel, NenavathSreenu, And Vineeta Choudhary, DSGN/IN/1222



9. **Modern Classroom Chair with Table** Investigators- Archana Goel, Mukesh Rana, Sandhir Sharma, Sonal Trivedi, Reference no. DSGN/IN/1173.



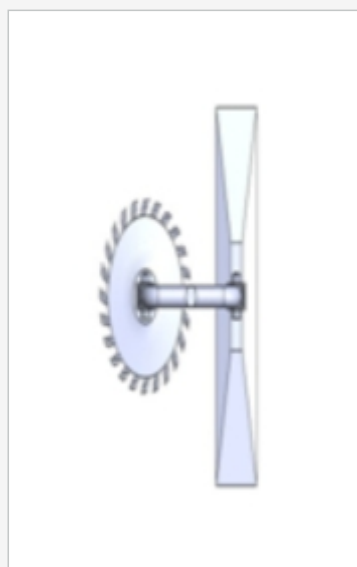
10. **Bottle Pill Holder** Investigators-Archana Goel, Sandhir Sharma, Dr Sonal Trivedi, Ms. Tushti.P., Surabhi Sugathan, Vishwa Kikaganesh Modi Reference No.- DSGN/IN/1246.



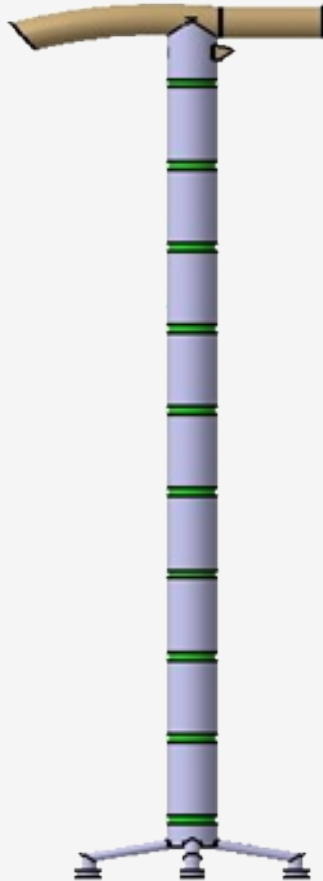
11. **Paper Clip Cum Physical Camera Cover for Laptops and Smart phones** Dr. Gurpreet Kaur DSGN/IN/1140



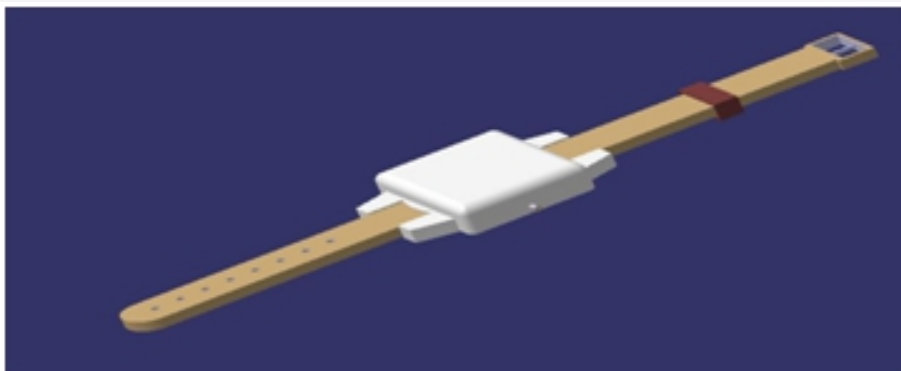
12. **Multipurpose MOP** Name of Inventor Dr. Gurpreet Kaur, DSGN/IN/1203



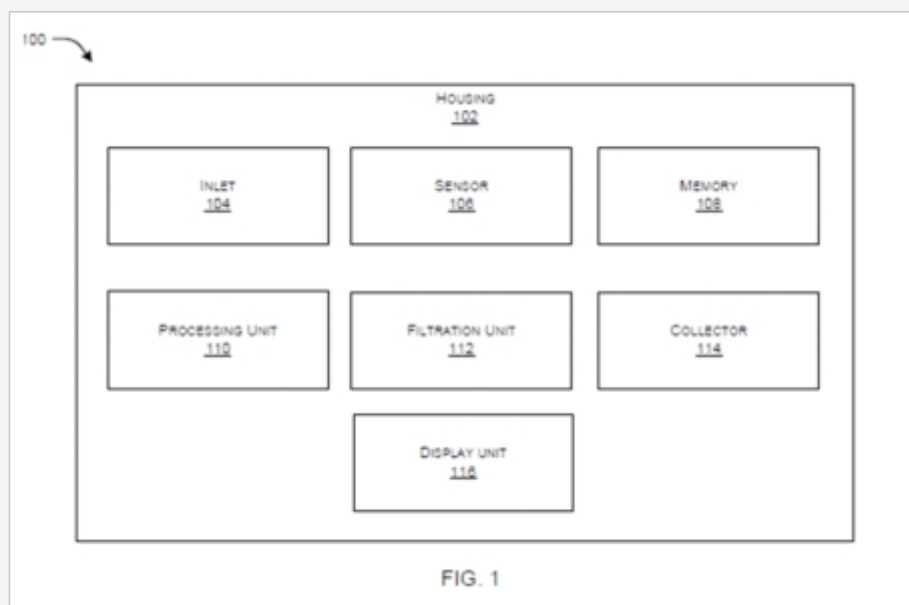
13. **Glow Light Walking Stick for Elderly** Name of inventors Shuchi Dawra, Rashmi Aggarwal, Sandhir Sharma, Vishal Verma, Paramveer Sharma DSGN/IN/1315



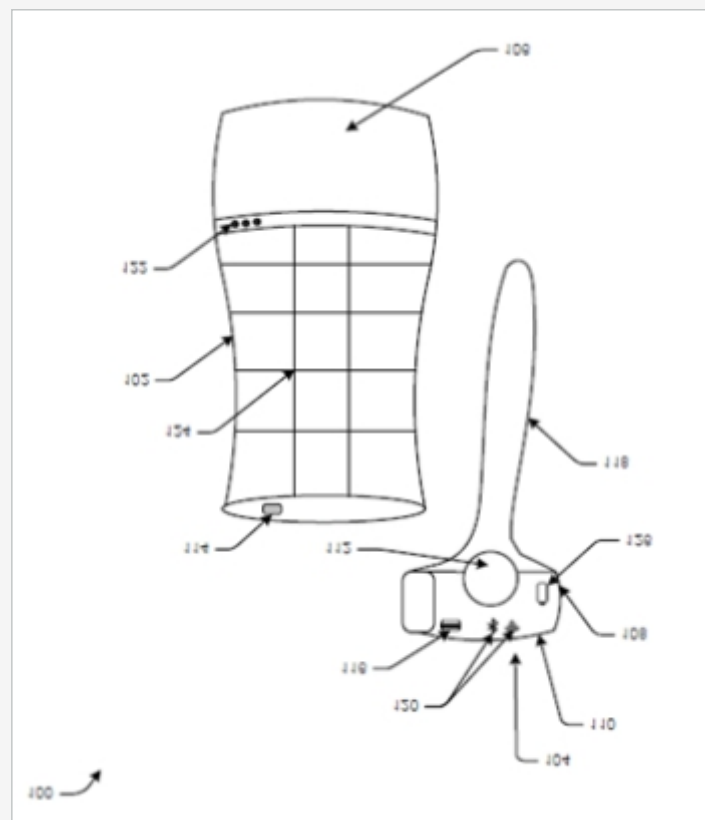
14. **Safeplay Sanitizer Dispenser for Children** Rashmi Aggarwal, Shuchi Dawra, Sandhir Sharma, Paramveer Sharma DSGN/IN/13



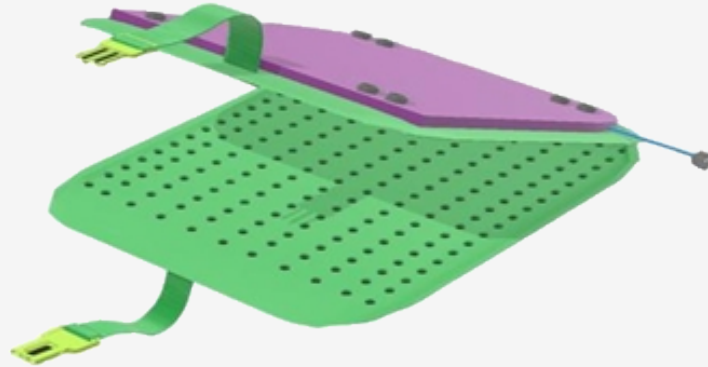
15. Apparatus for Water Purification Having an Intelligent Filtration Unit Application Number: 20211105767 Inventor Name Dr. Shelly Singhal, Dr. Shivani Inder, Dr. Sandhir Sharma, Atul Gupta



16. Smart Bottle With A Filtration Assembly Inventor Name- Dr. Shivani Inder, Dr. Shelly Singhal, Dr. Sandhir Sharma CS Application Number: 202111057669



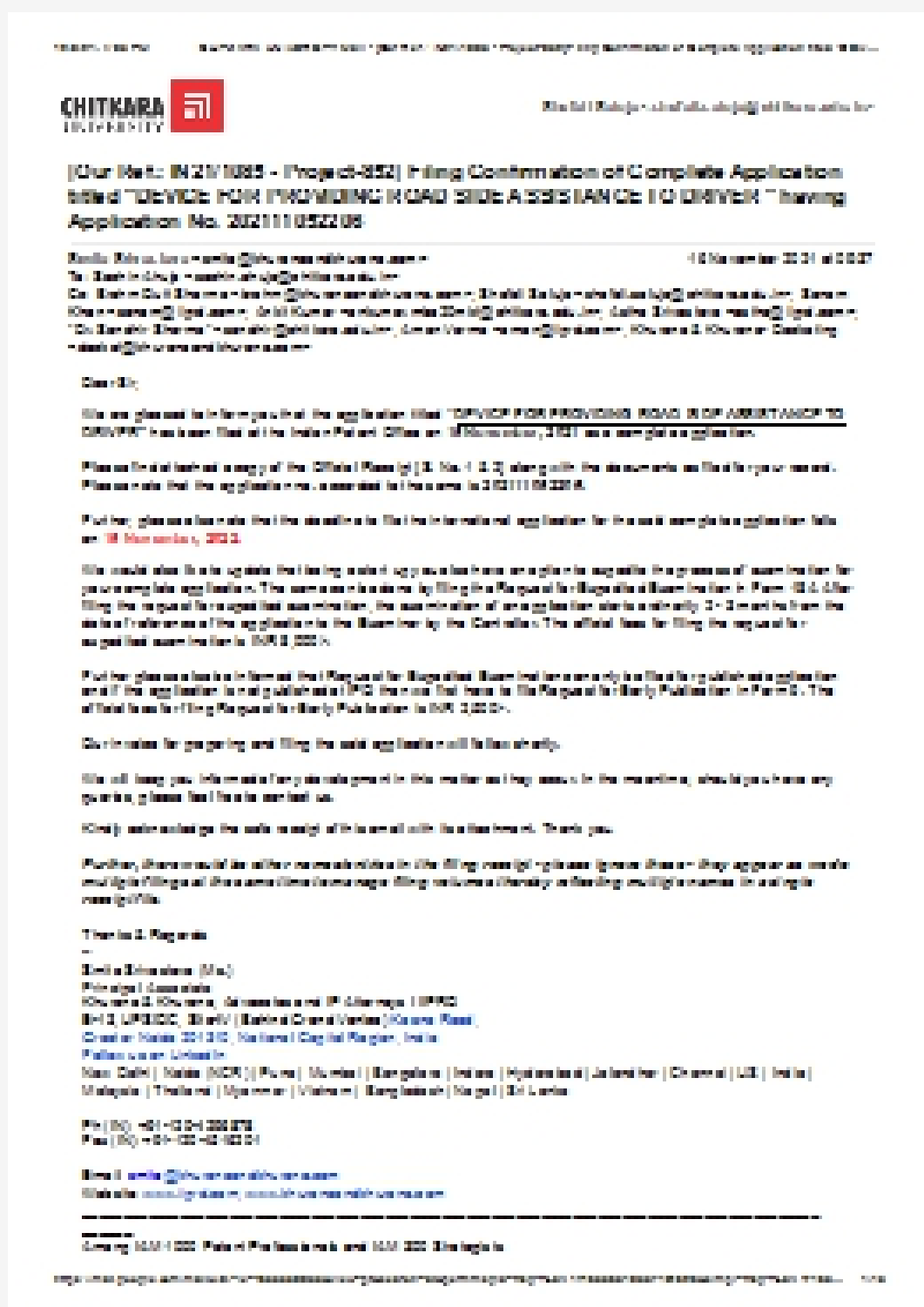
17. Anti-Theft Laptop Cover Name of Innovators Chitkara Innovation Incubator Foundation, Sumit Agarwal, Priya Jindal, Jasmine Kaur, Sandhir Sharma, Sachin Ahuja, Ansh Jindal, Ashwani Singh Application No.352923-001



18. "Omni Shopping Cart" Name of the applicants: Dr. Kumar Shalander, Dr. Babita Singla, Dr. Sandhir Sharma Application No. 202111053351

[illegible]

19. Device for Providing Road side Assistance to Driver' Inventors Ankit Kumar, Shefali Saluja



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1. Model of 4 Ms -Defining Characteristics of HIPO Employees of an organization Diary No: 29121/2021 -CO/L; Shuchi Dawra, Rashmi Aggarwal, Sandhir Sharma, Sumit Agarwal
2. Model of 7C's for understanding needs of Today's Senior Corporate Leaders. Diary No: 28752/2021-CO/L; Rashmi Aggarwal, Shuchi Dawra, Sandhir Sharma, Sumit Agarwal
3. PMDS Matrix of Pricing & Marketing Growth Strategies based on demand & Supply Diary No: 30174/2021 -CO/L; Sumit Agarwal, Rashmi Aggarwal, Shuchi Dawra, Sandhir Sharma, Priya Jindal, Dhiresk Kulshrestha, Ajit Bansal

Startups



Name: SYKR Consulting LLP

Partners/Directors: Dr. Kiran Mehta and Dr. Renuka Sharma, Faculty Members,
CBS(Finance)

Website: shreeyukti.com

Tagline: Strategy to find your purpose

OUR UPCOMING EVENTS

| DATES | EVENTS |
|------------------|-----------------------------------|
| 25-Jan-22 | National Voter's Day |
| 26-Jan-22 | Republic Day |
| 09-Feb-22 | Safer Internet Day |
| 19 Feb 22 | Taylor's Cup |
| 26 Feb 22 | Symposium |
| 15-Mar-22 | World Consumer Rights Day |
| 26 Mar 22 | Questions |
| 04 Apr 22 | FDP on Teaching Pedagogies |
| 07-Apr-22 | World Health Day |
| 22 Apr 22 | Literary Fest |
| 22-Apr-22 | Earth Day |
| 18 May 22 | RMDA Research Workshop |
| 24-May-22 | Commonwealth Day |

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