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L. S. RAHEJA COLLEGE OF ARTS AND COOMERCE

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INHOUSE DEPARTMENT PUBLICATION

FEBRUARY 2018

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Department Of Commerce

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Recent scenario of organized retail market

- **Dr. Satish Naringrekar**

Hyderabad, followed by Chennai, is leading the national real estate sector in mall space as the Pearl City accounted for 39 per cent of the total shopping mall space added in 2017. Generally, malls would come up where catchment potential is high, but shopping malls under Hyderabad metro project will attract huge footfalls, observes C Shekhar Reddy, former President Credai National.

"Four malls are ready in Hyderabad including two ready for open for consumers. No doubt that these malls will attract buyers in great numbers. Multiplex will be an added advantage to malls. Metro-based malls would also support other existing malls on the way, employees going home from offices can do shopping on the way.

Generally, consumers prefer to buy online as it gives chaotic experience in travelling within city for shopping purposes. Whereas, metro malls facilitate shopping on the way. Metro malls added most of the consumers from different locations brought to malls," Reddy told The Hans India.

According to a latest study by JLL India, retail supply in the next three years (2018 – 2020) is expected to be at 19.4 million square feet. In the same period, demand will be approximately 15million square feet. The study revealed that 2018 will see the highest supply since 2011.

The total newly completed malls in 2017 was recorded at 5.6 million square feet, which is expected to see an increment of close to 40 per cent y-o-y and rise to 7.8 million square feet by the end of 2018. The largest contribution to this will be coming from the two southern cities of Hyderabad (2.2 million square feet) and Chennai (1.5 million square feet), which will see significant influx of mall supply. Delhi – NCR will be witnessing the highest supply of 2.3 million square feet of new mall space in 2018, albeit recording a decline of 28 per cent y-o-y since 2017.

 "Setting up malls was conceived earlier also. Local major players such as IVRCL proposed, but not started. Because of recession, this proposal was slowed down. InOrbit Mall is doing good, Forum, GVK Malls are also okay but metro malls attracting commuters to their place huge foot

falls. Density of apartments is increasing in western part of city and it needs more malls, which support e-commerce as well," said Reddy.

"In Delhi, NCR Region and Gurugram are overcrowded. Delhi reached excess mall space in almost seven years ago. On the other side, e-commerce and tele-banking put pressure on mall space," opines Reddy. Ramesh Nair, CEO and Country Head, JLL India, said: "The retail sector of India is going through a fresh period of growth, which is backed by strong economic fundamentals.

As we have seen an increase in interest from investors which was seen with investments of over $750 million in 2017. Encouraged by the urbanization, young population and rising proportion of nuclear families in urban locations, over 70 per cent of consumption growth in the next 15 years is expected from population aged 15-59 years, with increased per capita consumption. This along with the opening up of the FDI route for retail brands entering into India, will further boost retail investments."

Entertainment segment will further boost demand for shopping malls. The largest Indian cinema-exhibition company PVR Ltd on Friday announced the simultaneous launch of its fifth and sixth PVR property with 13 screens in Next Galleria at Hitech-city Mall and Next Galleria Panjagutta Mall. Sanjeev Bijli, Joint Managing Director, PVR Ltd, said, "Our commitment towards the Hyderabad market can be seen through our constant endeavour to bring new and unique formats to the city.

Both the properties are strategically located and stand in absolute synergy with city's brand projection as the nation's technology center. With the increasing demand of premium cinema experience in South India, we are sincerely working towards expanding our foothold. On behalf of PVR cinemas, I would like to thank the mall management for providing such strategic locations for both the multiplexes to cater the city's audience. It indeed is an encouraging step towards strengthening our presence in the southern market."

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The Golden Circle

- Ms. Dhvani Rathod
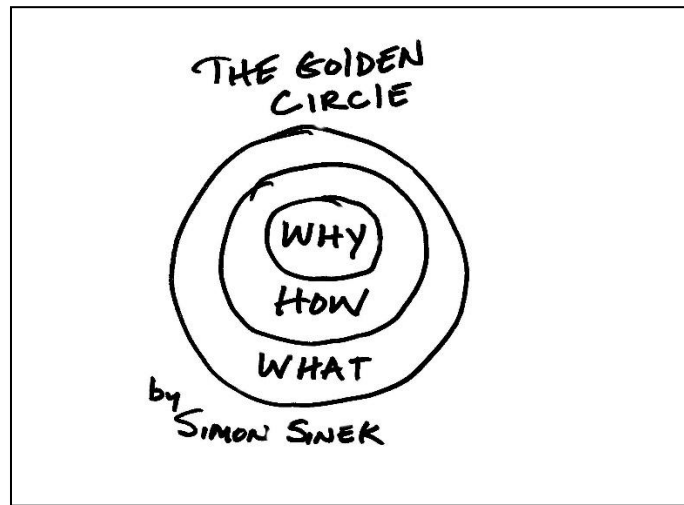
The Golden Circle concept was initially conceived by Simon Sinek, a British author and consultant in the fields of leadership and management. What triggered Simon to conceive the concept were intriguing questions as the following:

- "In a moment of difficulty, when there are so many people were fighting for a specific cause, why is it that certain people are chosen as leaders"?
- "If so many companies are capable of producing a specific product type, what is it that in certain fields there is a wide consumer preference although the market offer is similar"?

So in essence, what defines such general decisions by people? In all of these situations, Simon believes to have found a pattern. And this pattern is the foundation of the concept.

The concept is visually explained through three main layers: The "WHAT", "HOW" and "WHY". The outside layer, "WHAT" is normally easily explained by companies and individuals: All companies know what they produce and sell, every employer knows what they do in their jobs.

The following layer represents the "HOW", which may not be, at times, as clear for some stakeholders: All businesses know how their products are made, what they are composed of. However, not many actually know how you do what you do. And even further, howdifferent their business or market offer are from their competitors (What we often call in marketing, the Unique Selling Proposition).

Lastly, the inner layer represents the "WHY". And this is the foundation of the concept: It represents the underlying reason why a business, an individual, an institution, of whatever it may be, does what it does. For example, to perhaps the vast majority of businesses, financial profit represents their main reason of existence.

However, this must not be generalized. All business have some kind impacts in society, with ranging magnitudes and impacted fields. And for many other businesses the main motivation and/or mission of the models is to enrich the life quality of others, provide a long lasting experience, solve problems of customers, bring pleasure to one's life, have a more sustainable world and many other non-profit goals.

And even when having clear financial profit goals, organizations may also have other honest and genuine positive values that Simon believes should be emphasized. The reason for this is the following:

The Main Argument Defended by the Author is That a More Effective Communication (Implicit or Explicit) is Achieved When the Sender Makes Clear to the Receptor What their True, Honest, Genuine "Values and/or Motivations" of Their actions, Intentions and Behaviors.

And that this can be applied in any context: Business, politics and arts, for example.

Finally, the author believes that organizations would be more effective if communicating (within the model), with a "Inside-Out" approach, focusing on values. Rather than having a "Outside-In" approach, focusing on the "what" and "how".

Industry Case : Apple

One interesting practical example of the rationale of "The Golden Circle" is Apple and Steve Jobs. In the following speech given by Steve Jobs in 1997 (when returning to Apple and finding a company in a difficult situation, requiring his guidance). In this speech, Jobs calls out the need to restructure the overall strategy of the company.

As Steve states, "Our customers what to know who is Apple. What is it that we stand for". And argues that from then on, the company should no longer communicate WHAT they do (Product offer) or HOW they do it (Product components and production methods), but rather what they believed in (WHY): "That people with passion could change the world for the better".

So in essence, he defines that the company should not have a "Outside-In" strategy, but rather "Inside-Out". In the end of the video he launches for the first time the excellent campaign "Thing

Different", in which Apple communicates nothing but values and honor people who changed the world for the better: Such as John Lennon, Mohamed Ali and Martin Luther King.

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PENNY *TALKS*

Bachelors of Commerce (Financial Markets)

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TRADING STARTEGIES IN STOCK MARKET

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I was like every other curious person before I started trading in equity market. There were many questions coming to my mind - what to do what not to do. I often used to ask my trusted broker and he advise me on following some trading rules but I learnt many rules while actually trading some time incurring losses or earning profits. Before actually starting with this article I must tell you all this article aims to achieve is to encourage non-equity investor to invest in equity. It contains information which might be known to many of you. So here are some trading rules which I have experienced till now:

1. **Use a two – step order**: When you places an order to enter a market, you will also enter a stop loss order simultaneously. Suppose I place an order for RS 315 per share and if the price of that share goes up to Rs 350. Now I feel it might fall down, so I put an order to sell shares at Rs 325 finally earning profit of Rs 10 in worst scenario. So by using a two step order either you will minimize the loss or earn a profit.

2. **Never let your profit turn into a loss** : Never sell the shares of company of which you are sure that it will earn profit in long term and sell the shares which are in loss or in future it will incur loss or give minimal profit i.e. Exit at reasonable profits. E.g.: RCOM shares purchased at Rs 22 .It has gone up to Rs 25. At this sell all shares and earn Rs 3 per share. Since RCOM company has received notice from lender related to pay back loan amount in certain period so I sold it at Rs 25 and earned profit of Rs 3 per share.

3. **Trade with the trend**: You can trade as per the trends in market or in specific sector or specific stock. E.g.: Due to demonetization, some banks were more benefited than others. So invest into few banks having sound financial back ground e.g. Ratnakar bank etc

4. **If you 're not sure , what's going on , don't do anything** : For e.g. : Due to change in government policy like **Demonetization** or **GST** investors will not be sure that this change is beneficial or not, so they will wait and follow the trend.

5. **Tips don't help you to   make instant money** : Tips given by broker coming from questionable sources fall under this category. Even brokers gives tips to buy and sell within short period which leads to more brokerage . If you depend on tips you will not be able to take independent decisions.

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Bachelors of Mass Media

"PEP TALK"

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MEDIA AND STEREOTYPES

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Stereotypes are formed by sorting and simplifying information about communities, group, nations, etc. Human beings are socially curious with an internal desire to know and understand the things around them. Thereby stereotypes aid people's cognitive apperceptions and balms the curiosity of individuals. Stereotypes are established by the agents of socialization. One of such agents of socialization is Mass Media.

Mass Media and culture have always been closely linked. Media interprets the popular images and beliefs from the society and its culture to create pseudo realities which are gradually assimilated into the cultural fabric of the society. This thereby solidifies the stereotypical individualities of the sub-groups in the society. Stereotypes helps in compartmentalizing the traits of the communities to form a concrete archetypical image. In the multicultural world, stereotypes give people the satisfaction of seemingly understanding the behaviour and nature of the sub-groups that exists in the society.

As one of the most important agents of socialization, media is largely responsible for the way communities, gender roles, cultural groups, etc. are perceived. For example, Big Fat *Punjabi* Wedding to exuberate the in-your-face kind of extravaganza involving loud characters, fun and frolic types of dances and drinking. Portrayal of *Sindhis* have that been of a miser community that loves to binge on *papads.* The traditional, ritualistic and rigid culture of South Indian Communities and *Gujaraties* love for their food. These are just a few behavioural traits that are established by the Media.

In addition to the community traits, Media also establish stereotypical occupational roles to each of these communities. Truck Drivers are always Punjabis, Service Class people are Maharashtrians, Richshaw Drivers are people from Bihar, Nepalis are watchmen, etc. Incidentally, the archetypical behaviours also establish the loyalty of an individual to their jobs. Portrayal of policeman and politicians are frequently prejudiced. Seldom women are shown in any decision-making roles if at all they are shown to be working.

Portrayal of elderly and differently-abled hardly draw parallels from the real world. The identities established are that of wheel-chair bound or dependent and vulnerable people who can't sustain by themselves.

These stereotypes, thus create a world of pseudo identities which are constantly fed by the images served into the popular culture. It can thereby be concluded that stereotypes though have been picked up from popular culture, it has not evolved with the changing times. Upgradation of stereotypes and fair representation will enhance the status quo of the roles that have been marred by prejudices generated from the reel images.

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INSIGHT

Department Of B.Sc.(I.T)

AI helps in the Fight Against Crime

-MONALISHA PATTNAIK

Asst. Professor

Artificial intelligence (AI) is being used both to monitor and prevent crimes in many countries. In fact, AI's involvement in crime management dates back to the early 2000s. AI is used in such areas as bomb detection and deactivation, surveillance, prediction, social media scanning and interviewing suspects. However, for all the hype and hoopla around AI, there is scope for growth of its role in crime management.

Currently, a few issues are proving problematic. AI is not uniformly engaged across countries in crime management. There is fierce debate on the ethical boundaries of AI, compelling law enforcement authorities to tread carefully. Defining the scope and boundaries of AI, which includes personal data collection, is a complex task. Problems notwithstanding, AI represents a promise of a new paradigm in crime management, and that is a strong case for pursuance. (For more on crime-fighting tech, see 4 Major Criminals Caught by Computer Technology.)

What Is the Crime Prevention Model?

The crime prevention model is about analysing large volumes of various types of data from many different sources and deriving insights. Based on the insights, predictions can be made on various criminal activities. For example, social media provides a veritable data goldmine for analysis – though, due to privacy concerns, this is a contentious issue. It is a known fact that radicalization activities by various groups are done through social media. AI can reveal crucial insights by analysing such data and can provide leads to law enforcement agencies.

Real-Life Applications

AI is starting to be used for crime prevention in innovative ways around the globe.

Bomb Detection and Deactivation

The results of deploying robots in detecting bombs have been encouraging, which has led to the military procuring robots worth $55.2 million. Over time, robots have become more sophisticated and can distinguish between a real bomb and a hoax by examining the device. According to experts, robots should soon be able to deactivate bombs.

Surveillance, Prevention and Control

In India, AI-powered drones are used to control crowds by deploying pepper spray and paintballs or by making announcements. Drones are fitted with cameras and microphones. Drones, it is

believed, will soon be able to identify people with criminal records with facial recognition software and predict crimes with learning software.

Social Media Surveillance

Social media provides the platform for executing different crimes such as drug promotion and selling, illegal prostitution and youth radicalization for terrorist activities. For example, criminals use hashtags to promote different causes to intended audiences. Law enforcement agencies in the U.S. have succeeded to an extent in tracking such crimes with the help of AI.

Instagram, for example, is used to promote drug trafficking. In 2016, New York law enforcement used AI to track down drug peddlers. AI searched for millions of direct and indirect hashtags meant to promote drugs and passed on the information to police. Similarly, to tackle radicalization of youth, law enforcement agencies are using AI to monitor conversations in social platforms.

Interviewing Suspects

AI is being trained to interview suspects and extract information. Expectations from the bot are to examine the suspect, ask questions and detect from the answering patterns and psychological cues whether the suspect is being truthful. The name of the bot is Brad. It is still in the beginning stages, but the development represents a new aspect in crime management.

Advantages and Disadvantages

While these futuristic advances in law enforcement have a lot of potential, one must also consider the drawbacks.

Advantages

Security needs and considerations are dynamic and complex, and you need a system that adapts quickly and efficiently. Human resources are capable, but have constraints. In this view, AI systems have the advantage of being able to scale up to do their jobs more efficiently. For example, monitoring possible criminal activities on social media, from a manual perspective, is a gargantuan task. Human approaches can be erroneous and slow. AI systems can perform this task by scaling up and performing the tasks faster.

Disadvantages

Firstly, for all the hype around, AI's involvement in crime management is still in the nascent stage. So, cut the hype and accept that its efficiency in crime prevention or control on a larger scale is still unproven.

Second, crime prediction and prevention will require data collection, much of which could be personal data. This makes the government and law enforcement agencies vulnerable to extreme criticism from citizens and other groups. This will be interpreted as intrusion on citizens' freedom. Data collection and snooping have been extremely contentious issues in the past, especially in democratic countries.

Third, developing AI systems that learn from unstructured data can be an extremely challenging task. Since the nature of criminal activities have been becoming more sophisticated, it might not always be helpful to provide structured data. It is going to take time for such systems to adapt.
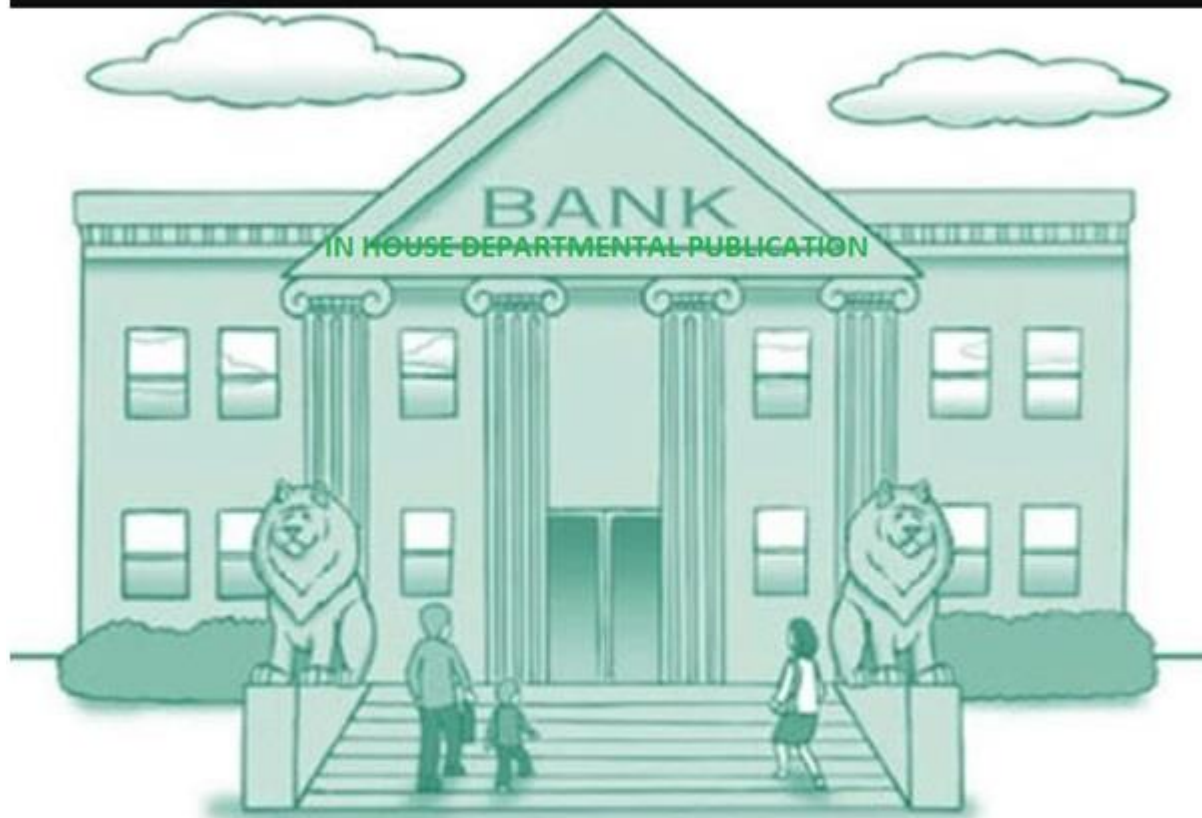
Conclusion

Currently, there are many challenges confronting the involvement of AI systems in crime management. However, it is worth the effort to engage AI in crime prevention and control. The nature of crime and terrorist activities is evolving to become more sophisticated every day, and purely human involvement is no longer enough to tackle such problems. In this context, it may be important to note that AI will not replace human beings, but will complement them. AI systems can be fast, accurate and relentless – and it is these qualities that law enforcement agencies will want to exploit. As of right now, it seems that AI will continue to become even more prominent in law enforcement and crime prevention.

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Rise and Fall of Public sector banks in India

-   Dhara Vora

BBI Department

The Central Government entered the banking business with the nationalization of the Imperial Bank of India in 1955.The reason of this nationalisation of "Imperial Bank of India" to "State Bank Of India" was more of "Indianisation" of the banking sector so as to help neglected but important sectors of Indian Economy such as Agriculture and spread the banking facilities to Rural India. A 60% stake was taken by the Reserve Bank of India and the new bank was named as the State Bank of India. The seven other state banks became the subsidiaries of the new bank in 1959 when the SBI (Subsidiary Bank's) Act was passed. The next major nationalisation of banks took place on the 19th of July 1969 when the government of India, under Prime Minister Indira Gandhi, where India nationalised an additional 14 major banks. The total deposits in the banks nationalised in 1969 amounted to 500 Million INR. This move increased the presence of nationalised banks in India, with 84% of the total Banking branches coming under direct government control.

The share of the banking sector held by the public banks continued to grow through the 1980s, and by 1991 the public sector banks accounted for a lion share of 90% of the banking sector. A year later, in March 1992, the combined total of branches held by public sector banks was 60,646 across India, and deposits accounted for a whopping 11000 Billion INR.

With Liberalisation in the Government Banking Policy from the 1990s the New Private Sector Players started entering the Banking Business. Old and New Private Sector Banks re-emerged. They have grown faster & bigger over the two decades using the latest technology, providing contemporary innovations and monetary tools and techniques.

As per the current market share Private Sector Banks hold a 25% Market share in the Banking space but are valued far more then there Public Sector peers.