

Newsletter

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KLH-GBS CHRONICLES



*"To read is to empower, To empower is to write,
To write is to influence, To influence is to change,
To change is to live."*

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WORDS OF WISDOM

10 FINANCIAL INVESTMENT MISTAKES TO AVOID THIS DUSSHERA

Financial investments are a matter of individual choices depending on the risk-taking ability and the time horizon of everyone's goals.

However, it is imperative for every individual to be aware of the common mistakes that one should avoid while investing.

1. Insure before you Invest

There is nothing more important than life. Insurance

is crucial as it helps you through financial difficulties and unprecedented times. In this era of uncertainty, it is essential to stay protected against all financial perils, not for your own benefit but also for your financial dependents.

2. Investing without a plan is In-wasting

People do invest in various asset classes in the name of investments but sometimes do not have any plan or strategy. Riding ships along the wind does not lead one to the harbours, one needs to have a direction to reach there.

Similarly, having a plan or strategy is very important



to achieve financial goals, otherwise, it does not carry any meaning to invest. It is merely a waste.

3. Avoid biases and do not love your stocks

Investing is as much as watering a tree and we often tend to water few trees more than others. It is simply because we love them, we get attached to them. We get biased and pay more attention to them.

We keep watering them despite them not needing or deserving a lot of it. That is where we get it wrong because a garden full of blossoms cannot be built by paying attention to only a few trees.

Here, your portfolio is the garden and the stocks are your trees. When you are building a portfolio of stocks, you need to be as rational as possible.

You must treat every company according to its fundamentals and even avoid showing them love when they do not perform.

4. “Changing views with changing times” and “Not changing views with changing times”

Add a little volatility to the market, and the whole narrative of a person changes. A little correction in the market and everything start seeming cloudy.

One bad quarterly performance and we start seeing the dead end.

We must not forget that ups and downs are part of the market. Our view should not change every now and then based on market activities which are temporary.

Also, if the stock has not performed in the previous cycle, then it does not mean it will not perform in the next cycle too. Companies operate in dynamic business environment. We should inculcate a habit of looking at things from a fresh perspective.

5. Having due diligence

You bought this stock? I will buy it too. Mirroring the portfolio of your friend or family is not going to solve your financial problems rather only going to increase them if they are not competent enough to give you any advice. One should do his own due diligence before making any investment.

6. Not fixing your time horizon

The most important thing in life is time and in investments, it is no different. Time is of most essence when one wants to achieve financial goals.



Wealth creation takes time. People often want quick and easy money which lead them to take undue financial risk. Investments should be made considering the time horizon.

7. Do not become trader turned investor or vice-versa, stick to one!

If the share price rises, I will sell it quickly but if the same share price falls, I will sit there for years and wait for it to rise. This confused mindset leads to chaos.

It is like selling your winners and holding your losers. This happens when people do not have the patience or do not have any understanding of the business.

8. Not paying attention to asset allocation

Having proper asset allocation helps in optimum return and minimizes risk. Asset allocation helps in creating a diversified portfolio consisting of various asset classes such as equity, debt, gold, etc. which enables one to generate a higher return with minimum risk.

Even within an asset class, it is not just picking the right stock; it is also about picking the right quantity which will enable better returns.

All asset classes do not move at the same pace or same direction, that is why having the right mix is important. A strategically created portfolio with a long-term approach helps to grow wealth and avoids any extreme downside risk of loss.

9. Not saving enough and unmindful spending

Warren Buffet quotes, “Don’t save what is left after spending but spend what is left after savings.” People often do not have control over their emotions and spend mindlessly on materialistic things or short-lived things.

People often tend to fall for various big billion deals or the great Indian sale and end up spending a lot more than necessary which leads to saving less and not investing enough.

One should limit expenditure by preparing regular budgets which will lead to an increased focus on saving and investing.

10. Trying to time the market

Time and again, markets have proven that it is not

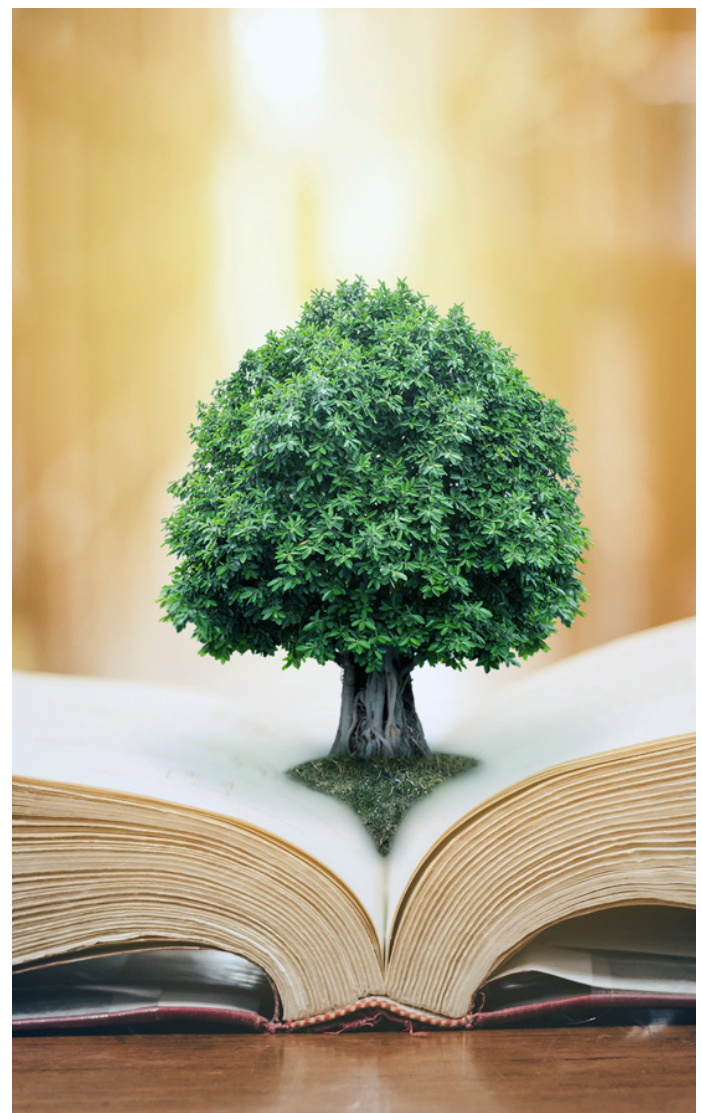
about timing the market but rather the amount of time you spend in market which is important.

Buying low and selling high sounds simple but is far away from reality. There is no guarantee to it because market fluctuations happen daily, and no one can predict the direction of the market.

When you try to time the market; intuition, biases, and fear of missing out takes over the simple rationale of investing.

One should focus on research and the only time that matters is the time you start investing and the amount of time you stay in the market.

Investing should be backed by strong research and a realistic goal over a certain time horizon. Ensuring that individuals are mindful of the above mistakes may not guarantee profits, but it will ensure that the investments are protected by the vagaries of the markets and life.



BATHUKAMMA CELEBRATIONS



Bathukamma was celebrated at KLHGBS by the faculty and staff on 1 October 2022. Bathukamma is a festival celebrated by Hindu women of Telangana and some parts of Andhra Pradesh. It is a festival of flowers, celebrated for 9 days. It is a very important and auspicious festival. During Bathukamma, various flowers are stacked one over the other in concentric layers. Different Bathukammas are made each day while the biggest one is made on Saddula Bathukamma. Women and girls sing and dance around the Bathukamma placed at the center. Bathukamma songs are very popular. The 9 days of Bathukamma are Engili Puvvala Bathukamma, Atukula Bathukamma, Muddapuvvu Bathukamma, Nanabiyam Bathukamma, Atla Bathukamma, Aligina Bathukamma, Vepakayala Bathukamma, Vennemuddala Bathukamma, Saddula Bathukamma.

D. Jahnavi, I BBA

TREE PLANTATION PROGRAMME BY NSS UNIT

KLH-GBS organized a tree plantation event on 18 October 2022 in coordination with the NSS unit. The tree plantation event started at around noon. The professors and students took much interest and engaged in the programme which is to promote the importance of planting trees or plants. Professors and several students agreed to plant trees on the college premises. The students lent a hand and helped their mentors Dr. Balanagalakshmi, Dr. Hima Jagathi, Dr. Vani Majumdar to plant a few saplings. The whole event lasted for an hour, following the plantation, there was a small talk on how chopping down trees mercilessly affects the environment adversely.





M. Rashmita, I BBA

CLEAN INDIA GREEN INDIA



As part of the 'Clean India campaign 2.0' the members of KLH-GBS have been asked to take part in the drive and cleaned their college premises thoroughly. The campaign was held on 20 October 2022 and was organized by the NSS unit. The active engagement of all the students and staff in tidying up the college premises was very enthusiastic. The agenda of the campaign was to bring awareness about cleanliness, sanitation, and hygiene. The staff very actively interacted with students and highlighted the importance of the disposal of waste, especially plastic waste in public places. Programmes like these will help people to understand the ill effects of plastic waste and the importance of safe disposal of it. The whole programme was organized by Dr. Hima Jagati, Associate Professor, Department of MBA. There exists a catchy slogan, which says, 'Our nation is our pride' so cleanliness should be accepted nationwide. So, this mission was a need of

the hour. The students contributed their best to tide up their classrooms, corridors, and other premises.



Sri Ramani, I BBA

SESSIONS BY INDUSTRY EXPERTS FOR BSC ANIMATION AND GAMING STUDENTS



“Speech is power, speech is to compel” - Ralph Waldo, likewise the KLH-GBS invited three prominent guests in the month of September who spoke and shredded their expert knowledge on BSc Animation and Gaming students. On 6 September 2022, the General Manager of the 2D production department at Green Gold Animation, Mr. Anubhav Khanna postulated about green gold animation in detail. He mentioned the different business areas green gold deals with, the projects produced by the studio and how it enlarged since the time of its inception and plans of studio's future plans. He also suggested the students to have a strong foundation at drawing in order to pursue a career in Gaming and Animation industry. The guest also spoke about the power of storytelling and apprised the work ethics followed by animators in Japan which he himself learnt in his tenure at Nihado media. He concluded the session by answering a few educational questions related to the industry.

On 7 September 2022, a session by Mr. Imtiaz Hussain co-founder of Yes Gnome studios and Ms. Jyoti Bhoir, technical art lead at Yes Gnome studios was organized. Mr. Hussain gave a detailed information about Yes Gnome, its partnership and the projects they have functioned on previously. He generously offered event passes to the students for the international game development conference at Novotel in the month of November 2022. He also gave a deep insight into the potential of the gaming industry and how its profits surpass those of the entertainment industry. Ms. Jyoti then addressed about the game creation process, the importance of having strong fundamentals in colour and drawing for artists and logic for programmers. She shared the reality of the competition in the current job market, after which she answered questions regarding portfolio requirements while applying for a job.





Meghana. B, I BBA

A SHORT TRIP OF ESCAPADE

The war between Ukraine and Russia, the URI movie, the guns, and the borders this what all the 2nd year business students can think of when they hear the word army. But a short trip to Pentagon Rugged Systems in Lakdikapul, Hyderabad has changed their perception forever.

On 21 October 2022, a group of 10 students from KLHGBS took a short visit to Pentagon Rugged Systems. It is one of the leading system integrators and solution providers in India. They work with R & D Establishments and the DRDO laboratories in the country. Also closely associated with various public and private sectors for various defense projects. Pentagon Rugged System's primary focus is to

extend service to research and development where there is more scope to challenge the environment and meet the expectations of military standards. Pentagon Rugged Systems is associated with being the worldwide leader in the art and science of the ruggedization of electronic equipment for harsh environments.

One of the students said "I was unaware of this business sector. The visit has stirred up a new vision for me." The students learned about the various systems and technologies that are developed to perform in extreme environmental circumstances. Mr. Manikandan, the CEO and co-founder of Pentagon, has given great insights into the company and how the market works. The students and Mr. Manikandan ended the day with a great interactive pitch about different products.



B. Kalpana, II BBA

GUEST LECTURE ON CASE STUDY METHODOLOGY

On 27 October 2022, Dr. Praveen visited the KLH global business school, Kondapur branch for a guest lecture. He started the session by introducing himself and his areas of expertise. Through his very interesting finance logic, he explained a case study that determines the choice of short-term decisions. The students were enthusiastic to solve the problem. Although the answers from students came out to be very different from the answers of Dr. Praveen. A fun fact about the session was every time the answer of the students turned out to be yes, the answer of the guest was no. The students were completely awestruck to learn different perspectives on a single problem. Later the students and the guest interacted through some fascinating Q&A session. Then Dr. A. Ramakrishna, Director, KLH-GBS took the stage to give his vote of thanks to the guest and felicitated him.

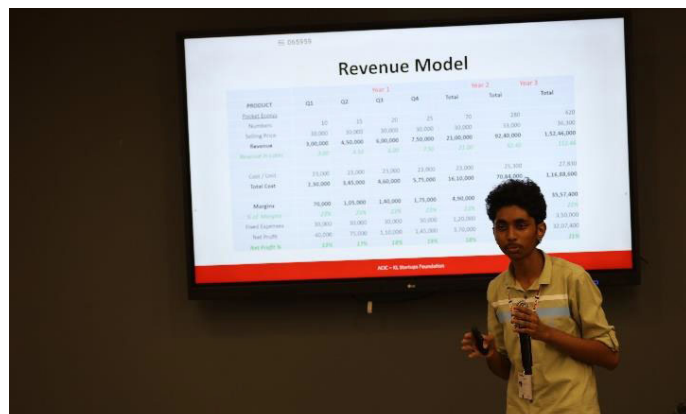
B. Kalpana, II BBA

IDEA PITCHING DAY

Delving in Entrepreneurship KLH Global Business School, Kondapur Campus hosted an Idea Pitching Competition on 20 October 2022 following the previous Idea competition, which was conducted on 10th and 16th September 2022. Out of 38 teams, 17 teams were selected for the second round. Eventually, 11 teams presented their ideas on 20 October 2022.

The event aimed to provide an interface between startups and investors, allowing the startups

to expand their networks & get validation from experienced entrepreneurs and investors. The event witnessed prominent investors. Babu Hari Krishna Lanka, who is a seasoned professional with vast experience of 15+ years in Private Equity, Venture

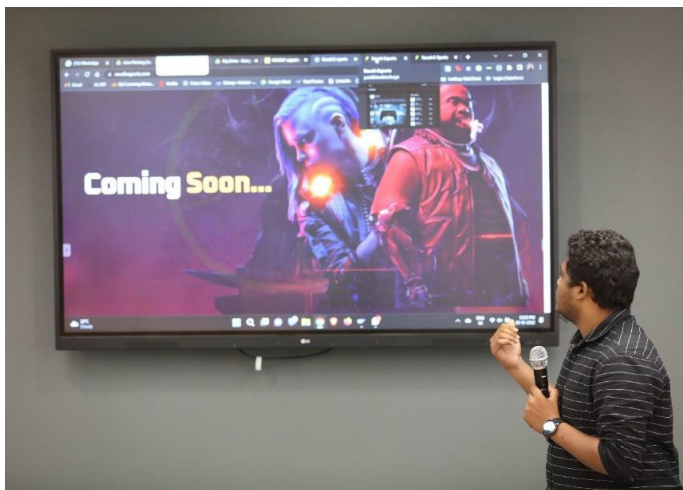


Capital, Startups Engagement, and Research Activities and M. Sai Kiran, Young Professional - Technical & Outreach Manager. The experienced investors and mentors evaluated and validated the business ideas of the participating talent. In

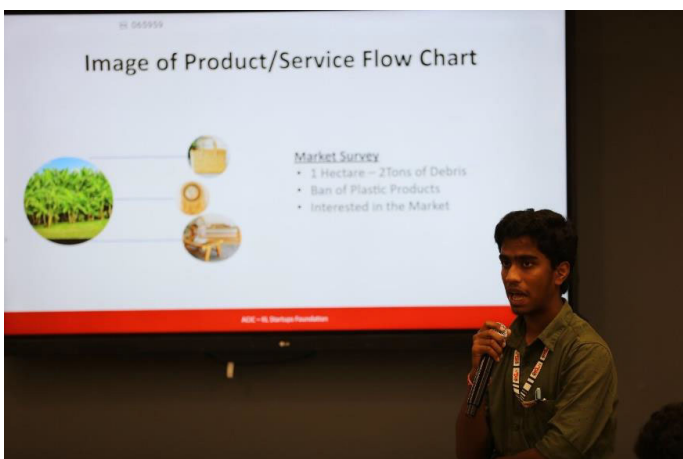


the end, all the eleven teams were selected for the Pre-incubation Programme at ACIC KL Vijayawada. A tightly packed day of idea pitches, showcases, and remarkable networking bore some of the most innovative student designs of the year.





B. Kalpana, II BBA



ARTICLES

WHAT'S HAPPENING AROUND YOU?

5G ARRIVES TO INDIA!

The race to 5G is on, and India is in a unique position to lead the way. The country is home to more than 1.3 billion people, and its mobile market is one of the fastest-growing in the world. India is also an early adopter of new technologies, and its mobile operators are hungry for any advantage they can get.

This perfect storm of factors has led to a groundswell of activity around 5G in India. All of the country's major operators are investing in the technology, and the government is supportive of the rollout. The result is a 5G landscape that is both competitive and dynamic.

In this article, we will take a look at the 5G landscape in India and see how the country is poised to become a global leader in the technology.

What is 5G?

5G is the next generation of mobile networks. It is a significant upgrade from 4G, with speeds that are up to 10 times faster. This means that 5G can handle much more data traffic, and it has the potential to revolutionize the way we use mobile devices.

5G is the next generation of wireless networking, and it promises to bring a host of new capabilities and higher speeds to mobile devices and the internet of things. 5G will enable a new era of mobile connectivity, with ultra-fast speeds, low latency, and more capacity than ever before.



5G will have a transformational impact on the Indian economy, enabling new applications and services in areas such as healthcare, agriculture, education, and smart cities. With 5G, India will be able to leapfrog into the digital future and realize its vision of becoming a global powerhouse.

The 5G network is the next generation of mobile internet connectivity, offering faster speeds and more reliable connections. 5G will enable a new level of performance and efficiency for mobile networks, opening up a world of possibilities for consumers and businesses.

A number of telecom operators, including Reliance Jio, Bharti Airtel, and Vodafone Idea, have already started 5G trials in various parts of the country.

The launch of 5G services in India is expected to boost the country's economy and create millions of new jobs. 5G will also enable new applications and services in areas such as healthcare, education, agriculture, and transportation.

5G will be a game-changer for India, ushering in a new era of growth and development.

Saga Harshitha, I MBA

DOES FOUR-DAY WEEK WORK? PROS AND CONS

The 4-day work week is not a new concept. In fact, it has been around for quite some time. The idea is simple: instead of working five days a week, you work four. For many people, this arrangement is a dream come true. It means more time to spend with family, to pursue hobbies, or to simply relax.

There are a few different ways to make a 4-day work week work. One is to compress the work week into four longer days. This means working from 9 am to 9 pm, for example. Another option is to work four 10-hour days. This allows for a more traditional Monday to Friday work week, but with an extra day off.

There are pros and cons to both of these options. The main advantage of the longer days is that you have more time to get work done. This can be great if you have a lot on your plate or if you're trying to meet a deadline. The downside is that it can be difficult to maintain focus for such a long period of time. And, if you have young children, it can be hard to find childcare for those extended hours.

Companies could benefit through increased sales, decreased worker burnout, and lower turnover, among other positives.



PROS

- 01 Increased employee satisfaction
- 02 Increased productivity
- 03 Decrease business expenses
- 04 Less waste hours
- 05 Reduced carbon footprint

CONS

- 01 Could widen inequalities in pay
- 02 Difficult for team collaboration

In my point of view, 4-day work week policy could impact both employees and organisation. Not only does a 4-day work week increase employee satisfaction, company commitment and teamwork, but it also decreases stress levels. Even better, reducing employees' work schedules to a 4-day work week does not harm their productivity or company output.

S. Mounika, I MBA

CALM SPACE

HOW TO MEDITATE WHEN YOUR BRAIN WAVES AND YOU CANNOT STAY STILL?

Eyes gently closed, breaths slow and steady:

Meditation, at least when other people are doing it, always looks so peaceful.

But in our chronically distracted, phone-addicted world, sitting still for 10 or 20 minutes is tough and often causes your brain to pinball between errant thoughts. Meditation teachers say that you should

recognize those impulses and then come back to your breath or whatever you are focused on.



But what if you cannot find your way back? What if you are just left frustrated?

Failure is Actually Success:

The first thing to know is that you are going to be distracted again and again and again. That may lead to some negative views about your brain. Everyone struggles with this at first. There is no such thing as being good or bad at meditation. That is just not the point. Every time you get distracted, you start again, so noticing the distraction is proof of success. That is the beauty of meditation. It is about being human and in the moment- no matter how distracted this moment is. Forgive yourself when the mind wanders. Offer encouragement and kindness to yourself and others as you meditate.

You need not meditate to be Mindful

Mindfulness and meditation are related, but not the same. Mindfulness is the practice of being attentive and aware in any given moment. It is noticing when your brain starts replaying the obtuse thing you said in a work meeting while you are supposed to be paying attention to your spouse recounting his day - and then bringing your attention back to listening. Mindful meditation is taking a set period to actively focus on being present - often by focusing on your breath. Mindfulness exercises are also, generally, very

short - which is especially helpful for the chronically distracted.

Consider Micro-Meditations

Many meditations apps default to 10-, 15- or even 30-minute meditations. That is probably too long for beginners, especially those with trouble focusing. Start with three to five minutes and work up from there.

Take Your Meditation to Go

You do not need to sit on the cushion to get the benefits of meditation. Incorporating movement allows people to release energy. Count your steps or focus on matching your breath to the rhythm of your stride.

Curiosity Trumps Boredom

It is very normal to experience boredom during meditation. The human brain is wired for novelty. This makes beating back the desire to check Instagram (just super quick - one little peek!) during meditation even more difficult.

One way to beat boredom is to focus on being curious. To cultivate curiosity - especially curiosity in your current moment - try to notice things you have never noticed before. Are there bird calls you have never heard? How does your breath feel as it moves through your nose hairs? Do you think those hairs wave like trees in a breeze as you exhale? Sure, it is weird, but those thoughts will keep you in the moment.



Sree Lashya. V, I MBA

RISHI SUNAK

A QUICK GUIDE TO THE UK's NEW PRIME MINISTER



He won after running for the second time this year:

He lost to Liz Truss in September, but she resigned six weeks later. In the latest leadership contest, Mr Sunak racked up the support of his fellow MPs early, and fast. He crossed the 100 nominations he needed long before the deadline - including from MPs that had previously backed Truss or Boris Johnson.

He 'predicted' financial problems under Truss:

He clashed with the former PM during the previous leadership race, claiming her plan to borrow money during an inflation crisis was a "fairy tale" that would plunge the economy into chaos.

He is the son of immigrants:

His parents came to the UK from east Africa and are both of Indian origin. Mr Sunak was born in Southampton in 1980, where his father was a GP and his mother ran a pharmacy. He went to the boarding school Winchester College, then studied Philosophy, Politics and Economics at Oxford, and business at Stanford in America. He is now the first British Asian prime minister.

He has only been an MP for seven years:

Mr Sunak was first elected as an MP in 2015 - for Richmond in north Yorkshire - but rose quickly, and was made finance minister - or chancellor - in February 2020 under Boris Johnson.

He oversaw Covid support cash:

As Mr Johnson's chancellor, Mr Sunak was behind the financial aid during lockdowns - including furlough

payments and the “Eat Out to Help Out” scheme for restaurants.



He is thought to be one of the richest MPs:

His wife is Akshata Murty, the daughter of Indian billionaire Narayana Murthy. Mr Sunak himself has worked for investment bank Goldman Sachs and at two hedge funds. The Sunday Times Rich List estimates the couple’s fortune to be worth about £730m. They have two daughters.

He faced controversy over his wife’s tax arrangements:

Over the summer, it emerged Akshata Murthy paid no UK tax on big earnings abroad - which is illegal. Mr Sunak defended his wife saying, “to smear my wife to get at me is awful” - but eventually she agreed to start paying extra taxes. We also found out he temporarily had a US green card, allowing him to live permanently in America while he was the UK’s chancellor.

He campaigned for Brexit and deregulation:

“Free ports” are one of his long-time favourite ideas: areas near ports or airports where goods can be imported and exported without paying taxes, to encourage trade.

He really wanted to be... a Jedi:

In 2016, he told a group of schoolchildren that he originally wanted to be a Jedi Knight when he grew up. His favourite Star Wars film is The Empire Strikes Back.

Sree Lashya. V, I MBA

HITTING GENDER DISPARITY FOR SIX

In a landmark decision, the BCCI has announced equal match fee for its centrally-contracted female and male players in a bid to promote gender equality in the country’s most popular sport.

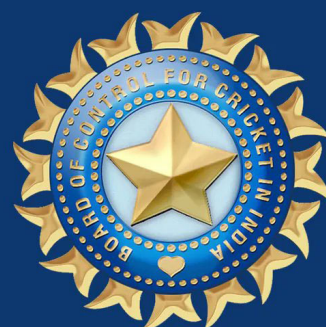
BCCI Secretary, Jay Shah took to Twitter to announce the significant development. “I’m pleased to announce BCCI’s first step towards tackling discrimination. We are implementing pay equity policy for our contracted BCCI women cricketers. The match fee for both men and women cricketers will be the same as we move into a new era of gender equality in Cricket,” Shah tweeted.

As per the newly introduced system, the Indian women cricketers will now receive Rs. 15 lakhs per Test, Rs. 6 lakhs per ODI and Rs. 3 lakhs per T20I, the same as their male counterparts.

Earlier this year, New Zealand Cricket has struck a deal with the country’s players’ association, which enabled women cricketers to earn as much as the male players, while Cricket Australia is also working to do away with the gender disparity.

On expected lines, the decision was welcomed by cricket fraternity. Recently, the Indian Cricket team triumphed in the Asia cup in Bangladesh, beating Sri Lanka by eight wickets. The team also won the country’s first ever silver medal in cricket at the Commonwealth Games in Birmingham earlier this year.

In the last Annual General Meeting of BCCI, the cricket board also announced the first ever women’s IPL that is scheduled to take place next year.



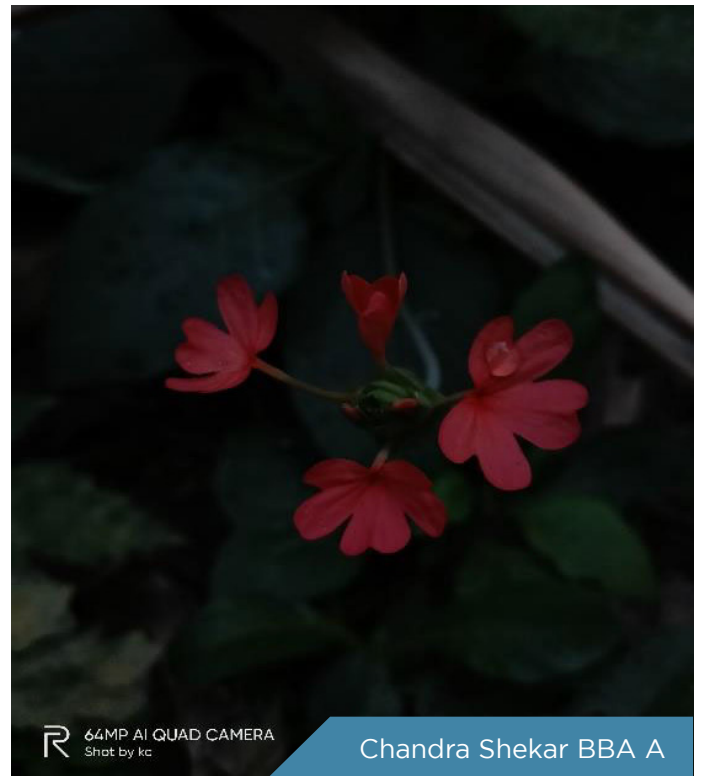
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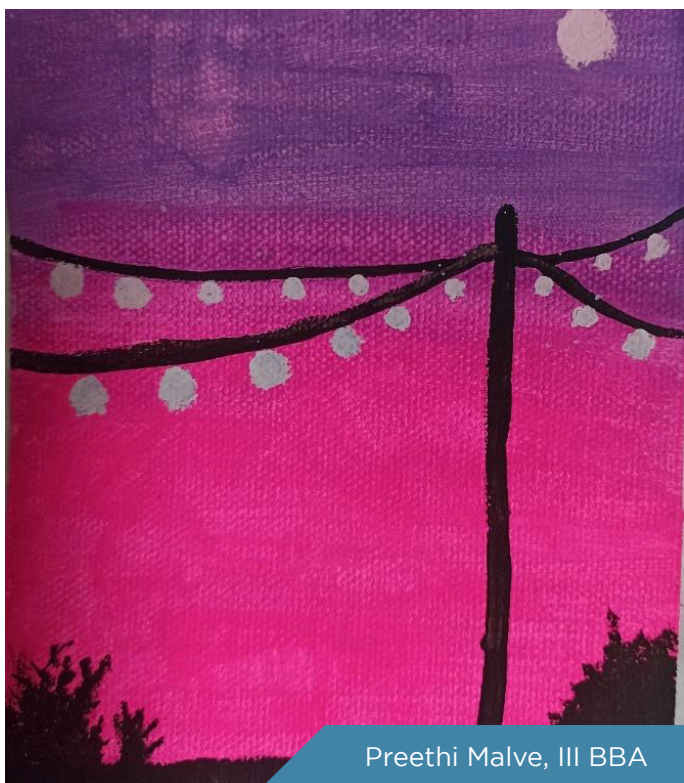
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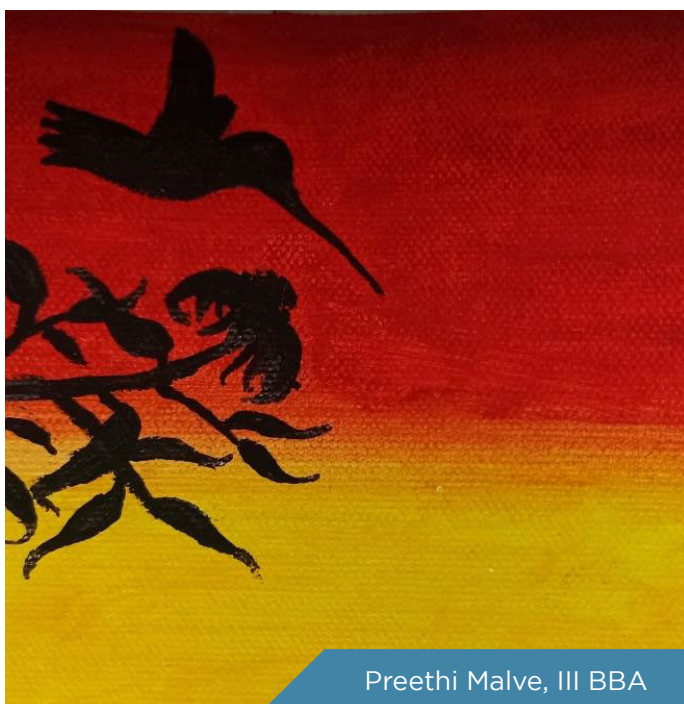
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