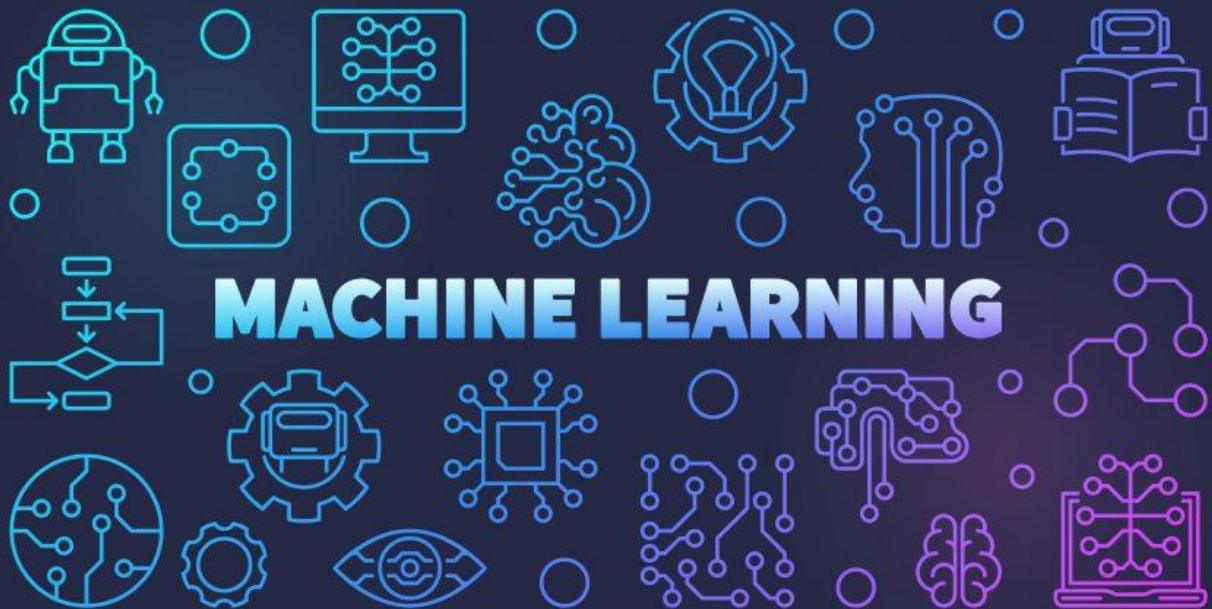


May 2019



**WeChat- Mr
Vivek Srinivas**



**Founder of
Human
Fractal**

ABOUT US



OUR VISION

“To nurture thought leaders and practitioners through inventive education”

CORE VALUES

Breakthrough Thinking and Breakthrough Execution

Result Oriented, Process Driven Work Ethic

We Link and Care

Passion

“The illiterate of this century will not be those who cannot read and write, but those who cannot learn, unlearn, and relearn.” - Alvin Toffler

At WeSchool, we are deeply inspired by the words of this great American writer and futurist. Undoubtedly, being convinced of the need for a radical change in management education, we decided to tread the path that leads to corporate revolution.

Emerging unarticulated needs and realities require a new approach both in terms of thought as well as action. Cross-disciplinary learning, discovering, scrutinizing, prototyping, learning to create and destroy the mind’s eye needs to be nurtured and differently so.

We school has chosen the ‘design thinking’ approach towards management education. All our efforts and manifestations as a result stem from the integration of design thinking into management education. We dream to create an environment conducive to experiential learning.

MESSAGE FROM THE DIRECTOR

Dear Readers,

It gives me great pride to introduce SAMVAD's edition every month. Our SAMVAD team's efforts seem to be paying off and our readers seem to be hooked onto our magazine. At WeSchool we try to acquire as much knowledge as we can and we try and share it with everyone.



Prof. Dr. Uday Salunkhe
Group Director

As we begin a new journey with 2019, I sincerely hope that SAMVAD will reach new heights with the unmatched enthusiasm and talent of the entire team.

Here at WeSchool, we believe in the concept of AAA: Acquire Apply and Assimilate. The knowledge that you have acquired over the last couple of months will be applied somewhere down the line. When you carry out a process repeatedly it becomes ingrained in you and eventually tends to come out effortlessly. This is when you have really assimilated all the knowledge that you have gathered.

At WeSchool, we aspire to be the best and to be unique, and we expect nothing but the extraordinary from all those who join our college. From the point of view of our magazine, we look forward to having more readers and having more contributions from our new readers.

SAMVAD is a platform to share and acquire knowledge and develop ourselves into integrative managers. It is our earnest desire to disseminate our knowledge and experience with not only WeSchool students, but also the society at large.

Prof. Dr. Uday Salunkhe,
Group Director

FROM THE EDITOR'S DESK

Dear Readers,

Welcome to the May Issue of SAMVAD for the year 2019!

SAMVAD is a platform for “*Inspiring Futuristic Ideas*” and we constantly strive to provide articles that are thought provoking and that add value to your management education.

With courses pertaining to all spheres of management at WeSchool, we too aspire to represent every industry by bringing you different themes every month. We have an audacious goal of becoming the most coveted business magazine for B-school students across the country. To help this dream become a reality we invite articles from all spheres of management giving a holistic view and bridge the gap between industry veterans and students through our WeChat section.

The response to SAMVAD has been overwhelming and the support and appreciation that we have received has truly encouraged and motivated us to work towards bringing out a better magazine every month. We bring to you the March Issue of SAMVAD which revolves around the theme of “**Machine Learning**”. Machine learning is a branch of artificial intelligence where systems can learn from data, identify patterns and make decisions with minimal human intervention. Machine learning is actively being used today, perhaps in many more places than one would expect. This issue highlights the important aspects of Machine Learning.

We hope you read, share and grow with us!

Hope you have a great time reading SAMVAD!

Best Wishes,

Team SAMVAD.

“There are no limits to what you can accomplish, except the limits you place on your own thinking”

- Brian Tracy.



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WECHAT

Mr. Vivek Srinivas

Founder of Human Fractal

Team SAMVAD

1. **Could you please take us through your journey in the Machine Learning Sector?**

Ans. I started my journey in tech with enterprise technologies particularly data storage, virtualization and other data center technologies. Over the years I could see these enterprise technologies are improving on their price vs performance due to advancement in both hardware and software. Also, the amount of data generated and stored got accelerated exponentially. While there were thoughts on how to capitalize the data, the tech ecosystem rolled out the concepts of big data and data lake. Big data is not just about the volume, velocity and variety of data created but more about putting the data to use for vertical use cases in health, finance, transportation etc. When I got transitioned to healthcare vertical, the importance of big data got apparent. Machine learning became the important accelerant in putting big data to use. Also, the falling cost of compute and storage fueled it. I started learning mostly through my company's learning and development programs as they were one of the industry leaders in the field. When I moved out to start my venture in health & wellness, machine learning & AI has become an imperative.

2. **Over the years in your experience how has the industry changed?**

Ans. The capabilities are just accelerating. New frameworks are being created to a level that it is easy to get started on ML than ever

before. But I also could see the disparity between the big tech giants and incumbents of a particular industry. The disparity will get wider as more data leads to more accurate models and the service gets more useful creating a virtuous cycle.

3. **Since the industry is relatively new here in India, what are you expecting from the Government and the participants of this industry to ensure that the industry grows along with the world?**

Ans. We need to invest around core machine learning research and start creating industry specific platforms. It is very important to get started on this or we will be left behind. China has made massive investments and already reaping benefits in variety of areas.

4. **What are the challenges the industry is facing?**

Ans. The main challenge is the availability of talent. We need more colleges and institutions invest in curriculum around exponential tech like ML, AI & Robotics. Also, the industry needs to start developing and adopting ethical practices around data collection & usage. It is good for the industry as a whole.

5. **What advice would you like to give students willing to build a career in this industry?**

Ans. Definitely ML & AI are the skills of the future. I couldn't imagine even a single

industry immune to this tech. Start developing these skills early on. There are so much of learning resources available over the internet. Identify an important problem that you are passionate about and progress on the applicability of ML & AI. Those who develop these skills will definitely have an edge in creating next generation of products and services.

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OPERATIONS

Artificial Intelligence & Machine Learning revolutionizing manufacturing

Nishad Thakur – PGDM Rural, Prin L. N Welingkar Institute of Management Development & Research

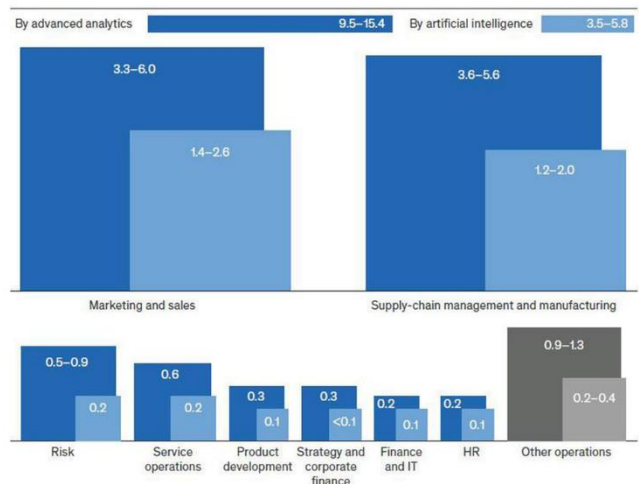
Artificial Intelligence is set to bring about the 4th Industrial Revolution across the globe. However, it is not a new concept. The origins of AI date back to the 1950's when it was considered a futuristic thing and was therefore, discarded. From navigation systems in cars, fitness apps, Alexa and Siri, Amazon, Netflix, weather forecasting, and high-speed stock trading to the asset heavy manufacturing industry, everyone seems to have some benefit from AI & ML. McKinsey's report even mentions that by 2021, 20% of leading manufacturers will rely on embedded intelligence, using AI, IoT, and blockchain applications to automate processes and increase execution times by up to 25% according to IDC.

The leading growth strategy for makers in 2019 is helping improve work productivity by dipping their hands in machine learning platforms that deliver the insights required to boost product quality and production yields. About 50% of companies that are on the verge of embracing AI over the next five to seven years and are looking forward towards doubling their cash flow with manufacturing leading all industries because of its significant reliance on knowledge.

It has become a priority in manufacturing to use machine learning to contour each section of production, starting right with inbound supplier quality through manufacturing scheduling to fulfillment of orders. According to a recent survey by Deloitte, machine learning is reducing unplanned machinery downtime between 15 – 30% thereby increasing production throughput by 20%.

In the manufacturing sector, the maintenance of production line machinery and equipment is considered as a major drop on the bottom line of the asset-reliant production operations and studies show that unplanned downtime costs manufacturers an estimated \$50 billion annually, and that asset failure is the cause of 42 percent of this unplanned downtime. For this reason, predictive maintenance has become a must-have solution for manufacturers who have much to gain from being able to predict the next failure of a part, machine or system. Predictive maintenance uses advanced AI algorithms in the form of machine learning and artificial neural networks to formulate predictions regarding asset malfunction. This allows for forceful reductions in expensive unplanned period of time, as well as for extending the Remaining Useful Life (RUL) of production machines and equipment.

Artificial intelligence's impact is likely to be most substantial in marketing and sales as well as supply-chain management and manufacturing, based on our use cases.



Note: Figures may not sum to 100%, because of rounding.
Source: McKinsey Global Institute analysis

Manufacturing Communities are slowly gaining new insights about how they can become more sustainable using machine learning and predictive analytics that scale on cloud platforms. For instance, process manufacturers are using Azure's Symphony Industrial AI to deploy equipment models from a template library that includes heat exchangers, pumps, compressors, and other assets process manufacturers rely on.

AI- and machine learning-based products, defect detection and quality assurance show the potential to increase manufacturing productivity by 50% or more. Machine learning's inherent advantages in finding anomalies in a product and its packaging have significant potential to improve product quality and stop defective products from leaving a production facility. In AI-enabled visual quality inspection, reference examples are created by visual imaging of good and defective products from different perspectives that fuel the training of supervised learning algorithms. Improvement of up to 90% in defect detection as compared to human inspection are feasible using deep-learning-based systems. Given the availability of open-source AI environments and inexpensive hardware in terms of cameras and powerful computers, even small businesses are expected to increasingly rely on AI-based visual inspection.

Not just this, discrete and process manufacturers who rely on heavy assets are using AI and machine learning to improve throughput, energy consumption, and profit per hour. Manufacturers with heavy equipment, including large-scale machinery, are exploring the use of algorithms to improve throughput, sustainability, and yield rates. According to McKinsey's report, AI can automate complex tasks and provide consistency and precise optimum set points to enable machinery to run in auto-pilot mode, which is essential for achieving lights-out manufacturing on one or more production shifts.

At the same time, Machine learning has the potential to reduce manufacturing's chronic labor shortage while finding new ways to retain employees at the same time.

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FINANCE

Impact of Machine Learning on transforming banking industry

Chirag Soni – EPGP, IIM Bangalore

Banking industry is going through a transformational journey with the comprehensive usage of Advanced Analytics and Machine Learning algorithms in day to day business of core banking. Customer acquisition through various channels, existing customer engagement, predicting defaulters on credit card or loan applications etc are few of the areas where analytics is doing a tremendous job. I will explain some scenarios from my past experience of working in advanced analytics team of a leading multinational bank where we had used some interesting concepts from analytics and machine learning to solve complex business problems.

Customer is God (or is it so?)

It is impossible to track God, but you can track your potential customers with the help of machine learning algorithms. A lot of information about their buying patterns, demographics, transactions, service requests etc is available with banks. This is being used efficiently to predict the propensity of a customer buying a specific product. While working in analytics department, I collaborated with many sales teams which needed a rank ordered list of potential future customers for direct mailer/cold calling campaigns. The campaigns usually contain an attractive offer specific to the product, like lower interest rate for a credit card, higher interest on savings account etc. which are hedged by a confidence that significant number of customers from the ranked list would be up for buying the product, as opposed to the ones being contacted randomly. Not only potential customers for a product, but also which customers are having the mindset to close their

account (Customer Attrition) is being predicted.

One very interesting use of Natural Language Processing algorithms like Naïve Bayes classifier in retail banking is into analysing customer transactions. Data scientists use language parsing to extract keywords or tokens from the text generated as transaction description. It can be identified whether you have paid for a product at a retail store, transferred money to another bank account that you hold or paid the bill of a credit card from another bank. The transactions can be then linked to how you value your current relationship with the bank and the business can decide upon various customer outreach strategies based on this critical information.

They buy what they see

According to the laws of economics, choices spoil us. The more the options in front of customers, the more confused they become and the more chances of not buying the product. A very niche field that makes use of hardcore machine learning algorithms is Targeted Digital Marketing, and retail banking is constantly using this to identify and catch potential customers visiting the website by displaying customized web content which cater to the needs of visitors and offer products they are looking for. How does the business know what the customer wants? Digital Footprints!

Millions of website visitors generate thousands of GBs of data that contain information such as what channel they come from, which is the most frequent landing page on the bank's website,

which pages they scan through, how much time they spend reading the content, how many unique visits they make per day or week etc. This data is called Digital Footprint of a website visitor, also called Clickstream Data. Banking and financial institutions have been churning this data to generate accurate information about what exactly the visitor is looking for, and they efficiently display customized content to the visitors with products that they would be interested in displayed on the home page. This prompts the visitor to click on the display link and understand more about the product, as the saying goes, they buy what they see. You should not display too much content altogether as it will confuse the visitor and they might log off without making any deal, or without leaving their information to be contacted later. The information from digital footprints can be customized to the extent of what % rate would the visitor would convert on! Customized content is displayed based on which current visitors show characteristics of other visitors in the past who got converted. Since the conversion rate is minimal as only a few out of millions of visitors on the bank's website actually buy a product or service online, we need to use some very powerful machine learning algorithms that can catch the pattern with limited amount of data to learn on. Also, there is a huge amount of data that needs to be read through by the algorithm as digital footprints get generated with each second. Machine Learning algorithms such as Random Forest (which use Bagging methodology) or Gradient Boosting (which use Boosting methodology) come to the rescue. These algorithms are efficient in handling huge amount of data and can identify patterns with good accuracy.

Clustering – the one stop shop for analytics solutions

Majority of decision making in Banks and Financial Institutions is done by dividing things into groups that have similar characteristics and behave in a particular way, so that decisions may be applied in batches which saves time, energy and of course money.

I cannot count the number of times we proposed clusters as a solution to a business problem but would share an instance I distinctly remember where we did so.

The bank wanted to identify its most loyal customers from, well, not so loyal. Our approach was to define loyalty based on three metrics: recency of transactions, frequency of transactions and the monetary value of transactions (better known as RFM model in analytics world). These three metrics combined, with a certain weight assigned to each one based on what is more important to the business, enable us to rank which customers are interacting more as compared to others (who eventually are dormant and fall in not so loyal category).

The core idea behind all advanced analytics and Machine Learning algorithms is to help the business make better decisions faster. They say data is the new oil, and analytics is the process of converting oil to fuel.

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MARKETING

AI Changing Digital Marketing face: Virtual & Augmented Reality in Marketing

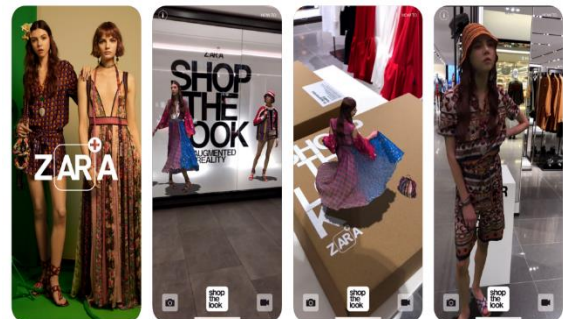
Sourabh Kamble – MBA, IIT Kharagpur

Customers have since quite a while ago detested different aspects about offline shopping. Faintly lit changing areas, inadequate data and pushy sales representatives have discouraged millennial customers from physical stores as of late. Clients presently esteem a feeling of network, connecting with discussions and a pinch of consoling genuineness. Brands have additionally advanced remembering the need of great importance and the foundation for progress - experiential advertising which positions the intended interest group as dynamic members. Late patterns in retail propose that a greater part of customers have moved to advanced and versatile stages. Advanced signage and the portable upheaval have taken over worldwide utilization with expanded and computer-generated reality set to disturb and change shopping encounters of clients everywhere throughout the world. As indicated by a Goldman Sachs figure the market for AR/VR in retail will reach \$1.6 billion by 2025. Retail chains and strip malls have begun propelling committed VR focuses to draw clients in as client changes are high through these mediums. Infiniti had the capacity to join half of the guests at an automobile expo for future interchanges by giving fans a chance to encounter a virtual vehicle ride.



Virtual reality is turned out to be a well-suited fit for circumstances where the retailer needs the buyer to encounter a particular situation, while AR superimposes pictures over the client's prompt environment like anticipating another outfit on a resemblance of the customer remaining in the store. Zara actualizes AR to enable clients to display garments for all intents and purposes, choose what looks great on them and purchase in a single tick. 175-year-old travel operator Thomas Cook has as of late propelled a vivid client experience named 'Attempt Before You Fly'. Clients are urged to benefit a VR headset to submerge themselves in lodgings, resorts and shorelines of their ideal escape places.

iPhone Screenshots



Virtual Reality will give a subjectively unrivaled encounter of brand for clients. Vehicle vendors may give a vivid encounter of a test drive recreation without the physical angles like inventories at not exactly a large portion of the space of a conventional vehicle showroom. These 'carefully upgraded' showrooms can possibly offer an all the more advancing total involvement for different clients all the while by incorporating coming up, portable and online stages, enabling them to explore numerous vehicles, book test drives, acquire costs for their old transports, pick

installment choices, buy and sort out adjusting of their autos all at a single tick. Audi propelled its first completely useful VR application for client commitment at vendor showrooms. The VR headset enables forthcoming purchasers to design and redo their fantasy vehicle by choosing and superimposing very practical moment subtleties from an index of a few hundred million conceivable models and hardware variations in three measurements, 360 degrees alongside light and sound in different common settings like landscape and daylight. BMW has likewise utilized VR and AR innovation in their showrooms to set up vehicles visits where forthcoming purchasers can encounter new vehicle models and conceivable customizations.

The assembly among AR and VR is being utilized by the ARKit application of IKEA to fortify the communication between buyers, brands, and media stages. Clients currently have the chance to experiment with an assortment of virtual furniture in their homes by means of the ARKit application before settling on a buy choice. On the off chance that the piece supplements their space, the application offers them the alternative to arrange on the spot and get it conveyed to them. The renowned shading diagram of Dulux has advanced into the computerized age by means of AR application to show to clients how close to home spaces will look like when painted with particular shades. Maybelline has embraced a comparative methodology by propelling a virtual nail clean testing effort which expanded social commitment with clients and in the meantime passed on experiences to the brand about well-known hues to produce and stock. With the ongoing dispatch of authority AR improvement packs by Apple and Google, there will be a gigantic expansion of AR applications in the retail space.

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HUMAN RESOURCES

Use of AI and ML for recruitment purposes

Nikita Agrawal- PGDM HCM, Goa Institute of Management

“Every year L’Oréal approximately gets 2 million applications for various positions and roles. But out of these 2 million unique profiles, L’Oréal hires only 5000 applicants. The hiring of these 5000 individuals is done by a team of 145 recruiters present globally. Looking at the tedious and time-consuming recruiting process, the company needed more innovative and more practical approach. This was a business challenge for L’Oréal. They solved this challenge by introducing Artificial Intelligence and machine learning. The company used chatbots (**Mya**) and algorithms to avoid the non-value adding tasks and focused more on value-added tasks in recruitment.” This is just one example where companies are using AI and ML in recruiting process. There are many similar examples where companies/start-ups are looking forwards to start using Artificial Intelligence and Machine Learning algorithms for recruitment and selection purpose.

The above example clearly shows that technology has now heavily altered the traditional method of recruitment and is bringing along challenges for Human Resources as well.

The following are the ways in which AI & ML is being and can be used in the recruitment process:

- **Resume Screening: ‘Param.ai’, ‘Hiretual’, etc.** are Artificial Intelligence based tools which curates the profiles of strong candidates. The tool makes sure that the top result of the searches matches with the company. There are various specifications related to these tools other than just finding the best profile match. Other than finding the best talent before the competitor does, these tools help in engaging with the potential candidates with less efforts (communication made easy), tracking the progress of the candidate throughout the recruitment process, etc.
- **Reducing biases & diversity enhancement:** A lot of gender stereotyping and biases still exists in the corporate. Socially, the most important thing which needed to be dealt with is now being solved with the help of AI based tools. ‘**Hiring solved**’, which is an AI based tool uses **RAI** (Recruiting Artificial Intelligence) which is a Siri – like AI assistant. The highlight of the tool is diversity. The tool takes in consideration the diversity and uses a lot of data sets to identify/spot diverse candidates. These tools have their own gender and diversity models.
- **FAQs & Resolving candidate’s queries:** A recent survey revealed that **22%** of the candidates seek response within 10 minutes from the time the query has been asked. Hence, it becomes important for a brand to answer to it. Artificial Intelligence can be used in these types of cases. **Mya**, an AI based tool engages with both active and passive candidates with dynamic conversational experience.
- **Attracting Talent:** Many companies like McDonalds, Nestle, etc. have started using augmented writing tool called ‘**Textio**’ which is based on predictive algorithm. It helps these companies to write attractive job postings which appeals to the applicants. This is just one tool, there are other AI based tools which are extensively being used.

Companies like L’Oréal, PepsiCo, etc. uses this tool.

➤ **Reducing attrition by finding best fit:**

‘**HireVue**’ is a tool used by Unilever to determine candidate fit. Mind tree, a Bengaluru based IT firm uses AI extensively in its hiring. In 2017, IBM introduced an AI based programme used to identify people likely to leave the organisation. This was a pilot programme, called “**predictive retention**” & was tested in the IBM’s India unit first. The company saw a dip of 2-3 percentage points in attrition rate using this tool. Given the success, IBM will be making use of this tool worldwide now. IBM’s AI tool, ‘**Watson**’ has many applications in healthcare, weather prediction, agriculture, etc. but it is the first time that is used in human resources department. With this tool, the department identifies that which employee is at risk, the current and the past performance levels & skills the employee has. The tool analyses and tells the percentage of people at risk of leaving the organisation. Post identification, the HR can go and have a discussion with the employee and help understand the issues if at all the employee thinks of leaving. This overall reduces the attrition rate. Hence, a lot of companies where the attrition rate is quite high, are using these kinds of AI based tools to understand the job-related attitude of the employee.

- **Increasing turnaround time:** There are many tasks an HR does while recruiting which is very time consuming and tedious. A lot of crucial time goes into screening, shortlisting, scheduling, streamlining the hiring process. Also, resolving candidate queries, training sessions, etc. consumes a lot of time. Introduction of AI & ML based tools, chatbots have taken care of these tasks. HR can now focus more on the organisational advancement and policy making.

Streamlining all these tasks has actually increased the turnaround time for the companies.

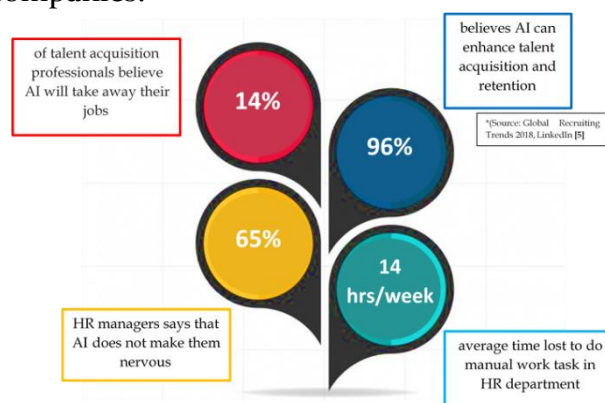


Image 1: Facts related to use of AI in HR department

Image 1: Facts related to use of AI in HR department

Given the above facts, even if there is dual version of the benefits as well as the thought of human replacement, digital transformation is a reality for many processes already. Even if a lot has been said and done already, AI in HR for hiring is seen as an aid without replacing the humans. This is an example of AI and humans working together in harmonious way without being a potential threat for the other.

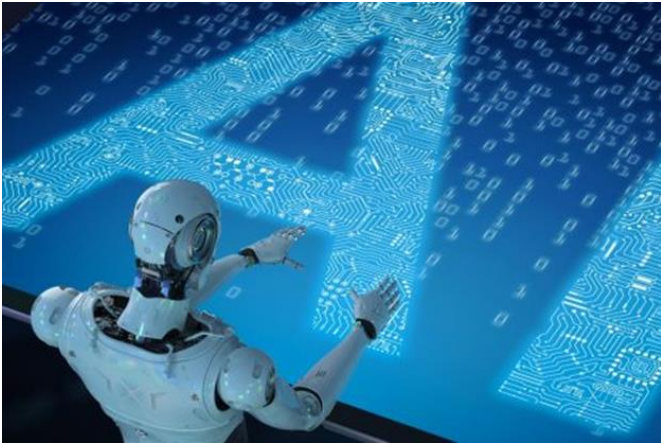
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GENERAL MANAGEMENT

Too clever to disrupt the inventor

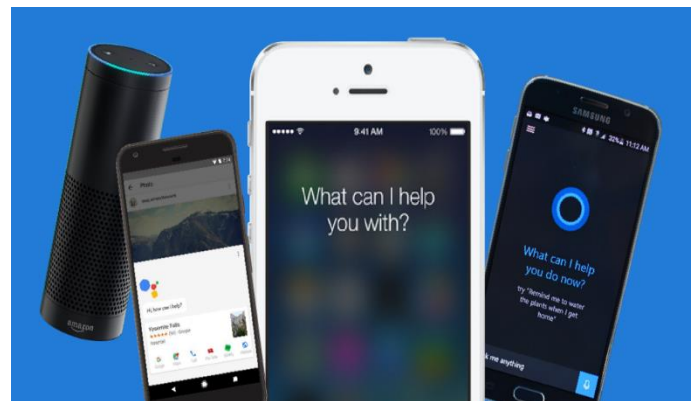
Ayushi Jain – PGDM Marketing, Prin L. N Welingkar Institute of Management Development & Research



If you've looked up to Netflix for movie suggestions or asked Google assistant to order a pizza for you, you have interacted with Artificial Intelligence more than you know. It is designed in a way that you won't know you are deep into it. In broad terms, AI is a part of computer science that makes machines look like they have human intelligence. So, it is not just learning to drive a car by following basic rules of driving, but also having human like road rage. Artificial Intelligence is radically transforming the field of science and technology. It has become a part of our life these days. AI has much bad than good to offer us. From working on calculators to now, asking Siri a lot of questions, we have come a long way. The introduction of machines reasoning, perceiving, learning and daring to feel our internal and external stimulus is no more a dream. This technology is not something new. The term was first coined in the year 1956 by Dartmouth professor John McCarthy. He called together a group of computer scientists and mathematicians to understand if machines could learn like a child does to develop formal trial and error and reasoning. That was more than 60

years ago. Since then, AI has remained in classrooms and universities' lectures. But all that is changing. Huge amounts of data are being created every minute! About 90% data has been created in the past 2 years. And now, thanks to advanced processors, computers can actually make sense of all this information quickly. Very soon, AI will become a little less artificial and a lot more intelligent.

No wonder, we are so dependent on technology that, going to the bank to make payments or typing out messages and reminders, has all become too out dated to perform physically but virtually. We don't even have to store our phone passwords in our memory now as the much awaited 'face recognition' feature is a part of our software system. However, how much ever we are in awe to functions like 'people you may know' on Facebook, and the new 'auto typing' for Gmail, data is peeking into our personal lives and we are very well aware about it, yet, not understanding the risks associated with so much of privacy made official to millions.



Source: Business Insider

In 2019, when we feel data is so developed, is just a start to the artificial world. The news of robots posing a threat to our jobs is true. We may now call a man walking on road conversing with its Google Assistant, mindless but, it is something we all will soon experience. The new 'normal' will soon evolve. This will not only impact our personal life, but every interaction we make, will be digital. People now have friends and assistants like 'Siri' and 'Alexa' to talk to all day. With "drones" delivering our food or purchases, to introducing "smart cars" that auto drive the way, machines will take over the human smartness to decide on their own. Don't we all experience this threat already in our day to day lives? A Google search about 'Insurance', is all it takes to show us Insurance Ads and related articles every web page we visit. It is unauthorised to collect our personal perspectives yet the data business is worth billions.

Recently, Alexa got its owners in to trouble when it started partying on its own. FaceApp might look scary now as it has recently been revealed of its wrong doings but, many other apps on our smartphones are equally involved in such activities. In the movie 'Black mirror', which is based on science fiction, examines the modern society with regards to the unanticipated consequences of the new technologies. The black mirror here is the screen – A T.V or a monitor or a smartphone. Similarly, there is a movie called 'Ex-machina', where it is cleverly seen how robots when given a human brain, tend to develop human feelings and this causes to be a major concern which leads to human disruption.

Imagine a life, few years from now. You wake up, and are surrounded by digital screens all around your bed. These screens ask you your plans for the day. You speak them up and move towards the bathroom where there is a screen instead of a mirror and you upload a picture of yourself captioning it as 'all set for the day'. While you instruct the screen that you need toothpaste, the digital washbasin gets it on your toothbrush for you. A life where you would have to play games or watch videos to earn reward points to stay updated. Our jobs would already had been taken over by Robots and we would wonder what to do!

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Source: Hacker Noon

CALL FOR ARTICLES

We invite articles for the June 2019 Issue of SAMVAD.

The Theme for June month- **“Pharmaceutical Industry”**

The articles can be from Finance, Marketing, Human Resources, Operations or General Management domains.

You may also refer to sub-themes on Dare2Compete.

Submission Guidelines:

- Word limit: 1000 words or a maximum of 4 pages with relevant images.
- Cover page should include your name, institute name, course details & contact no.
- The references for the images used in the article should be mentioned clearly and explicitly below the images.
- Send in your article in .doc or .docx format, Font size: 12, Font: Constantia, Line spacing: 1.05' to **samvad.we@gmail.com**. **Deadline for submission of articles: 30th June, 2019**
- Please name your file as: <Your Name>_<title>_<section name e.g. Marketing/Finance>
- Subject line: <Your Name>_<Course>_<Year>_<Institute Name>
- Ensure that there is no plagiarism and all references are clearly mentioned.
- Clearly provide source credit for any images used in the article.

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TEAM SAMVAD - HEADS

PUBLIC RELATIONS



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CONTENT



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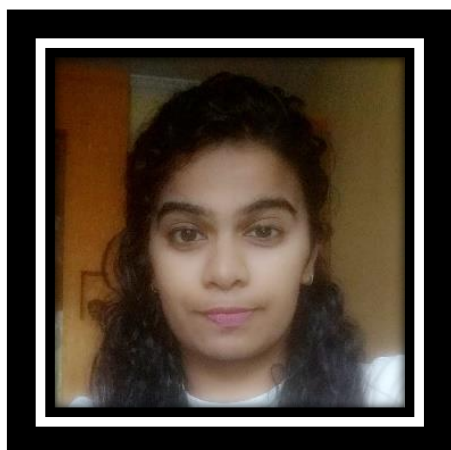


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CONTENT TEAM

HUMAN RESOURCES



Shivani Prabhu

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TEAM SAMVAD - MEMBERS

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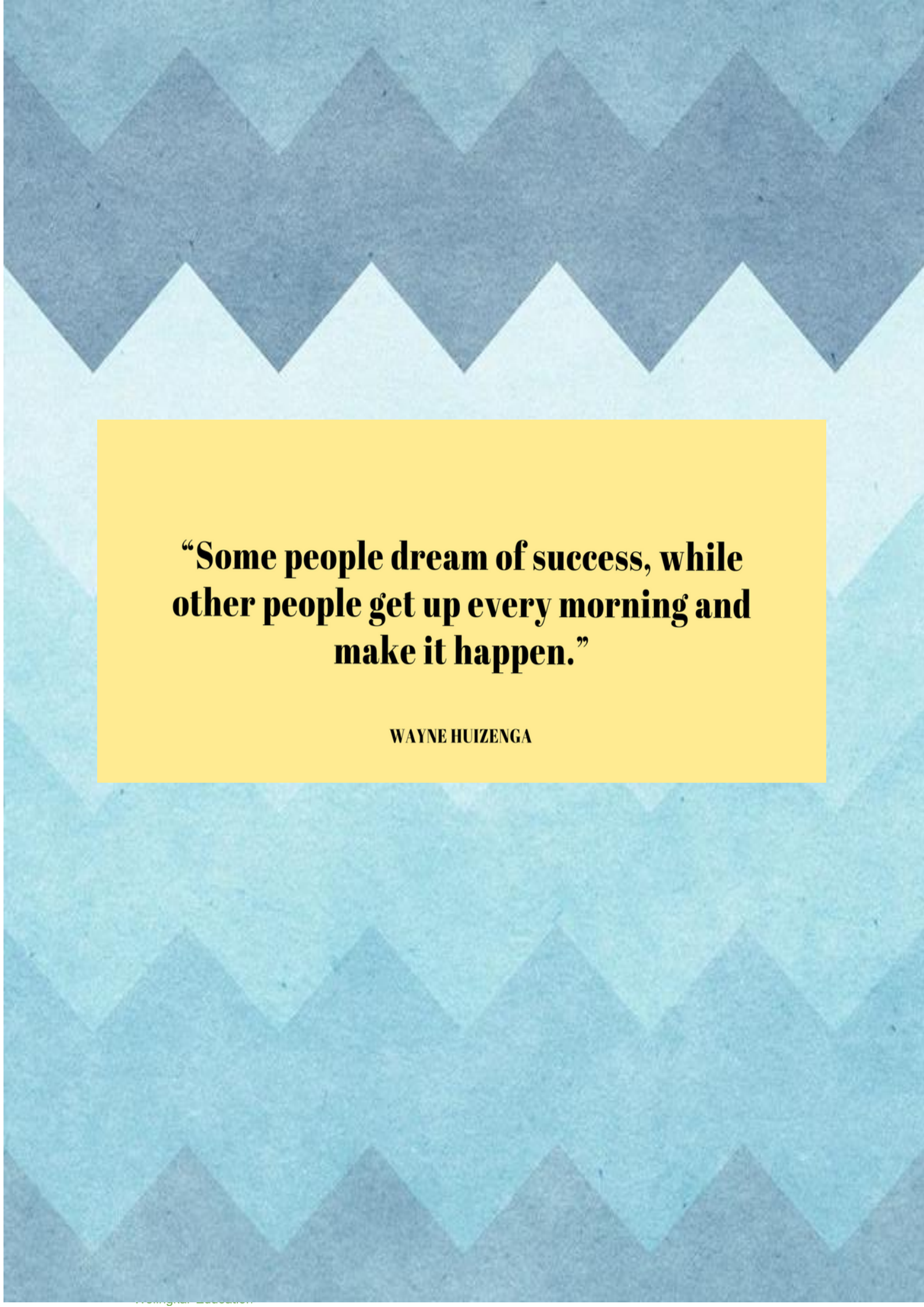


Ayushi Anand



Monalisa Sarkar





**“Some people dream of success, while
other people get up every morning and
make it happen.”**

WAYNE HUIZENGA