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Navigating the Complexities of Generative AI

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Generative Artificial Intelligence is a rapidly-evolving field that has the potential to revolutionize the way we create and interact with technology. With the ability to generate new data or content, generative AI has a wide range of applications in a variety of industries, from entertainment to finance. While generative artificial intelligence has the potential to enable efficiency and productivity across multiple industries and applications, it can also create harm and adversely impact society through misuse, perpetuating biases, exclusion, and discrimination. As a result, generative AI should be understood in its pros and cons before it is incorporated into the technological arena.

What is Generative AI?

- Generative AI is a type of artificial intelligence that involves creating new, original content or data using machine learning algorithms. It can be used to

generate text, images, music, or other types of media.

- Generative AI works by training a model on a large dataset and then using that model to generate new, previously unseen content that is similar to the training data. This can be done through techniques such as neural machine translation, image generation, and music generation.

- Generative AI has the potential to revolutionize many industries by automating the creation of content and enabling the generation of new ideas and concepts.

What can be the Applications of Generative AI?

- Computer Graphics: Generative AI can be used to create realistic images and animations. For example, researchers have used generative models to create

photorealistic images of faces and animals and to animate virtual characters in real time.

- **Music and Art:** Generative AI can be used to compose music and create art. For example, researchers have used generative models to create new pieces of music that are similar in style to a given artist. Also, many startups are exploring services like DALL.E2, Bing Image Create, Stable Diffusion, and MidJourney to create their brand logo and align the same with Generative AI text messaging.

- **Language and Content:** Generative AI can be used to generate natural language text. For example, researchers are using ChatGPT to generate news articles, poetry, and even code. These models can be fine-tuned to use a specific writing style or to generate text based on a specific topic or theme.

- **Medical and Drug Discovery:** AI-assisted drug discovery has the potential to accelerate the drug discovery process significantly. Generative AI models can be used to predict new compounds' properties and their potential efficacy as drugs.

- **Robotics:** Generative AI can be used to design and control robotic systems. Generative models can be used to simulate the behavior of a robot and to generate control commands that enable the robot to perform a specific task.

What are the Issues Associated with Generative AI?

- **Job Displacement:** Generative AI has the potential to displace jobs and lead to job loss. For example, generative AI models can be used to automate tasks that were previously done by humans, such as writing news articles or composing music. While

this can lead to increased efficiency and cost savings, it can also lead to job loss for those who were previously employed in these roles.

- **Reducing Human Cognition:** Generative AI can reduce the need for human cognition, as the models can perform tasks that would otherwise require human intelligence. This could lead to a decrease in the overall cognitive abilities of a population, especially young children who will see AI as their friend to do their homework. Consequently, people may rely less on their abilities and more on technology to perform tasks.

- **Societal Bias:** It can also lead to the replication of societal biases present in the mind of its trainer or programmer, which can also have a negative impact on marginalized groups and lead to further discrimination.

- **Misinformation and Mistrust:** Generative AI may lead to the manipulation of information, by creating fake text, speech, images, or videos that can be used to deceive people. This can lead to further misinformation and mistrust.

- **Potential of Concentration of Power:** There is also the concern that once generative AI gets premium, the development and deployment of these models will be concentrated in a few large companies and countries, leading to a concentration of power and potential for misuse.

What should be the Way Forward?

- **Transparency:** Developing ways to make the inner workings of generative AI models more transparent so that the public can understand how and why the model is making certain decisions. This could include explaining why a specific output

was generated or providing information about the data used to train the model. Also, ensuring that generative AI models do not perpetuate or amplify societal biases. This could include using diverse training data, as well as techniques like fairness constraints or adversarial training to mitigate bias.

- **Accountability:** There is a need to establish mechanisms for holding individuals, organizations, or government entities accountable for the actions of generative AI models. This could include having a designated "AI ethicist" or "AI ombudsman" at the organization that is responsible for the model or creating a regulatory body that oversees the development and deployment of generative AI.

- **Maintaining Privacy:** Protecting the privacy of individuals whose data is used to train and test generative AI models. This could include implementing strict data

handling and storage practices, as well as developing techniques for removing sensitive information from training data.

- **Human in the Loop:** Designing systems that involve human oversight and decision-making at key points in the generative AI process, to ensure that the model is behaving as intended and that any unintended consequences can be quickly identified and addressed. This also, encourages collaboration between humans and AI in the decision-making process where AI can be used as a support system while humans make the final decision, which will keep humans in control over the outcome.

- **Keeping in Mind the Consequences:** Continually assessing the potential consequences of generative AI models, both intended and unintended, and making adjustments as needed to minimize any negative impact are necessary.

India's Growing FinTech Market

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The Fintech industry has seen tremendous growth in India over the last decade since it caught pace after the expansion of internet services in the country. With a fintech adoption rate of 87% against the global average of 64%, India is one of the fastest-growing fintech markets in the world. However, despite registering unprecedented growth in the last few years bolstered by the rapid internet penetration, India still has the second largest population without access to banking services with 190 million unbanked people. Therefore, there is a need to extend technology-based financial services across the length and breadth of the country in a secure manner.

What is Fintech?

- Financial technology (better known as Fintech) is used to describe new tech that seeks to improve and automate the delivery and use of financial services.
- It includes any technological innovation in the financial sector like retail banking, investment, and even crypto-currencies (Decentralised Finance (DeFi) that seeks to enhance financial literacy and education.

What is the Significance of Fintech in the Indian Context?

- **Promoting Financial Inclusion in India:** A large number of Indians remain outside the formal financial system, and the use of financial technologies can help close the gap left by traditional banking and finance models.

- **Finance for Micro, Small, and Medium Enterprises (MSME):** One of the biggest threats to MSME existence is a lack of capital. According to the IFC Report, the MSME credit gap is estimated at USD 400 billion, which is where FinTech can play a key role, and solve the issue of credit availability. With several FinTech start-ups offering easier and quicker access to loans, MSMEs are no longer required to go through the tedious process of documentation, paperwork, and multiple visits to a bank.

- **Improved Customer Experience:** FinTech start-ups provide convenience, personalization, transparency, accessibility, and ease of use to their customers, empowering them to a high degree. Developing credit scores and underwriting credit for customers with limited credit histories will improve financial services penetration in India by leveraging big data, machine learning, and alternative data.

How is the Growth of FinTech Being Driven by Government Initiatives?

- **Jan Dhan Yojana:** The world's largest financial inclusion initiative, "Jan Dhan Yojna", has helped in new bank account enrolment of over 450 Mn beneficiaries for direct benefits transfer and accessibility to a host of financial services applications such as remittances, credit, insurance, and pensions. This has enabled FinTech players to build technology products to penetrate the large consumer base in India.

- **India Stack:** India Stack is a set of APIs that allows governments, businesses, startups, and developers to utilize a unique digital Infrastructure to solve India's hard problems towards presence-less, paperless, and cashless service delivery. The India Stack has been the driving force behind the accelerated evolution of Fintechs.

- **UPI (Unified Payments Interface):** It is an advanced mobile app-based payment system to transfer funds between bank accounts developed by the National Payments Corporation of India in 2016, is the multiplier force behind the Fintech revolution in India. UPI, with over 338 banks registered under the platform, recorded more than 6.28 billion transactions in July 2022 worth 10.62 lakh crore.

- **Digital Rupee:** India launched its Central Bank Digital Currency (CBDC) or digital rupee or e-rupee recently. It is an electronic version of cash and will primarily accelerate the growth of the FinTech market in India.

What are the Issues Associated with the Fintech Industry?

- **Cyber-Attacks:** Fintech systems are vulnerable to hackers because of the

automation of processes and digitization of data. Recent hacks by debit card companies and banks demonstrate the ease with which hackers can gain access to systems and damage them irreparably.

- **Regulatory Challenges:** Regulation is also a problem in the emerging world of FinTech, especially cryptocurrencies. The Indian government is following a wait-and-watch policy toward cryptocurrencies. The absence of regulatory authority has led to increased chances of fraud threats to investor protection and the movement of money in the economy. Due to the diversity of offerings in FinTech, it is difficult to formulate a single and comprehensive approach to these problems.

- **Financial Illiteracy:** The lack of financial literacy is also a problem. Only 27% of Indian adults – and 24% of women meet the minimum level of financial literacy as defined by the Reserve Bank of India.

- **Illegal Digital Lending:** During the pandemic, digital lending through mobile apps became popular, but many problems accompanied it. It was found that more than half of these digital loan providers were operating illegally. Many apps used tactics to exploit the widespread lack of financial literacy, charging interest rates up to 500%.

What Should be the Way Forward?

- **Consumer Awareness:** In addition to establishing technological safeguards, educating and training customers will also help in democratizing fintech and guarding against cyberattacks.

- **Effective Regulatory Framework:** Transparency and sound regulation will strengthen the fintech sector over time and facilitate the Indian economy's growth at its

potential rate by fuelling the engine of economic growth. There is a need for a more constructive approach towards recognizing the role FinTechs play in India's financial inclusion. The agenda should aim at setting up financial targets that removes current ambiguities while allowing FinTechs sufficient flexibility to come up with new propositions.

- **Maintaining Data Privacy:** The regulatory framework for Fintech companies to manage their data can be framed through collaboration between the Ministries of Corporate Affairs and Electronics and Information Technology.

Blooming Lavender

Anu Mohan S
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'Lavender Cultivation' under CSIR-IIIM's Aroma Mission will be started in Ramban district (Jammu Kashmir) as a part of the Purple Revolution. The aim is to support domestic aromatic crop-based agro-economy by moving from imported aromatic oils to homegrown varieties. Under the mission, first-time farmers were given free lavender saplings while those who had cultivated lavender before were charged Rs 5-6 per sapling. The lavender plant is a perennial flowering aromatic herb or shrub that can reach a height of 40 cm to 80 cm. The lavender plant originated in the Mediterranean region. *Lavandula angustifolia* Mill or 'True Lavender' is a small non-hardy perennial evergreen subshrub. It is grown commercially in many parts of the world. Lavender is mainly grown for its essential oil, which is obtained by hydro-distilling the attractive inflorescences. Lavender is one of the best-known essential oil. With its anti-inflammatory, antifungal, antimicrobial, and detoxifying benefits, it has high demand in the market. Lavender cultivars excel in the wet regions of India's temperate regions, including the temperate regions of the Kashmir Valley and Jammu Division. In India Lavender is cultivated in Jammu & Kashmir, Himachal Pradesh, and Uttar Pradesh.

It boosts the tourism sector with its mesmerizing landscape and brings cheers to Agri startups, entrepreneurs, and farmers. It will also bring a lot of opportunities for new, young, innovative entrepreneurs for starting successful, eco-friendly, natural product industries.

Aroma Mission: The Aroma Mission was Launched in 2016 to boost the cultivation of Lavender in the region. Council of Scientific and Industrial Research (CSIR) and the Indian Institute of Integrative Medicine, Jammu (IIIM Jammu), are the nodal agencies of the mission. It aims to transform the aroma sector through desirable interventions in agriculture, processing, and product development to support flavor industry growth and local employment. Under the CSIR Aroma Mission, CSIR-IIIM has provided free Quality Naming Material (QPM) and an end-to-end technology package for the cultivation, processing, value addition, and marketing of the lavender crop to the farmers.

Objectives



- It encourages the cultivation of aromatic plants for essential oils, which are in high demand in the flavor industry.

- It enables Indian farmers and the flavor industry to become world leaders in the production and export of several other essential oils along the menthol mint line.

- It aims to generate greater profits for farmers by exploiting wastelands and protecting crops from wild and grazing animals. Commercial cultivation of lavender will go a long way in not only making the farmers economically self-reliant but also encouraging tourism.

Further, lavender is a relatively low-maintenance crop. It needs a lot of sun and well-drained soil. However, it doesn't usually require fertilizer or a lot of water. A wide variety of products can be made from it. If you live in an area with the right climate and soil conditions, lavender can be a very lucrative crop. Thus, the Lavender business is booming in India.

LIFE @ MANAGE

My journey began with the hope that I would enter into a wonderful corporate life with a brilliant career in the -road ahead, but as time went on, I discovered that the true glory is the experience and friends that we make, and this revelation hit me hard because of "Life at MANAGE."

This MANAGE journey began in July of 2022 with a warm welcome from the administration and an inspiring induction with seniors. Even though the first days of college were filled with new experiences, acquaintances, and classes, it yet felt like home. This institution is a perfect example of the phrase "Unity in Diversity" because 66 students from 19 different states call it their second home. Understanding the precise meaning and heights of the phrase "Life at MANAGE" and the fact that it is a once-in-a-lifetime experience came about, ultimately -as a result of guidance from the seniors and bonding with batch mates.

Someone like me who never travelled outside of my home state, I can now say that I have met people from 18 different states with a variety of cultures. The spread of MANAGE Alumni throughout the country is so good, -I can find a MANAGEite nearby no matter where I am. I am transformed from one who used struggles with time management into someone who is capable of multi-tasking which we have learned from "Yeh bhi karna, wo bhi Karna" style of working at MANAGE. From self-doubt of what is happening to me, I have learned to 'Trust the Process' and enjoy the journey.

Kothapalli Surya Tejaswini
PGDM (ABM), 1st year

The National Institute of Agricultural Extension Management (MANAGE) was just another college for me till July 2022 and I am glad that I could make MANAGE an important chapter of my life.

It was for the first time that I had come out of my state for such a long duration of time. Though I had done internships earlier in different places, I had friends there. But this time, I had no one. I met new people from all around the country and it was a completely different experience. MANAGE taught me the art of not sitting idle and keeping everything at your fingertips even when we are under pressure. It has built me into a better person.

Life at MANAGE is both enriching and fulfilling. Overall, it is dynamic, challenging, and rewarding at the same time. The best part for me is that I met the best of the people and made friends for an eternity. I can proudly say that I have shared bonds and made memories that I will cherish forever. It has always been a roller coaster ride when I start thinking and speaking about MANAGE. From doing the silliest things with friends to getting the best guidance from Seniors, From waking up early in the morning to waking up 5 minutes before classes, and with thousands of other memories, MANAGE will be "Home away from home".

In the beginning, we don't know but eventually "We all LOVE and MISS MANAGE".

Textile Industry

Shreestee Das
PGDM (ABM), 1st year

Apoorva Juvvadi
PGDM (ABM), 1st year



Mega Push by Mega Parks: Indian textile sector is one of the oldest industries in the Indian economy that dates back several centuries. The textile industry contributes to 2% of the country's GDP and is the second largest employer in the country, following agriculture. India was the second largest exporter of textiles in the world, but unfortunately it could not maintain its position, as the exports have fallen from 6% in FY 10 to 4.2% in FY 21. Now, India is in the sixth position on the list of top garment exporters in the world.

The Government was looking for a model of successful textile export hub to boost textile exports and regain its former glory. This endeavour resulted in Government looking at Tiruppur, a town in Tamil Nadu. The town of Tiruppur in Tamil Nadu contributes to 50% of India's textile exports today. From a meagre Rs.15 crores exports in the year 1985 it emerged as a major exporter of textiles amounting to Rs.30,000 crores by 2021. The exports from Tiruppur have seen a dramatic increase of 23% annually for the past 37 years.

-The success story of Tiruppur has got the Government of India to think if this model can be replicated in other parts of India as well. With a successful model in mind and a mission to accomplish, the government decided to take a radical step to establish 7 mega textile parks around the country. These mega textile parks would be the hub of huge factories that would encapsulate the entire garment value chain from spinning, weaving, dyeing, printing, and manufacturing, all in one place. The government then called it the Mega Integrated Textile Region and Apparel Scheme (MITRA), inviting applications from the states for the scheme. The location of these new mega textile parks will be decided based on the challenge method.

Under this method, the Centre would first float an expression of interest (EOI) for the states to apply. Criteria for the application will be 1000 acres of land and the availability of amenities like raw materials, infrastructure, road and railway connectivity, labor laws, and industrial policies.

-India has also been trying to sign free trade agreements (FTAs) with the European Union, Australia, the United Kingdom, Canada, and other countries to give our textile industry open access to these markets. Now it is left to these mega textile parks to give a boost to the sector that it badly needs. It is yet to be seen if India can regain its former glory in textiles again.

Talent Hub

Anubhav Singh Chouhan
PGDM (ABM), 1st year

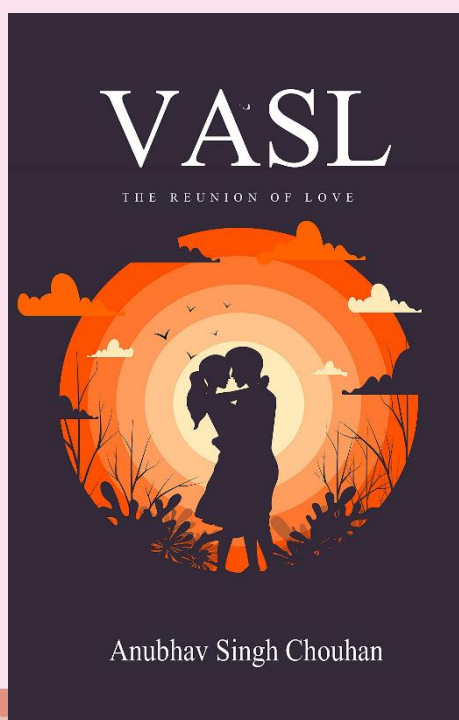
There is something magical about a person who can create poetry. To be able to string together words in a way that not only tells a story but also evokes emotions and paints vivid pictures in the mind of the reader, is a true gift. Anubhav is one of them. **h**He has a unique talent for capturing the beauty and complexities of life in just a few lines. **W**Whether it's with metaphor, symbolism, or simply choosing the perfect words, he can express thoughts and feelings in a way that is both profound and relatable.

Anubhav has enjoyed Hindi poetry since he was in primary school. His teachers always praised his artwork, which encouraged him to write more. He has participated in numerous literary events and has recited his poetry on numerous occasions. He has always received positive feedback on his poetry, so he aspired to be a published writer one day. Poetry is not only his hobby

but also his passion. Every day, Anubhav posted his couplets and poetry to his social media handle. He had a good collection of prose within two years.

Anubhav planned to release his first poetry book "VASL: The Reunion of Love" in 2020. But life had other plans for him, and his fate did not favor him. Because 2020 was the pandemic year, he, too, faced a two-year delay in the release of his book. The hype and expectations that his readers had for him were shattered. And after two years, he managed to launch his book without any publicity. Though he received a positive response, he had to slow down as he prepared for the CAT exam.

Art takes time to polish, but Anubhav's MBA journey did not allow him to pursue his passion. Hopefully, he will be able to manage time after these two years and we will be able to read more of him.



Pooja Mulgi

PGDM (ABM), 1st year

Painting has been an integral part of her life since her childhood. Talking about her first painting experience, she was just five years old when her father introduced her to the world of colors and brushes. It was love at first sight, and ever since then, she has been painting, drawing, and creating art pieces.

Over the years, painting has helped her to develop a few qualities such as patience, focus, creativity, and discipline. As a child, she was always restless and had difficulty sitting still for long periods. However, when she started painting, she realized that it was a therapeutic activity that helped to calm her mind and channel her energy constructively.

She would spend hours lost in her world, experimenting with different colors and techniques. The satisfaction of creating

something unique and beautiful although it might be simple art or just colorful words, was exhilarating, and it instilled in her a sense of accomplishment that she could not find elsewhere.

As she grew older, she started finding very less time for her hobby and almost lost touch with it. Although COVID, had a massively destructive impact on this world, it spared her some time to look back on her lost hobby and she started painting again.

Now, as an adult, painting remains an essential part of her life. Whenever she feels stressed or overwhelmed, she turns to her canvas, which helps her relax and unwind. It is a form of self-care that she cannot do without.

Also, it is never too late to start from the basics or get a new hobby. Just go for it.



So Far @ MANAGE

Navratri

Navratri where the entire nation comes alive with colorful attire, foot-tapping music, and festive fervor was celebrated on the campus of MANAGE. Each of the MANAGEites made the best out of the festive spirit throughout the 9 days to celebrate the arrival of MAA DURGA in MANAGE style. The Cultural Committee comes up with ideas to wear divine colors on these 9 days to worship the 9 avatars of MAA DURGA. The Dandiya Night – the night which was light up with the sound of Dandiya and the moves of Garba echoing the unity and togetherness amongst MANAGEites was worth remembering.



Christmas

The true meaning of Christmas is to remember the birth of our Lord and Savior, Jesus Christ, and the ABM, MANAGE batch celebrated it. The batches devoted their time to lighting up the campus. The Christmas tree was up, and the lights jingled throughout the night. The pupils enjoyed the evening by playing a variety of games because it is the season for giving. The pupils participated in a hidden Santa event where everyone was given a Santa to make their evening wonderful. What better way to celebrate Christmas than to get gifts from Santa Claus himself? The batches took part in a range of cultural activities to fully enjoy the wonderful Christmas evening. Everyone made sure that Christmas was merry by donning Santa Claus hats.



Halloween

The craziest night of the year is dedicated to honoring martyrs, saints, and the buried. It was one of those mysterious nights, Halloween night. The occasion was celebrated with spooky face painting, a variety of activities, and a treasure hunt to "find the spook" amid the shadows and mysteries, with MANAGE students dressing up as ghosts. The occasion encouraged everyone to dress up differently from how they always do and noticed a break from the norm. To infuse negotiation skills into the life of techno managers, a Trick-or-Treat event was also held. Prize distribution brought to an end an entertaining event, capping off a memorable evening for everyone at MANAGE.



Freshers 2022

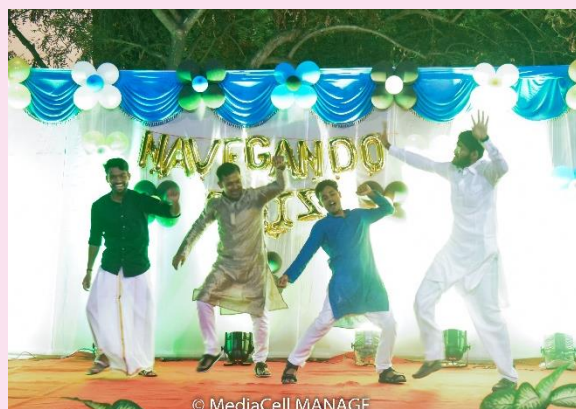
The sun had just set behind the campus buildings, and the air was electric with excitement. It was the night of the much-awaited freshers' function, and the students had been eagerly waiting for this day to arrive. As they walked towards the venue, the brightly lit tea lounge beckoned them, and they could hear the sounds of music and laughter spilling out from within.

Soon after reaching the venue, they were greeted by a stunning sight. The stage was set up with colorful balloons and in big golden letters, ~~there it~~ was written “Navegando Feliz”, the event’s name. The floor was packed with students, dressed in various traditional attires and ready to celebrate the beginning of the new MANAGEite life. As much as the students were tired of the hectic academic curriculum, they were zealous about this big night.

The function started with a bang, with cheerful greetings by the seniors, and then the tilak ceremony. This was followed by many energetic dance performances by the talented dancers in the junior batch and melodious performances by the mellifluous singers, which set the tone for the evening. The students cheered and clapped, feeling a sense of belonging as they joined in the celebrations.

Momentos were given to the junior mentees by their respective senior mentors following which they both danced to the favorite song of the junior mentees, ~~the~~ the different songs and dances showcasing the cultural diversity of MANAGE. As the night progressed, the energy in the air remained high, with students dancing and singing to their heart's content.

As the function drew to a close, the students left the venue with shining bright eyes as they had created their first best memory of MANAGE and they looked forward to creating millions more with the new bonds they had built with their batchmates and seniors.



Book Review- Dust Dancers

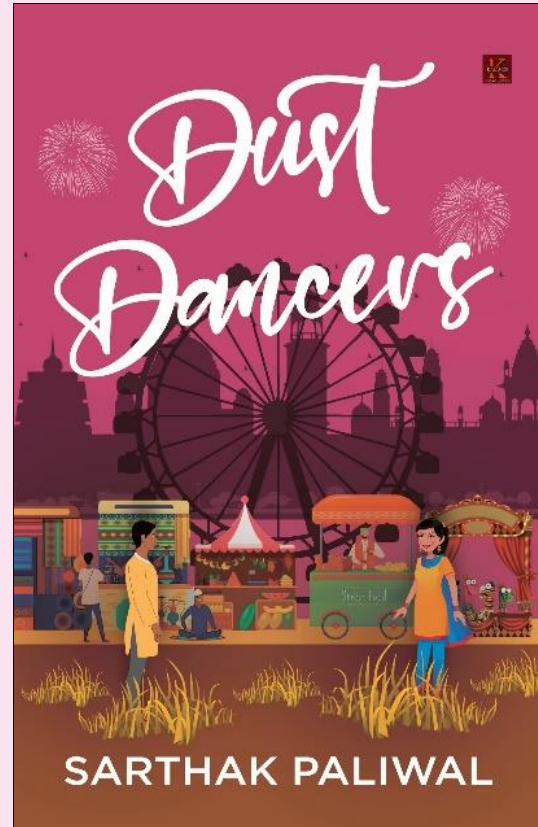
Author – Sarthak Paliwal

Dust Dancers by Sarthak Paliwal is a beautiful fiction that is an amalgamation of emotions, reality, faith, dreams, and hope.

It's set in the city of Jodhpur where six people bound by fate, come together. It's their story that gets narrated throughout but the readers will find themselves in these stories somewhere. All of them are coming from a place that broke them, shattered their beautiful life, and forced them to run away, escape and build a whole new life somewhere else. Isn't it something we all have been through? Haven't we run away from a place just to escape for a while? To build a new identity, somewhere, where no one knows our past. We human beings are vulnerable and we want our stories to be kept safe and secure but once we find someone trustworthy, we let ourselves be free. We open our whole heart in front of those people and that's where healing starts.

It's an inspiring story of how people overcome their fear, how they take the leap of faith and open their hearts to new beginnings and change. It's not easy to pick up broken pieces of you and build a new YOU again but this story will inspire you to do that. It will give you the courage and patience to trust in the process. The characters almost feel real and their stories have the power to move you. You will find yourself in these characters. For we all have made some mistakes that couldn't be undone, we have trusted people even after several betrayals, blamed ourselves for someone's loss, and sacrificed our dreams.

The writing style is beautiful and the narration flows smoothly. There are so many lines that will resonate and stay with you. I highly recommend this book to everyone who wishes to read something light and fresh. Go for it.



The narration flows well and the writing style is lovely. Numerous sentences will strike a chord with you and stick with you. I recommend this book to anyone looking for something light and new to read. Take the plunge.

"Relatable, Heartwarming, & Comforting."
That's how I would describe this book if you ask me.



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