

Together

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Editor in Chief:
DR. USHA KAMILLA

Published by the Director,
Institute of Management
& Information Science
Swagat Vihar, Bankuala
Bhubaneswar-751002
Odisha, India
Tel.: +91-674-6542256/ 57
E-mail: usha@imis.ac.in

Contributing Editors:

Abhisek Panda (13DM075)
Biswas Mishra (13DM053)

Layout Design:

Mr. Arjun Ojha

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“ I am not worried as much about losses stemming from business risk as a I’ m about the sharing of those losses- because, ultimately one consequence of skewed & unfair sharing, is to make credit costlier & less available.”

(Raghuram Rajan, RBI Governor, at the Verghese Kurien Memorial Lecture, emphasizing on better banking practices & opposing forbearance which simply pushes problems into the future.)



UN Award for 4 Indian Grassroots Projects

While Prime Minister Narendra Modi pushes the country to go on a cleanliness drive, a **Kolkata-based initiative has found a way to convert the trash into cash.** Under this initiative, a solution is found for solid waste problems in urban areas. It is one of the projects to make it to the final 12 projects at the United Nations-sponsored climate talks for small-scale community based efforts to address climate change. Four grassroots Indian projects will be awarded by the **United Nations Framework Convention on Climate Change at Lima.** All such initiatives recognize innovative and transformative solutions that address both climate change and wider economic, social and environmental challenges.

Every year, the United Nations Framework Convention on Climate Change identifies grassroots efforts which contribute to move countries on to a high resilience low-carbon path. These projects are known as Lighthouse Activities.

'Resolve: Trash2Cash'- a Kolkata-based initiative, is an independent community enterprise led by people living in the slums. They are trained and paid to collect and recycle corporate and household waste. The organic waste is diverted from landfills to make compost, while paper waste is recycled and used for making handicrafts in a workshop run by women.

More than 5,000 tons of solid waste is generated each day in Kolkata. Solid waste has only ended up polluting the ground water and emitting large amounts of methane, a gas

that is 25 times more effective than carbon dioxide at trapping heat. In this manner by collecting an average of 1,000 kg of waste paper, and 2,000 kg of organic or food waste, slum dwellers involved in this initiative help reducing carbon dioxide emissions to the tune of 520 metric tons a year.

Gujarat's initiative 'Bhungroo' for dealing with drought (which is expected to be more frequent on account of climate change), is another project being awarded at Lima. 'Bhungroo' is a water management system that injects and stores excess rainfall underground and uses it in dry spells. This initiative of artificially recharging the aquifers also helps reduce salt deposits on soil, besides increasing supply of fresh water. Some 18,000 marginal farmers have benefited from this initiative. The Gujarat Ecology Commission has replicated this initiative in other parts of the state.

Two other projects to be awarded in Lima are an effort to reduce energy consumption in real time by using technology, thereby helping industrial and commercial energy users to optimize energy use and reduce carbon emissions and a community-based early flood warning system in the Himalayan region to improve the resilience of 45 vulnerable communities.

**Nurture the environment.....
.....Stop reckless use of
non-renewable resources.**

usha@imis.ac.in



9 Things Very Successful People Never Do.....

Remarkably successful people don't compromise on their standards or settle for less. Business Insider takes a look at what they do.....

1. *THEY NEVER GOSSIP*

It's hard to resist the inside scoop. But, the person who gossips about other people is also gossiping about you. When successful people want to share the inside scoop, they just speak openly about their own thoughts. That way they're not gossiping. They're being genuine.

2. *THEY NEVER LET THE PAST DICTATE THEIR FUTURE*

We all make mistakes. We all have challenges. The key is to not be constrained by those things but to learn from them. Where you've been, what you've done – everything in the past is just training. Remarkably successful people believe their past should inform them but should never define them.

3. *THEY NEVER SAY "YES" WHEN THEY REALLY MEAN "NO".*

Remarkably successful people practice saying no. They've gotten really good at saying no. They focus on doing what they really need to do: for themselves and for other people.

4. *THEY NEVER INTERRUPT*

What better relationships? Listen, truly listen, to what other people say. Remarkably successful people already know what they think – they want to learn from what everyone else thinks.

5. *THEY'RE NEVER LATE (without an incredibly good reason)*

Remarkably successful people start the day a little day earlier. They arrive early to their first scheduled event. They plan ahead and bring along whatever they need to use any "early" time to get a few simple things done.

6. *THEY NEVER RESENT*

Remarkably successful people put all their emotional energy into focusing not on what others have done but on what they will do. When you hold on to it, only you lose.

7. *THEY NEVER DECIDE THEY DON'T HAVE THE TIME*

Figure out what's important to you. Strip away all the stuff that isn't. Then make it happen. We're all given the same amount of time. The only difference is how we use our time.

8. *THEY NEVER FIT IN (Just to fit in).*

Successful people have decided to simply be who they are. By not trying to make an impression they know they may lose acquaintances, but they know they'll also gain a few friends.

9. *THEY'RE NEVER AFRAID TO DO THE THINGS THAT...*

Remarkably successful people put their fears aside and get started. They do something. They do anything. They are often afraid, but they're most afraid of looking back and thinking, "If only I had..."

**Adani buys Avantha plant, becomes largest private power utility**

The Adani Group on Monday announced the acquisition of Avantha Power's Korba West power project in Chhattisgarh, in a deal estimated at Rs 4,200 crore. The project comprises 600 Mw of operating power plant and the planned addition of a 600-Mw unit. The group said in a statement issued from Ahmedabad that this acquisition had made Adani Power the largest private power utility in India, with an installed capacity of 11,040 Mw.

Nov 25/ Business Standard

Hyundai's November sales up 8.7% to 54,011 units

Hyundai Motor India Ltd (HMIL) today reported an increase of 8.7 per cent in total sales at 54,011 units in November 2014. The company had sold 49,681 units in the same month last year, it said in a statement. In the domestic market, Hyundai sold 35,511 units last month as compared to 33,501 units in November 2013, up six per cent. During the month, Hyundai's exports increased 14.7 per cent to 18,500 units as against 16,180 units in the same period last year.

Dec 1/ Indian Express

DoT Seeks Clarity on Levying Fee on Airtel-ABSPL Merger

The Department of Telecom has sought legal opinion on levy of Rs. 436 crore one-time licence fee on an Airtel subsidiary, which got more 4G footprint through an acquisition and is now being merged with parent. Airtel had acquired Wireless Business Services Pvt Ltd, a company founded by US chip maker Qualcomm, and renamed it as ABSPL. Pursuant to ABSPL merger, Airtel will have to surrender excess spectrum to comply with spectrum cap rule.

Dec 1/ NDTV

Toyota Recalls 5834 Corolla Altis Sedans in India

Toyota India has recalled 5834 Corolla Altis sedans which have been manufactured from June 15, 2010 to May 23, 2011. The Japanese company says that the recall is to fix the problem of engine oil seeping into the air intake system. This is the second recall for the Corolla Altis as it had earlier been recalled being for some electrical issues.

Dec 1/ NDTV

Pfizer Announces Completion of Merger with Wyeth

Drug major Pfizer on Monday announced completion of its merger with Wyeth Ltd, thereby placing itself among the top ten pharmaceutical companies in India by market share. The company, which had received approvals from the Bombay High Court earlier, filed on Monday the order with the Registrar of Companies to conclude the merger process, Pfizer Ltd said in a statement. The merger places Pfizer Ltd among the top ten drug companies in India by market share, it added.

Dec 2/ NDTV

IBM Signs 10-Year Multi-Billion Cloud Deal with ABN Amro

IBM has signed a 10-year, multi-billion dollar deal to provide computer infrastructure services to Dutch bank ABN Amro running on its cloud systems. Last month, IBM said it had won a 7-year outsourcing contract from Germany's Lufthansa worth 1 billion euros (\$1.25 billion, roughly Rs. 7,748 crores) that will see the U.S. company take over the airline's information technology infrastructure services division and staff.

Dec 2/ Reuters

After eating into Apple's share in China, Vivo sets eyes on India

Vivo, a brand of BBK Communication Technology launched in 2011 in China that makes smart devices such as 4G Xshot handset, is now set to enter the fastest-growing smartphone market in India with the first launch planned later this month. Last quarter, it sold more smartphones in China than Apple did.

Dec 3/ Business Standard

Excise duty hike on petrol, diesel to cost OMCs Rs 10,000 cr this year

Within a span of three weeks, the excise duty on petrol has been raised by Rs 3.75 a litre and that on diesel has risen by Rs 2.5 a litre. An increase in duty on the two automobile fuels means OMCs will have to take a hit of over Rs 10,000 crore in the rest of the financial year, since they offset the duty hike against margins on retail prices.

Dec 4/ Business Standard

GAIL inks agreement to buy 2.5 million tonnes of LNG from US

GAIL India Ltd, the nation's largest natural gas distributor, has signed an agreement with US-based WGL for buying about 2.5 million tonnes of gas for 20 years. GAIL Global USA LNG LLC, a subsidiary of the state-owned firm, signed a sourcing agreement with US-based WGL Midstream Inc for "procurement of natural gas required to produce about 2.5 million tonnes a year of LNG at the Cove Point Terminal located in Maryland, US," a company statement said. The shipments are expected to start by 2017-18.

Dec 5/ Business Standard

Maruti Gypsy gets repeat order from Army, 4,100 this time

The Indian Army has placed an order for over 4,100 units of the Maruti Gypsy, the biggest order for the car till date. The previous order from the Army was for around 1,000 vehicles in 2012. The current order was placed three months ago, and Maruti has already delivered half the number to the Army, while the remaining would be delivered in around four months.

Dec 8/ Indian Express

Tax tribunal rules against Vodafone, says transfer pricing case within IT dept's jurisdiction

British telecom major Vodafone's tax woes have come back to haunt the company in India with the Income Tax Appellate Tribunal (ITAT) saying on Wednesday that the income-tax (I-T) department has jurisdiction in the Rs 8,500 crore transfer-pricing tax dispute involving the sale of its call centre business to Hutchison in 2007. ITAT was hearing a plea of Vodafone India Services, made in 2012, challenging the jurisdiction of the tax department in issuing a draft transfer-pricing order that sought to add Rs 8,500 crore to Vodafone's taxable income for FY08.

Dec 11/ Business Standard

Microsoft Windows 10 'Next Chapter' Event Scheduled for January 21

Microsoft on Thursday has announced that the company has scheduled 'The Next Chapter' of Windows 10 for next year on January 21, where it is expected to unveil the consumer preview of the upcoming OS. Microsoft's Windows 10 operating system will finally bring the unified 'Threshold' ecosystem that's been promised for a while, which is capable of working across multiple form factors and device types.

Dec 12/ NDTV

Oil companies to pay for ethanol boost to sugar industry

Sugar millers have welcomed the Centre's decision to fix ethanol prices at Rs 48.50 to Rs 49.50 per litre payable by oil marketing companies (OMC) at their depots for 5 per cent blending in petrol. The new fixed price mechanism — approved by the Cabinet on Wednesday — replaces the system of price discovery through tenders called in by OMCs that, millers claim, was time-consuming and prone to uncertainty.

Dec 12/ Indian Express

52 more drugs brought under price ceiling

The National Pharmaceutical Pricing Authority (NPPA) has capped the prices of another 52 essential drugs, in a move that could impact drug manufacturers Lupin, Cadila Healthcare and Merck. This is in addition to the 348 drugs already under a price ceiling. The majority of the 52 new drugs are antibiotics, painkillers and medicines used for treating cancer and skin disorders.

Dec 13/ Business Standard

Anil Ambani's Reliance Group sells multiplex unit to Carnival

Anil Ambani-led Reliance Group has sold its multiplex business to South-India based Carnival Group in the largest ever deal in this space. The transaction will reduce Reliance Capital's overall debt by Rs 700 crore and is part of Reliance Capital's strategy to exit minority investments. The deal will make Carnival the third largest multiplex operator with nationwide presence and over 300 screens.

Dec 15/ ET

LIC pays dividend of Rs 1,634.9 cr to govt

The country's largest insurer, Life Insurance Corporation (LIC), paid the government a dividend of Rs 1,634.90 crore for 2014-15 on Monday, according to a press statement by the Ministry of Finance. The budgeted proceeds for the year from dividend from Reserve Bank, other state-owned banks and financial institutions is Rs 62,414.18 crore, while from other state-owned companies, the centre expects proceeds of Rs 27,815.10 crore.

Dec 16/ Business Standard

SpiceJet Allowed to Take Bookings till March 31 by Regulator

In more relief for budget carrier SpiceJet, it has been allowed to accept ticket bookings till March, 31, 2015 by aviation regulator Directorate General of Civil Aviation or DGCA. This will help the airline get much needed working capital. SpiceJet stock, which was down 17 per cent since morning, saw a sharp recovery and ended nearly 3 per cent up. The DGCA had last week asked the airline not to offer advance booking of air tickets beyond 30 days. It also asked SpiceJet to prepare a payment plan for vendors by yesterday (December 15) and to clear salary dues of all its employees.

Dec 16/ NDTV

Xiaomi Permitted to Import and Sell Qualcomm-Based Handsets in India

The Delhi High Court on Tuesday has permitted Xiaomi to sell and import Qualcomm chipset-based handsets until January 8 as a temporary measure. In an interim order, the High Court had on December 8 restrained Xiaomi as well as online e-commerce site Flipkart from selling in India handsets of the Chinese mobile maker that run on the technology patented by Swedish technology company Telefonaktiebolaget LM Ericsson. A bench headed by Justice Pradeep Nandrajog on Tuesday passed the "pro tem order" as Xiaomi had contended that Ericsson suppressed the fact that the Chinese mobile maker has also used chipsets of Qualcomm which has a licence to use patents of the Swedish company.

Dec 16/ NDTV

Nissan to hike prices by up to Rs 18,000 from January

Japanese car maker Nissan today announced it will hike prices of its entire range of Nissan and Datsun vehicles on sale in India, by up to Rs 18,000 from next month. "The prices of Nissan products will be increased by up to 2.5 per cent and Datsun, up to 3 per cent. This translates into an increase of up to Rs 11,000 on Datsun cars and up to Rs 18,000 on Nissan range of vehicles," Nissan India said in a statement.

Dec 17/ ET



HSBC sees rupee to be best Asian unit next year

Currency volatility will continue to plague Asian units as both global and local factors will exert pressure in 2015, but the rupee will be comparatively better off in the region, says HSBC. Pegging the rupee at 62.5 to 63 to the US dollar next year, the leading brokerage said the domestic unit should only drift higher on the back of the fast weakening current account strains.

Nov 21/NDTV Profit

Banking Shares Jump on Kotak, ING Vysya Deal

Expectations for more merger and acquisitions (M&As) in the banking industry after Kotak Mahindra Bank's \$2.4 billion takeover deal with ING Vysya boosted smaller lenders on Friday. Thursday's record deal has raised speculation over likely mergers in the sector, say TRADERS. Rising banking shares also fuelled gains in broader MARKETS and the 50-share Nifty, which has as many as 10 banking and FINANCIAL companies, rose to a record high.

Nov 21/ ET

RBI panel decides against replacing Gandhi with other personalities on banknotes

A Reserve Bank of India (RBI) panel has decided against the inclusion of any other national leader's image on banknotes saying that no other PERSONALITY could better represent the ethos of the country than Mahatma Gandhi. On the advice of the government, RBI had in October 2010 constituted a Committee for designing future CURRENCY notes, Finance Minister Arun Jaitley said in a written reply to the Lok Sabha.

Nov 23/ Business Standard

State Bank of India cuts interest rates on deposits by 0.25 per cent

State Bank of India (SBI), the country's largest lender, on Friday cut its deposit rates for maturities of over one year by 0.25 per cent, making it the third bank, after private sector rivals ICICI Bank and HDFC Bank, to reduce deposit rates this week. SBI, which has already affected rate cuts in the short-term maturities of up to a year in two moves over the past few months, reduced the rates for deposits of over one year on Friday.

Nov 25/ ET

India's trade deficit widens amid recovery hopes

India's TRADE deficit widened to an 18-month high in November. Higher gold imports during the month also helped swell the TRADE shortfall to \$16.86 billion last month, its highest level since May 2013. Gold imports jumped 34 percent from October to \$5.61 billion. Imports of machinery and transport equipment grew about 40 percent month-on-month. That augurs well for an economy which is trying to break out of the slowest phase of growth since the 1980s amid a dearth of INVESTMENT and slack consumer demand.

Nov 28/ Business Standard

RBI reduces repatriation time of export proceeds to 9 month

Exporters and units in SPECIAL economic zones (SEZs) will now have to realise and repatriate overseas SALES proceed of goods and services in nine months, as against 12-month earlier, from the date of shipment. Henceforth the period of realisation and repatriation of export proceeds shall be nine months from the date of export for all exporters including Units in SEZs, Status Holder Exporters, EOUs, Units in EHTPs, STPs and BTPs until further notice.

Nov 29/ ET

India Inc bats for rate cut by RBI

India Inc on Wednesday pitched for a rate cut by the RBI, saying the central bank should be "more courageous", since inflation had come down drastically and growth is not picking up. RBI is slated to come out with its policy review on December 2. "RBI has to be more courageous," said Anand Mahindra, chairman and managing director of Mahindra & Mahindra, at a session during the India Economic Summit, organized by the World Economic Forum and the Confederation of Indian Industry (CII), here on Wednesday.

Dec 3/ Moneycontrol.com

Fire insurance rates to zoom up for corporates

The insurance regulator's whip on insurers to better price fire, property and group health risk might prove to be costly for customers. Since heavy DISCOUNTS up to 90 per cent are being OFFERED to customers in fire portfolio, estimates show that these corporates would see an increase of 200-300 per cent in their rates on an average.

Dec 5/ Business Standard

HDFC Securities to soon launch 'E-Will' service

HDFC Securities today announced the launch of its E-Will service, providing facility of writing 'Will' online to its customers. HDFC Securities is a subsidiary of HDFC Bank. "Our E-Will service is a first of its kind online service in the country. We will try to associate 5,000 customers with the service by March 2015," HDFC Securities Managing Director Aseem Dhru told reporters here.

DEC 05/ MoneyControl.com

RBI to ease rates by 50 bps in 2015; first cut likely in February

The Reserve Bank of India (RBI) is expected to lower policy rates by 50 basis points in 2015 with the first rate cut likely as early as February next year on the back of slowing inflation, global brokerage firm Morgan Stanley said. The report said the magnitude of rate cuts would depend on the trajectory of inflation, which is expected to reach 6 per cent level on a sustained basis by March 2015.

Dec 6/ The Hindu

Rupee sees biggest weekly fall in four months, recovers

The rupee marked its biggest weekly fall in about four months on Friday, tracking steep declines in local shares and broad dollar strength, as the slump in crude OIL PRICES raised concerns about the global economy. The benchmark BSE index fell for a fifth session in six on Friday to post its worst weekly loss in three years as foreign investors sold \$141.5 million worth of shares in the last three sessions, regulatory data showed.

Dec 8/ Moneycontrol.com

Banks in no hurry to declare wilful defaulters

In September this year, United Bank of India declared the now-grounded Kingfisher Airlines and its Chairman Vijay Mallya as wilful defaulters for non-payment of dues of Rs 400 crore. Three other directors - Subhash R Gupte, Ravi Nedungadi and Anil Kumar Ganguly - also figured in that list. The airline had described the bank's action as "post-haste" and had vowed to pursue all legal remedies against the decision.

Dec 10/ ET

Falling bank rates make corporate fixed deposits attractive

With banks slashing deposit rates, savers could take comfort from the higher rates offered by companies such as HDFC, Shriram Transport, Mahindra Finance and Dewan Housing. The average spread, or gap, between bank and corporate deposits has widened about 90-100 basis points compared with the usual 50-70 bps. A depositor with slightly higher risk appetite can now earn interest rates of up to 10.50% with three-year maturity.

Dec 11/ TOI

Government not to implement Banking Transaction Tax

The government is not considering implementing Banking Transaction Tax to replace all taxes in the country, Parliament was informed today. Banking Cash Transaction Tax (BCTT) was introduced in June 2005 to track unaccounted money and trace its source and destination, but was withdrawn in April 2009.

Dec 12/ TOI

Forex reserves fall by \$1.65 bn to \$314.66 bn

India's foreign exchange reserves fell \$1.65 billion for the week ended December 5 to \$314.66 billion, show RBI data released on Friday. Foreign currency assets, a key component of reserves, fell \$867.4 million to \$289.95 billion. GOLD reserves fell \$753.2 million to \$18.99 billion.

Dec 14/ ET

Swachh Bharat: Centre to spend Rs 2 lakh cr in 5 yrs

The Centre would spend around Rs 2,00,000 crore over the next five years for the Swachh Bharat Mission, said M Venkaiah Naidu, Union minister for urban development. The government would set up a 'Swachh Bharat Kosh' to provide tax and fiscal incentives. The minister said urban India generates about 68.8 million tonnes of municipal solid waste per year, which means about 1.88 lakh tonnes every day and is estimated to touch 160 mt per year by 2041.

Dec 14/ ET

State Bank of India looking into work from home option for women employees

State Bank of India is studying the technological feasibility of allowing women employees to work out of home for some functions. The bank's IT department will advise the management whether it is possible to have systems in place for monitoring and supervising work being done remotely.

DEC 16/ TOI

Sebi May Relook at New Delisting Norms

As industry opposition mounts against new delisting norms wherein promoters planning to take their company private have to secure the consent of 25 per cent of public shareholders, the Securities and Exchange Board of India (Sebi) on Monday indicated that it is ready to have a relook at them. The Sebi norms issued last month, which mandate participation of at least 25 per cent public shareholders in the delisting process, has also drawn criticism from MARKET participants

DEC 16/ET

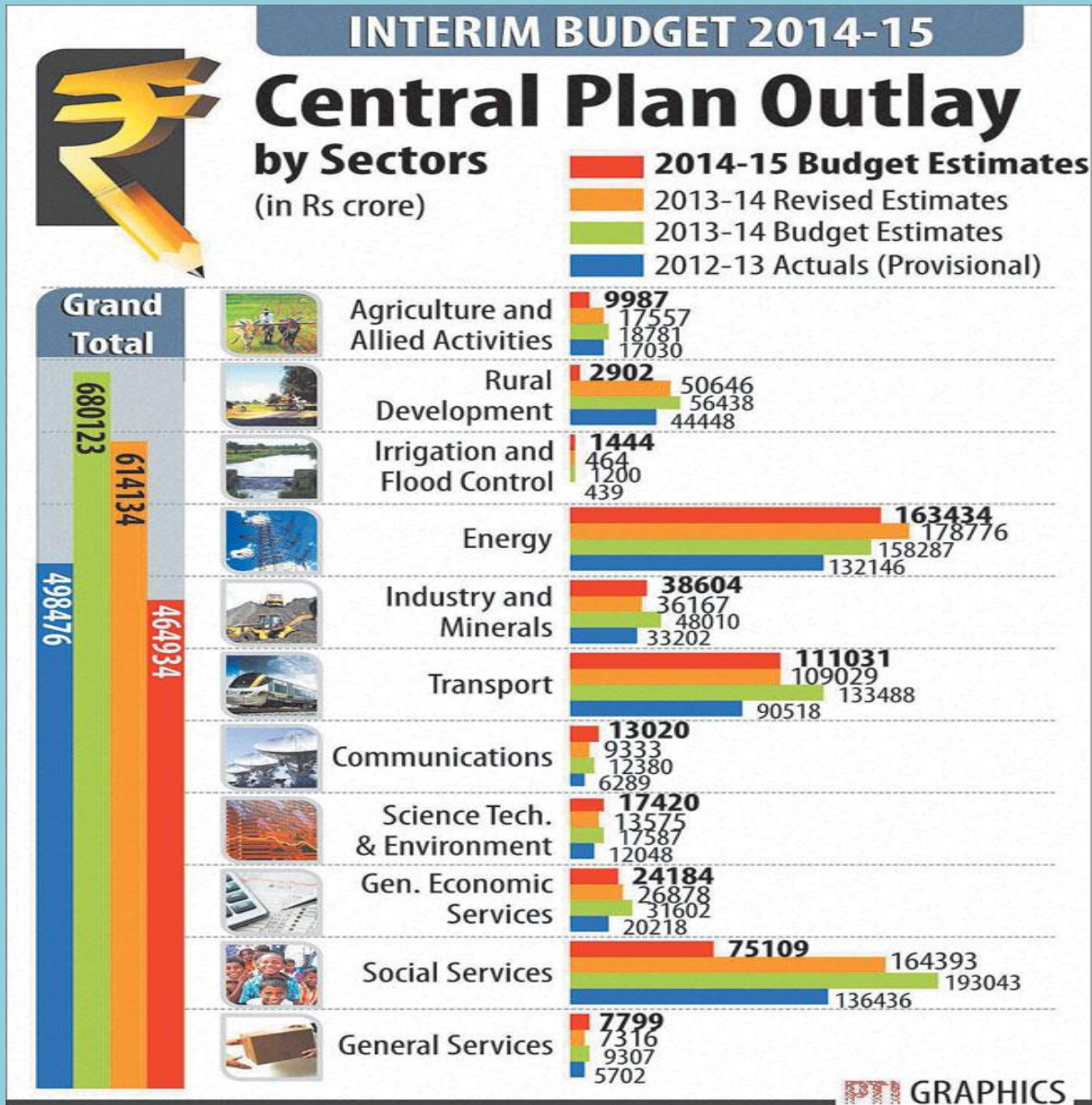
Banks may issue equity with differential voting rights

The State Bank of India is keen to issue shares with differential voting rights (DVR) for MEETING additional capital requirements under Basel III capital adequacy norms. "The writing on the wall is very clear... they (state-owned banks) have to think of differential voting rights.

DEC 16/ MoneyControl.com



INTERIM BUDGET 2014-2015



TARGETS TO BE MET BY 2015

EIGHT TARGETS HAVE TO BE MET BY 2015

WHERE DOES INDIA STAND AND WHAT IS THE GOVERNMENT SPENDING

PARAMETERS	MDG TARGET FOR 2015	CURRENT STATUS	% SHARE OF GOVT BUDGET (2008-11)
Poverty and hunger	18.5% BPL population 27% children underweight	37% BPL 46%	10.4
Primary education	100%	96%	2.2
Gender parity	Index should be one in primary & secondary	0.94 in primary; 0.82 in secondary	3.4
Under-5 child mortality	42 per 1000 live births	75 per 1000 live births	0.2
Maternal mortality	109 deaths per 1 lakh live births	254 deaths per 1 lakh live births	0.8
Halt malaria, TB, etc	-	TB: 283 per 1 lakh population	0.2
Safe drinking water, toilets	15% without water 35% without toilets	18% 51%	1.2 -

THE DIGITAL INDIA

JAN 2014

INDIA: SNAPSHOT



1,220,800,359
TOTAL POPULATION



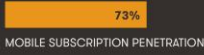
213,000,000
INTERNET USERS



90,000,000
ACTIVE FACEBOOK USERS



893,862,000
ACTIVE MOBILE SUBSCRIPTIONS



We Are Social - Sources: US Census Bureau, IMMI, Facebook, CIA Factbook

wearesocial.sg @wearesocialsg 89

JAN 2014

INDIA: INTERNET INDICATORS

AVERAGE TIME THAT INTERNET USERS SPEND USING THE INTERNET EACH DAY THROUGH A DESKTOP OR LAPTOP



4H 54M

MOBILE INTERNET PENETRATION AS A PERCENTAGE OF TOTAL POPULATION



11%

AVERAGE TIME THAT MOBILE INTERNET USERS SPEND USING MOBILE INTERNET EACH DAY



2H 36M

We Are Social - Sources: US Census Bureau, GlobalWebIndex

wearesocial.sg @wearesocialsg 90

JAN 2014

INDIA: SOCIAL INDICATORS

SOCIAL MEDIA PENETRATION AS A PERCENTAGE OF THE TOTAL POPULATION



12%

AVERAGE TIME SOCIAL MEDIA USERS SPEND ON SOCIAL MEDIA EACH DAY



2H 26M

PERCENTAGE OF MOBILE USERS USING SOCIAL MEDIA APPS ON THEIR PHONE



57%

PERCENTAGE OF MOBILE USERS USING LOCATION-BASED SERVICES



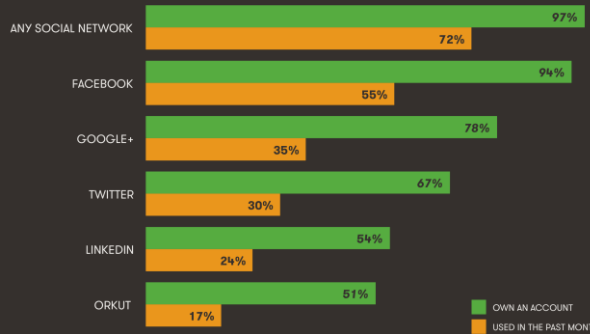
29%

We Are Social - Sources: US Census Bureau, GlobalWebIndex

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JAN 2014

INDIA: SOCIAL MEDIA USE



We Are Social - Source: GlobalWebIndex. Figures represent percentage of internet users.

wearesocial.sg @wearesocialsg 92

JAN 2014

MOBILE IN INDIA

TOTAL NUMBER OF ACTIVE MOBILE USERS (UNIQUE INDIVIDUALS)



347M

MOBILE PENETRATION (UNIQUE USERS AS A PERCENTAGE OF TOTAL POPULATION)



28.5%

TOTAL NUMBER OF ACTIVE MOBILE SUBSCRIPTIONS (CONNECTIONS)



883M

AVERAGE NUMBER OF ACTIVE MOBILE SUBSCRIPTIONS PER UNIQUE USER



2.54

We Are Social - Sources: US Census Bureau, ITU, GSMA Intelligence

wearesocial.sg @wearesocialsg 95

JAN 2014

INDIA: CONTRACT TYPE

PERCENTAGE OF TOTAL MOBILE SUBSCRIPTIONS THAT ARE PRE-PAID



95%

PERCENTAGE OF TOTAL MOBILE SUBSCRIPTIONS THAT ARE POST-PAID



5%

PERCENTAGE OF MOBILE SUBSCRIPTIONS THAT ARE 3G CONNECTIONS



6%

We Are Social - Source: GSMA Intelligence

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JAN 2014

INDIA: SMARTPHONE USAGE

SMARTPHONE PENETRATION AS A PERCENTAGE OF THE TOTAL POPULATION



13%

SMARTPHONE USERS SEARCHING FOR LOCAL INFORMATION VIA THEIR PHONE



95%

SMARTPHONE USERS RESEARCHING PRODUCTS VIA THEIR PHONE



91%

SMARTPHONE USERS WHO HAVE MADE A PURCHASE VIA THEIR PHONE



54%

We Are Social - Source: Google's "Our Mobile Planet" Report

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JAN 2014

INDIA: MOBILE STATS

NUMBER OF ACTIVE MOBILE BROADBAND SUBSCRIPTIONS



59.8M

MOBILE BROADBAND SUBSCRIPTIONS AS A PERCENTAGE OF THE TOTAL POPULATION



4.9%

ACTIVE SOCIAL MEDIA USERS ACCESSING SOCIAL MEDIA ON A MOBILE DEVICE



72M

PENETRATION OF MOBILE SOCIAL AS A PERCENTAGE OF THE TOTAL POPULATION



5.9%

We Are Social - Sources: US Census Bureau, ITU, Facebook

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MARKET TRACKERS-
Vital Indices



BSE AND NIFTY INDEX (As on 19th Dec, 2014)



GLOBAL MARKET INDICES (As on 19th Dec, 2014)

Name	Current Value	Change	% Chg	Open	High	Low
Nasdaq (Dec 18)	4,748.40	104.09	2.19	4,712.39	4,748.40	4,697.09
FTSE 100 (Dec 19)	6,489.69	23.69	0.37	6,466.00	6,521.68	6,466.00
Nikkei 225 (Dec 19)	17,621.40	411.35	2.33	17,511.01	17,621.40	17,471.60
Hang Seng (Dec 19)	23,116.63	284.42	1.23	23,158.27	23,189.60	23,041.37
KOSPI (Dec 19)	1,929.98	32.48	1.68	1,920.75	1,930.08	1,914.27
Shanghai Composite (Dec 19)	3,109.69	52.17	1.68	3,053.07	3,117.53	3,018.42
SGX Nifty (Dec 19)	8,220.00	-12.5	-0.15	8,232.00	8,232.00	8,218.50
Dow Jones Futures (Dec 19)	17,885.00	382.5	2.19	17,777.50	17,912.50	17,777.50
S&P 500 Futures (Dec 19)	2,073.50	42	2.07	2,065.50	2,078.50	2,064.00

Source: MoneyControl.com

COMODITY PRICES (As on 19th Dec, 2014)

Commodity	Rs	Chg	% Chng
Gold - 5 Feb	26989.00	174.00	0.65%
Silver - 5 Mar	36710.00	155.00	0.42%
Crudeoil - 16 Jan	3562.00	5.00	-0.14%
Naturalgas - 26 Dec	225.10	5.50	-2.39%
Aluminium - 31 Dec	120.05	0.80	0.67%
Copper - 27 Feb	407.80	5.85	1.46%
Nickel - 31 Dec	979.60	1.50	-0.15%
Lead - 31 Dec	118.60	2.15	1.85%
Zinc - 31 Dec	136.90	3.15	2.36%
Menthaoil - 31 Dec	728.00	3.40	0.47%
Cotton - 31 Dec	15810.00	0.00	0%

Source: MoneyControl.com

EXCHANGE RATES (As on 19th Dec, 2014)

	USDINR 1 \$ ₹63.0670
	EURINR 1 € ₹77.4589
	GBPINR 1 £ ₹98.7314
	JPYINR 100 ¥ ₹52.8000

RBI reference Rate as on Dec 19, 2014 12:00:00 IST

Source: NSE

MANAGEMENT QUIZ-8

MAGANAGEMENT QUIZ NO.8 - *Task Ahead*



1. In the biggest investment ever by an investor in any Indian e-commerce firm, Japanese internet and telecommunications group SoftBank has put in \$627 million (Rs.3,847 crore) in an India e-commerce firm. What's the name of the firm?
2. One of the three people whom the Centre named in the Supreme Court as being black money account holders had made big donations to both BJP and Congress between 2004 and 2012. What's the name of the person?
3. Iranian President Hassan Rouhani has said a final nuclear deal between Tehran and the six countries may be possible soon. Which countries was a referring to?
4. With the recent fillip in the defence sector, Texmaco received one of the biggest orders from defence sector, bagging an order worth Rs.387 crore from the ministry of defence(India). What does the company primarily manufacture?
5. A United Nations' top official charged with stopping the spread of Ebola says foreign medical teams are urgently needed to help contain the virus within Africa. What's the name of that official?
6. Adani has appointed a firm to advice on the possible sale of a stake in its Abbot Point coal

port in Australia, as it looks to raise funds to help finance a A\$7 billion (\$6.2 billion) mine, rail and port project. Which firm has been appointed by Adani?

7. The 182-metre bronze statue of India's first home minister Sardar Vallabhbhai Patel, a project championed by Prime Minister Narendra Modi, is intended to be twice the size of New York's 'Statue of Liberty'. Which company has won the contract to build the statue, and what's the worth of the contract?
8. Singapore-based research firm Wealth-X and Swiss bank UBS said in a recent report that Indian university ranks ninth in the world, ahead of even premium institutions such as the London School of Economics and the Massachusetts Institute of Technology. What's the name of the University?
9. China is set to spread its footprint across the Australian Antarctic Territory, with plans to build an airfield to service its rapidly growing network of bases. What is the proposed site of the airfield?
10. A strange phenomenon of fake, evil clowns terrorizing passers-by spreads in a European country. In which country is the terror spreading?

HAPPY QUIZZING

Students are encouraged to send answers to 'Management Quiz NO.8, to the Email id: usha@imis.ac.in, latest by 30th Dec. to win attractive prizes, for all correct answers, under their respective club activities.

Answers to Management Quiz NO.7

(Together, November 20,2014, Vol.4, No.68, p-12)

1. Rattan Tata
2. Flipkart
3. Volvo
4. Gurinder Chadha
5. Music Asia
6. Burnout
7. Oranjolt
8. #AmazonCart
9. Google
10. Vikram Bakshi

THE END