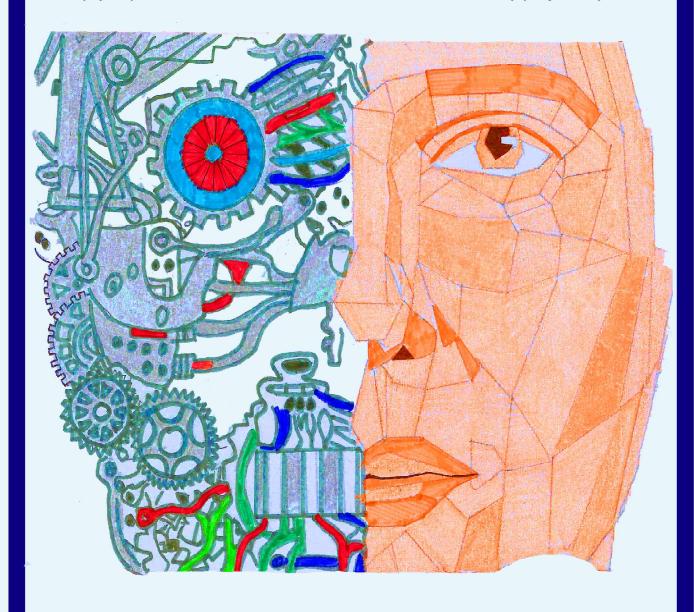


SAMURIUHI Beyond The Halls Of TVY

March 2017

Volume - II No. - IV



Artificial Intelligence V/s Human Intelligence



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MESSAGES



I have perused the inaugural copy of SAMVRIDHI brought out by BVC MBA Dept.

I congratulate Dr. N.S. Chakravarty, Head of Dept and Mrs. K. Suvarchala Rani and her team of students who have conceived, compiled and edited a new effort with many interesting articles. I am sure that with this springboard, SAMVRIDHI will grow in the years to come as many more enthusiastic management students will actively participate, through their contributions to this magazine.

Col.(Retd) M. Vijay Rao Hon. Director, BVC

It gives me immense pleasure to congratulate the faculty and students of Management Studies on their maiden effort in bringing out the quarterly magazine "SAMVRIDHI – BEYOND HALLS OF IVY".

My appreciation to every member involved in making this initiative bear fruits. I am very confident that the magazine gives the faculty an opportunity to nurture and explore the inherent potential of the students.

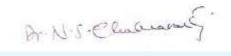
Best wishes to all the faculty members and students.





I appreciate and congratulate the team members of the Abhyas Club in bringing out the maiden newsletter 'SAMVRIDHI'.

I expect this useful newsletter on quarterly basis and wish each one of them all the best.



PRINCIPAL

Head, Department of Management Studies



EDITOR'S NOTE

Rightly quoted, "The measure of Intelligence is the ability to change". All of us are not only aware but also an active part of countless changes in the field of technology over the last few decades. There is no field in which there is not a technological intervention. Human Intelligence is no exception, there is technology involvement here as well. It is on our judgement whether we still term Artificial Intelligence as assisting Human Intelligence or has AI already substituted HI. This was exactly the intent of the team for selecting this edition's theme:-

"HUMAN INTELLIGENCE V/S ARTIFICIAL INTELLIGENCE"

SAMVRIDHI (Volume –II No. – IV) is another compilation of articles which express our student's view and also update the readers regarding various innovations and recent upgradations across the globe.

"Intelligence is asking the right questions". As it was for each one of us on the editorial board, we are sure that this edition will make all readers more informed and help raise the right questions and answer if we have to draw a line between HI and AI or remove the line, if there is one.

We hope that this edition will prove itself to be a value-addition to all readers.

Regards, Mrs. Suvarchala Rani Faculty Incharge of **SAMVRIDHI**

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INTRODUCTION

HUMANS those arbitrary living potential beings, who have been blessed with the most essential and venerated sense of perceiving, understanding, creating, deciding and empathically being rational towards the surroundings we live in.

In the age of high-tech vision and scientific expansion, we multiply the limited resources with the power of human mind. This intelligence is now technologically created into what we call as the FUTURE OF THE WORLD, "Artificial intelligence".

A device that perceives its environment and takes actions to maximize the chance of success of a goal. The term "artificial intelligence" is applied when a machine mimics "cognitive" functions that humans associate with other human minds, such as "learning", "problem solving", "creativity", "perception", "planning" and "manipulation".

AI exists in 4 forms "purely reactive" (type 1), "limited memory" (type 2), "theory of mind" (type 3), and "self- aware" (type 4). Type 4 being called the future generation of machines: super intelligent, sentient and conscious.

As natural-artificial this might sound, the very thought of human that created AI now has the potential threat to wipe away the human employment. Replacing biological intelligence with digital and Deep AI that is smarter than the smartest humans on earth could be an existential risk position.

Question that would come is- which one will be considered more supreme the creator of AI i.e, HUMANS embedded with humanly virtues and values or AI itself encrypted and designed to reaffirm human actions and decisions with at most rational validity and interpretations?

Cordially,

7eam Samuridhi





OPINION SECTION



J.Omkaran BBA 2nd year

Sentient Beings

The development of full artificial intelligence could spell the end of the human race. Once humans develop artificial intelligence, it will take off on its own and redesign itself at an ever-increasing rate. Humans, who are limited by slow biological evolution, couldn't compete and would be superseded.

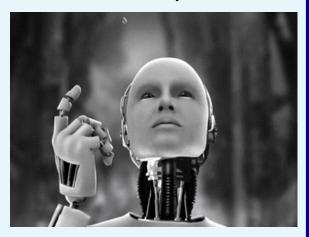
— Stephen Hawking

In 2001 Cornell, Wieman, and Ketterle received the 2001 Nobel Prize in Physics for producing the gaseous state Bose- Einstein Condensate (BEC). BEC is a state of matter cooled to temperatures very close to zero which was achieved using atom laser. This was a breakthrough as it occupies lowest quantum state, this in turn helps us to identify changes even in smallest magnitude; like changes in the gravity or earth's magnetic field.

In May 2016, a research team replaced this experiment which was initially done by those physicists, by developing an Artificial Intelligence. Remarkably the AI learned this

experiment and performed it all from scratch within an hour. Not only that, when the researchers were observing

AI working on this, they thought that the steps undertaken by AI would lead to nowhere, but in the end it actually succeeded. This



showed us that AI finds solutions in strange ways, or rather by being better than we expect.

Does it mean that AI developed "its own" understanding of matter? One more example would be of the Tesla cars whose self-driving improves itself on a daily basis and gets better at driving. The provoking question can now be asked: will the AI actually have Artificial Intuition? Will it be able understand that it exists? Or will it always be like a mindless machine which was created just to perform an objective?

Basically most of the robots now are just programmed so that they can give a response. They might respond that they like something, but that doesn't necessarily mean they "like" it; they would be breaking down an if-else statement which was programmed in them.



That means robots might not actually have an idea of what's right or wrong, they would just do what they are told. If its objective was to kill human beings, it would just perform that task, it cannot think. This is what sets them apart from us.



The amount of information we can put into them is unimaginable, they could hold all the knowledge and information of all the humans all at once, so the acts they can do can't be predicted. Suppose (which is highly possible) if the robot can in turn produce a more highly powerful one, we will finally reach a stage where it surpasses its creator, in turn making human beings inferior. This is termed as technological singularity.

But is it possible to simulate a human's brain in a robot? If it is, will robots have consciousness which will make them stand up for their "lives" and strive to gain control? We, humans have a semantic memory which is responsible for the feelings we have throughout our lifetime. In our lives there comes a point where we stop and start noticing the things around us, to change, choose what we really want from all that we have seen and learnt. This serves as the changing point in our lives as we seek to see how we choose to exist. We question everything that's happened and aim to create our future using our minds. We are sentient beings.

The fact that scientists really can't explain how feelings work shows the complexity of humans. But can AI too become sentient beings based on such a huge amount of input of



information we give them? Will they completely change the course of every action ever possible, and discover and solve universe's secret? And since we are a collection of cells decaying every minute, they would have an upper hand which is: time.

Our lives are heading towards the unknown, and with every day that passes we can't determine where it is that we would arrive. When there are no limitations, could they break the past and the future?



OPINION SECTION



Paras Daswani BBA 1styear

Human Intelligence Vs. Artificial Intelligence

So what strikes your mind when you think of artificial intelligence? A robot making you a cup of tea? Or probably JARVIS from the Iron Man series who makes life simpler for our beloved billionaire Tony Stark? In truth though, artificial intelligence is not as advanced as shown in the movies, it is yet in its most binary forms.

So what does one actually mean by Artificial Intelligence? If you go by the most common nerd-like ways to describe it, it is the development of computer systems to perform tasks normally requiring human intelligence such as visual perception, speech recognition, decision making, etc.

Artificial Intelligence is now being used in almost all software and tech related elements of the technological universe. It exists everywhere in the form of software algorithms which does all the computing for you. For Example, if in a game, a character moves from Point A to Point B, that's the Artificial Intelligence through the algorithms doing the path finding for you.

Perhaps the closest thing that comes to a proper and tangible Artificial Intelligence experience for the common man is the voice assistant by Google or Apple, i.e., Google Now or Siri. Despite this, these features are not completely AI[Artificial Intelligence] driven as the inputs are sent to Google or Apple servers where they are analyzed and an output is then generated and sent to the user and that is precisely why it needs the Internet to work.

Another upcoming field which uses AI and has been in the spotlight for quite some time now is the self-driving car mainly developed by Google and Tesla which ultimately plans on replacing the human element involved in driving cars to Artificial intelligence, chauffeuring you around like a boss.

However, it is worth mentioning that Human Intelligence CREATED Artificial Intelligence in the first place and no matter how advanced the AI[Artificial Intelligence] gets, there is no way on Earth that it perfectly emulates the reactions, thought process and the logical reasoning of the humane mind. Sympathy, empathy and other human emotions are also lacking in the equation, making AI [Artificial Intelligence] a very stone cold thing to be dealing with.



And although Artificial Intelligence seems like the way forward, that might not exactly be the case. It can be used to achieve something devastating or something good but using devious methods to do so. There are concerns that in the future highly advanced AI robots might pose a threat to mankind itself. Popular figures in the tech galaxy such as Bill Gates, Elon Musk and Stephen Hawking have voiced their concerns in regard to this saying that advanced AI [Artificial Intelligence] in the wrong hands might very well mark the end of humanity.



A FUTURE LEAP



Ajay Rajesh MBA 1st year

Who's driving my car?

Today we see many of the cars having high end features where you can get into a car and to start it, all you will have to do is just push a button. And there will be a time soon where you will sit back and get driven to your destination.

The idea of a car driving itself is not entirely new. The famous automobile company, General Motors thought of it in 1939, way before you were born.

In recent years Automobile companies like Mercedes, BMW, and Audi are providing cars which have drive assistant where the car has its own artificial intelligence which guides the driver and helps in driving effortlessly. At the same time, one of the biggest benefits of autonomous cars will be improved safety.

How? You might ask. How a car with no human driver, no steering wheel and no brake pedal is safer than the cars we currently drive?

This is where Artificial Intelligence comes into play and can be compared to the human brain. Just like a human, self-driving car need to have sensors to understand the world around them and

a brain that collects, processes and chooses specific actions based on the information gathered as they are equipped with advanced tools.

These driverless cars are designed to have almost superhuman-like ability to recognize the environment and seamlessly operate in a constantly changing environment in which they drive which can prevent possible accidents.

Incase of humans 94% of road accidents are caused by human error as the general public has little knowledge or experience with these vehicles. Often, they misunderstand its functionality and ability to perform but substantial minority of car owners do not even know whether their cars have automated capabilities. There should be clear regulations governing autonomous vehicle performance or use must be established.



By 2030, a forecast predicts, there will be 250 million cars around the world connected to each other and to the infrastructure around them via Wi-Fi systems that will allow vehicles to communicate with each other and the roadways.

Luckily, you are born in an age where driverless car is slowly becoming a reality and you can be driven to destination even without you driving.



WHAT IF?



Victor Paul & Aayush Ramachander MBA 1ST yr. BBA 2ND yr.

AI had human traits?

What if a computer or a robot had human traits? Would they react the way we do? Imagine a programmer installing human traits into a robot; it's pretty scary as we do not know whether that will be good or bad, every coin has two sides, similarly AI has its own pros and cons.

Honestly, it's a good sign that we're using AI to reduce physical and mental stress of humans, but will this small step to success lead to the extinction of the human race?

We've few movies where we see AI taking over humans, humans working for the machines and there are chances that it could happen with the constant change in technology. All of the above is a part of what I want to convey.

I would like to shed some light on a specific topic; will AI react to emotions like humans do? Emotions as strong as love or hatred to ecstasy or sadness. Each one of us reacts differently to these emotions, some of us take negative emotions and try to make something positive of it, while others succumb to the negativity and fall further down the rabbit hole.

Machines having emotions! Since we are making them in our image, what kind of human would they be?

Since the days of Plato, humanity has always thought of thinking and feeling as separate things. Emotions were seen as interfering with cognition; they were the antagonists of reason. Now, building on more than a decade of mounting work, researchers have discovered that it is impossible to understand how we think without understanding how we feel.

"Because we subscribed to this false ideal of rational, logical thought, we diminished the importance of everything else," said Marvin Minsky, a professor at MIT and pioneer of artificial intelligence. "Seeing our emotions as distinct from thinking was really quite disastrous."

This new science of emotion has brought a new conception of what it means to think, and, in some sense, a rediscovery of the unconscious. Although we aren't aware of this mental activity - much of it occurs unconsciously - it plays a crucial role in governing all aspects of thought.



To simulate human thought and emotion artificially, scientists have developed Deep Learning. Deep learning builds a "neural network", of hundreds of thousands of neurons organized in different layers. Each layer transforms the input, for example a facial image, into a higher level of abstraction, this



automatically emphasizes the features that are most relevant to performing a given task.

Basically, it enables AI to learn things. Here are a few examples of this.

Researchers have developed an AI that is able to tell whether a person is a criminal just by looking at their facial features. The system was evaluated using a database of Chinese ID photos and the results are jaw dropping. The AI mistakenly categorized innocents as criminals in only around 6% of the cases, while it was able to successfully identify around 83% of the criminals. This leads to a staggering overall accuracy of almost 90%.

Given the success of deep learning, it is not surprising that artificial neural networks can distinguish criminals from non-criminals – if there really are facial features that can discriminate between them. The research suggests there are three. One is the angle between the tip of the nose and the corners of the mouth, which was on average 19.6% smaller for criminals. The upper lip curvature was also on average 23.4% larger for criminals while the distance between the inner corners of the eyes was on average 5.6% narrower.

It is interesting that two of the most relevant features are related to the lips, which are our most expressive facial features. ID photos such as the ones used in the study are required to have neutral facial expression, but it could be that the AI managed to find hidden emotions in those photos. These may be so minor that humans might have struggled to notice them.

Computers which can learn give rise to a number of scary implications. Nowadays everyone cares about Can we do it, rather than should we do it? However, machine learning is inevitable, and it's not a question of whether it will happen - but when it will happen. **1** 7

A poetic version of AI Vs. HI

We are the thinkers CreaWe are the thinkers Creator's , innovator's for Our human brain which is always in action for intelligence.

> Because we are talented the artificial intelligence Is invented for making our lives easy.

We humans are always very determined to find New innovations in world.

> From our intelligence only Artificial intelligence is born Which is why we are creators.

But with the progress the artificial intelligence is overpowering our human intelligence.

> Its that we are overly Interdependent on the Intelligence created by us.

Where the intelligence we used to put is now always put into action by the intelligence created by us.

> When we are the creators then the artificial intelligence Should not overpower us. Thus we should surpass the intelligence we created.

> > S.SHAILAJA MBA 1st year



GLOBAL DETOX



B. Arun Raja Reddy M.B.A first year

Artificial Intelligence In Financial Services

Artificial Intelligence(AI) means creating intelligent machines. Google software, search engine and Siri are a few examples of AI. Statistical methods, Mathematical optimization and methods based on Probability and Economic tools are used in AI.

The corporate members will make financial and research contributions to the group. Automated financial advisors and planners that assist users in making financial decisions are increasingly being offered in established financial service providers to lower net worth market segments, resulting in lower fee-based commissions.

AI in Financial services is more actionable and better with larger data sets. In order to regulate bad behavior out of a group, misguided bankers or financial advisers try regulating something which is smarter than you and quicker than you. AI researchers developed sophisticated mathematical tools to solve specific subordinate problems. These tools are truly scientific and they have been responsible for many of AI's recent successes. We

can have ethical business and create Al to make good products and make lots of money.

AI could spell the end of the human race in future and in Financial services because AI systems will make better decisions than humans. Since people are habituated to smart products or services. AI should be widely used in bank to do more and to improve the services and advices that they provide to their clients about wealth, encourage-savings, digitalization and cognification giving it at much more effective cost to the end user. Most of the time, using AI in business will result in huge profit and also result in idea generation.

Each of us sees things a little different, but computers will be able to transform information from



machine is that the humans knows what the input means and

knows what the output is expected because they know what they mean and what they are doing and providing.

Tech CEOs Declare This the Era of Artificial Intelligence.

NOTE: - Professor Stephen Hawking has warned that the creation of powerful artificial intelligence will be "either the best, or the worst thing, ever to happen to humanity",



INDIA ZENITH



M. Durga MBA 1st year.

Artificial Intelligence in Financial services Vs. Human Intelligence

Artificial intelligence is defined as the theory and development of computer systems able to perform tasks that normally require human intelligence, such as visual perception, speech recognition, and translation between languages.

Human intelligence can be best described as how people in olden days used financial services where people used to go for banks wait in queue for hours and used to withdraw or deposit money. It was time consuming.

Few of the best introductions of Artificial intelligence in financial services:

Automatic teller machines (ATM): ATM uses advance technology where the account holder has to go to any ATM and swipe his card

enter amount and he can withdraw money. This is totally based on automated process and there is no human intelligence



required. The ATM is available to its customers 24*7. In India, in every nuke and corner we find an ATM bringing convenience to the people and making sure people have the availability and facility.

Online banking: One of the widely used artificial intelligence is online banking. In online banking, account holders can have a check on their bank balance, make payments and transfer

money sitting from their own houses or any place. By this it made life easier for people with hectic schedules and don't have



time to go to bank. Banks like SBI, ICICI, AXIS bank provide extra benefits for promoting of this facility like lesser interest rates, extra discounts for online shopping, providing more benefits as a card holder etc.

Paytm: Paytm came into existence recently. Here artificial intelligence is having an upper hand than human intelligence. It is not easy to remember the information and records about



account holder. When once the information is given to computer all the details are saved permanently and for longer period of time. Each

and every transaction of each account holder is recorded where as humans cannot perform those tasks continuously and lakhs of transactions take place every day. Paytm also provides financial advices and forecasts financial plans, customised financial advice.



HYDERABADI START UP



Shriya Valluri BBA 1st YEAR

1. Firstly would you please tell us a little about yourself?

- © I am Jenny Costella. I have completed my diploma in fashion designing from Setwin Institute. Did my Computerised Fashion Designing from International Management Training Centre. I have even done two courses one in Garment construction from NIFT, Delhi and advance diploma in fashion designing from INIFD (affiliated to IMB Milan).
- 2. How and what made you come up with the idea of starting a fashion institution?
- © I have been teaching since 1997 and worked as a manager in a number of institutions for almost 14 years, this



gave me a major impetus. I decided to start my own fashion school with my own brand called "Arnitha Institute of Fashion Design".

3. What makes your institute different from the others?

© There are a number of benefits of joining this institute a few being, its located in the heart of the city, the campus provides with spacious class rooms, industry oriented curriculum is followed and lastly it is a Wi-Fi enabled campus.

4. Could you give us an insight to the daily workings of your institution?

- We have three batches on weekdays which start from 10 in the morning and end by 6 in the evening and we also work on Saturdays from 10 to 6 but these are especially for the corporate batches.
- 5. What are the problems that you faced alongside setting up and also after setting up the institute?
- © No problems as such... but a little worried about the business as it is a new brand market and has a huge potential for growth but there is a growing competition in this market.

6. As such what kind of technology do you use?

- © We use the standard sewing machines for pattern making but we make sure they are of the best quality and the best if produced out of them. We also frequently update our course curriculum with the growing fashion and needs.
- 7. What additional courses or benefits do you provide to your students and faculty?
- © The additional advantage I can say, is the annual fashion show we conduct every year in the months of May or June with the convenience of the students and the faculty. This fashion show is under media coverage and we have quite a number of attendees.

8. What would be your message for the readers?

"Life fulfilling is not about money, when you feel true passion for something you instinctively find ways to nurture it. This is what everyone should follow and this is what I personally follow."



HOW TO



Hemanth Vijaywargi MBA 1st year

How to pitch?

Want to be an entrepreneur? This is not even a question these days. Every one sure wants to be an entrepreneur and own a million dollar company, but the question is how? First you need a million dollar idea and second you need the money to finance your million dollar idea. Assuming you already have a million dollar idea, from where will you get the money? One way is by bringing in investors. How do you get the investors?

Before we get into how to pitch, let's learn what a pitch is. A business pitch is a presentation by one or more people to attract an investor or a group of investors. The goal of a business pitch is generally to seek funding in return for a stack in equity necessary to move forward with a business plan. A great business pitch is among the first of many hurdles an entrepreneur must jump to get their company off the ground.

So here's how to deliver a great pitch.

You open a statement informing how much money you seek and how much percentage of your equity are you ready to give away in return to that amount to the investors. This might sound simple but it is actually not, as here you give the information about how much you valued your company and you better be correct.

Next you talk about your company, it's name, the products it sells and what the product is all about. This is where you do the magic and impresses the investors. The presentation is a onetime opportunity in your life and you need to seize it. Show them the need for your product among consumers and why the consumer will buy your product. If you can prove that there is an absolute need of your product, the investors will know their money will not go to drain. Project them how you see the product will do in the industry and how it is different or better than other product already out there.



Now it is time to get into the strategic area, tell them how you plan to market the product and sell it. Give them the numbers about your sales, profits, margin, cost, revenue etc. Make financial projections for the company and share the vision you have for your company and make the investors believe it. Be prepared for any other questions like what you are going to do with the money you are asking for. Last but not the least Promote yourself as a savvy business person. After all, an investment results in a business partnership - and investors want to work with smart people who know what they're doing and is fully committed, passionate about his company and can make them money.



WHAT'S GOING ON?



Hemanth Vijaywargi MBA 1st year

The Telecom Coalesce

The telecom sector in India is in chaos and going through consolidation, which is currently the name of the game in the sector. A couple of deals in the past few months shows that the telecom sector now belongs to a handful or large players leaving no scope for new small players.

What are this couple of deal we are talking about one?

First one is Bharti Airtel acquiring Telenor India's operations and secondly merger between the 2nd and 3rd largest telecom companies in India I.e., Vodafone and Idea. The question here is what has lead this consolidation and the answer is quite simple "JIO".

Jio reached 50 million subscribers in mere 83 days and is projected to continue the growth and aim to reach 100 million subscribers which is said to be its breakeven point. What Jio brought to the market was free call to any network and free data. Analysts at Edelweiss Securities say with a phone featuring 4G is expected soon, Jio will be able to win subscribers from rivals, especially in the rural segment, which will be a loss for other Cellular. Out of Airtel's overall

subscriber base of 266 million, 55 million are data subscribers who pay data Average revenue per user (ARPU) of Rs 174.7 per month. Airtel's ARPU dropped from Rs 192 in December 2015 to Rs 172 in December 2016. Vodafone and Idea have a data subscriber base similar to Airtel's and have data ARPU of Rs 111-118 per month each. Jio if continues its growth at the same speed and with its insanely low data prices puts a very big threat to other companies and this threat has led to the consolidation in the sector.

Typically, when consolidation takes place, companies gain more profits by having better synergies. Two (or more) merged entities can reduce overall cost and provide better rates to the consumers and few players in the market the companies can come together and manipulate the market price of goods according to their will.

The Telenor acquisition will give Bharti Airtel 1800 MHz spectrum and also footholds in many other circles. In terms of subscribers, Airtel will gain more 52.5 million users adding to its current 266 million subscribers. The Vodafone and Idea combined entity would have 43 percent market revenue share and 40 percent of active subscribers and will hold 25% of allocated spectrum making it India's largest telecom company with revenues of around Rs 80,000 crore.

Even after these big steps taken by Airtel, Idea and Vodafone, can they survive the Jio storm? Do they have enough arsenals in their bags to win the war? But one thing is for sure that we the consumers will benefit from the war, only time will tell.



ACTIVITY BUZZ

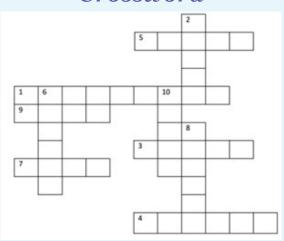
Guess Who?







Crossword



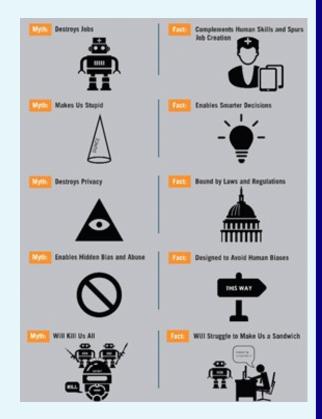
ACROSS:

- 1. A process of rules to be followed in problem solving operations
- 3. A thing that is wanted or required
- 4. The structure of statements in a computer language
- 5. An agent which corrupts the system or destroys the data
- 7. A computer programming language
- 9. Keen intelligence

DOWN:

- 2. A diagram showing the relation between variable quantities
- 6. Arranged in or extending along a straight or nearly straight
- 8. A specialized cell that transmits nerve impulses
- 10. Natural abilities or qualities

Myths Facts



Answers:

Guess who - I. Diwakar Vaish with Manay, first Indian humanoid robot, 2. Archytas of Tarentum, Inventor of first Flying Robot

Crossword Puzzle - I. Algorithm, 2. Graph, 3. Needs, 4. Syntax, 5. Virus, 6. Linear, 7. Java, 8. Neuron, 9. Wits, 10. Talent



INTERNATIONAL SEMINAR

A 2 day International Seminar was organised by the Bhavan's Department of Management Studies on **Feb 8th and 9th, 2017.**

National and International papers were published and presented by various delegates.

This first International Seminar was themed:

"4 I's - Innovation, Incubation, Intelligence & Inclusion" -Emerging Globaal Trends and Business Excellence







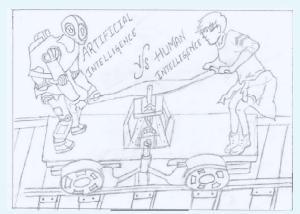








TALENT HUB & COVER PAGE COMPETITION



SURYA & AISHWARYA MBA 1st year



BHAKTI AGGARWAL BBA 2nd year



E. REVATHI MBA 1st year



SANJANA BBA 2nd year



SHREYADIXIT MBA 1st year

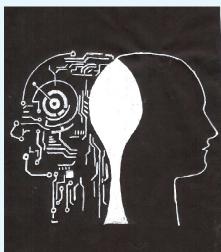


NANCY MBA 1st year

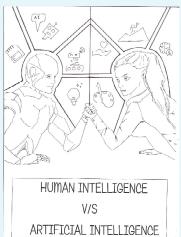




GAYATRI MBA 1st year



MADHUR GUPTA BBA 2nd year



MADHUR GUPTA BBA 2nd year

Winners

FRONT COVER: **B. KARTHIK,** MBA Ist Year RARE COVER: **TAHIANA**, BBA 1st year