



# TEBA NEWSLETTER



**"A man without a vote is a man without protection."**  
- Lyndon B. Johnson



## APPLE VISION PRO ERA OF SPATIAL COMPUTING

Apple's Vision Pro represents a significant leap forward in computing, ushering in what many are calling the spatial computing era. Just as the Mac and iPhone transformed how we interacted with computers, the Vision Pro is poised to redefine the relationship between humans and technology once again.

In today's business world, where collaboration and innovation are paramount, the Vision Pro offers unique capabilities that can revolutionize workflows and productivity. Its ability to seamlessly blend digital content with the physical environment opens up new possibilities for communication, creativity, and problem-solving.

Imagine teams collaborating in a virtual workspace, manipulating 3D models with intuitive gestures, or conducting remote meetings as if everyone were in the same room. With the Vision Pro, distance becomes irrelevant, and barriers to communication dissolve, leading to more efficient and effective collaboration across geographical boundaries.

Furthermore, the Vision Pro's integration into Apple's ecosystem of devices ensures seamless compatibility with existing workflows and applications. From productivity tools like Excel and Webex to immersive entertainment experiences, the Vision Pro offers a versatile platform that can adapt to a wide range of business needs.

As businesses embrace spatial computing technologies like the Vision Pro, they will gain a competitive edge in a rapidly evolving landscape. Whether it's enhancing customer experiences, streamlining operations, or fostering innovation, the Vision Pro has the potential to reshape industries and drive growth in ways we have yet to imagine.

Reference: Forbes and Verge.

### RBI ACTIONS ON PAYTM :

In the wake of regulatory actions against its banking arm, Paytm, the leading fintech firm under One97 Communications, is navigating through a turbulent phase. Amidst ongoing challenges, Paytm has announced the establishment of a group advisory committee to address compliance and regulatory matters, with former Sebi Chairman M Damodaran appointed as its head.

The turbulence began when Paytm Payments Bank (PPBL) faced regulatory scrutiny from the Reserve Bank of India (RBI) for non-compliance with norms, leading to an order to wind down most of its operations. Subsequently, an independent director, Manju Agarwal, resigned from the board of Paytm Payments Bank citing personal commitments.

The fallout from regulatory actions has taken a toll on One97 Communications' stock performance, with shares plummeting over 8% and hitting a 52-week low. Global brokerage Marcquarie downgraded Paytm and reduced its target price following RBI Governor Shaktikanta Das's firm stance against reviewing the central bank's action on PPBL.

As Paytm scrambles to navigate through these challenges, negotiations are underway with various banks for potential partnerships. Amid speculations, discussions with Yes Bank, Axis Bank, and HDFC Bank are reportedly at advanced stages. However, concerns loom over KYC compliance for merchants or client onboarding, a crucial aspect for banking partnerships.

Furthermore, Paytm's initiatives to ensure continuity for its services post-March 15 include shifting its nodal account to Axis Bank and negotiating with potential banking partners for various businesses such as FASTags and National Common Mobility Card.

Non-bank lenders, previously partnered with Paytm, are adopting a cautious approach, awaiting clarity on the situation. Shriram Finance, for instance, is seeking clarity on when the lending business will resume and may engage with Axis Bank for insights.

Despite the challenges, Paytm reassures its vast user base of continued service availability, including the mobile app, QR code facilities, Soundbox, and Card Machine.

In the broader regulatory landscape, Union Finance Minister Nirmala Sitharaman is set to engage with fintech startups, addressing concerns surrounding regulatory compliance, particularly in the aftermath of RBI's actions against Paytm Payments Bank.

As Paytm strives to weather the storm, the fintech industry awaits further developments amidst evolving regulatory dynamics.

Stay tuned for updates as the story unfolds.

Reference: Economic Times.

## PEAK INTO INTERIM BUDGET

An Interim Budget is presented by a government that is going through a transition period or is in its last year in office ahead of general elections. The purpose of the interim budget is to ensure the continuity of government expenditure and essential services until the new government can present a full-fledged budget after taking office.

The Indian government presented its Interim Budget for 2024-25 on February 1, 2024, focusing on infrastructure development, social welfare, and economic growth. Here are some of the key highlights:

### ECONOMIC GROWTH AND FISCAL CONSOLIDATION:

- GDP Growth: Projected at 7.3% for FY 2023-24, aligning with RBI's revised estimate.
- Fiscal Deficit: Estimated at 5.1% of GDP in 2024-25, aiming for a reduction to 4.5% by 2025-26.
- Market Borrowing: Gross and net market borrowings through dated securities estimated at Rs 14.13 and 11.75 lakh crore, respectively.
- Revenue: Total receipts excluding borrowings estimated at Rs 30.80 lakh crore.
- Expenditure: Total projected expenditure at Rs 47.66 lakh crore.

### CAPITAL EXPENDITURE:

- Increased by 11.1% to Rs 11,11,111 crore, constituting 3.4% of GDP
- Major focus on:
  - Railways: Three major economic corridors, Vande Bharat conversion of bogies.
  - Aviation: Expansion of existing airports, new airports under UDAN scheme.
  - Urban Transport: Metro rail projects, NaMo Bharat initiative.

### TAXATION:

- No changes in existing direct and indirect tax rates.
- Tax-free income limit: Rs 7 lakh under the new tax regime.
- Start-up and investment benefits: Extended by one year till March 31, 2025.

### SOCIAL WELFARE:

- Focus on:
  - Poor: 25 crore people lifted out of multidimensional poverty.
  - Women: Disbursement of 30 crore Mudra Yojana loans, assistance to 1 crore women through SHGs, 28% increase in female enrolment in higher education.
  - Youth: Training of 1.4 crore youth under Skill India Mission, 43 crore loans sanctioned under PM Mudra Yojana.
  - Farmers: Direct financial assistance to 11.8 crore farmers under PM-KISAN, crop insurance coverage expanded.

### INFRASTRUCTURE DEVELOPMENT:

- Clean Energy: Viability gap funding for wind energy, offshore wind energy development, coal gasification and liquefaction, CNG/PNG/biogas blending.
- Housing: Affordable housing scheme in rural areas, Housing for Middle Class scheme.

### HEALTHCARE:

- Cervical cancer vaccination: Encouraging girls (9-14 years) to get vaccinated.
- Mission Indradhanush: U-WIN platform rollout for immunization efforts.
- Ayushman Bharat: Expansion to include ASHA, Anganwadi workers and helpers.

### AGRICULTURE:

- 'Nano DAP' usage: Encouragement for various crops across all agro-climatic zones. Dairy farmers support: Policies to address Foot and Mouth Disease.
- AtmaNirbharta in oilseeds: Research, procurement, value addition, and crop insurance focus.

### FISHERIES:

- 'Matsya Sampada' department: Established to address fishermen's needs.

### SUPPORT FOR STATES:

- Continuation of 50-year interest-free loan scheme: Rs 1.3 lakh crore total outlay, with Rs 75,000 crore for state-led reforms.
- Special focus on the eastern region: To drive India's growth.

### OTHER INITIATIVES:

- Research and innovation: Rs 1 lakh crore corpus with 50-year interest-free loans to encourage research in sunrise domains.
- High-powered committee: To address rapid population growth and demographic shifts.

To learn more read the issue by Govt: <https://pib.gov.in/PressReleaseofFramePage.aspx?PRID=2001136>

Source: Drishtri IAS

## Around 3.94 Lakh passenger cars were sold in the Indian market in January 2024. The sales increased by 14% when compared to January last year and shot up by a mammoth 37% in comparison to December 2023. The industry was inches away from the 4 Lakh dispatch landmark!

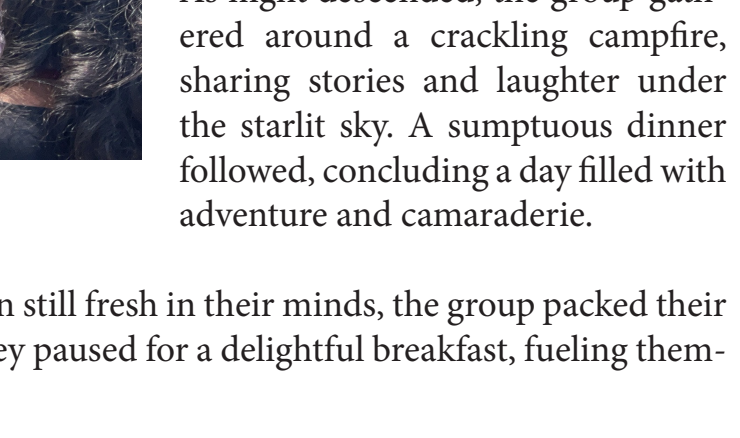
Source: autopundits

## IPL SCHEDULE

MATCH NO.	MATCH DAY	DATE	WEEKDAY	KICK-OFF	HOME	AWAY	STADIUM
1	1	22-03	Friday	8:00pm	Chennai Super Kings	Royal Challengers Bangalore	Chennai
2	2	23-03	Saturday	3:30pm	Punjab Kings	Delhi Capitals	Mohali
3	2	23-03	Saturday	7:30pm	Kolkata Knight Riders	Sunrisers Hyderabad	Kolkata
4	3	24-03	Sunday	3:30pm	Rajasthan Royals	Lucknow Super Giants	Jaipur
5	3	24-03	Sunday	7:30pm	Gujarat Titans	Mumbai Indians	Ahmedabad
6	4	25-03	Monday	7:30pm	Royal Challengers Bangalore	Gujarat Titans	Bengaluru
7	5	26-03	Tuesday	7:30pm	Chennai Super Kings	Punjab Kings	Chennai
8	6	27-03	Wednesday	7:30pm	Sunrisers Hyderabad	Mumbai Indians	Hyderabad
9	7	28-03	Thursday	7:30pm	Rajasthan Royals	Delhi Capitals	Jaipur
10	8	29-03	Friday	7:30pm	Royal Challengers Bangalore	Kolkata Knight Riders	Bengaluru
11	9	30-03	Saturday	7:30pm	Lucknow Super Giants	Punjab Kings	Lucknow
12	10	31-03	Sunday	3:30pm	Gujarat Titans	Sunrisers Hyderabad	Ahmedabad
13	10	31-03	Sunday	7:30pm	Delhi Capitals	Chennai Super Kings	Vizag
14	11	01-04	Monday	7:30pm	Mumbai Indians	Rajasthan Royals	Mumbai
15	12	02-04	Tuesday	7:30pm	Royal Challengers Bangalore	Lucknow Super Giants	Bengaluru
16	13	03-04	Wednesday	7:30pm	Delhi Capitals	Kolkata Knight Riders	Vizag
17	14	04-04	Thursday	7:30pm	Gujarat Titans	Punjab Kings	Ahmedabad
18	15	05-04	Friday	7:30pm	Sunrisers Hyderabad	Chennai Super Kings	Hyderabad
19	16	06-04	Saturday	7:30pm	Rajasthan Royals	Royal Challengers Bangalore	Jaipur
20	17	07-04	Sunday	3:30pm	Mumbai Indians	Delhi Capitals	Mumbai
21	17	07-04	Sunday	7:30pm	Lucknow Super Giants	Gujarat Titans	Lucknow

## "SIBLING GRANDMASTERS ILLUMUNATING INDIAN CHESS"

In a historic achievement, Praggnanandhaa and Vaishali have made history as the world's first brother-sister pair to achieve the Grandmaster title, further solidifying India's prominence in the world of chess. With their strategic approach and unwavering determination, the duo aims to leave a lasting legacy in the realm of chess, inspiring future generations of Indian chess enthusiasts.



In a meticulously planned endeavor, Indian chess prodigies R Praggnanandhaa and R Vaishali are preparing for the upcoming Candidates event next year with a focused training regimen. Under the guidance of mentor RB Ramesh, the duo is undergoing intensive preparation at the Chess Gurukul in Chennai's T-Nagar.

Having secured their berths earlier this year, Praggnanandhaa and Vaishali have opted to limit tournament appearances, focusing instead on studying their seven opponents for the Candidates event. Multiple training camps have been organized, and teams have been assigned to share information about opponents.

As the winners of the Candidates event will face China's Ding Liren and Ju Wenjun in the World Chess Championship, Ramesh weighs the options of accompanying the siblings to Canada or providing remote assistance from Chennai, considering logistical challenges.

With a busy schedule ahead, including participation in the World Rapid and Blitz tournament in Samarkand, Uzbekistan, the siblings maintain a disciplined approach to their training regimen. Ramesh emphasizes the need to strike a balance between camps and tournament appearances, ensuring optimal preparation while capitalizing on financial opportunities.

While Praggnanandhaa has garnered significant attention in recent years, Vaishali's commendable progress has also been noteworthy. With guidance from GM Sandipan Chandra, Vaishali has displayed remarkable improvement, showcasing her potential and securing impressive performances in recent tournaments.

### UPSC EXAM DATES!

Particulars	Dates
Application Starts	February 14, 2024
Application Ends	March 5, 2024
Admit Card	May 2024
Prelims Exam	June 2024
Prelims Result	September 20, 2024
Main Exam	(Onwards)

Reflecting on Praggnanandhaa's development, Ramesh highlights the teenager's transformation of weaknesses into strengths, particularly in the openings, where his exceptional memory has become an asset. Over the years, Praggnanandhaa has evolved into a well-rounded player, establishing himself as a formidable contender in the world of chess.

Reference: The Hindu and The Indian Express.

## UPI SERVICES ARE NOW AVAILABLE IN SRI LANKA, MAURITIUS, FRANCE, UAE, SINGAPORE, BHUTAN, AND NEPAL.

## TATA MARKET CAPITALISATION OF THE 155-YEAR OLD INDIAN CONGLOMERATE CROSSED THE Rs 30 Lakh crore mark for the first time following a sharp rally in shares of TCS and Tata Motors.

## MOVIE REVIEW: "12th FAIL"



"12th Fail" delves deep into the life of its protagonist, exploring his struggles, aspirations, and relationships. The story revolves around Rohan, a high school student who fails his 12th-grade exams, much to the disappointment of his family and society.

that Rohan receives from his loved ones, despite their initial disappointment. It also delves into the complexities of friendships and romantic relationships, highlighting the importance of genuine connections and emotional support.

Rohan's journey is a rollercoaster of emotions as he grapples with the stigma of failure and the pressure to succeed in a competitive academic environment. The film sheds light on the immense stress placed on students to excel in exams and the toll it takes on their mental well-being.

Throughout the narrative, "12th Fail" maintains a perfect balance of humor, drama, and heartfelt moments, keeping the audience engaged and invested in Rohan's journey of self-discovery and redemption. The film's screenplay is poignant and relatable, striking a chord with viewers who have experienced similar struggles in their own lives.

As Rohan navigates through the aftermath of his failure, he encounters various challenges and setbacks. However, amidst the chaos, he discovers his passion and talent for something outside the realm of academics, which gives him a newfound sense of purpose and direction.

Ultimately, "12th Fail" delivers a powerful message about the value of resilience, self-belief, and embracing one's unique journey, regardless of societal expectations. It encourages viewers to redefine their definition of success and find fulfillment in pursuing their passions and dreams.

The film beautifully captures the dynamics of family relationships, showcasing the unconditional love and support

"12th Fail" delivers a powerful message about the importance of resilience, self-discovery, and embracing individuality beyond the confines of academic success.

- Nishu Priya, III BBA (SF)

## INDUSTRIAL VISIT TO GODS OWN COUNTRY



The journey for the students of Business Administration from Thiagarajar College, accompanied by their esteemed teachers, Meenaprabha Mam and Sivaraja Sir. Packed with anticipation and enthusiasm, the group embarked on a joyful night ride from their college premises to the picturesque destination of Vagamon, Kerala, in a comfortable bus.

Returning to their base, the group convened for a delicious lunch at the same spot where they had begun their day. Energized and ready for more exploration, they ventured to the meadows, soaking in the serene beauty of nature.

As dawn broke, the travelers arrived at Vagamon, greeted by the refreshing morning breeze and scenic beauty. After a quick refreshment and a hearty breakfast, the group wasted no time in delving into their industrial visit. Their first stop was a tea leaf processing plant nearby, where they witnessed firsthand the intricate process of transforming tea leaves into the beloved beverage.

Eager for more adventure, the group then geared up for a thrilling safari aboard off-road four-wheelers. Their journey took them through rugged terrain to breathtaking sites, including the Kottamedu viewpoint, the majestic Idukki Dam back view, enchanting tunnel waterfalls, and the awe-inspiring Suicide Point.



As night descended, the group gathered around a crackling campfire, sharing stories and laughter under the starlit sky. A sumptuous dinner followed, concluding a day filled with adventure and camaraderie.

The following morning, with memories of Vagamon still fresh in their minds, the group packed their belongings and set off for Kochi. Along the way, they paused for a delightful breakfast, fueling themselves for the adventures yet to come.

Upon reaching their next destination, Sea Blue Shipyard Ltd, the students immersed themselves in the world of maritime industry. After a fulfilling lunch at a local restaurant overlooking the coast, they embarked on a memorable boat ride, gaining insights into the workings of a bustling shipyard.

As the day drew to a close, the group savored the tranquility of Vypin Beach, mesmerized by the rhythmic dance of the waves. A final dinner followed, filled with laughter and reflections on the day's experiences.

Before bidding farewell to Kochi, the group made a quick stop at Lulu Mall, indulging in some retail therapy before beginning their journey back home, their hearts and minds enriched by the adventures of their industrial visit.

In retrospect, the industrial visit to Vagamon and Kochi was not just an educational excursion but also a journey of discovery, bonding, and unforgettable experiences, leaving an indelible mark on the students' academic and personal growth.

- Ramji, III BBA (SF)

## APPRECIATING INTER-COLLEGIATE PRIZE WINNERS OF BUSINESS ADMINISTRATION STUDENTS (SF)



Name	Event	College	Position
Eeswaran	Synergia'24- IPL Auction	Sourashtra College, Madurai, Tamilnadu.	I Prize
Chandru Samuel	Synergia'24- IPL Auction	Sourashtra College, Madurai, Tamilnadu.	I Prize
Dharshini	BIZUTSAV-Ad Zap	VVV College, Virudhunagar, Tamilnadu.	I Prize
Soundharya	BIZUTSAV-Ad Zap	VVV College, Virudhunagar, Tamilnadu.	I Prize
Harini	BIZUTSAV-Ad Zap	VVV College, Virudhunagar, Tamilnadu.	I Prize
Lalitha	BIZUTSAV-Ad Zap	VVV College, Virudhunagar, Tamilnadu.	I Prize
Swathy P A	BIZUTSAV-Ad Zap	VVV College, Virudhunagar, Tamilnadu.	I Prize
Gayathri M	BIZUTSAV-Ad Zap	VVV College, Virudhunagar, Tamilnadu.	I Prize
Shifani	BIZUTSAV-Game of Thrones	VVV College, Virudhunagar, Tamilnadu.	I Prize
Sibichakravarthy	BIZUTSAV-Game of Thrones	VVV College, Virudhunagar, Tamilnadu.	I Prize
Lakshmi Nirari	BIZUTSAV-Game of Thrones	VVV College, Virudhunagar, Tamilnadu.	I Prize
Raja Shruthi	BIZUTSAV-Game of Thrones	VVV College, Virudhunagar, Tamilnadu.	I Prize
Haritha	BIZUTSAV-Game of Thrones	VVV College, Virudhunagar, Tamilnadu.	I Prize
Karpagapriya	BIZUTSAV-Knowledge Knockout	VVV College, Virudhunagar, Tamilnadu.	I Prize
Rakshana	BIZUTSAV-Knowledge Knockout	VVV College, Virudhunagar, Tamilnadu.	I Prize
Yasvin	Innovative Start-Ups-Paper Presentation	Fatima College, Madurai, Tamilnadu.	II Prize
Meenakshi Sundaram	Innovative Start-Ups-Paper Presentation	Fatima College, Madurai, Tamilnadu.	II Prize
Harish Kumar	SOUICORP-Treasure Hunt	Sourashtra College, Madurai, Tamilnadu.	II Prize
Shailendhar Babu	SOUICORP-Treasure Hunt	Sourashtra College, Madurai, Tamilnadu.	II Prize
Vyuvraj	SOUICORP-Treasure Hunt	Sourashtra College, Madurai, Tamilnadu.	II Prize

## ABOUT TEBA

TEBA, the dynamic e-newsletter crafted by the Business Administration students of Thiagarajar College, under the acronym TEBA, representing Thiagarajar E-Business Administration.

## TEAM

**RAMJI GURUSAMY** | **VINOTH KUMAR K R** | **DR. R. ARUN PRASATH**  
III BBA (SF) EDITOR-IN-CHIEF BUSINESS ADMINISTRATION (SF) STAFF INCHARGE HEAD IN CHARGE BUSINESS ADMINISTRATION (SF) CONVENOR

**HAMEED ISAM M N** | **DARSSHITHA M G**  
III BBA (SF) EDITOR III BBA (SF) EDITOR

**YOGA MURUGAN S** | **YASWIN G** | **KARPAGAPRIYA N** | **VIJAYARAJAN K**  
II BBA (SF) II BBA (SF) II BBA (SF) II BBA (SF)

**SWETHA I** | **HIMESH JAIN J** | **NALLAPERUMAL M**  
I BBA (SF) I BBA (SF) I BBA (SF)