

THE STUDENT PRESS

QUOTE OF THE MONTH

"VERY OFTEN, A CHANGE OF SELF IS NEEDED MORE THAN A CHANGE OF SCENE."

A.C. BENSON



WHY TSP ?

DEAR READERS,

TSP SHORT FOR THE STUDENT PRESS NOW YOU MIGHT BE WONDERING WHAT'S THIS? THIS IS A MONTHLY MAGAZINE WHEREIN WE BRING YOUR WORDS IN FORM OF ARTICLES TO THE READERS. TSP WORKS WITH THE MOTIVE TO CREATE A PLATFORM FOR ALL THOSE ASPIRING WRITERS AND STUDENTS WHO HOLD A PASSION FOR WORDS. IF YOU FIND WORDS AS A MEDIUM OF VOICING OUT YOUR VIEWS BECAUSE WORDS HOLD THE POWER TO CHANGE THE WAY THE WORLD THINKS TSP PROVIDES YOU THE PLATFORM TO DO SO. WE BELIEVE YOUR WORDS ARE A WAY TO COMMUNICATE WITH THE READERS. WE ALWAYS WELCOME YOUR IDEAS AND REVIEWS TO HELP US IMPROVE. AND DON'T WORRY ABOUT YOUR ARTICLES BEING NOT ENOUGH OR UP TO MARK AFTERALL THE FIRST DRAFT OF EVERYTHING IS NEVER PERFECT IT'S THE PROGRESS THAT WE DO IS WHAT MATTERS.

- SHARVI SAWANT

CHIEF EDITOR
SHARVI SAWANT

CO EDITOR-
OMKAR REDKAR

ADVERTISING HEAD-
TEJASWINI PAWAR



PRINCIPAL'S WORDS

DEAR STUDENTS,

I AM VERY HAPPY AND GLAD TO ANNOUNCE THAT OUR STUDENTS UNDER THE GUIDANCE OF DR. (Smt.) KANCHAN FULMALI HAVE STARTED A MAGAZINE 'THE STUDENT PRESS' A VERY INNOVATIVE PROGRAM WHICH THEY HAVE TAKEN UP WITH THE HELP OF THE STUDENTS. IN THIS PANDEMIC TIMES WITH STUDENTS WORKING THROUGH ONLINE MODE THESE STUDENTS HAVE STARTED THIS E-MAGAZINE WHICH EVERYONE CAN READ ON THE COLLEGE WEBSITE. I WISH THEM ALL THE BEST AND CONGRATULATE THE TEAM LEADER AND THE STUDENT MEMBERS. AND ONCE AGAIN ALL THE BEST FOR YOUR FUTURE SUCCESS.

- DR. DNYANESHWAR. M. DOKE

CO-ORDINATOR'S WORDS

I AM SUPPORTING THE STUDENT PRESS FOR THEIR IDEA THAT THEY HAVE BROUGHT FORWARD BECAUSE EVERYONE HERE IS APPRECIATED FOR THEIR WORK. THE STUDENT PRESS IS A PLACE WHERE STUDENTS CAN WRITE WITH A OPEN MIND AND HEART THROUGH THE MAGAZINE WORDS.. THIS INITIATIVE IS NOT ONLY FOR THE DAHANUKARITES BUT FOR STUDENTS ALL OVER MUMBAI. I ASSURE YOU OF THE QUALITY FROM THE BEGINING AND WOULD PROVIDE WHATEVER YOU REQUIRE.

-DR. KANCHAN FULMALI



Kar Har Maidan Fateh

Hey Readers, Welcome back to the last issue of "Kar Har Maidan Fateh" for this volume.

Today we're going to be talking to MLDC's Assistant Professor
B.Com (Accounting and Finance) Dr. Siddhi Roy who's done a Ph.D. (Commerce),
M.Com. (Accountancy)
And also is a Chartered Financial Analyst,
UGC-NET.

What struggles did you face to reach the position you are in today?

Frankly speaking, it's been more of a journey than a struggle and I guess it is the same for all. Struggles and failures are just a part of your journey. I have dedicated a considerable time for my formal education, spent time reading and assimilating information and participating in various co – academic activities. That's the reason I am today in this position by the grace of God, my parents, teachers, friends and colleagues, who motivated me to and made me realise my true potential. What I really want every student to know is that there are going to be some difficulties, some troubles that everyone is going to face, it could be anything, maybe you don't have the right kind of infrastructure, might not have the right sources of finance or timely guidance and mentoring. Ultimately, you are going to reach your goal if you are focused. It was true for me as well. I stayed focused and was concentrating on both my academics as well as my extracurricular activities because they are also equally important. I think perseverance is the key to what I have achieved so far.

What habits do you think a student in his learning curve should inculcate to be an overall package for industry?

As I mentioned before perseverance and hard work are have to be inculcated by every student in their learning curve. They should be hardworking and focused on their goals. It's important that you should know not only what you have learned in your formal education set up but also need to have a good amount of knowledge about what is happening in the ecosystem you live in. Because ultimately, when you start working, it is not only that your internal training of your office, or what you're studying in colleges that makes you ready but also how well informed you are about the socio economic and political scenario of your country are also going to make you industry ready. When I say industry ready, some people probably have this misconception that being industry ready means you should know how to



communicate well or how to dress but in reality, being industry ready, means you should have been able to troubleshoot and take timely decisions. If possible, you can do an internship somewhere and try to learn.

If you're not able to work in a corporate set up you can always work with the college or institute where you are learning. Also, when we talk about being industry ready, we need to understand that what we are learning is only going to help us to do our work in a systematic manner but actually speaking, when you start working the environment of that of an office is completely different from what you are doing. So, you should be aware of the good practices and latest developments in your particular field you are going to choose as your career. These things should be what every student needs to inculcate in their learning journey.

Nowadays Students are focusing more on developing communication skills and somewhat they are of the opinion "Good Speaking can cover our lack of knowledge". So how far do you support this idea?

I think that you need to develop your communication skills because that is the key to be successful not only in personal but also in your professional life. But we also need to understand good communication skills can never be a substitute of knowledge. It is not the light of a lamp to cover it in the darkness of ignorance and lack of knowledge. The knowledge you possess is the key to your success. Now, I'm not saying that we don't need to have communication skills, communication skills is only a way to impart and share that knowledge you possess to others but we need to understand that it is not the knowledge in itself. It's like if a person is a very good speaker, a good orator or they explain things very well you are in awe but after a while the content that they deliver will become important for you. You can impress people with your communication skills only for a short time, your knowledge is what will have a lasting imprint on them for the rest of their lives. So, you need to develop communication skills, but not to cover up your lack of knowledge but rather you should have those skill sets to enhance and share your knowledge and perform this knowledge to them to your colleagues. Develop your communication skills because that's an exterior of your personality, but your knowledge, your content is the interior of you, what you consist of.

What message would you like to give to our readers through this magazine?

The first mantra which I have believed and followed is "Reading". I would like my students and the readers to become an avid reader. You have to be good reader, there is no escape from reading. Whenever you get a chance, please read. Reading is the key to enhance your knowledge, improve your skill set and sharpen your communication skills. You can read to enhance your knowledge in any language, it could be English, Hindi or any other regional or foreign language. The second mantra is perseverance and hard work. You need to be hardworking, you need to be focused and you need to be disciplined. Only if you are disciplined you are going to achieve your goal. Now as a student, I would study almost 16 hours a day when I was doing my masters and Chartered Financial Analyst course together. 16 hours of studying, so you can imagine I had only eight hours to do the remaining things. In spite of that, I was able to find time for reading. So the third mantra is 'Time Management'. So be disciplined, hardworking, manage your time well and above all be focussed and be passionate and love what you are doing. Perseverance is the key. It may sound very cliché, but you can achieve only through perseverance and trust me, whatever I am today, I've completed my Ph.D, CFA, Master's degree and other courses that I've done only hard work has been my ally.

- Sharvi Sawant & Omkar Redkar
(SYBcom)

"Are Students Really Getting Educated?"

Student by definition means a person who studies in a college or university. They are the upcoming generation which will hold the responsibility in the near future. Studying is a process wherein a person actively Participates, motivates itself to go beyond the pages of a book, puts up his/her whole hearted efforts in the field of interest they are studying in.

In the 21st century, these definitions seem to get distorted as students are no longer studying but are just learning the syllabus provided by the degree or courses they are in. A student is just studying to complete his/her education by learning the syllabus rather than actually in the right sense or implementation of education.

The miraculous minds are just becoming rigid to some limited ideas of books. Exploring has just become a redundant task for students nowadays. Marks over creative minds, score cards over creative ideas are the downcast reality of our upcoming generation. India has the largest number of engineers as well as the largest number of engineering educational institutes in the world. As of 2021, India annually produces one million engineering graduates. India has 253 scientists/researchers per million population. But unfortunately, the number of inventions is just in the hundreds.

The educational system we deal in has a weaker beginning. Today's education may be good to score marks but fails to retain the knowledge that should be imparted from their education. The rigidity of our education system lacks promotion of creative skills and students actively

participate towards gaining extra knowledge and go beyond their bookish knowledge. The education system has just not made student`s rigid but also lazy and ignorant towards upcoming good opportunities and challenges of show-casing their skills by back-stepping towards them. A good student should not just be the one scoring good marks but the one who also has good knowledge to implement in improving the field they are in. Focusing on good skills should be more priority than good score cards. Aiming for salaries in 5 to 6 digits is more important for students nowadays than to pursue their dreams and interest fields. Students in today's time don't tend to move towards exciting and challenging projects but for less effortful education and more income generation.

Somewhere around all this peer pressure and other personal reasons also cause distraction for students towards getting better educated rather than just getting educated.

Gaining knowledge in the real world is more important and worthy than in the 'SOCIAL MEDIA' world.

We will have to accept sorrowful upcoming ignorant futures and work towards a knowledge-oriented future.

Sharmika Patne
F.Y.BSCIT

SAVE SOIL

LET US MAKE IT HAPPEN

Soil is a mixture of organic matter, minerals, gases and organisms that together support life. Earth is a body of soil called the pedosphere has four important functions

- 1.As a medium for plant growth
- 2.As a means of water shortage, supply and purification
- 3.As a modifier of earth's atmosphere
- 4.As a habitat for organisms

Now, by overviewing above functions it is clear that soil hold some special importance in our life. It is the most significant need for survival of humans, plants and animals. We have heard many campaigns related to water, trees, tigers, pollution but not related to soil. Is soil not that much important to drive a movement for it??

Thus to bring forward the topic of soil conservation and importance of soil, "Save Soil" a global movement is launched by our Indian Yoga Guru and proponent of spirituality named Jagadish "Jaggi" Vasudev better known as Sadhguru. The movement launched by Sadhguru is to address the soil crisis by bringing together people from around the world to stand up for soil health and supporting leaders of all nations to institute national politics and actions toward increasing the organic content in cultivable soil. Lack of organic content turns soil into sand leading to food crisis, water scarcity, loss of bio diversity, climate change, loss of livelihood, conflict and migration.

The solution and aim of the movement is to bring back at least 3-6% organic content in the soil. Depleted soils will not quench the fire of hunger. Unquenched hunger can burn the very world. It is a generational responsibility to bring the land under shade from vegetation and enriching the soil through plant litter and animal waste. Thriving , living soil is vital to life. Soil health needs supportive policies in every nation. Policies need people's support. People's support needs awareness. The message of "Save Soil" is to be taken to 3.5 billion people, 60% of the world's electorate.

A Journey to save soil will be embarked by Sadhguru to meet citizens, leaders and experts as a lone motorcyclist covering 30000 km across 26 nations from United Kingdom to India in 100 days. Sadhguru started his solo motorcycle journey from March 21 from Birmingham (UK) to Coimbatore (India). Creating a conscious planet is possible only by raising human consciousness. It is important for all particularly leaders whose decisions affect millions of lives- to be conscious and inclusive"- says Sadhguru.





So global leaders such as Dr. Jane Goodall (Founder of Jane Goodall Institute), 14th Dalai Lama (Spiritual leader), Deepak Chopra (Author and founder of Chopra Global); Experts such as Maria Helena Semedo (Deputy Director General of the food and agriculture organization of the United Nations), Stewart Maginnis (Deputy Director General, IUCN), Manoj Juneja (Assistant executive director, World food programme), Dr. Elaine Ingham (Soil Microbiologist) have shown support towards the movement. Even cultural icons such as AB de Villiers and Mathew Hayden (International former Cricketers), Jesse Williams (Actor, director and producer), Juhi Chawla (Actress), Kangana Ranaut (Actress), Raline shah (Actress), Mouni Roy (Actress, singer and dancer), Sonu Nigam (Singer), Mostly sane aka Prajakta Koli (Indian youtuber) and beer biceps aka Ranveer Allahbadia (Social media entrepreneur and Youtuber) have shake hands with Sadhguru. Business leaders such as Marc Benioff (Founder and CEO, Salesforce), Lord Bilimoria (Chancellor, University of Birmingham), Nitin Gupta (Head of AWS Data platform), Sridevi Koneru (Vice President, HP), Dr. Arvind Chinchure (CEO, Deshpande startups) and on.

In addition to these, Organizations such as United Nations Convention to Combat Desertification (UNCCD), UN Environment Programme- Faith for Earth, World Food Programme, Partnerships for Change, International Union for Conservation of Nation and Global Citizen forum are providing their potential support towards the movement. Music is a universal language, so Sadhguru has launched a soil song “La la le le” to encourage youths, kids and adults to join and enjoy this movement.

This very body is soil, My body, Your body, everybody is just soil body. Saving soil is not just our duty but our dharma. People like Sadhguru are taking great initiative towards this global problem. A small step from now towards soil conservation will means a lot for future generations.

“The Magic of Soil is it turns death into Life.”

--- Sadhguru

By Gaurav Nandivadekar
SYBCOM (B)

MOVIE OF THE MONTH

K.G.F -CHAPTER 2



The movie was well anticipated by the fans. This movie is the second installment in the series. The first chapter was quite a hit. The amount of buzz experienced by the box office was insane. Fans all over India was waiting for the second installment as the first was ended on a cliffhanger.

'KGF:Chapter 1' set the tone for a slick gangster franchise-high on style and details. The first part was all about establishing the intentions and power of Raja Krishnappa Bairya aka Rocky Bhai.

Rocky has won over the people of KGF and he is now in the process of dreaming bigger and treading more dangerous paths. In this process, he encounters Adheera, who is inspired by the Vikings and evokes visceral fear, who wants KGF back. Simultaneously, he also has to encounter the righteous Prime Minister Ramika Sen, who also wants Rocky taken down.

The story progresses at a brisk pace in a racy tale of Rocky's journey to the top. The film, like the first part, presents a dark, dreary world that is stylishly shot. While the first part took time to prove who the protagonist was and included more time to establish the same, this second part moves quicker and one gets to meet more characters. The conflicts and battles are more interesting this time.

This film gets to showcase the emotional side of Rocky too, with a love story and even some glimpses into his past life that fuelled his ambition. The love story doesn't take away too much from the tale either. One of the best shots in the film is the introduction of Adheera played by Sanjay Dutt. It is pure magic on screen and evokes whistles organically. Raveena Tandon as the Prime Minister also has a good track. The other interesting addition is Rao Ramesh as the CBI officer. Prakash Raj also makes for a good narrator, with his baritone adding an immersive experience. The film belongs as much to filmmaker Prashanth Neel as it does to Yash. Both of them have managed to deliver a sequel that seems more immersive than the first part. Albeit, Prashanth has always maintained that the second part had the bigger chunk of his original story when they decided to break it into two parts.

For the audience who wants to watch a loaded action film with style, heavy-duty stunts, and dialogues, this one is simply made to order. KGF: Chapter 2 might not appeal to the seemingly woke audience, who would question consent or nitpick on commercial staples like violence. But for those who love such films, here's an essential spoiler, as there is a hint at a possible third chapter in the end credits, so wait until the end.

RESEARCH WORLD

FIBONACCI SEQUENCE, GOLDEN RATIO AND GOLDEN RECTANGLE IN NATURE

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Abstract:

This research paper deals with the mathematical concept of consecutive Fibonacci numbers and sequence which has led to golden ratio. The deliberations in this research write up show the way Fibonacci numbers, golden ratio and golden rectangle have been in existence in the nature.

Keywords:

Fibonacci numbers, Golden ratio, Golden Rectangle, Sequence, Geometry, Spiral.

Introduction:

Fibonacci sequences: The Fibonacci sequence was first recognized by the Indian Mathematician, Pingala (300-200 B.C.E.) in his published book called the Chandaśāstra, in which he studied grammar and the combination of long and short sounding vowels [1,2]. This was originally known as mātrāmeru, although it is now known as the Gopala-Hemachandra Number in the East, and the Fibonacci sequence in the West [1,2]. Leonardo Pisano developed the groundwork for what is now known as “Fibonacci sequences” to the Western world during his studies of the Hindu-Arab numerical system. He published the groundwork of Fibonacci sequences in his book called Liber Abaci (1202) in Italian, which translates into English as the “Book of Calculations”. However, it should be noted that the actual term “Fibonacci Sequences” was a tributary to Leonardo Pisano, by French Mathematician, Edouard Lucas in 1877 [3]. Leonardo Fibonacci, the outstanding and the most celebrated mathematician of the European Middle ages, born around c-1170 into the family of Bonacci in Pisa (Italy). He died around c-1250. The original problem that Fibonacci investigated was about how fast rabbits could breed in ideal circumstances in the year 1202. Suppose a newly-born pair of rabbits, one male, one female, are put in a field. Rabbits are able to mate at the age of one month so that at the end of its second month a female can produce another pair of rabbits. Suppose that our rabbits never die and that the female always produces one new pair (one male, one female) every month from the second month onwards, then number of pairs in year are in the series 1, 1, 2, 3, 5, 8, 13, 21, 34 ... If we take the ratio of two successive numbers in Fibonacci's sequence and if we divide each number by the number before it, we will find the following series of numbers: $=1$, $=2$, $=1.5$, $=1.666\dots$, $=1.625$, $=1.61538\dots$. \emptyset = the ratio seems to be settling down to a particular value, which we call the golden ratio or the golden number. It has a value of approximately $\emptyset = 1.618034 =$

Need of the study:

The researcher has drafted the present research paper with a view to throwing light on the existence of golden ratio, and golden rectangle through Fibonacci sequence in nature.

Literature review:

Prasanth G. Narasimha-Shenoi [4] Researcher shows that how golden number occur in the Mona Lisa image and human hand The Fibonacci numbers are Nature's numbering system. They appear everywhere in Nature, from the leaf arrangement in plants, to the pattern of the florets of a flower, the bracts of a pinecone, or the scales of a pineapple. The Fibonacci numbers are therefore applicable to the growth of every living thing, including a single cell, a grain of wheat, a hive of bees, and even all of mankind. There are several golden ratios in the human face.

Objectives of the study:

- 1) To understand the concept of Fibonacci sequence in Nature.
- 2) To understand the Process of finding golden ratio and golden rectangle in Nature.

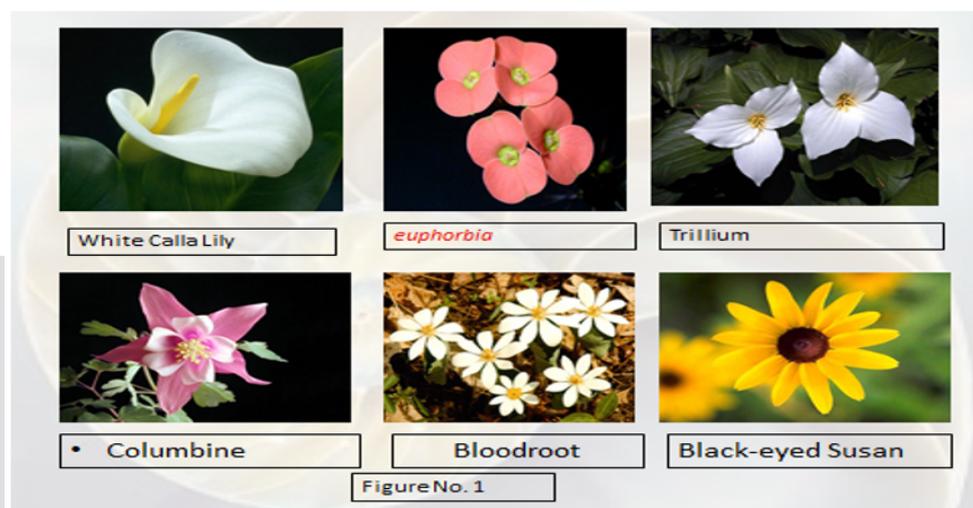
Research Methodology:

The research paper is based on the secondary data, sourced from various journals, articles, media reports and websites.

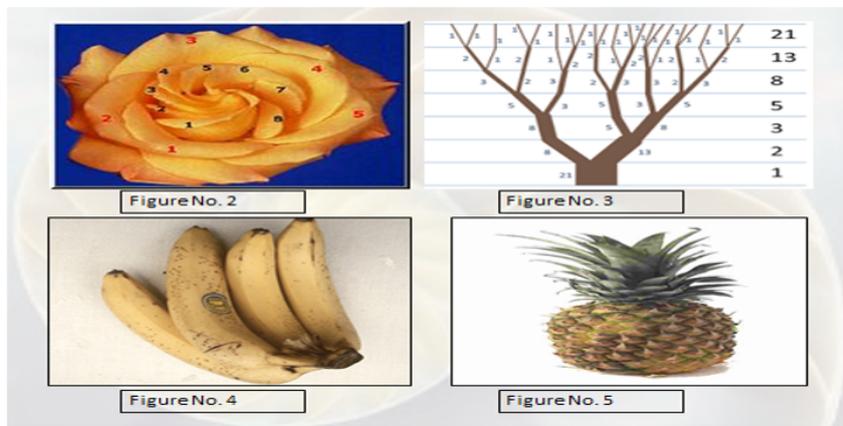
Analysis of secondary information:

Fibonacci number sequence in flower:

In the flower white calla lily contains one petal, flower euphorbia contains two petals, Trillium flower contains three petals, Flower columbine contains 5 petals, flower Bloodroot contains 8 petals and flower Black eyes Susan contains 13 petals etc. (see figure no.1)



Fibonacci number sequence in Rose: If we give numbers to petals of rose flower (see figure no.2) then in each spiral of the rose number of petals are exactly equal to Fibonacci number
Fibonacci number sequence in Plants: Some plants express the Fibonacci sequence in their growth points, the places where tree branches form or split. Leaves are also found in groups of Fibonacci numbers (see figure no.3). A main trunk will grow until it produces a branch, which creates two growth points. Then, one of the new stem's branches into two, while the other one lies dormant. This pattern of branching is repeated for each of the new stems. Hence, we can say that Branching plants always branch off into groups of Fibonacci numbers.
Fibonacci number sequence in Bananas and Pineapple: Bananas have 3 or 5 flat sides (see figure no.4), Pineapple scales have Fibonacci spirals in sets of 5, 8, 13, 21... (See figure no.5) so we can say that Fibonacci numbers are found in pineapples and bananas

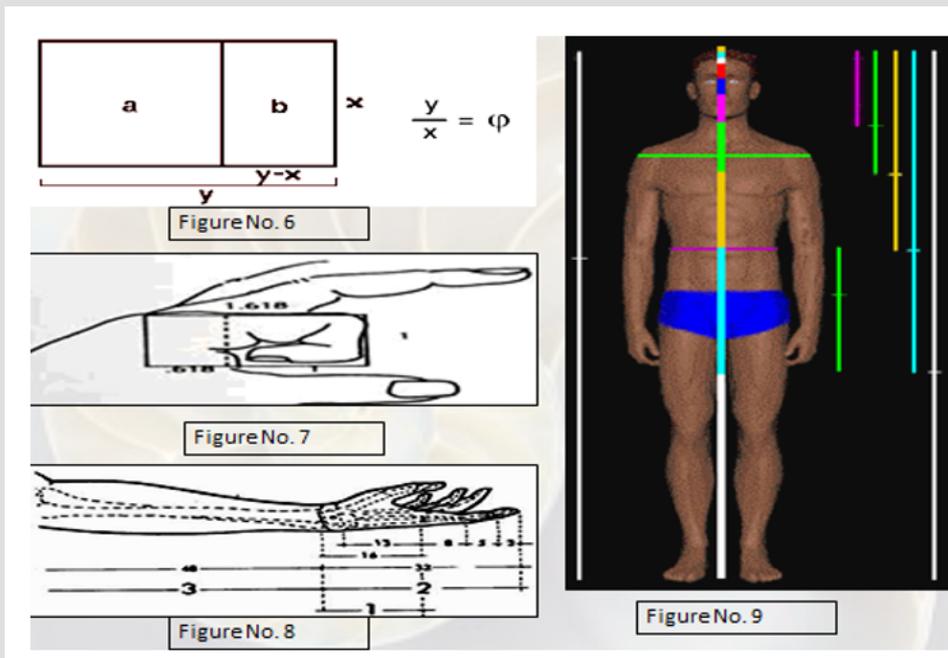


Golden Rectangle:

A golden rectangle is a rectangle whose sides are in the golden ratio is referred as a golden rectangle (see figure no. 6). If height of the rectangle is x and length of the rectangle is y then if ratio $(\frac{y}{x}) = 1.618$ then this rectangle is called golden rectangle.

Golden Rectangle in Human Body: (Figure no, 7,8,9)

Most of Human body parts follow the numbers one, two, three and five. Human beings have 2 hands each of which has, 5 fingers, each of which has, 3 parts separated by, 2 knuckles. The length of different parts in the arm also fits the golden rectangle. (golden rectangle occurs in between Length of the face and Wideness of the face), (Length of the mouth / Wideness of the nose), (Wideness of the nose / Distance between the hole of the nose). Ratio from forearm to hands are in golden ratio. Human fingers have three sections. The proportion of the first two to the full length of the finger gives the golden rectangle. We can also see that the proportion of the middle finger to the little finger is also a golden rectangle. Golden rectangle found in between the total width of the two front teeth in the upper jaw. Golden rectangle found in between Hairline to Eyebrow top and Hairline to Eye bottom, Golden rectangle found in between Eyebrow top to Eyebrow bottom and Eye top to Eye bottom. If we turn our finger shown in figure no 7 there also, we can see the golden rectangle.



Golden Mean Gauge:

The study and application of the golden section is much easier with the golden mean gauges Golden Mean Gauge (See figure no. 10a) Invented by Dr. Eddy Levin in the article “The updated application of the golden proportion to dental aesthetics” published in the May 2011 issue of “Aesthetic dentistry today.” He writes that when he was a young dentist, starting out in his own practice, he became intrigued with finding out how make teeth look natural. What was the secret of nature, the secret of beauty? By coincidence, he was studying the Golden Proportion at the same time as he was trying to find out what made teeth look beautiful, he began to put this into practice and started testing his ideas on patients. His first case was a young girl in a hospital, where He was teaching, whose front teeth were in a terrible state and needed crowning. Despite the skepticism of the other members of staff and the unenthusiastic technicians with whom he had to work and whose co-operation he depended upon, he crowned all her front teeth, using the principles of the Golden Proportion. Everybody, including the young lady herself, agreed that her teeth now looked magnificent. Here in figure no 10a is picture of golden mean gauge and see figure no. 10 shows that how can measure golden ratio in human face, sparrow, in ant and in the china wall.



CONCLUSION AND EVALUATION:

From the above discussion we can say that Fibonacci sequence is present in the flower petal, in Banana flat sides, Pineapple scale, Human body and golden rectangles are found in the Human body. Because of Golden mean gauge we can easily measure golden ratio Hence overall, we can say that Fibonacci sequence, Golden Ratio and Golden Rectangle found in the Nature.

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AROUND THE GLOBE

THE TAKEOVER OF TWITTER



For years, Elon Musk has been using Twitter to publicly share his opinions about the social media platform he's now struck a deal to buy.

Following a whirlwind few weeks marked by a very public back-and-forth between Musk and Twitter, the company said Monday that it had agreed to sell itself to the world's richest man in a roughly \$44 billion deal that will take it private.

The deal, which is expected to close this year, puts a new spotlight on the billionaire's ever evolving and sometimes erratic views towards Twitter over the years, many of which he has shared on Twitter itself.

The billionaire has tweeted about Twitter specifically dozens of times over the past decade, revealing a vertigo-inducing relationship marked by posts ranging from "I love Twitter" to "Is Twitter dying?"

In his nearly 13 years on the platform, Twitter has become an important part of Musk's personal brand. It's a place where he communicates to his more than 80 million followers about his business ventures, lashes out at people he views as detractors, makes market-moving commentary about crypto currencies and shares the occasional meme.

To put the relationship between Musk and Twitter in his own words, he quipped in a 2019 tweet: "Some people use their hair to express themselves, I use Twitter."

Musk's push to buy Twitter outright notably came after he declined a seat on the company's board, a move some corporate governance experts speculated may have been because such a role would have come with the expectation that Musk stops tweeting criticisms about the company.

Trying to get Musk to stop tweeting about companies, however, is almost a prologue to how he ended up seeking to buy Twitter. Musk's tweets about Tesla have landed him in hot water, multiple times, with the US Securities and Exchange Commission. His yearslong feud with the SEC dates back to his now-infamous 2018 tweet stating, "Am considering taking Tesla private at \$420. Funding secured."

The nine-word tweet sent Tesla stock surging at the time, but the SEC then accused him of misleading investors. Musk and regulators eventually reached a deal that included, among other provisions, a requirement that Musk gain pre-approval from other Tesla executives prior to tweeting about the company. Seemingly ever since, Musk has opined about what he sees as attacks on “free speech.”

The saga continued earlier this year as Tesla disclosed that it had received a subpoena from the SEC after Musk asked his Twitter followers last year if he should sell 10% of his stake in the company. In March, responding to Musk challenging the subpoena in part on first amendment rights, an SEC regulator urged a federal judge to allow his tweets to continue to be scrutinized.

A few days later, on March 26, Musk tweeted that he is giving "serious thought" to creating his own social media platform, claiming Twitter does not uphold principles of free speech. Approximately a week after that, Musk bought a more than 9% stake in Twitter and became the tech giant’s largest shareholder. Soon after, on Monday, Twitter said it had agreed to sell itself to Musk entirely.

"The Twitter Board conducted a thoughtful and comprehensive process to assess Elon's proposal with a deliberate focus on value, certainty, and financing," Twitter independent board chair Bret Taylor said in a statement announcing the deal, which he described as “the best path forward for Twitter's stockholders."

Musk, meanwhile, doubled down on his positioning himself as a champion of “free speech.” “Free speech is the bedrock of a functioning democracy, and Twitter is the digital town square where matters vital to the future of humanity are debated,” Musk said in a statement Monday. “Twitter has tremendous potential — I look forward to working with the company and the community of users to unlock it.

One of Musk’s first tweets’ specifically about Twitter, posted in 2017, was simply: “I love Twitter.” The tweet received a “Same” reply from then-CEO Jack Dorsey, as well as a reply from a user suggesting he should buy it. “How much is it?” Musk tweeted at the time, years before he formally submitted his bid for the company.

Flash forward to 2020, and he started getting vocal about trolls and bots on the platform “adversely affecting public discourse” and complained that the “crypto scam level on Twitter is reaching new levels.”

This year, Musk’s tweets about Twitter markedly shifted to start airing more specific grievances about how the platform operates. He attacked the company for “spending engineering resources” on creating NFT profile pictures instead of addressing spam accounts. He has taken aim at Twitter’s algorithm multiple times, calling for it to be open source, meaning it’s publicly available for anyone to view, rework and use for other purposes. More recently, Musk has suggested the stakes are high for the platform to bolster free speech. “Given that Twitter serves as the de facto public town square, failing to adhere to free speech principles fundamentally undermines democracy,” he tweeted last month.

And in his final tweet before news broke that Twitter had accepted his takeover bid, Musk continued his refrain, tweeting on Monday morning: “I hope that even my worst critics remain on Twitter, because that is what free speech means.”

INDEPTH OVERVIEW ON LIC IPO

What is insurance?

Insurance is a thing providing protection against a possible eventuality.

Insurance is a contract, represented by a policy, in which an individual or entity receives financial protection or reimbursement against losses from an insurance company. The company pools clients' risks to make payments more affordable for the insured.

What is life insurance?

Death is certain, but its timing is not. If an earning member of a family dies, his/her family will suffer emotional and financial loss. Life insurance aims to protect the family from financial loss in the event of death of the bread winner. Life insurance is a contract between the person and the insurance company that is providing the insurance. If the person dies, or becomes terminally ill while the contract is in force, the insurance company pays a specified sum of money to the person or to his/her beneficiaries as mentioned in the insurance policy. The insurance offers a way to replace the loss of income of that person.

What is an IPO?

IPO stands for initial public offering. It is when the company decides to offer its share to the general public for the first time, it is when the company wants to grow and requires more capital to expand.

After the IPO, shares of that company can be brought by millions of people.

Should an individual invest in an IPO and when?

An IPO is usually a HOT topic in the market, with many investors looking to make quick buck in listing. But it is important to know its process, at the initial stage it may be quite risky to apply because a company can get oversubscribed or undersubscribed. After listing, the shares are in lock-in period where the buyers aren't allowed to sell the stock. So it is after this period of 90-180 days it is advisable to buy, as sometimes price fall sharply for an overhyped stock.

It is essential to do research objectivity on the company's fundamentals, as a hyped-up stock falls and strong company makes profit.

Information about Life Insurance Corporation of India (LIC):

LIC is one of the most awaiting IPO's in the history of stock exchanges. Life Insurance Corporation of India (LIC) has been providing life insurance in India for more than 65 years and is the largest life insurer in India. LIC was formed in 1956 by merging and nationalizing around 245 private life insurance companies. Until 2000, it was the only life insurance company in the country. LIC has a broad, diversified product portfolio covering various segments across individual products and group products. It is currently dominating the sector and has the highest market share. It not just have large market share in the industry but also has 55% of distribution coverage of its products. It is also the largest asset manager in India. Since insurance company needs to keep enough capital with it to grow its business and to be able to settle the amount of the estimated claims that it will receive from its policyholder, it would be possible for new firms to enter this sector easily. Although LIC has lost market share in the last decade, it is still at the top of the leaderboard in the industry with the market share of 71.8% of individual policies and 88.8% of all group policies sold in India in 9MFY22.

Individual products offered by LIC:

- A. Participating insurance products
- B. Savings insurance products
- C. Term insurance products
- D. Health insurance products
- E. Annuity and pension products
- F. Unit-linked insurance products

Group products offered by LIC:

- A. Group term insurance products
- B. Group savings insurance products
- C. Group savings pension products
- D. Group annuity products

About LIC IPO:

IPO Opening Date	May 4, 2022
IPO Closing Date	May 9, 2022
Issue Type	Book Built Issue IPO
Face Value	₹10 per equity share
IPO Price Band	₹902 to ₹949 per equity share
Minimum investment	₹13,530
Market Lot	15
Min Order Quantity	1 lot
Listing At	BSE, NSE
Listing Date	May 17, 2022
Basis of allotment date	May 12, 2022
Issue size	₹21008.48 crores
Fresh Issue	NIL
Offer for sale	₹21008.48 crores

Ratios:

Operating RoEV	36.89%
ROE	45.65%
Earning Per Share	4.47%
P/E	201.91
Industry PE	79.77
Debt to Equity	0
Current Ratio	3.24
2 Year Assets CAGR	5.49%
2 Year Profit CAGR	6.39%

Strategy to Invest

Warren Buffett's main strategy is to look at whether the company have a MOAT ie. A distinct advantage over its competitors that allows the company to protect its share prices. Strengths / Advantages for the company:

- Enormous agent network, strong track record, and its lineage of 65 years
- At present it is the market leader, and has been dominating the sector since a long time
- Insurance sector is immense from cyclicality, so is less risky to invest
- Fifth-largest life insurer globally
- Largest player in the fast growing and underpenetrated Indian life insurance sector

- Largest asset manager in India with an established track record of financial performance and profitable growth

- A highly experienced and qualified management team, distinguished Board, and strong corporate governance framework

Risks / Disadvantages for the company:

- Regulated by government so at times expenses can occur, which may result in paying less dividend to the shareholders / less liquidity

- Private players like HDFC life, ICICI Prudential, are performing quiet well

- It can lose market share to the private players

- A highly competitive industry

- Dependence on the sales of participating products and single premium products for a significant portion of its revenue

-Rajsee Warang
(TYBMS)

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