



COMMUNITY NEWSLETTER

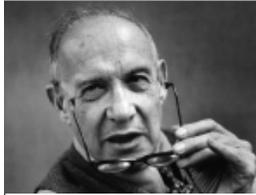
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PETER F. DRUCKER

Management Lecture Series

Brexit: Divorce without a deal

- Ms. Megha Marwah (BBA 2-A)

On 25th February, 2019, a Peter F. Drucker Lecture was hosted by DME Management School at Nelson Mandela Auditorium. The gathering was graced by the honourable guests, Mr. Ignace Hindrick and Mr. Amit Mittal and also the respected dignitaries, Prof. Dr. Ravikant Swami (Director, DME and HOD- DME Management School) and Prof. Dr. Sudhir Bisht.

The event was set in motion with the welcoming of the guests. Thereafter, Prof. Sudhir Bisht was invited to introduce the guest speakers of the event. He introduced Mr. Ignace Hindrick as an 'indophile', a global citizen and Founder-Director of DMH Business Advisors. He also introduced Mr. Amit Mittal, a CA and Founder-Director of Route2Market and DMH Business Advisors. The lecture was organised for the 1st and 2nd year students of BBA.

Mr. Ignace Hindrick was then invited on the stage to enlighten the audience with the Topic: Brexit - Divorce without a deal. Sir shared that 40 years of his life was spent in Belgium and also asked if anybody has been to Belgium from the audience to. During his engaging session, he covered the following 3 things in the lecture:

- History of Europe
- Benefits of European Union
- Brexit

He discussed how the union started and also explained key concepts and benefits of single market, single currency and single block. While talking about Brexit he covered the following points:

- What is Brexit?
- Why UK is leaving the European Union?
- Impact of Brexit
- Opportunities after Brexit

He explained what Brexit is and showed a video regarding leaving the European Union. It was a funny video and was enjoyable for the students. He further stated the impacts of Brexit on UK, EU and the world and also on India. He explained how it was a big deal for people, businesses and capital in UK. He also explained the consequent changes faced

EDITORIAL ARTICLE



Dr. Ravi Kant Swami
HOD, DME Management School &
Director, DME

Budget & Elections

India's status as the largest democracy in the world thrusts upon the finance minister a unique responsibility. This obligation entails a gigantic balancing act while formulating the country's annual budget. The balance has to be stroked for castes, creeds, communities, religions, sects, pressure groups, lobbies, trade chambers,so on & so forth. Add to all this a critical factor: forthcoming Lok Sabha elections. With this background, what can a commoner expect from Budget 2019?

To me, the budget is nothing but a bundle of sops guided not by the principles of economics, not by the basics of finance, not by prudence but by "VOTES". Yes, the budget must make the largest vote bank happy. And who comprises the largest vote bank in India? Rural India. Thus, Budget 2019 drives the country towards an "Sugary Budget" which is diabetic.

Theme of the Current Issue

Money Matters - Budget and Economy

Editorial Board: Prof. Dr. Ravi Kant Swami,
Ms. Navya Jain, Ms. Shelly Agarwal

Student Editorial Team: Ms. Prerna Saluja, Mr. Harshit Verma, Ms. Avleen Kaur, Mr. Kartik Vasudev



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by India in terms of businesses, education and trade. He also stated some of the opportunities for UK and other countries. Mr. Ignace Hindrick concluded the lecture by revealing 3 secrets which could help one succeed and become a better version of oneself:

- Learn new things quickly
- Never give up
- Become a 5 star communicator

Towards the end, Prof. Dr. Sudhir Bisht presented the vote of thanks and addressed the gathering with his words of wisdom. The audience applauded for the guest speakers which marked the end of an insightful session.



Monetary Policy Review



- Dr. Shuchi Goel
Assistant Professor

Monetary policy aims at the regulation of supply of money, interest rates and credit availability in an economy by the Central Bank keeping in view the objective of economic growth. This task is undertaken by a Monetary Policy Committee (MPC) that meets at least 4 times in an year. Some of the key decisions undertaken by the MPC as a part of the 6th Bi-monthly Monetary Policy Review include:

1. Repo rate to be 6.25 %, down from 6.5 %.
2. Reverse repo rate to be 6.0 %.
3. Bank rate to be 6.5 %

The above decisions were undertaken after evaluating the global as well as domestic macroeconomic conditions. Economic activity has slowed down globally since the time MPC last met in the December of 2018. Talking about a key advanced country, U.S exhibited a slowdown in its economic activity during the fourth quarter of 2018. The Eurozone experienced weak industrial performance. However, a slow recovery was witnessed in case of Japan. Slowdown was also witnessed in some of the emerging market economies. Growth slowed down during the fourth quarter of 2018 in China. Similarly, slow down was also experienced by Russia. However, despite industrial activity grappling, domestic spending as well as exports led to an improvement in Brazilian economy. The weak industrial performance and fewer exports caused recovery to be slow in Africa. In the financial sector domain, the global financial markets were more stable with the onset of the current year as compared with last December.

On the domestic front, the first advance estimates (FAE) put forward by Central Statistics Office (CSO) for the year 2018-19 point to a 7.2% growth in real GDP (Gross Domestic Product). They also point towards an improvement in Gross Fixed Capital Formation and a reduction in both private as well as government consumption expenditure. Investment demand decreased during last November/December. Coming to the supply side of the economy, 7% growth in real GVA (Gross Value Added) for the year 2018-19 has been pointed by the FAE of CSO. This in contrast with 6.9% growth for the year preceding it. A decline in the growth of agricultural sector's GVA and a rise in the GVA growth of industrial sector had been incorporated in the estimates. Growth in the GVA of services sector has been projected to remain subdued. Sowing of Rabi crops during the current year up to 1st Feb 2019 has been lesser as compared to the last year. Lastly, after picking up in October, the industrial activity as shown by IIP (Index of Industrial Production) exhibited a slowdown during last November.

ERP Launch Event – CollPoll unveiled at DME & DTC



- Ms. Navya Jain
Assistant Professor

On 26th February, DME Management School organized the CollPoll ERP launch event for DME and DTC at N. M. Auditorium at 1pm. The event was graced by the honourable Vice Chairman, Mr. Aman Sahni and Director, DME, Prof. Dr. Ravi Kant Swami and Dean, Academics, DTC, Prof. Pranay Tanwar. The Master of Ceremonies, Dr. Swati Jain, extended a warm welcome to the gathering and commenced the launch event with the felicitation of the Guest of Honour, His Excellency, Mr. Michael Aaron N. N. Oquaye Esq (Jnr), High Commissioner of Ghana to India, and the Chief Guest, Mr. Lokesh Mehra, Lead Research and Development, NASSCOM. It was a great privilege for the audience to be addressed by His Excellency, Mr. Michael Aaron N. N. Oquaye Esq (Jnr). Sir enlightened one and all about the commonalities and shared history between India and Ghana. He emphasized the importance of digitalization, especially in the field of education, how it is an important means of evolving as a nation and engaging the youth. He went to discuss the trading relationship of Ghana and India, touching upon the important traded items such as cocoa, gold, oil, gas and timber. He said that Ghana is looking forward to collaborate with India in the field of education and to learn and benefit from the strong IT foundations of India. He was very optimistic about having student exchange programmes with India and particularly with DME & DTC in the future as part of the partnership with India. The CollPoll team was then invited for the launch and all the dignitaries and guests officially unveiled CollPoll successfully. Dr Poorva Ranjan, Convenor, ERP Team, went on to explain how CollPoll aims at encouraging collaboration among students and faculty members. She said that CollPoll will enable the institute to go paperless and improve the current processes by adding transparency and ease of access to all users.

The event also featured an insightful panel discussion hosted

by Mr. Hemant Sahal, Founder & CEO, CollPoll. The panellists were Mr. Lokesh Mehra and Mr. Aman Sahni. Mr. Hemant asked intriguing questions that added value for all the students. He asked the panel to give their views on the future of education-3 insights on the same and Mr. Lokesh Mehra pointed out to the advent of artificial intelligence, block chain, cloud computing and the concept of personalized learning. Another relevant question for students was as to what to do if one is confused about what to do in one's career and Mr. Aman Sahni was quick to reply that in that case, one should do everything, take the advantage of all the facilities provided. The panel discussion also raised the relevance of social media for students, learning outside the classroom and also the need for educational institutes to become agile. As a parting message, the panel conveyed that students must respect their teachers and they must seek help when in need. Mr. Lokesh Mehra left two mantras for the students to follow, i.e., stay hungry and enjoy life.

With the end of the panel discussion, Dr. Swati Jain invited Mr. Umraz Shaikh, Regional Manager, CollPoll, for giving the vote of thanks. Mr. Umraz facilitated the distribution of certificates of excellence to Dr. Poorva Ranjan, Mr. Bhupender Singh and Mr. Ankit for their support during the ERP implementation. Further, a certificate of excellence was presented by Mr. Hemant Sahal and Mr. Umraz to the honourable Vice Chairman for implementation of ERP at DME and DTC. The event came to a close with the vote of thanks by Mr. Umraz wherein he reminded the gathering of Swami Vivekananda's famous quote: *"Talk to yourself once in a day, otherwise you may miss meeting an excellent person in this world"*.



Alumni Meet, 2019

*Backward turn backward
Oh!!! Time in thy flight
Make me a child again
Just for tonight*

The Alumni meet is an event for old relationships to be cherished, celebrated and refreshed and new ones to be formed. It is a time to reflect and remember the good old times and the sweet memories of college days. The Alumni Meet was another event that was successfully struck off from this year's calendar when Delhi Metropolitan Education organised its first ever Alumni Meet for the pass out batches on February 02, 2019, Saturday. Alumni from all previous pass out batches of BBA, BJMC, BBA LLB and BALLB attended the meet and enjoyed thoroughly with their faculty members and junior batches. Alumni of the BBA batches viz., 2012-15, 2013-16, 2014-17 and 2015-18 batches, BJMC alumni from 2013-16, 2014-17 and 2015-18 batches and BBALLB and BALLB alumni from the batch of 2013-18 attended the event. Nostalgia filled the atmosphere as the revered alumni entered their alma mater brimming with feelings of joy and ecstasy. The date and time of the meet was well publicized and preparations were made beforehand for the success of the meet. The faculties and staff were put on duty by constituting various committees for the day. Student volunteers from various current batches made elaborate arrangements for the event.

The event commenced by invoking the blessings of almighty through a divine rendition of the Saraswati Vandana. This was followed by a welcome address by Director Dr Ravi Kant Swami and blessings by Director General Hon'ble Mr. Justice Bhanwar Singh Sir. The Vice Chairman Mr. Aman Sahni also greeted the alumni and reiterated the strong bond that an alumnus has with his



- Dr. Swati Jain
Associate Professor

/ her alma mater. The evening was filled with an aura of optimism and enlightenment as the students were pumped up to put up a great show for their beloved seniors which resulted in a Musical Medley, life at DME moments, fun games for the alumni. The rhythmically choreographed performances got the audience on their feet, singing and dancing to the tunes of Bollywood classics combined with nostalgia. Memories flooded the alumni as they remembered their good old days at the college and their hostel life. The formal programme ended with a cake cutting ceremony and after that the floor was left open to the alumni. The evening came to a wonderful and successful end with formal dinner hosted for the alumni and the loving seniors were bid adieu with a souvenir to cherish the memories of the event.



- Dr. Swati Jain
Associate Professor

Placement Report

Training and Placement Office – DME Management School takes care of the placements of BBA final year students and the internship of BBA pre-final year students. TPO also provides regular sessions on preparing students for interviews, group discussions, career options and resume writing etc. TPO arranged various sessions by internal and external experts.

Campus drives for the students were arranged by TPO – DMS for the final year students. The various companies that visited the campus in the month of February were Acadecraft, Editsoft, Altsols, and Wedamor. While most of the students attended preplacement talks and appeared for group discussions or online tests as per the recruitment and selection process, several students got through these companies and will be joining the companies after their final semester examinations. Raghav Khanna, Niket Dubey, Ashi Gupta, Sakshi Gaur, Nikita Agarwal, Sahil Malik, Meghant Singh Roy, Disha Uttreja, Piyush Medan, Naman Jain were some of the students who got through various interviews while the results from some of the companies are still awaited. The profiles offered by these companies ranged across various domains, from administrative executive to social media marketing, event management, copy writing, content development, sales and marketing etc. The campus drives were coordinated by student volunteers under the guidance of faculty members.

TPO also arranged resume writing workshops for the final and pre-final year students in multiple sessions by Director of the institute Dr. Ravi Kant Swami. Career Counselling sessions, mock interview sessions, prospects after BBA sessions for the students were taken up by Dr. Swati Jain and Dr. Poorva Ranjan, Associate Professors, DME Management School associated with TPO.



TARANG 2.0 – A Musical Workshop

“Singing connects the mind with heart and the heart with soul”
Alankaar - DME Music society organised Tarang 2.0, a musical workshop for society members on 6th February, 2019 in Nelson Mandela Auditorium from 3 pm onwards. The workshop was organised for student members to impart them knowledge about the voice modulation and pitch clarity while singing.

Vocalist, Ms Priya Badoni was invited to conduct the workshop and to enlighten students with her knowledge. She works as a head music teacher at Bharat National Public School. She has a rich experience of 19 years. She did her Sangeet Praveen from Prayag Sangeet Academy Samiti, Allahabad University.

The workshop commenced with the introduction of guest to the audience, followed by felicitation of the guest by Dr. Ravi Kant Swami, Director, DME. Students welcomed the guest by

giving melodious performances. Ms Prachi (student member) sang western solo song and a group performance was also performed by the student members. Ms Priya shared her singing experience with students. Various melodious songs were sung by her in different languages. Students asked her various questions with respect to singing. She answered the queries of students in great detail. She trained them how to do voice modulation while singing in a group. She also stated the difference between the base and high pitch variation.

Overall it was a very interactive session and students enjoyed as well as learned various things for their future endeavour. The convenor of music society presented a “vote of thanks”. The session ended with a group photo of society members with the guest.



Game session in Blind School

With the objective to bring smile on the faces of blind children and children with multiple disabilities, Community Connect Society of Delhi Metropolitan Education, organised a game session in Saksham Daksh School (for visually impaired, multi handicapped and deaf blind Children), Sector 51, Noida, on February 1, 2019. In this age where self development takes over the priority, Community Connect Society members endeavour to make children with multiple disabilities smile and laugh by playing games with them. Sixteen students of

BALLB, BJMC, BBA courses collectively organised one hour game session for the children. Students were accompanied by Dr. Smita Gupta (Associate Professor) and Ms. Neha Sharma (Assistant Professor). Students of DME played games based on bollywood music, conducted quiz, motor skill games and even made clay motifs with them. Students tried to spread happiness through emotional connectivity with these children. Indeed, children cheered, clapped and danced enthusiastically.



- Ms. Prerna Saluja (BBA 2-B)

- Ms. Avleen Kaur (BBA 1-A)

1) Adani group wins bid to operate 5 out of 6 AAI airports:

The Adani group has won the bid to operate 5 out of 6 AAI airports put up for privatisation by the government. The Gautam Adani-led group emerged as the highest bidder for Ahmedabad, Lucknow and Jaipur airports. It will reportedly operate the airports for nearly 50 years.

2) Mukesh Ambani's RIL plans to list Reliance Retail:

Reliance Retail Ventures, the retail unit of Mukesh Ambani-led Reliance Industries (RIL) is reportedly preparing for its Initial Public Offer (IPO). It may take place after June and the company expects a good response. The RIL Chairman and Director, Mukesh Ambani has pre-estimated about 30% annual growth in the coming 10 years from now through this venture.

3) Sensex jumps nearly 350 points, Zee stock up nearly 55% in 30 days:

Indian equity benchmark Sensex on Monday nearly closed 350 points higher at 36213 points, led by gains in Yes Bank, TCS and Infosys. Shares of Zee Entertainment, rebounded by 55% from the 52 week low of Rs. 288 that was recorded 30 days ago. The broader Nifty 50 index ended nearly 90 points higher than 10880.

4) Take clear and sustained' actions against terrorists: EU to Pakistan

The European Union has asked Pakistan to take "clear and sustained" actions targeting not only all UN listed transnational terrorist groups but also individuals taking responsibility for attacks in the wake of the Pulwama terror attack.

5) Swiggy invests Rs. 31.2 Crore in ready to cook food startup, Fingerlix and also in talks to buy Uber Eats:

Founded in 2016, Fingerlix provides ready to cook products including batters and paranthas with fully ready accompaniments. Moreover, Swiggy is looking to consolidate its hold on the market further with the acquisition of Uber Eats (India business).

6) Allowing e-Commerce firms to blacklist sellers alarming as per AIOVA:

An All India Online Vendors Association spokesperson said that

the draft e-commerce policy allowing marketplaces like Amazon and Flipkart to blacklist sellers over counterfeit products is a point of concern as such issues have been raised arbitrarily in past to trouble sellers. He also pointed out that the policy doesn't mention any dispute resolution mechanism for sellers.

7) GST on under construction flats cut to 5% from the existing 12%:

The GST Council announced under construction properties priced over Rs: 45 Lakhs will invite 5% GST instead of 12%. A residential property priced at 45 lakhs or below will now be defined as affordable and taxed at 1% from 8% earlier. Further, a property of 60 square metres in metro cities and 90 square metres in non-metros will be considered 'affordable'.

8) Job Creation hit 16 month high at 7 lakh in December as per EPFO payroll data:

During the period, 2.17 lakh jobs were created in the 18-21 years age group followed by 2.03 lakh in 22-25 years age bracket. Around 72.32 lakh subscribers were added to EPFO social security schemes between September 2017- December 2018.

9) SEBI orders seizure of 1 crore from the promoters of ADF foods:

Market regulator, SEBI, has ordered seizure of alleged illegal gains worth Rs 1.02 Crores from ADF Foods promoters, Bhavesh and Priyanka Thakkar, and four others in an insider trading case. SEBI found insider entities had access to unpublished price sensitive information regarding the firm's buyback of shares.

10) Twitter given 10 days to reply to Parliament panel's questions:

The parliamentary committee on Information Technology on Monday granted 10 days to Twitter CEO Jack Dorsey to respond in writing to the questions that remained unanswered. The committee had summoned Dorsey on February 11 to question him on 'safeguarding citizen rights on social platform'. It also allowed Twitter VP and Global Policy Head, Colin Crowell, to appear before the panel.

Resume Writing Workshop

- Ms. Prerna Saluja (BBA 2-B)

The respected Head of Department, DME Management School, Prof. (Dr). Ravikant Swami conducted a three-day Resume Writing Workshop for the 2nd year students of the BBA department. On the first day, Sir gave a brief about the objective of conducting this workshop. He explained how BBA is better than various other courses offered by universities. BBA gives us the students the privilege to gain theoretical as well as practical knowledge, whereas other courses only provide theoretical knowledge. He made the whole session extensively interactive and asked the students the difference between CV, Resume and Bio Data. He gave real life examples to help and give the students a better understanding about these three elements.

The workshop was then carried on to the next day in which he explained the format of a resume and the basic details that are mandatory, without which the resume will not be veritable. Relevant examples were discussed and elaborated upon during

the workshop. On the third day, Sir worked on our communication skills. He told students the importance of communication and the ways to ace an interview with the correct choice of words. He emphasized on the way we present ourselves in front of the interviewers and the world, which will eventually tell a lot about us to others. He stated that at the end of the day, the theory we're learning at college won't make much difference but the proficiency in the skills we possess, definitely will. The companies that hire us look at the bigger picture and pay more emphasis on the skills we possess.

The workshop was highly useful for the students. The main objective of the workshop was to help the students get the understanding of building an appropriate resume which turned out extremely beneficial and thus, the objective of the workshop was successfully met.

Budget Highlights, 2019

- Mr. Harshit Verma (BBA 2-A)

Budget 2019 was presented by Mr. Piyush Goyal (Interim finance minister) on February 1st 2019.

1 - Taxation:

Tax rebate raised for income up to ₹500,000.

Benefit of rollover of capital tax gains increased from one residential house to two houses.

Income Tax returns to be processed within 24 hours and returns will be paid immediately in next 2 years.

2 - Agriculture

₹6,000 per year assured income for small and marginal farmers, government to allocate ₹75,000 crore for the scheme.

Two percent interest subvention for farmers affected by natural disasters, additional three percent if they repay loans on time.

Two percent interest subvention for farmers pursuing animal husbandry, fisheries.

3 - Rural sector

Budgetary allocation of ₹19,000 crore for construction of rural roads under Gram Sadak Yojana in 2019/20.

Government to allocate ₹60,000 crore for a MNREGA scheme.

4 - Employment:

New social security coverage scheme for unorganised sector workers.

Assured monthly pension of ₹3,000 rupees per month, with contribution of ₹100 per month, for workers in unorganized sector after 60 years of age.

Scheme to benefit 10 crore workers in unorganized sector,

may become the world's biggest pension scheme for unorganized sector in five years.

5 - GST:

Group of Ministers to suggest ways to reduce GST for house buyers.

Small and medium-sized businesses registered under the GST to get 2 percent interest subvention on loan of ₹1 crore.

6 - Economy:

Average monthly tax collection at ₹97,100 crore per month so far this year.

Gross market borrowing seen at ₹7.04 lakh crore in 2019/20.

7 - Fiscal Deficit:

Fiscal deficit for 2018/19 seen at 3.4 percent of GDP.

Fiscal deficit for 2019/20 estimated at 3.4 percent of GDP.

India's current account deficit for 2018/19 seen at 2.5 percent of GDP.

8 - Railways:

Railway's operating ratio seen 96.2% in FY19 Vs 95% FY20.

Railway capex for FY20 set at record ₹1.6 lakh crore.

Today there is not a single unmanned railway crossing on the broad gauge in India.

9 - Defence Budget:

Government increases defence budget to over ₹3 lakh crore. Government will provide additional funds for defence, if needed.

Government disbursed ₹35,000 crore under OROP scheme in the last few years.

Union Budget for the Common Man

For the common man, the Union Budget of 2019-2020 has been unprecedented in the truest sense of the word. It is a deviation from the earlier budgets. As far as the direct taxes are concerned, it has brought a lot of relief to the middle class sections of the society. Apart from that, it is also a good attempt to deal with the issues faced by the rural economy and farmers.

On one hand, the Union Budget has kept the income tax slabs and the exemption limits constant, and on the other hand, customs duty and cess will increase prices of mobile phones, televisions and other items. However, the middle class taxpayer cannot whine about this budget as it offers numerous perks to them. The most popular among them is the tax rebate of INR 12,500 that has been offered to people whose taxable income is INR 500,000 or lower than that. Apart from that, the middle class tax payers get to enjoy a gamut of other tax perks as well. The standard tax deduction for the salaried class has been increased from INR 40,000 to INR 50,000. People in this bracket had wanted better rates for standard tax deduction than what had been announced in 2018 and this move fulfilled their expectations.

People who prefer saving over investing have been greatly



- Ms. Roli Wadhwa
Assistant Professor

benefitted by this budget as well. The basic limit for Taxes Deducted at Source (TDS) at cooperative societies, banks and post offices has been raised to INR 40,000 from INR 10,000. This shall definitely address the genuine concerns of tax payers, who prefer savings over investments. The amount of tax-free gratuity too has been doubled.

However, on the negative front the government has proposed to raise customs duty on mobile phones from 15 percent to 20 percent, and on mobile and television parts to 15 percent. This, in turn, is likely to push prices up for these electronics. Apart from this, all goods and services on which health and educational cess is being levied, will cost more now, with rates being increased from 3 percent to 4 percent. This Budget also addressed some important concerns grappling the economy. The Finance Minister warned against the use of bitcoins (cryptocurrency), reiterating the fact as it does not have legal tender in our country.



- Ms. Shelly Agarwal
Assistant Professor

Eye Opener

Cryptocurrency is digital or virtual currency that is different from fiat currency (e.g. Dollar and Euro). The word “crypto” stands for the use of cryptography. Cryptography refers to the art of protecting information with the help of codes. Cryptocurrency uses cryptography for security, anti-counterfeiting features and verification during transaction.

Cryptocurrency is characterized by below mentioned five features.

1. Digital - Cryptocurrency exists only in computers, there are no notes and coins for cryptocurrency.
2. Decentralised network and no central authority—In traditional currencies, central authorities or banks control the financial transactions. For operation of cryptocurrency there is no central server or central computer. In cryptocurrencies, the transactions are processed and validated by distributed open networks.
3. Trustless—Cryptocurrency is free from sharing information with trusted third parties (in banks we share our personal information with banks under KYC norms).

Cryptocurrency is designed to function in a manner that no one has to trust anybody else for the functioning of network.

4. Immutable – Immutable simply means cannot be undone and irreversible in nature. Transactions once recorded in the block chain cannot be changed.
5. Limited supply- Most of the cryptocurrencies have a limited and pre-determined supply. When cryptocurrency is created, the pre-determined supply is coded into its underlying algorithm. For example, Bitcoin has a maximum supply of 21 million, and once this limit is reached, no new Bitcoin can be created. This is done to create scarcity to prevent currency manipulation and the decrease in value over time.

As of 19th August 2018, the number of cryptocurrencies available over internet is above 1600 and is surging. A new cryptocurrency can be mined at any time. According to market capitalization, Bitcoin is currently the largest cryptocurrency followed by Ethereum, XRP and EOS.

CAMPUS SNAPSHOTS

