

# ELITE

The Strength of Knowing...





Power of Knowledge

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# COSMOS

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Power of Knowledge

The COSMOS (Business Quiz) Club of IBA, Bangalore, encourages the spirit of quizzing and creates a thirst for knowledge. It prepares teams for participation in various competitions. Along with these, COSMOS creates awareness on various issues and current updates. COSMOS conducts several sessions which creates a spark in their minds and encourages them to develop their knowledge further.

The Logo of the club shows a man deep in thought. The posture of the thinking man signifies that he is neither stressing too hard nor is he too relaxed in thought. He is in a state of trance and focused on the point of thought. In short, the logo signifies focus, depth and thirst for knowledge.

**Cosmos (koz?m?s, -mos) n.**

The world or universe considered as an orderly system.

Any orderly and complete system. [Syn. Universe, World]





# The Human Factor

by Gerard M Blair

*In the management of a small team, the human factor is crucial to success. This article considers possible motivators and a simple framework for dealing with people.*

When you are struggling with a deadline or dealing with delicate decisions, the last thing you want to deal with is "people". When the fight is really on and the battle is undecided, you want your team to act co-operatively, quickly, rationally; you do not want a disgruntled employee bitching about life, you do not want a worker who avoids work, you do not want your key engineer being tired all day because the baby cries all night. But this is what happens, and as a manager you have to deal with it. Few "people problems" can be solved quickly, some are totally beyond your control and can only be contained; but you do have influence over many factors which affect your people and so it is your responsibility to ensure that your influence is a positive one.

You can only underestimate the impact which you personally have upon the habits and effectiveness of your group. As the leader of a team, you have the authority to sanction, encourage or restrict most aspects of their working day, and this places you in a position of power - and responsibility. This article looks briefly at your behaviour and at what motivates people, because by understanding these you can adapt yourself and the work environment so that your team and the company are both enriched. Since human psychology is a vast and complex subject, we do not even pretend to explain it. Instead, the article then outlines a simple model of behaviour and a systematic approach to analysing how you can exert your influence to help your team to work.

## Behaviour

Consider your behaviour. Consider the effect you would have if every morning after coffee you walked over to Jimmy's desk and told him what he was doing wrong. Would Jimmy feel pleased at your attention? Would he look forward to these little chats and prepare simple questions to clarify aspects of his work? Or would he develop a Pavlovian hatred for coffee and be busy elsewhere whenever you pass by? Of course you would never be so destructive - provided you thought about it. And you must; for many seemingly simple habits can have a huge impact upon your rapport with your team.

Take another example: suppose (as a good supportive manager) you often give public praise for independence and initiative displayed by your team, and suppose (as a busy manager) you respond brusquely to questions and interruptions; think about it, what will happen?

Probably your team will leave you alone. They will not raise problems (you will be left in the dark), they will not question your instructions (ambiguities will remain), they will struggle on bravely (and feel unsupported). Your simple behaviour may result in a quagmire of errors, mis-directed activity and utter frustration. So if you do want to hear about problems, tell the team so and react positively when you hear of problems in-time rather than too-late.

## Motivation

When thinking about motivation it is important to take the long-term view. What you need is a sustainable approach to maintain enthusiasm and commitment from your team. This is not easy; but it is essential to your effectiveness.

Classic work on motivation was undertaken by F. Herzberg in the 1950's when he formulated the "Motivation-Hygiene" theory. Herzberg identified several factors, such as salary levels, working conditions and company policy, which demotivated (by being poor) rather than motivated (by being good). For example, once a fair level of pay is established, money ceases to be a significant motivator for long term performance. Herzberg called these the "Hygiene" factors to apply the analogy that if the washrooms are kept clean, no one cares if they are scrubbed even harder. The point is that you can not enhance your team's performance through these Hygiene factors - which is fortunate since few team leaders have creative control over company organization or remuneration packages. What you can influence is the local environment and particularly the way in which you interact with your team.

The positive motivators identified by Herzberg are: achievement, recognition, the work itself, responsibility, and advancement. These are what your team needs; loads-o-money is nice but not nearly as good as being valued and trusted.

## Achievement

As the manager, you set the targets - and in selecting these targets, you have a dramatic effect upon your team's sense of achievement. If you make them too hard, the team will feel failure; if too easy, the team feels little. Ideally, you should provide a series of targets which are easily recognised as stages towards the ultimate completion of the task. Thus progress is punctuated and celebrated with small but marked achievements. If you stretch your staff, they know you know they can meet that challenge.

## Recognition

Recognition is about feeling appreciated. It is knowing that what you do is seen and noted, and preferably by the whole team as well as by you, the manager. In opposite terms, if people do something well and then feel it is ignored - they will not bother to do it so well next time (because "no one cares").

The feedback you give your team about their work is fundamental to their motivation. They should know what they do well (be positive), what needs improving (be constructive) and what is expected of them in the future (something to aim at). And while this is common sense, ask yourself how many on your team know these things, right now? Perhaps more importantly, for which of your team could you write these down now (try it)?



Your staff need to know where they stand, and how they are performing against your (reasonable) expectations. You can achieve this through a structured review system, but such systems often become banal formalities with little or no communication. The best time to give feedback is when the event occurs. Since it can impact greatly, the feedback should be honest, simple, and always constructive. If in doubt, follow the simple formula of:

1. highlight something good
2. point out what needs improving
3. suggest how to improve

You must always look for something positive to say, if only to offer some recognition of the effort which has been put into the work. When talking about improvements, be specific: this is what is wrong, this is what I want/need, this is how you should work towards it. Never say anything as unhelpful or uninformative as "do better" or "shape up" - if you cannot be specific and say how, then keep quiet. While your team will soon realize that this IS a formula, they will still enjoy the benefits of the information (and training). You must not stint in praising good work. If you do not acknowledge it, it may not be repeated simply because no one knew you approved.

## The work itself

The work itself should be interesting and challenging. Interesting because this makes your staff actually engage their attention; challenging because this maintains the interest and provides a sense of personal achievement when the job is done. But few managers have only interesting, challenging work to distribute: there is always the boring and mundane to be done. This is a management problem for you to solve. You must actually consider how interesting are the tasks you assign and how to deal with the boring ones. Here are two suggestions.

Firstly, make sure that everyone (including yourself) has a share of the interesting and of the dull. This is helped by the fact that what is dull to some might be new and fascinating to others - so match tasks to people, and possibly share the worst tasks around. For instance, taking minutes in meetings is dull on a weekly basis but quite interesting/educational once every six weeks (and also heightens a sense of responsibility). Secondly, if the task is dull perhaps the method can be changed - by the person given the task. This turns dull into challenging, adds responsibility, and might even improve the efficiency of the team.

## Responsibility

Of all of Herzberg's positive motivators, responsibility is the most lasting. One reason is that gaining responsibility is itself seen as an advancement which gives rise to a sense of achievement and can also improve the work itself: a multiple motivation! Assigning responsibility is a difficult judgement since if the person is not confident and capable enough, you will be held responsible for the resulting failure. Indeed, delegating responsibility deserves another article in itself (see the article on Delegation).

## Advancement

There are two types of advancement: the long-term issues of promotion, salary rises, job prospects; and the short-term issues (which you control) of increased responsibility, the acquisition of new skills, broader experience. Your team members will be looking for the former, you have to provide the latter and convince them that these are necessary (and possibly sufficient) steps for the eventual advancement they seek. As a manager, you must design the work assignment so that each member of the team feels: "I'm learning, I'm getting on".



## Problems

We are going to look at a simple system for addressing people-problems. It is a step-by-step procedure which avoids complex psychological models (which few managers can/should handle) and which focuses upon tangible (and so controllable) quantities.

One work of warning: this technique is often referred to as *Behavioural Modification* (BM) and many balk at the connotations of management-directed mind control. Do not worry. We are simply recognising that staff behaviour IS modified by the work environment and by your influence upon it. The technique is merely a method for analysing that influence to ensure that it is positive and to focus it to best use.

In any group of people there are bound to be problems - as a manager, you have to solve or at least contain them. You ignore them at your peril. Such problems are usually described in terms like: "Alex is just lazy" or "Brenda is a bad-tempered old has-been". On the one hand, such people can poison the working environment; the other hand, these descriptions are totally unhelpful.

The underlying philosophy of BM is that you should concentrate upon specific, tangible actions over which you have influence. For instance "Alex is lazy" should be transformed into "Alex is normally late with his weekly report and achieves less than Alice does in any one week". Thus we have a starting point *and something which can be measured*. No generalities; only specific, observable behaviour.

Before proceeding, it is worth checking that the problem is real - some "problems" are more appearance than substance, some are not worth your time and effort. So, stage 1 is to monitor the identified problem to check that it is real and to seek simple explanations. For instance Alex might still be helping someone with his old job.

Stage 2 is often missed - ask Alex for his solution. This sort of interview can be quite difficult because you run the danger of making personal criticism. Now you may feel that Alex deserves criticism, but does it actually help? Your objective is to get Alex to work well, not to indulge in personal tyranny. If you make it personal, Alex will be defensive. He will either deny the problem, blame someone else, blame the weather, tell you that he knows best or some combination of the above. If, on the other hand, you present the situation in terms of the specific events, you can focus upon Alex's own view of the problem (why is this happening?) and Alex's own solution (what can Alex do about it - can you help?).

Stage 2 will sometimes be sufficient. If Alex had not realised there was a problem, he might act quickly to solve it. If he had thought his behaviour would pass unnoticed, he now knows differently. By giving Alex the responsibility for solving his own problem, you can actually motivate him beyond the specific problem: he may suggest an improved reporting system, or a short training course to deal with a technical short-coming. Finally, the demonstration alone that you are interested in Alex's work may be enough to make him improve. Never assume that you know better, always ask first - then if no solution is forthcoming, proceed to ...



Stage 3 is the analysis stage and is based upon a simple model of behaviour: every action is preceded by a trigger, and is followed by a consequence or payoff. Thus baby is hungry (trigger), baby wails (action), baby gets fed (payoff); or the report is due today (trigger), Alex goes for coffee break "to think about it" (action), Alex has a relaxing afternoon (payoff).

Sometimes, good behaviour is blocked by negative payoffs. For instance, if every time Clive informs his boss Diane about a schedule change (action), Diane vents her annoyance on Clive (payoff), then Clive will be less inclined to approach Diane with information in the future. One of the problems with communication in Ancient Greece was that the bearer of bad news was often executed.

Once you have analysed the problem, stage 4 is to find a solution. With most people-problems at work, you will find that the "bad" behaviour is reinforced by a payoff which that person finds attractive. There are two solutions: 1) modify the payoff either by blocking it, or by adding another consequence which is negative, or 2) create a positive payoff for the alternative, desired "good" behaviour. In the long term, the latter is preferable since it is better for motivation to offer encouragement rather than reprimand; optimally you should implement both.

This is where you have to be creative. BM provides a manageable focus and a framework for analysis; you, as manager, must provide the solution. It is best to work on one problem at a time because this simplifies the analysis. Further, by addressing one, other related problems are often affected also. Let us consider "late reporting". Firstly, add a negative consequence to Alex's current behaviour. State explicitly that you need the report by 3.30 on Friday (so that you can prepare your weekly schedule update) - and, if this does not happen, summon Alex at four o'clock to demand the report before he leaves for the weekend. This will probably ruin his "hour before the weekend" and he will wish to avoid it. Secondly, if Alex does get the report in by 3.30 make a habit of responding to it on Monday morning: if there is an issue raised, help Alex to solve it; if there is a schedule change, talk it over - but make it clear (*say it*) that you are only able to do this because you *had time on Friday* to read over his report. Thus Alex learns that he will receive help and support IF he gets the report in on time.

Stage 5 is necessary because such plans do not always work. You must continue to monitor the problem and after a trial period, review your progress. If the plan is working, continue; if the plan has failed, devise a new one; if the plan has worked, look for a new problem to solve.

### Where to Seek Solutions

The range of problems is so large, that it is impossible to offer more than generalities as advice. Each person is different, each situation is different, so each solution must be carefully crafted. This being said, here are a few ideas.

Look for aspects of motivation - any problem which stems from lack of commitment or interest can only successfully be addressed by providing motivation, and any of the motivators described earlier can be applied.



Be flexible with regards to personal problems. No parent is immune to the "joys" of a new born baby, no one is unaffected by bereavement. When circumstances and the human factor impinge upon your ordered plans, adapt; since you cannot change it, work with it. Focus upon the problem (say, schedule slippage) and deal with that in the existing situation. For instance if you sanction half a day's "sick-leave" to see a solicitor, you might save a week's worry and distraction.

On a larger scale, look carefully at the "systems" which exist in your team, at those work practices which you and they follow through habit. Some of these can work against you, and the team. For instance, the way you hold team meetings may suppress contributions (at 4 o'clock on a Friday, say); the way you reward the exceptional may demotivate those responsible for the mundane.

Take a long term view. Constant pressure will eventually destroy your team members. If you acknowledge that a relaxed yet engaged workforce is (say) 10% more efficient than one which is over-stressed and fretful, then you should realize that this amounts to half-a-day per week. So why not devote half-a-day to: peer-group teaching, brainstorming on enhanced efficiency, visits to customers (internal and external), guest lectures on work tools, or all four on a four-weekly cycle. You lose nothing if you gain a skilled, committed, enthusiastic team.

Finally, look carefully at how you behave and whether the current situation is due to your previous inattention to the human factor: you might be the problem, and the solution.



# Designing mind maps to develop writing

Mind maps can be used for a multitude of purposes. This article outlines how they can effectively be used to help support and develop students' writing skills.

- A mind map is ...
- The advantages of mind maps
  - How to make mind maps with your students
- Choosing a topic
- Note making
- Feedback
- Organising mind maps
- Writing
- Continuation

A mind map is ...

A mind map, or spidergram, is a strategy for making notes on a topic, prior to writing. It is a structured strategy, which shows the (hierarchical) relationship of ideas, as opposed to an unstructured strategy, such as brainstorming, in which students produce notes at random on paper.

Having an organised display of information from the outset of the writing process may help some students, as it is more easily converted into a draft, whereas in brainstorming, the random recording of ideas might lead to problems with the structure of students' texts.

The advantages of mind maps

Making a mind map should be a spontaneous pre-writing activity. Students start with a topic at the centre and then generate a web of ideas from that, developing and relating these ideas as their mind makes associations.

Mind maps work well as their visual design enables students to see the relationship between ideas, and encourages them to group certain ideas together as they proceed. Mind maps work especially well when created in groups, since the discussion this engenders aids the production of ideas, and makes the task livelier and more enjoyable.

How to make mind maps with your students

Choosing a topic

Traditionally, students are given a topic to write on by the teacher. However, with certain classes, students may prefer to nominate the topic themselves. This can lead to greater interest in the task on the part of the student, as well as, perhaps, greater knowledge of the topic under study.

The mind map strategy can be used to explore almost any topic, though discursive essays and narrative work particularly well as they front students' ideas and lend themselves to discussing ideas in groups.

I usually start by writing the topic on the board. In the last writing class I taught, with a group of upper-intermediate students, I chose a discursive essay with the title *"Why do people start smoking?"* I chose this genre as we had recently been looking at the language used to give reasons and explanations. The discursive text is useful in highlighting this feature of English, and in raising awareness of the noun

### Note making

Once the topic has been introduced, I encourage my students to close their eyes and think about it for a minute or two, in silence. They then have two minutes in which to note down their ideas. If they do not know a word in English, they can write it in L1 at this stage, as dictionaries or too much teacher intervention tend to halt and inhibit the creative flow.

Then, working in groups, they can compare and discuss their ideas, perhaps adding to their mind maps as they go. This stage also provides the opportunity for peer teaching, as other students may be available to provide the English word for the idea that was noted down in L1.

### Feedback

The next stage, in which the teacher makes a collective mind map on the board, is optional, but is useful for students who are new to the idea of mind maps, or for weak classes. It is also in this feedback stage that any remaining language problems can be ironed out. As the teacher elicits students' ideas, and reformulates expressions or corrects, students will learn how to express their ideas in English. Such personalisation is said to aid vocabulary learning.

[Download an example of the mind map at this stage 90k](#)

The map is fluid and changeable, and new connections or subgroups can be made, or branches added, as the students make suggestions. The end result should be an organised display of information, showing the central topic, and a number of subtopics and further points that stem from it.

### Organising mind maps

In the next stage the students organise their mind maps into a linear format to decide the best way in which to present their points. They should first think about the overall structure, i.e. the order in which to relay the information, and then focus on the precise function each paragraph will have in their final text, as this helps to clarify their writing. This can be done in groups, or as a class with the teacher leading the discussion.

However it is carried out, it is important to provide a context and audience. I told my class, who were writing about drugs, that they were writing for their college magazine. Having an audience in mind helps students to decide which ideas are most important, and also helps students to choose the appropriate style.

### Writing

Students should then begin to write their compositions, working in pairs if they wish. After two paragraphs, they should exchange their compositions, so they become readers of each other's work. This allows for feedback, and possible re-writing. Once they have finished, they should again exchange their texts. This gives their texts a communicative purpose, as well as developing an awareness of the fact that a writer is always producing something to be read by someone else, rather than for the display of writing alone.

### Continuation

Once students are familiar with the idea of making mind maps, they can be encouraged to use this skill for further writing activities. It is a useful technique and often improves the clarity and organisation of student texts.



# Corruption in India

Corruption is not a new phenomenon in India. It has been prevalent in society since ancient times. History reveals that it was present even in the Mauryan period. Great scholar Kautilya mentions the pressure of forty types of corruption in his contemporary society. It was practised even in Mughal and Sultanate period. When the East India Company took control of the country, corruption reached new height. Corruption in India has become so common that people now are averse to thinking of public life with it.

Corruption has been defined variously by scholars. But the simple meaning of it is that corruption implies perversion of morality, integrity, character or duty out of mercenary motives, i.e. bribery, without any regard to honour, right and justice. In other words, undue favour for any one for some monetary or other gains is corruption. Simultaneously, depriving the genuinely deserving from their right or privilege is also a corrupt practice. Shrinking from one's duty or dereliction of duty are also forms of corruption. Besides, thefts, wastage of public property constitute varieties of corruption. Dishonesty, exploitation, malpractices, scams and scandals are various manifestations of corruption.

Corruption is not a uniquely Indian phenomenon. It is witnessed all over the world in developing as well as developed countries. It has spread its tentacles in every sphere of life, namely business administration, politics, officialdom, and services. In fact, there is hardly any sector which can be characterised for not being infected with the vices of corruption. Corruption is rampant in every segment and every section of society, barring the social status attached to it. Nobody can be considered free from corruption from a high ranking officer.

To root out the evil of corruption from society, we need to make a comprehensive code of conduct for politicians, legislatures, bureaucrats, and such code should be strictly enforced. Judiciary should be given



# Water pollution

Clearing drains and polluted water bodies is a challenge to governments at all levels. A large amount of money is earmarked for clean-up efforts and in several cases the effort goes down the drain. Meera Parthasarathy, a chemistry faculty of SASTRA University, claims she has developed two simple, biological solutions that can detoxify effluents, thus resulting in clean water.

Meera, an assistant professor at the private varsity, has been working on the project for the past one year. She has been doing field visits and conducting research in two of the worst-polluted rivers in the state -- Cooum and Noyyal. As both have different factors behind their pollution, Meera has come up with

Noyyal, in the north-western part of the state, was mainly polluted by dyeing units at Tirupur. After its water became unfit for drinking, the Madras high court ordered the closing down of the polluting units and setting up of a zero-discharge system in 2011. Many dyeing units shut shops as the prescribed steps were financially not feasible. Meera's survey had revealed that at least 40% of the dyeing units closed down following the court order.

While presenting her findings to the owners of dyeing units, Meera said an air pollutant found in Cooum could be neutralized by using a salt mixture. The mixture had high reduction capability effective for treating effluents. The professor is yet to patent her entire findings.

The bacteria, now named as "Sastra Bacteria", was found by Meera in the college sewage system where she conducts all her studies. "The bacteria produced high amount of electricity and had the ability to consume all effluents. The bacteria when processed with water released from polluting units completely reduced the total dissolved solids (TDS) to the prescribed limits set by the Pollution Control Board," Meera said.

The biological methods suggested by the Sastra employee can cut down at least nine processes that are carried out to treat polluted water at the common effluent treatment plant at Tirupur.



# Laughter is the best medicine

The American comedian [Jerry Seinfeld](#) tells a story about how his father, who sold neon signs, would often take him on his rounds of the local shops. Jerry's father loved funny stories, and never missed an opportunity to tell one to his potential clients. Often, as they got back in the truck, his father would say, 'We may not have sold anything to that guy, but we sure had a good laugh.'

Laughter has a magnetic quality. As children in the playground we gravitated towards the kids who seemed to be having the most fun (children of five are said to laugh between 20 and 100 times a day). As teenagers, we wanted to sit with the friends who made us laugh. And, later on, in the office canteen, we often wished we were sitting with that group hooting with laughter instead of with our taciturn colleagues or the boss we felt obliged to join.

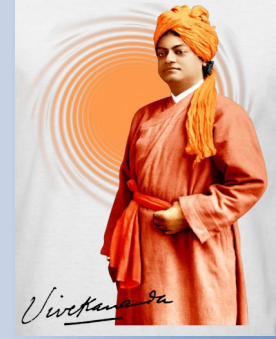
When I was at college in New York, I remember running into a student from Italy on the underground. We only spent that one journey together but we laughed so much about the shared experience of being outsiders and not understanding American social customs that a strong bond formed, and I can still remember his name today. I know that if we ran into each other again our friendship would still be alive 30 years on.

Laughter can also create unique bonds between people. Susan and Karl have been married for 15 years. Both are studious and serious and neither is considered a joker by their friends, but Susan once let me in on a secret: 'People don't consider us to be particularly funny people, but we make each other laugh all the time.'

Like yawning, laughter is contagious and uncontrollable. You only have to watch or listen to some-

## Swami Vivekananda and the making of modern India

In several ways, the life and work of Swami Vivekananda (1863–1902) mark the historical process of India rediscovering herself in modern times. These are also emblematic of the ways in which a tradition modernizes or creates alternative forms of modernity. Today, as the nation celebrates the 150th birth anniversary of the Swami, it is only apt that we critically reflect on his life and legacy.



Generally speaking, his contribution to India and to the larger world may be summed up in four ways. First, in modern India, it was Vivekananda who first emphasized that our everyday lives would become more meaningful only when spiritualized. It was in this spirituality that he re-discovered, as it were, India's message to herself and to the world. For Vivekananda, this spiritual self-realization led to people more fully realizing their own potentialities. Especially in the context of a colonized society like that of 19th century India, this was tantamount to men and women locating greater self-belief in themselves.

The human soul being free, suggested Vivekananda, more than compensated for the loss of political freedom.

Second, even though the Swami rejected political praxis and West-inspired social and religious reforms, his essential message was the empowerment of the people: through education, collective thought and action but above all, realizing the underlying unity of all human existence. In the Hindu tradition, ascetic detachment from the world had been criticized even before Vivekananda but it was he who first actively joined the idea of individual renunciation to committed social service. In this sense, he gave new meaning or signification to the very idea and institution of sanyas.

The Ramakrishna math and Mission is today, an active embodiment of this legacy.

Third, there is the love that Vivekananda consistently exhibited for the socially marginalized and oppressed. He could be equally at home in poor homes and princely quarters, be sumptuously hosted by the rich and the powerful and also share the coarse chapatti of a scavenger or share the hookah with a cobbler. It is he, who even before Gandhi, reinvented and effectively used the older religious idiom of God especially residing in the lowly and the poor (daridranarayan).

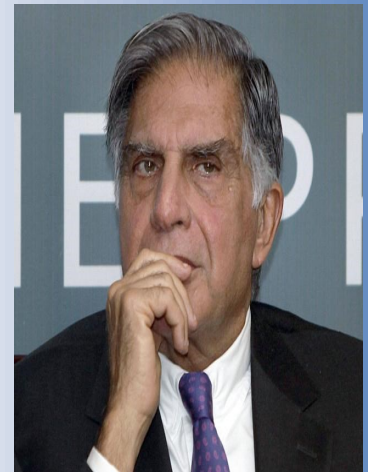
Vivekananda anticipates Gandhi in yet another aspect and that lies in his prioritizing social ameliora-



# Ratan Tata

**Ratan Tata**, in full Ratan Naval Tata (born December 28, 1937, Bombay [now Mumbai], [India](#)), Indian businessman who became chairman (1991–2012) of the [Tata Group](#), a Mumbai-based conglomerate.

A member of a prominent family of Indian industrialists and philanthropists (see [Tata family](#)), he was educated at [Cornell University](#), Ithaca, New York, where he earned a B.S. (1962) in [architecture](#) before returning to work in India. He gained experience in a number of [Tata Group](#)



Upon assuming leadership of the conglomerate, Tata aggressively sought to expand it, and increasingly he focused on globalizing its businesses. In 2000 the group acquired London-based Tetley Tea for \$431.3 million, and in 2004 it purchased the truck-manufacturing operations of South Korea's Daewoo Motors for \$102 million. In 2007 Tata Steel completed the biggest corporate takeover by an Indian company when it acquired the giant Anglo-Dutch steel manufacturer [Corus Group](#) for \$11.3 billion.

In 2008 Tata oversaw [Tata Motors'](#) purchase of the elite British car brands [Jaguar](#) and [Land Rover](#) from the [Ford Motor Company](#). The \$2.3 billion deal marked the largest-ever acquisition by an Indian automotive firm. The following year the company launched the Tata [Nano](#), a tiny rear-engined, pod-shaped vehicle with a starting price of approximately 100,000 Indian rupees, or about \$2,000. Although only slightly more than 10 feet (3 metres) long and about 5 feet (1.5 metres) wide, the highly touted "People's Car" could seat up to five adults and, in Tata's words, would provide a "safe, affordable, all-weather form of transport" to millions of middle- and lower-income consumers both in India and abroad. In December 2012 Tata retired as chairman of the Tata Group.

Among many other honours accorded him during his career, Tata received the Padma Bhushan, one of India's most distinguished civilian awards, in 2000.

*It is the fourth largest bank in Portugal and the third largest private bank. What is the name of the company?*



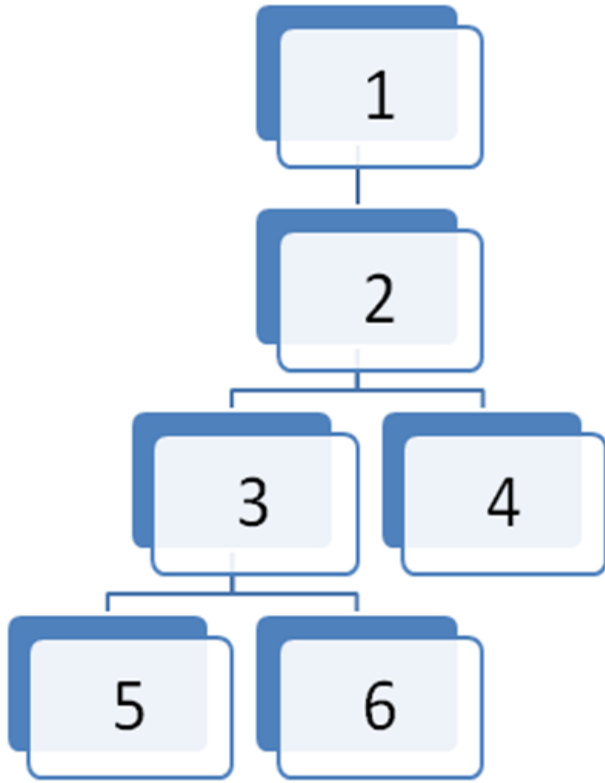
*It is a specialized agency that contributes to peace and security. What is the name of the organization?*



*In 2001, this company is the largest American seller of ski apparel. Name the company?*



## LOGO IDENTIFICATION



(A)



(B)



(C)



(D)



(E)



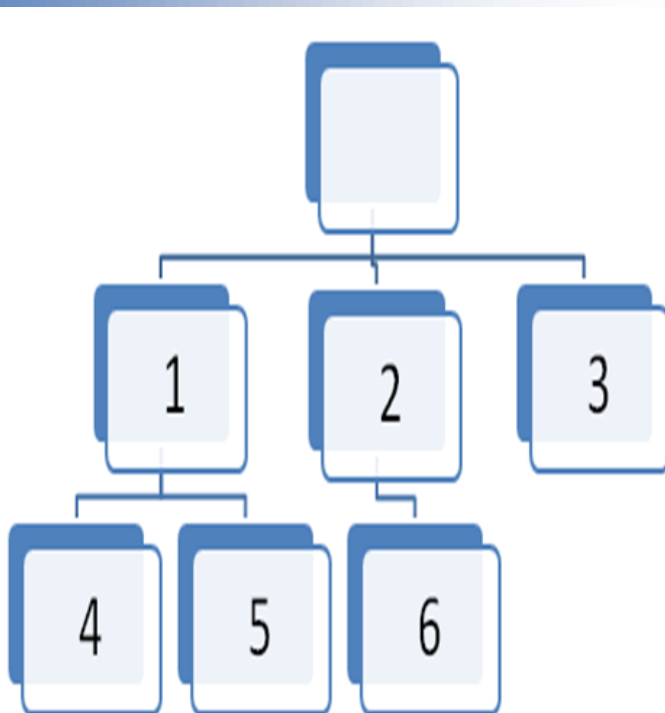
(F)



(G)



(H)



(A)



(B)



(C)



(D)



(E)



(F)



(G)



(H)

## FAMILY STRUCTURE





# **ELITE TEAM**

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