

## Message from the Issue Editor



Dear Readers,  
Digitization of banking has brought a dramatic change in the banking industry.

Transformation of banking from brick banking to click banking made a paradigm

shift in the trends of the banking in the 21st century. As per the report of IAMAI (Internet and Mobile Association of India), India is estimated to have 370 million mobile internet users by June, 2016. The rapid increase in the

number of mobile Internet users in the country increases the number of digital banking users. Many private sector and public sector banks already launched their mobile banking apps. These mobile apps will help the people to do their banking transactions even from the remote areas of the country where there are no normal banking services available. Mobile banking is a means to increase the financial inclusion in

the country. Some banks have developed two types of mobile apps- One will work via Internet and other will work without Internet through missed call, sms, app messaging, etc. This will help to extend banking services in the very remote areas of the country. Many banks also launched mobile wallets. Mobile wallet is actually a virtual wallet which is the substitute of the physical wallet which we carry every time. It will help us for making payments, storing credit cards or debit cards, loyalty cards, coupons, ticket etc. Instead of making payments through physical cash it will help us to make the payment through digital cash. It is secured through password / Pin / finger print. It reduces the chance of frauds as it is very difficult to steal or duplicate than physical cash or cards. Manju Agarwal, Deputy Managing Director, State Bank of India said that in the next 5 years, mobile will be the new bank and digital payments/acceptance system will move to micro enterprises like Kirana shops, coffee shops, etc. Some banks have already made a tie up with the different vendors for hotel booking, airlines ticket booking etc.

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In order to book the tickets, we need give our credit card or debit card details in the vendor websites.



With the help of the mobile app of the bank we can directly buy tickets or book hotels.

Digitization of payment services will help the bank to reduce the volume of cash transactions in the bank. It will also help to reduce the costs and to prevent the growth of counter fake currencies. As per the report published by RBI, there are

total (approx.) 450 crores of counter fake currencies available in India and it is a threat in path of the economic development of the country. Digitization of banking will reduce physical cash transaction which in turn will stop the growth of counter fake currencies in the country. Digitization of banking is a step towards the making Digital India, an initiative by the governments for making India digital but at the same time it is also the responsibility of the bankers to educate the customers about digital banking and its benefits. So that, we can achieve a special milestone in the digital world.



**Mr. Sanjay Sinha**  
Lecturer  
Department of Management  
ICFAI University Nagaland



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# Campus News

**Fete Day:** The final year students of the BA program (Class of 2013-16) organised the first ever *Fete Day* in the university campus on the 5<sup>th</sup> of Apr 2016. Businessman and upcoming entrepreneur, Mr.



Arinjay Kumar Jain, graced the event as the chief guest. A variety of fun activities were conducted during the event.

event  
variety of fun activities

**Industrial Tour:** The Department of Management went for an industrial tour to Meghalaya along with the students of the MBA



programme during 6<sup>th</sup> to 9<sup>th</sup> of April 2016. They visited *RNB Cements Pvt. Ltd. (Magic Cement)*, *Meghalaya Polymers Ltd., Shillong*

*Veneer Products cum Saw Mill, MDH Beverages Pvt.*



*Ltd., Premier roller Flour Mills & Premier Bakery* and a few tourist spots.



**UG & PG Farewell Functions 2016:** The students organised the Farewell program for the outgoing final year students of the university.

The farewell



functions for the undergraduates

and postgraduates were conducted on the 28<sup>th</sup> and 29<sup>th</sup> of April 2016, respectively.

**PhD Presentation:** The second batch of the research scholars of the ICFAI University Nagaland did their PhD concept paper presentation on the 2<sup>nd</sup> of May 2016.



**Football Tournament:** The IUN Football Club (IUN-FC) took part in the Fourth Altrura Tournament in of April 2016. A took part in the



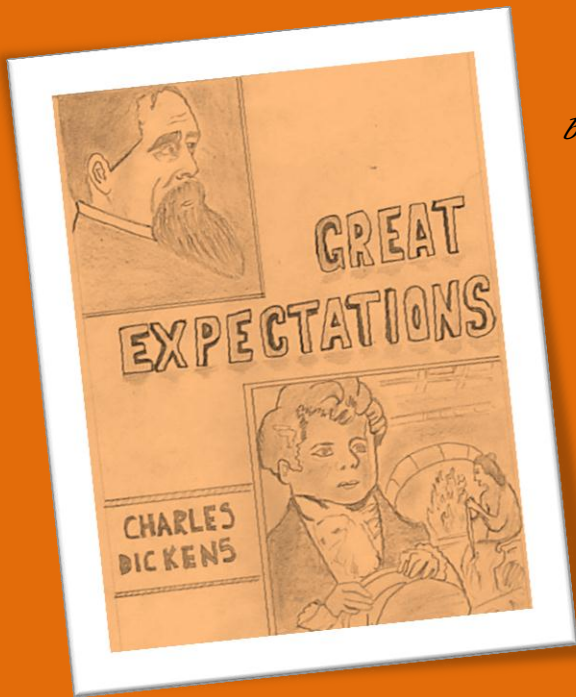
Open Football Dimapur on the 7<sup>th</sup> total of 32 teams tournament.

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# *Great Expectations (A Graphic Novel) – Part 13*

*Ms. Temsurenla Ozukum, Assistant Professor, Dept. of English*

**I**his graphic novel is the outcome of a class project which was conducted as part of the internal assessment for a course titled 'Fiction from Richardson to Hardy' in the MA (English) class. For this project, the class was divided into eight groups and was assigned different tasks based on the text "Great Expectations" by the Victorian novelist, Charles Dickens.



One of the groups was assigned to create a comic book based on fifteen important incidents found in the novel. They were very creative and delivered a presentation using these comic panels involving events and incidents which Pip, the protagonist, undergoes and overcomes as he attains adulthood.

*Here is a short summary of the novel:*

*Great Expectations is the coming of age story about Philip Pirrip, otherwise known as Pip. The novel is narrated by Pip, a young orphan who seeks to become a gentleman in order to earn the love of the beautiful but cold hearted Estella. Estella has been adopted by the rich but strange lady Miss Havisham to seek revenge on men. With the help from a mysterious benefactor, Pip leaves his country home in Kent for London to become a fine young gentleman. In the process, he distances himself from the coarse life and upbringing of which Estella has made him ashamed. Eventually, Pip redeems himself and the novel ends with Pip as a matured and chastened individual.*

**This is the thirteenth installment in the series.**



Incident 13: A letter for breakfast.

One fine morning Pip receives a letter



In the letter he is invited to the marshes incident to know about his uncle Magwitch.

On reaching the marshes.



He is caught in a strong running moose.



After a blank...



Mr. Bribst saves him and takes him

...

## Women and Conditions

Ms. Imtisangla, MA (Eng.) 4<sup>th</sup> Semester

Best Contribution  
of the Month

**"Behind every successful man there is a woman."**

# W

What/who created the society? The civilization? Or, a developing Nation? The simplest answer is people. What and who then, people are? The oxford dictionary defines people as persons: men, women and children. If women are also a part of the people and the society then what, when, how and who created the barriers between these two genders and for what purpose? What good reason lies behind this barrier? I wonder if there be any reason at all.

The condition of a woman in different spheres should be considered. Look at the society and we shall find an unending indefinite number of list which women 'should-do', 'should-know' and 'must-have qualities'. Society never taught man to do household chores and never expects. Today in this modern society, if a man is seen mopping the floor, in just a snap he is sure to earn funny names. We, as a modern society talk about 'modernity' but that very word is put into question when we have the same mentality and conception about women. We talk about freewill, liberty, equality but do we (as a woman) really get to exercise these rights in this so called 'male-dominated society'? The answer is quite depressing.

Looking at the political sphere, there is the Women's Reservation Bill or say, the 'pending bill' which proposes to amend the constitution of India to reserve 33 percent in the legislative assembly for women. For about 20 years, this bill remains a muted talk in the parliament. Every concerned citizen should understand that this bill is not a tool to empower women. It is a bill to empower the nation. There would have been difference if we had some women also playing important role in the governance.



***"Any woman who understands the problems of running a home will be nearer to understanding the problems of running a country" -***

***Margaret Thatcher***

The role of a woman is not home bound. If a man can tag 'Kitchen Queen' to a woman then I supposed there must be Kitchen King too. There is this commercial ad of Ariel attempts to share the burden. It is actually a campaign on sharing the load with women and a perfect message to all. The ad ends with a question, "is the laundry only a woman's job?", I am sure



you have come across this ad and hope that it shapes. Men should learn to do their bits and part.

Let me bring into account of an incident that happened on the International Women's Day. As I, along with few friends was passing through NH39, I came across a crowd gathered



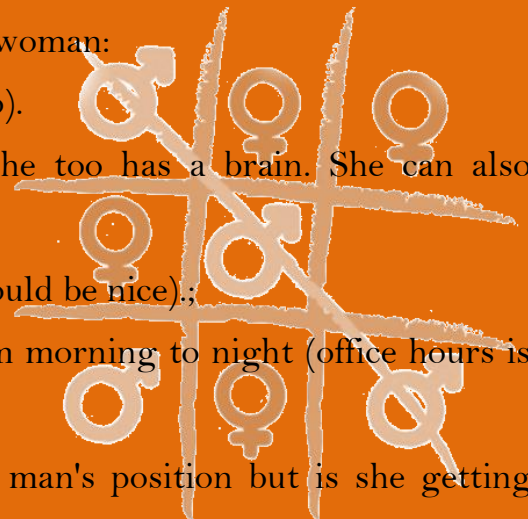
by the left side of the road. Curious I was, and we made a stop nearby and pretended to buy-some stuffs at the nearest shop. I saw a young man of 30-35 and a woman of 50-55 years of age. From what I heard through the yelling of this young man was that the woman must have scratched that man's car at the bumper. The first thing that came to my mind was a question of 'for a scratch?'. Even people die, life is mortal... Why bother so much for a scratch which can be replaced!

It is sad to think about the position and condition of a woman. Women are still treated as the inferior and the weaker ones. What then has the superior ones did for the upliftment/betterment of the 'inferior beings'? Ever since childhood, I have not seen any woman taking part in any important decision making. Women are still not allowed to take part in it. Men would simply say, 'It is not a little girl's talk!' Men would sit and talk for hours and women do the serving and that is just fair on the part of men. Is that an 'equality'?

***"It was we, the people; not we, the white male citizens; nor yet we, the male citizens; But, we the whole people who formed ...the union. Men, their rights and nothing more; women, their rights and nothing less." -Susan B. Anthony***

Here are list of some conditions and expectation of a woman:

1. Woman should know how to cook (Man should too).
2. She should not interfere in decision making. (She too has a brain. She can also make/take decisions).
3. She should take care of the family. (Cooperation would be nice);
4. She should not be lazy! She is not! She works from morning to night (office hours is only 8).
5. She should not yell at men or the man (respect man's position but is she getting respect in return?)
6. Of course, woman should dress modestly, decently, etc. Yet still get raped. (Should men go on behaving with no morals?)





7. She should make her man happy and pleased. (Shouldn't her man reciprocate accordingly?)

8. She should be virtuous, modest, elegant, graceful, caring, understanding, a good manager, intelligent, social and the list goes on... (Only the woman should be all those? and the man?)

If such are the few expectations among many, how then women can find a way to attain heavenly figure? We cannot have million and millions of Mother Mary. A bridge is better built than to create a barrier. Remember, ***"Men are from earth, Women are from earth. Deal with it."*** -George Carlin

You and I are here today cared, nurtured and raised her her as inferior one. Aren't we understanding a woman? With note here.

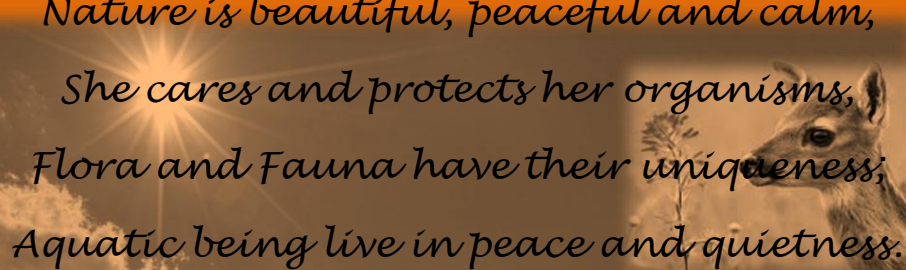


because of a woman. She child and people labelled lacking knowledge in that question I end my


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# Nature and Man's Deeds

Mr. Yoyo K. Swu, BA 6<sup>th</sup> Semester





Nature is beautiful, peaceful and calm,  
She cares and protects her organisms,  
Flora and Fauna have their uniqueness,  
Aquatic being live in peace and quietness.



Plants and animals purify the air,  
Four seasons are periodic in a year;  
The Wind, Sun and Rain are in harmony.

Interdependent are her colony,  
For harmony she has divination  
Nature is satisfied with her creation.



Although, human destroy Nature's essence.  
Plants and animals never take vengeance.  
Earthquakes, famine, drought and epidemic  
Are but consequences of man's deeds.

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# Photo-Synthesis

“Afternoon sun by the Brahmaputra (river)”

Contributed by: Mr. Hamidul Islam, BA 6<sup>th</sup> Semester

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