Issue 30 | April 19

### XTRAVAGATE



PRABANDHAN'19

"College Life" by Ankoor Dasguupta

IAM Technologies

Agility for Industry 4.0

DEPARTMENT OF MANAGEMENT STUDIES | NIT TRICHY

### Editor's Note

The industry is changing in dynamics day by day. To sustain oneself in such business environment riddled with the helter-skelter vision of what future pertains, companies are lunging towards industry 4.0 or popularly also known as I4. The difference between a traditional industry and an Industry 4.0 factory is in the fact that present business condition, giving top of the line quality administration or item with the least expense is the way to progress and modern industrial facilities are attempting to accomplish however much execution as could be expected to increase their benefits as well as their reputation.

Interestingly, in an Industry 4.0 processing plant, in addition to condition monitoring and fault diagnosis, parts and frameworks can increase mindfulness and self-prescience, which will give the executives more knowledge on the status of the industrial facility. Moreover, shared correlation and combination of wellbeing data from different segments gives an exact wellbeing expectation in segment and framework levels and powers industrial facility the executives to trigger required upkeep at the most ideal time to achieve without a moment to spare support and addition almost zero downtime.

We have been extremely lucky to have a guest article from Mr Ankoor Dasguupta to share his views about the recently concluded Prabandhan'19, a riveting guest lecture series from significant personalities of the business landscape in India. This issue also shed light on topics discussed by the guest lectures penned by our well of writers and also on miscellaneous topics revolving around the business landscape of India and the world.

Aniket Sharma (I<sup>st</sup> Year, MBA)



### April 2019

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Iwas extremely happy when National Institute of Technology, Trichy sent me a warm invitation to be a part of their Guest Lecture Series at their event Prabandhan 2K19. Being known to be a reputed centre of excellence that focuses on identifying shifts in the global zeitgeist of management and marketing, the first thing that came to my mind was 'what an opportunity to learn!'

With an exciting theme - Management 4.0, I was a part of a panel of distinguished speakers to debate on – 'How does Management Change in the Digital Era?'. It was honour sharing the stage with Prasad Sawant (ANZ) moderating this panel and fellow speakers - Vassundara Nattes (WizardTech), Mahalakshmi Vivekanandan (Oracle), Ravin Carr (GBS India). All the speakers had their SPOC's assigned. My point of contact was Rajni Raghavan who is a first-year student at the DoMS, NITT.

Right from the start, logistics were very well organized, with seamless travel and stay coordinated by the wonderful students at Department of Management Studies, NIT. I was taking a long domestic flight after a while and every moment thinking how I can make the most of this experience! From Delhi with a brief layover at Chennai and then to Trichy- the fourth largest city in Tamil Nadu. The heat in Trichy is clean and pierces the skin, however the greens balance it out.

I was told that the expected audience would be around a hundred, with majority being first year students. I was enthralled to see the sense of responsibility, enthusiasm and the way the students managed this event impeccably.

I was warmly received at the Trichy airport by Ann Mathew. Around thirty-five-minute drive to the campus. I also had one of my panel members Vassundara joining in as she was in the same flight, however we missed meeting each other during the flight.

All this while, I was also chatting on whatapp with Prasad (our moderator) on when to meet together and structure our discussion. He had reached earlier in the day. Mahalakshmi and Ravin were expected to reach the next day, which was the event day. Once we entered the lush green campus spread over 800 acres, it was all about sheer nostalgia of my college days and the first thing that came to my mind was – be a lifelong student, be curious, keep learning and unlearning.

Vassundara & I checked in at their Guest House which had large rooms with a lavish balcony and an enchanting view. We met Prasad around 5pm at their canteen! I realized that by the time corporate life happens, the canteen transforms into the so-called cafeteria. When we met Prasad, we saw that he already had neat notes made. One thing I felt that I was not meeting Prasad & Vassundara for the very first time. It seemed we already knew each other, the connect was there and we hit it off so well!

Over tea, we discussed our journeys in brief to be able to spend more time around the topic of our session, structuring what all to cover in those 90 minutes. All of a sudden, we see a lady dressed in a saree walk up to us along with few students. Dr.P.Srivedi, HoD for DoMS. Wonderful interacting with her.Since the evening was light, she encouraged and offered to arrange a trip around city. How kind of her. We all agreed upon visiting the famous Thanjavur Temple. A 45-minute cab ride. Wonderful experience along with some delicious Dosa at one of the best joints - Adyar Anand Bhavan. Vasundara was our translator (thankfully she speaks Tamil), else Prasad and I would have had hard time coordinating with the driver. Well, to be honest, Prasad still made an effort. I just kept staring.

Then, Prasad asks me the million-dollar question 'So what are you wearing tomorrow?' I was like- although I am carrying one, it is too hot to wear a jacket, however, we both agreed to carry our jackets to the lecture hall, just in case. For Vassundara, it was easy. She said 'I like black and I will wear black'.

We came back around 10pm, Prasad still had energy left, so he formed our speakers' whatsapp group and shared the points of discussion.

Next morning, there was a knock on my door at 6am. I was up by then. Opened the door to be greeted by a man who asked – Tea of Coffee? (How on earth he know that I was craving for it!) I humbly accepted Tea, had my cup of tea in the serene environment while going through Prasad's notes.

Then, it was show time! The students had arranged a cab to go from the Guest House to the Lecture Hall (about 1.2 kms away). We met Mahalakshmi and Ravin in the morning. So much to learn from both of them.

The event started with lamp lighting (this was my first lamp lighting), with each of the speakers lighting one by one.

I am thankful to have the opportunity to listen to an individual session by Prasad where he dived into various aspects of 'Agile'. This was the opening session at 10am. Also, had the privilege to meet Mohan Babu from Khazana Jewellers and be a part of his lecture. Mohan Babu also happens to be an alumnus for NITT and his session was super engaging.

After a sumptuous lunch (highlight being the spicy tomato chutney, aplams and Chettinad curry) and the students taking care of us so well, it was time for our session. The 90-minute session extended to another hour. Super engaging, very well moderated by Prasad and we fielded questions from students. Evolution from Industry 2.0 to 3.0 to 4.0, covering various facets of technology and management, we hoped that we were able to add value to the students with our discussion. A good thing I feel is that we avoided the proliferation of jargons. We were honoured with a memento along with post session interaction with students. The experience and every moment spent at the campus was simply exuberant.

In the evening, Vassundara, Ravin and I had the same flight to catch from Trichy to Chennai, so we packed up and interacted bit more with the students before leaving for the airport. Prasad was staying back one more night. The students were happy to spend some more time with the Agile coach and Prasad was more than happy!

Hearty thanks to the HoD Dr. P.Sridevi for spearheading this initiative. Thanks to Rajni Raghavan, Mohan Kumar, Ishrat Rahmatullah, Somnath Mandal, Subhojeet Biswas, Miriam Ann Philip, Ann Mathew, Yashu Mittal and Aniket Sharma for being such amazing hosts and all the students who took out time to join us at the session.

Till next time..wishing all good health, peace and prosperity.

Ankoor Dasguupta



# INDUSTRY 4.© Agility for Industry 4.0

Department of Management Studies, NIT Trichy had organized the Guest Lecture Series PRABANDHAN'19 on 29th and 30th March 2019. PRABANDHAN'19 was a much-awaited department activity as it gave both students and faculty members the opportunity to benefit from the best minds in emerging fields of technology. In line with our Theme: Management 4.0, we began the series with our first speaker, Mr Prasad Sawant, an Engineer with an executive MBA in General Management from IIM Calcutta. With over 17 years of experience in the Banking, Financial Services and Insurance domain, he has worked across multi-locations, multi-cultural teams and technology innovations. Having worked with Infosys and GE as a Project manager, he now works with ANZ as an Agile Coach.

In his lecture, Mr Prasad traced the trajectory to the four Industrial Revolutions starting from Industry 1.0 to the on-going Industry 4.0. He also highlighted the smart management of energy, intelligent scheduling, smart factories relying on templates for IT development, taking advantage of digital assets like the Internet of Things (IoT), Artificial Intelligence (AI), Big Data, Machine Learning and more. It is all about creating a smart, interconnected pervasive environment in order to radically change the way the industry responds to the needs of society.

As the saying goes with a great opportunity, comes great challenges. As Industry 4.0 continues to change the way we interact with the world around us, new challenges arise and some of the key challenges like struggling to keep up with the fast pace of technology, improving quality, change management, recruiting and developing new talent were discussed in detail. To summarize there is simply no way to build tomorrow's essential organizational capabilities – resilience, innovation and employee engagement, atop the scaffolding of 20th-century

management principles. He had demonstrated with real-time examples and videos on how Industry 4.0 requires businesses and organisations to adopt a fresh thinking mindset, understanding the power of the inter-connectivity realised by new technologies.

Mr Prasad then focused on Scaled Agile Framework House of Lean and with lean meeting Industry 4.0, there is the next level of operational excellence. Further discussions were based on a Lean-Agile mindset that is required to support Lean and Agile development at scale across the entire enterprise. He also provided us with an insight into how PDCA is essential for success. Many banking institutions are now turning to Lean methods as a framework to embrace continuous improvement, optimize processes for delivering customer value, and gain a competitive edge. Overall, it was very informative wonderful knowledge sharing and interactive lecture, that we were able to relate to Industry 4.0 and its associated disruptive technologies that are forcing various managements to not just do different but to think different.

Vijayalakshmi N (Ist year DoMS)



# #startupindia

### Payment Start-ups in India

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T he sweeping gale of technology has disrupted all the sectors including the financial sector in an unparalleled force. With a simple act of a click, the whole physical structure of banks has become redundant. Payment platforms have left no stone untouched. From immediate cash transfers to smooth hasslefree investments, technology has made everything simple and opened a world of potentiality.

The Indian market though still far behind in terms of smart phone penetration, when compared to the global rate, is growing at a steady pace and is said to cover 60% of the market by 2022. The penetration of payment gateways is much lower in the Indian population and had an erratic pattern-sometimes flat and sometimes up-until demonetisation. Though digital payments didn't meet the lofty goal set by the government, there has been a steady increase in digital payments post demonetisation. This simply implies that there is still tremendous potential and untapped markets for digital financial platforms and digital payments to thrive and flourish.

The present FinTech environment comprises predominantly of banks, insurance companies and digital payment players. The digital payment players have global mammoths like Amazon and Google along with home players like PayTm, FreeCharge and PhonePe. While digital payment startups hold the main share in the FinTech ecosystem, the upcoming fields include digital wealth management and lending. A report from Yes Bank indicated that 64% of these startups are less than 3 years old and 7% of these start-ups have already turned profitable. According to a KPMG-Google report, the Indian Fintech industry is expected to grow by five-fold in employment across metros.

Understanding the gap, Indian entrepreneurs have come out with various enterprises that help in making payments easier and as e-commerce gains prominence and smart phone penetration increases, it is easier for customers to adapt to UPI pins and online wallets. In the payment start-ups, along with the large unicorns like PayTm and Mobiwik, there are several payment gateways that assist across B2B, P2P and P2B transactions. Even foreign exchange has witnessed a huge disruption making currency exchange easy and accessible. Some of the notable distinct payment start-ups that evolved in India are MSwipe (Card processor for merchants), Chargebee (SaaS provider for recurring subscription payments), Nukkad Shops (PoS software for retail businesses), FtCash (Empowers entrepreneurs and micro merchants with payments and zero upfront loans) and so on.

However, though these payment start-ups have revolutionised the manner in which we transact, it is yet to capture the rural markets. In a recent report by JP Morgan, fintech firms have only succeeded in catering to 23% of the affluent section of the Indian economy. This still leaves behind a 600 million population comprising of middle class and lower sections of society. This shows that there is a huge void left behind when it comes to online payments and payment gateways are yet to bridge that gap. Thus, in India, payment start-ups have a bright future and untapped markets but more importantly, it is a driving force that can bring in financial inclusion and boost economic growth.

Miram Ann Phillip (Ist Year, MBA)



### The power of branding

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A sthe saying goes "The longer you wait, the better it gets". The second session on the second day of the guest lecture series named PRABANDHAN' 19 by Mr. Dhruv Talwar, Head Brand Strategy Godrej Properties turned out to be one of those remarkable marketing sessions you just could not miss.

### "Hello Linchpins"

Addressing the crowd of DoMS, NIT Trichy students on a lazy Sunday morning, the energetic young speaker rightly chose not to bore the class with the usual marketing theories, rather took an interesting route touching upon various marketing campaigns which were unique in their own way at the same time imparting much knowledge to the gathering.

A brand being generous never crossed one's mind, until the audience was thrown into an emotional outburst by the #West Jet Christmas campaign of WESTJET. The campaign clearly spoke how deep the customers are touched when their favorite brand chooses to go off road and does the unpredictable. Other popular campaigns that caught the interest of the speaker include #Share a Coke by Coca-Cola. Humor and creativity will always payoff teach South-west Airlines, who differentiate themselves from its competitors through their unique way of delivering in-flight instructions.

Moving forward, Humanizing Brands as the need of the Modern Marketing and Brand building was touched upon. The best example as quoted by the speaker turned out to be Swiggy, Kraft and KFC. Supporting your customers when in need, admitting your mistakes and apologizing for it takes a lot of courage and strength which some Big Brands do so efficiently.

Towards the end of the session, he took up a personal note concentrating more on the quality and state of corporate life. Overcoming your fear, eating healthy and tips on maintaining a healthy body and mind took over the discussion pace, ending with a reminder to keep smiling and be ever ready to extend a Thank You note.

Dhanya Johnson (Ist Year, MBA)





The panel discussion was an engaging session with leading industry professionals and their take on the topic – 'How does management change in the digital era?'.

The panelists included Vassundara Nattes, Mahalakshmi Vivekanandan, Mr. Ravin Carr and Ankoor Dasguupta along with Mr. Prasad Savant as the moderator.

The discussion started with the moderator giving a brief introduction on whether industry 4.0 is a bubble or not and how industry 3.0 has changed the way of doing things up until now.

Mr. Ankoor followed up and explained the differences in doing things back then and now. He explained the impact of media planning and media advertisement and challenges of predicting consumer behavior. Mr. Ravin Carr contributed regarding the various developments in the field of machine learning and brief on Industry 3.0 and 4.0. Ms. Mahalakshmi and Ms. Vassundara talked about how everything in the current environment has been digitalized and the consequences of it.

The discussion was steered into the topic as to changes that 3.0 had on the industry and the various changes that 4.0 is undergoing currently. Mr. Ravin Carr had an interesting take on it by bringing in entrepreneurship and how to make software more intelligent by adjusting and predicting the customer needs. Mr. Ankoor further added that one of the real challenges faced in the organisation was achieving smooth collaboration with different people in the organisation without any conflict arising.

The discussion was later moved to the top three trends that each speaker felt the most important to them. Ms. Mahalakshmi responded by mentioning the various trends in the domain of financial risk management. She went on to discuss how the regulations of fintech works and the future of cloud computing in banks and fintech.

Following this, the moderator introduced the topic of big data and artificial intelligence. Ms. Mahalakshmi ventured into the intra maintenance of the cloud service provided by Oracle. Mr. Ankoor gave a brief introduction of about AI, deep learning and machine learning. He mentioned that the objective of all the three, ultimately, was to increase customer satisfaction and customer experience. Ms. Vassundara added on giving a brief on IOT and few real-time instances to substantiate its importance.

The moderator then explained as to how a good leadership team and management team is highly essential for the successful functioning of the business. Mr Ankoor expressed that maintaining the cultural phenomena, empathy and transparency that every organisation has was highly essential. Ms. Mahalakshmi continued by adding how important team building, team bonding and motivating the employees for the organisation was.

The final question was shot to the audience by Mr Prasad Sawant asking them to mention a few requirements for the organisation to be called their dream workplace. This was taken up by the audience enthusiastically and a discussion based on that ensued. The final conclusion was given by the moderator with him giving his thoughts on the topic and was wrapped up with a question and answer session for the speakers from the audience.

Srinidhi V (IInd Year, MBA)



The second day of Prabandhan'19 started with the lecture by Mr Govindasamy Devraj who is currently working as the Vice President – Trade Services of Standard Chartered Global Business Services. The topic of the session was 'Management 4.0 – Change to Transformation in Banking Industry'.

Mr Devraj started the guest lecture by defining the banking industry and how it got transformed over the years. He explained the various sectors in the banking industry and said that automation should be applied differently to the different sectors for its effective working. He told that currently, the banking industry is in a process of transforming from a manual based operation to a more automated operation through digitalization.

Due to the increased competition nowadays, industries try to make a profit through cost-cutting rather than through increasing the price of products which was the norm earlier. And in order to cut the cost of production, Industries tend to eliminate the unnecessary steps in production, for which they depend more on automation and technology. He said that this was the crux of 'Industry 4.0' which was applicable to the Banking Sector as well.

Mr Devraj clarified the doubts and questions put forward by the students in a very simple manner. He explained about the recent trends in the Global economy and why Non-Performing Assets (NPAs) are still a big threat to Indian banks.

Mr Devraj also explained to the students about the various career options open for budding managers in the banking sector. He told about certain specializations such as anti-money laundering and sanctions which are gaining much importance in the industry currently and also providing prospective career options. He advised the students not to wait for 'the perfect' career to enter the banking industry, but to enter it as early as possible with a decent job profile and then to build the career from there. He ended the session by quoting a recent statistics which said 62% of the banks feel competitive young minds are lacking for carrying out banking operations. He told the students to see this as an opportunity and encouraged the students to look at the banking sector as a prospective career option.

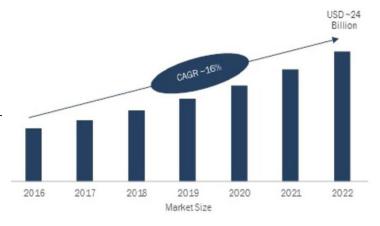
Jeevan Mathew (Ist Year, MBA)



I dentity and access management (IAM) is a framework for business processes that facilitates the management of electronic or digital identities. In simple language, with IAM technologies IT executives can control user access to critical information within their organizations regulate access to systems or networks based on the roles of individual users within the enterprise.

According to a report by Grand View Research, Inc., the global identity and access

management market size is estimated to reach USD 22.68 billion by2025, rising at a CAGR of 12.7% during the forecast period. The major reason for it is the high adoption rate by the large enterprises with the increasing need of this system helping the market to grow. Other factors such as high investment in R&D, new product development, high demand for the security services and growing market of automation in today's

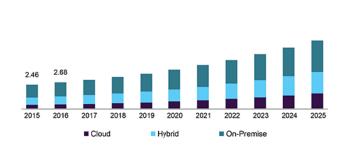


technological environment are some of the key factors for the market growth.

If we evaluate on the basis of deployment, the market is divided into cloud, hybrid, and on premise. On-premise solutions dominated the market in 2017, accounting for over 53.0% of the overall revenue. However, by 2025, the segment is poised to lose market share to the other

U.S. identity and access management market size, by deployment, 2015 - 2025 (USD Billion)

is poised to lose market share to the other two segments. Not surprisingly, the cloud segment is projected to register tremendous growth during the forecast period. The increasing adoption of cloud model among different organization owing to its costeffectiveness and economies of scale is one of the key factors contributing to the growth of the segment.



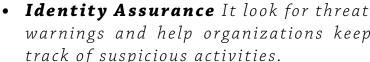
The most booming trend in IAM technology is Cloud Identity Access Management Market which is expected to Reach \$2.8 Billion, globally by 2020 registering a CAGR of 26.2% during the forecast period 2015-2020 according to a report by published by Allied Market Research in 2019, Among the key end use verticals, IT & telecom was the largest contributor, which accounted for around 25% share in 2017.

Companies like SailPoint Technologies, Inc., EMC Corporation, CA Technologies, Oracle Corporation, Hewlett-Packard Company, Ping Identity Corporation, Dell, Inc., HCL Technologies and Accenture are some of the prominent players in this market.

If we segment IAM market share on the basis of end-use, the IAM market is segmented into BFSI, telecom & IT, energy, oil and gas, education, public sector and utilities, healthcare, manufacturing, and others, which include defence, logistics, and home safety & security. The public sector and utilities segment accounted for the leading share in the market in 2017 and is estimated to witness a CAGR of 12.8% during the forecast period. The BFSI segment is expected to post the  $highest\ CAGR\ during\ the\ forecast\ period\$  Asia Pacific identity and access management market share, by end-use, 2017(%)

as this sector holds crucial customer data that requires a high level of security.

Some of the top trends observed and much more to be explored in the global identity and access management market are



- warnings and help organizations keep track of suspicious activities.
- Multi-Factor Authentication (MFA) Multi-factor authentication requires the user to present two or more verifications or confirmations to prove identity. Although it still has loopholes and are in need of technological refinements.
- Identity API Management One of the most revolutionary trends, Identity API management grants connection of cloud applications and people to give programmer-level access and audit trails to anyone trying to access API gateways.
- Security Robotics The security sector aims to use robotics to accomplish essential tasks in enterprise settings.

Sarfraz Ahmed (Ist Year, MBA)



### 6G Marketing

"Not everything works for everyone" as rightly quoted by Mr Mohan Babu, our beloved Alumni (1994 batch) and Deputy General Manager of Marketing, Khazana Jewellery. For more than 25 years, he has been associated with traditional marketing. We had him with us on day 1 of Prabandhan'19, where he shared with us the concept of what he refers to as '6G Marketing'. The basic essence of this topic was the impact that technology has on the marketing domain.

The past half-decade, we have seen perceptible disruption in the marketing space. Consumers have widely adopted digital technology platforms like e-payments, online shopping, digital media, etc. This is the time of 6G Marketing, under which we have the digital media giants like Facebook and Google. Digital media has immense potential nowadays. The credit for this goes to the diverse audience that is available on this platform and the reach of this medium. He gave us certain examples where digital media has been counterproductive also. Hence, there is also a lot of sensitivity involved in utilizing the potential of this medium. He also did a brief analysis of the conventional media vehicles like the television, print, out of home, radio and theatre. Among all these, the TV was said to be the best performing, still having the perfect combination of the audio-visual dynamic appeal.

According to Mr Mohan, Google and Facebook have been ruling the digital space with their major assets like a search engine, display networking, Youtube, Instagram, Whatsapp, etc. The major strength of these players lies in providing pull-based services and promoting social interactions in the virtual world. The role of digital marketing agencies comes into the picture as the second aspect of our topic. They are available to provide end-to-end capabilities to their clients like conceptualization, content creation, media planning and finally execution. He advised us to realize the immense opportunities available in the digital marketing space.

Next, he went on to discuss the aura of e-commerce in the status quo. Our lives have been hijacked by the latest trend in product marketing and selling domain. Some of the sectors which are doing really good on e-commerce are banking, travel and utility payments. In his discussion, he decided to be at bay with the current businesses which are going with the low price, high-cost models. He believes that any irresponsible capital kills the economy of a country. In the coming times, the world is going to learn a lot of lessons in a pretty hard way. The rationale behind his prediction was his belief that Low Pricing is not always supported by the Low Cost of operations and hence these businesses may not sustain in the long run.

The next milestone in his discussion was OTT (over the top) platforms. We have been observing the prominent players emerging in this area like Netflix, Hotstar, Amazon Prime, etc. He believes them to be the real DTH services. They have a lot of strategic advantages like the channel through which they are carried(web) and the elimination of unnecessary intermediaries. Talking about their pricing models, he believes that it's pretty hard for them to deliver such quality content in such low pricing hence, it is an area for their improvement.

We went ahead in the discussion to the next topic, CRM and Loyalty. This is an area where technology can help shape up the strategy for businesses. He accords most of the success of these tools to the OEM's and the industrial marketing sectors. For most of the businesses, CRM may not be that relevant. He highlighted a very good example of Jet Airways in this context, where in the past the airline has been pretty successful in catering to their customers without even deploying CRM. Then we reached the last underpin of 6G marketing, which was Content marketing. Mr Mohan believes it to be a potential area where huge investment is not required. It has good future prospects in terms of business adaptability and employability. It also offers an unbelievably great lifestyle.

Soon after this, we went on for a small Q&A session with Mr Mohan. He not only took up the queries raised by the budding managers of the DOMS 2020 batch but also answered them gracefully. With this, we came to the end of our interactive session. Prabandhan'19, a well-spent lecture series with some of the brightest minds in the industry.

Anupam Verma (Ist Year, MBA)



### **Authors**

Ankoor Dasguupta (ankoordasguupta@gmail.com)

Vijayalakshmi N (nviji 2812@gmail.com)

Miram Ann Phillip (miriamannphilip@yahoo.com)

Dhanya Johnson (d j 6 8 9 6 6 1 @ g m a i l . c o m)

Srinidhi V

(srinidhivragavan@gmail.com)

Jeevan Mathew

(jeevanmathew3@gmail.com)

Sarfraz Ahmed

(sarfraz26aug@gmail.com)

Anupam Verma

(professionalanu99@gmail.com)

### **Credits**

**Editor** 

Srinidhi V (srinidhivragavan@gmail.com)

Aniket Sharma (aniketsharma1911@gmail.com)

Marketed by

Aditya Oswal (aditya113111@gmail.com)

Anupam Verma (professionalanu99@gmail.com)

**Design Team** 

Zephaniah B (z e f a n . b @ g m a i l . c o m)

Akshay Manchanda (akshaymanchanda24@gmail.com)

**Technical Support** 

Adarsh Ram J S (jsadarshram@gmail.com)

Prativa Minz (27.prativaminz@gmail.com) Content edited by

Vaibhav Purohit (vaibhavdemigod@gmail.com)

Miriam Ann Philip (miriamannphilip@yahoo.com)

### **Special Thanks to Initiators**

Pranav Kumar (pranavkmrprasad@gmail.com)

Pradeep Kumar Dontha (pradeepdontha@gmail.com) shriya chandrababu (shriyababu@gmail.com)

Monisha Ravi (moni.ravi@gmail.com)



Reach us at: xtravagatedoms@gmail.com

