

THE ONLOOKER

SEPT 2020

"WHEN YOU ARE A
PASSIONATE CRICKETER,
IT IS ALL ABOUT THE
GAME & YOUR LOVE FOR
IT

ONLOOKER
ASKS YUVI



STOCK MARKETS
SOAR AS ECONOM-
IES SUFFER

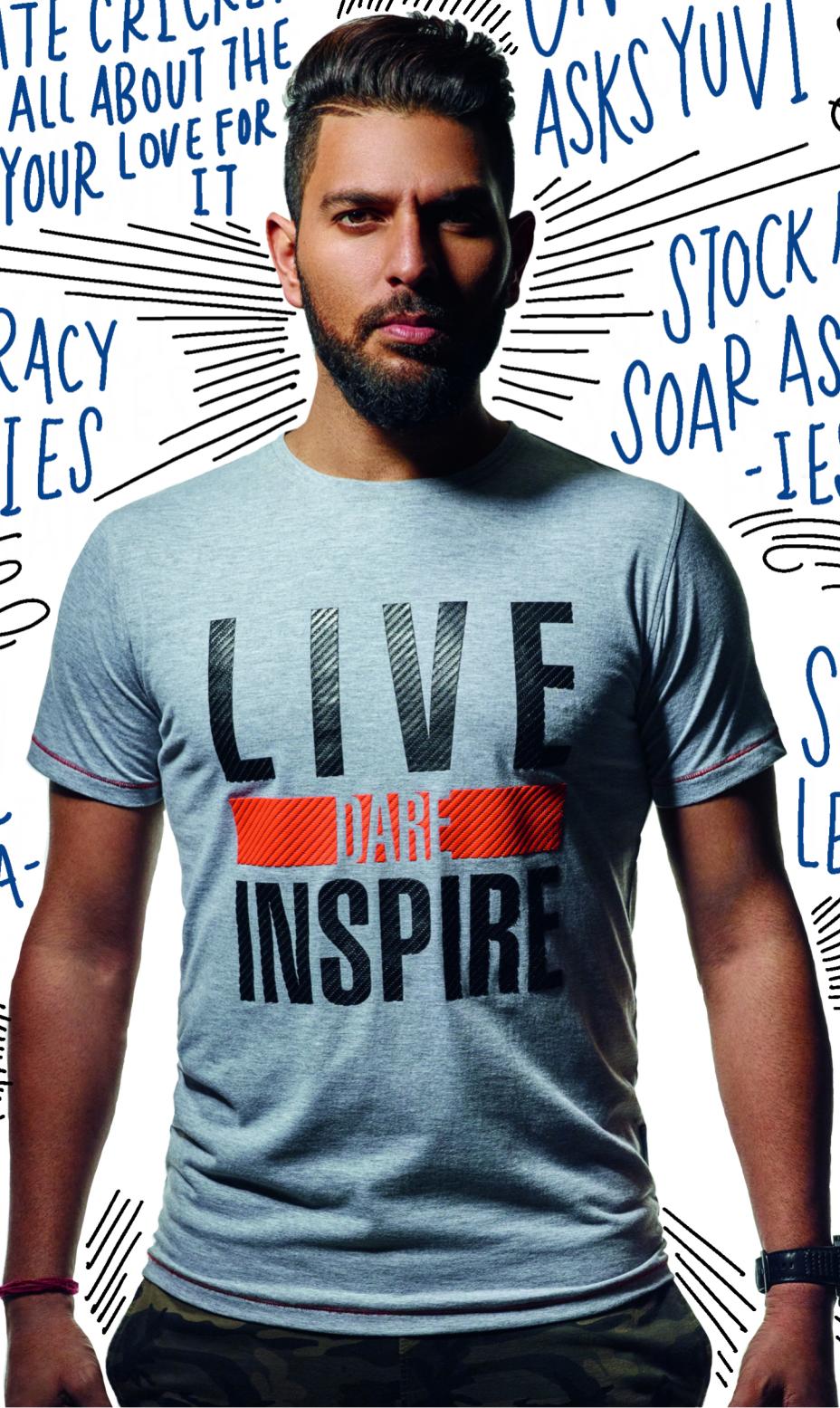
CONSPIRACY
THEORIES

FOURTH
PILLAR
OF DEMOCRA-
CY

SAANS
LETÉ RAHO

WARM
STORIES

SHEROES
OF MYTHO-
LOGY



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DOLCE

FaNN

Imran: "Arjun, mere dost, tu theek toh hai na? Laptop jhaadiyon mein phek diya kya?"

Arjun: "Yeah man, all good. In fact, kaafi sukoon mehsos ho raha hai mujhe, it's been a while too."

Imran: "You definitely look more relaxed and calmer than before. Do you want a drink?"

Arjun: "Hmm sure. Tujhe pata hai amigo, I always thought ki mera kaam hi meri zindagi hai. That if I earn more or live in an impressive house and lead a lavish life main khush rahunga. But today, in that dive, I felt something magical."

Imran: "Magical matlab? Zara mujhe bhi toh pata chale."

Arjun: "Matlab aaj on the boat, after the dive, for the first time, I just spent the moment looking around and after a long, long while I felt alive man. I felt at peace. Mujhe uss moment ke alava aur kisi bhi cheez ki fikr nahi thi. Aisa laga aaj maine finally jeena seekh liya. Ek alag hi madhoshi thi woh, you know."



Imran: "Wow, ek hi dupki main zindagi ki saare raaz khul gaye? Well done, beta."

Arjun: "Haan, aaj maine realise kiya what should really matter is this moment. Bas saans lete raho."

Imran: "Yeh chote chote lamhe fursat ke bhi ek zaruri hissa hai in our lives. Log yeh bhool jaate hai often ki jitna kaam important hai utna hi apna dhyaan rakhna bhi toh important hai."

Arjun: "Haan, shayad you're right."



DOENIE

Toh zindagi mein
thoda chill karna
bhi zaroori hai,
mazze kar
amigo, it's not
that difficult
haina?"



Imran: "Think of it like this, ek machine hai that we keep on for hours and continuous ek ke baad ek kaam karvate rahenge toh what is going to happen?"

Arjun: "Eventually, it's going to overheat and productivity is bound to decrease."

Imran: "Hum bhi inhi machino ke jaise hai. Agar hum bhi constantly bas apne kaam pe fixated rahenge, even we are bound to get exhausted and our mental peace and productivity will get disturbed. Toh zindagi mein thoda chill karna bhi zaroori hai, mazze kar amigo, it's not that difficult haina?"

Arjun: "Yeah, you are right. My mind is always so occupied with my work, my future and my career, that maine kabhi aise fursat se baith ke apni relationships pe dhyaan hi nahi diya. Yeh 'chalees tak note chhapo and uske baad aaram se jiyo', I don't know man, it hasn't fared so well for me so far. I can't even remember the last time I paid attention to what I was feeling in the moment. I have always been so engaged in my work and worried about making a larger than life future for me, that I often failed to acknowledge mere andar kya chal raha hai."

LESS OF DOING NOTHING

Imran: "Haan dost, Italian mein ek concept hai- Dolce Far Niente, The Sweetness of Doing Nothing. Zindagi ko ek constant hurdle jaise jeene ke bajaay jo hume cross karna hai and treating our lives as a TO-DO list jisme har ghante we add more and more things to do, hume khud ko bhi waqt dena zaruri hai.

Yeh modern life ki bhaag daud mein kabhi kabhi ruk ke do pal khud ko dene chahiye and bas thoda time nikale to acknowledge our thoughts, feel immensely and thode pal guzare doing things we actually feel like doing.

Ya kuch bhi matt karo and bas apni dil ki dhadkan ko mehsoos karo without feeling guilty about it."

Arjun: "Haan, 40 tak main jeeyunga bhi ya nahi kise pata? Uss tarah main shayad khud ke liye kuch kar bhi na pau. I don't wanna regret living for money and having no one to share that success with."

Imran: "Hey amigo, khushi hui sunke ki tujhe aisa bhi lagne laga hai, arjun, tu underwater hi raha kar. As for me, Laila and Nuria are making brownies.Toh main to chala!"



IT'S QUITE SIMPLE, BAS SAANS LETE RAHO

Arjun: "You go on. Main kuch der mein aata hun."

Imran: "You gonna answer that? Is it from work?"

Arjun: "Yeah, but it's not that important. I can call them later."

Imran: "You sure?"

Arjun: "Haan, you go get those brownies. I'll be in thodi der mein."

- Suhani Sharma
Eshita Yadav



“The media's the most powerful entity on earth. They have the power to make the innocent guilty and to make the guilty innocent, and that's power. Because they control the minds of the masses.”

- Malcolm X

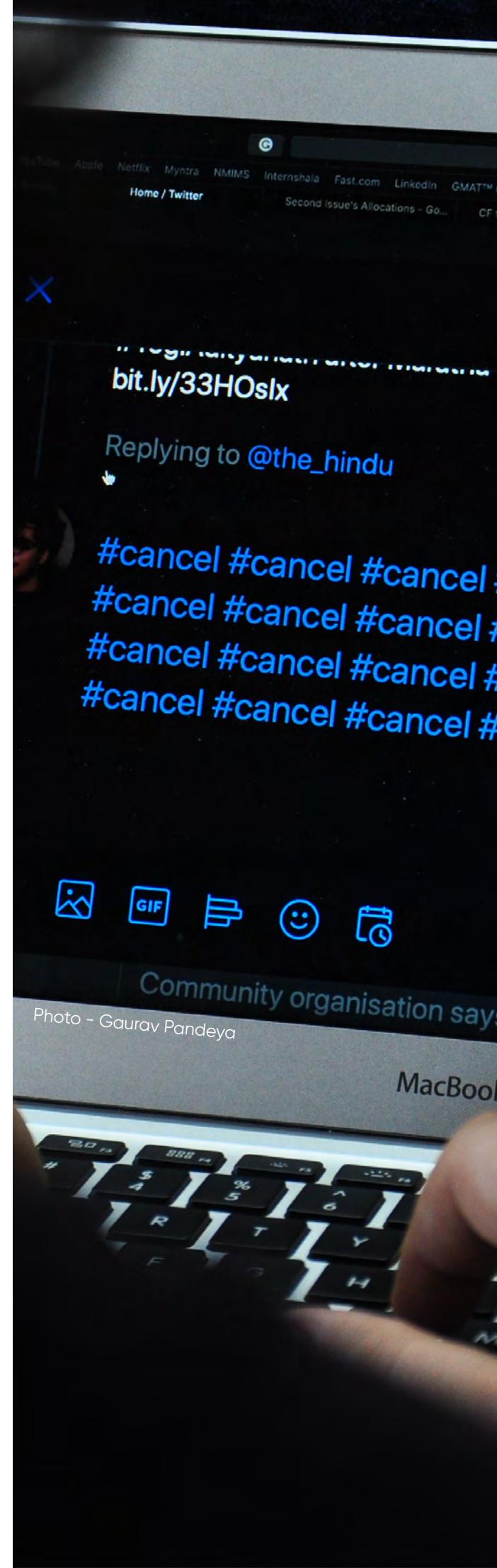


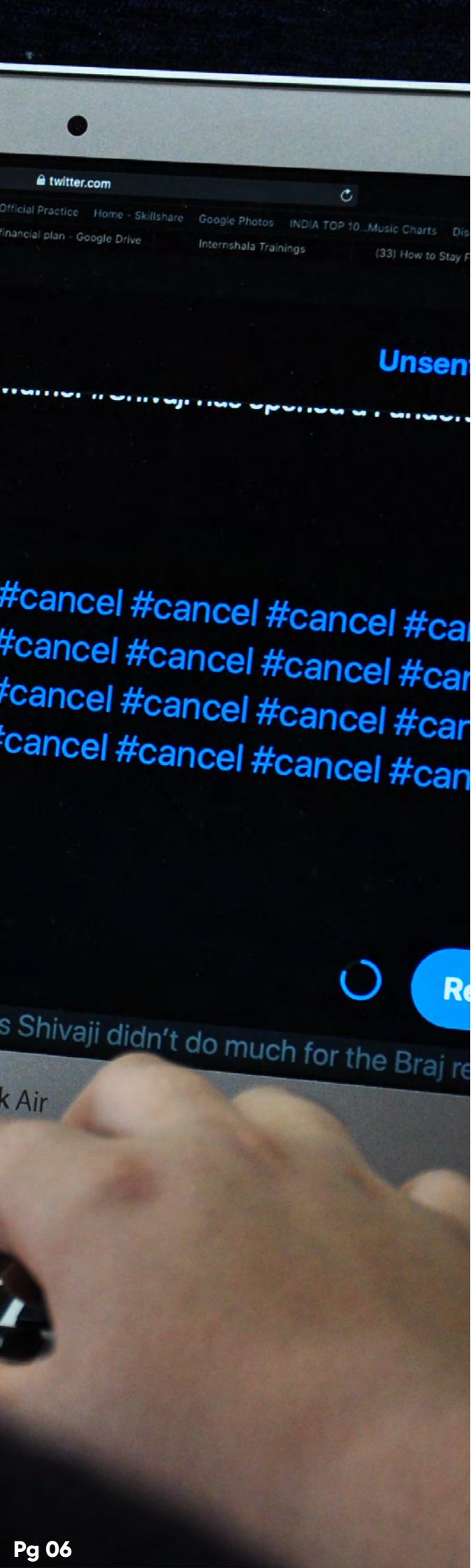
THE FOURTH PILLAR OF DEMOCRACY

A large blue Twitter logo is positioned between the word 'THE' and the word 'FOURTH'.

India is regarded as one of the world's largest democracies. The weight of a democratic nation falls on the four pillars it rests on, namely: **Judiciary, Legislative, Executive, and Media.** The former three were instituted to ensure the balance was maintained, while the latter, '**Media**' was entrusted to warrant that transparency is maintained between the citizens and the other three pillars. However, today it stands in stark contradiction to its original responsibilities. What should have been a platform for robust journalism, public opinion, and unheard voices, is now a plethora of fake news, journalists' biases, and just altogether dirty politics.

'**Trial by Media**' was born out of this and gained its prominence over time. Defined to be a 'parallel-trial' run by the media by fabricating a perception of guilt or innocence, Trial by Media is generally portrayed in a distasteful light by the masses. In certain scenarios, an intervention is necessary to shed light on the cases. After all, it is the responsibility of the media to ensure that even some marginalized and unjust cases be brought to the forefront as well. Certain criminals would have gone unpunished had the press not intervened, proving that it is not necessarily an awful thing for the media to put some cases to trial, to bring justice when required. However, the problem arises when the media singlehandedly draws attention towards a case not to inform but only to the opinions of the masses, clouding the judicial decisions, and blinding the law.





The case of Jasleen Kaur claiming that the biker next to her, Sarveet Singh, made obscene gestures at her and harassed her, and netizens were quick to malign him, and even his own party leader Arvind Kejriwal and media outlets including Arnab Goswami demonized him until he was proven not guilty and then the keyboard warriors quickly changed their stance and started supporting Sarveet.

Today freedom of expression has given people hope to stand for all the wrongs. People hold the power to influence and direct others within minutes, if not seconds, and with such powers, comes the essential responsibilities they must shoulder. Yet sometimes such powers suppress the responsibilities, only for them to abuse their rights online, giving rise to a variety of negativity, be it online in the form of trolls, **keyboard warriors, woke and cancel culturists**, or even in the traditional press in the way of a **media trial**.

Obama describing woke and cancel culture said that the whole idea can be summed up as people being their most judgemental selves. He stated that the world is messy and ambiguous and no one is completely right or wrong, so no one should have the right to dictate what people consider right or wrong.

Celebrities including Logan Paul over his suicide forest video, AIB over a member being alleged under #MeToo, and James Charles over his Tati controversy were canceled.

The merits of authority and online protection have allowed people to take a stance, and in its sense, this is beneficial for most. On the other hand, it blindsided some, taking the onus far away from its purpose, only to use it as a medium of oppression and negativity. The criticism, the discrimination, the judgments have trickled down from the real world and found a passage through these online forums. These people are commonly referred to as **Keyboard Warriors**. Perhaps, some claim that they have the right to do so, but at the expense of someone else's perspective and disregarding others' view?

There are two possibilities: calling out others for the stigmas of the society or crossing their boundaries to prove a point despite the nature of the comments. These individuals end up doing this under the context of '**Woke Culture**', again explicitly stating; being woke about critical issues is not wrong. The problem lies when fake '**woke-ism**' is preached as propaganda, destroying everything the culture

stood for. Seeing something online, and then tweeting that what you did wasn't right, and then relaxing and thinking, 'Oh, I am so 'woke', I called someone out" is exactly what's wrong with this culture.

When talking about woke culture, '**Cancel Culture**' also follows. Cancel culture, to be simplified is when masses express their objections to a certain person's belief, opinion, or actions which ends up with the person being '**canceled**', leaving their careers in jeopardy. People end up being patient zero of the online epidemic known as the cancel culture leaving a little room for them to make amends or even explain themselves.

Media was entrusted with balancing democracy with the other three pillars, but what happens when media assumes the responsibility of the other three? It triggers a chain of events that can disrupt the course of the fundamental human right of a person, the right to expression. Ask yourself, is this the media we trust to stand for us when the other three pillars collapse?

- Dhruv Kataria
Rahul Bhakar



M I N I M A L I S M

less is more

The art of minimalism is the way to live life in simplicity. The word itself does not follow the path of minimalism, needing ten letters to form it, ironically. To live the minimalist way is to analyze what truly matters in life and getting rid of the excess stuff out of life. It could be the things you own, the hobbies you pursue, or the friends you have, nothing is off-limits. It is all about decluttering from life and using your time and energy for the things that remain.

"Minimalism is not defined by what is not there, but by the rightness of what is, and the richness with which this is experienced."

Lessons from the Past

Minimalism has been a crucial part of Indian society. Influenced heavily by the Gandhian Philosophy of simplicity, the protest against material possessions played a significant role in unifying people during the Indian freedom struggle. Mahatma Gandhi left behind as little as ten possessions and a valuable lesson. The focus is on the function of an object and not its form. It is widely believed that fulfillment occurs only by surpassing beyond worldly limitations and desires. This can be seen in ancient scriptures like Ramayana where the protagonists live minimalist lifestyles with happiness. Thus, materialism is denounced, and minimalism is accepted.

Want to know
how to start
your
Minimalist
Journey?
This is how

01 STEP

Write down about what got you thinking

Write down the reasons to choose this path. Are you upset that you aren't getting enough sleep or aren't getting enough time with your friends? Write that down. Everything counts.

02 STEP

Discard the non-essentials

Go around your house and discard the duplicates you see there; of course, twins are an exception.

03 STEP

Clear a spot, call it your clutter free zone

Declare a particular area as a clutter-free zone, and take inspiration from that. It could be a kitchen table or a drawer or any surface.

04 STEP

Lesser the baggage, lesser the problems

Start traveling light. If you're going for four days, pack for two. See how it feels to carry lesser baggage for once.

05 STEP

Thirty three for three

Apply the teachings of Project 333. It says, dress with only thirty-three items for three months; this includes shoes, clothes, and accessories. It sounds extreme, but it makes life more comfortable rather than challenging.

06 STEP

Eat simpler, live better

Start eating simpler and similar meals. Try eating the same breakfast for two to three weeks or have two to three dinner choices running throughout the week.

07 STEP

Saving money is always be- neficial

Start saving money. Start putting aside some amount of money every day or week and see the difference for yourself.



minimalism and college life



Minimalism is a mindset and can be applied to all parts of life, including education. Most students are always short on time, juggling deadlines and internships. Managing is always thought of as a job full of clutter, but it doesn't have to be that way. Minimalism can help with streamlining jobs; this allays the amount of stuff one has to manage. It is the intentional advancement of the things we most value by eliminating anything that diverts us from it. This can be very useful when we juggle between numerous goals and deadlines. Minimalism could also mean less financial burden as you spend less and save more.

key to the future

The financial part of sustainability would enable everybody on earth to ideally have enough means to thrive, which minimalism does by reducing the clutter. Family, Goals, and Personal Achievements are what matter to the minimalist lifestyle. These reduce wasteful spending and allow minimalists to spend time and money where it matters.

Again minimalists provide a huge focus on morality and making important connections with people that matter and their community. Without distractions, minimalists are focused and to the point about their goals and intentions and do their utmost to provide for those they care about.

In today's world, countless problems need our attention. We must maintain the integrity of our planet for ourselves and our future generations. Universal human rights and basic necessities should be accessible to all people. Adopting minimalism in a sustainable manner can help us achieve all this and make the world a better place. The more individuals contribute to the positive growth of our planet as a whole, the more we can share this beautiful world. Hopefully, we keep moving in the correct direction and remember what is important to us; Our world, our community, and our family.

"The less you own, the less it owns you" -

Multi-tasking has become commonplace due to the advent of technology. The constant buzz of notifications and the dopamine rush that you get checking it every time is very addictive. Limit the quantity of information intake, which in turn will increase the quality of your attention. This will help you be more decisive and decrease exhaustion. Incorporating minimalism doesn't have to be a giant leap rather a process at which you grind every day.

recommendations



Photo - Esha Patel

Minimalism: A Documentary About the Important Things:
Netflix
Essential by Joshua Fields Millburn & Ryan Nicodemus
The Years of Less: Cait Flanders
Mindful Simplicity: Yolanda Acree
Matt D'Avella : Youtuber
The Minimalists Podcast
@pchyburrs Instagram Minimalist art

**- Yash Gawande
Chirag Bakliwal**

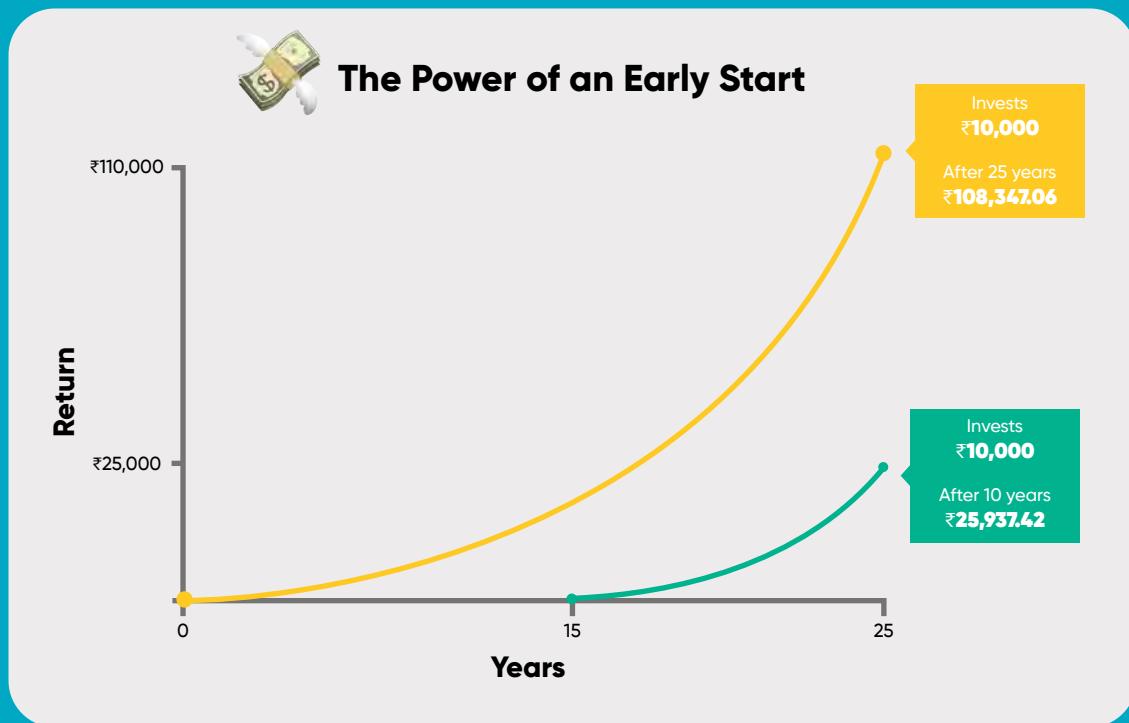
Investing in your 20s

You're more likely to be struck by lightning than to win a lottery. Yes, it's THAT rare. What if you could win a different kind of lottery? Seems too good to be true? Try it for yourself. Want to get that bag? Sport those designer brands? Chill in your luxurious yachts? **The mantra to retiring early is investing early.** We know how difficult adulting is - constant deadlines, constant headaches, mounting credit card debts and slowly slipping into

financial distress. Let's start slow, the first step to financial independence is to break up with your parents financially - reduce the dependency, save some of your pocket money and finally invest your savings. BUT where do you invest? How do you invest? Which investment plan? What instrument? How regularly? Here's a simplified guide to solving your troubles for you.

Instrument	Min. amount	Time period	Risk
Shares	₹500	Long term however personal choice when to pull out	Medium - High
Fixed income instruments like bonds	₹1000	Long term	Low
Systematic Investment Plan	₹500 (monthly/quarterly)	Long term	Option to choose - low, medium or high risk plan
Fixed Deposits	₹1000 (one time)	Ranges from short, medium to long term	Risk free but no withdrawal before the term ends
Recurring Deposits	₹100 (monthly)	Ranges from short, medium to long term	Risk free but no withdrawal before the term ends
Unit Linked Insurance Plan	₹1500 (monthly)	Long term, lock-in period of 5 years	Option to choose - low, medium or high risk plan
Mutual Funds	₹1000	Can be both - short or long term	Dependent on the funds you invest in

You can start with any amount – as little as ₹500, ideally about 10% of your savings should be put into investments. Now imagine you put ₹10,000 and you expect a 10% return, your investment is now worth ₹11,000. Next year, your investment returns another 10%, Now you have ₹12,100. If this trend continues, in 25 years you'll have ₹108,347.06. Mind-blowing right? Remember this, investing earlier is a priority! Your risk appetite will never be as much as it is today. As you age, your ability to take risks will only reduce. Moreover, the earlier you invest, the more profits you can compound or as Mr. Sunny Oswal would put it, "The Power of Compounding, the 8th wonder of the world can only work its magic if you give it enough time!"



The key to investing is in diversification – NEVER put all your money at one place, diversify into stocks, bonds, mutual funds etc. Set short term and long term goals for your investment. Maybe you want the latest tesla or a three-story house, now that you know what you want out of your investments, you're bound to work for it. But remember it's not all unicorns and rainbows, It'll be a rocky road to financial independence so experiment and understand. The concept of timing is the primary to succeed, you should know when to invest and when to exit however this only comes with experience so don't let a few

**The Power of Compounding,
the 8th wonder of
the world can only
work its magic if
you give it enough
time!**

losses put you down. Get that tesla. Watch out for over-expectation of your investments, the market is full of new and bustling opportunities but judge the market, understand your position and pave your way to the riches. Your bad decisions are equally important as the good ones. The good ones will help you earn, the bad ones will help you learn!

We're almost at the end, the only thing left for you to do now is to break open that lil' pink piggy bank of yours and ride the wave of success with your investments!

- Nitisha Iyer
Anirudh Bazari



SIP - Systematic Investment Plan is a plan where investors make regular, equal payments into a mutual fund, trading account, or retirement account. Not requiring any initial substantial capital.

Bullion - A bullion market is one in which investors trade in gold and silver, as well as other associated derivatives, and make profits out of rate fluctuations.

Credits

We want to extend our gratitude to Mr. Vijay and Mr. Sunny who took time to talk to us and provide us with valuable inputs.

Our first interviewee was Mr. Vijay Bhambhani who has been trading the markets since 1986 and is the founder, promoter and chairman of Bhambhani Securities Pvt Ltd. He is the author of the best selling book "A Traders Guide to Indian Commodity Markets" the first and only book to be approved by NCDEX commodities exchange and Mumbai University as reference book for SY BCom. His second book "Fast Profits" was published in Dec 2019. He tweets at @vijaybhambhani.

The second interviewee was Dr. Sunny Oswal, our very own college teacher and an industry expert in finance. Sir has an extensive career graph with names like AVP, Kotak Mahindra Bank and Citibank associated with his portfolio. He has been an academician for over 8 years now and regularly conducts MDPs and Corporate Trainings across different profiles. He has even been a TEDx guest speaker!

Stock Markets Soar as Economies Suffer

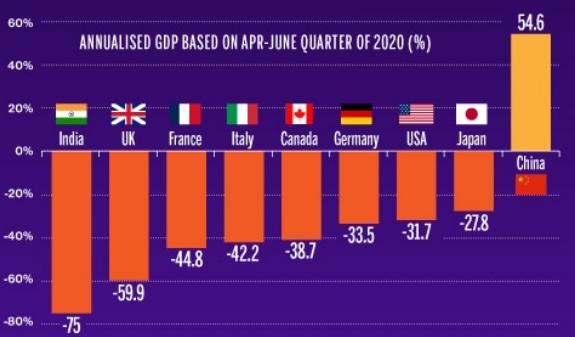
On 24th March, 2020, India announced its 'lockdown' in order to curb the novel coronavirus pandemic – the decision was widely lauded as a 'prompt, stringent' step to protect the citizens of the country. Looking back, the lockdown seems to have failed with the same vigour that it was enforced: India stands at over 6 million cases, ranked second only after the US. However, it would be grossly inadequate to not acknowledge that the lockdowns reduced the extent to which both cases and deaths surged. One may argue that the lockdowns have been successful – when adjusted for population, India's case count stands at 81st in the world (at 4,401 cases per million population).

“Despite the economic woes, India’s stock market has soared;

However, India's economy is feeling the effects of lockdowns, coupled with a near-halt in international economic activity, as GDP numbers of Q1FY21 were 23.9% lower than that of Q1FY20. Unemployment rose to north of 23% at its peak in June, and although it has fallen to 7% as per the Center for Monitoring Indian Economy, the number remains extremely high when compared to the 3.4% figure from mid-2017. Coupled with India's constraints to raise finances on the international markets due to a 'junk' rated government bond and the country's poor fiscal position, this spells catastrophe for the economy. Exacerbating these problems are the deep-rooted structural issues that were responsible for some of the poorest growth and unemployment figures in decades even in the pre-pandemic era. It comes as no surprise that Moody's has predicted an 11.5% GDP contraction for the fiscal year.

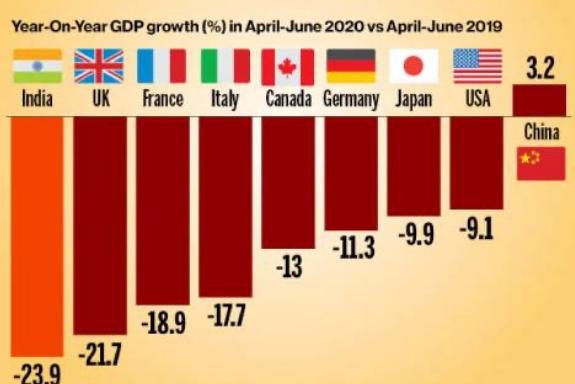
'ANNUALISED' GDP HIT BY CORONAVIRUS

Annualised* GDP of the world's major economies sliced by the pandemic



SHRUNK BY THE CORONAVIRUS

YoY GDP of the world's major economies sliced by the pandemic



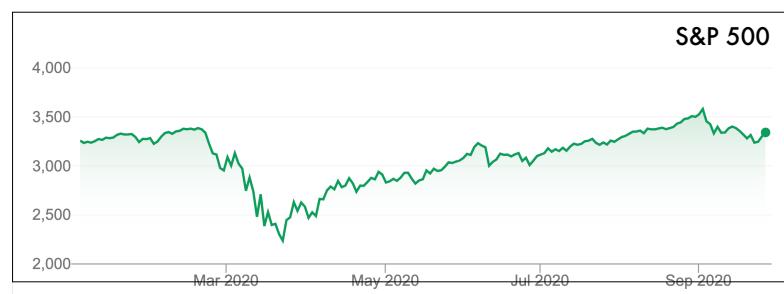
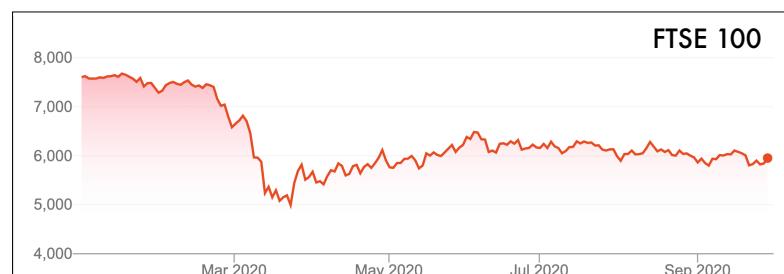
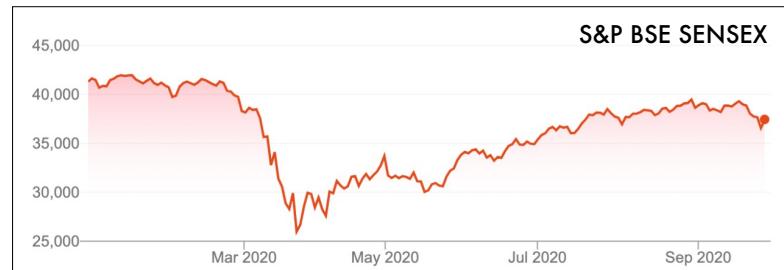
Source: Official GDP releases, CEIC

The contraction in India is far worse than that seen in other major economies. While India's GDP contracted by 23.9% this quarter, other countries saw less gloomy figures: the UK contracted by 21.9%, Italy contracted by 17.7%, and the US contracted by 9.1%. However, China saw a 3.2% increase in GDP for the April–June quarter of 2020 when compared to 2019. Certain 'unbiased' journalists of the 'Republic' have purported that India's economic performance has been stellar; however, this was a poorly veiled façade comparing year-on-year figures for a given quarter that India released with the annualized quarter-on-quarter figures that were released by other

countries. This is akin to calling a 100-inch length greater than 50 meters by disregarding the unit of measurement. In comparable terms, India would show a GDP contraction of 75%.

The BSE Sensex rose a mammoth 46% from its low, despite a 38% drop;

Despite the economic woes, India's stock market has soared at an exponential rate since March. The BSE Sensex rose a mammoth 46% from its low, despite a 38% drop between February 20th and March 23rd. In the UK too, FTSE 100, the key index of the London Stock Exchange rose to around 6,500 points compared to the sub-5,000 levels when the pandemic struck, and the S&P 500 in the US hit an all-time high showing positive year-to-date growth despite the US facing some of the poorest economic conditions in the past century.



Donald Trump, and son Eric Trump, highlighted the Dow Jones index crossing the 29,000 mark as an indicator of the US's 'positive economic conditions' just a week after an additional 1 million were expected to file for unemployment claims. While the Dow breached 29,000, families are still unable to put food on the table. This raises a major question: is the stock market really an indicator of economic fundamentals? The RBI believes that there is a disconnect, with the Monetary Policy Committee stating that "markets and fundamentals seldom do a tango".

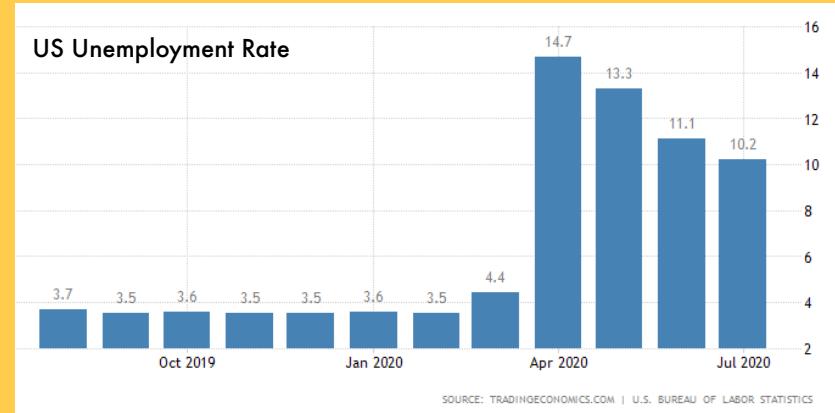
What prompts this unprecedented rise in the stock markets? The most compelling reason is that stock markets represent the expectations of what will happen in the middle-to-long term future, while economic conditions represent the current scenario. Nobel laureate Paul Krugman says "the truth is that stock prices have never been closely tied to the state of the economy," going on to say that the markets are propped up on unsustainable "rosy projections" of the future. Thus, investors in a particular stock are less concerned with what is happening in the economy today and more concerned with the company's long-term performance.

Moreover, stock indices are not accurate representations of the economy by way of their constitution. Let's consider the S&P 500 which is highly skewed in favour of large tech companies: over 25% of the index's market capitalization is represented by the FAAMG stocks (Facebook, Apple, Amazon, Microsoft, Google). In India, too, the SENSEX's top 5 companies (RIL, HDFC Bank, Infosys, HDFC and ICICI Bank) constituted 50.57% of the index's market capitalization as of 20th September. Thus, major indices, often

 Donald J. Trump 
@realDonaldTrump

The Dow Jones Industrial just closed above 29,000! You are so lucky to have me as your President 😊 With Joe Biden it would crash 😞

1:35 AM · Sep 3, 2020



 Eric Trump 
@EricTrump

The Dow is on 🔥🔥🔥

You know the radical left is melting down as we speak knowing that our economy is roaring back to life! !

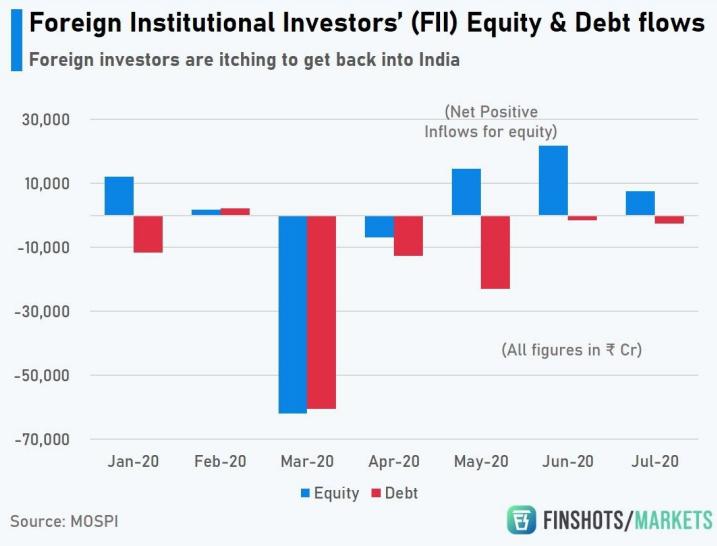
#USAUSAUSA

weighted by market capitalization, are highly sensitive to price variations of the most valuable companies. They represent how well these companies are doing rather than how markets are doing as a whole.

“The truth is that stock prices have never been closely tied to the state of the economy.

Another reason is the rapid increase in the number of retail investors. In the US, retail investors now account for nearly a quarter of all stock market activity. This is even more pronounced in the options market, where for a short period in August retail investors accounted for over half of all activity, 'outinvesting' the Wall Street giants. The same month, retail investors bought call options worth a record \$37 billion – further prompting stock purchases upto \$500 billion in the form of delta hedging, putting an upward pressure on prices. In India, too, online broker Zerodha saw a 300% rise in monthly account openings since the lockdown.

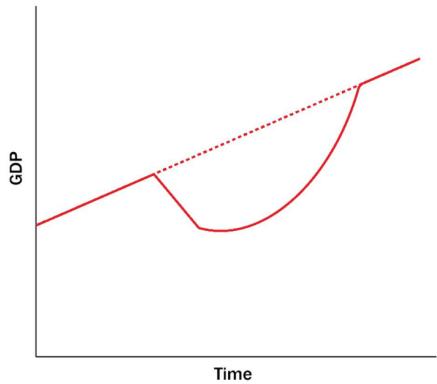
The expectation of cashing in when markets are low could have been a major draw for investors, both retail and institutional, into the stock market. The fall in prices when the pandemic hit has been accompanied with the injection of record amounts of liquidity into global markets and near-zero interest rates in advanced economies. This serves as a driving force in making the riskier stock market a more attractive proposition. As a result, Indian stocks saw considerable foreign inflows: foreign institutional investors invested a net total of Rs. 83,682 crores.



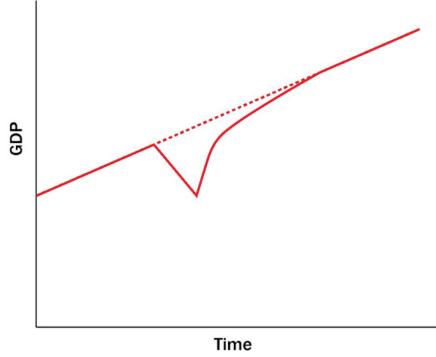
“In India, too, online broker Zerodha saw a 300% rise in monthly account openings since the lockdown.



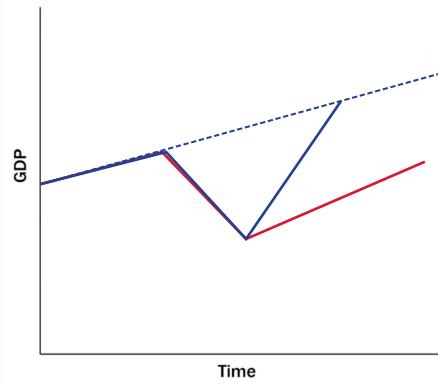
U-Shaped Recovery



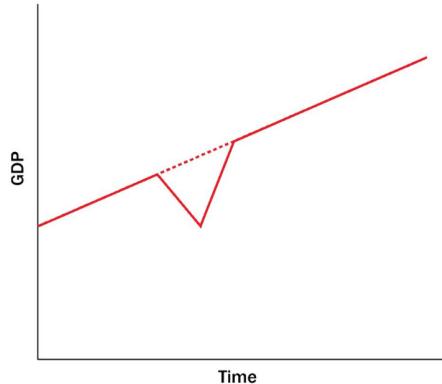
Swoosh-Shaped Recovery



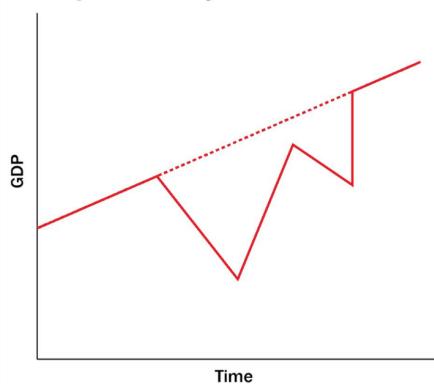
K-Shaped Recovery



V-Shaped Recovery



W-Shaped Recovery



This dichotomy between financial markets and economic conditions is expected to be a fundamental determinant of the post-COVID recovery process. Expectations of the recovery pattern include a U-shaped recovery, a rapid V-shaped recovery, a W-shaped recovery with a double recession, and a Nike Swoosh pattern with a prolonged recovery. The 'Alphabet' seems to be leading stock market recovery and its explanations (yes, the stock and letters), however, expectations of a possible K-shaped recovery have gained traction. The K-shape perfectly represents the divergence between stock indices and the economy. It refers to two distinct growth paths – an upward trajectory for the stock markets driven coupled with a slow and arduous recovery for those at the lower end of the income spectrum.

The result may be a society where the rifts between income classes expand and inequality worsens. The rich who invest in the stock market and whose economic conditions are represented by the markets may emerge richer than ever, while the poorer majority that is more closely represented by economic fundamentals, and almost completely detached from stock market indices, may get poorer. Thus, while COVID-19 and its health hazards remain a major priority, governments could have another challenge: rampant inequality.

**- Rajat Roy
Sukriti Pathak
Eeshita Yadav**

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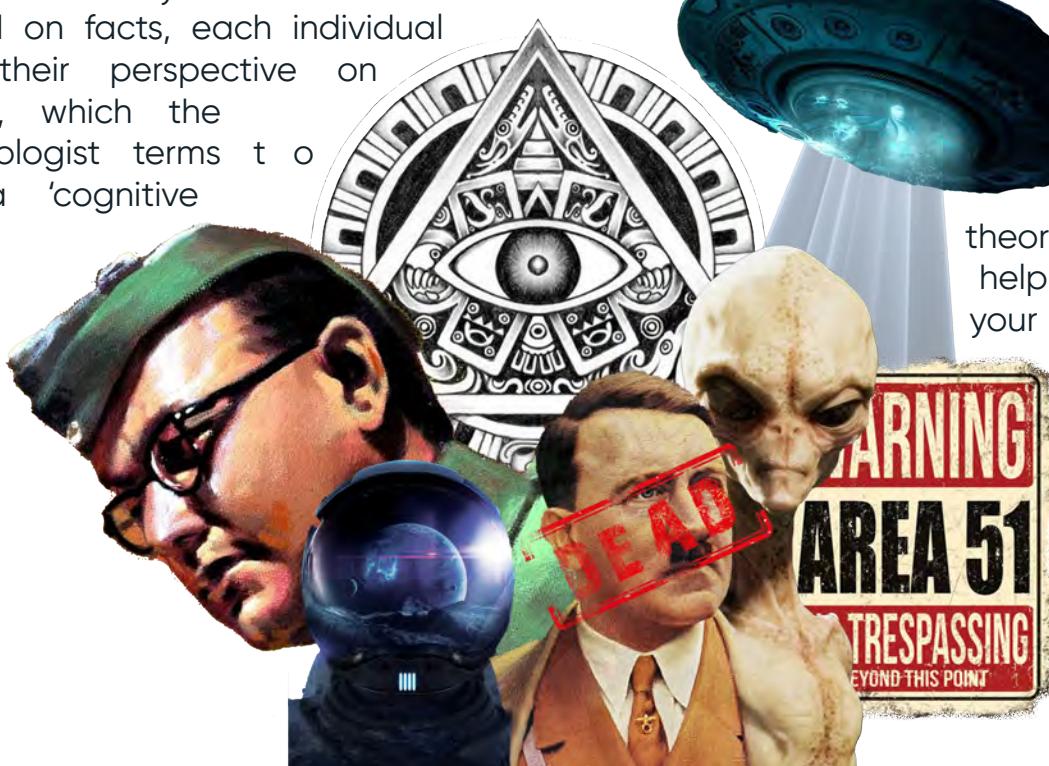


The Truth is Somewhere

When the words 'Conspiracy Theories' pop up, the consensus tilts towards its cynical and controversial nature, yet in its ways, these theories intrigue the attention of many. Call it curiosity or the human tendency to reach conclusions based on facts, each individual has their perspective on reality, which the psychologist terms to be a 'cognitive bias'.

The existence of such theories can be attributed to the earliest of times, ranging from perhaps the most bizarre yet thought-provoking ones to the delusional yet dark ones. So let's dive into a world of

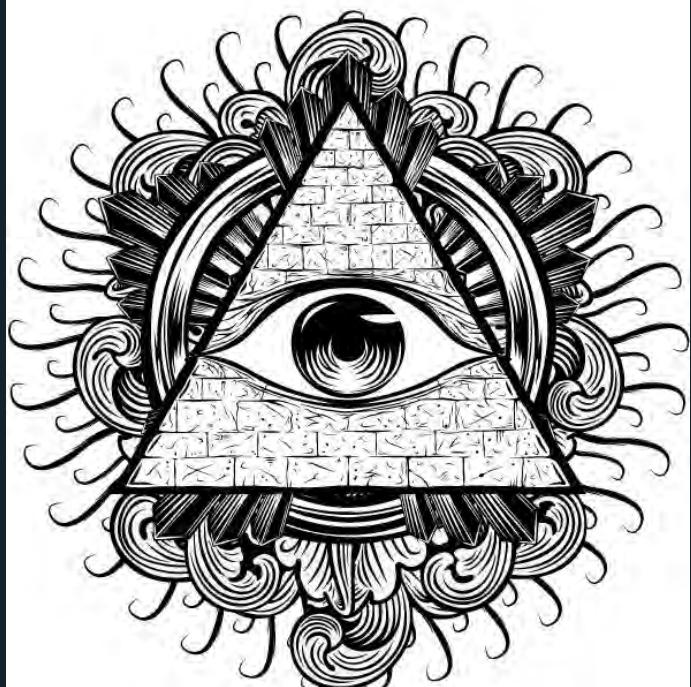
alternate theories that will help you explore your cognitive biases.



THE INDIAN ILLUMINATI

In the contemporary era, Indian history might not be as famous as the Marvel Universe, but it doesn't lack any drama or action. Our rich history has sadly been left unexplored, one such story being the "9 MEN UNKNOWN". It is a known fact that Ashoka, the Mauryan emperor, went through a transformational phase after the battle of Kalinga. Yet, the massacre was so devastating, that it prompted Ashoka to establish a secret society consisting of 9 men with physical and intellectual superiority over the general folk.

People often get intrigued by the word 'ILLUMINATI' and its existence, NINE UNKNOWN MEN is the Indian version of it. Jalayan and Trichakra Ratha are two words written in Rigveda which talks about air and water transports which are conclusive enough to establish that people living in the ancient times understood the world of science better than we do. The society was established to protect the research and the study of the past from falling into the hands of the modern-day villains. The 9 men had 9 books to protect. What's fascinating is that it is believed that these 9 men passed their legacy to the wisest minds of the next generation, which probably so means there is a student amongst us who can communicate with aliens.



BEGINNING OF THE END?

If you have thanatophobia then you might experience fear and anxiety while reading this theory. There are many conspiracy theories grounded in space and astronomy - from the Apollo 11 moon landing to lizard-people behind the Freemason and Illuminati movements. Remember when we all were told that the world would end on December 21st, 2012? Originally slated for December 21st, 2012, our current end of days was predicted from a discrepancy in the Gregorian calendar. Introduced in 1582, the calendar cuts out 11 whole days from the year, to more accurately reflect the Earth's annual orbit. This is where our friend, conspiracy comes in. They think that as these 11 accumulated days have set our calendar eight years too far into the future, we are currently still in 2012 doomsday territory. After the clouds were seen tinted with dramatic shades of orange and red, was the Mayan prophecy then resurfaced recently that predicted the end of the world in

the form of a planetary alignment of Earth, Sun, and planet 'Nibiru' (Planet X). There are a few variants to the theory, but all claim that the planet is bearing down on our Solar System. Some think it will crash directly into Earth, shattering our planet while others claim it will scrape past us, but its size will drag the Earth off its axis, triggering chaos. Zecharia Sitchin's controversial book 'Twelfth Planet' claims that Nibiru is inhabited by aliens, maybe the same aliens who built the pyramids. He claims the ancient texts say these mysterious space travelers had come to Earth looking for gold, other minerals, and controlling the world as Illuminati.

Conspiracies are endless. In fact, there are conspiracies within conspiracies. The best thing about conspiracies is that there are no right answers, there is no right answer to whether aliens exist or not? No right answer to whether the Earth is round or flat... just kidding Earth is 'definitely' round and Michael Jackson is 'definitely' dead.

- Priyansh Singal
Nikunj Gupta

ANSWER ONLOOKERS

1

Sharing your triumph and accolades in roller skating and tennis from early in your life, what pushed you towards cricket?

- Sarah Kari

I was always into sports and yes, I tried everything. But in my heart I always knew Cricket was my calling. And once my focus was clear, I did everything possible to be where I am today.

2

If you could play for any team in any year, which one would you play in, and why?

- Aryaman Agarwal

When you are a passionate Cricketer, it's all about the game and your love for it. Everything else comes later.



YU

Your mom has always been there in your journey in various roles, did she lay the foundation for YouWeCan?

- Dhruv Kataria

My mother, Shabnam Singh, was there for me at every step of the way, making me believe that challenges can be overcome with determination. She has always been a pillar of strength. Our battle with cancer taught us both a lot and inspired us to build the YouWeCan Foundation. The Foundation is extremely close to our hearts and we are dedicated to empower Indians to fight this deadly disease. Many cancer patients in India are not able to access quality healthcare services either due to a lack of awareness or lack of funds. The key to fighting cancer in India lies in better awareness, more screening and in providing support & assistance to patients throughout and post their treatment. This is what the Foundation is all about.



4 You mentored and trained IPL bound teens during the lock-down, are you planning to enter the coaching scenes for the team?

- Yash Saxena

As I said, I am passionate about Cricket and will always be associated with it in some form or another. I believe that passing on one's knowledge, experience and expertise with young cricketers or sportsmen will add value to their game and ultimately to Indian sports and I am always up for it.

Will you be playing the Big bash league?

- Abbas Kothawala

No, I will not be playing the Big Bash League.



What was the feeling when you stepped on the field after knocking cancer off? How did it change your perspective towards life?

- Ishika Malik

My life's philosophy has been - Never Give Up until you achieve your goals. And this is what I lived by when I was dealing with cancer. I love playing Cricket and it was my biggest inspiration and motivation to come back and play for my country again. So, when I actually stepped onto the field, the experience was surreal and I felt like I was back home again. It made me stronger and further strengthened my belief in just working towards your goals. When faced with challenges, just get up and do it again, don't stop until you have achieved your dreams.

As a cricketer, some of your greatest knocks have come when the team was under pressure. What is your mindset in these situations? Also, how do you advise young sportsmen to handle such situations?

- Ritvik Dhawan

Every sportsman plays under pressure at certain points in their games. The success depends on how well you handle it. It's all about focus and commitment to your game. My journey was also full of ups and downs but that is what life is all about. Different experiences help you gain perspective. I kept going no matter what and we always worked together as a team to help each other succeed. This is what I tell young and aspiring sportsmen as well.

MYTHOLOGICAL SHEROES

Photo - Hriday Sharma



On countless sleepless nights, I try to recall my grandmother's stories that would comfort me in childhood. Her stories had instilled the knowledge of being able to differentiate between right or wrong. My religion for me was always recalling these mythological stories and taking inspiration from them. Fast forward to today, debates around brahmanical patriarchy and deep-rooted misogyny in most of the epics and extracts from our ancient texts have

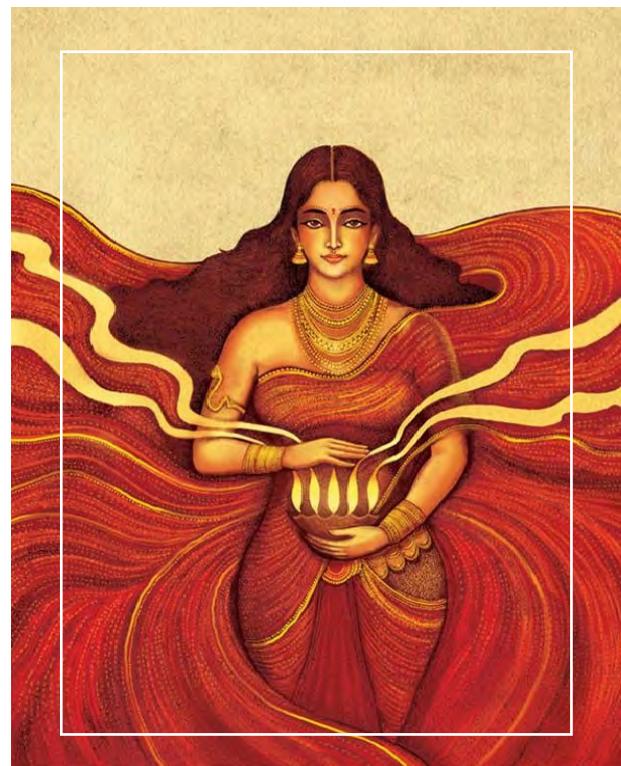
bothered me to an extent that I started regarding my grandma's stories as incomplete or biased. But were they really so? We've looked at some female characters in mythology in a very different light than what they actually were.

Here are some misunderstood characters in our ancient scriptures, who were exemplary by their deeds, but have never been recognised for their individuality.

draupadi

Often displayed as a graceful but tragic heroine in the epic Mahabharata, Draupadi is blamed as the sole reason of Kurukshetra war.

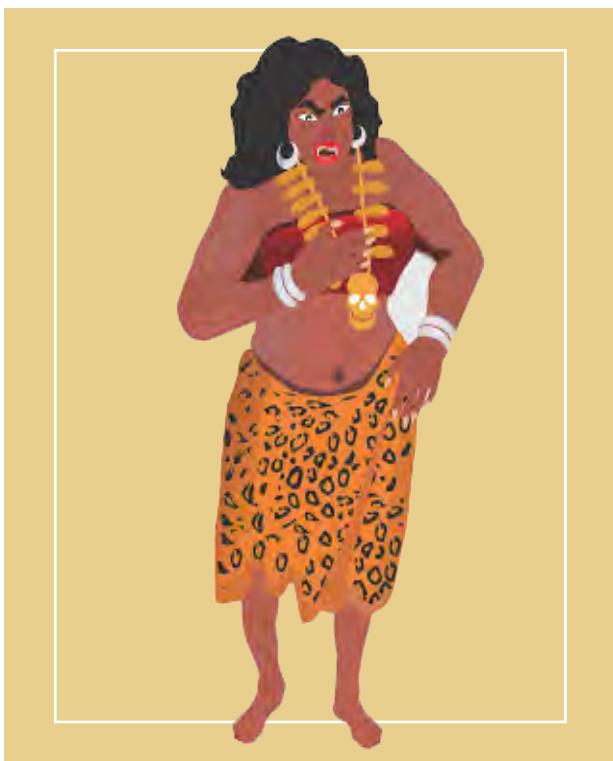
Besides being wise, she was a woman of brave blood, rare in the culture of ancient times. She even condemned great warriors such as Bhishma, Drona, Kripacharya and her husbands for not saving her from the humiliation during the Cheer-Haran episode. Draupadi's undying courage and demand for justice were not only to re-instill Dharma in Kuru-rashtra but also to remind the world that women were not meant to make sacrifices to support their male counterparts, they were the stronger force that wasn't to be meddled with.



hidimba

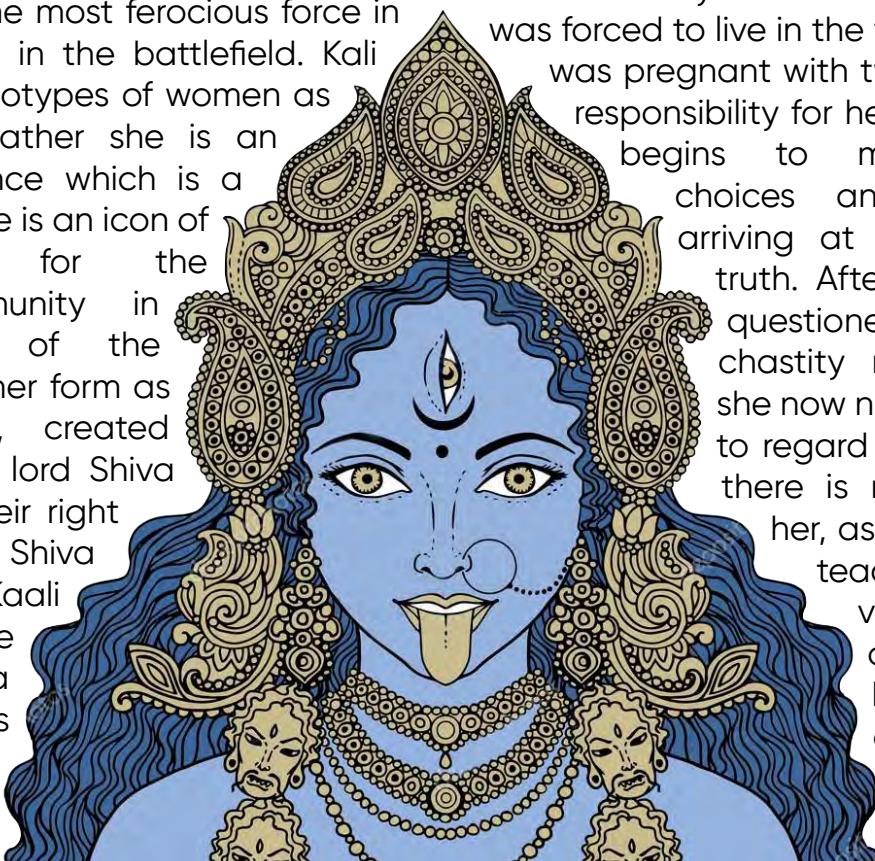
A lesser known character in Mahabharata epic is Devi Hidimba, who is often misinterpreted or looked down on because of her status who was born as a demon. Hidimba was different. She fell in love with Pandav prince Bheem who only married her to ensure a comfortable stay in the forests owned by her and talked her into the condition that he leaves her as soon as she gives birth to his child. Hidimba was a single mother who remained on the periphery by the sheer disadvantage of being a demon woman despite being worthy of getting worshipped.

She teaches us that physical appearances are merely a facade and what truly matters is your heart, your brain and the willingness to do good deeds. Labels are made by society just to create divide but once we rise above labels everyone is just a soul looking for salvation when their purpose is served.



kaali

No amount of praise can justify the magnanimous beauty of Kaali. She might be the most appropriate presentation of a woman. It isn't just Kaali whom we intend to highlight, but her spirit in all the possible forms. Kaali is the result of Parvati's outrage. Parvati, who is the epitome of calm, grace and affection, is the better half of Mahadeva. Once, she was looked upon with the lusty eyes of Shumbh-Nishumbh. She is threatened to be made a servant of these demons as they appear supreme in front of Gods. When she realises she would have to protect herself, her anger bursts from her forehead in the form of Kaali. Protecting herself from the evil, she appeared as the strongest and the most ferocious force in front of all men in the battlefield. Kali shatters all stereotypes of women as only feminine, rather she is an ineffable existence which is a shelter for all. She is an icon of representation for the LGBTQ+ community in several parts of the country due to her form as Ardhanarishvara, created by the merging lord Shiva and herself. Their right half of body is Shiva and left half is Kaali herself. The name Ardhanarishvara itself suggests the lord whose half is a woman.



She is a free form. The organic element that she brings to the mythology makes her character the most fascinating one for a feminist like myself.

sita

While I had always imagined Ramayana to have a happy ending, it was much later in life that I understood how the hardships for Sita had never ended. Ram appears as a saviour to the common folk, who saved his wife from an abductor, but the harsh side is lesser known. Sita was disgraced by the claims that she was impure because of living with another man and so she was 'disowned' by her own husband and was forced to live in the forest while she was pregnant with twins. She takes responsibility for her suffering and begins to make positive choices and move on, arriving at a moment of truth. After having been questioned about her chastity multiple times, she now no longer wishes to regard a place where there is no respect for her, as her home. Sita teaches us a valuable lesson of doing right by others while also maintaining self-respect and integrity.

Both Kaali and Parvati are two faces of a singular magnanimous spirit, who loves as a mother, but protects as a warrior. The one who Generates, Venerates, Orchestrates, Destroys and Regenerates.

- Sukriti Pathak
Kareena Sharma

Winners & Losers of pandemic

Mar '16
40,27,67,283



Jun '20
32,05,78,137

The stock market crash on Black Monday in March is believed to be a game-changer for the Indian economy, however, it was simply foreseeing an unprecedented fall on the Indian Industrial front. It affected the markets at varying magnitudes, sectors like **Aviation** were brutally hit, with experts predicting losses worth more than Rs. 25000 Crores, the major grunt of the losses being borne by the **airlines**. This pull on the Aviation Industry, though detrimental enough, will have a ripple effect on the **Hospitality and Tourism Industry**, whose profits are directly correlated to the Aviation Industry. The same goes for hotels that have predicted losses of more than Rs. 9500 crores by the end of this year. Major properties are facing investment issues and vacancies costs resulting in progressively decreasing profits.

Recently every headline has been a ripple effect of the coronavirus pandemic. The recent Fitch Ratings reports suggest that India is predicted to have a GDP Growth Rate of 0.8% in the Fiscal Year 2021. Not only is this one of the steepest falls in GDP ever, but also the absolute 'worst' growth rate that the country has observed. The impact the pandemic has had on industry and employment has long-lasting repercussions. **122 million** Indians out of the employed populace of **487 million** lost their jobs in April alone. What further? On being questioned, the government refused to release data for the subsequent months. To decode this sense of uncertainty, an analysis is further employed to evaluate the winners and the losers of the pandemic.

 **India reports**
GDP growth at -23.9% in Q1 while Japan's economy contracts by 7.8 %.

Alongside the aviation sector, **Organised Retail** also got the short end of the stick. Lockdowns have affected each of us, be it personally or economically. Since a sizable portion of the masses prefers staying indoors, our consumer market trends have shifted towards E-commerce, this move follows a decline in the retail segment for most sellers like Louis Philippe and GAP that now face liquidity issues.

While for most, the pandemic has been a source of bane, for a few it has revealed to be a boon in disguise. The fall of the **in-store retail** segment of the economy has exponentially expanded the E-commerce sector. Giants such as **Reliance** have taken the advantage and focused on strategizing and partnering these past months. **Mukesh Ambani**, India's Richest Man has added more than 40 Billion Dollars to his wealth after his march low of **48 Billion Dollars**. E-commerce platforms have played on consumer preferences and the need of the hour - stay confined to our homes - and secured substantial market capital. Amidst new opportunities, leading players such as **Flipkart** and **Vishal Megamart** are joining forces in the face of threatening competition by newcomer Reliance.

The change in consumer preferences isn't limited to e-commerce but extends to all forms of online activity including education or '**E-Learning**' and usage of visual communication platforms.

Globally over 1.2 billion students are out of classrooms now, creating a sudden spurt in demand for virtual classrooms. Firms such as **Zoom** declared a **169%** increase in revenue as compared to its previous year. People are turning to **MS Teams**, **Byjus**, and other platforms that are emerging from the pandemic, financially stronger.

With **Biocon** shares at an all-time high and with **Sun Pharma's** improved position in the market, the **Pharmaceutical Industry** has boomed and is enjoying enormous gains- a characteristic expected result of any pandemic. **Healthcare** is also buzzing this time of the year as public and private hospitals are locked at full capacity most of the time.

The global economy experiences a recession and in fact, is heading towards a worse economic condition. With multiple job redundancies, crippling economies, and insolvent firms, the pandemic is a black cloud for most and a silver lining for some. Looking at the larger picture, the post-recession recovery will get economies back on track. The only question that persists is, how long will it take?

-Nitisha Iyer
-Anirudh Bazari

Question – which company do you think was the real winner of the pandemic?

**- Nitisha Iyer
Anirudh Bazari**

A PLACE amongst MANY

I wouldn't be alone in saying that college was one of the most important periods of my life. For me, college was about a lot of learning and a lot more of unlearning. The idea of college was sold to me at a very young age. The promises of long stretches of grass and nights spent at the library were all made to me. However, the reality was very different. Soon, I realized that I had to let go of my idea of college- and start experiencing it for what it was (for both the good and the bad).

A couple of days before college started, I read out a poem I wrote- at an open mic in the city for the first time. Today, I call myself a Spoken Word Poet who has performed at some of the biggest festivals all around the country. Soon after college started, I joined Montage Drama because of my interest in theatre. Over the next 3 years, I would go on to write, direct, and act in multiple plays in festivals and independent productions.

When I look back, it seems easier than it was. I knew that attending lectures, being a part of multiple clubs, being a performing artist, as well as taking time out to study- wasn't going to be a piece of cake. At times, everything fits together nicely. And at times, I had to make some really tough choices. But what kept me going was the

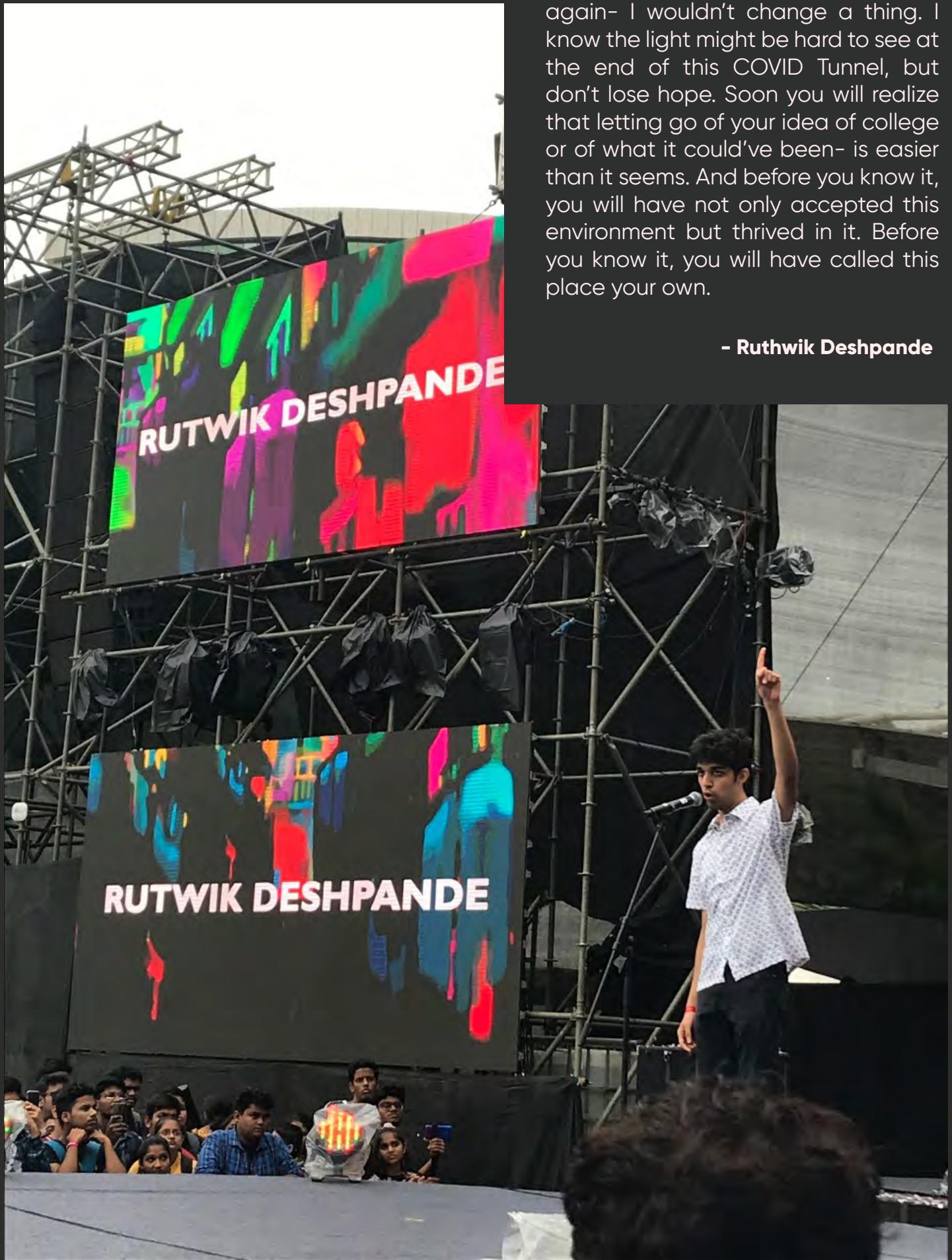


knowledge that I wasn't alone in this. Each batch in the college has close to 1000 students. Everyone around me was doing multiple things at the same time. All of my friends were working as hard as me, if not more. Someone I knew was doing an internship, while someone had their start-up. Someone I knew was preparing for GMAT, while someone was trying to make it as a musician.

I don't know if it's our age, if it's the college, or if it's the city- that inspired me and my friends, and gave us the courage to work hard for what we wanted. I don't know if the college experience, in the longer run, changes our lives. But what I do know, is that if I had to do this all over

again- I wouldn't change a thing. I know the light might be hard to see at the end of this COVID Tunnel, but don't lose hope. Soon you will realize that letting go of your idea of college or of what it could've been- is easier than it seems. And before you know it, you will have not only accepted this environment but thrived in it. Before you know it, you will have called this place your own.

- Ruthwik Deshpande





Laya Napeer

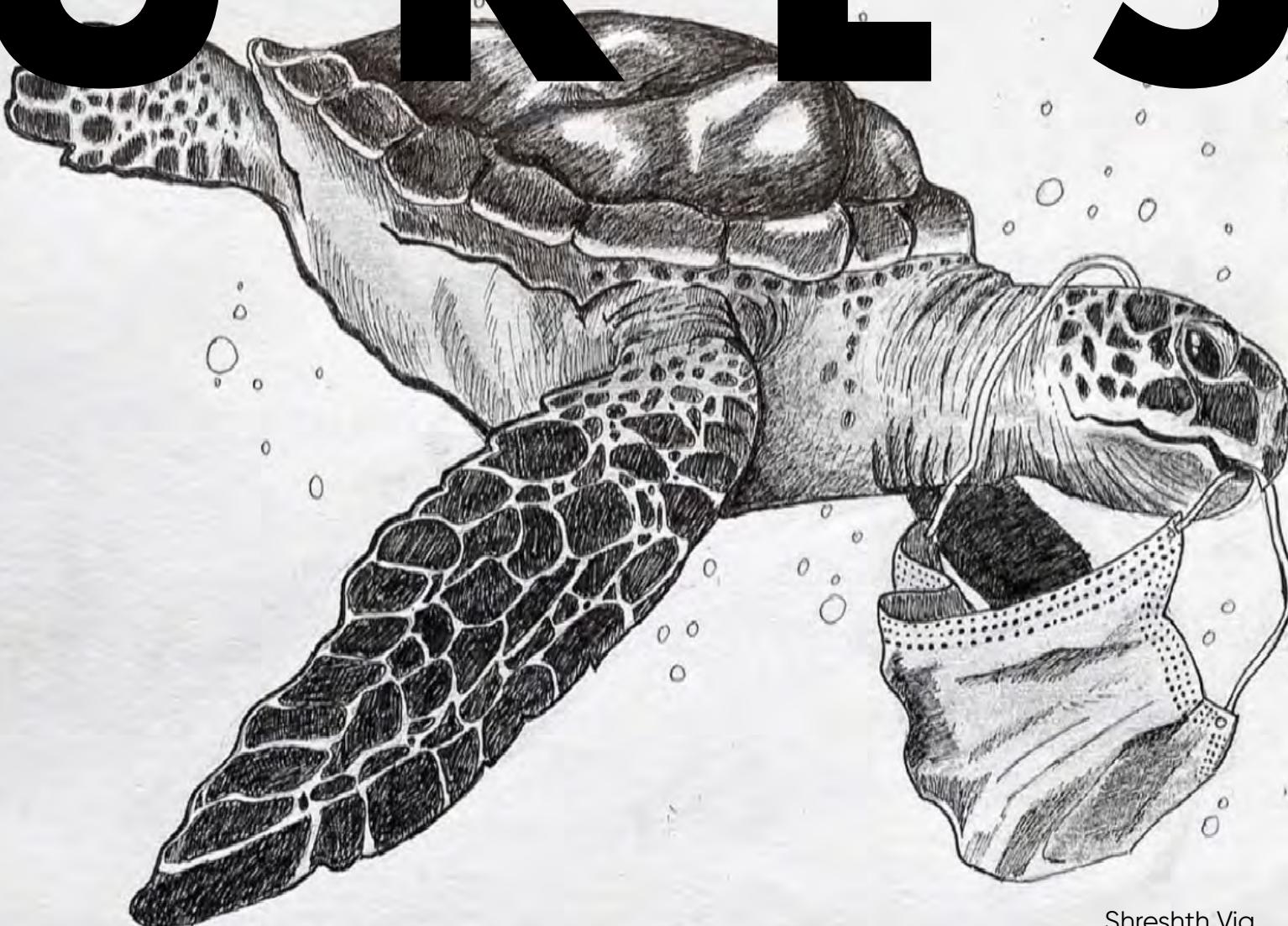


Avantika Chauhan



Gaurav Pandeya

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Shreshth Vig



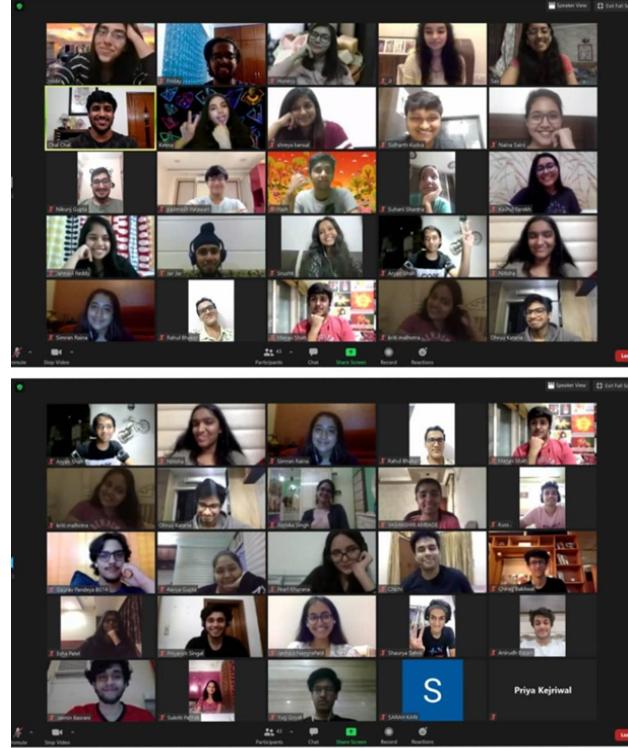
Khoobi Vachhani



Devanshi Ved

3 Idiots had rightly said, 'Life is a Race' and the freshers at NMIMS ended up on the winning side. It's a no brainer that every fresher had dreamt of living the crazy Mumbai lifestyle yet sadly, this experience has been delayed by a few months. The adrenaline rush on the first day, the fear of not reaching the class, the horror of getting lost, instead you all just got up and sat on the chair and logged in to your virtual classes and your canteen still remains Maa's kitchen. From the dancing skills of your batch mates to getting to interact with their family members, online lectures has been a unique journey. Most of you haven't experienced the life the seniors did, but it's safe to assume you have still had your moments and enjoyed it to the fullest. How do we know this? We asked some freshers how their journey has been so far and it is safe to assume that they have settled in well and enjoyably!

Freshers tell us about their first month in college



Omg!! I didn't even realise and a month of college is already over. What an amazing experience I've had, already made few great friends and seeing the unlimited opportunities keeps me motivated and pumped, all thanks to our teachers and senior members who have welcomed us with open arms.

MANAN DEDHIA

WARM Stories



I never thought that I would experience something like this in the first week of the college. I had to attend a lecture while driving my car, and one of my classmates recorded it and passed it on to various groups! Thanks to him that now I am kind of famous throughout the college. I personally feel that all the clubs are a great platform to develop one's self and to make bonds that will last forever!

Cheers to Onlooker!

PRATHAM KENIA

Everyone planned on making new friends, meeting new people and learning in a "college" environment. The friends I've connected with, even if it's only virtually, are friends whom I see myself chilling with once college begins. It's not the college experience we dreamed of, but if you give it a chance, you'd be surprised at how much fun you can find.

AADHYA SAWHNEY

I have been able to connect with my peers, talk to seniors and study in a very seamless manner although the touch of personal interaction is not present. I hope to one day come to Mumbai and meet everyone in person so that I can enjoy the experience that is college.

NIHAAL THAHSEEB



On the first day itself, we decided to have a zoom call with the class but only 15 of us joined. Since then we've been seeing each other online almost everyday- playing games, having musical nights, sharing homework and its already been such an experience!

MANN SHAH



"Bhai attendance lag rahi hain, aaja jaldi se".. From awkwardly introducing ourselves to these new friends of ours, to spending hours and hours on zoom call has been amazing. I cannot wait to meet all of these crazy human beings and seniors in Mumbai and create life-long memories.

RONIT SARAWGI

I wasn't at all excited to join college online, but now I am secretly glad that I did. I have made a lot of awesome friends, seen the amazing memes, done crazy tasks in the club meets and learned some dark secrets. I am so looking forward to experiencing all this without a screen.

HARDIK WAKEKAR



Guess this brings
us to the most important question,
What are you looking forward to
the most? Let us know!

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