

# LEGS for Growth

LEGS: Learn, Earn, Grow and Support Others

## Editorial

**Capturing the World Services Market: India's Need to Develop Human Capital**



Harish Chawla

## Human Power, Human Resources, and Human Capital: Understanding the Differences ✓

To capture a significant share of the global services market, India must develop its human power as human capital by investing in education and training. This will enhance the skills and knowledge of the workforce, making them more competitive and productive. By developing human capital, India can increase its competitiveness, drive economic growth, and achieve sustainable development.

### Understanding the difference:

Human Power refers to the physical and mental capabilities to perform work and contribute to economic activities. Even unemployed individuals possess it.

Human Resources involve the effective management and utilization of human power to achieve specific goals. By investing in Human capital, India can unlock its human potential and become a leader in the global services industry.

### Promoting Innovation and Entrepreneurship:

By promoting innovation and entrepreneurship among its human power, India can drive growth and stay ahead in the global services market. This requires a focus on developing human capital, fostering a culture of innovation, and providing opportunities for growth and development. By doing so, India can achieve sustainable development and become a leader in the global services industry.

## INTRODUCING THE 4-WEEK LEGS PROGRAM

Specially designed for:

- Freshers
- Girls
- Working Women
- Housewives
- Small Businesses
- Start-ups
- Unemployed Youths



## CSR Initiatives for Work Opportunities Generation

Are you going to spend some money on CSR activities? Think of CSR initiatives to create opportunities for work. Here are some areas where you can perform CSR activities and provide work opportunities to many people.

**Skill Development and Vocational Training:** Offer training in areas like IT, healthcare, hospitality, or manufacturing to enhance employability. Support initiatives that provide skill development training, certification, or mentorship to youth and marginalized groups.

**Entrepreneurship and Micro-Enterprise Development:** Provide training and mentorship to aspiring entrepreneurs, focusing on business planning, financial management, and market access. Offer financial support, resources, and guidance to micro-enterprises, promoting entrepreneurship and job creation.

**Employment-Linked Training Programs:** Collaborate with industries to provide training programs that meet specific job requirements, ensuring employability and job placement. Support apprenticeships and internships that provide hands-on experience and exposure to industry practices.

**Women Empowerment and Inclusion:** Support women's entrepreneurship initiatives, providing training, mentorship, and financial support to promote economic empowerment.

**Inclusive Employment:** Promote inclusive employment practices, supporting initiatives that provide job opportunities to marginalized groups, including persons with disabilities.

By focusing on these areas, CSR initiatives can generate meaningful work opportunities, promote economic growth, and contribute to social development.

**Your dreams and smiles can establish India as a 'Global Brand' by creating a work oriented society; That's why we care and respect your dreams and smiles to make it a powerful tool.**



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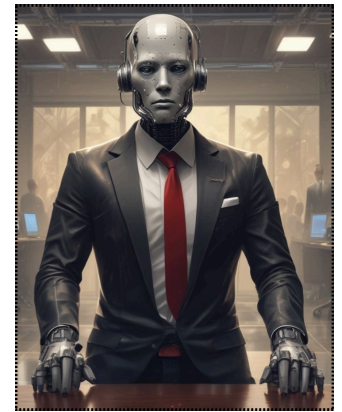
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## 5 Simple Ways to Check the Purity of Silver Jewellery

1. Inspect the colour; genuine silver is not overly shiny but has a soft glow.
2. Look for hallmark stamps like "925," "999," or "Sterling."
3. Use magnet near the jewellery. If it sticks, the piece may contain iron or nickel, Genuine silver is non-magnetic.
4. Apply nitric acid to a small scratch on the silver. Genuine silver turns creamy white, while fake metals turn green or other colours.
5. Place a small ice cube on the silver jewellery. Real silver rapidly absorbs heat, melting the ice faster than other metals.

## BE READY TO CONFIDENTLY FACE AN AI-POWERED INTERVIEW

As technology advances, AI-powered tools are increasingly being used in interviews. To succeed, candidates must be prepared to face AI-driven interview processes. One potential challenge Indian candidates may face is accent-related issues, which can affect:



- Speech Recognition: AI tools may struggle to understand diverse accents, leading to misinterpretation.
2. Barriers: Candidates may need to adapt their communication style to ensure clarity. To overcome these challenges, candidates can:


1. Practice Clear Communication: Enunciate clearly and speak at a moderate pace.
2. Familiarize themselves with AI Tools: Understand how AI-powered interviews work and practice using similar platforms.

By being prepared and aware of potential accent-related issues, Indian candidates can confidently navigate AI-driven interviews and showcase their skills.

## AI Exposure and Wage Growth

Jobs with high AI exposure may experience significant wage growth due to:

1. Increased Productivity: AI integration can enhance efficiency and productivity.
2. Skill Enhancement: Workers may need to develop new skills, leading to higher wages.
3. Industry Transformation: AI-driven industries may offer better compensation packages.

In contrast, jobs with low AI exposure might face stagnant wage growth. However, it's essential to note that AI's impact on wages can vary depending on factors like industry, location, and occupation. 

## Special Screening

Writing With Fire  
By Rintu Thomas & Sushmit Ghosh  
NIV Doc Station x India Doc Project



An Oscar-nominated documentary that follows the powerful journey of India's only all-women newsroom. With 40+ international awards, including Sundance & a Peabody, this is a film not to be missed.

Date: Sunday, 20th July 2025  
Time: 6:30 PM onwards  
Venue: NIV Art Center (Near IGNOU Chowk, New Delhi)  
Entry: FREE  
Register here - <https://forms.gle/KoCywwpHGvNa6PiR9>

## KhaAI

Add Value to Content you Consume

Brief:

THE KHAAI PLATFORM HELPS YOU EVALUATE YOURSELF, INCREASE YOUR LEVEL OF AWARENESS, AND TAKE ACTION TO CHANGE YOUR MINDSET AND LIFE. WITH KHAAI, YOU CAN TAKE YOUR BUSINESS FORWARD BY MAKING YOURSELF HUMAN CAPITAL.

Objective:

DEVELOP A MINDSET TO BECOME HUMAN CAPITAL

Special Feature:

It may also be "Your ideal gift for someone you really care about".

## Financial Literacy

## Learn about REITs, InvITs, ETF

Individuals and Institutions can invest in various assets, such as stocks, bonds, or mutual funds depending financial objectives, risk tolerance, and investment horizon. These financial instruments offer various opportunities for investors to diversify their portfolios and achieve their financial goals.

REITs (Real Estate Investment Trusts): REITs allow individuals to invest in real estate without directly owning physical properties.  
Benefits: Provide rental income and potential long-term capital appreciation.

InvITs (Infrastructure Investment Trusts): InvITs allow investors to invest in infrastructure projects, such as roads, bridges, and power transmission lines.  
Benefits: Provide stable income streams and potential long-term growth.

ETFs (Exchange-Traded Funds): ETFs are investment funds traded on stock exchanges, tracking a particular index, sector, or asset class.  
Benefits: Offer diversification, flexibility, and liquidity.

## Let us reduce our dependence on China -2

Last week we started this series on the topic "Let us Reduce our dependence on China" and highlighted the electronics sector. This time we are discussing the automobile sector. Know where you can contribute to empowering India by doing business or investing.

India is heavily dependent on Chinese automotive components and electric vehicles. To reduce reliance on China, Indian investors can explore opportunities in the automobile sector. Key areas for investment include:

1. Electric Vehicle (EV) Manufacturing: India's push for EVs offers a chance to develop domestic manufacturing capabilities.
2. Auto Components: Investing in auto component manufacturing can reduce imports and create a robust supply chain.
3. Research and Development: Enhancing R&D capabilities can help India develop innovative automotive technologies.

By investing in these areas, Indian investors can contribute to reducing dependence on China while promoting domestic growth and self-reliance in the automobile sector.

### Puzzle 8: Cost Price of an Article

The profit earned by selling an article in Rs 2600 is equal to the loss when the same article is sold for Rs. 1800. Find out the cost Price of the Article ?

Answer on page 4.

## Unlocking Opportunities through Heritage Sites

Heritage sites have immense potential to generate employment and business opportunities for:

1. Locals: Tourism-related jobs, crafts, and services.
2. Small Businesses: Food, accommodations, and souvenirs.
3. Big Businesses: Hospitality, infrastructure development, and tourism services.

The 'Built Heritage' initiative by NITI Aayog is a step in the right direction, aiming to:

1. Conserve Heritage: Preserve India's rich cultural heritage.
2. Promote Tourism: Boost local economies through sustainable tourism.
3. Create Jobs: Generate employment opportunities in tourism, hospitality, and related sectors.

By leveraging heritage sites, India can create a thriving tourism industry, driving economic growth and development.

### In the News Airtel tie-up with Perplexity

Airtel has partnered with Perplexity to offer its 360 million customers a free 12-month subscription to Perplexity Pro, a cutting-edge AI-powered answer engine. This partnership marks Perplexity's debut with an Indian telecom company and aims to provide users with a powerful tool for research, learning, and productivity. With its enhanced capabilities, it provides more accurate answers and in-depth insights. This makes it a valuable tool for research, learning, and professional applications, delivering high-quality responses to complex queries.

### Questions for this week

Which type of file has Lightweight Data Interchange Format?

Answer on Page 4

This newsletter has some expandable content. Click on the Arrow Box  in the content and see the details.

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### An Institutions of importance

## The National Financial Reporting Authority (NFRA)

The National Financial Reporting Authority (NFRA) is a Central Government entity to recommend accounting and auditing policies and standards to be adopted by companies for approval by the Central Government. NFRA has far more powers and authority for professional misconduct of members of ICAI in comparison to powers and authority of ICAI itself. NFRA monitor and enforce compliance with accounting standards and auditing standards.

Scope of the NFRA: Companies listed in India.

Unlisted Companies whose: Net worth  $\geq$  Rs. 500 crore; or Paid up Capital  $\geq$  Rs. 500 crore; or Annual turnover  $\geq$  Rs. 1000 crore (As on 31st March of the preceding financial year); or Companies whose securities are listed outside India.

**Answer :****JSON File: A Lightweight Data Interchange Format**

```

// Parsing json as a stream
const fs = require('fs');
const file = 'data.json';
var options = new JsonStreamOptions({
  PropertyNamingPolicy: 'JsonNamingPolicy_CamelCase'
});
const jsonStream = new JsonStream({
  _deserializeSync: function (data) {
    return JSON.parse(data);
  }
});
const stream = fs.createReadStream(file);
stream.pipe(jsonStream);

```

JSON (JavaScript Object Notation) is a widely used file format for storing and exchanging data between web servers, web applications, and mobile apps. JSON files are widely used in web development, mobile app development, and data exchange due to their simplicity, flexibility, and ease of use.

**Key Features:**

- JSON files are easy to read and understand, making them a popular choice for data exchange.
- JSON is not specific to any programming language, allowing it to be used across different platforms.
- JSON files are compact and efficient, reducing data transfer sizes.

## Non-Fare Revenue Options for Railways

The Government of India's think tank The Niti Aayog has invited expression of interest for conducting a research study on 'Non fare Revenue' maximization for Indian Railways. Indian Railways can explore the following non-fare revenue options apart from Advertising, Sponsorship and Branding, Set up retail outlets, food courts, and restaurants and Offer tour packages and travel services.

1. Real Estate and Property Development: Develop commercial and residential spaces around stations. Lease land for commercial or industrial use such as Training Centre, Helipad etc.
2. Logistics and Parcel Services: Offer parcel delivery services for businesses and individuals. Provide warehousing, transportation, and supply chain management services.
3. Digital Services: Offer internet services at stations and on trains.

By exploring these non-fare revenue options, Indian Railways can reduce dependence on fare revenue and improve its financial sustainability.



**What does CFBR mean?**

CFBR stands for "commenting for better reach". It is often used to increase the visibility of a post with a serious message. It is also a social media strategy in which creators or brands encourage their followers to comment.

**Answer to Puzzle 8**

Let us suppose this equal Profit and Loss = x

$$2600 - x = 1800 + x$$

$$2600 - 1800 = x + x$$

$$2x = 800$$

$$x = 400$$

Cost Price = Selling Price - profit = 2600 - 400

or Selling Price + Loss = 1800 + 400 = 2200 Answer

## The Power of a well-crafted Business Write-up

Ask us for our professional business write-up services! Start with a single write-up and feel the difference. Let us help you:

- Craft a compelling brand story
- Showcase your unique value proposition
- Engage your target audience

A well-crafted business write-up is crucial for winning customers and influencing prospects. Here's why:

1. Builds Credibility: A compelling write-up establishes your brand's voice and expertise.
2. Communicates Value: Clearly articulates your unique selling proposition (USP) and benefits.
3. Engages Audience: Captivates readers, fostering interest and trust.
4. Differentiates: Sets your business apart from competitors.
5. Drives Conversions: Effective write-ups can lead to increased sales, inquiries, and customer loyalty.

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