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CONSCIENCE IS THE GOD PRESENT

IN MAN

Conscience refers to one's inner mind which guides and controls our actions. A conscience is the voice in your head, and the feeling in your heart, that tells you if something is right or wrong.

I would like to share my experience which was self enlightening.

I took a Rickshaw to my way back home the other day. It was pouring heavily. The rickshaw driver had an unreasonably rude behaviour.It was a terrible ride till I reached my destination.

I paid the fare and he returned the remaining change to me. I checked the cash and it so happened that He had handed over an extra 10 rupees note.

Just for a second, I thought he deserved that petty loss of 10 rupees but the very next moment. I pointed it out to him that he had returned an extra amount. I reached Home and I felt content that my ultimate Conscience awoke at the right time and saved me from doing something that I would have to repent on later.

I have always believed that your conscience is your inner guide and it helps you figure out how to make Good choices as well as keeps you from making Bad choices. As you grow up, You learn Right from Wrong.

So, let your Conscience be your Guide.

"A business that makes nothing but Money is a

ETHICS IN BUSINESS

poor business"-Henry Ford "Ethics means knowing the difference between what you have a right to do and what is right to

Business ethics is also known as corporate ethics is a form of applied ethics or professional ethics, that examines ethical principles and moral or ethical problems that can arise in a business environment. These ethics originate from individual, organizational statements or legal system. These norms, values, knowledge of ethical and unethical practices are used to guide a business.

Principles include:

-Honesty: You need to be honest in all of your actions so that they develop trust in your

-Integrity: Being ethical in business means maintaining a high level of personal integrity.

-Loyalty: You need to be loyal to both your company and yourself.

-Excellence: Being ethical in business is also about pursuing excellence in everything that vou do.

-Morale: Ethical business managers enhance the good reputation of the company.

"Ethics are important not only in business but in all aspects of life because it is an essential part of the foundation on which of a civilized society is build. A business or a society that lacks ethical principles is bound to fail sooner or later."

"There's no such things as business ethics. There's just ethics. And ethics makes non concession for real or imagined necessities or making a profit."-Michael Josephson

MORALS, ETHICS AND VALUES

Morals. Values and Ethics define who we are and what we believe. Culture, religion. and many other things affect our beliefs. One has various types of ethics when surrounded by different groups. Knowing between right and wrong is a good foundation to practicing good ethics and morals. These things make morals, ethics, and values important in a society. Many things can contribute to what you think is morally right or wrong. For example: religion may create a barrier on to what extent you do something. Some religions set rules, or guidelines on which they limit what people do. Cultures, as well contribute to people's decisions. Many times our values and ethics disagree with different people who hold different views. This doesn't mean our values or ethics are wrong it just means that we think differently from others. One cannot just say anything that pops out into one's head, just because one can be judged accordingly and would be thought to be vulgar or disrespectful. We develop many values and ethics through past experiences whether it is positive or negative. These thoughts and beliefs are what guide us through our life. In today's world, individuals can make a single decision that can have an extreme positive or negative effect on their family, a nation, and even on the entire world. The life we lead reflects the strength of our character. Like in The Pardoner's Tale from Chaucer, "greed is the root of all evil."

> -Amey Tripati TYBMM

GENEROSITY IS THE BEST INVESTMENT

Ethical investment means investing in line with your principles, supporting companies that benefit the community and avoiding those whose products and services or business practices you find morally objectionable.

Reasons Ethical Businesses Make for Better Investments

- 1. An ethically sound company is generally averse to litigation.
- 2. An ethically sound company does not abuse regulatory freedom.
- 4. It enjoys the confidence of the investor.
- 5. Loyalty of the customer.
- 6. Suppliers like to deal with a "good"

Conclusion Despite the significant growth in ethical investments during the last decade, the industry still only represents a small fraction of the total retail market. The most critical factor determining the future growth of the industry is its financial performance. Therefore, this paper contributes to the literature of ethical investments by studying the risk and return honest with everyone. characteristics of ethical funds in the US, Europe and Scandinavia. Furthermore, we investigated the different investment styles in the respective regions.

> -Tanmay Bhandari **TYBIM**

HONESTY

Honesty will always stand us in good stead. By being honest we can be confident and walk with our head held high. If we are honest we do not have to fear for anything. An honest person speaks only what is the truth and engages only in honest activity at all times. Honesty gives us great moral strength.

It requires courage and boldness to be honest, as being honest may sometimes be difficult. But an honest and truthful person does not care for what may happen by staying with the truth. Honesty will succeed ultimately, while dishonesty will 3. Public acceptance and reputation is above soon be discovered.

> Honesty is expressed through our words and deeds. Honesty is a moral value that defines a person. Honesty and truthfulness form the foundation for developing all other morals and values that must govern our life. Those who are dishonest can be recognized from their words and deeds.

> Honesty is a virtue that must be inculcated in childhood, for only then will honesty take a strong foundation. Honesty gives us the confidence and dignity to live life. We earn people's respect and trust. Honesty helps us live a virtuous and honourable life. Honesty is all about being truthful in thoughts, words and deeds. So always be

> > -Monika Negi

MORAL VALUE - FOR MAN AND MANKIND

Moral value is the behavior within a human being that will stop him from doing wrong or seeing wrong or injustice. To build good values in children, the parents should have good values. Robbery, fraud, cheating, black marketing, harassment, abuse, bribe, etc are some cases which reflect poor values.

Every single individual has his own rights and he should be protective that no one deprives his rights. The government, schools, colleges, workplace, etc places should follow a set of moral values. No one should face or tolerate injustice on account of immoral behavior.

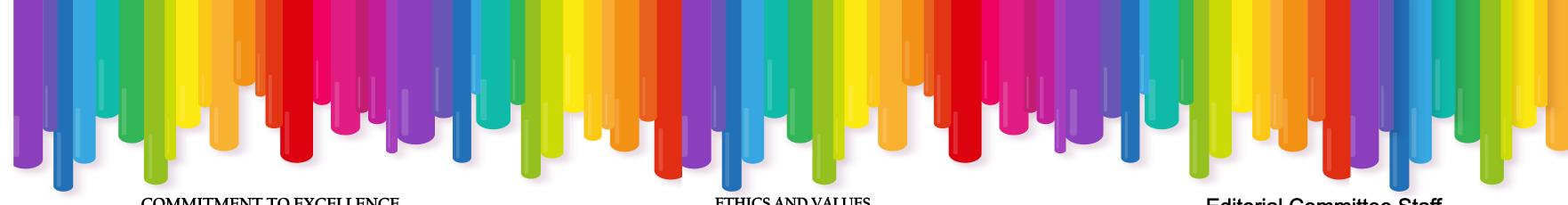
Moral values are all pervasive in nature. Moral values in a business enterprise are also as important as they are for society. Each and every employee or coworkers should be treated equally. Business moral towards customers should also be kept in mind it should avoid false advertisement and sell the goods at reasonable rate also avoid mal practices. Customers are the king of the market and moral values will build good customer relation. Moral value or responsibility of business enterprise is also the reason behind the employees leaving the job. They should see to it that unethical behavior doesn't make employees leave their job.

Moral value in a person will beautify his happiness in all walks of life.

> -Tejal Gadoli TYBAF-A

-Jigyasa Gupta SYBMM-B

-Anam Qureshi TYBAF-B



COMMITMENT TO EXCELLENCE

Commitment means the dedication towards something that you want and you are completely devoted and not distracted by any of the problems and hardships. Any situation, no matter how complicated and difficult it is, you are ready to accomplish it anyhow on any of the terms.

Excellence means to achieve something and succeed by overcoming all the obstacles with an extreme hard work which makes your result extraordinary.

Commitment to excellence is something for which you give your complete attention and hard work and have the faith in yourself to overcome all the difficulties that you face. To excel and not to stop at any point after achieving the success makes you committed towards your excellence. The phrase means that even though you have achieved some fabulous achievement, you should not make it an end of your work but keep it continuous. At any stage you reach, but you still need to get out of your comfort zone to prosper with your excellence and to maintain the commitment towards it.

When a person achieves something beyond his comfort zone, he has an excellence but then he should know how to keep it continuing through high devotion and dedication which will make you achieve great heights. When an individual achieves a stage after the hard work and commitment of long period, he should not feel that he has achieved a lot but instead he should think as how he can improvise it more further. He should seek the downfalls that may arise and understand the reasons for it, so that he can avoid it in the future. He must also be able to inspire people with his work so that they understand the value of 'Commitment to Excellence' with his reputation.

Thus, commitment to excellence is not just a one time achievement but how you maintain it to make yourself stable and set example for

ETHICS AND VALUES

Values and ethics are central to any organization. What exactly do we mean by Ethics and Values?? Individually or organizationally, values determine what is right and what is wrong, and doing what is right or wrong is what we mean by ethics. To behave ethically is to behave in a manner consistent with what is right or moral. Ethics and values are important in every aspects of life. When we have to make a choice between two things, wherein ethics determine what is right; values determine what is important.

> Ethics determine "what's right" and "what's wrong" And the things that matter you life long!

Values are the things valued by someone That formed in the environment he belongs

Work needs to be a reflection of your social values How you value them makes 'YOU'!!

> We are all born as empty vessels Which can be shaped by moral values.

I admire honesty more than any other trait And that's the only thing which makes life great.

Knowing what's right doesn't mean much unless you do what's right! That's Integrity, which highlights!!!

Excellence is to do common things in uncommon way Commitment towards it will lead you above all, someday.

> Facts are many, but truth is one. No war in anger, was ever won!!!!

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