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# IMPACT

INNOVATIVE MANAGEMENT PRACTICES  
AND CREATIVE THINKING

A JOURNAL FOR MANAGEMENT PEOPLE



BUDGET  
2019-20

Page 4

# Greetings from **IMPACT**



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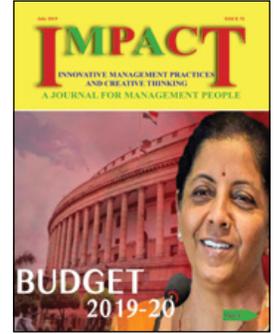
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Dear Readers,

This July 2019 is special, because our India's first woman finance minister has submitted her first budget for 2019-2020.

As usual, mixed responses from various industry segments and political heavy weights about the budget catch the people's attention and fill up the headlines of news media. But only the time will reveal the real truth about this year's budget's outcome.

The other current topic in various national channels talk about water tribunal and linking of rivers across India. Every year, failure of monsoon in certain states and floods in certain states of India because of excess rainfall, capture the attention of news watchers. Politicians talk about this topic to popularize themselves; has become the usual phenomenon. Till now the whole issue is only in the planning stage.

Rich and poor are in the same category. The rich have the power of M(Money) to get their things done, whereas the poor have the power of V( Vote) to get what they want. The real sufferers are the Middle Income Group, sandwiched between the rich and the poor, the MIGs get the brunt, across the globe.

This issue brings you not only the highlights of the budget and also articles which focus on HR.

Editorial Team

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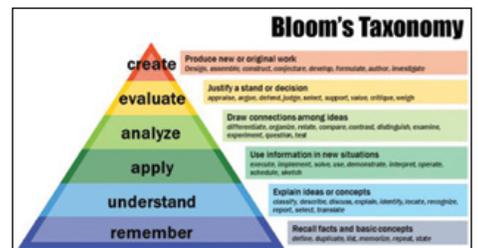
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# Budget 2019–2020

## KEY FEATURES OF BUDGET 2019-20



- Vision for \$5 trillion economy driven by investment
- Transforming rural lives
- New Jal Shakti Mantralaya to ensure Har Ghar Jal
- Enhancing ease of direct and indirect taxation
- Strengthening connectivity Infrastructure
- Gandhipedia to sensitize society
- India's soft power
- Harnessing India's space abilities



### Pradhan Mantri Karam Yogi Maandhan

Pension benefits to retail traders and small shopkeepers



Enhanced interest deduction for **affordable housing loan**

Tax benefits for **corporate tax payers**



Vision to become **\$5 trillion** economy driven by 'virtuous cycle' of **investment**

India becomes **sixth largest economy**



### Pradhan Mantri Matsya Sampada Yojana (PMMSY)

Establish robust fisheries management framework



Scheme of **faceless electronic tax assessment**

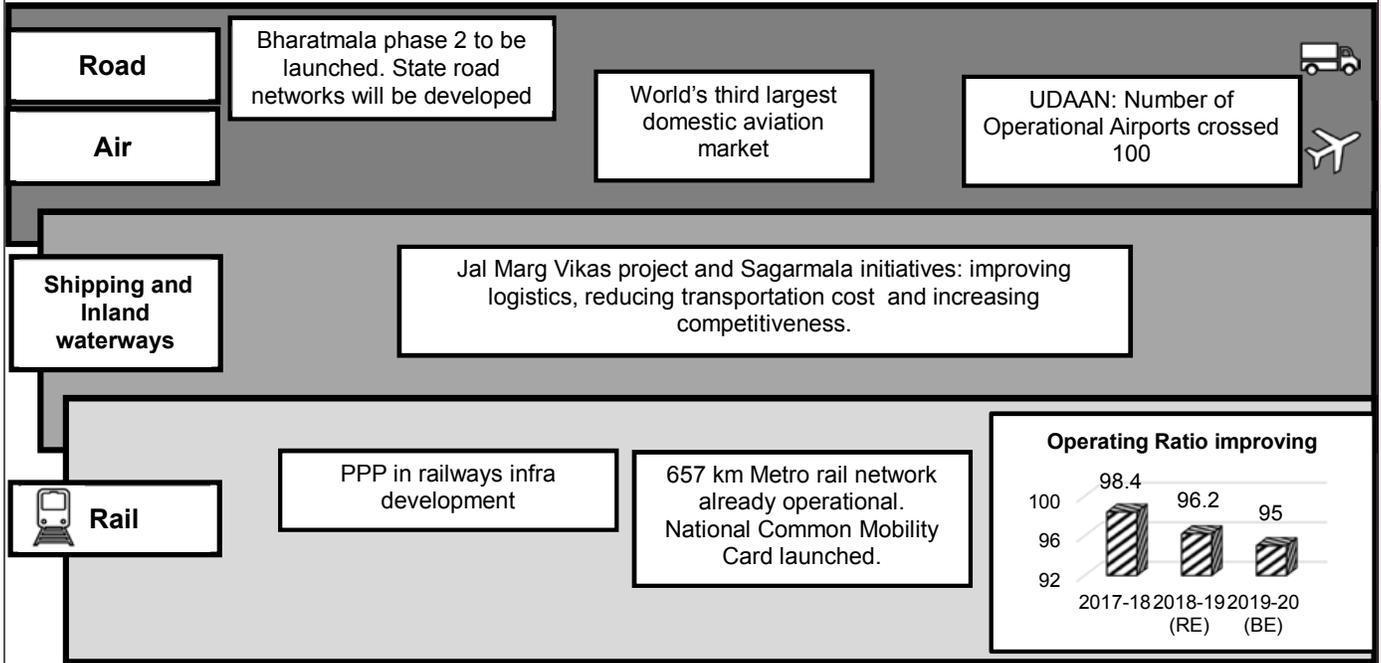
Aadhaar and PAN to be **interchangeable**



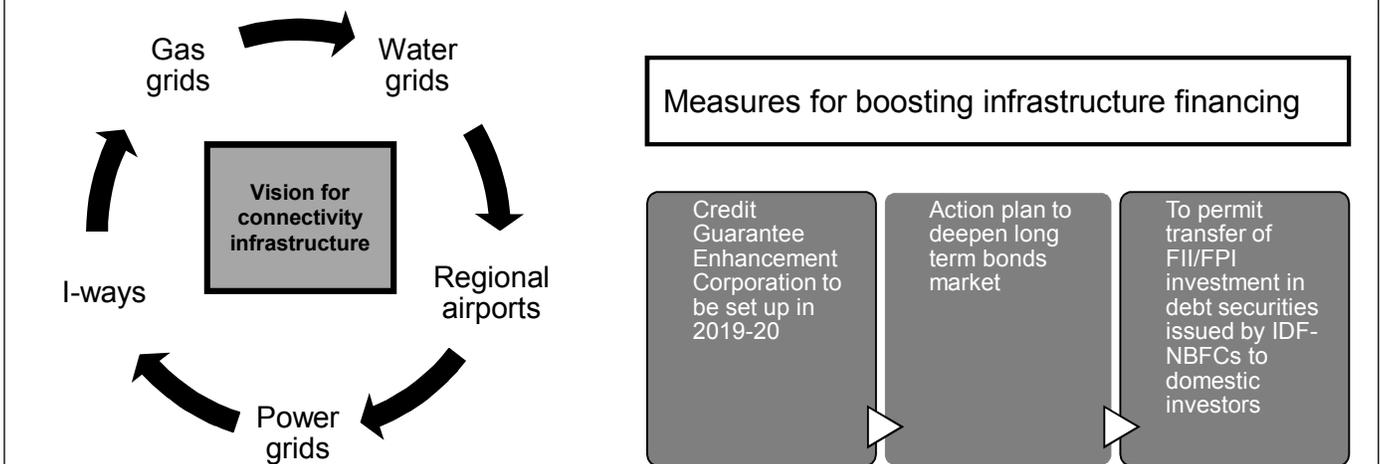
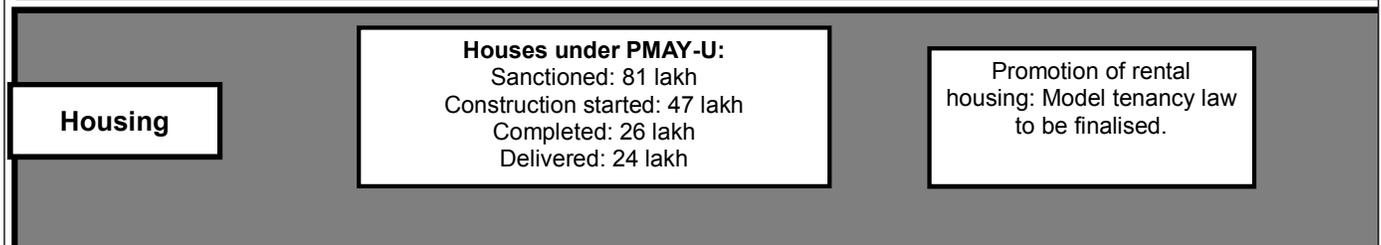
**Reform, Perform, Transform agenda:** GST, IBC, RERA etc.

**Changing common man's life:** MUDRA, UJJWALA, SAUBHAGYA etc.

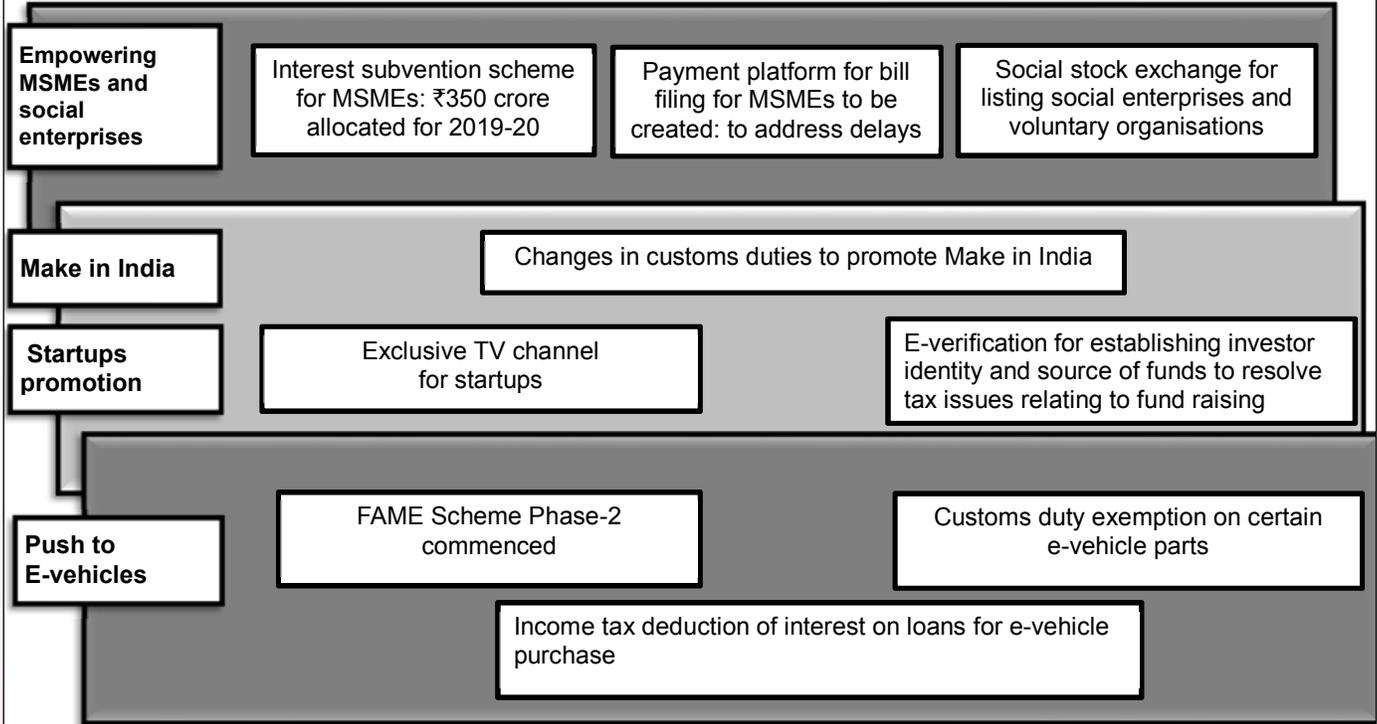
## PUSH TO INVESTMENT: INFRASTRUCTURE DEVELOPMENT



## PUSH TO INVESTMENT: INFRASTRUCTURE DEVELOPMENT



## PUSH TO INVESTMENT: INDUSTRIAL DEVELOPMENT



## GROWTH & MACRO-ECONOMIC STABILITY: VISION FOR \$5 TRILLION ECONOMY

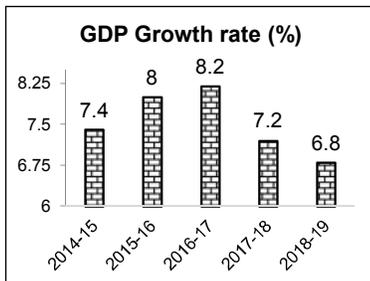
### GDP

Fastest growing major economy in the world

11th largest economy in 2013-14



6th largest economy in 2019-20



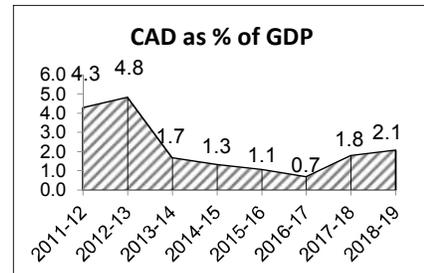
### CAD



5.6% of GDP in 2013-14



2.1% of GDP in 2018-19



### FDI & FPI

India attracted \$64.4 bn worth of FDI in 2018-19

100% FDI to be permitted for Insurance intermediaries

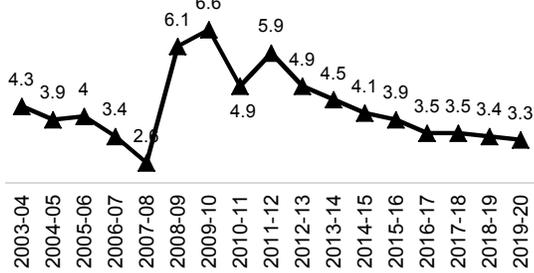


Statutory limit for FPI investment in a company increased to sectoral limit

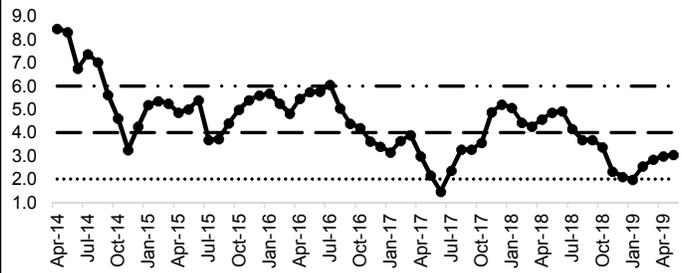
Local sourcing norms to be eased for FDI in single brand retail

## ON THE PATH OF FISCAL CONSOLIDATION AND INFLATION MANAGEMENT

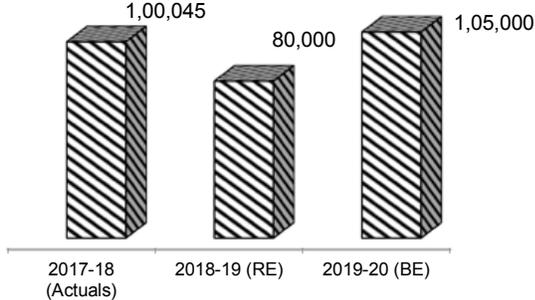
### Fiscal Deficit (% of GDP)



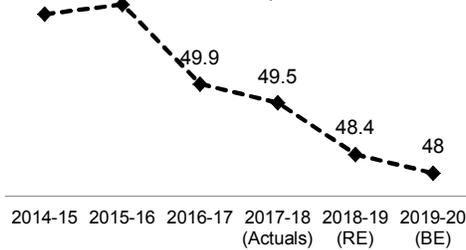
### CPI Inflation (in %)



### Disinvestment Receipts (in ₹ crore)



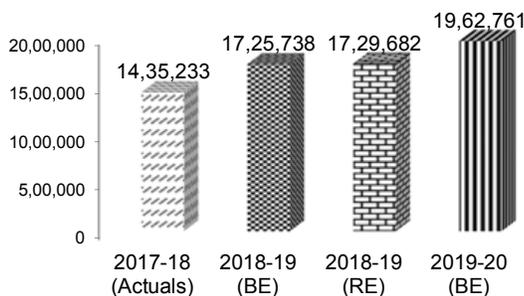
### Central Govt. Debt (% of GDP)



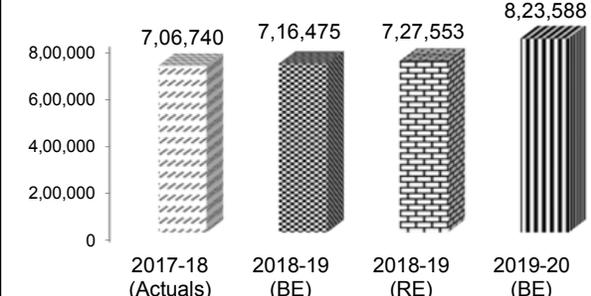
Also, India's sovereign external debt to GDP ratio amongst the lowest globally at less than **5%**.

## BUDGET AT A GLANCE

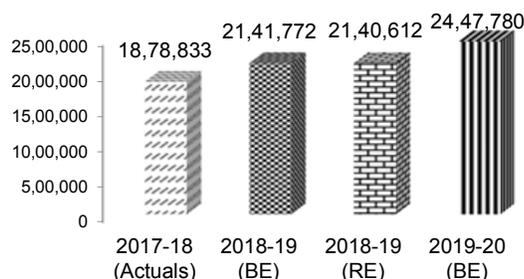
### Revenue Receipts (in ₹ crore)



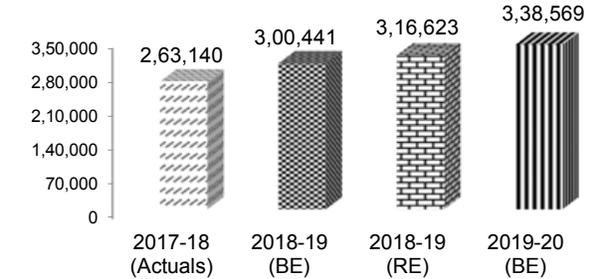
### Capital Receipts (in ₹ crore)



### Revenue Expenditure (in ₹ crore)

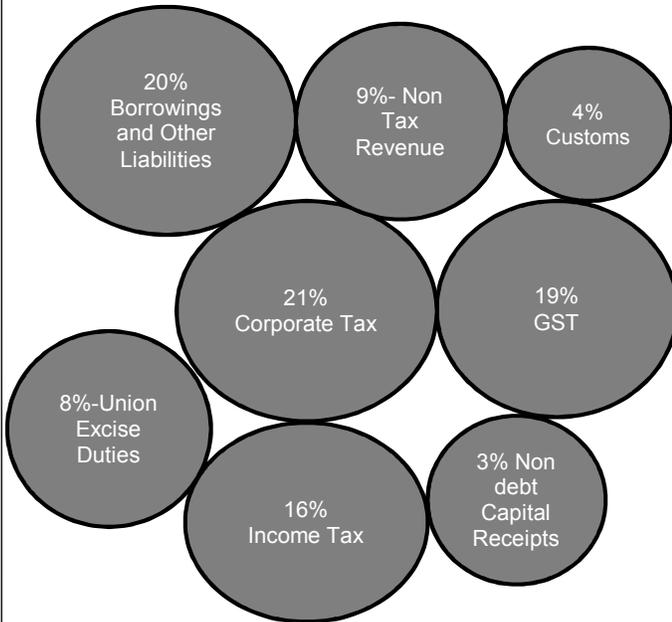


### Capital Expenditure (in ₹ crore)

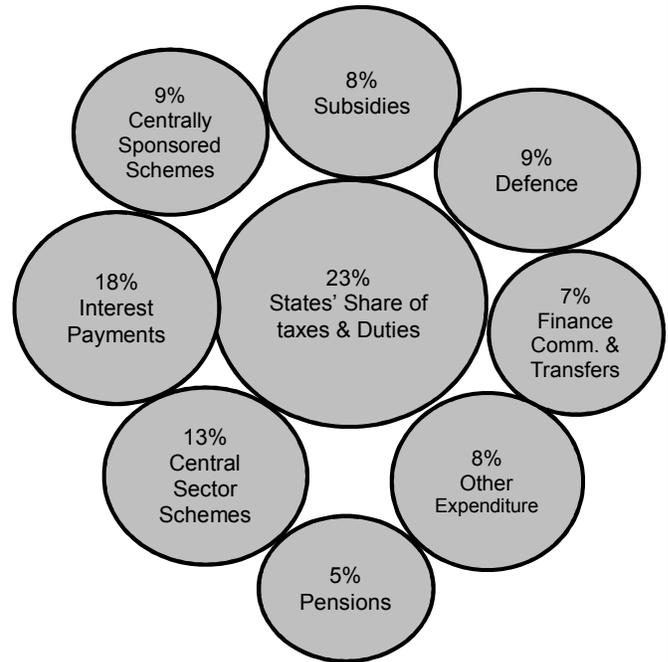


## BUDGET AT A GLANCE

### RUPEE COMES FROM



### RUPEE GOES TO



## ₹ TAX PROPOSALS



### FACELESS E-ASSESSMENT

A scheme of faceless electronic assessment involving no human interface to be launched this year



### DIRECT TAX REFORMS PAYING OFF

Increase in tax collection by 78% from ₹6.4 lakh crore in 2013-14 to ₹11.4 lakh crore in 2018-19



### ENHANCING EASE OF TAX PAYERS

Aadhaar and PAN to be made interchangeable

- ☛ Threshold for applicability of lower corporate tax rate of 25% increased from ₹250 crore to ₹400 crore.
- ☛ Enhanced interest deduction up to ₹3.5 lakh for purchase of an affordable house.
- ☛ Deposit taking and systemically important non-deposit taking NBFCs can now pay tax in the year they receive interest for certain bad or doubtful debts.
- ☛ TDS of 2% on cash withdrawal exceeding ₹1 crore in a year from a bank account to promote less cash economy.
- ☛ Effective tax rate for individuals having taxable income above ₹2 crore has been increased.
- ☛ No charges or MDR on specified digital mode of payments. These modes are to be compulsorily provided by large businesses.
- ☛ Sabka Vishwas Legacy Dispute Resolution Scheme proposed for quick closure of service tax and excise related litigations.



## REFORM, PERFORM, TRANSFORM

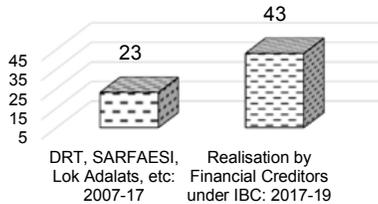
### Banking & IBC

Record Recovery of ₹4 lakh crore in last 4 years due to IBC and other measures

Provision coverage ratio of banks highest in 7 years

Proposed further recapitalisation of PSBs: ₹70,000 crore

Average recovery under various recovery regimes (in %)



### GST



1. Taxpayers having annual turnover of less than ₹5 crore can now file quarterly returns.
2. Fully automated GST refund module shall be implemented.
3. An electronic invoice system is proposed that will eventually eliminate the need for a separate e-way bill.

Further simplification of GST Processes

### SWACHH BHARAT

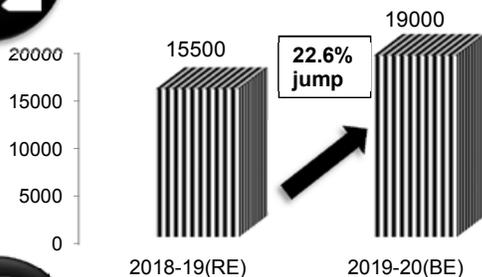
More than 95% cities and 5.6 lakh villages declared ODF  
More than 45,000 public and community toilets uploaded on Google Maps



To expand Swachh Bharat Mission to undertake sustainable solid waste management in every village.

## TRANSFORMING RURAL INDIA

### Pradhan Mantri Gram Sadak Yojana (PMGSY) Outlay (in ₹ crore)



### PMAY-G

- 1.5 crore rural homes completed
- 1.95 crore houses proposed for second phase.
- Average days for completion: 314 (2015-16) → 114 (2017-18)

### PMGSY

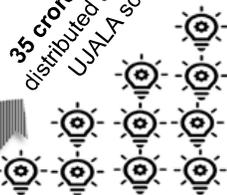
- Completion Target advanced 2022 → 2019
- 97% of targeted habitations covered
- 30000 km built using green technology

### Rural Electrification

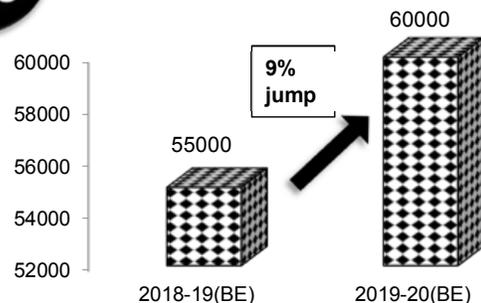
100% Households Electrified

UJALA leading to annual cost savings of ₹18,341 crore

35 crore LED bulbs distributed so far under UJALA scheme



### MGNREGA Outlay (in ₹ crore)





## FARMER WELFARE AND WATER SECURITY



Boost to agro-rural industries through cluster based development under **SFURTI** scheme with focus on **bamboo, honey and khadi** clusters

**100 new clusters** to be set up to enable 50000 artisans during 2019-20

**100 Business Incubators** to be set up to enable 75000 entrepreneurs under **ASPIRE**

**Pradhan Mantri Matsya Sampada Yojana** launched



The scheme will address critical gaps in strengthening value chain, including infrastructure, modernisation, production, productivity and quality control

Constitution of **Jal Shakti Mantrayala**



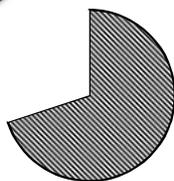
1592 critical and over exploited blocks identified under **Jal Shakti Abhiyan**

To ensure Har Ghar Jal to all rural households by 2024 under **Jal Jeevan Mission**

Focus on Integrated demand and supply side management at local level, creation of local infrastructure for rainwater harvesting, groundwater recharge and household waste water management



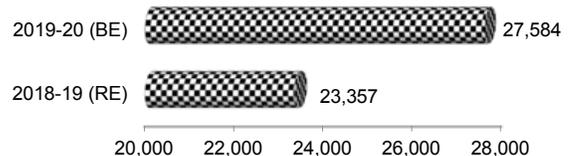
## WOMEN'S DEVELOPMENT TO WOMEN LED DEVELOPMENT



**70%** of beneficiaries under **MUDRA** scheme are Women



Allocation for ICDS (in ₹ crore)



More than 7 crore connections already given



8 Crore free LPG connections to be given under Ujjwala Yojana



- To expand **women SHG** interest subvention programme to all districts
- ₹1 lakh loan under MUDRA scheme for one woman in every SHG

## LABOUR AND YOUTH WELFARE



### Pradhan Mantri Laghu Vyapaari Mann-Dhan Yojana (PMLVMY)

Pension benefits to around 3 crore retail traders and small shopkeepers with annual turnover less than ₹1.5 crore.



### Pradhan Mantri Shram Yogi Maan Dhan (PM-SYM)

About 30 lakh workers have joined the scheme

**Rationalising of labour laws** into 4 labour codes proposed.



**National Research Foundation** to be established to fund, coordinate and promote R&D

₹400 crore provided for **'World Class Institutions'** for FY 2019-20

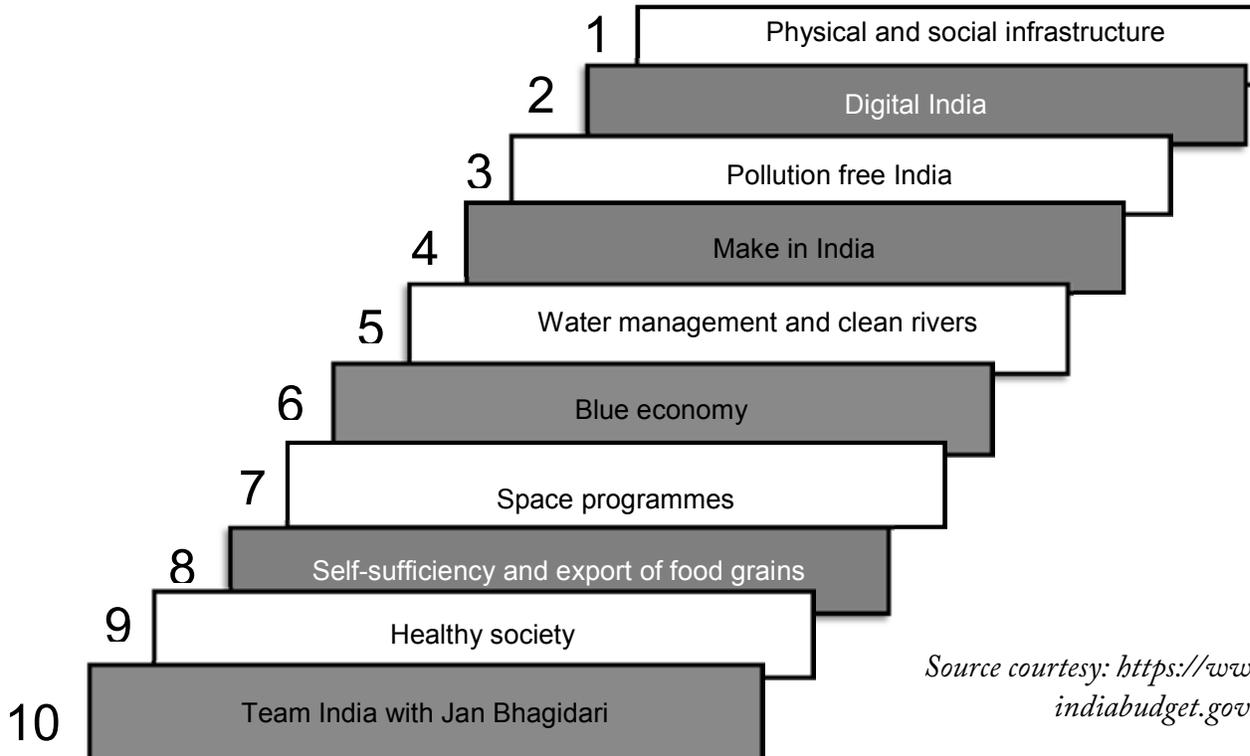
**Study in India:** to bring foreign students to higher educational institutions



National Sports Education Board to be setup under **Khelo India.**

To prepare youth for **new age skills:** Artificial Intelligence, IoT, Big Data, 3D Printing, Virtual Reality etc

## VISION FOR THE NEXT DECADE



Source courtesy: <https://www.indiabudget.gov.in>

# Common Character Traits of Genuine People

## 1. Genuine people don't try to make people like them.

Genuine people are who they are. They know that some people will like them, and some won't. And they're OK with that. It's not that they don't care whether other people will like them but simply that they're not going to let that get in the way of doing the right thing. They're willing to make unpopular decisions and to take unpopular positions if that's what needs to be done.

Since genuine people aren't desperate for attention, they don't try to show off. They know that when they speak in a friendly, confident, and concise manner, people are much more attentive to and interested in what they have to say than if they try to show that they're important. People catch on to your attitude quickly and are more attracted to the right attitude than what or how many people you know.

## 2. They don't pass judgment.

Genuine people are open-minded, which makes them approachable and interesting to others. No one wants to have a conversation with someone who has already formed an opinion and is not willing to listen.

Having an open mind is crucial in the workplace, as approachability means access to new ideas and help. To eliminate preconceived notions and judgment,

**Minds**  
are like parachutes...  
they only work  
when they're **open**



you need to see the world through other people's eyes. This doesn't require you to believe what they believe or condone their behavior; it simply means you quit passing judgment long enough to truly understand what makes them tick. Only then can you let them be who they are.

## 3. They forge their own paths.

Genuine people don't derive their sense of pleasure and satisfaction from the opinions of others.

This frees them up to follow their own internal compasses. They know who they are and don't pretend to be anyone else. Their direction comes from within, from their own principles and values. They do what they believe to be the right thing, and they're not swayed by the fact that somebody might not like it.

#### **4. They are generous.**

We've all worked with people who constantly hold something back, whether it's knowledge or resources. They act as if they're afraid you'll outshine them if they give you access to everything you need to do your job. Genuine people are unfailingly generous with whom they know, what they know, and the resources they have.

They want you to do well, because they're team players and they're confident enough to never worry that your success might make them look bad. In fact, they believe that your success is their success.



## **Fresher's Required for Digital Marketing**

- \* Fire to Achieve**
- \* Willing to Learn and Grow**

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Respect is how to treat everyone, not just those you want to impress.

Richard Branson

### 5. They treat everyone with respect.

Whether interacting with their biggest clients or servers taking their drink orders, genuine people are unfailingly polite and respectful. They understand that no matter how nice they are to the people they have lunch with, it's all for naught if those people witness them behaving badly toward others.

Genuine people treat everyone with respect because they believe they're no better than anyone else.

### 6. They aren't motivated by material things.

Genuine people don't need shiny, fancy stuff to feel good. It's not that they think it's wrong to go out and buy the latest and greatest items to show off their status; they just don't need to do this to be happy. Their happiness comes from within, as well as from the simpler pleasures—such as friends, family, and a sense of purpose—that make life rich.

### 7. They are trustworthy.

People gravitate toward those who are genuine because they know they can trust them. It is difficult to like someone when you don't know who that person really is and how he or she really feels. Genuine people mean what they say, and if they make a commitment, they keep it. You never hear



truly genuine people say, “Oh, I just said that to make the meeting end faster.” You know that if they say something, it's because they believe it to be true.

### 8. They are thick-skinned.

Genuine people have a strong enough sense of self that they don't go around seeing offense that isn't





there. If somebody criticizes one of their ideas, they don't treat this as a personal attack. There's no need for them to jump to conclusions, feel insulted, and start plotting their revenge. They're able to objectively evaluate negative and constructive feedback, accept what works, put it into practice, and leave the rest of it behind without developing hard feelings.

### 9. They put away their phones.

Nothing turns someone off to you like a mid-conversation text message or even a quick glance at your phone. When genuine people commit to a conversation, they focus all of their energy on the conversation. You will find that conversations are more enjoyable and effective when you immerse yourself in them. When you robotically approach people with small talk and are tethered to your phone, this puts their brains on autopilot and prevents them from having any real affinity for you. Genuine people create connection and find depth even in short, everyday conversations. Their genuine interest in other people makes it easy for them to ask good questions and relate what they're told to other important facets of the speaker's life.

### 10. They aren't driven by ego.

Genuine people don't make decisions based on their egos because they don't need the admiration of others to feel good about themselves. Likewise,

they don't seek the limelight or try to take credit for other people's accomplishments. They simply do what needs to be done without saying, "Hey, look at me!"

### 11. They aren't hypocrites.

Genuine people practice what they preach. They don't tell you to do one thing and then do the opposite themselves. That's largely owing to their self-awareness. Many hypocrites don't even recognize their mistakes. They're blind to their own weaknesses. Genuine people, on the other hand, fix their own problems first.

### 12. They don't brag.

We've all worked with people who can't stop talking about themselves and their accomplishments. Have you ever wondered why? They boast and brag because they're insecure and worried that if they don't point out their accomplishments, no one will notice. Genuine people don't need to brag. They're confident in their accomplishments, but they also realize that when you truly do something that matters, it stands on its own merits, regardless of how many people notice or appreciate it.

Genuine people know who they are. They are confident enough to be comfortable in their own skin. They are firmly grounded in reality, and they're truly present in each moment because they're not trying to figure out someone else's agenda or worrying about their own.

**Syed Fazlullah Khan**

*Certified Project Manager (IPMA C) and MRICS with over 3 decades of qualitative experience in the Construction Industry. Currently working with ETA Properties & Investments Pvt.Ltd., Chennai as Head – Projects.*



# Qualities required for Great HR

**W**e all believe that a great HR is someone who holds a big designation, office, attending meetings, travelling & extremely tied up for anyone to meet him.

I myself have been into HR for decades & has seen great HR over the years who exhibit brilliant attributes consistently at their workplace.

These are the 10 qualities which these men constantly showcase while at work.

1. Human Resource is one of the most important function in any organisation. It is not just recruiting, selecting, inducting, training but building emotional quotient of people on rolls & their personality to make them a well rounded person.

2. Great HR prepares people to undertake the tasks & responsibilities for 2 positions higher then the

positions they are assigned with. In other words, the HR needs to get the best out of each employee by exploiting their true potential.

3. Employees while performing their tasks do make mistakes, blunders which cause losses for the organisation. Great HR helps people to take bold & independent decisions for organization's growth.

4. These are the kinds of HR who engage their employees with meaningful & productive work thus contributing to a greater good for organisation, community & society at large.

5. These HR knows the business intricacies very well. They stand shoulder to shoulder with CFO or COO & understand the vision designed by Top Management. They percolate the vision deep down the line to every employee on rolls so that they are





able to see exactly what the top bosses see. This is a great innate skill which these current crop of HR possess. When the employees believe what the Top Administration believes & does work which is being expected out of them the HR carves career path for every individual to raise their self esteem & self worth.

6. These HR guide, mentor & coach employees to see them where they have to be in 2 years, 5 years or 10 years from the position they are in today.

They believe Progress = Happiness = Fulfillment.

7. Today, we all are distracted to a great extent. This could be termed as Attention Deficit. The present day HR knows how to deal with Gen Z, Millennials, Senior Professionals; engage / extract quality work from them each day very skillfully.

8. These HR Professionals know that people are the product of emotions. They are tough at work but extremely human in handling people's eccentricity well.

9. These HR believe that people on rolls needs to upgrade / upscale their skills in their area of work. He guides them in the areas of skills upgradation techniques to stay on the cutting edge.

10. Great HR has an uncanny knack of collaborating with people, understanding people, giving solutions at all times. In other words, these kinds of HR are value agents for the organisation.

**Readers are requested to send their management related questions.**

**IMPACT** will get replies from management experts.

**Send your questions to:**

**[impactjournalindia@gmail.com](mailto:impactjournalindia@gmail.com)**

# Union Finance Budget 2019

## On The Right Path

**T**he Union Budget presented by the Honorable Union Finance Minister in the Parliament on July 5 2019 is in the mould of Reform and Perform and in the right path shown by the Respected Prime Minister.

As Professionals from the Life Insurance Industry, it is in our capacity to look for avenues and opportunities- direct or indirect- and utilize them for boosting up our new business.

### Salient Features of the Budget

- Up to Rs 5 lacs taxable income per year after all deductions, there is no income tax.
- Actually, up to a taxable income of Rs 2 crores, there is no significant change and the tax rates remain largely unchanged.
- The rich and super rich with an income of Rs 2.5 crores, the Surcharge stands increased from 15 to 25%, which means an effective tax rate of 39% as opposed to 35.9%.
- This means that these people will pay a tax of Rs 95.06 lacs as against the present

figure of Rs 87.45 lacs- a higher outgo of Rs 7.6 lacs.

- Those with an income of Rs 5 crores and more, the surcharge rate is 37% from the present 15% with an effective tax rate of 42.7%, again meaning that they will pay Rs 2.32 crores from Rs 1.95 crores for an annual income of Rs 5.5 crores- a net increase of Rs 37.32 lacs.
- Those buying affordable housing can save some tax. Interest on a loan taken by a first time buyer to purchase a house valued at Rs 45 lacs, will qualify for an additional deduction of up to Rs 1.5 lacs, raising the total deduction available from Rs 2 lacs to Rs 3.5 lacs, for a self-occupied house. This purchase should be within the period from April 2019 to March 2020.
- Tax deduction up to Rs 1.5 lacs introduced for interest on loan taken during the period April 2019 to March 2020 for purchase of an Electric Vehicle.
- Long Term Capital Gain on sale of residential house property, sold before March 2021 will not face any tax if invested in eligible Start-ups up to the extent of investment made. Beyond this, the LTCG is at the rate of 20%- a provision which was to expire on March 31 2019, now extended for two years.
- Provisions under IT Act Section 80C allowing deductions up to Rs 1.5 lacs for savings instruments include insurance policies remain the same.
- Standard Deduction has increased from Rs 40000 to Rs 50000.



# Budget Direct insurance



- Tax free Gratuity limit increased from Rs 10 lacs to Rs 20 lacs.
- Angel Tax-no income tax scrutiny on valuation of Share Issue for Start-ups.

## Road Ahead

The time has come last year itself not to expect any more income tax rebates under IT Section 80C from the Government of India. Now it is for the life insurance field force to tap wherever a person gets some monetary benefit from the other Governmental measures like the increase in Standard Deductions, no income tax up to Rs 5 lacs and so on and divert that excess fund towards life insurance policies. They may have to impress up on the customer the dire need to save for Risk coverage, savings for the rainy day, setting money apart for the retirement years and IT Rebate wherever eligible- may be in the same order- instead of frittering away that extra cash the person gets in his/her hands in unproductive expenditure.

The life insurance sales person has to strain his/her each nerve to tap this excess potential for more and better new life insurance business for the good of both the customer as well as the agent and of course for the welfare of the entire nation.

This is the Right Path shown by the Government of India in its Union Finance Budget 2019-2020.

Jai Hind.

Note - The figures used in this article have been taken from the Times of India dated July 6 2019, which I gratefully acknowledge.

### R. Venugopal

*Mr. Venugopal has served in LIC of India from 1968 to 2006 for 38 years and retired as an Executive Director.*



# The Role of Psychology in Human Resources

Being a recruiter, I meet candidates day in and day out for job interviews. The first thing we exchange is a smile and a handshake. It's the first opportunity to create a genuine human connection. To an extent, it also helps me to sense the other person's personality traits. Their appearance, tone of voice and body language are the next notable gestures to navigate their basic persona traits. I am not an expert at underlying passive-aggressive behaviors, but I find it's really helpful if you can at least learn how other people communicate their feelings and manifest it in a productive way especially when you deal with people regularly.

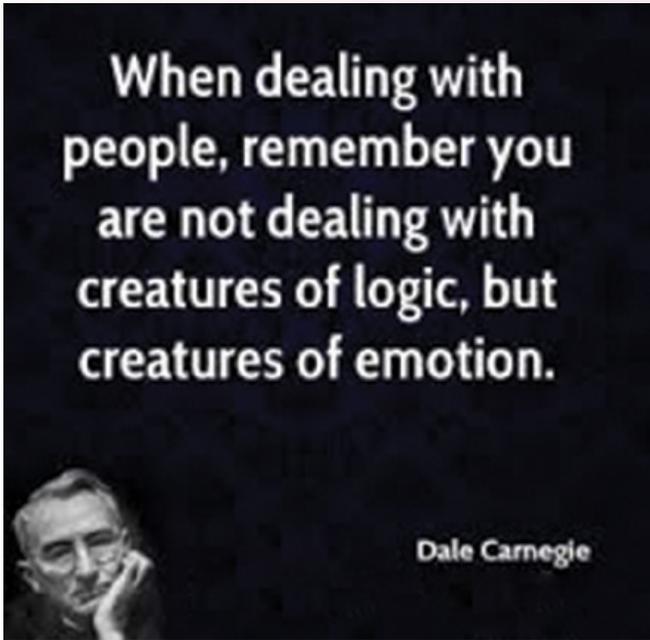
I don't want to present myself to a candidate like I'm a psychic reader and they are my subject of study - after all, we all like a good human experience. NOTHING can or ever will be of more value than an authentic personal interaction. Be it a candidate, client or any professional setting, we look for a "HUMAN TOUCH" and recruitment robots can never perceive this term unless they comprehend it and put into practice. Understanding psychology together with authenticity can get you guaranteed access to this super human behavior and others a tremendous human experience.

The characteristics recruiters exhibit to successfully generate more influence with applicants are: perceived 'warmth' (enthusiastic, personable, empathetic, helpful) and knowledge about the job. You have nothing to offer your candidates and

employees that other organisations don't, apart from a human and vibrant culture. If I put my real psychological hat on, that's a great combination for being a Hr person. So, how can a study of psychology benefit you if you are a Hr professional?



1. Psychology plays a very important role at the time of recruitment, taking disciplinary action or resolving disputes between employees.
2. HR focus and expertise mainly lies in dealing with people. The essence of Human Resources lies in knowing the person in front of you. It is essential to observe their behavioral attributes and conduct oneself accordingly. Sure processes, competencies and technology come into play but really, it's all about people. So, it makes sense that the study of the human mind should fall within their area of expertise.

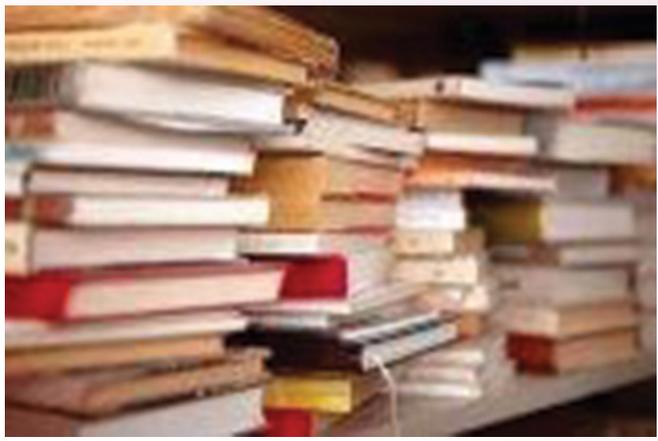


3. Psychology not only illuminates the challenges we face in modern living, but it also provides some solutions. Understanding its result can help the HR professional maximize the well-being and performance of his or her workforce. Seligman distinguishes between three types of happiness: pleasure, engagement, and meaningfulness. If people feel a strong sense of engagement or meaningfulness, they tend to be very happy. Pleasure provides a bonus for these people, but people who have only pleasure without engagement or meaningfulness are not as happy. The sense of engagement, which derives from using your strengths in your work, is probably the most relevant of these to HR. Placing the right employee in the right position based on his or her strengths, and then building a sense of



flow and engagement in work, not only boosts productivity but contributes to the loyalty and well-being of the worker.

4. Psychologists often apply research to increasing workplace productivity, selecting employees best suited for particular jobs. People working in areas like teaching, training & development and marketing, are becoming more attracted to these courses. This allows them to broaden their horizons and to think in context about human behavior rather than burdening themselves with only management books. You don't need to go for an advanced degree, if you are a busy professional. Much of the related topics and knowledge is easily available online and by far accessible today.



HR professionals are experts in maximizing the potential and understanding the psychology of any organisation's most important assets – **its people**. Instead of seeking instantaneous gratification and multi-dimensional stimulation, let us re-visit being fully human - use that amazing mass of grey matter in our heads, cherish the engineering magnificence of our physical body, nurture our fragile yet valiant hearts, and reflect on that which is larger than ourselves that we can draw strength from and give freely to.

By  
**Shalu Godara**  
Talent Acquisition & HR at Majid Al Futtaim  
Source: <https://www.linkedin.com>

# Bloom's Taxonomy

“Education is the most powerful weapon that one can use to change the world” Nelson Mandela. The importance of education needs no emphasis in today's world. Education is not about giving information or teaching facts. It is about growth and personal development.

In this context, I thought I will share some insights into the classification called Bloom's Taxonomy. “Bloom's Taxonomy, (in full: 'Bloom's Taxonomy of Learning Domains', or strictly speaking: Bloom's 'Taxonomy Of Educational Objectives') was initially (the first part) published in 1956 under the leadership of American academic and educational expert Dr Benjamin S Bloom, whose aim was to develop a system of categories of learning behaviour to assist in the design and assessment of educational learning.”

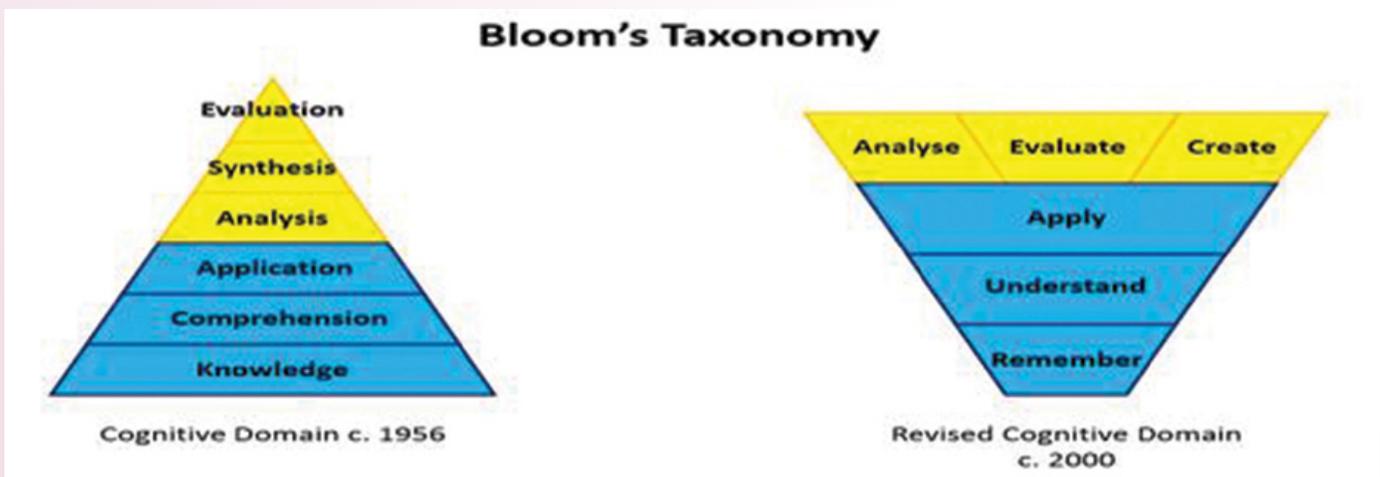
There is huge body of work in this area which we cannot cover in a 2 page article. So I will only discuss some important aspects of the

**Bloom's Taxonomy was primarily created for academic education. However, it is relevant to all types of learning.**

Bloom believed that education should focus on mastery of subjects and promotion of higher forms in thinking rather than just transferring facts and recall of information which is the lowest level of training.

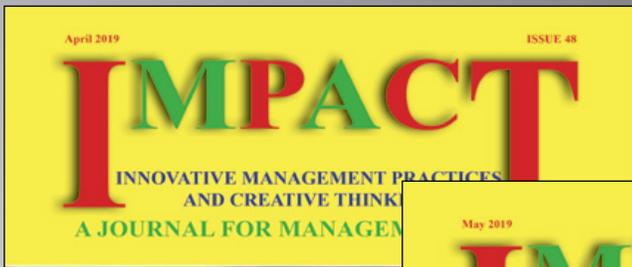
As always, I always like to explain the title for a better understanding of the content following it. Taxonomy means a set of classification principles. Bloom was an academician and he and his colleagues looked at learning as a behavioural science. Bloom's model is to be understood in 3 parts or Domains. Domain means structure. These 3 domains are overlapping. These domains are:

- Cognitive domain which deals with knowledge and intellectual capability which is the **thinking** part.

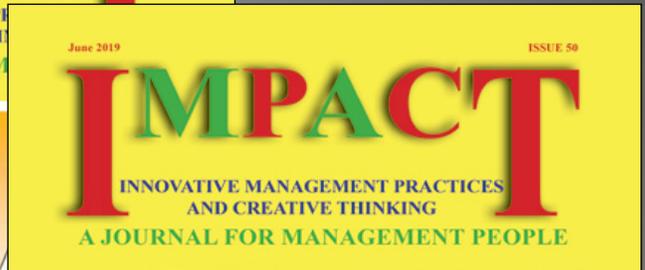
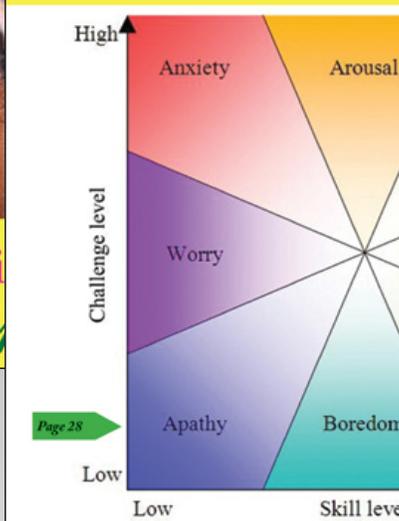
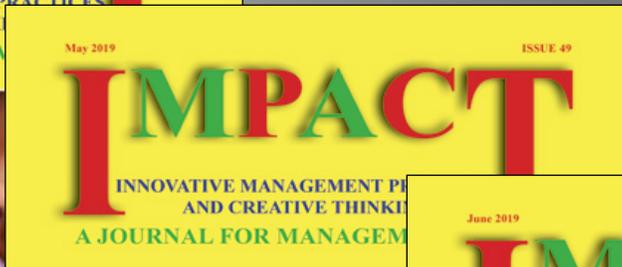


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# BLOOM'S TAXONOMY

## CAN THE STUDENT JUSTIFY A STAND OR DECISION?

Advise, Appraise, Argue, Arrange, Assess, Choose, Communicate, Compare, Conclude, Conduct, Contribute, Convince, Coordinate, Counsel, Criticize, Critique, Decide, Deduct, Defend, Determine, Discriminate, Disprove, Establish, Estimate, Evaluate, Explain, Incorporate, Influence, Instruct, Interpret, Judge, Justify, Manage, Mark, Measure, Perceive, Predict, Prioritize, Prove, Qualify, Rate, Recommend, Reconstruct, Review, Set up, Score, Select, Solve, Supervise, Support

## CAN THE STUDENT USE THE INFORMATION IN A NEW WAY?

Apply, Appraise, Build, Calculate, Carry out, Change, Choose, Classify, Code, Complete, Comply, Construct, Contrast, Criticize, Demonstrate, Develop, Diagnose, Dramatize, Employ, Estimate, Experiment, Follow, Follow up, Identify, Illustrate, Interpret, Interview, Make use of, Manipulate, Model, Modify, Operate, Organize, Plan, Practice, Produce, Relate, Report, Respond, Retrieve, Schedule, Screen, Select, Shop, Sketch, Solve, Transcribe, Utilize, Use, Write

## CAN THE STUDENT RECALL OR REMEMBER THE INFORMATION?

Arrange, Choose, Copy, Define, Describe, Draw, Duplicate, Find, Identify, Label, List, Locate, Match, Memorize, Name, Omit, Outline, Quote, Recall, Recite, Record, Relate, Repeat, Reproduce, Select, Show, Spell, State, Tell, Write, Underline



## CAN THE STUDENT CREATE A NEW PRODUCT OR POINT OF VIEW?

Adapt, Arrange, Assemble, Build, Change, Choose, Collect, Combine, Compile, Compose, Concoct, Construct, Create, Design, Develop, Devise, Discuss, Elaborate, Enforce, Estimate, Forecast, Formulate, Generate, Hypothesize, Imagine, Improve, Integrate, Invent, Invest, Make up, Manage, Maximize, Minimize, Modify, Monitor, Organize, Originate, Perform, Plan, Predict, Prepare, Produce, Propose, Review, Revise, Set up, Solve, Suppose, Test, Theory, Verify, Write

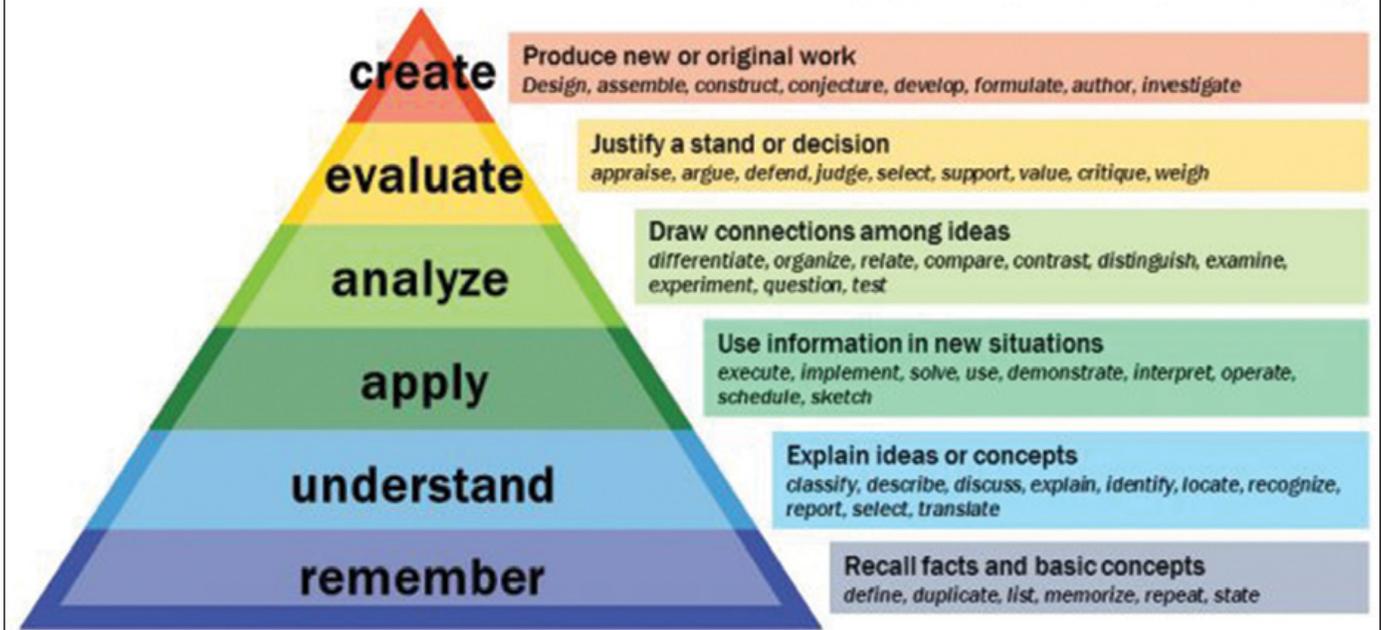
## CAN THE STUDENT DISTINGUISH BETWEEN THE DIFFERENT PARTS?

Advertise, Analyze, Appraise, Assume, Audit, Breakdown, Categorize, Classify, Compare, Conclude, Conduct inventory, Contrast, Criticize, Debate, Differentiate, Discover, Discriminate, Dissect, Distinguish, Divide, Edit, Examine, Experiment, Inspect, Investigate, Order, Participate, Point out, Question, Review, Separate, Simplify, Sort, Subdivide, Survey, Test

## CAN THE STUDENT EXPLAIN IDEAS OR CONCEPTS?

Associate, Classify, Compare, Confirm, Contrast, Convert, Defend, Demonstrate, Describe, Discuss, Distinguish, Estimate, Explain, Express, Extend, Generalize, Give examples, Identify, Indicate, Illustrate, Infer, Interpret, Match, Organize, Outline, Paraphrase, Predict, Recognize, Relate, Rephrase, Report, Restate, Review, Rewrite, Select, Show, Summarize, Transform, Translate

# Bloom's Taxonomy



- Affective domain deals with feelings, emotions and behaviour which are the **feeling** part.
- Psychomotor domain which relates to manual and physical skills which is **doing** part.

The older version of the taxonomy of cognitive domain started with a broad base of knowledge, comprehension, application, analysis, synthesis and all the way up to evaluation. But the newer 21st century version is given below in the diagram with a base of remembering, then understanding, apply, analyse, evaluate and create

The second domain: the Affective domain provides a framework for teaching training assessing and evaluating the effectiveness of training, lesson design delivery and retention. The levels in this domain are: receive, respond, value, conceptualise values and internalise values.

The third domain was established to address skill development and the steps involved here for children and adults are imitation, manipulation, precision, articulation and naturalisation. This was given by Dave and there are other suggestions from Simpson and Harrow.

I have made an effort to explain Blooms Taxonomy in a very simple way so it makes understanding of the taxonomy easy for any layman also. Bloom's Taxonomy is a wonderful reference model for everyone who is interested or wants to work or already working in the all areas pertaining to teaching, learning, training and coaching. Taxonomy provides an easy checklist to plan any personal growth and development.

“Bloom's Taxonomy is continuously evolving, through the work of academics following in the footsteps of Bloom's early associates, as a fundamental concept for the development of formalised education across the world.”

**Bloom's taxonomy is a tool or rather a toolbox of Learning Domain.**

**Mrs. Sandhya Rao**

*Is an independent Senior Innovation Consultant, holding a Master's in Psychology from Punjab University, Graduation from Government College for Women, Chandigarh with Economics, Psychology and English (Honours), Schooling from Carmel Convent, Chandigarh.*



# Sketchnote: Benefits of automation for HR

This sketchnote attempts to capture some of the key benefits of Automation on the HR processes.

Automation is impacting all aspects of life and the HR domain is no exception. By leveraging on Automation, HR can transform many of its time consuming and monotonous 'transactional' processes and derive many benefits, like overall quality and process improvement, reduction in frauds and human errors, increase in accuracy and speed. This sketchnote attempts to capture some of the key benefits of Automation on the HR processes.

*This sketchnote is curated from the insights on an article titled: Making Work More Human with Artificial Intelligence which first appeared on oracle.com*

– Dr Arunima Shrivastava  
Arunima is working as a freelancer with  
People Matters.



# BENEFITS OF AUTOMATION FOR HR

## Transforming HR TRANSACTIONAL Processes

### 1 QUALITY

• DETECTS POOR DATA INTEGRITY



Use Of *Advanced Analytics* to ANTICIPATE & Resolve Issues

• MONITORS SYSTEM STATS & STARTS TROUBLESHOOTING



• ENABLES SCHEDULED MAINTENANCE & INTERFACE Checks

### 2 ACCURACY

REDUCES Human Error

GREAT PERFORMANCE  
Consistency  
Accuracy of Processes

• Reduces MANUAL DATA ENTRY

• DETECTS HR transaction & Approval Exceptions

### 3 GOVERNANCE & COMPLIANCE

• Monitors regulatory environment

• PERFORMS POLICY UPDATES

• MAINTAINS RECORDS

Reduces FRAUD & RISKS



## 4 PROCESS IMPROVEMENT

● PROVIDES **PLATFORM** FOR  
↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓  
**CONTINUOUS IMPROVEMENT**

● Increases **VISIBILITY** &  
**TRANSPARENCY** of HR Processes

● IMPROVES **SERVICE DELIVERY MODEL**



● **ENABLES**   
**STANDARDIZATION** of  
Processes across entities

## 5 SPEED

● REDUCES  time  
(e.g recruitment)

● PERFORMS TASKS  
**365** days **24\*7** 

● **ACCELERATES** completion of  
tasks as compared to human  
labour.

● Ability to **SCALE UP** for  
increase in **VOLUME**

## 6 EFFICIENCY

● REDUCES FTEs →

**COST REDUCTION** 

GREATER  
ROI



● MORE **FOCUS** on **VALUE-ADD** Activities

● LESS NEED FOR **TRAINING** due to low employee **ATTRITION**





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# Here's how augmented talent management will change HR

**H**R professionals will need to make the most of modern technology to enhance employee experience.

The era of new age HR is going to be defined by AI. Companies that aim to be relevant in the future will need to identify ways of augmenting their processes with AI technology.

A report by EY highlights the three components that drive AI – “high speed computation, a huge amount of quality data and advanced algorithms.” By leveraging these components, HR processes

will need to become more personalized and experiential.

In addition to navigating evolving candidate/employee expectations, HR teams must help decipher and prepare for how such advances will affect the workforce, beyond chat bots in contact centres and using AI data for promotions.

With automation freeing up more time, and data analysis informing better decision-making, HR professionals can dive deeper into critical talent management areas, including:



## Performance Reviews

With AI, input can be automated and performance scoring can be standardized, which is a welcome change for a periodic task oftentimes crowbarred into an already-full workload. As the bulk of the report is generated automatically, managers can focus on empathizing and connecting with employees to better uncover opportunities for improvement.

## Retention

By alerting you to workers who are a flight risk, AI functionality can save you time in proactively assessing employee engagement and potential. HR professionals can instead devote more personal attention to engaging and thus, saving rock-star employees.

## Recommended Roles

Similar to movie and product tips by Netflix or Amazon, respectively, both employees and prospects can be sent “good fit” job recommendations. And “candidate-to-candidate” matching can inform you of the applicants most closely resembling top performers. As AI automation nurtures your wider talent pool, you’ll be able to immerse yourself in seeking out highly desired passive candidates whose hiring would be a boon for your company.

## Career Pathing

With a complete view of employee performance and core HR data, AI functionality can determine which path for advancement is right for certain employees. You can spend freed-up time matching young professionals with in-house mentors based on personality, work style, and other criteria best determined by your own judgement.

## Strategic Planning

With a wide data set that could encompass financial and supply chain data, AI-generated forecasts for future staffing needs can allow you to plan staffing accordingly and get ahead of the fiscal year-planning curve with upper management.

HR professionals should explore AI’s immense potential—and ample use cases. With this exciting new technology, teams can shift from maintenance and the mundane to the meaningful and strategic.

*Source courtesy: Oracle.com*



## about our June 2019 IMPACT

You have paid a great tribute to Mr Ratan Tata by compiling his quotes on various topics thanks to Mr Zende.

The details on the Election Commission is highly educative- courtesy Dr HV Hande.

Mr SF Khan has contributed to the Management Learning by his piece on the Character Traits of Leaders.

On the whole, a good useful copy.

Hearty congratulations.

**With regards**  
**R Venugopal**

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