







DPPG WEEKLY BUZZ

BK SCHOOL OF PROFESSIONAL & MANAGEMENT STUDIES



Revision in the CGHS package rates by the government:

The union health ministry of India has decided to revise the CGHS (Central Government Health Rates) package rates for all the beneficiaries and also simplified the referral process for the benefit of the employees.

Revision is done for the first time after the year 2014. The revision was done to retain the hospitals that are giving the benefits under the CGHS Because so many private hospitals wanted to opt out of the CGHS because the rates were not revised after 2014.

The change in rates is as follows:

- OPD rates increased to Rs.350 from Rs.150
- IPD consultation fees increased to Rs.350 from Rs.300
- Daily ICU rates fixed at Rs.5400 including accommodation
- Rent of general room fixed to Rs.1500 from Rs.1000
- Rent of semi-private room fixed to Rs.3000 to Rs. 2000
- Rent of private room fixed to Rs.4500 to Rs.3000

https://timesofindia.indiatimes.com/india/government-revises-cghs-package-rates-to-retain-hospital-services/articleshow/99445258.cms



Apple's first retail store to be open in India:

Apple is expected to open the doors to its first official retail store in India. India's first Apple Store, Apple BKC, will open at the Jio World Drive Mall, in Bandra Kurla Complex (BKC), Mumbai at 11:00 am IST. The second store, called Apple Saket, will open at Select CITYWALK, New Delhi, on April 20 at 10:00 am IST.

Apple Stores are known for their design, and experience and also for keeping in stock every single Apple product on sale in that country.

https://www.gadgets360.com/podcasts/features/apple-bkc-saket-store-india-opening-retail-experience-orbital-podcast-3947454

Cryptoverse:

Ethereum upgrade to unlock \$33 billion Investors are finally set to gain access to more than \$33 billion of either this week under a planned to revamp of the blockchain.

A new software upgrade to the Ethereum blockchain, dubbed Shapella, will let market players redeem their "staked ether" – coins they have deposited and locked up on the network over the past three years in return for interest.

About 15% of all ether is staked, totaling \$33.73 billion in market value, according to data from Dune Analytics.

https://indianexpress.com/article/technology/tech-news-technology/cryptoverse-ethereum-upgrade-to-unlock-33-billion-8549998/



IMF cuts India GDP for FY24 to 5.9%

The RBI had, on April 6, hiked its growth forecast for the current year by 10 basis points in its first monetary policy review of FY24. The latest IMF projection makes it among the lowest growth forecasts for India in comparison with other multilateral development banks, with the World Bank projecting a 6.3 per cent growth rate and the manila-based Asian Development Bank forecasting 6.4 per cent GDP growth for FY24. Nomura has projected a growth rate of 5.3 per cent for the fiscal.

The IMF has projected India's retail inflation to ease from 6.7 per cent in FY23 to 4.9 per cent in FY24 and current account deficit to come down to 2.2 per cent of GDP from 2.6 per cent in FY23

Chief economist of IMF Pierre-Olivier Gourinchas said while the global economy's gradual recovery is on track, the recent banking instability has highlighted the fragilities in the rebound story.

https://indianexpress.com/article/busines s/economy/imf-cuts-india-gdp-for-fy24to-5-9-8551283/











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Europe's JUICE mission blasts off toward Jupiter's icy moons

The European Space Agency's JUICE space probe successfully launched Friday on a mission to discover whether Jupiter's icy moons are capable of hosting extraterrestrial life in their vast, hidden oceans.

The launch on an Ariane 5 rocket took place from Europe's spaceport in Kourou, French Guiana. It will take the robotic explorer eight years to reach Jupiter, where it will scope out not only the solar system's biggest planet but also Europa, Calisto, and Ganymede. The three iceencrusted moons are believed to harbor underground oceans, where sea life could exist.

https://timesofindia.indiatimes.com/home/s cience/europes-juice-mission-blasts-offtowards-jupiters-icymoons/articleshow/99498638.cms



NASA's Lucy captures Jupiter Trojan images for the first time:

The Lucy spacecraft used its L'LORRI high-resolution camera to capture the first views of the Jupiter Trojan asteroids between March 25 and March 27, said NASA in a statement on Thursday.

Lucy launched on an Atlas V rocket from the Cape Canaveral Space Force Station in Florida on October 26, 2021. About a year into its journey, after traveling around 620,000 kilometers, it captured stunning images of the Earth and the Moon, images that illustrate how far it had already travelled by that point.

https://indianexpress.com/article/technology/science/nasa-lucy-jupiter-trojan-asteroids-8557461/

"WARNING" by the FBI to those who charge their phones at the airport:

FBI that is The Foreign Bureau of Investigation has issued a PSA (Public Service Announcement) regarding charging phones in public places on their Twitter handle. They have warned about the term called "Juice jacking".

Juice jacking is a cyber-attack involving accessing and stealing data from a mobile device by exploiting the USB charging port. By juice jacking technique, all the sensitive data of your mobile phone can be stolen like Passwords, Contacts, credit card numbers, etc.

https://timesofindia.indiatimes.com/gadgets-news/fbi-has-a-warning-for-those-who-charge-phones-at-airports-malls-and-public-places/articleshow/99402905



India, Japan, France launches common platform for Sri Lankan debt restructuring programme:

India, Japan and France have announced a common platform for talks among creditors to address the debt restructuring programme of Sri Lanka which is grappling with its worst economic crisis.

The representatives of the three creditor countries, including Finance Minister Nirmala Sitharaman, held a press briefing on the margins of the annual spring meetings of the World Bank and the International Monetary Fund (IMF) in Washington on Thursday.

The island nation was hit by an unprecedented financial crisis in 2022, the worst since its independence from Britain in 1948, due to a severe paucity of foreign exchange reserves, sparking a major political and humanitarian crisis in the island nation.

https://www.theweek.in/news/biztech/2023/04/14/india-japan-francelaunch-common-platform







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<u>Case Study: Iphone The Technology Disruptor</u>

In early 2007, after 30 years as a computer company, Apple Computers, Inc. became Apple, Inc., dropping "Computer" from the company name.114 Apple would still make computers, but with the introduction of the iPhone, Apple became more than just a computer company. The iPhone, which further developed the iPod by merging it with a cell phone, was about to disrupt the entire personal computing industry. The introduction of the iPhone clearly threatened the smartphones on the market at the time; however, the iPhone's impact ultimately was broader than anyone could have predicted. Essentially, the iPhone was a game changer, creating a new mobile computing market.

The iPhone initially competed with smartphones such as the BlackBerry and it was immediately successful because it was a better product. However, the iPhone moved on to create competition in the laptop computer market due to a key feature, a new way to access the Internet. Far easier and more convenient than the laptop, the iPhone connected users to the Internet on the go with easy, touchscreen technology. Ultimately the iPhone was the catalyst for a new mobile computing market as the product merged cellphone and Internet services into a single device.

Within a year of the launch of the iPhone, there were 5.4 million users, and developers created more than 17,000 "web applications" now known as "apps." This new app market changed the way we look at software. Instead of software created by a small number of large software development companies, the evolution of the app created a new mini-economy of software developers. This new market led to a new group of entrepreneurs creating businesses around mobile applications. Before the iPhone, companies such as Twitter and Snapchat could not have existed. The introduction of apps allowed consumers to create a customized product with their iPhone as users could download apps based on their own needs and preferences. The demand for customization and easy access led technology companies to respond, essentially shifting the direction of the personal computing industry. The iPhone led to the development of the iPad and the entire tablet market. The laptop market also responded by integrating the features that consumers prefer, including the ability to install apps and touchscreen access.

The iPhone created a disruption in the technology world through its innovative business model that created a new market for access to the Internet. App developers and phone users were connected and the impact shifted not only the cellphone industry, but also challenged the laptop market. Apple isn't finished yet. With the company's innovations, the mobile computing market continues to evolve, most recently with the introduction of the Apple Watch. What's next?



Question

- 1. Are you surprised about the impact that the iPhone has had on the technology marketplace? Why or why not?
- 2. Why is the iPhone considered a disruptive innovation?
- 3. Apple is known as an innovative company. Why do you think Apple has been able to stimulate innovation successfully?

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