

ST. ALOYSIUS' INSTITUTE OF TECHNOLOGY

With dynamic leadership of Rev Dr. Fr. Davis George, join us on a journey of discovery, where you'll not only gain knowledge but also forge lifelong connections. Where academic excellence meets a vibrant community. At SAIT, we pride ourselves on fostering a learning environment that goes beyond textbooks and exams. Our commitment to nurturing talent, encouraging innovation, and promoting holistic development sets us apart.

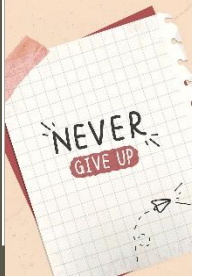


Issue
FIVE

DEPARTMENT OF COMMERCE & MANAGEMENT



SAKSHAM



CHIEF PATRON

“Be a light, not a judge. Be a model, not a critic.”

- Stephen R. Covey.

In the movie 12th Fail, a young boy in a remote village in the Chambal Valley had a dream. He wanted to become an IPS officer and serve the country even when there was no money, no help and no pathway to his goal. Yet he achieved the impossible. Are you like him, inspired to accomplish greatness, or are you content with the mundane and ordinary life of millions? You were born mortal but destined for immortality. Small-minded people settle for trifles like wealth, power, fancy cars, and luxury homes. How long will you remain in the kindergarten of life? Move to higher, more fulfilling realms. Those who see the invisible can do the impossible. Ignite the big dream and pursue relentlessly until it is achieved.



Dr. Fr. Davis George
Director, SAIT

Out of the mountain of despair, a stone of hope.

- Martin Luther King

Dreaming big and achieving high dreams is all about having the courage to pursue what sets your soul on fire. It's about believing in yourself, even when faced with challenges and setbacks. Remember, the path to success is rarely a straight line. It's okay to stumble and fall along the way, as long as you never lose sight of your goals. Embrace the journey, learn from your experiences, and keep pushing forward with unwavering determination. With hard work, perseverance, and a sprinkle of passion, you can turn those dreams into reality. So, go out there and chase your dreams fearlessly. Dream big, work hard, and never give up. Remember, the sky's the limit, so let your dreams soar high!

When it comes to achieving great dreams and thinking out of the box, hurdles are bound to come our way. But remember, it's those very hurdles that make the journey even more rewarding. So, keep pushing forward, stay determined, and never lose sight of your incredible potential. Believe in yourself and let your dreams soar!



PATRON
Dr. Renu Pandey
Principal, SAIT

"It takes courage to grow up and become who you really are."

CHIEF EDITOR

Dr. Vasu Sharma



Don't be afraid to dream big and set audacious goals. Believe in yourself, work hard, and never lose sight of your vision. Remember, every step forward, no matter how small, brings you closer to your dreams. So keep pushing, stay determined, and let your passion guide you to greatness.

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Worldview Commerce: G20 Summit Special Edition

Welcome to our commerce newsletter, where we're diving into the fascinating world of international economic cooperation. In this edition, we're putting the spotlight on the G20 and its significant role in shaping global trade and investment. The G20, consisting of major economies from around the world, serves as a platform for discussions and decision-making on critical economic issues. It brings together leaders from diverse nations to foster collaboration and address key challenges facing the global economy. By examining the origins, objectives, and achievements of the G20, we can gain valuable insights into how this forum influences international commerce. Throughout this article, we'll explore the impact of G20 decisions on trade flows, investment patterns, and economic growth. We'll also delve into the role of the G20 in addressing pressing issues such as financial stability, sustainable development, and inclusive growth. So, buckle up and get ready for an exciting journey into the world of the G20 and its profound impact on driving global economic cooperation.



वसुधैव कुटुम्बकम्
ONE EARTH • ONE FAMILY • ONE FUTURE

G20 Objectives –

- Promoting Global Economic Stability.
- Facilitating Dialogue and Cooperation
- Addressing Global Imbalances.
- Enhancing Financial Regulation.
- Promoting Sustainable Development.
- Coordinating Fiscal and Monetary Policies.
- Supporting International Trade and Investment.
- Addressing Social Issues.
- Coordinating Responses to Global Challenges.
- Promoting Innovation and Digitalization

Key Takeaways from the Recent G20 Summit –

The most recent G20 summit convened leaders and policymakers from major economies to address pressing global challenges and collaborate on strategies for sustainable development. Here are some key highlights:

Climate Action Commitments:

Leaders reiterated their commitment to climate action, with discussions on reducing carbon emissions, transitioning to renewable energy, and supporting global efforts to combat climate change.

Trade and Global Supply Chains:

G20 nations deliberated on strengthening international trade ties and resolving trade-related issues to enhance global economic resilience and stability.

Digital Transformation and Innovation:

Emphasis was placed on the role of digitalization and innovation in driving economic growth, with discussions on policies to foster a digital-friendly environment and address challenges related to emerging technologies.

Global Health Cooperation:

Given ongoing global health challenges, leaders addressed strategies for strengthening healthcare systems, equitable vaccine distribution, and collaborative efforts to combat future pandemics.

Social Inclusivity and Equality:

The summit highlighted the importance of addressing social issues, with discussions on policies to reduce inequality, eradicate poverty, and promote inclusive economic development.

Financial Regulations and Stability:

G20 leaders discussed measures to enhance financial regulations, prevent economic crises, and ensure the stability of the global financial system.

Geopolitical Relations:

Geopolitical developments and diplomatic relations were addressed, with a focus on fostering cooperation and dialogue to resolve regional and global challenges.



Established in 1999, the G20 comprises 19 individual nations and the European Union, collectively representing a significant share of the world's economy. This influential forum operates with the mission of fostering international economic stability and sustainable development through collaborative efforts. On September 9 and 10, 2023 India hosted the 18th G20 Summit in New Delhi, focusing on the theme 'One Earth, One Family, One Future.' Recent G20 summits have been a stage for leaders to engage in crucial discussions on a wide spectrum of issues, from financial regulations and trade policies to climate change and innovation. In this edition, we dissect the outcomes of the latest summit, shedding light on the key agreements and strategies that will influence the global economic landscape.

Trade and Investment Agendas at the Recent G20 Summit

At the most recent G20 summit, leaders engaged in robust discussions on trade and investment, recognizing the pivotal role these factors play in global economic recovery and stability. Here are some key aspects that were likely addressed:

- **Global Trade Environment:**

G20 leaders deliberated on the current state of the global trade environment, acknowledging challenges and opportunities. Discussions may have included the impact of the ongoing pandemic on international trade flows.

- **Trade Barriers and Protectionism:**

Participants addressed concerns related to trade barriers and protectionist measures. Efforts were likely made to find common ground on reducing tariffs and promoting a more open and fair international trading system.

- **Supply Chain Resilience:**

With disruptions highlighted by the pandemic, discussions focused on enhancing supply chain resilience. Leaders explored strategies to mitigate vulnerabilities and ensure the smooth flow of goods and services globally.

- **Investment Facilitation:**

G20 nations likely discussed measures to facilitate investment, both domestic and foreign, as a means of fostering economic growth. Policies encouraging a favorable investment climate were likely on the agenda.

- **Digital Trade and E-commerce:**

In light of the growing importance of the digital economy, discussions may have touched upon policies promoting digital trade and e-commerce. Leaders likely explored ways to address challenges and harness the potential of digital technologies for trade.

- **Sustainable Trade Practices:**

Sustainability and responsible business practices were likely part of the dialogue. Leaders may have discussed the integration of environmental, social, and governance (ESG) factors into trade and investment decisions.

- **Multilateralism and WTO Reform:**

The summit probably included discussions on the importance of multilateralism in trade negotiations. Leaders might have explored avenues for reforming the World Trade Organization (WTO) to make it more effective and responsive to current challenges.

- **Regional Trade Agreements:**

Bilateral and regional trade agreements may have been discussed, with leaders considering the impact of such agreements on global trade dynamics.



"Trade is a bridge, not a barrier. By fostering fair and open trade policies, we can build stronger economies, create jobs, and promote mutual understanding among nations."

India's GDP

GDP Growth - India's GDP per capita had risen significantly to \$2,388.62. However, despite this growth, India had moved to the last position among the 19 regions, indicating that other regions had experienced more substantial economic growth during this period.

QUIZ TIME

1. In which year was the G20 founded?
A) 1999 B) 2001
C) 2008 D) 2010
2. Which country hosted the first-ever G20 Summit?
A) United States B) Germany
C) Japan D) Italy
3. Which G20 member is the world's largest economy by nominal GDP?
A) China B) United States
C) Japan D) Germany
4. How often does the G20 Summit take place?
A) Annually B) Biennially
C) Triennially D) Quadrennially

Future Implications:

The G20, as a forum for major economies, plays a crucial role in shaping global economic policies and fostering international cooperation. The decisions made within the G20 have far-reaching implications across various areas. Here are some potential impacts on the global economy, international relations, and other relevant domains:

- **Global Economy:**

Economic Stability: G20 decisions can influence policies aimed at maintaining global economic stability. Agreements on fiscal and monetary measures, trade policies, and addressing economic imbalances contribute to stability and growth.

Financial Regulations: The G20 often discusses and implements financial regulations to prevent another global financial crisis. Collaborative efforts in regulatory frameworks and oversight contribute to a more resilient international financial system.

- **International Relations:**

Diplomacy and Cooperation: G20 meetings provide a platform for leaders to engage in diplomatic discussions and build relationships. Decisions made can foster cooperation on various global challenges, including geopolitical tensions, terrorism, and regional conflicts.

Multilateralism: G20 decisions emphasize the importance of a multilateral approach to problem-solving, reinforcing the idea that global challenges require collaborative efforts. This can impact the perception and practice of multilateralism in international relations.

- **Financial Inclusion and Development:**

Development Aid: G20 member countries often make commitments to support development initiatives, particularly in low-income countries. These commitments can include financial aid, debt relief, and initiatives to promote economic development and poverty reduction.

Mastering the 4 H's: Your Blueprint for Unleashing Success in Life –



The 4 H's offer a holistic approach to success, emphasizing the importance of intellectual growth, emotional well-being, active engagement, and a healthy lifestyle. By integrating these principles into your life, you can create a well-rounded foundation for personal and professional success.

Heart – Nurturing your emotions, values, and passion. The "Heart" symbolizes the emotional and ethical dimensions of life. Success is not only about achievement but also about fulfilment. Nurturing your emotional intelligence, empathy, and values helps in building meaningful relationships and maintaining a sense of purpose. Passion for what you do fuels perseverance and resilience, essential qualities for overcoming obstacles and achieving long-term success.

Head – Engaging your intellect, wisdom, and knowledge. The "Head" represents the intellectual aspect of personal development. It encourages continuous learning, critical thinking, and the pursuit of knowledge. Success in life often requires a sharp mind, the ability to analyze situations, and adapt to new challenges. Cultivating your intellectual capacities enables you to navigate complexities and make well-informed choices.

Hands – Applying skills, hard work, and service to others. The "Hands" emphasize taking action, putting in the effort, and utilizing practical skills. Success is often a result of hard work, discipline, and a commitment to continuous improvement. The hands represent the tangible efforts and actions that turn dreams into reality. Additionally, a focus on service to others contributes to personal growth and a positive impact on the community.

Habit – Developing positive routines and behaviors. The "Habit" underscores the significance of cultivating positive routines and behaviors. Success often relies on consistent, constructive habits. By establishing habits that align with your goals, you create a framework for sustained success. Whether it's in your personal or professional life, building positive habits ensures that you are consistently moving towards your objectives, fostering discipline and efficiency along the way.

CAT 2023 QUESTIONS

- If x and y are real numbers such that $x^2+(x-2y-1)^2=-4y(x+y)$, then the value $x-2y$ is -
A. 1
B. 2
C. -1
D. 0
- Let n be the least positive integer such that 168 is a factor of 1134^n . If m is the least positive integer such that 1134^n is a factor of 168^m , then $m+n$ equals
A. 15
B. 12
C. 24
D. 9
- If x and y are positive real numbers such that $\log(x^2+12) = 4$ and $3\log x = 1$, then $x+y$ equals -
A. 11
B. 20
C. 10
D. 68
- In an examination, the average marks of 4 girls and 6 boys is 24. Each of the girls has the same marks while each of the boys has the same marks. If the marks of any girl is at most double the marks of any boy, but not less than the marks of any boy, then the number of possible distinct integer values of the total marks of 2 girls and 6 boys is
A. 20
B. 22
C. 21
D. 19
- The salaries of three friends Sita, Gita and Mita are initially in the ratio 5: 6: 7, respectively. In the first year, they get salary hikes of 20%, 25% and 20%, respectively. In the second year, Sita and Mita get salary hikes of 40% and 25%, respectively, and the salary of Gita becomes equal to the mean salary of the three friends. The salary hike of Gita in the second year is -
A. 28%
B. 26%
C. 30%
D. 25%
- A quadrilateral ABCD is inscribed in a circle such that $AB:CD = 2:1$ and $BC:AD = 5:4$. If AC and BD intersect at the point E, then AE:CE equals
A. 2:1
B. 5:8
C. 8:5
D. 1:2

ANSWER KEYS –

CAT – 1) A, 2) A, 3) C, 4) C, 5) B, 6) C.

RIDDLES – Stock, SMART Goals, Diversification, GDP, Profit, Balance sheet, Penetration Pricing.

RIDDLES

I am a financial instrument representing ownership in a company and a claim on part of the company's assets and earnings. What am I?

I am a management concept that involves setting specific, measurable, achievable, relevant, and time-bound objectives. What am I?

I am a risk management strategy that involves spreading investments across different assets to reduce the overall risk. What am I?

I am an economic term that refers to the overall health and performance of a country's economy. What am I?

I am a number that represents the total revenue minus the total expenses. What am I?

I am a document that summarizes a company's financial position at a specific point in time. What am I?

I am a pricing strategy where a product is initially offered at a lower price to gain market share. What am I?



SAIT NEWSLETTER

SAKSHAM

THURSDAY
15 AUGUST 2024

DEPARTMENT OF COMMERCE



☀ Exploring the Future of Commerce: AI Innovations Transforming the Industry ☀

CHIEF PATRON Fr. THANKACHAN JOSE Director, SAIT

As we stand on the brink of a new era in technology, the role of Artificial Intelligence (AI) is more significant than ever. AI is rapidly transforming industries, enhancing productivity, and driving innovation across the globe. From revolutionizing healthcare with predictive analytics to optimizing supply chains and improving customer experiences, AI is becoming an integral part of our daily lives. As we continue to explore its potential, it's crucial to focus on developing ethical and transparent AI systems that prioritize fairness and accountability. Our commitment to advancing AI responsibly will not only shape the future of our organization but also contribute to a more equitable and efficient world. As we embrace these changes, we remain dedicated to leading the way in AI innovation while ensuring that its benefits are accessible to all.



PATRON Dr. Renu Pandey Principal, SAIT

As we stand at the forefront of educational innovation, the integration of Artificial Intelligence (AI) in our school is transforming the way we teach and learn. AI offers the unique ability to personalize education, tailoring lessons to the individual needs of each student. In the classroom, AI enhances engagement by offering interactive learning experiences and real-time feedback, making education more dynamic and effective. Beyond the classroom, AI streamlines administrative tasks, giving our teachers more time to focus on what truly matters—their students. While we embrace the potential of AI, we remain committed to preserving the human touch that is central to education. The relationships between students and teachers, the encouragement and guidance from mentors, and the collaborative spirit among peers are irreplaceable. Our goal is to use AI as a tool to enhance these connections, preparing our students for a future where technology and human skills work hand in hand. As we navigate this exciting new era, we are dedicated to providing a balanced and well-rounded education that equips our students with the knowledge and skills they need to thrive. Thank you for your continued support as we embark on this journey together.



CHEIF EDITOR Dr. Vasu Sharma HOD

AI is revolutionizing commerce, driving significant advancements across the industry. From personalized shopping experiences and real-time.



Dynamic pricing to enhanced customer service with chatbots and predictive analytics, AI is reshaping how businesses operate and connect with consumers.

01/04



EDITOR
Ms. Bhawna Pandey

"Artificial Intelligence has the potential to help humanity in more ways than we can imagine. It can free us from repetitive tasks and unleash our creative potential." - Satya Nadella



"AI INNOVATIONS: SHAPING TOMORROW'S COMMERCE TODAY"

The adoption of AI tools in the field of accounting is not just about embracing new technology; it's about recognizing and leveraging these advancements to transform the traditional practices of accounting into more efficient, accurate, and insightful processes. The tools highlighted in the recent ICAI seminar offer a glimpse into the future of accounting, where mundane tasks are automated, insights are derived from big data analytics, and client relationships are strengthened through enhanced services.

For chartered accountants, the journey towards integrating these AI tools into their practices represents an opportunity to redefine their roles from number crunchers to strategic advisors. By harnessing the power of AI, accountants can navigate the complexities of the financial landscape with greater agility, provide more value to their clients, and set new benchmarks for excellence in the accounting profession.

AI TOOLS FOR ACCOUNTING AND FINANCE.

FOR RESEARCH AND DATA:

AlphaSense is a market intelligence and search platform that has grown substantially over the last few years, most notably fueled by Google parent Alphabet's \$100 million investment. For accounting and finance teams, AlphaSense has an AI solution tailored for the financial industry to assist leaders with researching and navigating market trends, asset management, investments, corporate banking, private markets, financial reports, and more.

FOR REGULATORY AND COMPLIANCE:

Ascent is a regulatory compliance data platform for the financial services industry. Staying on top of regulatory obligations can be extremely time consuming and difficult to navigate. Ascent uses AI to analyze regulatory data and text to pinpoint relevant rules and regulations for an organization's particular business needs.

FOR AUDITING :

Trullion is an accounting oversight platform that "uses AI to simplify revenue recognition, lease accounting, and audit workflows." Trullion assists financial teams in reporting revenue accurately, performing AI-powered audits, and extracting and managing lease data. Trullion also supports compliance and accurate reporting for customer revenue, specifically with ASC 606 and IFRS 15.

FOR ERP INTEGRATIONS:

Alpha.AI provides AI-powered, no code ERP integrations to connect advanced software solutions to existing systems. They specialize in automating procure-to-pay and cloud solutions, enabling them to save time, gain control, and optimize costs. Alpha.AI leverages generative AI to automate API development for any ERP system.

Propell.ai supports Nordic and European enterprise markets to automate document management and bookkeeping, as well as integrating AI-powered solutions, such as Vic.ai, with any ERP system.

FOR FINANCIAL ADVISORS:

Gridlex Sky offers cloud-based solutions with AI-driven financial advisors for tasks like invoicing, credit control, and forecasting for B2B accounts. Gridlex Sky specializes in multi-currency transactions and conversions, expense management, and calculation management.

REVOLUTIONIZING ACCOUNTING: HOW AI TOOLS ARE TRANSFORMING THE PROFESSION FOR CHARTERED ACCOUNTANTS

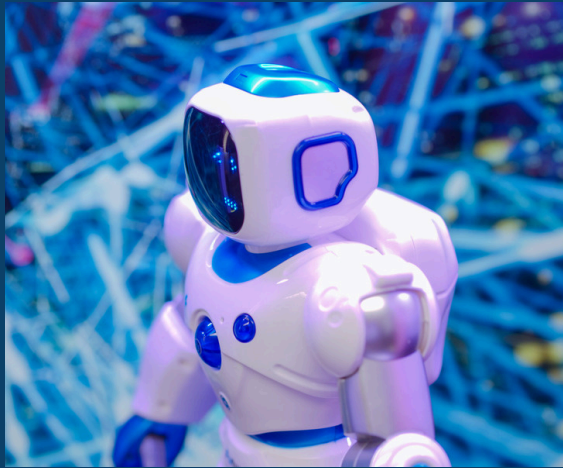


In the rapidly evolving world of finance and accounting, chartered accountants are increasingly turning to Artificial Intelligence (AI) tools to streamline their workflows, enhance accuracy, and deliver innovative solutions to complex problems. The recent seminar hosted by the government organization ICAI shed light on an array of AI tools that promise to revolutionize the way chartered accountants operate. Here's a detailed look at each of these tools and their potential impact on the accounting profession.

02/04

ARTIFICIAL INTELLIGENCE

Artificial intelligence (AI) refers to the simulation of human intelligence in machines that are programmed to think and learn. It involves various technologies and methodologies, including machine learning, natural language processing, robotics, and computer vision. AI can be used in a wide range of applications, from virtual assistants and recommendation systems to autonomous vehicles and advanced data analytics. The applications of AI span numerous fields such as healthcare, finance, and autonomous systems, significantly impacting both industry practices and daily life.




"TOP 7 BEST AI TOOLS FOR ACCOUNTING"

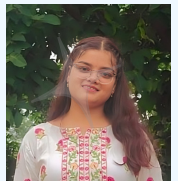
- Vic.air
- Docyt
- Bill
- ClickUp
- Gridlex
- Indy
- Zeni





DEPARTMENT GEMS AND JEWELS

Students' academic achievements reflect their dedication and intellectual abilities. These include high grades, top standardized test scores, success in competitions like science fairs and math olympiads, and earning scholarships. Many also excel in advanced coursework, publish research, or hold leadership roles in academic clubs. These accomplishments prepare them for future challenges and showcase their commitment to excellence.

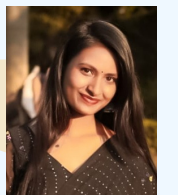
 **BBA III YEAR** 
MONAL GUPTA - 80.56 %





 **BBA II YEAR** 
RACHNA JAIN - 78.89 %



 **B.Com III YEAR** 
SAKSHI GADWALL - 80.56 %



 **BBA I YEAR** 
KASHISH AGRAWAL - 83.22 %



"Quiz Time: Test Your AI Knowledge with a Fun Twist!"

Here's a quiz related to AI:

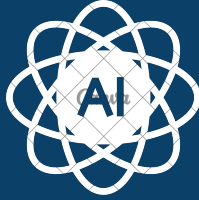
****1. What does AI stand for?***

- a) Automated Intelligence
- b) Artificial Intelligence
- c) Analytical Intelligence
- d) Applied Intelligence



****2. Which of the following is an application of AI in commerce?***

- a) Dynamic Pricing
- b) Automated Teller Machines (ATMs)
- c) Physical Security Guards
- d) Manual Data Entry



****3. What is a chatbot?***

- a) A human customer service representative
- b) A software that automates repetitive tasks
- c) An AI program that can simulate conversation with users
- d) A device that connects to the internet

****4. Which AI technology helps predict customer buying patterns?***

- a) Augmented Reality
- b) Predictive Analytics
- c) Virtual Reality
- d) Blockchain



****5. How does AI help in inventory management?***

- a) By producing goods at a faster rate
- b) By predicting inventory needs and automating reordering
- c) By hiring more warehouse staff
- d) By manual counting of stock



****6. What is the primary purpose of sentiment analysis in AI?***

- a) To analyze financial transactions
- b) To determine the emotional tone of customer feedback
- c) To automate supply chain logistics
- d) To optimize product pricing

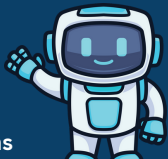
****7. Which of the following is NOT an AI technique?***

- a) Machine Learning
- b) Deep Learning
- c) Neural Networks
- d) Spreadsheet Formulas



****8. AI in e-commerce often uses what type of search to help customers find products?***

- a) Voice Search
- b) Text Search
- c) Visual Search
- d) Map Search



****9. What role does AI play in fraud detection?***

- a) Manually reviewing transactions
- b) Using machine learning to identify suspicious patterns
- c) Offering discounts to customers
- d) Packing products for shipping

****10. Which AI application assists businesses in segmenting customers for targeted marketing?***

- a) Image Recognition
- b) Customer Segmentation
- c) Robotic Process Automation
- d) Natural Language Processing



****Answers:****

1. b) Artificial Intelligence
2. a) Dynamic Pricing
3. c) An AI program that can simulate conversation with users
4. b) Predictive Analytics
5. b) By predicting inventory needs and automating reordering
6. b) To determine the emotional tone of customer feedback
7. d) Spreadsheet Formulas
8. c) Visual Search
9. b) Using machine learning to identify suspicious patterns
10. b) Customer Segmentation



Here are some fun AI-themed puzzles for you:

Puzzle 1: AI Word Scramble

Unscramble the following AI-related terms:

1. TTEALCIREI LIGIETLNCNEE
2. CHEAMIN GNINRELA
3. LBHEOROBT ICSRSP OIOANTUMT
4. RUDNEAL LNETKWRSO
5. LAPUTNERA ELNGAUGA ROISCGPNS



Puzzle 2: AI Riddles

1. I can talk to you like a friend, and answer questions without end. What am I?
2. I analyze data day and night, predicting trends and getting insights right. What am I?
3. I navigate routes with precision and ease, delivering packages without a breeze. What am I?

Puzzle 3: AI Crosswords

Fill in the crossword with AI-related terms:

- Across:
2. Automated conversation assistant.
 4. Predictive data analysis technique.
 5. The type of AI that learns from data.

Down:

1. AI used to detect fraudulent activities.
3. AI used to identify objects in images.

Puzzle 4: AI Logic Puzzle

You are given the following clues about four AI programs:

1. Program A is not the chatbot.
2. The program designed for financial planning is to the right of the chatbot.
3. The image recognition AI is to the left of the financial planning AI.
4. Program D is not the image recognition AI.

Which program is the chatbot, which is the image recognition AI, and which is the financial planning AI?

Puzzle 5: AI Anagrams

Rearrange the letters to form AI-related words:

1. TINELNLGECE
2. THABOCT
3. NOECITGNIOR
4. IDNLGAUNA
5. TARDDAA

****Answers:****

- **Puzzle 1:****
1. ARTIFICIAL INTELLIGENCE
 2. MACHINE LEARNING
 3. ROBOTIC PROCESS AUTOMATION
 4. NEURAL NETWORKS
 5. NATURAL LANGUAGE PROCESSING

****Puzzle 2:****

1. Chatbot
2. Predictive Analytics
3. Delivery Drone

****Puzzle 3:****

- Across:
2. Chatbot
 4. Predictive Analytics
 5. Machine Learning

Down:

1. Fraud Detection
3. Image Recognition

****Puzzle 4:****

- Program A: Financial Planning AI
- Program B: Chatbot
- Program C: Image Recognition AI
- Program D: Another AI program

****Puzzle 5:****

1. INTELLIGENCE
2. CHATBOT
3. RECOGNITION
4. LANGUAGE
5. DATA

