



# POORNIMA GROUP OF COLLEGES

DEPARTMENT OF MANAGEMENT STUDIES

*‘The intellect of man is forced to choose perfection*

## DMS DIGEST – *the Quarterly News Letter*

Vol. 7 Issue – 2

December, 2013

### *Editorial Board*

Faculty Editors : Nidhi Tak, Jaya Pareek, Swati Jha and Priyanka Khandelwal

Student Editors : Lav Sharma, Aditi Shukla and Deepali Pathania

### ***From Editor's Desk***

#### ART OF GIVING

On my trip to the lake city Udaipur, the exhausting train journey was killing my patience when a petite lady boarded and took a seat next to me. The small exchange of smile and demographic details started an interesting round of conversation.

Our tet–e–tet rolled from the dance of political parties to the social activities in society and the wrong motives which are increasing cynicism. I as a responsible, enlightened human face of the society expressed my concern and at the same time my helplessness to share my helping hand for the underprivileged people of our society.

During the conversation, I came to know that she has some strong interest in welfare activities and out of my curiosity I probed in if she is associated with some NGO or welfare organization. She told me that she was just 16 when she was married off and got little opportunity to go to school but her fascination to do something valuable brought her an idea to work for blind children. It was an inner urge to give without expecting any return as such. She creates poems on pages engraving 3D images which can be felt by a blind child

and he can feel and understand and create images in his mind of stars, clouds, flowers, vegetables etc. She doesn't have a degree, a team, a strategy or a big infrastructure to her help, it is purely her exclusive, heartfelt and selfless art of giving!

The perfectly unselfish person is the most successful. It gives him or her true happiness. Unselfish deeds also bring the blessings of true success, a sense of fulfillment.

Aghast and mesmerised at the same time, I realized that helping and offering requires no blueprint and management planning or time, it only requires the zeal and passion to bring smile on faces!

Here, I am reminded of what Swami Vivekanand said more than a century ago, “Ask nothing; want nothing in return. Give what you have to give; it will come back to you, but do not think of that now, it will come back multiplied a thousand fold – but the attention must not be on that. Yet have the power to give: give, and there it ends. Learn that the whole of life is giving. So, give willingly.”

– Nidhi Tak

## MESSAGES



It gives me immense pleasure to pen a few words for the in-house quarterly news letter 'DMS DIGEST' meant for churning out the latent writing talent of faculty and students together with information of developments and activities conducted during the quarter ended December, 2013.

It is a matter of satisfaction that DMS, PGC has made consistent progress, year on year, in academic and co-curricular activities for overall development of the students. This reflects self-motivation on the part of all concerned. I am happy to note that teaching methodologies at DMS have kept pace with the demand of the economic environment.

I would like to add a few words of advice to the students. Have ambitions untrammled. Your hard work, enthusiasm and resilience with knowledge & intellect would take you to any extent you desire. Time management is another asset in the fervent stride for success; ensure regularity of your attendance in the classes. Endeavour to be better human being while foraying in the competitive life, pursuing your dreams. And with this, you would definitely turn out to be good citizens endowed with humanistic values when you leave Poornima and would open new horizons of career growth. Note that excellence comes not from mere words or procedures. It comes from an urge to strive and deliver the best every time. When it is good enough, improve it.

I congratulate all the contributors and the editorial board for bringing out DMS Digest well in time.

**Dr. S. M. Seth**  
Chairman, PGC



The release of the news letter of DMS, PGC for the fourth quarter marks end of the year and beginning of the New Year 2014. It provides me yet another opportunity to dialogue with the enterprising students and faculty of the Department. Their performance in calendar year 2013, particularly in its latest quarter, gives me the confidence and faith in their professional and academic ability to perform.

It needs to be realized that as the country marches on the path of progress, the changes have necessarily to be rooted firmly in our educational system.

The management students would venture into the world of real business and entrepreneurship. They should nurture the facets of our civilization history which accords primacy to values and ethics. I am sure that when they reinforce such values, they would help in redefining the notions of business and economic success.

I would, therefore, like to emphasize that the inculcation of moral values and accountability at all levels should continue to be on the top of the agenda of DMS. The role of the teacher is to nurture the skills and talents of the students as a facilitator and encourage them to move on right path.

I would expect the DMS faculty to make all possible efforts for building intellectual partnerships and industry linkages for widening the knowledge horizon of students and make Poornima one of the coveted institutions.

My best wishes are with you all.

**Shashikant Singhi**  
Director General, PGC

## HIGHLIGHTS OF THE QUARTER

### Gandhi Jayanti

The first important event of the quarter was Gandhi Jayanti (2 October) which was celebrated jointly by Poornima Group Colleges. Faculty and students participated enthusiastically in the programs organized on the occasion.

### Capsule Course

As one of the short term certificate/capsule courses for value addition, a capsule course on 'Insurance' was organized during the period covering, besides sessions on general insurance and life insurance, career opportunities and growth of insurance sector in India in the current scenario. The sessions were taken by Shri Sandeep Menghani, Associate Partner, Max Life Insurance and Shri K. K. Raina, Manager and Principal, Regional Training Centre National Insurance Co. Ltd.



A certificate course on 'Banking' had been organized during the last quarter. Some more courses are planned in the next quarter for widening the knowledge and understanding of the students in specific industry areas to enhance their employability.

An optional 30 sessions course in 'French Language' was also organized for willing students which will provide them an edge in the competitive scenario. The sessions were taken by Shri Ravi Dutt Sharma, a visiting faculty. It being the first attempt only a small number of students got registered for the program.

### Management Day at Poornima

DMS, PGC celebrates the 'Management Day at Poornima' on 19

November every year, the birthday of Peter F. Drucker, the internationally acknowledged Management Guru. Various sports and extra/co-curricular events were held on 26 October, 2013 and 16 – 18 November, 2013. Some sports competitions were also held for the management faculty.

A Hindi speech competition and some cultural events were also held before the formal celebration on 19 November, 2013.

The Chief Guest at the function was **Prof. Raj S. Dhankar**, Dean, Faculty of Management Studies, University of Delhi, who delivered the celebration/motivational address and awarded prizes to the winners of sports and other competitions.



DMS Gold and Silver Medals were also awarded by the Chief Guest to **Miss Ruchi Duseja** and **Miss Shefali Sen** (of MBA batch 2011–13) for securing first and second ranks respectively in university examinations.



The September, 2013 issue of DMS Digest was also got released by the Chief Guest. An exhibition of creative arts by students and faculty organized on the occasion was appreciated by the Chief Guest and other dignitaries. It was not only an art exhibition but also exhibition of managerial skills of students by creating some management models.

### **Gestion'2013 – the Management Colosseum**

A two day management fest was organized by DMS, PGC on December 9 and 10, 2013 with a thought and vision to provide a platform to budding managers to showcase their professional talents and skills. Gestion upholds the nuances of ethnicity and modernity keeping in view the cultural, traditional and the global perspective. Students of a number of B-schools/Management Institutes in Jaipur participated in the fest.



The event covered 19 various management and cultural events including like Business Plan, Business Quiz, Fashion Show, Dances, Solo Song, Mock Parliament, Rangoli, Face Painting, Poster Making, Debate, Ad making, Nukkad Natak, Radio Jockey, Poem Competition, Non Gas Cooking etc.



Shri Vinod Ajmera, IAS, Managing Director, Rajasthan Tourism Development Corporation and Commissioner, Rajasthan Foundation was the Chief Guest at the closing ceremony. Besides delivering an inspiring valedictory address, Shri Ajmera gave away awards/prizes to the winners that added on to the confidence and morale of students to many lifts and bounce.

### **Examinations and Results**

The first and second midterm tests for odd semester (for both MBA–I and MBA–II) were held during the quarter. A written test and viva–voce interviews was also held to adjudge the level of understanding of MBA Part–II students during the certificate course on ‘**Banking**’.

The results of university examination of batch 2011–13 were declared by RTU. DMS students fared well in the examination, as their overall result was much above the university’s average result.

The I and II semester results of batch 2012–14 have also been declared.



Pooja Soni



Garima Jain

Combining the results of two semesters, Pooja Soni and Garima Jain are the first two rankers securing in aggregate 73.61% and 73.37% marks respectively..

### **Club Activities**

Four students clubs have been active during the quarter and organized various activities as under :

Placement Club :

- Pre Placement Talk (Genpact)

- Interaction with Alumni

#### Entrepreneurship Club :

- Rs. 50 Exercise
- Documentary Competition

#### Art and Photography Club :

- Poster Making Competition
- My Creative Handbook

#### Social Club :

- Poster Making on Social Issues
- Tree Plantation
- Communal Harmony Message Giving

### Campus Placements

Campus placement activity for batch 2001–13 also commenced during the quarter.

To provide an impetus to placement activities, written aptitude tests and sessions of GDPI were conducted with the assistance of a professional agency.

Mr. Vivek Kr. Mishra from SBI Life Insurance and alumni of DMS, PGC was with students to interact and discuss the working culture and myths of insurance sector. The scope of sales and opportunities of career insurance was also discussed by Mr. Rajat of Max Life Insurance.



A hiring company briefing the students

Six companies, namely, Genpact, Raas Capital, UAE Financial Exchange and Service Ltd., Reliance Retail, A To Z

Infomedia Pvt Ltd. visited the campus during the quarter.

35 students of third semesters have been selected as under :

Company Name	Selected Students
Genpact	9
Raas Capital	17
UAE Financial Exchange and Service Ltd.	6
Reliance Retail	2
A To Z Infomedia Pvt. Ltd.	1
Berger Paints	RW

### Business Updates

- Vodafone in talks with Tatas to buy auto teleservices.
- Insurers take the e-way for policy skills
- Samsung tops IIT hiring, this placement year
- Opening up E-commerce against spirit of FDI in multibrand retail
- CAG gets powers to audit even private firms
- LIC beats private players in FY13, in settlement of claims
- Apollo Tyres - China's Cooper \$ 2.5 billion merger falls through
- 2014 likely to shower jobs, as economy improves in banking, infrastructure and hospitality sectors
- HDFC Mutual Fund acquires all schemes of Morgan Stanley Mutual Fund that manages assets worth Rs.3.2K Cr.
- Public sector banks to become insurance brokers by 2014
- 38% mega projects face green block due to Environment Protection Act

## FACULTY ARTICLES

### Un-Wanted, But.....

No Mother would have nurtured a bad soul inside her womb to give birth to disaster and malice but many destructive souls around remind me that they have taken birth.

No Teacher would have loved to teach any vice to its students but their malpractice and ill designs remind me that they have learnt such things.

No institution would have been founded with a vision to produce and groom disturbing elements for the society but the heightening chaos everywhere reminds me that they haven't realized and internalized their founder's vision.

No Country would have wanted to shelter those citizens who may bring shame to their motherland, but the diminishing value of blood each day reminds me that intensive and mean individuals are crawling in each corner.

No Civilization would have desired to culture its people with a closed and suffocated think tank but the blood-bathen draconian imprints over its ruins reminds me that Mankind still has to learn the skills to use a dangerous yet a powerful weapon—The Power.

When no one nurtured, no one loved, no one founded, no one wanted, no one desired—unacceptable. Then, how it all happened?

This shows that our supreme power is much above mankind's capacity to think, produce, desire, nurture and love. And vividly indicates that he gifted us with a mind but gave this mankind of ours a free hand to decide how to use it or to say how to make best use of its power either by Power-sharing with others or by realizing this Power within ourselves or by exercising Power over others.

— Dr. Mohd. Rizwanullah

### Sedentary Lifestyle

Do you sit in your car while commuting to an eight-hour-a-day desk job and then unwind in front of the television all evening? Do you depend on email, direct-deposit paychecks, and online shopping to accomplish tasks that 10 or 20 years ago would have required you to run errands?

If so, then you may be suffering from "sitting disease." That's the new buzzword for a sedentary lifestyle or couch potato that may put your health at risk.

We are rapidly moving from active life to sedentary lifestyle which is increasingly dependent on technological advancements without keeping the body in movement. The changing lifestyle studded with faulty food habits is threatening to take toll on the body, particularly the key organs like heart.

We are pacing our daily chores in a manner that sparing even 10 minutes for simple exercises, including stretching the body, is becoming difficult. The habit of walking up the stairs at home and office is being taken away by automatic lifts and elevators and people like to park their vehicles just in front of the shops or working place, so that they need not move a block or two to reach their destination. The electronic gadgets including laptops and mobile phones are also chewing time of the young generation.

A sedentary lifestyle and lack of physical activity can contribute to anxiety, cardiovascular disease, depression, diabetes, high blood pressure, osteoporosis, lipid disorders and obesity.

The available solution to get rid of this sedentary lifestyle is —

- Walking and cycling can be used as an alternative to motorized transport.

- Stretch out your entire body, five to six times a day.
- Sitting constantly is unhealthy, but standing still for long stretches of time can cause problems, too, such as a bad back or sore feet. It's better to frequently shift between sitting and standing,
- Adopt new habits. Train yourself to stand or walk whenever you talk on the telephone. Ask friends to go for a walk during lunch instead of chatting in the break time. Use the stairs instead of the elevator.
- The secret also lies in having a variety of healthy fruits and vegetables and avoid intake of artificial food

Always live by three principles – Exercise regularly, eat from nature and sleep when your body tells you to.

– Arpita Mehta

## **Eight Smart Money Moves**

(Excerpts from Economic Times)

*“Well begun is half done”*

First 5-6 years of an individual's career have the potential to transform his financial future. There are eight smart money moves that investors should make before they turn 30. There are obvious advantages of starting early. Most of us know that the longer we stay invested, the greater is the power of compounding. So, if one save Rs 5,000 a month in an option that earns 10% annually, his fund at the end of 30 years would be a massive Rs 1.08 crore. Principal investment of Rs 18 lakh grows six times.

Now, the question is that what the person save in the first five years accounts for Rs 48 lakh (over 44%) of the corpus. The Rs. 60,000 one can put away in the first year alone grows to Rs 10.4 lakh, or 9.6% of the total fund. Miss these wonder years of compounding and one's fund

would be much smaller at Rs 60 lakh. Unfortunately there are only few investors who understand this simple calculation. If a person is going for investment planning, these following smart financial decisions will lay a solid foundation for a prosperous tomorrow.

### **1) Take a term insurance policy**

Keep few things in mind while purchasing the term plan. First, the insurance cover should be big enough to generate a monthly income for your family, cover major expenses, and settle outstanding loans. Secondly, the policy should cover you at least till the age of 60. Don't take short-term cover of 10-15 years, which ends when you are in your 40s. Individual needs insurance most at the late stage of life and a fresh policy will cost you more.

### **2) Take adequate health insurance**

Health insurance is also a economic source when investor is young and costlier when he is old. More importantly, the rule about pre-existing diseases makes a compelling case for buying a cover early. When you are young and in fine fettle, the 3-4 year waiting period is a breeze. Delay in buying the policy and you may get afflicted by medical conditions that generally crop up in the late 30s and 40s.

A basic indemnity plan, which reimburses hospitalisation expenses, should be your first health insurance policy. Self-employed persons also need to insure themselves against loss of income due to hospitalisation. They can complement the base cover with a fixed benefit policy, which pays them a certain amount for the period that they are out of action.

### **3) Open a PPF account for retirement savings**

The PPF is the most tax-efficient debt source in the market today. The interest it earns every year is tax-free, and so are the withdrawals. It has a lock-in period of 15 years, which makes it an ideal tool for long-term goals such as retirement. You can invest a maximum Rs 1 lakh and minimum investment of at least Rs 500 in a year.

#### 4) Automate investments and go online

One of the most common excuses given by investors is, "I don't have the time." Go for the online investment modes like SIP in a mutual fund and give an ECS mandate to your bank. On a designated day of the month, the money will be invested automatically, and it is good to go for SIPs at the start of the month for better financial planning.

#### 5) Monitor finances with an expense tracker

Investor has factored in the car EMI, the house rent and the grocery bill in your monthly budget, but he kept tabs on the itsy-bitsy expenses, such as shopping for clothes, eating out, gifting, and entertainment? Most of the time, these smaller expenses go ignored even though they take up a large portion of the monthly budget.

#### 6) Set up a contingency fund

It's always good to be ready for an emergency. The contingency fund will come in handy if person is facing unforeseen expenses, such as a medical emergency or losing job. The size of this fund depends on your financial situation. Generally, it is good to put your money for at least 3-6 months' living expenses for this purpose.

#### 7) Start saving for goals in advance

As the cost of living increasing, education is becoming costlier day by day, the only way to beat this jump is to start

saving for your child's education early. While saving for your child's future needs, make sure that you have taken sufficient life cover.

#### 8) Seek help of experts

Trust your financial adviser. It is important to have a trustworthy source of objective advice. So, get a professional to make a better financial plan.

– contributed by **Eti Khatri**

### thou iFk

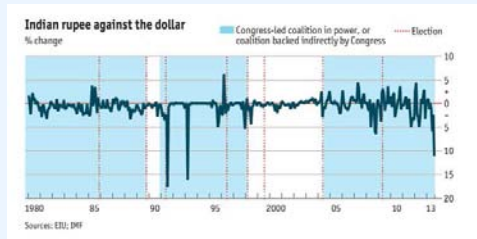
- 1- njj f{kfrt ds nkeu ean[s[kk]  
l j t dks vkr s tkrA  
Hkkj fl Unj h t c Hkh gkr h j  
dfy; ka ds eu e q dkrA
- 2- /khj&/khjs /ki p<h rk\$  
[kks;k ugha /k\$ Z vi ukA  
bl h /ki ea rks thou d\$  
l kjs l i us id i krA
- 3- ; gh nq gjh thou dks g\$  
vl y h eryc l e>krhA  
dk& r f g k j s l k Fk pyk vk\$ j  
fdl dh jkg cny tkrhA
- 4- fjef>e l kou ea rks l cgh  
l k Fk fuHkk; k djrs gA  
v&kj ka l h /ki Nhu dj  
l kjs fj'rs ys tkrhA
- 5- vi us l i uk a ds i u?kV ij  
Lon d. kka dk djks vkpeuA  
fQj iz kl dh onh ij r e j  
ru&eu dks dj nks vji uA
- 6- fQj n[s kks e f t y dh f>yfey]  
djrh l ka utj vkrhA  
vk\$ r f g s thou ds i Fk ij  
ije y{; rd ys tkrh j  
ije y{; rd ys tkrhAA

& iousojh oelk



# STUDENTS CONTRIBUTIONS

## Indian Elections and Rupee



THE value of a currency is affected by many factors like Indian National Elections could be one of those. Despite the best efforts of the central bank and the government, the rupee has now lost about 14.3% of its value against the dollar since the start of the year. That reflects the global sell-off in emerging markets, but also the dimming of India's economic miracle over the last two years and the prospect of a messy election, due by May 2014. Opposition politicians are particularly keen to lay the blame at the government's door. Some investors fear that the poll will encourage a bout of irresponsible populism.

The historical relationship between the electoral cycle and the rupee is not straightforward. The currency was pegged until 1992. Periodic devaluations took place, but the exact timing was at the government's discretion. The major bouts of currency weakness in India over the last two decades have also all been associated with global turmoil—the oil price shock of 1990, the Asian crisis of 1997-1998, and the global financial crisis in 2007-2009.

One thing is clear: elections are associated with higher volatility, perhaps because investors fret about populism. Whether a particular party is associated with a strong rupee is much more difficult to say. The centre-right government of 1999-2004 led by the Bharatiya Janata Party (BJP)—the only non-Congress government to complete a full term since independence—presided over a stable rupee. But global conditions were helpful. When that government lost power in 2004 after a shock victory by a Congress Party-led coalition, the rupee initially tanked.

But it quickly recovered. It seems like a wobbly currency is inevitable around election years.

- Lav Sharma, MBA-II

## Every Time We Face Fear, We Gain the Courage

Why is it all so hard in life and people like to make it complicated for each other, it is better if we all can work together. We must constantly be on our guard and look forward to not get into any scam case.

People nowadays are probably so distraught that they try to come in every possible way gets rid off the bill and do not want to pay for it.

They tend to come up with the weirdest stories and an awful way to get things done which make us suspicious with anxiety and we are afraid to lose our money to them.

This however will let us gather our strength and courage in the most possible careful manner and let the matter to pass off without any risk.

To be confronted with their dirty trick, it required many strength and courage of our body so we can completely forget about our fear.

Then we can make a contract for the deal without nerves and with a strategic business plan in a secure way.

No matter our business partner still agree with us or get back off, at least we won't lose our money in both case.

We've been through this anxious moment and know how not to be cheated again because we already have a peaceful solution which overpowered for the positive result.

That gives us a good lesson with strength and courage for the next case

- Deepali Pathania, MBA-II

## इंटरकॉलेज फेस्ट आज से

जयपुर . सीतापुरा स्थित पूर्णिमा ग्रुप ऑफ कॉलेजेज का इंटरकॉलेज एनुअल मैनेजमेंट फेस्ट 'जेश्च्योन-2013' सोमवार से शुरू होगा। दो दिवसीय फेस्ट में मैनेजमेंट कॉलेजों के लगभग 500 स्टूडेंट्स विभिन्न एक्टिविटीज में पार्टिसिपेट करेंगे। फेस्ट में डॉक्यूमेंट्री की स्क्रीनिंग के अलावा डिबेट, पोस्टर मेकिंग, रोल प्ले, बिजनेस क्विज, रेडियो जॉकी, स्ट्रीट प्ले, अंत्याक्षरी, टैटू मेकिंग, बिजनेस प्लान, मॉक पार्लियामेंट, ग्रुप डांस, फेस पेंटिंग और रंगोली समेत कई कॉम्पीटिशनस होंगे।

(Rajasthan Patrika, 09.12.2013)

## फैशन शो में दिखी देशभक्ति की भावना



• सिटी रिपोर्टर जयपुर

राज्य के कॉलेजों के मैनेजमेंट स्टूडेंट्स फैशन शो में जब भारत के विभिन्न क्षेत्रों की ड्रेसिज पहनकर रैप पर उतरे तो देश की रंगारंग संस्कृति जीवंत हो उठी, मौका था मंगलवार को पूर्णिमा ग्रुप ऑफ कॉलेजेज में इंटर कॉलेज एनुअल मैनेजमेंट फेस्ट 'जेश्च्योन-2013' के समापन समारोह का। इस अवसर पर इंफ्रेडिबल इंडिया थीम पर यह फैशन शो आयोजित किया गया। इसमें मैनेजमेंट स्टूडेंट्स ने भारत की बहुरंगी संस्कृति और रंग-बिरंगे पहनावे से परिचय कराया। समारोह के तहत विभिन्न प्रतियोगिताओं के विजेताओं को पुरस्कृत किया गया। इससे पूर्व अंतिम दिन के कार्यक्रमों की शुरुआत बिजनेस क्विज कॉम्पीटिशन के साथ हुई। इसके अलावा रंगोली मेकिंग, नुक्कड़ नाटक, अंताक्षरी और सोलो डांस के फाइनल राउंड भी आयोजित किए गए।

(Dainik Bhaskar, 11.12.2013)

## फेस्ट में बॉलीवुड के रंग



जयपुर . सीतापुरा स्थित पूर्णिमा ग्रुप ऑफ कॉलेजेज में सोमवार को इंटरकॉलेज एनुअल मैनेजमेंट फेस्ट 'जेश्च्योन-2013' की शुरुआत हुई। फेस्ट में राज्य के लगभग 15 कॉलेजों के मैनेजमेंट स्टूडेंट्स ने पार्टिसिपेट कर अपनी स्किल और क्रिएटिविटी का परिचय दिया। एड मेकिंग कॉम्पीटिशन में उत्पादों के क्रिएटिव एड बनाकर प्रजेंटेशन दिया। 'कलर्स ऑफ बॉलीवुड' थीम पर आधारित ग्रुप डांस कॉम्पीटिशन खास रहा। इसके अलावा फेस पेंटिंग, टैटू मेकिंग, मॉक पार्लियामेंट और रेडियो जॉकी कॉम्पीटिशन भी हुए।

(Rajasthan Patrika, 10.12.2013)

## NEW ARRIVALS IN DMS LIBRARY

### Books

1. 5 Minds For the future, Howard Gardner
2. A Sence of Urgency, HBR
3. Performance Management, Harvard Business Essentials
4. Decision Making, Harvard Business Essentials

### Periodicals

1. Review of Economy, Economic advisory Council (April 13)
2. Banking Annual V.5 I1, Business Standerd
3. Encyclopedia of Technica K to O, Digit
4. 25 years of AIMS, AIMS
5. Dharohar, DMIMS

Designed by : Sunil Kr. Sharma, Asst. Registrar