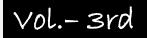


## ... from the corridors of ISBS



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Hello Friends,

We hope you all had a wonderful& safe Diwali celebrations.



You all must now be familiar with XPRESSIONS!!!



We are pleased to see the overwhelming response that we have received from our viewers in form of contributions.

You all are equally responsible for the success of Xpressions.In

the coming near future we

look forward for your support.

With great pride we bring to you the third edition of Xpressions.

We anticipate that you all truly believe that Xpressions is the right platform for all of you to express your views, opinion and ideas.

## Initiatives at ISBS

The entire team of Xpressions wishes you good luck and keep enjoying reading XPRESSIONS!!

## **RANNBHUMI**:

Date – 18<sup>th</sup>& 19<sup>th</sup> Nov 2010

Venue – INS & Dingra

Stadium

## Division C was the winner with 27 points.

### Business Quiz: Date - 26th Nov 2010

Venue – ISBS Seminar Hall

Ajinkya & Rohit from Division – A were the Winners.

## ACCOLADES ... You Made Us Proud

With great pride we would like to share with you that Indira Group has been honored with several accolades in 2010:

- Chairperson Indira Group, Ms. Tarita Shankar received Talent Excellence in Education & Training Award at Global Talent Management Award ceremony at Royal Garden Hotel Kensington London.
- Group Director, Indira Group, Prof. Chetan Wakalkar For representing Indira Group at Global Peter Drucker forum in Vienna.

#### Theme of the conference:-

Managing in the next society – The future of Management Education



- I8<sup>th</sup> Dewang Mehta B School Awards at Taj Lands End Mumbai.
- Education Baroness Award Indira Group Chairperson – Ms. Tarita Shankar
- Innovative Leader Award: Group Director, Indira Group – Prof. Chetan Wakalkar

- Sest Placement Brochure Contest
  - Indira Group of Institutes.



& Awards won By ISBS :

Business School with Best Industry Interface.

Best Teacher in Marketing Management –

Mr. Kumendra Raheja

☑Best student in Management Contest –

Nisha Dhar was there in Top 15

Awards won by IGBS :-

Business School with Best Academic Input (Syllabus) in International Business. & Awards won by IIMP --

☑ Business School with Best Academic Input (Syllabus) in Finance.

☑ Best Teacher in Financial Management –

○ Dr. Shriram Nerlekar.

✓Paper Presentation Contest (Research Based)

## **STUDENTS PLACED AT ISBS**

| NAME                  | SPECIALIZATION | COMPANY                                |  |  |
|-----------------------|----------------|--|--|--|
| Danish Nadeem         | Mkt.           | Air Tel                                |  |  |
| Richa Jain            | Mkt.           | Radisson Hotel                         |  |  |
| Priti Wankhede        | Mkt.           | ICON Adv.Pvt.Ltd.                      |  |  |
| Prerna Punjabi        | Mkt.           | Stratecent Consultants                 |  |  |
| Ankit Dwivedi         | Mkt.           | Edeweiss Financial Services            |  |  |
| Rohit Kumar           | Mkt.           | Edeweiss Financial Services            |  |  |
| Kapil Dolani          | Mkt.           | Citi Bank                              |  |  |
| Manish Bhute          | Mkt.           | Atlas Copco India Ltd.                 |  |  |
| Swapnil Mahajan       | Mkt.           | Sany Heavy Industry India<br>Pvt. Ltd. |  |  |
| Nripesh<br>Dhattarwal | Mkt.           | Sany Heavy Industry India<br>Pvt. Ltd. |  |  |
| Nilesh Tapase         | Mkt.           | Sany Heavy Industry India<br>Pvt. Ltd. |  |  |
| Ashwarya              | Mkt.           | Sany Heavy Industry India<br>Pvt. Ltd. |  |  |
| Amol Kokate           | Mkt.           | Beacon                                 |  |  |
| Tushar Marsale        | Finance        | Stan Professionals Pvt. Ltd.           |  |  |
| Jinal Doshi           | Mkt.           | Citi Bank / HDFC Bank                  |  |  |
| Anam Fatima           | Mkt.           | Deutsche Bank                          |  |  |
| Ankita Awasthi        | Mkt.           | Deutsche Bank                          |  |  |
| Priya Chelawat        | Mkt.           | Eclerks                                |  |  |
| Reema Shah            | Mkt.           | Nihilent Technologiest.                |  |  |

| Ankit Vijay         | Finance | Hyper City             |
|---------------------|---------|------------------------|
| Amardeepsinghsodhi  | Mkt.    | Hyper City             |
| AshishFunde         | Mkt.    | Hyper City             |
| Amol Chilabule      | Mkt.    | HDFC Bank              |
| Vikash Kumar        | Mkt.    | HDFC Bank              |
| VarshaKarnad        | HR      | Cadbury                |
| BokilBhushan        | Mkt.    | Atlas Copco India Ltd. |
| Tejas Kale          | Mkt.    | Atlas Copco India Ltd. |
| AnujaJunnarkar      | Mkt.    | HDFC Bank              |
| HemangiChoudhari    | Mkt.    | HDFC Bank              |
| ShilpiSood          | Finance | HDFC Bank              |
| Prabhassharma       | Mkt.    | HDFC Bank              |
| Taransharma         | Mkt.    | HDFC Bank              |
| SiddharthKhandalwal | Mkt.    | Tata Technologies      |
| RaghavSethi         | Mkt.    | Kotak Securities       |
| AshishBiyani        | Mkt.    | Future Group           |
| Saket               | Mkt.    | Future Group           |
| NehaSoni            | Mkt.    | Future Group           |
| AbhinavThombre      | HR      | Future Group           |

## News ISBS

## List of Toppers in Mid-Sem from

## Division A- F

| SL.NO. | NAME OF THE STUDENTS      | DIVISION | RANK | PERCENTAGE | TOTAL MARI |
|--------|---------------------------|----------|------|------------|------------|
| 1.     | KHANDELWAL KOMAL NARENDRA | А        | 1    | 81.85      | 221        |
| 2.     | ROHIT CHHABRA             | A        | 2    | 72.96      | 197        |
| 3.     | PATIL RAJASHRI ARUN       | В        | 21   | 78.15      | 211        |
| 4.     | SONAL BHAMBRI             | В        | 2    | 77.04      | 208        |
| 5.     | KASHYAP APOORV A          | C        | 1    | 76.30      | 206        |
| 6.     | MAYANK BAWEJA             | 29/      | 2    | 71.85      | 194        |
| 7.     | RATNA                     | D        | 1    | 81         | 219        |
| 8.     | SAUHELI                   | D        | 2    | 79.8       | 215        |
| 9.     | CHAKRABORTY BIDOURA       | E        | 1    | 81.85      | 221        |
| 10.    | ASHISH NEMA               | E        | 2    | 77.78      | 210        |
| 11.    | AGRAWAL SAURABH ARUN      | F        | 1    | 80         | 216        |
| 12.    | KABRA RITESH SURESH       | F        | 2    | 78.15      | 211        |

## **Research Initiatives at ISBS**

| Name Of the Faculty    | Topic of Research    | Published in Referred Journal   |
|------------------------|----------------------|---|
| Members                | Paper                |   |
|                        |                      |   |
| Prof. Sachin Napate &  | Internet Marketing   | Research Paper Presented at National Conference Emerging  |
| Prof. Yogesh Bhaviskar |                      | Dimensions In Marketing EDM 2010 at Saintgits Institute of  |
|                        |                      | Management, 19th to 20th November, 2010.  |
|                        |                      | A second s |
| Prof. Lakshmi Nair &   | Medical Tourism: An  | Research Paper Presented at National Conference Emerging  |
| Prof.Deepshikha Satija | Emerging dimension   | Dimensions In Marketing EDM 2010 at Saintgits Institute of  |
|                        | in Tourism Marketing | Management, 19th to 20th November, 2010.  |
|                        |                      |   |

### **Corporate Interactions at ISBS**

Corporate Interaction at ISBS – A series of Guest lecture & Seminars conducted by ISBS for the students to gain insights in to the corporate world

#### List of Guest Lectures held for our students in the month of November 2010

| Dates                     | Topic  | Resource Person  |  |  |
|---------------------------|--|--|--|--|
| 14th November             | Business Etiquettes                                | Mrs. Aruna Ravi Chandran, Personality<br>Development Trainer |  |  |
| 14th November             | Emotional Quotient                                 | Mr. Nathan, Director - Talent, Delloite                      |  |  |
| 20th and 21st<br>November | 5 big things in marketing                          | Mr. Sunder, V.P. SAP   |  |  |
| 23rd November             | Economic gains with social Strains.<br>the way out | Mr. B.G.Verghese   |  |  |

# GURU VAN

#### Creativity is...

...never having to say you're sorry. Yes, just like love. In fact, like love, we must never judge or ridicule creativity. Creativity is precious; it is our birthright and a glowing light that resides within each one of us, making us special and unique...

ISBS is blessed with this unique characteristic which is commonly noticed amongst its faculty members and students...

The below collage is a true depiction of the same. The uniqueness of the poster is that the entire Lanterns are hand made by Girija Shirurkar.



## Financial Tabloid

## All that Glitters:

The Door bell rang at 10 p.m. and I peeped into the eye-hole. It was Mrs. Goldy, our neighbor. I opened the door, and Mrs. Goldy rushed in with the Diwali sweets. She was flaunting her new gold earrings bought on the same day (the reason she came late after her shopping



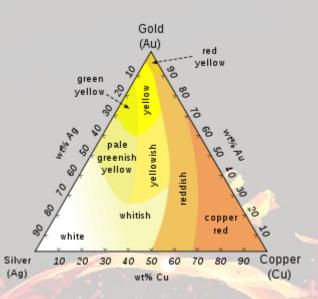
venture). Mrs. Goldy is known for her gold jewellery and thus nicknamed for it.

I complimented her for her new acquisition. She explained, "Gold is the safest and productive investment, so I decided that instead of spending on clothes, I will invest in gold."

True, gold has almost every time proven to be a safe and productive investment, but not gold jewellery. Many investors set aside a portion of their funds for investments in commodities, especially gold. Gold plays an important role in 'asset allocation' – an important aspect of any investment strategy.

### 'Why not gold jewellery?'

When individual buys jewellery, they are paying not only for the gold but also many other charges like jewellery designing and making charges, Value



added tax (VAT), etc. If the person sells this jewellery after a time period (say 5–10 years), one would receive the price only for the gold and no other charges. This is not the only loss, but if the jewellery is sold to a different jeweler other than the one from whom it was bought, he would not give 100% of the value of the gold, but only 50–80% of the value of gold used in the jewellery, depending on the purity of the gold, besides reducing the weight for the stones, 'minakari' and any other designing work done on it. Most of the jewellers would say that the gold supplied by all other jewelers is impure to the extent of 50% (of course other than his gold).

Nowadays, Hallmark jewellery is available in market. But this kind of jewellery suffers the same drawbacks such as loss of making charges etc (from investment point of view). Many jewelers who deal in gold bullion and jewellery now have very sophisticated, expensive spectrum analyzer machines that test

the purity of the metal without destroying or melting it. But, most of the times, you may not be able to find one. To conclude if you plan to invest in gold, investing in gold jewellery would not get you the expected returns that could be gained by investing in pure form (24 carat) of gold. This, pure form is available in the form of coins, biscuits and small bars, even at some jewelers in the form of rings (there are circular wires made out of 24 carat gold, generally in 5/10 gm each regionally called as 'vedha' in Marathi ).

If you foresee an important occasion such as wedding or business startup to be taking place in future (5–10 years down the line) in your family, you can start buying small portions of 24 carat gold in units of 5 or 10 gms as and when you can afford. To support the same argument, against investing in jewellery well in advance before the wedding or any other occasion means spending additional amount (almost 2–5%) because the fashion and designs undergo changes at such a fast pace in today's world....don't you remember when your



grandmother shows you some jewellery which she bought for you decades ago and you glance at it as some kind of arcane objects.

These 24 carat gold coins or biscuits or rings could then be exchanged with the same jeweler for gold jewellery made up of 22 carat generally or 18 carat (in case if the jewellery is studded with precious or semi-precious stones). There will be no loss in total value and you will receive almost the full appreciation of gold prices.

But, 'Caveat Emptor', if you are going to sell the jewellery or even gold coins to another jeweler, he would not give 100% value of gold. It is always better if you sell pure gold or exchange jewellery to the same jeweler from whom you have bought it.

If you are going to relocate to a different state or country, Hallmark jewellery presents a better option. There are even banks which issue gold coins for investment purpose but they neither buy it back nor exchange gold jewellery, you have to sell the coins to your family jeweler again not receiving the 100% value.

There are other avenues also through which you can invest in gold besides buying physical gold, like Gold ETFs (Exchange Traded Funds) and Gold MFs (Mutual Funds). But, these avenues would be discussed in the next issue of 'Expressions'. Underlying all this discussion is the most important assumption

that gold prices will only appreciate and not depreciate over time like your car or bike you have bought. So, till then you can glitter like Mrs. Goldy buying gold jewellery or invest in Gold as a commodity and be known as Mrs. Smarty.

## **H** <u>Stock Pick column</u>

#### Dear Students,

Welcome to the stock pick column. In this column, we are going to study one company stock and its fundamental analysis on the basis of certain rations like PE ratio, EPS, and CEPS.

For this issue, I have selected Aurobindo Pharma Ltd. Looking at the fundamentals, the company is progressing at an increasing rate, visible from its annual results.

#### Aurobindo Pharma Ltd. : Annual Results

(Rs. in Crore)

|                 | March '<br>10 | March '<br>09 | March '<br>08 | March '<br>07 | March 06     |
|-----------------|---------------|---------------|---------------|---------------|--------------|
|                 | 12<br>Months  | 12<br>Months  | 12<br>Months  | 12<br>Months  | 12<br>Months |
|                 |               |               |               |               |              |
| Sales           | 3,252.2<br>7  | 2,794.8<br>4  | 2,351.1<br>3  | 1,979.7<br>2  | 1,472.2<br>0 |
| Net<br>Profit / |               |               |               |               |              |
| Loss<br>NPM(%)  | 525.76        | 128.54        | 290.78        | 231.32        | 75.82        |
| ( )             | 16.05         | 4.58          | 11.77         | 11.43         | 5.04         |
| EPS(Rs.)        | 94.34         | 23.91         |               | 43.36         |              |

Source: www.indiabulls.com

It could be seen that the Net profit has increased by 4 times and EPS has increased by almost 300 % in March 2010, which is a phenomenal growth as compared to its peers, Cipla, lupin, IPCA, Ranbaxy and SunPharma. It could be seen from the P/E ratios that Aurobindo pharma is priced much low as compared to its peers.

| For si      | x        |          |          |          |         |
|-------------|----------|----------|----------|----------|---------|
| month       | Aurobi   |          |          |          |         |
| ended se    | p ndo    |          |          | Ranbaxy  | Sun     |
| 2010        | Phar     | Lupin    | Cipla    | Lab      | Pharma  |
| LTP (as o   | n        |          |          |          |         |
| 12 nc       | v 1,269. |          |          |          | 2,319.0 |
| 2010)       | 65       | 468.8    | 329.9    | 575.45   | 5       |
|             |          |          |          |          | 2,380.0 |
|             | 1,349.   |          |          |          | 0 /     |
|             | 00 /     | 494.00 / | 363.50 / | 624.90 / | 1,396.0 |
| 52 W H/I    | 761.20   | 261.02   | 300.10   | 364.20   | 0       |
| Results (in |          |          |          |          |         |
| Cr.)        | Sep-10   | Sep-10   | Sep-10   | Sep-10   | Sep-10  |

|        |   | 1  | r  | 1  |
|--------|---|--|--|--|
| 1,050. | 1,073.0   | 1,615.3  | 1,181.0  |  |
| 43     | 9   | 5  | 5  | 808.05   |
| 214.03 | 162.39  | 263.01   | 221.77   | 345.72   |
| 29.11  | 89.14   | 160.58   | 210.38   | 103.56   |
|        | ·   | ·  |  |  |
| 31.74  | 19.47   | 23.72  | 25.33  | 43.14  |
| 20.38  | 15.13   | 16.28  | 18.78  | 42.78  |
| 37.09  | 3.65  | 3.27   | 5.27   | 16.7   |
| 34     | 128   | 81   | 109  | 139  |
| 13     | 6   | 24   | 42   | 53   |
|        | 43<br>214.03<br>29.11<br>31.74<br>20.38<br>37.09<br><b>34</b> | <ul> <li>43</li> <li>9</li> <li>214.03</li> <li>162.39</li> <li>29.11</li> <li>89.14</li> <li>19.47</li> <li>19.47</li> <li>20.38</li> <li>15.13</li> <li>37.09</li> <li>3.65</li> <li>4</li> <li>128</li> </ul> | 4395214.03162.39263.0129.1189.14160.5831.7419.4723.7220.3815.1316.2837.093.653.273412881 | 43955214.03162.39263.01221.7729.1189.14160.58210.3831.7419.4723.7225.3320.3815.1316.2818.7837.093.653.275.273412881109 |

Source:

www.bseindia.com

It is a good buy in Pharma sector. A holding period of 4-5 months would give a good return of 10-12%, when the price may go upto Rs. 1350#. It is a good buy at Rs. 1160 (as on 26 Nov 2010– BSE price)\*.



# returns are subject to market risk

#### By:

#### Dr. Meena Goyal

meenagoyal@rediffmail.com



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## ART OF DRESSING ...

What should I wear? A question as common as common flu and as tricky as which came first the egg or the chicken? Nowadays, Individuals of every age are very conscious about their outlook. This is called as 'DRESSING DILEMMA'.



One Should Either Be A Work Of Art, Or Wear A Work Of Art. ~Oscar Wilde.

Impressions Lasts Forever. First impressions are often long lasting. Like it or not, your appearance is the first thing that people see.

You never get a second chance to make a first impression. The way you look says a lot about you. Those two familiar statements prove that everyone needs to realize the 'Importance of Dressing'.

Dress is very important in this modern world to live with Honor and Dignity. A person with dirty dress is neglected in our fashionable society, however Big and Rich he is!

The way most people dress up is often dictated by norms and expectations. They always consider how they are going to appear in the eyes of other people, rather than the comfort that they get from their own style and fashion.

Fashion usually dictates you wear what is new, what is in style and what is trendy. What is not in should be out. What is not popular should be trashed. And so when fashion experts announce that the color of the year is pink, everybody is expected to wear pink! Huge bags and over-sized hats are cool

and so 21st century, so you have no right to wear regular hats and ordinary bags lest you be considered as so 70s, or worse, a fashion freak. Now, this is what is called **fashion tyranny**!

Nowadays people sacrifice their traditional dress in a show fashion of beauty or in any social function. In my opinion, an ethnic dress is the identity of a person. No one is entitled to down grade the traditional dress of any community or any country. A country is known by the nature of the people of the country and also by its traditional dress as well.

Now, there is a, lot of difference between PERSONAL dressing and PROFFESSIONAL dressing. Dressing in a professional manner can mean the difference between getting a promotion or being passed over. Assumptions are often made about your ability to perform at a high level or in a certain capacity, based on the way you're dressed. When you dress professionally, you send a message to employers that you're a capable applicant or employee.

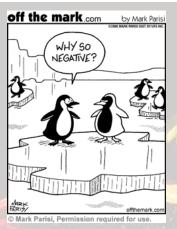
A person can accept you or reject you in the first 30 seconds, based on appearance alone. Studies show inappropriate dressing or grooming causes 40 percent of job rejections. Gain an edge by dressing appropriately for the situation and making sure you are neatly groomed.

Whether you like it or not, you are judged based on your appearance. If you show up for an interview or an important meeting looking like you just rolled out of bed, then the person you are meeting with will likely see you as unprofessional, harming your chances of getting the job or making the sale.

#### Dressing professionally can make you feel better about

yourself. Comfy sweats and T-shirts can create a relaxed, *I-don't-care* kind of attitude. When you dress up in a suit, you tend to stand straighter and project more confidence, which people will respond to positively.

Professional dress is not the same for every situation. Khaki's and polo can be



appropriate professional attire for a fast-food job interview, while nothing less than a three-piece suit will do for an interview at a law firm.

A good rule of thumb for interviews: always dress one step above what employees at that business wear to work.

It is not just clothes but professional dressing also includes grooming. Clean hair, face and hands, fresh breath and light, or no, perfumes or aftershaves create an important positive image to go along with your attire.

Therefore, we can say that the social psychology of clothing behavior is changing with time to accommodate the status and universal beauty. The importance of dressing for individuality cannot be brushed aside. How we dress often defines our personality, age and fashion sense. Dressing up is supposed to be something that a person enjoys. When you select your clothes, you should feel good about them.

Carelessness In Dressing Is Moral Suicide. Clothes And Manners Do Not Make The Man; But, When He Is Made, They Greatly Improve His Appearance.

## Solution of Case Study...

#### Boston Consulting Group (BCG) Matrix

BCG matrix gives a graphical representation of strategic analysis for an organization to examine the various businesses in its portfolio; based on Industry Growth Rate as an indicator of environmental opportunities & Relative Market Shares as an indicator of the internal competencies of the organization. Relative market share refers to the ratio of organizations divisional market share & the share of its largest competitive firm.

Following figure shows the relative market share of

- TVS motor cycle = 12.29 / 48.1 = 0.27x
- TVS Scooters = 26.6 / 56 = 0.48x
- TVS Mopeds = 93 / 4.1 = 22x

A circle represents a division in an organization. The size of circle represents the size of the business.

 Divisions lying in quadrant –1 are called "Question Marks" or problem children. Businesses with high industry growth rate but low market share. They demand

large amount of cash to maintain or gain market share. Question marks are new products & services with a good commercial potential.

- **"Dogs"** Division operating in low growth rate & low relative market share. The strategies used here are cost cutting, disinvestments & liquidation.
- "Stars" the divisions with high growth rate potential & high competitive strength. These cells correspond to the growth phase of product life cycle (PLC). A company pursues an expansion strategy to establish a strong competitive position.
- "Cash Cow" businesses operating in low growth market having high relative market share. The strategy used in the organization should maintain the present market share while using the competitive advantage to increase the cash flow.

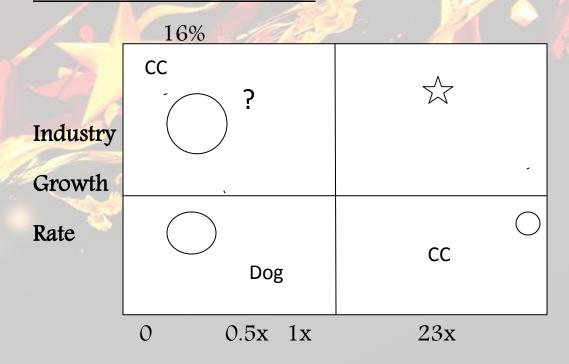
#### Advantages of using BCG matrix

- It pays attention to the cash flow requirement of the organization.
- It helps in improving the various weak divisions in the organization.

#### Limitations

- Some businesses lie in the middle of the BCG matrix, so left out
- Other important variables like market size, competitive advantage & etc are not included in BCG matrix.
- It does not indicate growth of an organization over period of time. In fact, it only indicates growth at a given point of time.

Points plotted as per the data





#### Strategies suggested to Mr. Aayush are as follows.

- Question mark (Motor cycles) First circle from left points are (0.27, 15)
  - Strategy Remain divested, invest heavily to increase market share or liquidate.
- Dog(Scooters) Second circle from left points are (0.48, 6)
   Strategy Ensure cash flow or liquidate.
- Cash cow (Mopeds) Third circle from left points are (22, 7)
  - Strategy invest to increase the cash flow.

Here is Sudoku as This Month's Brain teaser.

Send Your Answers to: xpressions@indiraisbs.ac.in.

|   | 1 |   |    |   |        |   |   |   |
|---|---|---|----|---|--------|---|---|---|
| 9 |   |   | 4  |   | 7      |   |   |   |
|   | 4 | 7 | 1  | 8 | З      |   |   |   |
| 4 | 7 |   | 3  |   |        |   |   |   |
|   |   | 2 |    |   |        | 6 |   |   |
|   |   |   |    |   | 5      |   | 1 | 9 |
|   |   |   | 2  | 5 | 4<br>9 | 1 | 9 |   |
|   |   |   | 28 |   | 9      |   |   | 3 |
|   |   |   |    |   |        |   | 2 |   |

B

## STUDENT CHIT-CHAT



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### Diwali Celebrations

In the midst of today's busy lifestyle, Diwali gives an opportunity to pause and be grateful for what we have, to make special memories with family and friends, to laugh and enjoy what life offers us. Though the festival of



Dipavali has undergone some changes, in due course of time, yet it has continued to be celebrated since the time immemorial. Every year, the festive season of Diwali comes back with all the excitement and merriment. Times may have undergone a sea change but customs and traditions remain the same.

It is difficult to state that, since when the festival of Dipavali has been celebrating in its present form. In India, the economy is based on agriculture, this festival was believed to be started as the celebration of 'rituparva' thousands of years ago. By this time the harvest of crops were complete. As a result the people had not to worry about food for the rest of year. This joys of their reflected in the illumination of countless lamps. In due course of time, numerous historical incidents got connected

with this festival. There are many tales in the Puranas related with this festival.

With the evolution of the lifestyle, there has been certain change in the way people celebrate Diwali, as more and more technology has been included, but the zeal and the spirit of celebration remains the same. Earthen lamps may have been replaced with stunning electric illuminations, dress code may have changed, but the custom and tradition of performing puja has been carried very well through generations.

People wake up at the crack of dawn to conduct the customary pujas. Dressed in brilliant silks and glittering gold jewelry families gather and light crackers to usher in the great evening. After a session of bursting crackers, its time to visit friends and relatives. Armed with sweets and savories people meet their near and dear ones. Even today, Diwali is such a wonderful festival, a time of giving and sharing, a time to catch up with people, in other words its time to catch up with the little joys that we keep overlooking for the remaining part of the year

#### Know Diwali

Diwali is one of the most popular festival of India and is celebrated with great enthusiasm and fervor throughout the country. The delight of this festival is reflected in the soft glow of Diwali lights, Diwali Gifts and the colorful Diwali fireworks. It is also known as the 'Festival of lights' which is celebrated by all age groups with great fervor and gaiety. The festival symbolizes unity in diversity as every state celebrates it in its own special way. The first day of the festival Naraka Chaturdasi marks the vanquishing of the demon Naraka by Lord Krishna and his wife Satyabhama.

Deepawali, like other Indian festivals, signifies many different things to people across the country. On this auspicious day, North India celebrates Rama's homecoming, that is his return to Ayodhya after the defeat of Ravana and his coronation as king. In Gujarat, the festival honors Lakshmi, the goddess of wealth. In West Bengal, Diwali is associated with the goddess Kali. In every region, the festival signifies the renewal of life, and accordingly it is common to wear new clothes on the day of the festival. This festival also heralds the approach of winter and

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the beginning of the sowing season.

Some family celebrate this festival with religious fast and other rituals while for others it is primarily a social occasion with visiting relatives and friends, exchange of sweets and food items, and a time of giving and receiving new clothes or utensils for the year. Every region and family has its own way to celebrate this festival of Diwali.

Indian merchants begin their fiscal year at this time and are particularly interested in attracting the good graces of the Goddess. Similarly, gambling is a favourite past time during this festival because it is believed that the winner will have financial success during the year. Some families keep a special box for Goddess Laxmi and drop a silver or gold coin.

By

Kuldeep Nanavati

DIV:B

PGDM

### येदीपनहींदीपहें हृदयकासंगीतहै रोशनीकेरागमें ढलीह्ईयेप्रीतहै

अग्निशीशपरधरे जीरहेवोकौनहैं हैंरातरातजागते जोगियोंसामौनहैं येदीपनहींदीपहैं येप्रेमियोंकेमीतहैं जलतेहुएमिटतेरहे येहारभीतोजीतहै

येसांससांसरोशनी औरप्यासभीहैरोशनी हैरोशनीकदमकदम मंजिलभीतोहैरोशनी येदीपनहींदीपहैं ये रोशनी के गीत हैं अंधेरे को हराना भी तो प्रीत की ही रीत है

#### शुभदीपावली

जगमगजगमगदीपजले आयेघरमेंखुशहाली आपकेजीवनमेंआयेन कोईअँधेरीरातकाली दुःखदरिद्रसबदूरहो घरमेंहोलक्ष्मीकाबसेरा जीवनमेंआपकेकभी होनक्षणिकमात्रभीअँधेरा चेहरेसेझलकेचिंतानकभीभी हरपलआनदकाअहसासहो आपकेमनमंदिरमेंकेवल बसईश्वरकावासहो भटकोनाकभीतुमडगरसेअपने सत्यहोआपकेहमेशाकरीब चाहेलाखोंतूफानआये ब्झेनआपकेजीवनकादीप होचारोंतरफहरियालीआपके खिलउठेहरमुरझाईकली **उमंगोऔरउत्साहसेभरी** म्बारकहोआपकोदीपावली

By:

Kuldeep Nanavati

Div: - B

PGDM

#### IF MAHATMA GANDHI WAS ALIVE

The existence of Mahatma Gandhi in our times is in my conviction not just a national topic, but thinkers worldwide ponder over this subject. This is probably because of the universal appeal that Mahatma Gandhi's thoughts and ideologies have. School children from all over the planet hailing from even the most remote place, find a mention of Gandhi's teaching in their respective educational system at some point of time or other. Hence this topic is probably one of the most discussed topics worldwide.

We all are aware of the fact that Gandhi's ideology had an inclination towards non-violence. I firmly believe that if Gandhi had been alive today, there would have been ambivalence of feeling towards his ideology and more significantly towards the man himself. We live in a world that is grossly different from the world in which Gandhi live. Gandhi In my view resided in a world that was mainly characterized by the dimensions of violence and non-violence. In other words, Gandhi's world was two-dimensional whereas today's world is composed of more than two dimensions. Two biggest industries namely the computer industry and finance

industry, which govern many major human decisions, were in their infancy during Gandhi's times.

Today, if a state is engaging in rouge activities, the international community has many more option than simply waging war against that country or conducting peace rallies outside its embassy in their respective countries. Ranging from financial aggression to political pacifism, the international community is far better equipped today than what it was then Gandhi's time. Any country today that engages in in malpractices of varying types can be threatened financially and can thus stop from continually engaging in those malpractices. Many political alliances exist today on an international level, such as EU, OPEC, ASEAN, and NATO. The very existence of these bodies prevent rogue states from doing what let's say Germany did during Mahatma Gandhi's time. Thus we see that the political scenario of our times is a lot more matured than that of the Gandhi's era. One must keep in mind the policies of financial aggression and political pacifism which is at our disposal today is totally different from that of aggression and political pacifism of the Gandhi era.

Cyber policing practiced today worldwide has become probably the most powerful weapon for beating international

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terrorism. Intelligence agencies worldwide like the central intelligence agency, KGB, FBI constantly monitor electronically the financial accounts of people worldwide. Thus a financial transaction, which has even an iota of doubt linked with it detected within a matter of seconds. Consequently, terrorists are nabbed even before they set out to commit their crime. We live in a world, where electronic surveillances has reached its zenith spy states constantly orbit our planet and they can keep an eye on each and every person walking on the surface of this planet. Thousands of people have been saved or every day because of judicious use of surveillance intelligence. Thus we see that in the domain of world politics and national security Gandhi's virtue have become fully absolute.

However even today there is on domain Gandhi's where Gandhi's value held true as they did during his era namely Human domain. Even today it is considered a polite if we talk to our elders with respect, even today it makes some sense to criminals mind rather than executing him and if a person is beating another person, teach him to be non-violence. Times may have changed but even today love touches person's heart than hatred.

PIYUSHKUMAR KAILAS NANDAN,

Div – F

The last month has been very great and exciting for the entire Indira Group & ISBS.

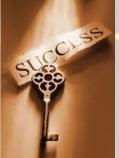
Indira Group has been awarded with many accolades.It is another successful year.

The main goal of everyone's life is to be successful in whatever we do.

Only the definition and intensity of success will vary from individual to individual.

According to <u>Anthony Robbins</u> Success is somewhat like this...

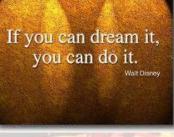
♠ The path to success is to take massive, determined action.



▲ Action is the foundational key to all success.

▲ It is in your moments of decision that your destiny is shaped.

♠ Your life changes the moment you make a new, congruent, and committed decision.



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Success is an event that accomplishes its intended purpose. Achieving success should make you want to jump off your seat, rush to tell somebody what you've done, make you feel elated, sometimes relieved if you've been pursuing that success for a long time. But, like many of the subjects, it is a very individual perception. What is success to one may be mundane to another. What is a minor achievement for one may be a major success to somebody else.

When you think about success, you think about relative achievements in your own world. Each element of your world, in which you wish to achieve success, is important to you, and there is no need to make comparisons with others in their worlds. You cannot affect the success of others; you can affect your own success.

In the light of this XPRESSIONS launches its theme for its next Edition "SUCCESS".

We invite articles, poems, any other contribution & your idea or philosophy of success.



Faculty members & students can send in their entries latest by 15th December 2010 to:

xpressions@indiraisbs.ac.in

With the end semester exams around the corner we wish good luck, all the best& Success to all the students!!!