

Glitters in the upcoming Edition

Pacific's Scintillating Wit – Intercollege competitions 2011

- Gyan Vihar, Jaipur
- Lovely Professional University, Punjab
- IIRM, Jaipur
- IIM, Jaipur
- R.A.Poddar, Jaipur
- Aishwarya College of Management, Udaipur

More to look for

The triumphant SDPs

Workshop on Financial Modeling

Workshop on Microfinance

Workshop on Personality Development by the world's youngest trainer, Mr Anshu Dhingra, Trainer, TAI, India

Workshop on Management of Panchayati Raj Institutions

Editorial Board

Patrons	:	Shri B. R. Agrawal, Chairman PAHER, Shri Rahul Agrawal, Secretary PAHER
	:	Shri Ashish Agrawal, Finance Secretary PAHER
Published By	:	Faculty of Management Studies, Pacific University, Udaipur
Chief Editor	:	Prof. B. P. Sharma, Pro-President, Pacific University, Udaipur
Editor	:	Ms. Shikha Bhargava, Assistant Prof., PBS
Consulting Editor	:	Dr Dheeraj Jain, Assistant Prof., PIM, Ms Vrinda Goel, Assistant Prof., PIM
Students Editor	:	Swati Mandawat(MBA-1), Kriti Soni(MBA-2), Piyush Ranka(MBA-1), Zahid Hussain(MBA-1), Payal Thakur (MBA-1)

EDITORIAL BOARD OFFICE

Pacific Institute of Management

Post Box No. 12, Pratap Nagar Extension, Airport Road,

Udaipur - 313003, Ph. : 0294-2491506, 2491507,

Fax : 0294-2494512

Email : pimmanagement@rediffmail.com

Pacific Management News

A Newsletter of Pacific Group MBA Programmes

Vol. : 3, Issue : 2,3
October 2010 - January, 2011



360 degree learning cycle

- Pacific Students Reach Out
- Educational Tour to IITF
 - Industrial Visit to Suzuki Spinners, Sangam Spinners and Mayur Suitings
 - Industrial Tour to UB Group and Marmugao Port · BSE Educational Visit

Pacific Offers platform for versatile stage contests

- Business Scenario -2020
- A Regional Level Presentation Competition on Industry Review and Market Scenario

New birds flock on the block-Freshers Party, 2010.



Pacific a platform for smart and confident orators

In Vogue

Microfinance- An idea whose time has come
Rethinking Retail
Swiss bank - Gets Bold

Contributing beyond boundaries – Business Scenario 20 20

An Initiative to give Undergraduates
A Platform to show their talents.

A Drive Full of Success

–Pacificians outperforms at
MLSU event



Engrossed audience for a talented presenter

The Extraordinaire on a single Platform –

“Abhimanyu” All India Business Quiz Contest and
“Eklavya” Summer Training Presentation Contest

Turning your drive way into a Gateway to the world-Outstanding
“Campus Placement” performance

www.pimmanagement.org

The Dawn of a new ERA of EXCELLENCE !

New Course Available

(A) MBA with Dual Specialization : specializations available are:-

Finance/ Human Resource/ Marketing/ Production/ Information Technology /Micro Finance/
Infrastructure/ Real Estate/ Energy Sector/ Retail/ International Business/ Supply Chain / Finance &
Control/Rural Development and Agriculture Business/ Tourism and Hotel Management
(Highest Number of Options in the country offered in all Sunrise) Fields

(B) Sector Specific MBA Programmes:

1. MBA- Insurance Management and Actuarial Science - 1 Programme in Rajasthan & 8th in India

The phenomenal growth trends in the insurance market is oblivion to none and is being experienced worldwide both in developed and developing economies especially like India. The Pacific Group aims to train the students in this explosive market and give them a very potentate platform to work on by creating and polishing students' analytical skills.

2. MBA -Finance & Control - First MBA of its kind in Rajasthan

The phenomenal growth trends in the insurance market is oblivion to none and is being experienced worldwide both in developed and developing economies especially like India. The Pacific Group aims to train the students in this explosive market and give them a very potentate platform to work on by creating and polishing students' analytical skills.

3. MBA -Hospital & Health-Care Management

With globalization of Indian economy, organizations need professionals with an understanding of international finance and capital-market. The MFC programme opens a gateway to excellent career opportunities in fields like Investment Banking, Equity Research, Wealth Management and other emerging areas in the financial sector. These developments place a premium on well trained young men and women possessing superior professional skills in financial analysis and management.

4. Master of Hospital Administration (For Medical Graduates)

Hospital management is one among the top ten millennium professions which provides a direct link between healthcare facilities and those supplying the services they need. A career in HM ensures effective utilization of physical and financial resources of the hospital and creating an organizational climate beneficial to the growth and development of the personnel.

(C) Specially Designed P.G. Programmes:

1. PGDM (Specializations available are as above with dual degree of Master of HRM/ Financial Analysis & Portfolio Mgt./ Marketing/ Finance & Control/ International Business)

The revolution in communications, information technology and ease in mobility have changed the way we do business. The market is open and competition is fierce. Organizations need to stay abreast of the latest strategies and techniques to survive and grow. The Post Graduate Diploma in Management programme has been designed to fulfill this vital need. The programme takes a holistic approach, helping to shape complete managers, who can balance the needs of various stakeholders – customers, owners and society at large.

2. PGPM (One Year 4 Trimester Programme for executive applicants with corporate experience)

Here is a huge demand worldwide for qualified professionals from established institutes. On completing the course, the students can take up higher responsibilities in their own chosen area of management. Opportunities abound in multinational / national business houses, in NGOs, in government and public sector organizations. The programme paves the way for a robust corporate career..

“WE ARE DETERMINED AND DON'T HAVE THE LUXURY OF NOT SUCCEEDING” - PACIFIANS landed with the Wining Punch at MLSUevents

The pioneers of the Pacific upheld the baloon and stood out at the MLSU, Udaipur. Cultural week organized during 10th Dec, 2010 to 13th Dec, 2010. The deterministic and passionate

students participated in various events like Essay, Extempore, Debate and Quiz Competition, and bagged lot many prizes in their pockets.



Splendid Job Offers this year at the campus of the Faculty of Management Studies, Pacific University.



Pacific proves to be the most Preferred Destination for Recruiters

We highly value our partnership with recruiters, alumni and remain committed to making their recruiting experience productive and positive. We invite the recruiting organizations and students to find the best match between their needs and capabilities.

– Mr Shanker Choudhary
Placement Coordinator

Almost 60% Placements over by the Month of January!!

Be it rising salaries, job offers or the number of firms visiting the campus, the journey has been northwards for the prestigious Management Institute of Pacific Group. Fifteen years and counting, The Institute has produced many illustrious alumni, whose contributions at national and international levels have been significant. The Pacific consistently maintains an exemplary recruitment record in the corporate world..

In House Paper Presentation Contest

Sharpen Your Professional Skills to evolve into Global Leaders!

- 1:
- 2:
- 3:
- 4:



One of the most exhaustive and intellectually stimulating events organized by the Management Forum, Faculty of Management Studies was "Paper Presentation Contest "Business Scenario 2020", held on 4th Dec.2010. Students from the three management Institutes Viz Pacific Institute of Management, Pacific Business School and Pacific Institute of Technology participated in the event and used this platform to showcase and test their presentation skills.

The contest solicited discussions and addressed all aspects of Management such as Infrastructure, Telecom, Airport, Railway, Mega project, Insurance Sector, Banking Sector, Mutual Fund, Hospital Sector, Hotel and Tourism Sector, BPO, KPO, Petroleum & Coal Sector, Electricity Sector, RBI, SEBI etc.

The Chief Guest during the Valediction ceremony was Mr. S. R. Pravin, Marketing head, Atrimis Health Co. of

India and Middle East Africa. Eminent Judges of the contest were Dr Himanshu Mehta, Asst professor, Pacific UG College, Ms Pooja Devija, Asst Professor, PIMT, Dr Subhash Sharma, Asso Professor, PIMT and Mr Bilendra Hiran, Asst Professor, Pacific U.G.College. Vote of thanks was given by Prof Harsita Shrimali, Deputy Director, Pacific Inst of Management and Prof Hemant Kothari, Asso Professor, PIM was the Convener of the event.

[India is emerging as one of the most attractive destinations for business. There is a huge investment by the MNC in capital Market, FDI, Joint Ventures and export import activities. Due to these changes, a lot of opportunities and businesses have been created and the challenges have increased. Competitions like this will definitely

endeavor to create the robust and confidence to accept the challenges strongly]- Mr Hinkar Dubey, CEO, Fusion Technology.

Inauguration of the paper presentation competition contest was done by the chief guest, Mr Hinkar Dubey, CEO, Fusion Technology. The guests of honor were Dr Madhu Agarwal, Associate Prof, Meera Girls college and Mr Ashish Harkawat, General Manager, Pyrotech Company.

Parag Doshi, Adil Ahemad, Alok Taya were the proud winners of the contest and secured 1st, 2nd & 3rd position respectively. Nakul Dashwara, Mukul Karla, Neha Gattani and Shrishti Chaudhary, were the student coordinators of the event.

GIMME A BREAK.....!

Freshers Party for the MBA Batch of 2010-12

"The orientation days were quite hectic with the faculty and seniors giving the incumbents some hard time with their ideas of serious fun, the attributes of quizzes, presentations, assignments and what not. Just the mention of a party rejuvenated everyone's souls and so it all began."

Rocking beats, rollicking songs and a rapturous crowd, the occasion was Freshers party on 13 Nov, 2010. Pacific Institute of Management batch no. 13 had a bash in the city at Pacific Ground on 13/11/2010. Chief Guests were Mr. Abhishek Laddha - General Secretary, Vishwa Bharti - Education Society and Ms Sonal Mandot- Deputy HR with an IT Solutions and Recruitment Firm based out of Dubai Unico Solutions. It started with a usual fanfare, and then the anchors took over. Games were played and the winners were granted amazing gifts and the ones who lost were punished! Punishments include involving activities like dancing, singing, acting and many more which generated a lot of fun! The focus of the evening was the selection of Mr. & Miss Freshers which began with formal introduction followed by talent show and finally the question round. The show was quite exciting and gained momentum as the event was judged by the guests and the results were announced – Adil Ahmed and Divya Agarwal were crowned as Mr. & Miss Freshers. Later in the evening everyone put on their dancing shoes and rocked the dance floor. But then all good things must come to an



end and so did our Freshers Party with a sumptuous dinner. Finally there were good nights with everyone exhausted and all energy squeezed out.

The program concluded with a vote of thanks, all Freshers including the seniors rocked the show and enjoyed the celebrations, the freshers thanked the seniors for hosting such a nice program that they could cherish lifelong.



Paper Presentation Competition on Business Scenario 2020

A National Level Competition For Degree level Colleges Students

"The objective is to present their innovative ideas when faced with a design challenge, to exchange ideas, and to improve their communication skills while competing for prize."

14th of Dec 2010 marked the beginning of a new era for Faculty of Management Studies, Pacific University when it held its first ever Degree college level paper presentation competition on "Business Scenario 2020". In its 15 years of providing quality management education to its students and grooming many a leaders of today, the Pacific University achieved another milestone by giving undergraduates a platform to gain an early and fuller appreciation of the importance of adequate communications.

Prize money was awarded at top three levels of competition; first place winner won Rs 7000, second place winner won RS 3500 and next 10 best

enlightened the audience with their words of wisdom "Speaking is not as important as are listening and reading." These were the views expressed by Prof. Shri G .M. Mehta at Pacific University on the occasion of paper presentation competition on business scenario 2020. He also expressed and mentioned the greater importance of expressing our views without using the modern techniques.

" Keeping in mind today's economic, social, political condition of the world, China is the second largest economy and China will lead in export by 2013. With the varied and unique innovations introduced by Nano Technology and Bio Technology, the picture of industry and agriculture will be changed as a whole. In



presentations were given consolation prize money of Rs 1000

The core of this Competition emphasized that, we should not be fully completely dependent on the day to day developing modern techniques like internet, SMS etc.; rather we should develop our own communication skills in today's era.

During the entire session, the eminent judges

the field of social relation media, social structure for business management, these changes will be important; in such a scenario future forecasting will be an important task."-Prof Harshita, Deputy Director, PIM.

In the beginning, with the welcoming of Guest, Dr. Pushpkant Shaktipee, Associate Professor threw light on the relevance of business scenario 2020.



Future science is developing at an immense speed in form of particular subject now a days, In which Future Projects can be applied accordingly in the field of forecasting Science Technology ,Economic Environment, Social Scenario, Global Politics etc. A good business scenario is a representative of a significant business need or problem, and enables business world's intellectuals to demonstrably support and achieve its business objectives.- Prof. B.P. Sharma Pro. President Pacific University

The co-coordinator of this event Dr. Hemant Kothari, Associate professor, PIM the paper presentation contest the first winner was Sakshi Kotari and second position was grabbed by Kunal Swani. Consolation prize winners were Abrar Ahmed, Akanksha Pareek , Tulika Bakshi, Gaurav Gangid, Prachi Soda, Kajal Shrimali, Mohit Dadeech , Himanshu Makhija and Khyati Bhat.

The honorable judges for the event were Dr. Jayant Verma,Asso. Prof., M.G. College, Dr. Nibha Bohara ,ABST,Pacific U.G. College, Dr. Rimzim Gupta, Asso. Profesor, Pacific U.G. College, Dr. Pallavi Mehta, Coordinatior MIB, MLSU, Dr. Vineet Chouhan, Asso Professor, Singhanian University, Miss. Sangeeta

Krishnav, Lect Banking Dept, M.G.College & ,Lect, M.G.College ,and Mr Ashutosh Daga,Dr. Ajay

Main Point of Paper presentation

In this Business Scenario Student Focused on scenario development, Future scanning used Various technical method to predict business scenario 20-20. Presented various scheme of coal development scenario of power sector, Family sector, Society structure, World Economy Circumstances, Scenario of relationship between various country of world., Scenario of Standerd of living, Social Structure, Telecommunication Structure, Airport Railway, Mega project, National Highway, Metro Rail, National Highway, Insurance Industry , Banking Industry, Capital Market, Information Technology, BPO, ICPO, Retail Marketing, Automobile, Pharma, Textile Scenario



"Abhimanyu" All India Business Quiz Contest & "Eklavya" Summer Training Presentation Contest



Pacific Management Group organised an All India Summer Training Presentation Contest "Eklavya" and Business Quiz "Abhimanyu" on 5th Oct, 2010. Both the contests received an overwhelming response from the student fraternity from Management Institutes across India. Ms Shelga Deval, Forest Officer was the Chief Guest and Mr. Abhijeet Rai, Principal, Divisional Training Centre, LIC was the Guest of Honour for the occasion. Almost 70 renowned colleges with more than 150 teams participated in the events, details of which are as follows:

Eklavya-Summer Training Presentation Competition

Prelims Round : The participants who qualified in the prelims were Asad of Aligarh Muslim University, Aligarh; Ruchi Dangi of IILM, Jaipur; Gokul. C. Tana of Som Lalit Institute, Ahmedabad; Sumit Agarwal of IIRM, Jaipur and Shakun Soni of Phenoix International School, Udaipur.

Mr. Kundan Kumawat, Regional Manager, CDA Reliance Life Insurance, **Mr. Vaibhav Dangi**, Director, Soap Stone Industries, **Dr Krishna Avtar Goyal**, Asso Professor, B.N. College, **Mr. Pancham Mehta**, Investment Analysis, Asso Professor, M.G. College
Dr. Maina Jain, Asso. Professor, B.N College and **Ms. Ruchika Godha**, Director, Advaiya Solution Pvt, Ltd.

were the eminent Judges for the occasion.

Final Round: Shakun Soni from Phenoix International, Udaipur was awarded the first prize of Rs 11,000/- and Asad from AMLU, Aligarh bagged the second prize money of Rs 5000/-. **Mr Rohit Gupta**, COO Fusion Outsourcing; **Mr Prashant Suhalka**, Citi Head, IndusInd Bank; **Ms Swati Sharma**, Branch Manager, ICICI Bank were the judges for the final round.

Abhimanyu-Business Quiz

Prelims Round - Of the 40 teams who participated 6 teams were qualified for the finals - Orion Institute of Management, Gujrat, Maharishi Arvind Institute of Management, Kota; R.A. Poddar, Jaipur; IILM, Jaipur and IIRM, Jaipur.

Final Round comprised of six rounds viz abbreviation, punch line, visual, corporate happening, personality and rapid fire round. Lokesh Yadav and Shakti Singh of R.A. Poddar, Jaipur were crowned as winners with a cash prize of Rs 11000/- and Bharat and Parkik of IIRM, Jaipur won a cash prize of Rs 5000/- being the first runner up. Additional surprise events like Management Games, Extempore and "Claim For the Best" were conducted for the participants as well as for the audience, to arouse their interest and zeal in the activities, thereby offering them a platform to enhance their managerial skills.

Dr Mahima Birla, Asso. Professor, PIM and Mr Pushpendra Khandelwal Asst Professor, PBS were the faculty coordinators. Rashmi Khare, Alok Taya, Payal Phulwani and Sharvil Mukesh Sharma were the Quiz Masters and Swati Mandawat, Kriti Soni, Pallavi Chittotra, Roma Sethiya, Varsha Bhatia, Mukul Kalra and Shristi Choudhary were the student coordinators. Before the results were announced there was a musical extravaganza by "Paciband", who rocked the stage enthusiastically. The entire event electrified the audience as it was a great experience catching the event live.



Industrial Tour

An Industrial Visit to Suzuki Spinner and Sangham Spinners, Bhilwara and Mayur Suitings, Baswara.

The Pacific Institute of Management organized an Industrial Visit to Suzuki Spinners and Sangam Spinners Ltd., Bhilwara and Mayur Suitings, Baswara on 30th Oct, 2010. The students were quite enthusiastic and returned with the same zeal along with a greater part of knowledge and enhanced practical know how on the same. The Industrial Visit was undertaken for PIM, PBS & PIT students, consisting of more than 300 students, accompanied by the faculty members. It was overall an excellent experience with definite positive results. The Pacific group keeps on organizing such events frequently to enhance field knowledge of students that adds to the learning and development of students.



COMMITTEES (Abhimanyu & Eklavya)

Convening Committee



Discipline Committee



Certificate and Prize committee



Accommodation & Logistic Committee



Food and Hospitality Committee



Technical Committee



Venue Arrangment Committee



Invitation and Follow up Committee



Registration Committee



A Regional Level Presentation Competition on Industry Review and Market Scenario

Gaining the Best Deal through Knowledge Sharing



Student handling the judges queries

Mr KarunT ripathi Sharing his Vie

Mr SatishC handra Soni Sharing his views

A few words of wisdom by Mr. Manish Jain

Mr. Anshu Mohindra enlighting the audience

Banking, Insurance and Mutual Fund are the major components of the Financial Sector, which not only contribute heavily to the country's GDP but also provide employment to a large number of upcoming aspirants. This segment today has major changes happening and cannot be ignored. These Industries form the basic pillars of the Finance Industry. The present pace of penetration and development indicates that they have a good future ahead.

Realizing the fact and to create the students' competency in these industries an Industrial Review contest was organized on 14th Nov,2010, wherein almost 35 Management Institutes of Udaipur region participated. The candidates discussed various services and markets and their impacts and movements in different time periods. Mr Anshu Mohindra, Asst Branch Manager, SBI, Mr Manish

Jain, Branch Head,Birla SunlifeLife Insurance, Mr Satish Chandra Soni, Branch Head, Oriental Insurance Ltd. and Mr Karun Tripathi, Development Officers,LIC were the eminent Judges for the event.

The participants and the organisers were motivated with the august presence of Mr Rahul Agarwal, Finance Secretary, PAHER Society, Mr H.G. Gupta, General Manager, PAHER Society and Prof B.P.Sharma, Pro-President, Pacific University.

Rashmi Khare stood first in the competition, Sajid Ali Mithaiwala grabbed the 2nd position whereas 3rd position was jointly shared by Nikita Goyal and Nakul Dashora. Prof Harshirta Shrimali, Deputy Director, PIM, welcomed the guest and the entire program was co-ordinated by Dr.Mahima Birla ,Asso. Professor , PIM and Shikha Bhargava, Asst Professor ,PBS.

Leisure Learning – Educational tour to India International Trade Fair

To provide a unique learning opportunity to the students, PIM had organized an educational tour to India International Trade Fair, IITF .It is an annual fair that takes place at the grounds of Pragati Maidan ,Delhi, organized by the India Trade Promotion Organization (ITPO).

A group of eight students accompanied by Mr. Pushpendra Khandelwal , Asst Professor, PBS visited the fair and experienced an exceptionally ideal place for learning the versatility of Indian business environment where manufacturers, traders, exporters and importers of the country exhibited and showcased their products. Students also enjoyed the various stalls representing each state of India having a traditional ambience,

portraying the cultural, political and economical importance of their state. Handicraft items of almost all the Indian states were available in the fair and were worth buying. The reasonable price and authenticity of these handicrafts made them perfect for mementoes and souvenirs.

National and International manufactures of electronics, electrical equipments, commodities, textile, mechanical parts, and crockery also set up their stalls to display their expertise and range of products.

Overall it was really an unforgettable learning experience.

Mutual Fund Growth

The Indian mutual fund industry has evolved from a single player monopoly in 1964 to a fast growing, competitive market on the back of a strong regulatory framework.

AUM Growth

The Assets under Management (AUM) have grown at a rapid pace over the past few years, at a CAGR of 35 percent for the five-year period from 31 March 2005 to 31 March 2009. Over the 10-year period from 1999 to 2009 encompassing varied economic cycles, the industry grew at 2 percent CAGR. This growth was despite two falls in the AUM – the first being after the year 2001 due to the dotcom bubble burst, and the second in 2008 consequent to the global economic crisis (the first fall in AUM in March 2003 arising from the UTI split).

AUM Base and Growth Relative to the Global Industry.

India has been amongst the fastest growing markets in mutual funds since 2004; in the five-year period from 2005 to 2009 (as of December) the India mutual fund industry grew at 29 percent CAGR as against the global average of 4 percent. Over this period, the mutual fund industry in mature markets like the US and France grew at 4 percent , while some of the emerging markets viz. China and Brazil exceeded the growth witnessed in the Indian market .

However , despite clocking growth rates that are amongst the highest in the world, the Indian Mutual Fund industry continues to be a very small market ; comprising only 0.32

percent share of the of the global AUM of USD 18.97 trillion as of December 2008 .

AUM to GDP Ratio

The ratio of AUM to India's GDP gradually increased from 6 percent in 2005 to 11 percent in 2009. Despite this however, this continues to be significantly lower than the ratio in developed countries, where the AUM accounts for 20-70 percent of the GDP.

Share of Mutual Funds in Household Financial Savings

Investment in mutual funds in India comprised 7.7 percent of the gross household financial savings in FY 2008, a significant increase from 1.2 percent in FY 2004. The household in India continue to hold 55 percent of their savings in fixed deposits with banks, 18 percent in insurance and 10 percent in currency as of FY 2008. In 2008, the UK had more than thrice the investments into mutual funds as a factor of total household savings (26 percent), than India had in the same time period. As of December 2008, UK households held 61 percent of the total savings in bank deposits, 11.6 percent in equities and 1 percent in bonds.

Students' Committee For All India Business Quiz and Summer Training Project Presentation

REGISTRATION COMMITTEE

Faculty Coordinator : Mrs. Asha Galundia
Team Leader: Tithi Nagar

- | | | | |
|--------------------|------------------|------------------|--------------------|
| ▪Payal Patodi | ▪Mahima Gurjar | ▪Vinay Pitliya | ▪Megha Lohiya |
| ▪Priya Bagrecha | ▪Deepika Poptani | ▪Monika Arora | ▪Khushboo Chittora |
| ▪Priyanka Pariyani | ▪Kanika Ladha | ▪Priti Udha | ▪Priyanka Ray |
| ▪Madhu Sharma | ▪Lipika Bokadia | ▪Seema Meena | ▪Pramila Joshi |
| ▪Shalini Lodha | ▪Neha Jain | ▪Yamini Kumawat | ▪Soumya Chaturvedi |
| ▪Nidhi Mehta | ▪Rajiya Begam | ▪Divya Chandwani | |
| ▪Heena Mathur | ▪Tasneem Sheikh | ▪Shalini Dak | |

ACCOMMODATION COMMITTEE

Faculty Coordinator : Mr. Hemant Kothari & Mr. Kanti Mohan Saini
Team Leader : Mohit Vanawat

- | | | | |
|-------------------|-------------------|-----------------|---------------|
| ▪Harsh Jain | ▪Vritant Jain | ▪Hitesh Agarwal | ▪Rohit Bohra |
| ▪Nilesh Jain | ▪Rohit Suhalka | ▪Tarun Suhalka | ▪Tarun Teli |
| ▪Lokesh Haldaniya | ▪Bhupendra Sharma | ▪Prakash Dangi | ▪Vipul Sharma |
| ▪Amit Sukhwal | ▪Sahil Jain | ▪Sumeet Joshi | |

FOOD & BEVERAGE COMMITTEE

Faculty Coordinator : Dr. Sunita Agarwal
Team Leader : Bhaskar Ameta

- | | | | |
|-----------------|----------------------|-------------------------|---------------------|
| ▪Rahul Jain | ▪Omprakash Prajapati | ▪Tejal Joshi | ▪Adil Ahmad |
| ▪Mohit Vanawat | ▪Vikas Jaiswal | ▪Naresh Kumar Shrotriya | ▪Kapil Jain |
| ▪Nilesh Jain | ▪Harsh Jain | ▪Krishna Chauhan | ▪Bhanupriya Chauhan |
| ▪Minal Arora | ▪Bharat Pahuja | ▪Krishna Jain | ▪Diksha Bhatnagar |
| ▪Neelam Tamboli | ▪Hasan Dalal | ▪Kosar Ali | ▪Rakesh Menaria |
| ▪Sonal Kalra | ▪Manmohan Sharma | ▪Ali Asgar | ▪Garima Gorana |
| ▪Harish Udasi | ▪Tarun Suhalka | ▪Tarun Suhalka | ▪Neha Jain |
| ▪Deepika Jain | ▪Nidhi Jain | | ▪Mamta Sindhal |

LOGISTICS COMMITTEE

Faculty Coordinator : Mr. Pushpkant Shakdwipee & Mr. Jitendra Singh
Team Leader : Mayank Gadia

- | | | | |
|------------------|--------------------|------------------|---------------------|
| ▪Mohit Vanawat | ▪Nilesh Jain | ▪Sunil Meghwal | ▪Lovenesh Vaishnav |
| ▪Kamlesh Sharma | ▪Sunil Mundra | ▪Jayesh Shrimali | ▪Durgesh Kumawat |
| ▪Yashdeep Gehlot | ▪Rituraj Shaktawat | ▪Anil Sharma | ▪Sandeep Paneri |
| | | | ▪Virendra Shayapura |

JUDGES & ESCORT COMMITTEE

Faculty Coordinator : Mrs. Shikha Bhargava
Team Leader : Mahipal Singh

- | | | | |
|------------------|-----------------|-------------------|-------------------|
| ▪Parag Doshi | ▪Pokharna | ▪Ruchika Pokharna | ▪Rahul Nagda |
| ▪Saumya Jain | ▪Payal Thakur | ▪Garima Siroya | ▪Nirmal Bhandari |
| ▪Rashi Malhotra | ▪Pooja Gandhi | ▪Neha Dhadeech | ▪Jayesh Shrimali |
| ▪Pratibha Sharma | ▪Anuradha Dangi | ▪Ankita Pathak | ▪Lokesh Shrimali |
| ▪Priyanka Kumari | ▪Himank Pandya | ▪Anil Meena | ▪Purva Jain |
| | | | ▪Bhanupriya Babra |

CERTIFICATION & PRIZE COMMITTEE

Faculty Coordinator : Mrs. Namrata Chouhan and Ms. Heena Vagrani
Team Leader : Prachi Sethia

- | | | | |
|---------------------|-----------------|-------------------------|------------------|
| ▪Tithi Nagar | ▪Lipika Bokadia | ▪Ayushi Bhatnagar | ▪Ajit Kumar Vyas |
| ▪Shalini Lodha | ▪Kanika Ladha | ▪Tarun Suhalka | ▪Ranu Agarwal |
| ▪Sandeep Jethi | ▪Nidhi Mehta | ▪Leena Kanthaliya | ▪Arpit Dhabriya |
| ▪Madhu Sharma | ▪Farha Hakim | ▪Mahak Jain | ▪Kishor Singh |
| ▪Payal Patodi | ▪Pritam Lohar | ▪Shama Naaz | ▪Divya Purbia |
| ▪Abhiruchi Navlakha | ▪Nitesh Sompura | ▪Rubeena K.W. | |
| ▪Deepika Poptani | ▪Neha Singhvi | ▪Seema Meena | |
| ▪Priyanka Pariyani | ▪Neelam Jain | ▪Dharmendra Singh Devda | |

VENUE TECHNICAL

Faculty Coordinator : Mr. Shankar Choudhary, Mr. Akhilesh Jain,
Dr. Namrata Pancholi, Dr. Rahila Gorach
Team Leader : Chirag Bhatnagar

- | | | | |
|------------------|------------------|-------------------|---------------------------|
| ▪ Chitra Joshi | ▪ Mahesh Vyas | ▪ Tushar Doshi | ▪ Ketan Sompura |
| ▪ Ankit Bansal | ▪ Dileep Sharma | ▪ Rohit Bohra | ▪ Brijesh Kumar |
| ▪ Lokesh Sharma | ▪ Aditya Tondon | ▪ Jayesh Shrimali | ▪ Narendra Kumar Bhargava |
| ▪ Sandeep Paneri | ▪ Abhishek Joshi | ▪ Santosh Joshi | |
| ▪ Neha Agarwal | ▪ Rahul Kothari | ▪ Pradeep Mehta | |

MEDIA COMMITTEE

Faculty Coordinator : Dr. Ajay Vardhan Acharya & Ms. Sarita Jain

Team Leader : Payal Phulwani

- Swati Mandawat
- Pallavi Chittora
- Nidhi Mehta
- Bhanupriya Chauhan
- Priyanka Kumari Pokharna
- Deepti Khamesra
- Rashmi Khare
- Diksha Bhatnagar
- Sharvil Sharma
- Parag Doshi
- Poornima Pandey
- Manish Kumar Jain

INVITATION & FOLLOW UP COMMITTEE

Faculty Coordinator : Ms. Shikha Bhargava, Mr. Shourya Ranawat

Team Leader : Alok Taya

- Kriti soni
- Tannu Bhatt
- Abhishek
- Bhanupriya Chauhan
- Payal Phulwani
- Sorabh Kapur
- Shweta Kilodiya
- Shubhlaxmi Sharma
- Deepti Khamesra
- Shivprakash Vaishnav
- Payal Thakur
- Vidhi Pitliya
- Pallavi Chittora
- Ruchit Asawa
- Astha Singh
- Divya Purbia
- Parag Doshi
- Roma Ahuja
- Diksha Bhatnagar
- Shrishti Chaudhary

DISCIPLINE COMMITTEE

Faculty Coordinator: Mr. Shivoham Singh, Mr. Saurabh Khanna

Team Leader: Narendra Rawat

- Rahul Jain
- Raju Kumawat
- Krishna Sharma
- Khushboo Chittora
- Kamlesh Sharma
- Praveen Pushkarna
- Hitesh Shrimali
- Poonam Kabra
- Mahipal Singh
- Yashwant Sonawat
- Navneet Rao
- Rajesh Sharma
- Anil Menaria
- Nandan Vyas
- Poornima Pandey
- Praveen Singh Rathore
- Rahul Gurjar
- Deepak Sharma
- Purva Jain
- Mohammad Arif

CONVENING COMMITTEE

Faculty Coordinator : Dr. Archana Trehan, Dr. Mahima Birla

Team Leader : Swati Mandawat

- Kriti Soni
- Payal Phulwani
- Alok Taya
- Varsha Bhatia
- Pallavi Chittora
- Sudhir Khichi
- Mukul Kalra
- Roma Sahetiya
- Deepti Khamesra
- Rashmi Khare
- Sneha Gattani
- Sanya Seth
- Sharvil Sharma
- Parag Doshi
- Shrishti Chaudhary

STAGE SETTING COMMITTEE

Faculty Coordinator : Mr. Shankar Choudhary

Team Leader : Nisha Poddar

- Sudhir Khichi
- Neelam Jain
- Ritu Kumawat
- Runjhun Dhing
- Tannu Bhatt
- Harsha Khaturia
- Harsh Jain
- Apoorva Nalvaya
- Khushboo Pahuja
- Neelam Mokwana
- Mohit Vanawat
- Krishna Jain
- Tapes Jain
- Divya Agarwal
- Nilesh Jain
- Rajshri Purbia
- Basant Shaktawat
- Kailash Bansal
- Karishma Chauhan
- Richa Toshniwal
- Sanju Vishnoi
- Parul Jain
- Deepika Veerwal
- Abhilash Dadhich
- Khushboo Ranawat

BUSINESS QUIZ PRELIMS COMMITTEE

Faculty Coordinator : Ms. Jyoti Joshi

Team Leader : Chirag Chittora

- Swati Mandawat
- Rashmi Khare
- Vartika Dashora
- Vibhuti Mandot
- Chirag Bhatnagar

SUMMER TRAINING PRELIMS COMMITTEE

Faculty Coordinator: Mr. Kanti Mohan Saini, Ms. Ankita Gandhi, Ms. Meenu Manisha Babel

Team Leader: Nipun Jain

- Pooja Pareek
- Ankit Bansal
- Ankit Surana
- Kiran Maste

Microfinance

"Microfinance is an idea whose time has come."
~ Kofi Annan

Microfinance came into limelight when Mohammad Yunus founder of the Grameen Bank won the Nobel Peace Prize in 2006 for his initiatives in extending small loans to the villagers in Bangladesh at reasonable rate.

What is Microfinance?

Microfinance is the provision of Financial Services to low income clients who traditionally lack access to banking and related services.

Microfinance helps in reaching out to the vulnerable segments of the society like women, SC, ST which are outside the purview of formal institution.

Microfinance is a form of financial development that has primarily focused on alleviating poverty through providing financial services which help poor to take up income generating activities and secondly it focuses on Women Empowerment.

Group Lending

Group based lending is one of the best Novel approaches of lending small amount of money to a large number of clients who cannot offer collateral. The size of the group can vary but most groups have almost 4 to 8 members. The group self selects its members before acquiring a loan. Group members are jointly accountable for repayment of each other's loan and usually meet weekly to collect repayments.

Self Help Group

SHG is a very good idea and this encourages poor people to save small amounts and use money cautiously in emergencies like unexpected health problems, natural calamities etc. They deposit money into bank and they get interest for that money. Whenever they take loan they are charged at a very low rate than interest given on deposit amount.

After the Andhra Pradesh Crisis, the main guidelines which were adopted by Microfinance Institutions are :

1. The sector has to be regulated by the state Govt. and regulations have to be tempered by sensible institutions like RBI.
2. The regulation should encourage bonding, savings, self help, education and not just credit.
3. A holistic scheme to help the poor has to include health insurance, self help, education and finally credit.
4. Nobody must have more than one loan outstanding.

5. Finally systematized importance has been subjected to several grounds of supervisory audits over a number of years.

MBA Part II students of Pacific Group explore the manufacturing process and EXIM process on their Industrial visit to UB (United Breweries) Group and Marmugao Port Trust, GOA.

An industrial visit for the students of MBA Part II was organized by the Pacific Institute of Management on 14-15 Oct 2010.

Firstly, they visited Marmugao Port Trust, the oldest Port of the West Coast of India. Initially the trust officials through a documentary detailed everything about the history and the man power of the trust to the students.

Afterwards the students visited the Ports where they learned about the whole production process, starting from raw material till final dispatch, about various EXIM process of Iron Ore and loading of vessels. (4 vessels at a time)

Afterwards they visited UB Group, Corporate conglomerate with business interests ranging from spirits, beer, engineering, fertilizers, civil aviation to pharmaceutical. Here, the company officials demonstrated to the students the whole manufacturing process & bottling of Beer / Wine. Through the internal visit to plant, the students came to know about how manufacturing, processing of raw material into final product, bottling, and packaging & labeling takes place.

The visit was fruitful for the MBA students because they experienced the practical knowledge which they studied in their books.

They thanked the Trust & Company officials for their support. Students were accompanied by faculty members Mr. Pushkant Shakdiwpe, Associate Professor, PIM, Mr. Saurabh Khanna, Assistant Professor, PBS, Miss Ankita Gandhi, Assistant Professor, PIM.

"If u sin , sin against
god don't sin against
bureaucracy god will
forgive u. But
bureaucracy never will.

U S ADMIRAL :-
HYMANN RICKOVER



Whistle blowing

The term `whistleblowing' is a relatively recent entry into the vocabulary of public and corporate affairs, although the phenomenon itself is not new. It refers to the process by which insiders `go public' with their claims of malpractices by, or within, organisations — usually after failing to remedy the matters from the inside, and often at great personal risk to themselves (adapted from Nick Perry, 1998)

The whistleblowers Hall of Fame

In December 2002, *Time* magazine created history of sorts by naming three whistleblowers: Sherron Watkins of Enron, Coleen Rowley of the FBI and Cynthia Cooper of WorldCom as its `Persons of the Year' for 2002 for their bravery in exposing how American institutions, from corporations to government agencies, really operate. Their stories are too well known to need repetition here. But the past three decades have seen a number of even more courageous whistleblowers whose disclosures attracted international headlines.

The high cost of `going public'

It is evident from these case studies that whistleblowing is not for the faint of heart. Instances of the whistleblower being fired, demoted or punished in other ways while the organisation denies, ignores or quietly buries the disclosure are universal. Apart from the social pressure against turning one's boss or colleagues in, there is the legal bar in the form of the Official Secrets Act and Conduct Rules in the public sector or `a non-disclosure agreement' in the corporate sector by which employees are gagged from disclosing matters to the public on pain of incurring criminal or civil liability for any breach.

It follows that no measure to curb government and corporate transgressions in India or elsewhere will bear fruit unless legal immunity and protection against retaliation is given to responsible and conscientious whistleblowing. It is unreasonable to expect employees to sacrifice their jobs and their future in order to protect the public interest; a few brave souls may do it but the vast majority of employees will not. In trying to protect whistleblowers, we are actually trying to protect ourselves. Many employees may be afraid to speak out even with the legal protection, but its very existence will deter government and corporate wrongdoings to a considerable extent.

Protecting whistleblowers in India

During the past decade, scams, swindles, and rip-offs have become a regular feature of the Indian political and corporate landscape, costing taxpayers, investors and banks thousands of crores of rupees. Enactment of a Whistleblowers Protection Act is even more necessary for India than it was for the U.K. and the U.S. Together with the Freedom of Information Act (which received Presidential assent on January 19, 2003), it can be a potent tool for promoting good governance in the country. What we lack at the moment are public interest groups like the Government Accountability Project and the National Whistleblower Centre in the U.S., and the Public Concern At Work in the U.K., to lobby for whistleblowers' rights and defend employees against retaliation.

ANIL KUMAR SHARMA
PBS-- D

Rural Post Offices to host ATMs

The government may allow post-offices to set up automatic teller machines, or ATM's in the rural areas, an attempt to further strengthen the role of India post in financial inclusion. India post, which is working on major improvements in the payments process for social sector schemes like MNREGA, will setup ATM network in selected areas to give people access to online banking services.

Central, State & local governments are increasingly preferring govt. benefit payments to be routed through banks rather than using postal services.

According to an official, of a bank, the move to provide ATM services to its account holder will put them on a par with banks and other financial institution working in the space and further strengthen their case for a banking license. Earlier, a committee on microfinance

and poverty alleviation working under the aegis planning commission had also suggested setting up of gram tells (Rural ATM's). As post offices at present, only 45% of the Indian population has access to basic banking services. The postal department, with its 1.55 lakh branches, already offers a host of financial services such as life insurance. The plan for integration between different arms of the government on financial inclusion was also discussed in meeting of the committee of secretaries.

Various mechanisms have been proposed and are being discussed. The govt. is looking at opening five crore accounts in the selected 73000 villages having a population of upto 2000 each by March 2012.

(Vinay Pitliya MBA-Part 1)

SEVEN STEPS to SUCCESS in INDIAN RETAILS

COST MANAGEMENT: It is imperative for Indian retailers to manage their cost in best & efficient way. Revenue Sharing Model is one of the best possible ways to minimizing the cost. RSM is the location strategy that enables a retailer to operate at a prime location. RSM allows a retailer to operate a new store on a variable amount of rent. Many Big retailers like Future Group & Vishal Mega Mart have adopted this Model.

Merchandising: Means the planning involved in marketing the right merchandise at the right place at the right time, in the right quantity and at the right price.

AN INTEGRATING SUPPLY CHAINS NETWORK: Assists in: (1) Cost reduction through efficient planning and functioning. (2) Satisfy the final consumer, by providing the right product at right time. A large number of retailers have integrated their supply chain network to improve their internal efficiency.

CUSTOMER SATISFACTION THROUGH MULTI-FORMATE RETAILING: This strategy helps a retailer in not only serving the different segments with diverse needs but also in enhancing loyalty and satisfaction among the customers by making all the products available to them under different formats. Eg. Super market (food bazaar)

that provide product related to groceries and FMCG.

FORMING ALLIANCES: The opportunities of forming alliances should be explored for bringing in more capital and expertise in the organization. These alliances assist the retailers in penetrating into new markets, serving customer and in providing wide product.

STORE DESIGN and AMBIENCE : An effective store design ensures the customer's comfort and provides an ultimate shopping environment. Modern retailing is all about providing a good and comfortable shopping experience.

INNOVATION: Retailers are making all possible efforts to design innovative method and to serve the customer

CONCLUSION: Most of the retailers are taking serious steps to satisfy the customers and operate profitably. Many well known global retailers such as Wal-Mart, Tesco, Carrefour etc. have adopted these seven steps as customer – centric strategies , all set to flourish in the future.

Yamini Kumawat

MBA Part 1

How much is it for us??

Does it really seem that India is a poor country? Then we should definitely ask the Swiss Bank... If Black Money Deposits was an event, India would definitely have won gold medal. India topping the list with almost \$1500 Billion black money in Swiss banks, followed by Russia \$470 Billion, UK \$390 Billion, Ukraine \$100 Billion and China with \$96 Billion.

It is a shame for a country to top the list of black money holders. This money belongs to the citizens of India which had been taken by exploiting and betraying them and stashed away in the illegal accounts by the corrupt politicians, IAS, IRS, IPS officers, dishonest industrialists, cricketers, film actors, illegal sex trade and protected wildlife operators, etc took away this country's wealth and prosperity. This is one of the biggest scandal or we can call it loot witnessed. If ever this huge amount of black money and property comes back to India, the entire foreign debt can be repaid in 24 hours. After paying the entire foreign debt, we will still have a wholesome amount left with us which would be 12 times larger than the foreign debt. If this amount is invested in earning interest, the amount of interest will be more than the annual budget of the Central government. So even if all the taxes are eliminated, still the Central government will be able to maintain the country very comfortably.

It feels terrible to say that a nation were 450 million live below poverty line, even though India having plenty of wealth it still cannot help its own nation to grow better and lead a better life. Forget of providing

a better life-style, it cannot even fulfill the basic needs. Indian government really needs to take some crucial steps to get back the trapped money in the Swiss Bank. Attempt should be made to find out the names of the account holders and get back the money rather than making India a laughing stock for the world. India and Switzerland are currently renegotiating the mutual double taxation treaty, which would help the Indian authorities to get some details of Indians who have secret Swiss bank accounts. Swiss Government has officially agreed to Indian Government that they are willing to reveal the information and the details of holders of 70 lakh crore rupees in their Banks. But the Indian Government is still showing a laid back attitude towards it. It has not sent any official enquiry to Switzerland for details of money. The opposition party is also equally not interested in doing so because most of the amount is owned by politicians and it is every Indian's money.

The only way is to force the Indian Government to see to the matter as it is the best opportunity to expose the high and mighty and weed out corruption! Indians knowing are still helpless, but still are failing in it. But this time we will fight for it. This money is the result of our sweat and blood. This wealth should be definitely brought back to the country.

Piyush Ranka

MBA Part 1