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Yuktha

"ESPIRIT DE CORPS"



A Newsletter of Department of Business Administration
ST. JOSEPH ENGINEERING COLLEGE, VAMANJOOR, MANGALORE

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SECTION - A

Rendition 13

A National Level Paper Presentation Contest and Productive Dialogue at St Joseph Engineering College, Mangalore.

Mangalore, October 1: Rendition 13, A National Level Paper Presentation Contest and Productive Dialogue was organized by the Department of Business Administration, St Joseph Engineering College on 1 October, 2013 on the theme 'Technology Driven Management'. The programme was inaugurated by the Chief Guest - Mr. Rajiv Banga, Managing Director & CEO, Mangalore SEZ Limited; the President - Rev. Fr Joseph Lobo, Director, SJEC; the Guest of Honour - Dr. Joseph Gonsalves, Principal, SJEC, Dr. Prakash Pinto, Dean - MBA, Ms Babitha Rohith, Rendition 13 Faculty Co-ordinator, Mr. Vaishak T. P, the Student Co-ordinator at 9.30 am in the Seminar Hall, Blessed John Paul II Block, Academic Block III, SJEC. Rev. Father Ajith Menezes, Rev. Father Rohit D'Costa, Assistant Directors – SJEC and Mr Sanjeev Karkera, General Manager, Mangalore SEZ Ltd were also present.

Ms Babitha Rohith, Rendition 13, Faculty Co-ordinator welcomed the august gathering. Mr Rajiv Banga, Managing Director and CEO, Mangalore SEZ Limited, an eminent personality, with 33 years of work experience in the corporate field, serving 27 yrs in Hindustan Unilever Limited, stressed on the importance of operational excellence and management by strategy that helps in redefining business and urged the participants of Rendition 13 to utilise the aids of technology while presenting the papers. Dr Joseph Gonsalvis, Principal, SJEC in his Guest of Honour Address, cited that the younger generation has been blessed with innovative technological tools and mentioned that Management Information System provides an avid business technology at making management an easy task. Rev. Fr Joseph Lobo, Director, SJEC in his Presidential Address, stated that from dawn to dusk all are dependent on technology and it enhances the effectiveness and efficiency of management. He added that a good manager is the one with best ideas, who helps in the contribution of innovative ideas. Mr Vaishak T.P, Student Co-ordinator, Rendition 13 proposed the vote of thanks for the Inaugural Function. Ms Flavia Lobo, student III Semester MBA was the M.C. for the Inaugural Function.

There were 20 paper presentations from the M.Com and M.B.A. students of colleges from Mangalore, Udupi, Puttur, Ujjre and Moodabidri, in the specialization areas of Finance, Marketing and Human Resource. Around 27 students participated in the productive dialogue and deliberated on the theme, 'Technology Driven Management'.

The certificates of excellence for the paper presentation at Rendition 13 were awarded to –
Finance Specialization:

I Place: Prajna Bharadwaj- PoornaPrajna Institute of Management

II Place: Vinod Leo D'souza- AIMIT , St.Aloysius College

II Place: Sajan Chowta, Sahyadri College of Engineering and Management

Human Resource Specialization:

I Place: Sagarika K Sudhir –PoornaPrajna Institute of Management

II Place: Jaya shetty – Mangalore Institute of Technology And Engineering

Marketing Specialisation:

I Place:Swapna Shetty-A.J Institute of Management

II Place:Manjunath Harikant, A.J Institute of Management

The certificates of excellence for the productive dialogue at Rendition 13 were awarded to –

Winner –Merline – Poornaprajna Institute of Management

Runners up –Kripa, Sahyadri college Of Engineering and Management

Runners up- Jeslyn D'souza, Mangalore University

The programme ended with the Valedictory Function. Dr Rio Dsouza, Vice-principal, SJEC was the Chief Guest for the Valedictory Session. In his address he remarked that rendition has rendered and moved on. He encouraged students to follow their pursuits, understand their goals and make corrections in the present. Rev.Fr Rohith D'Costa, in his Guest of Honour Address, motivated the students and stated that through technology we should try to know about others and build better relationships. Rev. Fr Ajith Menezes, Assistant Director,SJEC in his presidential remarks addressed the students on the fear of the unknown which prevents them to innovate in their personal lives. Mr. Keshav Naresh Shenoy , Rendition 13 Student Co-ordinator proposed the vote of thanks. Ms Divya Dagma Rego, student III semester MBA was the MC for the Valedictory Function.



Industrial Visit to Cochin - 2013

The Department of Business Administration organised an Industrial Visit to Cochin, Kerala for the II MBA students. The planning and execution of the industrial visit was carried out by a 10 member student committee under the guidance of Ms Shakila Bolar, Faculty in Charge.

The team of 53 students from III Semester MBA accompanied by three faculty members viz., Ms. Shakila B., Mr. Chaco P.J. & Ms. Smita Jesudasan arrived at the Mangalore Central Railway station at 5.30 pm, on 2 October, 2013 and boarded the train at 6.15 p.m. Next day at 4 am, the team arrived at Ernakulam Station and proceeded to the Royal Residency where the stay for the next three days was arranged.

On 3 October 2013, the first visit was scheduled to FACT Ltd, a petro chemical industry. The main objective of visiting FACT was to understand the industrial interface and the various fields with which, the management students can be related and to gain the industrial exposure. The team was divided into 3 groups and two officials from the company were in charge of each group and they were taken around the whole factory and shown the different plants of the entire factory. Thus the students gained diverse exposure to the manufacturing process and packing aspects of the company. After the FACT visit, the team proceeded for lunch.

Post lunch, the team visited Kitex Garments, a garment manufacturing company. There, the students were exposed to the garment making process and they had a brief interaction with the General Manager of Kitex.

On the second day, 4 October, the team set out to Anna Aluminium, a company that manufactures aluminium vessels. It was a two hour visit. Later, the students with the faculty went to Wonder La., an amusement park. They had a wonderful and an enjoyable time.

Finally on the third day, 5th October, the team visited HMT, Machine Tools Ltd., which are the pioneers in the Machine Tools industry in India and manufactures a diversified range of products. It was indeed a great experience to know the manufacturing process of the huge lathe machines, the packaging and export details.

The team also visited the Cochin Marine Drive. They toured the Jewish town, Museum, admired the rare artifacts and handicrafts, savoured the smell of the spices and fragrances, weaving of the



In the night at 10.00 pm, the team departed to Ernakulam Railway station and boarded the train at 12.00 am. They arrived at Mangalore, on 6th October, around 9 am. All were happy to be on the Mangalore soil and dispersed to their homes. On the whole the industrial visit was a great success. The students were enriched with the knowledge of the manufacturing processes, administration matters and the supply chain process.

The team is grateful to the management of St Joseph Engineering College for granting the permission for the Industrial Visit to Cochin and for the generous support and co-operation in organizing the Industrial Visit.

Industry Academia Interaction with Oriental Bank of Commerce

Students of 2nd year MBA Department of Business Administration had collective session with the bank manager Mr. Khalid Sheik and interacted with the bank employees under the guidance of Dr. Anjali Ganesh designed a competitive Advantage model for the banks future business propositions.



CSR activities by OBC in view of helping the general public

Oriental bank of commerce undertook CSR activities by taking in view the disabled and physically challenged individuals and by providing them with beds wheel chairs and crutches that would help them to lead a better life. The students of 2nd year MBA under the guidance of Dr Anjali Ganesh actively participated in CSR activity.



When we seek to discover the best in others, we somehow bring out the best in ourselves.

Outreach Programme conducted by 2nd Year MBA Students

The MBA students of SJEC Vamanjoor, accompanied by the Dean and faculty members, celebrated X-Mas with the less privileged children of 'Bala Yesu Nilaya' situated 5 km from Vamanjoor, on 27th December 2013. Our group, including 40 members, and staff arrived at the Bala Yesu Orphanage at 2.30 pm on Friday 27/12/2013. We were overwhelmed, when we received the warm welcome from all the staff of the orphanage. All the kids were so eager to be with the us as if they had met their own relatives after a long time. A prayer song was sung by the students and respectively inaugurated the program. Soujanya, explained the need of Christmas celebration, there were games, mime, skit and carol singing, made our visit more meaningful.

We gave gifts and snacks for the children to mark the sharing our best moments with them. Children at the orphanage performed dance for us and it was commendable. That was an unforgettable visit. The feelings and the emotions have still stayed the same in us after this visit. We thank all the staff for their support. The MBA students of SJEC Vamanjoor, accompanied by the Dean and faculty members, celebrated Xmas with the less privileged children of 'Bala Yesu Nilaya' situated 5 km from Vamanjoor, on 27th December 2013. The students entertained the children with mime, skit, carol singing and games. The children also exhibited their talents by performing dance. Later gifts and sweets were distributed to all children.



Zephyr 2014 – 'Mahadhipatya' fight for supremacy, held on 4th and 5th March 2014.

Zephyr-14, ' Mahadhipatya' a National-level PG Management Fest organized by the Department of Business Administration, St Joseph Engineering College, Mangalore was inaugurated on March 4 at 9: 30 am in the Conference Hall, Civil Engineering Block, SJEC.

The function was inaugurated by Dr M S Moodithaya Registrar, Nitte University, with SJEC assistant directors Fr Ajith Menezes and Rev Fr Rohith D'costa, principal Dr Joseph Gonsalvis as guests of honour and director Fr Joseph Lobo presiding over. Dean MBA Dr Prakash Pinto, faculty convener Shakila B and student conveners Golvin Peter and Arundas were also on the dais

During the two days of the management fest over 250 participants from the B-Schools at the national level participated in 6 events namely 'Chakravyuha' (Best Manager), Arthakshetra (Finance), Daksha(HR), Abhiyuthana (Marketing), Ran-Neethi (Operation Strategy), Vid-Yuth (Business Quiz).

The participants exhibited excellent performance in various events of the fest and the following colleges won the prizes in different categories.

'CHAKRAVYUHA' (Best Manager)- St Aloysius College, M.Com, Mangalore

ARTHAKSHETRA (Finance)-- I Place: SDM PG Centre, Mangalore

II Place AIMIT , Kotekar, Mangalore

DAKSHA (HR)

I Place - Sahyadri College of Engg & Mgt

II Place- AIMIT , Kotekar, Mangalore

ABHIYUTHANA (Marketing)

I Place University College, M.Com Mangalore

II Place- M.Com. Mangalore University,



RAN-NEETHI (Operation Strategy) – I Place – AIMIT , Kotekar, Mangalore

II Place- MITE Moodabidri

VID-YUTH (Business Quiz). – I Place – AIMIT , Kotekar, Mangalore

II Place – Srinivas Institute of Technology,

Overall Winners Zephyr 14 AIMIT , Kotekar, Mangalore

Overall Runners Zephyr 14 SDM PG Centre, Mangalore

Valedictory Ceremony of Zephyr-14 was held on 5th March 2014. Dr. T Jayaprakash Rao, Director, A.J. Institute of Management, Mangalore was the chief guest with Rev. Fr Joseph Lobo, Director, Rev Fr Rohith D’costa, Assistant Director, Dr. Rio D’souza, Vice Principal as guests of honour and Principal Dr Joseph Gonsalvis presiding over. Dean MBA Dr Prakash Pinto, Faculty Convener Shakila B and Student conveners Golvin Peter and Arundas were also on the dais.

Student Conveners Zephyr-14 Mr. Golvin Peter and Mr. Arundas Welcomed the gathering and introduced the chief guests and the Faculty convener Prof. Shakila B. rendered vote of thanks. Ms. Divya Rego and Ms. Alzin Menezes compered the programme.

SJEC MBA Alumini meet DubaiFeb 2014

Department of Business Administration, SJEC Dubai Chapter conducted Alumni meet for the second time on February 7, 2014 at Zabeel Park, Dubai. Out of known 29 members of SJEC MBA students in UAE, 15 members attended the function.

The students cherished and recalled their old memories and shared their experiences. Also those who are working expressed their keen interest to help other members to find a job who are on visitor's visa. The response for the Get Together plan was impressive thus motivated alumini to conduct more and more events of this sort in the years to come.





Students Participation and Achievements in Intercollegiate Fests

During the year 2013-14, the MBA students participated in various fests held by different Management colleges in and around Mangalore.

At “DRISTI”, A National Level Management fest held by Sahyadri College of Engineering and Management – Ms. Slima Pinto and Ms. Soujanya Nayak secured the first place in HR event, And the team secured first place in Ice Breaker.

At “GO GREEN”, A National Level Management fest held by Alva’s Institute of Technology – Mr. Rizwan.A.K and Mr. Azeez Ahmed secured Runner’s up in Finance event.

At “ECHOLON”, A National Level Management fest held by Shree Devi Institute of Technology– Mr. Rizwan.A.K and Mr. Azeez Ahmed secured Runner’s up in Finance event.

At “ETTIN-14”, A National Level Management fest held by NITTE Institute of Technology – Ms. Giselle Neha Dalmeida and Ms. Alzin Menezes secured runner’s up in Change Management.

Students actively participated in paper presentation on the concept “GO GREEN” at Canara College- Mr. Chittaranjan and Mr. Ashish Kamath.

SECTION - B



Money Management Throughout Life Stage

Jolita Preema
2nd Year MBA

On our way to developing and maintaining good financial health, we are determined to accumulate emergency funds for a rainy day. A good plan often begins with saving at least six months' worth of income and progresses into developing the capacity to meet our personal financial goals in the short term, as well as the long term. We have taken the first step, and have started to save money.

A solid plan can play a big role in building financial security for you and your loved ones. And yet, are you regularly reviewing your finances? Doing so becomes particularly important whenever you reach a new life stage. New additions in your life such as a spouse, homeownership, or the birth of a child make reviewing your plans a necessity. You may need to give your finances extra consideration upon reaching the following milestones:

First Job: When you obtain your first “real” job it’s likely that you will be presented with employer-sponsored retirement savings plans. It is never too soon to begin saving for retirement, and taking advantage of your employer’s retirement savings plan as soon as possible will give your account the maximum amount of time and potential to grow. The combined effects of time and compound interest are powerful, and the sooner you start the better. Try to contribute enough to your fund to take full advantage of any employer-provided matching contributions.

Also, learn about the insurance provided by your employer’s benefits plan, including health, life, and disability insurance. If your employer’s plan offers insufficient coverage, or if a plan is not offered at all, consider obtaining coverage independently. If you change jobs, pay attention to the benefits. Benefits will often vary greatly from employer to employer, and changes in insurance coverage and retirement options must be factored into your personal plan. For example, funds in your retirement plans might need to be rolled over as you continue to save.

Marriage: Weddings are special occasions that become cherished memories long after the bouquet has been tossed and the rice has been thrown. They are also events that bring about financial changes. After getting married, you may consider opening a shared bank account, owning property jointly, as well as sharing auto insurance and possibly medical insurance. You may also want to begin saving toward the purchase of your first home and start preparing to raise a family.

Obtaining and/or updating life insurance plans to reflect a name change, if applicable, as well as including your spouse as your beneficiary, will help to ensure that financial goals will continue to be met. Review retirement plans and goals to establish a savings plan that aims to fulfill your retirement needs. Getting married will also most likely affect your tax situation. Think about the most effective tax strategies that will help with annual filings, as well as your long-term goals.

New Home or Refinancing: Buying a first home is a happy event. Now, the money you may have spent on rent will build equity in a place that you own. Whether you are a first-time homeowner or are looking to refinance, research the various mortgage types available to find the one that best suits your needs. In addition, you will have to find a homeowners insurance policy that will suit your coverage needs. This is also a good time to review life insurance policies to assure that mortgage obligations will remain covered in the event of your death.

Children: With the added joy and responsibility of a child comes the need for extra financial security. Update your medical plans to include the child. In addition, review your life insurance policy to ensure you have adequate coverage amounts, and include the child on the beneficiary list.

For an infant, college is 18 years away, yet the sooner the family starts saving, the better. A college fund that has many years to earn interest and contributions is ideal. Children may also change your estate plan. Writing or reviewing your will becomes especially important to make sure the child will be provided for and suitable guardians will be named.

Starting Your Own Business: If you leave your old job to start your own business, you will have to assume responsibility for previously employer-sponsored benefits. It is important to maintain retirement, medical, and life insurance plans, as you continue building financial security.

Retirement: Now is the time to enjoy the fruits of your labor. You may be considering relocating to a warmer climate and are anticipating all of the adventures you will have there. However, your funds will still require attention as you continue to manage your money. Remember to maintain adequate health care coverage, and know your long-term care options. Proper planning can help protect your hard-earned assets from being spent on partial medical expenses.

Perhaps one of the most secure feelings in life is knowing that you are financially secure and are prepared for whatever may happen. Through annual checkups you can assess financial goals, provide for your loved ones, and build for the future. As you approach each new life stage, you will find that additional consideration and planning are well worth the effort.



Mohammed Mukthar
2nd Year MBA

5 Ways to Put Spring into Your Job Hunt

The spring days are getting longer and warmer, flowers are sprouting, and recent economic reports show signs that the economy is bouncing back to life at long last. Here are five ways you can use this season to spring forward your job hunt:

1. **Embrace the process.** Put simply, it takes a lot of work to get work. It would be great if you could just post a resume on a job board, have your skills and accomplishments noticed, and be recruited for the job of your dreams. Sometimes it happens like that, but less than 10 percent of jobs get filled this way. Instead, for the vast majority, this method is nothing more than a lazy person's pipe dream.

Take a fresh look at what you have been doing. Ask yourself: "What has been working, what isn't working, and what can stand some improvement?" With this insight, you can successfully reboot your job hunt. If you embrace the process of establishing a solid strategy, building your personal brand, targeting jobs that you're highly qualified for, networking in-person, and working social networks like LinkedIn, you will energize your hunt.

2. **Share the joy of others' success.** By monitoring your LinkedIn status feed you will often see people in your network post new positions they've landed. Use their success as an opportunity to touch base and offer your congratulations. You might ask what they did that helped them in their search the most, and in the course of conversation remind them of specific connections that they can help you establish.

3. **Break out of your shell.** This is the season of college alumni gatherings, professional organization programs and community events. You never know in advance how a common school bond, interest in a professional development program or shared concern for a nonprofit's cause can build or boost a relationship. But it happens all the time.

4. **Volunteer.** In springtime, nonprofit organizations push to obtain new volunteers for their programs and fundraising efforts. It's great to get some volunteer experience on your resume, especially if by doing so you're somehow utilizing your professional skills.

Offering your time and talent to a great cause or group is a proven path not only for "doing good," but for your own professional development. Often, organizations hire people who have volunteered with them. Moreover, it is a way for you to create relationships with others involved with the organization, including donors or other participants who have connections in their own businesses and elsewhere.

5. **Get some exercise.** Maybe you aren't the person who has been running on a treadmill in a gym or taking Zumba classes all winter. But with the better weather, now is a great time of year to go outside. Take a stroll or brisk walk a few times a week, ride your bike, or engage in other fresh air activities. The cost can be minimal, or even free—a price that even those on the tightest of budgets can afford. As you get into better shape and get the endorphins flowing, you'll feel better about yourself, look better to others, and be in a better frame of mind to do everything else related to a job hunt.

Green Commerce Is Good Commerce



Kavitha
2nd Year MBA

There are a lot of reasons why online retailers should start seeing green in a whole new way: Conserving energy and supplying environmentally sound products and services is good for the environment and the bottom line.

Large retailers like Target, Wal-Mart and The Home Depot naturally use a lot of energy and produce a lot of waste. However, they're taking steps to reduce both by building energy efficient storefronts and reducing waste through aggressive recycling programs.

For example, Target is reducing the environmental impact of its buildings by following the U.S. Green Building Council's Leadership in Energy and Environmental Design (Usgbc.org) benchmarks for design, construction and operation. Target also claims it has reduced waste through recycling and reuse by 70 percent.

Wal-Mart claims it is cooperatively working with suppliers on products including the Charmin 6 Mega Roll pack. The product enables Wal-Mart to ship 42 percent more units on its trucks, eliminate 89.5 million cardboard roll cores, eliminate 360,087 pounds of plastic wrapping and reduce its diesel consumption by 53,966 gallons.

Vendors are also making strides. Earlier this year, Intel, Google, Dell, HP, IBM, Microsoft and others cooperatively launched the Climate Savers Computing Initiative (Climatesaverscomputing.org) which aims to save \$5.5 billion in energy costs and reduce greenhouse gas emissions by 54 million tons per year. The caveat is that power supplies must reach the 90 percent efficiency target set by the organization. If the Initiative is successful, its reduction of greenhouse gas emissions would have the same effect as removing more than 11 million cars from the road, according to Pat Gelsinger, senior vice president and general manager of Intel's Digital Enterprise Group.

Urs Hölzle, a Google senior vice president and a Google Fellow, points out that the average desktop PC wastes nearly half of its power, and the average server wastes one-third of its power. To combat the waste, computer and computer component manufacturers involved in the Climate Savers Computing Initiative have agreed to build energy-efficient products that conform to the Environmental Protection Agency's (EPA's) ENERGY STAR guidelines at Energystar.gov.

In 2006 alone the EPA estimates that its ENERGY STAR certification program reduced greenhouse gas emissions by an amount equal to what 25 million cars would have produced. Meanwhile, American homes and businesses saved \$14 billion on their utility bills. The ENERGY STAR program requires manufacturers to build products that meet standards set by the EPA and the U.S. Department of Energy.

On a local level, The Bay Area Green Business Program, a cooperative effort developed by San Francisco Bay Area local governments, governmental agencies and the business community, verifies that businesses meet certain environmental performance standards. Since 1997 more than 1,000 business and public agencies have been certified. The Program is also part of a network of similar organizations operating in various counties throughout California.

In the ecommerce space, things seem to be moving slowly, at least from an organizational standpoint. The Ecommerce Merchants Trade Association (Ecmta.org) and its sister organization, The Professional eBay Sellers Alliance(Gopesa.org), have not defined formal green policies, guidelines or green best practices, according to Sandra Prytherch who manages the resource centers for both organizations. She did say that some of the members are actively reducing waste through recycling and reuse because it is economically efficient to do so. The Internet Merchants Association did not respond to the same query nor does it appear to have a green initiative at this point. US GREEN Commerce, a new online chamber of commerce, is actively trying to recruit members and plans to unveil a seal of approval.

Meanwhile, independent e-marketplaces are cropping up, such as BuyGreen.com, which serves both consumers and businesses. BuyGreen's demand-oriented philosophy is this: When mass consumers make demands on manufacturers and retailers, the results are innovation, lower prices and greater product selection. This not only reflects the basics of macroeconomics; it raises an important point.

Green products have historically been more expensive than their mainstream counterparts and they've been harder to find. The Home Depot is making progress here. It offers an Eco Options brand that makes it easy for customers to find and buy green products.

Wal-Mart has created "Sustainable Value Networks," or SVNs, that provide sustainable and affordable products while reducing waste. Currently Wal-Mart has seven SVNs that are focused on specific products like seafood, jewelry and electronics. Another five target internal operations such as climate, logistics and waste.

Smaller retailers can emulate what the big guns are doing on a limited scale simply by making different choices about the products they use and sell, and by focusing on energy efficiency. If you want to make a bigger difference, lobby your favorite association to start a green initiative or get involved with one or more green associations that will happily promote your business.

Ten Tips For Going Green

- Use energy efficient lighting systems and bulbs. According to Pacific Gas & Electric Company (PG&E), one compact fluorescent lamp (a small fluorescent bulb) reduces lighting costs by 75%.
- Adjust power management functions on desktops and laptops.
- Choose laptops over desktops. PG&E claims laptops use 90% less energy than desktops.
- Choose products that bear the ENERGY STAR label. The Environmental Protection Agency (EPA) estimates these products saved American homes and businesses \$14 billion in energy costs in 2006.
- Unplug chargers and turn off equipment that's not in use. Otherwise they will continue to draw power.
- Choose products such as paper and packaging that have a high degree of recycled content. Goods made from recycled material typically require less energy to produce than goods made from virgin materials, according to the EPA.
- Conduct an internal energy audit to find out how much power you're using and how much it's costing you. Then devise a plan to reduce power consumption.

Laughter is the Best Medicine



Rashmika
2nd Year MBA

The Health Benefits of Humor and Laughter

Humor is infectious. The sound of roaring laughter is far more contagious than any cough, snuffle, or sneeze. When laughter is shared, it binds people together and increases happiness and intimacy. Laughter also triggers healthy physical changes in the body. Humor and laughter strengthen your immune system, boost your energy, diminish pain, and protect you from the damaging effects of stress. Best of all, this priceless medicine is fun, free, and easy to use

Laughter is strong medicine for mind and body

Laughter is a powerful antidote to stress, pain, and conflict. Nothing works faster or more dependably to bring your mind and body back into balance than a good laugh. Humor lightens your burdens, inspires hopes, connects you to others, and keeps you grounded, focused, and alert.

With so much power to heal and renew, the ability to laugh easily and frequently is a tremendous resource for surmounting problems, enhancing your relationships, and supporting both physical and emotional health.

Laughter is good for your health

- **Laughter relaxes the whole body.** A good, hearty laugh relieves physical tension and stress, leaving your muscles relaxed for up to 45 minutes after.
- **Laughter boosts the immune system.** Laughter decreases stress hormones and increases immune cells and infection-fighting antibodies, thus improving your resistance to disease.
- **Laughter triggers the release of endorphins,** the body's natural feel-good chemicals. Endorphins promote an overall sense of well-being and can even temporarily relieve pain.
- **Laughter protects the heart.** Laughter improves the function of blood vessels and increases blood flow, which can help protect you against a heart attack and other cardiovascular problems.

The social benefits of humor and laughter

Humor and playful communication strengthen our relationships by triggering positive feelings and fostering emotional connection. When we laugh with one another, a positive bond is created. This bond acts as a strong buffer against stress, disagreements, and disappointment.

Laughing with others is more powerful than laughing alone

Shared laughter is one of the most effective tools for keeping relationships fresh and exciting. All emotional sharing builds strong and lasting relationship bonds, but sharing laughter and play also adds joy, vitality, and resilience. And humor is a powerful and effective way to heal resentments, disagreements, and hurts. Laughter unites people during difficult times.

Incorporating more humor and play into your daily interactions can improve the quality of your love relationships— as well as your connections with co-workers, family members, and friends. Using humor and laughter in relationships allows you to:

- **Be more spontaneous.** Humor gets you out of your head and away from your troubles.
- **Let go of defensiveness.** Laughter helps you forget judgments, criticisms, and doubts.
- **Release inhibitions.** Your fear of holding back and holding on are set aside.
- **Express your true feelings.** *Deeply felt emotions are allowed to rise to the surface.*

Using humor and play to overcome challenges and enhance your life

The ability to laugh, play, and have fun with others not only makes life more enjoyable but also helps you solve problems, connect with others, and be more creative. People who incorporate humor and play into their daily lives find that it renews them and all of their relationships.

Life brings challenges that can either get the best of you or become playthings for your imagination. When you “become the problem” and take yourself too seriously, it can be hard to think outside the box and find new solutions. But when you play with the problem, you can often transform it into an opportunity for creative learning.



Chant these de-stress mantras!

Yatheesh Gatty
2nd Year MBA

For many, stress is a five-letter companion from daybreak to dusk. It may seem that there's nothing you can do about stress. But you have more control than you might think.

In fact, the simple realization that you're in control of your life is the foundation of stress management. Managing stress is all about taking charge of your thoughts, emotions, schedule, and the way you deal with problems.

•Idle mind, devil's workshop

To deal with stress effectively, you need to feel robust and sturdy mentally. For this, keep yourself involved with activities such as gardening, watching a movie, taking a long soothing spa bath, cooking a new dish, singing /dancing, to pep up your mood, sipping a warm cup of green tea, savoring dark chocolate, getting a massage or just curling up with a good book. Just make time for leisure activities that bring you happiness.

•Problem shared, problem halved

Suppressed feelings soon become excruciating. A problem shared is a problem halved. Express your worries and fears in an open way to someone who can understand you profoundly. It will make you feel lighter and better, reducing the burden inside you instead of bottling them up.

•Avoid Agent Stress

If you can't alter a stressful situation, try to avoid it. If someone consistently causes stress in your life and you can't turn the relationship around, limit the amount of time you spend with that person or end the relationship utterly. Free yourself from negative energy by forgiving and moving on.

•Vent it out, physically

Exercise won't make your stress disappear, but it will reduce some of the emotional intensity that you're feeling, clearing your thoughts and enabling you to deal with your problems more tranquilly. You could begin with an outdoor walk, or play with a pet daily.

•Time for self-pampering

Nurturing yourself is a necessity, not a luxury. Don't get so caught up in the hustle and bustle of life that you forget to take care of your own needs. Include rest and relaxation in your daily routine. Go for a spa or a holiday. Don't allow other obligations to encroach. This is your time to take a break from all responsibilities and revitalize your batteries. Just pamper yourself silly!?

•Practice yoga and meditation

Yoga and meditation bring to standstill nomadic and futile distractions that drain your mental energy. A serene mind allows to manage issues through rational thinking, skillful execution.

•Go sattvik, atleast nearly

Wholesome nutrition can make a difference. Try and avoid, or at least reduce the amount of spicy, oily, caffeine, junk, and sugary foods you consume. The "highs" they provide are only temporary and the "lows" soon crash over you like powerful waves! If you can't go drastic with a sattvik diet, at least stick to a well-balanced and nutritious diet plan. It'll keep you feeling good throughout the day.

•Be a volunteer

The adage 'When you dig another out of their troubles, you find a place to reduce your own' holds true. People who help others, through activities such as community or social-work, become more resilient. Helping others is a great way to get your mind off your worries and channel your energy into something positive.

The bottom line is this: **your life is much in your own control and so long as you steer it well, all is well.**



Thansif
1st Year MBA

Indian Politics and Politicians

Indian Politics refers to the activities of the political parties associated with the governance of India as a country. A Politician is person who is professionally involved in politics. It is to be said politics is the art and technique of government. Every idea contains an intention, similarly political idea also contains intention for implementation, but recently people observe negative sense.

Mahatma Gandhi stated regarding the place of ethics in politics. He told that politics without ethics and principles were not desirable. The principles are the moral principles. According to his philosophy political, life should be governed by truth, morality and self-purification. Devotion to truth was drawn by him to half corruption. He had no intention to indulge the religious matter. He interpreted that religious matter is a death-trap because it kills the soul. He also expressed that “For me there is no politics without religion, not the religion of the superstitions or the blind religion that hates and fights, but the universal religion of toleration”.

The role of the Politicians is to deal with national issues and are driving the country in full gear. It is the duty of the Politicians to check Corruption, nepotism, crisis in politics and ethnic problems. They should work to bring communal harmony. They should exercise wisdom in every work of national politics. They should practice ethical culture. The political parties should try to build confidence of political wisdom by their good work. People expect good qualities in a politician. They expect them to be trustworthy. They should come forward to check and stop unlawful activities.

People go to vote but they have unpopular leaders of popular parties. Only symbols are elected not politicians. Actually, scenario shows that people are being disappointed by our political leaders. They are always eroding the very essence of democracy. They are devaluing public-moral. Money also plays a dominant role in the Indian politics, especially during election. Vote is purchased by the party men. Ambitions, influential people impact on every country's political set up.

Finally, it can be admitted to all that politicians should be free from vitiated politics. They should possess constructive view in respect of welfare of mass. They would always try to eradicate the corruption from the national life by root and branch and at the same time they can reach to their



Elvin Dias
2nd Year MBA

10 easy ideas for getting into the savings habit

Putting a little money away regularly is the best way to save for a long-term goal, whether it's a holiday, a laptop, or a new car. We've got 10 easy ideas to help get you into the savings habit.

1. Pay yourself first

Do you find there isn't much money left over at the end of each month? It's easy to find yourself short of funds after paying for essentials and buying a few little treats on impulse.

Set some realistic long-term goals and then pay yourself by putting money aside in a savings or investment account on a regular basis. Even small contributions soon build up.

You're aiming to make regular saving a healthy habit that will turn into a routine. And at the end of each month you'll have the immediate satisfaction of knowing you managed to put something away.

2. Keep track of your spending habits

For the next month, keep a log of all your daily, weekly, and monthly expenditures. Find an easy way to record what you spend as you go, whether you use an app on your phone or a pocket notebook. And prepare yourself for a shock! If you add up how much you spend on shop-bought sandwiches, coffees and more, you'll be amazed by how much you can save.

3. Find a good deal

There are plenty of ways you can save money when paying for essentials. Review your mortgage, credit cards, insurance and utilities.

Don't be afraid to switch companies to take advantage of the best deals around. Price comparison websites can help you compare utility companies to find the cheapest rates.

Try doing your supermarket shopping online. It can make it easier to stick to a budget and resist buying unnecessary items on impulse.

You can use price comparison websites to compare prices at the big supermarkets. It's worth checking the delivery costs, as some supermarkets will deliver for less on certain days of the week.

4. Motivate yourself with a goal

Pinpoint what you really want and what it will cost. Set a realistic goal, such as giving yourself six months to save for it. Cut out pictures of your goal and put them on your fridge and in your purse. Every time you think about buying something new, ask yourself if you want it as much as what you're saving for.

5. Start a loose change jar

Put a jar in a prominent place, and empty your change into it at the end of the day. If you can't stand the thought of rolls of coins, use the change-counting machines available at some supermarkets when the jar is full.

At the end of the year, this cash could add up to enough money to pay for a Christmas gifts, or a health club membership, for example.

6. Put away surprises

Whenever you get an unexpected windfall, such as a holiday bonus, or cash gift, put it into your savings account. You weren't counting on this money as part of your regular income, so don't spend it as such. Think of this as your new car account, for example.

7. Pay off your debt

It may seem hard to believe, but paying off your debt is one of the best ways to save money. That's because the interest you pay on most loans is much higher than the interest you earn with most savings accounts.

Get rid of as much credit card, student loan, and other personal debt as you can, and then start saving.

8. Pretend you're still paying off a loan

When you finish paying off a loan, keep making the monthly payments, but to yourself. As you've already been making the payments for months, you should be able to continue living without the extra cash. Put the payments into a savings account if you can.

9. Open a savings account you can't touch

Save for even bigger purchases, such as a holiday or a car, by putting money into an investment account. As the money must stay in the account for a set period of time you won't be able to get at it whenever temptation strikes. Most investment accounts also earn more interest than savings accounts.

10. Make saving a challenge

Each month, try to save just a little bit more. If you make saving a challenge, you'll learn to avoid the luxury buys at the supermarket and to skip the stroll around the clothes shops at lunchtime. If you're making sacrifices now, you'll feel even better when you finally get to buy what you've spent months saving for.



Ashraf
2nd Year MBA

How to start investing-

Beginners guide to stock Market Investment

Stock market investment is a self-learning game and you need to put a lot of effort to become professional.

How to buy a stock?

To buy your first stock, you need three basic things which are listed below:

- 1. DEMAT** account - Demat account is an account meant for holding the stocks in dematerialized format. No need to worry about the demat account as you can open this account in almost all the banks and the procedure is as simple as opening a savings account.
- 2. Trading** account - Demat account and trading account are linked. Through trading account, all the money involved while buying and selling stocks is managed.
3. You need to have money and knowledge too.

For getting Demat and Trading account, you can directly approach a bank or your stock broker will help you in opening these accounts.

➤ What is the minimum amount need to start investing in stocks?

You will be surprised to know the answer. The absolute minimum amount will be something around Rs.25 to Rs.30. Wait as the surprise is not yet over. The major percentage of above amount is Transaction cost (Brokerage you pay for buying or selling a stock). This is a theoretical absolute minimum. Now let's work out the practical amount in real life scenario.

ACTION	Amount (Rs)
Opening demat & Trading Account	0 to 500 (One time charge)
Buying a Stock	Stock Market Price (Varies from less than Rs1 to more than Rs1000). For Practical calculation let's say stock price is Rs100.
Transaction Cost + other charges	1 % of total amount (approximate)

Based on data in above table, maximum amount needed to buy your first stock = $500 + 100 + 1 * 100/100 = 601$. So, practically you need Rs601 to buy your first stock whose market price is Rs100. This amount gets lesser or bigger with the choice of Stock (Market price of stock) you make.

➤ What is an ideal amount to start with?

From the above calculation, you have a fair idea about the minimum amount needed to start investing in stock market. In simple terms, it's basically the stock price which you need to have in your pocket. As the account opening fee is a onetime fee and the transaction costs are very less as compared to the stock price. Keeping in mind that you are just a beginner, Would suggest you start with a balance of Rs5000 in your trading account.

➤ What are the options of entering stock market?

There are two primary roots of entering the stock market:

2. Mutual Funds - For beginners, No Time, No Research
3. Stock Market - For Seasoned investors and frequent traders

Conclusion

Treat this amount (Rs5000) as the cost of learning a new course. Don't panic, if you lose this amount as the loss will teach you some great lessons. Be in the game for some time and see if you can handle the pressure or not. Parallel to this, keep on enhancing your investment skills by talking to experienced people, reading books, browsing internet etc. I hope you will like this game.



Archana Moger
2nd Year MBA

Human Resources

The 'Taken for Granted Department'

I was having a conversation with a friend of mine. She was telling me, "apart from salary negotiations, the human resource department does not have anything challenging to do." I was really surprised with his comment. But the bitter truth is that most people have the same view about Human Resources Department. We are taken for granted by employees in all the industries. The profession of human resources has not been understood well or we have not been able to project ourselves well. We need to clear all the wrong notions that people have about our domain. We need an image makeover and we need to be taken seriously in the industry.

Being a human resource professional, we know the amount of work and multi-tasking we do. We coordinate with different departments for recruitment and training. We perform multiple levels of planning. We work for people and work with people which make us to go through different forms of human emotions. In the name of professionalism, we often have to tolerate human egos, indifferent behavior and expectations to do everything for everyone. The human resource department is just a coordinator for management of employees or vice versa. We do not have much power to change the management but the employees expect us to do so.

Salary negotiation is a part of our job. It is challenging. Sometimes, there are many bigger challenges than this for the human resource department. Personally, I feel that asking an employee to leave the organization due to performance, behavior or back ground verifications is the most difficult job for any human resource professional. It is not easy. You have to strike a balance between being honest, cordial and still maintaining your professionalism. The employee goes through a lot of emotions and you have to control your emotions.

A lot of employees are never satisfied with their performance appraisal. They cannot accept that their performance has been average or below average. They have wrong notions and think that they have been performing well. You can not completely blame them. Sometimes their managers are also to be blamed since they have not provided proper feedback or not instilled enough confidence. Many of the employees blame the human resources department for their performance appraisal. They fail to understand that they are being rated by their managers. It is important that the employee and the manager have a proper understanding of one another. They need to know each other's strengths and weakness to work well together.

Jolita Preema
2nd Year MBA

LIFE IS A HIGHWAY

Life is a highway
On which the years go by...
Sometimes the road is level
Sometimes the hills are high.
But as we travel onward to a
Future that's unknown
We can make each mile we travel
A "heavenly stepping stone"!



Mohammad Thansif
1st Year MBA

MY UNSUNG LOVE POEM

Deafened for good
Didn't see the signs,
Didn't listen to the world,
Gave you my heart,
My breath,
My love,
My life,
My everything
Thought you're different,
Trusted you,
Gave you a chance,
Didn't judge you the way the world did,
That was my error.
For a minute I really thought you loved me,
My mistake
Guess I was wrong,
All along.
But how was I meant to know?
I was a lover,
Blinded by dreams and hope,
Saw the world with bloodshot eyes.
Saw the love not the lies.
But I thank you for opening my eyes.
I can finally breathe and say I'm alive.
I'm not dreaming, nor am I fantasizing.
I'm down to earth,
Out of my black hole,
Back to the real world.
And I thank you. Thank you



*“Coming together is a beginning,
Staying together is a progress,
and working together is success.*

- Henry Ford

