

# NES RATNAM COLLEGE OF ARTS, SCIENCE AND COMMERCE.





Academic Year : 2019-20

11<sup>th</sup> Edition



# **EDITORIAL FAMILY**



Ms. Muthulaxmi Devar (FYBMS)



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Mrs. Jisha Alwin (Faculty Member)



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Ms. Babita Majumdar (SYBMS)



Mr. Vinay Dedhia (TYBMS)



Ms. Akansha Bhosle (SYBMS)

## **ABOUT US**

A visionary, Dr. R. Varadarajan founded the National Education Society (NES) on April 14th, 1963 with the mission of providing school and college education to children of middle and lower-middle-class families in the relatively underdeveloped suburb of Bhandup in Mumbai. Today, 55 years later, National Education Society along with the sister trust, Saraswati Vidyabhavan (SVB), founded in 1983 is a prominent landmark in Bhandup, Mulund, and Dombivli, the suburbs of Mumbai. The group has 65 constituent institutions imparting quality education to over 45,000 students.

The Ratnam College of Arts, Science and Commerce, one of the 65 institutes under the umbrella of NES/SVB group was founded on 11th July 1983. Affiliated to the University of Mumbai, the College has grown rapidly in a short span of 35 years, creating a niche for itself in the field of education in Mumbai. The College has been the recipient of ISO 9001:2000 certification in 2002 and has also been accredited with 'A' grade by NAAC in February 2004. In the year 2011, the College has been re-accredited with an 'A' Grade by NAAC. In the year 2015, the College has been certified the Best College Award by the Mumbai University for the academic year 2013-2014. Our College with continuous self-improvement has received the great fillip with the 'A' grade reaccreditation third cycle from NAAC, UGC in July 2017.

Recognizing the contribution made by the college in improving the standard of the community surrounding its complex, Municipal Corporation of the Greater Mumbai has renamed the Bhattipada Road as NES Ratnam College Marg. The College offers besides the main streams, degree courses in Management course was to meet the demand of capable professionals in the market and also to enhance the professional abilities of today's generation and stretch their mission and horizon.

Ratnam firmly believes in creating Corporate Roadies who would get through the Hurdles and be bumpers in the society

## **EDITOR'S DESK**

Get your helmets on and gear up!!

Are you ready to take a ride to the corporate world? So let's get ready to encounter the roadies.

It gives us immense joy and satisfaction to finally reintroduce our very own BMS Departmental Magazine "DOSSIER".

It is a strategic blend of the witty corporate world and the rugged Roadies which will test your acumen in various tough and challenging situations.

Corporate Roadies is a collection of the Roadies who are ruling the economy in the country now, with lots of hurdles and struggles faced by them in their life. So this is how they brought light of hope in their life.

You just can't beat the person who never gives up.

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### **MANAGEMENT STORIES**

#### ◆ THE GLASS OF WATER STRESS STORY ◆

While a psychologist was teaching stress management to the class. He raised a glass of water. Seeing this everyone expected that he is going to ask, "Half Empty Half Full..!" But instead, he asked, "How Heavy is this Glass of Water?" Many called out the answer that it ranged from 8 oz. to 20 oz. Now the psychologist replied "This absolute weight of the glass doesn't matter. What matters is how long I hold it. If I hold it for a minute it's not going to be a problem. I have to hold it for an hour then I will feel an ache in my arm. If I hold it for a day, my arm will feel numb and paralyzed. In all the cases the weight of the glass doesn't change, but longer I hold heavier it becomes.

"He continued...."Similar are stress and worries. If you think about them for a while, nothing happens. If you think about them a bit longer, they hurt. And if you think about them all day long, you feel like paralyzed or incapable of doing anything."

#### Moral:

It's important to let go off your stresses. Don't carry your burdens and stress into the evening and then night.

#### ◆ MAKING MOST OF THE OPPORTUNITIES ◆

It's the story of Rich man who had four sons. As the rich man grew old he decided to give his property to the son who would value his wealth most. So, he called his sons and gave each of them five Grains of rice and told them that he would ask for these grains at the end of 5 years. At last, he said that he will give all his property to the son who will value these grains most. The first son threw away the grains and decided to show some other grains when the father would ask for them. He thought that his father will not be able to guess the difference between the set of grains. The second son eats them and like the first son thought of showing other grains when father demands. The third son kept grains in a silver box at home and offers a prayer to box while praying to God. The fourth son went to his home and sow those grains in his backyard. He cultivates them in the backyard and after they grow harvested them. He kept on re-sowing the grains from this crop and in 5 years time period he had a vast plot of land cultivated with rice. After 5 years when all the sons reached home. Father gave his property to the fourth son as he was the one who valued the grain most.

**Moral**: Making most of every opportunity. We should take very little opportunity to work hard and let it grow.

## ♦ WHAT WOULD FARMER DO NEXT ◆

A farmer and his dog used to sit by the roadside waiting for vehicles to come around. As soon as any vehicle came, farmer's dog would run behind it down the road, barking and trying to overtake it. Farmer neighbor used to see this and one day out of curiosity he asked farmer, "Do you think your dog is ever going to catch a car?" The farmer replied, "That's not what I am bothered about. What bothers me is what would he do if he ever caught one?"

**Moral:** Many people in Life Behave the same way Pursuing Meaningless Goals.



## **BOOK REVIEW**

#### ◆ THE 7 HABITS OF HIGHLY EFFECTIVE PEOPLE BY STEPHEN COVEY

In 1989, Stephen Covey changed the world of self-improvement forever when he published his book The 7 Habits of Highly Effective People. This book quickly became an international bestseller and go-to resource for anyone who wanted to improve themselves. From top-tier executives to students, Covey's book was the book to read.

Over 25 years later, The 7 Habits of Highly Effective People remains one of the most referenced books in its genre. It set the tone not only for Covey's second book but for an entirely new genre of literature. Now, Covey's work is used not just at work but at home. Whether you want to improve relationships with colleagues, managers or have more fruitful social relationships, Covey bestows serious lessons on his readers. These lessons have more or less withstood the test of time and remain relevant as a solid foundation in interpersonal communication today.

#### **HOW TO USE THE 7 HABITS OF HIGHLY EFFECTIVE PEOPLE**

Covey centers his book around the average person's personal and professional habits. This is the focus of the book because it is these habits that make up your character.

Everyone has habits. Some of these habits are good habits, some are bad habits and some habits have little to no impact on your daily life. Many times, people are unaware of their habits. Sometimes you write them off as unchangeable characteristics of your personality but other times you may be entirely unaware that they exist. These habits may be obvious to everyone around you but if you do not sit back and examine them, you find that you have dangerous habits that develop without your full awareness.

Changing your habits can change not only the way you see the world but the way the world sees you. You can use the lessons in Covey's book to help you:

- Taking control of your life
- 2. Making not just better decisions but smarter, strategic ones
- 3. Managing and improving your relationships with family and friends
- 4. Overcome bad habits
- 5. Boost your productivity
- 6. Find a healthy work/life balance
- 7. Be your happiest self

#### **◆ ONE MINUTE MANAGER ◆**

#### **Book Review**

A highly acclaimed work that offers an effective and highly adaptable approach to management which has worked well enough for thousands of business managers for years together. Authors have put in commendable effort to understand and implement, helping achieve enhanced productivity, professional work satisfaction and individual growth. There are three components to this approach - One Minute Goals, One Minute Praisings and One Minute Reprimands, which ultimately fit in together, resulting in a near-perfect system of management without much hassle. To make things simpler and demonstrate the efficiency of this system, the authors have quoted from several studies in medicine and behavioral sciences as well. In short, this work offers a wealth of information and strategies which have been put to test by managers across the world successfully.

#### **Key Takeaways**

It is the quintessential work on practical management for business managers overseeing a wide variety of projects in terms of size and scope. It is not without reason that this work has consistently featured on bestseller lists for no less than two decades, providing a highly organized and effective approach to management. A must-read for business managers willing to enhance their understanding of the art and science of management.

MR. DINESH GOPALKRISHNAN

**FYBMS** 

# "Just Do It"

## "Richard Branson to Young Entrepreneurs:

In Oscar Raymundo's Inc. article, famous entrepreneur Richard Branson explains why young wannabe entrepreneurs need to get over the inherent risk factor of starting a business.

You can sit on a great business idea for years, weighing the pros and cons of starting it. But according to Branson, a point in time comes when you have to just do it. If you fail, you fail—and hopefully, you learned something valuable for your next business venture along the way.



His message was very clear: "It takes guts but you have to just do it. Feel the fear, but do it anyway," says Darko Jacimovic, who says Branson's article gave him the confidence to start his business.—WhatToBecome.com. "Over the course of the years, I have realized that this advice helped me stop overthinking and pushed me to start working. Now that I reflect on my experience, I realize how such simple advice is incredibly important for young entrepreneurs."

If you're an entrepreneur who's been poised to launch a small business for quite some time now, this is one of the best business articles to help you make the plunge.

> MS. MANDEEP KAUR MUNDE ALUMNUS A.Y.:- 2017-18



## **DID YOU KNOW?**

#### 1- TOSTITO

The idea behind this logo is people sharing a good time while eating Tostitos. The 2 "T's" on the word feature a couple of friends eating a chip and dipping it on the salsa, which is the dot on the "I". See it now? Had you noticed before?

#### 2-BEATS

The logo for beats by der is pretty simple. The 'b' is enclosed in a circle followed by the brand name. The circle, though, isn't just a circle. It represents a human's head, and the 'b' letterform represents the brand's headphones. This gives the brand a personal element, allowing a customer to see themselves in the headphones.

#### 3-BASKIN ROBBINS

Baskin Robbins is known for its seemingly limitless flavors of ice cream (31, if we're being exact). That famous number is hidden in the 'B' and the 'R' of their logo, acting as the curve of the 'B' and the stem of the 'R'. The logo represents fun and energy, much like how you'll feel during (and after) eating their ice cream.

#### 4- LG

LG is recognized worldwide, and most people recognize the 'L' and 'G' in the logo mark. What most people don't realize, though, is that those letters help to create a face. The 'L' makes the nose and the 'G' makes up the rest of the face. This gives the brand a human element and makes it more inviting and approachable.

#### 5- FedEx

FedEx is an incredibly popular shipping company, and its logo is plastered on trucks and planes all over. While there isn't anything incredibly groundbreaking in the colors or simple type, there is a hidden gem in there. Have you ever noticed the arrow hidden in the negative space between the 'E' and 'x'? The arrow represents the idea of moving forward with speed and precision, much like the FedEx brand.

#### 6-NBC

It's a peacock logo since May 12, 1986. Peacock has six feathers that represent six various channel lines. News - yellow, Sports – orange, Entertainment - red, Station – purple, Network – blue, Production – green

#### 7-UNILEVER

The Unilever logo consists of 24 icons creating a U shape. Each icon represents the company's core values. Its brand identity was developed bearing the company's idea and goal of adding vitality to life. The Unilever logo is composed of 24 icons that come together to form a U shape

#### 8-AMAZON

Arrow in a logo stretch from "A" to "Z" convey to their customers that company can meet their every need also smile conveys that they are a trustworthy friendly company that is the tag line "Delivering smiles to customer doorsteps"

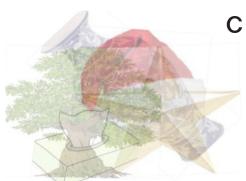
MR. SUMAN GHOSH
SYBMS



# **OVERLAPPING**













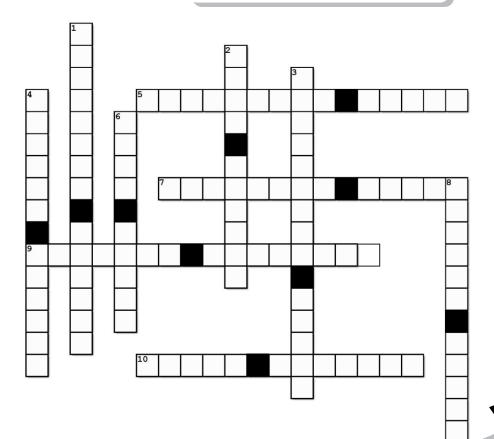
2. Guitar 3. Pen 4. Traffic Signal	2. Plate 3. Cup	2. WhatApp 3. Facebook
J. Bell	1. Bowl	<b>D</b> 1. Linkedin

A Sofa 1. Sofa 1. Star 2. Santa Hat 2. Moon 2. Santa Hat 3. Mouse 3. Vase 4. Tree 4. Ladder 4. Tree 5. Lock 5. Lock 5. Scissors 5. Lock 5. Lock 5. Scissors 5. Lock 5. Lock 5. Scissors 5. Tissue Box 5. Lock 5. Scissors 5. Scissors 5. Tissue Box 5. Lock 5. Scissors 5.

Ms. Amisha Sonigra FYBMS



## **CROSSWORD**



#### Horizontal

- 5. Founder of Incred Finance
- 7. Founder of Razorpay
- 9. CEO of Ola Cabs
- 10. Founder of wow momo

Sagar Daryani: Founder of wow momo

Shashank Kumar: Founder of Razorpay

Bhupinder Singh: Founder of Incred Finance

Bhavish Aggarwa: CEO of Ola Cabs

#### **Vertical**

- 1. Founder of 1mg
- 2. Founder of Cleardekho
- 3. Founder of Zomato
- 4. Founder of Cure Fit
- 6. Founder of Shuttl
- 8. Founder of Innov8 Coworking

Ritesh Malik: Founder of Innov8 Coworking

Amit Singh: Founder of Shuttl

Mukesh Bansal : Founder of Cure Fit

Shivi Singh: Founder of Cleardekho Deepinder Goyal: Founder of Zomato

Prashant landon: Founder of 1mg

MR. RAJ SAVLA SYBMS



## **POEM**

# ◆ THREE THINGS ◆

THREE THINGS TO RESPECT; OLD AGE, RELIGION, AND LAWS.

THREE THINGS TO LOVE;
PURITY, HONESTY, AND HARDWORK.

THREE THINGS TO ADMIRE;
BEAUTY, INTELLECT, AND CHARACTER.

THREE THINGS TO MAINTAIN; PROMISE, FRIENDSHIP, AND AFFECTION.

THREE THINGS TO AVOID; SMOKING, DRINKING, AND GAMBLING.

THREE THINGS TO PREVENT; LAZINESS, FALSEHOOD, AND SLANG. THREE THINGS TO WATCH; SPEECH, BEHAVIOR, AND ACTION.

THREE THINGS TO CONTROL;
TOUNGE, TEMPER, AND TEMPTATION.

MR. RAMVIJAY SINGH



## **CORPORATE LIFE**

In a Corporate life you have a Choice to make Be a 'header' in the eyes of people you lead you Be a spincless slave who lives and work to fulfill the whims and BUSINESS SULCESS Strate

Ms. Muthulaxmi Raja Devar



## LIFE IN THE FAST LANE

#### **FOUNDERS**

#### **Bhavish Aggarwal**



Education:
B. Tech in Computer Science from IIT,
Bombay. Prior work experience:
Worked in Microsoft Research,
Bangalore for 2 years.



Ankit Bhati
Education:
Dual Degree (M.Tech+B.Tech)
from IIT Bombay.

While trying to keep his holiday and tour planning business afloat, Bhavish had to travel from Bangalore to Bandipur, for which he rented out a car, which ended in a very bad experience. The driver stopped the car in the middle of the journey and demanded a renegotiation of what Bhavish was paying. After being refused, he proceeded to abandon him to enroute his destination. This is when he realized how his plight was probably similar to a lot of customers across the country who were looking for a quality cab service, but ended up with a one that stood them up, arrived and dropped them off late, didn't stick to their promises, and came with drivers that were nightmares behind wheels.

For the first time, he saw the amount of potential that an extraordinary cab booking service could have, and hence, he changed his business from his earlier start-up to the one we today know as – Ola Cabs. This was in December 2010, where he was joined by his co-founder Ankit Bhati in his start-up journey. His parents didn't agree with his idea in the beginning, of course, like all Indian Parents won't. They were thoroughly displeased with his decision to become a 'travel agent', but when Ola Cabs received its first round of funding from two angel investors, they started to believe in the change he was planning to bring.

Instead of buying and renting out their cars, Ola Cabs partnered with several Taxi Drivers and added a touch of modern technology to the whole set up, where people could book cars at short notice through their call centers and from their app. The bookings allowed half/full day rental and even outstation taxis. They now have almost 4,000,000 cabs across the country, offering a variety of car options – Mini, Prime, Luxury – which can be paid for through one of the different modes available.

Bhavish who works 16 hours a day, promises transparency in prices, where Ola Cabs gets a commission on every sale that the taxi driver makes, which makes it a company that works on the pay-per-performance model. The taxi drivers can also opt for access to the technology platform benefits, by paying a minimal fee to Ola Cabs.

Since it's inception, Ola Cabs has raised funds from Softbank Corp, and other investors during two rounds of VC funding. They also recently came up with the plan of 'charging lesser than an average auto rickshaw' by offering cabs at ridiculously cheap prices of Rs.10/km.

Ola Cabs has now ventured into collaborating with autos, with the launch of OlaAuto. You can now find an auto on demand, using their app.

"I devote a lot of time to hire the right people. We keep on looking until we've found the right person. More than the skill match, we're looking for the culture match," says Bhavish. "Being a very aggressive company, it is not everyone's cup of tea and finding the right people is invaluable," Bhavish told Your Story in an interview.

Ms. Rosann Rosario

**FYBMS** 

## **INTRAPRENEUR**

## **PepsiCo Executive**

Har Ghoot mai Swag hai

Nooyi joined PepsiCo in 1994 and was named CEO in 2006, replacing Steven Reinemund, becoming the fifth CEO in PepsiCo's 44-year history. Nooyi has directed the company's global strategy for more than a decade and led PepsiCo's restructuring, including the 1997 divestiture of Tricon, now known as Yum! Brands. Tricon included companies like Pizza Hut, KFC, and Taco Bell under its umbrella. The financial gains from this spinoff allowed the company to increase the pace of its share buyback strategy, thereby giving it more leverage to pursue future acquisitions without as much shareholder backlash. Nooyi also took the lead in the acquisition of Tropicana in 1998, and the merger with Quaker Oats Company, which also brought Gatorade in 2001, The \$3.3 billion acquisition of Tropicana initially faced opposition from other PepsiCo executives and Wall Street critics. Acquiring Tropicana allowed PepsiCo to gain a competitive edge; Tropicana at the time captured 44% of the chilled orange juice segment, the fastest-growing segment of the juice market, and especially positive metric when compared to Coca-Cola's Minute Maid which captured less than half of Tropicana's market share. The Quaker Oats Company's ownership of Gatorade was a positive strategic move for PepsiCo since Gatorade was responsible for 80% of sports drink sales at the time. Similar to the Tropicana acquisition, this strategic move gave PepsiCo leverage against Coca-Cola, owner of Powerade – second in the sports drink segment. PepsiCo's annual net profit rose from \$2.7 billion to \$6.5 billion.

Nooyi was named on Wall Street Journal's list of 50 women to watch in 2007 and 2008 and was listed among Time's 100 Most Influential People in The World in 2007 and 2008. Forbes named her the 3<sup>rd</sup> most powerful woman in 2008. In 2014, she was ranked 13<sup>th</sup> by Forbes. Fortune ranked her the 1<sup>st</sup> most powerful woman in business in 2009 and 2010. On 7 October 2010 Fortune magazine ranked her the 6th most powerful woman in the world. In Fortune's Most Powerful Women List of 15 September 2015, Nooyi ranked 2nd.

Ms. KIRTEE ARKE
SYBMS



## TÊTE-À-TÊTE WITH MR. CHIRAG KATIRA

Mr. Chirag Rajesh Katira is the Director of SNGT GROUP OF COMPANIES. SNGT is one of the Leading Group in the field of Transportation, Construction, Warehousing, Logistics, Cargo Cabs & Courier Service. Operating since Year 1991 in Maharashtra & Gujarat. A core visionary, Mr. Chirag Rajesh Katira along with his brother's has been instrumental in restructuring SNGT (SHREE NASIK GOODS TRANSPORT CO PVT LTD) and starting new ventures like, 3X CARGO CAB, SNGT NEXT, NASIK KING COURIER, SNGT WAREHOUSING. He is actively involved in different business start-ups and consults young entrepreneurs on their ventures. Since 2012, Mr. Chirag is involved in the strategic development of the SNGT at BOD level. He is also the public face of the company representing SNGT on various Forums, Policy Meetings, and Association & Social Organizations. In a career spanning over 8 years, Mr. Chirag has been an active member of many trade bodies and has been instrumental in shaping direction to the logistics industry in the country. Mr. Chirag Rajesh Katira is a great mentor and a thought leader; there have been more than 15 articles about him in Various Magazines & Newspapers like (The Economic Times, Lokmat, Sakal News, Motor India, Autocar, Transtopics, Silicon India, Translogis, and Magzter). Mr. Chirag has numerous awards and accolades to his credit some being, in the following years.

"I always wanted to do something different, something on my own. While sitting in the class, I came up with the idea 'same delivery'. MPOWER taught us calculation, ROI, reporting MIS and gave us a lot of operational clarity. Think out of the box was the mantra I acquired."

## **Expert's Talk**

#### 1. What do you expect from a manager?

#### 2. What was it like working for your manager?

so that we could nip any rising issues in the bud.

## worker safety.

complaints

#### 4. Describe how you managed a problem employee.

The managers I've had in the past who I now emulate Last year, I had an employee assigned to my had open-door policies with their teams - one always department who was a brilliant (but very young) felt comfortable going to them to discuss tricky financial analyst, onboarded straight out of college. workplace issues. They respected our opinions, His people skills left something to be desired - soon collaborated with us to arrive at positive solutions, his team members were complaining that he was and maintained our confidentiality workplace issues. dismissive of their ideas and belittled their contributions. So, I called him into my office, and we I have never had a difficult manager - only difficult had a conversation about our company culture and project challenges that we always worked together how collaborative teamwork is crucial to our to resolve. I've been lucky that the managers I have operations. I also alerted him that he was on notice to worked for maintained open lines of communication drop his ego at the door and improve his manners which he did.

#### 3. Share some examples of how you've impacted 5. If you knew a manager was 100% wrong about something, how would you handle it?

As a call center manager, I noticed that several of our No one is right all of the time - everyone has a bad day staff were reporting cases of carpal tunnel syndrome occasionally when they just aren't focused and make and back pain. Through some clever manipulation of mistakes. Yet in business it's critical to correct errors our operating budget, I was able to purchase more as soon as possible. On those very few occasions ergonomic workstations that resulted in far fewer where I felt like my manager made the wrong call, I've never hesitated to speak with them privately about the situation, laying out my rationale in a nonjudgmental fashion. In every single case, they admitted that there had been an oversight, and they thanked me sincerely for my "good catch."

> MR. VINAY DEDHIA **TYBMS**



## **RENDEZVOUS CLUB**

The BMS Management club 'Rendezvous' organized the intra collegiate activity on 8<sup>th</sup> January, 2020.

Two Events were conducted in which students from every stream Arts Science & Commerce & Self- Financing courses participated. The names of the events are as follows:

## Time Crackers

Student Event Incharges:

1. Vivek Singh (T.Y.BMS)

2. Murthy Padaiyachi (S.Y.BMS)

3. Mansi Rawaria (F.Y.BMS)

Rounds: 3

No. of Teams: 25

#### **WINNERS**

Position	Name	Class
First	Ms. Anjali Patil	S.Y.BMS
rirst	Ms. Renita Roseline	
Second	Ms. Indravati Tiwari	TYBAF
Second	Ms. Khushboo Prajapati	
Third	Mr. Omkar Gaikwad	SYBMS
Tillra	Mr. Siddharth Shukla	

## **Word Racers**

Student Event Incharges:

1. Vinay Dedhia (T.Y.BMS)

2. Kirtee Arke (S.Y.BMS)

3. Amanjyot Singh (F.Y.BMS)

Rounds: 3

No. of Teams: 18

#### **WINNERS**

Position	Name	Class
First	Ms. Aditi Dabhade	FYBCOM
First	Ms. Sidhi Shinde	
C	Ms. Megha Rawat	TYBMS
Second	Ms. Suchita Gadekar	
Third	Mr. Nayan Nigam	
Thira	Mr. Wajid Mulla	TVDMC
Third	Mr. Amit Purani	TYBMS
Tillra	Mr. Harshan Kumar	

## **MANZIL**

A one day inter-collegiate management fest Manzil- The Ultimate Destination organized by B.M.S. & B.Com(Banking & Insurance) Departments was inaugurated at the college premises on 7th January,2020. The Principal Dr. Mrs Mary Vimochana congratulated the B.M.S. & B.Com(Banking & Insurance) Departments for organizing such a mega event with a theme "NEODRISHTI", which involved participants from almost 25 colleges. She appreciated the faculty members and students for the laudable efforts. Ratnam College firmly believes success of any institute depends on how students perform and interact at portals of corporate world. So to groom their personality, to cope up with the challenges various exciting management events namely Research Paper Presentation, Workshop on Goal Setting, EK SAATH EK HAATH (Team Management) & Social Wisdom Talk (Talk on Social Issues) were held at different venues simultaneously. There were more than 250 participants making it a spectacular extravaganza.

Veteran experts in their respective fields had obliged our request for judging the above events as external referees – Dr. Shaukat Ali for Research Paper Presentation & Mr. Mukesh Chunilal Kanojia for Social Wisdom Talk also we had Ms.Mitakshra Shirgaonkar as resource person for Workshop on Goal Setting. The college witnessed colors of participation, enthusiasm & potential. All the participants did phenomenal job. Manzil has truly lived up to its reputation of being the best & bringing out the best. Finally the fest emerged as true reflection of spectacular teamwork.





# **GLIMPSES**

# Rendezvous Club











## Manzil















CORPORATE ROADIES