



# PATHFINDERS...

knowledge explored



## Brandling

The Face of Ratnam

Kunal  
Patil  
T.Y.B.Com.

March 2018

## *Branding....*



A plethora of philosophies  
Served by inanimate objects  
Of monetary value  
Suffice for some,  
Filling the crevices of emptiness  
Till they no longer feel numb  
Because a logo  
Can bring so much meaning  
To one's life,  
Because a slogan may sum  
Up one's life  
Because it's not just about branding items,  
but also individuals

Source : Internet

*Your premium brand better be delivering something special, or it's not going to get the business.*

## *Editorial Cover....*



Dear Readers,

The wait is over! We are extremely delighted to present the ninth edition of 'Pathfinders'. It's been an amazing journey and we would like to thank all those who have supported us in our thick and thin, been the source of inspiration and our strength all this time. Teachers here always embrace our strengths and also help us improve on our weaknesses as it is very important for us to be able to create a distinct brand that is more personal for ourselves in today's highly competitive world as it is said that, 'Life isn't about finding yourself, it's about creating yourself'. So swearing by this objective, our theme for this year is "Branding", which aims to instill the importance of personal branding among the Ratnamites and talking of being a credible brand Ratnam has yet again been accredited with an 'A' Grade for the third time by NAAC.

To honor this theme, we conducted a competition through which we tried to appreciate all those students who have been ambassadors of not only themselves but also of our Ratnam College by representing our college in various intercollegiate competitions. This competition was open to all the students across streams and the winner of this competition has featured on the cover page of the magazine. Also, the center spread has been occupied by the other competitors who have managed to create an identity for themselves in the mind of the others. Also, keeping in mind the theme, we have an article written by Mr. Charles Nadar (alumnus of our college), sharing his views on the importance of Branding and what it actually takes to become a brand in the first place. Also, we have an interview with Mr. Mayur Shah (also an alumnus), on the brand image of Ratnam College and how it has changed over the years.

Our new features for this year are: a column dedicated to 'BRAND IMAGE OF TEACHERS' in the minds of their students and their colleagues where we asked them to associate the teachers with a brand that is perfectly suitable to them, then, we have some fun riddles and crosswords about the brands that will actually make the readers think and enjoy as well. We have an exclusive interview with our Karthiyani Ma'am through which students get to see completely different yet interesting side of their beloved teacher.

Last but not the least, we are thankful to all the Masterminds members who have contributed their bit with great enthusiasm, commitment and hard work that has been the main reason behind this successful edition of Pathfinders for 2018. We would also like to convey our heartfelt thanks to our Principal in-charge, Dr. Mary Vimochana and Vice Principal and HOD of Commerce, Dr. Lata Swaminathan for their support, guidance, motivation and most importantly for their belief in us that has encouraged us to achieve greater heights of success every time.

Our sincere thanks to,

Our Commerce Faculty:

Mrs. Deepa C

Mrs. Rebecca Thomas

Mrs. Nutan L

Mr. Ashok Poojari

Ms. Kiran Ghosh

Student Editors:

Vyoma Mohankumar (T.Y.B.ComA)

Pritha Agarwal (T.Y.B.Com B)

*Products are made in the factory, but brands are created in the mind.*



## *The Dream Team....*



### Faculty Members:



**Mrs. Deepa C**



**Dr. Lata Swaminathan**



**Mrs. Rebecca Thomas**



**Mrs. Nutan L**



**Mr. Ashok Poojari**



**Ms. Kiran Ghosh**

### Print and Tech. Support:



**Manish Palan**

**Harshad Sawant**

**Shakti Yadav**

### Data Collection and Analysis Team:



**Dinesh Rajpurohit**

**Harsh Mishra**

**Ashwini Pillai**

### Editors and Layout Designers:

**Ms. Vyoma Mohankumar**

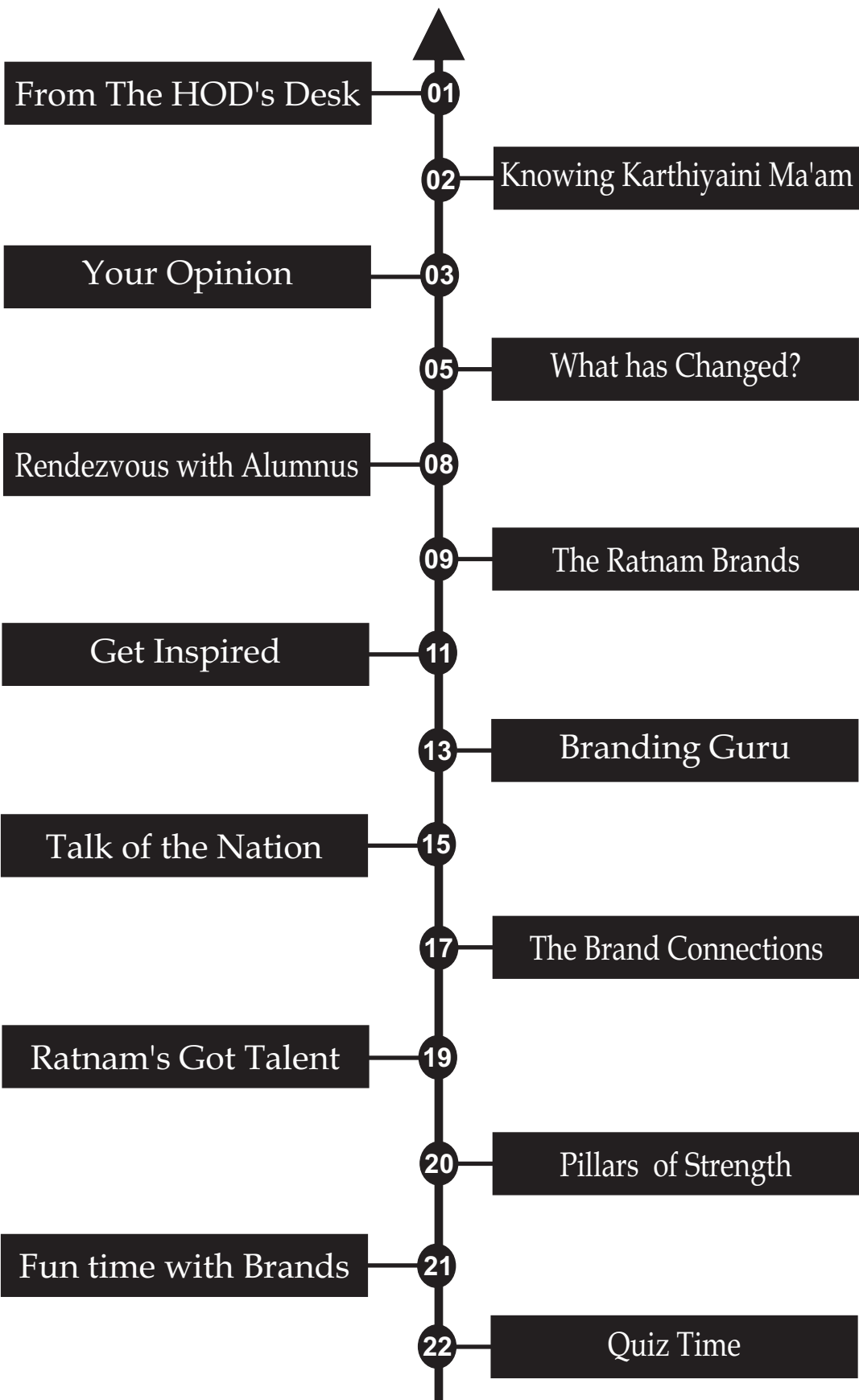


**Ms. Pritha Agarwal**

*A brand is not just a logo, a website or your business cards. It's an experience.*



## *Focus Inside....*



*Branding is the art of becoming knowable, likeable & trustable.*



**Dr. Lata Swaminathan**  
**Vice Principal**  
**HOD, Commerce**

**Dear students,**

It's indeed my pleasure to write this note for the ninth edition of Pathfinders. Masterminds today stands as an epitome of a synergetic team which brings alive the quote "Individually we are a drop and together an ocean". I feel proud that members of Masterminds have the will to win, the desire to succeed, the urge to reach their full potential. These are the keys that will unlock the door to personal excellence.

This year the theme for Pathfinders is "Branding". As commerce students you all would be aware of the importance of Branding of products and services to business firms. It's important for all of you to understand that as individuals we too need to create a distinct identity for ourselves in this world and thus following the principles of effective branding can go a long way to help in achieving this.

As human brands we have to strive to create our distinct visual identity, voice identity (communication styles) and personal identity based on strong values. The values you imbibe should help you to create a strong personality with a clear purpose firmly founded on the value of trust that will ensure that you build sustainable professional and personal relations.

Today, the efforts of your seniors and your own efforts have made Masterminds and Pathfinders as Brands to reckon with. I hope that this effort continues in the years to come and all those associated with Masterminds and Pathfinders take pride in being a part of it.

**Happy reading to everyone.**  
**Cheers!!!!!!**

## *Knowing Karthiyaini Ma'am....*



**Ms. Karthiyaini S**  
Associate Professor  
Commutative Algebra

● *If you were not a teacher, which Profession would you have taken up?*

I would have loved to become a Chartered Accountant.

● *Your highest achievement in life?*

I love it when my students are on the merit list.

● *People often see you as a calm person, but have you ever done anything adventurous?*

When I was the NSS Convener, we had gone for camp and one of the NSS Volunteers got bitten by a snake. Everyone was scared and suggested us to move to a different spot but we chose to fight our fear and we completed our entire camp successfully.

● *Your favorite food?*

Pav bhaji

● *Your Dream Vacation?*

Munnar, Kerala

● *Your favorite Actor?*

Radhika Sharadkumar

● *Your Hobbies and Passion?*

Gardening, Reading books and Decoration of house.

● *Your Motto in life?*

Spread the light of wisdom to all the sections of the society.

● *One person you wish you would have met once in life?*

Swami Vivekananda.

● *Your message for Ratnamites?*

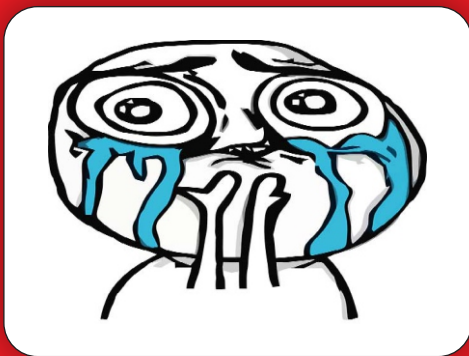
Just be sincere with whatever you do and take the maximum benefit out of the college facilities.



## Your Opinion....



*We conducted a survey on students to find out the current brand image of Ratnam College. We surveyed around 50 students across streams to know what Ratnam is to them and here's what we found:*

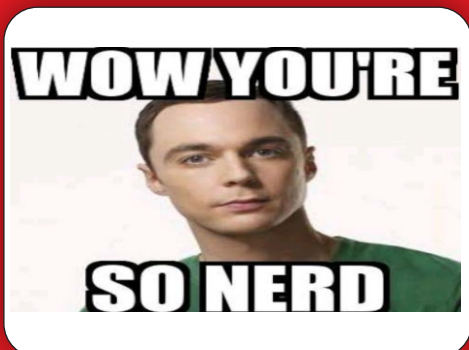


### *1. Name the word that comes to your mind when you hear about Ratnam College.*

Majority of the answers were discipline, rules and regulations, strict. But it was nice to see that some of the other answers were **Second home, Pride and Quality.**

### *2. What is Ratnam to you?*

- Family – 36%
- Friends – 14%
- Professional - 50%



### *3. Which place would you associate with Ratnam College?*

- Disneyland – 28%
- Museum – 52%
- A wild forest – 20%

### *4. Ratnam college in terms of its activities:*

- Gold – 48%
- Grey – 28%
- Orange – 24%



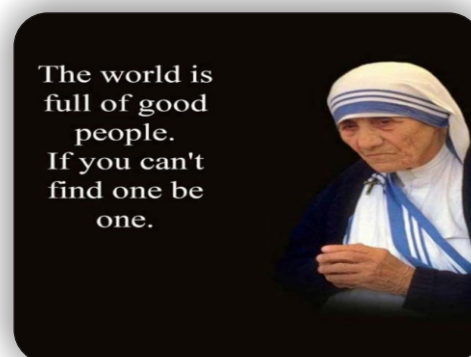


**5. Personality of Ratnam College is like:**

- Lion – 30%
- Eagle – 28%
- Dove – 28%
- Dog – 14%

**6. Which personality would you associate with Ratnam College?**

- Mother Teresa – 48%
- Salman Khan – 24%
- Vijay Mallya – 28%



The survey brought into view that majority of the students could associate Ratnam with discipline. There were also some students who thought Ratnam was like a second home, was a matter of pride and symbolized quality to them. Moreover, it was nice to see that many students considered Ratnam as their family and thought Ratnam was very kind and generous just like Mother Teresa. Also, it was found that the personality of Ratnam was like that of a lion, bold, fierce and king like. No matter which field Ratnam gets into, Ratnam will always succeed in it. As it is said that *true leaders don't create followers, they create leaders!* Ratnam is a perfect epitome of this saying.

## *What has Changed?*



Masterminds surveyed 100 students across colleges in Mumbai to find out the brand image of Mumbai University that they have since a lot of changes have been incorporated in the system and here is the data collected:

### **1) Is your college affiliated to Mumbai University?**

- Yes – 98%
- No–2%



### **2) What do you think about the current reputation of Mumbai University?**

- Deteriorated–13%
- Improved–35%
- Still the same – 30%
- No comments – 22%

### **3) According to you, which factor has contributed to the current reputation of Mumbai University?**

Changes made in the system.







4) What is your opinion about –



**a) Online assessment**

- Not good – 33%
- Good – 57%
- Excellent – 10%

**b) CBSGS pattern (aggregate of all the 6 semesters)**

- Not good – 40%
- Good – 46%
- Excellent – 14%

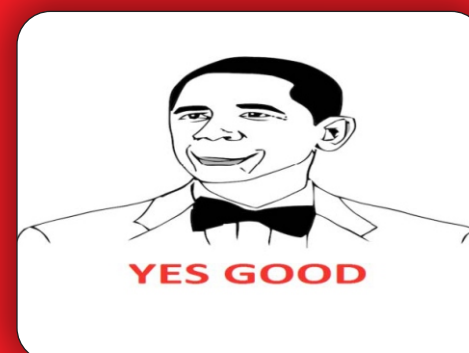


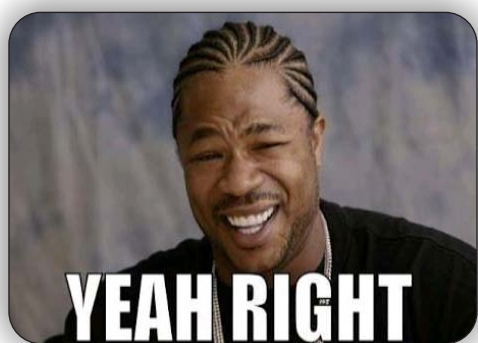
**c) 75:25 to 100 marks scheme**

- Not good – 23%
- Good – 49%
- Excellent – 28%

**d) Curriculum and courses**

- Not good – 11%
- Good – 75%
- Excellent – 14%





**5) Are you happy with Mumbai University?**

- Yes – 54%
- No – 46%

**6) Would you recommend Mumbai University to others?**

- Yes – 47%
- No – 22%
- Maybe – 31%



**7) List one positive and one negative point about Mumbai University?**

- Positive - Organizes fun activities and competitions
- Negative - Slow administration process, changes in system, obsolete syllabus

**8) Kindly rate Mumbai University (out of 5)**

- 0-1 – 7%
- 1-2 – 18%
- 2-3 – 55 %
- 3-4 – 17%
- 4-5 – 3%



The survey brought forth the fact that the brand image of Mumbai University has improved over the years despite of all the changes being incorporated in the system. It was found out that the changes that were brought in could've been more effective if were implemented properly. Most have given average rating to the University. *Change is inevitable, but progress is optional. After all, Change is the only constant in life.*

## *Rendezvous With Alumnus....*



**Mr. Mayur Shah**  
President of Alumni Association

**1. In which year did you graduate?**

I graduated in 1997.

**2. What are you doing right now?**

Currently, I have my own business of Interior Solutions.

**3. What made you choose Ratnam College?**

The best part of Ratnam College is that it delivers quality studies and the kind of reputation it holds.

**4. How has Ratnam helped you achieve what you have now?**

I have become more sincere, responsible and hardworking.

**5. Did Ratnam meet your expectations?**

Yes, well it has gone far beyond.

**6. Three qualities that describe Brand Ratnam.**

Punctuality, bonding with teachers and discipline.

**7. How has Ratnam changed over these past years?**

Many quality courses have been incorporated.

**8. Best memories of Ratnam College?**

The time that we have shared with the teachers and the strong bond that we share even today are the best gifts from Ratnam.

**9. Will you recommend Ratnam to other people?**

Yes, I would like others to get benefit from Ratnam College.

**10. What is the one lesson that Ratnam has taught you?**

Punctuality and it has really helped me in life.

**11. The thing that you miss the most about Ratnam?**

Being a part of the cultural forum events, I enjoyed organizing and participating in the events such as mono acting and dancing.

**12. Message to Ratnamites.**

Spread the fragrance of Ratnam.

**13. As the current President of the Alumni Association what plans have you made?**

I would like to help the college with greater job placement, career guidance sessions and involvement in social programmes.



# The Ratnam Brands

We conducted a competition through which we tried to appreciate all those students who have been ambassadors of not only themselves but also of our Ratnam College by representing our college in various **INTERCOLLEGIATE COMPETITIONS**. This competition was open to all the students across streams and the winner of this competition has featured on the cover page of the magazine.

## Kunal

Kunal has made our college proud in a lot of ways. He has participated in various zonal, district and state level competitions and won the 8th Indian Youth Science Congress. He has also made his works in college, but also to the society. He has participated in various social programs such as 'Rivers' and 'Vivekanand Youth Connect'. His effectiveness and leadership skills paved his way to the top of our college. All these and many of his achievements helped him win the competition and get featured on the cover page of the magazine.

## Surabh

Surabh is an extremely talented student who has not only participated in various competitions but also has made our college proud. He has participated in various intercollegiate competitions and won many awards. He has a lot of talent and is still growing in the society. He is also a very hardworking student when it comes to making his college proud for which he has won the competition.

## Amrita

Amrita considers dance as not only an art but also a way of life. Her dance steps are graceful and she always leaves a lasting impression on those who watch her. She has participated in many competitions and won many awards. She has a lot of talent and is still growing in the society. She is also a very hardworking student when it comes to making her college proud for which she has won the competition.



## 2.R

Rita Yadav of TYBCom A is an excellent student who has taken part in not only various competitions but also of the society. She has participated in various intercollegiate competitions and won many awards. She has a lot of talent and is still growing in the society. She is also a very hardworking student when it comes to making her college proud for which she has won the competition.

## 4.Sh

Shridhar Dige from TYBA is an excellent student who has taken part in not only various competitions but also of the society. He has participated in various intercollegiate competitions and won many awards. He has a lot of talent and is still growing in the society. He is also a very hardworking student when it comes to making his college proud for which he has won the competition.

## 6.Ab

Abhijeet Salve from TYBA, is an excellent student who has taken part in not only various competitions but also of the society. He has a perfect technique to successfully bring characters to life. Because of which he has won many awards in acting and drama competitions.

## 7.N

Nikhil Sawratkar from TYBC is an excellent student who has taken part in not only various fields of interest but also of the society. His passion for learning has helped him participate in various intercollegiate competitions and win many awards. He has also attended the Swami Vivekananda Youth Connect.



# The Ratnam Brands

We conducted a competition through which we tried to appreciate all those students who have been ambassadors of not only themselves but also of our Ratnam College by representing our college in various **INTERCOLLEGIATE COMPETITIONS**. This competition was open to all the students across streams and the winner of this competition has featured on the cover page of the magazine.

## Kunal

Kunal has made our college proud in a lot of ways. He has participated in various zonal, district and state level competitions and won the 8th Indian Youth Science Congress. He has also made his works in college, but also to the society. He has participated in various social programs such as 'Rivers' and 'Vivekanand Youth Connect'. His hard work, diligence and leadership skills paved his way to the top of our college. All these and many of his achievements have helped him win the competition and get featured on the cover page of the magazine.

## Surabh

Surabh is an extremely talented student who has not only participated in various competitions but also has made our college proud. He has participated in various intercollegiate competitions and won many awards. He has a lot of talent and is still growing in the society. He is also a very hardworking student and it comes to making his dreams come true for which he has won many awards.

## Amrita

Amrita considers dance as not only an art but also a way of life. Her dance steps are graceful and she always leaves a lasting impression on those who watch her. She has participated in many competitions and won many awards. She has a lot of talent and is still growing in the society. She is also a very hardworking student and it comes to making her dreams come true for which she has won many awards.



## 2.R

Rita Yadav of TYBCom A is an excellent student who has taken part in not only various competitions but also of the society. She has participated in various intercollegiate competitions and won many awards. She has a lot of talent and is still growing in the society. She is also a very hardworking student and it comes to making her dreams come true for which she has won many awards.

## 4.Sh

Shridhar Dige from TYBA is an excellent student who has taken part in not only various competitions but also of the society. He has participated in various intercollegiate competitions and won many awards. He has a lot of talent and is still growing in the society. He is also a very hardworking student and it comes to making his dreams come true for which he has won many awards.

## 6.Ab

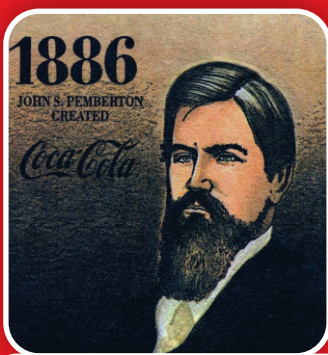
Abhijeet Salve from TYBA, is an excellent student who has taken part in not only various competitions but also of the society. He has a perfect technique and is able to successfully bring characters to life. Because of which he has won many awards in acting and drama competitions.

## 7.N

Nikhil Sawratkar from TYBC is an excellent student who has taken part in not only various fields of interest but also of the society. His passion for learning has helped him participate in various intercollegiate competitions and win many awards. He has also attended the Swami Vivekananda Youth Connect.



# GET-IT-TOGETHER



In 1886, Coca-Cola was invented by a pharmacist named **John Pemberton**. He fought in the Civil War, and at the end of the war he decided he wanted to invent something that would bring him commercial success. Usually, everything he made failed in pharmacies. He invented many drugs, but none of them ever made any money. So Pemberton decided to try his hand in the beverage market. In his time, the soda fountain was rising in popularity as a social gathering spot. Temperance was keeping patrons out of bars, so making a soda-fountain drink just made sense. And this was when Coca-Cola was born. However, Pemberton had no idea how to advertise. This is where Frank Robinson came in. He registered Coca-Cola's formula with the patent office, and he designed the logo. He also wrote the slogan, "The Pause That Refreshes." Coke did not do so well in its first year. And to make matters worse, Doc Pemberton died in August 1888, meaning he would never see the commercial success he had been seeking. After Pemberton's death, a man named Asa Griggs Candler rescued the business becoming the sole owner of the soon-to-be-popular brand Coca-Cola.



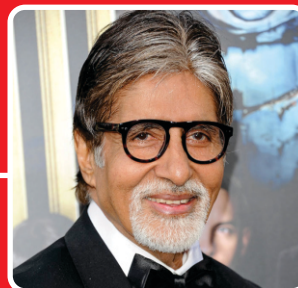
**Ferruccio Lamborghini**, the owner of Lamborghini, was born to grape farmers, but was always interested in mechanics. After the WW2, his passion for mechanics drove him to start a tractor company called Lamborghini. He couldn't help but notice that, even then, the well known company's car, Ferrari was too noisy for the roads and had inferior quality clutches that needed repairing often. In the early 1960s, he went with his compliant to Enzo Ferrari who didn't appreciate being given technical notes from a young tractor manufacturer. Lamborghini's passion of driving fast cars turned into vindication. Within 4 months time, he unveiled the Lamborghini 360GTV. He sold his first 13 cars by the end of 1964 and kept the prices competitive with Ferrari even at a loss. Over the years, it established a net worth more than that of Ferrari.



**Indra Krishnamurthy Nooyi** is an Indian American business executive and the current Chairwoman and Chief Executive Office of PepsiCo, the second largest food and beverage business in the world by net revenue. She has been consistently ranked among the World's 100 Most Powerful Women. In 2014, she was ranked at #13 on the list of Forbes World's 100 most powerful women, and was ranked the 2nd most powerful woman on the Fortune list in 2015. She stands for intelligence, passion and persistence.

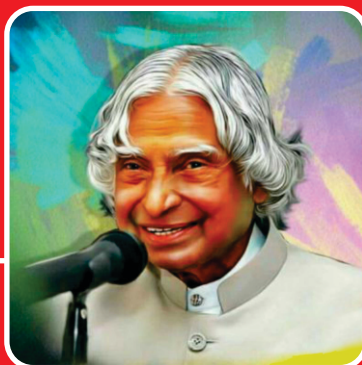


**Amitabh Bachchan** is a well established Indian actor, producer, television host and former politician. He first gained popularity in the early 1970's from film such as 'Zanjeer', 'Deewar' & 'Sholay' and was dubbed as India's "angry young man" for his on-screen roles in Bollywood. He has appeared in over 190 Indian films in a career spanning 5 decades. He has won numerous accolades in his career; including four national awards as Best Actor, 15 Filmfare awards, many awards in international film festivals but success did not come easy to him. The man known for his magical voice was earlier rejected for the same. But failure did not stop him from achieving success. He was honored with Padma Shri in 1984, Padma Bhushan in 2001, Padma Vibushan in 2015 for his contribution to Arts. Also, the Government of France honoured him with its highest honour, Knights of the Legion of honour, in 2007 for his exceptional career in the world of cinema & beyond.



### **A P J Abdul Kalam**

was the 11th President of India from 2002 to 2007. A career scientist turned statesman spent four decades as a scientist and science administrator, mainly at the Defense Research and Development Organization (DRDO) and Indian Space Research Organization (ISRO) and was intimately involved in India's civilian space program and military missile development efforts. He thus came to be known as the *Missile Man of India* for his work on the development of ballistic missile and launch vehicle technology and therefore, represents devotion, discipline, dedication and patriotism.



**Mother Teresa**, known in the Catholic Church as Saint Teresa of Calcutta, was an Albanian-Indian Roman Catholic nun and missionary. During her early years Teresa was fascinated by stories of the lives of the missionaries in Bengal and hence she was convinced that she should commit herself to the religious life. In 1950, Teresa founded the 'Missionaries of Charity', a Roman Catholic religious congregation. Teresa has received a number of honors, including the 1962 Roman Magsaysay Peace Prize and 1979 Nobel Peace Prize. An inspirational figure during her life and after death, Teresa was admired by many for her charitable work.



**Cristiano Ronaldo** dos Santos Aveiro is a Portuguese professional footballer who plays as a forward for Spanish club Real Madrid and the Portugal national team. Often considered the best player in the world and widely regarded as one of the greatest of all time, Ronaldo has five Ballon d'Or awards the most for a European player and is tied for most all-time. He is the first player in history to win four European Golden Shoes. He has won 25 trophies in his career, including five league titles, four UEFA Champions League titles and one UEFA European Championship. He denotes sheer excellence, sportsman spirit and aggression.

## *Branding Guru....*



### ***Mr. Charles Nadar***

Vice President | Marketing  
Motilal Oswal Asset Management Company



Branding is vital in creating the desired perception about your brand in the mind-sets of your existing customers and prospects in a highly competitive market.

Simply put, just like your name builds identification for you; branding helps identify your brand amongst competition or category. However, your name is not just enough for you to differentiate yourself from other students who could also happen to bear the same name. It is your appearance, mannerisms or any feature that makes you look different in the crowd. At times we forget the names of the brand but we always recall it by an element or experience which was strongly associated with it – a brand ambassador, color, jingle or any tagline. To build a brand, it is imperative that there is a certain character, concept, an idea or value that orbits the brand which should be demonstrated consistently from the first day.

While the process remains the same in branding of a product and a service, it is yet easier to brand a product since services are subjective as it is an experience that could vary from customer-to-customer. In the service business, more specifically financial services; branding is vital as customers place a great deal of faith in non-tangible products and services of the company. Investors don't buy services but pay for something which is built with experience and expertise.

Recent developments like demonetization and RERA have also made equity the preferred asset class to invest in. Investors want to take advantage of the current favorable investing climate and invest in equity through equity mutual funds or direct stock investing. But then, Motilal Oswal (my current employer company) wasn't the only one wanting to allure these investors. The category had all kinds of players – banks, investment houses, wealth management firms etc. wanting the share of pocket. In this crowded yet underpenetrated marketplace with low awareness, branding is vital to building awareness and consideration.



Being the 40th Mutual Fund brand to enter the category, it was an up-hill task for us to establish a niche position with a limited budget. Despite being late entrants, we brought with us our promoters' rich expertise of over 30 years in equity investing that had helped them in mastering it. In fact, they had so much belief in equity that they had invested all their wealth in the equity market. Hence, we offer only products based on equity as a result of our expertise while other brands were offering to meet the demands of the investors and the flavor of the season. If we were to be the McDonald of the Mutual Fund industry to offer only Burgers, others were offering multi-cuisine like Udipi. This gave us a huge opportunity to stand tall amongst the crowd. After identifying the proposition, we carefully started building the brand as an equity-expert through a series of campaigns.

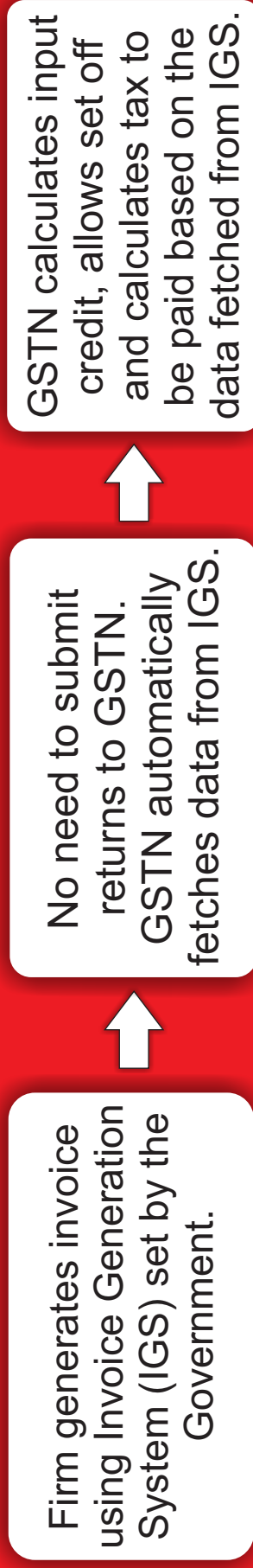
In the earlier phase, our mutual fund products were not favored by financial advisors and distributors, but it is only when our products began performing, we were being researched and enquired by investors. This led to the launch of our first campaign (**SirfEkSawaal**) where we aimed to not just challenge the established players in the category, but also to aware the equity investors about the brand.

With the second campaign (**Kaise**), our objective was to change the way of evaluating the mutual fund schemes by investors before buying one. While the others were busy in educating them to look at the output, our aim was to make them identify the input which is the process behind the performance. We swear by our unique stock-picking process and leave the results to the market movements as it is the process that can be controlled and not the performance. With our third and latest campaign (**Think Equity. Think Motilal Oswal**), we established 'equity expertise' as a core competency and have been offering only equity-oriented products. This is a unique proposition as we have been focusing on only equity for 30 years and have mastered it. In short, we think, live and breathe equity. The campaign idea is simple 'Think Equity. Think Motilal Oswal.'

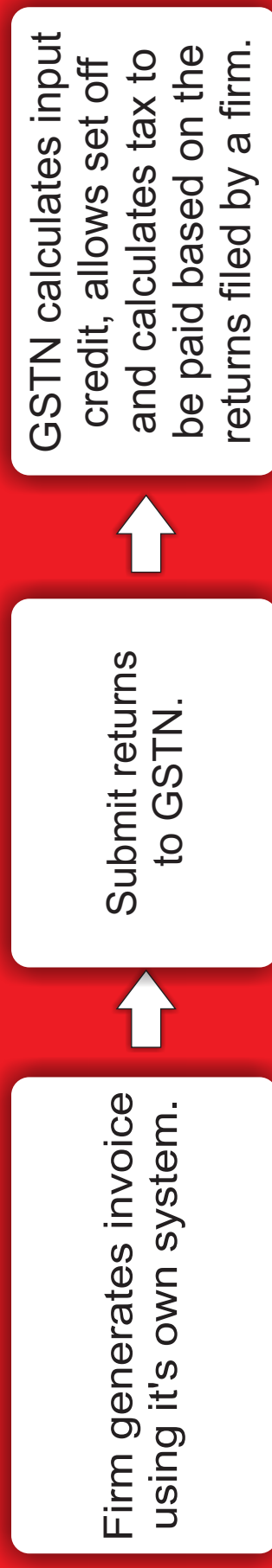




## OLD SYSTEM



## NEW SYSTEM



# The Brand Connections....



We asked the students and teachers to associate the following teachers with brands. The results are as follows:



Rebecca Ma'am

Student perspective

- Dove  
(Peaceful)
- Amul Cool

Colleague perspective

- Colgate  
(Beautiful Smile)
- Amul Butter  
(Melts easily)



Deepa Ma'am

Student perspective

- Navratna  
(Calm)
- Johnson & Johnson  
(Caring)

Colleague perspective

- Patanjali  
(Purity)
- Navaratna  
(Calm)



Lata Ma'am

Student perspective

- Mentos  
(Dimag ki batti jala de)
- Kellogs  
(Fit)

Colleague perspective

- FBB  
(Trendy)
- Omega  
(Excellent)



Ashok Sir

Student perspective

- Swachh Bharat  
(Socially Responsible)
- Boost  
(Energetic)

Colleague perspective

- Duracell Battery  
(Kabhi thakte Nahi)
- Airtel 4G  
(Network har jagah)



Nutan Ma'am

Student perspective

- Dettol  
(Protective)
- Fair and Lovely

Colleague perspective

- CEAT tyres  
(Speed)
- Vodafone  
(Helpful)



**Rahul Sir**

Student perspective

- Good Day  
(Optimistics)
- Coca Cola  
Happy

Colleague perspective

- Peter England and Remond  
(Gentalman)
- Good Day  
(Optimistics)



**Manisha Ma'am**

Student perspective

- Fanta  
(Fun loving)
- Bisleri  
(Genuine)

Colleague perspective

- Samsung  
(Tech-Savvy)
- KeshKing  
(Ghane Zulfe)



**Nirmala Ma'am**

Student perspective

- Nescafe  
(Kickstart)
- Haldiram  
(Sweet and salty)

Colleague perspective

- Sprite  
(Clear hai!)
- Boost  
(Energetic)



**Sanjay Sir**

Student perspective

- Archies  
(Teddy-Like)
- Kinderjoy  
(Playfull)

Colleague perspective

- Dabur Honey  
(Sweet)
- 92.7 FM  
(Melody)

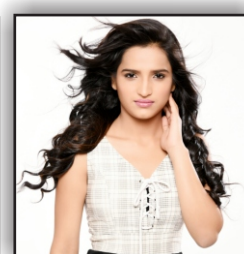


## Ratnam's Got Talent....



**Ashley Nadar**, a student of SyBSc.IT, is an emerging New generation Beatboxer. Beatboxing is defined as a form of vocal percussion primarily involving the art of mimicking drum machines using one's mouth, lips, tongue and voice. He is perfectly rhythmic and hardworking. He has performed in many events and competitions and achieved many certificates for beatboxing . His dedication to beatboxing is remarkable.

**Divya Bhanushali** , a student from SyBcom B is a talented, beautiful model and has been modeling for big brands such as Flipkart, Myntra, etc. As a model she is perfectly groomed, disciplined and most importantly confident. She very well knows all her best angles and knows how to use them while striking amazing poses with poise. She is definitely a rising star in the field of Modeling.



**Gurvinder of SYBCom B** is a black belt karate champion. She is extremely disciplined, strong and committed in becoming the master of martial arts. She has won many competitions and is preparing for Olympics. Along with being a karate champion, she is also a sportsperson and has won almost every competition she has ever participated in.

The most happening and young dance group of our college aka **The Troopers** is a dance family comprising **Shwet Gohil, Leo Ritchinson, Veda Bandekar, Kinjal Soni, Falguni Patel, Namrata Shedekar** and **Jatin Kamat**. They are extremely talented and always manage to leave an impact on the audience. May it be discipline, attitude, confidence, expression, versatility, they've got it all! And when it comes to competitions, coming second or losing is never an option for them as



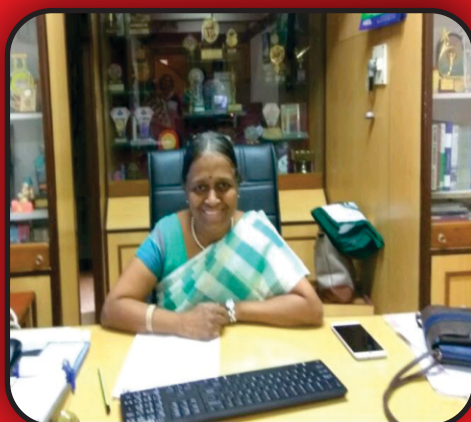
**Kaushik Nadar** of SYBcom.B, is all set to be the next rising star in the field of cricket. He is extremely focused, persistent and very well knows how to channelize his aggression and hit fours and sixes all the time. Apparently he is playing for D division cricket for Oriental Insurance Office Club. He also plays knockout matches for various clubs.



## *Pillars of Strength....*



**Dr. Lata Swaminathan**  
Vice Principal  
HOD, Commerce



**Dr. Mary Vimochana**  
In-charge Principal  
HOD, Economics



**Dr. Vinita Dhulia**  
Vice Principal  
HOD, Physics

Sundry things can be said about leadership, but one key element of it is the ability to assume responsibility for results. No ship would dare set sail without a steady hand at the helm, and educational institutions are no different. Yet, change is the sole constant in life. As such, the time came for the old administration to retire and make way for their successors. While stepping in their shoes will prove to be no easy feat, Dr. Mary Vimochana (In charge Principal), Dr. Vinita Dhulia (Vice Principal and Head, Department of Physics), Dr. Lata Swaminathan (Vice Principal and Head, Department of Commerce) remain optimistic and hopeful. The administrative positions of Principal as well as Vice Principals come with a lot of responsibility. Collectively, individuals in such positions are responsible for the operational effectiveness of the institution, the well being of its staff and student bodies, as well as guarding the overall reputation of the institution in a competitive and dynamic market. MASTERMINDS wishes the new administration all the best in building on the rich legacy of their predecessors, and we look forward to witnessing them usher in a new era of prosperity for the college.

## *Fun with Brands....*



Associate the following characters to their respective brands:



Quiz Time....



|   |   |   |   |   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|---|---|---|---|
| A | W | M | I | T | S | U | B | I | S | H | I |
| C | E | P | Y | D | O | T | C | E | E | T | Y |
| Z | J | R | E | E | B | O | K | C | L | A | O |
| D | B | I | O | X | B | J | Q | A | Y | D | B |
| R | O | A | E | P | V | C | I | D | T | M | Z |
| P | X | T | O | Q | O | P | I | I | S | E | Q |
| G | N | U | S | M | A | S | A | L | E | R | R |
| Q | A | J | I | U | R | X | T | L | F | C | V |
| L | U | F | T | H | A | N | S | A | I | E | B |
| C | D | Q | O | V | Z | J | P | C | L | D | P |
| A | R | S | T | W | X | Y | T | B | D | E | O |
| T | R | E | S | E | M | M | E | E | E | S | Z |

Find these..

- 1. AEROPOSTALE
- 2. TRESEMME
- 3. MERCEDES
- 4. MITSUBISHI
- 5. LIFESTYLE
- 6. ZARA
- 7. SAMSUNG
- 8. CADILLAC
- 9. LUFTHANSA
- 10. REEBOK

BRAND RIDDLE :

- 1. If you are not sure,you\_\_\_\_\_
- 2. The greatest river that delivers at your doorstep\_\_\_\_\_
- 3. One of the 7 wonders of the world\_\_\_\_\_
- 4. A fruit that polishes your shoes\_\_\_\_\_
- 5. Lord of dance\_\_\_\_\_
- 6. Resident of a country\_\_\_\_\_
- 7. The bird of peace\_\_\_\_\_
- 8. Lord Rama's biggest devotee\_\_\_\_\_
- 9. First source of light\_\_\_\_\_
- 10. Winnie the Pooh's favorite\_\_\_\_\_
- 11. Bridging the\_\_\_\_\_

ANS: 1) GUESS 2) AMAZON 3) TAJ MAHAL 4) KIWI 5) NATARAJ 6) CITIZEN 7) DOVE 8) MARUTI 9) SURYA 10) HONEY 11) GAP

Presented By  
**MASTERMINDS**  
DEPARTMENT OF COMMERCE  
N.E.S RATNAM COLLEGE OF ARTS, SCIENCE & COMMERCE  
BHANDUP(W), MUMBAI