

# HIMMAT

(Annual Magazine 2017-18)



**Hashmatrai and Gangaram Himathmal  
Mansukhani Institute of Management**

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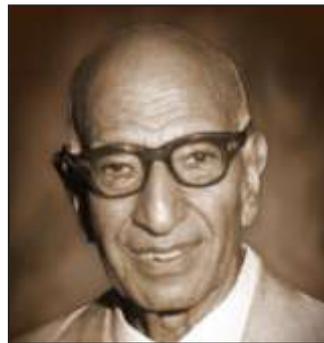
**MIM...Memories Immortal**



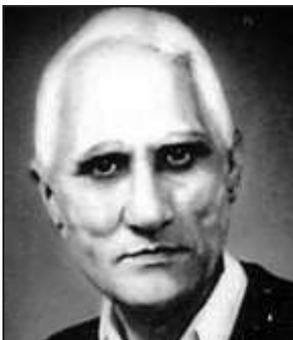
**Late Chandibai Himathmal Mansukhani**



**Late Vidyasagar K.M. Kundnani**



**Late Barrister H.G. Advani**



**Late Diwan Hashmatrai  
Himathmal Mansukhani**



**Late Gangaram Himathmal  
Mansukhani**



## H(S)NC Board

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Principal Birla College, Kalyan

Ex- PVC, University of Mumbai.

## From the Director's desk



Established in 2005, H.& G.H. Mansukhani Institute of Management has always adopted student centric approach and an open door policy. The institute has been very innovative to respond to the changing pedagogical demands so that the students are able to leave a mark in the dynamic corporate world.

The institute inculcates spirit of entrepreneurship and research among students by organising events like Aarsh – An annual Entrepreneurship Conference and Gnosis- An annual Student Research Conference. This way the institution plays a pivotal role in socio economic development.

We at MIM strongly believe that management cannot be learnt in 4 walls of classroom. We therefore ensure a holistic development of the student by organising more than 50 events in one academic year. By organising such events, students are able to polish their management and leadership skills.

The current issue of Himmat brings on record the various achievements of students and different events conducted by the institute. Students and faculty members have very nicely communicated their thoughts through the creative and innovative articles written by them.

Enjoy reading.

Best Wishes.

**Dr. Swati Sabale**

**Director**

## Highlights of MIM



H.&G.H Mansukhani Institute of Management is the first post graduate institute between Thane to Karjat which is approved by AICTE and affiliated to university of Mumbai. . We belong to the family of academic Institutions under Hyderabad (Sind) National Collegiate Board (HSNCB) which runs 17 colleges and 10 schools in Mumbai.

The Institute offers M.M.S. program to graduates from all streams offering specialization in Marketing, Finance, Human Resource, Operations and systems. We are happy to inform you that our institute gets 100% results, with maximum students passing with first class and distinction. We boast of 100% placements every year with, quite a few of our students placed internationally.

### ***Our Mission:***

“To ignite the students’ minds, unleash their power within and prepare leaders of integrity and excellence who will make a difference in this world and more meet the challenges of the 21<sup>st</sup> century.”

### ***Our Goals:***

- ◆ To emerge as a centre of excellence for leadership and management studies.
- ◆ To nurture students with team building, innovative and entrepreneurship skills.
- ◆ To continually seek progressive ways of enhancing the education system to enable students to realize their own potential.
- ◆ To inculcate sense of values and commitment to social causes and environment.
- ◆ To promote mutual understanding between people of india and environment.

## MIM... Meritorious Mates

Batch 2016-18



**Ms. Kirti Chotwani**

1st Rank - FYMMS (Sem I)  
1st Rank - FYMMS (Sem II)  
1st Rank - SYMMS (Sem III)  
1st Rank - SYMMS (Sem IV)



**Ms. Divya Motwani**

2nd Rank - FYMMS (Sem I)  
2nd Rank - FYMMS (Sem II)  
2nd Rank - SYMMS (Sem III)  
2nd Rank - SYMMS (Sem IV)



**Ms. Kajol Nagpal**

3rd Rank - FYMMS (Sem I)  
3rd Rank - FYMMS (Sem II)



**Ms. Surabhi Singh**

3rd Rank - SYMMS (Sem III)



**Ms. Juhi Makhija**

3rd Rank - SYMMS (Sem IV)

## MIM.....Memories Memorable

### *Milaap - An Inter collegiate Management Fest*

Milaap is a two day Inter collegiate Management Fest catering to many B-schools in and around Mumbai and surrounding colleges. The purpose of this event is to offer a platform to students from various colleges to share their knowledge and showcase their talent.

MIM conducted 40 different Formal, Informal & Sports events in this two day fest; and successfully received participation from more than 1800 students across Mumbai.



## *Aarsh - Reaching the Ultimate (Entrepreneurship Conference), 2016*

A Conference on Entrepreneurship was organized wherein successful entrepreneurs were invited to throw light on different aspects of Entrepreneurship. Around 500 students from different colleges attended the conference.

The following renowned speakers addressed the crowd and encouraged students through their inspirational stories:

1. Mr. Ashok Chheda, Managing Director, Chheda Specialities Foods Pvt. Ltd.
2. Mr. Anuj Goyal, Director, Brijwasi Sweets (India) Pvt. Ltd.
3. Mr. Ankur Agarwal, Founder, pricebaba.com
4. Mr. Nitin Purswani, Founder, Zepo Technologies Pvt. Ltd



## *Opalina Awards ,2017*

Successful entrepreneurs amongst MIM Alumni were felicitated in the hands of Mr. Niranjan Hiranandani, Immediate Past President & Trustee of HSNC Board for their achievement in their respective start-ups. The following students were felicitated as Jewels of MIM:

1. Mr. Sachin Bhagat – Proprietor & Founder of Technotronic Tools Pvt. Ltd. (Manufacturing of Hydraulic Cylinders, Pumps, Jacks, Torque tools, Bolt tensioners, and so on)
2. Mr. Jeetender Teckchandani – Proprietor & Founder of Varsha Textiles (Manufacturing of Garments)
3. Mr. Rocky Punjabi – Proprietor & Founder of Invest1Art Financial Solutions (Financial Services Firm)
4. Ms. Priya Gabriel – Proprietor & Founder of GoodNews Business Solutions LLP (HR Consultancy)



## Event Gallery



**Inter-Collegiate Poster Competition**



**FDP on Research Methodology and SPSS**



**MDP – Green Soul Online Services**



**Visit to WTC**



**Job Fair**



**Mega Recruitment Drive – IKS Healthcare**



**Industrial Visit to Coca-Cola, Hyderabad**



**Independence Day**



**Swachhta Rally**



**Women's Day**



**Book Exhibition**



**Coffee with Alumni**



**Inauguration of Sindhi Section in MIM Library**



**Sindhi Language Day**



**Marathi Rajyabhasha Diwas**



**Vachan Prerna Diwas**



**National Youth Day**



**Christmas Celebration**

# **Articles by Teaching Staff**

## POSITIVE ATTITUDE



**“Every day may not be good, but there's something good in every day.”**

Positive thinking is a mental attitude that sees the bright side of life and expects positive results. Positive thinking is that state of mind, which focuses on the full half of the glass and not on the empty half.



**Ms. Diya Udasi** People with a positive frame of mind think about possibilities, **Assistant Professor**

growth, expansion and success. They expect happiness, health, love and good relationships. They think in terms of 'I can', 'I am able' and 'I will succeed'.

Positive thinking people are not daunted by failures and obstacles. If things don't turn out well or as expected, they will try again.

Real and effective positive thinking requires that you focus on positive thoughts and positive emotions, and also take positive action. Never underestimate the power of positive thoughts. They have the capacity to make miracles happen and turn tides. Call it whatever you want, but you can't deny that a person's vibrations have a hand on their fate.

### ***Following story will help you in understanding importance of positive attitude:***

Arthur Ashe, the legendary Wimbledon player was suffering of AIDS which he got due to infected blood he received during a heart surgery in 1983. From world over, he received letters from his fans, one of which conveyed: “why does GOD have to select for such a bad disease?”

### **To this Arthur Ashe replied:**

The world over 50 million children start playing tennis, 5 million learn to play tennis, 5000000 learn professional tennis, 50000 come to the circuit, 5000 reach the grand slam, 50 reach Wimbledon, 4 to the semi-final, 2 to the finals, when I was holding a cup I never asked GOD 'Why me?' and today in pain I should not be asking GOD 'Why me?'

### **The moral of the story is-**

Happiness keeps you Sweet,  
Trials keep you Strong,  
Sorrow keeps you Human,  
Failure keeps you Humble and  
Success keeps you Glowing,  
But only Faith and Attitude keeps you going.

So we have to always keep **thinking positive** which will help to grow our personality and a positive attitude. Remember that every day is a new life to a wise man.

## INTRODUCTION TO CAMELS FRAMEWORK



**Anju Sawlani**  
**Assistant Professor**

***“CAMEL is considered as the ship of the desert”***

Coconut Tree is called as *KalpaVriksha* as each & every part of it is useful to mankind. In a similar way, the animal ‘CAMEL’ is of great utility in desert area. CAMEL is used for transportation & we also get various other commodities like Milk, Wool, Meat & Leather. Such is the significance of Camel that even its bones & dung are used as fertilizers!

Like CAMEL is helpful in desert, the ‘CAMELS Model’ is valuable in Banking system. CAMEL is a rating system for evaluating Bank’s Performance. The acronym "CAMELS" refers to the six components of a bank's condition that are assessed: *Capital adequacy, Asset quality, Management, Earnings, Liquidity and Bank's Sensitivity* to market risk.



### **1. CAPITAL ADEQUACY:**

Capital base of financial institutions facilitates depositors in forming their risk perception about the institutions. Also, it is the key parameter for financial managers to maintain adequate levels of capitalization as it indicates whether the bank has enough capital to absorb unexpected losses. Moreover, besides absorbing unanticipated shocks, it signals that the institution will continue to honour its obligations. Capital Adequacy Ratios act as indicators of bank leverage.

The following ratios can be used to measure Capital Adequacy:

- Capital Adequacy Ratio (CAR)
- Debt-Equity Ratio
- Advances to Assets
- Government Securities (G-Secs) to Total Investments

### **2. ASSET QUALITY:**

Asset quality determines the robustness of financial institutions against loss of value in the assets. The deteriorating value of assets, being prime source of banking problems, directly pour into other areas, as losses are eventually written-off against capital, which ultimately jeopardizes the earning capacity of the institution

Popular indicators of Asset Quality include:

- NPAs (Non-performing Assets to Advances) to Advances Ratio
- Loan default to Total Advances Ratio
- Total Investments to Total Assets Ratio

- Recoveries to Loan default Ratios

### **3. MANAGEMENT EFFICIENCY:**

The management of the bank takes crucial decisions depending on its risk perception. Performance evaluation of management includes compliance with set norms, ability to plan and react to changing circumstances, technical competence, leadership and administrative ability. Ratios in this segment involve subjective analysis to measure the efficiency and effectiveness of management.

Following ratios can be used to assess Managerial Efficiency:

- Total expenditure to Total income
- Non-interest expenditures to Total assets
- Business per Employee
- Profit per Employee

### **4. EARNINGS QUALITY:**

Earnings and Profitability, the prime source of increase in capital base, helps to support present and future operations of the institutions. More specifically, this determines the capacity to absorb losses, finance its expansion, pay dividends to its shareholders, and build up an adequate level of capital.

Earnings Quality explains the sustainability and growth in earnings in the future. This parameter gains importance in the light of the argument that much of a bank's income is earned through non-core activities like investments, treasury operations, corporate advisory services and so on.

Few indicators that can be used to measure earnings quality are as follows:

- Operating Profits to Average Working Funds Ratio
- Net Interest Margin (NIM) to Total Assets
- Net Profit to Average Assets
- Interest Income to Total Income
- Non-Interest Income to Total Income

### **5. LIQUIDITY:**

Liquidity is the ability to sell assets on short notice with minimal loss in value. An adequate liquidity position refers to a situation, where institution can obtain sufficient funds, either by increasing liabilities or by converting its assets quickly at a reasonable cost.

Banks have to take proper care in hedging liquidity risk while at the same time ensuring that a good percentage of funds are invested in higher return generating investments, so that banks can generate profit while at the same time provide liquidity to the depositors.

- Liquid Assets to Total Assets
- G-Secs to Total Assets
- Liquid Assets to Demand Deposits
- Liquid Assets to Total Deposits
- Demand Deposits to Total Deposits
- Liquidity GAP Statement

**6. SENSITIVITY TO MARKET RISK:**

Changes in market conditions could adversely impact earnings and/or capital. Market Risk encompasses exposures associated with changes in interest rates, foreign exchange rates, commodity prices, equity prices, etc. While all of these items are important, the primary risk in most banks is interest rate risk (

## YOU CAN'T STOP THE CHANGE!



Change is inevitable. Even our great leader, Mahatma Gandhi once said, "Nothing is constant but change!" So if we keep aside our comments & views

**Ms. Varsha Bhatia** and accept what's written above (only for a little while) then logically the **Assistant Professor** next question should be 'What's Next?'

Well as no two DNA's, fingerprints or even people are the same, neither is the answer to the question going to be even remotely close to one another. You and I may accept it, try to incorporate these changes into our lives and make the best of it, but some of us find it so difficult to accept the fact that there is a change, even though their lives adjust beautifully to it. What can this aspect of their behavior be called? Ego, self-esteem or plain stupidity. Why do people expect a stagnant life and not realize that actually it is leading them to redundancy.

Leaves fall every autumn, snow melts every year, so how can the same old routine continue day after day, year after year? Many times the heart does things for reasons, it does not understand. But does that justify one man making life difficult for another?

When I speak of change, it implies anything from a different home, country, environment, season, country people or even relationships.

Amongst all things people undergo changes at breathtaking speed. One minute it is the face you look at every morning, the other moment it dawns a mask. With a change in people, comes a change in their attitude. Friends turn hostile, enemies become sympathizers and confidants turn their back away. For all we know it is the harsh realities of life that made them change, but now its upto you to learn the art of keeping your head on when all around you are losing theirs.

Along with a change in people we also see a change in ourselves. The age old trick is not to stop it see what it does to you, guide it to bring out your qualities, whats best in you and all

your positive energies. My mother says, "

The world is like a mirror reflecting to what you do, if you smile at the world, it smiles back to you".

We the people, are all standing in a circle, holding each other's hand if you pass on a good deed from one side, it will travel in the circle and come back to you from the other (Try it out, it's true).

Life is more than grieving about the past. It is about looking forward to what the future holds for you. Make a heap of all your winnings & risk it in one toss of pitch, & even if you lose, do not display your failure!

# Articles by students

### **THE LIGHT IN YOU**

Caged by darkness, she was incapable of seeing her surroundings. Her voice choked, she felt cold shivers tense through her body, as she lay still on the ground, breathless. She could hazily see a 'Ray of light' pass through the cracks in the wall; moreover she could feel the light through and through that fell upon a hidden door. This door would lead her out from darkness to a shining light that she looked for; and now found."

When we feel unworthy and hopeless amidst the chaos of life, all we need to do is to stay still and seek for a 'Ray of light' that will engulf our lives making every moment worthy. We fail to realise that this light of hope that we seek in the world outside in reality dwells within us, within our souls. Sometimes so cramped up by negativity we fail to recognize it and utilise it to extreme potential. There is nothing more endearing than our own inner self put to the best use in a world that's constantly developing an idea of despair. When you believe you have light within you, you do overcome all difficult circumstances.

The hope that dwells within you will day after day spread to everyone you come across, giving a new light to a world that too quickly turns toward despair. As long as a light of hope dwells within you, You will shine bright and nothing can dull your shine. When you gain the ability to seek for your own light and spread it to everyone you come across, then will you experience bliss and true peace. "Shine your light and through it help others shine brighter."

**- Ms. Jyoti Gurdasani**  
**FYMMS Student**

## **A SALUTE TO THE BRAVE WOMEN SOLDIERS OF THE INDIAN ARMED FORCES: AN INSIGHT**

The Indian Army started recruiting women officers in 1992. Every six months, about 5000 women graduates and postgraduates between the ages of 21 and 25 years apply to join the Army. Barely a fifth clear the written test and only a tenth of those who do so are selected.

There have been many notable achievements as well by women in Olive Green. Here are some.

The Indian Army did Mt. Everest Expedition in 2005 and 2012 for women officers. Captain Shipra Mazumdar, Captain Ashwini Pawar, Cadet Tshering Ladol and Trainee Dechin Lhamo scaled the 8848-metre Mt Everest.

There was one expedition to highest point of Siachen Glacier, "Indira Col". A team comprising only lady officers of the Indian Army scaled Indira Col, the highest point on Siachen glacier on 15 August 2009, making it the first ladies team to have reached the highest battlefield in the world.

The first woman in the history of the Indian Army, to be selected for the 'Sword of Honour', is Chennai-girl Divya Ajith in year 2010.

She beat 244 fellow gentlemen and women cadets, to win the Best All Round Cadet award and get the 'Sword of Honour', which is the highest award given to a cadet of the Officers Training Academy.

Women don't join Combat Operations, but one woman beat the odds and joined the Territorial Army, she was Jawan Shanti Tigga. She was honoured by former President Pratibha Patil for being the first female jawan of our country.

Lieutenant Ganeve Lalji, a young intelligence officer created history by becoming the first woman to be appointed a key aide to an Army Commander.

Punita Arora is the first woman in India to don the second highest rank i.e. Lieutant General of Indian Armed Forces and the first Vice admiral of Indian Navy.

Squadron leader Veena Saharan became the first woman pilot to land heavy lift transport aircraft IL-76 at Leh airfield.

Another officer, squadron leader Nidhi Handa, the first woman pilot in IAF from Himachal Pradesh, in a short career span of six years, reached the B-Green category which allows her to captain an aircraft in all the roles in every sector of the country.

History was made on 26 January 2012, when Flight Lt Sneha Shekhawat, a woman Indian Air Force (IAF) officer, led a contingent of 144 airmen at the 63rd Republic Day parade down the Rajpath. In 2015, she led a all women contingent on Republic Day Parade.

Well, most of the girls are happier being Army wife. Hope when you read, you get motivated to join the esteemed forces. "You have never lived until you have almost died, and for those who choose to fight, Life has a special flavor, The protected will never know!" -Capt R Subramanium, Kirti Chakra (Posth)

**- Ms. Aarti Nagdev**  
**FYMMS**

## SHORT INSPIRATIONAL STORIES

### **1. Everyone Has a Story in Life**

A 24 year old boy seeing out from the train's window shouted...

"Dad, look the trees are going behind!"

Dad smiled and a young couple sitting nearby, looked at the 24 year old's childish behavior with pity, suddenly he again exclaimed...

"Dad, look the clouds are running with us!"

The couple couldn't resist and said to the old man...

"Why don't you take your son to a good doctor?" The old man smiled and said..."I did and we are just coming from the hospital, my son was blind from birth, he just got his eyes today."

Every single person on the planet has a story. Don't judge people before you truly know them. The truth might surprise you.

### **2. The Elephant Rope**

As a man was passing the elephants, he suddenly stopped, confused by the fact that these huge creatures were being held by only a small rope tied to their front leg. No chains, no cages. It was obvious that the elephants could, at anytime, break away from their bonds but for some reason, they did not.

He saw a trainer nearby and asked why these animals just stood there and made no attempt to get away. "Well," trainer said,

"when they are very young and much smaller we use the same size rope to tie them and, at that age, it's enough to hold them. As they grow up, they are conditioned to believe they cannot break away. They believe the rope can still hold them, so they never try to break free."

The man was amazed. These animals could at any time break free from their bonds but because they believed they couldn't, they were stuck right where they were.

Like the elephants, how many of us go through life hanging onto a belief that we cannot do something, simply because we failed at it once before?

Failure is part of learning; we should never give up the struggle in life.



### 3. Potatoes, Eggs, and Coffee Beans

Once upon a time a daughter complained to her father that her life was miserable and that she didn't know how she was going to make it. She was tired of fighting and struggling all the time. It seemed just as one problem was solved, another one soon followed.

Her father, a chef, took her to the kitchen. He filled three pots with water and placed each on a high fire. Once the three pots began to boil, he placed potatoes in one pot, eggs in the second pot, and ground coffee beans in the third pot.

He then let them sit and boil, without saying a word to his daughter. The daughter, moaned and impatiently waited, wondering what he was doing.

After twenty minutes he turned off the burners. He took the potatoes out of the pot and placed them in a bowl. He pulled the eggs out and placed them in a bowl.

He then ladled the coffee out and placed it in a cup. Turning to her he asked. "Daughter, what do you see?"

"Potatoes, eggs, and coffee," she hastily replied.

"Look closer," he said, "and touch the potatoes." She did and noted that they were soft. He then asked her to take an egg and break it. After pulling off the shell, she observed the hard-boiled egg. Finally, he asked her to sip the coffee. Its rich aroma brought a smile to her face.

"Father, what does this mean?" she asked.

He then explained that the potatoes, the eggs and coffee beans had each faced the same adversity—the boiling water. However, each one reacted differently. The potato went in strong, hard, and unrelenting, but in boiling water, it became soft and weak. The egg was fragile, with the thin outer shell protecting its liquid interior until it was put in the boiling water. Then the inside of the egg became hard. However, the ground coffee beans were unique. After they were exposed to the boiling water, they changed the water and created something new.

"Which are you," he asked his daughter. "When adversity knocks on your door, how do you respond? Are you a potato, an egg, or a coffee bean? "

Moral: In life, things happen around us, things happen to us, but the only thing that truly matters is what happens within us.

Which one are you?

- Mr. Rahul Wadhvani  
FYMMS



## KENTUCKY FRIED CHICKEN

Once, there was an older man, who was broke, living in a tiny house and owned a beat up car. He was living off of \$99 social security checks. At 65 years of age, he decide things had to change. So he thought about what he had to offer. His friends raved about his chicken recipe. He decided that this was his best shot at making a change.



He left Kentucky and traveled to different states to try to sell his recipe. He told restaurant owners that he had a mouthwatering chicken recipe. He offered the recipe to them for free, just asking for a small percentage on the items sold. Sounds like a good deal, right?

Unfortunately, not to most of the restaurants. He heard NO over 1000 times. Even after all of those rejections, he didn't give up. He believed his chicken recipe was something special. He got rejected 1009 times before he heard his first yes.

With that one success Colonel Hartland Sanders changed the way Americans eat chicken. Kentucky Fried Chicken, popularly known as KFC, was born.

Remember, never give up and always believe in yourself in spite of rejection.

**- Ms. Karishma Khushalani  
FYMMS**

## A VERY SPECIAL BANK ACCOUNT

Imagine you had a bank account that deposited Rs. 86,400 each morning. The account carries over no balance from day to day, allows you to keep no cash balance, and every evening cancels whatever part of the amount you had failed to use during the day. What would you do? Draw out every dollar each day!

We all have such a bank. Its name is Time. Every morning, it credits you with 86,400 seconds. Every night it writes off, as lost, whatever time you have failed to use wisely. It carries over no balance from day to day. It allows no overdraft so you can't borrow against yourself or use more time than you have. Each day, the account starts fresh.



Each night, it destroys an unused time. If you fail to use the day's deposits, it's your loss and you can't appeal to get it back.

There is never any borrowing time. You can't take a loan out on your time or against someone else's. The time you have is the time you have and that is that. Time management is yours to decide how you spend the time, just as with money you decide how you spend the money. It is never the case of us not having enough time to do things, but the case of whether we want to do them and where they fall in our priorities.

- Mr. Abhishek Tiwari

FYMMS

## **TRUTH ALWAYS WIN**

When George Washington was a small boy, he lived on a farm with his family. His family had an orchard of fine fruit trees. He had planted a cherry tree and had told everyone to be careful and not to harm it while it was growing.

One day, little George was gifted a new Hatchet by someone. He was very excited and wanted to try it out. So he started cutting and chopping anything that he saw. In this, excitement, he also chopped down the cherry tree without realizing it. Soon enough, his father found the cherry tree cut down, he was very angry. He demanded to know who had done it, but no one knew anything about it.

Finally he asked George. George trembled with fear, but decided that he should not lie. He gathered his courage and said, "I did it with my hatchet, I was playing with my hatchet and I did not think. I am extremely sorry father, I will always think before I act.

Although George's father was sorry to lose his cherry tree, but he was glad that George was brave enough to tell the truth, he was proud of his son on telling truth and not anything lie.

The moral of the story is, IN ANY SITUATION TRUTH ALWAYS WINS.

Description:

This story describes the importance of Truth. Truth is the quality of God. You should always speak/tell the truth. Truth may hurt for a while, but truth always makes the situation better.

In any relation, truth plays a vital role. A person lie's because of a fear but Lie spoils the whole essence of Life. That's why it is always said that between the war of Truth and lie, Truth always Win. May be the way to Truth is very difficult but, at the end difficult things wins.

- Ms. Piyusha Chitnis

**FYMMS**

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**Look to this day !**

**For it is life, the very life of life.**

**In it's brief course lie all,**

**The varieties and realities of the existence.**

**The bliss of growth...**

**The glory of action,**

**The splendor of beauty**

**For yesterday is but a dream**

**And tomorrow is only a vision..**

**But today well lived makes,**

**Every yesterday a dream of happiness..**

**And every tomorrow a vision of hope..**

**Look well therefore to this day..!**

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**Hashmatrai and Gangaram Himathmal**

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