



Hashmatrai and Gangaram Himathmal Mansukhani Institute of Management



Himmat
(2019-20)

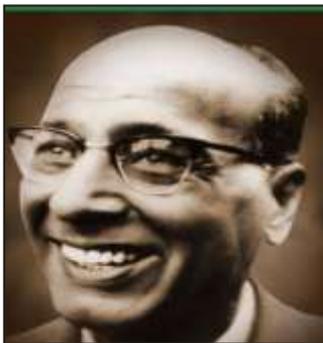
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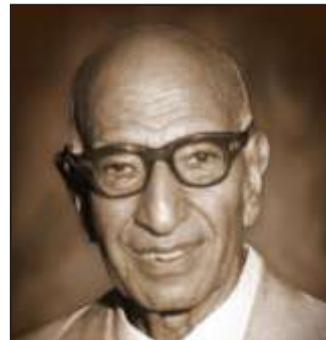
MIM...Memories Immortal



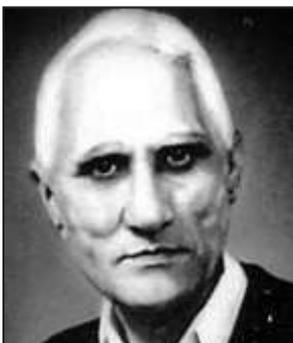
Late Chandibai Himathmal Mansukhani



Late Vidyasagar K.M. Kundnani



Late Barrister H.G. Advani



**Late Diwan Hashmatrai
Himathmal Mansukhani**



**Late Gangaram Himathmal
Mansukhani**



HYDERABAD (SIND)
NATIONAL COLLEGIATE BOARD

H(S)NC Board



Dr. Kishu Mansukhani
President & Trustee



Mr. Anil Harish
Immediate Past President & Trustee



Dr. Niranjana Hiranandani
Former President & Trustee



Mr. Lal Chellaram
Trustee



Ms. Maya Shahani
Trustee



Mr. Dinesh Panjwani
Secretary

Advisory Committee

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Chairman & M.D.,
MIRC Electronics.

Mr. Nanik Rupani
Chairman,
Priyadarshni Academy.

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Century Rayon.

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Eureka Forbes Ltd.

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Klenzaid's Contamination
Controls Pvt. Ltd.

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Ex- Sheriff of Mumbai
Former Principal, H.R. College of
Commerce,
Director Academics, HSNCB.

Dr. V. N. Gupchup
Ex- PVC, University of Mumbai
and
Former Principal, VJNT.

Mr. Nischal H. Israni
Chairman,
Blue Cross Laboratories Ltd.

Dr. Naresh Chandra
Principal Birla College, Kalyan
Ex- PVC, University of Mumbai.

From the Director's desk



H. & G.H. Mansukhani Institute of Management, since its inception, has made remarkable progress by following the mantra of student centric approach, whether it is in academics or in extra-curricular activities.

MIM has a rich tradition of pursuing academic excellence. The strength of MIM lies in its young, dynamic and committed faculty who bestow upon it a disciplined but a 'homely' atmosphere. Academics & applications go hand in hand with MIM. So along with interactions with core faculties, the students' competencies are strengthened by the highly experienced industrial stalwarts who are the 'empanelled' faculty of the Institute.

Along with the excellence in academics, platform is given to the students to practice their leadership and managerial skills by organizing and managing different events in the institute. Every activity, event and endeavour in the institute is carried out with a view to developing professionals who will lead the society towards a better future. I appreciate every student who shared the joy of participation in co-curricular and extracurricular activities along with their commitment to curriculum.

We happily present the current issue our annual college magazine 'Himmat' that highlights the articles of students and faculty members and also presents the various activities of the institute. Cheers to the spirit of Himmat! Cheers to the spirit of victory through creativity, confidence and leadership!

Dr. Swati Sabale

Director- MIM

MIM... Meritorious Mates



Batch 2018-20



Ms. Karishma Sewani
1st Rank – FYMMS (Sem I)
1st Rank – FYMMS (Sem II)
1st Rank – SYMMS (Sem III)



Ms. Tina Patel
2nd Rank – FYMMS (Sem I)
2nd Rank – FYMMS (Sem II)
2nd Rank – SYMMS (Sem III)



Ms. Komal Punjabi
3rd Rank – FYMMS (Sem I)



Ms. Ashna Sadhwani
3rd Rank – FYMMS (Sem II)



Ms. Pooja Mohani
3rd Rank – FYMMS (Sem II)



Ms. Twinkle Matta
3rd Rank – SYMMS (Sem III)

Highlights of MIM



Vision:

To be a centre of excellence for management education creating competent professionals and entrepreneurs thereby contributing to the industry, economy and society.

Mission:

- To implement dynamic pedagogical tools and conduct student centered activities for holistic development of students, moulding them into ethical, socially conscious and competent managers and entrepreneurs.
- To adopt academic and administrative philosophy to enhance reach of management education to diverse strata of students
- To create, upgrade and maintain human, financial and infrastructural resources needed for providing quality management education.
- To integrate management education with business & industry

Salient Features:

Applied for additional division of MMS for the AY 2019-20.

- Two faculties of MIM were awarded Ph.D degree.
- Ph. D Center of MIM proudly completes its first Ph.D degree.
- MIM signed non-financial MOUs with two colleges & one corporate.
- 100% Final & Summer placements were achieved.
- Scholarships worth Rs. 3, 00,000/- will be awarded to 6 meritorious and needy students of MIM by the Kishinchand Chellaram Educational Trust.
- Very active Rotract Club of MIM has been established.
- MIM students have bagged International & National level certifications.
- MIM started DLLE center and hosted its annual festival 'Udaan'
- MIM is a local chapter for NPTEL Swayam – A massive open online courses.
- 15 research papers were published in various international & national journals by the staff in the ay 2018-19.

MIM... Moments Memorable

Diwan Hashmatrai H. Mansukhani Memorial Inaugural Lecture



This year, the college hosted Diwan Hashmatrai H. Mansukhani Inaugural Lecture graced by Mr. Chandrashekhar Tilak, Chief Risk Officer & Executive Vice-President, NSDL e-Governance Infrastructure Limited., as a key note speaker on 11th February, 2020 in the college auditorium.

Opalina Awards



Successful entrepreneurs amongst MIM Alumni were felicitated in the hands of Mr. Niranjan Hiranandani, President- HSNC Board for their achievement in their respective start-ups on 14th February, 2020. The following students were felicitated as Jewels of MIM:

1. Mr. Anil Manghnani – Proprietor and Founder, Shyam Enterprises (Manufacturing of Garments)
2. Ms. Jharna Juriani & Ms. Khushboo Juriani – Content Creators of DIY videos on Youtube.
3. Ms. Gunjan Zode - Proprietor and Founder, PAMM Environmental Solution Pvt. Ltd. (Waste water treatment and Energy saving solutions)

Milaap - An Inter collegiate Management Fest



Milaap is an Inter collegiate Management Fest catering to many B-schools in and around Mumbai and surrounding colleges. Its a two day fest conducted on 29th & 30th January, 2020. 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 **1500** students across Mumbai.

Author's Talk



Author's talk was conducted on 14th December, 2019 by Dr. Radhakrishnan Pillai - Deputy Director, Masters in Leadership Science, University of Mumbai. Dr. Pillai spoke on 'Chanakya for success in studies and life' and enlightened students towards the path of success. The objective of the author's talk is to guide the future managers about changing corporate scenario.

Udaan - DLLE's Annual Extension Work Festival, University of Mumbai



MIM hosted DLLE's Annual Extension Work Festival – Udaan on 6th March, 2020. The events was graced by presence of Dr. Dilip Patel, Director, DLLE, field co-ordinators, Principals, faculties and other delegates from University of Mumbai. Street Play Competition and Poster Competition was organised and participation from around 500 students from 20 colleges has been witnessed.

Placement Initiatives

The institute successfully placed the current batch with a highest package of ₹7.8 lakhs p.a. and an average package of 3.2 lakhs p.a.

Every year we conduct job fairs and mega recruitment drives for our students and the students of various colleges in the vicinity. This year we conducted 2 job fairs & 10 mega recruitment drives.

Glimpse of few of our recruitment drives:



Green Soul Online Services



IKS Health



Reliance



Hexaware



Mega Job Fair

Rotaract Club of MIM (RCMIM)



H.& G.H. Mansukhani Institute of Management, under the patronage of Rotary Club of Vithalwadi has formed Rotaract Club of MIM, which was officially chartered on 31st August, 2019. Since its formation, RCMIM has successfully conducted more than 36 projects. Below is the glimpse of few of its activities:



Rotaract club installation



Atma Raksha – Self Defence training for women



Cleanliness Drive @ Hajimalang Gad



Open Mic - A platform for students to express themselves



Kolhapur Sangli Flood Relief to rebuild life of flood



Visit to Orphanage to celebrate Friendship Day



Next Think Tank – 1 day workshop to motivate & inspire young minds



Monthly Blind Camp for helping visually impaired by providing food, clothing, etc.



Box Cricket

Event Gallery



Satyanarayan Puja



Cheti Chand Celebration



Gudi Padwa



Freshers Party



**Anti-Corruption Pledge during
Vigilance Week**



Vachan Prerna Divas



Book Exhibition



**Fit India Movement:
Trekking @ Kondane Caves**



National Youth Day



Inter-collegiate Debate Competition



Women's Day



Independence Day



Christmas Celebration



Marathi Rajyabasha Diwas



**Mumbai University's - DLLE Extension
Work Project (The Department of
Lifelong Learning and Extension)**



Industrial Visit to Sahyadri Farms



Coffee with Alumni



Diwali Celebration

Achievements of MIM Students



MIM students bagged 2nd prize in Spirit of Sindhi and Fashion Show at 'Jashan- A Celebration of the Sindhiyat in us' an intercollegiate festival of R.D. and S.H. National College

Mr. Vikram Thakur, student of FYMMS is the holder of Guinness World Record for the event – 'The largest roller skating lesson'.



SYMMS student Mr. Vishwas Gupta won consolation prize in Inter-collegiate Summer Internship Project Competition organised by Viva Institute of Management & Research, Virar in association with University of Mumbai



Ms. Varsha Chippa – student of SYMMS was awarded Excellence Award by CEO of Meripheri for outstanding performance during her live project with the company. Also her marketing ideas were appreciated & they adopted in their marketing strategies.

SYMMS student- Mr. Sanjay Sharma won first prize in Carrom Singles at various inter-collegiate fests organised by colleges like IMCOST, NKTT, Saraswati College and Lala Lajpatrai College.



MIM students – Mr. Viren Lassi, Mr. Mayur Masurkar, Ms. Twinkle Matta, Ms. Pooja Mohani, Ms. Ankita Sharma and Ms. Prachi Motwani represented our institute in IIM Kozhikode for 'International Business Plan Competition'.

Alumni Speak



Kunal Joshi
(2011-13 batch)

The two years journey at MIM was incredible. Here, I learnt various skills like time management and leadership skills. MMS in MIM helps in you to gain practical knowledge which helped me to relate all the knowledge directly to the market. The blend of academic and practical knowledge enabled me to remain up to date and grow in career at lot.

In this 2 year journey, habit of newspaper reading was inculcated in me which is helping me grow in the organization. I am working in HDFC BANK since last 5 years started as trainee and got two promotions in 2 years which was possible due to skills taught in MIM college only.

All Students are also requested to have patience in the job or business field then only it will help you to grow. Always start your work from basics so there is less chance of errors and always come up with innovative ideas which develop your skills faster.

Madhu Arora (2016-18 batch)

It's been two years I passed out from MIM, but still the feeling of gratitude keeps the memories fresh and alive. I feel the decision of doing my MMS from MIM was the wisest decision I could ever make. The professors were so co-operative and supportive; I could wish for nothing better.

Truly as it is said, 'Good teachers create leaders'; they craft us into a better personality, they teach us to become better human beings. From giving moral support to helping me in every step of life, the Director and the professors had and have always been active and at the forefront. I have and always will suggest students to do their MBA from MIM.

It was a righteous decision of pursuing MMS from MIM college as two years of experience was incredible. With the help of experienced and supportive staff you really come along a long way in developing yourself. Faculties here share knowledge in such a manner that you really can understand the practicality of work in the industries and market. MIM really helps you grow in all possible means.



Jharna Juriani
(2013-15 batch)



Abhishek Punjabi
(2009-11 batch)

It was a great memorable two journey at MIM institute which helped me to grow a lot as an Individual in my personal & professional life. Being from commerce background, I had very limited exposure of working on projects and presentation. But at MIM I gained lot of experience and got opportunity to upgrade myself with the support of our experienced faculty. I learned to initiate and became the first starter in many things which helped me in my professional life. Over a period of time I became more focused and confident with such initiative which helped me to stretch a lot and test my limits.

Along with studies, we learnt many other extra-curricular activities which help us to develop leadership skills, team building and many more. I didn't realized how my two years went so gratefully. With studies we had lots of fun which always make you attached to your Institute and feel so homely. The comfort we got which made us stronger. I try to give the same comfort to my team members so that they feel happy while working as a team and they don't just work as a part of Job.

Our Director always allowed us to think beyond and try new things and take calculated decision. I am so glad to be part of MIM institute and wish them all the very best

I would describe that MIM has been an eminent platform to me in acquiring MMS (Finance) as a

Post-Graduation qualification and Doctoral Degree in Management studies. The dynamic institute has left no stone unturned in shaping the personality of students. The exceptional teaching practices of faculty supported by real world case-study

solving, research projects, guest lectures, role plays and many more has been the constant source of inspiration in learning new aspects of life.



Rinky Ramrakhiani
(2007-09 batch)

The institute comprises of well-equipped infrastructure like library, IT Laboratory, Gymnasium, Ph.D room and other facilities. Above all, I express my gratitude to the worthy Director – Dr. Swati Sabale for her valuable guidance in completing my research work.



Simran Paryani
(2017-19 batch)

The two years journey at MIM was incredible. That was the time I unfolded various skills like Leadership, Time management, Resource management and people skills; I never knew I had in me. MMS in MIM helps you polish and nurture your talent. Institute was highly supportive for giving best of the Academic and industrial knowledge to it students.

Learning here is fun supported with current industry examples and cases. Institute also supported well for placements.

Articles by Teaching Staff

FINANCIAL PLANNING AND GOALS



Mrs. Krishika Chandwani
Assistant Professor

“I want to buy a car after 2 years. I want to go to a foreign trip. I want to get my child educated.” These are few goals that people have in their early life. Everyone wants to achieve goals but not everyone take

adequate steps to manage funds wisely. Hence Financial Planning in simple terms means managing the funds properly in order to achieve our dream goals.

So how do we go about financial planning to achieve our goals? This can be done **With Financial Planning or Without Financial Planning**. Without Financial planning goals will lead to stress as there will be expenses to be met but there will be no surplus cash for that.

With Financial Planning the person will chalk out an investment plan where the returns will be such that leads to achievement of those goals.

Steps in Financial Planning:

1. Investment planning:

Investment is a tool which provides desired returns. A person should invest wisely to get maximum returns. Investment in products depends upon the time horizon and risk appetite of a person. If a person has a good risk appetite and wants to invest in long term then Equity shares are a good option and if the risk appetite is low then person can invest in debt market. If the horizon is short term then people can invest in money market instruments like Commercial papers, certificate of deposits and so on.

2. Retirement Planning:

Retirement planning is done by people assuming that this is the corpus that will be required at the time of retirement. Mostly people ignore this part if they have a pension plan. But it has to do something more than just retirement. It can be related to your age, goals, amount of money

required after a particular age. This is all the more important when people need an amount after a particular age period.

3. Child Future Planning:

An important aspect in financial planning is to consider the expenses for your child's future like education and marriage. Hence a policy that will help in meeting the financial expenses for the child's future will help avoid cash mismanagement.

4. Tax Planning:

If a person falls in taxable bracket then he/she can invest in certain securities or expend on certain items that are covered u/s 80c. Hence, a person should think of where and what amount to invest at the start of the financial year to avoid any type of fine for non-payment of tax.

5. Risk Management:

Financial planning also depends on how much risk averse a person is. Hence if you are a risk taker then you can certainly invest in risky securities like equity shares. In financial planning diversification should be done to avoid excess risk. Hence investments should be done in risky and non-risky securities to balance the risk.

6. Estate Planning:

In financial planning this is very crucial. Estate planning means planning who will be the owner of properties that belong to you once you die. Hence estate planning is planning for everything that you own i.e your house, vehicle, Insurance policies, bank accounts etc.

7. Insurance planning:

This involves buying mix of plans that will be beneficial to the nominees and the person. In this an individual can buy plans like term plan that will benefit the legal heirs and pension plan which will be beneficial to the survivor at the time of retirement.

8. Contingencies:

Even after all the above have been done. It is important that a person should keep at least 6 months expenses as cash balance to meet any unforeseen expenses.

DOWNSIZING – THE BIGGEST HR CHALLENGE TODAY IN INDIA



Dr. Gunjan Hasijani
Assistant Professor

Employees once were considered to be the biggest asset for any organization. It was felt that out of the 4 M's of production – Men, Material, Machine and

Money – Men was the most important M. But today the scenario has changed, when

we look at the gloomy economy of India, in every sector and organization, the news says that we are suffering losses, our sales have gone down and we are in the process of revamping and change management. In this whole process of revamping and change management, the major sufferers are the employees of the organization.

So we can say that today India as a country is in a turbulent circumstance with a slowing financial scenario and the bad news is recession coupled with automation may see a lot of downing of workforce in the various sectors of India in the coming days.

Downsizing is usually undertaken to streamline organizational operations by reducing labor costs through separation. Downsizing is often used to eliminate the jobs so that company expenditures can be restructured. However, there are many common reasons for temporary suspension or permanent termination of employees from their duty. These include:

- Economic slowdown
- Shortage of resources,
- Accumulation of stocks,
- Breakdown of machinery,
- Ongoing construction,
- Lack of resources,
- Financial crisis,
- Rightsizing,
- Excess operating expenses,
- Surplus overheads,
- Mergers and acquisitions,
- Job redesigning and
- Streamlining organizational operations.

People affected by downsizing

Victims: Employees who lose their jobs are the victims of downsizing. Majority of the victims often find another job but people who don't often land up in a lot of stress and depression as they lose their livelihood.

Survivors: Employees who are continued in the organization are the Survivors. Though they are not removed from the company but they often stress out and get depressed thinking that they also might be removed one day. Many a times they are overloaded with work and many of them start looking out for new jobs.

Executor: The one who implements downsizing is the most depressed of all because in the process the executor is responsible for the company, the change process, the victims and the survivors.

Things to consider at the time of downsizing: (20 minutes)

- Think before acting – see if there are other alternatives available rather than downsizing.
- Understand the legal issues involved in the process.
- Estimate the effect of downsizing on all the stakeholders.
- Estimating the effect of downsizing on the culture of the organization.
- Decide clear criteria to be considered for downsizing.
- Decide how to manage the survivor mentality.
- Documenting the whole process.

Current Cases of Downsizing in India:

Many Indian employees have gone through the process of downsizing recently in all the sectors including IT, FMCG, automobile, etc. The list contains a lot major players in India. It is assumed that downsizing is a cautionary approach by companies in terms of long run. Approximate number of planned separations of some companies in India with their reasons are:

a) Samsung:

Who: Korean technology giant Samsung is reportedly going to sack 1,000 employees in India. Samsung has already sacked 150-odd employees at its telecom networks division. The entire exercise will encompass under performers in the area of sales, marketing, R&D and manufacturing, finance, human resources and corporate relations.

Why: The consumer electronics major is doing it to rationalize costs by cutting the prices of its smartphones and televisions, trimming margins and curtailing its profits as it is faced with stiff competition from Chinese companies.

Parle Products Pvt Ltd:

Who: Parle Products Pvt Ltd - 10,000 workers. Once known as Parle Gluco, the Mumbai-headquartered company's flagship biscuit brand was renamed as Parle-G, and became a household name in India through the 1980s and 1990s. In 2003, Parle-G was considered the world's largest selling biscuit brand.

Why: Falling demand of the product in the rural heartland. The higher taxes have forced Parle to offer fewer biscuits in each pack, hitting demand from lower-income consumers in rural India, which contributes more than half of Parle's revenue and where two-thirds of Indians live.

Cognizant:

Who: 7000 employees at various levels - mid-level executives like managers and staffers in the consulting vertical

Why: As the technology segment of the Indian economy has a bigger dependence on global clients, IT-based outsourcing is the place most of the income lump originates from. While most IT services firms had added more number of employees in the past one year in anticipation of future growth, but in case of Cognizant, it seems to had not worked well because of a few client insourcing and project ramp downs.

HSBC:

Who: Global financial company, HSBC India, has removed about 200 of its employees across its technology function in the country across the mid-management level.

Why: In the process of reviewing the shape of its workforce to ensure it can best serve its customers and other stakeholders.

Alternatives to downsizing:

Following are the alternatives to downsizing if the management believes that the downturn is temporary:

- Remove temporary staff
- Eliminate overtime
- Offer VRS
- Stop promotions
- Eliminate bonus
- Freeze hiring
- Reduce work hours
- Remove perquisites

The bottom line:

Downsizing certainly is the most difficult task for HR managers to handle. It is simply impossible to be in good books of all the employees. After all, it's human nature. No one can remain same or unbiased towards everyone. In such a scenario, effective communication is the only key to handle employee cutbacks efficiently. Communicating properly and clearly the reasons and approximate time period can prove to be very effective in handling the emotions of employees. It is good to separate from employees on a good note in order to maintain harmonious relations with them even after separation.

Road ahead: A downturn in Asia's third-largest economy is denting sales of everything from cars to clothing, forcing companies to curtail production and raising hopes that the India government will unveil an economic stimulus to revive growth.

With the extension of more than 1,300 new businesses this year, India continues bracing its circumstance as the third greatest startup framework on the planet, as demonstrated by IT industry body NASSCOM and if we look at the positive side, innovation is also bringing in hope for new jobs. Technology will trickle down new business models or bring new efficiency to the existing ones bringing job creations.

TAX PLANNING IS NOT BE THE KEY DRIVER OF INVESTMENT DECISIONS



Dr. Anju Vaswani
Assistant Professor

Most of us consider tax planning to be most important or the only aspect of financial planning. But the fact is importance of tax planning varies with the age and personal goals.

The young students who start their career at the age of 22, are lured by agents and vendors to invest in financial products PPF, Ulips, life insurance, ELSS, pension fund, and NPS, which takes total tax deduction to around Rs 2 lakh.

Yes, these avenues reduce tax bills but personal financial situations are different at different stages of life. If one is struggling with expenses and liquidity needs, locking money in these long term tax saving instruments makes no sense.

The young professionals have higher short term needs and by locking his money in tax saving products, which are typically long-term products, they are probably making a mistake. They may find it difficult to keep up the investment required, or draw on it when needed.

This common mismatch, especially for young investors results in dormant PPF

accounts, discontinued subscriptions and missed premium payments. When trying to access the money in need, one is likely to face penalties, lower realisation values or high costs. What is done to save taxes should, therefore, fit the overall personal financial situation and needs.

Tax planning is an integral part of financial planning, but should not be the key driver of investment decisions. Once the financial plan is figured out, putting aside money to make the most of the available tax breaks will become easier. Given the young age, setting aside about 20% of his income for retirement is adequate at this stage, which is already done through PF (Provident Fund). He may, therefore, not need PPF, NPS or VPF at this time.

For such young investors liquidity needs may be higher due to unexpected expenses in the early stage of their lives like buying a house, marriage, etc. At young age, we may need a term insurance much more than a Ulip; health insurance to cover his family; and might invest in a property and get tax breaks. It might be a wiser thing to actually pay the taxes and retain the flexibility and liquidity.

Articles by Students

Personal Development



Mr. Onkar Mishal
FYMMS Student

We all seek many things in our life and the answer for achieving most of our pursuits is by developing ourselves to be capable of withstanding all the demands and the grind required in the process to achieve those goals. Self-improvement is the process of developing emotionally, physically and socially to become a better and a more appealing version of ourselves in order to achieve what we desire in our life. Life will give you what you truly deserve and to get the best out of life we need to put in efforts to become the best version of ourselves. Personal development is the process which involves one to study himself/herself that what are the things which are pulling him back are dragging him to get what one seeks out of life.

The process is as much enjoyable as one can think of because once you start your journey for bettering yourself there's no coming back from it. "NEVER SETTLE" would also become one's motto as once you are somewhat halfway the process would have given you so much of energy and positive motivation thee would be no turning back from it.

There is no such textbook process to develop ourselves as each one faces life in a different bitter and sweeter way and the levels of struggle and success may vary from time to time. But there are always some stepping stones which would be of

certain implication in the process for every one of you who wants to become a better version of himself.

THE STEPPING STONES:

#1 Rule for achieving anything in life is to BELIEVE in yourself.

No one can wake you up and push you to do greater things than your own mindset. The power of belief is itself what separates you from achieving what you need or being the one who is just afraid that he/she doesn't deserves it. The golden rule of believing is that "I am capable of doing whatever is required and I deserve nothing less than success. The mindset which believes is the one which would set itself on fire and think of all the situations however overwhelming it may be that it can be defeated.

#2 CLAP FOR YOUR DAMN SELF:

Nothing can motivate you in life than those small goals you achieve in the process of pursuing something which the world has no idea about. Learn to be your biggest supporter learn to clap for yourself and appreciate yourself for small things which earlier used to intimidate yourself but now feel like a piece of cake.

That one lap on the first day of trying to loose weight , that one question you always wished to ask someone , that participation in competition which you taught was out of your league , that bold move you were afraid to take earlier and many other small things are the one you need to appreciate for and clap for yourself that you had the guts to do them .This self-appreciation would

not only motivate you but make you a person who isn't afraid of taking decisions and appreciates and respects this quality.

#3 There is no substitute to HARD WORK.

Even for eating our all-time favorite food we require to use the muscle of our arms for that movement to put in our mouth. Achieving those goals will require you to flex your mind and body to take the decision to do "WHATEVER IT TAKES".

Working hard will never be of vain as it will make you learn the basic fundamentals of success in life that is to achieve something you have to put in the work and dedication. As said earlier the hard work may have a toll on you in the early stages be it may a gym class, a skill to be learnt or to improve your communication skills but remember our earlier rule clap for your damn self and see the bigger picture you surely won't have a thought about giving up.

#4 PERSEVERANCE IS THE KEY

"ROME WAS NOT BUILT IN A DAY AS WE ALL KNOW". To achieve anything in this life we all know that it requires time. The growth in yourself which you aspire requires the same rule. You can get motivated a day or two but what will make you develop is the dedication and patience.

Though the process requires time it surely is a journey to be enjoyed keep your head down and be consistent as better days are coming for sure.

#5 Surround yourself with POSITIVITY.

Always remember that to be in a good space and successful environment you need to be positive right from the word go. Stay away from negative situations and negative people, as they are nothing but worthless energies who try to bring you down.

Not a single individual has got to the top being in a negative mindset its all inside you that'll you'll reflect to the outer world. Be like a proton keep on emitting those positive vibes , read success stories , listen to the music which pumps you up surround yourself with those who bring out the best in you .

JUST A GENTLE REMINDER EVERYTHING YOU WISH TO ACHIVE AND WANT TO DEVELOP IN YOURSELF IS JUST A FEW THOUGHTS AND A GRIND AWAY AND YOU'VE GOT JUST ONE LIFE TO ACHIEVE IT SO JUST GO FOR IT!

TIME IS MONEY



Time is the most precious thing in the world, for once lost, it can never be recovered.

Mr. Avinash Kumar Saroj So, in a sense, it is **FYMMS Student** more precious than money itself, for lost money can be recovered if one works hard for it. There is another saying, 'Time and tide wait for no man,' which expresses this idea beautifully. We understand the importance of time only when it is lost.

Often we run into people who may have wasted their youth in frivolous pursuits and then realized in middle age that they have achieved nothing at all.

Every second we waste, we are depriving ourselves of the rewards of our own productivity. People who do not understand the value of time, never reach a high position in life. For example, if one comes in late to work every day, one will be thrown out of the job. If one keeps important clients waiting, it will result in loss of business.

So we must respect time, not only ours but also other people. Postponing things for another day, keeping work pending; all these are habits which are not conducive for a prosperous life. Some people spend hours watching TV or playing computer games or talking on the phone. Such activities do not benefit us in the least.

At the end of the day we have nothing to show for spending time on them. Success

and material prosperity comes only to those who understand the value and importance of time. That is why it is said that 'time is money'.

Between loneliness and million stars

Million stars up in the sky,
But one I took for the brightest so high.
I stay under the glitters and I think why
am I here,
I do so much and still no one to care.
My irony head had sadness crowned,
Loneliness everywhere and happiness
frowned.
I heard my heart breaking in fear,
My happiness dripping with every tear.
All my hope turning despair,
Concerning about others was not fair.
Trying and running hard out of this pain,
From the prickly path and smoothy lanes.
Hopelessly, there is no escape from the
bleedy tars
So alone I sit again under those
MILLION STARS.....

- **Compiled by: Ms. Madhura Parab**
- **FYMMS student**

FIT AT ANY AGE



Mr. Yogesh Makhija
FYMMS Student

Health is the key to a long, active and enjoyable life. It is correctly stated that Health is the actual wealth

that a person can retain. The consciousness about being fit should be same in a 18 year old student and an 81 year old senior citizen. One can perform very easy and safe exercises such as Plank and rock climbs, crunches, leg raises, leg crunches, jump squats and much more at the home itself.

A lot of people get confused about the balanced diet and proper eating habits. A perfect diet includes huge amount of protein foods such as Salads, green vegetables, pulses, fruits such as Kiwi, Banana, etc. and also nuts. A person should have heavy breakfast in early morning, a little less amount of food in lunch and should have a salad and liquid diet (juices) in the dinner. This is the ideal diet and perfect eating schedule. An individual of any age should have a 6 meal diet plan in a day according to experts.

There is a huge misconception in different age groups about fitness supplements such as Proteins, BCAA's, etc. This is important to know that proteins are the most important source of energy and muscular recovery in the human body. Proteins are the natural and safest sources of energy but it should be

consumed in the limits and prescribed form. It's over dosage can harm in many ways such as kidney stone, pimples, skin rashes and backdoor trots.

FOREIGN LANGUAGE IN INDIA



Ms. Mugdha Thackeray
FYMMS Student

"If we spoke a different language, we would perceive a somewhat different world. Because the limits of my language mean the limits of my world." - LUDWIG

WITTGENSTEIN

Language is a means of communication. That is why most people learn a second language. Being able to communicate with someone in his or her native language is a fantastic gift. It can be considered as one of the best benefits associated with learning a foreign language. People in different countries speak different languages. When you learn a new language, you will be provided with the opportunity to get connected to the world. You will be able to meet and communicate with people who come from another part of the world. Knowing the language makes traveling, living, studying a much more fulfilling and enjoyable activity.

One main advantage of learning a foreign language in India is bilinguals are better at prioritizing tasks, problem-solvers, multitasking, and tend to make more rational decisions.

Many CBSE, ICSE & international schools and colleges have introduced it into their curriculum. These days, many companies

and private institutes are looking for foreign language teachers in India for their corporate and professional courses. With a growing number of students opting to learn various foreign languages, Those who are fluent in the corresponding language are often deployed as teachers. Proficiency in a foreign language will set you apart from other applicants. You will also be able to leave a lasting impression on your employer, which can help you to climb up on the career ladder within a short period. The career in a foreign language in India is infinite. The ability to speak multiple lingoes is unquestionably a competitive edge on your resume in today's world.

Many companies need language experts for their business communication, live events, meetings, and conferences, or documentation in their essential work. Such companies highly pay translators and interpreters. The world is becoming a smaller place. As a result, a translator and interpreter as a career option is a lucrative avenue in the field of learning foreign languages.

On the one hand, many International companies are setting their regional offices in India. And on another side, many Indian companies are looking to expand into other countries. India has emerged as the fastest-growing export market for Africa, South America, Eastern Asian countries.

If you're fluent in a foreign language, then that could help you land a job in many such Indian and international companies in India and abroad. Job prospect in

Export and Import sector is full of career opportunities. The ability to learn a foreign language fluently is an advantage for finding a job in a wide range of sectors such as Diplomacy, fashion, retailing, Journalism, automotive, luxury goods, aeronautics, international business, and the list continues to grow.

It plays a very critical role if you are seeking a job in the embassy and Foreign services in India and abroad. If you are planning a holiday in the Non-English speaking country, Traveling through a foreign country becomes much easier if you can speak the language of that country. Fluency isn't compulsory.

Locals always appreciate that you've taken the time to learn and communicate in their tongue. It shows a higher level of respect and is an easy way to meet new people. When you move to a different country, learning the local language will help you to communicate and integrate with the local community. Acquiring knowledge in India or abroad will help you to find lots of job opportunities.

Absolutely nothing is so important for a nation's culture as its language. Knowledge of a foreign language gives you a greater understanding of the world and opens up a whole new world of opportunities. According to numerous research, the relationship between language and culture is deeply rooted. That is why cultural awareness is the key to learning a language. It provides deep insights into how other people see the world and is shaped by the language we use.

OVERCOME BAD HABITS



An old man, thinking that his time was almost up, called his three sons and took them to a nearby feild. In the feild were three types of plants: 1) a tiny sprout; 2) a bush; 3) a full fledged tree.

Ms. Lipsa Verhani
FYMMS Student

He asked the youngest boy to pull out tiny sprout, which he did without the least difficulty. He asked his second son to pull out the bush. The boy pulled with one hand, then with the other hand. But the bush would not come out. Then using both the hands together, he pulled as hard as he could and the bush yielded to his strength. He asked the eldest and strongest son to try his hand at pulling out the full grown tree. The young man tried with all his might and said; "Father, it cannot be done!"

The old man asked all three sons to do it together. They tried but failed. Turning to them, he said; "My children, I may pass away any day. But may never forget the lessons of the plants. Our bad habits, when they are still in the formative stage can easily be overcome. When they are fully grown, you can do nothing to uproot them. So be careful especially in regard to drinking, gambling and idle gossip."

It has been rightly said that if you cut the first letter of habit 'a bit' will remain. If you cut off the second letter, 'bit' remain. If you cut off the third letter, 'it' will remain.

So beware!

The Most letter.....

The most selfish one letter word "I"
avoid it.

The most satisfying two letter word "WE"
use it.

The most poisonous three letter word
"EGO" kill it.

The most used four letter word "LOVE"
value it.

The most pleasing five letter word
"SMILE" keep it.

The most spreading six letter word
"RUMOUR" ignore it.

The most hardest working seven letter
word "SUCCESS" achieve it.

The most avoidable eight letter word
"JEALOUSY" distance it.

The most powerful nine letter word
"KNOWLEDGE" acquire it.

The most ten letter word "CONFIDENCE"
trust it.

We @ MIM
We have a vision...
of a refined nation
We exist for a reason...
of moral and creative education
We believe in action...
for future evolution
We aim to enlighten...
the future generation
As per expectation...
of the newage nation

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