



HASHMATRAI AND GANGARAM HIMATHMAL MANSUKHANI INSTITUTE OF MANAGEMENT



HIMMAT

ANNUAL MAGAZINE 2020-21

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Editorial

‘Himmat’- An annual magazine of the institute is the platform through which faculty and students showcase their literary skills and ideas. It also enables students to share their opinion on relevant management and social aspects through their articles.

The current issue of the magazine, 2020-21, briefs about various activities, events and student achievements during the current year. The current year has been very challenging due to Covid-19 pandemic and lockdowns everywhere. The institute has done its best to impart learning through hybrid mode. So, the current issue unfolds the unforgettable and precious moments of MIM cherished online and offline.

We would like to express a deep sense of gratitude to HSNC board for backing and patronizing the idea of the magazine. It is through their teaching, encouragement and support that we have gained and grown.

We express our heartfelt gratitude to our Director Dr. Swati Sabale for inspiring us and for pushing us to beyond our own imagination. Her never-ending support and criticisms helped us shape the magazine to where it is today.

Special gratitude to the editorial team who dipped their oars into the turbulent water of the magazine and have sailed it to the shore of publication. We also express considerable appreciation to all the faculty and student authors who contributed their articles for the current issue of the magazine.

Utmost care has been taken to make this magazine perfect. Yet, inadvertent lapses, if any, are regretted.

- Editorial Team

Editor in Chief : Dr. Swati Sabale , Director
Co-Editor : Dr. Anju Vaswani, Assistant Professor
Student Editor: Ms. Roshni Punjabi, FYMMS Student

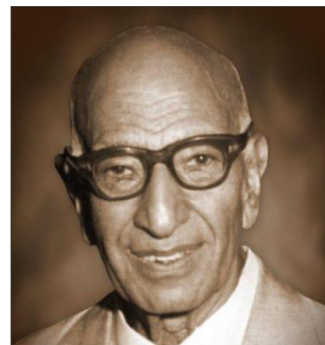
MIM...Memories Immortal



Late Chandibai Himathmal Mansukhani



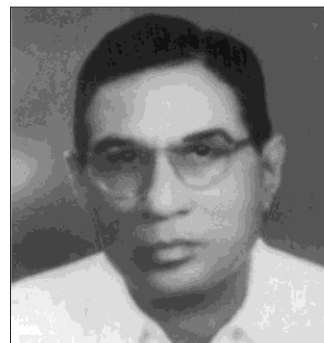
Late Vidyasagar K.M. Kundnani



Late Barrister H.G. Advani



**Late Diwan Hashmatrai
Himathmal Mansukhani**



**Late Gangaram Himathmal
Mansukhani**



HYDERABAD (SIND)
NATIONAL COLLEGIATE BOARD

H(S)NC Board



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Trustee



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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.

The campus at MIM is alive throughout the year with a number of activities such as Seminars, Workshops, Guest Lectures, Sports, Industrial Visits and Intercollegiate Festivals arranged by the students under the able guidance of the faculties.

Last few years though have been defined by extreme turmoil in the society at large due to the pandemic and the turmoil invariably affects the driving forces for any educational institution. However, we at MIM always strive to orient our programs that respond to emerging needs of our environment and continuously focus on innovation.

The current issue of magazine will showcase these activities and programs of the institute. 'Himmat'-our annual college magazine is a platform to acknowledge and accolade the efforts, success and achievements of our students and faculty.

Wishing you all a great year ahead.

Dr. Swati Sabale

Director- MIM

MIM... Meritorious Mates



Batch 2018-20



Ms. Komal Punjabi
1st Rank – SYMMS (Sem IV)



Ms. Pooja Mohani
2nd Rank – SYMMS (Sem IV)



Mr. Mayur Masurkar
3rd Rank – SYMMS (Sem IV)

Batch 2019-21



Ms. Maheshwari Singh
1st Rank – FYMMS (Sem I)
1st Rank – SYMMS (Sem III)



Ms. Sanchita Mandal
2nd Rank – FYMMS (Sem I)
3rd Rank- FYMMS (Sem II)



Ms. Kajal Mulrajani
3rd Rank – FYMMS (Sem I)
3rd Rank – SYMMS (Sem III)



Mr. Hrishikesh Yadav
1st Rank – FYMMS (Sem II)



Mr. Avinash Kumar Saroj
2nd Rank – FYMMS (Sem II)



Ms. Sanchita Mandal
3rd Rank – FYMMS (Sem II)



Mr. Saurabh Patil
2nd Rank – SYMMS (Sem III)
2nd Rank- SYMMS (Sem IV)

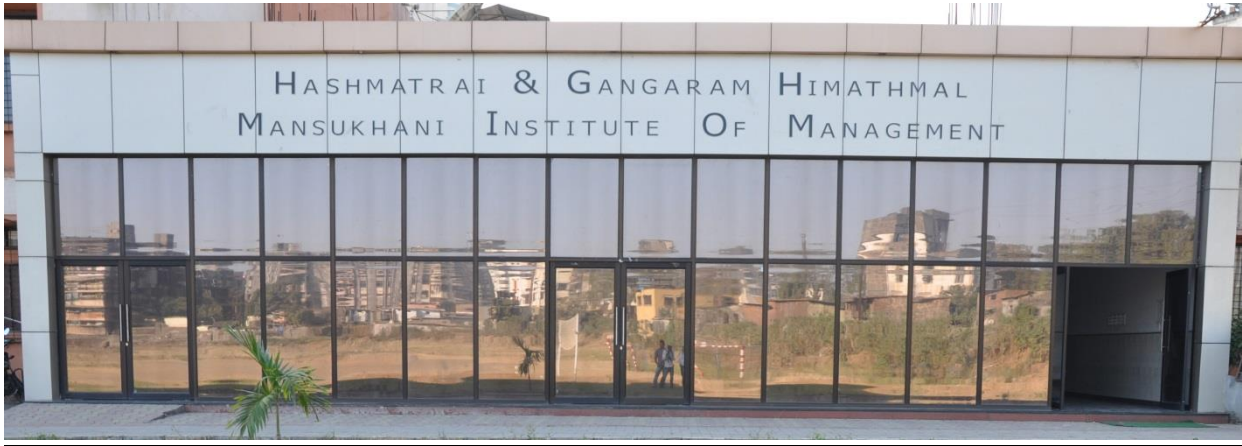


Ms. Lipsa Verhani
2nd Rank – SYMMS (Sem IV)



Mr. Naresh Tekchandani
3rd Rank – SYMMS (Sem IV)

MIM... Highlights



Vision:

To be a center 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:

- One faculty of MIM was awarded Ph.D. degree.
- Two faculties of MIM undertook Minor Research Projects of University of Mumbai.
- Ph. D Centre of MIM proudly awarded Ph.D. degree to one Research Scholar.
- 100% Final & Summer placements were achieved.
- Rotaract Club of MIM has been very active and executed a lot of social projects during pandemic.
- MIM students have bagged International & National level certifications.
- MIM is a local chapter for NPTEL Swayam – A massive open online courses.
- More than 70 research papers are published by faculties in various international & national journals.

MIM... Annual Report

The institute has been very active even during pandemic. Various co-curricular and extra-curricular activities were conducted throughout the year through online mode. Even the Rotaract club of MIM has been very active to help community during the tough times. The summary of various activities is included in the report below:

Co-curricular Activities conducted:

- Workshops conducted:

Sr. No.	Date	Topic	Speaker	Company
1	12 th June,2020	Scope in Human Resource	Mrs. Swati Kulkarni	Trent Hypermarket Pvt. Ltd.
2	13 th june,2020	Scope in Finance	Mr. Abhishek Panjabi	CreditVidya
3	13 th June,2020	Scope in Financial Market	Mr. Kunal Jadhvani	Enam Investments
4	13 th June,2020	Scope in Banking	Mr. Bhavesh Jivani	ICICI Bank
5	14 th June,2020	Scope in Marketing	Mr. Kartikeyan Iyer	DHL
6	14 th June,2020	Scope in Advertising	Mr. Anuj Sabhagchandani	Lodestar
7	14 th June,2020	Scope in Digital Marketing	Ms. Riddhi Sharma	Thought In ADOT
8	20 th June, 2020	Scope in Operations	Mr. Mahesh Bhanushali	Mascot Dynamics
9	20 th June, 2020	Scope in IT	Mr. Chinmay Palker	E Clerx
10	5 th September, 2020	Interview Cracking Skills	Mr. Naveen Panjwani	Soft Skills Trainer
11	10 April, 2021, 17 th April, 2021, 24 April, 2021	Indian Economy and its impact on various sectors.	Mr. Kunal Jadhvani	Enam Investments

- Guest Lectures conducted:

Sr. No.	Date	Topic	Speaker
1.	18/04/2020	Webinar on Valuation of a company	Mr. Deepesh Bhatia, Freelancer.
2.	29/04/2020	Impact of Covid 19 on economy. How we have to cope up with new tomorrow?	Dr. Ashutosh Khatawkar Business Head, Bombay Dying- Bombay Realty
3..	09/05/2020	Alumni Interaction	Ms. Chanchal Ahuja HR Head (People partner), Rivian Automotive, USA
4..	10/05/2020	Alumni Interaction	Ms.Ashwini Barve Sr. Consumer insight analyst Roger's communications, Canada
5..	02/05/2020	Alumni Interaction	Mr. Kunal Joshi Manager, HDFC Bank
6..	01/05/2020	Turnitin Software for Research	Mr.Sarthak Dangayach Area Sales Manager, Turnitin. Education Pvt. ltd
7..	15/05/2020	ProQuest Webinar: How to use ProQuest during lockdown period	Mr. Sanjay Rajan Senior Training and Consultant Partner, ProQuest Research Database
8..	06/06/2020	Online Workshop on Advanced Excel	Dr, Anju Vaswani and Mrs.Krishika Chandwani, Assistant Professor, H.& G.H. Mansukhani Institute of Management
9..	22/06/2020	Webinar on Important Yoga asans to boost immunity during Covid 19.	Mr. Rajendra Padhiary
10..	02/07/2020	Introduction to DBMS and SQL	Ms. Juhi Ganwani
11.	08.03.2021	Women Entrepreneurs	Director, Goodnews Placements
12.	25.03.2021	Treasury Mang	Ms. Bhagyashree Karnik, AVP, IndusInd Bank
13.	26.03.2021	DLLE Training	Mr. Nilesh, DLLE Area In charge
14	03.04.2021	People Skills	Mr. Vinay Prabhu,

			Author
15	1.05.2021	Digital Marketing	Mrs. Vikas Jeshnani, AGM - Ornate Universal

- FDP conducted:

Sr. No.	Topic	Dates	Speaker
1	Intellectual Property Rights	23.07.2020 & 24.07.2020	Mr Abhishek Nangia Partner with RNA, Technology and IP Attorneys Advocate Shabnam Khan Associate Partner with RNA, Technology and IP Attorneys

- HR Connect:

HR managers of various companies were invited on 13th March, 2021 to enable networking with the students. They interacted with students regarding the career opportunities available in different fields. The meet enabled our students to network and develop contacts with HR Managers.

HR Name	Designation	Company
Akanksha Bhakt	HR Manager	Kornferry
Reshma Nebhani	HR Head	Greensoul Online Services
Mangesh Kulkarni	HR Head	Kedia Advisory

(II) Extra-curricular Activities conducted:

- Events @ MIM:

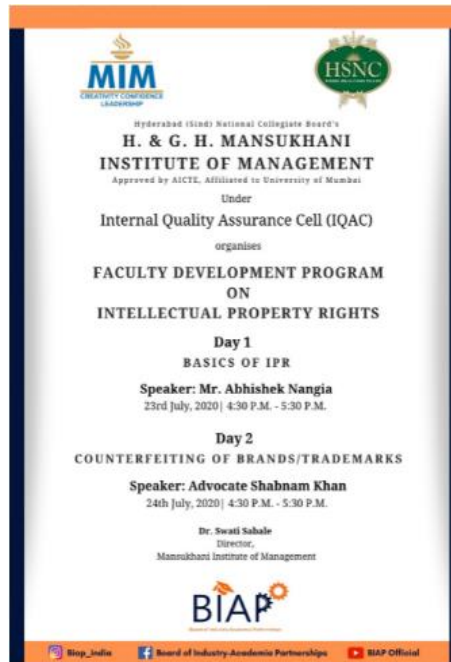
Sr. No.	Event Name	Date
1	International Yoga Day	21-6-2021
2	Independence Day	15-08-2020
3	Rangoli Competition (Diwali Celebration)	15-11-2020
4	Christmas Celebration	25-12-2020
5	National Youth Day	12-1-2021
6	Republic Day	26-1-2021
7	Women's Day	8-03-2021

- RCMIM Events:

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. During the pandemic, RCMIM has successfully conducted 95 projects in an online and offline mode.

MIM... Moments Memorable

Faculty Development Program (FDP)



Faculty Development Program on 'Intellectual Property Rights' was conducted online on 23rd and 24th July, 2020. The Program witnessed participation of more than 1000 faculties Pan India. The trainers for the Program include:

- Mr. Abhishek Nangia - Partner at RNA, Technology & IP Attorneys
- Advocate Ms. Shabnam Khan - Associate Partner at RNA, Technology & IP Attorneys



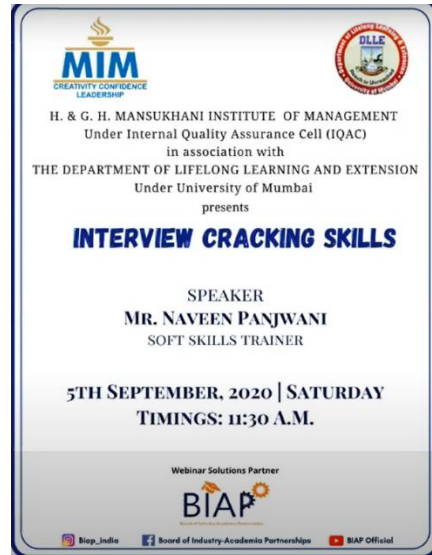
The primary objective of the Faculty Development Training Programme (FDTTP) was to explain the basics of "Intellectual Property Rights" to faculty members of various Institutions.

The program covered the fundamental concepts of Intellectual Properties, process of IPR registration, and the enforcement laws of patent.

The Programme can be attended on BIAP Official YouTube Page. The link is as given below:

- <https://www.youtube.com/watch?v=ES8zXlvhA7w>
- <https://www.youtube.com/watch?v=BpfjXdSVV5s>

Workshop on Interview Cracking Skills:



MIM in association with DLE department of University of Mumbai conducted an online workshop on Interview cracking skills on 5th September, 2020. The Workshop was conducted by Mr. Naveen Panjwani, Soft Skills Trainer. The event witnessed participation of more than thousand students of various colleges. The students were given very good exposure on how they can crack job interviews.



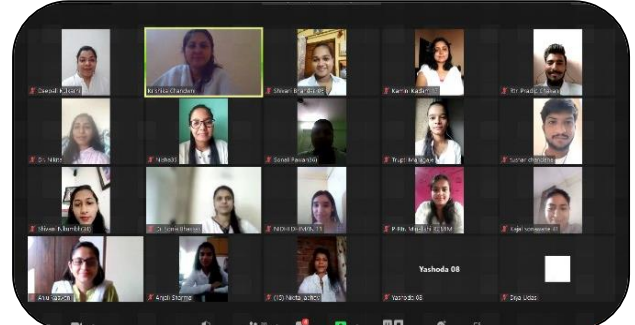
The Programme can be attended on BIAP Official YouTube Page. The link is as given below:

<https://www.youtube.com/watch?v=PeG-b1HHMWM>

Event Gallery



Women's Day Celebrations



Independence Day Celebration



Carrer Counselling Session



HR Connect



Tree Plantation



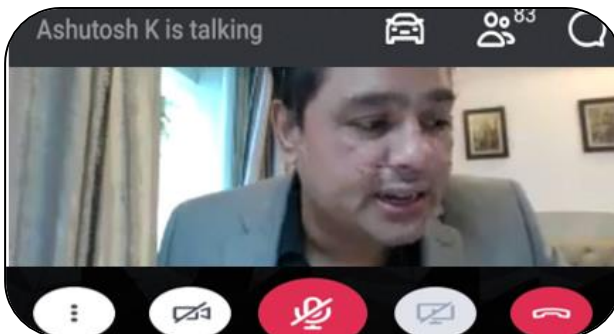
Resume Writing Workshop



Satyanarayan Puja



Donations by MIM Students during Pandemic



Workshop on 'Impact of Covid 19 on economy' by Dr. Ashutosh Khatawkar, Business Head, Bombay Dying- Bombay Realty



Blood Donation by MIM Students during Pandemic



Visit of Dr. Niranjan Hiranandani



Recruitment Drive

RCMIM Projects



Street Josh



Versatile War



Blood Donation Drive



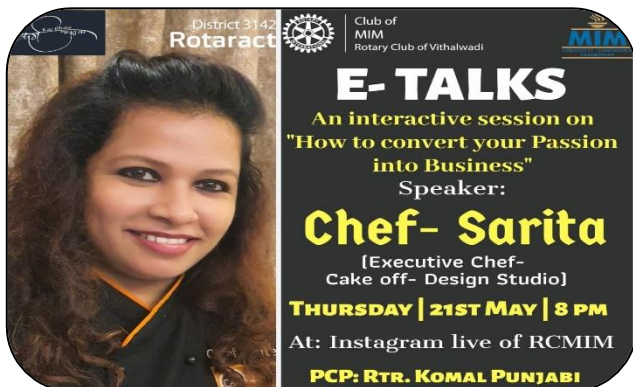
Next Think Tank



Open Mic



Garba Raas



E-talks



Digi-Talk



Next Think Tank



Aatma Raksha 2.0



Garba Raas

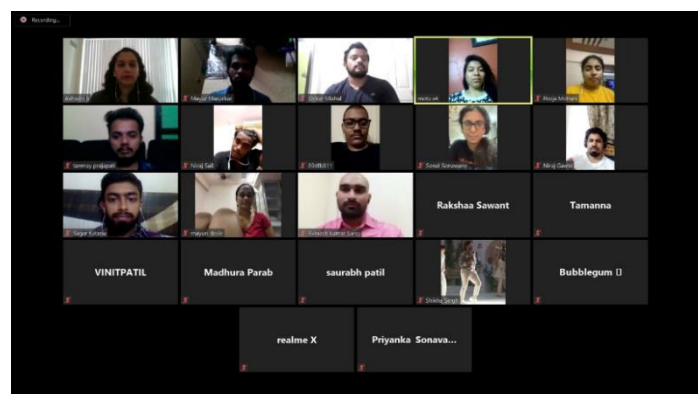
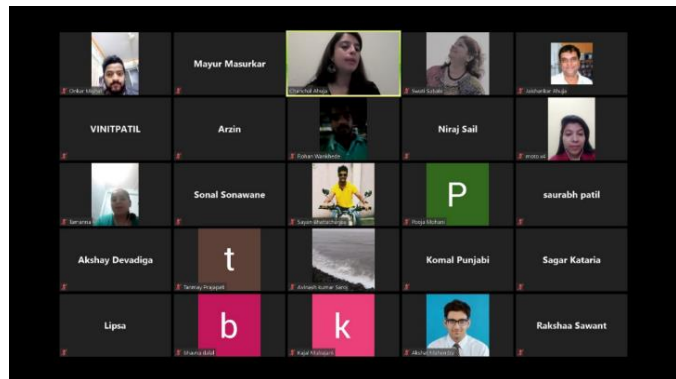


Community Day

Alumni Speak

The institute invites its successful Alumni students every year to share their journey. The current students interact with alumni and get guidance on how they can groom themselves during 2 years of MMS and how they can successfully walk on the path of success from college to corporate. This year we conducted the program on 9th and 10th May,2020. The details of the alumni students invited are as follows:

- Ms. Chanchal Ahuja - HR Head, Rivian Automotive, Michigan, USA
- Ms. Ashwini Barve - Sr. Consumer Insight Analyst, Rogers Communication, Canada



Alumni Testimonial



Kirti Chotwani
(2016-18 batch)

It was a great experience at MIM with an excellent exposure to various extra-curricular activities along with great academics. These activities have helped me to build my confidence and leadership skills and most importantly it helped me to develop my interpersonal skills which are extremely necessary in any field of work. The best part of MIM was its faculties who were extremely supportive and provided me immense knowledge not only just on the theoretical aspects but also the practical implications.



Rinky Ahuja
(2019-21 batch)

With Beautiful Infrastructure, Wonderful ambience, Friendly-environment and excellent knowledge, the two-year MMS programme at H.&G.H. Mansukhani Institute of Management has imparted professional skills and confidence in me. Every day I learnt something new from my professors, peers and felt supported by an amazing group of mentors. The faculties of this institute are always forthcoming with guidance and support, pushing students to perform their best. My advice to all prospective students is to aim high and dream big, you will succeed. Your education & hardwork will always pays off. Come & Join MIM & feel the difference. Good luck in your current and future endeavors.

Go MIM!



Suman Das
(2019-21 batch)

It would be very difficult to explain my experience with MIM in few words, The two years with MIM along with studies I have enjoyed other co-curricular activities as well. The learning here is excellent, professors used to take current year case studies rather than outdated one & also professors were very supportive throughout the course duration. And lastly college used to keep seminars with industry professionals so that we get practical industry experience.

I got an internship opportunity with Creditvidya from college after completing my first year and after completing my internship, I got pre placement offer from Creditvidya and have joined there as a Full-Time employee.



Vinita Lalwani
(2017-19 batch)

The journey of two years at MIM College was incredible and best part of life. At MIM one can get an opportunity to explore ourselves. Different activities other than studies made me think and question myself that how can I get better? What am I good at?

The faculties were very supportive and taught us to do smart work with hard work. Overall knowledge and guidance provided has helped to shape and grow my career. Being a part of MIM makes me feel proud.



Komal Punjabi
(2018-20 batch)

I am a Senior HR Executive at an E-Commerce brand, Green Soul Ergonomics. Ltd., I am an alumna of H & G.H. Mansukhani Institute of Pvt Management. The journey here has been really wonderful. Life at MIM is just beyond words. A great deal of learning into theoretical concepts inclusive of its practical application as well. I have got in-depth knowledge of all the concepts. The overall knowledge provided is in-depth and practical. Learning is made fun here as they believe in the mantra, "Learning by Doing." Providing a platform to give stage presentations on realistic topics has increased the knowledge and polished my communication skills.

I now feel more confident as there have been so many events organizing an inter-collegiate fest, hosting the university fests, performing at the cultural programs, interacting and greeting with the corporate professionals at professional events, managing the whole team at varied college events all this has polished my leadership skills and groomed my overall personality as a professional. The sessions of college to corporate are the ladders to my successful career growth today. And all this has been super amazing because of the faculties here who are immensely knowledgeable and way too supportive in every aspect. They teach you the concepts right from the classroom to its practicality into corporate. They impart so much of knowledge and prepare us for the realistic corporate world as well. They make this learning journey more easier and fun.

I would sum up saying, Thank You MIM for this amazing learning experience and proving that learning could be interesting too. You are the reason behind my professionalism today. Your endless support and knowledge have been very valuable to me.



Asmita Moon
(2018-19 batch)

MIM has provided me the opportunity for practical application of concepts taught in class during FY and SY via summer internship and events.

The syllabus taught by our PhD faculties was very easy to understand. Also the guest lectures conducted every Saturday added a lot of value in learning.

Remedial sessions, mentoring sessions and corporate mentorship program has helped me and my batch mates to next level. I feel proud to thank Mansukhani institute of management for endless learning opportunities provided by it.



Asmita Moon
(2016-18 batch)

College plays a very important role in making the career of a person, for me this was MIM Institute. I had a very positive experience with MIM Institute, it had contributed a major part in my career building. The staff and teachers are very passionate and show genuine desire to help students to achieve their goals.

College aims at the overall development of the student so that he/she can excel in different fields. So, in MIM, one is not just a bookworm but a real thinker-which is the basic requirement in today's tech-era. MIM placed me successfully & I started my career as a Talent Acquisition professional.

Prominent Alumni

Star Entrepreneurs



Ms. Gunjan Zode
Founder
PAMM Environmental Soln.
Pvt. Ltd



Mr. Ricky Kirtani
Co-Founder
R. M. Financial Technologies



Mr. Faruque Husain
Founder
Aman Leather Works



Ms. Honey Wadhwa
Founder
Kayo Designs



Ms. Priya Gabriel
Founder
Goodnews Business



Mr. Sachin Bhagat
Founder & CEO
Technotorc Tools Pvt



Mr. Anil Manghnani
Founder
Shyam Enterprises



**Mr. Jeetender
Teckchandani**
Founder
Varsha Textiles



**Ms. Khushboo & Ms. Jharna
Juriani**
Content Creators
J. .K. Arts
(DIY Videos on You Tube)

Star Intrapreneurs



Ms. Juhi Tiwari
Workforce Information
Administrator
Southern Health NHS Foundation
Trust, United Kingdom



Mr. Kartikeyen Iyer
Product & Pricing Head
DHL Ecommerce



Ms. Bhagyashree Karnik
AVP- Market Risk
IndusInd Bank



Ms. Kiran Sharma
HR Head
Skyline University, UAE



**Mr. Jagesh
Hathalia**
Team Leader



Mr. Abhishek Punjabi
AVP
Credit Vidya



Mr. Ravi Ahuja
Manager International
Business
Pfizer India Ltd.



Ms. Shweta Thorat
Manager, Human
Resources



**Ms. Jyotsna
Nimbalkar**
Area Sales Manager



Ms. Kirti Chotwani
Research Analyst
Crisil



Mr. Anish Badhran
Performance
Manager
360 Nautica, Qatar



Ms. Chanchal Ahuja
HR Head
Rivian Automobile, USA



Mr. Dinesh Saney
Research Analyst
Wallfort Financial



Mr. Kiran Bagul
SAP FICO Senior
Consultant
Deloitte Consulting



Mr. Stanley Mathew
Specialist – Service
Business Development
Quant Service, Dubai



Mr. Suraj Bhagat
Manager Packaging
Development

Achievements of MIM Students



Team RCMIM placed at 5th Rank for various projects conducted



Mr. Yogesh Makhija
International Powerlifter
A Boxer
Social Worker



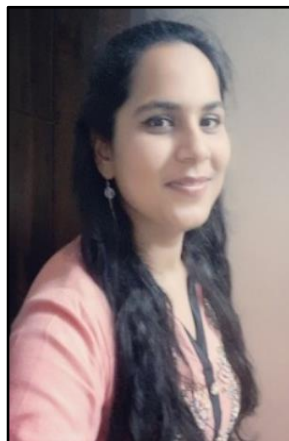
Ms. Raksha Sawant
National Throw Ball Player
Solves Rubik Cube in 1.20



Mr. Vikram Thakur
Holds Guinness World Record for largest skating lesson
72 hrs khelo India activities Marathon



Mr. Omkar Mishal
District Power Lifter
University Weightlifter
Short Put District Champion



Ms. Lipsa Verhani
Shot Put Champion
Certified Yoga Champion



Mr. Saurabh Patil
Open Mic Winner
3rd Place in National Research Paper Presentation

Achievements of MIM Staff



Dr. Diya Udasi
Assistant Professor

**Awarded Doctor of Philosophy in Management Studies
from University of Mumbai on a study titled:**

*'Impact of workplace social support and work family conflict
on Organizational Citizenship Behaviour: An analysis of IT
Companies in Mumbai'*

**Undertook Minor Research Project of University of Mumbai
on a study titled:**

*'A study on career option awareness among parents in
Ulhasnagar'*



Dr. Anju Vaswani
Assistant Professor

**Undertook Minor Research Project of University of Mumbai
on a study titled:**

*'A study on financial awareness and financial planning
among teaching staff under Mumbai University'*

Articles by Teaching Staff

UNDERSTANDING EXCHANGE TRADED FUNDS (ETFs)

I. Introduction:



Mrs. Krishika Chandwani
Assistant Professor

Every investor needs good returns combined with low risk. Investors who don't have much time to track their investment invest in mutual funds. Mutual funds have gained a lot of prominence in today's world with the growing need to earn passive income with less time investment. Investors need good return and hence they prefer to invest in stock market for better returns. Similarly, there are many other avenues in which an investor can invest money and earn good returns. One such avenue is Exchange Traded Funds.

Let us understand the concept of Exchange traded Funds. These are the funds that represent specific security, asset, index, sector or commodity and can be traded on regular basis like a stock. There are many types of ETFs that are available like GOLD ETF, BOND ETF, Currency ETF etc.

II. Important Concepts related to ETFs:

1. ETFs are Traded like stocks throughout the day.
2. ETF price fluctuate like any stock bought and sold.
3. ETFs offer low commission and expense as compared to stocks.
4. ETFS provide diversity, hence they are useful for diversification.

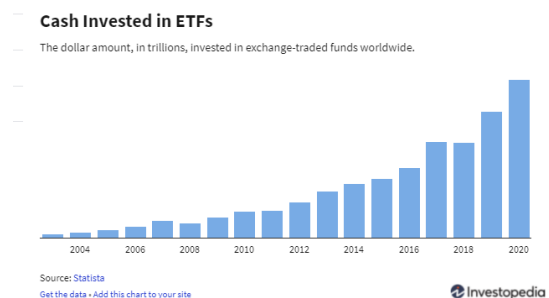
III. Types of ETFs:

1. Bond ETF: Includes bonds like municipal bonds, corporate bonds etc.
2. Industry ETF: This ETF tracks a particular industry like IT, Pharmaceutical etc.
3. Commodity ETF: These ETFs invest in commodities like gold, silver, oil etc.
4. Currency ETF: Invests in currencies like Dollar, Japanese Yen etc.

Examples of ETFs:

SPDR S&P 500, Nippon India Gold BeEs, Goldman SachsPSU BankETF etc.

IV. Investment in ETFs:



The above chart shows that cash invested in ETFs have increases year on year from 2004 to 2020 which shows the increasing popularity of ETF as an investment avenue among the investors in India.

V Advantages:

1. An investor can get access to various stocks across different sector.
2. The brokerage expense is less as compared to stocks and mutual funds.
3. There is advantage of diversification.
4. A specific sector in which an investor wants to invest can be accessed.

VI. Disadvantages:

1. The ETFS that are actively managed have high fees.
2. There is lack of liquidity which hinders transactions.
3. Since there is single industry focus there is less diversification.

VIII Conclusion:

Hence to conclude it can be said that ETFs are good option for investment for those investors who want diversification, looking for investment of stocks in a particular sector, less expense ratio and representation of an index.

COVID 19 - A PARADIGM SHIFT IN EMPLOYEE EXPERIENCE



Dr. Gunjan Hasijani
Assistant Professor

Change is the only constant in nature. If accompanied with a proactive response, it has the potential to transform anachronistic practices in order to align them with the needs of the current scenarios. The last two years have been an eye-opener to many grave realities. It will not be unfair to liken Coronavirus to X-rays that helped draw attention to the cracks present within the conventional practices that seemed perfect from outside. One such practice, the transformation of which was long due is employee experience.

Employee experience can be described as the aggregation of an employee's opinions formed because of the interaction of that employee with the organisation's people, culture, physical workspace, and technology. A good employee experience aids in forming a good reputation of the organisation in the industry and saving costs in terms of recruitment and hiring, attrition, and legal issues. It also attracts high-quality professionals for hiring drives, boosts an organisation's profits and market reach, and uplifts employee's morale and productivity, thereby directly affecting the organisation's overall performance.

As companies continued adopting work from home and hybrid work styles to minimize the spread of the Coronavirus and safeguard human life from its adversities, nearly everything started going 'virtual', thus affecting the way people used to engage with each other at workplaces. Text messages, emails, phone calls, audio and video conferences started replacing the coffee breaks, coincidental gatherings near water coolers resulting in quick interactions,

birthday celebrations, and team parties after a successful launch, leading to a sense of detachment being experienced by employees due to lack of socialising and natural contact, overlapping of personal and professional space due to a disturbed work-life balance, and screen fatigue, which ultimately morphed into a grim reminder of diminishing employee experience. Once it dawned upon us that Coronavirus may be temporary but its impact may probably not, it became crucial to bring a paradigm shift in the employee experience so as to tackle challenges arising out of remote or hybrid work.

The foundation of an employee's experience in terms of employee engagement as well as organisational culture is laid by hiring and onboarding. As job applications, interviews, meet-and-greets, onboarding sessions, and icebreaking sessions have started going online, it has become imperative to make sure that not a thing is left out and new employees get computers and other requisite equipment, important files, plans, team structure, and meeting details in a timely manner to help them stay organized.

The potential of continual learning and development cannot be understated. The pandemic has given us a perfect opportunity to start employing personalised online training and learning using artificial intelligence, learning through webinars, web-based gamification, and virtual team-building exercises for grooming employees and syncing their personal goals to that of the organizations to touch new heights of success.

Work from home has emerged as the new normal owing to the pandemic. To curb the spread of coronavirus, even the

organisations that were otherwise reluctant to adopt work from home policy allowed its workforce to work remotely. But, in this paradigm, employees often struggled to strike a balance between home and work life and faced burnout. It became tougher for working parents as they juggled between the needs of their children and the expectations of their team. To ease off the burden on its workforce and deliver a great employee experience, several organisations have begun providing appropriate solutions like treating and assisting its employees empathically, granting flexible hours of work, and emphasizing the establishment of clear goals and expectations to keep conflicts and re-work at bay.

Great organisations value the significance of a robust and smooth communication strategy for boosting employees' morale, productivity, and commitment. In present scenarios, it became even more crucial because employees oftentimes experienced disconnection from their team and hesitated to voice their opinions as a consequence of the absence of face-to-face interactions. To counteract this feeling of isolation, corporations have begun promoting relatable, valuable, and extendable communication techniques such as periodic check-ins to keep its employees engaged and focused, develop as well as strengthen connections with teammates, and mitigate the adverse effects of physical distance on employees' productivity as well as trust on co-workers.

While the pandemic made us start working remotely, the onus was on the corporate world to ensure that we continued working flexibly. As the coronavirus curve has begun going downwards, many organisations have restarted work from office even as few are

continuing remote or hybrid work. Consequently, it has become important to create a robust hybrid work model for effective cooperation among teammates that work from the office and those who work remotely by investing in the appropriate tools and technology. In order to reform the hybrid work era in customer-facing establishments or factories, many organisations have adopted structural changes like modification of workspaces and physical setups, and adoption of safety measures promoting social distancing to minimize the resurgence of the virus.

It goes without saying that employee experience requires a revamp and we require all hands-on deck. Human Resources Management, chiefly responsible for establishing organisational culture as well as affirming business values, can be instrumental in reshaping the employee experience. Leading HR professionals know that nothing beats the power of periodically soliciting and acting upon the feedback. A data-driven feedback process may bring forth loopholes that were otherwise left unnoticed. In addition to convincing them that they are an integral element of the organisation that can aid in its improvement, it empowers them to work more productively. This formidable pandemic has given us a golden chance to reinforce the organisational culture by employing revolutionary work practices. As we sail through current tough times, a vibrant and dynamic organisational culture is required promptly by reinventing the employee experience in order to make the workplace 'a great place to work'.

INVESTMENT WITH LESS MONEY

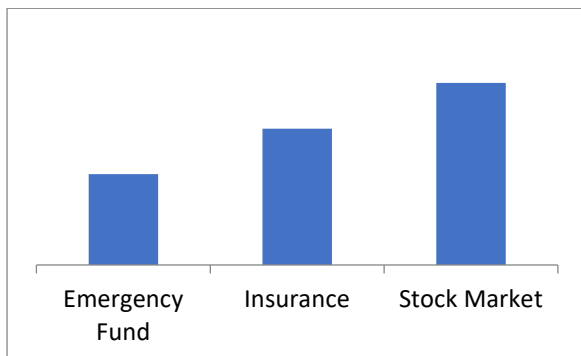


Dr. Anju Vaswani
Assistant Professor

Many people have this misconception that we cannot invest if we are not rich. But the fact is anyone can begin their investment journey with as little as Rs. 100. But the question is how can we begin our

investment journey? Can we directly start with investing in stock market? Answer is a big NO....

We should follow the graph below for starting our investment journey:



The recent pandemic has taught us a lesson that having an emergency fund is of utmost importance.

An emergency fund can be in form of Cash, Savings Account, Liquid Funds, etc. Emergency funds should be equal to 6 months of the total family expenses.

Once adequate emergency funds are kept aside, next one should think of insurance. It becomes very difficult to manage when the bread earner of the family unfortunately dies. Although filling that void is impossible but filling the void of the income that the person was

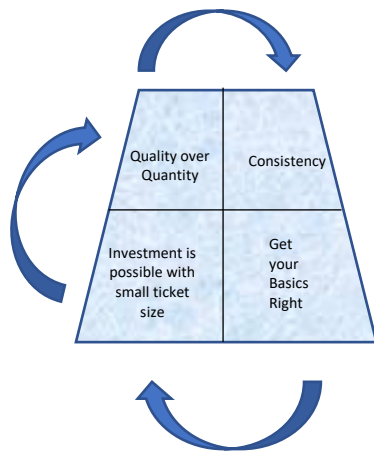
earning is very much possible. So to assure financial security of the family, one should always plan to add insurance in the investment kitty. The cheapest form of insurance is term insurance which can be bought at as low as Rs. 500 per month for a 1 crore insurance. To find a good term insurance policy, one can evaluate policies provided by different companies on policybazaar.com.

After the emergency funds and Insurance, you can now you can gear up your investment journey to stock market investment. Many people think that due to less money, can never invest in stock market and this is just meant for people who are rich. This is a big MYTH. The renowned stock market investor Mr. Rakesh Jhunjhunwala started his investment journey with as little as Rs. 5000 and now has successfully grown his wealth to over 41000 crore rupees.

But till the time we develop our understanding on stocks, we can indirectly start our stock market investment through index mutual funds with as low as Rs. 100 per month.

However, many of us have a perception that stock market is risky and they don't want stock market as the very first investment. Never mind, you can choose to invest in safer options like NPF and PPF where again the minimum investment amount is only Rs. 500. So we should stop the excuses of less money and begin our investment journey.

We can be successful as investors if we follow the investment quadrilateral below:



Before starting our investment journey, we should first get our basics right; for which I am sure this article has contributed to a small extent. Then, as discussed, we should not have this misconception that we cannot invest with little money.

Also, when we are investing in stocks, we should prefer quality over quantity. For example, instead of buying 500 shares of a penny stock, it is better to buy 1 or 2 shares of a company that is fundamentally good. As Warrant Buffet says, check the Bottom-line before taking any investment decision.

Lastly, Consistency in investment will define a clear path to success. For example, time has proved that SIPs in mutual fund have given better returns than lumpsum investments due to Rupee Cost Averaging.

CLOUD COMPUTING IS A NEED OF TODAY'S WORLD?



Prof. Priya Mulchandani
Assistant Professor

Cloud computing is the delivery of computing services—including servers, storage, databases, networking, software, analytics, and intelligence—over the Internet ("the cloud") to

offer faster innovation, flexible resources, and economies of scale.

Basically, cloud computing, right from the basics up to IaaS and PaaS, hybrid, public, and private cloud, AWS and Azure.



How does cloud computing work?

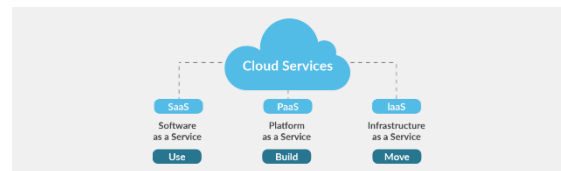
Rather than owning their own computing infrastructure or data centres, companies can rent access to anything from applications to storage from a cloud service provider.

One benefit of using cloud-computing services is that firms can avoid the upfront cost and complexity of owning and maintaining their own IT infrastructure, and instead simply pay for what they use, when they use it.

In turn, providers of cloud-computing services can benefit from significant economies of scale by delivering the same services to a wide range of customers.

CORE ELEMENTS OF Cloud Computing

1) IaaS: - Infrastructure as a service refers to the fundamental building blocks of computing that can be rented: physical or virtual servers, storage and networking. This is attractive to companies that want to build applications from the very ground up and want to control nearly all the elements themselves, but it does require firms to have the technical skills to be able to orchestrate services at that level.



2) PaaS: - Platform as a Service (PaaS) is the next layer up – as well as the underlying storage, networking, and virtual servers, this layer also includes the tools and software that developers need to build applications on top, which could include middleware, database management, operating systems, and development tools.

3) SaaS: - Software as a Service (SaaS) is the delivery of applications as a service, probably the version of cloud computing that most people are used to on a day-to-day basis. The underlying hardware and operating system is irrelevant to the end user, who will access the service via a web browser or app; it is often bought on a per-seat or per-user basis.

“With Cloud computing we can change the change the lives of anybody”

PROGRAMMING AND SOFTWARE DEVELOPMENT



Prof. Shrutkirti Shelar
Assistant Professor

Today's age is technology age, most of us excited and fascinated about profiles and careers in IT field. It is one of the most interesting and fast-developing fields in the world.

Programming and development of software is one of the important areas in IT field. When anyone wish to get into field of development or related profile, they need to have clear understanding of programming and development aspect of project management. So that they can enhance their skills accordingly to get good opportunities in field of software development.

Let's understand what is exactly programming and development.

Programming is writing a program often called code in specific programming language. Programs are set of instructions executed by computer. There are so many programming languages like C, C++, java and python etc.

Programming language is language of computer in which programmer write instructions to computer to complete a particular task.

In programming you need to learn different aspect of programming such as object-oriented programming, even-driven programming, function-oriented programming, procedural programming etc.

Development of software or application comprises of multiple activities in particular fashion. In development, developer or team has to go through

various stages of development such as information gathering, designing, coding, testing, implementation and post-implementation activities.

Programming is writing, debugging and testing code for successful execution of program while development is handling various software activities and resources using development frameworks and approaches.

In development, you need to have understanding of start to end execution of project management activities often call lifecycle of software development. There are various models and approaches are used in software development process such as Agile model, waterfall model, spiral model, RAD model etc.

Today IT companies provide various developments as per client requirements and market demand such as business software development, mobile application development, web development. Game development and AI enabled technologies are having much boom in market.

Programming is important part of software development but software development has much wider scope than development in industry. Anyone can start learning programming languages with basic skills of computer while in software development one has to go through systematic approach and with some experience of real time implementation of projects.

Understanding the difference between software development and programming helps you to do better preparation and planning to get career in IT field.

Articles by Students

HOW BMC MANAGED HOSPITAL BEDS DURING WORST COVID-19 WAVE (DELTA VARIANT)



**Rohit Raje
FYMMS**

We know that covid-19 can't get avoided easily, we have to live with the virus and during the waves of covid-19 we have to take additional precautions even our daily work gets disturbed and all have to stay at home. In this situation of delta variant, BMC used certain

strategies which managed the situation which I think other states can't. in Mumbai at a certain point there were 10,000 cases daily instead of patients running around from one hospital to another, the war rooms are guiding the patients. The BMC has focused on the TRIAGE model. Triage is the process of dividing people or patients based on their medical needs. Triage is used when there is limited medical resources and we have to decide, 'who should get the medical treatment first'. The triage system was first developed in the 19th century during the Napoleonic wars. there was more casualties because of the war and after world war one triage system was developed more.

In our modern system this triage system is followed by BMC. As we discussed earlier the triage system the highest priority is given to those who has less survival chances, The second priority is given to those whose treatment can be delayed without risking their lives, The third for those who are minor affected and fourth for those whose chances of survival is less and medical resources are not sufficient thus, these people are less prioritized and in the current situation of the pandemic, the hospital turns them away. A good triage system the BMC has done the required data collection, data updating and coordination between the team of war room in every second.

Triage Category	Immediate	Delayed	Minimal	Expectant
Priority	1	2	3	4
Colour	RED	Yellow	Green	Black
Condition	Critical	Serious	Stable	Morbid

They have created war room in their 24 wards it is open for 24*7 hours and work on 3 shifts. They know that the triage system is essential in the pandemic situation. Every war room receives the list of covid-19 positive patients from the private and government labs that conducting RT-PCR tests. Daily 2 time they have to inform the BMC about the positive reports. In fact, the war rooms know first if a person tests positive before the person itself. With the information, the war rooms create a list of patients before calling them personally. The war room not only depend on labs but they also receive calls from people who have symptoms of covid-19 but confirmation is still pending. The war room contains 3 types of workers. First are the BMC school teachers who are responsible for making calls. Second is the data entry operator who puts the data in the system. Third is the doctors who decides the treatment of patients. The speciality of the system is that the responsibility is distributed at the ward level instead of the command centre. This makes the process quicker and the patients get respond as they needed. After all the discussion we now know how government is working for their citizens to protect them from any type of disaster. But the people only blame the government not recognizing what an individual level responsibility are.

**THE BROKEN SHARDS OF NETIQUETTES
THAT “NEW NORM” TERM AS FREEDOM
OF SPEECH!**



**Nitin Nair
FYMMS**

On a typical customary basis, we meet thousands of individuals. We greet them, we respect them, we love them, yet behind a beaming and bright screen of tantalizing colours of virtual cyberspace we bully them, troll them, abuse them, harass them and shame them. And rectify our condescending behaviour as freedom of speech. We have etiquettes, but do we have netiquettes? A question that we must ask every person, especially the presumptuous whippersnappers, are you really the person online the way you are offline.

Before you continue reading, if you are new to the term netiquettes, it's an amalgamation of two words, "Internet" and "Etiquettes". Internet, for the young milieu is social media, because the original definition may sound exactly the opposite to its users, and etiquettes, we believe we have them, don't we? A certain decorum we have to maintain of courteous and deferential deportment we receive through upbringing and social environment that must be followed to lead a constructive, civil and distinctive life.

Internet, the father of each and every information, just a right click away. We use them, everyone one of us. During the heavy and unfathomable times of COVID, we lived through Internet. Online classes, WFH, certification course, appointments,

admissions, downloading of books, everything was online. Our sanctity was kept up because of reels and funny videos. We coped up with anxiety and depression through online motivational videos. BUT, was that all? Did all of them went through it with so much polite behaviour. NO. A big NO.

A young woman's private conversation with her friend, during her online lecture was recorded and leaked online without her permission. The girl was subjected to brutal trolling, name calling and was cancelled on internet across all platforms. She was under a plethora of derogatory jokes; a walking meme and her life was reduced to a mere jest. Her privacy was out of the picture. Actors are subjected to shaming due to their film choices and their political stances. A photo send to a person is shared across chats more than a million times. A famous cricketer's young 5-year-old daughter was subjected to vicious cyberbullying because he kept failing cricket matches. The cricket matches? A budding actress's first song went viral, lauded by the masses, but was mercilessly attacked later because she didn't deserve the fame according to them.

Who are them? The nameless. The faceless, the unknown social media trolls, who poison young minds and destroy their ethics because they are disturbed. These are deeply broken people, afraid of abandonment, who are desperate for people's attention and corrode new minds. When they are caught and subjugated to their crimes, they escape saying it's their freedom of speech. But is it really that? Does freedom of speech means destroy someone else's same right? Its high time we take action against them and a bring a new curriculum to the education where we teach young minds netiquettes along with

etiquettes. Because everything you do on the internet, privately or publicly shows the person you are. Are you someone who needs help or are you someone who maintain neutrality or are you someone who criticises healthily? Reflect on these.

The next time you see someone bullying someone online. Report them. Teach youngsters how to use the internet and respect people even if they are wrong. Raise your voice healthily rather than actively degrading someone because they had the courage to come forward and say something, rather than shaming them behind a device.

Netiquettes are important, they must be taught. They must be maintained. And they must be respected.

WHAT SUCCESS ACTUALLY MEANS!!



Minakshi Ghyawat
SYMMS

What's the first thing that clicks to our mind when we hear the word 'Success'?

Probably money, fame, luxuries, and all those materialistic things that are supposed to

make a man's life easy, isn't it? And no one is to be blamed as well for picturing "Success" in this way, because we have been brought up in such an environment where a person's success is defined by his/her standard of living. Sad, isn't it?

But is that what success truly meant?

No. Everyone's perspective may vary about success and so does mine. When a person decides to bring some change, (be it anywhere; either to the society or to themselves) and actually make efforts to make it work, only to achieve it, is what I feel success truly means.

It's not always about the riches and elite life. It's about the happiness, contentment, and peace that lead to success. They say the journey to success is always tough, painful and many times people can be let down by others as well. Yes, it is true but the way we perceive is how things start shaping in our lives.

If you're actually going to worry and cribbing about the hurdles and the sacrifices that you might have to make in between the journey to your respective goal, and when you achieve it which we claim as 'Success' apparently, it is only going to bring a limited period of happiness because the moment when you were actually supposed to be cherishing your success i.e. your struggle time you were

only focusing at the end goal and not learning anything from your failures.

Success is not defined by your achievements always, it's defined by your failures, sacrifices, and the willingness to get back up and fight for it over again. Great success takes great effort. It is possible to live your dreams and accomplish great things in life. However, the key to achieving great success is that your passion to succeed must match your effort.

Those who achieve great success are willing to do what others won't do. They continue when others are ready to quit. Ask yourself, "how badly do I want it?" Ask yourself, "what am I willing to do to achieve my dream life?" Living an extraordinary life takes extraordinary effort.

Success is always on the other side of your comfort zone. Roy. T. Bennett once said, "You never change your life until you step out of your comfort zone; change begins at the end of your comfort zone".

We have to be honest about what we want and take risks rather than lie to ourselves and make excuses to stay in our comfort zone.

I hope, from today we will carry a different picture about Success and not with what we have been fed till date.

SUCCESS



Mamta Sawant
SYMMS

In today's world everyone wants to be successful but what is a success. The perspective of success varies from person to person. For the record, the people before us have a different view on success and the person after us will have a different view on success.

Moreover, people compare different people performance to evaluate their success. But success is not something that you can copy from others. You have to make your own path to achieving success. In modern-day, people are obsessed with success because of the glamour and lifestyle of successful people.

There are many ways in the world to be successful. But most people think of celebrities, artist, politicians, and businessmen whenever they heard the word success.

Moreover, they think doing what they will make you successful but that not the case. They forget the most basic thing that makes a person successful that is their hard work, dedication, and the desire to achieve their dream. More importantly, they what they like to do not what that other told them to do. Successful people do what they like to do also they do what they feel correct for their business.

If you look in the dictionary for the meaning of the word success then you will find that it means the achievement of one's goal or aim. So, basically, anyone can

achieve success by simply achieving their aim or goal.

What is the harm of success?

We all knew that we can't achieve something without sacrificing something. Success also demands various things from you. But these sacrifices will not go in vain if you achieve your goal.

Certainly, many people achieve professional success but in doing so they fail in achieving mental, social and physical success. The tension of lacking behind in other things pulls them apart.

Also, there are cases where people became so obsessed with success that the people around them start to feel uncomfortable around them. In some cases, they have gone mad. Apart from that, people also get depressed if they can't achieve success like others. So, we can say that there is much harm to success.

Success and hard work

It may sound unfit to some peoples but success depends a lot of hard work. Without it, you can't become successful. Hard work does not mean that you do laborious work or the work that make you sweat. Hard work means having a healthy body, strong mind, willpower and positive attitude towards things. And for all those things you need energy. So, be attentive to your body and soul.

Besides, do not just work on your program, push your limit, take charge of other things, improve your skills and most importantly keep learning. Apart from that, be with positive peoples, develop

positive habits, and do exercise not only for the body but also for your mind.

To sum it up, we can say that success is like a seed that needs a balanced proportion of all the elements of life. And no one can achieve success in a day they have to go through and face different conditions in life for being successful. Above all, success is the feeling of fulfilment that you feel when you achieve your goal.

DON'T ALLOW YOUR SMALL BUSINESS TO BE AT RISK—A GUIDE TO CHOOSING INSURANCE



Anjali Sharma
SYMMS

If you own a small business, you need business insurance. Period. But the type you need can vary widely depending on what your business does.

Don't make the mistake that many young business owners make and assume that they're protected simply because they're incorporated. You need small business insurance. You can still be sued. If you think risks to your business are identifiable and avoidable, then you really don't understand how business works!

Case in point: although my business is a software business, one of my employees unwittingly caused an explosion at a laundromat, and I almost lost my company because of it.

Before you read any further, you should know I'm not an insurance specialist or even a generalist. I'm simply a battle-hardened entrepreneur



entrepreneur who has bought insurance over the years, experienced my fair share of claims, and experienced the fanny-saving powers of insurance firsthand.

In this article, I'm offering a few basic insurance tips for small business owners. Even so, the insurance market is always in flux, and you should consult a good, ethical, and educated insurance broker. The broker will ask you questions about your business and help you find the right small business insurance for you.

From liability insurance to health insurance, here are the basic types of small business insurance in layman's terms:

Commercial General Liability (CGL) Insurance is intended to protect your business from claims resulting from accidents, injuries, and negligence—these could include libel, slander, property damage, or bodily injury. It may also cover the cost of your defense in a lawsuit. Every small business owner should have this type of insurance.

Product Liability Insurance may give you some protection from safety issues if you manufacture, distribute, or even sell a product via retail or wholesale. It could protect your company from financial loss resulting from a product defect that causes an injury.

Professional Liability Insurance, also known as errors and omissions insurance (E&O), may give your business some protection if you commit any malpractice, errors, or are negligent in the delivery of your services to customers.

Commercial Property Insurance is intended to cover damages to business property from events such as fire, smoke, wind, hail, storms, vandalism, crime, civil

disobedience, etc. The phrase “business property” can mean a lot of things. It includes not only your physical assets, which are generally considered deductible business expenses such as buildings, equipment, inventory, tools, computers, etc., but may also include your company’s important documents and files, and the financial cost of a business interruption.

Workers’ Compensation Insurance is a requirement if you have employees. It covers the costs involved if an employee experiences any kind of job-related injury. Check with your insurance broker to see if you must purchase it from a state-run program (i.e., North Dakota, Ohio, Washington, and Wyoming), or if you can buy it from your broker.

Unemployment Insurance is also a requirement if you have employees. This insurance program allows employees to collect unemployment if they stop working for your business. Each state has its own state unemployment insurance coverage which is often referred to as SUI or SUTA, and your tax payments are calculated during the payroll process.

Disability Insurance: If your business is located in California, Hawaii, New Jersey, New York, Puerto Rico, or Rhode Island, your business is required to purchase disability insurance for your employees. Check with your insurance broker.

Homeowners Insurance is not intended to cover your business; it’s intended to cover your home. Check with your insurance broker to find out if you can add a rider

onto your home owners policy that may cover some aspects of your home-based business.

Life Insurance is optional insurance that you can purchase to provide cash for your family members and/or business partner(s) if you were to die. It can also provide cash for your business if a key employee dies (e.g., your partner).

Commercial Auto Insurance covers the physical damage and bodily injury caused by accidents involving the vehicles used in your business. Some states require commercial auto insurance for vehicles used in business.

Directors and Officers Insurance (D&O) is liability insurance that is intended to pay for the legal defense for directors or officers of your company against claims that their actions harmed the company.

Employment Practices Liability Insurance (EPLI) is intended to pay the defense costs should you be sued by a current or sometimes even a past employee. Reasons you might be sued include wrongful termination, discrimination, sexual harassment, wage and hour claims, etc.

Cyber Liability (aka data breach) covers a business in situations where sensitive data (e.g., business data, employee data, customer data, etc.) is compromised or stolen, or if a business interruption involving computer systems or files occurs.

Personal Umbrella Insurance is an inexpensive all-purpose policy that may offer a little extra protection to a business

owner in a variety of situations. I personally like the idea of having a general, catch-all insurance policy that may provide some coverage in areas where nothing else protects you.

Health Insurance may be required under the Affordable Care Act (ACA) to cover you and your employees. There are many different qualifications that determine the level of coverage you must provide, and the ACA adds another level to the mix. Health care is a complicated can of worms, so you'll definitely need to consult with an insurance broker.

Again, as a small business owner, you should sit down with your insurance broker (i.e., salesperson or agent) and learn what types of small business insurance policies are needed for your operation.

RECESSION



Sonali Pawar
SYMMS

- **Introduction**

Economic recession is defined as a decline in the country's gross domestic product growth for about two or more consecutive quarters in a particular year. GDP is the total value of goods and services produced in a country during a period of time (usually a year). Gross because no account taken of depreciation of country's Capital stock. As a part of a normal business lifecycle when an economy that grows over a period of time tends to slow down.



- **Calling a Recession**

A Focus on GDP alone is narrow, and it is often better to consider a wider set of measures of economic activity to determine whether a country is indeed suffering a recession. Using other indicators can also provide a more timely gauge of the state of the economy. The National Bureau of Economic Research (NBER), a private research organization, which maintains a chronology.

Although an economic can show signs weakening in month before a recession begins, the process of determining

whether a country is in a true recession (or not) often takes time.

- **Why do recession happens?**

Understanding the sources of recession has been one the enduring areas of research in economics. There a variety of reasons recession take place. Some are associated with sharp change in the prices of the input used in producing goods and services. For example, a sharp increase in oil prices can be harbinger of a coming recession. As energy becomes expensive, pushes up the overall price level, leading to a decline in aggregate demand. A recession can also be triggered by a country 's decision to reduce inflation by employing contractionary monetary or fiscal policies.

- **Recession are infrequent but costly**

There were 122 complete recession in 21 advanced economic over the 1960-2007

period. Although this sounds like a lot, recession do not happen frequently. Indeed, the propitiation of time spent in recession – measured by the percentage of quarters a country was in recession over the full sample period—was typically about 10 percent. Although each recession has unique features like:

- 1) The fall in consumption is often small., but both industrial production and investment register much larger declines than that in GDP.

- 2) The typically overlap with drops in international trade as exports and, especially, imports fall sharply during periods of slowdown.

The unemployment rate almost always jump and inflation falls slightly because overall demand for goods and services is curtailed. Along with the erosion of house and equity, values, recession tend to be associated with turn oil in financial markets.

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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