



ARMY INSTITUTE OF MANAGEMENT & TECHNOLOGY GREATER NOIDA



Fankhan

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Director's Message



The second edition of Manthan brings about fond memories of the past and new hopes for the future. It was pleasing experience to see some of our MBA-07 students (who joined the alumni club just last year) visit us on various occasions. The nostalgia of their just lost student's life was quite evident. Even we in the campus miss them for a number of reasons. By the time this edition is with the readers the MBA-08 batch would be all set to move into corporate world. The junior batch would become a group of Sirs! And Mams! Life goes on!

The timing of this edition of Manthan is very unique and auspicious. The memories of Dec12 are still fresh. The exemplary courage, maturity and tenacity displayed by the youth of this nation kindled millions of candles of hope. The

process of change is on. It is just a matter of time before the tiny stream becomes a torrential flow, miniscule snowflakes become a mighty avalanche. The youth is all set and ready. The inertia, sloth and complacency are on their way out.

We have encouraged reflective and creative writing in this edition. The social relevance of management study is at the centre. Yes Management is about profit, market share, growth, competitive advantage efficiencies and effectiveness. But today Management is more relevant for values, ethics, character, level 5 leadership, sustainability, fair distribution of wealth and inclusive progress. It is nice to work for great companies and contribute in creation of wealth. The dream for the corner office too is very legitimate. Work hard and look forward to a good life of enjoyment and comfort. But there must be few who think beyond these good things of life. These are ordinary people doing extraordinary things. Someone studying management science driven by the zeal to prevent poor farmers committing suicide, preventing beautiful rivers turning in to dirty sewerages, managing renewable source of energy, empowering the poor, removing mal nutrition amongst the under privileged kids- in short making India a country of happy, healthy and proud people! It is here that we look for leadership role amongst the young professionals in the country. Do the AIMTians have this in them?

Brig. (Dr.) Ashok Pathak

Editor's Desk



I am delighted to say that we have managed to launch the second issue of Manthan.

The second issue is the result of great efforts made by our editorial team and the intellectual approach of our students. We started that task with a faith to make it a base for upcoming students and a stage to project their thoughts about society, economy, religion, technology and other fields.

I great fully acknowledge the efforts of all those students who have supported by making contribution to the magazine to make it as useful and interesting as possible.

I extend my sincere thanks to Brig. (Dr.) Ashok Pathak, the director of AIMT for providing valuable inputs and guidance.

I also appreciate the aesthetic appeal that is created throughout the pages in myriad forms underlining the untiring efforts of the creators.

I hope that future issue of the magazine will be more useful and interesting and the efforts to provide the students with a platform to project their ideas will continue with greater zest and fervour.

Happy reading!

Dr. AK Rai

Contents

Gold and Current Account Deficit (CAD)

Dr. AK Rai

India is the largest consumer of gold in the world. India's love affair with gold has been since ages. About 33% of the total gold mined in the world is consumed in India. That makes India the largest importer of gold.

If such large quantities of food items were imported, it is quite understandable; it would feed people. But what is the use of gold? We may not have a solid reason, but traditionally we have been buying gold.

Let us get into some basics: Worldwide roughly 52% of the gold produced is used for making Jewelry, about 12% is used for Industrial purposes, 18% as Investments holdings (Gold ETFs etc, unaccounted) and remaining 18% is central bank holdings.

Out of the 52% worldwide jewellery consumption, majority happens in India. Roughly a middle class household buys Rs 15-18 lacs worth of gold jewellery in a lifetime.

The fundamental reasons for buying gold jewellery are rooted in Indian culture especially during weddings. Lot of alteration has happened to our traditions but gold purchase on the occasion of wedding has not changed much. Though the newer generation is not too fond of wearing or flaunting gold jewellery, the demand for gold jewellery has not gone down. We end up demanding 950 tonnes of gold every year.

Many of us may not understand the inflation angle of it; intuitively we all know that it is a great wealth preserver. Wealth is preserved when the value of investments grow at a rate more than the inflation rate. Gold precisely has done that consistently for ages. Hence Indians find gold to be a safe and simple investment avenue to beat inflation. The other alternatives like real estate and equities are out of reach or complicated for an average Indian and so they keep accumulating gold. After all gold is wearable wealth too.

Why should the government worry when we are actually saving and creating wealth as we buy gold?

At the individual level, it seems to be highly beneficial in buying gold but there are serious repercussions at the national level. For us to understand this we need to get into a bit of detailing. Where does this much gold come from? The top five producers of gold in the world are China, USA, Australia, South Africa and Russian Federation. India does not produce much of the gold consumed. That means we need to buy gold from these countries. Gold nearly constitutes 12% of the total imports and comes only next to crude and capital good. This causes problems in forex and you wonder what the problem is. When we import gold we need to pay in foreign currency and we roughly require USD 60 billion worth of dollars. This enhances the current account deficit of our country and also affects the value of rupee negatively and thus creating further prices raises especially petrol and diesel.

Another reason why gold may not be great to the economy is its unproductive nature. Gold does nothing but remain idle in safes or bank vaults. Other financial instruments like fixed deposits, investment policies, shares, bonds etc is a great source of productive funds for corporate and government bodies, creating positive impact on the economy.

This is making the government jittery. Government wants to discourage import of gold and hence have recently hiked the import duty. We believe this might not create too much impact on the demand as people might absorb the price rise and may even end up assuming to have created wealth.

Increase in import duty may encourage smuggling and black economy. If the finance minister openly declares that the import duty will be brought down at a particular date, then the investors may refrain from investing in gold till that period.

The way out for individual investors:

Analyst do not suggest you totally boycott gold as investment. But ensure it does not exceed 15% of your total investment corpus. And instead of buying physical gold look at gold ETFs and gold mutual funds.

May be in the next century if the world economy goes back to the gold standards, Indians will be the richest then.

HR Trends and Challenges

Ankita Singh MBA- 08

1. The development of human capital remains a complex challenge for most companies. Have traditional methods really helped with developing talent (human capital) and has it increased productivity at all levels? Without a doubt credit must be given to formal education and corporate learning, which is proven to form the foundation of many successful companies.

The traditional approach to developing talent to increase productivity levels has mostly been through creating a competency profile (skills, knowledge, attitudes) against business role requirements. This means the company will train the talent to fit these specific role requirements. However, companies have to take it to another level if they want to achieve the best results and increase productivity of their talent.

A proven approach is the move towards identifying productive and unproductive patterns within a business environment. Patterns are related to a consistent application of behaviour resulting in ongoing positive or negative outputs. Changing the approach requires identifying talent patterns as a base before focusing on developing productivity. Thinking and focusing beyond productivity is how organisations can leverage talent. Making people fit a 'profile' is not the answer, as it can create more unproductive patterns and often results in people leaving.

Developing talent is about identifying productive talent patterns. Human capital traditionally focused on employee strengths and what they needed to develop by matching their incompetence to their profile for their job. However, one needs to identify both the productive and unproductive patterns. By doing so companies must ask how to leverage productive patterns to increase productivity and place their energy on increasing talent rather than developing weaknesses, all the while still creating the tools that will manage unproductive talent patterns.

2. **Coaching:** Managers are becoming more aware of the benefits of the power of emotional intelligence and how they can use it as a management tool, while incorporating coaching techniques into their management style.

Coaching offers managers an in-side out 360 degree leadership approach which allows them to focus on a four way leadership model, which includes the elements of self-management, managing successfully within the team, managing up as well as relating and building relationships with peers.

Managers should be looking closely at the patterns of individuals which could be productive or unproductive. The way to create positive change is to re-pattern unproductive patterns that lead to unproductive behaviours. Making the change to re-pattern unproductive behaviours requires an analysis of the causes of these patterns. Looking at what increases productive patterns requires self awareness, self-confidence and sensitivity to external factors and/or reactions. This is the essence of EQ (emotional intelligence).

Emotional intelligence is made up key elements that affect productive talent pattern development: self awareness and relationship: the relationship being with external people as well as with oneself. Looking at individual's thinking patterns, focusing on their self awareness, their relationship with themselves and with others, are all ways for managers to identify these patterns. External elements also come in to play as the individuals' relationships start changing internally and they start developing and thinking positively and productively.

Current leadership perspectives need to shift to make way for coaching tools to identify productive and unproductive patterns that will create a far more inclusive leadership approach on all management levels.

3. **Crisis situations:** A crisis can be a catalyst that places scrutiny on how things are managed within the company and this motivates management to review the future by looking at organisational patterns. At times it takes a crisis for companies to re-think or start thinking of where they are and how they are going to do things to respond to their reality.

External factors such as the economic climate definitely have an influence on productivity and organisational turnover, because in every moment of a crisis there is a definite change. This change could be positive or negative in relation to the circumstances. Companies should review the circumstance and realise the factors motivating the change for them to truly understand it. It is about how they manage and focus their energy/productivity despite the reality and circumstances during a crisis that really counts.

Companies should focus their energy on shifting leadership to a different mindset which develops a technique to assess the circumstance from every angle. They need to shift their approach and recognise the opportunities that exist within a crisis to maximize on the opportunity as a result getting more return from the experience.

It can be challenging as individuals act out in companies: every action of these individuals has a reaction and it will have an impact on the organisation. It is management's responsibility to take control of the energy within a company and seize the opportunities in every situation - what is down, must go up so they can turn it around.

Emerging Trend of Software in Stock Market Trading in India Grijesh Ki

Grijesh Kumar MBA-08

Computerised trading has become the norm in markets, affecting everything from portfolio selection to order submission to market making to clearing and settlement. New players such as high frequency traders (HFT) and new strategies employing algorithmic trading (AT) are influencing the behaviour and quality of markets. With estimates of HFT participation rates in European equity markets of 30-50% and in US equity markets as high as 70%, HFT has a profound influence on current markets.

While there is some evidence that HFT decreased in early 2011, it has re-emerged with the recent volatility in the market. HFT and algorithmic trading will remain important going forward as increased technological advances provide profitable opportunities to trade on computerised news analysis (NA) techniques. New regulatory changes may limit the profitability of HFT in the future.

Algorithms are widely recognized as one of the fastest moving bandwagons in the capital markets. Employing rules-based strategies has enabled buy-side firms to increase productivity, lower commission costs and reduce implementation shortfall. Algorithmic trading was designed to increase the capacity of the number of trades handled by a stock broker. This was to enable the broker to keep up with the number of orders clients were sending. In addition, algorithmic trading provides a more standard platform on return than a human doing the same job; this consistency reduces the risk of the broker making a loss on buying or selling the shares. Finally algorithmic trading allows large orders to be traded more evenly over the trading day, minimising moving the market and being able to achieve a better price.

Algorithmic trading engines are similar to complex event processors; they take information in about market conditions normally in the form of market data. They monitor this information and when certain criteria are met they form a child order, which is a fraction of its parent order which is then sent to market to trade. The attributes of the child order are dependent on the parent order and the algorithm that is trading it, obviously the quantity of the child order must be less than the parent order, but other attributes such as price or order type may differ. There are algorithms that decide which stocks to buy and sell based on mathematical analysis of market conditions, commonly known as High Frequency Trading (HFT) or Statistical Arbitrage trading methods. These methods are out of scope of this project however and we will only be concerned with parent orders being received from clients. Orders being algorithmically traded are normally traded over a longer period of time, but within the trading day. Some algorithms will wait a set amount of time to trade, where others will wait for the price of the shares to become more attractive.

Algorithmic trading engines are often very flexible and offer the ability to quickly develop and deploy new algorithms. This is because an idea for a new algorithm may only be suited to be used for a couple of hours, but might return a sizeable profit and the ability to create the algorithm quickly is the deciding factor of whether it will be possible to make use of those market conditions.

India has a competitive market for equities, futures and options, commodities, foreign exchange and currencies. But it was just two year ago that direct market access (DMA) to exchanges was allowed. Although official figures don't exist, the consensus opinion is that about 5% of volume in equities is traded algorithmically and between 15% and 25% in future and options. Indian market is the third largest market only beaten by the US and CHINA and the growth rate is still very high so we can assume that, algorithmic trading is going to be lot more popular in Indian financial market.

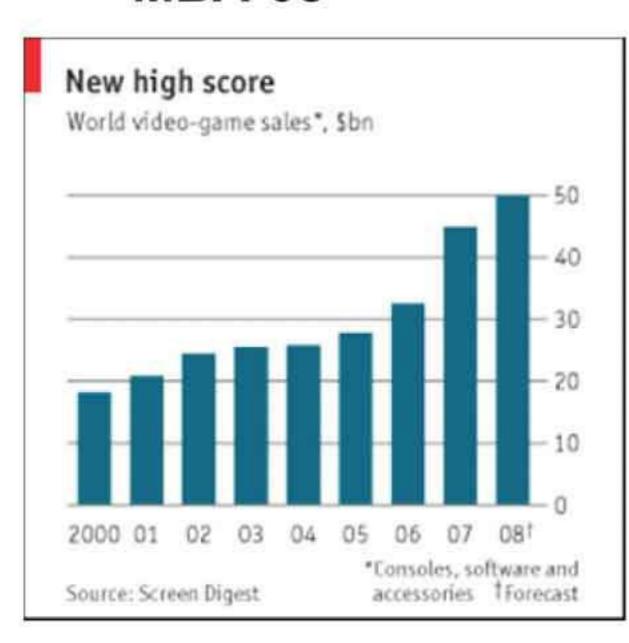
Keep it simple-GAMING INDUSTRY

JITENDRA MBA-08

AS MANY big games publishers fail to make the most of the strong demand for compelling video games, one corner of the industry is doing better than ever. Simple "casual" games, played on a PC or a mobile phone, are booming. They may lack the narrative depth of epic console games such as "Fallout 3", but such games can be the most addictive of all, as even hard-core gamers will attest. The rise of socialnetworking

websites and "smart" mobile phones has created new outlets for "quick fix" gaming.

Zynga, a studio based in San Francisco set up only in 2007, has hired 80 people since June, more than doubling its staff. The company primarily makes "social" games that friends can play together on socialnetworking sites. Zynga's "Live Poker" game for the Apple iPhone is also hugely popular.



Basic games have widespread appeal

Mark Pincus, Zynga's boss, attributes the success of its games to their social aspects. Social gaming is "a terrific category whose time has come," he says. Nor does it hurt that the games cost nothing. Zynga has adopted the online-gaming model prevalent in Asia, where games are free and users pay only for optional in-game extras. The firm has had a positive cashflow since September 2007.

Another casual-gaming firm doing well at the moment is PopCap Games, the maker of classics such as "Bejeweled" and "Peggle". ("Bejeweled", launched in 2001, kept countless underemployed people and computers busy during the dotcom bust.) The basic version of each game is free; the full version costs \$20 or so. Like Mr Pincus, Dave Roberts, the boss of PopCap, is cautiously optimistic about his firm's prospects.

PopCap recently started selling games through Wal-Mart and other retailers, rather than relying on downloads. "We provide better entertainment value than a \$60 Xbox 360 title," he says. That will appeal to cash-strapped consumers, he hopes.

Keep Yourself Motivated All The Time

Keep Yourself Motivated All The Time

Motivation comes from within. You might be inspired by achievements of others, but, to go far in life, you need to feel charged and determined to achieve your goals.

Try these tips on how to be self-motivated to get your work life back on track or to keep going top speed on your career path!

- 1. **Be confident.** If you don't believe in yourself, why would anyone else? We all have something we are good at. Have faith in yourself and try to work on your niche skills. Drive the fear of failure far away from you. Remember, what doesn't kill you, only makes you stronger!
- 2. **Be clear.** Fuzzy, undefined goals are difficult to focus on. How will you proceed when the path seems all foggy?
- 3. Work on yourself. Nothing works better as a power shot of motivation than the knowledge that you are good at what you do! Be on top of things at work. Identify your weak areas and get them out of the way. Enroll in courses that will raise your market value and also your motivation levels. Getting a few certifications and qualifications in your functional skills will definitely instill a great deal of confidence.
- 4. **Take criticism positively.** Even though the other person has no such intentions, turn all negative criticism into a positive driving force. Failure is a state a mind. If you think you can succeed, you will. Always think positive. That way, instead of brooding over past disappointments, you will route your frustration into positive energy required for working harder. It works like magic.
- 5. Look out for challenges. If the current job demotivates you, not to worry. Be open to try out new things if your present role has become too boring to continue even a day more. Establish your reputation as somebody who is not scared to take on new challenges in life.
- 6. **Be persistent.** Most things may not work out right the first time. This just means that you need to try harder. However, ensure that you set your heart on goals that are really important to you and will help you progress in life. Save your efforts for things that matter. Do not waste your energies on peripheral things.
- 7. **Keep the company of successful people**. Try to surround yourself with confident people who are driven and high on life. Read books that fill you with optimism. Put up motivating posters and quotes on your workstation that will spread positive energy and drive away any depressing thoughts. Look around for successful people and try to emulate them. Find out what makes them tick and include that in your working style.
- 8. **Celebrate life.** If something doesn't shape up like you thought it would, it does not mean everything else is doomed as well. Do not feel stressed; high stress leads to low motivation. Take active interest in things happening around you. Live your life well. Continue to have faith in yourself and get involved in things that give you happiness. That itself will generate enough motivation for you to glide over waves of setbacks.
- 9. Start today. List all that is important for you to achieve your goals. Divide long-term goals into smaller milestones and celebrate each accomplished goal. Procrastination is a killer so keep it at bay.
- 10. **Keep dreaming**. Lastly, do not forget to keep dreaming. Dream big! Let your dreams fuel your desire to get closer to your goals. Write your dreams for yourself in a diary or a journal and constantly refer to them so that you do not forget or lose sight of the objective.

Remember, "Motivation is all about how high you can bounce when you hit absolute rock bottom."

Small Caps Boast Big Advantages

TANYA TRIPATHI MBA-09

Sometimes, buying stock in small capitalization companies - those with market caps of between \$300 million and \$2 billion - is more profitable than buying shares in large caps. In fact, according to Ibbotson Associates, an investment-consulting firm that also tracks long-term market data, small caps have increased in value by an average of more than 12% per year between 1927 and 2007. Meanwhile, large caps have increased just over 10% during that same time period. This performance advantage is no coincidence. In fact, small caps have several advantages that large caps simply can't match. See, how small caps can produce big gains and how you can pick a winner.

Temporary Valuation Disconnect

Small caps may outperform larger companies over time, but the operative words here are "over time." That's because smaller companies, primarily because of their lack of visibility within the investment community, often experience a disconnect between their stock prices and their fundamentals. This fundamental presents a tremendous opportunity that small cap investors can take advantage of.

Thin Market

Small caps tend to be thinly traded, and while this is a characteristic that can slice both ways, it often presents a huge opportunity for shrewd investors. As the company grows its revenues and earnings over time and the public becomes more aware of its existence and future growth prospects, demand for the stock inevitably perks up. And when a large number of investors start to clamour over a very limited amount of stock, this gives small cap stocks the potential to rise quite rapidly.

Lack of Analyst Coverage

According to First Call, on Jan. 8, 2007, UBS Securities raised its rating on IBM from "neutral" to "buy." The stock edged up \$1.17 on the news, or about 1%. But that move was nothing compared to what happened on Sept. 6, 2005, when Brean Murray upgraded Wilson's Leather from "accumulate" to "strong buy." The day the report went out the shares moved up roughly 4%, and within a week they rose almost 12%!

Why the discrepancy between reactions?

It's simple. At the time of the IBM upgrade, about 25 different analysts were covering the stock. This meant that there was a great deal of information already in the public domain, and it would take a major news announcement or an unusually bullish report or group of reports to move the stock substantially. However, at the time, only about five different brokerage firms had disseminated research on Wilsons. As such, the investment community was more apt to react in a positive manner

Institutional Sponsorship

With regard to the benefits of institutional ownership, a terrific example can be found in a small cap called Labour Ready, which changed its name to True-blue Inc. (NYSE:TBI) in 2007. Back in late 1997, the temporary employment provider was trading in the mid-single digits. However, its then Chief Executive Glen Welstad went on several road shows where he met with a number of institutions, which warmed to the stock almost immediately.

The result of Welstad's aggressive public relations campaign was nothing short of amazing. Within a year's time, a number of big-name funds got involved in the stock and the shares skyrocketed into the \$25 range.

Less Infighting

consider some of the infighting that takes place at large cap companies. It's incredible! Morgan Stanley is a great example. In 2004 and 2005, the well-known investment bank saw many of its top analysts and bankers leave the firm. At issue was an ongoing fight by two internal camps. One camp supported the chief executive, Philip Purcell, the architect of the Dean Witter/Morgan Stanley merger. The other camp blamed Purcell for sluggish stock price performance, and yearned for its former president, John Mack, to take the helm.

It turns out that Mack won the battle. But Morgan Stanley investors ultimately lost as key revenue driving employees left and the stock languished.

While smaller companies are not immune to such battles, there usually isn't as much at stake to fight over in terms of responsibility, publicity, salary, bonuses or perks. Companies that can avoid infighting and minimize bureaucracy often have an inherent advantage over those that can't.

Acquisitions

While larger companies can and do merge with or acquire other large companies, it doesn't happen very often. On the other hand, smaller companies always seem to have a target on their backs.

That's why, as of 2007 companies such as Isle of Capri Casinos, a casino operator in the Southeast, or Ameristar Casinos, a casino operator in the Midwest tend to do so well even during tough economic times. The ongoing possibility that they will be bought out by larger players acts as a perpetual catalyst for the stock.

It's also much easier for a large company, which probably has pretty deep pockets; to buy a small company that's already up and running than it is for the larger company to start a comparable operation from scratch.

The fact that smaller companies often have a target on their backs and that larger companies are often willing to pay a premium to acquire them makes small caps all the more attractive.

The Bottom Line

Small caps aren't necessarily a panacea for all portfolios, but they do have operational advantages that their larger cap counterparts do not. Factors such as being thinly traded or not having many analysts cover the stock may act as a double-edged sword but, for the astute investor, these factors can actually present a great deal of opportunity.

Greatness and Pride of India

Arvind Rana MBA-08

Some of the following facts may be known to you. These facts were recently published in a German magazine, which deals with

- 1. India never invaded any country in her last 1000 years of history.
- 2. India invented the Number system. Zero was invented by Aryabhatta.
- 3. The world's first University was established in Takshila in 700BC. More than 10,500 students from all over the world studied more than 60 subjects. The University of Nalanda built in the 4 th century BC was one of the greatest achievements of ancient India in the field of education.
- 4. According to the Forbes magazine, Sanskrit is the most suitable language for computer software.
- 5. Ayurveda is the earliest school of medicine known to humans.
- 6. Although western media portray modern images of India as poverty stricken and underdeveloped through political corruption, India was once the richest empire on earth.
- 7. The art of navigation was born in the river Sindh 5000 years ago. The very word "Navigation" is derived from the Sanskrit word NAVGATIH.
- 8. The value of pi was first calculated by Budhayana, and he explained the concept of what is now known as the Pythagorean Theorem. British scholars have last year (1999) officially published that Budhayan's works dates to the 6 th Century which is long before the European mathematicians.
- 9. Algebra, trigonometry and calculus came from India. Quadratic equations were by Sridharacharya in the 11 th Century; the largest numbers the Greeks and the Romans used were 106 whereas Indians used numbers as big as 10 53
- 10. According to the Gemmological Institute of America, up until 1896, India was the only source of diamonds to the world.
- 11. USA based IEEE has proved what has been a century-old suspicion amongst academics that the pioneer of wireless communication was Professor Jagdeesh Bose and not Marconi.
- 12. The earliest reservoir and dam for irrigation was built in Saurashtra.



Don't Quit

:- ANSARI MONI KHATUN MBA-09

When things go wrong, as they sometimes will, When the road you're trudging seems all up hill, When the funds are low and the debts are high, And you want to smile, but you have to sigh, When care is pressing you down a bit, Rest! if you must; but don't you quit. Life is queer with its twists and turns, As everyone of us sometimes learns, And many a failure turns about When he might have won had he stuck it out; Don't give up, though the pace seems slow; You might succeed with another blow. Often the goal is nearer than It seems to a faint and faltering man, Often the struggler has given up When he might have captured the victor's cup. And le learned too late, when the night slipped down, How close he was to the golden crown. Success is failure turned inside out; The silver tint of the clouds of doubt; And you never can tell how close you are, It may be near when it seems afar; So stick to the fight when you're hardest hit; It's when things seem worst that you mustn't quit.

Don't Quit... Stay Positive

When things go wrong y sometimes wil When the road you'r lging seems all uphi When funds are low the debts are high, And you want to smile but you have to sigh. When care is pressing you down a bit. Rest, if you must, but don't you quit. ife is queer with its twists and turns every one of us sometimes learns. and many a failure turns about n he might have won had he stuck it out: Don't give up though the pace seems slow ou may succeed with another blow. Success is failure turned inside out he silver tint of the clouds of doubt. And you never can tell how close you It may be near when it seems so far: So stick to the fight when you're hardest hit It's when things seem worst that you must not quit.

PRITIKA JAMWAL MBA-09

Army institute of Management & Technology

Army institute of Management & Technology

Vant to be successful in business?

ARU BHARTI

Want to be successful in business? Just follow these simple guidelines:

Never walk down the hall without a document in your hands. People with documents in their hands look like hardworking employees heading for important meetings. People with nothing in their hands look like they're heading for the cafeteria.

People with the newspaper in their hands look like they're heading for the bathroom. Above all, make sure you carry loads of stuff home with you at night, thus generating the false impression that you work longer hours than you do.

Use computers to look busy. Any time you use a computer, it looks like work to the casual observer. You can send and receive personal e-mail, calculate your finances and generally have a blast without doing anything remotely related to work.

These aren't exactly the societal benefits that everybody from the computer revolution expected but they're not bad either. When you get caught by your boss—and you will get caught—your best defense is to claim you're teaching yourself to use the new software, thus saving valuable training dollars.

You're not a loafer, you're a self-starter. Offer to show your boss what you learned. That will make your boss scurry away like a frightened salamander.

Messy desk. Top management can get away with a clean desk. For the rest of us, it looks like you're not working hard enough. Build huge piles of documents around your workspace.

To the observer, last year's work looks the same as today's work; it's volume that counts. Pile them high and wide. If you know somebody is coming to your cubicle, bury the document you'll need halfway down in an existing stack and rummage for it when he/she arrives.

Voice mail. Never answer your phone if you have voice mail. People don't call you just because they want to give you something for nothing—they call because they want YOU to do work for THEM. That's the way to live. Screen all your calls through voice mail.

If somebody leaves a voice mail message for you and it sounds like impending work, respond during lunch hour. That way, you're hardworking and conscientious even though you're being a devious weasel. If you diligently employ the method of screening incoming calls and then returning calls when nobody is there, this will greatly increase the odds that they will give up or look for a solution that doesn't involve you.

The sweetest voice mail message you can ever hear is "Ignore my last message. I took care of it." If your voice mailbox has a limit on the number of messages it can hold, make sure you reach that limit frequently. One way to do that is to never erase any incoming messages. If that takes too long, send yourself a few messages.

ASHISH TYAGI

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Motivational Thoughts

A Butterfly

Atendra Singh MBA-08

you would never think a negative thought

If you realized how powerful your

thoughts are,

A man found a cocoon for a butterfly. One day a small opening appeared, he sat and watched the butterfly for several hours as it struggled to force its body through the little hole. Then it seemed to stop making any progress. It appeared as if it had gotten as far as it could and could go no farther. Then the man decided to help the butterfly.

He took a pair of scissors and snipped the remaining bit of the cocoon. The butterfly then emerged easily. Something was strange. The butterfly had a swollen body and shriveled wings. The man continued to watch the butterfly because he expected at any moment, the wings would enlarge and expand to be able to support the body, which would contract in time. Neither happened. In fact, the butterfly spent the rest of its life crawling around with a swollen body and deformed wings. It was never able to fly.

What the man in his kindness and haste did not understand, was that the restricting cocoon and the struggle required for the butterfly to get through the small opening of the cocoon are God's way of forcing fluid from the body of the butterfly into its wings so that it would be ready for flight once it achieved its freedom from the cocoon. Sometimes struggles are exactly what we need in our life.

If God allowed us to go through all our life without any obstacles, that would cripple us. We would not be as strong as what we could have been. Not only that, we could never fly.

A Life Worth Saving

A man risked his life by swimming through the treacherous riptide to save a youngster being swept out to sea.

After the child recovered from the harrowing experience, he said to the man, "Thank you for saving my life.

The man looked into the little boy's eyes and said, "That's okay, kid. Just make sure your life was worth saving."

An Obstacle in Your Path

In ancient times, a King had a boulder placed on a roadway. Then he hid himself and watched to see if anyone would remove the huge rock.

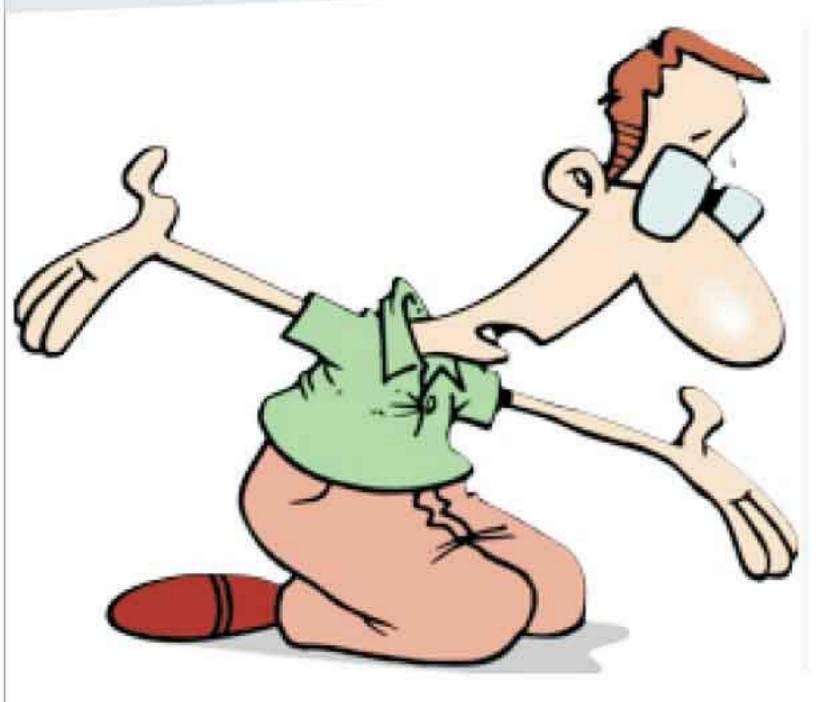
Some of the king's wealthiest merchants and courtiers came by and simply walked around it. Many loudly blamed the king for not keeping the roads clear, but none did anything about getting the stone out of the way. Then a peasant came along carrying a load of vegetables. Upon approaching the boulder, the peasant laid down his burden and tried to move the stone to the side of the road. After much pushing and straining, he finally succeeded.

After the peasant picked up his load of vegetables, he noticed a purse laying in the road where the boulder had been. The purse contained many gold coins and a note from the king indicating that the gold was for the person who removed the boulder from the roadway.

The peasant learned what many of us never understand.

Every obstacle presents an opportunity to improve our condition.





Believe In Your Heart

Believe in your heart that something wonderful is about to happen. Love your life.

Believe in your own powers, and your own potential, and in your own innate goodness.

Wake every morning with the awe of just being alive. Discover each day the magnificent, awesome beauty in the world.

Explore and embrace life in yourself and in everyone you see each day.

Reach within to find your own specialness.

Amaze yourself and rouse those around you to the potential of each new day.

Don't be afraid to admit that you are less than perfect; this is the essence of your humanity. Let those who love you help you. Trust enough to be able to take.

Look with hope to the horizon of today, for today is all we truly have.

Live this day well. Let a little sun out as well as in.

Create your own rainbows. Be open to all your possibilities; all possibilities and Miracles.

Always believe in Miracles.

Eagles and Storms

Did you know that an eagle knows when a storm is approaching long before it breaks? The eagle will fly to some high spot and wait for the winds to come.

When the storm hits, it sets its wings so that the wind will pick it up and lift it above the storm. While the storm rages below, the eagle is soaring above it. The eagle does not escape the storm. It simply uses the storm to lift it higher. It rises on the winds that bring the storm.

When the storms of life come upon us - and all of us will experience them - we can rise above them by setting our minds and our belief toward God. The storms do not have to overcome us. We can allow God's power to lift us above them.

God enables us to ride the winds of the storm that bring sickness, tragedy, failure and disappointment in our lives. We can soar above the storm.

Remember, it is not the burdens of life that weigh us down, it is how we handle them.

How Poor Are We

One day a father and his rich family took his son to a trip to the country with the firm purpose to show him how poor people can be. They spent a day and a night in the farm of a very poor family. When they got back from their trip the father asked his son, "How was the trip?"

"Very good Dad!" replied his son.

"Did you see how poor people can be?" the father asked.

"Yeah!"

"And what did you learn?"

The son answered, "I saw that we have a dog at home, and they have four. We have a pool that reaches to the middle of the garden; they have a creek that has no end. We have imported lamps in the garden; they have the stars. Our patio reaches to the front yard, they have a whole horizon." When the little boy was finishing, his father was speechless.

His son added, "Thanks Dad for showing me how poor we are!"

Our outlook on life depends on the way you look at things. What others may think as riches, others may want. The most important things in life are your friends, family, health, good humor and a positive attitude towards life. If you have these then you have everything!

Focus For Life

Whatever you dwell upon in your mind, you give power to. So of course it makes sense to focus on what you want rather than what you don't want. Yet there are many ways in which the things you don't want can sneak into your thinking.

Worry and doubt focus your thinking on what you don't want. Rather than worrying about the bad things that might happen, direct your actions toward making positive things happen.

Complaining can also get your mind sidetracked into thinking about what you don't want. What do you complain about? The things you don't like. Rather than complaining, take action. Action moves you toward what you do want.

Anger is one more way to get your thinking negatively directed. Rather than getting angry about what you don't like, use that energy to give you determination for what you want to achieve.

Keep your mind positively focused on the good things that life can offer. Those things will grow stronger and more abundant in your world.





HOSTEL LIFE..

Maggi in a used up bowl,
Music, Woofers on the roll,
Friends hoarding in your room,
Then you clean it with a broom,
The making of a newfound love,
The 'Checking Out' of new hot girls,
The Chivalrous guys, Your first new crush,
In whose dream you forget to brush,
This is the way we live

The making of a career,
And breaking all your barriers,
Skipping Breakfast in a habit,
Then in frustration saying, 'Oh God, Damn
It!'...

This is the way we live

The bonds that never die,
Friends who always stay close by,
The cake fights, The birthday bumps,
And then having coke like shots of rum,
This is the way we live,
In this hostel life...
The inner growth, the maturity,
The kind of life, its purity,
This is the way we live..

OUR HOSTEL LIFE....
DEDICATED TO
ALL MY FRIENDS WHO HAVE
LIVED A HOSTEL LIFE AT SOME POINT IN
THEIR LIVES...:)



Gunjan Malik MBA-09







Creating value through business model Innovation

Rahul Kumar Jha MBA-08

We define a company's business model as a system of interconnected and interdependent activities that determines the way the company "does business" with its customers, partners and vendors. We started our research into business models a decade ago by making in-depth inquiries into the business models of 59 e-business companies in Europe and the U.S. that had undertaken initial public offerings. Later, we developed a unique data set containing detailed information about the business models of 190 entrepreneurial companies listed on U.S. or European public exchanges between 1996 and 2000. We supplemented these data on companies' business models with another manually collected data set on business strategy, establishing empirically that a company's product market strategy and its business model are distinct constructs that affect corporate performance. More recently, we have developed cases on business model choice and evolution.

Building on this work, we focus in this article on business model innovation in the context of established companies. Business model innovation can allow managers to resolve the apparent trade-off between innovation costs and benefits by addressing how they do business, for example, by involving partners in new value-creating activity systems.

How to innovate in business model design

An innovative business model can either create a new market or allow a company to create and exploit new opportunities in existing markets. Dell, for example, implemented a customer-driven, build-to-order business model that replaced the traditional build-to-stock model of selling computers through retail stores.

Business model innovation can occur in a number of ways:

- ·By adding novel activities, for example, through forward or backward integration; we refer to this form of business model innovation as new activity system "content."
- ·By linking activities in novel ways; we refer to this form of business model innovation as new activity system "structure."
- ·By changing one or more parties that perform any of the activities; we refer to this form of business model innovation as new activity system "governance."

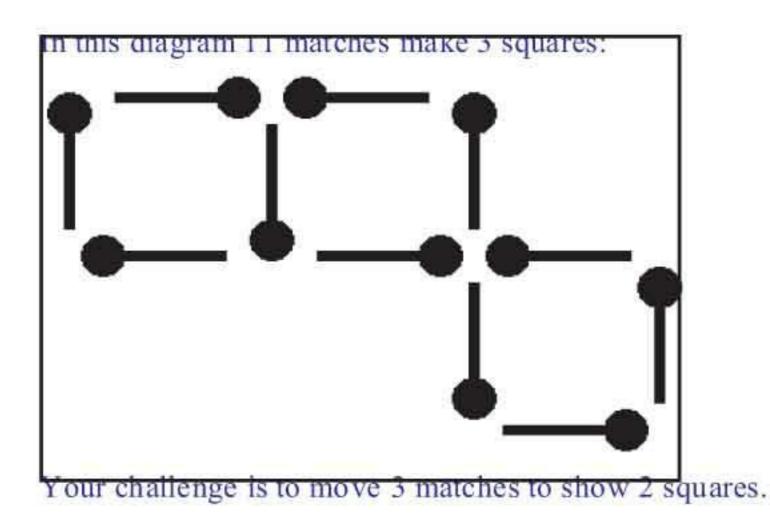
Content, structure and governance are the three design elements that characterize a company's business model. Change one or more of these elements enough and you've changed the model. But how does a company increase the odds of developing the right business model for its situation? In our earlier work, we identified four major interlinked value drivers of business models: novelty, lock-in, complementarities and efficiency.

1. Novelty captures the degree of business model innovation that is embodied by the activity system.

- 2. Lock-in refers to those business model activities that create switching costs or enhanced incentives for business model participants to stay and transact within the activity system. Consider for example Nespresso, a division of Nestlé Corporation. It introduced a new, low-cost espresso maker that uses Nespresso-produced coffee capsules. Once a customer buys a Nespresso machine, he or she needs to use Nespresso coffee capsules creating a lock-in that enables Nestle to profit from both the sale of the machine and the use of the machine by selling consumables that machine owners must buy from Nespresso. Launching these products involved a radical redesign of the activity system, for example, by branching out into retailing activities.
- 3. Complementarities refer to the value-enhancing effect of the interdependencies among business model activities. Consider, for example, eBay, which offers a platform to conduct sales over the Internet among individual buyers and sellers of used and new products. A key requirement for the platform to function properly is a payment mechanism that allows buyers to make credit card payments even when the seller does not have access to credit card services. PayPal, the online payment company that eBay acquired, offers such a function, facilitating trades that could not otherwise be completed. In other words, PayPal has a value-enhancing effect on the eBay activity system.
- 4.Efficiency refers to cost savings through the interconnections of the activity system. Consider Wal-Mart, which not only championed the concept of discount retailing but also designed an activity system that supports its low-cost strategy. An important activity within this system is logistics. Over time, Wal-Mart developed highly sophisticated processes, such as cross-docking, unrivalled in the industry. These processes help the company to keep its costs lower than its competitors, giving Wal-Mart an important competitive advantage.

Some researches suggests that the presence of each of these value drivers enhances the value-creation potential of a business model. Moreover, we find important synergies among the value drivers. Complementarities, for example, can be more valuable when supported by novel business model design.

In this diagram 11 matches make 3 squares:



Your challenge is to move 3 matches to show 2 squares

WHY DISCRIMINATION!!!

Kuldip Singh MBA-09

If sun never discriminates while showering its shine equally everywhere;

If water never vapourises while quenching thirst when one in need;

If food never denutritionise and satiates the hungry one; if fire never freeze before letting one feel the warmth and get rid of the bone-storming winter;

If eyes never turn foggy before a priceless pearl and picturesque crystal clear for a valueless stone;

If thaughts never look-out for the challenges to be faced and lets the inner urges awake util converting the chance to a dream come true moment;

If the most merciful and benevolent ALMIGHTY never experiment differences in creating his marvellous creation-we the human with heart n brain;

THEN WHY do we humans.....??

. discriminates , create differences , boundaries , regions..on the name of caste creed colour !! WHY

JUST imagine.....

If Nature, Water, Fire, Air, Food, Eyes, Thaughts and above all RABB g started doing so...

what will be the scenario....

It will be just an never ending impasse and life will be simply hell...nothing else.....



Why the Financial Crisis Helps the Dollar

Sangeeta MBA-08

Even in quiet times, predicting the paths of exchange rates is a fool's errand. Economists can come up with the most reasonable of arguments for why this currency will rise and that will fall, only to have their forecasts overturned by small shifts in the financial weather. In 2008, working out where foreign-exchange markets might be in a week's time, never mind a year's, has been about as easy (and as sensible) as holding a finger to the wind in a tornado.

To make matters trickier still, past financial crises have been national or regional—meaning that analysts have had only a few currencies to focus on. This time the turmoil is much broader, and America and western Europe are in the thick of it. And whereas economies as a whole can suffer or stockmarkets around the globe can fall, in foreign-exchange markets it is relative prices that count: whether the world economy is doing badly or well, some currencies must go up and others down.

Even so, some trends are discernible. And those trends do not look at all bad for—of all currencies—the dollar, even though the financial crisis began in the United States and America's economy is in hard times. Indeed, as the crisis intensified during 2008, the dollar's six-year decline against the euro and some other leading currencies went into reverse. There are good reasons to think that the dollar will hold up in 2009.

Everything is relative

The demand for a currency depends on the return that investors expect from holding it. That in turn depends largely on the interest rates on offer and on underlying rates of economic growth. At first sight, little of this favours the dollar. American official short-term interest rates are far more likely to go down than up. The rates on Treasury notes have at times fallen to almost zero: at almost any price, the safety of government paper trumps risky-looking banks. And America's growth prospects for 2009 are poor. Some economists have even argued that the financial crisis could spell the end of the dollar's long reign as the world's premier reserve currency—doing for the greenback what the Depression did for the gold standard.

Look around the world and there are, to be sure, better bets on offer than the dollar: the yen is one, even though Japan's economy is faltering. For Japanese investors, prospects are no better abroad than at home; and the carry trade—borrowing cheap yen and buying assets denominated in high-yielding currencies—has become a much harder game to play. The Chinese yuan is not about to reverse its climb either, even if exports and the economy slow down. But European currencies are a different story.

In both Frankfurt and London, central banks have more room to cut rates than in America, and are likely to use it. That would narrow transatlantic differentials. The outlook for growth in Europe is no better—and is perhaps even worse—than in America. Housing markets in Britain, Ireland and Spain were every bit as bubbly as in America.

Moreover, the backing of Uncle Sam still counts for something. That will help the dollar if a slowing world economy gives investors in emerging markets a lasting bout of the collywobbles. (It seems a fair bet that it will.) Treasury notes are still regarded as a safe haven—and they will continue to be trusted, even if America has to issue many more billions of dollars' worth to finance the bail-out of its banks.

Stephen Jen, an economist at Morgan Stanley, points out that in past years there have been huge flows out of dollars and yen into European and emerging-market currencies, which will have to return. He has a long list of currencies that could come under severe pressure, which includes the Indian rupee, the South Korean won and the Brazilian real, as well as "most" east European currencies.

A faltering world economy will also weigh down commodity producers' currencies: the Australian and New Zealand dollars, which lost ground in 2008, may lose more in 2009. The most vulnerable currencies when financial storms break, however, belong to countries whose banks, companies and households owe large amounts of short-term debt denominated in foreign money. In the Asian crisis of 1997-98, that meant a collapse of the Thai baht, the Indonesian rupiah and others. This time the most conspicuous victim has been the Icelandic krona. Even if they are not in for such a rough ride, other countries may be exposed too.

All in all, if 2009 brings a currency crash, the dollar is unlikely to be the victim.

BEST FRIEND

MANINDER GREWAL

Best Friends Over The Years You've Always Been There, You've Helped Me When No One Else Cared Over The Years You've Always Been There, You've Helped Me When No One Else Cared. Through All The Things That Have Gone Wrong Our Friendship Has Grown Ever So Strong You've Always Cared Through All The Tears, And All The Laughter Throughout The Years We've Been Through Good Times And We've Been Through Sad, But We Got Through It No Matter How Bad. You Gave Me Hope When I Thought There Was None, We've Stayed Friends And Had Lots Of Fun. If I Could Go Back And Live My Life Again, Some Things Might Change.. But You'd Always Be My Best Friend



IT IS THE LITTLE THINGS THAT MAKE A BIG DIFFERENCE

BY MONIKA, SEC-A **MBA-09**

There was a man taking a morning walk at the beach. He saw that along with the morning tide came hundreds of starfish and when the tide receded, they were left behind and with the morning sun rays, they would die. The tide was fresh and the starfish were alive. The man took a few steps, picked one and threw it into the water. He did that repeatedly. Right behind him there was another person who couldn't understand what this man was doing. He caught up with him and asked, "What are you doing? There are hundreds of starfish. How many can you help? What difference does it make?" This man did not reply, took two more steps, picked up another one, threw it into the water, and said, "It makes a difference to this one."

MORAL OF THE STORY

"What difference are we making? Big or small, it does not matter. If everyone made a small difference, we'd end up with a big difference, wouldn't we?"

Promise Yourself

NISHA RANI MBA -09

Promise yourself to be so strong that nothing can disturb your peace of mind.

To talk health, happiness, and prosperity to every person you meet.

To make all your friends feel like there is something in them.

To look at the sunny side of everything and make your optimism come true.

To think only of the best, to work only for the best, and expect only the best.

To be just as enthusiastic about the success of others as you are about your own.

To forget the mistakes of the past and press on the greater achievements of the future.

To wear a cheerful countenance at all times and give every living person you meet a smile.

To give so much time to the improvement of yourself that you have no time to criticize others

To be too large for worry too noble for anger, and too strong for fear, and to happy to permit the presence of trouble.



Secret of success

If you blame less and praise more If you order less and respect more If you quarrel less and agree more God will be yours be sure.

If you punish less and forgive more If you waste less and save more If you take less and give more Fame will be yours be sure.

If you eat less and chew more If you weep less and laugh more If you worry less and enjoy more Health will be yours be sure. If you read less and write more If you talk less and think more If you shirk less and work more Success will be yours be sure.

Rajwinder kaur **MBA-08**



Why not wonder??

If your father is a poor man, it is your fate but, if your father-in-law is a poor man, it's your stupidity.

Never put off the work till tomorrow what you can put off today.

Every man should marry. After all, happiness is not the only thing in life. "Hard work never killed anybody" But why take the risk!

The more you learn, the more you know, The more you know, the more you forget The more you forget, the less you know

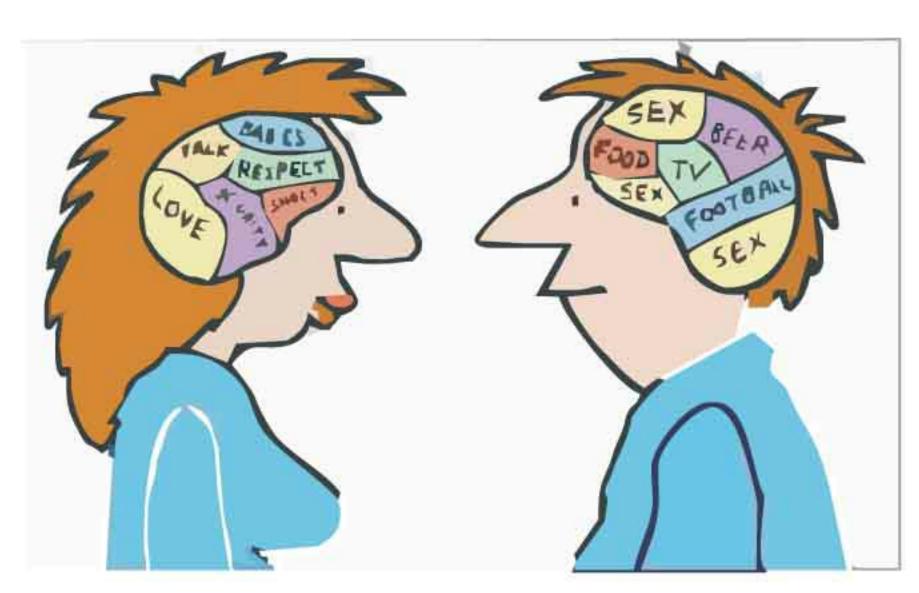
So..why learn.

Behind every successful man, there is a woman. And behind every unsuccessful man, there are two Santosh **MBA-08**



Male Brain vs. Female Brain: Why do Men Try to Figure Out Their Relationships? Why do Women Talk to Their Cars?

Chandan Singh MBA-08



Research in evolutionary psychology and related fields has uncovered the distinct ways that men's minds and women's minds operate. Few have made greater contribution to the discovery of the "male brain" and the "female brain" than Simon Baron-Cohen of the University of Cambridge, Bernard Crespi of Simon Fraser University, and my esteemed LSE colleague Christopher Badcock. So what is the male brain? What is the female brain?

The male brain is characterized by systemizing tendencies (to use Baron-Cohen's term) and mechanistic thinking (to use Crespi and Badcock's term). "Systemizing" is the drive to analyze, explore, and construct a system. The systemizer intuitively figures out how things work, or extracts the underlying rules that govern the behavior of a system. The purpose of this is to understand and predict the system, or to invent a new one.

In contrast, the female brain is characterized by empathizing tendencies (to use Baron-Cohen's term) or mentalistic thinking (to use Crespi and Badcock's term). "Empathizing" is the drive to identify another person's emotions and thoughts, and to respond to them with an appropriate emotion. Empathizing occurs when we feel an appropriate emotional reaction in response to the other person's emotions. The purpose of this is to understand another person, to predict his or her behavior, and to connect or resonate with him or her emotionally. The difference between "mechanism" and "mentalism" is similar to the difference between "systemizing" and "empathizing." In short, mechanism is about figuring things out (folk physics); mentalism is about understanding people (folk psychology).

There are many individual exceptions to any empirical generalization, but exceptions do not invalidate generalizations. For example, there are many women who are taller than the average man, and there are many men who are shorter than the average woman. But the generalization "Men are on average taller than women" is still valid. Similarly, not all men have a strong male brain, and not all women have a strong female brain, but there are average differences between men and women, and men are far more likely to have the male brain and women are far more likely to have the female brain.

Apples and Friends

You have a basket containing ten apples. You have ten friends, who each desire an apple. You give each of your friends one apple.

After a few minutes each of your friends has one apple each, yet there is an apple remaining in the basket.

How?

Breaking the ice at college

Pallavi MBA-09

All the notions of college being a fun place may be true, meeting new people and making new friends definitely may not be a cake walk for all. Though, the ability to mingle comes naturally to some for others, the anxiety and unfamiliarity of the college environment can prove to be overwhelming. So, just how do you go about making friends and networking in a place where you are simply one of the thousands?

Try to break the ice by taking the first step. You have to be willing to interact with people.

Colleges generally have a fair mix of students from diverse backgrounds. So don't be shy to show off your talents. In fact, being open and confident about your abilities it can help you meet people who share similar interests.

College festivals are a powerful platform to express yourself. Festivals not only help you develop team and leadership skills, but also give you the opportunity to work with a range of different people as well as network with people from different industries. A lot of students have landed in jobs, especially in marketing, while looking for sponsorships for festivals. There is no better way to get your name out there than by directly communicating with companies. And it's not just festivals; it's any other forum where students can take up new responsibilities.

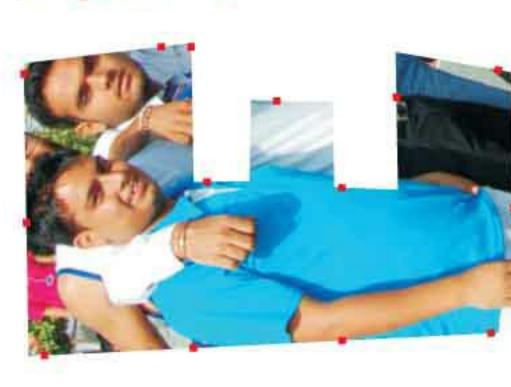
It is absurd to divide people into good and bad. People are either charming or tedious. Perhaps this isn't completely true. Perhaps, everyone has at least one charming facet to their personality. The charm involves in how you learn the ropes of college life, and how you meet and interact with people.

















Friends Forever.....

I still remember the first day we met We were too shy to say much at all It's funny to think back to that time Because now we're having a ball!

They say that true friendship is rare
An adage that I believe to be true
Genuine friendship is something that I cherish
I am so lucky to have met you.

Our bond is extremely special It is unique in it's own way We have something irreplaceable I love you more and more each day.

We've been through so much together In so little time we've shared I will never forget all the moments that you show me how much you care.

Friends are forever Especially the bond that you and I possess I love your fun-filled personality Somehow you never fail to impress.

The world could use more people like you it would certainly be a better place I love everything about you You are someone I could never replace.

You are always there for me
When my spirits need a little lift
I cannot thank you enough for that
You are truly an extraordinary gift.

You are everything to me and more I could never express that enough Life is such a treacherous journey, and Without you it would be even more tough. You are so dear to me You know I will love you until the end I will always be there for you, and You will always (and forever) be my best friend.



Priya

MBA-09

Regain Your Motivation

Gagandeep kaur MBA-09

Do you feel your motivation has diminished recently? Or do you feel at the moment that it's gone completely? Do you wonder how you'll ever get it back?

It often happens that many people find their motivation decreasing or disappearing altogether. When this happens you tend to feel stuck and you're not really moving forward. You may feel frustrated because you're not making any progress. Seeing yourself making progress is one way to be motivated. But if that's not there, it becomes a vicious circle, because when you're not making progress, you don't feel motivated and vice versa.

When you want to increase your motivation, it's worth remembering that there's a difference between it and inspiration. Motivation is an external source which encourages you and gives you ideas. Inspiration comes from within and the encouragement and ideas are your own. When it comes from within, you own it and will feel inspired. When you feel inspired you'll take action and taking action is the key to achieving what you want, whether it's increasing your business, making changes in your life or progressing towards your dreams.

So, we're really looking to increase your inspiration here and not necessarily just to motivate you. I've found that people's inspiration drops when they've been doing the same thing over and over again for some time. You may feel you're stuck in a rut; it's become a bit of a drag. If you're feeling this way, it's no wonder your inspiration has decided to 'wander off'.

Sometimes you just need to take a break or have a rest from what you're doing and your inspiration may well come back. This break also allows you to re-assess what you've been doing and not doing. Perhaps then you'll see there are some changes you want to make, perhaps deciding to implement a different strategy or action plan.

Taking a break will mean different things to different people and you need to determine for yourself what this break will be. Perhaps, you'll decide take a day or a week off work, to play and have fun. Or you may decide to go for a brisk walk. I'm even inclined to suggest to you that, while taking this break, you tell yourself that you're not allowed to do or think about anything related to work or whatever it is that you're taking a break from. It's surprising how much most of us react to being told we can't do or have something. The rebellious part of us often surfaces and wants to fight it.

Taking a break from whatever it is you've been doing will probably make you feel apprehensive. All your fears about how much you have to get done, you're wasting time, what if I don't want to go back to doing this, are likely to surface. It's a natural reaction, but the fear is usually much worse than the reality. You need to trust yourself, face up to the fears and know that you can handle any situation.

After a break, you'll feel refreshed and when you feel refreshed, your enthusiasm and inspiration will return. Then, you'll be ready to start moving forward again.

What I want for you is to take a break and allow your inspiration and desire for life and business to return to you naturally.





Husband wife short jokes - Marriage Joke

Husband & wife - Why divorce?

In a divorce court a woman told the judge: "Your honour, want to divorce

my husband."

"But why?" asked the judge.

She replied, "Because he is not faithful to me."

The judge asked, "How do you know?"

She replied, "My lord, not a single child resembles him."

Husband & wife - Love your enemy

From his death bed, the husband called his wife and said, "One month after I die,

I want you to marry Samy."

"Samy! But he is your enemy!"

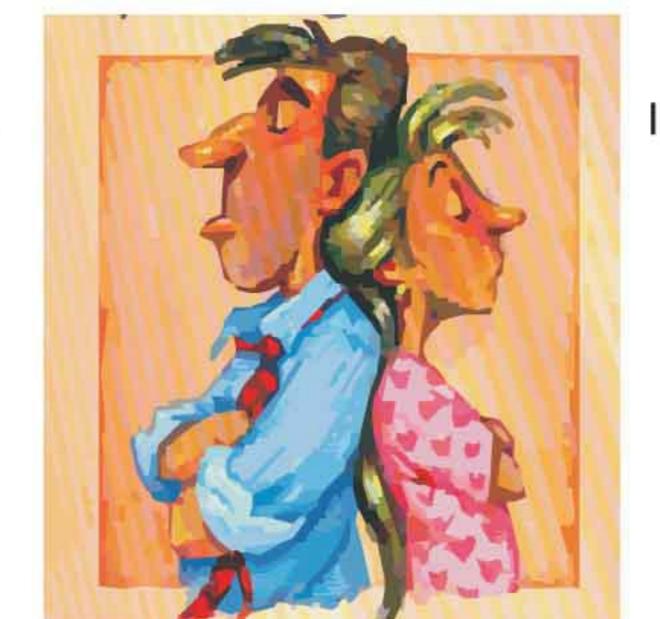
"Yes, I know that. I've suffered all these years; so let him suffer now."

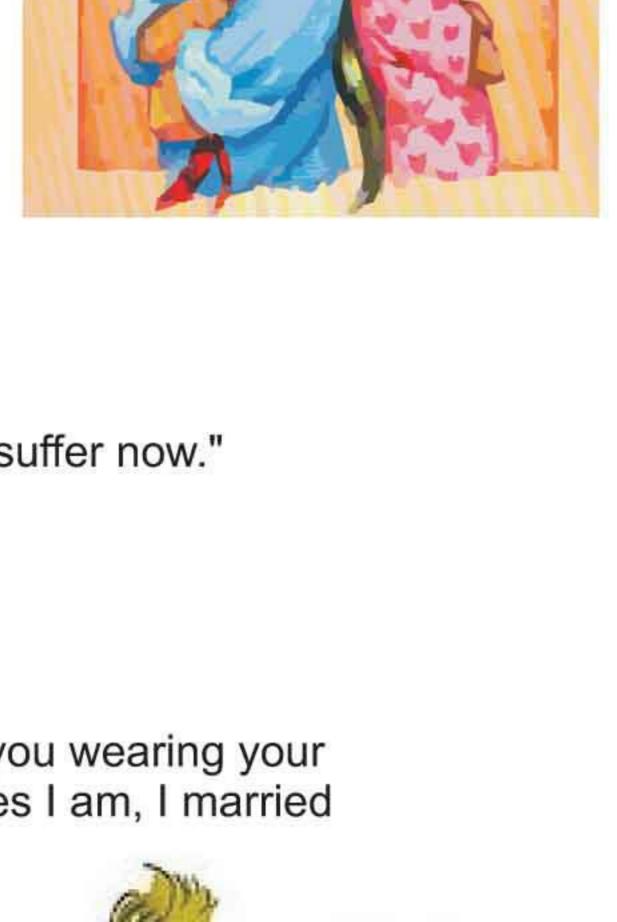
Husband & wife - Wedding ring

At the cocktail party, one woman said to another, "Aren't you wearing your wedding ring on the wrong finger?" The other replied, "Yes I am, I married the wrong man."

6 ethics of life

- B4 u pray –believe
- B4 u speak…listen
- B4 u spend...earn
- B4 u write ...think
- 5. B4 u quit ..try
- B4 u die...live





The Stranger She Never Met

Big dreamy dark eyes,
Lined with purple on the outside.
All those nights he stayed awake
In his mysterious world of music and heartache?
But how would she ever know for sure?
He never shared his grief for anyone to cure.

The purple a contrast against his skin fair,
And long messy dark hair.
The world on his shoulders,
He was getting too old, he constantly told her.
Not too tall but tall enough,
Shoulders broad and his touch was rough.
His voice was all she knew and turned to at times hard,
What she wanted was to put him back together, shard by shard.
Those dark brown eyes bore in them an unspoken pain,
And one night he said not a word and cried till it rained.

She never met him, but his image so clear in her head, Why for a stranger did her lonely heart care?



A Creed for those who has Suffered

SONAL VERMA MBA-09

I was made weak, that I might learn humbly to obey . . .
I asked for health, that I might do greater things.
I was given infirmity, that I might do better things ...
I asked for riches, that I might be happy.
I was given poverty, that I might be wise ...
I asked for power, that I might have the praise of men.
I was given weakness, that I might feel the need of God ...
I asked for all things, that I might enjoy life.
I was given life, that I might enjoy all things ...
I got nothing I asked for--but everything I had hoped for.
Almost despite myself, my unspoken prayers were answered.
I, among all men, am most richly blessed

Seven Steps to Becoming a Study Guru

Shobha Parihar MBA-09

Studying: It's long, strenuous and students may just not feel like doing it. Instead, many students have begun to master the art of "cramming." Others choose not to study at all. But, without proper studying and preparation, we will lose all the information we've worked so hard to remember. Here are some reasons why studying is so important in college.

1. It's important

Studying is an essential part of college-life. Yes, the parties and campus activities can be a lot of fun. However, we all came to college for a reason—to learn! We all want great jobs that dispense checks with six to seven figures. Anyone would want to be the next Steve Jobs or Oprah in the next few years. But I bet you they had to study. So why shouldn't we?

2. College vs. High School

You are no longer in the high school jungle. Times have changed within the past few years. Although some of us have never really had to study in high school, it is imperative that we start now. Courses only go on for one semester rather than an entire year. That means that the material you learn is a lot denser and it is your job to memorize it within a short period of time. Do you really want to do that to yourself? Start studying early.

3. Studying Cramming

Let's go ahead and get this straight now. Cramming IS NOT studying. When you study, you take the proper time out to actually review material well enough to comprehend it. Cramming only allows you to remember the material for a short period of time (which breaks down to simply that one hour you have to take your test). Stop making excuses and stop being lazy. Believe it or not, the information you're actually being tested on will come back to haunt you later if you're not careful. Be like Nike and "just do it."

4. Less Stress

You wouldn't believe how much more stress-free you'll be after you study ahead of time. It's just like that feeling you get after you've done your homework before the weekend starts (I hope you guys know what that feels like). You could actually breathe easy for a little bit.

5. More Sleep

More studying means more sleep. It is always good to have at least seven hours of sleep under your belt—no less. I have to admit, it's hard for me to do. But, if you prioritize and get things done ahead of time, you'll have more time to sleep and for leisure.

6. Relax

Chill. Studying doesn't have to be a chore. There are so many fun ways to study, especially if you make it a game. Make your own flashcards. Treat yourself every time you get something right. Take some breaks every now and then. It really will go far.

7. Be Successful

Nothing can be achieved without hard work and effort. In order to succeed in life, you have to always put your best foot forward. Whether it's studying for a test or prepping for that huge presentation you have next week, it all requires careful review. Do the work now to prosper later. Winning

The bucks stop here

VINOD SINGH MBA-08

What happens when Americans start to save

Visit any American electronics retailer and it is hard to miss the gawkers crowded round the flat-panel televisions. Sales of these pricey toys climbed more than 50% in the first half of 2008—just as the American economy was shedding nearly 500,000 jobs. Another sign of the ever-resilient American consumer? Perhaps, but it could be one of the last. After decades of relentless spending, American wallets may snap shut in 2009. If they do, many of the world's merchants, from Chinese toymakers to Caribbean garment stitchers, will feel the pain.

China may now be a force in the global economy, but American households remain an even stronger one. Consumers in the European Union spend about as much as those in the United States, but Americans are more reliable: personal spending has risen every year for almost three decades and will top \$10 trillion in 2009. Indeed, American consumer spending has not contracted for even a single quarter since 1991. But with mortgage delinquencies surging and the unemployment rate headed towards 7%, American consumers may have little choice but to start saving. That will mean less spending on computers from Taiwan and mobile phones from Finland.

Americans once saved as reliably as they now spend. In the 1980s American households salted away 9% of their income; this fell to around 5% in the 1990s and to barely 2% in the early years of this decade. Since the start of 2005, Americans have saved a mere 0.5% of what they earn. This may be changing. The saving rate jumped to 5% in May and averaged 2.4% in the following two months. The government stimulus cheques sent out during those months probably had something to do with this, as some of that windfall was saved. But this raises a question: what if Americans again started saving 5% of what they earn? What would it mean for America, and the world?

The answer, in a word, is recession, and probably a deep one. If the saving rate in 2009 rose to 5% from 0.5%, consumer spending would fall by about \$500 billion a year. That is equal to around one-eighth of China's economy, and nearly five times the amount of the American government's stimulus payments. Industries that cater to discretionary purchases—clothing, furnishings, restaurants and, yes, flashy new televisions—would take the biggest blow. Most electronics sold in America come from Asia, so the effects would be particularly severe there. How likely is this to happen? The saving rate rarely moves more than a couple of percentage points in a year, so a sudden pullback to 5% would be extraordinary. But these are extraordinary times: the worst housing crash since the Great Depression, an epic financial crisis, still-high energy prices. Household balance sheets in America are so stretched that a rise in the saving rate seems inevitable. Household debt is equal to 100% of GDP, twice what it was in 1980. Monthly debt payments as a share of income are around 14%, close to a record. And wages, adjusted for inflation, have been falling for the past year. Surely the American consumer, after a decade of splurging on over-priced homes, over-sized cars and over-engineered electronics, will take a breath.

However long it takes, a return to a 5% saving rate is hardly improbable. Households in the euro zone save 9% of their income on average. Americans do need to start saving more in order to boost investment and productivity. But if it happens too quickly, America, and the world, are in for a shock.

Psychological test - Truth and Good reads

Amit kumar MBA-08

Okay, first get a piece of paper and label it from 1-10. Now remember, you need to take serious thought into these questions!

- 1. What is your favourite out of these three?
- a. cat
- b. bird
- c. dog
- 2. What is your favourite colour?
- a. pink
- b. white
- c. black
- 3. Name a person of the same sex.
- 4. Name a person of the opposite sex.
- 5. Do you like the mountains, or beach better?
- 6. Do you like to watch the:
- a. sun rise, or
- b. the sunset?
- 7. What's your favorite number from 1-10?
- 8. What is your favorite plant?
- a. red rose
- b. fern
- c. a dead one
- 9. What is your favourite season?
- a. Spring
- b. Winter
- c. Summer

10. Make two wishes. Wish #1 Wish #2

Scroll Down



Okay, now for the results

- 1. a) cat: you love yourself the most.
- b) bird: you like hearing yourself talk.
- c) dog: you put others before yourself.
- 2. a) pink: you're out-going
- b) white: you're classical
- c) black: you're living on the edge.
- 3. They are your lucky star.
- 4. You'll become very, very close friends with them.
- 5. a) mountains: fast paced wedding.
- b) beach: slow paced wedding.
- 6. a) sunrise: you're a morning person and you get more done.
- b) sun set: you are romantic and you fall in and out of crushes slowly.
- 7. The number you picked is how many it will take before you find your true love.
- 8. a) red rose: your life will be beautiful but sometimes thorny.
- b) fern: your life will be predictable and safe.
- c) a dead one: your one sick person!

















Visit of Lt Gen Sanjeev Chachra, Western Army Commander

in AIMT







The GENYM club of marketing.....





Teachers day celebrations 2012





Canadian students visited AIMT

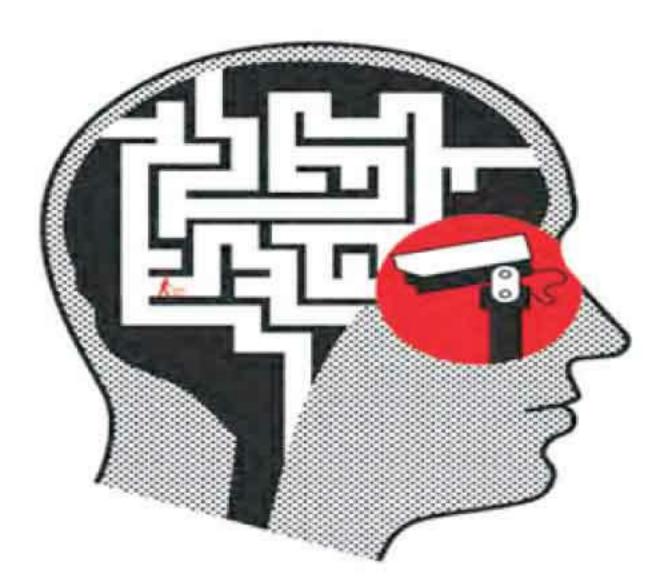
The science of shopping

The way the brain buys

AMIT KUMAR MBA-08

Retailers are making breakthroughs in understanding their customers' minds. Here is what they know about you

IT MAY have occurred to you, during the course of a dismal trawl round a supermarket indistinguishable from every other supermarket you have ever been into, to wonder why they are all the same. The answer is more sinister than depressing. It is not because the



companies that operate them lack imagination. It is because they are all versed in the science of persuading people to buy things—a science that, thanks to technological advances, is beginning to unlock the innermost secrets of the consumer's mind.

In the Sainsbury's in Hatch Warren, Basingstoke, southwest of London, it takes a while for the mind to get into a shopping mode. This is why the area immediately inside the entrance of a supermarket is known as the "decompression zone".

People need to slow down and take stock of the surroundings, even if they are regulars. In sales terms this

area is a bit of a loss, so it tends to be used more for promotion. Even the multi-packs of beer piled up here are designed more to hint at bargains within than to be lugged round the aisles. Wal-Mart, the world's biggest retailer, famously employs "greeters" at the entrance to its stores. Whether or not they boost sales, a friendly welcome is said to cut shoplifting. It is harder to steal from nice people.

Immediately to the left in Sainsbury's is another familiar sight: a "chill zone" for browsing magazines, books and DVDs, tempting impromptu purchases and slowing customers down. But those on a serious mission will keep walking ahead—and the first thing they come to is the fresh fruit and vegetables section.

For shoppers, this makes no sense. Fruit and vegetables can be easily damaged, so they should be bought at the end, not the beginning, of a shopping trip. But psychology is at work here: selecting good wholesome fresh food is an uplifting way to start shopping, and it makes people feel less guilty about reaching for the stodgy stuff later on.

Shoppers already know that everyday items, like milk, are invariably placed towards the back of a store to provide more opportunity to tempt customers. This is why pharmacies are generally at the rear, even in "convenience" stores. But supermarkets know shoppers know this, so they use other tricks, like placing popular items halfway along a section so that people have to walk all along the aisle looking for them. The idea is to boost "dwell time": the length of time people spend in a store. Traditionally retailers measure "footfall", as the number of people entering a store is known, but those

numbers say nothing about where people go and how long they spend there. But nowadays, a ubiquitous piece of technology can fill the gap: the mobile phone. Path Intelligence, a British company working with the Massachusetts Institute of Technology, tracked people's phones at Gunwharf Quays, a large retail and leisure centre in Portsmouth—not by monitoring calls,

but by plotting the positions of handsets as they transmit automatically to cellular networks. It found that when dwell time rose 1% sales rose 1.3%.

Having walked to the end of the fruit and vegetable aisle, Basingstoke's hard-core shoppers arrive at counters of prepared food, the fishmonger, the butcher and the deli. Then there is the in-store bakery, which can be smelt before it is seen. Even small supermarkets now use in-store bakeries. Mostly these bake pre-prepared items and frozen dough, and they have boomed even though central bakeries that deliver to a number of stores are much more efficient. They do it for the smell of freshly baked bread, which makes people hungry and thus encourages people to buy not just bread but also other food, including frozen stuff.

Most of the information that shoppers are bombarded with is visual: labels, price stickers and advertising. But the wafting bread aroma shows smell can usefully be stimulated too, says Simon Harrop, chief executive of BRAND sense agency, a British specialist in multi-sensory marketing. In the aisle by the laundry section he suggests introducing the smell of freshly laundered sheets. Even the sound of sheets being folded could be reproduced here and contained within the area using the latest audio technology.

The Aroma Company, which Mr Harrop founded, has put the smell of coconut into the shops of Thompson, a British travel agent. Some suntan oils smell of coconut, so the scent is supposed to

remind people of past holidays. The company even infuses the fresh smell of citrus into a range of clothing made by Odeur, a Swedish company. It can waft for up to 13 washes.

Such techniques are increasingly popular because of a deepening understanding about how shoppers make choices. People tell market researchers and "focus groups" that they make rational decisions about what to buy, considering things like price, selection or convenience. But subconscious forces, involving emotion and memories, are clearly also at work. Scientists used to



assume that emotion and rationality were opposed to each other, but Antonio Damasio, now professor of neuroscience at the University of Southern California, has found that people who lose the ability to perceive or experience emotions as the result of a brain injury find it hard or impossible to make any decisions at all. They can't shop.

MIND this if YOU CAN?

A man walks into a bar and asks the bartender for a glass of water. But the bartender takes out a gun and aims it at the man's head. The man says "Thank You" and walks out.

Why?

Solution on subsequent pages......

Believe In Your Heart

Believe in your heart that something wonderful is about to happen. Love your life. Believe in your own powers, and your own potential, and in your own innate goodness.

Wake every morning with the awe of just being alive.

Discover each day the magnificent, awesome beauty in the world.

Explore and embrace life in yourself and in everyone you see each day.

Reach within to find your own specialness.

Amaze yourself and rouse those around you to the potential of each new day. Don't be afraid to admit that you are less than perfect; this is the essence of your humanity. Let those who love you help you. Trust enough to be able to take.

Look with hope to the horizon of today, for today is all we truly have. Live this day well. Let a little sun out as well as in.

Create your own rainbows. Be open to all your possibilities; all possibilities and Miracles. Always believe in yourself.

An Obstacle in Your Path

In ancient times, a King had a boulder placed on a roadway. Then he hid himself and watched to see if anyone would remove the huge rock.

Some of the king's wealthiest merchants and courtiers came by and simply walked around it. Many loudly blamed the king for not keeping the roads clear, but none did anything about getting the stone out of the way. Then a peasant came along carrying a load of vegetables. Upon approaching the boulder, the peasant laid down his burden and tried to move the stone to the side of the road. After much pushing and straining, he finally succeeded.

After the peasant picked up his load of vegetables, he noticed a purse laying in the road where the boulder had been. The purse contained many gold coins and a note from the king indicating that the gold was for the person who removed the boulder from the roadway.

The peasant learned what many of us never understand.

Every obstacle presents an opportunity to improve our condition.

A Suitable Business

Richa bhaduria MBA-08

Middle-class India now celebrates entrepreneurial success. Can it forgive failure?

IRFAN ALAM, a 27-year-old from the Indian state of Bihar, remembers clearly when he first felt the thirst for entrepreneurship. Sitting in the back of a cycle-rickshaw on a parched summer's day in his hometown of Begusarai, he asked his rickshaw-puller for a drink of water. He points out that India's rickshaw-pullers earn only a pittance after paying the rent on their vehicles. Perhaps, he thought, they could make a bit extra by selling drinks, newspapers or even mobile-phone cards to their passengers. And since the average rickshaw covers 10km (six miles) a day, perhaps it could also courier goods around town and advertise them to passers-by.

These ideas evolved into Sammaan (which means dignity), one of 30 Indian enterprises shortlisted in a competition to find the country's "hottest" start-up. The contest, which attracted over 500 nominees, is run by the National Entrepreneurship Network (NEN), which promotes the spirit of enterprise on India's campuses, and the Tata group, an Indian conglomerate, which was a hot start-up 140 years ago. The competition's five winners, decided by a mixture of online voting and expert judgment, will emerge in late

December. More than 75% of the nominees are, like Mr Alam (pictured above), first-generation entrepreneurs who do not hail from business families. Two-thirds of the final 30 have masters degrees. In short, they have plenty of options. Their enthusiasm for entrepreneurship represents a growing willingness on the part of highly educated Indians to turn their backs on careers in brand-name companies and strike out on their

own. "In my early years, your business card was very important," says Kanwal Singh, one of the competition's advisers, who has carried the cards of Hindustan Lever and Intel in his time. He now works for Helion Ventures, an Indian venture-capital fund, which has seen some 1,500 proposals in the past three years. Inside the NEN, "we call it a revolution in middle-class aspirations," says Laura Parkin, the network's executive director.

India, of course, has a deep entrepreneurial tradition, exemplified by merchant communities such as the Marwari baniyas, who have made money wherever they go, trusting each other and bargaining hard with everyone else. But the new generation of entrepreneurs follows a different creed. Its members are inspired by figures like N.R. Narayana Murthy and NandanNilekani, two of the founders of Infosys in 1981. According to VirSanghvi, a journalist, they wanted to create an "un-Marwari" firm based on merit and professionalism, not kith and kin.

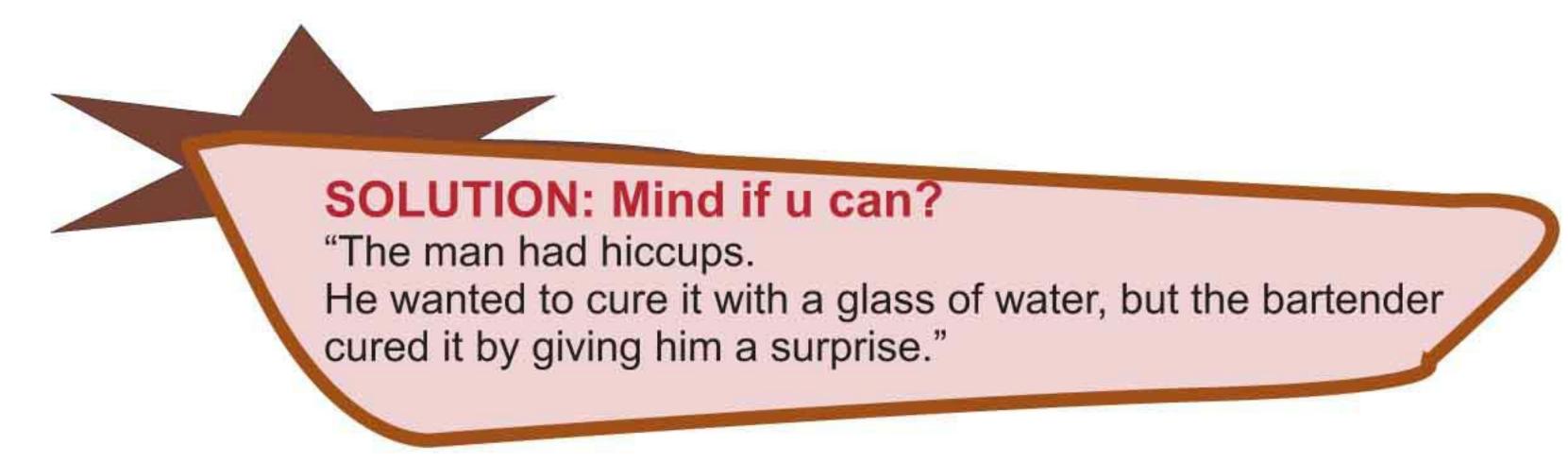
One Infosys employee, Rajesh Varrier, quit in 2006 to start his own firm, activecubes, which also made the Tata NEN shortlist. When Mr Nilekani asked Mr Varrier why he thought he could make it alone, he replied: "Because of you." For India's younger entrepreneurs, even Mr Nilekani is now a distant, hallowed figure. They draw inspiration from more recent triumphs, such as Educomp, which sells multimedia materials to schools, and Naukri.com, an online job market. Given these role models, it is not surprising that about a third of the nominees are in computing, and most of the rest are in services, such as entertainment, human resources and education. The new breed of entrepreneur still considers manufacturing "dirty", says RakeshBasant of the Indian Institute of Management in Ahmedabad, not least because it entails greater interaction with government.

Mr Alam's venture is a partial exception: it builds customised rickshaws, using fibreglass for well-paved tourist towns and sturdier iron for the bone-jarring streets of Bihar's capital, Patna. He was able to offer these tangible assets as security for a bank loan. But outside finance is unusual: 87% of the nominees began with money from friends, family or their own pockets.

Many American companies start the same way, of course. But they quickly turn to "angel investors", mostly rich individuals, who invested \$26 billion in over 57,000 young enterprises in 2007, according to the Center for Venture Research at the University of New Hampshire. In India, says Mr Basant, investors will rarely consider amounts less than 5m rupees (\$100,000)—it is not worth the hassle—and they prefer to invest twice that. Even venture capitalists, who plough other people's money into newish firms, are still quite novel in India. They did just 108 deals (of an average size of \$6.3m) in the first nine months of 2008, according to Venture Intelligence, which tracks their activities.

Mr Singh's fund invests in only 1-2% of the proposals he sees, rejecting many firms because their management lacks experience. He prefers managers to have five to seven years of seasoning, although he concedes that determined entrepreneurs, prepared for a long haul, can learn as they grow. Ms Parkin's network also encourages young graduates to work at someone else's start-up before creating their own. She notes that India's leading business schools are now quite happy to let start-ups hire on campus. This is, she says, one sign of entrepreneurship's growing prestige, because a school's reputation rests on where its alumni work and how much they earn. Ms Parkin grew up in Hong Kong, where many people think of themselves as "tomorrow's millionaires". She sees the same "essential optimism" in India. But the true test of an entrepreneurial culture is not how it celebrates success, but whether it forgives failure. India is moving in that direction, says Mr Singh, but it is not there yet. "I'm not sure if the entrepreneur is willing to accept it either," he says. Instead of walking away, many businessmen hang on, feeling they have to prove themselves.

Even successful entrepreneurs can cling on too long. Having reached a certain size, their companies would often benefit from bringing in professional managers. But in India, the proud founder will often resist. He feels "this is his baby and he has to run it," says Mr Singh. India's determined, optimistic entrepreneurs need to know when to cut their losses and when to pocket their gains. "In both instances", says Mr Singh, "you need to learn how to let go."



Top 10 Reasons To Walk

kamaljeet singh MBA-09

Walking prevents type 2 diabetes. The Diabetes Prevention Program showed that walking 150 minutes per week and losing just 7% of your body weight (12-15 pounds) can reduce your risk of diabetes by 58%.

Walking strengthens your heart if you're male. In one study, mortality rates among retired men who walked less than one mile per day were nearly twice that among those who walked more than two miles per day.

Walking strengthens your heart if you're female. Women in the Nurse's Health Study (72,488 female nurses) who walked three hours or more per week reduced their risk of a heart attack or other coronary event by 35% compared with women who did not walk.

Walking is good for your brain. In a study on walking and cognitive function, researchers found that women who walked the equivalent of an easy pace at least 1.5 hours per week had significantly better cognitive function and less cognitive decline than women who walked less than 40 minutes per week. Think about that!

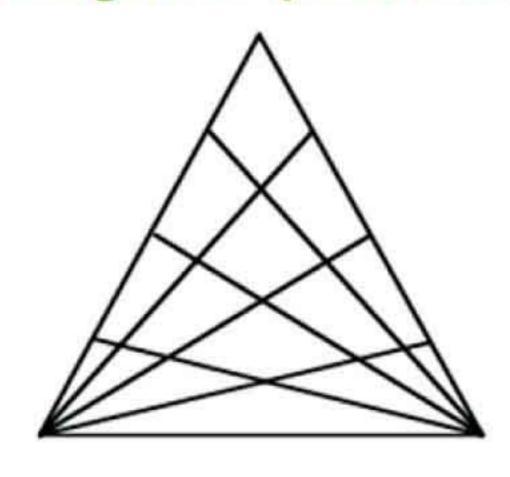
Walking is good for your bones. Research shows that postmenopausal women who walk approximately one mile each day have higher whole-body bone density than women who walk shorter distances, and walking is also effective in slowing the rate of bone loss from the legs.

Walking helps alleviate symptoms of depression. Walking for 30 minutes, three to five times per week for 12 weeks reduced symptoms of depression as measured with a standard depression questionnaire by 47%.

Walking reduces the risk of breast and colon cancer. Women who performed the equivalent of one hour and 15 minutes to two and a half hours per week of brisk walking had an 18% decreased risk of breast cancer compared with inactive women. Many studies have shown that exercise can prevent colon cancer, and even if an individual person develops colon cancer, the benefits of exercise appear to continue both by increasing quality of life and reducing mortality.

Walking improves fitness. Walking just three times a week for 30 minutes can significantly increase cardiorespiratory fitness.

How many triangles & quadrilaterals are there.....



Our Solution: Number of FIGURES
Next page

15 little known facts about India

Nikhil srivastava MBA-09

- India is one of only three countries that makes supercomputers (the US and Japan are the other two).
- India is one of six countries that launch satellites.
- The Bombay stock exchange lists more than 6,600 companies. Only the NYSE has more.
- 4. Eight Indian companies are listed on the NYSE; three on the NASDAQ.
- 5. By volume of pills produced, the Indian pharmaceutical industry is the world's second largest after China.
- 6. India has the second largest community of software developers, after the U.S.
- 7. India has the second largest network of paved highways, after the U.S.
- India is the world's largest producer of milk, and among the top five producers of sugar, cotton, tea, coffee, spices, rubber, silk, and fish.
- 100 of the Fortune 500 companies have R&D facilities in India.
- 10. Two million people of Indian origin live in the U.S.
- 11. Indian-born Americans are among the most affluent and best educated of the recent immigrant groups in the U.S.
- Thirty percent of the R&D researchers in American pharmaceutical companies are Indian Americans.
- Nearly 49% of the high-tech start-ups in Silicon Valley and Washington, D.C. are owned by Indians or Indian-Americans.
- 14. India sends more students to U.S. colleges than any country in the world. In 2004-2005, over 80,000 Indian students entered the U.S. China sent only 65,000 students during the same time.
- 15. In a case decided by the U.S. Supreme Court, an Indian-American woman scientist, Dr. Ananda Chakrabaty, won the argument that persons may be granted patents for useful manufacture of living organisms. She defeated the U.S. Patent Office that argued that living things may not be patented, thus establishing the legal foundation for the biotech industry, (Diamond vs. Chakrabaty, 1980). Dr. Chakrabaty invented a microbe that eats oil spills.

Try n Solve the Riddles

Sumit kumar MBA-09

There is this 6 digit number! The tens digit is 2 more than the ones digit. The hundreds digit is 2 less than the tens digit. Now the hundreds digit is again equal to the thousands digit. The ten thousands digit is 2 more than the thousands digit and the hundred thousands digit is 2 less than the ten thousands digit. What is the digit?

64 Triangles
36 Quadrilaterals
Total: 100 shapes



The DIGITS

There can be 7 different patterns of numbers-131131,242242,353353,464464,575575,686686,797797



Dr Uma Luthra Assistant Professor(Finance)

An everyday survival kit should consist of following:

- Toothpick
- Rubber band
- Band-aid
- Pencil
- Eraser
- Chewing gum
- Mint
- Candy Kiss
- Teabag

Here's why?????

Toothpick: To remind you to pick out the good qualities in others.

Rubber band: To remind you to be flexible, things might not always go the way you want,

but they will work out.

Band-aid: To remind you to heal hurt feelings; yours or someone else's.

Pencil: To remind you to list your blessings every day.

Eraser: To remind you that everyone makes mistakes and its okay.

Chewing Gum: To remind you to stick with it and you can accomplish anything.

Mint: To remind you that you are worth a mint to your family and friends.

Candy Kiss: To remind you that someone needs a kiss or a hug every day.

Teabag: To remind you to relax daily and go over the list of your blessings.

To the world, you may just be somebody; but to somebody you may be the world.

Ancestrally Speaking Puzzle

Hungry Horace was looking through the family photograph album, which has a photo of each of his parent, each of his grandparents, all the way up to each of his great-great-grandparents.

How many photos is that?