



N. L. Dalmia[®]

Institute of Management Studies and Research
(A School of Excellence of N. L. Dalmia Educational Society)

Goonj

Edition August 2021



**Summer Internship
Experience**

**Alumni
Insight**

**Guest
Session**

**Writer
Bloc**



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While education provides students a strong base for their future, it's the experiences they garner from solving practical problems that alleviates their capabilities, and by far one of the best ways to test this, are the internships one takes up.

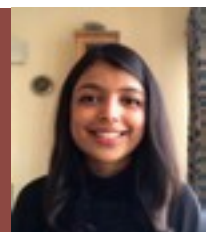
The focus for this edition is on one of the most important aspects of an MBA program, Peer Learning.

Students share their invaluable learnings and experiences from their internships and talk about their bright prospects for their future.

As a team, we would like to extend our gratitude towards the institute and Director Vijay Ramchandran Sir to provide us with Goonj as a representative platform, and our Faculties for their constant encouragement and guidance throughout. Lastly, we would like to thank our team members who put the soul in the magazine in the form of their valued articles and creatives.

Stay Safe & Stay Healthy. Good wishes to all!

Aayushi Rathi
Editor in Chief
PGDM-Marketing
2020-2022



CEO'S MESSAGE

Prof. Seema Saini



“It is a challenging world that we live in today, a world full of innovations, both technological and economic. Education imparted in academic institutions is an effective tool to enable students to cope with the rapid, changing world around them by imbibing knowledge and values, both –a culmination of which will certainly bring forth worthy human beings and leaders of tomorrow.”

Character building must be amalgamated with encouraging coherent outlook. It has been the dream and vision of our philanthropic founder Late Shri Niranjnlal Dalmia, to create a stronger society and a stronger nation by providing quality professional education. At N.L.Dalmia Institute of Management Studies & Research, we strive to emulate his ideals and work towards realizing his dreams of imparting high-quality education, and enhancing the comprehensive leadership skills of our management students.

However, apart from being leaders in the business and marketing world, the students are also shaped into figures of human sensitivity with the various CSR (Corporate Social Responsibility) activities organized by the establishment

and the student committees. The Institute has made sure that no stone is left unturned to embed the belief in the students that knowledge and compassion are the quintessential elements of a true leader and that apart from this, they're also given countless appropriate opportunities to birth their dreams and aspirations into a reality.

“

“It is the prime responsibility of a B-school to prepare the changing workforce to meet challenges and needs of the ever changing and competitive business industry and our students are the best examples of the headway that we are creating”



DIRECTOR'S MESSAGE

Prof. Vijay Ramachandran

This term opens with several changes!

First and foremost, welcome to the 2021-23 batch - we look forward to your ideas and energy as you navigate the rigors of our PGDM program. We wish you great discussions and learning, from your professors and from each other. Don't forget to enjoy the journey.

To the 2020-22 batch, welcome back! With the feedback you provided last semester, you will be pleased to note we have now transitioned to a trimester system. It is intended to reduce the burden of the classroom, and shift the emphasis to learning by doing and discussing. You will find it more demanding, and will be required to challenge yourselves to extract the maximum learning from the new pedagogy. Your professors have worked very hard over the course of the summer to create an exciting second year - and I'm sure you are seeing the benefits.

I'm sure you are all learning from the non-curricular sessions on communication, preparation, and industry insights as well. These are intended to prepare you better for the workplace, so take them with the seriousness with which they have been planned. Your future is in your own hands.

FACULTY MESSAGE

Dr. Jyoti Nair, Head-PGDM



Dear students,

We are going through challenging times on account of the pandemic and we are doing everything we can *to do what needs to be done*.

You are a courageous batch as you have experienced and faced the grim situation boldly in spite of uncertainties around your education, facing personal tragedy of losing near and dear ones to the pandemic, financial difficulties, non-availability of amenities which is normally taken for granted like travel, entertainment etc and the constant fear of the virus.

You also did your best to adapt to online classes by shifting to your laptop/mobile screen as the classroom, missing out on campus life, togetherness with classmates, discussion with peers and teachers. You made use of the time available by learning new skills, took up music, painting and other art forms to develop the artist in you. You also nurtured your hobbies and learnt to be happy with oneself.

You learnt to cope up with uncertainties, understood the importance of family and friends, and the relevance of being healthy. You learnt to remain positive in the wake of depressing times and make do with meagre resources. These are some of the best life skills you acquired which only adversities can provide. *On a lighter note, you have learnt that one can survive without junk food.*

Kudos to you all! You have emerged as strong, sensitive and sensible individuals ready to accept lemons that life throws at you and use it to prepare lemonade. You would surely weave a wonderful personal and professional life. All the very best!!!

“

You have emerged as strong, sensitive and sensible individuals ready to accept lemons that life throws at you and use it to prepare lemonade.



FACULTY MESSAGE

Prof. Tarun Agarwal , Finance Department

Last one year has been full of uncertainties. And it seems that we shall have to continue with the virtual classes for some more time. Accordingly, it is pertinent to ensure making the best use of the available time and situations. You would be happy to note that some exciting changes have been made this year in the curriculum and the pattern of imparting education at your institute. I am sure that you will all now be able to spend abundant time learning new skills, developing your hobbies and maintaining a good balance between studying, learning and fun. I'm sure these changes (usage of case studies and simulations) will expose you to the real life business scenarios through which you will be able to get a feel of how things work in the industry. All these experiences will help you in getting ready for the corporate world and ready for your respective summer internship and final placements.

This edition of the Goonj will give you an exciting flavour of summer internship experiences, which will eventually help you with ideas as to what you should be expecting and what to avoid.

I welcome you all in this new academic year and wish you all the best for your future!



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FACULTY MESSAGE

Dr. Baisakhi Mitra, Marketing Department



At the outset, I congratulate Team GOONJ for taking this wonderful initiative. This issue has been very fruitful with Summer Internship experiences, articles, event summary etc.

The Summer Internship Program has taught all the students to have an integration of academic and professional knowledge. The events covered in this issue also portrays the various range of activities carried out in each department. The speciality about GOONJ is that it is entirely managed by students with guidance from faculty members.

I wish Team GOONJ all success in their future endeavours.

“

The Summer Internship Program has taught all the students to have an integration of academic and professional knowledge



FACULTY MESSAGE

Dr. Caral D'Cunha, Human Resource Department

It gives me immense pleasure to welcome the PGDM Batch of 2021-23. Our flagship PGDM course is curated to meet the current needs of the businesses and develop the students to be work-ready. Our course curriculum is a blend of basics and contemporary management concepts. It is delivered by the expert faculties through case discussions, business games, simulations and, research projects to enhance the analytical and decision-making skills of the students.

Also, we have introduced value-added courses like data science, fintech, Bloomberg training, and many more to build the expert skills of the students required by organizations today.

With the accreditation and associations, NLDIMSR has not only met standards of excellence but is also committed to enduring improvement to ensure that the institution will continue to deliver quality education to its students.

Summer Internship is an integral part of the curriculum. Internships provide students with a great way to learn, apply and expand their knowledge within an

Industry. It also teaches flexibility, growth, and stretching required to succeed in today's agile and competitive business world. This issue of the Goonj focuses on the articles shared by the students based on the summer internship experiences and learnings. I hope you will enjoy reading it!



Internships provide students with a great way to learn, apply and expand their knowledge within an Industry.

FACULTY MESSAGE

Dr. Vaishali Kulkarni, General Management
Department



I am pleased to welcome the new batch of PGDM 2021-23 students to N.L. Dalmia Institute of Management Studies and Research. The Institute has planned an array of exciting and stimulating activities to help our students become effective management professionals in today's dynamic business world. Success in the world of business is a part of your long career journey. We are pleased to be a part of this journey and are here to help you along the way.

In the era of globalization, identifying the fundamental connections between businesses, the environment and society have become essential. The roles and responsibilities of business, as a global force, are becoming more demanding. And, more complex- concepts relating to societal responsibility and sustainability are winning recognition as vital elements.

As the concept of organization which comprises economic, political, competitive, regulatory, and cultural factors becomes more complex, there is

an increased demand for managerial skills, understanding, dynamism, and vigour to tackle difficult demands from different spheres of business.

A Summer Internship provides a means of developing the conceptual, interpersonal & management awareness along with the ability to imbibe new forms of competitive conduct that are ideal for today's highly chaotic business conditions.

It is also a great way to interact with people in our respective fields and be introduced to the who's who of the industry that we are trying to break into. What's more is that it allows us a great way to build our confidence and have an edge in today's competitive job market.

I congratulate the PGDM batch of 2020-22 for successfully completing the Summer Internships and gaining knowledge of prevailing business practices in the respective fields.



In the era of globalization, identifying the fundamental connections between businesses, the environment and society have become essential.



FOLK
MUSIC

Nidhi Mishra Photography



Name : Nidhi Mishra
Year : 2020-2022
Specialization : PGDM Marketing

AAKANKSHA JADHAV

Human Resources Intern at Morgan Stanley - India



Summer internships are an important career stepping stone during the MBA journey. Internships offer the important opportunity to work closely with professionals, and to develop knowledge, competencies, and experience related directly to ones' career goals. After completing my first year of PGDM I had an opportunity to work as a Summer Intern at Morgan Stanley – India.

During my first month in Morgan Stanley, I was assigned to the Talent Acquisition function and during my 2nd month I had the opportunity to work with the Compensation & Benefits team. The internship did not just focus on developing our functional knowledge but they also gave us training on finance, professionalism, and communication so that the transition from Campus to Corporate was as smooth as possible. Even though the entire internship was online Morgan Stanley made sure that all the interns had necessary support to make this experience productive. The program was designed such that I and all the interns do not take pressure even though we had a lot of tasks and projects to complete in the given duration. I was able to finish all the 4 projects assigned to me during these two months. These projects helped me in understanding how the fundamentals of Talent Acquisition and Compensation & Benefits are applied in huge organizations like Morgan Stanley. The key learning for me from this internship was witnessing how HR functions are deeply rooted in huge firms like Morgan Stanley. They also provided all the interns with many training sessions and gave us free access to LinkedIn learning resources to enhance our skills during the internship.

The culture at Morgan Stanley is very pleasant and positive, the organization is very inclusive and promotes this facet in every action. Though I was an intern, I was treated as an equal. I was given every opportunity to present my ideas to everyone and I also received ample amount of feedback to regulate my ideas and findings. Each of us had a manager and a mentor (“buddy”). My buddy and my manager were very supportive and always motivated me to participate in team discussions and not just stick to my project. My managers always encouraged interaction, they always asked me to first analyse the problem statement given, to check whether the problem even requires to be solved before diving into it and finding solutions.

Also, Morgan Stanley follows its core values a lot, like putting the clients first, giving back to the society, leading with exceptional ideas and doing the right thing. They have various volunteering initiatives which are open to all the interns. I participated in an initiative called Mapathon – the objective is to add remote places in India on Google Maps.

One of the major highlights of my internship was when Morgan Stanley featured my photo on 1585 Broadway, Times Square, New York! It was a once in a lifetime moment and I will always cherish it.

To sum up my entire experience I would conclude that there were a lot of difficulties & challenges, but I tried to overcome them by networking with the people within the organization and getting their expert opinion.



ABHINAV ANCHALIYA

The first 10 days at Dunzo were on the 1st gear of my journey as my manager was on the recovery mode post he tested covid positive and honestly, I was a bit worried at that time. Fortunately, after his recovery, tables turned, we interacted well, and I got a chance to study and work on the tableau database for a few days, and then it all led to my main project work. It started off as my introduction with the amazing team where my manager shared his plan of action for the next few months. I also got an opportunity to attend Dunzo's Q&A session, which was addressed by Dunzo's founder (Kabeer Biswas and many top leaders) and after hearing the next quarter plan and the insights he shared, I was super excited to work and contribute my part. As a Program Manager Intern, my responsibilities included managing the six city leads, strategizing the plan of action for all of the stores, formulating their penalties and incentives logic, with an overall aim of reducing the Item Issue Delivery Percentage. During my time there, few projects my manager and I ideated where one was implementing the Live Scanning concept in a few stores in some cities along with some enhancements. Overall, it was a great learning experience where I got to network with top leaders and in the end, here I am, taking a bag full of memories.





ATHARVA PAI

For the past few years, I was one of those million optimistic retail investors in the mutual fund industry, happy with the kind of returns I received over the years backed by the saying, “Mutual Funds Sahi Hai.” Then life got me an exciting opportunity to work in one of India’s leading AMC, ICICI Prudential AMC, and get an insight into what goes behind managing such a colossal amount of money. I worked in the product development and communication team with India’s top fund managers and industry experts. My team was involved in analyzing various equity, hybrid, and debt funds and their holdings. The work required to have a detailed analysis on their current holdings and future investments so as to communicate it better to potential and existing investors. Over the course of the internship, I was not just a retail investor anymore but was able to understand how the performance and investment strategies of equity, fixed income, and hybrid mutual funds are examined with a focus on India’s mutual funds before, during, and after the financial crisis in 2020. I had a detailed study on how the money flow is positively associated with the crisis period, implying that during the recession, the fund flow in fixed income funds had a positive value, indicating an influx.

One of the key highlights for me during the internship was that I contributed and was a part of the largest ever NFO – ICICI Prudential Flexicap Fund which raised around Rs. 10000 crores. Also, I had an opportunity to make strategic presentations for fund managers on various mutual funds of the company, which comprised of their performance, portfolio positioning, and risk management strategies like duration management, concentration management, and credit management. I was also involved in providing commentary on performance drivers and conducting credit assessments of portfolio holdings. Product notes, performance flashcards, and investment review materials prepared by me also got published on the web by the company and were appreciated by senior board members. It boosted my confidence to learn more and perform even better.

It suffices to say that the skills and knowledge I learned during this internship will guide me throughout my career. I will be forever grateful to the company and mentors in the firm for giving me such great exposure at the beginning of my career path that has motivated me to follow the path of some greats in the asset management industry.





AVANI PAREKH

Internships are one of the most crucial experiences during post-graduation. Gaining work experience is critical for increasing your employability, particularly as a Management student. After a year of MBA studies, I was offered a position as a Finance Intern at Elara Capital (India) Private Limited. I was a member of the Strategic Research Team in the Institutional Equity Department. When I began this internship, I was impressed by the company's work culture and was excited about the work that I would be doing.

Elara Capital has helped me apply my concepts in the real world while also honing my financial abilities. I created a Financial Model for a construction materials firm during these two months. I began by reading annual reports, presentations, and quarterly reports, analysed historical data of companies for gaining insights and thereafter, forecasted the financial position of a company for the future years.

There were instances when I got disoriented and was unable to forecast figures. My industry mentor was always available to answer my questions. He used to guide me by giving me a hypothetical situation and letting me come up with my analysis about how to move ahead. After completing a month at Elara Capital, I got an opportunity to exhibit my mentoring skills when an intern joined our team.

This entire internship journey proved to be a learning experience. The insights gained in this experience would go a long way in guiding me through my career years.

I would also like to thank my college faculty, Dr. Tarun Agarwal, for constant support throughout the entire internship. The journey has imbibed new skills, and now I am constantly working to be a better version of myself.

ElaraCapital



KANCHAN PATIL

Working with HCL Technologies, I got to learn many things from the very first day. I started my internship on 11th March 2021 as an HR intern. On the first day of my internship; to make me understand the company's policies and the things I'll be working on; I was tasked to make a PowerPoint presentation by referring to the website which had all the information about HCL available on it.

So, my very first learning was that one understands the work or things better by actually doing it. So that was indeed a kickstart for my 2 months internship.

As the internship proceeded further, I got the opportunity to upskill myself as I underwent various tasks such as checking the eligibility of the candidates, taking follow-ups, scheduling the aptitude tests, Interview alignment, Interview coordination, addressing doubts and queries of the candidates. Along with this, I also experienced the finest work-culture, the corporate heat, being multitasking, etc.

As I've always learnt that communication plays a vital role in an organization, I understood its importance during my internship. A meeting at sharp 9 AM where our mentors and managers used to take the daily updates and used to assign the task to each of the interns. Later in the 2nd half a follow-up call followed by a report of everyday work which we had to maintain and submit to our respective managers.

Apart from this, dealing with candidates belonging to different states where language was a bit of a barrier especially during the interviews was an interesting part. At times I had to play a role of translator for the panelist and the candidate while coordinating the interviews. This also made me understand how HRs are "people person."

It was indeed a satisfying experience for me while working with HCL Technologies.

HCL



KHUSHBOO ARORA

I had the pleasure of working with UltraTech Cement's Cement Manufacturing Head Office in the Talent Management department.

Throughout the internship, my mentor emphasised that anyone and everyone can perform the task given and get done with it, but only those who effectively contribute to the business are valued and remembered in the long run. Adding to it, she said, "You will leave your mark on the company by taking initiatives, researching market trends, and bringing new perspectives to the table".

The opportunity gave me a chance to experience the real-world application of talent management & development concepts. Apart from this, the growing trends in the HR Analytics space and my inclination towards the same helped me prepare an official talent development dashboard for the senior management of the company right from scratch.

To sum up my learnings: Talent development helps in building the talent of the company by closing skill gaps and thus motivating and retaining the employees for a longer period. Also, when it comes to talent development audit and gap identification, it is crucial to pay attention to minute details.





KIRTI SONAWANE

This summer, I interned at MadsVilla. Joining MadsVilla was my first internship, and it was a lot more than I thought it would be — in the best way possible. So far, I have already gained many skills, and I have learned more about different website tools used in digital marketing.

Work that I have done so far included Search Engine Optimization and Social Media Optimization. To talk about it in detail, Site Auditing and building strategy to increase the SERP results for MadsVilla organic searches, creating strategies for social media handles (Facebook, Twitter, Instagram, LinkedIn) of MadsVilla and creating a Social Media calendar by planning posts, content, captions and hashtags for a week based on the services provided by the company and curating content accordingly, Creating and designing Reels/IGTV/Video content every week for social media posts, researching on Bookmarking and Off-page SEO and apply the learnings to MadsVilla website, Generating monthly keyword ranking report of clients, Backlinks: Directory Submissions, classified submission, Profile submission, Guest Post submissions for Backlinking tasks, Generating proposals for new leads and drafting mail for the targeted lead.

The team was really helpful and understanding, making it very easy to reach out to them whenever I had a question or was confronted with anything I didn't understand. I believe that many internships do not expect you to be a marketing genius right away; rather, they want to see that you are eager to learn and have a positive mindset.

What I most took away from my Digital Marketing internship was just soaking everything up. The exposure and the levels of experience I gained, being in a professional environment was incredible. In terms of Digital Marketing you've just got to immerse yourself in it and you will soon pick things up. You'll gain priceless and lifelong skills if you approach it in this way.





LAVKUSH CHAURASIA

“The most important thing for millennials in college is to find an internship to expose the ups and downs of a profession. Learning by doing is more valuable than learning through textbooks”

This goes correctly when we speak about internships which truly act as a head start to our career. The same goes for my experience at Spark Capital Advisors (India) Private Limited. I was lucky enough to get my internship in my preferred domain as it is evident from my project topic i.e. “Deep dive into the Indian Electrical Industry – An Equity Research perspective”.

During these two months, I conducted a thorough analysis on the Indian Electrical Industry, listing out the key growth drivers and constraints for the Electrical industry. Furthermore, I also understood how to analyse a sector by questioning “Dhanda kaise hota hai” and “Dhande main kya ho raha hai”. I created a Porter’s five forces model, analysed the major cost drivers in the industry, performed financial and ratio analysis and also conducted Altman Z score test for bankruptcy of top 4 companies in the industry. When it comes to company analysis, I also studied various parameters while performing management analysis and understood how to analyse management integrity competence grid. Apart from that, I had forecasted all the 3 financial statements for a span of 2 years, performed a Relative valuation approach to give recommendation on all 4 stocks. During my internship, I got an opportunity to develop my professional skills, knowledge, communications skills and most importantly my confidence. It also provided me the platform to convert my theoretical concepts into practical scenarios. I express my deepest sense of gratitude to my mentor Mr. Gaurav Jain (Director-Institutional Equities) and Mr. Alex Vincent (Vice President-Institutional Equities) for providing a unique vision and robust support throughout my internship and imparting me with their gainful insights.

I further extend my gratitude towards N. L. Dalmia Institute of Management Studies and Research and Sajita Pradeep Ma'am (Manager Corporate Relation) for providing me this learning opportunity.





MANSI MOSAMKAR

On 9th of February, I received an email saying “You have been selected as Summer Intern at RBI” and I was on cloud nine. From a month of hard work and sleepless nights for the interview preparation, it was all worth it in the end. Since then, my journey had started and it too had many ups and downs. While working as a summer intern at Reserve Bank of India, I had a preconceived fear of work & responsibility which completely disappeared at the first interaction with my mentors. My industry mentors Shri Krishnamurthy Srinivasan and Smt. Sudha Viswanathan were very kind to me and always supported me whenever it required. I decided to move forward with the Financial Inclusion & Development Department with an intention of diving into the field of Priority Sector Lending. It was an altogether new area for me to study and do research on. I started with a lot of reading and skimming through master directions, industry reports, materials provided by mentors & news articles. As a summer intern, I was required to be thorough with every aspect before even writing my project topic. It entailed me to think with all angles and not just sticking with what is given in already provided materials. Sometimes, I used to get disoriented with mass data and its extraction and interpretation. My industry mentors and institute mentors were always there to resolve my disorder. Inputs from them were generative and helped me to re-design & polish my thinking in a principled way. After the submission of my final project report, I received a completion certificate which is more than just a paper for me. As my internship journey ended with the Reserve Bank of India, now I carry a different level of confidence and courage which will be there with me for the rest of my life.

भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA





PRATIK GIRI

I had the pleasure of interning at Impact Wealth Advisors in the Research department as a Summer Intern. It was truly a valuable learning experience for which I am very grateful to the Placement Committee of NL Dalmia Institute of Management Studies and Research for giving me this opportunity and; to all my mentors for supporting and guiding me throughout my journey. I was working under a person who I will always aspire to be- Mr. Vipul Shah, the CEO and Founder of the company, having 20 years of working experience in Finance and Wealth Management. This internship has been remarkable and an extremely rewarding experience, wherein I was working on the in-depth Analysis of different Global Funds with the geographical focus: China. Basically, my task was to find out the best recommendation of the Global Fund including one actively managed fund and one passively managed fund based on our client's requirement. On the first day itself when my industry mentor briefed me about my task, I was in awe. I had never given a thought of investing into the Global Funds, but my industry mentor explained the rationale behind investing into a global fund to tap the Chinese markets. During my internship, I have studied around 35 actively managed and passively managed funds. My industry mentor assisted me with preparing a strategy to prioritize the funds based on the different parameters. In order to select the best one, I also evaluated and compared various Risk Measures so as to determine the riskiness of each Fund. Bloomberg has been very helpful to me throughout my internship right from finding the list of all the target Funds to getting the different characteristics of the funds. Being an engineer, this was my first step of working into the Finance world and it couldn't be more perfect. I have got a clear career path as to what I must do to achieve all my career goals. And lastly, I would like to thank the Goonj Team for providing a platform to share my experience.





RACHEL VAZ

My summer internship was at Ogilvy, an advertising agency with decades of history and awards under its belt. I was excited to intern with them though it was virtual. I learned about the workings of the agency, the commitment they undertake for a job, and most importantly, the deadlines they work within.

I was working as a client servicing intern. My mentor guided me throughout the way. She gave me an insight into the advertising agency and how it operates, included me in the creative meetings, and ensured that I met the deadlines. Some of the roles and responsibilities assigned to me were, executing jobs on EDMs, banners, video frames with the studio and the creative team, working on image searches basis the given criteria. In addition, maintaining data required for the campaigns and briefly working on gathering data from the social media handle of the client.

Being a part of the team made me accountable as every job associated with it would be impacted if I didn't display an eye for detail, checked on the briefs given, and delivering my part to the creative team on time. In times of confusion or too much to coordinate and deliver, my mentor was always present. As an intern, I was as much respected and valued, just as an employee working there. There was no hierarchical barrier, hence free to interact and share my insights during meetings.

During this time, the most awaited thing from the client was the word, Approved! It felt like a battle won. Not because it got accepted, but because the advertisements, banners, videos went through so many revisions back and forth that at times when we thought it was a mind-blowing creative, it yet came back with feedback. The frustration was evident, but delivering the best was the priority. I also got to interact with the other interns, Art directors, Client servicing directors, and others who did provide me insights and feedback on the jobs and various other things in general. They did help me bridge the gap between theory and the practical application in the real world and several other notions that I had.

Overall, the experience of working at an advertising agency taught me how bringing people on board was very important to deliver the assets on time. The comprehension of the brief, the coordination, communication, and self-motivation to complete the tasks on time helped me personally. Professionally, I understood the teamwork needed in completing a job, the self-analysis one must do before forwarding a brief to the next team, and multitasking. Nonetheless, this experience that I got is something I shall cherish forever.

Ogilvy



RICHA WARANG

For my two months summer internship, I got an opportunity to work at FinMen Advisors Pvt Ltd., India's largest Credit Rating Consultancy firm. The first two-day training program at the company gave an insight into the credit rating process and how a credit rating consultancy firm works. As a part of the internship, 700+ companies were allocated to me. I was responsible for visiting press releases of those companies from the credit rating agencies' website and capturing the essential data in a google form that was given by the firm.

Due to the nature of my work, I had to visit websites of almost all seven credit rating agencies of India for punching data of various companies. And hence when I got an opportunity to deep dive into press releases published by credit rating agencies and understand the reasoning of the credit rating. I also realized how the financial ratio plays a crucial role in credit rating. The industry allotted to me was Leather and Logistics. Due to this, I got a chance to know more about the companies in those industries.

While getting accustomed to the working, Prathik Shetty Sir, my mentor at FinMen, solved my doubts promptly and was very approachable. My mentor at college, Tarun Agarwal Sir, also guided me well regarding how to work and make the most out of the internship. Follow-up meetings by the mentors kept me on my toes and helped me with my work on time. All in all, the summer internship experience was delightful and offered great scope for learning. It has strengthened my finance knowledge and also paved the way for new learning opportunities. It would have been great if the internship was offline, but this online internship offered an enriching experience.



SHAIL THADESHWAR

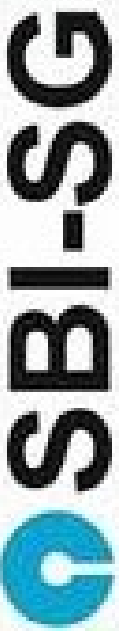
Internships are one of the most important ways to gain a deeper understanding of concepts learned in formal education by engaging in practical practises adapted by industries. I am extremely delighted to have completed a two-month summer internship with Secant Consultants Private Limited. It was a great learning experience and an opportunity to grow professionally in the field of finance. I want to express my deepest sense of gratitude to my esteemed mentor Mr. Vatsal Misra, Director at Secant Consultants Private Limited, for his valuable guidance throughout this internship. During my tenure with Secant Consultants Private Limited, I learnt a lot about financial modelling and valuations, and I put those abilities to use on various projects. My role as an intern was to generate a Techno Economic Viability report for the clients which included conducting market research for company and industry, performing peer analysis, creating financial models, calculating key financial ratios and finally determining the economic viability of the project. One of the most difficult aspects of my internship was doing it online, but my mentors were always there to answer any questions I had. I would also like to thank N. L. Dalmia Institute of Management Studies and Research and their Corporate Relations Team for giving me this opportunity.





SHOAIB SHAIKH

For my Summer Internship Programme, I was fortunate enough to be a part of SBI-SG Global Securities Services Pvt. Ltd, where I worked as a Digital Marketing Intern. Learning from the scratch is one of the most laudable opportunities that every individual seeks to grab as one is provided with the ability to develop and even become a spectator of its implementation. This Internship provided me with an indispensable platform that broadened my horizons about the role of a Digital Marketer and successfully helped in improving my digital marketing skills. I want to express my deepest sense of gratitude to my esteemed mentor Mr. Karan Kakade, Assistant Vice President, Sales & Marketing, SBI-SG Global Securities Services Private Limited for his valuable guidance throughout this internship. During the tenure of my Internship, I have proposed an action plan and developed digital marketing initiatives to create visibility for SBI SG among the domestic and foreign institutional investment community. I have recognised the competitors, identified trends, gathered insights of their business model and created effective strategies to generate leads of potential clients with the help of LinkedIn Sales Navigator. I also learned about content optimization, website optimization (SEO) and how to track the performance and evaluate response of website visitors, LinkedIn users and all other digital marketing activities so as to generate necessary reports using analytical tools. If it hadn't been for this riveting experience, I wouldn't have had clarity on the multitudes of dimensions this field offers.





SHREYA VIJ

In the 2 months of the summer internship opportunity provided by the institute, I interned with *A-1 Fence products Pvt. Ltd.*, a steel-manufacturing company located at Mumbai.

Coming from an Engineering background, the experience of working in the domain of Human Resources was certainly different yet enjoyable. One of the many things that my internship at *A-1 Fence* taught me was, to be open about ideas, big or small, and leave my essence in the work I did which would reflect my efforts and hardwork.

An experience becomes satisfying when one goes beyond the comfort zone to deal with new things and finds newer dimensions in one's own personality. I worked on creating a competency development program for the sales team of A-1. Having under-estimated the the scope of this project earlier because of its newness to me, it took me a little time and an interaction with my manager, *Ms. Sumedha Rode*, to completely absorb the requirement. Thereafter, I paced up and was involved in the project thoroughly, as also complimented by my manager.

As *A-1 Fence* is new into constructing it's L&D function, many idea-collisions took place. I worked on creating training from scratch, which involved interviewing the unit heads, managers and sales representatives, working on the need analysis, extensively and cyclically researching to build an outline and structure for the training and finally, designing it into a presentable format.

It's not the work itself that makes you happy. It's the step each day taken by you, that contributes to the vision of the organization, that makes you proud about your work. Looking at the organizational vision that I was contributing to, made me realize the importance of it. Throughout the journey of 2 months, working and interacting with the many employees of A-1, I observed how the culture of openness was inculcated by each person and was reflected in their welcoming conversations. Though I could only experience a virtual internship journey at A-1, I have gained a lot in terms of practical knowledge and corporate working. I was glad to be offered another project by A-1 after the completion of the internship. I am currently working on it and widening my knowledge in the domain of HR.



TUSHAR SACHDEVA

As a Summer Intern at Value3 Advisory, I had the privilege of working as a Research Analyst. It was a valuable learning experience for me. I was working under Mr. Darshil, a CFA Charterholder and an alum of NLDIMSR. Before Value3 Darshil previously worked with CRISIL as a Credit Analyst under Global Analytical Centre (GAC).

During my internship, I focused on the real estate industry with a focus on the ASEAN region and India, where I researched and examined the industry's performance over the years to find out the profitability level trend, debt level trend, the monetary and fiscal policy impacts on the industry's performance, and a variety of other economic variables. Essentially, my task was to determine how the real estate sector performed in Southeast Asian countries and India over the last 20 years to conduct a comparative analysis and identify the best investment prospects among the leading countries.

I began my research by reading annual reports from companies, sector-specific research reports from Knight Frank and CBRE, and news articles. My Industry mentor was very supportive. He explained how economic factors influence the performance of a country's real estate market. His eagerness to help guide me throughout my research. Bloomberg was also hugely beneficial during my summer internship in retrieving analyst research reports and cross-checking financial data. After submitting my final project report, I experienced a significant change in my understanding of various financial metrics and macroeconomic variables which will be beneficial throughout my finance journey.

I am eternally grateful to N. L. Dalmia Institute of Management Studies and Research for providing me with this opportunity. Also, to all of my mentors for their constant support and guidance throughout my journey.

Lastly, I'd like to convey my gratefulness to the Goonj Team for providing me with a platform to share my experience.





TUSHAR PANDAGRE

Due to the pandemic my initial internship offer got revoked, but with the support of the college placement team I bagged another offer for my summer internship from **Grasim Industries Limited – Aditya Birla Chemicals**. Though this was a fully work-from-home internship, the learnings I got within these two months have added a lot of value to my MBA experience. Day one began with an induction program wherein I was oriented about the Aditya Birla Group and their Chemical Business which helped me understand the business and products the company caters to. From the next day onwards I was assigned tasks by my Manager. She explained to me the terms, key words, their meanings and related concepts in a very comprehensive manner. Every time I got stuck in technicalities of assignments and its procedures, my manager guided me and resolved my doubts in the best possible manner.

Throughout the internship I worked on 8 diverse assignments which pertained to Job Analysis, Job Evaluation, Organization structures, Manpower Analysis and Proposal process, Talent Profiling and HR Metrics. For every assignment, we had prepared timelines so that we are on time for submission of every assignment. In this article I will briefly explain two major assignments that I worked upon. First assignment was to analyze manpower numbers of two manufacturing units producing Viscose Filament Yarn (VFY) which is used to make fabrics in the fashion industry. Aditya Birla Chemicals (ABC) had one unit in Veraval, Gujarat already but recently they bought another present a comparative manpower analysis for both the units to the CEO. So I was given the unit for VFY production in Kalyan. Handholding of the Kalyan unit was in progress but the manpower numbers were finalized for the new unit. The HR department was required to task of doing the analysis. I collected all the data from ratified files of organization structures of both units, segregated the numbers of people present in different job bands of various departments and made a master data sheet which was divided into four departments namely manufacturing, Finance & Commercial, HR and Marketing. Based on the master data I did a deep analysis of manpower present in both units by comparing Job Bands, Departments and location. I came up with insights and reasons behind the major differences between two VFY producing units.

My second assignment was to do talent profiling of middle management level HR employees and to come up with 'must-haves' in an employee to be promoted for a senior position. I studied and analyzed all the 24 profiles and came up with a range of characteristics like personal demographics, relevant work experience, qualifications etc. that were there in all the profiles. This internship experience was really an enriching one, I feel curious to know more about HR processes and practices in the industry. I am able to understand and relate the theory concepts with the assignments that I did in my internship which makes my lectures much interesting.





RADHIKA NAIK

I got selected at LaunchPAD for my Summer Internship as Human Resource Consultant. Working at a start-up gave me exposure that groomed me for my future career path. At LaunchPAD we believed in work ethics, transparency, and punctuality. We valued our employees as well as clients. Innovative ideas and initiatives were always encouraged, and due importance was given to Learning and Development.

The work culture focused on productivity, learning, and career growth. I received regular mentoring from the founder of the organization on various areas of Talent Acquisition. I did recruitment for the IT, Marketing, and Finance sectors for multiple profiles. I managed the process right from sourcing and screening candidates to conducting their interviews. I got a chance to understand various Job profiles, their requirements, and the competencies required for each role, and I also interacted with many people.

As we say, change is the only constant, so is life at a start-up. You learn to be more Agile and Adaptable. The best part of the internship was getting to shoulder responsibilities. Learning at LaunchPAD was not just via training but by working and observing your team members and mentors. These things may or may not be a part of academics, but this hands-on learning stayed with you for a long time.

The work culture in a start-up is more productivity-oriented, and hence you need to acquire new skills to optimize your work. I also get a lot of autonomy and flexibility to work and figure out new ways to complete the assigned work.

Your efforts are acknowledged and encouraged, which surely motivates you to work towards achieving more success. You get chances to start your initiatives, take up tasks and implement them till the final stages.

This was my experience working in a start-up. I was glad to be a part of it.

Adiyogi does not belong to the past, He belongs to the future.



CANVAS STORIES



Name : Pradnya Sawal
Year : 2020-2022
Specialization : PGDM Finance



VISHLESHAN 2021

NBFCs move towards Banking Is it Good or Bad?

Case Study Competition

Date: **Saturday, 13th February 2021**

Time: **02:00 PM to 06:00 PM**



The Finance Forum of NLDIMSR organized their second major event VISHLESHAN 2021 on 13th February'21, virtually. It is an intra college case study competition where students compete in teams and is open to all the first-year students.

Although the event was held on a virtual platform, the students showed great enthusiasm and participation spirit. The teams namely, Save-iours, Excel-erators, Mavericks and, Aspirers presented their take on this year's topic, 'NBFCs move towards Banking, Is it Good or Bad?' after doing thorough research.

The judges for the event were Mr. Pratekk Agarwaal, Angel Investor and Startup Advisor, Ex CBO BharatPe, Mr. Shambhu Prasad, AVP – DCB Bank Ltd., and Mr. Sandeep Kashimpura, Freelance Consultant. They asked every team some very compelling questions in order to gauge their understanding of the topic at hand and made sure every team member got a chance to answer.

-Riddhi Rungta

(Campus Reporter)



ACE – The Marketing Club of N. L. Dalmia Institute of Management Studies and Research has successfully organized “MAADHYAM 2021”, a national level B-school paper presentation competition. Amidst this pandemic situation, it was held virtually through Zoom this year on 23rd January 2021.

The topic this year was “Different Marketing Strategies Adopted by Brands in The New Normal”. They had the esteemed panel of judges which included: -

1. Riddhi Adlakha – Head Digital Marketing of Tata Consultancy Services (TCS), she had vast industry experience in sectors like FMCG, Retails, Telecommunication, IT & Technology, Electronics, Banking, Finance & Insurance, and Healthcare.
2. Krishni Miglani – Marketing Lead of Prime Youth Adult Program at Amazon India; she touched the success badge at a very young age and continues with various accomplishments.
3. Nishiggandha Kerure, Brand Manager of Nykaa, also worked for L’Oréal India and DBS Bank Ltd.

This amazing panel made the event so much better even through Zoom.

Maadhyam received a good response from various colleges like the Indian Institute of Management Bangalore (IIM B), Goa University (GU), Chetana’s Institute of Management & Research, S.I.E.S College of Management Studies, N.L. Dalmia Institute of Management Studies and Research (NLDIMSR) and many more. The teams presented very insightful presentations by depicting their views with respect to the given topic. They discussed the existing strategies big firms used to implement as well as the changes that they have taken up for successful business continuation and customer satisfaction at the same time. Not only this, it was a knowledge-rich discussion among the students and the judges discussed skyrise marketing, neuromarketing (a trend now), community marketing; CRM, ORM, and how various local businesses performed.

The winners of MAADHYAM 2021 were Chirag Mehta and Suhani Singhal from the Indian Institute of Management Bangalore (IIM B). The Second rank was achieved by Aditi Sherigar and Segal Surve from S.I.E.S College of Management Studies (SIES), Mumbai and the third position holders were Joel Mendes and Deepti Shelar from N. L. Dalmia Institute of Management Studies and Research, Mumbai.

The event was a huge success with the guidance of Prof. M.R Koshti - faculty in charge of the ACE club, Dr. Joyeeta Chatterjee – Ex HOD Marketing, Karishma Desai - student in charge of the ACE club, all the members of the ACE club, and all the other faculties and students who supported this event and made this a successful one.

Podcast 1 On Developing An Entrepreneurial Mindset

Date: 03 April, 2021

Time: 11:30 a.m. to 01:00 p.m.

Speaker Name: Mr. Pranav Patadia

Venue: Zoom Platform

Nurtur-E, the Entrepreneurship Cell of N. L. Dalmia Institute of Management Studies and Research conducted its first ever online podcast on 3 April 2021. The topic of the podcast session was ‘Developing an Entrepreneurial Mindset’, and its objective was to help aspiring entrepreneurs have the mindset required to start a business.

Our guest speaker for the 1 podcast was Mr. Pranav Patadia, Co-founder of Insomniacs, with a demonstrated history of working in the marketing and advertising industry. Sir is skilled in digital strategy, advertising, sales, and integrated marketing.

The CEO of Nurtur-E, Himanshu Kumbhare, along with Saumil Shah started off the event by introducing our esteemed speaker. During the 70-minute session, the hosts put forward their questions and sir provided us with his learnings and experiences over the years, and also gave instances on how he dealt with problems. Being an MBA himself, he spoke about how he left the corporate ladder to build up to something of his own, and today, after 6 years, his company is currently the fastest growing digital marketing company in Mumbai.

The session was concluded after answering questions from the audience and a vote of thanks.

Key learnings:

- Entrepreneurs are just people who identify problems in society, and try to fix them.
- Always research and evaluate your idea. As an entrepreneur, you think your idea has never been thought of, but it’s best to do your research and evaluate it.
- There is no set method of doing things in uncertainty. The trial and error method works best!
- Create processes to delegate tasks to people around you. Delegating at the right stage is of utmost importance so that you can focus on the main aspects of the business and be prepared for the upcoming challenges.
- Motivation will last only for a day. It’s the discipline and passion for work that will keep you going.
- Develop a business around your existing knowledge rather than starting up in a completely new vertical. Find your niche!
- Treat your team as an ‘Asset’, not as a ‘Liability’.
- Never forget your small successes and failures in business because they will add value to your life.
- When you get new ideas, go to 10 people who will give you 10 different perspectives. Find people who would be your devil’s advocate before building upon an idea.
- Look for mentors who would guide you and give you good advice to develop.

**PODCAST 2 DEVELOPING AN ENTREPRENEURIAL
MINDSET**

Topic: Developing an Entrepreneurial Mindset, Part – 2

Speaker: Mr. Amit Kumar Agarwal

Date: 21st July 2021, Wednesday

Time: 4:30 p.m. to 5:30 p.m.

Venue: Zoom Platform

Program Coordinator: Prof. Anand Dhutraj

Nurtur-E, the Entrepreneurship Cell of N. L. Dalmia Institute of Management Studies and Research; conducted its second online podcast on 21st July 2021. The topic of the 2nd podcast session was "Developing an Entrepreneurial Mindset, Part-2", and its objective was to help aspiring entrepreneurs develop the right mindset required to start a business. The session took place under the guidance of the faculty heads, Prof. Anand Dhutraj, and Dr. Vaishali Kulkarni.

The guest speaker for the session was Mr. Amit Kumar Agarwal, an alumnus of IIM Ahmedabad and IIT Kanpur. Amit Sir is the Founder and CEO of NoBroker.com, the world's largest peer-to-peer real estate portal.

The host Saumil Shah and co-host Vishaldev Kadam started the podcast by introducing NLDIMSR's CEO Prof. Seema Saini, and Director, Mr. Vijay Ramchandran, followed by the introduction of our esteemed speaker.

During the 50-minute session, the hosts advanced with the questions, and Amit Sir provided us with his learnings and experiences over the years. He also gave instances of how he dealt with problems in the entrepreneurial world. Being an MBA himself, he spoke about how he left the corporate ladder to build up to something of his own, and today, his company is the world's largest peer-to-peer real estate portal. .

Key Learnings:

- Try something at a small scale, and pilot testing is imperative for validating the idea.
- If you want to achieve something big, you have to come out of your comfort zone.
- Develop a practical approach to establish a start-up.
- Financial savings (up to 12-18 months) should be planned before getting into the start-up.
- It is a good idea to ask customers about what they need instead of being arrogant about your idea
- Always deal with money and customers with respect
- Family support plays a crucial role during weak points of the start-up journey
- Not taking risks is a huge risk

The session was concluded after answering questions from the audience and a vote of thanks.

Prevention, Prohibition & Redressal Act 2013

The NLDIMSR - College Women Development Committee (CWDC) with Young Women's Christian Association (YWCA) organized a session on "**Sexual Harassment of Women at Workplace (Prevention, Prohibition & Redressal) Act 2013**" on **30th July 2021** for PGDM & GMBA (Batch 2020-22) faculties and staff members. The session was conducted under the guidance of Dr. Vaishali Kulkarni and coordinated by Dr. Nazia Ansari.

The guest speaker for the session was **Advocate Aileen Savina Marques**, a practicing member of the Bar Council of Maharashtra and Goa. She is actively involved in primarily matrimonial litigation and family law for almost 14 years.

The session began with a video clip from a movie, where the boss calls one of the female employees not for any work but intending to harass her. He also assaults her sexually and continuously stares at her inappropriately while she is speaking. Finally, she voices out and expresses her frustration.

Later there was a discussion about how equality is a concept and is not practiced even today.

Ma'am also shared her personal experience where people said it was difficult for women to travel alone by train to different states without getting molested, raped, or beaten up. However, she traveled to 19 states when she was 17 years, and proved the world wrong.

Data also shows that India reported a 14% rise in sexual harassment complaints in FY19. Some of the key points about the Act are:

1. What does sexual harassment at the workplace include?

- a. Whistling at someone.
- b. Actual or attempted rape or sexual assault.
- c. Touching an employee's clothing, hair, or body.
- d. Kissing sounds, howling, and smacking lips.
- e. Touching or rubbing oneself sexually around another person.
- f. Unwanted sexual teasing jokes, remarks, or questions.
- g. Unwanted deliberate touching, leaning over, cornering, or pinching.
- h. Any other unwelcome physical, verbal or non-verbal conduct of a sexual nature

Further, the discussion continued on strategies for the prevention of sexual harassment and ways to seek redressal for the same.

The session concluded with the vote of thanks by Nihalee Chalke.



Nidhi Mishra Photography



Name : Nidhi Mishra
Year : 2020-2022
Specialization : PGDM Marketing

INTERNATIONAL CONCLAVE

**“Surviving Global Competition:
Strategic Measures Employed by Local Companies”**

Saturday, 27 February 2021 | 02:00 PM (IST) Onwards



**Mr. Aparup Sengupta
(Keynote Speaker)**
Chairman of the Board at Startek, USA,
Founder and Chairman
at AAJ Global Foundation, India



**Mr. Satish Thaker
(Moderator)**
Asst Vice President - FMCG
Jiomart Ecommerce at Reliance Retail
India



**Mr. Somen Chakraborty
(Panelist)**
Director Commercial Strategy
MEA and Global Duty Free
at Philip Morris International
Switzerland



**Mr. Areff Salauroo
(Panelist)**
Group HR Director at
La Sentinelle Group, Mauritius



**Mr. Chandra Kant
(Panelist)**
Co-Founder of
Akulmach Technologies,
Sales Coach, Philosopher
and Strategist, India



**Mr. Damon Brown
(Panelist)**
Best-Selling Author,
Public Speaker & a Coach Helping
Nontraditional Entrepreneurs,
Damonbrown.net, USA

The most anticipated event of the General Management Committee (GMC) of N.L Dalmia Institute of Management Studies and Research, “The International Conclave” was held on 27th February 2021. Like the previous years, this year was no different, rather more engaging and exciting with many esteemed speakers gracing this event from various countries.

The topic for discussion was “Surviving Global Competition: Strategic Measures Employed by Local Companies”, which was apt given the pandemic situation that created a disruption with a specific focus on the local companies.

The keynote speaker for the event was Mr. Aparup Sengupta, Chairman of AAJ Global Foundation and Chairman of the board at Startek, USA, who has over 33 years of experience in the technology consulting and outsourcing domain. The Panel discussion was moderated by Mr. Satish N Thaker, AVP - JioMart E-commerce at Reliance Retail. He is an expert in retail with a career of over 24 years in the FMCG industry across India.

The panel discussion was joined by Mr. Somen Chakraborty from Switzerland. He is the Director Commercial Strategy- MEA and Global Duty-free at Philip Morris International, Switzerland, with a vast experience of 20 years in Commercial Strategy, Digital Sales, and Change Management.

The second panelist was Mr. Chandra Kant from India, who is the co-founder of Akulmach Technologies, along with a Sales Coach, a Philosopher, and a Strategist. Above all, Mr. Damon Brown joined this discussion from the USA, an author, TEDx speaker, coach helping non-traditional entrepreneurs, as well as co-founder of a popular platonic connection app Cuddlr. The discussion absorbed and engrossed the audience completely, as it revolved around various real-time insights on approaches companies could look forward to, the way students should brace themselves to take up challenges in such times as well as a deep look into the way live business situations at hand were tackled, which truly represented the speaker's years of experience they have gathered. This discussion imbibed a remarkable and practical way to shape the business mindset of students. A few of the insights that resonated throughout the discussion were about how mundane jobs are moving towards implementing artificial intelligence with humans getting a lot of free time to explore and the best time to start is now! Also, local companies should focus on garnering relations with their local community, in tum, to target them easily, as well as the adage, "Believe, behave and become" which was the key• takeaway



SHREESHA PADUNNAYIL



Name : Shreesha Padunnayil
Year : 2020-2022
Specialization : PGDM Finance

CYBER SECURITY

The General Management Committee of N. L. Dalmia Institute of Management Studies and Research with the Young Women's Christian Association (YWCA) organized a guest lecture on Cyber Security on 7th July 2021. The session was conducted under the guidance of Dr. Vaishali Kulkarni and coordinated by Dr. Nazia Ansari.

The guest lecturer was Advocate Pankaj B. Bafna, a Law Graduate from Government Law College with more than 24 years of Legal Practice. He has a keen interest in Information Technology Law and Cyber Crime Investigations. Besides, he has formed his Law Firm known as Bafna Law Associates. An adage said well by Stephane Nappo that it takes 20 years to build a reputation and a few minutes of cyber-incident to ruin it.

The guest session started with topics like how the current generation lacks cybersecurity knowledge. The discussion was focused on how management students can get affected by the cyber world and what measures to be undertaken to stay protected.

The different types of ways in which we may get trapped were explained, like media forwards, email messaging. Also, measures to be taken for staying safe were discussed. The point was focused on that since everything is happening online, it is easy to monitor and control the server base as well.

Some negative consequences of data sharing were also discussed like how social media companies are bossing out and not sharing data with law-enforcing authorities. Examples of Twitter and Blackberry were shared. New Acts will be coming forth for proper regulation, and the new rule is to provide data only when the highest authority is written to the nodal officer.

Most importantly we should never enter the dark web without knowing how to come out of it as you will never know when people follow you.

The guest session ended with a question-and-answer session followed by a Vote of Thanks.

Ms. Kritika Rathi and Mr. Abhijit Chandankar managed the welcome address and vote of thanks. Powerpoint Presentation was taken care of by Mr. Bhushan Dakhore.

Recording...



WELCOMES



CA. Shreekant Sharma
Head of Finance

Assam & North East Telecom Service Area
Vodafone Idea Ltd.

For Guest Session on
Credit Monitoring Policy

Saturday, 13 February 2021 | 6 p.m. to 7.30 p.m.

Finance Forum of N.L. Dalmia Institute of Management Studies and Research organized a guest session on Saturday, 13 February 2021 at 6:00PM. The topic for the session was “Credit Monitoring Policy” as a part of Banking and Financial Services. The Guest Speaker for the session was CA. Shreekant Sharma, Head of Finance of Vodafone Idea Ltd.

Sir started the session with a quick recap on stressed assets and its classification. Thereafter, a quick background of Insolvency and Bankruptcy Code (IBC) – 2016 was given that started right from SICA 1985 to Companies Act 2013. In the process, the structural changes brought in the banking sector to deal with NPAs were also discussed. Sir also spoke in detail about applicability of the code, the purpose behind it and the influence on the economy.

Sir welcomed questions even while explaining the concepts and the session ended with a hearty vote of thanks.

-Sidhesh Kadam

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Recording

FINANCE FORUM

WELCOMES

Dr. Bhaskar Dasgupta
Associate Director - Financial Centre Development
Abu Dhabi Global Market (ADGM)

For Guest Session on
How to sell Financial Products & Services
Saturday, 13 March 2021 | 6 p.m. to 7.30 p.m.

N. L. Dalmia
Institute of Management Studies and Research
(A School of Excellence of N. L. Dalmia Educational Society)

Finance Forum NLDIMS

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Kiran Maurya PF...

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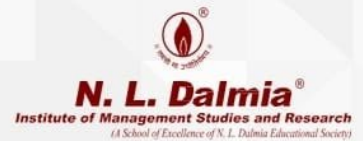
On 13th March 2021, the Finance Forum of NLDIMS organized a guest session on ‘How to Sell Financial Products and Services’ for all its first-year and second-year students.

The esteemed speaker for the session, Dr. Bhaskar Dasgupta, Associate Director – Financial Center Development, Abu Dhabi Global Market, kept the students engaged with his insights and life experiences. He started off by briefing the students about the basics of selling financial products and services and then moved on the intricate details of the field. He spoke at length about The Ansoff Matrix and the kind of strategies required for different market and product mixes. He stressed on the fact that every salesperson should make use of his attributes to his own advantage.

He discussed a few dos and don’ts of this particular field during the Q&A session.

-Riddhi Rungta

(Campus Reporter)



Panel Discussion on Post Budget 2021 Analysis



CA. Nitin Bhuta

Proprietor-Management Consultant

**Specialized in Direct and Indirect Taxation,
GST Advisory Services & Management
Advisory Services**



Dr. Tarun Agarwal

HOD Finance, NLDIMSR

**Specialized in Banking,
Banking operations, Micro Finance &
Financial Inclusion**



CA. Subhash Kedia

Senior Partner-B.N. Kedia Co.

**Specialized in Statutory Audit,
Taxation, MCA Compliance,
XBRL & IFRS complied reporting**

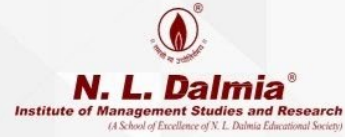
Wednesday, 03 February 2021 | 11:00 a.m. to 1:00 p.m.

The Finance Forum of NLDIMSR gave its first year PGDM students a chance to understand and analyze the Budget of 2021-22 through a discerning panel discussion held on 3rd Feb'21 via Zoom.

Tax experts and eminent speakers like CA. Nitin Bhuta and CA. Subhah Kedia formed the panel and the discussion was commenced and taken forward by Dr. Tarun Agarwal. They gave the students an overview of the budget and discussed various aspects of it in detail. The panelists stated that the budget was a growth oriented one and that India's vision to become a five trillion economy by 2026-27 was achievable. They provided a positive outlook on the disinvestment plan of the government and also gave an insight into the various funds allocated for health and PSBs.

The students got a chance to interact with the panelists post the discussion.

-Riddhi Rungta
(Campus Reporter)



Guest Session on Treasury Management



Ms. Snehal Gupte
Vice President

Structured Finance – Axis Capital

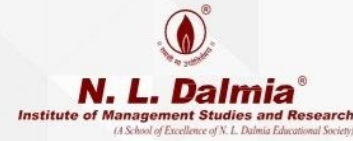
Saturday, 27 February 2021 | 6:00 p.m. to 7:30 p.m.

The students of N.L. Dalmia Institute of Management Studies got the opportunity to sit for a guest session on Treasury Management, conducted by one of our very own alumni, on 27th February 2021.

Ms. Snehal Gupte is a Vice President (structure finance) at Axis Capital and graduated in finance from N.L. Dalmia in 2008. She imparted her knowledge on the way a treasury department of a bank functions through a detailed presentation and made the students understand the consequences that changes in an economy have on the said department. Ms. Snehal expressed the parameters within which the treasury department functions to mitigate risks and earn profits.

Ms. Snehal tried to make the session an interactive one by encouraging the students to ask questions. The entire session was intellectually binding, and it introduced students to an important career avenue in finance.

-Yash Shah
(Campus Reporter)



Guest Session on
Practical aspects of Working Capital Management
and applications of AI in business



Mr. Sanjay R Sachdeva
Chief Financial Officer

Samya . AI

Saturday, 20 March 2021 | 6 p.m. to 7.30 p.m.

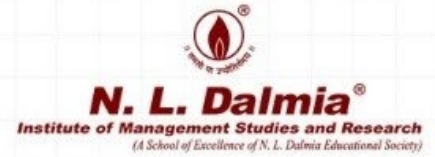
On 20th March, 2021, the Finance Forum of NLDIMSR organized a guest session on ‘Practical aspects of Working Capital Management and applications of AI in Business’ for all its first-year PGDM students.

The speaker, Mr. Sanjay R Sachdeva, Chief Financial Officer, Samya .AI briefed the students on what is working capital and its components. He explained in great detail the implications of inventory management, the advantages and disadvantages of prepaid expenses. He then moved on to current liabilities where he spoke at length about accounts payables and advances received and the ways in which a business can deal with them in order to draw benefits. Further, Mr. Sanjay spent some time briefing the students on the application of AI in business and what the future of the same could look like.

The session ended with an interactive Q&A.

-Riddhi Rungta

(Campus Reporter)



**GUEST SESSION
ON
WHAT CORPORATES EXPECT
FROM FRESH MBAs**

Mr. ASHISH DALAL

(MD - SS&C GlobeOp Financial Services India Pvt. Ltd.)



SUNDAY JAN 10TH 2021 AT 11.AM

On 10th January 21, the Finance Forum of NLDIMSR organized a virtual guest lecture for the first year PGDM students via zoom.

The speaker, Mr. Ashish Dalal, MD-GlobeOp Financial Services Ltd. helped the students gain a new perspective with respect to the expectations the industry holds and the expectations that should be held by the students. He spoke at length about the importance of having relevant knowledge based on their respective specializations, clear goals and a positive attitude. He stressed on the need for MBAs today to be problem solvers and have a solution-oriented mindset. Being flexible and adapting to the changing times is of utmost importance for anyone today, especially a fresh MBA graduate is something the students were asked to keep in mind.

The lecture was followed by a brief Q&A session.

-Riddhi Rungta

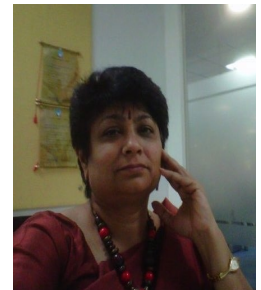
(Campus Reporter)



Mr. Deepak Upadhyay
Sr. Manager
Deloitte

Mr. Deepak Upadhyay, Sr. Manager, Deloitte in the Greater Sydney Area, delivered a talk via Zoom on “Industry Expectations (consulting organizations, particularly) from a Management Graduate.” Students at the start of the second semester were curious about Industrial knowledge and their expectations. NLDIMSR arranged this insightful session where Mr. Deepak guided students on the same. He discussed various upskilling requirements in the industry. He also said that it is not just about skills but about the approach and attitude towards any given problem. He also advised students to learn new tools and develop a problem-solving approach. Mr. Deepak was also glad to solve a lot of exploratory queries from curious students. The session ended on a thankful note as he joined and guided students live, from Sydney

Mrs. Vinath Hegde
GM
Eureka Forbes



NLDIMSR arranged an online guest session on 22nd February, 2021 which was delivered by Ms. Vinath Hegde, GM in Eureka Forbes. She delivered the lecture on the “Role of call centre in CRM.”

Ms. Vinath also explained about the applications and multi-channel integration in CRM. With her years of experience, she imparted to all the aspiring professionals the importance of customer experience and discussed basic elements to attain excellence in Customer Experience. This session ended with a Q&A session.



Mrs Deepam Sen
Sales and Operations Leader
VLCC Healthcare Ltd.

Deepam Sen is a Sales and Operations Leader with 18+ years of track record in providing strategic direction in channel management, franchisee management, and retail outlet management, and direct selling across Beauty and Wellness and customer-intensive service industries.

Mr. Maneesh Konkar
Director
Director One Consulting



NLDIMSR arranged an online guest session on 20th March 2021 via zoom which was delivered by Maneesh Konkar, Director of Direction One Consulting. Mr. Maneesh Konkar had been mentoring & training start-ups, SMB owners, corporate leaders & young working professionals in B2C & FMCG Channel Sales, digital marketing, Leadership & B2B Negotiation skills for over 20 years. He delivered a power-packed session on "How Marketing is Changing in Digital World"

Few takeaways from the lecture

- 1) Custom audience source
- 2) Demand creation, channel structure, remarketing, fundamental concepts
- 3) Examples - Boat, Bombay Shaving Company, Netflix, PVR, Blockbuster, Uber, Apple, Airbnb, Amazon, Netmeds, pharomeasy



Dr. Shubhra Chakraborty
Founder and CEO- Poshan
Marketing Manager-
Philips Healthcare

On April 08, 2021, the N L Dalmia Institute of Management & Research was privileged to host Dr. Shubhra Chakraborty to speak on "Cracking A PPO & Personal Branding".

Dr. Shubhra Chakraborty, Founder & CEO- Poshan and Marketing Manager- Philips Healthcare, enlightened the students on the importance of personal branding and how they can manage to do it. As summer internship is around the corner, she discussed the points and plans that students should undertake to get PPO. She also gave some tips to leverage the best out of the internship.

Further, she discussed how important it is to create a network and create the "BRAND YOU". The doctor also gave the mantra "Your Network is your Net Worth". Students also got the opportunity to interact with Dr. Shubhra and express their curiosity, solve their queries through the Q&A Session.

Mr. Imam Kalyan Raha
DGM- Sales
Qube Cinema Technologies



On this day, NLDIMSR was privileged to host Mr. Imam Kalyan Raha, DGM- Sales, Qube Cinema technologies (P) Ltd. previously known as Real Image Media Technologies (P) Ltd to speak with the students on "Don't Make a Sale Pitch".

Mr. Imam also presented the students, the hierarchy of the company, and the sales team to give ground-level insights into the industry, explaining the role of each position in the hierarchy. He gave insights on the broad perspective of making a pitch differently like an advisor and not a salesperson. He explained to the students how in years the pitch pattern of sales has changed. The customers are more looking for an advisor to their problem than just purchase products. As the students were interested in the Media Industry, Mr. Imam also explained how the media industry works and explained to us the different roles & responsibilities of each position in the Media industry. Thus, after solving a number of questions, the session ended.

Date: 13th March 2021

Name of the Speaker: Ashlesha Keer

Designation: Training Manager

Organization: Aditya Birla Capital

Interview Skills

The session began on a positive note with a Spotlight activity in which students were asked to introduce themselves and their skills.

Starting with the session, mam made us understand the difference between Employment v/s Employable. She explained worth of carrying out this activity is to be industry ready. If anyone do not have experience still have a right skill is said to be employable as explained by mam.

She gave us the information about entire flow from pre , during and post interview process and things to take care during the same. She explained about 5 skills for every candidate to have for being industry ready which are as follows :

1. **Patient**
2. **Resilient**
3. **Adaptable**
4. **Sincere**
5. **Spontaneous**

She also started activity to engage students like asking us about what according to each student would consider him/her self as a specialist for in any domain(e.g. compensation specialist).She explained students about 80:20 rule , how to be a proactive candidate.

She made us aware that video technique is most efficient to prepare ourselves before actual interview to see what we lack and how to overcome it.

Later she explained to us about ‘THINK ABOUT IT’ concept ,it says before going for an interview have all details & updates at hand and be aware about latest happenings of particular company for which we are applying for. She also conducted an activity , like she asked a student to tell about herself and few more details and at same time others were asked to listen carefully to her and help her out on how to make her answer more refined and bring up more efficient points in her answer for ‘Tell me about yourself?’. This not only helped her but also other candidates to have peer-to-peer learning and gain most out of it and be prepared with some unique points which might have not come up by working alone.

On the ending note , she gave us advice & tips about how to prepare our interview answers and what question to ask back to employers and the way to answer so it looks professional.

-Arti Jani

Guest Session: Compensation and Benefits

Speaker: Avantika Gupta

Date: 5th April 2021

The speaker for the session was Avantika ma'am. She is a Senior Manager, Performance and Rewards at Bajaj Electricals Ltd.

The session began on a positive note where Avantika ma'am briefed about her experience in performance and rewards. The first part of the session focused on the four types of rewards; Compensation and Benefits, Career opportunities, Work environment, and Learning and Development. One of today's trends is about "Differentiated Benefits." Hence organizations chose one out of four of these reward strategies to add differentiation to their Employee Value proposition. While deciding the reward strategy, the organizations need to consider various factors like the Nature of talent, Employee value proposition, Employer brand, Culture & Statutory fundamentals, and cost dynamics. The organization's culture, whether focusing on aggressive sales, flexible working hours, or a stable culture, affects the talent pool. Which in turn influences the compensation and benefits policy. The geographical location of the company, the taxation norms, cost of living, the culture's outlook towards the long-term incentives, and lastly how much of the total profitability margin the company is willing to share with its employees; all influence the compensation and benefits strategy of the organization.

Later the session focused on what are the components of compensation, how they are determined and implemented. As compensation refers to cash and non-cash rewards, the basic salary, bonuses, performance pay, incentives, benefits, perquisites, and LTA form a part of the employee salary. Also, the business strategy whether to be a stable or an aggressive organization; affects the compensation policy. Industry-wise benchmark is important to understand what other companies in the same industries are offering to stay in the competition to attract the best talents.

The Compensations is determined by keeping in mind what the competitors are offering, the amount of flexibility your organization is ready to give, what career anchors the organization wants to communicate, what culture it has in terms of business strategy, and lastly what monetary impact the strategy will have on the rest management.

As the session progressed Avantika ma'am talked about the tools that companies usually have for maintaining Internal Competitiveness and the design principles of compensation structure. The pay structure of the organization is designed for various levels of employees; right from the C-suite leaders to the entry-level roles. In the last part of the session, Avantika ma'am briefed about how the changed labor codes affected the compensation and benefits policy of the company.

-Radhika Naik

Saturday, 13.03.2021

Speaker: Priyesh Thakur

Designation: Deputy General Manager

Organization: NTT - Netmagic

The session began with an Icebreaker where all the students were asked to introduce themselves. The introduction involved two parts 1. Your name attached with an adjective starting with the first letter of your name (eg. Super Sarthak) 2. A short embarrassing or any memorable incident about you. After everyone was done sir introduced himself the same way and explained the purpose of the activity as well, he explained adhering to the topic of leadership that for a leader developing a bond and establishing a camaraderie with his team is very important.

Then the discussion moved on to Leadership Development. Sir showed one video regarding the same and told us to really observe Heavy verbs, adjectives and the body language of the people in the video. Those words were; Attitude, Self-discovery, Serving, Mentality

Moving on, Sir asked 2 questions to the crowd about what is leadership according to you and what is not and through the discussion, we all came up with a glossary stating the same .

Following is the outcome of the activity:

What do you think is leadership?

Vision, Taking team towards success, Guiding, Decision making, Collaboration, Diversity & Inclusion, Mentorship, Influence, Confidence & poise, Innovation & thinking.

What do you think is not leadership?

Laziness, Me & myself, Egoistic, Dictatorship, One-way communication, Being Extrovert, Procrastination, Not trusting your employees, Not being available, Discrimination, Favouritism.

In further discussion, we touched upon 12 different leadership styles, Millennial leadership, saw how powerful communication and placing the right word at the right position can be.

Then in the end sir explained three key points for developing a leader and those were

1. Coaching
2. Effective feedback
3. Collective teamwork & Collaboration.

-Sarthak Pathak



CANVAS STORIES



Name : Ritika Ramane
Year : 2020-2022
Specialization : PGDM Finance



Dhwani Prabhawalkar

PGDM-Finance, 2020-2022

The Post pandemic era has given rise to the FinTech industry. One can witness it by the sudden surge of payment solutions and growth in various FinTech areas. As the MBA curriculum is designed to adapt and incorporate the latest industry practices, *'FinTech course is the need of the hour'*. I am grateful to my B-School, N. L. Dalmia Institute of Management Studies and Research to organize this course for all the PGDM Finance students.

The FinTech course provided by Imarticus Learning gave the opportunity to learn and gain hands-on experience on some of the areas in FinTech. The topics covered were Artificial Intelligence, Robotic Process Automation, Applications of Python. We, as students, gained in-depth knowledge about various payment systems and explored the area of payment wallets. Discussions revolved around understanding Blockchain, Big Data, Machine Learning and Algorithmic Trading. We learned about FinTech and its regulations, Neo Banking, and open banking.

In AI and ML, the instructors discussed AI's applications, Natural Language Processing in Banking and Finance Sector and Future of Artificial Intelligence. In Blockchain we learnt some use cases and practical test cases were shared by the instructor. We also learned about the advent of Bots used by most of the banking and e-commerce industries to resolve customer issues. Overall, the course was insightful, and it provided a good learning experience.

**Abhishek Rathi**

PGDBM (Marketing), Batch of 2012

I enrolled for PGDBM in N.L Dalmia in 2010 after passing out my Bachelors in Pharmacy from ICT, Mumbai. Right from day one, it was an exciting pathway full of learnings and experiences taught by mentors who were best in the industry. I had an inclination for sales and marketing from the beginning.

Cognizant about the fact that technical knowledge from my graduation and PG in sales and marketing would make me a cut out for the Pharma industry, I started to look for restricting myself only for pharma placements to get the edge.

Luckily, Sun Pharma came to campus that year to pick 2 candidates for summer internship and I was one of the lucky candidates to be shortlisted out of 20.

I completed my summer internship from May- June 2011 and based on my project, secured a pre placement offer (PPO) and joined Sun Pharma in Dec 2011 as a management trainee!

I still remember that day distinctly and it was one of the happiest days and biggest achievement of my life to work with the most valuable company and number 1 company of India in the pharmaceutical industry.

There has been no looking back since then and I have grown here with ample opportunities given to me and I could grab them with both my hands.

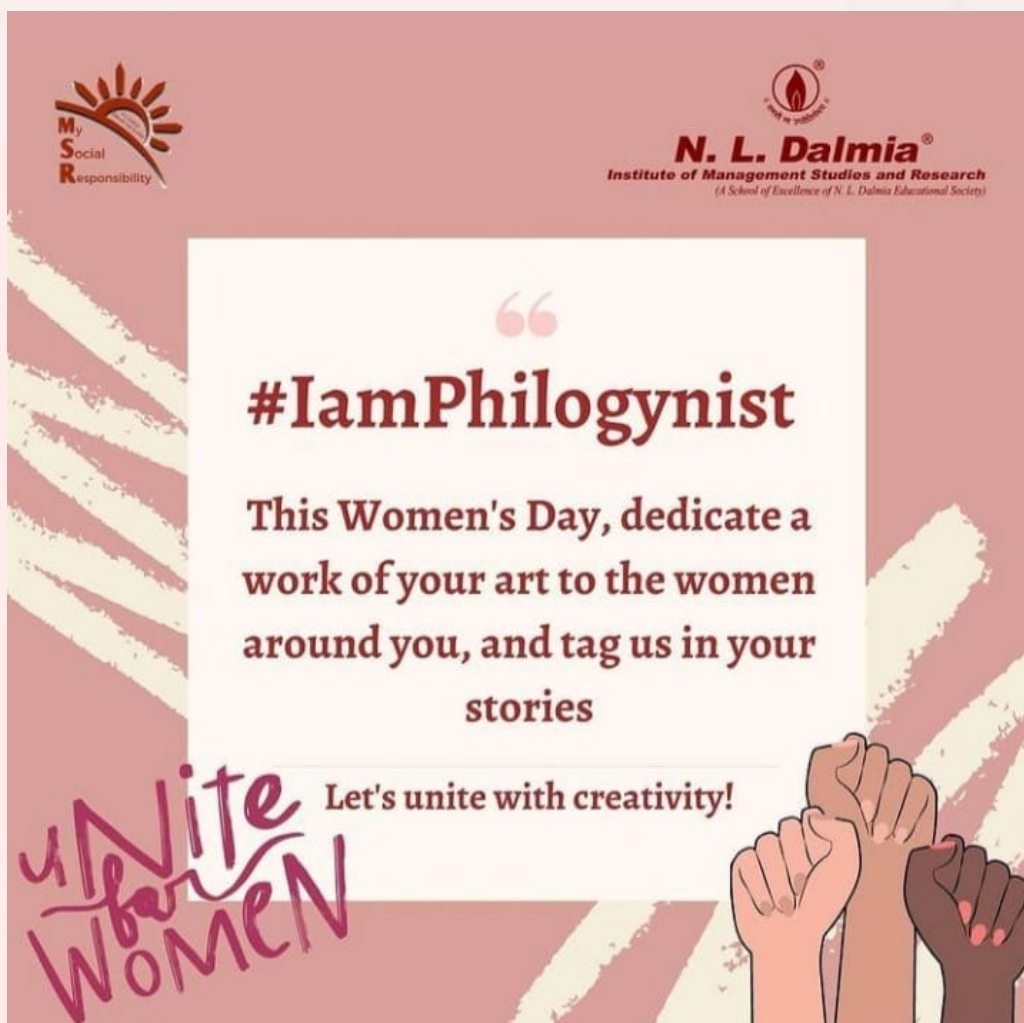
I was initially handling demand planning and supply chain and then given the opportunity to handle key accounts in the Indian market for 4 years created a healthy pipeline of approx. USD 12 million and then transferred to International marketing (Europe/CIS), which is a dream profile for any marketer. My friends kept on recommending/advising me to switch companies to give an impetus to my career but I was content and focussed on the role assigned to me and gave my best and patience got the fruits for me. You may switch jobs to up-swing your pay scale but loyalty and dedication definitely pays off in the long run.

In my current role, I'm designated as Senior Manager, solely responsible for API sales and business development in East Europe and CIS regions, handling a budget of USD 22.1 million. I'm more than content to reach where I am today and extremely thankful to my Alma Mater without which I wouldn't have been able to reach this far in such a small span of time.

WOMEN'S DAY

'I am a woman, and that is my superpower.' A woman is an ocean of emotions, and a mountain of reliance. She's as gentle as a lily, and at times, as tough as a rock. There's absolutely no ceiling to what a woman can attain. To delineate this, MSR Committee of NLDIMSR had come up with a campaign- #IAMPhilogynist where people from NLDIMSR and outside exhibited their sentiments towards women in the form of poetries, songs, sketches and drawings.

Being a strong and independent woman is a cliché people roll their eyes at. But it's one of the most significant things in the time we live, and there's nothing more gratifying than being able to do anything and everything for yourself. So here's to all the women; may we know them, may we be them, may we raise them.



KONDGAON VISIT



My Social Responsibility team of N.L. Dalmia Institute of Management Studies and Research has adopted Kondgaon village, situated in Vikaramgad Taluka of Palghar District. Kondgaon is a spread-out village and includes six Padas under it. NLDIMSR adopted Kondgaon village in December 2016. The MSR team organizes different projects, drives, and events to help the people in the village and now it's been four years, team MSR is conducting various welfare projects for Kondgaon village.

Village has six Zilla Parishad schools (Std. I to V) and one main school where children get further education from class 6th to 12th. Our visit to Kondgaon involved college students visiting each school in groups and conducting activities for the students in order to make them more social, since these students are shy.

Lack of awareness about menstrual hygiene is a major problem among village ladies. Considering this problem MSR has started project DIGNITY to create awareness among school going girls. Under this project we conduct sessions for girls at main school with the help of MSR members. Our main motive of this visit was to spread awareness about menstrual hygiene and distribute sanitary napkins. We have distributed sanitary napkins to 350 girls, at a time we provided sanitary napkins to each girl for 3 months. First round of distribution of sanitary napkins was conducted in November 2019 and second was in February 2020 and third round of distribution was supposed to happen in May 2020 but due to the pandemic, we distributed sanitary napkins in February 2021 and we hope to continue with this distribution in the coming future.

Our students performed numerous activities for village students even in the main school, and they also tried to help them. Our team also tried to understand the problems faced by the residents by conducting a survey, and measures to solve those problems in a suitable way will be taken.

As we all know, we all are going through difficult times because of Covid-19 and as mentioned above villagers are not that much aware of the preventive measures to be taken to avoid the infection. Under our MSR activity we provided them Sanitizer and masks along with sanitary napkins. We also guided them with few guidelines and preventive measures to be taken. We, the MSR committee, with enthusiasm and passion tried giving best of our efforts.

It is divine when you work for others selflessly and bring smiles on people's faces. We wanted to do as much as we could but because of this pandemic we had to refrain ourselves and wait for the right opportunity to visit Kondgaon and do the needful. Since last year we couldn't do any activity to help people in Kondgaon, hopefully in the coming year we will be able to do as much as we can and put a smile on their faces and give knowledge, happiness, awareness and aspirations to make their life a better place to live.

I am sorry, I really am,
 To your eyes which sensed,
 Such a disgusting sight,
 Of what can't be named,
 Neither explained, just exclaimed!
 What a stupid mistake,
 Of mine, your Honour!
 Disrespected you are,
 And I am ashamed,
 Of this hideous face,
 That meets the gaze,
 And their eyebrows raise,
 Shooting an insolent stare,
 Right through my soul,
 I appreciate their honesty,
 And the bravery they hold,
 Enough to melt anyone.
 Literally melt anyone!

Guilt-struck my heart is,
 Sufferers, forgive me,
 Pierced my soul is,
 Forget it! Just let it be!
 Just let it be.
"Disgusting looks?"
 Just let it be.
"Taunting tones?"
 Just let it be.
"To hurt or to hate?"
 I said let it be
"Let it come out!"
 Let it be
"Let it out!"
 Let it!

If I may be allowed,
 With this state of mine,
 To put a question for you,
 For you are the answer,
 To all of them.
 Your Majesty, May I?

Tried and tried and tried,
 And tired,
 I couldn't reason my fate,
 Which I curse all day long,
 With the others along,
 With no soul to bless my life,
 To bring my love back to life,
 And being sorry for,
 What I suffer,
 And being sorry for,
 What they suffer
 I am sorry,
 Do not mind,
 I..
 I seem to stutter.

Forgotten maybe many,
 But forgiveness is long due,
 They are the culprits born,
 Out of human I knew,
 To make me a victim,
 For no fault of mine,
 Tell me my Lord,
 What's done to me,
 Is it not a crime?

Shreya Vij
 PGDM-HR
 2020-2022



आसमान से आँसू गिरते थे
 सड़क पर मोती बिकता था
 कोई रंगों पे मरता था
 कोई रंगों से डरता था
 मैं चेहरा धोता जब अपना
 कलंक हाथों पर दिखता था
 नगर की धूप थी ऐसी
 की सब कुछ सूख जाता था
 जो मटका भोर को बेचा
 निशा तक टूट जाता था
 कोई माथे पर लिखता था
 ये मज़हबी भरी बातें
 और जो जाने हक़ीक़त को
 इन्हीं ने गर्दने काटे
 कहाँ है वो सभी लार्शें
 जो हाँ में हाँ मिलाती है
 वतन को बांटने वालो
 को वोटों से जीताती है
 है कौन मूर्ख? है कौन बेहरा?
 अब इसमें फ़र्क़ ना गहरा
 है लूटा देश को जिसने
 वही थे दे रहे पहरा।।

Nikhil Bhati
 PGDM-Marketing
 2020-2022



I want to pen down a poetry
but today,
I've fallen short of words and I
could barely write about love
and agony.

Poetry has consumed me so
that I could scarcely muse on
anything else.

It makes me keep seeking for
metaphors in the sky, the
moon, stars and roses,
and I swear it discomforts me
when I cannot find any.

Poetry is an art loved by
people very rare,
and those who love get soaked
in it like nothing else.

And I believe there is nothing
more gratifying than being
able to understand a poetry,
but for people who don't,
the greatest satisfaction
remains a mystery.

Poetry is a speaking picture
dressed in a form of love.

It is like a lost love I get hold
of when I have oceans to
speak,
and puzzles of mind to solve.

Poetry has consumed me so much
that I keep hunting for it in
people, places and occasionally,
in filthily scribbled pages of my
old diary.

On days when my throat is sore,
and words seem heavy,
I want to pen about things I love,
and more often,
it's about love.

Poetry has consumed me so much
that I had fallen short of words,
but it made me write about itself,
about something I heartily love.

Vidisha Jain
PGDM-HR
2020-2022





CANVAS STORIES



Name : Kiran Maurya
Year : 2020-2022
Specialization : PGDM Finance



Aayushi Rathi
PGDM-Marketing
2020-2022



Kirti Sonawane
PGDM-Marketing
2020-2022



Ronak Shah
PGDM-Finance
2020-2022



Vishaldev Kadam
PGDM-Marketing
2020-2022



Vidisha Jain
PGDM-HR
2020-2022



Shreya Vij
PGDM-HR
2020-2022



Bhushan Dakhore
PGDM-Marketing
2020-2022



Akshay Karanke
PGDM-Marketing
2020-2022



Shubham Deshpande
PGDM-Marketing
2020-2022



Aakanksha Jadhav
PGDM-HR
2020-2022



Kritika Rathi
PGDM-Marketing
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Richa Warang
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Shoaib Shaikh
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Rucha Kelkar
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Afreen Khan
PGDM-Marketing
2022-2022



Swapnil Kesare
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Radhika Naik
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Abhijit Chandankar
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