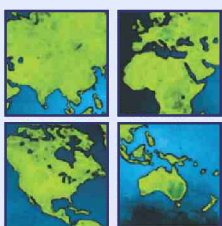


Universal Business Review

UNIVERSAL BUSINESS REVIEW

e - Magazine

March 2018



Universal
Business
School®

"Transforming Lives"



Cardiff
Metropolitan
University

150 Years of Nurturing Talent

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ARTICLES

How Important are Communications Skills For – Getting a Job and for Future Career Growth?



Mr. GURDIP SINGH ANAND
Chairman, UBS

When you enter an interviewer's room, you have communicated to him, in five ways already, even before the interview commences:

1. How you ask for permission to come in?
2. Your 'Body Language', while you walk across, from the door to the Interviewer's desk?
3. Your dress and grooming, speaks for itself?
4. How you shake hands with him?
5. How you seek his permission to sit down?

According to Warren Buffet, 85% of the decision, as to whether you will get recruited or not, gets taken, by the interviewer, on the basis of as to how you perform, the above five functions!

Thereafter, once Interview gets going, the following factors play a serious role, in enhancing or diminishing your chances to get selected:

1. Your ability to speak fluently and freely in English.
2. Your Pronunciation.
3. Your ability to use the right words to communicate your thoughts – this depends on the strength of your Vocabulary?

To substantially improve your performance on the above three factors, is not difficult, if you work sincerely & diligently for a 100 days – one hour every day.

Remember we have to pay a price, In terms of extra effort, whenever we want to improve any skill!

What do you need to do every day, to overcome this deficiency, if it is coming in the way, of your getting a good job?

Let me now quote a few conversations, from Chetan Bhagat's book – 'Half Girlfriend' – bits and pieces from pages 123 to 148:

QUOTE

Jhaji: "Please, Miss Samantha, I really need money for my school."

Miss Samantha: "Make a good speech to the visiting delegation. Mr. Bill Gates himself will be present."

Say something inspiring, a pitch that comes across as genuine – if he likes it, Bill Gates may make an on the spot grant of US \$ 20,000.

Yes not too preachy, not salesy. Just from the heart."

JhaJi: "My English is terrible – I can barely speak a few words and that to, not fluently."

UNQUOTE

He had six weeks. He asked his 'Half Girl Friend', as to whether he can improve his English in six weeks?

She said that if he followed the following 'Top Ten Tools' – he can make a fluent speech in six weeks time!

QUOTE

Top Ten tools:

1. Watch YouTube videos of famous speeches.
2. Watch English movies with subtitles.
3. Speak English only next six weeks – no Hindi conversation allowed.
4. Work on speech content First 2 times.
5. Make a video recording, of the proposed speech in English, every day – seek a Friend's advice, for improvements.

6. Thinking in English.

7. Watching television debates in English from CNN / BBC every day.
8. Calling call-centres and choosing the English option.
9. Reading out loudly - English advertisements on street hoardings.
10. Reading simple English novels, to improve your vocabulary.

UNQUOTE

He and his 'Half Girl Friend', work diligently every day, towards

improving his English over the next six weeks.

Finally, he gives a speech, after six weeks to Bill Gates and his team, when they visit his village school in Dumrao (Bihar).

Final Outcomes:

1. After listening to his speech, Bill Gates gives a grant of US \$ 20,000.
2. His 'Half Girlfriend', decides to become his 'Full Girl Friend', since he can now communicate fluently in English.

“With a little help from a friend over six weeks, he became a fluent speaker in English, and his life changed radically!

Make the right choices and you can enhance any competency you desire to improve, over six weeks!”



Editor's Note

Prof. M. Guruprasad
Director Research, UBS
Managing Editor, Universal Business Review



It gives us great pleasure to bring you the fourth issue of, “UNIVERSAL BUSINESS REVIEW” the e-Magazine from “UNIVERSAL BUSINESS SCHOOL”. We welcome all the writers to this issue of the Magazine. The contributors come from different quarters of our UBS family: our founders, faculty members and students. The articles consist of various topics related to Economy, Business, and Management. The contents also highlight the talent concealed within our UBS faculty, Student members.

We have pleasure in welcoming

our new team member Ms. Prapti Agarwal (Student BABM 5) – Executive Assistant to the Managing Editor.

In our effort to add new dimensions of Knowledge and Creativity, we have also introduced in this issue, additional features namely Book Review, Quiz section and to add to them a message from the Alumni. The other highlights of this issue is the student-driven field based primary and secondary data research projects reports. We are presenting here the summary reports of some of the students' projects. We plan to continue

this endeavor in the future issues. Members of the faculty and students are welcome to publish their research study reports in our Magazine.

As usual, the articles both in their theme and content carry many interesting and useful information.

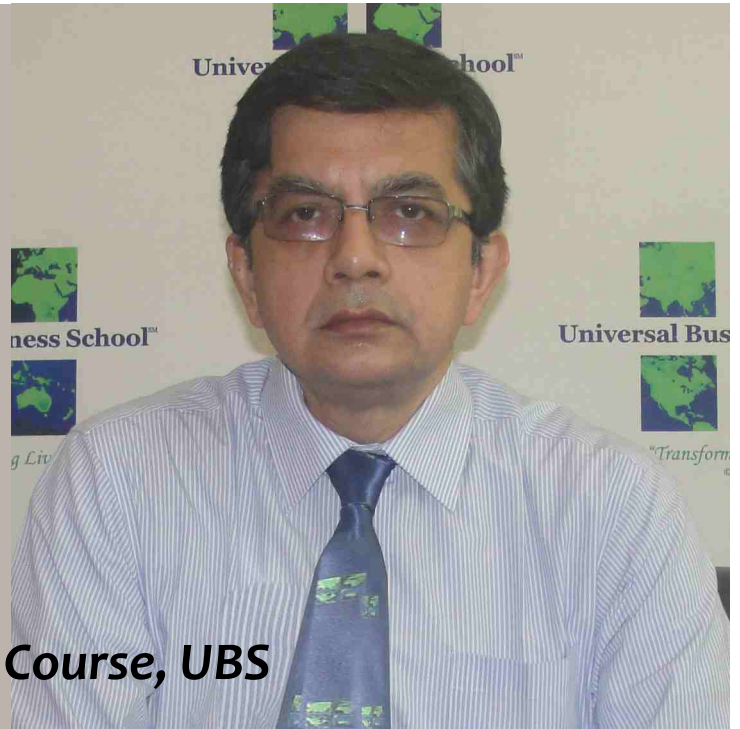
Please go through the magazine and send us your feedback/suggestions.

I hope you enjoy reading the magazine. We look forward for your continued support to the Magazine.



Do profits reflect Capacity Building?

Prof. Siddhartha S. Bose
Program Director,
Cardiff Metropolitan University Course, UBS



Background

The concept of capacity building is becoming more significant in recent times. Termed as capacity development, experts have mentioned that it is more of a theoretical concept which cannot always be quantified or justified. However, the stakeholders think otherwise. In this article, the concept of capacity building has been discussed keeping the legal as well as stakeholder requirement in mind. Moreover, attempt is made to define it using some definite and specific measurable returns (SMR's).

Keywords: capacity building, SMR's, profits, profitability, synergy.

Introduction

Capacity building, also referred to as capacity development was earlier limited to machines and operating systems. It was quite common to hear that 'Machine X is operating at 50% capacity' etc. However, with

the growth of trade and commerce and the resultant expansion of business; businessmen realized the need for transparency and proper SMR's. Capacity building could no longer be restricted to machines only.

At the most basic level, capacity building or capacity development can be said to mean development activities that might be used to expand the operations of an organization or take it towards a desired direction or level. Although as per the Europa EU practical guide, "there is not now, a single, unequivocal definition of the concept of 'capacity building'..."; however considering the spirit of the Cotonou Agreement, capacity building can be explained to be a "... process aiming to facilitate, in conjunction with the stakeholders, a consolidation of their capacities at an individual, organisational and sectoral level to allow them to evolve and adapt to the new contextual requirements and fulfil their role within a governance structure."

1. EC external actions. 2008
2. The Cotonou Agreement, 2004.

M. Floridi et B. Sanz Corella in their explanatory diagram depicting this context discusses about the systemic capacity building model based on these three levels: - namely; building the individual level, organisational level and sectoral institutional support.

"Capacity building has been typically defined as development and strengthening of human and institutional resources." Thus, capacity building is about developing and strengthening of resources. Capacity building is needed to thrive in the market.

The proof

It is natural that when focussed attempt is made towards building up the capacity of an Organization so that it helps develop resources in the process; there should be some yardstick against which this can be measured. From the business point of view, the

investment made towards building up the capacity should yield returns. As per a UNDP paper *“Capacity development is about transformations that empower individuals, leaders, organizations and societies. If something does not lead to change that is generated, guided and sustained by those whom it is meant to benefit then it cannot be said to have enhanced capacity...”*

There is therefore definitely a need to ensure that capacity building has benefitted those for whom it was meant to benefit in the first place. An Organization, for that matter, will not go on developing its capacity just for nothing. The investment made in terms of cost incurred for building capacity will be deemed to be successful if the increased revenue generated from the increased capacity built is more than the cost incurred for building the same. This, in other words is the profit from the capacity built. Therefore, profit is a proof that capacity building exercise is successful.

Seen from a different perspective, there should be

some parameters to judge the worthiness of capacity being built. In case of charitable organizations which work for some social cause– say availability of health and hygiene facilities or free education to the underprivileged; capacity building exercise is also undertaken compulsorily. The parameters change, and hence here the proof of capacity building is clear by way of its popularity and ability to address the basic reason for which these activities were initiated in the first place.

Besides profits, there is the term profitability which means the ability to make profits in the future. Organizations can take a long stand of incurring losses for a while to ultimately make

1. W H O T o b a c c o F r e e Initiatives, 2004.
2. Capacity Development – A UNDP Primer, 2013

profits in the long run. This could be due to some strategic decisions undertaken. The objective being that investing in capacity building is justified.

Conclusion

Hence to conclude, it may be said that while profit is the proof of capacity building activities in an organization; for the non-profit organizations the proof depends on fulfilling the strategic objective of the respective organization. Charitable Organizations, for instance, will be deemed successful if they fulfil the mission for which their capacity had been built.

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Future of Finance Function

– from Juggler to Scorekeeper, Analyst to Catalyst

Prof. Vikram Singh Sankhala
Faculty, UBS



According to published studies, the average finance department today, spends a large portion of time in transaction processing and reporting. The actual percentage varies from organization to organization and could go up to 75% in some organizations. A significant amount of time is also spent in managing controls and risk. This leaves very little time for adding value or business partnering. Leading-edge finance departments are working toward a more equal distribution of time and resources among these three activities. They are utilizing technology to reduce overall costs and provide better support to make decisions; The Finance department is redesigning processes to optimize work and costs by implementing new methods of doing work such as shared services and outsourcing. These lead to significant optimization in transaction processing costs and resources. These organizations are redefining

how risk management, transaction processing, financial reporting, and business partnering are implemented within their organizations.

Finance is also moving toward a new definition of transaction processing and reporting. The new definition is an evolution from historical to real-time indicators. It is continuously looking for ways to spend less time and resources on transaction processing and reporting and reinvesting the time dividends on partnering, counseling, and strategic thinking.

Alongside, Finance is also moving toward a new definition of business partnering. Rather than focusing on historical internal monitoring and external reporting, it is redefining how value is brought to the rest of the company by providing value-added services, with value being defined by the customer.

Finance, as a function, is reinventing itself. It recognizes the need to evolve alongside a business that has adapted to changing commercial and external pressures. 2020 finance leaders will need more than functional finance experience. Their primary role will be to identify and drive value-enhancing opportunities that have impact across the organization. They will understand the risk implications of their decisions in a dynamic business environment and an investment market that does not tolerate mistakes.

Finance professionals make the most of available data technology to mine nuggets of knowledge and identify trends that indicate performance gaps and opportunities. Skilled finance professionals analyze financial data from within and outside the organization, drawing insightful conclusions, and helping executives make value-enhancing decisions.

Business partnering is not just about forging strong relationships with the business; it's the support that finance provides to the overall organization to allow for key decisions to be taken and help everyone contribute effectively to the control of the business. Outsourcing, off-shoring and increased automation have

limited the traditional training ground of finance. Too few junior business partners are coming up through the finance ranks via a stint in general accounting or general ledger work before they venture into the wider commercial field. The move to migrate mid office systems to shared service centers has only exacerbated

this problem.

Although some finance leaders may bemoan the loss of basic accounting skills, the result is staff with a less blinkered view of finance—forward-looking professionals who have stepped outside the box and can embrace new ways of doing things.





Prof. M. Guruprasad
Director Research, UBS
Managing Editor, Universal Business Review

At the outset, let us understand the basic premises of Budget 2018. The focus on rural support will help sustain India's long-term growth trajectory.

With focus on agriculture, the rural economy and infrastructure creation, finance minister sought to revive India's growth. The budget targets 7.2% growth in gross domestic product (GDP) in 2018-19, against the 6.5% estimated for 2017-18.

The key announcement, that the Finance minister made was regarding fixing of minimum support prices (MSP) at 50% over costs—ceding to a major demand of farmer organizations. The finance minister also said that the government will ensure that farmers reap the benefits of higher MSP, either via direct procurement of crops or by paying them the difference between MSP and market prices. This was followed by range of measures for the rural economy (which includes agri related infrastructure and eNAM platform). Overall, budgetary allocation for the agriculture ministry went up by about 15%, from Rs 50,264 crore in 2017-18 (revised estimates or RE) to

Rs 57,600 crore in 2018-19 (budget estimates or BE).

To support the Make In India programme and improve job creation, the government increased customs duties on many electronic products and automobile parts. Recognizing micro, small and medium enterprises (MSMEs) as the engine of growth and employment generation, the FM announced an extension of the reduced corporate tax rate of 25% to companies with a turnover up to Rs 250 crore.

The first criterion to understand was how appropriate a budget is to the present macroeconomic situation. The key challenge facing the government today seems to be farmer's crisis and job creation. This is a grave concern from the point of view of economy and obviously the coming elections for the ruling party.

From this point of view the last full budget by the government seems to have adopted an appropriate strategy. The government given the condition made an attempt to do what we can call it as a demand management to enhance

consumer spending. This would enhance the income level, employment opportunities and hence revive growth.

The government push on MSP, rural infrastructure, MSME should be read from this point of view. According to the government, the lower corporate income tax rate for 99% of the companies will leave them with higher investible surplus which in turn will create more jobs.

But then, there is this other side of the coin. The concerns are related to issues such as the rising oil prices, MSP prices which is a large outflow and this is followed by allocation for Railways and then the grand healthcare program. Another factor is the less touched area of personal income tax concessions followed by the comeback of LTCG. Some experts question whether this expansionary budget results in inflation and instability. It is interesting to see that the government is hopeful of maintaining a Fiscal Deficit of 3.5 percent. Whether the budget strategy will result in effective demand, employment and win elections, time will only prove.

Book Review: My Dream of Stars

“From Daughter of Iran to Space Pioneer”- Anousheh Ansari with Homer Hickam

Ms. Prapti Agarwal

BABM 5

**Executive Assistant to the Managing Editor,
Universal Business Review**



Life, life has many ups and Downs, life has many happy smiles and also frowns, some moments good, some moments bad, happy emotions others mad, it can be a bumpy ride, how you handle it you decide”

When life gives you lemons, make lemonade and enjoy through, said a wise man.

The book, “My Dream of Stars” is a heartwarming and empowering memoir of how even the most adverse circumstances cannot stop you from achieving your dreams.

Through the medium of this book, Anousheh Ansari takes you through her journey of being just an ordinary woman struggling to satisfy her basic psychological needs in the Patriarchy to creating an impact and fulfilling her dream.

The book is divided into three parts or stages of her life namely- An Iranian girl, A woman of the world and a woman of stars.

The first stage- An Iranian Girl deals with her growing up in Iran, her early life, the Iranian revolution and her struggles as a child.

The second stage- A woman of the world, deals with her fleeing away from Iran, staying with her paternal

aunt in Germany, a place which was filled with racial tensions. The later parts of this phase deal with her moving to Texas and realizing her childhood dream.

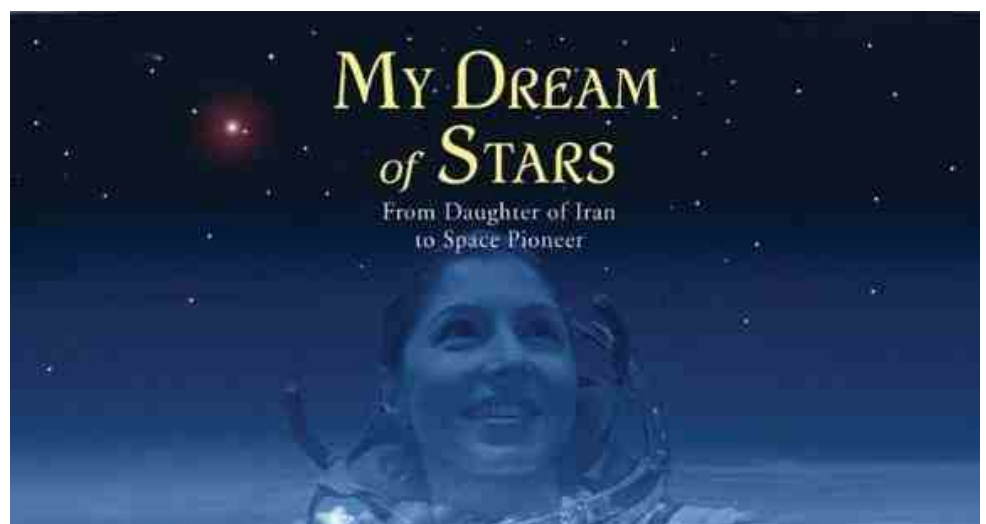
The third stage- A woman of stars deals with her training, crossing all hurdles and breaking the glass ceiling by becoming the first ever commercial spaceflight participant.

Upon her return to the earth, Anousheh started the Ansari Foundation, a nonprofit institution which supports social entrepreneurship and is committed to empowering women around the world and women entrepreneurship.

The book deals with the victory of

dreams over triumph. It has become a role model for people struggling to overcome the socio-economic, cultural and political barrier.

In life, we cry for petty things, often blaming circumstances for the non-achievement of our dreams, but we do often forget that “dreams are not something which you see when you are asleep, but they are something which doesn't let you sleep”. The book “My dream of stars is truly an inspiration for all the people out there waiting for someone to empower them. It's a story dedicated to all the girls pulled down by the Patriarchy. At the end of the day, circumstances are just tiny mud holes on the road to success, patience and persistence is the key.



Quiz



Ms. Prapti Agarwal

BABM 5

**Executive Assistant to the Managing Editor,
Universal Business Review**

1. The country with lowest GDP
A. South Sudan- USD 221.91
2. Founders of Skype
A. Niklas Zennstrom, Janus Friis
3. First unmanned space mission
A. Sputnik 1- october 4, 1957
4. First robot to receive any citizenship
A. Sophia- Saudi Arabia
5. World's largest battery farm?
A. South Australia by Tesla - power upto 30,000 homes
6. Number of brands by Coca-Cola
A. 500 brands, 3500 beverages
7. Which Smart Phone Company Has Overtaken Samsung To Become Largest Selling Smartphone In India in Q4 2017?
A. XIAOMI
8. Launch price of Apple home pod in US.
A. USD 349
9. App developed by Google when it found out that too many smartphones are getting frozen due to good morning messages in India?
A. Files Go
10. World's first mutual fund?
A. MFS Massachusetts Investor Fund



Business Baazigar



**Left to Right - Mr. Akhil Menon (CMBA 2Y1);
Mr. Harjas Singh (BABM 5) Deputy CEO, ExCoLearn Pvt. Ltd.
& Mr. Bhumit Masrani (BABM 5) CEO, ExCoLearn Pvt. Ltd.**

One fine day we received a call from IBS (ICFAI Business School) inviting us to attend their event Konflux 2k18. They wanted UBS students to participate in their event with a promise of reciprocation for UBS events.

It was a 2-day event comprising of business, sports and drama/dance contests planned on their sprawling campus in Mumbai. On the second day, we (Bhumit, Harjas, and Akhil) spontaneously decided to participate in the flagship summit of the entrepreneurship club-Business Baazigar. With no idea on the criterion of selection, rules and layout of the competition, we registered ourselves for a 5-hour case study analysis, problem solving and business presentation

competition.

Within 15 minutes we were briefed on the intricacies & details of this super complicated Competition with 8 other prestigious institutes from around India participating with us.

The organizing team was kind enough to let us participate without a formal attire and provided us with required support (laptops, pens & paper).

The event started when each team was provided a certain sum of nominal capital (10,000 units) which would be used for auctioning and purchasing resources. We were lucky to get the parking sector at a minimal bid price of 500, leaving us

sufficient capital to negotiate & invest in various technological & physical resources to fund our start up – ParkMyCar. One & a half hour was barely enough to get the presentations ready & financials cleared.

The time to present dawned on us. We would be presenting to a panel comprising of startup investors & successful founders. The presentation went well with cheers and claps all around the auditorium comprising of the panel, participants & the audience. The results were out after brief deliberations, post completion of the presentations. We had won the title of Business Baazigar & Best Innovator Award with a cash prize of Rs 7000 and returned back on campus with laurels & smiles.

Letter From Alumni

To
Mr. Gurdip Singh Anand,
Chairman, Universal Business School,
Karjat, Mumbai.

Dear Sir,

In this letter, I want to discuss my journey from being a student of Universal Business School to a Manager of Supply Chain Management at Alliance tire group Pvt Ltd (A group Company at Yokohama). The day I started with UBS was inducted in Experiential Learning Corporation (ELC) as Digital Marketing Manager & CEO Lecture series. The First exposure of corporate environment and learning began for me at the instance. During this period, I was selected as a class representative and was leading the batch during the academic year. The Learning environment was

really helpful to develop new skills & enhance management skills to be a leader in future. The classes were scheduled from day to night, even late night classes were helpful to get ready for the corporate world. The Case Blazer was a feast to remember, 100 cases & 50 hours to complete was extremely challenging. The event helped us to understand how to perform under extreme pressure.

Nine Month past with a flick of the fingers, the companies started rolling in for interviews. After that I was selected in two companies, Smith & Nephew healthcare Pvt Ltd & Alliance tire group Pvt Ltd. I started working for Alliance tire group with my curriculum still going on. The support I got from the faculty with video lectures & presentation for my MBA in Operations Management. The best thing about our institute is the open door policy to communicate with our faculty. The Mentor Mentee Program helped to build up confidence for public speaking & group discussion.

My Professional world journey started with a trip down to Tirunelveli, South India, for project in the manufacturing process improvement at Management Trainee position. The learning at UBS helped me to complete the project before the dead line and received appreciation from the Vice President Supply Chain. The journey brought me to Mumbai head office where I started working for Global Business. In a short period of 1 year, I was confirmed as Deputy Manager Supply Chain Management, and was assigned to a new project in Gujarat. The New project was to build new manufacturing unit, with a challenge of fastest production ramp up in company history. During this period I was able to work with people from Israel & Japan in a cross functional & cross culture team. The project was a success with appreciation from the Chief Supply Chain Officer. After this I was promoted to Manager Supply Chain Management. Currently working with the people for project for combining ERP with a production scheduler to maximize Dispatch targets. I have real time experience in managing higher Management expectations with completing all of their expectations.

During my professional journey I kept pursuing knowledge simultaneously. Completed six sigma green belt Certification from KPMG, and then pursued Scaling operation from Kellogg School Management. Currently learning Micro Master in Supply Chain Management from Massachusetts Institute of Technology. I have associated with global & national supply chain & production association like American Production Inventory Control Society (APICS) & Association of Supply Chain Professional (ASCP) India. Thanks to UBS that it had given an opportunity to share my experience with the upcoming new students as adjunct faculty for Operations Management.

All of this would not have been possible if I would not have experienced UBS & great support from the Faculties.

Finally few words from Napoleon Hill -“Education comes from within; you get it by struggle & pain”
Thanking You

Yours Faithfully
Anurag Bisen (PGCM 5)

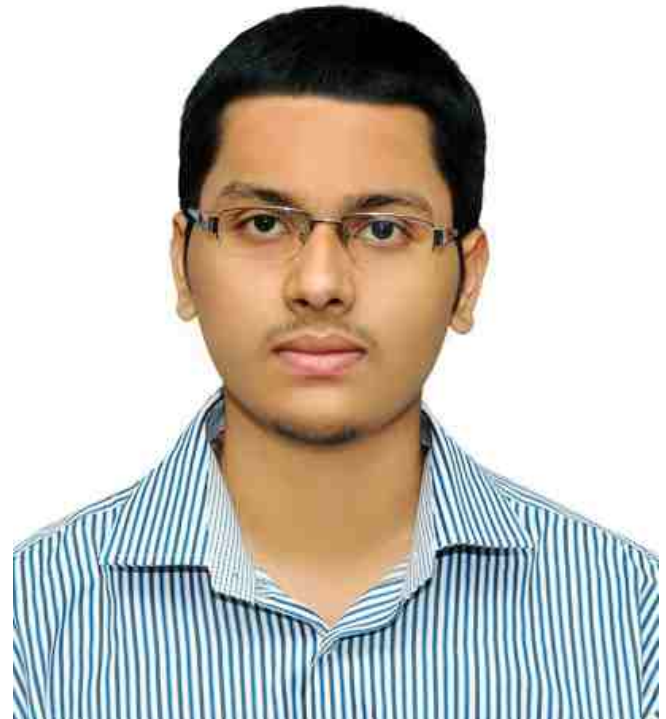


Anurag Bisen (PGCM 5)

RESEARCH

The Business Feelings of Indian Businesses in Mangalore, Yeyyadi and Gunjimat

Guided by
Mr. Tarun Anand
Co-Founder, UBS



Mr. Vivan Brijesh Pinto
CMBA 10, UBS Student

INTRODUCTION

Mangalore is a coastal area (city) most of the area is surrounded by seas so it is very suitable for business especially import-export business as there are large number of ports and even there is an international airport because of which they can conduct export business. Most of the companies were manufacturing and service industries. These companies were profit making companies with positive business climate none were running under loss. Many companies wanted to extend their business.

RESEARCH METHODOLOGY

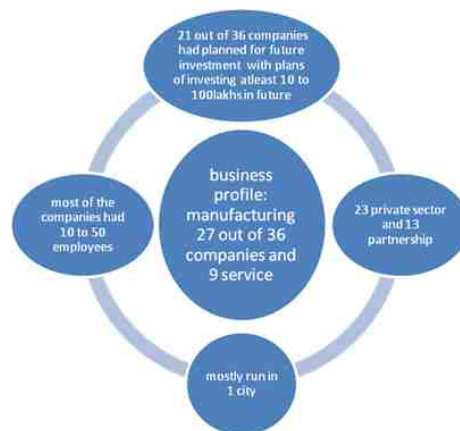
The survey was conducted across 36 companies. The researcher has interacted with most of the directors and managers of the companies. Most of the companies of which I did the surveys were located in YEYYADI and GUNJIMUT industrial area in MANGALORE. The companies were mostly Small Scale Industries and only few were of a Large Scale. The survey was conducted within a period of two weeks

The most difficult part was most of the directors or managers were not willing to share their company

general data and some were rejecting to give information by saying that they were busy and some directors also used to give a particular date and time to conduct their interview which was bit difficult.

DESCRIPTION OF INDUSTRIES/ SAMPLE:

Most of the company's manufacturing and service business profile. And the average turnover of all 36 companies is about 3.4 CRORE P.A.



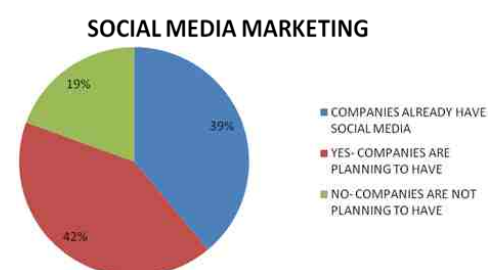
INTERNAL STRATEGIES TOWARDS BUSINESS ENVIRONMENT

1. SOCIAL MEDIA STRATEGY

Most of the companies were not into social media marketing all most 23 companies were not

into social media marketing only 13 companies were into social media marketing that is only 36% out of 100%. But when I asked them about whether they have any plans of having social media marketing into their business I got the reply that yes most of them were, that is 15 companies said YES and only 7 companies said NO by saying it is waste of time and money. So by looking at the number of companies agreeing to social marketing it made 14+15 companies to invest or had already invested in it making 80% of companies agreeing that social media is necessary into business.

SOCIAL MEDIA	NUMBER OF COMPANIES	%
COMPANIES ALREADY HAVE SOCIAL MEDIA	14	38.89%
YES- COMPANIES ARE PLANNING TO HAVE	15	41.67%
NO-COMPANIES ARE NOT PLANNING TO HAVE	7	19.44%
TOTAL	36	100%



2. PRODUCTIVITY TOOLS

Most productivity tool used by many industries in common are Maintaining customer account and customer service, Research department to work on product and customer needs, Machine maintenance and Direct sales almost 28 companies out of 36 companies have used either of the productivity tool for their business development. There are only few other companies who have used some other productivity tools such as Training, Waste control, Patterns and designs, Price fixation, etc.

3. EMPLOYEE ENGAGEMENT TOOLS

Out of 36 companies most of the companies have used INCENTIVES as their employee engagement tools say for all most 29 companies have used this as their employee engagement tool and only few other companies have used some other tools for employee engagement, they have used Tours, Voting rights, following government rules regarding employee benefit, loan facility to workers at a low rate of interest and encouraging creativity as their important tools.

UNIQUE TOOLS USED FOR EMPLOYEE ENGAGEMENT	NUMBER OF COMPANIES	%
INCENTIVES	24	66.67%
PROGRAMMES, INCENTIVES AND TOURS	5	13.89%
FOLLOWING GOVERNMENT RULES	2	5.56%
INCENTIVES AND VOTING RIGHTS	1	2.78%
INCENTIVES AND DISCUSSIONS	2	5.56%
INCENTIVES AND LOAN FACILITY	1	2.78%
ENCOURAGES CREATIVITY	1	2.78%
TOTAL	36	100%

UNIQUE TOOLS USED BY COMPANY FOR EMPLOYEE ENGAGEMENT



4. MARKETING TOOLS

Most of the companies have used DIRECT SALES and ADVERTISEMENT as their marketing tools that is 25 companies out of 36 have used this tool and rest of the companies have used E-Marketing, Mails, Student program, Agents, Quotations, Live demonstration as their marketing tool.

COMPANIES PERCEPTION OF BUSINESS ENVIRONMENT ON INDIA

1. GROWTH PROSPECTUS - PLANS FOR INVESTMENT

11 companies expect their growth prospectus / profits to be above 20%, 10 companies expect their growth prospectus between 10 to 15%, 7 companies expect 15 to 20% as their growth prospectus and then the remaining companies expect their growth prospectus to be at least minimum of 0 to 10%.

These companies also have plans for future investment, 21 companies have plans for investment out of which 18 companies have plans of investment for about RS.0 to 50 lakhs, and there are only 3 companies with the plans of investment of RS. 50 to 200 lakhs where as rest of the 15 companies told that they had just increased their investment this year so they don't have plans of investing again at present.

GROWTH EXPECTED	NO OF COMPANIES	%
0 TO 5%	2	6.00%
5 TO 10%	6	17.00%
10 TO 15%	10	28.00%
15 TO 20%	7	19.00%
20% AND ABOVE	11	31.00%
TOTAL	36	100%

2. IMPACT OF GST AND GOVERNMENT REGULATIONS

Most of the companies told that they don't have much idea about GST since it was not announced during the study, but still with the

base idea of what GST is, the company told they could assume that it will lead them to the positive impact since it will reduce their TAXES and will also help reduce government restrictions and regulations regarding interstate trade. Out of 36 companies 23 companies told GST will lead to Positive impact of 2 to 5%, 8 companies told there will be positive impact of 5 to 10%, 2 companies told there will be a positive impact of 10 to 15%, and 3 companies told there won't be any impact.

Now about government regulations, companies told government regulation such as DEMONETISATION has a huge impact on business. Out of 36 companies 24 companies said there is negative impact on their business, 11 companies said there is positive impact and 1 company said there is no effect of demonetization on business.

IMPACT OF DEMONETISATION ON BUSINESS	NO OF COMPANIES	%
Negative Impact	24	67.00%
Positive Impact	11	31.00%
No Impact	1	3.00%
TOTAL	36	100%

IMPACT OF GST	NO OF COMPANIES	%
2 TO 5%	23	63.88%
5 TO 10%	8	22.22%
10 TO 15%	2	5.56%
No Impact	3	8.33%
TOTAL	36	100%

3. REGULATION WISH LIST

Most of the companies told they do not wish for any regulation wish list from the government. Out of 36 companies 10 companies said they do not wish for any regulations from the government, 14 companies said their regulation wish list is Government should reduce TAX, GST, Provide ESI facility, and reduce transportation cost and restrictions, and then the remaining 12 companies said they

would expect other regulation wish list such as Labor laws, Support small industries from the government, reduce interstate transportation and documentation procedure, Reduce lab testing policies and licensing and also to bring out all sort of acts and schemes regarding wages improvement and to remove minimum wage fixation act, training facility, reduce government interference and government regulations regarding export procedure and work on government projects, etc.

4. HOW CAN INDIA IMPROVE ON EASE OF DOING BUSINESS

The respondents had many suggestions it will help people to get employment opportunity, provide revenue to government in the form of tax, get in digitalization in India, maintain relationship between countries, helps customers/ buyers to get good quality products produced in India, it will reduce import increase export, etc, by this it will lead to overall development of India and also increase the standard of living of people and the country. I did a survey on 36 companies out of which 33 companies told that by doing business it will help India in many ways, that is, by providing employment opportunity to large number of people, tax revenue to the government, helps to maintain relationship between various countries, etc where as remaining 3 companies told that it will help India by the way of getting digitalization in India, working on improvement of the country, etc.

5. IMPACT OF TECHNOLOGY AND DIGITALIZATION ON BUSINESS

Actually most of the companies

told that there is huge impact of technology and digitalization over business. Out of 36 companies on which I conducted my survey 24 companies said there is impact of technology and digitalization on their business, 10 companies said there is no impact of technology and digitalization on their business, whereas 2 companies said there is slight impact of technology and digitalization on the business.

WHETHER THERE IS IMPACT OF DIGITALISATION ON THE BUSINESS	NO OF COMPANIES	%
Yes	24	66.67%
No	10	27.78%
Slightly	2	5.56%
TOTAL	36	100%

6. IS CORRUPTION DEAD?

Companies told that there is more corruption in India compared to other countries, even though the demonetization measure was implemented to reduce corruption in India it was of no much help instead it led the poor people to suffer more because of less access over money and because of delayed payments. Out of 36 companies on which I conducted my survey 34 companies told corruption has not at all reduced instead it has increased, 1 company said it is partly reduced and only 1 agreed that corruption has been reduced because of this act.

IS CORRUPTION DEAD	NO OF COMPANIES	%
Yes	1	2.78%
No	34	94.44%
Slightly	1	2.78%
TOTAL	36	100%

CONCLUSION

By conducting a survey on 36 companies I came to know that

1. Most of the companies were not into social media marketing.
2. Most of the companies maintained customer account and provided customer service, worked on Research department to look after product and customer needs, worked on Machine maintenance and gave importance towards Direct sales
3. Most of the companies used INCENTIVES as their employee engagement tool.
4. Most of the companies used DIRECT SALES and ADVERTISEMENT as their marketing tool.
5. Most of the companies had plan to increase their profits especially by planning for future increase in investments
6. Many companies were ignorant about GST act. But only since they had basic idea of GST they assumed that it would increase their profits by reducing tax rates.
7. India can improve in many ways by establishing business and companies since this will lead to more employment opportunity to large number of people, increase revenue of the government through tax and also helps the countries to maintain good relationship between each other.
8. There is huge impact of technology and digitalization over business.
9. Demonetization measure didn't had much impact.



The business Feelings of Indian Businesses in Delhi-NCR region

Guided by
Mr. Tarun Anand
Co-Founder, UBS

Ms. Rachita Khurana
CMBA 10, UBS Student



Introduction

1. Aim

This report aims to understand the Business Sentiment of Indian businesses as a part of the national live Project in collaboration with Young Bombay Forum (A youth arm of Bombay Chamber of Commerce & Industry).

2. Scope

This report examines only the Businesses that are located in Delhi NCR region and some more regions adjoining Delhi.

Research Methodology

Delhi, which is the capital of the country has numerous businesses that are currently being operated on. While collecting data for all the types of industries is nearly impossible, this report lists certain businesses that are diverse and have different responses to the questionnaire as per their respective sentiments.

The data has been collected by different means- while some of it has been obtained through telephonic and physical interviews, most of the surveys have been brought in through mailing a Google

form to the company's management and registering their respective responses.

For the data that was to be collected, only the middle or top management could have been appropriate. So for the smaller organisations, the directors and CEOs were questioned whereas for the bigger industries, whose top management could not be reached, the responses were taken from the middle managers.

In this whole process, stage I of the project i.e Data Gathering was the most challenging one as the questionnaire provided contained some data which was confidential. Also, reaching out to top management level and getting responses from them was another challenge.

Description of the Survey

The survey was broadly categorized into three areas

1. **Company's Descriptive Information** : which includes the company's business profile, name of their director, employee strength, their product type etc.
2. **Internal strategies towards business environment**: includes

their interaction with social media, their productivity tools, their employee engagement and marketing tools, etc.

3. **Perception of business environment** : this includes the impact of government regulations, digitalization, GST etc.

Company's Descriptive Information

The Business Environment of Delhi is also mixed and diverse. However, it can be seen from the sample that most of the business profiles of the data captured here is of Service Providers, B2C being the second largest one.

The Business profile of the companies can be illustrated as below

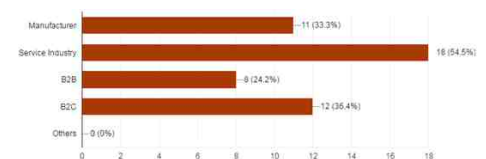


Figure 1: Business Profile illustration (Delhi-NCR)

Another aspect on the basis of which the industry is said to be diverse is the Industry type and the products that are manufactured or serviced. On one hand, there is as large a company whose turnover is

53748.31 Cr and on the other hand there is also a small scale industry with 12 Lakhs turnover. The median turnover of all these, 33 in count, small scale and large scale industries is 12 Crores. Most of the companies, precisely to say, 16 out of 33, have their turnovers between 1-100 Crores. These are the companies that are mostly privately owned and have lesser no. of employees compared to partnership or public owned companies. It can also be concluded from the data in hand, that the companies which operate in more than 5 cities have a larger business turnover than those which operate only in 1 or 2 cities.

The survey also probed from the respondent, of their investment plans in future and also how much the investment would be. It was sensed that those who were not really happy with the current or future government regulations had put a stop to any further investments. However, those who were not impacted by government's actions or who were in favour of the same mostly wanted to invest.

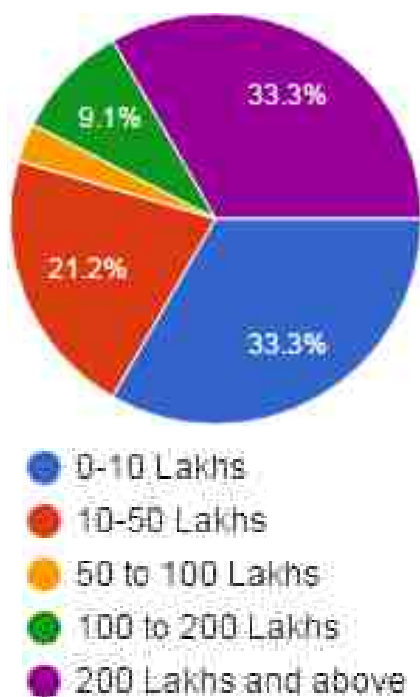


Figure 2 : Future Investment amount of different companies

Company's Internal strategies towards business environment

On asking about the productivity and marketing tools used by companies, the most common

response by large scale industries is observed to be SAP, MS series and ERP for productivity & CRM marketing, TV ads, E-commerce as marketing tools.

While many respondents also said that their productivity increases by social media like Facebook, most of the small scale industries that operate locally believe in newspapers, pamphlet advertisement and word of mouth as their most important tool to increase their productivity and marketing.

Coming to the employee engagement procedures in different industries, it is observed that while MNCs keep frequent reward & recognition sessions, team activities, family trips and incentives to have their employees' loyalty and retainability, other small industries believe in having one on one sessions and other group involvements, whatsapp groups being the most common one.

An interesting fact that has been observed is the usage of social media, its impact and need has grown with time in India and has reached out both to the small scale as well as large scale industries equally.

73% of the companies are already using Facebook, Web analytics etc for their growth and advertisement and others are working towards reaching out through such channels.

Company's perception of business environment in India

It can be observed from the data that the impact of Government regulations like demonitisation and GST has been more favourable to many than unfavourable. It can be seen from the following figure that more industries will have 5-7% of positive impact of the government regulations than negative impact. Most of the interviewees suggested that the impact of these regulations would be 0% negative which is why 0-2% of negative impact is the highest graph. On the GST end, it can be seen that 39.4% industries will have 0-2 % impact of its implementation and 36.4% expect to have 2-4 % impact. Some industries such as the Education

industry will not be impacted from GST implementation.

When enquired on the grounds of Regulations wishlist of the respective companies and Ease of doing business in India, a lot of them had no wishlist prepared but most of the others wanted the tax laws to be stringent but lower for their products & services. Some also raised concern against corruption in India to be a hindrance in ease of Business.

All the respondents felt that corruption may not be removed due to demonitization. 91% of the companies were impacted by the introduction of digitalization in India in a positive and productive manner. However, those who are still away from such means are aiming to bring it into practise.

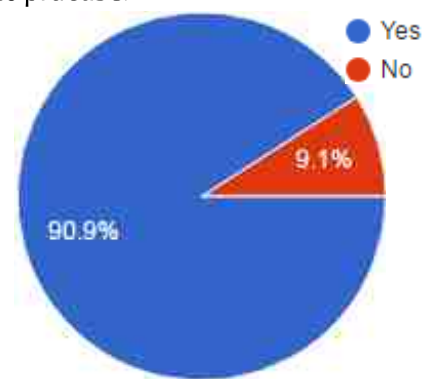


Figure 3 : Impact of digitalization in India

Conclusion

It can be concluded from the responses gathered by various organisations that

1. Most of the business profiles of the data captured here is of Service Providers, B2C being the second largest one.
2. The median turnover of all these, 33 in count, small scale and large scale industries is 12 Crores.
3. Most of the companies have their turnovers between 1-100 Crores, they are privately owned and have lesser no. of employees working under them as compared to large scale industries.
4. Social media is being used by all types of industry as their productivity and marketing tool.
5. Digitalization has impacted all the industries in some way or the other in a positive manner.
6. A lot of responses were obtained who expected the government tax laws to be more stringent and also beneficial for their respective products/services in order to improve India in terms of ease of business.
7. GST implementation came out to be an expectedly favourable outcome for most of the industries whereas it also had no impact for many other.

Impact of Macro-Economic Variables on BSE Sensex



Mr. Vutukuri Sai Venkatesh
PGDM 4, UBS Student

Introduction

Financial markets play a crucial role in the foundation of a stable and efficient financial system of an economy. Indian capital market has undergone tremendous changes since economic reforms since 1991. There can be little doubt about the growing importance of the stock market from the point of view of the aggregate economy. It has been observed that Indian capital market has been evolved as a major source of raising resources for Indian corporates.

Numerous domestic and international factors directly or indirectly affect the performance of the stock market. Macroeconomic variables have a bearing on the stock market returns. There are several factors which directly or indirectly affect the performance of BSE Sensex, such as inflation, exchange rate, IIP, crude oil, interest rate structure, etc. Not only has the stock market increased relative to the real economy, but also it appears that the inter-relationship between them has

strengthened. Moreover, the stock markets of emerging economies are likely to be sensitive to factors such as changes in the level of economic activities, changes in the political and international economic environment and also related to the changes in other macroeconomic factors. Investors evaluate the potential economic fundamentals and other firm specific factors/characteristics to formulate expectations about the stock markets.

NEED FOR THE STUDY

A Stock Exchange forms an integral part of any nation. In many ways it is the barometer through which the economy of a country is perceived by many people even though there are other economic tools to judge the actual health of the economy. Stock exchanges are places through which the public at large take part as investors. Stock market plays a crucial role in any country's economic growth and development, and It is one of the major economic reflectors. Indian

economy is currently emerging as a global super power.

A proper analysis of such macroeconomic factors and their interrelations with the market returns would provide deep insights for the market analysts, portfolio managers and also retail investors to make prudent decisions.

OBJECTIVE OF THE STUDY

To find out the correlation level of selected macro-economic variables on BSE Sensex.

In this study an attempt is made to analyse the correlation between selected macroeconomic variables and BSE SENSEX. BSE's popular equity index- the S&P BSE SENSEX- is India's most widely tracked stock market benchmark index. It is traded internationally on the EUREX as well as leading exchanges of the BRICS nations (Brazil, Russia, China and South Africa)

Thus, the present study focuses to analyse how the various macro-economic factors influencing the BSE Sensex.

Data collection and method of analysis of the study

The data was collected from secondary sources. Correlation method was used to find out the impact levels of selected macro-economic variables on BSE Sensex.

Time period of the study

The study was carried out for a period of 15 years from 2001 to 2015.

LITERATURE REVIEW

Srivastava (2010) concluded that in the long term, stock market was more affected by domestic macroeconomic factors like industrial production, wholesale price index and interest rate than global factors. Agra Walla and Tuteja (2008) reported causality running from economic growth proxies by industrial production to share price index.

Ratanapakorn and Sharma (2007) examined the short-run and long run relationship between the US stock price index and macroeconomic variables using quarterly data for the period of 1975 to 1999. Employing Johansen's co-integration technique and vector error correction model (VECM) they found that the stock prices positively relates to industrial production, inflation, money supply, short term interest rate and also with the exchange rate, but, negatively related to long term interest rate. Their causality analysis revealed that every macroeconomic variable considered caused the stock price in the long run but not in the short-run.

Mukherjee and Naka (1995) employed a vector error correction model (VECM) to examine the relationship between stock market returns in

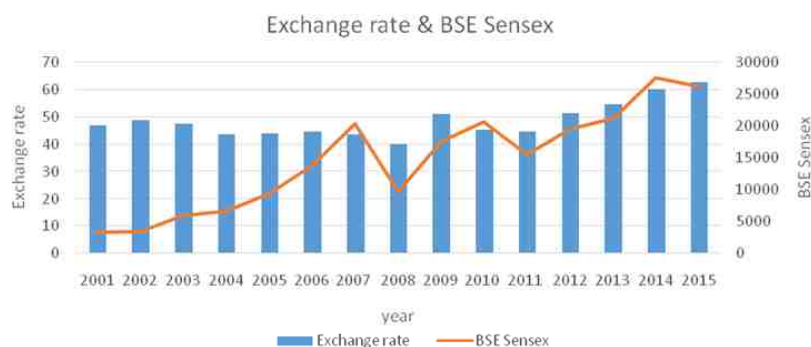
Japan and a set of six macroeconomic variables such as exchange rate, inflation, money supply, industrial production index, the long-term government bond rate and call money rate. They found that the Japanese stock market was co integrated with these set of variables indicating a long-run equilibrium relationship between the stock market return and the selected macroeconomic variables.

Analysis and Findings

The following charts and tables explain the correlation of some of the macroeconomic variables

Exchange rate & BSE Sensex

Year	Exchange rate	BSE Sensex
2001	46.64	3262.33
2002	48.8	3377.28
2003	47.5	5838.96
2004	43.39	6602.69
2005	43.75	9397.93
2006	44.61	13786.91
2007	43.59	20286.99
2008	39.97	9647.31
2009	50.95	17464.81
2010	45.14	20509.09
2011	44.65	15454.92
2012	51.15	19426.71
2013	54.38	21170.68
2014	60.09	27499.42
2015	62.59	26117.54



Mean (x) = 48.48 Mean (y) = 14656.24
Standard deviation(x) = 6.174016 Standard deviation(y) = 7699.03
Correlation (Exchange rate & BSE Sensex) = 0.6404

Inflation rate & BSE Sensex



Mean (x) = 7.0153 Mean (y) = 14656.24
Standard deviation(x) = 2.7764 Standard deviation(y) = 7699.03
Correlation (Inflation & BSE Sensex) = 0.5848

1. It has been found that, all the selected factors which have been taken for the study are showing positive influence on the BSE Sensex
2. It has been noticed that among all the macro-economic factors, exchange rate is highly positively correlated with Sensex with a correlation of 0.64.
3. It has been analyzed that, out of all the macro-economic factors inflation rate is influencing on Sensex with a correlation of 0.58 next to foreign exchange rate.

4. It has been observed that, then bank rate is influencing on Sensex with a correlation of 0.56.
5. Correlation of Reverse repo rate and Gross Domestic Product with BSE Sensex is 0.19 & 0.29. The correlation with the Repo rate is also found to be weak and negative.
6. The correlation between the Industrial growth rate and BSE Sensex is weak at 0.03

CONCLUSION

From the study it has been concluded that, though there have been some fluctuations in the selected variables there has been a consistent positive relationship between certain variables like Reverse repo rate, Bank rate, Inflation, Industrial growth rate, Gross domestic product, Exchange rate. It is evident from the study that the influence of all these factors on BSE Sensex is very strong using Correlation Analysis.

It is interesting to note that the Correlation of Reverse repo rate, Gross Domestic Product and Industrial growth with BSE Sensex is 0.19, 0.29 and 0.03 respectively. The correlation with the Repo rate is also found to be weak and negative. This could probable due to the volatile and speculative movement of the stocks in the markets.

Based on annual data from 2001 to 2015 of different economic factors, finally the result revealed that the exchange rate and inflation are influencing more on the performance of BSE Sensex.



OUR SPARTAN'S

Our Spartan's

Some of our Spartan's (the class representatives) with full of energy, effort and endurance who managed the link between various batch of Students, Faculty, Staff and the Management

Ms. Bhavya Agnihotri

BABM 4, UBS Student

1. Basic qualification: BBA, Cardiff Met University

2. Brief Background information: Coming from middle class family, having so many dreams but no experience and that was the reason I choose to say yes to every opportunity. That decision was actually were the right decision because I strongly believe that even if I am fail, it will be the next step towards success. Keeping this thing in a mind I was able to become the treasurer in the "Flora club" and slowly was able to become the "Vice President" in Money Making Club. Today I am working in a Private organization that is "Experiential Learning Corporation" as a Vice president of Conference and campus Tour Department.

3. Useful / Inspiring Management Books:

1. Transition The IBM story (John Harvey)
2. Make your Bed (William H. Mcraven)
3. Rich Dad and Poor Dad (Robert Kiyosaki)
4. The Death of Money (James Rickards)
5. How to win friends and influence people (Dale Carnegie)



Ms. Rachita Khurana

CMBA 10, UBS Student

1. Basic qualification: MBA (Marketing); Btech (IT)

2. Brief Background information: 3 years experience in IT in Infosys Ltd & Sun life Financial Pvt Ltd.

3. Useful / Inspiring Management Books: 22 immutable Laws of marketing; 22 immutable laws of Branding; Rich dad Poor dad

4. Any other useful, interesting information: Agile in nature for learning new things, interested in co-curricular activities like dance and music, very good in managing people and communicating effectively, playing sports like badminton and table tennis keeps me fresh and active, the chef inside me likes to keep experimenting new dishes as a pass time and hobby...



Mr.Siddhant Dhaware

BABM 4, UBS Student

1. Basic qualification: BBA, Cardiff Met University
2. Brief Background information: I have a keen interest in technology, design, and Data Science. I am currently pursuing an online specialization of Statistics with R from Duke University, Coursera.
3. Useful/ Inspiring Management Books:
 1. Rework - Jason Fried and David Hansson
 2. The Art of War - Sun Tzu
 3. The Tipping Point - Malcolm Gladwell
 4. Any other useful, interesting information
4. Any other useful, interesting information: I have Co-founded a technology startup called HeadOn Labs LLP. We provide technology solutions to companies and are soon going to launch our own product.



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