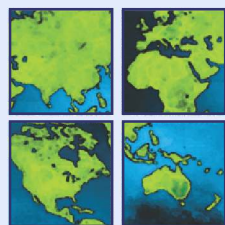


Universal Business Review

UNIVERSAL BUSINESS REVIEW

e - Magazine

May 2019



Universal
Business
School®

"Transforming Lives"

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Editor's Note



Prof. M. Guruprasad

Managing Editor, Universal Business Review

Director Research, Head – General Management, UBS

It gives us great pleasure to bring you the seventh issue of, “UNIVERSAL BUSINESS REVIEW” the e-Magazine from “UNIVERSAL BUSINESS SCHOOL”. We thank 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.

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

various topics related to Economy, Business, and Management. This issue contains our regular sections such as Faculty articles, Students article, Student- driven field based research work brief reports, Book Review and Quiz section.

We thank the support of our magazine team member Mr. Anuj Modgil, CMBA 2Y2 and support from our Management, Faculty and students for article contribution. With your support we can reach new horizons. We

wish all the best for Ms. Prapti Agarwal (BABM 5, Executive Assistant to Managing Editor) for her support and for future endeavors as she completes her program duration in the college.

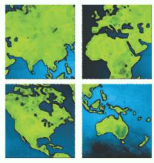
Please go through the magazine and send us your feedback / suggestions.

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

Editors' Note

How to thrive in the future of Industrial 4.0 – a guide for universities and students

By Stephen Manallack, author, trainer and blogger at IntoIndia.blog



**Universal
Business
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"Transforming Lives"

**A BUSINESS
SCHOOL
WITH A SO**

Cardiff 150 Years Met Cardiff
Metropolitan University
of Nurturing Talent

Mr. Tarun Anand
Chairman, UBS

Ex-MD, Thomson Reuters, South Asia

Ex-Innovation Board Member, Reuters



Most students and many universities do not know what employers of today are looking for – which means they will not be ready for the fast-changing world of “Industrial Revolution 4.0” which has begun and will be in full swing by the time most graduate.

The biggest ever global survey of employers and students was released this year – the QS Global Employer Survey 2018 – and revealed a deep chasm between employers and students. This survey covered more than 11,000 employers and over 16,000 students.

The skills students thought were the most important included Creativity, Organisation and Leadership. But employers said they really want graduates who are good at Problem solving, Teamwork, Communication and Adaptability.

From an employer point of view, the ability of students to work in

teams to solve problems, communicate well, learn and adapt are far more important than the creativity or leadership that they may have already developed, the report stated.

What kind of world are students entering?

The Economist Intelligence Unit 2017 report showed younger generations face a significantly different world in their future working and personal lives. This is being driven by globalisation, with greater integration between economies across the globe, and digital technology. Developments such as machine learning and automation promise further disruption, particularly in the workplace, and many established jobs are likely to vanish as a result.

Rapidly evolving technologies, including digitisation, automation and machine learning, are going to disrupt the workplace in untold and dramatic ways. Whole employment sectors are likely to disappear, with others hopefully

created. Students, workers and entire economies will compete across global borders for the best education, jobs and growth; all three will need to be nimble, flexible and dynamic, ready to recognise and respond to emerging trends swiftly.

The world is at the beginning of a revolution (4.0) where there are huge advances in genomics, artificial intelligence, robotics, materials and manufacturing technologies – with convergence bringing massive rates of change.

The first three industrial revolutions were steam and water-power driving mechanisation in the late 1700's, electricity from 1870 creating mass production and the electronics and IT revolution of the 1960's onward. Each “revolution” was led by one change or one sector. Industrial 4.0 could not be more different with at least 10 major innovations converging to create across the board revolutionary change.

The megashifts of Industrial 4.0 include Digitisation, Mobilisation, Screenification, Disintermediation, Transformation, Intelligisation, Automation, Virtualisation, Anticipation and Robotisation.

The changing world of work

As with previous industrial revolutions, new technologies will create new jobs and simultaneously destroy many old ones. The rise of machines, from robots to smart software, threatens to impact not just low-skilled factory and construction workers, but everyone including managers, software engineers, stock traders and taxi drivers.

An Oxford study estimates that 47% of the jobs in the US, 69% of the jobs in India and 77% of the jobs in China will not exist in 25 years. This is already happening - China's factories are adding robots faster than they are hiring people. India's information technology sector is already witnessing jobless growth and total employment may have peaked.

“Humanity will change more in the next 20 years than in the previous 300 years” – Gerd Leonhard “Technology vs Humanity” (Fast Future Publishing 2016).

Good news - India could shape Industrial 4.0

As the world's largest democracy and the country with one of the highest number of scientists and engineers, India is a key political, social and economic player that could shape the course of the Fourth Industrial Revolution

It is exciting that the Geneva based World Economic Forum has

announced the creation of a Centre for the Fourth Industrial Revolution in India - announced by Prime Minister Narendra Modi on 23 January 2018 at the World Economic Forum Annual Meeting.

WEF is an international organisation for public-private cooperation. NITI Aayog will coordinate the partnership on behalf of the government and the work of the centre among multiple ministries.

The WEF has also entered into partnerships with the Maharashtra and Andhra Pradesh governments for the new initiative and more states could follow.

"The Fourth Industrial Revolution will change how we produce, how we consume, how we communicate and even how we live," WEF Founder and Executive Chairman Klaus Schwab said.

"India is becoming a big technological global force and that is why I am especially proud to announce the Centre for the Fourth Industrial Revolution India," he said.

The challenge for universities and students is to enter a world of constant change – where jobs you are being trained for might not be there any more, where you might have to create your own job, or become an entrepreneur while at university, or team up with friends to create an enterprise.

The 7 ways graduates can thrive in Industrial 4.0

1. Show you can continue to learn

We know employers' value this very highly – their focus is not on what

you know through your degree - but is more on what you can learn in future. Prepare for this by being curious, reading and listening widely, entering discussion groups and being able to summarise what you have learned outside of university or since your degree.

2. Demonstrate wisdom and common sense

For employers, further than what you know is how you think, and the value of wisdom and common sense. The best way to describe the difference between knowledge and wisdom is through the humble tomato – knowledge tells you a tomato is a fruit (not a vegetable) – but wisdom prevents you adding the tomato to a fruit salad. One fast track to wisdom is via mentors and guides, those who can share experience with students.

3. Gain good collaboration and friendship skills

Industrial 4.0 will make collaboration easy and instant with anyone, anywhere and anytime – and the change will benefit those who have the skills to reach out, make friends, work across the globe and build collaboration. Future corporations and employers will be looking for people who can build collaboration.

4. Gain cross-border understanding and skills

Already our lives in one country are intersecting with lives of other countries, and Industrial 4.0 will make the globe an even smaller place. Those who have travelled, who have acquired both knowledge and experience of other cultures will be in high demand, simply because almost every job will have global aspects.

5. Become an outstanding communicator

Traditional “soft skills” training will not prepare students for the fast future – outstanding communication skills for Industrial 4.0 will include rapid pitching, ability to support points in a way which moves others, skills to relate directly and closely with those above and below you – any student sitting back quietly as a “newbie” will get left behind. Old notions of being silent in front of elders or superiors will not apply. Respectful and strong communication skills will rule.

6. Be a team-based problem solver

More work will be team-based and some of those who succeed will actually

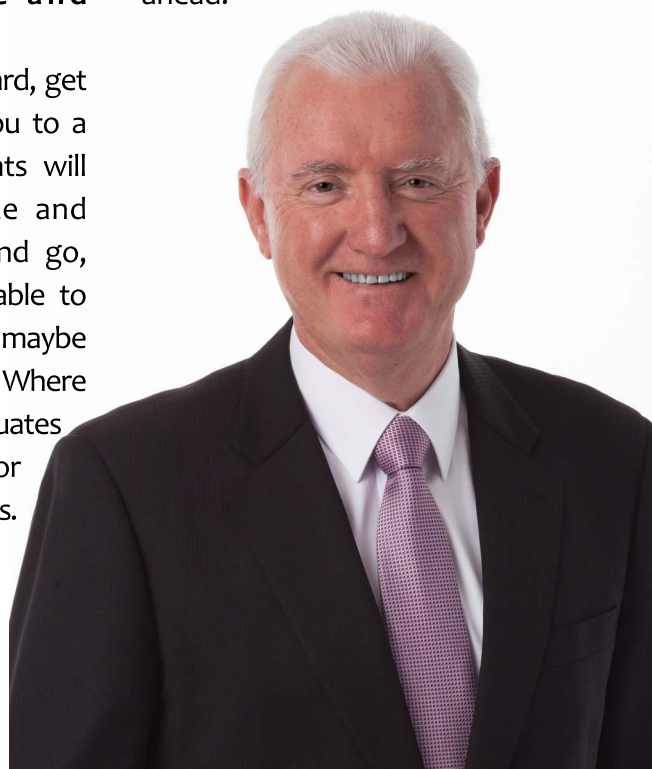
present to future employers as a team. Problem solving as a team while at university should lead students to then approach employers as teams – a good standout in the race to gain attention.

7. Build self-reliance and resilience

With the demise of “study hard, get the degree which entitles you to a job for life” model, students will need skills in self reliance and resilience. As jobs come and go, individuals will need to be able to bounce back and start again, maybe many times in their careers. Where no jobs are forthcoming, graduates will need to create their own or join teams that provide solutions.

The Future

The central challenge of Industrial 4.0 is for universities, students and their families to come together to create an energetic learning culture, one that ensures the graduate can thrive in the constant change and excitement that is ahead.



Stephen Manallack is the author of four books including “Soft Skills for a Flat World” (Tata McGraw-Hill India 2010). He led a Pilot Study on Improving the Employability of Indian Graduates in his home city of Melbourne, where he has also been President of the Australia India Business Council. A passionate advocate of closer relations with India, his blog is at IntoIndia.blog

INDUSTRY



Direct Cash Transfer Programs



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

The announcement by, President of the Indian National Congress party, the main opposition party, of a minimum income guarantee scheme during the election time has generated considerable debate. The aims to provide a direct cash transfer of about Rs 72,000 (approximately \$1000) per year to 50 million of India's poorest families. At an average family size of five, this translates to 250 million people or 20 percent of India's population is what he calls a "final assault on poverty." Reacting to the statement the Indian finance minister asserted that his government was already providing much more to India's poor.

Background:

Minimum income guarantee is not a new concept, and cash transfers have increasingly become a mainstream means of social protection in many countries, both developed and developing. The experiences of these countries can help us adapt cash transfers to the Indian context as well as respond to some of the concerns. Despite impressive growth over the last 30 years, India has many people categorized under poverty. While per capita income has gone

up, rising unemployment and inequality are leaving millions behind. Credit Suisse in its 2018 Global Wealth Report said that the bottom 60% in India own a mere 4.7% of the country's wealth. The richest 1% own 51.5%.

Three main concerns have been raised about these programs are as follows; First, wouldn't direct cash transfers adversely affect workers' incentive to work and increase consumption of goods leading to inflation? Second, how will it be implemented and how will beneficiaries be targeted? Third, what is the impact of this scheme on the fiscal management (the budget)?

Problems and Prospect

Cash transfers can be described as a class of instruments that transfer cash directly to poor households, with or without conditions. Thus, the beneficiaries are endowed with purchasing power to acquire specific goods rather than the goods themselves.

Further, cash transfers can be divided into conditional cash transfers and unconditional cash transfers. Conditional cash transfer schemes provide cash directly to poor households

on the condition that those households make pre-specified investments in the human capital of their children. Specific conditions attached to these transfers, may be minimum attendance of children in schools and /or attendance at health clinics, participation in immunization etc. These schemes create incentives for households to adjust their behaviour towards nationally accepted social goals. This new tool of social equity has found success in several Latin American countries, where governments transfer cash grants to the poor upon meeting conditions that usually focus on education, and child and maternal health.

One of the major challenges faced by the government is to effectively create awareness and implementation of this program by relevant channels to enhance the performance of delivery of services. For example, larger National programs such as MNREGA. LPG subsidy transfer is popular in terms of larger awareness and with more reach and hence programs such as this are likely to have better impact in the long run irrespective of the present limitations.

GST spells death for private institutes offering valued added courses – time to abolish such draconian tax rules

Dr Raja Roy Choudhury
Director – Academic Affairs
& New Business
Universal Business School



Education plays an important role in the advancement of a progressive economy. How a country nurtures its generations with comprehensive education decides the progress of that country. In India, public and private, both sectors are engaged in providing education to enhance productivity and creativity of its population.

Indian Government spends a lot of its earnings on education, especially primary education. On an average, 4% of GDP is set aside for education in India by the government in which fifty percent is allocated only for primary education.

The impact of GST laws and their introduction on education sector is a matter watched closely by many experts for the past 1 year or more. Though the government offered exemptions from GST to all educational curricula based qualifications approved by them, they are insensitive to the numerous career based certificate programs on emerging technology and related skill sets which still today attract a levy of 18% GST as if they are conspicuous consumption items or luxury goods. Education to build careers is not a luxury, it is a necessity, not that the government is ignorant.

There has been a tectonic shift of the flow of students from public to private institutions to pursue contemporary and industry relevant certificate programs

at both UG & PG level. Such programs do offer significant value addition to increase employability and drive the Indian youth to avail such qualifications and make the government's "Make in India" dream a reality. Be it digital marketing, big data, data science, AI, Robotics, they are very much part of our educational curricula and much sought qualifications by the industry. They are just like our Khadi or in that case any other essential goods and services. The National Skills Development Council cannot fulfil the needs of such a huge nation and we need many a private institute to come forward and offer such industry relevant training programs & courses. However it is an imperative that they remain outside the ambit of such a high GST.

The current model of GST does not contain tax privileges and tax exemption. As the concept of service is quite wide, it appears that services such as coaching and training centre comes under the scanner of GST and the rate is as high as 18%. In the new tax proposal of GST, it is clearly termed that activities or transactions not listed in Schedule IV are taxable. There is no guidance on exclusion and inclusion of training centres and coaching classes related to education. High time we include training centres for such career oriented programs to be included in Schedule IV.

Education once viewed largely as a

philanthropic activity has metamorphosed into a \$100 billion industry with the private sector balancing investor returns and social responsibility while the public sector is struggling with inadequate facility and outdated curriculum. If the government chooses to tax private education at the lowest slab rate (about 5%) while considering the tax already paid as inputs such as furniture & fixtures, rentals, technology systems (hardware & software) etc., the effective tax rate would be even lower. Careful framing of the tax law, i.e. rate of tax allowances of input tax credit with respect to private education could mitigate the impact of taxing private education and result in increase of cost of education to the consumer by just about 2-3%.

Being a developing country, it is mandatory for the government to put a lesser burden of tax on the private education sector. Indirectly, the taxes levied on private training institutes offering career level certificate training programs will be burdened on students and their parents. Hence, a seamless credit should be allowed in the education chain to keep the cost of education lower in today's scenario. Private Institutions offering industry relevant higher educational programs at a certificate level have the potential to attract a lot of international students and also fulfil educational aspirations of our own students. But for this to happen, the government needs to think like a business partner.

The 7 Trends Reshaping Talent Development



Prof. Vidhya Srinivas
VP Corporate Relation, UBS

Today's talent development teams face a tough reality. Tried and true ways of doing business are being rapidly upended by new technologies, new competitors and sky-high customer expectations.

To respond and thrive, organizations need digitally savvy, future-fluent leaders who are agile, strategic, data-driven and resilient. And they need them now. That means its time to take a new look at talent development.

To better understand this changing landscape, the Center for Creative Leadership (CCL®) recently surveyed hundreds of learning and development leaders from more than 65 countries. The results point to seven important trends - each of which requires us to rethink talent development.

Trend 1: Accidental Leaders

First-timers who fail:

All-star contributors who excel in functional roles are often rewarded with promotions into

leadership. But being a standout in an area of functional expertise doesn't mean an individual has the skills to manage people. Without support, many of these first-time leaders may fail, derailing once-promising careers.

What you can do:

Proactively identify the competencies first-time leaders need to succeed in your company and your market sector. Assess each new leader's skills and tailor development programs appropriately.

Trend 2: Change Endurance

Overwhelming changes:

Most of us don't like change. Too much of it can cause stress and burnout. However, perpetual change is the new normal. Organizations that fail to adapt are simply going to be left behind.

What you can do:

Help your team build its change endurance. Focus on mental habits, healthy lifestyle choices and recovery time. Promote a sense of calm. You'll get clearer thinking, better decision-making and stronger work performance.

Trend 3: Digital Fluency

Lagging tech skills:

Let's face it. Many seasoned professionals with valued leadership acumen simply aren't comfortable with data and tech tools. They are ill-equipped to work efficiently and to help their organizations use technology effectively.

What you can do:

Help leaders at all levels to harness the power of technology and data to propel your business forward. Ask digitally savvy employees to train leaders and colleagues who are less tech-fluent. Make certain geographically dispersed teams know how to use collaboration tools to stay connected.

Trend 4: Embracing Disruption

A shifting landscape:

Organizations are discovering that doing things the way they have always been done is the enemy of innovation. They need leaders who can embrace disruption and create a new normal, with new ways of thinking and doing.

What you can do:

Teach leaders to think in more

systemic, strategic and interdependent ways, expanding their capacity to work innovatively within disruptive situations. Offer challenging experiences that open them up to new opinions, new perspectives and new ways of seeing the world.

Trend 5: Kicking Glass

Few women in senior roles:

The business case for promoting women into leadership is compelling. It improves financial performance and promotes greater job satisfaction and engagement for all workers. But despite the advantages, fewer women are moving into senior leadership. The #MeToo movement has brought renewed attention to this glass ceiling and to decades-long practices that have hampered equality, and organizations are beginning to pay attention.

What you can do:

Ensure female leaders have the experiences and resources they need to move up, including

networks, sponsors and advocates to challenge and support them. Root out unconscious bias in your systems and culture. Implement gender-neutral, race-neutral processes for hiring, promotion and succession planning.

Trend 6: Reimagined Reviews

Traditional performance management less effective:

Organizations are reimagining what was once the dreaded annual performance review. Instead, they are focusing on frequent, ongoing feedback, arming employees to make earlier course corrections that benefit both their organization and their career.

What you can do:

Build a coaching culture. Deliver specific, fact-based feedback and prescriptive advice. Give more positive feedback than negative so employees will be more likely to hear and respond to suggestions for improvement.

Trend 7: Culture Reboot

Culture norms mired in the past: CCL's survey shows there is new appreciation for leadership culture change to accelerate organizational transformation. Companies are recognizing that to compete in today's world, they need new ways of thinking, new ways of doing and a shared sense of ownership.

What you can do:

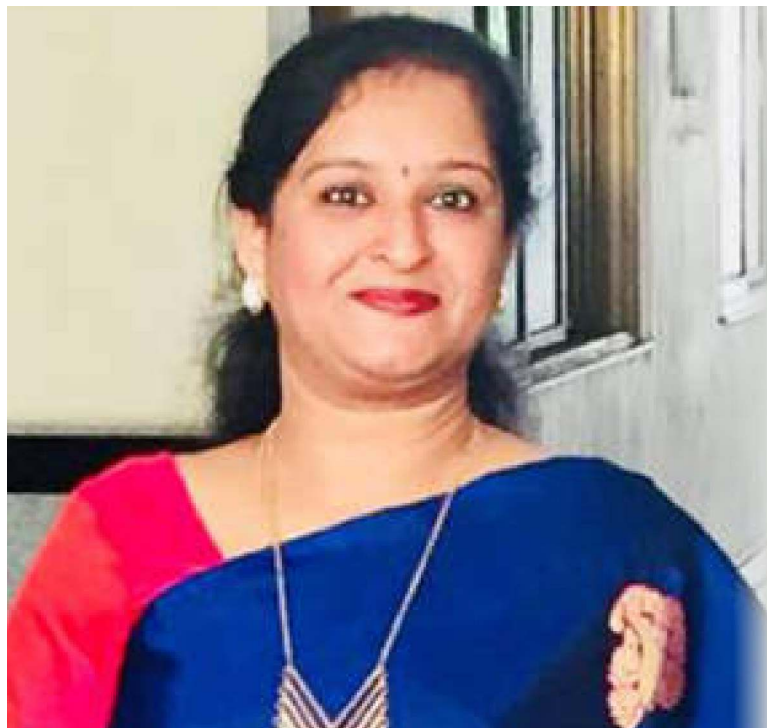
Identify important business drivers and any gaps between your present state and the culture you want to build. Focus on aligning leaders at all levels behind a shared vision, language and set of behaviors.

Transformative Talent Development

The most effective talent development teams will respond to these seven trends by making transformational changes in how they shape their workforce. They will equip their people to be more agile, future-fluent and proactive - developing leaders who are able to pivot quickly in response to new challenges and opportunities.



“A different way of being SMART” – Emotional Intelligence



Prof. Dr. Pranjali Madhur
Associate Professor

Understanding emotion is the ability to understand relationships among emotions and how emotions transition from one state to another. To regulate an emotion in oneself and others is important aspect in emotional intelligence.

Our level of emotional intelligence is not fixed genetically, nor does it develop only in early childhood. Unlike IQ, which changes little after our teen years, emotional intelligence seems to be largely learned, and it continues to develop as we go through life and learn from our experiences.

Students are required to manage numerous assignments, adapt to the differing teaching styles and expectations of instructors, work independently toward objectives, and manage conflicting academic and non-academic schedules. Instead of getting panic or excited or often causing to wildly unthinking behavior, having habit of regulating emotions would help to bring the stress level down. It is ultimately our responsibility to treat our all emotions well.

Patience, Belief on self and others and commitment are the success mantras to develop our emotional intelligence. Being patient, have belief on self, and commitment towards the goals always helps to become successful in life.

Everything that we do in every action involves experiential triangle of our thoughts, emotions and actions. Whatever we think, it is all as per our beliefs and attitudes already stored in our brain. For Example, when we see any animal/insects, either people start screaming and run here and there or in some cases people start playing with animals also. Here, as per our thought or belief about liking of animals, the emotion triggers in our brain is “happy” and if we get scared of animals then we get emotion “fear” and accordingly we behave. It means our behavior also changes as per our emotions such as happened in this case “happy and Fear”. Our emotions also trigger only as per our beliefs and attitudes. So, if we change our attitude towards any person or stimulus, our emotions and behavior will also change certainly. In most of training, organizations always try to focus entirely on knowledge and skills using our thinking brain but if the organizations will focus on developing or bringing changes in our attitudes and habits by using emotional brain, a good amount of improvements will take place in all phases of our life.

Emotional Intelligence is not a single thing, but it is a combination of many things like your beliefs, attitudes, personality, behavior, thoughts and our action. It will surely take time to develop our Emotional Intelligence, but it is not at all impossible. It will bring changes in our behavior which

will improve the way we manage our self and the way we work with others.

Since our childhood, our brains are developing so our attitudes and beliefs develops at a rapid rate. We give chance to develop thousands of thoughts and beliefs in our brain and most of the times we treat or behave with our peers, colleagues and superiors according to our beliefs or experiences. For example, how we will feel when a boss asks you to do something that you don't enjoy. If we already have an attitude that “Bosses are bad” then whatever the challenging task is given by boss to us, we tend to get negative emotion and even though having capability to perform better, but only because of our negative emotions, we behave and perform adverse. Our attitudes always have an impact on our performance. If we think 'I can', we will surely can perform it. But if we have already decided in our mind that we can't do something, saying “This is not my job” (it is not my cup of tea), so we will face negative results only in front of us.

We should always accept the person or stimulus positively and then behave or perform... then see the results... only success! Emotional Intelligence is not constant or permanent, it can be changed, can be measured. Developing Emotional intelligence is always having positive impact on all the areas of our life.

Be Smarter and Be Successful!

Gurdip Singh Anand – A man of emotional intelligence and exceptional leadership



Ms. Ahani Ghoshal
CMBA 2Y2

Before coming to Universal Business School, I had to pass three rounds of skype and telephonic interview to get admission in this first green B-School of India (endorsed by 60 CEOs as well). I find myself fortunate enough that my final round of interview that was almost for one and half hour, was held by the Chairman himself of this college, the great mentor Gurdip Singh Anand. That evening was the turning point of my life and I was absolutely overwhelmed by the lessons he had given me on that very day. He asked me to speak with my parents at the same time, I was curious and thought at that point of time that I would ask him whenever I will be meeting him what was his impression but Alas!!!

I had not got the scope to meet him after coming the campus as he was already not well and suffering from some severe health issues. Now, he is no more with us, yet I will not take “late” in front of his name, because few people are immortal for their deeds whether they are alive or not, whether we get the opportunity to meet them or not, it doesn't matter, they were, they are and they will be exceptional all time from all the perspectives. Our beloved Gurdip Sir is unprecedented in every aspect, be it his early professional life, be it the creation of our Alma Mater Universal Business School.

He was self-aware, self-regulated, optimistic and always ready to embrace challenge and change according to the requirements, that I came to know during my interview period only as he himself depicted me few of his experiences through-out his life. From the faculties here, I came to know that he was so

well-disciplined, well-mannered and empathetic towards them that he always had a notion UBS is a large family and all are UBS family members. He was perfectionist and wanted to take UBS to the highest level of perfection. He assured my parents also that he stays within the campus with his family – this proves his responsibility status undoubtedly.

When I speak to the security guards of our campus, I became aware another attribute of his character. He was a person of down to earth, even our Maasis agreed to this point in the same way. He himself indulged in the “Clean UBS” campaign and had cleaned the campus whenever needed, irrespective of his status. He was a mastermind and he tried to expand UBS to its highest level of success, the newly built Girls' hostel, in which we are dwelling in, the Library 160-seater, in which we conduct our classes all are the brain-child of this man of extra-ordinary qualities. Not only expansion of buildings, he left no effort to provide world-class experiential learning to the UBSians.

He suggested me to go through few books of Robin Sharma, Kishore Biryani, Walton and Stephen Covey. Then he asked me to describe English alphabets, I was surprised at this question, but later I realized the under-lying intention of it. I shall never forget the mantras of achieving a successful life as a management student that he shared with me on that very evening as per English alphabets – “Accept failure”, “Be bold to recover yourself”, “Change yourself if it is highly required”, “Dare to do an exceptional task”, “Encourage yourself that you can”, “Fail till you reach success”, “Gain positive vibes from failures”, “Hide your weakness

in front of others”, “Imagine yourself as a leader”, “Join good companionship”, “Kind to others”, “Lie can damage your career”, “Manage yourself”, “Network building factors”, “Optimism fetches win”, “Perfect in your work”, “Quiet and calm to achieve success”, “Rely on your capabilities”, “Struggle to reach your goals”, “Time management matters”, “Unity in your organization”, “Value yourself and others”, “Watch each and every minute things”, “Xenical in your community”, “Zeal yourself, don't Jeal of others”.

I will have to repent my lifelong that I missed out the chance to meet this super-influential person, yet I think still I am quite lucky that I had a conversation with this great leader, the superman with highest level of integrity and emotional intelligence, the man of commitment. May be, we have lost his soul, still he was with us, he is with us and he will always be there with us as our Friend, Philosopher and Guide to take us on the right direction with his intense vision and mission. This is my tribute towards my “GURU” and we as UBSians, should be more responsible and accountable to carry forward his dream and to move the baton to take UBS to the epitome of success.



QUIZ

Indian Economy Quiz



Mr. Pallav Kumar Goel
SSM 1

Q1. Where is India's first new pulp line unit for production of bank note paper is established?

- A. Maharashtra B. West Bengal C. Madhya Pradesh D. Delhi

Q2. For 2018-19, India's horticulture production is estimated to be

- A. 314.64 million tonnes B. 314.67 million tonnes C. 314.69 million tonnes D. 314.76 million tonnes

Q3. Total production of food grains in India as of September 2018 in million tonnes is?

- A. 287.91 million tonnes B. 289.84 million tonnes C. 288.86 million tonnes D. 284.83 million tonnes

Q4. What is India's Gross Fiscal Deficit for 2018-19 in billion rupees?

- A. 6242.76 billion rupees B. 6245.25 billion rupees C. 6345.87 billion rupees D. 6348.69 billion rupees

Q5. How much percentage of India's population is below poverty line according to Census 2011?

- A. 22.84% B. 34.78% C. 21.92% D. 31.57%

Q6. What is India's total import worth in million USD in 2017-18?

- A. 465578.30 million USD B. 465675.40 million USD C. 456687.03 million USD D. 467558.04 million USD

Q7. What is the rate of inflation in January 2019?

- A. 3.02% B. 2.02% C. 4.02% D. 2.28%

Q8. The state with lowest death rate is

- A. West Bengal B. Haryana C. Bihar D. Kerala

Q9. The state with lowest birth rate is

- A. West Bengal B. Kerala C. Karnataka D. Assam

Q10. Forward markets commission is a regulator of.....

- A. Merchant banking B. Money market C. Commodity market D. All of these.

Q11. What is the rate of unemployment in India as of December 2018?

- A. 5.5% B. 6.1% C. 4.2% D. 3.8%

Q12. The total Production of Vegetables in 2017-18 in India is:

- A. 201 million tonnes B. 191 million tonnes C. 181 million tonnes D. 151 million tonnes

Q13. India changed over to the decimal system of coinage in which year?

- A. April 1995 B. April 1957 C. April 1958 D. April 1959

Q14. What is Cash Reserve Ratio set by RBI for February 2019

- A. 4% B. 4.5% C. 3% D. 3.5%

Q15. What percentage of votes does India holds in IBRD as of September 30, 2018?

- A. 2.86% B. 2.93% C. 2.87% D. 2.89%

Q16. What is the annual growth rate of India's GDP as of September 2018?

- A. 7.4% B. 7.3% C. 7.2% D. 7.1%

Q17. What is India's manufacturing PMI as of January 2019?

- A. 53.9 B. 53.6 C. 53.3 D. 53.0

Q18. The prices at which the government purchases food grains for maintaining the public distribution system (PDS) and for building up buffer - stock is known as:

- A. Minimum Support Prices B. Procurement Prices C. Cost Prices D. Ceiling Prices

Q19. How much net resources are mobilized by mutual funds in India in billion rupees?

- A. 2784.26 billion rupees B. 2725.45 billion rupees C. 2722.25 billion rupees D. 2756.25 billion rupees

Q20. The total production of fruits in 2017-18 in India is around:

- A. 75 million tonnes B. 85 million tonnes C. 95 million tonnes D. 105 million tonnes

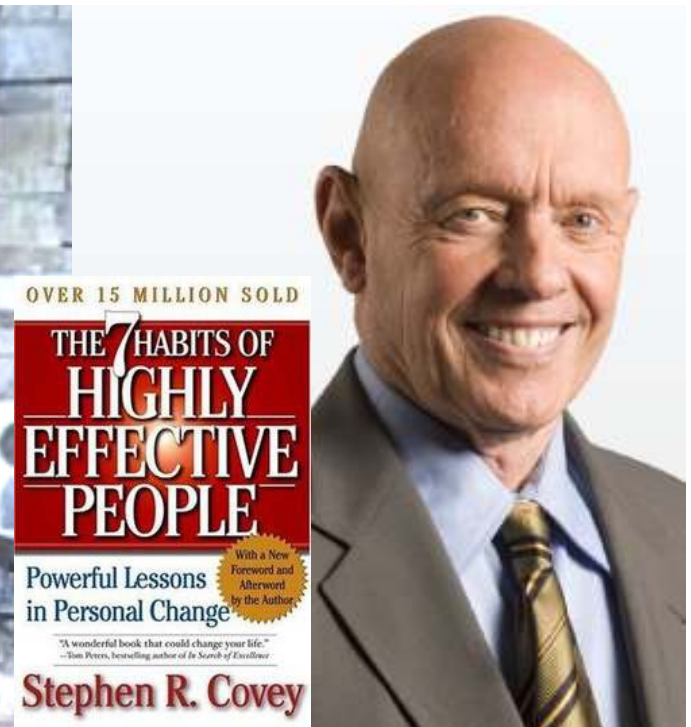
Answers:

- | | | | |
|------------------------------------|-----------------------------|-------------------------------|------------------------------|
| 1. C) Madhya Pradesh (Hoshangabad) | 2. B) 314.67 million tonnes | 3. D) 284.83 million tonnes | 4. A) 6242.76 billion rupees |
| 5. C) 21.92% | 6. A) 465578.30 million USD | 7. B) 2.02 | 8. A) West Bengal |
| 9. B) Kerala | 10. C) Commodity Market | 11. B) 6.1% | 12. C) 181 million tonnes |
| 13. B) April 1957 | 14. A) 4% | 15. B) 2.93% | 16. C) 7.1% |
| 17. A) 53.9 | 18. B) Procurement prices | 19. C) 2722.25 billion rupees | 20. C) 95 million tonnes |

BOOK REVIEW

The Seven Habits of Highly Effective People

by Stephen R Covey



Stephen Covey's book is one of the phenomena of modern personal development writing. In 1989, Stephen Covey changed the world of self-improvement forever when he published his book the 7 Habits of Highly Effective People. It has sold a million copies a year since its release in 1989, has been translated into 32 languages, & forms the intellectual basis of a large corporation. This book quickly became an international bestseller & a go-to resources for anyone who wanted to improve themselves. From top-tier executives to students, Covey's book was the book to read.

What habits do highly effective people have?

The book opens with an explanation of how many individuals who have achieved a high degree of outward success still find themselves struggling with an inner need for developing personal effectiveness & growing healthy relationships with other people.

The author believes the way we see the world is entirely based on our own perceptions. To change a given situation, we must change ourselves, & to change ourselves, we must be able to change our perceptions. In studying over 200 years of literature on the concept of "success," Covey identified a very important change in the way that humans have defined success over time. In earlier times, the foundation of success rested upon character ethic (things like integrity, humility, fidelity, temperance, courage, justice, patience, industry, simplicity, modesty & the Golden Rule). But starting around the 1920s, the way people viewed success shifted to what author calls "personality ethic" (where success is a function of personality, public image, attitudes & behaviours).

"The way we see the problem is the problem," Covey writes. We must allow ourselves to undergo paradigm shifts -- to change ourselves fundamentally & not just alter our attitudes & behaviours on the surface -- to achieve true change.

This book focuses not on eliminating bad habits but on building up good ones. For most people, good habits need to be practiced & sharpened. Many good habits must be learned & do not come naturally. They often take more conscious effort than bad habits do.

Changing your habits can change not only the way you see the world but the way the world sees you. You can use the lessons in this book to help you:

- Taking control of your life
- Making not just better decisions but smarter, strategic ones
- Managing & improving your relationships with family & friends
- Overcome bad habits
- Boost your productivity
- Find a healthy work/life balance
- Be your happiest self

These seven habits are all synergistic and each of them complement each other in different ways. Thinking about developing these habits becomes easier when you consider them to be a part of two major habits: acting and organized planning.

The seven habits in brief

1. Be proactive : We have the freedom to choose our reactions to stimuli. We do not have to live by the scripts that family or society have given us. We accept full responsibility for our life the way conscience tells us that it was meant to be lived.

2. Begin with the end in mind : What do I want people to say about me at my funeral? By writing our own eulogy or creating a personal mission statement, we create the ultimate objective or person first, and work backward from there.

3. Put first things first : Having the end in our mind, we can plan our days for maximum effectiveness and enjoyment. Our time is spent with the people and things that matter.

4. Think win/win : One person's success does not need to be achieved at the expense of the success of others. In seeking win/win outcomes, we never endanger our own principles.

5. Seek to understand, then to be understood : Without empathy, there is no influence. Without deposits in the emotional bank account of relationships, there is no trust. Genuine listening gives precious psychological air to the other person and opens a window on to their soul.

6. Synergise : Synergy results from the exercise of all the other habits. It brings forth 'third alternatives' or perfect outcomes that cannot be predicted from adding up the sum of the parts.

7. 'Sharpen the saw' : We need to balance the physical, spiritual, mental and social dimensions of life. 'Sharpening the saw' to increase productivity involves taking the time to renew ourselves in these areas regularly.

Conclusion

It has been said that Covey's seven habits are merely common sense. On their own they may be but put together in that sequence and with the philosophy of principle-centredness to support them, they can produce the synergy that Covey celebrates. The 7 Habits gives the means for changing the little to transform the big.

RESEARCH

Budding Entrepreneurial Project: Baga Cutleries

- Disposable cutlery made of Bagasse

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CMBA 2Y2, UBS



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BUDDING ENTREPRENEURIAL PROJECT

NAME OF THE BUSINEES – BAGA CUTLERIES

A. UNIQUE BUSINESS IDEA + VALUE PROPOSITION

My idea is to start a production unit which will produce disposable cutlery items from sugarcane waste (Bagasse). My idea is unique because we are using waste product for making useful thing. Cutlery items made up of plastics are available in the market but plastics are very harmful for environment whereas sugarcane waste is eco friendly, biodegradable and can be easily disposed off.

B. STRATEGIC RATIONALE & VALUE CREATION OPPORTUNITY

In the current time there are various types of plastic products available in market which harms the environment and human by pollution. By considering the importance of natural resources, the concept of using sugarcane waste for making cutlery products is selected. This idea is useful because this will replace the use of plastic cutlery items and reduce the harmful activities and pollution which are being generated by the plastic waste.

The idea will generate value creation opportunity in the market because now human beings are also getting awareness about the activities which are harmful for the environment so they are moving towards the product which will be eco friendly and replace the plastics. Therefore, the acceptances of this idea in the market by the human beings are very high.

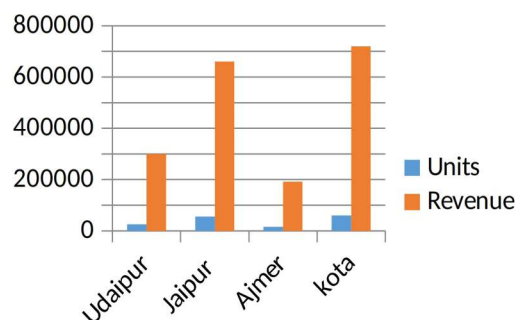
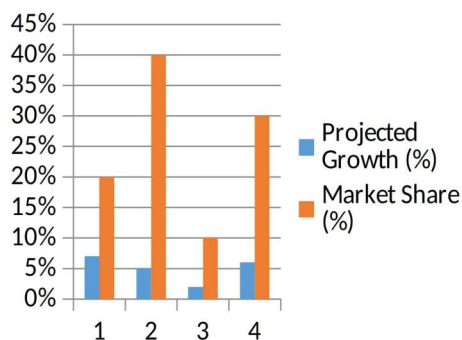
C. ECONOMIC / MARKET TRENDS SUPPORTING YOUR IDEA

We are very much aware about the plastic pollution problem in India. Consumption of plastic is increasing very rapidly and affecting the environment adversely. So, it is must required to control the use of plastics. As companies are producing plastic cutlery items like plates, bowl, spoons, glasses which are used in parties, home, weddings and functions and thrown after use. They harm the environment because they are non bio-degradable products and can't be completely disposed off. These products get mixed with the soil and reduce the fertility of the soil which is harmful for crops. Whereas my product is bio-degradable which adopt the nature of soil and get easily dissolved into the soil and works as manure for the crops.

D. SIZE OF MARKET, GROWTH& PROJECTED MARKET SHARE

(Market Research with 5-10 potential customers/ competitors)

Market Size	Units	Revenue	Projected Growth (%)	Market Share (%)
Udaipur	25000	300000	7%	20%
Jaipur	55000	660000	5%	40%
Ajmer	16000	192000	2%	10%
Kota	60000	720000	6%	30%



- **Notes:** For calculating above data we targeted consumers at different cities according to the population and quality of crowd residing there.

E. COMPETITIVE LANDSCAPE & POSITIONING

	PAPPCO	Your Idea
Product Features	Plates, bowls, spoons, forks	Plates, bowls, spoons, forks, glasses
Service Features	Wholesale and retail delivery	Along with wholesale and retail, online delivery at door step.
Growth Potential	10 % p.a.	5 % p.a.
Market Share	40%	10%
Pricing	Rs. 16 per item	Rs. 12 per item
Technology	Use of heavy machine	Initially, use of medium capacity machine and later to move on high capacity.
Marketing	Digital marketing, social media	E-brochure, social media, E-pamphlets, digital marketing

Assessment: Excellent / Good / Average

F. GO TO MARKET PLAN

- **Human Resources Plan:** every business requires human resource to execute their plan in the market. The selected idea is to promote the cutlery item from sugarcane waste require employees to make and sell product in the market. As per the need of Start-up company we would require 2 trainer and 5 labours to manufacture the product, one supervisor is also required who can monitor the performance of labour, one financial advisor can also be appointed.
- **Marketing Plan:** With the help of marketing plan we can promote and advertise our product in the market which will spread awareness between the customers. Now days, e-commerce is the best way to commercialise products and services in the market. Therefore, E-brochure, social media, e-pamphlets are some strategies that will be used for marketing.
- **Financing Plan:** It is important for the company to raise funds for start-up. We will raise funds by taking loan from bank, self financing, and loan from financial institutions.
- **Operational Plan:** This plan helps to forecast the execution picture of the plan and how employees will contribute to implement the plan. The appointed trainer will provide full training to the labours regarding manufacturing, packaging, labelling and delivery of the product. The three labours will make the product under the guidance of trainer and two will help them in, packaging and labelling. Supervisor will monitor the performance of labours. Management team will take advice regarding finance from the financial advisor.

G. FINANCIAL PROJECTIONS

(In Rs. Lacs)

	2018-19	2019-20	2020-21
Unit Sales	156000	187200	224640
Revenue			
Product Revenue	1872000	2246400	2695680
Services Revenue			
Total Revenue	1872000	2246400	2695680
Direct Costs			
Employee Costs	700000	840000	1008000
Marketing Costs	50000	30000	20000
Operations Cost	100000	100000	100000
Administration Costs	70000	70000	70000
Total Direct Costs	920000	1040000	1198000
Gross Margin (%)	50%	53%	55%
Financing Costs	800000	800000	800000
Overall Costs	1720000	1840000	1998000
Net Profit	152000	406400	697680
Net Margin (%)	8.1 %	18%	25%

Assumptions:

- Growths in unit sales are assumed to get increased 20% next year.
- Employment cost is in increasing trend in upcoming years.
- Marketing expenses are assumed to get reduced in coming years due to popularity of product.
- Operation and administration costs assumed to remain unchanged for next two years.

H. KEY RISKS

NO	RISKS	ASSESSMENT	MITIGATION
1	Competition	High	By providing best quality goods at affordable prices
2	Inefficiency of labour	Medium	Provide advance training in respect of assessing machines
3	Time management risk	Medium	Use critical path analysis and prioritization strategies
4	Financial risk	Low	Use of Budget controlling method

Assessment: High / Medium / Low

A brief summary of research on consumer preference towards Vada pav



**Pratibha
Kadyan**

**Shilpi
Mondal**

**Alankrita
Tripathi**

**Saumya
Yadav**

**Abhimanyu
Rana**

**Aditya
Gupta**

**Neha
Khairajani**

PGDM 4 Students research project Guided by Prof. M. Guruprasad, Director Research, UBS

The Key objective of the study was to

1. To find the consumer preference towards Vada Pav
2. To understand the various factors affecting the choice of Vada pav
3. To understand the existence of localised brands of Vada pav

A survey was done among around 72 members of residents of Karjat, Kalyan and other areas of Mumbai
Summary of the research findings

About Vada Pav:

Vada Pav is a vegetarian fast food dish native to the Indian state of Maharashtra. The dish consists of a deep-fried potato dumpling placed inside a bread bun (pav) sliced almost in half through the middle. It is generally accompanied with one or more chutneys and a green chili pepper. It originated as affordable food in Mumbai streets but is now served in food stalls and restaurants India. It is also called Bombay Burger in keeping with its origins and its resemblance in physical form to a burger. Prior studies & research on Vada Pav have shown the love & affection of Maharashtra's people towards it. It is considered as the staple food in Mumbai.

In our research project, we analyzed the inclination of people of Karjat & Kalyan, Mumbai towards Vada Pav. We got to know that a little potato dumpling is a brand for them and is preferred over other food many a times.

While conversing with the localities, they also told us about the history & various facts of their favorite brand. For everyone, Vada pav is special regardless of age or gender.

1. As per the survey done in Karjat & Kalyan, 89% of citizens prefer eating Vada pav and only 11% of them do not prefer it. Vada pav being a staple & traditional dish since ages in Maharashtra is widely accepted by majority.

2. According to the survey, 43 people out of 72 prefer Vada pav in the morning, second highest is during evening & only a miniscule percent of people consume it during night. Reason behind its consumption during morning is the busy life of Mumbaikars. Many skip breakfasts to catch the locals so it becomes easy for them to hold the pav, catch the train & go for work.

3. The study shows that maximum people love to eat Amber Vada pav & Sattu Vada pav. Also, the local brands are in the race with third highest consumption. Amber Vada Pav - One of the best Vada pav shops in Kalyan. It is always crowded and a buzzing place to try Vada pav, misal, samosa and off course the bread cutlet. Sattu Vada Pav - A famous Vada pav shop in Karjat. Goli Vada Pav - Goli Vada Pav is an Indian ethnic fast food restaurant chain originated from Mumbai. It has 300 stores in 100 cities across 20 states of India. The Basket of products

include varieties of Vada pav, Vada rolls, Curry pavs and desserts. It is positioned as an alternative to traditional fast food and rivals the conventional burger.

4. We can see clearly that public places have the maximum sales of Vada pav & next being the railway stations. People wait for the locals & consume Vada pav simultaneously.

5. 61% of people consume Vada pav due to its quality. 15% of them prefer because of its low price. It is economical for everyone to buy a snack for 10 bucks that will eliminate their hunger.

6. People of Mumbai love to eat Vada pav so the product is rated Good by majority. Some find it excellent in terms of snacks and only there were few who ranked it an average product.

7. Majority of them buy it at the price of Rs.10 & Rs.15. Only few buy it at the very high price. It is widely consumed because of its economical price. People of any income can consume it easily.

8. Vada Pav is consumed sometimes by 43 people out of 72. Reason being the health factors. Since it's oily, many of them do not prefer it daily.

9. According to the survey, majority of citizens like the taste very often and few of them rarely like it.

10. As per the survey, in every family of Mumbai, all the members love to eat Vada pav. 13% of the families have only parents who like it. Reason being the fitness freak youngsters who avoid fats & oily food.

11. Vada pav acquires a very good name in the market. It has a lot of stories behind its invention.

12. Many said it should be available in other states also and should not be only confined till Maharashtra. Some said no because they thought it's famous in Maharashtra, so it should remain as an identity of here only.

Fig. 1 Preference towards VadaPav

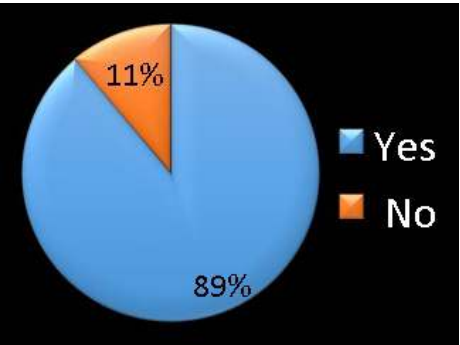


Fig. 3 Location of Food stall

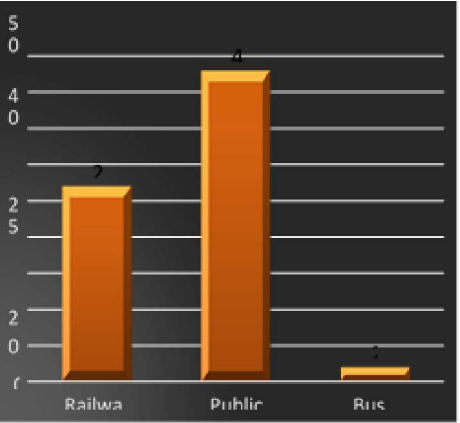
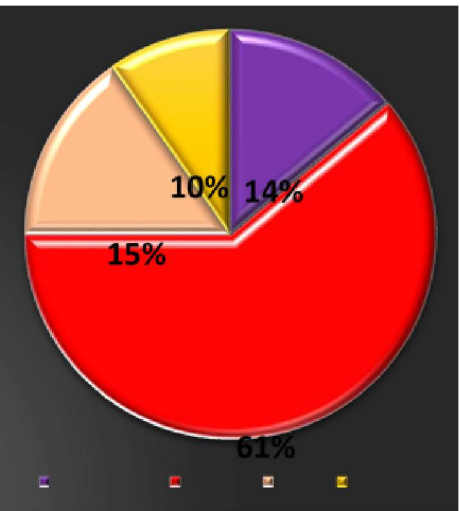


Fig. 4 Factors of preference



13. Many respondents feel that yes, it's good if one starts a Vada pav outlet because it has no specific market segment. People of all ages & income eat Vada pav so the will earn a handful amount daily.

14. Maximum respondents prefer it over other snacks because of its ease of availability & cost.

15. Majority feel that yes, there should be some change in the recipe so that they come across some new taste. But, also many said that since ages Vada pav is being liked the way it is. So, there may come difficulties in

Fig. 2 Time of consumption

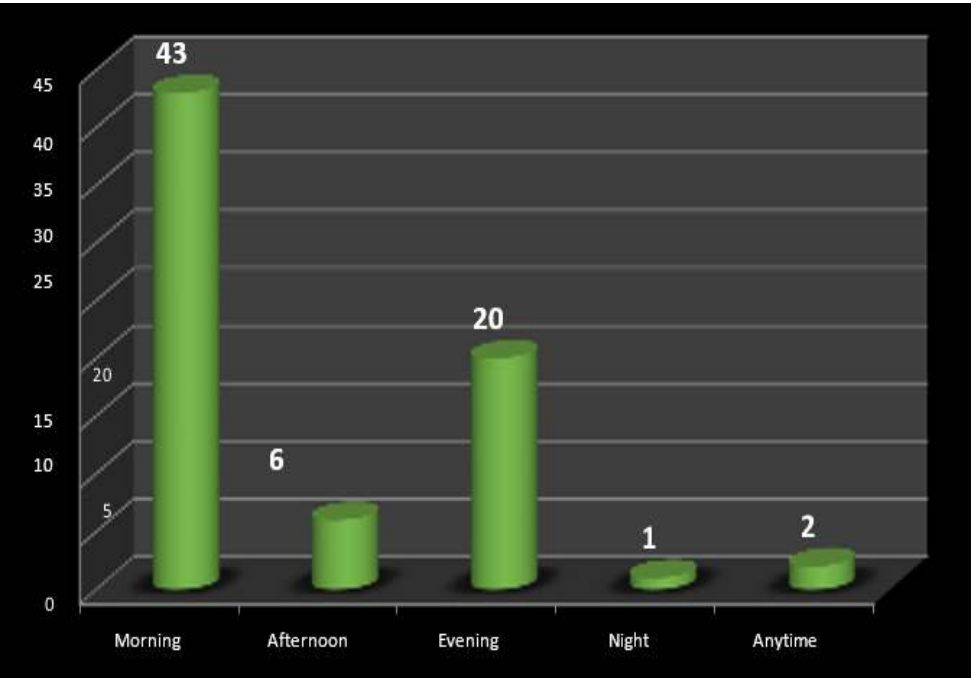
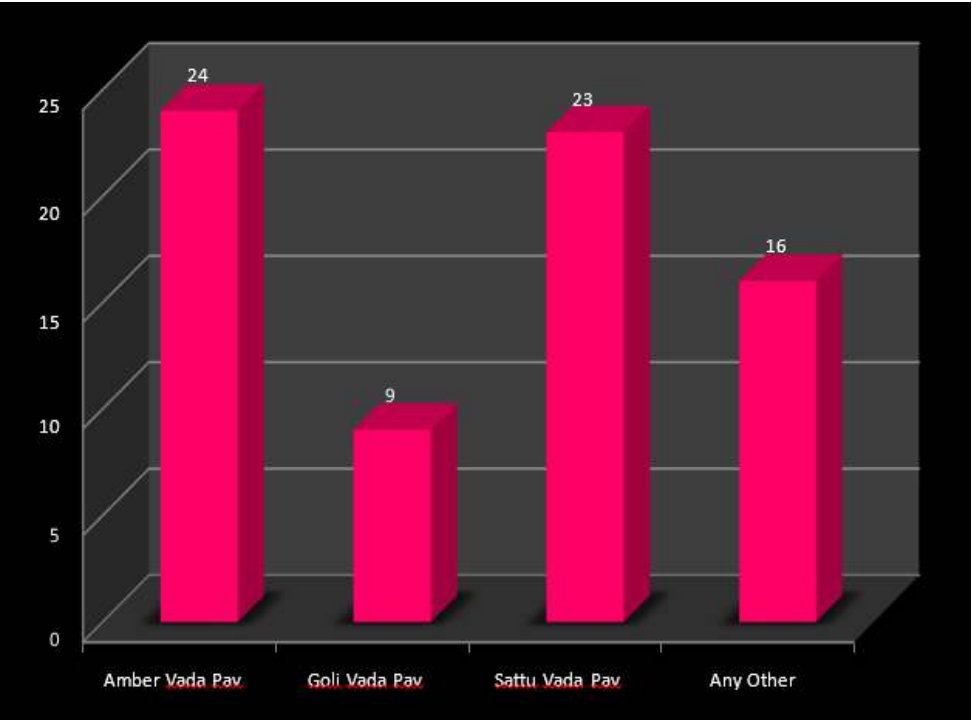


Fig. 5 Preferred Vada Pav Brand



product acceptance among the existing customers.

16. Everyone who consumes it is satisfied with the quality. Only 10% of them are not satisfied.

17. The reason for some to feel that it's not a healthy snack is the oily potato dumpling & pav. If consumed in excess, it may lead to gas problems for few people.

While making of this project, we got to know a lot more about Vada pav the interaction with people clearly revealed the love they have for this traditional snack.

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

Basic qualification: B. Com (Honours)

Brief Background information: She hails from a beautiful city called Renukoot which is situated in the state of Uttar Pradesh. The city is renowned for being an industrial hub, as the city is monopolistically covered by The Aditya Birla Group encompassing the world's largest aluminium rolling company, Hindalco Industries Ltd. She is an eternal optimist & a complete benevolent who loves to take life the way it comes without keeping any ultimate regrets.

Useful / Inspiring Management Books:

- The Secret by Rhonda Byrne
- Leaders Eat Last by Simon Sinek
- Drive by Daniel H. Pink
- The Innovator's Dilemma by Clayton M. Christensen
- Give and Take by Adam Grant



Ms. Shagun Pandey
CMBA 2Y2, UBS Student



Ms. Sonali Rajabhoj
CMBA 12, UBS Student

Basic qualification: BBA, Diploma in Computerised Financial Accounting, Certified with Entrepreneurship Development Program (NIESBD)

Brief Background information: Sonali belongs to Bhilai (Chhattisgarh) which is famous for its Bhilai Steel Plant, the first Indian plant to produce steel rails. She completed her schooling from Bhilai and her Graduation from Maharaja Agrasen International College, Raipur which is the Capital of Chhattisgarh. Sonali has been enrolled as an 'uncollegiate' student of Master's in Economics. Sonali is a student of Cost and Management Accountancy (ICMAI) and has completed an internship from Life Insurance corporation of India (LIC)

Useful / Inspiring Management Books:

- Attitude - To identify self-identity by: Prasad Unawane
- Stay Hungry Stay Foolish by: Rashmi Bansal
- You Can Win by: Shiv Kherra
- The Secret By: Rhonda Byrne
- Steps to the Top by: Zig Ziglar

Basic qualification: B. Com

Brief Background information: Kriti has been born & brought up in the capital city of Rajasthan - Jaipur, which is also known as the Pink City & is famous for colorful streets, majestic festivals, interesting fair, historical wonders, forts & monuments. Kriti has a 5 year exp. in Kathak & loves to travel.

Useful / Inspiring Management Books:

- Little Black Book for Stunning Success by Robin Sharma
- On becoming a Leader by Warren Bennis
- The Goal by Eliyahu M. Goldratt



Ms. Kriti Khandelwal
CMBA 2Y2, UBS Student



Mr. Sylvester Richard Paul
UEMBA 2, UBS Student

Basic qualification: BBA

Brief Background information: Sylvester hails from Jodhpur known as the SUN CITY in Rajasthan. The city is famed for the prestigious heritage the state possesses and attracts abundant globetrotters from all over the world. He is a general management graduate in business and has a work experience of 2 months as an intern at HDFC bank Ltd. He is passionate towards achieving excellence in corporate arena through zealous approach and perpetual self-upgradation.

Useful / Inspiring Management Books:

- GUNG HO by Ken Blanchard and Sheldon Bowles
- One-minute Manager by Ken Blanchard and Spencer Johnson
- Rich Dad Poor Dad by Robert Kiyosaki and Sharon Lechter

IF

If you can keep your head when all about you
Are losing theirs and blaming it on you,
If you can trust yourself when all men doubt you,
But make allowance for their doubting too;
If you can wait and not be tired by waiting,
Or being lied about, don't deal in lies,
Or being hated, don't give way to hating,
And yet don't look too good, nor talk too wise:

If you can dream—and not make dreams your master;
If you can think—and not make thoughts your aim;
If you can meet with Triumph and Disaster
And treat those two impostors just the same;
If you can bear to hear the truth you've spoken
Twisted by knaves to make a trap for fools,
Or watch the things you gave your life to, broken,
And stoop and build 'em up with worn-out tools:

If you can make one heap of all your winnings
And risk it on one turn of pitch-and-toss,
And lose, and start again at your beginnings
And never breathe a word about your loss;
If you can force your heart and nerve and sinew
To serve your turn long after they are gone,
And so hold on when there is nothing in you
Except the Will which says to them: 'Hold on!'

If you can talk with crowds and keep your virtue,
Or walk with Kings—nor lose the common touch,
If neither foes nor loving friends can hurt you,
If all men count with you, but none too much;
If you can fill the unforgiving minute
With sixty seconds' worth of distance run,
Yours is the Earth and everything that's in it,
And—which is more—you'll be a Man, my son!

Rudyard Kipling

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