



BUNTS SANGHA'S
S.M. SHETTY COLLEGE OF SCIENCE, COMMERCE
AND MANAGEMENT STUDIES, POWAI



NAAC ACCREDITED 'A' GRADE
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THE MAGNATES

CREATING THE POWER TO INFLUENCE



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STUDIES INITIATIVE.

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EDITORIAL TEAM

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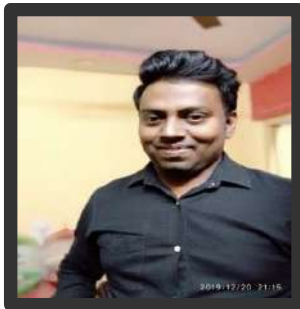
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*(B.Sc (CS), MBA, NET, Pur. PhD.),
Program Coordinator & Class Incharge – TYBMS (A)*

- In-Charge – The Incubation Centre
- In-Charge – Admission Committee
- Member – The Management Association
- Member – Alumni Association
- Member – Examination Committee

Asst. Prof. CA Zainab Rangwala

(M.Com., FCA, UGC-NET), Class Incharge - TYBMS (B)

- Convener – Women Development Cell
- Member – Department of Management Studies & Management Association
- Member – Examination Committee
- Member – Time table Committee
- Member – Department of Accountancy and Financial Management & Accountancy Association
- Member – Parents Teachers Association

Asst. Prof. Preeti Matharu

*(BMS (Finance), M.Com (Accountancy) (Gold Medallist),
NET, JRF)*

- Incharge - Management Association
- Member - Incubation Centre
- Member - Hoonar – The Creative Club
- Member - DLLE
- Member - Industrial Visit and Field Excursion
- Member - Rotaract Club

Asst. Prof. Ashish Navik

*(M.Com, MH-SET, NET, M.Phil, PGDFM),
Class Incharge – FYBMS (B)*

- In charge - Field Trip & Excursion
- Member - NSS
- Member - Incubation Centre
- Member - Management Association
- Member - Accountancy Association
- Member - Unfair means Committee
- Member - Discipline Committee

Asst. Prof. Adv. Hamid Khan

(M.com, LLM), Class Incharge – FYBMS (A)

- In Charge - Anti Ragging Cell
- Member -The Management Association
- Member - Women Development Cell
- Member - Unfair Means Committee
- Member - Sports committee
- Member - Internal Complaint Committee
- Grievance Redressal Cell
- Discipline Committee

Asst. Prof. Ashwini Devadiga

(M.com), Class Incharge – SYBMS (A)

- Member -The Management Association
- Member - Women Development Cell
- Member - Sports committee
- Member - Hoonar-The Creative Club
- Member- Placement Committee
- Member- Cultural Committee
- Member- Incubation Center



From the Principal's Desk

Dear Students and Teachers of BMS Department,

The essence of survival and growth is “Learning - Unlearning- Relearning”. Be it an institution, department, teacher or student, learning should be a continuous process.

Due to pandemic, we all have confined ourselves to homes but have continued our education. Teachers have evolved by innovating in the teaching-learning process. In fact, our approach towards life has evolved. This pandemic has posed many challenges and we have seen it as an opportunity to become more effective with available resources.

Dear students, this pandemic has also given rise to a need to develop new skills and go beyond the prescribed syllabus and stand apart from other graduates. It is important to empower yourself by acquiring knowledge from all avenues and learning new skills as and when you get opportunities.

Life is a what choice we make. So, make the best out of these years of graduation. Leave no stone unturned to become better learned, better skilled and better employable.

All the best!

Dr. Sridhara Shetty

Principal



From Vice Principal's Desk

Dear Students,

Life is what choices you make. Every morning when we get up we have a choice whether to start the day in a good mood or bad. We have provided the brain above our heart to make sure we use our brain first for making rightful decisions.

This pandemic has made us stay at the comfort of our homes and still be able to continue education. But this situation has forced us to become self-monitoring and self-supervising. We need to exercise discipline on our own. Always remember the decisions you make today will shape your tomorrow. If you spend time on things which is not contributing to your career, you will have a compromised career tomorrow. On the other hand, if we spend our time in learning, fitness, maintaining relationships, helping those who need help, we will not only have good career but we will become better human beings too.

So, learn as much as you want and enjoy the process of learning. Remember every new skill you are learning, you are making your future brighter.

Wishing you success!

Dr. Liji Santosh

Vice Principal



From the Vice Principal's Desk

Dear Students,

The year 2020-2021 has shown us a new normal age of online living. The Covid'19 pandemic has posed a new spectrum of avenues and challenges. The college has thrived to impart quality education on online platforms for overall and holistic development of students. This has enriched students' performance despite of adversities posed by lockdown. The Department of Management studies of our college has extended numerous opportunities for students' development with a variety of academic, co-curricular and extra-curricular activities. The academic performance of the BMS students has been overwhelming with 100% results at University Examinations. The participation of the students on intra college, inter college, University level, State level and National level platforms has been remarkable. The department teaches have played a vital role in the achievements of the students. "The Magnates" – the annual magazine of the BMS department is a portray of the department's success story. I wish everyone a bright and safe future ahead.

Asst. Prof. Sandesha Shetty
Vice- Principal



Message from the Head of Department

Dear BMS Students,

I have been a part of the Department of Management Studies for more than ten years now. Every year we had new students added in our department who were so different from their seniors that it appeared that there is almost a generation gap between them. Thus, it goes without saying we, as teachers, have to change our approach each year. Believe me, these changes are most prominent in our department.

But this academic year has been exceptionally different for all of us... and gradually these exceptions became normal. We have started thinking, expressing and reacting more digitally than ever before. We unlearned the old ways and learned the new ways of learning, participating and implementing. In a time span of little over one year, we changed so much!

These circumstances were not definitely the welcoming ones. But we embraced them and gave ourselves a new avatar to survive.

Dear Students, these lockdowns, isolations, social distancing should not stop us. Please remember, the time has still not stopped, earth is still rotating and revolving, and sun is still rising every morning. Therefore, we should also not stop learning and moulding ourselves into more skilled individuals, all prepared to face the world tomorrow.

Life is all about choices we make. The choices which you will make today, will haunt you forever. The message is, time will never stop. If you make right choices about how to use your time today, you will be ahead of others tomorrow. If you choose to waste your time on meaningless activities which are giving you pleasure today, you may end up struggling in future.

In the end I would like to quote my favourite lines by Robert Frost:

*The woods are lovely, dark and deep,
But I have promises to keep,
And miles to go before I sleep,
And miles to go before I sleep.*

So make some promises to yourself and get going to fulfill them! Good Luck!

Nidhi Chandorkar
HOD- Department of Management Studies

THE DEPARTMENT OF MANAGEMENT STUDIES

ANNUAL REPORT 2020-21

The Department of Management Studies has been conducting numerous activities over the years for the management students to developing their managerial skills and enhancing their employability.

The Department makes the teaching-learning program more enriching by adding capsule activities, guidance session, sessions on current affairs etc.

The Department conducted as many as 22 capsule activities based on different subjects of the syllabus prescribed by the University of Mumbai. Some of the activities conducted for FYBMS students were 4Ps Champions, Preparing a Business Plan, Michael Porters Five Force Analysis & Competitive Strategies adopted by Various Companies (Presentations). For SYBMS capsule activities conducted were track the market activities, fastest finger first, Race the Mind, Annual Report of Limited companies a bird eye's view etc. For TYBMS, Nomenclatures and Jargon used in trading, Media Blenders, My Product My PR, Risk Governance etc. These activities not only made the subject interesting but also made it easier to understand.

The department conducted orientation session for parents through Parents teachers meeting. These session helped the parents to become active partners in students' education and career building.

The department has been organising talk on various current and managerially important topics through the platform – THE KNOW SHOW. This year the department conducted the talk on Domestic Violence and Union Budget – Takeaways.

This year nearly 60 students from the department had participated in intercollegiated events and won prizes. Nearly 50 students participated in Intercollegiate research convention for students organized by the college.

The teachers of the department have been representing college as resource persons and by attending numerous faculty development programmes (FDP), webinars and workshops.

The department was a part of organising team of One day Multi-disciplinary Inter-Collegiate ONLINE Student Research Convention 2021 - CHANGING DYNAMICS OF COVID ERA:NEW NORMAL IN SOCIETY AND INDUSTRY.

Asst. Prof. Nidhi Chandorkar was resource person for two-day session at MNLU for hypothesis testing. She has been appointed as PLC Lecturer for MCom (Management) for HRM at IDOL at the University of Mumbai. She attended 4 FDPs, 3 workshops and 5 webinars. She has guided 11 groups of students for preparing and publishing their research paper at research convention at Intercollegiate level. She has been a part of organising team of many events from IQAC, Management Association, Research Cell, The Incubation Centre.

Asst. Prof. Steffi Salve has been appointed as District Coordinator for 53rd Youth Festival (Zone II) by Department of Students' Welfare, University of Mumbai. She has guided one group for research paper. She has attended 5 webinars and 3 FDPs. She has been a part of many events organising committees under IQAC, Research Cell, Cultural Committee, Management Association and The Incubation Centre.

Asst. Prof. CA Zainab Rangwala completed her orientation program from TLC from Ramanujan College, 4 FDPs, she was resource person and convener in 8 events organised by Department of Accountancy and Financial Management and WDC. She has attended more than 20 workshops and webinars on different topics.

Asst. Prof. Preeti Matharu has been resource person for Certificate Course on Direct Tax and Bridge Course. She has been invited for an expert lecture at Valia College for the subject of commerce. She has guided one group for research paper publication. She has participated in 3 FDPs, two webinars and one workshop during this year.

Asst. Prof. Ashish Navik has been a resource person for a certificate course on Direct tax organised by Management Association. He has participated in 3 FDPs and 5 workshops and webinars. He has organised a certificate course on Advance Excel with ATS infotech and has also organised several events for NSS. He has been in the organizing team for events organised by The Management Association, The Incubation Centre.

Adv. Hamid Khan has been a resource person for two webinars organised by ICC and WDC. He has attended 3FDPs and 8 webinars.

Nidhi Chandorkar

HOD – Department of Management Studies

**Articles
from
The Mentors**

THE CONCEPT OF MAYA FOR MANAGERS

Nidhi Chandorkar

HOD- Department of Management Studies



The word Maya has been defined into Hindu scriptures in various different ways depending upon the context. The word Maya literally means “Illusion” or “Unreal”. Another context in which Maya is used is something which is real but keeps on changing, that is non-constant and hence spiritually non-existing. In mythology it is used as an epithet of Goddess Lakshmi, the goddess of wealth and prosperity.

The context in which a manager need to understand Maya is “Ignorance”. A manager makes his decisions on the basis of what he sees and understand. Maya for him is the veil that covers his real nature to the world and the real nature of the world around him. Like any form of ignorance, Maya ceases to exist at the dawn of knowledge, the knowledge of about ourselves and about the world around us.

Maya can be compared to clouds which cover the sun: the sun remains in the sky but a dense cloud cover prevents us from seeing it. When the clouds disperse, we become aware that the sun has been there all the time. These clouds are there sometimes because of ignorance and sometimes because of our unwillingness to acknowledge what we see.

Therefore, Maya is the way people perceive a situation for common people. They act in and react to the situation on the basis of what they see and feel. The managers working in corporations are no exception. A manager's cognition works on the basis of his past experiences, his awareness, his intelligence to decode the stimuli etc. Therefore, even though a manager thinks that he has made a decision based on his wit and experience. But I may wonder in future why the decision became incorrect. What went wrong?



Like others, he see the world through the veil of his personal perception. This veil of Maya for that manager which doesn't allow him to look at the reality. If this veil is thick, the manager will be ignorant from reality and will take decisions accordingly. To make this veil thinner, a manager need to continuously update himself about not only people and circumstances around him but also know himself better. He/she should look at a situation afresh rather than always referring to past experiences. Carrying prejudices and exercising stereotypism may only thicken this veil and will not allow him to take decision appropriately.

Another way of reducing the Maya impact is by looking at the organisation holistically rather than viewing the micro-perspective. He should be open to listening to the opinion of others which will lead to clear the cloud and see the picture clearly. Sometimes the most valuable suggestions come from the least expected corner. All the suggestions and criticism should be heard which will improve the perspective of the manager and bring him closer to reality.

Like any other individual, a manager is also liable to make mistakes in decision making. But these decisions may become a huge cost to the company. Therefore, a manager needs to keep not only the eyes and ears open, but also keep the mind open dissolve his illusion (Maya) and see the reality more clearly.

“BUCKLE UP TO EMBRACE EERILY MARKET”



CA Zainab Rangwala

Class In-Charge: TYBMS (Finance)

Financial market movements in 2020 eerily resembled the trend in 2009 in terms of deep stock market recession majorly owing its roots in the economic slowdown posed by Pandemic Covid' 19 . Although past trend do not usually accurately predict the future performances, yet historical data provides a brief estimation of the projected movements to the equity investors usually. During 2020 markets acutely recovered from its drop in March, many investors were way too bearish in retrospect by having excessive cash on the sidelines. Once the rally began, volatility dropped, and the bull market climbed significantly before the bears eventually capitulated late in the year.

The year 2021 commenced with the hope and aspirations that the Pandemic Covid'19 may soon become stories of the past. The strike out of the second wave of pandemic in India entailed equity returns being unaligned with the current state of the economy. Instead, the stock performances of current year resemble their performance in 2010, i.e., year two of the bull market that started in 2009. A testimony of the S&P 500 Index's stunning 68% return from the March 2020 low to the end of the year, project that stocks are likely to take a breather. This is a follow up of their performance in the second quarter of 2010. Importantly, however, overall returns of a second year of a bull market are historically positive, like in 2010.

We should thus securely brace ourselves for a lot more volatility in the stock market during 2021 and beginning of 2022. The reluctant bulls are likely to shake investors who only recently put their cash in equities, at the probable wrong time. Based on past trends and patterns, investors should hold tight and review their position in the longer term.

POWER OF PRAYERS



Preeti Matharu

Class In-Charge: SYBMS (Finance)

The events in over the previous year have reiterated the fact that there are some things which are not in the hands of humans/science. It is God, the divine power which has control over these things. In these Covid times, people are not only suffering physically but also mentally. Everyone is under a lot of mental stress nowadays. Prayer helps to relax and release this stress. One is able to connect with ones inner self and be at peace. If one does not believe in God, they should still do prayers. Law of attraction also works here. When we do prayer, we ask for well-being of all thereby attracting well-being of all.

Scientifically also, there are various benefits of prayer like it is good for heart, increases lifespan, better sense of self, improves attitude, instill forgiveness, gives us hope, stronger mindset, relieve stress and many more. Prayer in itself is very good and when we do group prayer, it brings all of us together, it brings harmony amongst all, a sense of brotherhood, a sense of feeling connected with all; all of these are very much required in today's life. These things cannot be achieved through science, technology, etc.

Different religions practice different ways of doing prayers. But all of them ultimately convey the same message of brotherhood, being honest, helping others, living life with dignity, spreading love (and not hatred) and so on. For someone who doesn't want to do prayers, they can also do meditation. Meditation also offers a lot of the above mentioned benefits. Whichever way it may be but one should find a way of connecting to the inner self and peace.

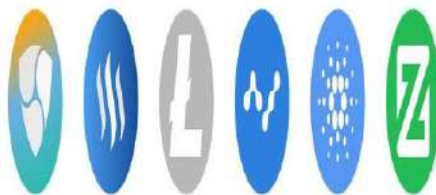
Cryptocurrency

Adv. Hamid Khan

Class In-Charge : FYBMS (A)

A Cryptocurrency also known as Crypto is a digital currency or digital asset which act as a medium of exchange on online networks. The word “cryptocurrency” is derived from the encryption techniques which are used to secure the network. Cryptocurrencies are systems that allow for secure payments online which are denominated in terms of virtual "tokens." The records of the Cryptocurrency are stored in a ledger existing in a form of a computerized database using strong cryptography to secure transaction records, to control the creation of additional coins, and to verify the transfer of coin ownership. The Cryptocurrency

is created, distributed, traded, and stored with the use of a decentralized ledger system known as a blockchain. Crypto currencies exist only online. It doesn't have physical appearance or physical circulation like paper money which is used as a medium of exchange throughout the world.



Bitcoin is the first decentralized cryptocurrency released as open-source software in 2009. Since the release of Bitcoin, many other cryptocurrencies have been created. Bitcoin is the world's largest cryptocurrency by market capitalization at present date. Litecoin, Namecoin, Peercoin, Dogecoin, Gridcoin, Primecoin, Ripple, NXT, Auroracoin, Dash etc. are other cryptocurrency at the present date.

Legality of Cryptocurrencies :

Cryptocurrencies are designed and regulated to be free from government manipulation and control. These days the popularity of crypto currencies is very high. Although there is a huge debate on the legality of the use or involvement of cryptocurrency as a medium of exchange in the day to day world. There are some countries which has an absolute ban on the use of cryptocurrencies. Algeria, Bolivia, Egypt, Iraq, Morocco, Nepal, Pakistan, and the United Arab Emirates have an absolute ban on crypto currencies. While there is an "implicit ban" in countries like China, Saudi Arabia, Iran, Macau, Oman, Qatar, Taiwan, Bahrain, Bangladesh, Colombia, the Dominican Republic, Indonesia, Kuwait, Lesotho, Lithuania.

Legality of Cryptocurrencies in India :

The question of legality of cryptocurrencies in India has its own version. It started in 2018 when the Reserve Bank of India announced a ban of crypto currencies in India. But the same decision was reversed by the Supreme Court of India in 2020 on RBI's ban of 2018. This was followed by the Indian banks curtailing transactions with crypto-exchanges as, in their view, they are governed by the RBI (2018) and not directly by the Supreme Court (2020). But a few days back, RBI said that the banks cannot quote its 2018 ban to its customers as it was overruled by the Supreme Court. At the present date, all the cryptocurrencies are not illegal in India but are unregulated.

The Attitude of Gratitude

Ashwini Devadiga

Class In-Charge: SYBMS (Marketing)

As rightly said by Lewis Howes, **“If you concentrate on what you have, you'll always have more. If you concentrate on what you don't have, you'll never have enough.”**

Thinking of gratefulness when everything else is going wrong, can be a bit difficult but definitely not impossible. Studies have proved that finding a bit of gratefulness each day tends to increase our level of happiness and thus decrease depression. Hence, by developing an **Attitude of Gratitude**, we can fill our days with joy and happiness.

Gratitude shifts our mindset making us feel more positive and more intentional. It also helps us boost our self-confidence and self-esteem. Learning to live at the moment comes with gratitude.

We human are devised to live and fixate on the bad despite of the fact that gratitude is good for our mental and emotional health. Then why do we struggle to practice it. Let's make our lives easy with these five tips to building an attitude of gratitude.

1. Appreciate everything
2. Express gratitude
3. Surround yourself with people of positive mindset
4. Celebrate small things
5. Commit to a gratitude practice

It's never too late to start nurturing an attitude of gratitude.

So let's give thanks for whatever that is every single day. Let's start believing that life is beautiful. Let's take time to halt and appreciate it, because, only gratitude has the power to transform our entire life and lead us to the path of success.

Articles
from
The Magnates

AN EMERGING MARKETING CONCEPT

“Relationship Marketing”

Rushabh Dixit

SYBMS

According to Liam Alvey, “Relationship Marketing can be applied when there are competitive product alternatives for customers to choose from, And when there is an ongoing and periodic desire for the products or services.”

Relationship marketing is the practice of building a long term satisfying relationship with Key Parties of Marketing System such as Customers, Distributors and Suppliers Etc. To earn and retain their business. It’s a marketing approach that acknowledges the importance of both buyer and seller in the marketing process. It’s the process of nurturing a long term relationship with profitable customers. This type of marketing gives importance on creating a valuable relationship and establishing the delivery network with them rather than personal dealings. The relationship should be maintained with economic, social, technical and legal sectors. It helps to increase the reputation of the company and its products or services. There are 5 levels of Relationship Marketing, I.e.

- 1) Basic Marketing: This is the first step in marketing. It involves acquiring a customer and successfully guiding them through a sale.
- 2) Reactive Marketing: The second step is when a company can receive feedback from a customer after a sale.
- 3) Accountable Marketing: Similar to reactive marketing, but taking it a step further, this occurs when a business reaches out to a customer for suggestions to improve their experience with the business.
- 4) Proactive Marketing: This is where businesses actively work to improve their products and services, to provide the best possible experience for their customers.
- 5) Partnership Marketing: Similar to proactive marketing, partnership marketing involves collaboration with other businesses to improve customer experience and satisfaction.

Some basic relationship marketing strategies are:

- Put your customers first.
- Give customers more than what you sell.
- Personalize Communications and Offers.
- Provide great customer service.

Customer Value Building Approaches are Financial Benefits, Social Benefits and Structure Ties. The first approach is to provide financial benefits to strengthen their relationship with them. For example: An airplane may give special discount to its regular customers by scheduling regular flights. The second approach is social benefits, where the company develops a personal relationship with customers for the same purpose by this approach, It confers them social respect and recognition. Company identifies needs and wants of personal customers and makes marketing mix accordingly. The other approach is structural ties, In which main objective is to involve to involve customers in the organizational structure. In order to develop an effective relationship with customers, marketers supply with special equipment or computer linkage that helps them manage their order placing and payment. EDI can be a right example for it. Relationship Marketing is right for Businesses with an existing customer base, Businesses with Robust Marketing tools, Businesses with repeatable products and services. Relationship marketing has many advantages, one of them is that it is cost effective, it doesn't require a major financial investment to build relationships with customers. It's sustainable as it seeks to create long term customers as opposed to short-term or one-off marketing campaigns. It also creates loyal customers who may recommend your business to friends and family, providing you with additional marketing at no cost. Relationship marketing also increases customer lifetime value, as it drives long-term sales. This increases profits without the time and money investment involved in acquiring new customers. Some real life example of Relationship Marketing is, Lay's: 'Do us a favour' campaign, in this campaign company invited the public to get involved in the process of creating and choosing new chips flavour. They did this by asking customers to submit their own unique flavor ideas and top ideas were manufactured. Lay's gave its customer massive control of its product, It created a deep feeling of ownership among buyers which resulted in deep loyalty to the brand. Another example is Amazon Prime, this e-commerce conglomerate has been very successful, in part due to its relationship marketing strategies, For example two-day shipping is part of Prime Benefits, but it takes this a step further by frequently giving Prime members one-day shipping or the option to get account credit for choosing a shipping time over two days. By giving member more value, they remain loyal to amazon.

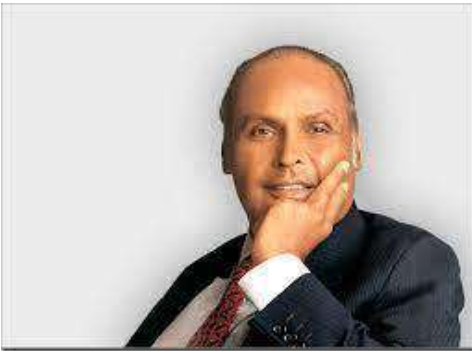
In conclusion, Relationship Marketing is the process of creating and maintaining long term and value-laden relationships with customers and stakeholders. Its about maintaining a long term relationship with customers rather than trying to encourage a one time sale, It tries to foster customer loyalty by providing exemplary products and services. For the last few years, the companies have realized the importance of relationship marketing, and are practicing it. Nowadays there are many customers, they are living and spreading all over the world. They want such suppliers who can provide products at any place, at any time and solve problems and bring improvement in the quality of the products living nearby them. Relationship Marketing fulfills these wants of the customers.

MY FAVORITE CORPORATE PERSONALITY

Sh. Dhirubhai Ambani

AMOLAK SINGH VIRDI

SYBMS



Dhirajlal Hirachand Ambani, popularly known as Dhirubhai Ambani was born on the 28th December at Chorwad which is presently in Gujarat, India. Dhirubhai Ambani was a very successful business tycoon who founded Reliance Industries. Dhirubhai was the son of a school teacher Hirachand Gordhanbhai Ambani. He did his studies from Bahadur Khanji School. In 1948, he left for the Port of Aden, Yemen to work for A. Besse and Co.

along with his brother Ramnikbhai.

Dhirubhai returned to India and started his business called 'Majin' with his cousin Champaklal



Damani, who lived with him in Yemen. This business involved importing polyester from Yemen and exporting Indian Spices to them. They named their company as Reliance Commercial Corporation and they set their first office at Narsinatha Street in Masjid Bunder. It was a 350 sq ft (33 m²) room with a telephone, one table and three chairs. Initially, they had two assistants to help them with their business.

During this period, Ambani and his family stayed in a two-bedroom apartment at the Jai Hind Estate in Bhuleshwar, Mumbai. In 1965, Champaklal Damani and Dhirubhai Ambani ended their partnership and Ambani started on his own. It is believed that both had different temperaments and a different take on how to conduct business. While Damani was a cautious trader and did not believe in building yarn inventories, Ambani was a known risk-taker and believed in building inventories to increase profit. In 1966 he formed Reliance Commercial Corporation which later became Reliance Industries on 8 May 1973. He launched the brand 'Vimal' during this time which sold polyester materials for saris, shawls, suits and dresses.

Dhirubhai started his first textile mill at Naroda, near Ahmedabad and launched the brand "Vimal". He later diversified into petrochemicals and sectors like Telecommunications, Information Technology, Energy, Power, Retail, Textiles, Capital Markets and Logistics.

He rose from humble beginnings to create India's largest industrial empire, and in the process, became one of the world's richest men. He rewrote India's corporate history for which he was

featured among the select Forbes billionaires list. He also figured in the Sunday Times list of top 50 businessmen in Asia. In 1988, Reliance Industries came up against a rights issue regarding partly convertible debentures. It was rumored that the company was making all efforts to ensure that their stock prices did not slide an inch. Credited for starting the equity cult in India, Dhirubhai was praised for his key role in shaping India's stock market culture by attracting hordes of retail investors to a market monopolized by state-run financial institutions.

He never followed the traditional way and was often targeted for his business strategies due to which he courted controversy all throughout his life. The 'Dhirubhai school of management' firmly believed that the only thing which mattered were the end results and the benefits which infiltrated directly to the shareholders. He won many awards and accolades during his lifetime. In 2000, he was conferred the 'Man of the Century' award by Chemtech Foundation and Chemical Engineering World for his contribution to the growth and development of the chemical industry in India. In 1998, he was awarded the Dean's Medal by The Wharton School, University of Pennsylvania, for setting an outstanding example of leadership. Dhirubhai Ambani was also named the "Man of 20th Century" by the Federation of Indian Chambers of Commerce and Industry (FICCI). Ambani was admitted to the Breach Candy Hospital in Mumbai on 24 June 2002 after he suffered a major stroke. It was his second stroke, the first had occurred in February 1986 and had paralyzed his right hand. He was in a coma for more than a week and a number of doctors were consulted. He died on 6 July 2002. A perfect amalgamation of grit and determination, Dhirubhai believed in his dreams and he lived it. He was of the belief "Dhirubhai will gone day. But Reliance's employees and shareholders will keep it afloat. Reliance is now a concept in which the Ambanis have become irrelevant."

PANDEMIC

How it has changed our lives

Mikail Shaikh

SYBMS

When the world celebrated the dawn of a new decade with blaze of fireworks, parties and revelry on January 1, few could have imagined what 2020 had in store. In the last 12 months, the novel corona virus (COVID-19) has paralysed economies, devastated communities and confined nearly four billion people to their home. It has been a year like no other for at least a generation

Millions of people died. Around 80 million people are known to have contracted the virus, though the actual number is likely much higher. Children became orphan, Grandparents were lost and partners bereaved as loved ones died alone in hospital. The pandemic has changed how we work, learn and interact as social distancing guidelines have led to a more virtual existence both personally and professionally.

The pandemic took a serious toll on people's mental health. Various studies published by Centers for Disease Control and Prevention (CDC) found that levels of anxiety, depression, and suicidal thoughts skyrocketed amid the pandemic. The study could not determine the reasons for the rise in mental health conditions, but factors relating to the pandemic, such as social isolation, school and university closures, unemployment and other financial worries as well as the threat of disease itself may play a role, the researchers said

From the idea that drinking bleach can kill the virus to a theory that the virus was created in a lab as a bioweapon, the COVID-19 pandemic has generated a flurry of misinformation. A study also found that the pandemic has hatched more than 2,000 rumors, conspiracy theory and reports of discrimination



Such false information can have serious consequences, the researchers of the new study found that COVID-19 related rumors were also linked to thousands of hospitalizations and hundreds of deaths



With orders to stay at home as much as possible, many people decided to get a furry friend during quarantine. The coronavirus pandemic has been a boon for pet adoptions, some shelters reported double the number of adoptions compared with previous years.

As things slowly began to open after the initial lockdowns, people needed to adjust to a new normal to reduce the risk of spreading the disease from everyday activities.

In conclusion we could say that This pandemic has given us an opportunity to spend a huge amount of time with our family, loved ones. We can focus more on ourselves and be ready for what is likely to happen in the future.

PANDEMIC

Nothing is Same Anymore

Rakshita M Achary

SY BMS

People have been and experienced from many different centuries such as the '70s, '80s, '90s, '20s, and 21st century. This 21st century has been the most difficult phase for each one's life. 'Life is short and live it's every moment', A lesson thought by the year 2020. A year where people lived a bad and worst dream of their life. The year 2020 took a place of pandemic in March. What does pandemic mean? What is the need for the pandemic? Will people be saved from their lives through pandemic? These were the questions in the minds of the people. We are in the twenty-first century and are advanced so far in healthcare, health facilities there is still the possibility of a deadly pandemic.

Pandemic exactly means a closedown of current aspects going in through the nation due to an infectious disease that is spreading globally in the world. In simple words, a Pandemic is an outbreak in the worldwide spread of a new disease. This new disease was Covid-19, also named corona, covid, etc. Covid-19 took many lives of people who had a deal with this infectious disease. Corona time consists of many different times, such as the time of lockdown, quarantine time, or home office time. People had no way to step out of their houses when required to step for essentials Mask and Sanitizer was made mandatory. Coronavirus has changed all aspects of our lives, and it has led to surprising discoveries while people come in contact with each other; washing hands, keeping our surrounding area clean, wearing a mask, using a sanitizer appropriately, maintaining proper distance where the measures to be taken for keeping ourselves safe from the disease.

Pandemic has changed our lives in various ways which have taught us to deal with good as well bad times. On the other side, it has brought us close to our family members and has developed our relations with one another, Online mode has usage of technology on an advanced level by working from home as well online education for students which never lead to getting

the academic year down by maintaining a safe distance, spending quality time with our close ones, mesmerizing old memories, learning new skills or techniques. It was a short break from our busy and working life to having fun with our family by living those moments of life. Loneliness, stress, and depressions can be fought by stabling a hope for positive outcomes.

Everyone thought it would end within a few months or a maximum of six months but no one knew that this disease would move for a year and still on. Most people till now were empty-handed, savings were down, no income, people were jobless. People were starving for food, dying with hunger at the roadside, could not fill their family hunger as this kept on rising abundantly. After few days people were being humane who stepped out with taking safety measures and helping the poor people as much by serving food packed in boxes, reach their destination safely. Humanity is not just being human but being humane for the people around dealing with problems by serving a helping hand towards them. Humanity is the quality of being a great human in life.

Pandemic has changed our lives by keeping these lessons in mind that family matters most they are the medicine of all, Age is just a number we need to stay strong and positive by living healthful lives, befriending technology- work can be done through an online platform, staying connected across miles, appreciating nature, preparing our lives for a better tomorrow, there is no difference in religion, high-middle-low class people.

WE ALL ARE ONE PEOPLE & WE WILL FIGHT TOGETHER!!

LOCATION WHICH ATTRACTS ME

Anand Sharma

SYBMS

It's a long back journey about 4 to 5 years back but still I am able to recall that time. Its about my home town which is Uttar Pradesh, it's not a journey of any specific location. So here we start, me and my family had planned a day to do a shopping for my cousin's wedding .Till evening every thing was done and we where back to our way to home that was the time when my real journey started.

We where singing in our car and when we reached Lucknow after looking that place I was little confuse, are we I village or in city, Brightness all over the place it had excited me to explore more to that place .we where driving all around the city looking at wall paintings, statue and its glory which is expressed in the form of art work. By than it was about 8.30 pm will looking the place.

We stop at the end of Lucknow city there was one dhaba . it was decorated using small small diyas and its look was eyes catching, we had a dinner and where back to our way to home .Like city UP doesn't have a shop sticked to each other, but have a lot of trees, small plants and many more. At night it have a different look from the day and you can see many things which you had never seen in city .

I cannot explain the feeling which I had sensed while traveling on that night. Lessening old music looking out of window ,singing along the song , about 10 pm at night we stop near by ganga ghat. We parked our care near by ganga ghat and started walking never the ghat every one was sleeping except the dog who were little confuse who are we. There was no sound in that place wind was blowing by touching our face we all set at one play looking the reflection of temples ,lightings and flowers which where moving along with water and right above our head it was the sky which was caring lots of stars. We started music on little volume which doesn't disturb any one near by us who where sleeping .we spend all time seating there looking at sky, gang ji and lessening music.

We left at 6.30 am in morning after looking the sun rise and having a hot tea in soil tea cup. This was the end our journey. We reached home by 8 am all where tired but everyone was talking to have the same experience some day again together.

A TOUR TO RAJASTHAN

VRUSHALI KOLTE

SY BMS

On 1st October 2018 was my birthday, on this birthday my father gifted me a family tour package to Rajasthan. The tour was from 11th November 2018, I was very much excited for the tour. We left our home for the journey, reached the railway station at 4a'clock and got into the train. After 16 Hours of travel, we reached "Udaipur " and stayed in Le Roi. We got our room keys, went to the room, and after reaching the room and changing our clothes & went to visit Udaipur.

In Udaipur we first started with "Jagdish temple", after visiting we felt very nice seeing the temple. It looked like a royal palace and I visited some more temples. After visiting some temples, we went to a hotel to eat food, afterwards we gone to "Gulab Bagh" , took a pick, enjoyed the place and then went to see "Lake Pichola" and got information of the place. Then went to the Hotel to eat food and then went to sleep.

On the second day firstly we gone to a garden named "Saheliyon Ki Bari", we took lots of picture and enjoyed the place very much, after that we gone to see "City Palace" and it was a royal wedding palace, there we took a guide for visiting us to the palace. In evening the city palace has a lighting show, the show looks very interesting and enjoying. At night we checkout our hotel room and went to railway station for next journey which was "Jaipur" the pink city, after 8 hours we reached to the pink city Jaipur.

In Jaipur we stayed in "Hotel Tiwari", we got our room keys and then we went to our room. We had bath and then done with our breakfast and went to visit the places. The first place to visit in Jaipur was a temple named "Birla Mandir", the temple was well maintained and was beautifully designed. Then we went to "Hawa Mahal", the mahal was very big and mahal named Hawa was known for the air nature. Then we gone to "Jal Mahal" which way a beautiful lake in which a palace was there we took some pick and enjoyed the place. After that we gone to eat our lunch, in lunch we eat Jaipur famous food 'Dal Batti', 'Sev Bhaji' etc. After lunch we gone to see "Amber Fort", the fort was very beautiful we got many information about the place and were enjoying the place. And saw many more famous forts over there.

Then we reached our hotel and had dinner and went to our room to sleep. The next day we workup had bath and gone to visit the places, the second day we gone to see "Jantar Mantar" the pace was known for the magic. Then gone to saw "Jaipur film city" the film city was very huge we enjoyed the placed and went to shopping in filmcity, after shopping we came back to our hotel and went to sleep. The next we planned to go to Agra red fort and 'taj mahal'

for one night two days. So, we checkout from the hotel and went to Agra by bus it was 6 hours travel distance, after reaching to “Agra” we find a normal hotel stayed there.

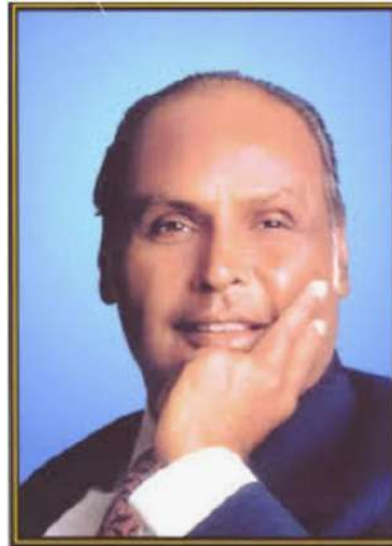
After coming from the room, we had lunch and we want to see “Red Fort” and there we got information about the red fort and click some picture also enjoyed the placed. After coming from Agra, we went to the local market to eat ‘street food’ and we went to our hotel to sleep. Next day early morning we went to see “Taj Mahal” to see and feel the amazing view of Taj Mahal, we clicked pick and enjoyed a lot there. After coming back from visiting Taj Mahal, we had our lunch and checkout from the hotel room and set in bus and came back to Jaipur.

After the six hours travel from Agra to Jaipur, we went to the same hotel Tiwari and we all were tired, so we went to our room to sleep. Nest morning, we wake up and done with the breakfast and we went to buy famous sweets of Jaipur and then came back to the hotel. We had lunch and went to pack the bag because our train time was near, after some time we checkout the room and went to the railway station. We got into the railways and we said goodbye Rajasthan. After 16 Hours we reached to Mumbai. And this was my best place I travel in my life.

MY FAVOURITE MAGNATE

Saba Sajjad Mukadam

TY BMS



"If you work with determination and with perfection, success will follow."
- Dirubhai Ambani (Founder of Reliance)

About him : Dirubhai Ambani (1932-2002) was an Indian business magnate who founded Reliance Industries. His entrepreneurial efforts have made his family amongst the richest families of the world. He established Reliance Industries in 1966. Today the company consists of more than 85,000 employees and it is the provider of approximately 5 percent of India's Central Government total tax revenue.

Education : Dirubhai Ambani earned a bachelor's degree in chemical engineering from the University of Mumbai and subsequently pursued a master's degree in business administration from Stanford University.

Entrepreneurial struggle : In 1957 Dirubhai arrived in Mumbai after spending 8 years in Adem (Yemen). He had only 500 in his pocket. Back in that year Rs. 500 had value and it allowed Dirubhai to take his first step in the world of business. He started his first small trading venture. He used the best Machines available in the world. In 1977 he planned to

expand, he wanted to share the wealth he created with Indians so he went directly to the public, the small investors. 58,000 people became Reliance Shareholders and the number of shareholders increased even more year by year.

Achievements : Padma Vibhushan, Bharat Ratna, Padma Shri.

Leadership trait : Laissez free. Because he hired people who had perfect skills so they could run the company effectively. When people in an organization are skilled they know their task and make decisions perfectly.

Type of entrepreneurship : _Motivated entrepreneur.

Died : Ambani died on 6th July 2002 after going through a major stroke. After suffering a heart attack in 1986 he had given the Reliance Empire to his two sons Mukesh and Anil Ambani.



Yaad Rakhna Tum...

Arbina Memon

TY BMS

Na jaane wo kaisa suroor tha tumko
insaane hone ka guroor tha tumko
Azad hoker bhi ab kaid hona tum
Sab rang hai tumhare fir bhi safed hona tum
Sab kuch hoker bhi aaj kamzor hona tum
Khamosh hoker bhi ek shor hona tum
Ache waqt ki ab raah takna tum
Lekin iss sabak ko yaad rakhna tum...

Taaqdeero ke dhago me kuch sapne tumne bhi to piroye honge na
Kuch apne to tumne bhi khoye honge na
Ahmiyat apno ki kuch tumhe bhi samajh aayi hogi na
Musibat ki ghadi kuch acha bhi to laayi hogi na
Ache waqt ki ab raah takna tum
Lekin iss sabak ko yaad rakhna tum...

Bure waqt ki achi baat bhi to yahi hai ki wo guzar jata hai
Ye waqt bhi guzar jayega ab himmat rakhna tum
Buri yaade yahi chod dena
Achi yaade lekar aage badhna tum
Ache waqt ki ab raah takna tum
Lekin Iss sabak ko yaad rakhna tum...



The BMS Diary

Remembering the Prominent Alumni

of the

Department of Management Studies

College Dairy is a section of our departmental magazine – The Magnates, where we recollect the old days of our 12 year old college. In this section, we remember our prominent alumni and give a platform to them to share their views. These alumni members have made us proud while in the college and continue to do so in their respective way. They are in true sense our ambassador to the outside world.



Armand D'costa

2011 Batch (The First Passing out Batch)

Armand was known in the college for his outstanding performances in debates, Discussion, Extempores and quiz at Intercollegiate level. He is a BMS graduate, an MCom, LLB and NET qualified. He is currently lecturer in various colleges in Mumbai. He is also the President of Alumni Association of S.M. Shetty College. He was also awarded as the best passing out student of the college in the year 2011.

He remembers the college most for providing him opportunities for Debating and other inter college competitions.

His message for current students is “Use your time in college to develop skills, build networks and find your passion”



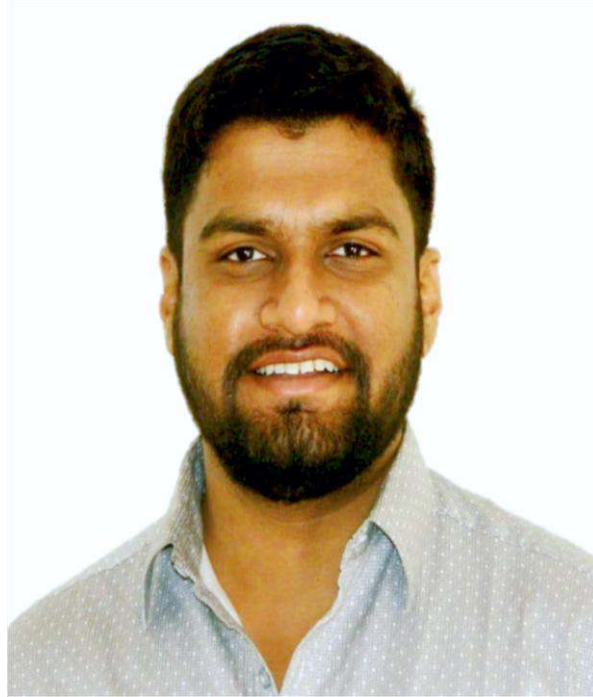
Hasan Qureshi

2014 Batch

Hasan Qureshi has been the Assistant Cultural Leader and Cultural Leader of the college and has immensely contributed in the cultural activities of the college during and after college years. He has done BMS and MCom from S.M. Shetty College. He is currently working as Assistant Manager - Tata Cliq.

He remembers the college the most for Extra Curricular Events- Talent Hunt, Emmorzeal & Youth Festival.

His message for current students is “Be focused in your studies and at the same time involve yourself in extra curriculum activities as well and Be connected to all alumni, because they will help and serve you valuable roles, which will help you in build and grow in your career.”



Nitish Chheda

2015 Batch

Nitish was a sincere student giving his fullest to everything what he did.

He is Founder and CEO of NGO Helping Hands Youth Foundation Working for Underprivileged people of Rural and urban areas providing Free education, health care support, Help to full fill Basic necessities of Extreme needy people also working for Environment And stray animals. I am majorly working for youth employment. My goal is to make educated and employed India.

About college life he says, “ I have all good memories about this college one of the good one is during my admission process, was very upset as I was not willing to join SM Shetty as it was far from my house but one thing motivated me to join these college was the positive environment of college when I entered for the first time in to campus. Then after I have motivated all of my friends and family to get enrolled in SM Shetty College. Other thing I was a defaulter of the college for not attending the lectures but one day I attended a lecture of Shreedhan Sir (principal) in some occasion and that was my turning point in my life and then I have decided to submit my whole life for a good cause.”

His message for current college students is “Yes be a good citizen of the Nation try your level best To contribute towards society and nation and if possible they can join our movement.”



Yashvendra Pratap Singh

2015 Batch

Yashvendra is remembered by college teachers though a quiet student but charming one. Playing small yet active part in college activities.

He runs his own Logistics business. Glimpses of college he recollects often is related to Ground and teaching faculty.

To the current students he just wants to say, “Focus on your career big enjoy your time too”



Jay K Thakkar

2018 Batch

He was a sincere student, always active in social activities as well as academics.

Socially:- he is a part of a team. Running an NGO named Helping Hands Youth Foundation. This NGO is into various Missions :- Mission Shiksha, Mission Bhookh, Job Placement, etc. He is currently working with an Event Management Company.

He remembers college for Cultural Activities, Canteen Funs & Industrial Visit.

His message for current students is “Enjoy to the Fullest your College Life along with Studies.”



Tanusha Jerry

2018 Batch

Tanusha has always made her teachers, department and institution proud. This wonder girl was academically great performer and great orator and had been in students council core committee of the college for all three years of her college life. She was the College General Secretary. Her immense contribution during the first NAAC cycle of the college needs a special mention too.

She is currently working with Times of India. While remembering the college life she says, “The family that was created in those three years and all the fun we had with the planning and execution of fest and events”.

This wonder girl can be a role model to our current students. Her message for the students, “As cliché as it may sound enjoy this time cause you will never get it back and will definitely miss this tomorrow.. So grab onto every opportunity that you get in college and create as many memories as you can cause they really help you in the long run and don't forget to have loads of fun!”.



Zeenat Shaikh

2019 Batch

Zeenat was not only a super performer academically but was also a perfectionist. With a beautiful personality she was beautiful in expressing herself in words.

She is currently Running a food based start up. While remembering her college days she says, “S.M Shetty was like this huge family of mine. I shared a great rapport with almost all the teachers. Cultural days and events were the golden times that I cannot forget.”

Message of this perfectionist to the current students, “Whatever you like, put your heart to it. Sometimes you might feel it's the wrong way but eventually you'll be doing the right thing in the right direction. Let your passion find you.”



Harikrishnan Pillai

2019 Batch

Harikrishnan (most of us know him and remember him as HK) was one of the most popular student of the college. He was adored by the teachers and students alike for his intelligence, oratory skills, organizing skills and above all his etiquettes and behavioral skills. He was a very active students' council member and was appointed as College General Secretary. He was selected as best passing student of the college with absolute consensus by all the coordinators. He was class topper throughout his three years. A perfect role model for the current students!

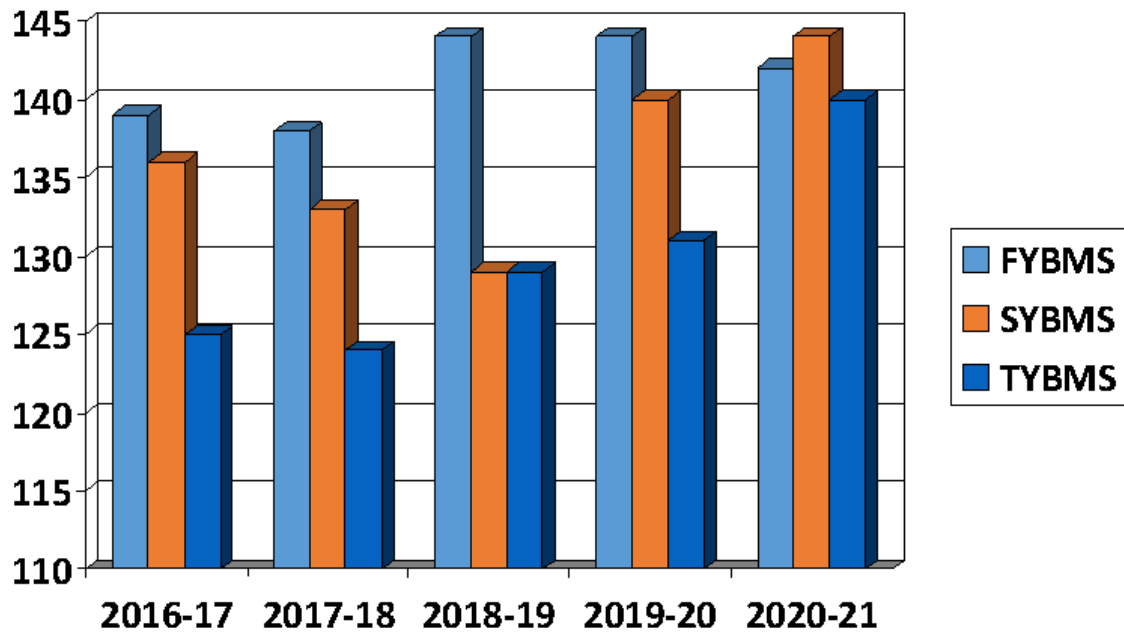
Currently he is pursuing Post Graduate Certificate Program.

Recalling his college days, he says, "Every day, I was enthralled by the chance of meeting new people, forming bonds and relationships, and figuring out how to live your life as a better person or a better version of yourself. I was fortunate to have been surrounded by a great group of people who pushed me to be better than I was, who encouraged and supported me over those three years, who mentored me, and who stopped me from falling. It was only possible due to my college; I owe all of my accomplishments and knowledge to this wonderful institution."

THE DEPARTMENT OF MANAGEMENT STUDIES

Year 2020-21

Department Strength: 426 students and 6 teachers



Students Engagement in Different Committees and Association

ACTIVITY	NUMBER OF BMS STUDENTS
NSS	21
DLLE	13
WOMEN DEVELOPMENT CELL	41
YOUTH FEST PARTICIPATION	2
INTER-COLLEGIATE PARTICIPATION	13
STUDENTS PARTICIPATION IN WEBINAR AND WORKSHOPS	146
PLACEMENT CELL WORKSHOP	84
RESEARCH CONVENTION	40

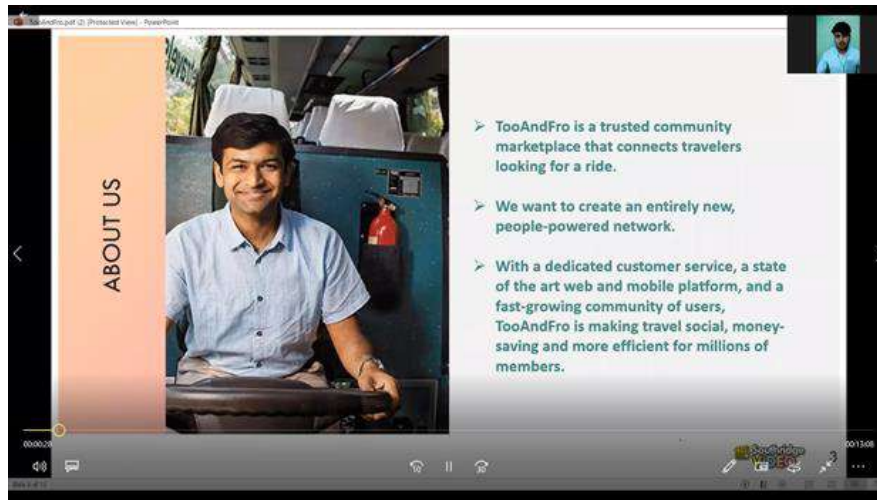


Teaching Methods for Better Engagement and Experiential Learning

Article Discussion, Presentations and Case Study



Innovative Business Idea and their Promotion



SKILL ENHANCEMENT ACTIVITIES - PERSONA

Advertainment – Creativity Competition

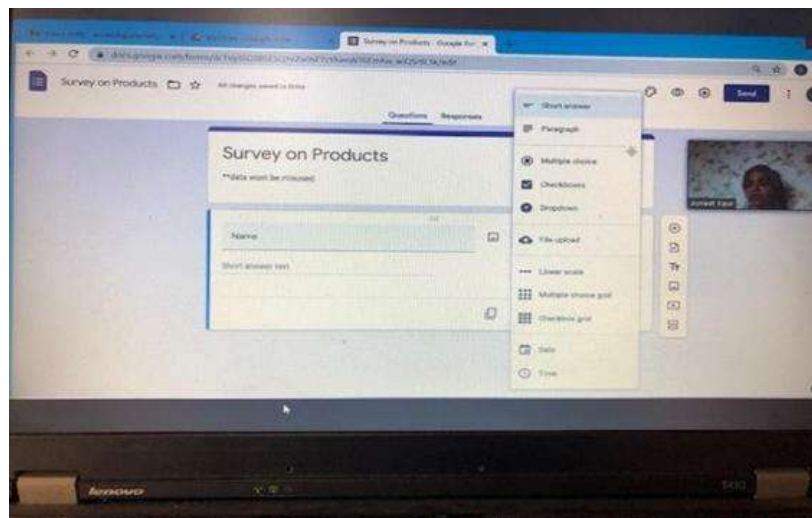
The Art of Presentation

How to Create a Blog

How to use Google Forms effectively

Writing a Press Release

One Minute to Social Awareness

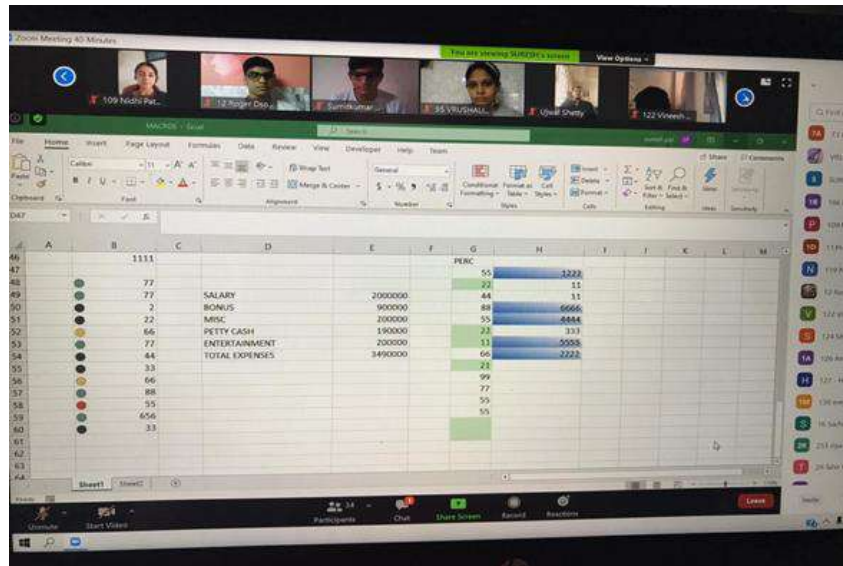


CERTIFICATE COURSES

Course of Financial Markets in Association with StockConcept

Microsoft Certified Advance Excel Course in association with ATS Infotech

Direct Tax Certification Course



CROSSROADS - CAREER GUIDANCE SESSIONS

Career Guidance by Ideal Academy

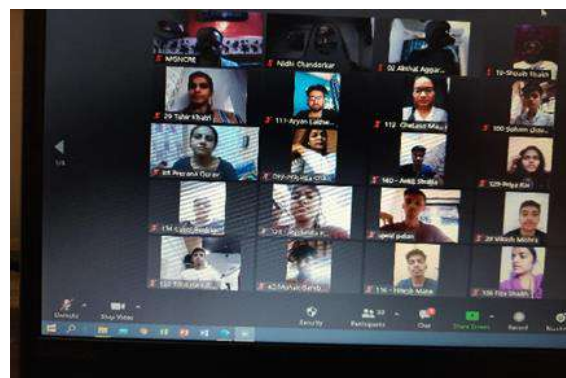
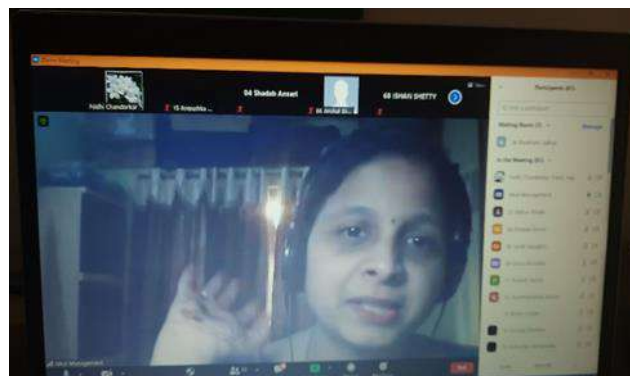
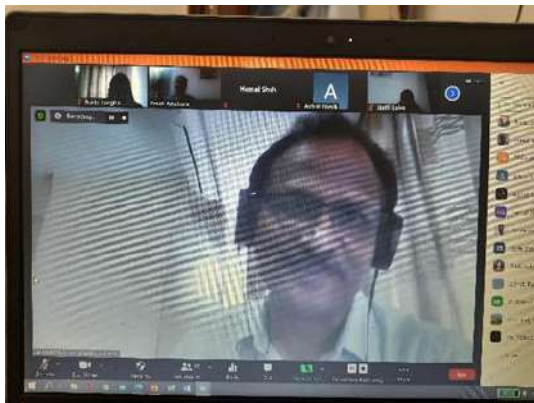
Rural Entrepreneurship Development workshop in association with the Incubation Centre and MGNCRE

Career Avenues in E-Commerce and Digital Marketing

MBA entrance guidance session by Bunts Sangha Kurla

Orientation Session for Specialization Selection

Internship and Research project orientation for SYBMS



OTHER SESSIONS

THE KNOW SHOW on Union Budget by CA Zainab Rangwala

Session on Information sources and Plagiarism in association with library committee

Are you ready for a post-pandemic era? In association with MYRA Business School.

Convocation ceremony in the month of March



Academic Toppers of 2019-20

FYBMS



DIXIT RUSHABH



CHOUGULE FARHEEN



NAIR NIMISHA

SYBMS



GUPTA SNEHA



KHAN SABREEN



CRASTO ALISHA

TYBMS (MARKETING)



SHRUTI MABEN



SIDDHI SHETTY

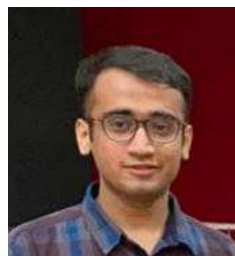


JANIEL DAVID

TYBMS (FINANCE)



BIKRAMJEET SINGH
PANJETA



ROMIT DAMA



PRERANA SINGH

THE DEPARTMENT OF MANAGEMENT STUDIES

Achievers 2020-21



Adnan Shaikh TYBMS(B)

Secured first position in sem 5 scoring 100%



Mayuri Salian TYBMS(A)

Secured 3rd position in Swasth Bharat (National Level Yogasana Competition)



SHARAN SHETTY TYBMS(B)

- 1st Position in Powerlifting Championship at District level
- Participated in the National level Powerlifting Championship held in Jamshedpur



AKSHAT AGGARWAL

- won first prize in his track during Inter-Collegiate research convention
- Best Volunteer Winner in WDC

**Members in Core Committee of Students' Council of
College**



**Rathin Sawant (SYBMS) being
College General Secretary**



**Sneha Gupta (TYBMS)
Lady Representative**



**Ishan Salian (TYBMS)
NSS Representative**

BEST DEPARTMENT IN SPORTS
For the fourth time continuously





(C) Computernikr.deviantart.com

TY-BMS (MARKETING)



SALIAN ISHAN



SHETTY AKSHAT



TIWARI PRIYA



FERNANDES
GLENNA



SHAH DIVY



MOR SUNIL



SAYYED REHAN



MEHTA DHARMEET



SHETTY RUCHI



SAKUNDE
SHUBHANGI



PANCHAL MIHR



POOJARI NIDHI



DEOLIKAR SARANGI



CRASTO ALISHA



ZENOBE

TY-BMS (FINANCE)



KHAN SABREEN IKRAR AHMED



POOJARY TRISHA VITTAL



BHAT SANSKRITI VASUDEV



LOBO DIANA JOHN



GOKHALE PURU UDAYKUMAR



SHAHANI SAHIL MOHANSINGH



SALIAN POOJA KIRAN SALIAN



SHETTY AKSHARA SURESH



GOMES ELDEN TROY



ALVARES SHAUN SUNIL



SHAIKH HEEBA ISMAIL



AMIN RHEA NIRANJANA



SHAIKH ADNAN SHAKEEL



SHETTY ADITYA PRASAD



NAIR JAYSHREE JANARDHANAN



GUPTA SNEHA SANJAY



SAWANT NIDHI SANTOSH



LODAVA VAIBHAV MANOJ



PANCHAL KOMAL GIRISH



KOTIAN PRADNYA CHANDRASHEKAR



FERNANDES SHAUN STEPHEN



SHETTY SHRISTI MOHANDAS



GOPINATHAN VISHNU



SINGH ANKITA VISHNUDEV

SY-BMS (MARKETING)



Khushbu Bhandari



Mikail Shaikh



Varun Gupta



Tahir Khatri



Shreenith Kotian



Meenakshi Kunnutgi



Vikash Mishra



Mohak Gambhir



Saba Mukadam



Amogh Pandit



Shruti Panhale



Ujwal Poojary



Prathamesh Salvi



Shreenidhi Shetty



Arpita Shetty



Nikhil Shetty



Rakshit Shetty



Amol Singh Virdi

FY-BMS - A



KONIKA BHANDARI



RADHIKA POYVARA



AVANI WAGHELA



ABHISHEK MOHANTY



ANAND SHARMA



ROGER DSOUZA



ARIFA MALIK



TANISHA SHETTY



DANICA MONTERIO



UJWAL PALAN



RIDDIHI PATEL



KHUSHI SHETTY



PRIYA YADAV



DNYANESH SHETTY



JIVIN CHACKO



PRATHAMESH DHAVAN



KRISHNA KHATRI



NITISH JHA



SMIT SHAH



PRATIKSHA SHETTY

FYBMS - B



DIPESH PATEL



SAMEEKSHA SHETTY



RAKSHA SHETTY



ADITYA TIWARI



UCHIL VINISHA



SHYAM PRAJAPAT



RASHI AMRITKAUR



MEGHNA SHETTY



NIDHI PATHRIA



VINEESH SHETTY



SUDEEP POJARY



SAHIL YADAV



KHUSH SATRA

FYBMS - B



AARYAN AIJT



KANCHANKUMARI
CHOUHDARY



VINEIL DSOUZA



VIKASH GUPTA



PRERANA GAURAV



ROSHANI JAISWAL



KHUSHI BANGERA



MANORAMA
CHAUBE



EKTA KALE



VRUSHALI KOLTE



PRAVITA KULAL



ANISH MONDAL