



Creativity. Confidence. Leadership

(A.Y. 2015-16)

H. & G. H. Mansukhani Institute of Management



Contents

Editorial	2
MIM...Memories Immortal	3
Advisory Committee	4
H(S)NC Board	5
Director's Message	6
MIM...Highlights.....	7
MIM.....Merituous Mates	8
MIM Students & Teaching Staff.....	9
MIM.....Moments Memorable.....	10
Articles	13

Editor -in- Chief : **Dr. Swati Sabale, Director, MIM**

Co-editor : **Dr. Anju Vaswani, Assistant Professor, MIM**

Editorial

Creation of **Himmat**(2015-16) was an outstanding journey in itself .We are indebted to our philosophers, guides and friends for walking besides us in this challenging but enjoyable journey.

The team of “Himmat2015-16” would like to express a deep sense of gratitude to HSNC board for backing and patronizing the idea of the magazine. It is through their teaching, encouragement and support that we have gained and grown.

We express our deep sense of gratitude to our Director Dr. Swati Sabale for inspiring us and for pushing us to beyond our own imagination. Her unrelenting support and criticisms helped us shape the magazine to where it is today.

we would like to express our deepest appreciation to the teaching staff for augmenting the magazine by sharing the knowledge, experience and expertise

Last but not the least , we would like to thank the students for pouring in articles and for sharing their ideas and tips all of which resulted in the culmination of magazine which not only met but surpassed the standards set by the previous volume.

Thank You All!

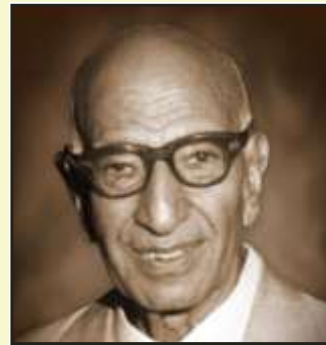
MIM...Memories Immortal



Late Chandibai Himathmal Mansukhani



Late Vidyasagar K.M. Kundnani



Late Barrister H.G. Advani



**Late Diwan Hashmatrai
Himathmal Mansukhani**



**Late Gangaram Himathmal
Mansukhani**

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Mr. Kishu Mansukhani
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Past President



Prof. J.K. Bhambhani
Rector & Secretary

Director's Message



In this dynamic world today, defined by a borderless society, we are faced with challenges that have never confronted our civilization till date. The changing waves of the world economy have brought in changes in business practices that influence the way business is done. Management as a field is thus now faced with unprecedented challenges.

We at MIM understand the direction of the winds of change and provide a conducive environment, based on value-based education, highly competitive in nature. Our students are groomed to reflect, appreciate and confront conventional wisdom in order to forge new horizons. It is our endeavour to not only give young lives the right direction but also to enrich every aspect of their personalities to become contributing and responsible citizens.

Himmat symbolizes the spirit of creativity, confidence and leadership. History has been witness to the spirit of "Himmat" and we can only take it forward with equal zeal and drive. Friends, let us all vow to inculcate this spirit into our lives now and forever. Cheers to the spirit of Himmat! Cheers to the spirit of victory through creativity, confidence and leadership!

- **Dr.Swati Sabale**

Director

MIM...Highlights

H.&G.H Mansukhani Institute of Management is the first post graduate institute between Thane to Karjat which is approved by AICTE and affiliated to university of Mumbai. . We belong to the family of academic Institutions under Hyderabad (Sind) National Collegiate Board (HSNCB) which runs 17 colleges and 10 schools in Mumbai.

The Institute offers M.M.S. program to graduates from all streams offering specialization in Marketing, Finance, Human Resource, Operations and systems. We are happy to inform you that our institute gets 100% results, with maximum students passing with first class and distinction. We boast of 100% placements every year with, quite a few of our students placed internationally.

Our Mission:

“To ignite the students’ minds, unleash their power within and prepare leaders of integrity and excellence who will make a difference in this world and more meet the challenges of the 21st century.”

Our Goals:

- ◆ To emerge as a centre of excellence for leadership and management studies.
- ◆ To nurture students with team building, innovative and entrepreneurship skills.
- ◆ To continually seek progressive ways of enhancing the education system to enable students to realize their own potential.
- ◆ To inculcate sense of values and commitment to social causes and environment.
- ◆ To promote mutual understanding between people of india and environment.

MIM.....Merituous Mates

Batch 2014-16



Rinky Chattani
SYMMS (2nd rank) SEM-I



Rupla Nikhil
SYMMS (2nd rank) SEM-I



Sagar Chhabria
SYMMS (3rd rank) SEM-I



Rupla Nikhil
SYMMS (1st rank) SEM-II



Wani Sakshi
SYMMS (2nd rank) SEM-II



Khan Rehana
SYMMS (3rd rank) SEM-II



Shelar Shrutikirti
SYMMS (1strank) SEM-III



Rupla Nikhil
SYMMS (2ndrank) SEM-III



Kate Manali
SYMMS (3rdrank) SEM-III



Sagar Chhabria
SYMMS (1strank) SEM-IV



Shelar Shrutikirti
SYMMS (2nd rank) SEM-IV



Rupla Nikhil
SYMMS (2ndrank) SEM-IV



Kate Manali
SYMMS (3rdrank) SEM-IV

MIM Students & Teaching Staff



MIM.....Moments Memorable



Industrial Visit to Sula Wines



Debate competition



Milaap 2015



Aarsh –Reaching the ultimate



CSR Activity



Mentoring sessions

MIM.....Moments Memorable



Inter- Collegiate Fest



Blood Donation Camp



Convocation Ceremony



Visit to Blind School



MIM Rockers



Satyanarayan Puja

Articles

GOOD MANNERS & ETIQUETTE FOR EVERYDAY LIVING

The difference between etiquette & manners is especially true for the 1990s. Etiquette is protocol. It includes rules of behavior that you memorize; it seldom allows for personal variations, individual concerns & needs. Manners, on the other hand, relate to kindness & caring about others. Having good manners goes beyond socially acceptable behavior and relates more to how you treat others because you care about them, their self esteem and their feelings. Good manners are under your control because they come from your heart, not a formal etiquette book. Good manners form the basis for good human relationships wherever you are at home, at work, at the grocery store, in airport or on the golf course. Having good manners allows us to change with the times because the basis for manners is a genuine concern for others. When we're faced with new circumstances, such as whether second- (or third-) time brides wear white or the correct way to introduce members of blended families (stepmother, stepchildren), manners help us deal sensitively with the situation. More and more business people are faced with the challenges of knowing acceptable or expected etiquette for today's business world. In fact, business etiquette is big business, with special courses being offered for those who are entering the work force as well as for those who want to gain extra skills as they move up the corporate ladder. Spouses are often invited along and taken into consideration when job interviews include receptions, dinners and others special occasions. A gracious, etiquette-savvy spouse is just as important in many situations as the person who is actually applying for the job. Real manners are instinctive. You don't turn them on and off like a switch.

- **Harshada Bhosale**
FYMMS Student

**NOW YOU CAN OPEN YOUR OWN CONSULTANCY BY TRYING
SUCH RECRUITMENT TECHNIQUES**

MAY BE THIS CAN BE OUR FUTURE RECRUITING PROCEDURE

Place 400 bricks in a closed room. Put your new employees in the room and close the room.

Leave them alone and come back after 6 hours.

Analyse the situation you find :-

1. If they are counting the bricks, put them in accounting department
2. If they are recounting the bricks, put them in Auditing
3. If they have messed up the place with full of bricks, put them in Engineering.
4. If they are re arranging the bricks in some strange order, put them in Planning.
5. If they are throwing the bricks on each other, put them in operations
6. If they sleeping, put them in security
7. If they say that they have tried different combination and they are looking for more and yet a brick has not moved, put them in sales
8. If they have left for the day, put them in marketing
9. If they are sitting idle...then congrats them and take them along in your team that In HR(human resource)
10. If they are talking to each other and not a piece of brick has moved then congratulate them and put them in TOP MANAGEMENT.

- **Nancy Datt**
FYMMS Student

WHY STUDY MATHEMATICS ?

The main reason for studying mathematics to an advanced level is that it is interesting & enjoyable. People like its challenge, its clarity, and the fact that you know when you are right. The solution of a problem has an excitement and a satisfaction. You will find all these aspects in a university degree course.

You should also be aware of the wide importance of mathematics, and the way in which it is advancing at a spectacular rate. Mathematics is about pattern and structure; it is about logical analysis, deduction, calculation within these patterns and structures. When patterns are found, often in widely different areas of science & technology, the mathematics of these patterns can be used to explain & control natural happenings & situations. Mathematics has a pervasive influence on our everyday lives, and contributes to the wealth of the country.

The importance of mathematics

The everyday use of arithmetic & the display of information by means of graphs, are an everyday commonplace. These are the elementary aspects of mathematics. Advanced mathematics is widely used, but often in an unseen and unadvertised way.

The mathematics of error-correcting codes is applied to CD players & to computers. The stunning pictures of faraway planets sent by Voyager II could not have had their crispness & quality without such mathematics. Voyager's journey to the planets could not have been calculated without the mathematics of differential equations.

Whenever it is said that advances are made with supercomputers, there has to be a mathematical theory which instructs the computer what is to be done, so allowing it to apply its capacity for speed & accuracy.

The development of computers was initiated in this country by mathematics & logicians, who continue to make important contributions to the theory of computer science.

The next generation of software requires the latest methods from what is called category which has given new perspective on the foundations of mathematics & on logic.

The physical sciences (chemistry, physics, oceanography, astronomy) require mathematics for the development of their theories.

In ecology, mathematics is used when studying the laws of population change. Statistics provides the theory & methodology for the analysis of wide varieties of data. Statistics is also essential in medicine, for analyzing data on the courses of illness & on the utility of new drugs.

Travels by aeroplane would not be possible without the mathematics of airflow & of control systems.

Body scanners are the expression of subtle mathematics, discovered in the 19th century, which makes it possible to construct an image of the inside of an object from information on a number of single X-ray views of it. Thus mathematics is often involved in matters of life & death

- **Nazar Bahauddin**
FYMMS Student

DIGITAL MARKETING TRENDS

In a world where mobile technology is perceived as a given; where huge amounts of data are just waiting to unveil; where the lines between the personal, social and commercial have already blurred – digital marketing is about to get even more personal, connected and instant.

To understand and benefit from the opportunities in digital marketing, we obviously need to understand the channels, tools and behavior patterns that are key to consumers' lives. However, we should always focus our attention on the one most important element of digital marketing: the consumer value. In that light, any action, tool, innovation or tactic that would help us increase the benefit we deliver to the consumer should be included in the marketing budget, and any tactic that doesn't – should not.

The key for consumer benefit optimization is to offer the most compelling, relevant offers, which are helpful to the consumer, and fit the consumer's purchase journey in terms of time, place and channel. The "degree of relevancy" is the scale which we believe would determine the success of any digital marketing tactic, as described here:

Time: real-time and contextual marketing will continue to grow, since they add relevancy and accuracy in accordance with the consumers' current needs and activities. Those tactics require a strategic team, engaged in monitoring trends and responding to them in real-time. Another aspect of on-time marketing is enabling instant two-way communication – including on social media platforms (social CRM) and through instant messaging platforms, which have already surpassed email as the top messaging channel in 2014.

Place: the "internet of things", wearables, beacons, and virtual reality tools can help merge digital marketing into physical experiences, which help activating and engaging the consumers.

Channel: Naturally, mobile is the single most important channel to be addressed by companies. The numbers speak for themselves – there are 7.1 billion global mobile connections (approximately 100% of world population!) according to a recent "We Are

Social” report; and more than half of the global population watches videos from their mobile phones and tablets per Consumer Entertainment Index from Arris. But don’t write off those more traditional channels just yet: a cross-channel strategy is the most effective strategy for marketing communications.

Content is an empowering tool for consumers, because it provides them with both entertainment and decision supporting information. Yet, as the diversity in media and content consumption grows, so grows the marketer’s need to adopt a cross-channel strategy, which takes into consideration the different calls-to-action that are relevant for each stage of the path to purchase. Avoiding content overloading can be achieved by personalized, relevant, useful content (as we’ve described in earlier presentations).

Ultra-Personalization is something to really look forward to: time-starved consumers welcome messages that are helpful to them personally – rather than to the general population or a certain segment, and for marketers this will reflect in better conversion rates.

To successfully implement any relevancy-oriented strategy, companies need to know how to use “Big Data”. The collection of consumer data is far from sufficing: The key to proper big data implementation is first to recognize the questions on which the data would answer; then, to gather the information; and finally, to analyze it. Wearable technology and connected “things” will add another layer of data, which in turn will help marketers to make hyper-personal offers immediately.

Turning to 2016, the key for successful digital marketing is, in our opinion, to keep your eyes on the consumer, and build marketing capabilities that will enable you to immediately execute initiatives that will create personal, channel-specific, on-time value for the consumer

- **Rohit Dhawane**
FYMMS Student

CARING LEADS TO SUCCESS

Many times people forget benefits of caring though most people quickly admit that caring about others is a good thing to do. They fail to appreciate two very important aspects of caring: how huge the return is that comes back to us from caring and how quickly our personal and professional lives can change for the better once we start.

I believe our success depends on the support of other people. The only hurdle between us and what we want to be is the support of others. A person is not pulled up to a higher level job. Rather he or she is lifted up. We are lifted to higher levels by those who know us as likeable, personable individuals.

If caring can energize us and our work place, let me share with you some simple steps that will show us how to maximize the return that comes back to us from caring.

1) Master your Emotions: Every great leader has this emotional field which he transcends to his fellow men. Mastering your emotions is very important when caring about others. One should aware of his behavior so no one gets hurt and work joy fully.

2) Listen to your Inner Voice: When you share your dreams and goals with those close to you- a change of career, starting a new business, going back to school- you're very likely to hear a negative response. Don't let others rain on your parade- instead, go for it!

3) Engage with Attitude: Have you ever heard the phrase, "Attitude is everything"? Take it to heart, for there's no such thing as an effective leader with a bad attitude. The best way to engage people is with your attitude, enthusiasm, and excitement.

4) The Power of Positive Action: Don't be nice to people just because you want something from them. Be positive just to be positive, and watch how your life changes for better.

5) Sincere Appreciation gets Results: One of the deepest needs of our human existence is the need to be appreciated. Each and every one of us absolutely loves to be appreciated for who we are and what we do.

6) Engage People by Involving Everyone: The key is making sure that everyone has a voice in making suggestions on how things can be improved.

7) Leave a Trail of Gratitude: When people pick flaws in you and want to make them correct else when they pick good things about your work , find a sincere way to express your appreciation.

8) Give Credit to Others: The best leaders always give credit to others for good work and point out flaws and let fellow men know them, so they can improve.

9) Turn Enemies into Allies: The workplace is too small a place for you to have enemies. They can only sidetrack you from important things. If someone seems to have an axe to grind, find a way to engage that individual informally to find out the problem.

10) Get others to go Extra Mile : To really energize those around you, you need to not only take a sincere interest in them and what they do, but also blow them away by doing something incredible and unexpected

11) Excitement is Contagious : So is passion. If you're fired up about what you do, chances are that those around you will be, too!

12) Celebrate your Success: When you achieve something that is important to you, make sure you don't let the moment pass without celebrating. It recharges your batteries!

Caring energizes everyone around us. When we open up and really care about people, we make them feel really good about themselves. This releases the reservoir of positive energy that resides in all of us. Let me assure you, if we can put the above universal principles into practice, our success at work will immediately begin to skyrocket and our personal life will thrive as never before.

- **Sachin Kale**

FYMMS Student

LIFE

Someone is friendly,
Someone is your enemy.

Someone loves you,
Someone hates you.

Something is easy,
Something is difficult,
Something is necessary,
something is your duty.

There are ups and downs,
With life going on and on.

Life never stops,
Until you feel, it is a flop.

There are good and bad relation,
Complications and different emotions.
Love everybody and see the reaction,
Life is beautiful and full of satisfaction.

- **Sagar Yadav**
FYMMS Student

MOST EFFECTIVE TIME MANAGEMENT PRINCIPLES

In today's competitive world, it doesn't matter whether you are studying, doing business or having job there are only 24 hours in a day for each of us. Mastering time management and maximizing efficiency can help you to feel like you have more time to achieve your goals of life

Sounds good, right? Well, improving your time management is possible with the help of some solid principles that you can apply in your daily routines. If you're looking to be more effective with your time, here are 12 of the most effective time management principles.

1. Determine what is urgent and important- We're all faced with a lot of different tasks that fight for our attention and time each day. How do you decide what is most worthy of your time? The best approach is to prioritize those tasks that are both urgent and important.

A task that is highly time sensitive is urgent. Important tasks may not be time sensitive, but they are valuable and influential in the long run. So first of all look at your urgent tasks for which you have deadlines and then go ahead with your important tasks which are beneficial for future.

2. Don't over commit- If you're someone that tends to say "yes" to everyone for your time, you may find that all of these commitments stops you from making effective use of your time. Make an effort to only commit to things that you can actually accomplish with the time that you have available. You'll also want to be sure that committing to something won't restrict you from being able to do other things that are important to you.

3. Have a plan for your time- Everyone have their own ways of doing tasks. I prefer to have a detailed to-do list that keeps me on task for each day and each week. Everyone may not feel like to check the list of things they have to do on daily basis. Regardless of your approach or preferences, you need to have some method of planning your time. Not having a plan leads to a less efficient use of your time as you'll wind up task or working on things that really aren't important. Find a system of planning that works for you and use it in your daily routine.

4. Allow time for the unexpected- Sometimes something unexpected comes up and demand your time and attention. No matter how well you plan your time, things are bound to come up, so make sure that you leave some time in your daily schedule. Try to save some amount your time to deal with emergencies. Avoid the temptation to plan your time so full that you won't be able to deal with important issues that arise.

5. Handle things once- Rather than dealing with something several different times before completing a task, make an effort to handle it only once. Here I take example of my studies. Whenever I sit for studying chapter of any particular subject, I leave it by studying the half chapter only and do not continue it for several days. Hence, after some days I have to read the whole chapter all over again to recollect the previous part. Multiply that by several times throughout my studying period and it adds up. Whenever possible, handle it once and be done.

6. Create realistic deadlines- You may have deadlines for your work that are set by a boss or a client, but it's also important to set deadlines of your own. If you do have deadlines from bosses or clients, it can be helpful to break up the project into smaller chunks and set deadlines to keep yourself on track. If you don't have anyone giving you deadlines for your work, try setting your own deadlines.

In addition to simply having deadlines, it's also important that these deadlines are realistic and will give you enough time to do your best work. If your boss or client is pushing for a deadline that isn't realistic, explain why you need more time and the possible consequences of the project being rushed, and suggest a more realistic deadline.

7. Set goals for yourself and your time- Setting goals is an important part of achieving maximum efficiency. Your goals can include things that you want to accomplish in a particular day, week, month, or year. Whenever you're setting goals, it's best to set a date or deadline for achieving the goal.

8. Develop routines-Habits and routines can be quite powerful. When used effectively, routines can help you to get more of your work done and to make better use of your time. Basically first of all you should complete your daily routine activities and than fully concentrate on your major important tasks, so that you cannot disturbed by your daily routine activities.

9. Focus on one thing at a time- Everyone can't be Multitasking. Theoretically it looks easy to do several different things at once, but the problem is that you won't be able to do your best work when multitasking. If you focus on one thing at a time you can move through tasks quicker and the quality of your work will improve. Multitasking can lead to a lot of mistakes that you have to go back and correct later, which is wasted time.

10. Eliminate or minimize distractions- Distractions are all around us. If you're working at home you may have distractions like kids, other family members, house guests, television, phone calls, and all kinds of personal responsibilities and tasks. If you work in an office you'll probably have plenty of distractions from co-workers.

While it's impossible to totally eliminate distractions, you can improve your situation by minimizing them or avoiding them whenever possible

11. Outsource tasks or delegate when possible-Part of being efficient with your time involves deciding what tasks require your own attention. There may be things that could be done by someone else. Outsourcing work is a great option for freelancers and small business owners. Delegating responsibilities may be an option if you're in management or if you're part of a team.

12. Leave time for fun and play- While the purpose of time management is to use your time wisely and to improve efficiency, it's also important that you don't burn yourself out by working too much or too hard. Be sure to leave some time in your schedule to do things with friends and family, or even on your own. Getting time away from work is essential for dealing with stress, for refreshing your energy, and for living a balanced life.

Making efficient use of your time is important regardless of what type of job or career you have. If you can make even small improvements in your own time management, you'll see noticeable results in terms of how much you can get done, the quality of your work, and your stress levels.

- **Lund Seema**
FYMMS Student

SPECIALISATION IN FINANCIAL MANAGEMENT

Money makes the world go around, it is said. Where there is money, there will always be a requirement for people to manage it, be it in business or in daily life.

Most commerce students tend to confuse the functional area of finance with accountancy. Both these areas are independent of each other. The finance function broadly deals with planning for capital and raising it, allocating of capital within and outside the organisation for maximum return on investment, budgeting, and tax planning. On the other hand, accountancy deals with accounting for the costs or expenses associated with the resources deployed, manufacturing a product or providing a service, manpower and supply chain costs, margins, and profits. Accountancy, as a function, also involves preparation of a profit and loss account, and a balance sheet in adherence to accepted accounting practices and legal requirements.

Students who decided to do MBA with finance as their specialisation are given a firm grouping in different subjects that cover economic analysis, statistics, methods of management accounting, financial and investment analysis, planning and budgeting, international finance, and banking. Courses in valuation methods, risk management, investment and tax planning are also offered.

Students in the first year of their MBA attend foundation courses in economics, business statistics and finance. In the second year, they have to opt for a certain number of paper/electives in order to specialise in finance. While most of the b-schools offer students a wide range of electives in finance to choose from, students are advised to select electives depending on the nature of the job they might choose to take up once they complete their MBA. Student desirous of pursuing a major in finance are advised to choose an appropriate summer internship with a reputed organisation. Time the students spend with the organisation on the project, gives them an idea about the kinds of jobs that available for MBA students majoring in finance and the competencies they are expected to display.

There is a wide range of jobs available for students who specialise in finance from top b-schools. These career opportunities can be classified into jobs with companies whose main line of activity is not finance-related. The latter is known as corporate finance. Opportunities for finance professionals can be found in public, private, and non profit organisation, some of the areas where finance professionals have excellent scope are discussed below.

Commercial banking

With burgeoning incomes and deregulation of the banking sector, there are a large number of banks offering a wide range of services to consumers. Gone are the days when consumers had to queue up for a demand draft or for withdrawal of cash. Today, most banks offer a range of service such as ATMs, delivery of cash, and demand draft at home. You can bank over the internet too! Home loans, car loans and personal loans are sanctioned 48 hours of submission of the application. Today, banking goes far beyond just maintaining a saving account. It's more about wealth management. A career in banking offers opportunities in accounts, services. Treasury management is also an important function in banking operation. Examples of commercial banks are SBI and Citibank.

Investment/merchant banking

Investment bankers help companies and government issues stock and securities. They help investor in buying and selling these securities and managing their financial assets, they also provide financial advice to companies and high net worth individuals. Example of investment/merchant bankers are yes bank and SBI capital markets.

Money management

Money managers hold stocks and bonds for institutional clients. They also sell these stock and bonds, and reinvest the funds, to ensure that client earn a good rate of return on the money invested. These money managers also provide clients with advice on the financial investment. Mutual funds such as HDFC mutual fund and kotak Mahindra are example of money management.

Corporate finance

Employees working for large corporate and non-banking financial companies raise money to run the business, deploy the funds to make the existing business grow, make

strategic acquisitions. Example of consultancies are Ernst and young and price water house coopers.

Insurance

In the insurance sector, there is a growing demand for finance professionals, who understand the need to help individuals and business manage risk to protect themselves from accident/losses. Examples of insurance companies are Max New York and HDFC Life.

Finance professionals are expected to have good interpersonal and communication skills, be systematic at work with an eye for detail, have an aptitude for research in finance, and possess good computer skills.

- **Kamlesh Panchal**
FYMMS Student

THE MOST LETTER.....

The most selfish one letter word "I" avoid it.

The most satisfying two letter word "WE" use it.

The most poisonous three letter word "EGO" kill it.

The most used four letter word "LOVE" value it.

The most pleasing five letter word "SMILE" keep it.

The most spreading six letter word "RUMOUR" ignore it.

The most hardest working seven letter word "SUCCESS" achieve it.

The most avoidable eight letter word "JEALOUSY" distance it.

The most powerful nine letter word "KNOWLEDGE" acquire it.

The most ten letter word "CONFIDENCE" trust it.

- **Compiled by Kamlesh Panchal**
FYMMS Student

IF ONLY

Let me start by reminding you that we belong to a very elite and evolved class of human beings. Elite in the sense that we are educated and have finest of tastes in all walks of life. Evolved in....well every sense from science to technology to everything thinkable to human kind. We reach for impossible things and make them happen.

But the real thing to think is are we really what we think??

Are we really evolved and have those high standards that we expect from others? From the time a child is born his life is decided for him. He's taught from the very beginning that IF ONLY are the two words that would ever matter to him. Does this ring a bell?

Let me explain. He's led to believe IF ONLY he scores well in primary he'll be a winner in life, so he scores great and then suddenly he's in high school. There he's told that IF ONLY he tops the class he has his life figured out, he does that too a bit tired by now.

Then comes the junior college with a lot of promises and challenges, there IF ONLY he gets into a good college matters rest of the world ceases to exist. By now you would have got the idea. Then comes the graduation and post-graduation with IF ONLY attached to it. By now that guy has lived most of his life waiting for something great to happen, IF ONLY.....

Then he himself starts to think IF ONLY I get my dream job that would be it. If he gets it, well and good, if not well he's used to a life of endless struggle. Here comes the interesting part...he gets married.

It's a new responsibility and a whole new experience. A different dimension of his life starts. By now he's had a lot of experience in his life, but has missed the most important thing.

Because now he thinks "IF ONLY my children do this, mine and their lives would change for good"

So the real question is,

Is this the life we imagined or wanted to live in the first place ?

Are our lives really complete meeting the expectations of others and in turn making them meet our's ?

I leave the answer to you.

But I would really like to insist you all to replace IF ONLY with RIGHT NOW. Because whatever you want to do or have RIGHT NOW is the perfect moment for it.

- **Vedika Thatte**
FYMMS Student

**Look to this day !
For it is life, the very life of life.
In it's brief course lie all,
The varieties and realities of the existence.
The bliss of growth...
The glory of action,
The splendor of beauty
For yesterday is but a dream
And tomorrow is only a vision..
But today well lived makes,
Every yesterday a dream of happiness..
And every tomorrow a vision of hope..
Look well therefore to this day..!**

**Hashmatrai and Gangaram Himathmal
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