

Creativity Is...

...never having to say you're sorry. Yes, just like love. In fact, like love, we must never judge or ridicule creativity. Creativity is precious; it is our birthright and a glowing light that resides within each one of us, making us special and unique...

While many commonly popular definitions of creativity amount to little more than references to self-expression or flamboyancy, we designers should not be so lax or obtuse in our concept of it. Much hinges on our use of creativity, including our clients' fortunes.

Creativity is an inborn capacity for thinking differently than most, seeing differently, and making connections and perceiving relationships others miss. But most importantly, it is the ability to then extrapolate contextually useful ways of employing that data: to create something that meets a specific challenge. By this definition, creativity is merely a tool; it does not convey skill

It is primarily these disciplines that set top creative professionals apart from those who are merely gifted. Being merely creatively gifted is no qualification for design expertise, and the idea that creativity is a magic bullet that anyone or any designer may employ to positive effect is a vacuous notion.

AIJAZ GHODESWAR
Student, BMS (MBA)

WORDS OF WISDOM

Stand up, be bold, and be strong. Take the whole responsibility on your shoulders and know that you are the creator of your own destiny. All the strength and succor you want is within your self. Therefore make your own future.

Swamy Vivekananda



MESSAGE FROM EDITORIAL BOARD

It gives us immense pleasure to place *DISHA*, our In-house magazine before you. A college magazine is the best way to showcase the abilities, hidden talents and ideas in the minds of the students. This magazine comprises of various college activities and various achievements by the staff and students.

We had a pleasurable and exciting experience going through the diversified articles contributed, among which the best ones were compiled in the form of *DISHA*.

We would like to thank profusely our Director Prof. Arif Shaikh for their constant encouragement, support and help.

Last but not the least we convey our special thanks to all the students and faculty members and well wishers for their support and kind co-operation which has contributed towards successful publishing of *DISHA*.

Sidram Kurbet
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DRISHTI- A Vision of Success

The National level Management Fest "Drishti" A Vision of Success. BMS(MBA) took off a flying start in their campus on the 17th April 2009. The Chief Guest Mr. Vijaykumar Agrawal joint president Hindalco, Abu Shaikh Chairman & Managing Trustee PES&T, Prof. Arif Shaikh Director BMS lit the lamp inaugurating the event. The Chief Guest in his inaugural address, admired BMS for organizing a Management Fest and its relentless pursuit to impart quality education. His message for success to the student's Fraternity was:

Value to all stakeholders

- Speed of delivery
- Commitment
- Integrity
- Passion
- Continuous learning
- Networking Skills
- Contribution to the Society etc.



He expressed his explicit confidence that the institute and the students will reach greater heights with time. The President of the event Mr. Abu Shaikh briefly dwelt on the evolution of the PES&T's. He felt that, in today's context mere book knowledge is not enough, creative thinking and experimenting is the key to stand out from the rest.

He emphasized that "learning should be fun" He hoped that the participants "will have fun and learn" through intellectual stimulation over the next few days. 08 teams from various MBA colleges from all over Karnataka and neighboring states are participating in this event.

The Associates of BMS Mr. Atif Magi, Mr. Prasanna, Mr. M. J. Attar, Mrs. Sadaf Soudagar, Mr. Nadeem M.K., Miss. Nuzhat Jamadar, Miss. Gulnaz, Mr. Mosin Kittur, Mr. Basavaraj Ganachari and Other were present. Miss. Deepti Naik was the master of ceremony.

Prof. Arif Shaikh
Director, BMS (MBA)

Valedictory Drishti- A Vision of Success

The National level Management Fest "Drishti" A Vision of Success. BIMS (MBA) has Successfully Organized National Level Management Fest on 17th & 18th April 2009. The Chief Guest for valedictory function was Mr. K. Navin Charan Retail Manager of Indian Oil Corporation South Zone, Abu Shaikh Chairman & Managing Trustee PES&T, Dr. Sabina abidali Secretary PEST, Prof. Arif Shaikh Director BIMS.

Students from various colleges across the country participated in the National Level Management Fest "Drishti" A Vision of Success-2009. B.VB college bagged the General Championship.

The Associates of BIMS Mr. Atif Magi, Mr. Prasanna, Mr. M. J. Attar, Mrs. Sadaf Soudagar, Mr. Nadeem M.K., Miss. Nuzhat Jamadar, Miss. Gulnaz, Mr. Mosin Kittur, Mr. Basava raj Ganachari and Other were present. Miss Deepthi Naik was the master of ceremony.



Nadeem K undeyawale
Faculty, BIMS(MBA)

STUDENTS PARTICIPATION IN VARIOUS ACTIVITIES

1. BIMS students participated in Pinnacle 2009 Cricket and Volley Ball Tournament organized by Global Business School Hubli. Many teams participated. Global Business School, Hubli were declared the winner of Tournament and all the participants had a very good experience and performed well.



2. Students of BIMS MBA participated in National Level Management Fest ETT IN-2009 organized by J. K. Justice College, Nitte university, Mangalore. Students participated in various events like Finance, Marketing, HR, Best manager. It was an exciting and educative experience.



3. Students of BIMS also participated in National Level Management Fest MANASIDDANTA organized by MATS College, Jain Institute, Belgaum. Our team participated in various events like Finance, Marketing, HR, Best Manager. It was an exciting and educative experience.



Students of BIMS MBA and degree organized an event for NATIONAL VENDOR BELGAUM- 2009 BUYER SELLER MEET, SEMINAR CUM- EXHIBITION on 20th and 21st of March 2009 AT MARATHA MANDIR, BELGAUM.

Our College Faculty and Students participated in INTERNATIONAL SEMINAR on SOCIAL ENTREPRENEURSHIP jointly organized by KLS IMER, Belgaum and Deshpande Foundation.



Developing Leadership Skills

Whether you work in a hospital, private practice, health maintenance organization, government facility, or university, you probably supervise other people. Your behavior as a manager has a direct impact on staff performance, productivity, satisfaction, and turnover. The qualities of managers should be such that it motivates, using proven techniques to inspire subordinates.

The single most important technique for motivating the people you supervise is to treat them the same way you wish to be treated: as responsible professionals. It sounds simple; just strike the right balance of respect, dignity, fairness, incentive, and guidance, and you will create a motivated, productive, satisfying, and secure work environment.

Unfortunately, in these days even the best-intentioned supervisors can find the management side of their jobs deteriorating into chaos. Today's scenario providers face expanding workloads, fewer resources, greater patient expectations, increasing threats (e.g., malpractice lawsuits), and closer scrutiny, especially from third-party providers.

Job performance is reflected more in the bottom line than in the top level. Why, in this environment, do some managers thrive while others burn out? The answers lie in each manager's ability to inspire trust, loyalty, commitment, and congeniality among team members. The same techniques that work elsewhere in business can bring success in management practices. More often than not, though, the task can be accomplished only by replacing learned behaviors with newer, more effective models.

SIDRAM KURBET
Student, BIMS (MBA)

MONEY

Money is good! In this day and age that we live in, money is not only good, but absolutely essential. Besides air, it must be the next most important thing in life. Of course health, love, friendship, fitness, faith, and happiness are all very important too, but how do we eat, or pay rent, or go to the doctor without having money? Until we change society dramatically, money will always be number two on a scale of importance, with air being number one.

A good person will do good with money, while a bad person will usually do evil. A knife shouldn't be labeled evil because of a few bad people using it incorrectly.

Another common term that money has been burdened with is that it can't buy happiness. This is partly true yet mostly false. It is quite possible to have very little money and live a very happy and fulfilled life.

Look at the two richest men in the world as an example. Bill Gates is finding his greatest happiness in giving his money to those that are less fortunate. His friend Warren Buffett has pledged to give the majority of his fortune to the Bill and Melinda Gates Foundation. They are working on solving some of the biggest problems in society because they have the money to do it. Very few wealthy people find happiness in clinging to their great fortunes. They find happiness in providing for their families, their community, and even solving global issues like Warren Buffett and Bill Gates are doing.

"Money is one of the most important subjects of your entire life. Some of life's greatest joys and most of life's greatest disappointments stem from your decisions about money".

AZHARUDDIN BAGWAN
Student, BIMS (MBA)

A MANDATE FOR CHANGE IS A MANDATE FOR SMART

The mandate for change today is not merely for political leaders, but also for managers of businesses everywhere.

These volatile times have put the onus on businesses to focus on complex global systems now more than ever.

As the world is getting 'smaller' and 'flatter' merely being connected is not enough to survive, let alone thrive.

Fortunately something is happening right now; our planet is becoming 'smarter'.

Here is how. With billions of inexpensive sensors being embedded inside everything, from trains and planes to livestock and medicines, our world is becoming instrumented, allowing systems and objects to 'speak' with each other. Linked to powerful back end systems, these instruments can analyze into intelligent assets. With so much ready potential, what would you not change?

Consider this:

The second annual global retail theft barometer survey across 36 countries in 2008 found that India has the highest shrinkage rate at 3.1% (that's about Rs. 12,392 crs in losses).

Over 87% of India's poorest households have no access to credit at all. Owing to its unique geo-climatic conditions, India is highly prone to natural disasters. So much so, they cost the country 13% of the GDP today and will go on to become a major stumbling block to its economic growth by next year.

The good news is, on a smarter planet, these problems are solvable.

Now Consider these:

Hindustan Petroleum Corporation Limited is now in the process of implementing a tracking system for its Liquefied petroleum gas cylinder from the bottling plant to its distributor network, using radio frequency identification (RFID) based solution, helping curb illegal diversions, while delivering an essential resource to consumers.

ADVISORY MEETING

Advisory body meeting was held at BIMS MBA Bhutanahatti Belgaum. The advisory member consisted of both the expertise from industry and academic. The Kishanlal and Prof. Emeritus of economics, University of Saskatchewan, Canada, Mr. Suresh Hunched, CMD of Polihydron, Belgaum and Mr. Vinay Jathas, Ex. chairman, BCCI, Belgaum, Mrs. Alka Kulkarni, Special Officer VTU, Belgaum, Mr. Uday Wali of KLE, Belgaum, Mr. Abhu Shaik, Chairman PES&T Belgaum, Prof. Arif Shaikh, Director BIMS Belgaum, along with the faculty member is participated in the team.

Issues pertaining to research exposure of faculty member to the industry consultancy were discussed.

Prasanna Ganj
FACULTY, BIMS (MBA)



Majid Pathan
Student, BIMS (MBA)

MEET THE EXECUTIVE

Dr. Kishanlal B. A, MA, Phd Professor of economics in University of Saskatchewan Canada addressed the students of 2nd sem students. Dr. Kishanlal spoke about GDP, NI and various other aspects of micro economics. He traced importance of macro economics in contributing to micro economics. He dealt with mathematical economic theory. Presently he is chairman triuln trust. His area of emphasis was on national income. He briefed us about various concepts of national income. He distinguished GDP and GNP and emphasised on how these are calculated with mathematical examples. He also focused on poverty and unemployment and related issues. His focus was on how mathematics is important for MBA students.

Vinay Bailur
Student, BIMS (MBA)



If you want to receive my tea, you must keep your cup empty

Positive change requires letting go of old patterns and taking a fresh approach. It demands going beyond our preconceived ideas. A story about the relationship of a teacher and student illustrates this principle. A student who thought he had it "all figured out" would visit his teacher each day for personal lessons about life. Despite the teacher's attempts to share her life experience, the student resisted. One day the teacher took a different approach. The teacher asked the student if he would like some tea. The teacher proceeded to set the tea table and brought in a huge pot of piping hot tea. She not only filled the student's cup, but once the cup was full, she continued to pour. Tea overflowed, streaming onto the table and the beautiful carpet. Shocked, the student jumped up from his chair and started screaming at the teacher, "Stop! You must be crazy! You're ruining everything! Can't you see what you are doing?" The teacher continued her pouring as if the student weren't present until the entire pot was empty. Only then did she look calmly at the student and respond, "If you want to receive my tea, you must keep your cup empty."

Like a wise student, we can gain insight only if we are open to change. Change is always our teacher, pointing new directions, suggesting new options, testing our potentialities. Change challenges our current reality by forcing a new reality to rush in. If we're open to it, if our cup is empty, new possibilities flow into our lives. If we're not open to change, we respond to it like an enemy we have to fend off.

By: Zafishan - E - Sahar
Team 3 Co-Leader,
MBA Ind Sem.

Fun Carnival



Students of BIMP and BMD organized a "Fun Carnival"-Trivia in an out, at Shaikh campus on 4th Feb 2009. The function was inaugurated by Mr. Abu Shaikh Trustee PEST and the director of BIMS Prof. Arif Shaikh. "Indian Oil Corporation Ltd." Belgaum (Division Office) were main sponsors of this event. 45 stalls exhibited a variety of games and food items. A crowd of 3000 people witnessed and enjoyed the carnival. This was followed by a DJ night.

Atif Magi
FACULTY, BIMS (MBA)

Cricket Tournament

Spoonthi "An Inspiration to Compete", knock out super six tournament was conducted by team 1 (canteen) on 14 Feb 2009 at Shaikh campus Belgaum. It was an initiative taken by team 1 students for organizing this event which was an inter team competition.

The guest for competition were Prof. Vivek Naidu. The participating teams were team 2 chakde, team 3 victory, team 4 goal, team 5 hatrik, and team 6 iqbal faculty members also joined in and enjoyed the tournament.

The team 3 victory captain Mr. Satish Patil collected "The runners up Trophy and Certificates". The winners trophy and certificate was collected by Director prof. Arif Shaikh. Mr. Nayeem Dafedar collected the "Super Six" trophy of the tournaments.

The tournament was well conducted and received appreciation from participants' guests.



Sajid, Ashwini
Students, BIMS (MBA)

RURAL MARKET - A SOLUTION FOR ECONOMIC SLOWDOWN

We have all seen the global melt down that has recently started with the economic crisis in United States of America. This crisis did not restrict itself to the wall street or political boundaries of USA. It had a cascading effect on the other country economies where Indian Economy was not an exception. This cascading effect was so powerful that the world economy has lead into a liquidity crunch. So most of the stock markets are not doing well. As most of the urban population is salary based and working for MNCs, whose market is entirely dependent on other economies, which are also a part of this slowdown. Due to that other industries like consumer goods and consumer durables, transportation, manufacturing, services etc are not living up to the expectations of the marketers. This has posed tremendous pressures on the marketers at both the middle level and lower level. This corporate pressure on the marketers is making them to think on the other avenues to expand the horizon and the reach of the corporate. One such avenue could be rural market which has long been untapped in India.

According to the recent studies conducted by National Council of Applied Economic Research (NCAER), rural India is home to a whopping 742 million consumers across 638,000 villages. Due to the good growth registered in 1990s and 2000, as a result of consecutive good monsoon (except 2002-2003) a 600% increase in the five year plan outlay for rural development programmes, from 8th to 10th five year plan a 230% increase in the flow of institutional credit for agriculture between 1998 & 2005 and 41 million Kissan Credit Cards (KCC) issued with cumulative credit amounting to 97700 cores, which has helped the growth of economic and contributed to the increasing rural prosperity.

Growth in agriculture has resulted in the rapid rise of rural income according to NCAER the consuming class households (annual income between Rs 45000 and Rs 215000) in rural India equals the number in urban India. The disposable surplus (purchasing power) in rural India is much higher because food, shelter, primary education and health virtually free, where as in urban India 60 to 70% of income is spent on these necessities. Hence rural markets are proving to be vital for the growth of most of the corporate.

At its very basis rural marketing strategies require an appropriate segmentation of the highly heterogeneous rural market and identification of the needs and wants. By considering the complexities and difficulties related to rural market there is a high scope of social marketing. Social marketing is an appropriate strategy for the rural market since the standard of living is low and efforts to educate the customer could result in expansion and growth of the market in a generic sense.

Based on the experience of the companies operating in the rural market meaningful product strategies could be

1. Small Unit Packaging
2. Low Priced Packaging
3. New Product Designs
4. Study Products
5. Utility Oriented Products
6. Brand Name
7. Low cost and cheap products also called as penetration pricing.
8. Avoid sophisticated packaging
9. Refill Packs / Reusable Packaging
10. Application of Value Engineering
11. Coverage of Villages based on the Population Strata
12. Use of Cooperative Societies
13. Utilization of Public Distribution System (Fair Price Shops)
14. Utilization of Multipurpose Distribution System (Petroleum and Oil Co. Outlets)
15. Distribution upto Feeder Markets (Mandi)
16. Shandies / Haats / Jattras / Melas
17. Agricultural Input Dealers



18. Mass Media - Television, Cinema, Radio, and Print Media
19. Hoardings / Wall paintings
20. Non-Price Competition (Mobile Vans for Farmers Educations)
21. Special Campaigns to create awareness
22. Other Mass Media - Handbills, Booklets, Banners, Posters, Gift Schemes etc.
23. Personal Selling and Opinion Leaders

The basic marketing mix tools remains almost same for both in rural and urban markets but it is the challenges of the 4As that compel the marketer to revise the marketing strategies with regards to rural market.

The challenges includes

1. Availability
2. Affordability
3. Acceptability
4. Awareness
5. Other Challenges includes:
 - a. Under developed people and market
 - b. Lack of proper infrastructure
 - c. Many languages and dialect
 - d. Vastness and uneven spread
 - e. Low per capita income
 - f. Seasonal Demand



In the coming years it is hoped companies will not fight for a share of limited rural pie. Instead they should join hands with government in self interest to increase the size of the pie, by creating economic activities in villages through micro enterprises and mainstream these efforts, by linking them with large industry. The efforts of these public-private partnership which have already begun will create the much needed affluence resulting in greater purchasing power in our villages and lead to a greater demand for corporate products.

A classical example for such an initiation is that of HPCL Petro Chemical Limited. HPCL was able to understand the problems such as high cost and poor availability of cylinders in using LPGs in rural areas. HPCL conceived the idea of manufacturing small cylinders based on the consumer feedback and launched 5 kg LPG cylinder, which brought down the initial cost to Rs 800/- from Rs. 1600/- and recurring cost from Rs. 270/- to Rs. 99/-. The new LPG cylinder can be used both for the cooking and lighting. A rasoighar in coordination with the rural panchayats was also set-up to aid the consumers who could not afford the cost of cylinder. The facility is provided on an hourly basis for such rural consumer and is run independently by the panchayats. HPCL has a plan to extend the same to 500 more villages in the coming years.

Looking at the opportunities and challenges prevailing in rural market one can conclude that corporate can have a strategic move towards rural markets by joining hands with the government bodies in order to achieve social well being and corporate objective and utilizing this strategic move as a tool against the economic slowdown. Rural marketing can be considered as an investment today for a better tomorrow.

This authors of this articles presented a paper on the same topic at National Level Paper Presentation Competition at Lingraj College, Belgaum and won first prize.

By : Mr. Nadeem & Mr. Prasanna,
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