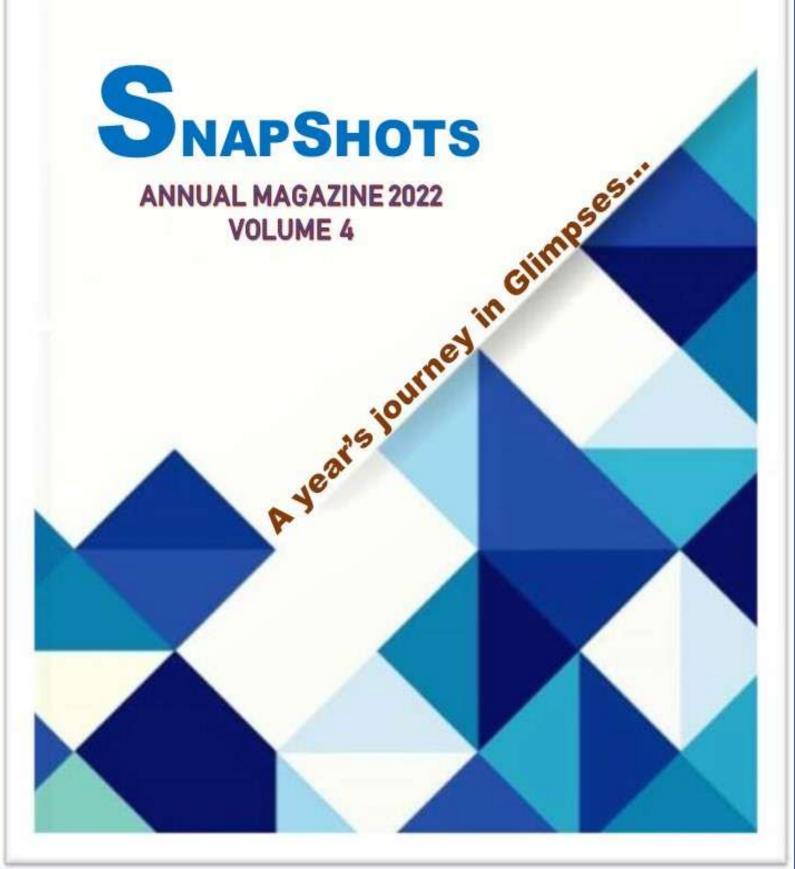


# Sasmira's Business School

Sasmira Marg, Worli, Mumbai



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Ms. Samantha Duarte-PGDM (Batch 2021-23)

Ms. Sweta Patel-PGDM (Batch 2021-23)

#### MESSAGE FROM THE PRESIDENT, SASMIRA



Shri. Mihir Mehta- President, Sasmira

Sasmira's Business school is an emerging icon in the Post Graduate education in Western India. It has created a niche for itself in the field of management education and has become one of the well-known emerging Business school in Mumbai. The activity based teaching and learning pedagogy which includes role plays, case analysis, presentations and Industrial visits is an integral part of the PGDM program of the school. The program is learner centric and encourages students to think creatively and analytically. I congratulate Sasmira's Business school for coming up with the latest edition of their annual magazine 'SNAPSHOTS' with added features and interesting sections. The SNAPSHOTS magazine was launched with the purpose of capturing and highlighting the key events and achievements of the SBS throughout the last academic year. I am sure the readers will find this edition interesting and useful. Best wishes to SBS.

### MESSSAGE FROM THE VICE PRESIDENT, SASMIRA



Smt. Smita Yeole- Vice President, Sasmira

Sasmira's Business School is established with the purpose to serve the specific need of skilled managers in the corporate world.SBS is well equipped with all the resources needed to facilitate effective transfer of learning. The competent and well qualified faculty, excellent infrastructure and facilities for the students makes the institute an ideal institution of learning. In a short period of time SBS has carved a place for itself in management education. Its interesting teaching pedagogy and experiential learning has been very effective in imparting the necessary skills required in the managers of the future. I congratulate Sasmira's Business School for coming up with the new edition of their Annual Magazine 'SNAPSHOTS'. The magazine captures the key events of the past academic year and presents it to the readers in an interesting way. I am sure you will enjoy this edition and congratulations to SBS.

## MESSAGE FROM THE DIRECTOR EDUCATION, SASMIRA



Dr. Tandon Kamal-Director Education, SASMIRA

Welcome all to the latest edition of our Annual Magazine SBS SNAPSHOTS. This year we introduce a lot of interesting sections and improvise on the earlier sections so as to take our Annual Magazine to another level in terms of quality and content. SBS SNAPSHOTS is a comprehensive compilation of the last year's journey of Sasmira's Business School and this time too the students and faculty members have done a fabulous job to launch this magazine well in time and raised the bar of quality standards in line with our philosophy of excellence.

I want to extend my sincere thanks to my editorial team for the support to make this magazine stand out. I am hopeful this magazine will continue its trend of illuminating reading minds.

### MESSAGE FROM THE EDITOR



Dr.Sanskruti Kadam Dean – Sasmira's Business School

I feel proud to announce and launch the fourth volume of our Annual Magazine SBS SNAPSHOTS to you all. This time the magazine has got a new look and feel which suits the institute's vision to establish itself as an institute of excellence. The current volume includes sections like Students Corner, Faculty Zone, Corporate Buzz and News Tit-bits to disseminate the information on annual activities and events organized by Sasmira's Business School. SBS Snapshots aims to be an all-encompassing buzzing magazine which should be in the hands of all the management students.

SBS thrives on implementation of KAIZEN throughout all its departments, and through this continuous improvement, we would like to keep on improving the quality of our Annual Magazine each passing year. I am sure the readers would find it interesting and keep continuing the reading habit. Happy Reading.

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#### **CHAPTER 1**

#### ABOUT SASMIRA'S BUSINESS SCHOOL

In the academic year 2017-18, Sasmira's Business School (SBS) was introduced in the SASMIRA family of Educational Institutions with a vision to offer high quality, career oriented and comprehensive business education that combines well with strong humanistic, social and ethical values.

SBS offers various programmes for harnessing the employability skills of the students and making them industry ready. Under SBS, we offer Post Graduate Programme in Management (PGDM) which is two years full-time AICTE approved programme in the nature of an accelerated management and business administration designed specifically tomeet many challenges in today's corporate world.

We also offer various short-term programmes to make students industry ready. These programmes are designed keeping in mind that as a business professional one is required to integrate torrents of knowledge and data, provide accurate and actionable insights at lightning speed and perform as part of large teams, often spread across geographies and time zones.

#### **PGDM PROGRAMME HIGHLIGHTS**

- A full-time programme taught by the best of faculty and industry practitioners.
- Dual Specialization offered with major in Finance, Marketing and Human Resources and minor in Digital Marketing, International Business, Rubber Industry, Textile Industry, Pharmaceuticals Industry, Films and Mass Media, Industrial Production and Operations, Banking, Financial Services and Insurance (BFSI), Data Science, Retail Management and Entrepreneurship and Start up Management.
- Imbibe an entrepreneurial spirit along with personal, social, professional values, creativity and positive attitudes.
- Personalized attention for capability assessment and development through assessment centre

The endeavor is not only to impart skills, techniques and knowledge on key business areas but also to integrate and interlink these concepts into an enterprise level insight.

#### **SHORT TERM COURSES**

SBS also offers following short term courses-

- Certification Course in Commodities Market
- Certification Course for HR Professionals
- Certification Course in Digital Marketing and Data Science
- Foreign Language Certificate Program

#### **PEDAGOGY**

Learning by Doing and Experiential Learning are the two guiding principles of pedagogy in SBS. PGDM program encompasses a broad range of learning techniques including casestudies, simulations, real life projects, debates and discussions with senior executives of organizations, summer internship projects, industrial visits, seminars, guest and expert lectures, short term courses, workshops, and many more.

However, this academic year has been an unexpected challenging year for all the institutes worldwide. With the unprecedented challenges, COVID 19, the quarantine restrictions, social distancing, other shortages, and following the Government norms SBS has taken an e-route learning technique by organizing webinars and has created virtual classroom for PGstudents. Thus, with implementing instantaneous online learning at SBS, we have clearly demonstrated that we are a resilient and a continual learning organization.

SBS has well adapted the pedagogical shift from traditional method to the modern approach of teaching-learning from classroom to various online platforms, from personal to virtual and from seminars to webinars. Seeking help of digital technologies, online teaching and learning at SBS have implied a certain pedagogical shift mainly related to designing and organizing aspects for better learning experiences and creating student centric distinctive learning environments.

## **ADMISSIONS**

In the current Academic Year 2021-2022, PGDM batch consists of 120 students and their gender bifurcation is as follows-

Male	Female	Total
59	58	117

## **RESULTS**

	Programme - PGDM	
First Year	Semester I	Semester II
Semester	20 <sup>th</sup> September 2021 to 16 <sup>th</sup>	14 <sup>th</sup> February 2022 to 16 <sup>th</sup> April
Duration	January 2022	2022
Examination	31st January 2022 to 10th February 2022	21 <sup>st</sup> April 2022 to 2 <sup>nd</sup> May 2022
Period		
Result Declared	11 <sup>th</sup> March, 2022	15 <sup>th</sup> June,2022
on		
Result in	100 Percent	100 Percent
Percentage		
Second Year	Semester III	Semester IV
Semester	2nd August 2021 to 29th November	3rd January 2022 to 13th April
Duration	2021	2022
Examination	6th December 2021 to 15th December	18th April 2022 to 23rd April 2022
Period	2021	
Result Declared	25th January 2022	06 <sup>th</sup> June,2022
on		
Result in	100 Percent	100 Percent
Percentage		

#### LEARNING ENVIRONMENT

Achieving and maintaining a positive learning environment is on-going and active process in SBS. We believe that faculty members play a vital role in creating a positive learning environment and enhancing the performance of students. To enhance the learning of students and produce vibrant minds with high-level proficiency, we have dedicated and motivated teachers and industry practitioners.

SBS has been quick to adopt technology in the classroom, in order to make learning an interactive experience by providing fully air-conditioned classrooms with ceiling mounted LCD projector, sound systems and laptops

Our library has subscribed 62 journals including 40 national and 22 International journals each, 24000 eBook collection, besides leading 6 daily newspapers being available. Our library has about 10,500 management books in different functional areas of management such as marketing, finance, human resource, production, operations and information technology among others. In order to meet the learning challenges and to augment the market-based economy, management databases such as Proquest and J-Gate have been added in our library resources. We also have online Library (e book database) containing around 21000 titles/books. We have SOUL2.0 library management software to keep a track record of all the books available in the library.

However, the current academic year, required the restructuring of the present conventional, classroom based educational system and learning environment. To maintain the positive learning environment SBS adapted the quick transitions to online mode assisted in keeping continuity of the SBS education program, effectively fitting in the purpose of completion of the current academic year.

The rapid transition to online education has not only benefited students but also has created a momentum of continued education through ways of creating virtual classrooms, organizing webinars, online guest and expert sessions, online convocation ceremony, providing e-books for reference and so on.

#### **AMENITIES**

- Classroom with state-of-art infrastructure
- Well-equipped Computer Labs
- Language Lab
- Well stocked library with internet facility
- Digital Library and Reading Room
- Faculty/ tutorial rooms
- Boys and Girls Common Rooms
- Medical & Counseling facilities
- First-aid facilities at the health centre and qualified medical practitioner available
- Auditorium with 250 seating capacity
- Canteen
- Research Room

## **Management Quotes**

"Determine never to be idle. No person will have occasion to complain of the want of time who never loses any. It is wonderful how much can be done if we are always doing."

#### (Thomas Jefferson)

Management is doing things right; leadership is doing the right things.

#### (Peter Drucker)

#### WEBSITE AND SOCIAL MEDIA

Social media can be a great to connect with students-especially given the propensity that students have these days to access social media. Students take pictures of class projects and assignments, awards, activities and events and post them on social media. The keyhighlights are updated and uploaded on regular basis on website to create awareness and familiarity among the viewers. SBS has a Facebook page and is having its own LinkedIn, and Insta handle.

#### **RIDDLE TIME**

- 1. What can you taste everyday but never eat?
- 2. What kind of band can't play music?

### **MANAGEMENT QUOTES**

"Real leaders are ordinary people with extraordinary determinations."

#### (John Seaman Garns)

"If you do not understand the details of your business you are going to fail.

#### (Jeff Bezos)

"If you pick the right people and give them the opportunity to spread their wings—and put compensation as a carrier behind it—you almost don't have to manage them."

#### (Jack Welch)

"The best executive is the one who has sense enough to pick good men to do what he wants done, and self-restraint to keep from meddling with them while they do it."

#### (Theodore Roosevelt)

# CHAPTER 2 GLIMPSES OF EVENTS CONDUCTED

Curricular and Co-curricular activities are significant for enriching students on an emotional, cognitive, physical, and social level. Essentially, such activities are experiences that are connected to, reinforce, or mirror the main academic curriculum or syllabi activities. Extra-Curricular activities provide a conducive and encouraging environment to students. We at SBS encourage and mentor students to participate in a variety of intra and intercollegiate activities/competitions. It enables the student to grow in confidence, knowledge and enhance their all-round development. Below mentioned are some of the activities undertaken during the academic year 2021-2022

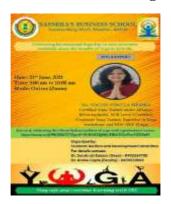
#### **Curricular, Co-curricular and Extra Curricular Activities**

#### 1) World Environment Day



Sasmira's Business School celebrated World Environment Day by way of conducting poster competition and an activity named as Back to the environment. The results for the same were declared on 6<sup>th</sup> June 2021. The event definitely encouraged students to take care of the environment and give back to nature in different forms. It further encouraged all the students to fight against all odds that will come against environment.

#### 2) International Yoga Day Celebration





A yoga session was organized by Sasmira's Business School on 21<sup>st</sup> June 2021 so as to enable students understand about the basic yogasanas to be followed in their daily routine life. In this session the yoga expert Ms. Yogini Shweta Mishra has demonstrated the technique of doing standing posture, sitting posture, Prone posture and Spine posture with their benefits. She also emphasized that it is evident that the holistic approach of yoga therapy targets total integrated treatment or management of an individual at all levels of being. The students gained a very insightful message from the session that regular practice of yoga can help in building long term benefits for our health, happiness and well-being.

#### 3) International Day against Drug Abuse



An Expert Session was organized by Samira's Business School on Challenges of Drug and Tobacco Addict on 26<sup>th</sup> June 2021. Expert speaker Mr. Pradeep Kamble, Programe Officer at SRKPS NGO Jaipur Rajasthan gave a deep insight about smoking and its effect on health. The session on Challenges of Drug and tobacco addiction proved to be an important learning aspect for all the students as they understood the ill effects of consumption of various drugs and its impact on the mental stability, financial stability, society and family.

#### 4) Webinar on Ignite the Spirit of Entrepreneurship in You





With an objective to enhance knowledge and kindle the skills of the young minds aspiring to be successful entrepreneurs, Sasmira's Business School organized 5 days webinar on 'Ignite the Spirit of Entrepreneurship in You' from 26th July 2021 to 30th July 2021. The Chief Guest was Mr. Karan Khemka, founder and CEO Robosoft Solution Group, Dubai.

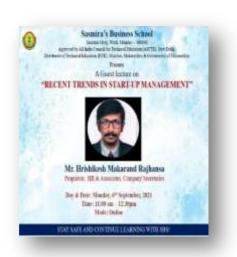
The Guest Speaker/s for the webinar were as follows:

- Mr. Victor Manickam, Chairman and Founder of Victor Manickam Knowledge Group (Day 1)
- Mr. Debartha Banerjee, Co-Founder and Director, Sampurn(e)arth (Day 2)
- Mr. Ketan Parmar, Founder, Krishi Naturals, Vadodara (Day 3)
- Ms. Preeti Muzumdar, Founder and Owner, Chocokates (Day 4)
- Mr. Bhanu Reddy, Director, GrayLogic Technology Pvt. Ltd. (Day 5)

#### 5) Orientation Program of First Year PGDM Batch 2021-2023

Sasmira's Business School organized a splendid 10 days Orientation Programme to formally welcome first year students of PGDM Batch 2021-23 on 23<sup>rd</sup> August 2021 to 3<sup>rd</sup> September 2021. The Ten Days Orientation Programme was designed to support new students as they begin their journey at Sasmira's Business School and to acquaint them with academic aspects of the course, the rules and regulations of the Institute and ensuring parental participation in monitoring the performance and progress of the students. It was ten days long orientation program for the students. The Chief Guest for the event was Dr. Abhay Kumar, Vice Chancellor, Pratap University, Jaipur This event excited the students with renewed vigor and an urge to begin their Academic year.

#### 6) Guest Lecture on Recent Trends in Start-up Management



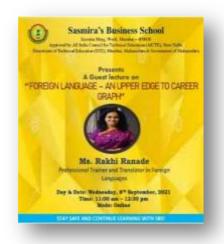
A Guest lecture was organized on Recent Trends in Start-up Management by Sasmira's Business School on 6th September 2021 to familiarize students with the trends in start-up management. The Guest speaker for the day was Mr. Hrishikesh Makarand Rajhansa, Proprietor HR & Associates, Company Secretaries. The session was well received by the students as it enlightened them with various opportunities and trends in a start-up.

#### 7) Guest Lecture on Stress Management



A Guest lecture was organized on Stress Management by Sasmira's Business School on 7th September 2021. The guest speaker Dr. Anil Kumar helped students understand the need for stress management and highlighted ways to cope with the same. The session was an interactive one through which students availed the best out of it.

#### 8) Guest Lecture on Foreign Language- An Upper Edge To Career Graph



On 8th September 2021 a Guest Lecture on Foreign Language- an Upper Edge to Career Graph was organized. The Guest speaker with Ms. Rakhee Ranade highlighted the role and significance of foreign language in professional life. The session enlightened the students about the relevance of foreign language and the way it gives an upper edge to a student in comparison to others.

#### 9) Guest Lecture on Significance of Statistics in Research Methodology



Guest Lecture on Significance of Statistics in Research Methodology was organized on 9th September 2021by Sasmira's Business School. Prof. Gayatri Magi was invited as the Guest speakers to enable students understand the significance of Statistics in Research Methodology. The session focused on the significance of statistics in research and also helped students understand the various concepts and basics of the same.

#### 10) Management Film Festival 2021



Student Welfare and Development Committee organized Management Film Festival 2021 from 7<sup>th</sup> October to 9<sup>th</sup> October 2021 to enable the student to view movies with a different perspective and to help them understand management aspects from these movies. The movies that were shown to the students were Gafla, Udaan and The Pursuit of Happyness. These movies gave a visual representation to abstract thoughts, helped students gain in- depth knowledge, developed critical interpretation, and actively involved students in understanding the management mantras.

#### 11) Local visit to Kripa Foundation

A local visit was organized by Utthaan- CSR Committee to Kripa Foundation (A rehabilitation centre), Vasai on 1st November, 2021 for the First Year Students adhering to the COVID-19 norms, the number of students accompanied were restricted following all the protocols. The visit was organized to enable students to understand the ill effects of drug addiction. The visit had a session organized wherein, Mr. Sameer Patil, Trainer and coordinator for Addiction treatment at Kripa Foundation highlighted on different types of addiction and methods adopted to enable the addicts curb the problem.



#### 12) National Marketing Seminar

One-day National Marketing Seminar, 2021 on the theme "Physical Marketing: A Tool to Bridge Physical and Digital World" was organized by SBS on 27th November, 2021. The seminar witnessed the presence of representatives from 24 countries across the globe and was was graced by the presence of Prof. (Dr.) David W. Stewart, Ph.D. Emeritus President's Professor of Marketing and Business Law at Loyola Marymount University, California, USA as the Chief Guest. The seminar had in presence two eminent Guest Speakers Mr. Vinayak Surve, Marketing Manager, Virbac Animal Health Pvt. Ltd and Mr. Piyush Nagda, Head Investment Products and Wealth Solutions.



#### 13) Local visit to Centre for Invention, Innovation and Incubation

A Local visit to Centre for Invention, Innovation and Incubation, Kharghar was organized on 22nd December 2021 for the second year students adhering to the COVID-19 norms, the number of students accompanied were restricted following all the protocols. The visit was organized to enable students to develop the entrepreneurship spirit and enhance the entrepreneurship skills. The visit was great learning experience for the students through the inputs shared by Mr. Ganesh Kadam Coordinator at the said centre.



#### 14) Expert Session on Union Budget and it's implication on Economic Growth



Prof. Ashok Dhingreja CA, Financial Analyst conducted an expert session on Union Budget and it's implication on Economic Growth on 5th February 2022 organized by SBS. The session was organized to enable the PGDM students to get a deep insight into the impact of Union Budget on various sectors. The session was very beneficial as the highlights of the budget were made clear by the expert speaker in a very simple and lucid manner. Students understood the impact of various amendments of the Union Budget on the life of common man and on various sectors of Economy. The session was indeed an informative and a good learning experience for students.

## **Management Quote**

Winners never quit and quitters never win.

(Vince Lombardi)

#### 15) Management Webinar on Basics of Investments and Depositary Services



A webinar was organized on Basics of Investments and Depositary Services for PGDM students on 15th February 2022 to enable them to understand the concept and relevance of financial planning. The Guest Speaker Mr. Sanjay Nunes, In-charge Investor Education CDSL in the session helped the students to understand the different investment options and depositary services available so that they can plan and invest wisely. The session was well received by all the students.

#### 16) National Case Study Competition- Samiksha 2022



National Case Study Competition- Samiksha 2022 was organized on the theme Restore Our Earth: Role of Responsible Leadership' on 26th February 2022. Chief Guest for the event was Mr. Sumeet Khutale, Founder and CEO of Lamaa, London and Saudi Arabia. The event was organized to develop core management skills, including communication skills, leadership, presentation skills and time management.

#### 17) Marathi Bhasha Divas





Marathi bhasha Divas was celebrated on 28th February 2022 at Sasmira's Business School. Marathi Bhasha Diwas marks the birth anniversary of eminent Marathi poet Vishnu Vaman Shirwadkar on February 27 every year. Various cultural programmes were organized to celebrate Marathi Bhasha Diwas.

#### 18) International Women's Day



The Women Development Cell of SBS celebrated International Women's Day on 8th March 2022. The day was celebrated keeping the IWD theme Break the Bias in mind. The Guest Speaker Ms. Urmila Salunkhe, Senior Program Officer Akshara Centre shared her views on the relevance of women education. The event also invited Ms. Leena Sawant a Self -Defense Expert. Ms. Sawant demonstrated the self-defense techniques and trained the participants on the same. The event celebration in true sense was an initiative towards the theme Break the Bias.

#### 19) Entrepreneurship Seminar 2022



An Entrepreneurship Seminar 2022 was organized on the theme 'Scalable Startups: Business Ideas to Profitable Realty. The seminar was organized on 12th March 2022 to ignite the spirit for entrepreneurship in the students. This seminar highlighted the different aspects of entrepreneurship such as Social Entrepreneurship, Green Entrepreneurship, Digital Entrepreneurship, etc. The key note speaker for the event was Mr. Kasutav Ghosh founding Director -FAPL Consultancy and Guest Speakers were Ms. Madhu Rainapandey Owner at Wellness with Madhu and Ms. Jasmine Manoj Founder WOW Network and Social Influencer.

#### 20) Finance Seminar 2022



A Finance Seminar 2022 was organized on the theme Indian Banking: Challenges and Opportunities for Future Growth on 17th March 2022. This seminar aimed to enlighten students about the different prospects and new trends in the banking sector. The Chief Guest for the seminar was Prof. Uday Saha, Prof at IRMA and Chair professor at RBI and the Guest Speakers were Dr. Parvana Patel AGM IDBI Bank and Mr. Mohd. Merajuddin Inamdar Faculty NISM.

#### 21) Youthon 2022- Annual Fest

At SBS, along with the academics students get ample opportunities to unleash their creative self and showcase their talent on a wider platform. With this view SBS organizes Youthon- the annual fest every year. This event was divided into three areas such as Sport, culture and management game. The event is organized with following objectives: to develop students' creative personality, to make students understand the significance of planning and directing how to manage an event and to motivate the students and create a fun event along with learning experiences. This year it was a two-day long event scheduled on 25th & 26th March 2022.







## **Management Quotes**

Never tell people how to do things. Tell them what to do, and they will surprise you with their ingenuity.

## (George S. Patton)

"Success is not final; failure is not fatal: it is the courage to continue that counts." – (Winston Churchill)

#### 22) Industrial Visit to Silvassa

Sasmira's Business School organized four-days and three-night visit to Silvasa from 25<sup>th</sup> April to 28<sup>th</sup> April 2022 for PGDM students. Students were accompanied in this trip along with three faculty members. The students visited three companies namely, Parle G, KRYFS Power components Ltd, Hakoba. It was indeed a great learning trip for the students as the students got real feel of company's working after this visit. They got a chance to transfer their theoretical knowledge to practical implication. The students returned with fun filled learning memories to cherish for lifetime.



## **Management Quotes**

"You only have to do a few things right in your life so long as you don't do too many things wrong."

## (Warren Buffet)

"Success usually comes to those who are too busy to be looking for it."

## (Henry David Thoreau)

#### CORPORATE SOCIAL RESPONSIBILITY

SBS always strives to cultivate a spirit of social responsibility amongst the students and bring the multidisciplinary contributions of various faculties under a single umbrella to improve the understanding of Governance and Social Responsibility. There are various initiatives undertaken so as to enable the students not only to contribute towards "Corporate Social Responsibility" during their careers but also to become responsible citizens and also encourages them to participate in social outreach programs so as to enable them to serve the society.

#### 1) Free Covid 19 Vaccination Drive

All the institutes of Sasmira in association with Surana hospital organized a Free vaccination drive in the college premises on 24<sup>th</sup> June 2021. The Chief Guest and other esteemed guests for the free vaccination drive were Shri. Aditya Thackeray, Ms. Kishore Padnekar, Shri. Arvind Sawant and Shri. Sunil Shinde. The drive was conducted successfully and it was a great pleasure for the institute to work for such an activity and the drive was successfully accomplished with everyone's support.



#### 2) Free Covid 19 Vaccination Drive

On 28th October 2021 a Free Covid 19 Vaccination Drive in association with Surana Hospital, Chembur was organized by all the Institutes of Sasmira to enable general public avail the second dose of the vaccination. It was an initiative to contribute towards the society by way of doing a bit in arranging for vaccination doses and helping people in getting vaccinated with ease.

#### ASSESSMENT CENTRE

As a continuous process, assessment Centre establishes measurable and clear student learning outcomes for learning. It provisions a sufficient amount of learning opportunities to achieve the said outcomes by implementing a systematic way of gathering, analyzing and interpreting evidence to determine how well student learning matches expectations, and using the collected information to inform improvement in student learning with the following objectives:

- To motivate and stimulate student of continuous improvement
- To provide quality teaching with innovative education tools
- To communicate specific and immediate feedback to students to help them to become selfreliant, self-directed, and self-assessing learners

## **SOLVE ME**

## Principles of Management

F N C R 0 C Y F W S 7 P M Z 0 C G S L E ٧ E R E Z C E н E G D 0 G L S E Z G C В L Z Т S N U н Y R M Z U G В E Q 0 F B E т 1 G C P X н E C E F Q E В W G B R W H V N F C M G E D т F O E L K S т Y K C R K 1 N G M T S B M M т F C т 1 0 N 0 R D R R 0 D Z L E C S G R 0 C C L 0 T N U R V В C G 0 P A F K W V U E F U S C J P R P R R P C M T V T R S E 0 D

DEPARTMENTATION
COMMITTEE
DECISION MAKING
LEVELS
DECENTRALIZATION
UNITY OF COMMAND
ADMINISTRATION
DIRECTION
PLANNING

MATRIX
POLICY
WEBER
HIERARCHY
BUSINESS
TAYLOR
SPAN OF MANAGEMENT
STAFFING

STRUCTURE
MCKINSEY
FUNCTION
DELEGATION
BENCH MARKING
FAYOL
CONTROL
ORGANIZING

#### **CHAPTER 3**

#### LIVE PROJECTS/ INTERNSHIPS / PLACEMENTS

To make management education more realistic and relevant to the corporate world, SBS offers live projects to its students which provide them real-time experience and make them professional ready and confident to work in any company. The students who undertake live projects are much likely to get placement, internship offer, or pre-placement offers even before they finish their programme. Thus, with this view, SBS offered following live projects opportunities to the students:

1) Live Projects

Company Name	Duration	Field	Date
Innovators and You	1month	Marketing	4 <sup>th</sup> April to 4 <sup>th</sup> May 2022
Tryst IIT Delhi	1month	Marketing	3 <sup>rd</sup> March to 4 <sup>th</sup> April 2022
Vichar Sanstha	1month	Marketing	28 <sup>th</sup> February to 31 <sup>st</sup> March 2022

#### 2) Internships

Two months summer internship is a mandatory requirement of PG programme with an objective to give them a practical exposure in addition to their class room learning.

To prepare them for this summer internship, placement cell has conducted regular grooming sessions and aptitude tests. The details for Summer Internship for AY 2020-21 are as follows-

- ✓ Summer Internship Duration: Two Months from 2<sup>nd</sup> May 2022 to 30<sup>th</sup> June 2022
- ✓ Total No. Companies visited for Summer Internships—18
- ✓ Total No. of students placed from campus-111
- ✓ Total No. of student/s placed on their own– 06
- 3) Final Placement- For the Batch 2020-2022, the details of the placement for A.Y. 2021-2022 are as follows:
  - ✓ Total batch size: 117
  - ✓ Students placed through campus: 54
  - ✓ Students self-placed: 02
  - ✓ Student Entrepreneurs: 00
  - ✓ Not interested: 01
  - ✓ Companies visited campus: 41
  - ✓ Domestic Highest salary package: Rs.10 lacs pa
  - ✓ Average salary package: Rs.4.35 lacs pa

#### Some of the companies which participated for Final Placement:

Homesfy, HFFC, HDFC AMC, ICICI Bank, IDFC First Bank, ICICI Pru AMC, ITC Ltd., Squareyards, Byju's, Board Infinity, Berger Paints, Aditya Birla Capital Ltd, Accenture, Tam media, Insync Analytics, Durian Furniture, Mygate, Motilal Oswal, Axis Bank, UTI Ltd., DHL, Interactive Brokers, HDFC Life, Infoedge, Morningstar, Capital via Research, Lumina Datamatics, Visible Alpha, Cashe, Tata AIG, Edelweiss, RDC Concrete.

#### RIDDLE ME

- 3. I can fill up a room, but take no space. What am I?
- 4. What is a bunny's favourite kind of music?
- 5. What kind of room has no doors or windows?
- 6. What can you catch, but not throw?
- 7. What begins with T, finishes with T, and has T in it?

## **Management Quotes**

"When everything seems to be going against you, remember that the airplane takes off against the wind, not with it.

## (Henry Ford)

"Once you have mastered time, you will understand how true it is that most people overestimate what they can accomplish in a year - and underestimate what they can achieve in a decade!" –

(Tony Robbins)

"Even if you are on the right track, you'll get run over if you just sit there."

(Will Rodgers)

#### **CHAPTER 4**

#### STUDENT ACHIEVEMENTS

SBS has seen the achievement of students across the four cornerstones that is in curricular, cocurricular, extra-curricular, and in self-developmental activities. The current academic year the students have achieved the following milestones:

EVENT	COLLEGE/INSTITUTE NAME	DATE	NAME OF THE STUDENT/S	RANK/POSITION SECURED			
Sustain-a-	Aranyaarth Foundation	8th January	Samruddhi Gamre	Second Runners			
Manthan		2022	& Premanand Ghatge	Up			
The Summit of	NMIMS	10th April	Samruddhi Gamre,	Second Runners			
Sustainable		2021	Premanand Ghatge	Up			
Wits			& Mansi Dange				
National Case	SASMIRA'S BUSINESS	26 <sup>th</sup> February	Amey Saturdekar,	Second Runners			
Study	SCHOOL	2022	Atul Jangle	Up			
Competition-			Aqsa Shaikh,				
Samiksha			Shivam Tiwari				
2022							
National Case	SASMIRA'S BUSINESS	26 <sup>th</sup> February	Siddhi Tirlotkar,	1 <sup>st</sup> Winner			
Study	SCHOOL	2022	Rushikesh Magar				
Competition-			Devesh Shetye,				
Samiksha			Rohit Jalgaonkar				
2022							

## **Management Quotes**

"Give me six hours to chop down a tree and I will spend the first four sharpening the axe."

(Abraham Lincoln)

"Efficiency is doing things right; effectiveness is doing the right things." (Peter Drucker)

#### SAMIKSHA CASE STUDY COMPETITION EVENT 2022

#### Winners







Rushikesh Magar

Siddhi Tirlotkar

**Devesh Shetye** 

Rohit Jalgaonkar

#### Second (Runners up)







Amey Saturdekar

**Atul Jangle** 

Aqsa Shaikh

Shivam Tiwari

## **Management Quotes**

"Time is really the only capital that any human being has, and the only thing he can't afford to lose."

(Thomas Edison)

"Imagination is everything. It is the preview of life's coming attractions." (Albert Einstein)

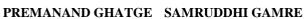
# **Event-Sustain A Manthan Second Runners Up**



PREMANAND GHATGE SAMRUDDHI GAMRE

# **Event-The Summit of Sustainable Wits Second Runners up**









**MANSI DANGE** 



#### **CHAPTER 5**

#### **AFFILIATION & TIE-UPS**

To strengthen our professional association for student and faculty development, SBS has continued its affiliation and tie-ups with Affiliation & Tie-ups:

- Academic tie-ups for PGDM Admissions with educational partners
- Continuation of affiliation with our knowledge partners
  - a) D.Y. Patil University, Pune
  - b) School of Foreign Language Studies
  - c) MCX India Ltd.
  - d) Academia De Espanol
  - e) NIPM
  - f) Indian Institute of Digital Education (IIDE)

#### Associations and MoU in process:

- Indian Society for Training & Development (ISTD)
- Center for Invention, Innovation & Incubation (CIII)
- Institute For Design of Electrical Measuring Instruments (IDEMI), an affiliated body of MSME
- Krupa Foundation (NGO)
- Central Depository Services Limited (CDSL)



#### **CHAPTER 6**

## STUDENT TALENT CORNER

Siddharth Dhare (PGDM 2<sup>nd</sup> Year SBS)





Monika Rajendra Phad (PGDM 2<sup>nd</sup> Year SBS)

Tejal Shantaram Neman (PGDM 2<sup>nd</sup> Year SBS)



# Poem 'THIS INDEPENDENCE DAY'

## Sweta Patel-PGDM 2<sup>nd</sup> year

My country is my proud,

I can say this clear and loud,

States here are twenty-eight,

Different cultures are great,

Unite we stand in the wide world,

Peninsula on the earth is pearled,

Tricolor flag sways in the air,

Peace is our prime affair,

Himalaya the head of mountain,

Kanyakumari is plain,

Arunachal lies in the east,

Gujarat makes the west,

Tiger is the animal bird is peacock,

Flower is lotus and amphibian is frog,

Delhi our capital and hockey our game,

Ganga is our river,

India is our name,

Today is the day,

75 years ago we became republic,

The constitution came into effect,

My country looked perfect,

Ours is a land of sages,

Known for bravery for ages,

None can with it compete,

its culture none can beat,

Whatever caste or religion,

All live here in union.

We Indians are very proud to celebrate Independence day,

Protected by soldiers in the border who never sway,

Hear me, I just have few things to say listening this you may decide your own way

Over the years that has past,

15<sup>TH</sup> AUGUST is just another holiday', I thought,

With the very recent wisdom I have got,

I salute the leaders, who had fought,

I hear the media 'flash news' and end up in tear,

'Will there be more news on bomb blasts?', I fear

Horrible living in the midst of terrorism and war,

Is this what the great Mahatma dreamt for?

Why blame the Politicians and Government, who don't repent,

Hey! As an individual I won't relent,

For the election and compliments they recommend,

I shall say 'NO' and will not bend,

Pay your tax; be very brave, take the wise decision today,

We Indians are very proud to celebrate Republic day,

Protected by soldiers in the border who never sway.

So we the youth, let's speak the truth

SATHYA MEVA JAYATHE

SATHYA MEVA JAYATHE

JAI HIND

#### ARTISTIC TALENTS OF SBS STUDENTS



Prajakta Anil Mahajan (PGDM 2<sup>nd</sup> Year



Tanvi Ramesh Makwana(PGDM 2<sup>nd</sup>

#### SOCIAL NETWORK

## Nupur Sharma-PGDM 2<sup>nd</sup> year

Humans today are creating a century's worth of data every day. Future historians even after years and years of decadence will not face a problem in deciphering today's civilization. It may seem ambitious but today everything you are posting on social media website is becoming an artifact of the future. Means of today will be museums of tomorrow. Today, more than half of the human population uses some form of social media.

This new form of social networks came into popularity within this decade, with its user base ever increasing. These platforms were once created to make digital communication better. Today, they have more relevance than just that. Today their existence has raised questions that their makers never thought would be asked. "Digital dependence", a term associated with the overuse of social media, is one of the effects of using social platforms. Social media is designed to keep users active on the platform as long as possible.

They curate a never – ending – continuous flow of posts and videos on users' feed to keep them engaged. Many social platforms are designed to replicate the basic interface of slot machines at casinos. Usage of both social media and slot machines results in the release of dopamine or the pleasure hormone.

That is the reason both gambling and social media are addictive. Notifications received while not using the application, also releases dopamine and prompts users to open the application. This dependence also causes attention deficiencies in users. Right to Data Privacy has become a debatable issue since the advent of social media.

Often mocked as "Rise of Robots" what corporations know and do not know about a user can be an eerie subject. Since the platforms are specifically designed to harness our attention these companies require user data to sell us relevant advertising. It makes it harder for users to maintain privacy; there are many security concerns with these platforms.

Today, education is not about learning information; it is about the ability to differentiate which information is false. Social media is also a great catalyst for fake news. The proof of what fake propaganda can do was very well evident in the Nazi chapter of world history.

With the imminent use of social networks lies travel faster and wider than ever before. Considering that many users rely on their social media platforms for news, these lies can have damaging effects. In the wake of COVID – 19 lockdowns and with the dynamics of education and works being shifted to virtual platforms, the usage of social media has also increased tremendously.

Oscar Wilde, the famous writer propagated the idea that nothing was truly good or bad, things were always swinging between the two poles of these qualities. However, what one may miss is that some things are more black than white. It is impossible to remove social media from the lives of people, but the fact that responsible supervision is required is not debatable.

#### CROSSWORD - 1

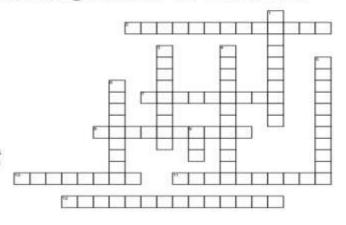
## **Business Management Crossword**

#### Across

the market where the initial shares of a public company are first floated (2 words)
 you can earn an income from shares by either selling stock, or receiving \_\_\_\_ (plural, 1 word)

8. a person who is the exclusive owner of a business, they are entitled to keep all profits for themself after tax has been paid, but has unlimited liability (2 words)

 the name for the Hong Kong stockmarket index (2 words)





11. a market with a decline and a drop in share prices and demand (2 words)

 a stock in a corporation which has a great reputation, is reliable and operates well (plural, 3 words)

#### Down

3. the availability of liquid assets to a market or company (1 word)  a person who sets up a business(es), taking on the financial risks in hope of profit (1 word)

is the share price of a share when it is floated on the secondary market (2 words)
 the 4 P's of marketing include price,

marketing include price, placement, product and \_\_\_\_ (1 word)

9. the Australian share market (abbreviated)

#### CHAPTER 7

#### **FACULTY ZONE**

## "New Dimensions to Campus Placements"

#### Prof. Amol Jadhav-Assistant Professor

In the present era, campus placement holds a great importance for students and educational institutes. While, it helps a student in building a strong foundation for the professional career ahead without facing the real-world job struggle, peer-competition or family pressure, a good placement record gives a competitive edge to an institute / university in the education market.

Campus placements provide the students with a foot-in-the-door opportunity, enabling them to start off their career right after they have completed their course curriculum. Placements have gradually become an integral part of an institute's offerings, which was not the scenario earlier. Nowadays, students pay special attention to placement records while selecting a college or university for the admission. And it is rightly so, if a student is paying huge amount of parents' hard-earned money as fees to the institutes/universities, he/she has the right to calculate the ROI (return on investment), which in this case is a lucrative job.

Nearly 30-40 years ago, students were not expecting jobs from the colleges. Now the scenario has changed, the students are aware that Colleges/Universities have the responsibility to provide placements. Moreover, placement track record of any institute or university helps the students to comprehend their future accomplishments and encourages them to register for admissions. Every institute is incorporated with a placement cell to assist the students in finding the right job where they can sharpen their skills and prepare for a bright future ahead. Further, it will also help to attract the fresh applicants for admissions. A good placement record is also helpful in making an institute secure a higher spot in the college rankings. National Institutional Ranking Framework (NIRF) gives great importance to the 'placement records' of a University/College while preparing the ranking list.

#### **Challenges**

**Technological Transformations:** With the technological advancements happening in every sector, the nature of jobs is changing rapidly. New and diversified jobs have come into existence, which were never heard of before. And the trend is going to continue in the future with Artificial intelligence, robotics, and Machine Learning taking over the traditional educational module.

Gap between Skill Set and Industry Requirements: Considering the trends, education system now has to be developed in such a way that it prepares the students for jobs which are not even created as of now. In short, there is an urgent need to bridge the gap between industry requirements and the existent skill set of the students. While there can be many other reasons behind reduced no. of jobs, the gap between skill set and industry requirements is one of the major reasons behind this phenomenon. Economical Changes: In the rapidly changing ecosystem, it is very important to focus on the skills and knowledge that are relevant to the future. A few institutions have identified programmes to handle this apprehension. Besides, there is an urgent need that institutions find innovative mechanisms to nurture employable students by imparting quality education.

#### **Steps to Improve Placements**

Campus recruitment is witnessing tremendous transformation with the emergence of technological advancements in the process. Utilizing multiple digital services, recruiters are able to figure out innovative and cost-effective strategies for conducting a campus recruitment drive, recruiting top candidates and meeting the recruitment numbers.

It translates to the fact that it is high time that institutes keep themselves abreast with latest digital trends and create an effective placement strategy. Here are the few steps Universities/institutes can take to ensure optimum placements.

**Enhanced Profile:** Universities/institutions must give importance to improve their profile be it having a professionally designed website or an attractive marketing brochure. Marketing the previous placement records, academic records and awards received by the college is also an effective tool for the same. Besides, promoting the professors/lecturers (with excellent academic and/or industry back ground) and marketing their college infrastructure (if they boast of it) are some of the trusted methods.

**Networking:** institutes/Universities must leverage on their existing network to reach the Company HR's and invite them to their college for the placement process.

Besides, their placement cell must also dedicatedly work towards creating new connections and

nurturing the old ones. Social media and other professional websites like LinkedIn can be an excellent networking tool for this.

**Skill Training and Employability:** Skill Training is one of the most important factors responsible for improving the placement record of an institute or university. Companies no longer just look for academic excellence and aptitude but they prefer candidates who have practical exposure and problem solving ability in real-life situations.

Placing Right Candidate for the Right Job: Universities / institutes must focus on bridging the gap between the right candidate and the right job. They must avoid the tendency to place as many candidates and instead focus on placing the candidates who are ready and eligible for the role.

Companies critically focus on the "Attended vs recruited" numbers when they visit a college for campus recruitment. It gives them a fair idea of which colleges have high quality or job-ready candidates.

## **Management Quotes**

"Meetings are by definition a concession to a deficient organization. For one either meets or one works. One cannot do both at the same time".

(Peter Drucker)

Only three things happen naturally in organizations: friction, confusion, and underperformance. Everything else requires leadership.

(Peter Drucker)

The way management treats associates is exactly how the associates will treat the customers.

(Sam Walton)

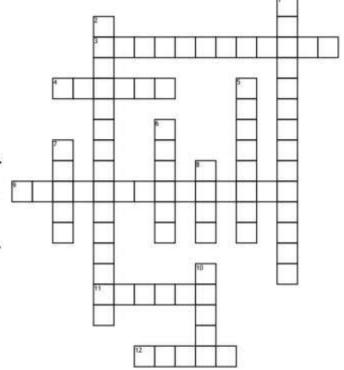
# **Economic Terms**

#### Across

- 3. How efficient a good or service is produced in order to increase profit.
- 4. A decision that must be made, the object or lesser value is given up and exchanged for something of more value.
- 9. When a company focuses on a small range of products in order to more efficient and their business more profitable.
- 11. The person selling the goods or providing the service.
- 12. The person receiving the goods or services.

#### Down

- Something that motivates someone to buy an item.
- 2. What people must give up in order to get what they want the most exchanging goods and
- When money or goods are traded or exchanged for other goods or services
- 6. When a person keeps their money instead of spending it.
- 7. What a person requires to live - food, water, shelter



- 8. Something that a person would like but is not necessary for their survival.
- The word for services, sometime between countries



#### "Attitude"

#### Prof. Kiran Naik-Assistant Professor

Attitude is ancient swag which has created marvellous history around the world. It is vital to stabilise our lifestyles, balance our perspective. Attitudes are rooted in one's own convictions and distinctive across most persons. Moreover, certain attitudes create a wonderful effect to one's lifestyles and can even be a reason for success and failure in life.

Success begins with the three main things. Success first begins with the "Thoughts", don't think rationale, logic should not be put behind every thought. The second thing for success is "Words". BUILD your personality, how we speak, what we speak, and the kind of words that we use makes up our personality and frame in the mind of the listener. So speak always thoughtfully. The third thing for success is "Act" because our action sometimes speaks louder than our words and our thinking. Overall for success, we should have the use of Head (thoughts), Mouth (your words), and Hand (Your action); these should have the right combination and attitude to achieve success. One of the most important steps that can be taken towards achieving one's greatest potential in life is to learn to monitor our attitude and its impact on our work performance, relationships and everyone around us.

We are driven by our goals and dreams. In any case, our goals aren't anything if not supported by an amazing attitude. Certain individuals feel qualified for the world's wealth. But they don't really buckle down for it, then, at that point, their mentality will prompt their disappointment. How we treat others shows our maturity and our viewpoints about others. We ought to constantly treat individuals in the same manner in which we believe that others should treat us. Author of Black Beauty, Anna Sewell, said, "It is good people who make good places."

The people who have a good attitude create a positive atmosphere around them which attract people around them and helps assemble amicable relations. Such individuals can be depended upon, and are usually very rational. Many things can be risked with a bad attitude. People do not like to be encircled by those who have a negative behaviour. We are responsible for our own attitude. A good attitude is very helpful in the long run.

We can improve our mind-set by changing our manner of thinking which leads to change in our attitude and miraculous things can be achieved with this positive attitude.

# Chapter 8 Alumni Talks

Two years of journey was a mixture of emotions. But to be associated with Sasmira Business School, the institute which promised us with a better future and gives us



the ability to withstand along with the crowd. We are the first batch of Covid-19, but our faculty members never made us feel so. It was a roller coaster ride, from week-long quarantines to distance learning. They were always ready to guide us, support us whenever we needed them. I thank to all who associated with me in this journey who taught me how to be professional, developing business skills, assignments, brunch check-ins to late night studying and numerous other things. Being techno-savy is the most difficult thing for everyone but our faculty learned and delivered the best knowledge and skills. We have not

only learnt how to foster relationships through these tough times but we were in the situation which was not imagined. Learning from SBS not only gave me the confidence but also taught me how to supportive to others, they not only teach you how to be successful but also give you the ability to stand amongst the crowd.

## Mr. HARDIK KAMBLE PGDM Student Batch 2020-22

The saying "time flies" is true. This phrase perfectly describes the days I spent at



SBS. My friends and I have devoted a great amount of energy and time in memorable occasions and activities. This institution's academic life has been rigorous, in contrast to the tranquil surroundings. My years at this college were filled to the brim with homework, tests, presentations, papers, and exams. Fortunately, with the help of my passionate professors, all of my efforts were eventually rewarded. I admire the efforts made and guidance of the College faculty members.

Ms. NEHA KHANDARE PGDM Student Batch 2020-22

Being a part of Sasmira's Business School surely is an advantage for me. Despite the pandemic going about as an obstacle between us, the institute did its absolute



best to lead everything online, from lectures to events and various competitions. They have been guiding me for accomplishing my professional objective and converting my endeavours into the real-time world. The entire faculty has constantly inspired me to give my 100 percent in every possible way. I am thankful to everyone associated with this institute that is giving me the knowledge and confidence and helping me to bring a new dimension in my life to achieve a successful career. Sasmira's Business School offered me the stage and the chances to investigate

different things that drove me to polish my abilities and excel at them. From an immense range of chances accessible for the student to develop their characters to the appreciation and acknowledgment of each student's accomplishment, Sasmira's Business School has all that one would anticipate from a great institution. I can proudly say that I'm a part of such an institution where education is the primary concern with zero number of limitations.

Ms. NISHI CHOPRA PGDM Student BATCH: 2020-22

The year 2020 has been eventful in ways both happy and sad. But I am glad that I



will remember my association with Sasmira's Business School, an institution that promises to offer various programmes and sectoral exposure on developing business skills amongst its students. I am proud to be a part of this glorious institute where redemption of information is through a wide scope of learning methods, for example, contextual investigations, recreation, genuine tasks. discussions, and knowledge conversations. Our and skills were

enlightened with care by well-qualified and magnificent faculty members. It gave a platform where you can build your personality, teamwork, build your leadership skills, and can grow to higher heights. The institute has expanded my career possibilities in the future by giving me the big picture and knowledge basis to apply toward a focused career path based on specialized skills. Sasmira's Business School has been the most cherished part of my year 2020. I'm energized and anticipating my forthcoming last year.

Ms. SANIKA BAKALKAR PGDM Student BATCH: 2020-22 I would portray my continuous excursion at Sasmira's Business School as energizing and dynamic. All online sessions conducted are intellectual and



intriguing in nature. The best thing about being a student here is the number of additional opportunities that were given to us like case studies, discussions, role-plays, and national level competitions which fused administration and group abilities. A lot of seminars and conferences are held very frequently, which gives a lot of practical exposure. Even pre-placement training and assistance provided to all the students made us adequately able to

confront the company interviews and excellence for facilitating our profession. The institute is headed by visionary leaders who think ahead of time and I am proud to be associated with Sasmira's Business School.

## Ms. SAMRUDDHI GAMRE PGDM Student BATCH: 2020-22

Sasmira's Business School has been an incredible contributor towards the



advancement of my personality. By participating in various events, discussions, and competitions provided by the institute, I was able to develop leadership, time management, and team skills. The faculty is consistently prepared to help and guide us and consistently goes about as a mentor. Students are given classroom teachings, but real-time case studies and hands-on industry experience with field project works. The placement team of our institute constantly made efforts towards placement opportunities and made

every individual corporate ready. A big thank you to Sasmira's Business School for giving me wings of wisdom to fly.

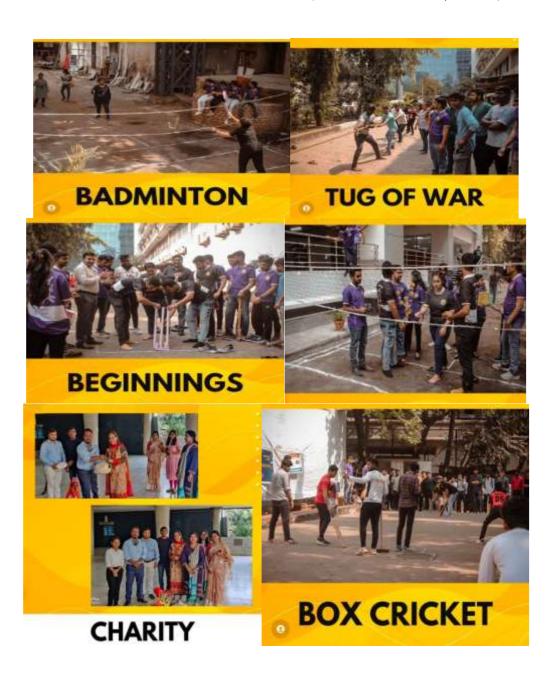
Mr. PREMANAND GHATGE PGDM Student BATCH: 2020-22

## **Management Quote**

"Character cannot be developed in ease and quiet. Only through experience of trial and suffering can the soul be strengthened, ambition inspired and success achieved." –

(Helen Keller)

Gallery
Youthon-The Annual Event (25-26<sup>th</sup> March, 2022)

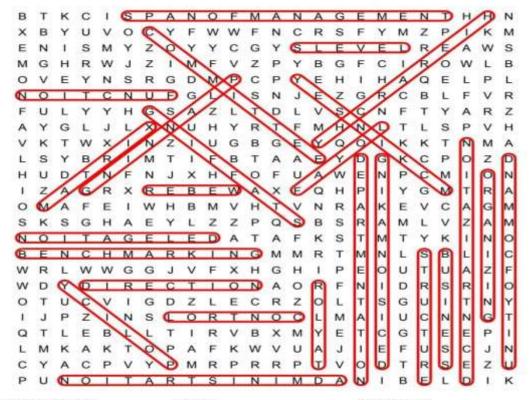


#### Answers

Riddle No.	ANSWER
1	Tooth Paste
2	Rubber Band
3	Light
4	Hip Hop Music
5	A Mushroom
6	A Cold
7	A Teapot

#### **PUZZLE**

## Principles of Management



DEPARTMENTATION
COMMITTEE
DECISION MAKING
LEVELS
DECENTRALIZATION
UNITY OF COMMAND
ADMINISTRATION
DIRECTION
PLANNING

MATRIX
POLICY
WEBER
HIERARCHY
BUSINESS
TAYLOR
SPAN OF MANAGEMENT
STAFFING

STRUCTURE MCKINSEY FUNCTION DELEGATION BENCH MARKING FAYOL CONTROL ORGANIZING

#### **CROSSWORD 1**

### Business Management Crossword

#### Across

Across
2. the market where
the initial shares of a
public company are first
floated (2 words)
7. you can earn an
income from shares by
either selling stock, or
receiving \_\_\_\_ (plural, 1
word) word)

word)

8. a person who is the exclusive owner of a business, they are entitled to keep all profits for themself after tax has been paid, but has unlimited liability (2 words)

words)
10. the name for the
Hong Kong stockmarket
index (2 words)

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11. a market with a decline and a drop in share prices and demand (2 words)
12. a stock in a corporation which has a great reputation, is reliable and operates well (plural, 3 words)

Down
1. companies like McDonald's are known as \_\_\_\_(1 word)
3. the availability of liquid assets to a market or company (1 word)

4. a person who sets up a business(es), taking on the financial risks in hope of profit (1 word)
5. \_\_ is the share price of a share when it is floated on the secondary market (2 words)
6. the 4 P's of marketing include price, placement, product and \_\_\_ (1 word)
9. the Australian share market (abbreviated)

#### **CROSSWORD 2**

## Economic Terms

#### Across

3. How efficient a good or service is produced in order to increase profit.

4. A decision that must be made, the object or lesser value is given up and exchanged for something of more value.

9. When a company focuses on a small range of products in order to more efficient and their business more profitable.

The person selling the goods or providing the service.

12. The person receiving the goods or services.

#### Down

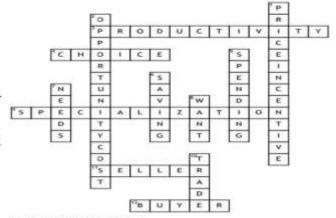
1. Something that motivates someone to buy an item.

2. What people must give up in order to get what they want the most

5. When money or goods are traded or exchanged for other goods or services

6. When a person keeps their money instead of spending it.

7. What a person requires to live - food, water, shelter



8. Something that a person would like but is not necessary for their

10. The word for exchanging goods and services, sometime between countries





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Start - up Management



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