

SSR IMR NEWS LETTER

JAN TO MAR 2018 VOL. VII

From Director's desk



SSR IMR presents to its readers the next version of its News Letter. We continue with our venture of spreading knowledge & insight. The current edition focuses on the essence of being Resilient and also spreads insight on NPAs. A Research oriented Institute ensures the participation of all its members into Research work and gains out of the initiatives. We are glad that the Faculties and students have been contributing to various Conferences and attending FDPs. We are reaching closure to 200 mark on the count of literary contributions and attendance at conferences & FDPs. We put forward the glimpses of all these literary achievements and also the insight on Extra Curricular & Academic Events at the Institute. We aspire to be an Institution of choice for students and promise to deliver the best towards our goal in our academic journey.

Happy Reading!!

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Director, SSR IMR

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SSR
INSTITUTE OF
MANAGEMENT & RESEARCH

Sayli-Silvassa Road, Silvassa – 396230, UT of Dadra & Nagar Haveli
Approved by AICTE & Affiliated to Savitribai Phule Pune University, Pune
Phone: 0260 2681115, 9081160002, director@ssrimr.edu.in, www.ssrimr.edu.in

Intellectual Corner

RESILIENCE

Resilience is the capacity to bounce back from difficulties or tough times. An ineffable quality that allows some people to be knocked down by life and come back stronger than ever rather than letting failure overcome them, they find a way to rise from the ashes. It is a process of adopting well in the face of adversity, trauma, tragedy, threats or significant sources of stress such as family, health or workplace problems and financial stressors. Characteristics of resilience are Resilience deals with change, it reflects in behaviour and it relates to overcoming of some unwanted situation.



Resilience at work

Resilience at work is now recognized as a defining characteristic of employee who deal well with stress and strains of modern workplace. Resilient people are better able to deal with the demands placed upon them especially like dealing with constantly changing priorities and heavy workload. Resilient people cope up best with challenges like constant organizational change, staff cutbacks, looming deadlines, argumentative meetings and incessant competition from business rivals.

Why should we care for Resilience?

Tough time can come any time. The outcome depends on how we respond in bad times. Better responding is attributed to Resilience. So in today's competitive world Resilience have a vital role to play not only to survive but also to bounce back in difficult times.

How to develop resilience at work?

To develop resilience we need to learn ABCD of resilience

- Adversity-Ask yourself what the challenge or setback is?
- Beliefs-What are the beliefs, thoughts and worries around this setback?
- Consequences-How are the thoughts impacting you?
- Dispute-You get a chance to argue with yourself

Within Dispute there are various facts like

- Evidence-Tell yourself how you passed previous difficulties?
- Alternatives-What are the alternative ways of looking at these thoughts and beliefs? Why you were not passing the difficulties well?
- Implications-What worst can happen if it is true? It is not the end of world for you
- Usefulness-What is the usefulness of these thoughts? If it is useful hold on to it, if no then ignore it.

We can cherish social support treat problems as a learning process. Start developing the habit of using challenges as opportunities to master skills & build achievement. Try and avoid making drama out of a crisis and respond to events with full inner positive strength. One can cultivate a habit of celebrating success by doing something small that is beautiful and start taking positive action. We must understand to place challenge or painful events in the broader context of lifelong personal development and not mere problems and sit back in tears.

“So one must not just learn resilience, but infact be resilient.”

Contributed by Mr. Charanjeetsingh Dadiyal, Asst. Professor, SSR IMR, Silvassa

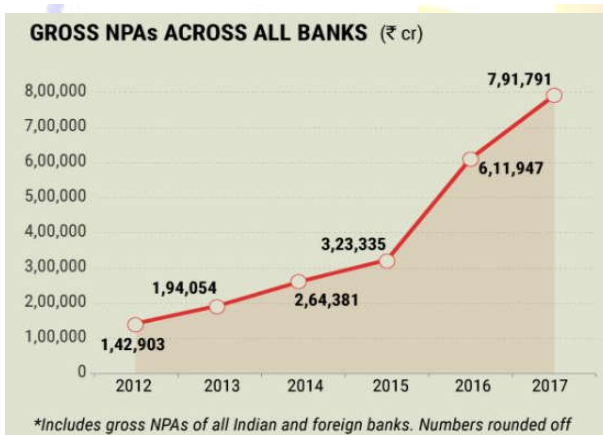
NON-PERFORMING ASSETS: A concerning area for Banking Sector

“When advances are granted, the risk is planted.”

Banks are the important pillar of Indian Financial System. NPA is defined as a loan asset, which has ceased to generate any income for a bank whether in the form of interest or principal repayment. A Non-performing asset (NPA) is defined as a credit facility in respect of which the interest and/or installment of principal has remained 'past due' for a specified period of time. As per RBI guidelines, with effect from March 31, 2004, a non-performing asset (NPA) shall be a loan or an advance where;



- Interest and/or principal installment is overdue for more than 90 days for a term loan
- Interest and/or principal installment is overdue for more than 2 crop seasons for short duration crops
- Interest and/or principal installment is overdue for more than 1 crop season for long duration crops.



The chart shows the movement of Gross NPAs of Commercial banks. According to the CRISIL Study, Gross non-performing assets (NPA) in Indian banks are expected to rise to Rs 9.5 lakh crore by March 2018, from Rs 7.91 lakh crore in March 2017 year.

A steady rise in the NPA's of banks affects not only the banking sector but the country's economy as a whole. NPA leads to asset contraction for banks. It reduces the customer's confidence and affects the profitability of the bank. So, Government and Banking Industry need to take certain actions to reduce the NPAs of Banking Industry.

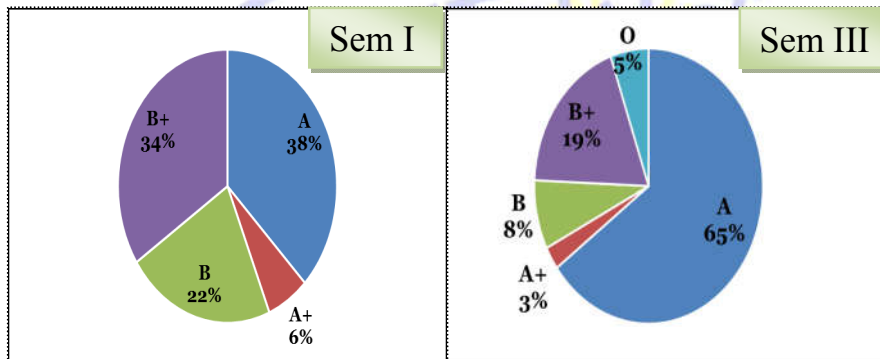
Contributed by Miss. Rajvi Desai, Student, MBA 2nd Year (Finance)

“Success is not final; failure is not fatal: It is the courage to continue that counts.”

~ Winston S. Churchill

Results @ IMR

MBA Semester I & III results were declared during Feb.'18. Miss. Rajvi Desai topped the Sem III results with 9.44 SGPA and Miss. Khadiza Khan topped the Sem I results with 8.62 SGPA. The university examination was held in Dec. 2017 and the results were declared in early Feb.'18. Both the meritorious candidates were felicitated with a commendation letter & presented a book. Presented below is the gradewise score of respective batches.



“A true champion can adapt to anything.”

~ Floyd Mayweather, Jr.

IMR's Extracurriculars

ZEST @IMR 2018



ZEST @ IMR 2018 an inter collegiate competition was organized for the Undergraduate students on 11th & 12th January 2018. The main aim of organizing the event was to provide a platform to the students to showcase their talent. The event comprised of six competitions namely *Pitch Your Ideas*, *Poster making*, *Ad Mad show* on 11th January and *Best out of Waste*, *Singing and Brain Twister* on 12th January 2018. The event attracted 248 students

from 15 different colleges from the region of Silvassa, Vapi, Pardi, Valsad, Bardoli and Surat. The best performers in various programs were awarded with the excellence certificate and Trophy. All the participants got participation certificate. The chief Guest for the event was Sri Rakesh Kumar, Director Higher & Technical Education, DNH.



Cultural day - TATTVA

SSR IMR celebrated Cultural Day on 22nd January 2018 with a view of showcasing various talents amongst students. Students from MBA 1st & 2nd year took active participation in the event. This cultural day programme was unique in its own way. The event was not limited to cultural representation only, but it was indeed a true platform where students came and showcased their talent without any competition. The event included Singing, Dance, Skit, Mimicry, Poem recitation, Salad dressing Mathematic magic show and such other



amazing performances. The programme truly lived in its own unique way leaving good happy memories amongst students. The event was well organized by the student's cultural committee and very much appreciated by the audience. The cultural day programme was a successful programme bringing talents and culture under one roof. Skit on the theme "Unity in Diversity" by MBA 1st Year Team Performance of students during Cultural day

Book Review

SSR IMR had organized **Book review Competition** for MBA 2nd Sem students on 30th Dec. 2017. The main objective of this Competition was creating awareness of Library Books in the students; develop Reading Habits, Creating Presentation Skill and increasing self-confidence. Total 42 students participated in three batches. The competition tested the participants on various parameters by the judges. *Mr. Farhan Khan, Miss. Khadiza Khan and Miss. Sandhya Sutar* were adjudged the winners from respective batches.



One day Tour to IMAGICA



27th Feb. 2018, started with great excitement for students of MBA, as they embarked upon a one day trip to ADLABS IMAGICA, an adventure park. Upon completion of every ride, students showed a great sense of achievement and pride. The most sought after rides included "Nitro", "D2", "Scream machine", "gold rush" etc., to name a few. The completely fun-filled day, left with us, wonderful memories of the sprawling theme park and personalized emotions that were captured,

only to become nostalgic and cherish, in future. Though physically exhausted, each one returned home with many souvenirs in their bags.

Inter-College Sports Meet 2018 @ SSR Campus



SSR Campus celebrated the Sports Meet in Jan. 2018 where the students & staff participated with full of enthusiasm in all the Team games, Indoor sports and Track & field sports. IMR students & staff stood victorious in several games & sports like Discuss Throw, Shot Put, Athletics (100 Mtrs), Table Tennis & Carrom. The student's team gave a tough fight in all team games as well. **Shri. Sharad Bhaskar Darade, IPS, Superintendent of Police, UT of DNH** was the chief guest of the inaugural session.



Republic Day Celebration @ SSR Campus



Team SSR celebrated the Republic Day at the campus with full of enthusiasm and patriotic feelings. The students had a wonderful effort in presenting their skit with the theme National Integrity. Amidst all the programmes, MBA's performance was much appreciated by the Guests and gathering.



Women's day Celebration:



SSR IMR celebrated the International Women's day with grand tribute to all the Women in the Universe and Our lives. Good Wishes in the form of text, poem and feelings floated all around. The Female staff members at the Institute were humbly presented the token of respect from the entire Institute.

PERSONALITY DEVELOPMENT PROGRAMME (PDP) @ IMR

Continuing the series student development, in this of Jan to Mar 2018, Team IMR focused on the all-round development of the students. The PDP sessions were conducted on regular intervals with scheduled activities. The students experienced the following activities in this period:

PDP Activities	Resource Person
Case Study Workshop	Dr. Rajesh K Pandey
Business Plan Workshop	Mr. Nainesh Mutha
Resume Content	Mr. Mohd. Bilal A Bhada Mr. Charanjeetsingh Dadiyal
Excel Refresher Course	Mr. Amar Vangad
Debate Competition	Mr. Charanjeetsingh Dadiyal & Mr. Amar Vangad
Personality Based Group Presentation	Dr. Rajesh K. Pandey & Mrs. Natasha Nunes
Mentor – Mentee Session In addition to the Guest sessions from Industry Representatives and In-house PDP sessions, The IMR faculties had a good Mentor – Mentee Interaction & guidance provided to the students across the session during Jan to Mar. 2018	
Mock Interviews The Institute hosted a two days Mock Interview session for the students to acquaint them with real life experience on Interviews. IMR Alumni & Industry representatives conducted the Mock rounds and shared their feedback with the students.	
	

Congratulations ...

Mr. Amit Ishwar, Mr. Jenish Patel & Mr. Virensinh Thakor for participating & representing IMR at the Business Plan competition held at IIM Kozhikode during Feb 2018.



Congratulations ...

Miss. Raksha Naik & Mr. Jenish Patel for being adjudged as the Institute level winners for the All India Essay Competition organised by Team Heartfulness.

GUEST LECTURES @ IMR

Sr. No.	Name of the Guest	Speaker Credentials	Theme of the session
1	Mr. Abubakar & Mr. Kamaal	Cello India, Daman	Specialization Orientation - HRM
2	Mr. Alison Fernandes	Huber Group, Vapi	Specialization Orientation - Finance
3	Mr. VR Prakash	JSK India Ltd., Silvassa	Specialization Orientation - OSCM
4	Mr. Snehal Rana	S Mart, Silvassa	Specialization Orientation - Marketing
5	Mr. Tarang Shah	Preemma Enterprise, Valsad	New Product Development
6	Mr. Sushil Patel	Bayer CropScience, Vapi	Resume Building and Interview Techniques
7	Mr. Ashish Jha	HUL, Silvassa	Email Etiquettes and Corporate Culture
8	BK Neha	Brahmakumaris, Mumbai	Career Goal and Objective
9	BK Mahesh Mahajan	Brahmakumaris, Silvassa	Developing Life Skills
10	Dr. Binish Desai	Social Entrepreneur (Forbe's 30 Under 30 list for Class 2018 ASIA)	Converting Waste into Eco Economical Asset



VISITS @ IMR

SUBJECT SPECIFIC VISITS:

Sr.No.	Place of Visit	Faculty Coordinator	Visit Details
1	S – MART, Silvassa	Dr. Rajesh K. Pandey	Specialization: Marketing Management Subject area covered: Retail planning and Store Layout
2	Labour Court, Silvassa	Mrs. Diksha Swaroop	Specialization: HR Management Subject area covered: Labour Law Cases (Live Hearing)
3	Farm Visit, Silvassa	Mr. Mohd. Bilal Bhada A.	Specialization: Common Paper – Managing for Sustainability (MFS) Subject area covered: Environmental Sustainability
4	NiSM Visit, Mumbai	Mrs. Natasha Nunes	Specialization: Financial Management Subject area covered: Live Trading Session (Simulation Lab)
5	Assorted list of Consultancy Firms & Companies	Mr. Amar Vangad	Specialization: Marketing Management Subject area covered: Marketing of Financial Services



INDUSTRY VISITS –

Navneet Education Ltd., Silvassa:

MBA 1st Year team had the opportunity for Industrial visit with an intent to gain hands-on experience of how industry operations are executed. The set of 50 students along with IMR Professor coordinators Mrs. Diksha Swaroop & Mr. Mohd. Bilal Bhada visited Navneet Education Ltd, Sayli, Silvassa on 29th Jan 2018. Industrial visits provide an excellent opportunity to interact with industries and know more about Industrial environment.

JNPT, Mumbai and Continental Warehousing Corporation, Mumbai:



The MBA Final Year students went for an industrial visit to Jawaharlal Nehru Port Trust (JNPT) and Continental Warehousing Corporation (Nhava Seva) Ltd on 28th March 2018. The students were exposed to the Export – Import procedures, Shipping Operations, Logistics & Warehousing Management. Witnessing the consignments being loaded / unloaded, process of containerization etc. attracted the students. It was truly an enlightening visit with memories to cherish.

SSR INSTITUTE OF MANAGEMENT & RESEARCH, SILVASSA

Placement Updates [Batch: 2016-18]



Amit Ishwar
•Raj Petro Specialities Ltd



Pintu Kumar
•Rudraksh Group



Monaz Naron
•Hindustan Unilever Ltd



Pooja Sarda
•Rudraksh Group



Raksha Naik
•Pioneer Group



Bharti Chaudhary
•Hindustan Unilever Ltd



Urvi Radadiya
•Hutatmaki PPL



Jenish Patel
•Meril Life Science Ltd



Akhil Udayan
•A S Engineering Works



Cajetan Dsouza
•Meril Life Science Ltd



Priyanka Mishra
•Comfort Securities



Anjali Bhalerao
•Bayer CropScience



Savan Chaudhary
•Mangalsai Tradewings



Diksha Thakur
•IndusInd Bank



Mustafa Kapasi
•Raj Petro Specialities Ltd



Rajvi Desai
•IndusInd Bank



Babloo Yadav
•Rudraksh Group



Himani Desai
•Gold Seal Avon Polymers



Kuldeep Rajpurohit
•Gold Seal Avon Polymers

Conference/ Seminars/ Research Papers / FDP

Sr. No.	Name of the Faculty / Student	Title of the Research Paper / FDP	Place
1	Mr. Mohd. Bilal Bhada A.	World Class Manufacturing – An Outlook	Nashik
2	Mr. Somnath Bava	Attended International Seminar with the theme – Internet of Things and Current Trends in Libraries	Mehsana
3	Mr. Charanjeetsingh Dadiyal	Employee Engagement at Apollo hospitals a case study on Apollo hospitals enterprise ltd Nashik, Maharashtra.	Bengaluru
4	Dr. Rajesh Kumar Pandey & Miss. Urvi Radadiya	A study on Organizational Culture and Employee Retention – A Case approach	Baroda
5	Mrs. Natasha Nunes	Attended National Seminar with theme – Entrepreneurship: Important Career Perspective for Youth	Nashik
6	Mr. Nainesh Mutha	Excellence in MSMEs through ICTs	Nashik
7	Dr. Rajesh Kumar Pandey & Mr. Virensinh Thakor	Entrepreneurship: A case Approach on startups in Indian context	Gurugram
8	Miss. Priyanka Mishra	Performance Analysis of Companies migrated from BSE SME to BSE Main Board	Sarigam
9	Miss. Raksha Naik	A study on Skill Matrix of contract associates with special reference to Sterlite Technologies Limited, Dadra, UT of DNH	Sarigam
10	Mr. Kuldeep Rajpurohit	A study on Investor Behaviour and the factors affecting decision towards financial investments	Nashik
11	Miss. Rajvi Desai	A comparative study on non performing assets of selected private sector and public sector banks in India	Pune
12	Miss. Diksha Thakur	A study of NPA's with special reference to Cosmos Bank and AU Small Finance Bank	Pune

Congratulations ...

Mr. Nainesh Mutha, Mr. Mohd. Bilal Bhada A., Mr. Charanjeetsingh Dadiyal, & Mrs. Natasha Nunes – for Ph. D registration with Savitribai Phule Pune University , Pune

Congratulations to **Mr. Somnath Bava** for Ph. D registration with Hemchandracharya North Gujarat University, Patan, Gujarat

Research is creating new knowledge.

-Neil Armstrong

SSR Memorial Trust, a self financed charitable Trust started with a mission to promote education towards excellence and education for all. **The Institute of Management & Research (IMR)** is the latest feather in the SSR Memorial Trust's cap, operational since 2008-09. The Institute is affiliated to **SAVITRIBAI PHULE PUNE UNIVERSITY** and approved by AICTE, presently running the Two years' Post Graduate Programme '**Masters in Business Administration**' (MBA). The Institute enjoys the uniqueness of being affiliated to a University of repute and it is privileged to find its existence amidst a huge Industrial belt at Dadra & Nagar Haveli. The University Results, Teaching quality, overall personality development of students and great assistance with placement makes the Institute stand tall in this ever increasing competitive professional world. The Institute is working with a vision for its academic excellence, research contribution, creative ability and innovation.



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