

# ISSUE 6

TOP 9 B-SCHOOL FOR ACADEMIC  
EXCELLENCE  
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## EXPERIENCE SHARING

The journey in NSB was quite great because from knowing no one to getting love from everyone was just beyond the words.

—  
WOULD YOU  
TAKE A BULLET  
FOR ME?



# INITIUM

INITIATE INNOVATE INSPIRE

The entire world is fighting to overcome the global Pandemic COVID-19 that has disrupted life in all possible ways. Despite all difficulties, with a strong motivation that "Nothing Can Stop NSB", the team began to work on the magazine. The theme for this Issue being "Grow through what you go through".

# WE SHALL OVERCOME

The outbreak of pandemic covid-19 all over the world, has disturbed the political, social, economic, religious and financial structures of the whole world. The covid-19 pandemic is far more than a health crisis; it is affecting societies and economies at their core.



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# PRESIDENT'S WORD **WE SHALL OVERCOME**

Dear NSBians,

I take utmost pride in writing here in the 6<sup>th</sup> edition of Initium. But without the prolific contribution of all of you and the impeccable determination of Prof. Abishek, this would not have been a reality. I look forward to even more enriching and exciting issues in the days to come.

The world is facing an unprecedented challenge of the Corona Pandemic. This is the worst I have experienced in my lifetime. The lockdowns, the loss of lives and livelihood, crippling economies and the retrenchment around the world has brought our progress to ground zero. This has posed a serious challenge to the human spirit and seems to be never fading, but we shall conquer this demon. The ever growing human spirit and capability shall overcome this and give a befitting response to this situation. **Finally, we shall overcome this too!**

I believe that this corona challenge has brought with it several messages, warnings, changes and opportunities as well. Some of the effects are transient and some are permanent. All in all, it is the learning time for individuals, businesses and even the governments across the globe.

As you know, NSB also had to switch to online teaching and evaluation. All the guest speakers had to come online to address you all. Some of you might have enjoyed online classes and some might have missed the real classroom experience. But all of that is now an essential part of our experience. With lockdowns being eased and travel restrictions lifted, we shall soon be in our learning space!

However easy or convenient it may be, online learning comes with a lot of shortcomings. I personally believe that it is not as effective as classroom learning and it cannot or it should never replace the opportunity to sit and learn together. Classroom is a classroom and the charm of the classroom can never be felt in online classes. What we miss in the online teaching is the team spirit, collaborative learning and proximity.

Although we miss the classroom experience, I feel satisfied when I see the success of online classes. Most classes had your full participation. I must surely thank you, on behalf of myself and all my colleagues, for the success of these online sessions. I guess we all did what best we could in these difficult times.

Going forward, NSB is very eager to see all of you on the campus. I am sure, you will be left impressed by the enhanced beauty of NSB. You will find NSB campus more greener and cleaner than before. We are also discussing ways of making NSB a safer place for you in this situation. Depending on what standard operating procedure that government would issue to colleges, NSB shall sanitize the campus and keep it safe for you.

NSB's placement efforts did not cease even in these difficult times. Many companies were facilitated to conduct interviews and many students have also been placed successfully. NSB is confident of achieving placements for every eligible student before the end of the program.

Finally, I wish you and your family a safe stay. Have a safe journey back to Bangalore when it is time for you to do so.

**Best wishes**

**Dr. Sridharamurthy**

# INITIUM EDITOR-IN-CHIEF

Dear Readers,

Greetings from Team Initium We are Glad to release INITIUM 2020, Issue 6.

As I write this message, the entire world is fighting to overcome the global Pandemic COVID-19 that has disrupted life in all possible ways. Despite all difficulties, with a strong motivation that "Nothing Can Stop NSB", the team began to work on the magazine. The theme for this Issue being "Grow through what you go through", the team took it as a challenge and I would like to thank the entire team to make this possible amidst the uncertainties. I also would like to thank the team members ( Sreeraj, Sonam, Janmejaya, Yoga, Megha, Sreerag, Vaishak, Raman, Praveen and Abed) from the graduating batch for their contributions during the Academic year 2018-2020. Issue 6 is special and unique in its own way. Considering the situation of COVID and its impact on businesses, this issue features business perspectives from the Retail giant "Future Group" and a Real Estate Entrepreneur who is also our alumni. Further, the experiences of the new style of teaching and learning, student exchange programs, Global Mindset Trails, CSR Activities and much more is in store for you. Most importantly, the amazing talents of the students of NSB are out for display in various forms and I am sure that you would enjoy it. The team thanks all those who had contributed for the same. These are indeed tough times for all of us, but let us decide to grow through what we go through and come out successful. I wish you all have a great journey as you go through this newsletter. Please feel free to reach out to us to feature in our next edition. We will meet again in Issue 7.

Happy Reading,

Editor-In-chief



# INTERVIEW WITH FUTURE GROUP



## 1. Do you consider COVID-19 to be an opportunity or a Challenge for your organization?

Our business is – Large format Fashion Retail Department store.

Currently an opportunity to look at business from Efficiency lenses in every aspect of the business, Covid 19 lockdown started as a challenge for the organization as we looked at – 3 -4 aspects of the business.

**a)** Customers – We used to serve min 5 lakhs customers across our stores every week. We had to think of ways to connect with them during these unprecedented times to ensure that they are safe and healthy.

**b)** Stock / Inventory that we were holding in our stores to service customer demand for the following events (Travel, Weddings, Holidays, Back to School etc.) from the month of March onwards has been in our stores for so long, thus blocking working capital. The question was how to sell the same and release the monies and how to securely keep them during the lockdown. Some products have expiry dates as well – e.g.: Cosmetics

**c)** People – Our staff of approx. 10K employees working in our stores. Many of them are from villages / other towns than their city / town of work – their safety, and the safety of their families. With our stores not operational, how do we engage with them remotely and continue to keep them connected with the business. Most importantly, how do we pay their salaries.

**d)** Store Infrastructure like Generator, HVAC system, Power transformers, Water facilities. Their upkeep and maintenance.

## 2. How could you strategically take this situation to your Advantage?

We realized that in these situations, there are no templated answers. As an organization we need to face the same,

**a)** We decided quickly that we connect back with our customers, and engage with them, ensure their well- being and connect with them to check if they are doing well and staying safe. During the second phase of the lockdown, we reached to our customers with a clear intend to service their demands of essentials for our customers, promoted services like Delivery of the essentials at the customer door step, following the guidelines of social distancing and maintaining standards as guided in the WHO guidelines.

**b)** With our employees we were connected through their managers and we were constantly engaging with them, ensuring that they stayed safe and their families stayed safe. We were encouraging our employees who wanted to volunteer to helping out communities, mask making etc. Our teams were actively engaged in E-learning and thus skill development.

**c)** We have devised new benchmarks on all aspects of business and put new metrics in place to measure productivity, cost efficiency, customer voice and safety aspects.

## 3. With the strategies in retail shifting from “Increased Walk-ins to Quicker drive-outs”, how have you equipped your team to handle this new scenario?



Customer shopping behaviors have changed and will change. The customers who come to stores are serious customers who look for specific merchandise for specific needs. We have an opportunity to personally engage with these customers and make each customer feel special and enhance their purchases.

The overall conversion rate of walk-in to buying will increase and thus the average bill value per customer will increase.

We have re-trained our employees on the New Normal for us – reduced customer walk-ins, increase engagement while maintaining hygiene and safety standards, speaking about our stores as safe shopping destination for customers. Most importantly, we have identified needs of customers during these times and created curated merchandise packs, e.g. Work from Home Needs, Kids wear, Lounge wear, Skin care and Beauty etc

4. During the COVID-19, most convenience stores in the neighborhoods took advantage of the customer's immobility and got connected them at their homes. With a portion of the customers moved away to convenience stores, there seems to be an imminent need to re-engineer the value chain to gain lost ground. What is your take on this?

Our business is in Fashion Retail, mostly apparel and non- apparel merchandise. Our customer base are mainly not value seekers. While we realize that some customers would have sought convenience from neighborhood stores, some would have migrated to pure online buying, the experience factor still exists in physical stores.

As the need of the hour, our store / product lines are available as E-Catalogue for the convenience of customers who want to choose merchandise and avail our Shopping by Prior Appointment and Store at Customers Doors programs

5. What are the changes that are likely to be seen in the organized retail sector in the future?

- Consolidation of many brands / businesses will be one key change.
- Productivity will be seen as a key driver of business.
- Every business will strictly watch their Spends Vs Earnings and ROI more closely.
- Stores which cannot scale up will get closed down.
- Customer voice will be a big tool that will be used by organizations as their marketing / visibility tool
- Compliance standards and Audit scores will be prominent metrics for business performance analysis

6. Under the new set of circumstances, what skill-sets the Management students need to imbibe to cope-up with Post COVID business environment of retail?

- Belief in self & being excited
- Leading and not being led
- Every adversity throws an equally strong opportunity
- Growth mindset Vs Victim mindset
- Realization that in every situation, I have a role to play
- Learn to get Inferences from data & present it as observations and look at opportunities / threats.



# “ALUMNI SPEAK”

**Initium:** Can you tell us a little about yourself and what you do?

**Feyaz Ahmed:** I am from a small village chilly Balla Gandoh Bhalessa, District: Doda J&K. I am the founder and managing director of Fauz Properties Pvt. Ltd where we develop medium level residential colonies, construct houses, market other commercial and residential properties in J&K, Delhi, Chandigarh.

FauzProperties Pvt. Ltd is also working with Larson & Turbo Ltd (L&T) for its power transmission project in J&K.

Fauz properties Pvt. Ltd have signed MOUs with CRP Risk management Pvt. Ltd, Mumbai for risk checks in Punjab and Jammu Kashmir, and with Alankit group for offering services to NSDL, UTI in Punjab and J&K and Kotak Mahindra bank survey in Jammu



**Initium:** Take us through your Entrepreneurial Journey

It all started during my time at NSB. I had got internship opportunity at a real estate company in Bangalore. Like any other intern, I was initially asked to work on generating leads and do cold calling. It was at this time, the director was starting a new vertical which was financial products. The co-founder who was heading this vertical was looking for someone to assist him in building this vertical. That was when a new door of opportunity opened. I was selected for this despite being an intern. I got involved in research, customer acquisition strategies, competition analysis. I started getting special attention when I suggested 20 different strategies to take the service from the expected level to the augmented level and 14 of my suggestions got implemented in less than a week. By this time I was being taken to all business meetings and I learnt a lot from scheduling a meeting to talking to businesses. It was here I found that business is only about creating a win-win situation for both the parties and adding value through any way and solving problems of clients/ customers/ end users.

I discovered that I am capable of doing these things and my confidence level boosted. I had many ideas coming up but for starting any business you need investment. After finishing MBA, I got job in education consultancy at Bangalore which has its own colleges too. Initially I was appointed as a management trainee and just after 3 months they appointed me as admission coordinator for J&K state. I found my salary won't be enough to fulfill my needs and wanted to start something part time. I chose to market properties online.

I made a Face book page and group. Initially I got only 2 to 3 properties but response from customers was something which I never expected and after my office work I use to go and search properties take pictures and post those on my Facebook page and group I named it as J&K buy and sell.

I used to send customers directly to owner of properties and just in six months I generated 3000 leads of new active buyers. The only thing I had to do was give my customers what they wanted. Some days I had to handle inquiries up to 1 AM. I did my job at the consultancy with passion and even recommended a lot of ideas to the CEO who would just smile and neglect the idea. I had joined the consultancy with an objective of adding value to the firm and I did not want to blow up the investor's money. This is when I planned to resign as I was making more money in one week compared to the monthly salary I received from the firm. I resigned, stayed for one month in Bangalore and completed the registration process of Fauz properties. Pvt. Ltd and went to Jammu started working. I hired 3 employees in the beginning we got very good response because our solution was totally different and 100% customer centric and till date our customer acquisition cost is zero and lead turning into sales cost is RS 2000.



## **NSB's Contribution to my personal and career growth:**

*I joined NSB for a purpose; it surely was not for placements and big campus. My focus was only to get knowledge and wisdom through experienced professors who were there at that time. Their practical knowledge helped me in making my goal more specific, measurable and achievable, contribution of our president sir and director for providing a healthy and peaceful environment and their unbiased approach to treat each student specially without looking at his/her cultural, religious and ethnic background was astounding and that has positive impact on my career growth.*

## **How has the COVID-19 affected me and my business and how did I, as an entrepreneur take and handle this situation?**

*COVID-19 affected our business a lot, because we were offering services which are not considered as basic needs for survival, these are needs for raising the standard of living. We are continuously working on customer acquisition and selling online but our construction part is on hold due to non-availability of skilled labor.*

*Somehow, I felt unsecure if situation continuous, due to this we have started another E-Commerce Company through which we will be selling Kashmiri ethnic products like apple, walnut, almond, shawls, saffron and all organic and ethnic products of Jammu & Kashmir and India to retailers and consumers directly. The suggested name of new company is Kashmart Pvt. Ltd.*



## **One thing that I liked the most about NSB:**

*The unbiased approach of management for treating every student specially without looking at his religion, race and cultural background, as a Kashmiri I felt safe and secure at NSB.*

## **My advice to the budding Entrepreneurs and Managers at NSB:**

*My advice to all budding entrepreneurs and managers is to identify yourself first, before making any decision, identify what is your passion. Keep only those things on first priority which are related to your passion and inner abilities, never ever compromise with the requirements of your inner self. Always keep this in mind; what you want to become and what you are doing for that, otherwise you will be like a ship which doesn't know its destination and for it every wind is the right wind.*



MBA SURVEY

PUBLISHED FROM BANGALORE

# siliconindia

**Education**

MAY - 2020

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*NSB Academy,  
Bangalore*

*Ranked 19<sup>th</sup> in A+++ Category, ranked 8<sup>th</sup> in Academic Excellence,  
ranked 10<sup>th</sup> in Industry Interface, ranked 7<sup>th</sup> in South Zone*



An annual recognition in 'What If Not IIMs: B-School Survey' not only showcases the colleges offering high-quality & effective Management Studies, but also acts as a center stage for educational institutions disrupting the market trends.

  
**Anamika Sahu**  
Managing Editor



# CHINA'S DIGITAL CURRENCY AND IT'S CHALLENGE FOR U.S. DOLLAR

BY- K.K VIJAY

The People's Bank of China (PNoC) which is the central bank of China has begun testing its new digital currency (e-RMB). This is the first digital currency which is set to be operated by a major economy.

According to domestic media the trials have started in cities like Shenzhen, Suzhou, Chengdu, areas in south of Beijing, Xiong'an, and areas that will host some of the events for the 2022 Beijing Winter Olympics.

The digital currency (e-RMB) will be pegged @ 1:1 to the Renminbi. This initiation was taken by China's Central Bank Digital currency (CBDC) along with Digital Currency Electronic Payment (DCEP). This currency is decentralized, so there is no anonymity as in other digital currencies. The salaries of Government employees and public servants are said to be credited as digital currency in the coming months. In order to use this currency a mobile wallet application is needed to be installed in their smartphones.

According to the Chinese Government this currency is aimed to replace other cryptocurrencies like bitcoin by system controlled by Chinese government authorities.

Since e-RMB is issued by Central Bank of China, this will give the Chinese government authorities more control and give restrictions on the day to day spending's of the Chinese people.

The e-RMB will reduce the usage of paper currency and the costs in making them. The e-RMB will help in making payments contact less and in a much faster way, and control the capital during any legal disputes.

More than 60% of the global transactions in the world is done in U.S. Dollar and the U.S. authorities can monitor these transactions. If there is an alternate currency for global transactions, then the U.S. authorities cannot monitor these transactions. Countries which have trade ban imposed by U.S. (Iran, North Korea, Syria, Cuba) could benefit in using e-RMB for their transactions globally.

In the long term this initiative is introduced to provide an alternate to U.S. Dollar settlements. This will bring the Chinese Yuan as an alternative currency to U.S. Dollar in the digital world economy.





# A MUCH NEEDED INITIATIVE

BY-Mukesh Dash

As we know Covid-19 is relentless in the whole world. Because of this virus lot of people died & many are in critical condition, the non-economic sector is getting more affected, those who are earning on a daily basis they don't have anything to feed their empty stomach. So to help the needy person most of the 'NGO' and 'Government' are coming forward to help them, while giving the essential products to full-fill their empty stomach. Because of this virus, everyone is suffering. Local kiranas are opening their shop as per the timing given by the 'Govt' but they don't have much products as dealers are not able to supply the products to them, so in this situation they also can't earn money and consumers are not getting essential products in their local areas.

The e-commerce sectors are trying to deliver the essential products to the consumers but they are facing a lots of problems to deliver the order on time because of the virus and local kirana shops have shortage of the essential products due to which there is a spike in the online orders but companies don't have that much delivery fleet, they aren't able to deliver the product everywhere in time and there are few delivery fleets which went to their hometown while being scared from the Covid-19. So in these situation there is a company called "UBER" which comes forward while partnering with "FLIPKART" to help the consumers while providing the essential needs on time and as well as to the cab driver to earn money. Because of the lock down every company said their employees to work from home so no one is travelling now and cab drivers aren't earning a money so company had given them the chance to earn money for their survival, while not taking any commission from the order. So the "UBER" cab drivers will deliver the essential products to the consumers while taking the products from the "FLIPKART" as per the order and UBER company is giving the mask, sanitizer, gloves every precautions to their employees.

The benefit will be from this tie up is if the delivery fleet will deliver the product from two wheelers then there is a risk to increase the covid cases and in two wheelers they can't complete much order at a time. Because of this to stop the virus, company is using the cab drivers for delivering the product from the cab so at a time they can complete much order without high risk and consumers can get their product in the time and cab driver will be earning money as they were earning before. These services has now started in the metro cities like Mumbai, Bengaluru, Kolkata, these companies are trying to invent this facilities in another states also this will help to stop the virus and preventing common man to come out.

Because of the Covid-19, our country is also suffering that's why most helping hands are coming forward to help needy people, so this is the humble request to everyone, \*if you are that much capable please try to help needy people who is earning a money on daily basis which they can't earn now give hands to hands to them and help them to survive and to fight with the Covid-19\* and it make it win-win situation.

**\*Let's Stand Together Against Covid-19 Stay Home Stay Safe\***





# Hospitality Industry Offers Alternative Employment Opportunities And Hiring

BY- SURYA K

As 70% of the hotels shutdown and laid off more than half of the work force from the industry and the international hiring process has been totally stopped however some companies don't want to lose their talent work force in this unprecedented circumstances for hospitality workers around the world for example Wyndham Hotels & Resorts has partnered with leading organizations to give team members whose positions have been furloughed or eliminated access to job opportunities opening up across various industries including retail, grocery, senior living and more. The new relationships empower Wyndham's affected hotel-level and corporate team members with opportunities to align their hospitality experience with thousands of newly available full-time, part-time, or temporary positions within leading corporations that are rapidly expanding their workforces to meet changing demands across the demands across the world. Team members whose positions were furloughed or eliminated may access employment opportunities with well-known national and regional organizations, including

- Albertsons Companies
- Amazon
- Dollar Tree & Family Dollar
- Domino's
- Lowe's
- Pizza Hut
- Senior Living Works
- University of Texas Medical Branch
- Walgreens

In such difficult and destabilizing times, it's more important than ever for businesses to come together to help serve those who need us most," said Mary Falvey, chief administrative officer at Wyndham Hotels & Resorts. "Our team members are the best of the best - their passion for hospitality makes them ideal candidates to help fill these essential positions on a temporary basis. We're grateful to partner with other leading companies who recognize and celebrate the skillset and service these team members can provide while the hotel industry works to overcome the impact of this crisis. Wyndham Hotels & Resorts created online human resources portal where the employees of the company can join in the listed company according to their skill set temporarily. Team members at all levels are eligible to explore positions and can access relevant information and resources through Wyndham's online human resources and learning portal or on the Company's new Workforce Resources page.







# A PEEK INTO THE COURTHOUSE

*On 13th March, 2020, we the students of PGDM under the guidance of our dear professors Dr. Syed Ahamed and Prof. Divya Mathur along with Mrs. Shyama got a golden opportunity to visit the City Civil Court of Bangalore to gain the knowledge about the ins and outs of the civil judicial system. Apart from what the theoretical part that was covered in the subject Legal Environment of Business, this trip was taken to enlighten us with the practical knowledge of the concepts.*

*On reaching the destination the students were divided into smaller groups in order to cover large ground, and attend the live sessions that are taking place in the courthouse. For many of us it was the first time ever that we stepped into a courthouse hence the curiosity and enthusiasm kept on proliferating.*

*Each courtroom was grouped into a set of sections where different types of hearings will take place. Students were asked to attend various hearings and gather knowledge about the cases presented, its cause and issues, and the final outcome and reason for such outcome.*

*To our surprise every courtroom was presented with three to seven hearings and in some even more. After penning the facts collected from the cases and its understandings, we left the premises once the court was adjourned. We wrapped our field trip with the most delicious lunch from one of the most authentic and traditional restaurants in the country the Mavalli Tiffin Rooms aka MTR.*

***By-A. Agassi Felix (PGDM, 2019-21)***



# RESEARCH PAPER PRESENTATION

Attending conferences and letting people know about research is important, conferences do help because you meet people and get to know what the current research work going on is about. Also, you get to talk to people about your own research and get their views about it. A good mix of conference presentations and journals publications is important when looking to move up the academic career ladder as well.

This international conference was conducted by Jain (Deemed to be) university. It was a good opportunity to learn new things about the topics such as Emerging global trends in account, finance and taxation and Redefining human resource and marketing management perspectives.

It was three days conference; each day was started with meaningful discussion by some specialists on the same. These were by far one of the most informative sessions. We talked about account, finance and taxation topics. There were more than 70 researchers who had done their research paper presentations and Ms. Divya H. Maru presented her presentation on 'Influence of controlling measures on Non-Performing assets in Indian banking industry-A survey among the selected commercial banks in Bangalore, Karnataka'.

Second day we gained knowledge on marketing management and human resource perspectives. Many researchers were came with their research work. An important and unique topic 'E-CRM effectiveness on Indian banking sector-A factor analysis on effectiveness of E-CRM among the selected banks in Bangalore, Karnataka' was presented by me (Anirudh Pareek). I would like to thank Dr S. Syed Ahamed sir for guiding us, inspiring us and making capable for that presentations and also thank him for his endless efforts. Both these papers were listed in UGC-CARE list and for this research work we got publication certificates along with great knowledge of the subject area.







# INDUSTRY VISIT

We were finally got a chance to visit the India's largest Rigid plastic packaging converter which was established in 1977s and has 7 plants across the India and has more than 1000 designs of bottles. According the route and time plan bus was departed and reached the Manjushree Plastic industry pvt. Ltd. At 11:00 am. The Security Officer Welcome the buses and guided for the entry in formulation plant and seminar rooms. the students were divided into two groups and one group was headed for formulation plant of one side area and second group was headed for formulation plant of another side area. Seminar room was very sophisticated where the tea and biscuits were served for the student during the lecture. The PPT presented there was very informative with the introduction of company profile and principles. The important process of the manufacturing of the different types of bottles were explained. Many students have asked the queries and the instructor has solved them very cleverly and politely. The production Manager Mr. Smitaranjan Behera has guided all the students how to keep a safety and sterilized aprons. He started with the granulation plant where he explained all the equipment and procedures used in the granulations. Also he has explained the strict regulations followed in weighing of the all required chemicals used in the formulation. After granulation unit, batch was moved for the actual bottles making machines, all the machines were of automatic and with high efficiency. We got a knowledge about the different type of Moulding machines which are giving different shapes according to the customer's demand. And gladly we are very happy to get this type of Opportunity to know about industries and the environment in an industry that different type of skilled people.







# BUDGET SCREENING

NSB conducted a budget screening on 1st Feb'2020 to enlighten the students with the knowledge and make use of the same in their career goals. NSB organized the "live budget screening" in the seminar hall which was attended by all faculty members and PGDM students. On 1st Feb 2020, everyone in the country was anxious to know what is there in the budget held by the Finance Minister. From a common man to the people of the corporate sitting in their board rooms, everyone was excited about the changes that the government was going to put on the table. We at NSB leveraged this excitement in students and had a special screening of Budget to see live in action as to how the dreams of 1.38 billion people are being unfolded by our Finance Minister. Then the government unveiled their plans. Having heard the expectation of the students from the budget and seeing the budget being unfolded live, it was very important to know the impact and outcome of budget from the experts themselves. To have a critical analysis about budget and its impact, we at NSB had a post budget discussion. It was an enriching experience to know that how each announcement in the budget has an impact on the business environment and what was the rationale behind taking a particular decision by Union Government. This discussion not only widened the horizon of students learning with experts touching different aspects of the budget, but it also gave the insight of how experts see budget as one of the most important event in India's business calendar. The financial growth and trajectory of any company operating in a country is correlated to the financial budget and planning done by the respective governments in a country. Furthermore, businesses need strong, realistic budgets and periodic evaluation to ensure that a company's budget continues to meet its needs. The result of an honest, all-inclusive budget evaluation typically involves cutting redundant programs, projects, or employees; merging departments that serve similar purposes; and cutting unnecessary costs. Budget evaluation works the same on any scale, from sole proprietorships to the federal government. The budget announced this year is unique in many aspects such as a new income tax regime, bank deposit insurance cover increased from ₹1 lakh to ₹5 lakh per depositor, DDT has been discontinued, In the case of start-ups, employees possessing Employee Stock Option Plans (ESOPs) may defer paying taxes up to five years from the time of exercise, till the time they leave the start-up, or until they sell their shares, whichever is earlier and many other changes introduced. Hence, students need to understand the financial budget to better understand the changing dynamics of the economy, future plans and alignment of their career goals.

By- Meghana Srivastava (Cohort 2019-21)



# Guest Lectures



**Mr. Dhanushkodi**  
*Co-Founder and Director of Bizcatlyst*



**Dr. Hari Krishna Maram**  
*Chairman & Digital Brand Ambassador*



**Mr. Sathya**  
*Global HR systems*



# SAHAAY

"A square has 4 ends, a triangle has 3 ends, a line has two ends, life has one end but service has no end" is a statement made by the visually impaired headmaster at the Shree Ramana Maharishi rural development center for blind and specially-abled.

Sahaay, the CSR initiative of NSB Academy runs with the goal to care, help and give hope. In view of this, the faculty and student representatives of NSB Academy spent one entire day at SRMAB, Kanakapura providing service to the community.

Sahaay, NSB Academy has declared the 6th of every month as "SAHAAY DAY" to invite monetary contributions towards Sahaay fund. NSB Academy aims to make two visits per year in view of contributing towards the society.



Scan To Donate For Sahaay





# COVID-19: IMPACT ON GLOBAL SCALE

*The outbreak of pandemic covid-19 all over the world; has disturbed the political, social, economic, religious and financial structures of the whole world. The covid-19 pandemic is far more than a health crisis: it is affecting societies and economies at their core. While the impact of pandemic varies from country to country, it is increasing the poverty and inequalities at a global scale. The pandemic has pushed the global economy into a recession, which means the economy starts shrinking and growth stops.*

*Due to fall in travel, global industrial activity has been affected. Oil prices fell further in March due to lockdown. Many sectors were badly affected, and they also have to face huge losses due to which large number of people was being told to resign, as it was difficult for the companies to pay the salary of their employees. Millions of workers all over the globe are facing the bleak prospect of losing their jobs. All the schools and offices remained closed for a longer period, so, online classes and work from home have begun because nobody knows when is this going to get over.*

*In the worst-case scenario, the world economy could contract by 0.9 % in 2020," the Desa said. Before the outbreak of covid-19, world output was expected to expand at a modest pace of 2.5% in 2020, as reported in the world economic situation and prospects 2020. The severity of the economic impact will largely depend on two factors-the duration of restrictions on the movement of people and economic activities in major economies; and the actual size and efficacy of fiscal response to the crisis.*

*Developing countries, particularly those dependent on tourism and commodity exports, face heightened economic risks. The decline in commodity related revenues and a reversal of capital flows are increasing the likelihood of debt distress for many nations. Pharmaceutical sector industry supplies over 50% of global demand for various vaccines, 40% of generic demand in the US and 25% of all medicine in UK. India contributes the second largest share of pharmaceutical and biotech workforce in the world. Indian drugs are exported to more than 200 countries in the world, with the US as the key market. Generic drugs account for 20% of global exports in terms of volume, making the country the largest provider of generic medicines globally.*

*I would like to conclude it by saying that covid-19 is one such pandemic which have already affected the growth of the economy globally and nobody knows how much more it is going to affect and when it's going to end. At this situation we all can only pray and hope for the best. Lastly, I would like to thank all those people who are contributing to the society in every possible manner.*

**BY-HARSHIT HARLALKA (PGDM, 2019-21)**



# THE QUARANTINE DIARY

By - ANINDITA PANDA (Cohort 2019-21)

PAUSE!! :Getting up at 5am, standing in the long queue for hours, skipping the healthy meals, the life was on 'Never Ending Wheels'. Sitting for the whole day, but still there is 'No Time to Stay'.

Having yourself on the edge, Struggling every day with a 'New Pledge'. Taking up a new challenge every morning and leaving everything behind and you were 'CHURNIN Traveling so long, Sleeping so less, life was a 'BIG STRESS'. Crying for love, craving for care, where you were missing the 'Whole of your share'. It has been weeks now, you are so free where you can laugh, you can sit and you can breathe. Yes, you can 'Breathe' Take a pause..... Think more, Do little, you have the hold, and you can get your 'STORY WRITEN'. Redefine your Self, Refill your Skills, have some 'Happy Positive Pills'. From no time to freetime, From talk to you later to gossips at the dine, Relive all those moments again which you missed while maintaining your Profile!!!!!! Before I leave home: Before I leave home, I would wrap up all my memories, stories, kiddish queries and would keep safe in a corner, where I had spent my life as a crawler, teenager and as a struggler. I would treasure my goof-ups, mess-ups and those laughs in the memory card of my heart and lock it forever No I won't cry, won't be depressed, won't miss all these crisps nor I would create a look-a-like somewhere else, rather I would celebrate every moment spent there, I would reciprocate every happiness felt there, because I can find a new one but can't recreate the old one. AND THIS IS BECAUSE "HOME IS NOT JUST A PLACE, IT'S A FEELING"

.The lockdown Sunday:

So, after a very long gap I realised Oops it's a Sunday

Sunday said to me, Hey folks, today is my day,

I am reborn after every 6th day,

And yes I am the best day, no not me but what every person says.

But I have lost my dignity; the lockdown has taken my opportunity.

I used to be special, beautiful, so adventurous and delightful.

Few lazy heads used to wake up late, few would beg me to stay,

Some said why you don't come twice in a week and others wished the whole year of mine.

But what happened, Am I not that worthy now,

Did I commit any mistake, why don't you appreciate my presence?

I came and gone, but you didn't felt my essence.

Hence again I missed one more Sunday, just like another day in this quarantine.







# THE ART OF COMMUNICATION IS THE LANGUAGE OF LEADERSHIP

*Having the ability to communicate easily is one of the most important characteristics one can possess. There are people who can convey what they have to convey without beating around the bushes. While some of us, still have a long way to go to master the art of communication.*

*Better communication is required to effectively communicate feelings, emotions, and to manage and avoid any possible conflict.*

*Though effective communication isn't just about talking, it's also about listening and your ability to understand what the audience wants to hear, analyze, and apply after the communication has taken place. It doesn't have to be rocket science to communicate effectively.*

***Here are a few steps which one can inculcate to become an effective communicator:***

- 1) Being considerate:*** - first and foremost, the point is, to be considerate. That means, the person who is communicating should not be just talking about himself/ herself. Keep engaging the audience and asking them questions which would make them feel that they are part of your conversation.
- 2) Staying on the point:*** - Engaging with the audience doesn't always mean that you de-track from the main point that is to be conveyed. Therefore, staying focused becomes an important factor while having a conversation. Distractions ought to happen but it becomes necessary to block the distractions and concentrate on what needs to be conveyed.
- 3) Understand your Audience:*** - Having a conversation always means there are more than one people involved in the conversation. Therefore, it becomes necessary to understand who your audience are, and what should be conversed with them. Many factors such as age, gender, demographics, regions, etc. Fall in to the diversification while selecting a topic and having a conversation with them.
- 4) Start and end the conversation on a positive note:*** - Having a negative communication never helps in any manner. Therefore, the communication should be starting and ending in a positive note. This not only leaves a positive impact on the listener but also helps in building an effective relationship with them. Inculcating few of these qualities will help you become an effective communicator.

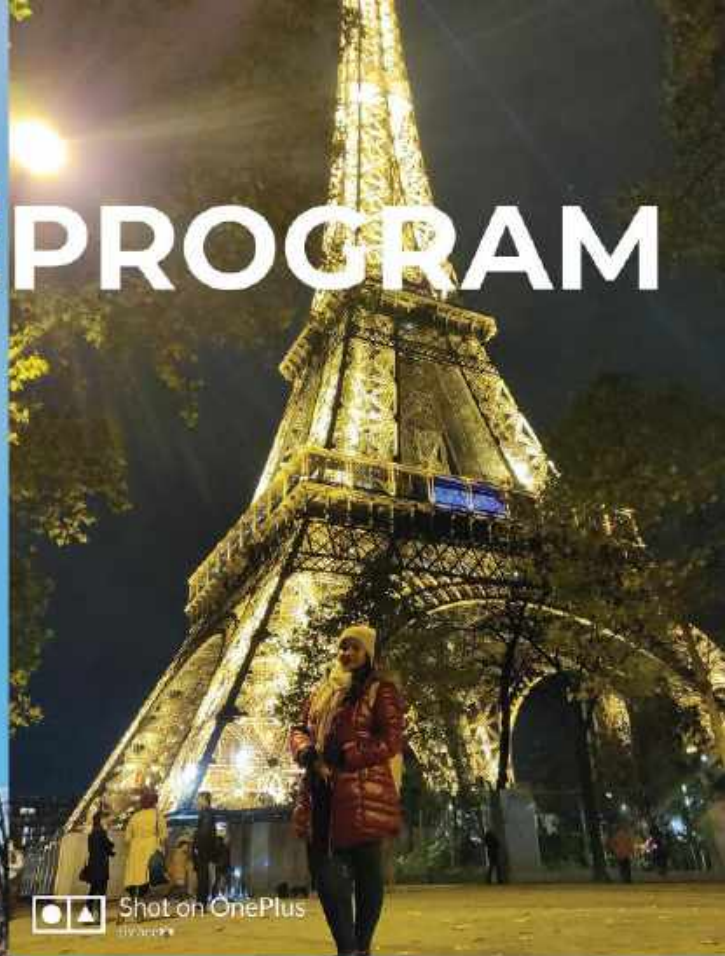
***By-Megha Poojari (Cohort 2018-2020)***



# STUDENT EXCHANGE PROGRAM

*It was the mesmerizing experience with tons of memories. First, I thank NSB for providing this wonderful opportunity. Secondly I thank my parent for allowing me to achieve my dream and funding for the expenses. Third I would like to extend greetings to all the faculty and staff for supporting and giving their warm wishes. Last but not least, to everyone who was with me with this wonderful journey, special my best friend Shilpa for always being next to me!!!*

**Dumbishree S (Cohort 2018-2020)**



*The exchange program gave me the chance to travel as much as I could, it was an eye opening experience for me to travel solo and with the group. I happened to learn few Spanish words during the course and was eager to fit 'Mucho gusto' in every sentence I could speak. I wish, I could rewind the time and go back to the exchange days, when there was no worry in the world.*

**Mohd. Basith Ali (Cohort 2018-20)**

*Studying Abroad has changed my life for the better. I chose to spend my one entire semester in ESC, PAU at France. The learning there was totally different from our method learning things. Not only that but, this experience has made me grow as a person and has put me in more real life situations than anything I have ever done in the past. I am much more confident in myself, the choices I make and the risks I am willing to take in life from here on out. I am much more calm and collected. I am immensely happy I chose to do this experience. I have had the time of my life and to the greatest surprise we got the opportunity to visit 9 other neighbouring countries as well which I never thought I could. This exchange program at France has affected my life in so many positive ways, and I hope it changes someone's life the way it did for me.*

**Aswathi (Cohort 2018-2020)**





*It was nice to meet new faces, and even more good to meet some of tenderhearted and pactical people. Halloween and Christmas were the charming feast we celebrated. This was one of the best option to choose inorder to learn new things and learn foriegn culture, their lifestyle vast more things. It gave me an insight of different perspective of life and triumphs.*

**Praja (Cohort 2018-2020)**



*Life isn't just black and white , it becomes more colourful if at all we chose to make an adventure out of it. Such a chance for me was the student exchange program to ESC Pau for one entire semester. It was an amazing experience of my lifetime. The academic knowledge we gained in the school was way too different from what we do in India.*

**Yoga V (Cohort 2018-20)**



*It was a whole new experience for me in terms of learning and working along with foreign students. It also helped me to know the true meaning of diversity and also an opportunity to meet other students from different cultural backgrounds. I consider this as an great opportunity for me to come out of my comfort zone. Initially it was quite hard for me to adopt to the climatic conditions and change in time zone. Apart from that, on the whole It was an new experience for me*

**Sai (Cohort 2018-20)**



*We made best use of our time and visited all our dream countries starting from Spain, Italy, Portugal, Belgium, Netherlands, and at last Luxembourg. Experience in each country was way more enriching than others. We visited, one of the seven wonders of world-Colosseum, Leaning Tower of Pisa, Western most point of Europe, World's smallest country-Vatican City, etc. The taste of Italian pizza, pasta can never be forgotten, nor the Belgium waffles and fries, nor the perfectly brewed coffee in Amsterdam.*

**Akriti (Cohort 2018-2020)**



# OUR EXPERIENCE ABROAD 8 MONTHS IN INDIA

BY- Lierni & Monica

Since we arrived to India, specifically to Bangalore on 21st August of 2019, we have not stopped gaining knowledge. From the first day we have been absorbing every kind of information, especially cultural-wise. Some of the first things that most impacted on us are those related to culture, such as the way of dressing, the lane direction, the English accent, the smell of spices. As time goes by things tend to feel normal in most places, yet not in India.

After some weeks, classes begun in NSB and this would bring even more changes to our lives. We have never been in such a participative class where almost all students raised their hands to speak their thoughts out loud. The learning methodology in Spain is quite different to that in India. Firstly, the way in which classes are taught differs to that in Spain, for example, Indian students take notes using pen and paper while in Spain students use their laptops; the schedule and timings differ in the sense that classes are shorter and breaks too; and the campus itself is smaller but equally welcoming. Moreover, the opportunity to get to know people who come from all over the country united in one same room makes you realise how extensive the country is.

Getting to know these people would be a very enriching occasion as each of them would have a distinct place to recommend visiting, from the very South of Kanyakumari to the Northern areas, such as Amritsar. This would mean the start of our never-ending trips all over India. If we thought we got to know the culture, the people, and their lifestyle.

We could not imagine how much we still had to learn. As soon as our trip started we became aware of differences among the Northern and the Southern areas. The food, the way of dressing, languages spoken, everything combined would teach us more and more aspects of the Indian culture that even if we read about them, it is nothing compared to live them.

Therefore, the past 8 months have been filled with experiences that would make us learn lots of things in a very short period of time. Nevertheless, on account of the current extraordinary situation that the whole world is living, caused by Covid-19, we have had to stop travelling temporarily and stay safe at home. However, we do take advantage of this time to keep on learning through one of the biggest film industries in the world, that is to say through watching Bollywood movies, as well as Tamil, Telugu movies and so on.





# EXPERIENCE FROM COHORT 2018-20

*NSB has played an important role in shaping myself, starting from building confidence in me. I never gave presentation before and that too business presentation, so it was something new for me. Here in NSB, I got an opportunity to test one of my attributes that I never focused on, "Dancing". Yes, it took me so much to take up a step and break my leg. But it was worth it. I would like to extend greetings to Nikhil Kadolkar and Prashant Thapa for bringing out something good from me. My time in NSB has taught me how to more patient and deal with any situation. My most memorable moment at NSB is when I crossed the finishing line of 100mts sprint and clinched my top spot. For me, "Sports is emotion". The best thing that I like in NSB is the vision of the President Sir Dr. Sridhara Murthy is one thing I like the most, he takes care of the institute as it's his own child and he'll do anything to grow it. Just be energetic during these years as for many this will be the last stop of education. Test your potentials, break your limits to reach peak. Explore when you can, utilize the resources. Wishing you all a bright future ahead!!! And a short message for all of my friends, I will miss you all....*

**-SREERAJ NAIR**

*The time spent in the institute and my academic journey here really gave a good enjoyment of co-curricular activities along with my study life. I became more confident during this journey that no one would laugh at you even they had different opinions from you. From this institute, I not only mastered the relevant knowledge, but also learned how to express my ideas and share with others more. The most memorable moment in the campus was the two-day sports event that we enjoyed to the fullest and at the end rising united as NSBian's and creating a bond with our classmates and juniors. NSB has given opportunities to us to grow like BNA's to build our confidence and presentation skills. One particular area where I saw the opportunity for change at our college was providing students with machine learning by having a full-fledged computer center.*

*Advice for other batches would be work smart but don't forget to work hard because at end hard work pays off and as to be the future managers start making schedules not night/week-end plans. The beauty to the night campus holding various events just makes the life after 5pm amazing at NSB and also encourages us to take up responsibilities and work as one, my memories are now flooded with the various events we had in the campus and the efforts of the NSBian's put together and all the fun we had together. Finally, be confident, learning never stops, develop more and more skills, work as a team and try taking risks.*

**-ARINDAM DUTTA**





*The journey in NSB was quite great because from knowing no one to getting love from everyone was just beyond the words. The NSB made me grow very well, they have built confidence in me and they have removed the sense of hesitation in me. They have put me in those situations where I have handled myself and given my best that moulding which NSB has done for me is very grateful. The college USP is that every faculty talks too whether they are teaching or non teaching.*

*"Don't just live your life, built memories out of it".*

**-ABHISHEK RAJ**



*The beginning seemed demanding, but gradually things started falling into place and the best thing happened! I discovered myself in all of this. I have experienced growth throughout this beautiful journey in NSB. I have learned a lot of things here-right from Communicating with others, building confidence to being an Extrovert. I Really appreciate the way how every student was welcomed and made comfortable in NSB. Even though coming from a different state I always felt belonged here. Be Focused and Confident.*

*"Do your Best and never lose hope".*

**-SUPARNA KARJEE**

*The journey in NSB was quite great and challenging at the same time, as coming from northern side area to southern had faced few challenges and the changes in the culture. I like the ways how our teachers are interactive and supportive in every aspect. It does not matter from where you belong its always supportive from the staff. The college has guided me to become a great professional as I am about to step in the corporate world. There are many takeaways from my journey to NSB. I feel lucky to be a part of such college which taught me everything. Overall, the journey at NSB was about facing ups and downs but mostly faced the ups changes in my life that helped me to be better.*

**-VIKRANT SHARMA**





# JOURNEY FROM NSB TO SSB (Army)

BY- -Vaishakh Chandran ( Cohort 2018-20)

Joining the Army was very clear in my mind whenever I saw myself in the future. As Einstein was for Physics, Jordan for Basketball, Murthy Sir for NSB, I was for the Army and will continue to be...

It all started before NSB, when I was in class 11. It started dawning upon me and the way forward it only became stronger. If you would have seen the movie Lakshya (Bollywood), it is a story where Hritik Roshan joins the Army and in one dialogue he says confidently, 'Joining the Army is simple, One Exam, One Interview, Medicals and a final merit list, that's it'. On the contrary, it is only after 5 lakh candidates enroll, that 300 get finally selected.

And so, I gave the NDA (National Defence Academy) exam three times, during school years, didn't pass. I took up a college which was the most famous for NCC. I did three years and obtained my ticket for the first entry where direct interview was possible. This is the time I joined NSB and my first interview (SSB) was around the corner (October). It was in Allahabad, known as the toughest SSB board. The interview is for 5 days, where 1st day is the screening round and you're in or you're out. I was out. Second SSB came after 2nd Semester (July) in Bengaluru. First day, screened out. Another thing was going in the background after I finished college. I had been trying for an entry with the exam (CDS). I gave this exam 3 times before the 2nd SSB but didn't pass.

After that, we got a month leave for Project work and I went home. All my acquaintances started telling me stories of how Amitabh Bachan, Abdul Kalam, Sharukh Khan also failed SSB and maybe there is something else destined for my future. I didn't believe them. I prepared harder for the CDS exam. This was the time where days and nights became one. Third SSB came, again direct interview amid 3rd Semester (November), first day screened out. But one good news was I passed the exam.

Fourth SSB call came, but the dates were clashing with the 3rd Semester exams. Now it was a Do or Die situation. Either I attend SSB and leave the exams blowing my chances of placement with a compartment or I could stay and give up an important chance. It was a dramatic moment. Swarnadeep Sir told me either you go and pass the interview or don't come back.

I decided to go, followed my heart, took the chance, an uncalculated risk. It was worth it. The battles were won, the dream came true.

Now a new Chapter of life has opened. But Life in its essence is similar for all of us though we all are different.

Having dreams and passions is good but not necessary. Sometimes what we do, is where we are meant to be and where we must learn to be joyful with each other. Joyfulness is not in a moment; it comes of what we do in the moment. Giving our best, working not for what we will get but for what we can give, akin to duty.



# GET RID OF SELFISHNESS

*By-Merin Varghese(Cohort 2019-21)*

Once a group of friends decided to go fishing. They hired a boat, a net and set out to the sea. On the way, they had arguments among the friends discussing the catching techniques, which lead to unsuccessful catch even after many attempts. They couldn't catch even one fish. Disappointed, the group headed towards the shore.

On Their way back they found a young boy on a tiny boat who managed to catch many fishes. The friends were amazed by the little boy's fishing success and asked him the secret behind the catch. The boy replied "when you cast your net the fish see you and runaway. Fish can only be caught if they don't see you."

When we try to practice empathy and see what other people are going through, soon the person will be able to give up selfishness. As in an organization practice putting yourself toward the last and don't be the person who always thinks about himself and gets everything first. If you get rid of this you can achieve organizational goal as a team.

"Do everything without grumbling or arguing, so that you may become blameless and pure, then you will shine like a star."

## GLOBAL MINDSET TRAIL

"GMT" A tour we all were eagerly waiting for. We started the count down of this trip even before our semester exams got over.

The date 18th Aug 2019 with Soo much excitement and Anticipation we all started our journey to Singapore, such an amazing place, buildings were sky-high, and the bluish green water was an add on to the beauty of Singapore, we made our move to Indonesia where we went to some renowned companies which loaded us with lots of values and again we sailed back to Singapore and just like Alice in wonderland we were lost in the beauty and technologically advanced universal studios followed by jungle safari at night. Some more industrial visit we did and that was just the right push we needed at that point in time to embark ourselves and then we drove to Malaysia a place which is called as truly Asia, the Petronas twin towers and the beauty of Malaysian street at night was mesmerizing. This journey was more beautiful than our destination because words will fall short to frame the experience.

*-Kiran Kumari*



# THE VALUES

BY-Dutikrushna Patra  
(Cohort 2019-21)

The values that exist in our life give shape to who we are? How are we? Here is the story of gold which may give you an idea about your life.

It was the time when Ric and his wife Jenna had their 5th wedding anniversary after 4 days. He loves his wife too much. Ric and Jenna both are happy and have a son who is 2 years old. He is working in a private company and happy with the salary. Eventually, he gets a promotion in his office, and at that time his happiness is not limited. He wants to tell this good news to his wife on the wedding anniversary with a gift. He is thinking about what he will buy for his wife.

Before the day of the anniversary, he thought he would give a necklace that is made of pure 100% gold. He bought the necklace and went to his home. He presents the gift to his wife and his wife is so happy, and he told me about his promotion, and she is very happy to listen to that. Jenna wears that necklace and holds his son. His son holds the necklace, and Jenna tries to pull that from his hand. Within a few seconds, that necklace was turned, and the design got damaged.

The next day Ric went to a goldsmith and told him to remake the design of the necklace. Goldsmith said that it is impossible to remake the design because it is pure gold, and that has very little strength. If you want then, I will add some right metals that will give the strength and after that, I will make it again. He gave the shape and strength to the necklace by adding some other valuable metals.

As the valuable metals that are added to the pure gold to give a proper strength, so that we can make shapes easily, our life also the same as pure gold when we are adding some values then we can think strongly and give shape ourselves for the future. Some values are attitude and perception that will give the strength to see our surroundings differently.

But the thing is how do we choose our values, and how do we see things. are we different or are we the same as our surroundings? We can make a difference with the positivity that existed in us. We have to find out our strength, and we have to give shape to ourselves. And the difference will make us different as a successful person in the world.



# WOULD YOU TAKE A BULLET FOR ME ?

By • Ojasri Mahajan (Cohort 2019-21)

*The Indian soldier is a role model for the people of India. Scrupulously honest, positively secular, completely apolitical, with an ethos of working hard, simple needs and frugal habits, he is the epitome of courage and unflinching devotion to duty. More than any other group or community in the country, the Indian soldier embodies and represents the idea of India.*

*Our Soldiers are our pride. They not only secure borders but gives selfless service by serving our nation in internal problems also, keep our country's flag high. They also give their service at international level by serving the mankind worldwide. Their contribution is countless that what makes them a Perfect Soldier. In hail, sleet and snow, in icy blizzards and pouring rain, he stands sentinel over the nation's borders in the high Himalayas. He maintains a silent and lonely vigil along the Line of Control (LOC) in Jammu and Kashmir (J&K).*

*We will never forget the sacrifices made by the martyrs of our Indian Army, the courage they showed. Their valour and sacrifice will never be forgotten. They served the nation with utmost dedication and worked tirelessly to protect our citizens. They leave their family, friends, home and all the comfort for securing our comfort. We Indians mostly forget their supreme sacrifice and never try to understand their emotions and feelings. It's our biggest fault. We should be thankful for everything they do for us.*

*We are not at all that great, we cannot afford to pay the debt of their service and sacrifice! "I salute the martyrdom of our army personnel".*

*They protect our country from terrorist, shed their blood for us. They give so much, gets so little in return, and yet serves with a smile. He is the quintessential Indian who has knit India together. If there is some truth in the phrase "Kuch baat hai jo hasti mit-ti nahin hamari" (there is something about us that we cannot be destroyed), it is because of his indomitable courage and his immeasurable sacrifices.*

*Thank you for protecting us.*

*Thank you for sacrificing everything for us.*

*You are the saviors of Bharat Mata (INDIA).*

*At last I would like to ask you people a question "WOULD YOU TAKE A BULLET FOR THE COUNTRY?"*

*Jai Hind*

*Jai Bharat*





# DIGITAL NSB

*It a very nice experience to engage students virtually, even we are encouraged to handle online classes, we could see students attending classes across the Country. This Online classes have connected us with the Students in terms of handling classes, clarifying their doubts, mentoring them, etc. It has enhanced our level of confidence, and teaching methodology and even students feel motivated to attend this Online Classes. The Online Platforms what we use are user-friendly, compatible. I personally feel that, we are preparing our self towards to face new challenges.*



*We are all in an unfamiliar situation and have no clue of how to deal with it. Understand basic information about coronavirus disease (COVID-19), including its symptoms, complications, how it is transmitted and how to prevent transmission. Stay informed about COVID-19 through reputable sources such as UNICEF, WHO and national health ministry advisories. Be aware of fake information/myths that may circulate by word-of mouth or online. Everyone has to follow the norms and guidelines given by Government and Doctors. Please do not try to explore yourself with this Pandemic. Explore yourself with new learning and utilize this time for enhancing your expertise to next level. Stay Safe Stay Home.*

**-DR. S.SYED AHAMED**

*Online classes made us understand and experience completely new platform to impart knowledge. I feel it works as a very successful tool to maintain an uninterrupted learning process and interaction with students. I also felt that this kind of arrangement is successful only if students are participating and for NSB it's always about students. I am very thankful to all the students for their cooperation and 100% presence in all the online sessions conducted by us.*



*"Covid 19" I think is a learning for all of us that life is not about material things we can live with basics without compromising on our Eco system which we share with many living beings.*

**-Prof. Divya Mathur**



*Online classes made direct and indirect contribution to both students and society. Created an Edu-tech climate through saving immense energy. Having time for personal and professional growth was always an excuse. Time to maximise the quality learning with technology.*

**Prof. Gnanaprakash C**

*Great*

*Stay at Home, Spend more time with family and help the people in need.*

**Prof. Swarnadeep Maity**





*It's a new experience for me. Adopting to this new style of teaching was easy, however, nothing can beat teaching in the classroom setup. We really miss the classroom. In teaching, assessing the attitude and attention level of the students throughout the session and teaching accordingly matters a lot which is not possible in online classes*

*We miss the presence of you all in the campus. But we have not given up on the commitment we all made which was to help you in building your career in management. Likewise, stay strong, don't lose your focus on building your career, manage your time well and do reach out to us for any guidance. Most importantly stay safe; you have an interesting life ahead of you.*

**-Prof Abhishek Santoshraj**



*Online classes are one of the safe ways to keep coronavirus away from the student but my experience about online classes that was incredible I have been experienced lot of new and weird thing in the online class fanny, serious, but overall that was the best experience I ever had in online classes that were the best move taken by NSB for safety purpose*

**-Virendra Bodele(Student)**



*My personal experience with online learning is prominent. Live classes on Zoom platform ensure that education is not obstructed amid the coronavirus pandemic.*

*NSB is trying its best to keep the learning going on so that every student can understand it in a better way. The case studies are given to students so that can do their level best to solve them...*

*At last, Education cannot be stopped, it can be built.*

**-Ojasvi Mahajan(Student)**



*The online learning was quite an unusual experience, as we are more acquainted to physical/classroom learning*

*But I guess, this is the best way out that NSB had confidently embraced during such unpredictable set of circumstances and most importantly, this method ensured connectivity among the NSB family and kept the flow of learning uninterrupted.*

**-Divya(Student)**



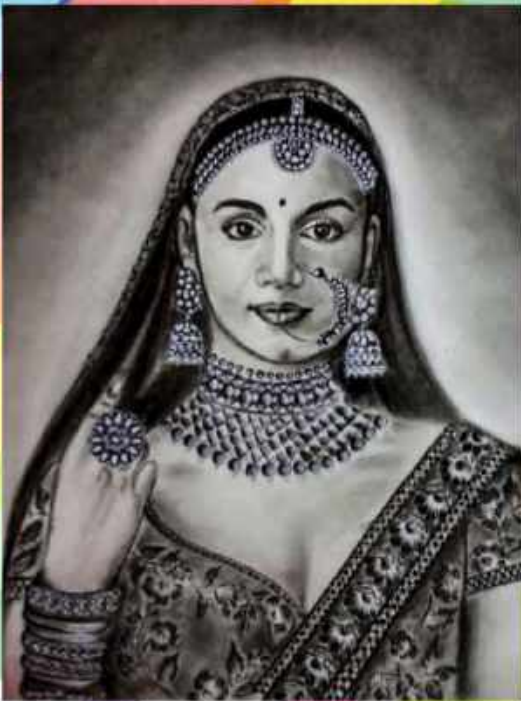




**Ananya Sharma**



**Dutikrushna Patra**



**Aanchal Sharma**



**Gayatri pujarit**





# Talents

## LIFE CHAOS

Life goes from birth to death  
Shall I store or share wealth  
Life starts teaching skills  
Shall I acquire it or just kill?

Ambiguity lies in me,  
But not within me.  
Is it like an autumn tree?  
It is confusing me.

Life! Shall I take you for strife?  
Or assume it as just a ride?  
Shall I stop the time or  
Pass along with its line?

All at last, but not least,  
I got the big feast.  
Feast of knowledge that,  
Told me meaning of life.

That life is serious,  
And to be lived in curious,  
Gratitude to the one,  
Who help me find,  
True meaning of life

-SUSHMITHA H PATIL

## POVERTY

Look at those wide eyes...  
Staring blankly  
At the sky  
With no tears  
Left to cry.

Look at those skinny arms....  
With no muscular charm,  
And no protection  
From harm.

Look at the stomach protrude...  
Due to hunger  
And lack of food,  
With conditions  
Bleak and crude.

Look at the unsightly flies...  
Gathering on the  
Face and eyes,  
While the babies  
Groan and sigh.

- OJASVI MAHAJAN

## WHEN YOU WANT...

When you want to love,  
Love the truth and mankind.  
When you want to kill,  
Kill ego and pride.  
When you want to think,  
Think big and high.  
When you want to admire,  
Admire modesty and desire.  
When you want to live,  
Live a simple and purposeful.

-Ananya Sharma



# Talents

## HOPE

Lives lost,

Some left us with their thoughts,  
What's happening in the world today,  
No one can see any other way.  
Where has the world taken us,  
Where will the hope come from?

Dreams Shattered,  
Eyes watered,  
Hoped to see new mornings,  
Now waiting for dreaded endings,  
Tainted memories of outdoors,  
Stay abreast indoors,  
Where has the world taken us,  
Where will the hope come from?

Humans confided,  
Animals freed,  
Nature glorifies among the chaos,  
Finally, the message made clear,  
As to who is the real boss  
In the chaos of hopeless human slum,  
That's where the nature hoped from!

-Megha Poojari

## Living like them

Maybe now we feel... the way they felt for ages  
It's now we realize how was their lives in cages.  
We took what was theirs and still doing the  
same

And not just one, we all deserve the blame.  
The nature, the earth ... was meant for all of us!  
Then why did we put them in such great dis-  
tress...?

It's oppression... It's suppression  
Considering them brute creations  
Maybe it's time we return them their posses-  
sions.

Quarantine was a trailer of the film they live  
It's time to change what we perceive.

- Divya H. Maru

THE GREAT  
RELATIONSHIP IS  
ABOUT ACCEPTING  
SIMILARITIES  
AND WORKING ON  
DIFFERENCES

IG:-VirendraBodele IG:-BizSuccessMindset

write\_your\_own\_wyo  
अर्थशास्त्र

मजदूर कल भी मजबूर था,  
मजदूर आज भी मजबूर हैं।  
कल तक वो काम के लिए हाथ  
फैलता था,  
आज वो दो वक़्त की रोटी के  
लिए फ़ैला रहा है।

YOUR WINGS  
ALREADY EXIST ALL  
YOU HAVE TO DO  
IS FLY

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# Recipes

## Dalgona Coffee Recipe

Presenting you the recipe of recently trending, "Dalgona Coffee"

Ingredients:

- 2 tablespoons Instant coffee
- 2 tablespoons Sugar
- 2 tablespoons Hot water
- 1/2 cup (120ml) Milk
- 2-3 Ice cubes

Directions:

1. In a large mixing bowl place coffee, sugar and hot water.
2. Use a hand mixer or electric mixer, whisk until it turns thick and creamy.
3. Fill only 3/4 of a cup with cold milk and add ice cubes.
4. Top it up with foamy whipped coffee. Mix well before . Drink. Enjoy!

-Gayatri Sudhir Pujari

## HOT GARLIC SOUP

Step 1: First, we have to mix water with corn flour, so take one bowl, add two tablespoon corn flour and add one glass of water & mix it, mix it well so that there are no lumps; the corn flour water is ready.

Step 2: Turn on the gas flame keep a pan on the flame, add one tablespoon oil in the pan & put 5-6 garlic cloves, stir it till the cloves softens, after that add chopped garlic and stir fry until the garlic turns golden and then add corn flour water which we prepared and then add one glass of water and salt as per your taste, then add little bit of chopped black pepper and stir continuously so there will be no lumps. Boil it for some time and after boiling add some chili flakes. Pour it in a bowl.

-Mukesh Dash





## Drinks for better immune system

Our immune system shields our body against diseases, viruses and infections,>70% of our immune system is in our gut and forms the foundation of health.It needs a solid dosage of vitamins and minerals daily to keep its vitality up and going.Turmeric & ACV Detox Water:

Ingredients

- 1 tbsp. Apple Cider Vinegar
- 1/4 tsp. Ground Turmeric
- 1 tsp. Honey
- 1 cup Warm Water

Green Smoothie:

Ingredients

- 1 cup Baby Spinach
- 1 Celery Stalk
- 1 Tomato
- 1 cup Water

Root Smoothie:

Ingredients

- 1 Baby Beetroot (cooked)
- 1 Carrot
- 1-inch Ginger Root
- 1/4 tsp. Ground Turmeric
- 1 cup Water

-Varsha Pareek

## Bread Creamy

During this quarantine time, innovate refreshing dessert.To make it follow these simple steps

Step-1

Take a cup of cream (malai), add 1 ½ table-spoon sugar and mix them in a bowl for 10-15 minutes, add some saffron & some cardamom powder.

Step-2

Take four pieces of bread slice and cut them in a circular shape, put the above mixture on slice and garnish them with some dry fruits and refrigerate for about 10-15minutes. The dessert is ready. Enjoy the refreshing and chilled dessert in this summer!!!!

-Ananya Sharma

## THE LEFTOVER RECIPE

Its evening and you are starving so you start searching something to eat. Ahh!! You came across the leftover sabji of afternoon which will soon get spoil. But what if you can convert those sabji along with few items and makes it a tasty snack. Great isn't it! It will not only make your tummy full but also make you appreciate yourself for what you have made out of left-overs. Ingredients Needed: (Items increases as per increase in an individual):

- Leftover sabji
- 3-4 cubes of butter
- Soya and Tomato Sauce
- Chat Masala
- 2-3 slices of Cheese

Recipe to follow:

Heat up the pan and melt 2 butter cubes. Put the leftover sabji and fry it for 2 minutes on medium flame. Add soya sauce and tomato sauce to inject taste into sabji. After a minute of cook. Add chat masala to give chatpata taste to it. Then cook it for 5-7 minutes on medium flame to bind all the flavors together. Now keep it aside to let it cool down a bit and place a frying pan on low flame. Until then, take out the bread slices (as per requirement) and spread tomato sauce on one side of each bread slices. Then spread the cooked sabji on one slice, put a slice of cheese on the sabji and cover them with another slice of bread (like a sandwich).Melt a cube of butter on hot pan and toast the sandwich from both sides till the bread slices turn crispy brown and the cheese starts to drip out. Take out the crispy brown sandwich and slash them into two beautiful triangular shapes.

Now, serve the sandwich with either tomato sauce or red chilli sauce ortriangular shapes. Now, serve the sandwich with either tomato sauce or red chilli sauce or you can go with mayonnaise also.

-Abhishek Raj





# TEAM INITIUM TALK

*It was an wonderful experience working in Initium. I been never worked before as a magazine designer but working 3 issues with my friends and Abishek sir I gain so many experiences and memory. it was quite amazing , in my first issue we get difficulties, I didn't even knew how to start the design process but finally me and my buddy yoga did it. Sitting with Sonam, Sreeraj and Yoga, and discussing about magazine is one of the best moment . It took more time then we imagined but the final output was good.*

*-Janmejay*



*A token of appreciation to Prof. Abishek Santhosh Raj for bringing out such a wonderful opportunity to test my knowledge. It was an immense pleasure working with the team as Content Development Head. It is a stage to test your potential in a different field. I hope there will be active participation in upcoming editions and it'll be a huge success.*

*-Sreeraj*

*Initium was like an internal job I always had throughout the course of my MBA journey. From Innovation to Team Management to Working deadlines and Having fun while working, I learn it all and much more. The thing I take from this team is what might seem impossible is just an idea away.*

*-Sonam*



*Experiencing is the key factor to understand any particular thing in more deeper way than observing from outside. Working along with a team is not an easy task as it looks like. Will be facing lots of challenges which makes us grow more. I had such an opportunity just once working with the team 'INITIUM' as a designer. It was lot of learnings how people think and portray their ideas in a hub for one. It thought me to handle difficult situations in a smoother way.*

*-Yoga*



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# NSB SALUTES THE COVID-19 WARRIORS

NSB Thanks each and every person who fought and still fighting in this pandemic. We Salute to your dedication, commitment and courage.



## TEAM INITIUM

Sreeraj  
Sonam  
Janmejaya  
Yoga  
Ojasvi  
Divya  
Gayatri  
Ananya  
Aanchal  
Sushmitha H Patil  
Sushmitha  
Rishi  
Tejaswini  
Dutikrushna patra  
Rahul

Business School of the Year 2019  
Management College of the Year 2018  
Great Indian B-School 2016



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