



Volume VII



2023 - 2024

IIBM

Chronicle



YEH HAI
MUMBAI
MERI JAAN

WOW! - Words of Wisdom



Father Abraham Joseph
Secretary, VES Trust

I greet you with words of encouragement and hope, drawn from the wisdom of Holy Bible scriptures:

"For I know the plans I have for you," declares the Lord, "plans to prosper you and not to harm you, plans to give you hope and a future." - Jeremiah 29:11

In these challenging times, let us remember that each obstacle we face is an opportunity for growth and transformation. Our journey at IIBM College is guided by values rooted in faith and learning, preparing us to lead with compassion and integrity.

"As we continue to uphold our commitment to academic excellence and innovation, let us also commit our endeavors to the divine guidance that steers our path forward. Together, let us strive for excellence in all our pursuits, knowing that our efforts contribute to a brighter future for our students and communities.

"Let your light shine before others, that they may see your good deeds and glorify your Father in heaven." - Matthew 5:16

May our collective efforts illuminate the way for others, reflecting the values of knowledge, service, and leadership that define the spirit of IIBM College. Thank you for your unwavering dedication and commitment to our shared mission. Your contributions shape the future leaders who will make a positive impact in our world.



Dr. Ashok Luhar
Director, IIBM

Dear Indira Institute of Business Management Community,

It is with great pleasure and pride that I address you in this edition of our newsletter. As we reflect on the past year, we find ourselves amidst a tapestry of achievements, challenges, and moments that define our journey as a premier institution of management education. This year has been marked by remarkable milestones across various facets of our institute. Our faculty members continue to excel in their fields, contributing ground breaking research

that not only expands the frontiers of knowledge but also enriches our academic programs. I commend their dedication and commitment to nurturing the next generation of leaders and innovators. Our students have once again proven themselves to be the cornerstone of our institute's success. Their enthusiasm, diligence, and passion for learning have shone brightly in numerous competitions, conferences, and industry interactions. It is heartening to witness their growth and transformation into well-rounded professionals poised to make a difference in the corporate world. As we look forward to the future with faith and determination, we will continue to navigate the evolving landscape of management education with resilience and innovation. I extend my heartfelt gratitude to our faculty, staff, students, alumni, and stakeholders for their unwavering support and dedication. Your contributions are integral to our continued success and growth as an Institute of excellence. Together, let us embrace the opportunities that lie ahead, confident in our ability to shape a brighter future for Indira Institute of Management and beyond.

I wish all very good luck.

Greetings in the name of wisdom and knowledge, which are treasures of immeasurable value.

As we embark on this journey of growth and discovery together, I am reminded of **Proverbs 1:5**, which says **"let the wise listen and add to their learning, and let the discerning get guidance."**

The hallmark of our Institute has always been our unwavering commitment to fostering a learning environment that not only imparts knowledge but also nurtures critical thinking, creativity, and ethical leadership. Our stakeholders faculty, students have been

instrumental in upholding its legacy of academic excellence and innovation through collaborative efforts and unwavering dedication, a significant increase in research publications, garnering recognition both nationally and internationally. Together, let us reaffirm our commitment to shaping future leaders who will not only excel in their chosen fields but also contribute meaningfully to society. Our approach is of diligence, passion, and a relentless pursuit of excellence and hence continue to be receptive to new ideas and insights that push the boundaries of conventional wisdom.

May this academic year be filled with boundless opportunities for learning, growth, and success.



Dr. Ambaresh Patnigere
Executive Director, VES

Greetings to all, **'A thing of beauty is a joy forever'** At Indira Institute of Business Management, Sanpada, we believe in the transformative power of communication and community engagement, which is beautiful. As we embark on the journey of publishing our newsletter, IIBM Chronicle' Vol. VII, we envision it not merely as a medium of information dissemination but as a dynamic platform for fostering connections, celebrating achievements, and sharing insights and also serves as a bridge between the diverse stakeholders of our community—students, faculty, alumni, and industry partners. It is a testament to our commitment to

transparency, collaboration, and continuous learning, reflecting our values of excellence and innovation in every edition to inspire and engage our readers.

'IIBM Chronicle' strives to keep our community informed about the latest developments, initiatives, and events at Indira Institute of Business Management. We are proud to announce about our connect with our Alumni through our E-NEWSLETTER. Our newsletter also provides a platform for interaction, inviting readers to share their thoughts, ideas, and feedback on articles, initiatives, and future directions. In essence, our newsletter is more than just a publication—it is a reflection of our collective journey towards excellence, innovation, and impact.

We extend our heartfelt gratitude to all the stake holders, faculty members, students, and our Newsletter team members for their impeccable contribution in getting this published.

Together, let us craft connections that strengthen our community, celebrate our achievements, and propel us towards a future of continued growth and success.



Prof. Susan Shibu
Editor, IIBM



Ektaara International Research Conference

On 28th, 29th & 30th March 2024, IIBM And DMTIMS hosted "Ektaara," An 3-Day Online International Research Conference on 'Research Methodology For Qualitative And Quantitative Research 2024' in Collaboration with Euxodia, USA. The goal of this International Conference EKTAARA 2024 (Fourth International Conference on 'Research Methodology For Qualitative And Quantitative Research' in today's rapidly evolving world, is that there is a growing need to bridge the gap between traditional academics and the practical skills required in professional industries. The conference saw vibrant participation from across various colleges, who presented research papers on the topic. This live International conference on multidisciplinary research (Ektaara -2024) served as a critical platform for academicians and researchers to transform their educational practices and align them with the demands of the industry. The conference explored the necessity of 'Ektaara,' 2024 in fostering a shift towards professional, industry-based, skill-based education. The conference successfully fostered insightful discussions and provided valuable perspectives on modern business strategies.



Case toh Banta hai! Intercollege Case study competition of IIBM in collaboration with DMTIMS

On December 9, 2023, the Indira Institute of Business Management, in collaboration with Dr. Mar Theophilus Institute of Business Management, hosted its annual Case Study Competition. Judges Dr. Vishal Ghag and Anand Dhruv evaluated teams as they tackled complex business scenarios, showcasing their analytical and presentation skills. Ms. Varunika Singh (SY MMS) emerged as the winner. The event highlighted innovative solutions across various fields and fostered a spirit of knowledge and camaraderie on campus.

Bookworms Unite: Book review competition at IIBM

On February 9, 2024, Indira Institute of Business Management (IIBM) hosted "Book'd for Life," a vibrant Book Review Competition. Students explored a range of genres, from classics to bestsellers, with Mr. Jayant Hudar serving as judge. Participants passionately analyzed and discussed their chosen books. The winners were Ms. Surabhi Ratwa, Mr. Jino Johnson, and Ms. Shamal More. The event showcased IIBM's commitment to fostering a culture of reading and critical thinking.



Geek Realms

Mastering the Game: Leadership and Team Dynamics

Corporate Interaction Session featured Mr. Vidyanand Joshi, a seasoned Behavioral Consultant, Management Educator, and Personal Counsellor. As part of the Induction Program for the MMS Batch 2023-25, Mr. Joshi conducted an enlightening session on "Management Games: Leadership & Team Skills Assessment" on 1st September 2023. His interactive approach allowed participants to delve deep into the intricacies of effective leadership, highlighting the importance of communication, collaboration, and decision-making within teams. Through engaging activities and insightful discussions, Mr. Joshi provided valuable tools and strategies that are sure to benefit the students throughout their academic journey and future careers. The session left an indelible mark on all attendees, fostering a sense of enthusiasm and motivation as they embark on this new chapter of their professional development.



Navigating the Gig Economy: Opportunities and Challenges

The 2nd of September 2023 marked a significant Corporate Interaction session featuring a distinguished panel of industry experts. The session, titled 'The Gig Economy: Implications on Business and Employment,' was led by Mr. Satyababu Naidu, Founder & Managing Director of NEXTGEN INFRA TECH SOLUTIONS LLP accompanied by Mr. Rangesh Nayar, Chairman and MD; Founder and CEO of Swafe Consultancy and RN Wealthcare, Mr. Gaurav Kathuria, Head of Commercial Marketing and Alliances at Reliance Retail, and Mr. Nischal Kapadia, TEDx & Keynote Speaker, Board Member at KPMG EMEA Asset Management, and Angel Investor. Their collective expertise and diverse perspectives provided a comprehensive understanding of the gig economy's impact on the business landscape and employment trends. The panel delved into discussions on the opportunities, challenges, and future prospects of this evolving employment model. Attendees were enriched with valuable insights and practical advice on navigating the gig economy, making the session both informative and inspiring for all participants.



Big Boots - The Corporates

From Idea to Empire: The Entrepreneurial Journey

On the 4th of November 2023, the Corporate Interaction Session was graced by the esteemed presence of Mr. Sony Goyal, Founder of various renowned ventures including MissionCAT, My Career, Prayaas International School and Punjab 100. Mr. Goyal shared valuable insights during his talk on 'How to Excel in the Entrepreneurial Journey.' Drawing from his rich entrepreneurial experience, he highlighted key strategies, challenges, and best practices for budding entrepreneurs. Attendees were enthralled by Mr. Goyal's passion and expertise, gaining a deeper understanding of the entrepreneurial landscape and invaluable advice on navigating the journey to success. The session served as a beacon of inspiration for all aspiring entrepreneurs present.



Leading Through Crisis: A Masterclass

On November 9, 2023, the Corporate Interaction Session featured IAS officer Mr. Jiji Thomson, who shared his expertise in Crisis Management. His powerful message emphasized that excellence is an ongoing pursuit, urging students to persist until they achieve their goals. Mr. Thomson's inspirational words and insights on crisis management deeply motivated the audience, encouraging them to strive for excellence in all aspects of their lives.



The Art and Science of Strategy

On February 14, 2024, the Corporate Interaction Series featured Dr. Jacob Koshy Kandathil from IIT Bombay, who delivered an insightful session on Strategy Management. His expert discussion on strategic decision-making and practical examples provided valuable perspectives. The session was a success, leaving attendees inspired and better informed about effective business strategies.



Future-Proofing Your Career

The Corporate Interaction Session featured Mr. George Thomas, CEO of INTERTEC Group, Vice President of DPS Educational Trust, and Director of Toastmasters International. He discussed key qualities employers seek, the impact of Artificial Intelligence on the job market, and shared insights from his diverse career. His inspiring journey emphasized resilience and adaptability, leaving students empowered with practical knowledge and a clearer understanding of future career expectations.



'Paradise Regained'

A Day of Jingle and Zeal:

Christmas party at IIBM

The Indira Institute of Business Management transformed into a winter wonderland as the Christmas spirit ignited the campus. The celebrations began with a prayer by Fr. Santosh Varghese, Director, Administration, VES trust. The air was thick with cheers and jingles. Students, faculty, and staff adorned in red and green exuded joy. There were fun games especially 'dum sharas' which became the cherry on the cake. Dance floors came alive with the rhythm of carols and contemporary beats. The day was a harmonious blend of laughter, music, and camaraderie, leaving everyone with hearts full of warmth and memories to cherish.



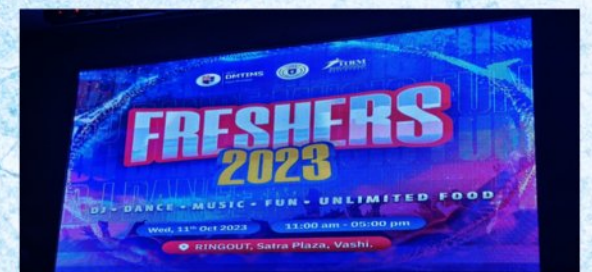
A Kaleidoscope of Colors: Holi at Indira Institute of Business Management

Indira Institute of Business Management transformed into a riot of colours on the auspicious occasion of Holi. Students, faculty, and staff painted the campus with hues of joy and camaraderie. The air was thick with the sweet fragrance of 'thandai' as pulsating music filled the grounds. Water balloons soared through the sky, laughter echoed through the corridors, and dance moves shook off the winter chill. A rain of gulaal showered blessings upon all, turning the campus into a vibrant canvas. The day was a perfect blend of tradition and modernity, leaving everyone drenched in colour and unforgettable memories.



A Symphony of Fresh Beginnings: Indira Institute's Fresher's Fiesta

Indira Institute of Business Management ignited the day with a dazzling Freshers' party at Ringout club, Vashi. The club transformed into a vibrant wonderland as the new batch of aspiring managers stepped into their collegiate journey. Electric energy filled the air, a mix of anticipation and excitement. Foot-tapping music, dazzling lights, and a sea of stylish outfits set the tone. The stage came alive with electrifying performances, from graceful dance moves to selecting the Mr. Fresher and Ms. Fresher. Laughter, cheers, and camaraderie echoed through the night. It was more than just a party; it was a magical initiation into the world of business and beyond. As the evening painted the sky with hues of farewell, one thing was clear: IIBM had welcomed its new stars with a bang!



'Paradise Regained'

A Symphony of Spirit and Skill: Navratri at Indira Institute of Business Management



Indira Institute of Business Management transformed into a vibrant canvas of devotion and dance on 24th October 2023, the eve of Navratri. The air pulsed with rhythmic beats as students, adorned in colorful attire, swayed to the enchanting melodies of Garba and Dandiya. The campus exuded a festive aura. Enthusiasm reached its zenith during the finale, a dazzling display of cultural performances that showcased the spirit of unity and diversity. From traditional dance forms to contemporary twists, the stage came alive with talent, with all students enjoying the Navratri floor to the fullest, leaving an indelible mark on the hearts of all who participated.



Pehchaan: Talent fest of IIBM

Indira Institute of Business Management's annual talent fest, 'Pehchaan,' showcased a vibrant display of creativity with captivating performances in music, dance, and poetry. The event, featuring both students and staff, celebrated individuality and the unique talents of each participant. 'Pehchaan' highlighted the belief that everyone has their own star to shine.



Staff Day Outing

IIBM's dedication to fostering a healthy work-life balance was exemplified by its staff outing at Monteria Resort. This event was designed to provide its hardworking teachers and staff with a refreshing break from their daily routines and to promote a lively and enjoyable work environment. The day was filled with fun activities, delectable food, and engaging sports, all set against a stunning natural backdrop. Staff members enjoyed reliving childhood memories through various sports and games, while the beautiful surroundings enhanced their experience. The atmosphere was lively, with laughter and friendly exchanges creating lasting memories. The outing not only revitalized the team but also strengthened colleague relationships, underscoring IIBM's commitment to rejuvenation and a balanced work-life dynamic. This event highlighted the organization's dedication in maintaining a productive and engaged workforce through meaningful breaks and team bonding activities.



'Cornucopia' - The Students' Life

Traversing beyond Borders:

An International Industrial Visit

Indira Institute of Business Management recently organized an enriching International Industrial Visit to Sri Lanka for its MMS students from the 2021-23 batch. This five-day educational excursion was designed to offer practical learning experiences beyond the classroom. During the trip, students delved into various facets of Sri Lanka's industries, culture, and natural beauty. Highlights included visits to the Pinnawala Elephant Orphanage, Kalapura Brassware, the Royal Botanical Garden, the Temple of the Tooth, local tea factories, and the Mangrove Cave River Safari. At these sites, students gained valuable insights into wildlife conservation, traditional craftsmanship, natural beauty, cultural heritage, tea production, and the ecosystem of mangrove forests. This immersive experience provided students with a deeper understanding of global industries, cultural diversity, and the practical applications of their academic studies in real-world context.



Engagements in Social Initiatives

At the Shashwat Foundation, student groups actively engaged in impactful social projects, notably the Rural Literacy Program, which aimed to improve literacy in rural areas and provided valuable real-world experience. As part of the Corporate Interaction Series, Mr. Ashish Korday, a Clinical Psychologist, led an enlightening session on "Managing Anxiety," offering practical tools and insights into coping with anxiety. In celebration of Women's Day 2023, Mr. Anson Thomas, an expert in combating human trafficking, delivered a compelling talk on "Stop Human Trafficking" on March 6th, 2023, addressing this critical issue and promoting awareness and action.

PROUD FEATS

Indira Institute of Business Management celebrates academic excellence:

- Rutuja Praful Amberkar (Finance, 2022-24) achieved a CGPA of 9.07.
- Ms. Neha Shaikh (HRM) scored 8.83.
- Mr. Balam Prashant (Marketing) scored 8.53.
- Mr. Tapeshe Rangare (Operations) scored 8.33.
- Their innovative approaches have set new benchmarks.

Professors' impactful training sessions:

- Dr. Alpha Lokhande conducted a two-day online training (Feb 28-29, 2024) on plagiarism, citation matrices, bibliometric analysis, and systematic literature reviews.
- Dr. Pinaki Mandal hosted a one-day offline workshop (Nov 4, 2023) on entrepreneurship with Mr. Sony Goyal of MissionCAT, engaging 117 participants through interactive exercises.
- Dr. Neha Sharma organized a one-day offline training (Sept 1, 2023) on leadership and team skills, attended by 156 participants and featuring dynamic roleplay by Mr. Vidyanand Joshi.



Summer Internship Diaries: A Season Of Growth

The summer sun had barely begun its ascent when a group of bright, young minds embarked on a journey to transform classroom theories into real-world experiences. Their destination? The dynamic world of business, where challenges awaited, and growth flourished.

- [Digitalveda Marketing Concepts LLP](#)

Ruchita and Varunika, with their innate creativity and digital prowess, dove headfirst into the realm of social media marketing at Digitalveda. Their summer was a whirlwind of crafting engaging content, analyzing audience trends, and mastering the art of storytelling. By the end, they had become adept at turning likes into leads and followers into a community.

- [BNM Solutions](#)

Sanyukta, Aarti, Priya, Vedant, and Meenakshi, armed with enthusiasm and determination, conquered the sales arena at BNM Solutions. They honed their negotiation skills, developed persuasive pitches, and discovered the thrill of closing deals. Each call and meeting sharpened their abilities, transforming them into confident sales professionals.

- [AMUL](#)

At Amul, Vaishnavi, Pranali, Amal, and Rahul embarked on a dairy delight. Their internship was a blend of strategic thinking, market analysis, and a deep dive into the world of consumer goods. They learned the secrets of brand loyalty and the importance of maintaining quality in every product.

- [The Indian Express](#)

Neha Shaikh, with her keen eye for talent, navigated the intricate world of human resources at The Indian Express. She mastered recruitment strategies, employee relations, and the art of building strong teams. Her contributions ensured the newsroom remained a place of creativity and collaboration.

- [Sharekhan](#)

Sherin Thomas and Sakshi Bajaj delved into the financial world at Sharekhan. Number crunching, financial analysis, and understanding market trends became their daily routine. Their analytical skills brought clarity to complex financial data, helping shape investment strategies.

- [Shoppers Stop](#)

Prithvi Khiya, Shubham More, Ashish Kanojiya, Abhijeet Deore, Mayank Dubey, Sanskruti Todkar, and Chaitanya Raut brought a fresh perspective to Shoppers Stop. They experienced the fast-paced world of retail, customer service, and visual merchandising. Their creativity and problem-solving skills enhanced the shopping experience for many customers.

- [Aditya Birla and Aditya Birla Capital](#)

Mandar Borse, Pratik Mukadam, Pradnya Lakawde, Ajay Chavhan, Shankar Tailar, Kishan Koli, Vinay Salla, Anamika Vishe, and Aaditi Gangurde, along with Kalpana Baswant, Omkar Roundhal, Shreeraj Kadam, Shruti Bhoir, and Harsh Juikar, experienced the corporate world at Aditya Birla and Aditya Birla Capital respectively. They gained exposure to various departments, from finance to marketing, and developed essential soft skills. Their comprehensive experience laid a solid foundation for their corporate careers.

- [Vega Helmets](#)

Navjeet Singh Sandhu and Satyam Sinha soared high with their internship at Vega Helmets. They gained insights into the aviation industry, supply chain management, and quality control. Their contributions ensured that every product met the highest standards of safety and reliability.

- [Outlook India](#)

Purva Warulkar, with her love for words, found her niche at Outlook India. She honed her writing skills, learned about journalism, and discovered the power of storytelling. Her engaging articles captured readers' attention and brought stories to life.



'Cornucopia' - The Source

The Guiding Compass: Celebrating Teacher's Day

Teacher's Day at Indira Institute of Business Management on September 5th, 2023, was a heartfelt celebration honoring educators. The day featured a warm assembly with student speeches, poems, and cultural performances. Fun games and competitions allowed teachers to relax and bond. A special lunch and speeches from management expressed deep appreciation for the faculty's dedication. The event was a successful blend of gratitude and camaraderie, celebrating the vital role teachers play in shaping the future.



Your Next Binge:

Tvf Pitchers - A Must-Watch For Dreamers



TVF Pitchers is a masterclass in capturing the entrepreneurial spirit, blending humor, drama, and realism into a gripping narrative. The series follows four friends who, fed up with their mundane jobs, dive into the chaotic world of startups. What sets Pitchers apart is its authentic portrayal of the highs and lows of startup life, from pitching to investors to grappling with financial crises.

The cast delivers standout performances, bringing depth and relatability to their characters. The series excels in its depiction of friendship and ambition, with sharp dialogues and moments of introspection that elevate the story. TVF Pitchers is a refreshing, honest take on entrepreneurship, celebrating the relentless pursuit of dreams with wit and sincerity. It's a must-watch for anyone inspired by the startup journey.



The Final Bell:

Batch 2020-2022 Convocation

On December 2, 2023, the Indira Institute of Business Management celebrated Convocation Day for the 2020-2022 graduating class. The ceremony featured a grand procession with graduates in regalia and included an inspiring speech by Chief Guest Shri Rajesh Narvekar, IAS. Degrees and awards were distributed, with the Chairman praising the graduates' achievements. The event concluded with a vote of thanks, marking a significant milestone for the graduates and showcasing the institute's commitment to academic excellence and holistic development.



Transformative Beginnings: IIBM's Induction Week

The Indira Institute of Business Management (IIBM) launched the MMS Batch 2023-25 academic year with an exciting Induction Program from August 31 to September 2, 2023. The event began with an introduction to the college's history and mission. On September 1, students visited Venus Health & Safety Ltd. for industry exposure. The program concluded with management games that promoted teamwork and leadership, setting a positive tone for their educational journey. The Induction Program culminated on the third day with a series of management games designed to foster camaraderie and teamwork among the students. These engaging activities not only helped break the ice but also set the stage for the students in developing their leadership and problem-solving skills, essential components of their management education.



Career Mantra

IIBM participated in the Career Mantra Fair at Manjunatha College of Commerce in Dombivli, offering students valuable career guidance. Faculty members led interactive sessions, providing insights into various management career paths and practical advice on leveraging higher management degrees for success. The event highlighted IIBM's commitment to student career development and facilitated meaningful interactions between students and management professionals, helping students clarify their career goals.



Why wasn't I born with the same weapons.... ????



India stands on the cusp of its 78th year of hard earned independence !! But today as a woman - I'm still a slave of patriarchy that has flourished unabated in our society!! I still look around with alert caution- is any piercing blood shot eye trying to set its horrendous intentions on me? Did that man just try to brush against my chest for a cheap thrill?

Let me leave early from office - who knows whether I will be safe on the roads? Let me adjust my outfit - is that guy in my office trying to leer at me, knowing that I'm uncomfortable? But come October - My existence will be worshipped in the form of Shakti-Swarupa, Navadurga!! I cannot comprehend why I have to live in fear when the basis of my existence - Stree Shakti is seated in Abhay Mudra on a Ferocious Lion armed with Weapons - ready to slay the vicious Mahishasur?? Why wasn't I born with the same weapons and the same fearlessness as Maa Durga ?? The Universe will not forget... the collective imprints of our pain!! This October, I won't forget !!

- Stuthii Chakraaborty

Each Minute Is a Miracle

In the hustle and bustle of college life, we often take time for granted. Yet, each minute we live is a miracle—a chance to learn, grow, and make memories. Time is one of the most precious resources we have, but it slips away quietly, unnoticed, unless we make the most of it.

Every minute offers an opportunity to make a difference, whether it's through personal development, helping a friend, or pursuing your passions. College is a pivotal time to seize these moments and build a foundation for the future. The relationships we form, the skills we develop, and the experiences we gain all happen in the precious minutes that make up our day.

By treating each minute as a gift, we begin to appreciate the power of small actions. A single minute spent reading, reflecting, or reaching out to someone can create a ripple effect that shapes our lives in profound ways.

In the end, it's not about how much time we have but how we choose to use it. Embracing the miracle of each minute opens the door to a life of purpose, growth, and fulfilment. Let's make every moment count.

- Dr. Aiman Peerzade



Unleashing Yourself

Few pointers for all of you to be the Best version of you.

1. Embrace Your Inner Superhero with a Growth Mindset!

Imagine you're a superhero with the power to learn and grow! Embrace challenges like they're epic quests. When things get tricky, see it as a chance to level up your skills. With this mind-set, you're unstoppable!

2. Set Goals Like a Boss

Goals are like treasure maps—without them, you're wandering aimlessly. Write down what you want to achieve, and plot your course like a savvy explorer. Keep your eyes on the prize and adjust your map as needed. Adventure awaits!

3. Treat Yourself Like a VIP with Self-Care

You're the star of your own show, so roll out the red carpet for self-care! Eat tasty, healthy meals, get moving with some fun exercise, and don't skimp on those cozy naps. Treat yourself to relaxation and activities that make you smile!

4. Rock Consistent Efforts Like a Pro

Consistency is your backstage pass to success! Build awesome habits and stick with them. Even on those days when motivation feels like it's on vacation, keep rocking your routine. You're building a future superstar!

5. Hang Out with Your Positivity Posse

Your squad can make or break your vibe. Surround yourself with positive pals who cheer you on and inspire you to be your best self. A supportive crew will keep your spirits high and your goals in sight!

6. Learn and Adapt Like a Pro

Learning is not just for the classroom—it's a lifelong adventure! Stay curious, pick up new skills, and be ready to ditch what's not working. Flexibility is your secret weapon for staying on top of your game.

So gear up, embrace these tips, and let's make your college life at IIBM unforgettable! You have got the tools to shine, so go out there and rock it!

Catch you on the flip side.

~ Dr Alpha Lokhande



Our Student Picassos



**Lavanya Vaity
FYMMS**



**Tannu Mohar
FYMMS**



**Tannu Mohar
FYMMS**



**Vaishnavi Rathod
FYMMS**



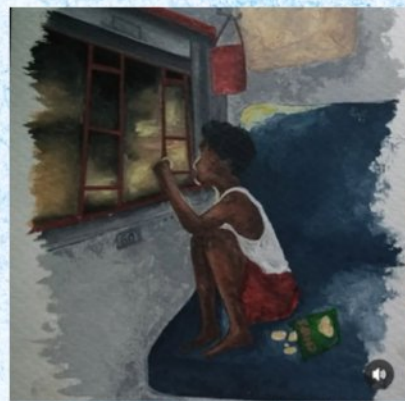
**Lavanya Vaity
FYMMS**



**Sahil Bagul
FYMMS**



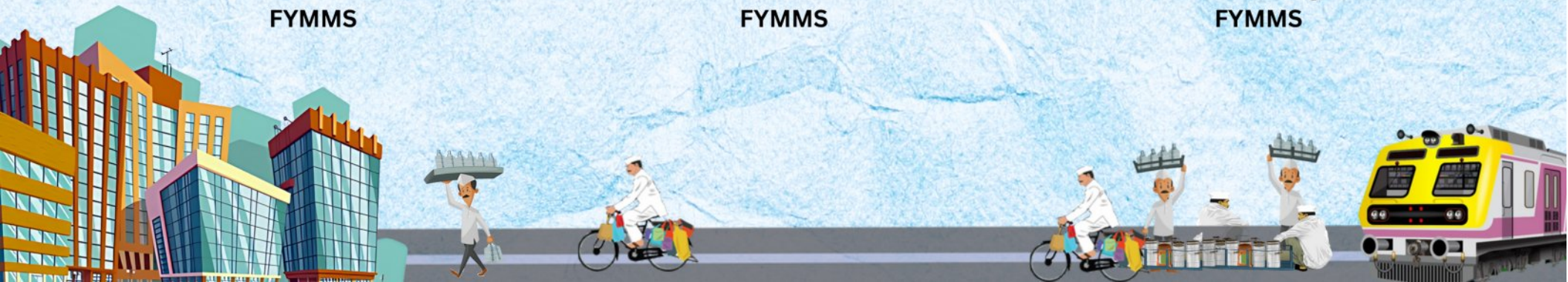
**Jino Johnson
FYMMS**



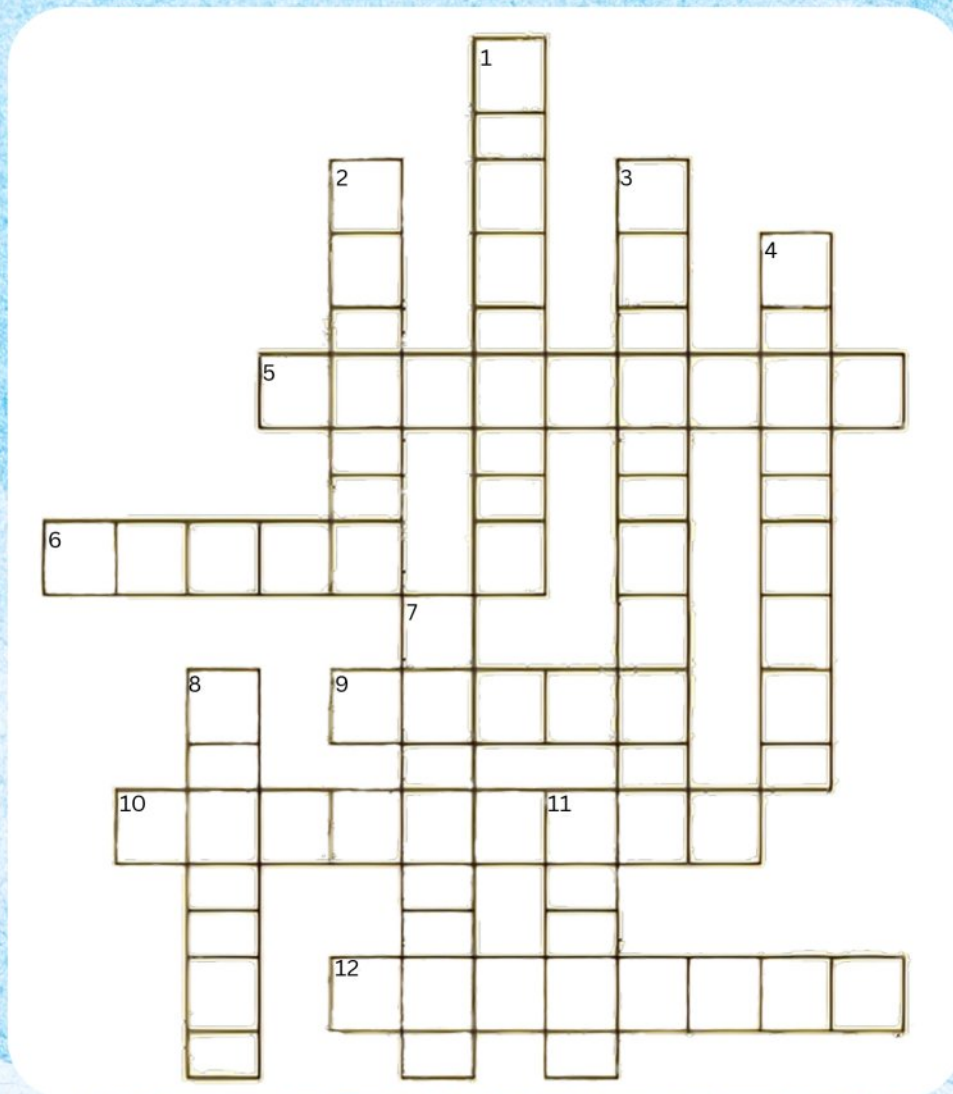
**Tannu Mohar
FYMMS**



**Shravani Mungekar
FYMMS**



Crossword: Sources of Business Finance



Across:-

5. Name the service rendered by the Factor by discounting the bill.
6. It is the credit extended by one trader to another.
9. Portion of this capital is used for purchasing land and building.
10. Debenture holders are known as _____ of a company
12. The reward for a debenture holder is

Down:-

1. This instrument helps to raise long term debt capital.
2. It is the life blood of business.
3. The person who holds share is known as
4. The capital raised through equity share is known as
7. The reward for a shareholder is
8. From this capital, day to day expenses are met
11. Shareholders are known as _____ of a company.

1. Debenture, 2. Finance, 3. Shareholder, 4. Ownership, 5. Factoring, 6. Trade, 7. Dividend, 8. Working, 9. Fixed, 10. Creditors, 11. Owner, 12. Interest

Answers:-

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