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BUSINESS WAVES

Quarterly Newsletter of Management and I.T.

RAMNATH GULZARILAL
KEDIA COLLEGE OF
COMMERCE

Paradevi Girdharilal
Sanghi School of Business
Management.

Bhagwatibai Jagdish
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Applications.

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"Call of industry"

Accreditation and
Credit Ratings.

Editorial



Prof. D.V.G. Krishna, Director

Economic welfare and emancipation of poor from social oppression is possible only through humanistic measures to realize the dream of humanistic democracy in which the citizens are easy to lead, but difficult to drive; easy to govern, but impossible to enslave. To provide food for the hungry masses and to breathe its own wisdom and freedom is the prerequisite of the country. Freedom from illness and freedom from illiteracy are the two most important issues with which the hungry masses are concerned. We have been experimenting on human welfare for decades but we have never done it before on this colossal scale as we are doing today. Therefore the stress today should be practical implementation of the proposed plan of action faster and faster for a healthy and strong nation. To meet the challenge of poverty on the scale of India requires much more effective use of public resources, domestic and foreign, as well as substantial increase in such resources. The growth process must yield broad-based benefits and ensure equality of opportunity for all. The inclusive growth through equitable allocation of resources with benefits accruing to every section of society, which may be a utopian concept, is concerned with the pro-poor growth with equity. Inclusive growth is aimed at poverty reduction, human development. The allocation of resources must be focused on the intended short and long term benefits for sustainable development.

The inclusiveness involves providing opportunity, capability, access and security. The opportunity attribute focuses on generating more and more opportunities to the people and focuses on increasing their income. The capability attribute concentrates on providing the means for people to create or enhance their capabilities in order to exploit available opportunities. The access attribute focuses on providing the means to bring opportunities and capabilities together. The security attribute provides the means for people to protect themselves against a temporary or permanent loss of livelihood. Together inclusive growth is a process in which economic growth measured by a sustained expansion in GDP contributes to an enlargement of the scale and scope of all the four dimensions of poverty alleviation, agricultural growth, employment for the poor and social development.

The rapid changes in industrial and agricultural transformation in the recent past have enhanced the growth. The main contributory factors in the growth of GDP are due to increase in gross domestic savings and consistency in the rise of industrial and agricultural sectors, the economy is poised to achieve the target of 9% growth of GDP. However the main obstacle is the growing inflation in the country especially in the food sector. This may be due to the effect of the global inflationary tendencies and the economy can resist this through effective Public Distribution System (PDS) and by avoiding undesirable competition. However the Indian economy can boast of making a significant impact on the soundness of production and exports. While the economy is moving forward, the economic growth projected in the proposed budget will depend on political stability for better standard of living and to counter check the global economic fluctuations.

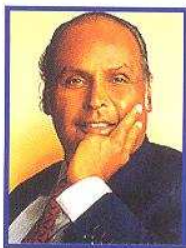
**ACCREDITATION: All India Management Association (AIMA) Ranking A3 Group 2010
R.G. Kedia College**

Success Stories

Reliance Group - The Flagship of Indian Industry

Compiled by: **Kuldip Rai.**

Dhirubhai H. Ambani (1932-2002) founded Reliance as a textile company and led its evolution as a global leader in the materials and energy value chain businesses. He is credited to have brought about the equity cult in India in the late seventies and is regarded as an icon for enterprises in India. He epitomized the spirit 'dare to dream and learn to excel'. The Reliance Group is living testimonies to his indomitable will, single-minded dedication and an unrelenting commitment to his goals.



DHIRUBHAI. H. AMBANI



MUKESH AMBANI

The Reliance Group is India's largest private sector enterprise, with businesses in the energy and materials value chain. Group's annual revenues are in excess of US\$ 44 billion. The flagship company, Reliance Industries Limited, is a Fortune Global 500 company and is the largest private sector company in India. Backward vertical integration has been the cornerstone of the evolution and growth of Reliance. Starting with textiles in the late seventies, Reliance pursued a strategy of backward vertical integration - in polyester, fiber intermediates, plastics, petrochemicals, petroleum refining and oil and gas exploration and production - to be fully integrated along the materials and energy value chain. The Group's activities span exploration and production of oil and gas, petroleum refining and marketing, petrochemicals (polyester, fiber intermediates, plastics and chemicals), textiles, retail and special economic zones. Reliance enjoys global leadership in its businesses, being the largest polyester yarn and fiber producer in the world and among the top five to ten producers in the world in major petrochemical products.



OIL EXPLORATION OFFSHORE A HOME CENTRE

Major Group Companies are Reliance Industries Limited (including main subsidiary Reliance Retail Limited) and Reliance Industrial Infrastructure Limited.

"Growth has no limit at Reliance. I keep revising my vision. Only when you can dream it, you can do it."
-Dhirubhai H. Ambani, Founder Chairman Reliance Group

PRODUCTS

- ❖ Textiles
- ❖ Production of petrochemicals
- ❖ Manufacture of petroleum products,
- ❖ Exploration and production of oil and gas
- ❖ Refining of crude oil
- ❖ Polyester products,
- ❖ Polyester intermediates,
- ❖ Plastics, Polymer intermediates

Central to the Company's operations is its vertical backward integration strategy; raw materials such as PTA, MEG, ethylene, propylene and normal paraffin that were previously imported at a higher cost and subject to import duties are now sourced from within the Company.

The Company has the largest refining capacity at any single location. The Company is also the:

Largest producer of Polyester Fibre and Yarn

4th largest producer of Paraxylene (PX)

5th largest producer of Polypropylene (PP)

7th largest producer of Purified Terephthalic Acid (PTA) and Mono Ethylene Glycol (MEG)

MANUFACTURING FACILITIES: Allahabad, Barabanki, Dahej, Hazira, Hoshiarpur, Hazira, Jamnagar, Nagothane, Nagpur, Naroda, Patalganga, Silvassa and Vadodara.



HOME CENTRE AT A RELIANCE STORE

RELIANCE JOINS HANDS WITH IMG IN SPORTS MANAGEMENT

IMG, the leading sports marketing, media, celebrities and entertainment management company, a company with over 50 years of experience in the field, and led by Ted Frostmann has a joint venture 'IMG Reliance Pvt. Limited' with RIL to develop, market and manage sports, media, celebrities and entertainment. The venture will leverage the strategies of both the groups to unearth India's sporting potential by providing and operating world-class infrastructure and coaching facilities and creating and operating assets. Plans include development of state-of-the-art sporting academies, transfer of coaching skills, and a grassroots program to make a difference to lives of youngsters by addressing infrastructure and accessibility challenges and introducing a scholarship program for talented athletes Florida.

INNOVATION AT RIL : Innovation is practiced in almost everything that RIL does. "Impossible is an inspiring word" - Nothing turns on the leadership at Reliance Industries than this magical word. "Hands on thinking, hands off execution." - Reliance leadership think everything through and meticulous planning is their hallmark. When it comes to execution, empowerment delegation down to the last employee in the chain is clearly demonstrated.

"Think. Anticipate. Be prepared." Part of meticulous thinking is the ability to anticipate problems.

"Every transformation initiative will face resistance. It is our job to anticipate the resistance, take the responsibility to earn the respect of all stakeholders to create a win-win business model."

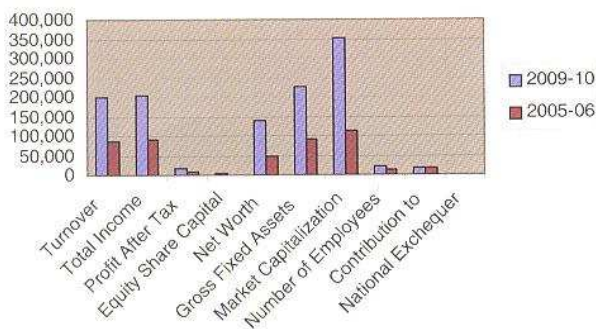
"Dreams and Vision are the most potent fuels in the world." - This is an unmistakable Reliance hallmark.

To a question on what would be his next big ambition Shri Mukesh Ambani answered "Rural transformation. Creating direct employment for half a million people in rural India. Creating a supply chain that the world will envy."

FINANCIAL HIGHLIGHTS

	2009-2010	
	\$ Millions	Rs. Crores
Turnover	44,632	200,400
Total Income	45,180	202,860
Profit After Tax	3,616	16,236
Equity Share Capital	728	3,270
Net Worth	30,550	137,171
Gross Fixed Assets	50,780	228,004
Market Capitalization	78,245	351,320

Growth of RIL (Rs. in Crores)



Market Fore runners

Steel Industry in India

Steel is the most important raw material for the development of a nation. It is needed in huge quantities in construction industry, manufacture of heavy earth moving and electrical machinery, vehicles, shipbuilding, furniture manufacture etc. Steel industry reforms - particularly in 1991 and 1992 - have led to strong and sustainable growth in India's steel industry. Since its independence, India has experienced steady growth in the steel industry, thanks in part to the successive governments that have supported the industry and pushed for its robust development. Further illustrating this plan is the fact that a number of steel plants were established in India, with technological assistance and investments by foreign countries. The reforms boosted the development process of a number of industries - the steel industry in India in particular - which has subsequently developed quite rapidly. The 1991 reforms allowed for no licenses to be required for capacity creation, except for some locations. Also, once India's steel industry was moved from the listing of the industries that were reserved exclusively for the public sector, huge foreign investments were made in this industry.



STEEL MANUFACTURE



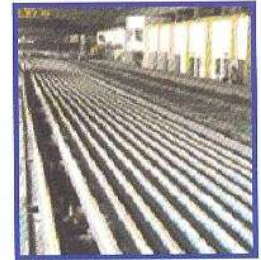
STEEL ROLLS

Yet another reform for India's steel industry came in 1992, when every type of control over the pricing and distribution system was removed, making the modern Indian Steel Industry extremely efficient, as well as competitive.

Additionally, a number of other government measures have stimulated the growth of the steel industry, coming in the form of an unrestricted external trade, low import duties, and an easy tax structure. India continually posts phenomenal growth records in steel production. Both primary and secondary producers contributed their share to this phenomenal development, while these increases have pushed up the demand for finished steel at a very stable rate. A huge part of the international market is also served by this industry. Today, India is in seventh position among all the crude steel producing countries.



SAIL ENTRANCE



BHILAI STEEL

The following are the premier steel plants operating in India:

Salem Steel Plant, Tamil Nadu
 Bhilai Steel Plant, Chattisgarh
 Durgapur Steel Plant, West Bengal
 Alloy Steel Plants, West Bengal
 Visvesvaraya Iron and Steel Plant, Karnataka
 Rourkela Steel Plant, Orissa

Production wise India accounts for 3.93% of total steel production globally. India is the 5th largest steel producer globally and china is at the first position. Steel industry contribution to GDP is 1.2%.



TATA STEEL LOGO

Currently India has 59.58 mt installed Capacity. The growth rate was 1.23% last year with capacity utilization at 89%. The exports decreased by 26% at 3.77 mt while imports declined by 18% at 5.77 mt in 2008-09. The steel industry is expected to achieve a steel production Capacity of nearly 124 mt by year 2011-12. Global crude steel production reached 1.33 bnt in 2008. China is the

Encourage Inquiry, not Conformity.

largest producer with 502 mtn with 2.06% growth. India may become second largest steel producer in the world by 2015.

EMPLOYMENT IN STEEL SECTOR: Indian Steel sector is expected to generate additional employment of around 4 million by the year 2020.

News



Dr. Raghu Korrapati

FORGING AHEAD FOR an MoU with CSC

Our college is poised to enter into a MoU with Computer Science Corporation (CSC). Dr. Raghu Korrapati, the Head of Financial Services Group, will be the mentor and advisor for project preparation and placements.

WORLD CUP FORECASTING by KEDIA CRICKET CLUB

By **K. Sreehari**, Faculty



Hit favorite India welcomes the World Cup 2011. Likely achievers are:

Australia: Clarke, Michael Husasy., Watson
 India: Virat Kohli, Gautam Gambhir, Yuvraj, Harbhajan, Zahir Khan, Sehwag, Patan
 England: Kevin Peterson, Andrew Strauss, Collingwood
 Pakistan: Umar Akmal, Shahid Afridi, Abdul Razak, Rasheed.
 West Indies: Chris Gayle, Bravo, Pollard.
 South Africa: Jack Kalis, Smith, Stayn, Morkel
 Sri Lanka: Jaywardane, Ajit Mindis, Sangakara
 New Zealand: Macellum, Ohrm, Strays, Jessi Raider.

News Makers

INDIAN SCIENTIST'S RESEARCH ATTRACTS GLOBAL ATTENTION

Dr. Nixon M Abraham, an Indian scientist hailing from Kerala and working in the laboratory of Sensory Perception and Plasticity in the Department of Fundamental Neurosciences, University of Geneva has attracted global attention through his research on mechanisms controlling the brain. The findings were published in February 2010 issue of *Neuron*.

The experiments were conducted on smelling pathways of mouse brains to discover the mechanisms, which regulate the speeds at which different smells are identified using a combination of behavioral, molecular biological and electro- physiological

research tools. It was concluded that a neuron called 'granule cell' in the olfactory bulb (a part of the mouse forebrain and first relay station in the smelling pathway) controls the speed. After adjusting the function of granule cell by elimination specific receptor sub-types, the mice were able to sense complex smells quicker.

Dr. Abraham was the first Indian to win the Ruprecht-Karis Award 2008 of the University of Heidelberg and the Joachim Siebeneicher Prize for Ph.D thesis titled the "Mechanisms of Odor discrimination in olfactory bulb of mice". He proved wrong the conventional belief that smelling was a slow sensory performance.

Business Voice

Indian Insurance Sector - An overview

By **Prof. NBN Prasad**, HoD, MBA dept.

Insurance has a long history in India. Life Insurance in its current form was introduced in 1818 when Oriental Life Insurance Company began its operations in India. General Insurance was however a comparatively late entrant in 1850 when Triton Insurance company set up its base in Kolkata. History of Insurance in India can be broadly bifurcated into three eras: a) Pre-Nationalization b) Nationalization and c) Post Nationalization. Life Insurance was the first to be nationalized in 1956. Consolidating the operations of various insurance companies formed Life Insurance Corporation of India. General Insurance followed suit and was nationalized in 1973. General Insurance Corporation of India was set up as the controlling body with New India, United India, National and Oriental as its subsidiaries. The process of opening up the insurance sector was initiated against the background of Economic Reform process, which commenced from 1991. For this purpose Malhotra Committee was formed during this year who submitted their report in 1994 and Insurance Regulatory Development Act (IRDA) was passed in 1999. Resultantly Indian Insurance was opened for private companies and Private Insurance Company effectively started operations from 2001.

There are a total of 13 life insurance companies operating in India, of which one is a Public Sector Undertaking and the balance 12 are Private Sector Enterprises. The Nature of Holding and Market-share of some of these companies are as follows.

TABLE No: 1 Holdings and Market Share (%)

Name of the Insurance Company	Nature of Holding	Market share (%)
LIC	Government	82.3
ICICI Prudential	Private	5.63
Birla Sun Life	Private	2.56
Bajaj Allianz	Private	2.03
SBI Life Insurance	Government	1.80
HDFC Life	Private	1.36
TATA AIG Insurance	Private	1.29
Max New York Life	Private	0.90
Aiva	Private	0.79
Kotak Life Insurance	Private	0.51
ING	Private	0.37
MetLife	Private	0.21
Total		99.75

HUMAN DEVELOPMENT REPORT of the UNO.

China's life expectancy is 73.5 years as against India's 64.4 years!

Present Scenario: India with about 200 million middle class household shows a huge untapped potential for players in the insurance industry. Saturation of markets in many developed economies has made the Indian market even more attractive for global insurance majors. The insurance sector in India has come to a position of very high potential and competitiveness in the market. Indians, have always seen life insurance as a tax saving device, are now suddenly turning to the private sector that are providing them new products and variety for their choice.

Unit Linked Insurance Plans are long term investment cum protection plans that offer us an opportunity of availing market-linked returns while providing life insurance protection. Depending on the risk appetite, the clients have the option of choosing from host of funds having varied degree of risk exposure. Flexibility and transparency are some of the other attractive features that make ULIPs an attractive long-term investment option.

Consumers remain the most important canter of the insurance sector. After the entry of the foreign players the industry is seeing a lot of competition and thus improvement of the customer service in the industry. Computerization of operations and updating of technology has become imperative in the current scenario. Foreign players are bringing in international best practices in service through use of latest technologies. The insurance agents still remain the main source through which insurance products are sold. The concept is very well established in the country like India but still the increasing use of other sources is imperative. At present the distribution channels that are available in the market are listed below.

- Direct selling
- Corporate agents
- Group selling
- Brokers and cooperative societies
- Bank assurance

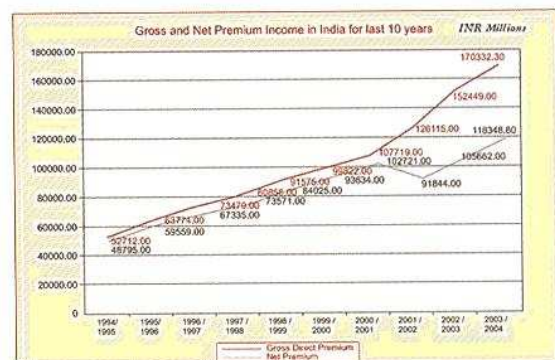
Customers have tremendous choice from a large variety of products from pure term (risk) insurance to unit-linked investment products. Customers are offered unbundled products with a variety of benefits as riders from which they can choose. More customers are buying products and services based on their true needs and not just traditional money back policies, which is not considered very appropriate for long-term protection and savings. There is lots of saving and investment plans in the market. However, there are still some key new products yet to be introduced - e.g. health products.

The rural consumer is now exhibiting awareness and credibility among the rural populace. The perceived benefits of buying a life policy range from security of income bulk return in future, daughter's marriage, children's education and good return on savings, in that order, the study adds an increasing propensity for insurance products. A research conducted exhibited that the rural consumers are willing to dole out anything between Rs. 3,500 and Rs. 2,900 as premium each year. In the insurance the awareness level for life insurance is the highest in rural India, but the consumers are also aware about motor, accidents and cattle insurance. In a study conducted by MART the results showed that nearly one third said that they had purchased some kind of insurance with the maximum penetration skewed in favor of life insurance. The study also pointed out the private companies have huge task to play in creating markets.

Financial Results of General Insurance Companies INR Millions

Financial Parameter	Fire Portfolio	Marine Portfolio	Other Portfolios	Total of All Portfolios
Gross Premium	34,823.50	11,789.59	119,264.40	165,877.49
Net Earned Premium	20,013.73	7,081.23	81,525.67	108,620.63
Net Incurred Claims	6,149.99	3,697.60	78,704.70	88,552.29
Operating Profit/Loss	9,984.90	3,107.65	-7518.00	5,574.55

Gross and Net Premium for last 10 years



CONCLUSION

There is a probability of a spurt in employment opportunities. A number of web sites are coming up on insurance, a few financial magazines exclusively devoted to insurance and also a few training institutes being set up hurriedly. Many of the universities and management institutes have already started or are contemplating new courses in insurance. Life insurance has today become a mainstay of any market economy since it offers plenty of scope for garnering large sums of money for long periods of time. A well-regulated life insurance industry which moves with the times by offering its customers tailor-made products to satisfy their financial needs is, therefore, essential if we desire to progress towards a worry-free future.

CORE COMPETENCIES

By Prof. N.B.N. Prasad



We often stumble upon companies outdo business rivals with their strategic decisions in one quarter and rivals go past the companies in the next quarter. This is possibly due to their **core competencies**. Core competencies are the most significant **value creating** skills within a corporation and key areas of expertise, which are distinctive to a company and critical to the company's long-term growth. Core competencies are the **source of competitive advantage** and enable the firm to introduce an array of new products and services. Core competencies arise from **integrating corporate resources with one's own technological strengths**.

WORLD BANK ESTIMATES

42% of India's population lives under the global poverty line of \$1.25 per day!

There are three main characteristics for the **core competencies**.

1. They should make a **disproportional contribution to stakeholder value**.
2. They should **open doors to other opportunities**.
3. They should represent such a **unique blend of tacit and explicit knowledge that competitors cannot copy it**.

The core competencies come in 3 categories:

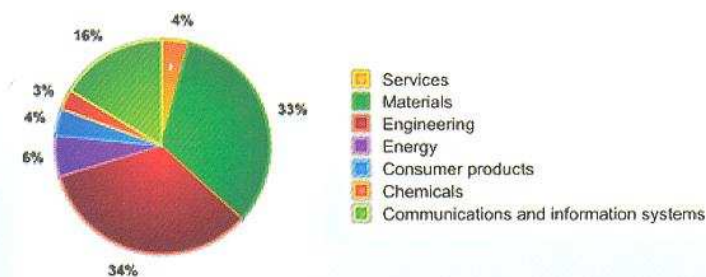
- **Competencies Dealing with People**
- **Competencies Dealing with Business**
- **Self-Management Competencies**

The climax – Tata gains from its core competency:

Tata's strategy for racing their **small car** onto the roads of Global Markets can be a best paradigm of Core Competency in recent times. After the success of Nano in India, Tata is finishing to institute these plans by integrating its Resources and Technology as:

1. **Resource** of its own globally spread iron ores,
2. **Resource** TISCO to process iron-ore, gig into engines, spares and body sheets with
3. **Technology** to manufacture the Small car and outbid any competitor on his own soil!

Tata Group turnover is built up of the following sectors:



TATA GROUP FIGURES (Rs million)					
Year	Total turnover	Sales turnover	Value of assets	Gross block	Exports
2009-10	3,195,339	3,111,290	2,501,786	2,922,475	31,721
2008-09	3,253,340	3,218,490	2,372,470	2,612,760	339,870
2007-08	2,515,430	2,474,156	1,772,931	1,935,072	252,801
2006-07	1,299,940	1,283,770	1,135,730	866,127	236,350

Biological Evans is another example in making windfall profits to its stakeholders even after applying late Prof. Prahalad's theory!

The Anti-Climax:

We stumble upon too, while some Corporations **lose** their **core competencies**! Corporations outsource some of their technical jobs for achieving cost cutting objectives but end up with threats from **copycats** and **gray** markets. Once the technology goes out of hand, the **core competency** is generally lost unless otherwise protected. Examples can be one from those US manufacturers of TV sets in 1970's who gave their markets to far East companies because of competition, could never stage a comeback with newer digital TV products. So was ECIL 's exit of its TV market to cough-up small-scale sector and lost its price-control stick too, being a public sector in early 1990's! Similarly, Motorola divested itself of its Semiconductor DRAM business at 256 Kb level, and then was unable to enter the 1Mb market on its own. By recognizing its core competencies and understanding the time required to build them or regain them, a company can make better divestment decisions.

EMPLOYMENT POTENTIAL IN IT INDUSTRY



Compiled by **Kuldip Rai**, Faculty.

The survey of the Indian IT and (ITES) 2010 (July 2010 - Gaurav Vasu) indicates that Indian IT-ITES sector generated revenues of about USD 73.1 billion in FY2010, a growth of 5.4 per cent over FY2009. This sector provides direct employment to 2.3 million people and contributes to about 6.1 per cent of India's GDP. Indian IT-ITES sector continues to be export oriented with about 69 per cent (\$50.1 billion) of India's total IT-ITES sector (US still being a major contributor). Indian IT-ITES sector created 90,000 addition jobs for FY2010 and as per Nasscom estimates next year Indian IT-ITES sector would add another 1,50,000 (Net hiring) professionals for FY2011. Top IT Exporters from India (Includes services and product firms) are listed below.

- | | |
|-----------------------------|-------------------------|
| ◆ Tata Consultancy Services | ◆ Infosys Technologies |
| ◆ Wipro | ◆ Cognizant Technology |
| ◆ HCL Technologies | ◆ IBM India |
| ◆ Accenture India | ◆ Tech Mahindra |
| ◆ Mphasis | ◆ Oracle India |
| ◆ Patni Computer Systems | ◆ Hewlett-Packard India |
| ◆ Capgemini | ◆ CSC India |
| ◆ L&T Infotech | ◆ Syntel |
| ◆ Aricent | ◆ Prithvi Solutions |
| ◆ Polaris Software Lab | ◆ Mindtree Consulting |

Indian economy is vibrant and buoyant. The growth rate in terms of GDP is high. Globalization of Indian companies and modernization of Government department and institutions, at central, state and municipal levels needs a robust IT infrastructure in order to translate into ground reality the visions of policy makers. For this purpose, MCA's will be required for carrying out the following main duties.

DATABASE ADMINISTRATION: This includes Online Transaction Processing (OLTP), Decision Support Systems (DSS), Data Warehouses, and Data Marts, which have already been implemented in India by progressive organizations both in the public and private sectors.

Database administrators (DBAs), who are also known as database analysts, modelers, program analysts etc. play roles of design, implementation, maintenance and repair of an organization's database. Their responsibilities include:

- | | |
|--|--------------------------------|
| * Maintain databases | * Ensure availability to users |
| * Control privileges and permissions | * Monitor performance, |
| * Take backups and attempt recovery after crashes, | * Ensure database security, |

NETWORK ADMINISTRATION: Networking and data communications services can provide customized technological solutions to many entrepreneurs, enterprises and start up ventures, to help them gain maximum Return on Investment (ROI) for their businesses.

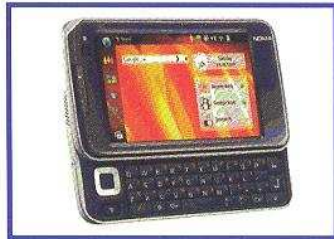
COMPUTER SECURITY:

1. Using only trustworthy software and validating the same before use or installation by branch and path analysis.
2. Implementing a security policy.
3. Using only trustworthy networking mechanisms such as firewalls or packet filters.

Create a Global Mind



Wi-Fi Router



A Wi-Max Tablet

OFFSHORE SOFTWARE DEVELOPMENT SERVICES & SOLUTIONS:

Off-shore services such as outsourcing software development, Web Designing and Development, Product Development, E-strategy Consulting, Offshore Application development, .Net Development, PHP Development, Telecommuting (working from homes), Multimedia and Design Solutions, WAP Development and Enterprise Resource Planning (ERP) are other areas in which Indian IT professionals can be absorbed.

Corporate Governance & Corporate Social Responsibility

By : Faculty Members

Corporate governance (CG) deals with the set of processes, customs, policies, laws and institutions affecting the way a corporation is directed, administered or controlled. It acts as a transparent glass through which the stakeholders can see the things happening inside the organization. The principal stakeholders are the shareholders, management and the board of directors. Other stakeholders include labor, customers,

creditors (e.g., banks, bond holders), suppliers, regulators, and the community at large. In the Indian context, the need for corporate governance has been highlighted because of the scams we have been having almost as an annual feature ever since we had liberalization from 1991.

The Government is entrusted with certain quintessential duties such as maintaining the internal security, safeguarding the territorial integrity of the nation, foreign relations and policy, etc. The modern day Governments must also ensure that the natural resources of the country are being exploited on a gradual and sustainable basis. Since there is a collective ownership of all the citizens of a nation on all the resources of that nation, Government must steer the economic development to benefit the poor and the under privileged. Nations must promote trade and commerce among themselves. Here is a case study of public private partnership for healthy management of societal needs.



PLEADING FOR JUSTICE TO SMALL TRADERS

MINI PROJECTS

Student peers of MBA conducted certain case studies wherein market surveys, data analysis and project presentation were undertaken. Among the frontrunners the first, second and third Groups were placed in the order of merit.

Sl. Group Name	Project title	Project conclusions	PowerPoint
01 Marshal	Customer relationship approaches – A study in Coca Cola.	CRM helped the company to improve market share and profits.	
02 Amratya	Customer satisfaction in Mobiles market	It was seen customer satisfaction depends on quality of service and technology employed by the service providers.	
03 Prasanna Chandra & Chanakya	Retailing – a study in Reliance Fresh and Comparative study of kirana stores vs. supermarkets.	Small retailers are caught in a vicious web due to competition from Retail malls. This is leading to mono poly tendencies, especially in rural sectors.	
06 Nooyi	Comparative study on Textile showrooms in Hyderabad	The Group recommended employee training, and upward integration for improving profits.	

COOPERATION IS THE ART OF LIVING

SPECTRUM - EVENTS AT MSS

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Bhagwatibai Jagdish Pershad
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1. MoU with CSC. 2. Invocation function. 3. Prof. Vishnu Mohan's address on higher education. 4. Students on a field trip to Kothagudem thermal Power Station (KTPS). 5. Justice Subhasan Reddy, Former Chairman, Human Rights Commission awarding credentials to a student. 6. Address by Prof. B. Krishna Reddy, Head, Dept. of Business Mgt. OU. 7. Project presentations. 8. Prof Vishnu Vardhan Reddy being facilitated in the Republic day celebrations. 9. Justice Subhasan Reddy on a visit to our library. 10. Prof. Vidyadhar Reddy awarding degrees.

Institutions run by Marwadi Shiksha Samithi

- ❖ Marwadi Hindi Vidyalaya
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