

TO SPECIAL ONES



# SPARSH

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## IN THIS EDITION

GOLDEN JUBILEE CELEBRATION  
INSTITUTIONAL ACHIEVEMENTS & HIGHLIGHTS  
ANNOUNCEMENT OF UPCOMING EVENTS  
FROM THE DESK OF STUDENT  
BRIMS TALENT

Growth

Integrity

Creativity

Social Sensitivity

Relevance



## Golden Jubilee Celebration Highlights



## GLIMPSES FROM GOLDEN JUBILEE CELEBRATION CELEBRATING 50 YEARS IN MANAGEMENT EDUCATION

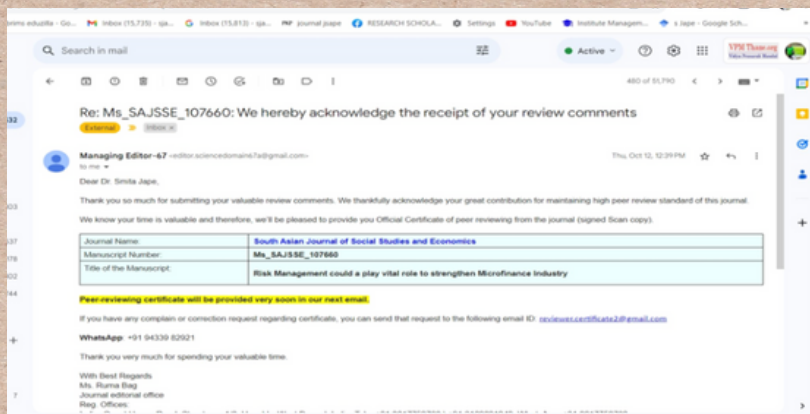




## Institutional Highlights



Assistant Professor Krishnakant Lasune received the best research presenter award in the Faculty category at the one-day National Multi-Disciplinary Conference.



Dr Smita Jape was Invited as a Reviewer and submitted a review of a research paper for the South Asian Journal of Social Studies and Economics titled "Risk Management could play a vital role to Strengthen Microfinance Industry"



Dr. V.N. Bedekar Institute of Management Studies Industrial Visit Committee recently organized a transformative industrial visit for BRIMS students to JSW Steel Coated Products Ltd. D.R. V.N. Bedekar Institute approach under the guidance of Dr. Nitin Joshi reflects a commitment to nurturing future leaders who are not only academically adept but also well-versed in the practical intricacies of their chosen fields. Tarapur. Dr. Save and Prof. Lasune's dedication and expertise to the overall development of their students were evident throughout the trip, fostering an ambiance of inquiry and learning.



Dr. Nitin Joshi Participated at HiranandaniCyclothon for 30KM Cycle ride. Completed the ride in 90 minutes. The program was well organized and around 1800 participants took part.

Dr. Pallavi Chandwaskar was appointed as reviewer by SCOPUS Indexed journal Asian Journal of Management Cases by SAGE and successfully completed review of a case study for the journal.



## Institutional Highlights

### MMS 2022-24 Batch First Year Top 3 Students



Mr. Abhishek Ella  
Rank 1  
MMS 2022-24 Batch  
First Year



Lt. Col. Milind Sawardekar  
Rank 2  
MMS 2022-24 Batch  
First Year



Mr. Laukik Bhanoo  
Rank 3  
MMS 2022-24 Batch  
First Year

### PLACEMENT HIGHLIGHTS

Happy to share that Placement team had arranged Campus Drive of Insync Analytics at Dr.V.N.BRIMS on 20th & 21st November 2023. 14 candidates from MMS Finance of 2022-2024 batch got Placed for the profile of "Financial Analyst" with a package of 4.5 Lakhs Per Annum.

14 Selected students are Abhishek Ella, BinitaPradhan, Shalini Sharma , Fiza Aga, PradnyaKhankar, LaukikBhanoo, TejasSarang, PranotiSapkal, IshaUtekar, ShardulBandgar, TejaswiArekar, ArindolSengupta, ShwetaManwadkar, SangitaLagad.

Campus Drive of ICICI Securities at Dr.V.N.BRIMS on 28th November 2023. 17 candidates from MMS 2022-2024 batch got Placed for the profile of "Relationship Manager"with package of 4.05 Lakhs Per Annum.

17 Selected students are RiddhiJadhav, SonaliPanpatil, OmkarShinde, SahilUtekar, AmitBist, NirajSakpal , GaurishChavan, Nikhil Sakharkar, DhanashriJangam, LaukikBhanoo, PratikshaShinde, AshishKodare, Karan Shelke, Ajay Khadse, NishantManjrekar, NamitaRokhade, Devesh Singh.



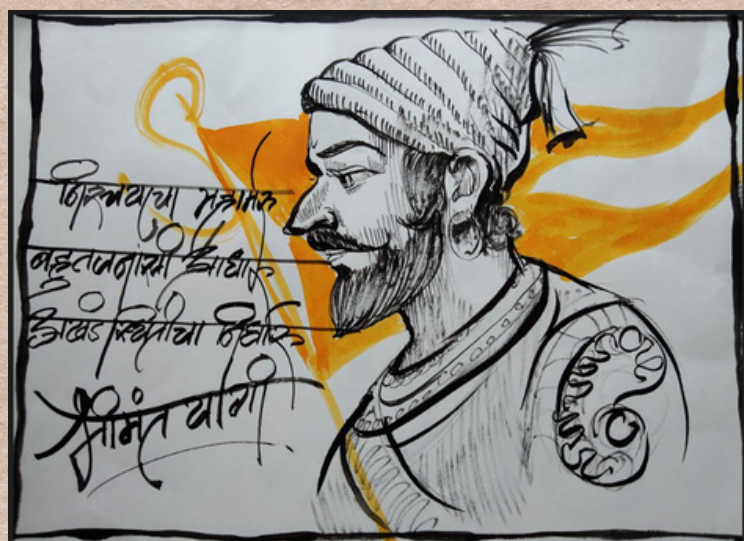
BRIMS in association with Sharp Consultancy organized a program for HR Networking. Dr Kanchan and Dr Sripad Bapat delivered a session to HR professionals on the topic "Embracing Change: Equipping HR Professionals for Effective Change Management"



## STUDENT ACHIEVEMENT

Name of the student	Year	Achievement
Aniket Manoj Sahasrabudhe	FYMMS	Awarded Certificate of Merit And Appreciation For Securing Overall Highest Marks Business management specialization in T. Y. B. Com. (Goa University)
Madiha Mohammed Alam Khan	SYMMS	Presented a research paper on the title ' Bibliometric analysis of social media marketing '

## PALETTE PERSPECTIVES- A STUDENT ART GALLERY



(Aditi Bhamare- FYMMS)



Ashutosh Kharat (FYMMS)

जीवन तो असीम है।

यौवन का जोश है  
बचपन से पचपन तक का संसार है  
मतवाले जैसा राहता  
खुशियों और गमों का भंडार है।  
वर्तमान को कुचलकर भविष्य के  
सपने लेकर चलता है।  
जीवन तो असीम है।  
कम से बंधा धर्म है।

प्रेम का संगम है।  
न थमने वाला वाला कलाम है।  
जीवन तो असीम है।  
खुशियों और महलों में बितता  
धर्म जात का शिकार है।  
हजार ख्वाहिशें पूरी करने की चाह है।  
समय की परिभाषा है।  
जीवन तो असीम है।

प्रकृति से मिला श्रेष्ठ वर है।  
उम्र के धागों के साथ टूटा जाने वाला डोर है।  
भावनाओं का मोर है।  
जीवन तो असीम है।

(Aditi Bhamare- FYMMS)



**From the Desk of Faculty**  
**Navigating the Complex Web of Existence using simple Principle of Management.**  
**Dr Smita Jape**

Life is a complex and intricate journey, filled with a myriad of challenges, choices, and experiences. In this intricate web of existence, one guiding principle stands out as essential for our well-being and success: balance. Balance, in its various forms, plays a pivotal role in ensuring that we lead fulfilling lives, excel in our professional endeavours, and maintain our physical and emotional health.



**At the Workplace:**

Balancing our professional lives is paramount. In the modern workplace, employees often grapple with complex problems that require solutions. Here, the principle of balance can guide us through the maze of challenges. Striking a balance between ambition and patience, and between individual and team efforts and creativity and practicality, flexibility and standard procedures, can lead to optimal outcomes. A balanced approach fosters a harmonious work environment, promotes productivity, and supports career growth.

**Managerial Decision-Making:**

Managers, as leaders and decision-makers, must embrace the concept of balance in their roles. Balancing short-term goals with long-term objectives, risk with caution, and empathy with authority are crucial aspects of effective management. It ensures that decisions made are not only practical but also considerate of the well-being of employees and the organization's overall sustainability.

**Financial Balance:** Financial stability is another critical facet of a well-rounded life. Balancing expenditures with savings and investments is vital to avoid financial distress. Avoiding the extremes of extravagance and excessive frugality, and practicing financial prudence, ensures a stable and secure future.

**Work-Life Balance:** In today's fast-paced world, the concept of work-life balance has gained significant prominence. The principle of balancing professional commitments with personal life is instrumental in maintaining mental and emotional health. Overworking, often driven by career ambitions, can lead to burnout and strained personal relationships. Striking a balance ensures a more fulfilling life by allowing time for relaxation, hobbies, and spending quality moments with loved ones.

**Living a Happy Life:**

Happiness is a universal aspiration, and balance is the key to achieving it. A harmonious life encompasses balanced nutrition, exercise, and relaxation. A well-balanced diet ensures physical health, while regular exercise and relaxation techniques maintain emotional and mental well-being. Emotionally, balance means acknowledging and managing both positive and negative emotions. It's about finding equilibrium between ambition and contentment, work and leisure, and solitude and socialization.

**Balancing Relationships:**

Relationships are the building blocks of our social fabric. Nurturing and sustaining these bonds require a delicate balance. Being attentive and supportive, while also respecting personal space and boundaries, is crucial. In both familial and romantic relationships, balance is the linchpin. It helps in resolving conflicts, ensuring mutual growth, and fostering enduring connections.

**Environmental Balance:**

Even our surroundings benefit from balance. Striking a balance in ecological matters, such as maintaining biodiversity, conserving resources, and reducing pollution, is essential for the long-term health of our planet. Balancing industrial development with environmental conservation ensures a sustainable future for generations to come. In Conclusion: In the intricate tapestry of life, balance serves as the weaver's thread that holds everything together. It is the compass that guides us through the complexities of the modern world. Whether at work, in our personal lives, or in decision-making, balance empowers us to navigate challenges with poise and perspective. Embracing this principle enables us to lead fulfilling lives that are harmonious, productive, and sustainable. As we strive for balance, we find not only personal contentment but also contribute to the broader harmony of our communities and the world at large.



**From the Desk of Student****Impact of Interest Rate Changes on Corporate Borrowing and Investment Decisions in India.****Ms Fiza Aga**

Interest rates play a pivotal role in shaping a country's economic landscape, affecting various aspects of the financial market, including corporate borrowing and investment decisions. As an MBA finance student, it is imperative to analyse the intricate relationship between interest rate changes and their impact on businesses in India. This article examines into the dynamics of how fluctuations in interest rates influence corporate borrowing and investment decisions in the Indian context.

**Interest Rate Trends in India**

Interest rates in India are determined by the Reserve Bank of India (RBI), which formulates monetary policy to achieve economic stability and growth. Over the years, India has witnessed fluctuations in interest rates, influenced by various macroeconomic factors such as inflation, fiscal policies, and global economic conditions.

**The Impact on Corporate Borrowing**

1. **Cost of Borrowing:** One of the most direct consequences of interest rate changes is the cost of borrowing. When interest rates rise, businesses face higher costs for obtaining loans, which can lead to reduced borrowing activity. Conversely, lower interest rates can make borrowing more attractive, stimulating investment.
2. **Investment in Capital Projects:** For businesses planning capital-intensive projects like expansion, machinery upgrades, or new facilities, interest rate changes significantly affect the feasibility of these investments. Lower rates tend to encourage capital expenditure, while higher rates may deter such initiatives.
3. **Working Capital Management:** Fluctuating interest rates also influence working capital management. Firms may opt to finance their short-term operational needs through loans. When interest rates rise, firms may seek alternative financing methods or employ more conservative working capital management strategies.

**The Impact on Investment Decisions:**

1. **Equity vs. Debt:** Interest rate movements can alter the relative attractiveness of equity and debt financing. In a low-interest-rate environment, businesses may be more inclined to issue bonds or take on debt. Conversely, when rates are high, they might prefer equity financing to avoid the burden of interest payments.
2. **Stock Market Dynamics:** Interest rate changes can indirectly affect investment decisions through their impact on the stock market. Investors often reallocate their portfolios in response to interest rate fluctuations, potentially affecting the stock prices of corporations.
3. **Foreign Direct Investment (FDI):** The attractiveness of India as a destination for FDI is also influenced by interest rates. Higher rates can attract foreign investors seeking higher returns on their investments, leading to increased foreign capital inflow.

**Mitigation Strategies for Corporations:**

1. **Interest Rate Risk Management:** Corporations can use financial derivatives like interest rate swaps and options to hedge against interest rate risk. By locking in favourable rates, they can mitigate the impact of interest rate fluctuations on their borrowing costs.
2. **Diversification:** Diversifying funding sources, including a mix of equity and debt financing, can reduce a firm's vulnerability to interest rate changes.
3. **Economic and Market Analysis:** Continuous monitoring of economic indicators, government policies, and global market conditions is crucial for making informed borrowing and investment decisions in response to interest rate fluctuations.

**Conclusion:**

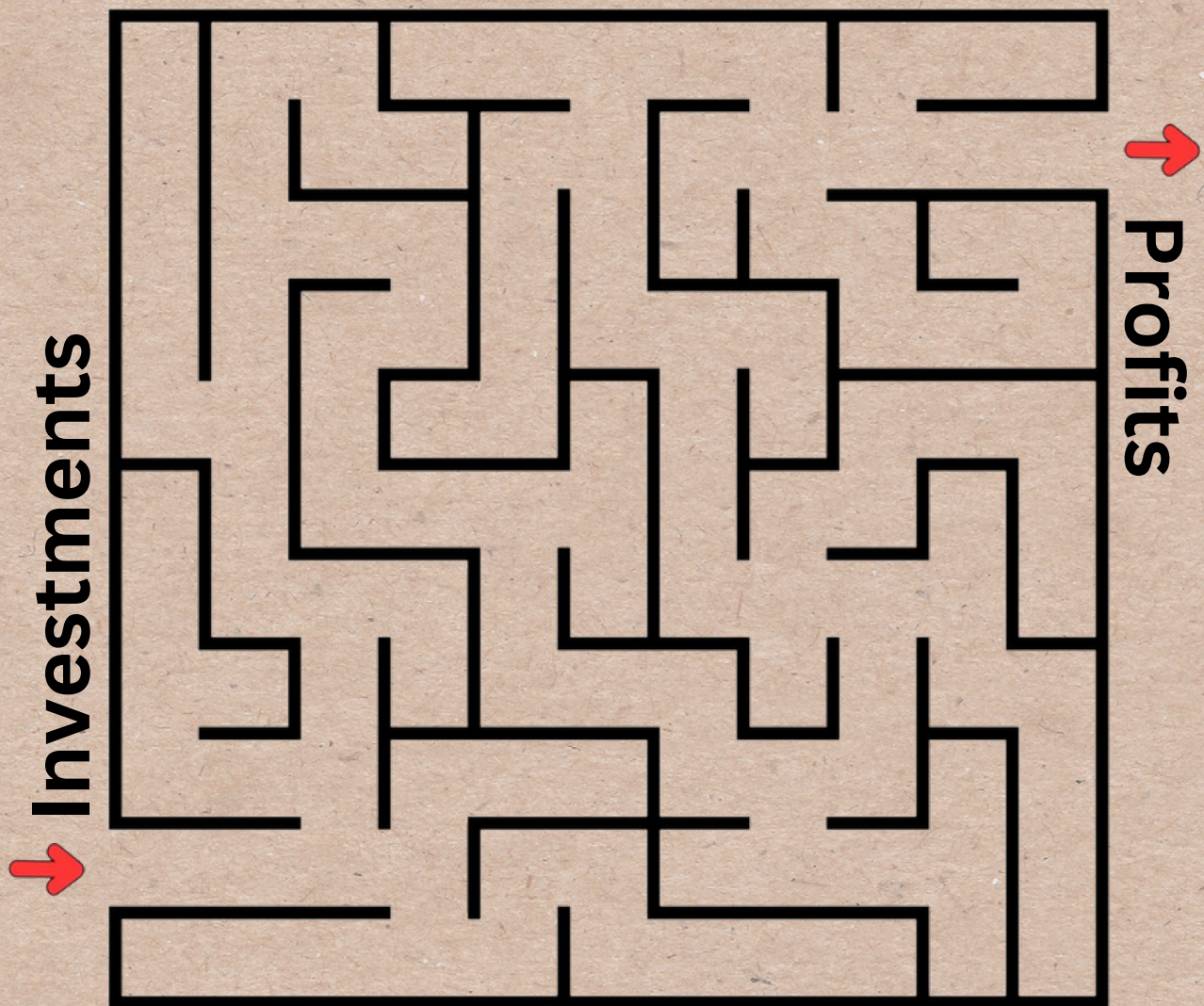
Interest rate changes exert a profound influence on corporate borrowing and investment decisions in India. As an MBA finance student, understanding this relationship is essential for developing effective financial strategies and managing risks in the dynamic business environment. The ability to adapt and make informed decisions in response to interest rate fluctuations can greatly contribute to a corporation's long-term financial success.



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PALETTE PERSPECTIVES- A STUDENT ART GALLERY

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UPCOMING ACTIVITY

NATIONAL CONFERENCE

Saturday, 3rd February, 2024

DISRUPTIVE AND CRITICAL

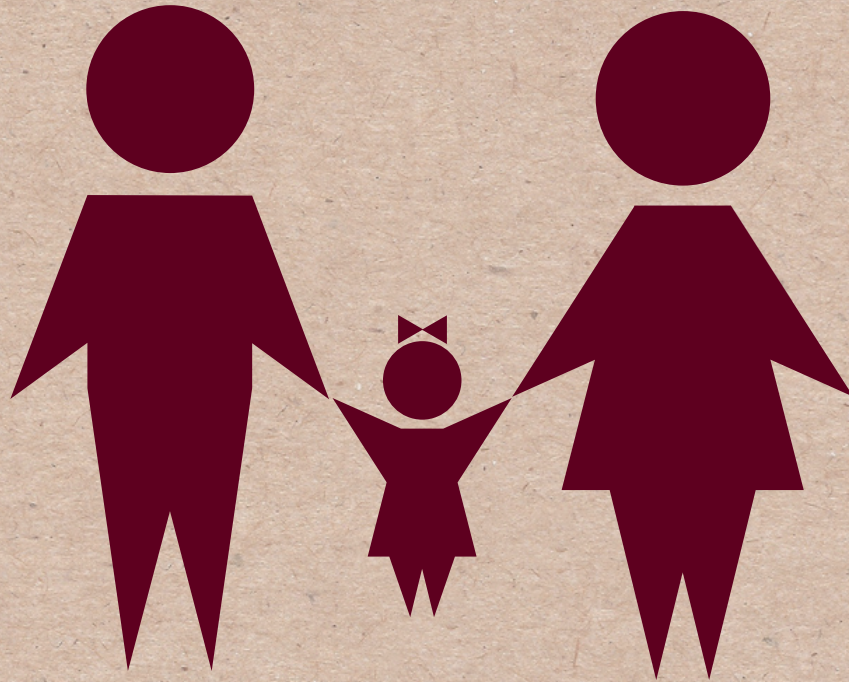
THINKING IN BUSINESS



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FACULTY GALLERY

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you never spoke of leaving, not a word to say,  
No goodbyes exchanged, you quietly left away.  
Before we could fathom, you both were out of sight,  
Our triumphs, our joys, you missed in the night.

The world turned dark, survival was tough,  
But then came brother and sister strong and enough,  
Together they faced the world so rough,  
Turning darkness into light, that's love's sweet stuff.

As they're not here, our hearts are deeply stirred.  
You worked so hard, then left in your prime,  
No grandparent's love, a sorrowful rhyme.  
All that remains, an echo of your grace,  
An empty void, in the love's embrace.

Today, we, as siblings, have achieved our aims,  
But our parents, alas, missed life's vibrant games,  
Their absence in these moments, a poignant pain,  
We wish they were here to share our gain.

You missed our joys and wins so grand,  
Mom and dad in-law, a guiding hand,  
But they, too, left this earthly land,  
Sons lost their grandparent's love so grand.

Today, the world is bright and gleaming,  
But parents are gone, no longer dreaming,  
They're not here to witness this joyful sight,  
Yet their love still shines, a guiding light.

I know you watch from the sky above,  
Our success and glory, with hearts full of love.  
It's your blessings and wishes,  
from that heavenly place,  
That guides and inspires us in life's endless race..

Miss you mom and dad !

**Dr Smita Jape**



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