



CDGIMS Newsletter

# Reflection

*Minds in Making...*

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Rashtriya Shikshan Mandal's  
**Chetan Dattaji Gaikwad Institute of Management  
Studies**

25, Karve Road, Pune.  
[www.cdgims.com](http://www.cdgims.com)



## ❖ Editors Note...

With immense pleasure, we welcome our new MBA aspirants to CDGIMS campus. This academic year 23-24 is very special and auspicious for all of us. As our parent body, Rashtriya Shikshan Mandal is celebrating centenary year, we feel proud to be part of this journey. We are sure, RSM and CDGIMS will create many new success stories in upcoming times.

Recently, all of us have witnessed Chandrayan's successful moon landing as a milestone in space technology for India. Similarly many new avenues based on STEM (Science, Technology, Engineering, Mathematics) are wide open for our students to achieve their dream careers. Space technology, Robotics, Electric vehicles, Nuclear Medicine, Nutraceuticals, Fintech, Healthtech are few new career paths.

In today's global knowledge economy, Attitude, Skills and Knowledge are bases of successful careers. Communication is also prime important factor for MBA graduates. We at CDGIMS keep focus on connecting all these dots efficiently. Our MBA orientation program is designed in such a way, that new students do not get stressed with sudden change in learning process. Until undergraduate studies, many students have undergone traditional learning methods. Due to which their mindsets are also fixed ones. They have not explored different hands on training methods, activity based learning methods or group activity based learning. Such change in teaching-learning methods needs slow adoption and continuous follow ups.

At CDGIMS, every teaching faculty is involved in mentoring allotted mentees. This relationship helps teachers to understand students in depth. They can access student's personality, attitude and mindset with the help of different psychometric tests. These tests are done with the help of experts and individual guidance is provided as per requirements. Continuous weekly follow up with mentees help our teachers to guide them efficiently for developing growth mindset from fixed mindset.

With the explosion of technologies like artificial intelligence and machine learning, every management graduate needs adoption of basics of data science and business analytics. Value addition courses on such subjects give edge to our students with their counterparts. It may be Finance or Human Resources or Marketing, every field needs Business Analytics in some form. These changing trends are well anticipated at CDGIMS and our future managers are trained accordingly by our teachers & industry experts. Holistic development of our students is our primary goal and all efforts are focused to guide these youngsters to become responsible citizens!

As, this issue of Reflection is published on the occasion of Induction program, our editorial team wishes each and every one a great success and bright career ahead!!

With best wishes,

Team CDGIMS



## Advanced Excel Workshop

A value-added program on advanced excel was organized by the RSM's Chetan Dattaji Gaikwad Institute of Management Studies (CDGIMS) in the Institute campus from 8<sup>th</sup> to 11<sup>th</sup> May 2023 for MBA students. Dr. Vivek Marathe was the trainer and resource person for the program. He started the first session on 8<sup>th</sup> May 2023 at 1 pm.

Dr. Vivek Marathe presented various dashboards of various websites. He highlighted the importance of the data and its systematic way of visualization. He provided hands on training on advanced excel.



He emphasized the importance of PivotTable and Power Pivot for preparing and quickly summarizing large amount of data in user friendly ways. This training helped participants in converting textual and numerical information to visual dashboards. He trained in preparing attractive dashboards, slicers, timelines, predictive analysis from it. He provided training on tag cloud in which participants learn visual representation of words that can lead for more in-depth analysis. He gave hands on training on how to fetch data from different sites in excel. He provided training on lookups i.e. Hlookup, Vlookup, Xlookup, Match, Index. Topics like data visualization, data consolidation, what if analysis- scenario summary, goal seek and data table analysis etc. were covered by him during the training. He also highlighted importance of financial planning and provided training on investment planning, amortization planning and portfolio planning.

This program helped the participants to understand data easily due to his interactive, simple, fast and friendly communication. He concluded all his sessions by Q & A session interactions. Dr. Vivek shared his valuable thoughts, that will be very useful to students while analyzing and visualizing large data sets. This will also help the participants to be successful in their professional life.

## Guest Session by Grade E Softskills

A Softskills Workshop consisting of 30 hours was organised for the MBA I and II year students in the month of June 2023. The objective of this workshop was to enhance the Employment skills and make students ready for Placements. The workshop was conducted by Gradee Education.

Many aspects of Soft skills i.e Verbal and Nonverbal Communication, Presentation skills, Personality grooming were covered in these sessions.

The workshop also consisted of some exciting content such as Hat speech, Monologue/Dialogues, Roleplays, Some real life cases were discussed. Apart from these Telephonic Conversations, negotiation skills, Howe to initiate conversation with strangers, Mail Management etc were covered. Mock GD's and Personal Interviews were conducted. The students were benefitted from the workshop.



## Guest Lecture: Project finance

A guest lecture on project finance was organized by RSM's Chetan Dattaji Gaikwad Institute of Management Studies in the Institute campus dated on 15<sup>th</sup> June 2023 for MBA students. Mr. Sameer Gunjal was the guest speaker for the program. He started the session at 01.00 pm in CDGIMS campus in Class Room No 101.

He emphasized the importance of Financial Modeling and its role in building models. He provided hands on training on Project Finance using MS-Excel software. Building of franchise model and start-up model were taken placed in the session. Students learnt the practical application and use of income statement, balance sheet and cash flow statement. He highlighted importance of time value money. This training helped the students to understand the importance of future value to investors, companies and financial planners. This session will help students to estimate future value of their today's investment and vice-versa. He gave hands on training on franchise model development.

This program helped the students to understand data easily due to his interactive, simple, fast and friendly communication. He concluded the session by Q & A session interactions. Mr. Sameer shared his valuable thoughts which will be very useful to the students while developing their own start-up model. This will also help the students to be successful in their professional life.



## Parent Meet for MBA I and MBA II

RSM's Chetan Dattaji Gaikwad Institute of Management Studies, conducted 'Parent Teacher Meet' on 24<sup>th</sup> Jun'2023. The venue for the meet was CDGIMS campus. MBA 1 and MBA 2 students' parents were invited for this meeting. Letters were sent to parent's address. The meet was started at 10.30 am with the registration of the parents. Dr. Sushama Sathe welcomed all the parents and explained the purpose of the meeting. She introduced Director of the institute Dr. Milind Kulkarni and Academic Director Dr. Atul Kapdi.

Dr. Milind Kulkarni elaborated about working of Rashtriya Shikashan Mandal and their institutes. He also explained to all parents about working and functioning of Chetan Dattaji Gaikwad Institute of Management Studies. Then Dr. Atul Kapdi enlightens all parents about how institute is working on students' development and their employability. He expressed to all parents about how students get participated in different activities along with their lectures. He also explained to parents that what efforts should be taken from parent side and institute side for the better placement of students. Parents were very enthusiastic and they interacted with all faculty members. They discussed about their expectations from the institute. They have shown initiative to participate in activities which will be conducted by the institute.

This interactive session was over with discussion during tea biscuits at 12.15pm.



## International Yoga Day

CDGIMS celebrated International Yoga Day with great enthusiasm. The Yoga session was conducted at the Institute on 21 st June 2023 between 3.15 pm to 4.30 pm. The importance of yoga was discussed by Dr. Milind Kulkarni. MBA II year student Shubham Walake exhibited some yoga postures for the students and shared the simple tips for practicing the same. Students and staff members tried to follow the Yogasanas shown by Shubham. Pranayama was also practiced at the end of the session. It was enriching activity for students and staff members.



# Industrial Visit

Industrial Visit is essential for students pursuing MBA Program. It assists in bridging the gap between academia and Industry. CDGIMS organised Industrial Visit to Crwon Rubber Products, SHirwal, Dist- Satara and Mapro Foods Pvt Ltd, Wai, Dist- Satara on 27<sup>th</sup> June 2023. MBA I and II year students along with two faculty members went for the visit. The first visit was made to Mapro.

Mapro is a leading innovator in the processed food industry, located around the idyllic hill towns of Mahabaleshwar & Panchgani in Western India. They manufacture jams, fruit syrups, crushes, squashes, dessert toppings, ketchup, fruit jellies, premium chocolates and snacks. Students were shown the Mapro Story. Then all were taken to the shopfloor where Mazzana Chocolates were being manufactured. The process of Roasting, Grinding and Conching were shown.

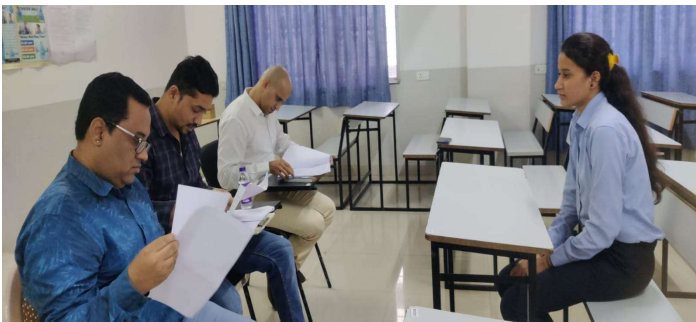
Then a visit was made to Crown Rubber Products. Crown Rubber Products, is a manufacturer of high quality moulded rubber components, catering to diverse sectors globally for over three decades. They manufacture Sealing, Pumps and Valves, Rings used for Mining, Elastomer and others. The CEO, Mr.Vinod Patkotwar welcomed and interacted with our students. Then, they were directed to see the entire process of Rubber manufacturing. It started with tapping the Latex followed by Coagulation, Rolling and Drying, Vulcanisation, Finishing and Quality Control. Both the Visits provided rational insights related to the Entire production process and Department functions.





## Placement drive

- A Placement Drive was conducted on 29<sup>th</sup> July at CDGIMS Campus. The drive was conducted by Wallstreet Trading Academy (WSTA). It is a Training academy based in Pune. They provide training related to Trading on the NYSE, NASDAQ and AMEX, U.S. Intraday Trading strategies, Pre market and Post market, Handling the cutting edge softwares used in the U.S., Tape – reading.



- The Founder Mr. Aniket Bhati and Director Mr. Kanad Deshmukh conducted the interviews. The Marketing and Finance students of Sem III appeared for the Interview. Our students Mr. Swapnil Padwal, Mr. Sameer Paygude from Finance and Mr. Laxman Bansode, Mr. Yogesh Bayas from Marketing got selected as Interns.



# UGLY POISONOUS IDEA



## Financial crime and fraud in Digital Era (UPI) Unified Payments Interface

Cybercrime is defined as a criminal activity that either targets or uses a computer, a computer network or a networked device. Types of cybercrime include Email and internet fraud, Identity fraud (where personal information is stolen and used) and Theft of financial or card payment data. While cybercrime involves encroachment on someone's privacy, theft and misuse of personal data, hacking and phishing and harassment on social media, majority of the cybercrimes involve financial frauds. As per reports by Cybercrime Magazine, the total cost of cybercrime will reach \$10.5 Trillion annually by 2025. A significant portion of this will be directly linked with financial frauds.

Most of us use UPI for our routine financial transactions. UPI (Unified Payments Interface) is an online money transfer system where a user can link one or many bank accounts to his / her phone number. Using a smart phone with internet connectivity, it is possible for him to send or receive money through this interface. UPI also caters to the "Peer to Peer" collect request which can be scheduled and paid as per requirement and convenience. Each Bank provides its own UPI App for Android, Windows and iOS mobile platform(s).

The process of the activation of UPI is quite simple. Firstly, one should download and activate the UPI App on his /her smart phone. Then the app should be connected to one or many bank accounts. This involves creating a virtual ID. After confirmation from the bank, the user should create a mPIN (Mobile Banking Personal Identification Number) and the app is ready to use. This process requires only a few minutes. Needless to say, this method of money transaction is very popular especially among the tech-savvy young generation of India.

UPI was launched in India in 2016. UPI is regulated by the Reserve Bank of India and is built on the Immediate Payment Service (IMPS) platform. Each bank account has a UPI address used to make and receive payments.

## Tips To Ensure Safe UPI Payments: Protect Your Money From Fraud

1. Do NOT share your UPI ID or PIN with anybody.

Just like CVV and OTP, UPI PIN must not be shared with anyone as access to these numbers provides a direct opportunity for people to swipe money out of the accounts.

1. Regularly change your UPI PIN.

Changing your UPI PIN often helps steer away from the possibility of getting hacked.

1. Do not use public Wi-Fi for UPI payments

It is always better to use your own mobile internet or a Wi-Fi connection at your place and not connect to a public network, as that could open the floodgates of your data and bank accounts.

1. Take a moment and think!

With UPI scams, the scammers create pressure on the victims on the call. So, it is important that before approving requests, entering UPI PINs take a moment and stay calm.

1. Use A Trusted UPI App: There are several UPI apps available in the market, but not all of them may be safe and secure.
6. UPI app SHOULD BE updated with the latest version to ensure that you have the latest security features and bug fixes.”
7. Never Give Access of Your Phone or Computer to anyone.
8. Asking for access to your phone and computer for KYC purposes is another common way fraudsters scam people to hack their bank accounts. Ensure you never share such access with any customer care agent and do not fall prey to such scams.

Don't Fall Victim to UPI Scams! Unified Payments Interface (UPI) has made money transfers a breeze, but scammers lurk in the dark to steal your money, so be alert and be safe.



**Prof. Ramanand Chivate**  
**CDGIMS**

## पुणे MH-12 अन सारसबाग.....

पुणे म्हटल की चटकन डोळ्यासमोर उभा राहतो तो म्हणजे आपला लाडका श्रीमंत दगडूशेठ हलवाई गणपती तसेच प्राचीन सौन्दर्य जपणारा शनिवारवाडा, खमंग-खुसखुशीत आणि सगळ्यांच्या आवडीची चितळ्यांची बाकरवडी,सुजाता मस्तानी चा जिभेवर राहणार गोडवा,वैशाली/रूपाली हॉटेल समोर होणारी गर्दी,आपल्या लोकमान्य टिळकांचा केसरी वाडा,सुप्रसिद्ध अशी तुळशीबाग,पुण्यातले मानाचे पाच गणपती आणि त्यांचा विसर्जन मिरवणूक सोहळा अगदीच डोळे दिपवून टाकणार असतो,सुमारे ६४० मी. उंच टेकडीवर वसलेली पर्वताई देवी अन महादेव यांचे निवास स्थान म्हणजेच पर्वती,आणि पर्वती टेकडी पासून अगदीच हाकेच्या अंतरावर असलेली आपली प्राचीन पेशवे कालीन बाग म्हणजेच "सारसबाग".पुणेरी पाट्या अन पुणेरी अपमान,तसेच विद्येचे माहेर घर असलेल्या पुण्यात मी राहते अन मला त्याचा सार्थ अभिमान आहे.

सारसबाग ही माझी बालपणापासून ची अगदी जिवाभावाची मैत्रीण आहे. तिच्या विषयी थोडक्यात सांगायचे झाले तर – तब्बल "२५ एकरांवर" वसलेली देखणी सारसबाग कायम एक नव्या नवरी प्रमाणे सुंदर अन सदाबहरीत दिसते. ई.स १८८४ मध्ये श्रीमंत नानासाहेब पेशव्यानी बागेच्या जागी तळ्याच्या मध्यभागी एक देऊळ बांधले आणि तिथे श्री सिद्धी-विनायका ची स्थापना केली.तसेच त्याला "तळ्यातला गणपती" असेही ओळखले जाते.तसेच तलावात "सारस" नावाचे आकर्षक असे पक्षी सोडले त्यामुळे बागेचे "सारसबाग" असे नामकरण झाले.सुसज्ज,भव्य आणि मोहक असे देऊळ बागेच्या मध्यभागी वसलेले आहे.देवळाच्या बाजूला सुंदर कारंजे आहे. तसेच तलावात कमळं,बदकं,मासे,कासव ई आहेत.

## Students corner..

बागेतील निसर्गरम्य वातावरणाने मन अगदी प्रसन्न होऊन रमून जातं. बागेत अनेक प्रकारची शोभेची झाडे आहेत. प्रतेक झाडाची तसेच स्वच्छतेची अगदी काटेकोरपणे काळजी घेतली जाते.लहान मुलांपासून ते आजी-आजोबा पर्यंत सर्व वयाचे लोक बागेला अत्यंत उत्साहाने भेट देतात.सारसबाग माझी मैत्रीण असल्याच कारण म्हणजे एक पुणेकर असल्याने माझे बालपण बागेत बागडण्यात गेले. एक चतुर पक्षा प्रमाणे मी आठवड्याचे ६ दिवस रविवार येण्याची वाट बघत असे.

रविवार चा दिनक्रम म्हणजे लवकर शाळेचा अभ्यास पूर्ण करून मग अस्सल पुणेकरा प्रमाणे १ ते ४ दुपार ची झोप घेऊन सायंकाळी निवांत ५ वाजता आम्ही बागेत जायचो. बागेत शिरताच तूफान पळत सुटायचो वाटेतच आम्हाला म्हातारीचे केस(soft candy),भाजलेले-खारे शेंगदाणे,काकडी सगळ्या छान-छान अन आवडीच्या खाऊंच दर्शन घेऊन,मी अन माझी २ भावंड पकडा-पकडी, पळा-पळी ,लपाछपी असे खेळ मनसोक्त खेळायचो. खेळून दमून भेळ खाण्याचा आस्वाद घ्यायचो.बागेत भेळ खाण्याची मजा वेगळीच असायची भेळीला असलेली आंबट-गोडाची चव अहाहा..! त्यावर भरभरून घातलेली उकडलेली मटकी अन कैरीचे तुकडे खूपच सुरेख अशी अनेक चवींची सांगड घालून बनविली जाते. भेळ खाऊन गवतावर पडी मारायचो त्यावेळी आस वाटायच की मोठ्या ताई ने अलगद माझ डोक मांडीवर घेऊन प्रेमाने डोक्यावर हात फिरवत आहे,तसेच मायेचा स्पर्श करत थंडगार मंद अशी वाऱ्याची झुळूक अंगावरून गुदगुल्या करून जायची.अभाळा कडे बघत आता आपल्या घरी निघायची वेळ झाली असा विचार करताना वाईट वाटायच जणू काही एखादी मैत्रीण खूप दिवसाने भेटल्यावर निरोपच्या वेळी गहिवरून येत अगदी तेच फीलिंग यायच.

जस वय वाढत गेल तेव्हा मी बागेत खेळण्यासाठी नाही तर फक्त तिथल्या गवतांशी,पाना-फुलांशी ,अन तिथल्या प्रसन्न करणाऱ्या वाऱ्याशी मनोमन चर्चा करत असे,एखाद वेळी दुःख किंवा आनंद व्यक्त करण्यासाठी मी बागेत जाऊन बसत असे अन दुःख अन आनंद मी त्याच माझ्या मैत्रीणी शी बोलत असे. अगदी वयाच्या २२ व्या वर्षी सुद्धा त्याच उत्साहाने,आनंदाने मी माझ्या मैत्रीणीला भेटायला जाते.तिथे आलेल्या लहान मुलांकडे बघून सगळ्या माझ्या बालपणाच्या आठवणी जाग्या होतात.



## Students corner..

अशी ही माझ्या आवडीची,पुण्याची शान असलेली सारसबाग अन माझी बालपणीची मैत्रीण जिला भेटल्यावर मी माझा सगळा stress,tension विसरून जाऊन बागेत फिरण्याचा आनंद घेते अन एक वेगळ्या जोशाने माझ्या कामाला वळते.



पुणेरी  
पाट्या



Ms. Swapnali Gaikwad  
MBA 2<sup>nd</sup> year



येथे हापूसचे भाव फिक्स आहेत,  
घासाघीस करू नये  
अन्यथा पायरी दाखविण्यात येईल

# Students corner.. Puzzle..

## Principles of Management

B T K C I S P A N O F M A N A G E M E N T H H N  
X B Y U V O C Y F W W F N C R S F Y M Z P I K M  
E N I S M Y Z O Y Y C G Y S L E V E L R E A W S  
M G H R W J Z I M F V Z P Y B G F C I R O W L B  
O V E Y N S R G D M P C P Y E H I H A Q E L P L  
N O I T C N U F G L I S N J E Z G R C B L F V R  
F U L Y Y H G S A Z L T D L V S C N F T Y A R Z  
A Y G L J L X N U H Y R T F M H N L T L S P V H  
V K T W X I N Z I U G B G E Y Q O I K K T N M A  
L S Y B R I M T I F B T A A E Y D G K C P O Z D  
H U D T N F N J X H F O F U A W E N P C M I O N  
I Z A G R X R E B E W A X F Q H P I Y G M T R A  
O M A F E I W H B M V H T V N R A K E V C A G M  
S K S G H A E Y L Z Z P Q S B S R A M L V Z A M  
N O I T A G E L E D A T A F K S T M T Y K I N O  
B E N C H M A R K I N G M M R T M N L S B L I C  
W R L W W G G J V F X H G H I P E O U T U A Z F  
W D Y D I R E C T I O N A O R F N I D R S R I O  
O T U C V I G D Z L E C R Z O L T S G U I T N Y  
I J P Z I N S L O R T N O C L M A I U C N N G T  
Q T L E B L L T I R V B X M Y E T C G T E E P I  
L M K A K T O P A F K W V U A J I E F U S C J N  
C Y A C P V Y P M R P R R P T V O D T R S E Z U  
P U N O I T A R T S I N I M D A N I B E L D I K

DEPARTMENTATION  
COMMITTEE  
DECISION MAKING  
LEVELS  
DECENTRALIZATION  
UNITY OF COMMAND  
ADMINISTRATION  
DIRECTION  
PLANNING

MATRIX  
POLICY  
WEBER  
HIERARCHY  
BUSINESS  
TAYLOR  
SPAN OF MANAGEMENT  
STAFFING

STRUCTURE  
MCKINSEY  
FUNCTION  
DELEGATION  
BENCH MARKING  
FAYOL  
CONTROL  
ORGANIZING



## *Editorial Team...*



**Dr. Atul Kapdi**  
(Academic Director)

**Dr. Sushama Sathe**  
( Assistant Professor)

**Prof. Ramanand Chivate**  
(Assistant Professor)

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