

Dear Students,

We are happy to introduce you to the second issue of **PULSE**; a quarterly management e-bulletin for the students of Department of Management Technology, Shri Ramdeobaba College of Engineering & Management, Nagpur.

The focus of e-bulletin is to provide additional inputs to students to enter the corporate world. In today's competitive world, the management students need to be an all-rounder.

The current issue highlights on '5 Point Lessons' which will act as a ready reckoner in the management field. The students need to understand and stay updated with the office etiquettes and to adapt organization culture in the right way.

I thank all the faculty members for sharing their inputs in the form of 5 point lesson and other articles for the benefit of students.

Take full advantage, keep on learning and get prepared to enter the corporate world.
Happy reading!!!

Dr.Ruchi N. Sao
Assistant Professor
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5 Habits to be productive at workplace

By Prof.KanchanTolani

Every organization in both the public and private sector strives to maximize the productivity of its workforce. Here are 5 habits you can indulge in to improve productivity on a day to day basis at the work place.



1. **Do it now:** No delay is the best way. Delaying tasks can increase your anxiety in the long run. Thus will hamper your productivity. It is always best to complete the tasks today for better results rather than keeping it for tomorrow.
2. **Set priorities:** Cleaning out some of the “urgent” stuff and making space for the “important” stuff will allow you to be more productive in your work. You will not be juggling a lot of things and will be focusing on one thing at a time.
3. **Follow the 45-15 model:** People feel taking breaks in between the work makes you less productive but that is not the case, in fact taking necessary breaks can enhance your efficiency to work. Thus for every 45 minutes of work there should be a break of 15 minutes for higher productivity.
4. **Set self-imposed deadlines:** Deadlines seem pretty serious when they’re mandated by your boss, don’t they? However, they never seem quite as stressful when we set them ourselves. Setting deadlines helps you to keep a track of time and helps you to avoid wasting time in unproductive things.
5. **Avoid negative thoughts:** Our thoughts are an integral part of who we are. The outcome of our daily work has got to do a lot with our thought process. One negative thought has potential to hamper productivity. When we allow negative thoughts to lead the way, we notice that bitter feelings do not permit us to concentrate on things at hand.



How many Days in a Week do you want to Work??

By Dr.Ruchi Sao

Today's generation who have just entered or will be entering the workforce do not show patience for fulfilling their desires. So, they don't want to relax in their retirement days. In fact, they try to enjoy every weekend. And what if, this weekend is actually of 3 days now?

Reduced number of working days is an excellent opportunity for the rising workforce of millennials who want to pursue more than one career. Reduced number of working days in a week is no more a weird idea for employers.

Beroe Inc. has introduced 4 day a week working. This initiative was taken to improve the work life balance of the employees. It is breaking all traditional rules. Vel Dhinagaravel, CEO, Beroe."The success of this initiative is purely dependent on how well employees are able to shift from 5 to 4-day work week without compromising on client deliverables and productivity. So far, the results have been fantastic and if we continue with the same rhythm we will make this initiative a success. But, if there is a dip on client deliverables we will have to dial the work week back to 5 days."

There are many other companies who offer 4 day working but they are given to selected employees on the basis of their tenure and work profile. According to a study by the **Society for Human Resource Management**, 43% of the companies offer 4 day workweeks to some employees, and 10% of the companies make it available to all or most of the employees. This increased the retention rate of the employees and resulted in higher productivity.

Other companies may not give 4 day working but are giving 5 day working with restriction on the working hours. Many IT companies have kept a maximum limit of 40 to 48 hours per week working so that the employee doesn't **OVERWORK**.



HR Facts

Compiled by Dr. Ruchi Sao

SURGE IN HIRING EXPECTED IN 2017

More than half of all small (59%) and mid-sized (54%) businesses expect their hiring volumes to increase in 2017.



Source: LinkedIn Recruiting Trends 2017

Travel & Claim

Record Expense with Photo Proof
Compare Budget with Actual Spending
Streamline Expense Workflow



2017
APRIL

STATUTORY DATES

- 15th - ECR Filing
- 21st - ESIC Filing
- 30th - TDS Challan

HR FACTS

- Mobile base expense tracking can **save up-to 70%** of time in managing expenses
- **45% of cash leakage** in the company is due to lack of proper business expense tracking system

MON	TUE	WED	THU	FRI	SAT	SUN
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

Ram Navami - 04
Mahavir Jayanti - 09
Dr. Ambedkar Jayanti - 14



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Payroll

Scalability
Operational Efficiency
Timely Efficient Statutory Compliance



2017
MAY

STATUTORY DATES

- 07th - TDS Challan
- 15th - ECR Filing
- 21st - ESIC Filing
- 31st - TDS Return & Form 16 Distribution

HR FACTS

- Replacing a salaried employee **costs 6 to 9 months** on an average to the organization
- **Salary on time** will increase employee satisfaction

MON	TUE	WED	THU	FRI	SAT	SUN
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				



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Performance Management

Identify High Performer
Objective Measure with KRA KPI
Improve Decision Making with Budget Allocation



2017
JUNE

STATUTORY DATES

- 07th - TDS Challan
- 15th - ECR Filing
- 21st - ESIC Filing

HR FACTS

- Proper KPI can align employee to the **Mission and Goals** of organization
- **Performance Evaluation** is a tool to align employee's goal with company's mission

MON	TUE	WED	THU	FRI	SAT	SUN
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

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Mutual Funds v/s Stocks: which one to Prefer?

By Prof. Tanmay Gupta

When it comes to investment, the first question that pops up in mind is- “Invest in what?” Each investor has his/her separate risk appetite and any uninformed decision can prove to be costly in the long run. This is because you need to choose from several asset classes having varying degrees of volatility and risk-return potential. Therefore, one has to weigh the pros and cons before zeroing in on an asset class to invest in.

In the recent times with the growing awareness of equity as an asset class, the high risk-high return prospect, ease of availability etc; makes it an attractive investment proposition for investment over other asset classes.

Even after narrowing down to equity investment the primary question still holds: Equity stocks or Equity Mutual Funds. Here are a few reasons why the fund route is better:

No need to pick and track stocks, leave the head ace to the fund manager. When you invest in a mutual fund, you get the benefit of a fund manager's expertise. Picking stocks, tracking them, making sector and asset allocation, booking profits when required—everything is done by a professional fund manager. Many stock portfolios are decades old, and could be holding stocks that are defunct today. Such junk stocks drag overall portfolio returns. A professional fund manager ensures that the portfolio holds good stocks with potential for long-term returns. Let's also accept the fact that the fund manager sitting in Mumbai is getting firsthand information as compared to us, sitting in a tier 2 city.

Volatility

When you invest in a single stock or bunch of stocks (3-5 scripts), the change in its value is very high. On a given day it can be extremely volatile. It can give you 20% return and sometimes -10% loss also depending on the environment. This can be very exciting and at the same time very disheartening.

Mutual fund on the other hand is not that much volatile by nature, as the diversification is very large and at a time 50-100 stocks are covered. Different kinds of stocks from different sectors and market capitalization are involved in mutual fund and the overall change in value is thus less volatile (other than extreme days).

SIP Investment

Mutual funds are known for possibility of SIP (monthly investment). SIP in mutual fund works and is recommended as a great way for a salaried person to invest in equity markets for long-term basis without understanding the working of equity markets.

However SIP in stocks do not work. Yes, some companies provide you the facility of SIP in stocks, but it's a terrible concept. There is no diversification and SIP in a particular stock does not make sense because the risk is with single stock. A stock can be in a bad phase for years and decades, whereas in a mutual fund the bad performing stock is weeded out.

Lower cost of investing Fund houses negotiate with intermediaries, and therefore have lower costs. If you buy and sell shares, you will probably pay 0.5-1% as brokerage. You also have to pay demat charges. However, due to their scale, mutual funds pay only a fraction of the brokerage charged to individual investors. This benefit gets indirectly passed to you as a mutual fund investor. You also don't need a demat account.

Return Potential

There are lots of success stories where someone got quick rich by investing in equities directly and it can happen, but those are rare happenings and require lot of work and analysis, patience and belief in what you have picked. If you want superb returns in short time and you believe you can research well, you can go for stock investing directly but then risk is also more.

Mutual funds are known to deliver good returns (not in line with stocks, but still very good). So you can expect handsome returns from mutual funds but not unbelievable like stocks return. This is mainly because the money is diversified across different stocks (read ideas) and chances of all of them becoming a super success in short time are impossible. So we have to consider the horizon of investments and invest accordingly.

All said and done, Mutual Funds are actually collection of stocks only, but just because it's a group of stocks the characteristics are not very similar to that of stocks. You should be clear about all the points of difference and only after that you should decide whether to invest in Stocks directly or take the Mutual Fund route.

