PATHFINDERS...

RISE OF THE BUSINESS TYCOONS

Create
Take Risks
Live My Passion
Am An Entrepreneur

Sayed Mariyam Fatima
S. Y. B.A.

JANUARY 2017
The road to success is paved with tests,  
So you've got to believe in yourself above the rest.

Dream big, and let your passion shine,  
If you don't, you won't end up with a dime.

Challenge the status quo, disrupt the market and say YES!  
And remember that innovation is an endless quest.

Don't forget to change business for good,  
If you want to change the world then you should.

If you think with your head and listen to your heart,  
I promise you'll get off to a flying start.

Make bold moves, but always play fair,  
Always say please and thank you – it's cool to care.

Do what you love and love what you do,  
This advice is nothing new.

Now, stop worrying about whether your business will be a hit,  
Rise to the challenge and say 'screw it, let's do it!'

Source: Internet

"An entrepreneur is someone who jumps off a cliff, and builds a plane on his way down"
Dear Readers,

We are immensely happy and gratified to present the eighth edition of 'Pathfinders'. It's been a bear fruit and we'd like to thank those who have been pillars of strength for us all the time. It is every teacher's aim to ensure that while fostering their students and ensuring that they reach their full potential, they also aid them in developing their skills not just in typical job-profile, but also to become entrepreneurs and exceptional leaders themselves. Swearing by this objective, our theme for this year is "Rise of the Business Tycoons", which aims to ignite the spirit of entrepreneurship and innovation in Ratnamites.

To honour this theme, we conducted a competition through which we tried to bring budding entrepreneurs into limelight. This competition was open to the students from all streams and the winner of this competition has featured on the cover page and the center spread has been occupied by the other emerging entrepreneurs who have managed to make an identity of their own in the minds of others. Also, keeping the theme in mind, we have an interview with Mr. Kaushik (an alumnus of the department), sharing his views on what it takes to be an entrepreneur. Moreover, we have Mr. Rajendran's article on the hot topic "Demonetisation" which is "talk of the nation" right now.

Our new features this year are: a column dedicated to "For the love of Bollywood", where in our teachers share their love for Bollywood through their favorite dialogues, keeping in line with the theme of the College, a 'Flash Mob' on a social topic was an initiative taken by Team Masterminds for the image building and publicity of our College which also was a ISR initiative. We have an exclusive interview with our Professor, Mr. Sanjay Deshpande through which students get to see the fun-side of their beloved teacher.

We are greatly ecstatic that Masterminds members share the spirit of belongingness and hard work that have been the reason to this successful edition of Pathfinders for 2017. We also extend our heartfelt thanks to our Principal, Mrs. Rina Saha and Vice Principal, Dr. Neelam Durani for their support and guidance throughout this journey. Also, our sincere thanks to our Head Of Department, Dr. Lata Swaminathan for encouraging, motivating and being our backbone to set higher benchmark every time.

Our sincere thanks to,

Our Commerce Faculty:
Mrs. Deepa C
Mr. Ashok Poojari
Mrs. Rebecca Thomas
Mrs. Nutan L

The student Editor:
Ms. Vyoma Mohankumar
(S.Y.B.Com. A)

“Failure defeats losers, Failure inspires winners”
Salud Mi Familia

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“Teamwork make's the dream work”
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“Quality is the best business plan”
Dear Readers,

Every year team Pathfinders endeavors to make each issue as innovative and creative as possible. This year too, I am happy to see such initiatives. The Start-Up fever has got up since the College hosted the NES National Student Start-Up Fest last year and also set up the Entrepreneurial Cell. So this year focusing on the Rise of the Tycoons was a meaningful attempt. This issue has tried finding out the entrepreneurial fervor amongst Ratnamites and other College students. This issue also has carried a small interview of the two stalwarts of the College who are going to leave an indelible mark as they superannuate this year.

As usual working as a team must have made the learning curve steeper for the members. I congratulate all the members of Pathfinders and Masterminds for their wonderful effort and hope that the spirit to soar high every time continues to fuel your actions.

Wishing all of you a very meaningful and Purposeful 2017
Knowing Deshpande Sir

Mr. Sanjay Deshpande
Faculty, Maths Department

- **If you weren't a teacher, which profession would you taken up?**
  Singing

- **Your happiest moment in life?**
  When my mother wrote back to me from Canada that she will be there for my TY exams. The joy of knowing that, the wait was finally over and I was going to be around my mother after a very long time.

- **Your favorite cuisine?**
  South Indian

- **Your dream destination?**
  Switzerland

- **Your favorite Actor/Actress?**
  Amitabh Bachchan

- **Which movie character you relate yourself with and why?**
  Anand from the movie Anand

- **An adventure you will never forget?**
  Visit to Vaishnodevi

- **Your favorite genre of music?**
  Indian Classical

- **How do you distress?**
  Listening to music

- **Any piece of advice you would like to give to all the RATNAMITES?**
  Spread Happiness!

"Have the courage to follow your heart and intuition. They somehow know what you truly want to become"
We conducted a survey on students who are doing business along with their studies across colleges in Mumbai. We surveyed around 75 students from different colleges to learn what it takes to be an entrepreneur and here’s what we found:

1. What kind of business do you run?
   - Manufacturing - 17%
   - Organizing events - 24%
   - Trading - 9%
   - Services - 30%
   - Any other - 20%

2. When was it started?
   - 6 months back - 44%
   - 1 year back - 18%
   - More than 1 year back - 38%

3. Did you start the business –
   - Alone - 27%
   - With friends - 37%
   - With family members - 22%
   - Other acquaintances - 7%
   - Any other - 7%

4. What was the reason for starting the business?
   - Wanted to be your own boss - 32%
   - Wanted to implement your creativity - 30%
   - Was more rewarding than regular jobs - 11%
   - Out of passion - 18%
   - Any other - 9%

"The way to get started is to quit talking and begin doing"
5. What was your source of finance?
   - Family members - 45%
   - Borrowed from friends - 13%
   - You worked part time and saved - 11%
   - Your personal savings - 20%
   - Loan from banks - 11%

6. Who supported you the most?
   - Family - 59%
   - Friends - 23%
   - You were your own support - 18%

7. What were the challenges faced by you?
   - Existing competition - 44%
   - Variable income - 27%
   - Stress of running a business - 29%

8. Are you happy with starting your business?
   - Yes - 78%
   - No - 22%
9. How well is your business doing?

- Below expectations - 16%
- Satisfactory - 60%
- Excellent - 24%

10. Will you continue your business after your studies?

- Yes - 80%
- No - 20%

The survey brought forth the fact that services and organizing events seem to be the popular business choices among students. Most of them started their business with friends for which they collected funds from their family and some even worked part time and saved in order to make their dream of having their own start up come true. Sheer determination to make their passion their paycheck and strong family support helped them to face stiff competition and overcome the odds of starting up. It was also found that the majority of them are happy with their business and they wish to continue their business in future as well. After all, *Seeds sown early give better and richer harvests*. 

"Innovation distinguishes between leader and follower"
To Be Or Not To Be…?

Team Masterminds surveyed 50 Ratnamites across faculties to find out their inclination towards having their own Start-Up. The data collected is as follows:

1. Do you wish to have your own start up?

   - Yes - 56%
   - No - 44%

   \[The\ value\ of\ an\ idea\ lies\ in\ the\ using\ of\ it.\ All\ the\ best\ folks!\]

   a. If yes:-

   1. What kind of business would you like to start?
      - Manufacturing – 36%
      - Organizing events – 14%
      - Trading – 14%
      - Services – 14%
      - Any other – 22%

2. Why are you interested in starting up business?

   - Want to be your own boss – 36%
   - You think it will be more rewarding than job – 14%
   - Job security – 29%
   - Want to implement your creativity – nil
   - Passion – 21%

   \[Honey!\ It's\ not\ just\ about\ money\]

3. How do you want to do your business?

   - On your own – 21%
   - With family members – 36%
   - With friends – 43%
   - Any other acquaintances – nil

   \[Looks\ like\ friends\ are\ preferred\ as\ business\ partners.\]

4. How is business better than a job?

   - Majority of them want to be their own boss.

   \[Few\ are\ made\ for\ independence;\ It\ is\ the\ privilege\ of\ the\ bold\ soul\]

"If people are doubting how far you can go, go so far that you can’t hear them anymore"
b. If no:
1. Why do you not wish to start up a business?
   - Too risky – 55%
   - Lot of investments to be made – 18%
   - Inconsistent income – 18%
   - It's more than full time (long working hours) – 9%

   *Cause too proud to fulfill somebody else's dream. So selfless of you!*

2. How is job better than business?
   - Risk involved is comparatively less – 55%
   - Fixed income with increments – 45%
   - Limited hours of work – nil
   - Any other – nil

   *What's life without any risk!*

The survey brought into view that more than half of the respondents (56%) wish to start their own business in the future. They feel that having their own start up is something more than just about money. It's got more to do with self-accomplishment and self-esteem of an individual and hence is more rewarding than job. And those who do not wish to own a business think that it's a risky game and requires too much of hard work and dedication and therefore wish to have a typical job over their own start up. But what is important to understand is that 'The real taste of success comes from the hard work and devotion towards one's own work and not from somebody else's'. Ratnamites- Awake, Rise and March....
Masterminds decided to find out from Ratnamites, their opinion about the NaMo Government's Demonetisation plan. We surveyed around 30 students across classes and this is what they have to say....

1. Are you aware of the term demonetisation?
   - Yes - 93%
   - No - 7%

7% of people still have their blindfolds on. Time to wake up. Jaago Janta Jaago!!!!

2. Do you support our government in this step?
   - Yes - 80%
   - No - 20%
   - Not sure - nil

Keep Calm and Hail NaMo!

3. Do you think this step will help to fight against black money?
   - Yes - 70%
   - No - 13%
   - Only to a certain extent - 17%

Black money is just a start. Picture Abhi Baki Hai Mere Mitro!

4. Tick the most important change you think this step will bring in our economy:
   - Black money hoarders will be caught - 73%
   - No fake note circuits - 10%
   - Eradication of illegal election funding - 7%
   - Surge in bank deposits - 3%
   - On the way to cashless economy - nil
   - Curb terrorism - 7%

It seems Achhe Din Aa Rahe Hai?!

5. What is your opinion about Modi Government?
   - Committed to the welfare of the country - 80%
   - Taking steps in order to favor political parties - 10%
   - Taking steps to favor the influential class - nil
   - Harass the common man - 10%
   - Any other - nil

Can’t say folks, It’s a dicey situation after all!

Food for thought:
“To hunt crocodiles, the water was drained from pond. No crocodiles were found because they could live on land too. But all the small fishes died.” However, we can hope that the sacrifice of small fishes paves off and Modi’s 'Achhe Din’ do come true in reality.
Pooja Mohan Sonkar of S.Y.B.Com A is an exceptional Mehendi artist. She started around two and half years back and is still going strong. She wants to be independent but at the same time, she also wants to contribute her best to support her family.

Jainy Satra of S.Y.B.Com A started her Beauty parlor business two years back. She is not only passionate about what she does, but also is dedicated to her business. She is extremely talented and all set to establish her own business in future.

Ruksaar Akhtar Shaikh of S.Y.B.Com A is a tailor by profession breaking the stereotype of men taking up tailoring profession. She started around a year back. She possesses excellent tailoring skills. Her business is a way to earn pocket money and also to support her family financially. In future she aims to provide employment to women who cannot go out and work.

Sayed Mariyam Fatima of S.Y.BA is an all-rounder and an inspirational young entrepreneur that made her the winner of the competition conducted by Team Masterminds. She is into various fields such as Jewellery, Aquarium, Hand-made cards, Mehendi and the most popular ones are Baking and mouth - watering Chocolates. She started only a year back but is excelling in every field she's gotten into. She got this idea of starting up after attending the workshop conducted in the College that inspired and motivated her to start her own business. Along with her family's support, her talent, devotion, dedication and sheer determination to her work has helped her achieve success and is now one of the most popular and well reputed business women of our college. While flying high in the sky, she still has her feet on the ground. Her business is everything to her as she says, “My business means my pride, my identity and a great feeling of satisfaction that I, myself am the reason behind my success.”

Dhruvin Jain of S.Y.B.Com A, started his business as a dealer for Musical instruments more than a year back. The reason for his start up was to fulfill his own financial needs and wants without having to ask his father for the same. Though at present it’s his part time job, he wishes to put up an online trading business in future.

Abhijit Salve of T.Y.BA is into various businesses such as Event Management, Bitcoin and Water purifier. He started around 8 months back. A business started just for an experience of what it takes to be an entrepreneur, turned out to give much more than just experience. Having experienced loss in the beginning didn't stop him going on with his business. He took that as an opportunity and his business has been flourishing since then.

Vikas Gupta and Pranay Sawant of T.Y.B.Com A, the business duo, are into Musical instruments business. They started only 5 months ago after attending the inspirational NES National Student Start Up Fest. They are extremely hardworking and dedicated to their work. For them, their business now has become their ‘Lifeline’.

Heramb J Dubey of F.Y.B.Sc, runs Webhosting and Network Marketing which he started a year ago after getting inspired by a seminar that he attended. He is a pro when it comes to networking. According to him, this business gave him an opportunity to work for Google.

RISING TYCOONS
1. What business are you into?
We are Levtech Consulting, a global consulting house empowering corporates from the SME segments on Retail, Supply Chain Management (SCM), Manufacturing, Projects, etc. to implement ERP, CRM, Business Intelligence for their respective day to day operations. Today Levtech Consulting also has a few industry specific verticals on the MS Dynamics range of business solutions, which caters to about 175+ customers world-wide.

2. How did you get your idea or concept to start this business?
While working in my previous endeavors in the UAE, along with my other partners, we realized that our competencies and strengths added lot of value to the customers we were catering to then. We could see a clear vacuum in the space we were operating in, wherein very few companies in the fraternity, actually worked towards enhancing the customer's experience on implementing software and solutions. The core team at Levtech, constituted of veterans from the industry possessing immense knowhow on the space in which we sought to venture out. At that juncture, we decided to back our instincts and work towards a common objective to be a niche consulting house that consistently works towards Leveraging Technology for an enhanced customer experience.

3. What are the challenges you faced in your initial days?
We had limited buy-in from potential customers of recruits. When we started, we commenced operating from make-shift offices, hence it was difficult to convince them, that we meant business. I do understand from their perspective, however, it took a hard selling to convince eventually to not judge the book by its cover, in this instance. In a place like Bangalore, where potential recruits are lured by the MNCs, with lot of goodies, hidden perks and benefits besides basic salaries, it was a challenge to convince them to look beyond. I am thankful to all those who trusted us and set out with us on this journey. We wouldn't have reached where we are without their relentless support.

4. What technical expertise do you offer? (core competence)
Our core competencies are Business and Technology Consulting on the Enterprise Resources Planning (ERP), Customer Relationship Management (CRM) and Business Intelligence space.

5. Who are your clients?
Some of our clients are – Sika, Virgin Mobiles, Life Pharmacy, Geant, Birla Furukawa, Alevo USA, etc.

6. What is your mantra to manage people?
I would strongly advocate managers to let their team members commit mistakes. The thing that I cherish the most
about myself is my ability to keep committing mistakes and learning from it. However, the essence would be to commit, but not repeat a mistake. Also, it's always essential to understand people's strengths and build one's skill sets around that.

7. If you had to describe yourself as detail-oriented or big-picture oriented, which would you choose? Why?
We are expected to endure a bit of both. It's like the chicken and egg story here. Detail-oriented approach is a prerequisite in our scheme of things while handling customer's issues. Unless we get into the root cause of the issues, some hidden problems never come to the fore. Like-wise an entrepreneur, if he or she doesn't have the big picture in mind (read vision here), it would get a tad bit difficult to grow, sustain and strategize. Simply put, one need to have both the approaches in the entrepreneurial psyche, which used at appropriate times, would yield the desired results.

8. Give an example of a time you felt the greatest sense of accomplishment in your job?
As an entrepreneur, when I signed the first payroll cheque for a colleague of mine in the early days, that feeling is inexplicable. Even today, when the payroll cheque gets signed for my 160+ team members at Levtech, I feel a great sense of accomplishment that there are 160+ lives who are dependent on this dream called Levtech!!

9. What excites you most in your business?
Business comes with challenges. The vagaries of the modern competitive business are such that the conventional challenges like Growth, Stability, Sustenance, etc. have been rendered very primitive. Our nature of business too is no different. I cherish the varied challenges that the business poses. It only pushes us to test our endurance to an infinite limit, which helps one to realise his own potential.

10. If you had one piece of advice to all the Ratnamites starting out, what would it be?
Seize the moment. You only live once. Certain things are meant to happen only once. If your instincts back your gut, go for it. There are times to be unconventional about things. Your mind shall tell you when to be so. And when it does, pl do. There's no tomorrow, as tomorrow never comes!!

11. What memories do you cherish of Ratnam?
Amongst the many memories in college, the one most which comes to my mind is when I was awarded the 'Best All Rounder' student in the first year. Friends used to tease me for my demeanor. I was good at nothing. Pretty average and mediocre at everything that I did. My grades were pathetic, I used to be that participant in some of the extra-curricular activities, who people don't even notice. This award came out of nowhere and kind of became a life defining experience. It then made me take note of who I am. I thank the Ratnam faculty to help me see beyond my weaknesses and limitations. Eventually, I went on to stand second in terms of my grades in TYB Com.
I have some lasting memories of some wonderful professors who taught us various subjects and I have one such professor, who I would call as the 'crush of my life'. To this day, I look up to this professor for having taught great many lessons in life.

Levtech consulting was recognised as one of the best companies to work for – 2016, by Silicon India Magazine and the same year Mr. Kaushik was invited as one of the speakers at the Qatar Asia Roadshow, Business Summit.
Mr. Rajendran Murthy
Head of Digital Banking and Regional Head of Banking Practice
- Europe, Middle East and Africa at Tech Mahindra

The move by the government to demonetize Rs.500 and Rs.1000 notes by replacing them with new Rs.500 and Rs.2000 notes has taken the country with surprise. The move by the government is to tackle the menace of black money, corruption, terror funding and fake currency.

The total value of old notes in circulation is to the tune of Rs.14.2 trillion, which is about 85% of the total value of currency in circulation. This means that the total cash has to now pass though the formal banking channels to get legitimacy.

India's GDP is $2,000 billion (Rs 125 lakh crore) and estimated parallel economy is 23 percent, which makes it about Rs 28 lakh crore. A rough calculation shows that Rs 3 lakh crore or $45 billion will flow into India's white economy, which is equivalent to GDP of more than 100 countries.

Impacts on common man

The common man was impacted the most because of limited access to cash, as ATM's went dry and limitation on cash withdrawal. By common man we mean vendors, Auto / Cab drivers, daily wage earners, small traders and working class people. On negative side impacts were in form of long queue to access money, frustration, low sale of goods, less consumption, few deaths, delayed payments, unable to pay hospital bills, unable to pay for supplies, unable to pay the truck owners and middle man in transportation and more. In a way the whole money supply chain slowed down bringing the down the growth in short term. On the other hand the rural population like farmers and small traders were impacted as their transaction is totally dependent on cash. Since there were no buyers for their produce they incurred big losses in short term.

Amidst this chaos, there are lots of positive impacts for common man. First of all the black money will be infused in the banking system, tax evaders will be taxed thereby increasing the tax income of the country, financial inclusion as most of the population will open bank accounts, moving to cashless economy by adopting digital payments, decreased inflation, national security as terrorist will not have access to money, in the larger interest of the country, the move is expected to boost the Indian economy.
Impacts on Banks

The banks play a crucial role in the journey of demonetization as banks are the channel through which the money is circulated. The shock move to abolish high-value bank notes was expected to deliver a windfall to lenders, and banks have indeed seen coffers swell after people deposited Rs 12.4 trillion ($183 billion) in cash into the system. On the negative side most impacted were the bank staff that had to tirelessly work for 14-18 hours collecting, exchanging old notes and disbursing new notes. Over and above that face the wrath of frustrated common man. There were also incidents of fraud by the bank staff helping the black money hoarders to turn it white. Demonetization has led to a severe cash shortage as the central bank has replaced barely a third of the higher-value notes that had been in circulation. That has hit business confidence and dented demand for loans, hurting banks that were already battling the weakest loan growth in nearly two decades.

But there is lot of positives for banks. Since banks have access to excess cash they have a good liquidity, it increases their net interest income and net earnings. The bank gets funds at low cost hence they can lend money at lower interest. Also looking at banks stability, investor will invest in bank's stocks for long term-Higher bank deposit mobilization is unlikely to have a commensurate impact on lending in the near term, despite our expectation of some transmission to lower lending rates.

The move towards a cashless economy will boost savings in financial assets. The immediate effect could be a lower than normal currency in circulation, migration towards digital payment channels like Wallets, Cards and UPI. More usage of institutional financial channels will lead to a controlled inflationary impact which will be positive for the interest rates being cut further. The increase in the deposit base will create more demand for government bonds and other high-rated bonds in an environment of tepid credit demand. The liquidity flush might force the Reserve Bank of India (RBI) to sell bonds in the secondary market, so that liquidity can be absorbed. The initial increase in banking system liquidity is likely to be so substantial that RBI will have to resort to measures to mop-up of liquidity beyond its usual tool chest of daily- and term-reverse repos. According to RBI data, total deposits in the system are close to Rs 100 lakh crore. A Rs. 4 lakh crore addition to this base is equivalent to the cash reserve ratio, the slice of deposits that banks have to park with the central bank. This kind of deposit collection is as good as a cut in CRR by 4% and this will lead to interest rate transmission without a cut in policy rates.

Analysts still believe the longer term impact on banks could be positive, channeling more funds into the formal economy and driving up sales of credit cards and other services.
'Rs. 500 and Rs. 1000 notes will not be accepted as a legal tender from midnight of 8th November' - this news on Television, Radio or Social Media Sites had shocked each one of us. The country was shocked to hear that their high denomination note will turn into pieces of papers, after 8th November. This is one of the historic step by the Indian Government which in economic terms, means demonetization. Demonetization refers to discounting current units of currency by replacing those with new currency units.

Earlier such a step was taken in the year 1978 when Rs. 5000 and Rs. 10000 notes where demonetized and then in the year 1987, Rs. 500 notes were introduced and by the year 2000, Rs.1000 notes were introduced as legal tender. These high denomination notes where used for 29 years and 15 years respectively. Most of the economists feel that the main reasons for demonetization is to put a check on corruption, counterfeit notes, black money and put an end to terrorist financing activities.

Along with demonetization of Rs.500 and Rs.1000 notes, new notes of Rs.500 and Rs.2000 are introduced as legal tender to overcome the scarcity. But why notes of Rs.2000? was the biggest question posed. Shopkeepers who were not able to provide change for Rs.1000, will they be able to provide change for Rs.2000? If corruption was one of the reasons for demonetization, then with such high denomination notes can things become easier? All these questions were answered by RBI officials. Accounting to them, the sudden scarcity created by demonetization needed to be filled as there were more than 12 lakh crores currency notes in circulation introducing Rs.1000 notes could incur higher cost but, at the same cost it was economical to pump in higher denomination notes of Rs.2000. also, the Government wanted to bring more of the smaller currencies like Rs.100, Rs.50, Rs.20, Rs.10 into circulation which had been accumulated with the people. Thus, a high denomination currency was introduced to overcome scarcity so that the country didn't face any financial crisis.
However, the decision of demonetization has encouraged cashless payments i.e. payments through cheque, credit/debit cards, demand drafts, online transactions, etc. These type of transactions bring more transparency in dealing and will help keeping check corruption. Bank rates will be reduced. It is expected that Gold and Real Estate rates will come down in the long run. Spendings are kept in check as a certain limit is set for withdrawals. Demonetization will probably have positive effect in Jammu and Kashmir as people may start experiencing peaceful atmosphere as the terrorist will stop accepting old notes.

But every coin has a flip side. People faced a lot of problems in depositing and changing their old currencies. Some people died due to long queues in banks and ATMs. Small scale industries are badly affected as most of their transaction used to be in cash. Farmers are affecting as they are getting lesser amount for their produce. People faced a lot of problems on day after demonetization. Burning of Rs.500 and Rs.1000 notes were telecast by news channels. In some places notes were dumped in rivers/streams in order to get rid of them. Some businessmen found ways like paying salaries for a year in advance to the employees, chartered accountants were paid high fees to show their accounts clean and clear. People purchased Kgs of Gold by paying a higher sum with the old notes. Bankers along with agents opened 'Benami A/cs' for the businessmen to turn their black money into white; by taking a huge amount of commission. There are cases where people who had taken of demonetization repaid it in few weeks. There are many instances of how people tried to turn black money into white using unfair methods.

Demonetization is no doubt a great step by the government but we cannot expect a sudden impact on the economy. Economists feel there will be positive effects of demonetization on the economy and it will help accelerate growth. But unfair means used by bankers, businessmen, agents, etc portray a callous attitude of the Government in the implementation of this process. So let's hope that the dream of Achhe Din really comes true!

"All our dreams can come true, if we have the courage to pursue them"
To start a movement, you need a strategy that inspires, empowers and enables in equal measure. Our Prime Minister Shri. Narendra Modiji launched the Make in India initiative in September 2014 as part of a wider set of nation-building initiatives. It quickly became a rallying cry for India's innumerable stakeholders and partners. Mumbai's MMRDA ground at Bandra Kurla Complex was chosen to showcase the potential of design, innovation and sustainability across India's manufacturing sectors. A week of February sparked a renewed sense of pride in India's manufacturing—and take corporate and public participation to the next level.

I was among the few lucky students to visit the seminar with my classmates on 18th February, 2016. It was an exhilarating experience to watch all the states unite as one country and showcase their talents in various fields. Words will never be enough to describe the efforts that were put by the participants. The Make In India week was a hit and it received participation under 11 key sectors viz. Aerospace & Defence, Automobiles & Automobile Components, Chemicals & Petrochemicals, Construction Equipment, Materials & Technology, Food Processing, Infrastructure Development, IT & Electronics, Industrial Equipment & Machinery, Micro, Small & Medium Enterprises, Pharmaceuticals, Textiles.

The most fascinating event for me was the Tamil Nadu Investors Summit. The event focused on showcasing the investment opportunities in the state of Tamil Nadu. The State Government representatives displayed the progressive stand of the Government and portrayed the strengths of the State and the growth potential in different sectors. The key sectors where the state has its strengths and expects further growth are Automobiles and components, Aerospace, Textiles, Pharmaceuticals, IT/ITES. Development projects such as Chennai-Bangalore Industrial Corridor, Vizag-Chennai Industrial corridor will be the new development hubs and corridors for industrial and overall development in the state. The private sector shared their success stories and the role played by Tamil Nadu Government in facilitating investments.

It was a great learning experience for me as I learned that Tamil Nadu has over 12,000 MSMEs, i.e., 15% of total MSMEs in India. Also, Tamil Nadu has positioned itself as the second largest contributor to India's GDP; 28% contribution to India's Renewable Energy capacity higher than any other state. I will forever be grateful to my teachers for letting me have such a wonderful time at the Make In India Week.

The Make in India movement will inspire confidence in India's capabilities amongst potential partners abroad, the Indian business community and citizens at large; provide a framework for a vast amount of technical information on different industry sectors; and reach out to a vast local and global audience via social media and constantly keep them updated about opportunities, reforms, etc. Today, India's credibility is stronger than ever. There is visible momentum, energy and optimism. Make in India is opening investment doors. Multiple enterprises are adopting its mantra. The world's largest democracy is well on its way to becoming the world's most powerful economy.
Sneha Chandrakant Sonawane of T.Y.B.Sc is a phenomenal singer. Along with the intonation and pitch control, she also possesses the ability of express her emotions throughout the range. She excels in many genres of music. Not only her qualities but also her dedication and passion for music, has helped her to get a chance for singing a song on Sultan's music launch for an NGO named MSSI with the well established singer Vishal Dadlani and also her song featured on 106.4 and 93.5 radio channels.

Abhishek Mishra of F.Y.BAF, is extremely talented guitar player. He has a thorough understanding of all the basic notes and chords that go into a musical piece. He also has an innate sense of rhythm. With every strike on the chord, he leaves an emotional and most powerful impact on the minds of the people. He does various shows at malls like R-Mall's Ensemble, etc where he showcases his magnificent talent.

Abhijit Salve of T.Y.B.Sc is a rising star in the field of acting. He has a perfect technique for his acting and is able to successfully bring characters to life. He manifests his character in the most natural and impressive manner. His field of excellence lies in mono acting and these qualities of his has bagged him first prize in competitions.

Sharif Patel of S.Y.BMS is an exceptional bodybuilder with an impressive personality. His commitment to bodybuilding is remarkable. He follows an extremely disciplined workout routine and hence his patience, persistence and focus has helped him win overall 6th rank in a competition called 'Muscle Mania India' which was held on 28th and 29th October, 2016 and 3rd rank under 19 for the same. Also, he bagged 5th position in a competition called 'Bhandup Shree'.

Shruti Mhatre of T.Y.BA is another professional actor of our college who is determined to shine on silver screen. She has the ability to blend with the character and portray different nuances of emotions with ease. She did a cameo in a Marathi serial named 'Tumche Amche Same Aste' which was an Affluence Production by Shreyas Talpade. She is all set to make a grand entry on the big screen too. Lately, she's been working on her new assignment.
Bollywood dialogues close to our teachers' hearts

Mr. Sanjay Deshpande
“Babumoshai, Zindagi ek rang manch hai aur hum sab is rang manch par kathputliyan hain, hum sabki dorr upar wale ke hath mien hai, kab kiski dor khich jaye koi nahi janta...”

Mr. Ashok Poojari
“Yaha lift kyu rok di? Tumhare saath zyada waqt guzaarna hai!”

Mr. Rahul Gokhale

Mrs. Sumali Bose
“Koi pyaar kare toh tumse kare, tum jaise ho waise kare. Koi tumko badal kar pyaar kare toh woh pyaar nahin, sauda hai.”

Mrs. Deepa C Manoj
“Picture abhi baaki hai, mere dost”

Mrs. Ranjana Mishra
“Maska hai maska ... Ekdum Jhakaas!!”

Mrs. Manisha Navare
“I can see the Statue Of Liberty already!...Very small, of course.”

Ms. Khushboo Tripathy
“Pushpa, I hate tears re!”

Mrs. Jennifer Coutinho
“"Bade bade deshon mein, aisi choti choti baatein hoti rehti hai."

Ms. Ranjani
“Aaj mere paas paisa hai, bangla hai, gaadi hai, naukar hai, bank balance hai, aur tumhare paas kya hai?.... Mere paas maa hai!”
This year two of our Anmol Ratans will be retiring after decades of committed service to our College. They will leave behind a vacuum which would be hard to fill. Pathfinders along with all the students of the College bid them adieu with a heavy heart. We wish them all the best for their future life. Both of you will stay forever in our hearts.

**Principal Mrs. Rina Saha**

- Journey started on- 1st July, 1985
- What did the Profession teach? - to become more confident
- Highest point of life- When her daughter got selected at Cardiff University, UK.
- Trough phase- When her husband fell sick
- Mantra for managing personal and professional life- Focus on one thing at a time and do your best
- Best part of being associated with N.E.S Group- Enriching experience and reputation
- Hobbies- Reading
- Plans after retirement- More reading and travelling
- Best memory/memories of Ratnam- In 2004 when our College for the first time got ‘A’ grade from NAAC and the newspaper carried it as a headline.
- Thing that you will miss the most- Company of the staff and students
- Message to Ratnamites- Be true RATNAMITES (jewel)

**Vice Principal Dr. Neelam Durani**

- Journey started on - 1st July, 1991
- What did the Profession teach? – to be more patient
- High point of life - Elder daughter getting PhD from Ohio State University and younger daughter becoming TAS Manager
- Trough phase - Being bewildered about my career
- Mantra for managing personal and professional life : Time Management
- Best part of being associated with NES group - The Teaching - Learning process
- Hobbies - Listening to music, painting and photography
- Plans after retirement - Travel and photography
- Best memory/ memories of Ratnam – 2004, when in the first cycle of NAAC the College got A Grade and in 2013 when the College received the Best College Award from University of Mumbai
- Thing that you will miss the most - Taking lectures
- Message to Ratnamites - Realize your potential and stay focused

Sweet will be the memory of our beloved Prin. Mrs Rina Saha and Vice Principal Dr. Neelam Durani. Like the mellow rays of the departing sun, it falls tenderly, yet sadly, on the heart.
Team Masterminds had organized a 'Flash Mob' in R-Mall at Ghodbunder Road on 18th December, 2016. The Flash Mob was totally a student-driven activity where 40 students including the organizing team had participated. It was organized as a part of brand enhancing activity which is the Annual theme of the college. The Flash Mob portrayed a social message 'Be a responsible social media user'. Understanding the influence of the Social Media on people's life, the students made an attempt to create awareness about its negative impact and how it can be used more responsibly. It also gave a strong message urging people to connect personally with their loved ones rather than virtually.

Riya Hazara
T.Y.B.Com
“Work hard, be patient, and be a sponge while learning your business.”