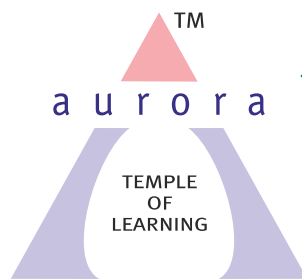
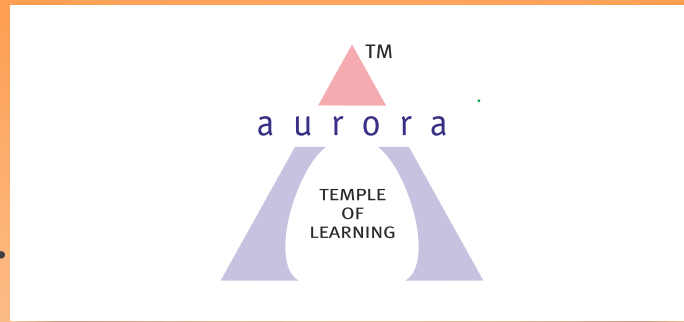


2018

AURORA'S BUSINESS SCHOOL

akshara
NEWSLETTER
Vol. VIII | Issue 1&2 | Jan & Feb 2018





Director

Dr. Raghu Naga Prabhakar

Editor

Dr. G. Sreenivas Reddy

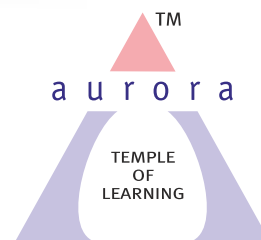
Assistant Editors

C. Kameshwari
Dr. V. Sree Jyothi
P. Pratyusha Reddy

Editorial Team

S. Manoj
Roshni Sequeria
K. Rupa Sree
G. Ramesh Reddy

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AURORA'S BUSINESS SCHOOL
Near NIMS, Punjagutta, Hyderabad - 500 082
+91 40 2335 1892, 2335 0062
www.absi.edu.in

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PHOTO CORNER



FROM THE DIRECTOR'S DESK



Months of January and February, 2018 have been very significant for us in terms of brisk pace of campus placement drives, Summer Internship Project placements and final placements. During this period we have firmed up our International Study Tour for year 2018 covering Dubai and Abudabhi with Ms Thomas Cook, who are the tour operators for this trip. All the students are advised to prepare to avail this opportunity by obtaining passports and mobilising money for the trip. This issue also carries prominent business news to keep you up to date. I am delighted to share the news of our Business School securing top slots in the All-India B-School surveys of Dalal Street Investment Journal, Career Connect and Times of India for this year also.

Happy reading of Akshara!

Dr. Raghu Naga Prabhakar
Director
AURORA'S BUSINESS SCHOOL

5 Simple Steps to Setting Financial Goals

It's a common myth that financial planning is only for people in a certain age group or income bracket.

But financial planning is helpful for people at all stages of their lives. After all, everyone has financial dreams and needs. Financial planning will help you identify your goals and create a strategy for achieving them. But just how exactly do you set financial goals? And how far in the future can you realistically plan them?

Jon Woodford, Senior Vice President of Wealth Financial Planning at BBVA Compass, has been in the financial planning and wealth management industry for more than two decades. A Chartered Financial Consultant and Certified Retirement Counselor, he compares financial planning to taking a long trip. "You don't just hop in the car and start driving. You need a map," he says. "Financial planning gives you that road map for where you want to go."

Here are five steps to setting financial goals so that you reach your destination.

Step 1: Figure out what matters to you

Before creating a financial plan, you need to understand your goals. Of course, most of us want to save for retirement. And if you have children, you're likely thinking about a college savings plan. But do you want to buy a home within the next five years? Are you planning to buy a car at the end of this year?

It's important to think about your short-term goals, as well as those long-term, big-ticket items. Perhaps you want to finance a trip to Thailand, or take your parents out for an expensive dinner for their anniversary.

"Write your goals down on a piece of paper and get them in front of your adviser," Woodford suggests. The more specific you can be, the better. That ensures your plan reflects all of your goals.

While recording your goals, make sure they are SMART goals: Specific, Measurable, Achievable, Relevant, and Timely. A goal to save for that trip to Thailand can be made SMARTer with a detail-oriented eye. For instance, you could write: "Save \$2,000 total for the Thailand trip by putting \$115 monthly into my travel savings account over the next 18 months."

Step 2: Prioritize

Goals needs to be prioritized and quantified. After you've pulled together all of your financial information and you've made a list of goals based on that data, you're ready to prioritize.

If you want to pay off credit card debt, establish an emergency fund, save for retirement, buy a new house, and also create an annual travel budget, all of that may not be possible right away. Thus, the need for prioritization.

Take your list of goals and number them based on your true interests, as earlier defined. Many financial advisors would advise their clients to start with three key measures of basic financial health: Retirement funding, emergency fund savings, and debt repayment. You don't have to approach these one at a time, but you can choose to work on goals simultaneously and "stack" goals by creating a progression of one goal to another. For instance, once you pay off your highest interest debt, you can start saving for a new car. Stacking can help motivate you through the more tedious goals so you can get to the exciting ones!

In some cases, you might need to start small. For instance, Woodford says when he and his wife set up their first IRA account in their early 20s, they could only afford to contribute a \$100 a year. That sum may appear modest, but the point is to get in early, and stay on your course.

Step 3: Create a realistic budget

In order to achieve your goals, you need a budget, one that takes all of your expenses into account. Woodford says that people tend to know their monthly expenses and overlook the rest. "But car insurance, taxes, property taxes—these are paid quarterly or once or twice per year and should be budgeted for accordingly."

Financial planning startup LearnVest is known for its 50/20/30 Rule for budgeting, which specifies that no more than 50 percent of your income should go to essential living expenses (like housing, utilities, transportation, and groceries), no less than 20 percent should go to your financial priorities (such as retirement planning and an emergency fund), and no more than 30 percent should go toward your lifestyle (things like shopping, clothing, entertainment, fitness, and all the other frills in life).

Your budget should start with comprehensive look at your income and determine the best way to utilize that income on a monthly or weekly basis. Utilize LearnVest's 50/20/30 Rule, come up with your own framework, or plan a budget with an advisor.

Step 4. Automate

After you've figured out your expenses, then you can figure out how much income you have left to put aside into savings and retirement. But Woodford strongly recommends that you take that percentage—no matter what it is—and have it automatically deducted into a separate account.

"The one thing I've found over the past 23 years is that nobody has leftover money at the end of the year," he says. "So take a certain percentage out of it right up front and pay yourself first. Get it into that savings account, get it into that qualified plan, and maximize those retirement savings."

In fact, you're best served by automating as much of your budget as possible so you're not relying on willpower or your memory to stay on track. Most banks and service providers have automated payment systems that you can use to completely automate your financial life. Setting up weekly or monthly payments will not only take off the mental burden and keep you on track, but will also help smooth out your cash flow. If you've ever forgotten a payment, you know that \$100 missed payment this month means a \$200 payment (plus a late fee) next month.

And if you get a raise? Sock that money away, too, Woodford says. "Save today, so that you can live like nobody else tomorrow."

Step 5: Check on your progress

Once you've made a plan, make sure you check in regularly so that you stay on track. Whether you've got an advisor or you're managing your plan on your own, you need to make sure you're staying the course, and be aware of under-utilizing your funds.

Financial planning is iterative, says Woodford. It's not a one-and-done solution, but rather a base plan that should be reviewed and updated periodically. Woodford suggests that financial plans be revisited annually with a financial advisor, or anytime you've had a big life event. "Anytime you'd send a Hallmark card—such as a wedding, graduation, or big move—that's a good time to call your advisor," he says.

If you're not working with an advisor, schedule annual review sessions for yourself. This is an opportunity to sit down, take another look at your goals and your budget, and adjust accordingly. You should be looking at changes in your income and expenses, as well as your progress on your financial goals over the past year. Did your salary change? Did your mortgage, utilities, or other expenses increase or decrease? Did you meet your financial goals for last year? If not, what happened?

Every time you hit one of those Hallmark card moments in life, you should go over your financial goals again. Going to college, receiving a promotion, getting married, or moving to a new city are all examples of life events that affect finances. If you're not reassessing your financial plan, something will likely be off.

Woodford stresses that financial planning isn't just for the soon-to- retire, but for everyone. "Everyone needs a plan, and the sooner you start, the better," he advises. So get out there, get your plan together, and don't forget to keep it up to date!

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Reach your financial goals!



Business News-January, 2018

SCCL targets 85 million ton coal production in next 5 years

Singareni Collieries Company Limited (SCCL), a state-owned miner, today said it expects the coal production to touch 85 million tonnes per annum in the next five years as it plans to open up 12 new mines. According to a statement issued by SCCL, the miner transported 46.7 million tonnes of coal as on December 2017 against 42.7 million tonnes for the first nine months of the previous fiscal. The production was pegged at nearly 42 million tonnes.

Take Rs 200 notes to ATMs, RBI tells banks

The Reserve Bank of India has ordered banks to recalibrate ATMs to ensure that more numbers of the Rs. 200 denomination note are dispensed to the general public as part of its efforts to step up supply of lower denomination notes. Two people familiar with the matter said that the banking industry is likely to spend more than Rs 110crore in implementing the regulator's order. "RBI has asked banks and ATM manufacturers to ensure that ATMs start dispensing Rs 200 notes as soon as possible, it's a good move as we need lower denomination notes vis-à-vis Rs 2000 notes," said a banker aware of the direction but did not want to be identified. "It could take 5-6 months to fully implement this project."

Airtel offers cashback on 2 itel smart phones

In a bid to make 4G smart phones affordable to consumers, telecom services provider Bharti Airtel on Friday announced cashback offers worth up to Rs 1,500 on China-based Transsion Holdings' itel smart phones. "Customers will get a cash back benefit of Rs 1,500 on itel A40 4G and itel A41 smartphones. Both Smartphone's will come bundled with a monthly recharge pack of Rs 169 from Airtel," Airtel said in a statement.

HDFC Long Term Advantage Fund: Recently inconsistent

ET Wealth collaborates with Value Research to analyse top mutual funds. We examine the key fundamentals of the fund, its portfolio and performance to help you make an informed investment decision.

HDFC Long Term Advantage Fund

How has the fund performed?

With a 10-year return of 10.42%, the fund has outperformed both the benchmark (5.08%) and the category average (8.11%) by a good margin.

The fund has outperformed the category and the index over the past decade.

TCS to rebadge 250 Marks & Spencers employees in IT deal

UK-headquartered retailer Marks & Spencer said it had appointed TCS as its principal

technology partner and that 250 in-house employees would transfer to the IT company's rolls. The programme, which M&S calls a new Technology Operating Model, will begin from March 2018.

A debt mutual fund scheme under Section 80C likely in budget 2018

The budget might have a new mutual fund scheme for you. According to two people familiar with the development, the finance minister may introduce a debt mutual fund scheme in the budget that qualifies for a tax deduction under Section 80C of the Income Tax Act.

Price Waterhouse' Rs 600 crore audit revenue may take a hit, could lose big clients too

Price Waterhouse faces the prospect of a multi-crore revenue hit, and rising employee and client attrition a day after the Securities and Exchange Board of India (Sebi) took the unprecedented step of banning the firm from auditing listed companies for two years.

HUL gets GST anti-profiteering notice

Hindustan Unilever has received a notice from the Directorate General of Safeguards (DGS), which has been checking to make sure companies are passing on the benefits of lower levies under the goods and services tax (GST) regime to consumers. DGS, the investigation arm of the revenue department, has sent notices under GST anti-profiteering rules to Hardcastle Restaurants, which runs McDonald's restaurants in west and south India, Lifestyle International, Honda Motor and an HULNSE 0.83 % dealer in Jaipur in the past few weeks.

HUL Q3 profit jumps 28% YoY to Rs 1,326 crore, volume growth at 11%

Hindustan Unilever, India's biggest consumer goods company, on Wednesday reported 28 per cent YoY rise in net profit at Rs 1,326 crore for the December quarter. The number came in better than Rs 1,145 crore estimated by analysts in an ET Now poll. The FMCG major had reported a net profit of Rs 1,038 crore in the corresponding quarter last year. Volume growth for the third quarter came in at 11 per cent, the company said in a BSE filing.

Intex plans Rs 60 crore investment in IoT, technology startups

Intex Technologies is looking to invest around Rs 60 crore this year in technology software and Internet of Things (IoT) startups with an aim to build an ecosystem for its mobile devices and consumer appliances business.

Budget 2018 must have clarity on corp tax, LTCG and STT

Markets have had a stellar run in 2017 despite lower-than-expected pickup in private sector spending. Strong government focus on maintaining fiscal discipline and an emphasis on long-term structural de-bottlenecking have kept markets optimistic.

Business News-February, 2018

Budget 2017 proposes tax exemption to premature partial withdrawal from NPS

Finance Minister Arun Jaitley, in his Budget 2017 speech, has proposed to provide relief to an employee subscriber of National Pension System (NPS). It is proposed to amend Section 10 so as to provide exemption to partial withdrawal not exceeding 25% of the contribution made by an employee under Pension Fund Regulatory and Development Authority Act, 2013 and regulations made there under. His amendment will take effect from April 1, 2018 and will, accordingly, apply in relation to the assessment year 2018-19 and subsequent assessment years.

Union Budget 2017-18 makes real estate more affordable

Union Budget 2017 proposes infrastructure status to affordable housing, which will reduce the cost of funding for the builders, the benefit of which he can pass on to the purchasers.

Budget 2017 NPA provisioning unlikely to benefit banking funds

The increased provisioning of Non-Performing Assets (NPAs) of banks proposed in the budget is unlikely to change the fortunes of banking funds, said Amit Premchandani, fund manager, UTI Banking Sector Fund. The Union Finance minister has proposed to increase allowable provision for Non-Performing Asset of banks from 7.5 per cent to 8.5 per cent. Interest taxable on actual receipt instead of accrual basis in respect of NPA accounts of all non-scheduled cooperative banks also to be treated at par with scheduled banks, the finance minister said.

Budget 2017: Tax cut on gains from carbon credit sales won't benefit much

Renewable energy producers say they have nothing to gain from the Budget's reduction of tax on income from selling carbon credits to 10% from 30%. They say the market for carbon credit is almost non-existent and new projects in India cease to be eligible for carbon credits since 2012.

Buy Axis Bank, target Rs 510 : Manish Hathiramani

Manish Hathiramani of Deen Dayal Investment has a buy call on Axis Bank Ltd. NSE 0.17 % with a target price of Rs 510 .The current market price of Axis Bank Ltd. is Rs 495.25. The time period given by analyst is Intra Day when Axis Bank Ltd. price can reach defined target. Manish Hathiramani maintains stop loss at Rs 460.

Budget 2017 is a mix of tax breaks and tax hits: Find out whether you benefit or lose

Most taxpayers had expected Finance Minister Arun Jaitley to roll out big tax cuts in the Budget. After all, the middle class had suffered due to demonetisation and crucial elections are just weeks away. So, when Jaitley announced a rebate of Rs 12,500 for all taxpayers, Mumbai-based Mukund Dalal could not stop himself from smiling. The rebate will reduce Dalal's tax outgo by 48% and give him an additional Rs 12,875 to spend (or invest).

SAIL lines up Rs 4,000 crore capex for next fiscal

Country's largest steel maker SAIL is planning to spend up to Rs 4,000 crore on the modernisation and expansion of its plants in the coming fiscal. "The Capex for the ongoing fiscal is nearly Rs 4,000 crore (2016-17). Next fiscal it should be similar range, somewhere between Rs 3,000 to Rs 4,000 crore," SAIL Chairman P K Singh told PTI.

Federal Bank partners with Commodity Online for loan distribution

Federal Bank Limited has partnered with online data and information portal Commodity Online for the distribution of loans against warehouse receipts and collateral management services across the country. According to the agreement, Commodity Online will roll out an agri commodity financing platform through its flagship portal commodityonline.com where farmers and traders can track commodity markets and warehouses online and get financing for their commodities quickly.

Banking and securities firms' IT spends to increase 9.7% in 2017

Global analyst firm Gartner today said IT spends by domestic banks and securities firms will grow nearly 10 per cent to USD 8.9 billion in 2017. "IT spending by banking and securities firms in India will reach USD 8.9 billion in 2017, an increase of 9.7 percent from 2016," it said in a note.

News & Events@ Aurora's Business School- January, 2018

S. No.	Date	Event
1	03.01.2018	Director holds a meeting on International Study Tour for the year 2018
2	04.01.2018	II Year II Trimester II-Mid Exams Commence.
3	04.01.2018	Google Campus Placement Drive for all specialisations with a CTC of Rs 3.00 lacs held.
4	05.01.2018	Interview held for Google shortlisted students.
5	05.01.2018	International tour operators Ms Thomos Cook people address the students on the formalities of Internatinal Study Tour to Abu Dhabi and Dubai.
6	06.01.2018	Business India Survey of B'Schools Dec, 2017 accords A++ grading to Aurora's Business School There are only 2 B' Schools ahead of Auror's Business School in Telangana & Andhra Pradesh viz., ISB &ICFAI
7	10.01.2018	I Year II Trimester Mid Exams commence.
8	11.01.2018	Ms C. kameswari, Senior Associate Profesora is admitted into the Ph.D. program in Business Management of Annalai University under the guidance of Dr. J. Siva Kumar.
9	12.01.2018	I year II Trimester Mid Exams conclude.
10	12.01.2018	B S Sushmitha, DM-12-007 shortlisted for Jaro Education with a CTC of Rs 4.00 lacs
11	17.01.2018	Du Pont Placement Drive for HR Specialisation held.
12	17.01.2018	Neela Ganesh DM-12-045 placed as Relationship Manager with a CTC of Rs 3.50 lacs+Incentives with HDFC Bank
13	18.01.2018	Student Seminars held on the topics: 1) Approaches to Industrial Relations 2) Employee Benefits & 3) Role of ILO in Industrial Relatins
14	19.01.2018	Du Pont Off Campus Placement Drive held for HR majors
15	21.01.2018	Kasturi Biswal, DM-11-045 is placed with Google with a CTC of Rs 2.5 lacs.
16	22.01.2018	Commencement of STEP- The Hindu Group Cambridge English classes (on weekly two classes on every Monday & Tuesday) Coordinated by B J Immanuel Raj
17	22.01.2018	1) Ms Ritika Chawla, 2) Ms Ankita Mohan and 3) Ms Prameela are the three. Resource Persons. Thestudents are prepared by the Step and they will appear for Cambridge English Certification.
18	22.01.2018	Sunil Zephanaiah K, Senior Vice-President of Brandmaids Consultant to Economic Development Board of Govt. of Andhra Pradesh delivers a talk on "Job Opportunities in the Aviation Sector".

S. No.	Date	Event
19	23.01.2018	Industry visit to Hyderabad Food Products Pvt Ltd, Survey No.818, Kistapur Village, Shameerpet Road, Medchal, Hyderabad-501401 Ms C. Kameswari went along with the students.
20	23.01.2018	Campus Placement Drive of American Express for marketing Majors and Minors held with a CTC of Rs 3.50 to 4.00 lacs.
21	23.01.2018	Placement Drive of Grepthor Software Solutions for Marketing held Meghana, Sushmitha & Muzammil are shortlisted for placement .
22	24.01.2018	Krishna Prasad N, DM-12-038 ,with HR Major placed with Aurobindo Pharmacy Ltd with a CTC of Rs 2.20 lacs.
23	24.01.2018	Grepthor Software Solutions Interviews for second round held for Marketing Students.
24	25.01.2018	Vijay Inani, DM-13-088, secures Summer Internship with Deloitte.
25	25.01.2018	Bhanu Thanuja U, DM-12-011 placed with Media3.com as HR Executive.
26	25.01.2018	Sushmitha B S, DM-12-00 and Malavika Sharma,DM-12-025 are placed with American Express.
27	26.01.2018	Republic Day Celebrations held on the campus. Director Dr. Raghu N Prabhakar unfurled the national flag. The occasion was marked by speeches of Director, Dean, Faculty and Students. Several competitive events like Carroms, Chess, Talent show, Elocution competetion etc. were conducted. The winners were awarded prizes. There was lot of singing of patriotic songs, dances, skits etc. The program concluded with distribution of sweets.
28	27.01.2018	Two students Mr Chepuri Manikanta, DM-12-041 and Karan Singh, DM-12-057 go for Placement Drive of Sailo.
29	29.01.2018	Commencement of End Term Exam of II Year II Trimester.
30	29.01.2018	Jaro Education's final Interview for shortlisted students (Meghana and Sushmitha) held.
31	31.01.2018	Dean Prof G. Sreenivas Reddy is recognised as Ph. D. External Guide by the All India Management Association, New Delhi

News & Events@ Aurora's Business School- February, 2018

S. No.	Date	Event
1	01.02.2018	Union Budget-2018 was projected on the widescreen on the campus for the benefits of faculty and students.
2	02.02.2018	Discussed was held on the Union Budget-2018 in the classrooms.
3	02.02.2018	Collected student feedback on faculty from II Year II Trimester Students.
4	03.02.2018	II Year II Trimester End Term Exams conclude.
5	05.03.2018	American Express HR Round Interviews held for Avinash & Jaideep.
6	05.03.2018	Mr. Sammel Anandraj S (BDO-South India) & Manish Puri (Head of Business Development, South Asia) of Cambridge Assessment English visit the Aurora's Business School for finalising Cambridge English Exams.
7	07.02.2018	Campus Placement with Sharekhan for the position of Education Counsellors with a CTC of Rs 3.00 lacs + Other Benefits for Marketing & Finance Specialisation Female Candidates.
8	08.02.2018	Campus Placement Drive of Trining Technologies India Pvt Ltd held for the position of HR Recruiter for HR Specialisation.
9	09.02.2018	SIA Publishers & Distributers' Placement Drive for the postion of Technical Writer with a CTC of Rs-2.00 lacs held for all specialisations.
10	10.02.2018	Off Campus Placemnt for Finance Major / Minor held for S&P Capital IQ with a CTC of Rs 3.55 lacs+Incentives.
11	12.02.2018	Commencement of II Year III Trimester classes.
12	14.02.2018	Placement Drive of Training Technologies India Pvt Ltd for HR Recruiter Position with a CTC around Rs 2.00 lacs.
13	14.02.2018	Solex Off Campus Placement Drive held.
14	15.02.2018	Off Campus Placemnt Drive of Just Dial for Business Development Executive Positions with a CTC of Rs 2.50 lacs for Marketing Majors / Minors.
15	16.02.2018	Café Coffee Day Campus Placement Drive with a CTC of Rs 5.50 lacs for Marketing Majors/ Minors.
16	17.02.2018	Placement Drive of Eons Business Solutions Pvt. Ltd. For all specialisations with a CTC ranging from Rs 2.50 to Rs 3.00 lacs (Recruiting for Microsoft, Semantee, Amazon, Hilton).
17	19.02.2018	Commencement of I Year II Trimester End Term Exams
18	19.02.2018	Aurora's Business School figures in the list of India's Best Business Schools in the "Dalal Street Investment Journal", dated Feb 19-March 4, 2018 at Page No. 34. It is adjudged the 34th Best B-School in the South Zone.

S. No.	Date	Event
19	19.02.2018	Aurora's Business School secures 4**** (four stars) in the "India's Best B-Schools 2018" Survey of "Career Connect" and No.3 rank in Telangana State next only to ISB & IBS each of which got 4 1/2 stars. 4 stars represents the category of Very Good. This result is based on survey of MBA colleges & Standalone Management Institutes. The survey was aimed at short listing the top 400 management institutes. None of the Colleges in AP scored this four star rating. It is No. 3 Institute in Telangana. ISB got 4 1/2 stars and there are 1250 approved business schools in India and 2,25,000 MBA students in India. Some IIM(IIM Raipur) got 4 stars only. Thus ABS is on par with IIMs (IIM Rohtak) also has 4 stars like ABS. IIM (Raipur, Rohtak, Ranchi) Narsee Monji also got 4 star only.
20	20.02.2018	Arihant Doshi & Adarsh palced with Just Dial with 3.00 lacs+Incentives.
21	20.02.2018	Meghana, DM-12-013 placed with Jaro Education.
22	23.02.2018	Times of India conducted Survey of B-Schools with highest return on Investment in India based on 3 parameters viz., 1) Desk Research, 2) Factual Survey, 3) Perceptual rating survey followed by scientifically developed analysis & ranking process. It lists 100 top B-Schools from all over India and gives 59th rank to Aurora's Business School. Among top 100 Pvt B-Schools ABS gets 41st rank. Among top 20 South B Schools ABS secures 17th rank. ABS's ranking is significant as compared to the IIM Kashipur 61st rank, IIM Shillong's 63rd rank India's Institute of Knowledge Management Chennai's 73rd rank. It figures in the top 20 B'Schools of South India.
23	23.02.2018	Final round of Interviews of AXIS Bank held for shortlisted students.
24	24.02.2018	I Year II Trimester End Term Exams conclude.
25	24.02.2018	Collected student feedback on faculty from I Year II Trimester and found that the highest feedback was 4.49/5.00 and the lowest was 3.99/5.00. The average feedback at 4.215 is reflective of students satisfaction with faculty.
26	26.02.2018	Students go on one-week International Study Tour to Dubai & Abudhabi.
27	27.02.2018	Du Pont Placement Drive held for HR Internship.

**Dear
January Born,
Happy B'Day
to You All !**

1	Bhanu Prakash K	01/01/1996
2	Shreyas M	09/01/1992
3	Naga Suma Sree Sistla	11/01/1996
4	Manikanta M	12/01/1994
5	Sarthak Bang	17/01/1997
6	Devansh Gupta	18/01/1995
7	Kavyasree Garigaboina	21/01/1996
8	Jagannath Pandi	21/01/1996
9	Vissavajjula Sai Aditya	23/01/1997
10	Vicky Pritam V S	26/01/1993
11	Mokaramja MD	29/01/1994
12	Gnansai Kammari	30/01/1997
13	Shubham Jain	31/01/1997
14	Sushmitha B S	31/01/1995
15	Karan Singh Tara	31/01/1996

**Dear
February Born,
Happy B'Day
to You All!**

1	Pooja Gopal K	01/02/1996
2	Harshitha Joshi	03/02/1996
3	Murali Krishna Jayam	04/02/1995
4	Srikanth Chada	07/02/1994
5	Lahari M V	07/02/1995
6	Mounika Raj Jampana	07/02/1996
7	Manoj Solleti	10/02/1996
8	Vijay Reddy Bolla	12/02/1996
9	Kumar Raja	14/02/1994
10	Ravi Phani Kumar T	18/02/1996
11	Vijay Prakash Chitte	20/02/1995
13	Prashanth Reddy K	21/02/1995
14	Harshan Kumar Y	27/02/1992

Azim Premjis Six Lessons When you lose, Dont lose the lesson!

**A speech by Mr Azim Premji Chairman
& CEO of Wipro.**



The funny thing about life is that you realise the value of something only when it begins to leave you. As my hair turned from black to salt and pepper and finally salt without the pepper, I have begun to realise the importance of youth. At the same time, I have begun to truly appreciate some of the lessons I have learnt along the way.

The first lesson I have learnt is that, we must always begin with our strengths. From the earliest years of our schooling, everyone focuses on what is wrong with us. There is an imaginary story of a rabbit. The rabbit was enrolled in a rabbit school. Like all rabbits, it could hop very well but could not swim. At the end of the year, the rabbit got high marks in hopping but failed in swimming.

The parents were concerned. They said: "Forget about hopping. You are anyway good at it. Concentrate on swimming." They sent the rabbit for tuitions in swimming. And guess what happened? The rabbit forgot how to hop! As for swimming, have you ever seen a rabbit swim?

While it is important for us to know what we are not good at, we must also cherish what is good in us. That is because it is only our strengths that can give us the energy to correct our weaknesses.

The second lesson I have learnt is that a rupee earned is of far more value than five found. My friend was sharing with me the story of his eight year-old niece. She would always complain about the breakfast. The cook tried everything possible, but the child remained unhappy. Finally, my friend took the child to a supper market and brought one of those ready-to-cook packets. She had to cut the packet and pour water in the dish. After that, it took two minutes in the microwave to be ready. The child found the food to be delicious! The difference was that she had cooked it!

'In my own life, I have found that nothing gives us as much satisfaction as earning our rewards. What is gifted or inherited follows the rule Come easy, go easy'. I guess we only know the value of what we have if we have struggled to earn it.

The Third Lesson I have learnt is no one hits a hundred every time. Life has many challenges. You win some and lose some.

You must enjoy winning. But do not let it go to the head. The moment it does, you are already on your way to failure. And if you do encounter failure along the way, treat it as an equally natural phenomenon. Don't beat yourself for it or anyone else for that matter! Accept it, look at your own share in the problem, learn from it and move on.

The important thing is, when you lose, do not lose the lesson.

The Fourth Lesson I have learnt is the importance of humility. Sometimes, when you get so much in life, you really start wondering whether you deserve all of it. This brings me to the value of gratitude. We have so much to be grateful for.

Our parents, our teachers and our seniors have done so much for us, that we can never repay them. Many people focus on the shortcomings, because obviously no one can be perfect. But it is important to first acknowledge what we have received. Nothing in life is permanent but when a relationship ends, rather than becoming bitter, we must learn to savour the memory of the good things while they lasted.

The Fifth Lesson I learnt is that we must always strive for excellence. One way of achieving excellence is by looking at those better than ourselves.

Keep learning what they do differently. Emulate it. But excellence cannot be imposed from outside. We must feel the need from within.

It must become an obsession. It must involve not only our mind but also our heart and soul. Excellence is not an act but a habit.

I remember the inspiring lines of a poem which says, that your reach must always exceed your grasp. That is heaven on earth. Ultimately, your only competition is with yourself.

The Sixth Lesson I have learnt is never to give up in the face of adversity. It comes on you suddenly without warning. One can either succumb to self-pity, wring one's hands in despair or decide to deal with the situation with courage and dignity. Always keep in mind that it is only the test of fire that makes fine steel.

A friend of mine shared this incident with me. His eight-year old daughter was struggling away at a jigsaw puzzle. She kept at it for hours but could not succeed.

Finally, it went beyond her bedtime. My friend told her: "Look, why don't you just give up? I don't think you will complete it tonight. Look at it another day."

The girl looked up. There was a strange look in her eyes. "But, dad, why should I give up? All the pieces are there! I have just got to put them together!"

If we persevere long enough, we can put any problem in its perspective.

Republic Day Celebrations @ABS



The Director Unfurling the National Flag

Prize Distribution



**Group Photo of Director, Dean, Faculty,
Staff and Students on 26.01.2018**

