



TAPMI Newsletter

Issue: 02 | Jul/Aug/Sep 2016



Contents

- Dharithri
- SCOPE
- Leadership Lecture
- DISHA
- Faculty Contributions
- CXO Leadership Lectures
- Guest Lectures



Our Mission...

“To excel in post-graduate management education, research and practice”

Means:

- By nurturing and developing global wealth creators and leaders
- By continually benchmarking ourselves against best in class institutions
- By fostering continuous learning and reflection, achievement orientation, creative interdependence and respect for diversity

Value Bounds:

- Holistic concern for ethics, environment and society

T. A. Pai Management Institute, popularly known as TAPMI, Manipal has earned initial accreditation of its postgraduate programs by the Board of Directors of AACSB International in April 2012. (The Association to Advance Collegiate Schools of Business-International). AACSB International is the longest serving global accrediting body for business schools that offer bachelors, masters, and doctorate degrees in business and accounting. TAPMI joins an elite group of institutions that have achieved business accreditation from AACSB International. TAPMI is the first AICTE approved B-School and Second in India to achieve this distinguished hallmark of excellence in management education. World over, Less than 5% have earned this distinguished hallmark of excellence in management education.

WHAT IS AACSB-INTERNATIONAL?

Association to Advance Collegiate Schools of Business (AACSB) is the oldest and toughest accreditation organisation in the world. Headquartered at Tampa, Florida, US, the organisation has been in existence since 1916. Initially an essentially American accreditation organisation, AACSB expanded its operations during late 20th century to both enable the spread of the best practices of management education globally and to facilitate global tie ups among business schools. (Please visit www.aacsb.edu).



Editorial

Editorial Team

Prof. Aparna Bhat

Editor

Members

Prof. Aditya Jadhav

Prof. Madhu Sherawat

Prof. Raghunath Rudran

Prof. Seena Biju

Prof. Sham Ranjan Shetty

Prof. Shirshendu Ganguli

Staff

Mr. Hareesh R

'It takes courage to let go of the familiar and embrace the new.' TAPMI has just stepped into that new beginning. While wishing him all happiness in his professional endeavours, we bid adieu to the familiar and powerful leader Dr R C Natarajan, who saw TAPMI reach its present zenith.

I am happy to present the second issue of the Newsletter. The busy three months saw many stalwarts from industry and academia interacting with the students during various events like SCOPE and CXO series. The Leadership Lectures were as usual packed with the enthusiastic students posing questions to the experienced guests, on various work-place issues.

TAPMI has widened its presence to reach the Udupi District Administration in the process of aiding the administrative body in the achievement of its overall local economic development agenda. DHARITRI- TAPMI Centre for Inclusive Growth, with the support systems like OMEGA, SEG and HCC, in co-operation with the Udupi District Administration launched the '2016 Projects.'

How true is the wise saying of Socrates at the present juncture! "The secret of change is to focus all of your energy, not on fighting the old, but on building the new." All our wishes to Prof. Gururaj Kidiyoor in his present stint as Director-in-charge of TAPMI.'

Enjoy reading!

DHARITRI



DHARITRI- TAPMI Centre for Inclusive Growth in co-operation with the Udupi District Administration launched the '2016 Projects' on 13th September 2016 at the Student Centre in TAPMI.

The Chief Guest-Hon Zilla Panchayat CEO, Smt. Priyanka Mary Francis; the Guests of Honour - President Gram Panchayat, Shri. Shantaram Shetty and the Chief Planning Officer, Shri. Srinivas Rao presided over the project launch. This was followed by an address by the dignitaries and a briefing on the vision and purpose of DHARITRI, along with an overview of the projects being undertaken by the Centre.

DHARITRI aims at making a substantial contribution to foster job creation, entrepreneurship and overall competitiveness via inclusive growth in Udupi in particular and elsewhere, especially amongst SMMEs, women, youth and other disadvantaged sections of society. The Centre redefines competitiveness as a synergy between inclusion, empowerment and sustainability. DHARITRI proposes to integrate the learning and 'doing' needs of its members, to foster design thinking in addressing social issues. DHARITRI is one of its kind initiative that engages the TAPMI faculty, staff and students for a common cause. This year, DHARITRI with the support of three of TAPMI's student committees, OMEGA (Organisation for Managerial, Entrepreneurial Guidance and Assistance) SEG (Social Endeavour Group) and HCC (Health Care Committee) will carry out the 2016 projects for the Udupi District Administration

to aid in the achievement of its overall local economic development agenda.

Speaking at the event, the Director of TAPMI Dr. R. C Natarajan stressed the importance of giving back to the local community. This initiative would also help in building the much needed intellectual capital at TAPMI, he added. Elaborating on the reasons for this association with TAPMI, Smt. Priyanka alluded to the shortcoming in the execution of various governmental schemes. The primary motive of doing these projects is to identify the issues which cause these shortcomings and to modify the various schemes accordingly, she said.

This was followed by speeches from Professor Ishwar Haritas and Professor Vidya Pratap of the General Management & Entrepreneurship area, who explained about the various projects being undertaken this year. The projects for this year include Solid waste management, Plastic waste management, Coconut Value chain analysis, Rural Employment Training, Gram Panchayat Perception Management, Projects on Women and child nutrition, National Rural Livelihood Mission and Rajiv Gandhi ChaitanyaYojana. Projects on developing a Mission 2030 for Udupi district and another one on improving Telemedicine service delivery would also be done this year. Of these, the work on Solid waste management and plastic waste management projects have already been started and considerable progress has been achieved. Professor Ishwar Haritas then concluded the event by thanking the guests for gracing the occasion.

SCOPE 2016



S.C.O.P.E. 2016 – the two-day operations conclave of T.A. Pai Management Institute, Manipal started off on 10th September, with the theme 'SMART INDIA: Revolutionizing Supply Chain and Manufacturing 2020.' The Chief Guest of the event was Mr. Raj Sivakumar, Corporate Senior Vice President and Head Travel Strategy and Technology at WNS Global Services and the keynote speaker was Dr. S Devarajan - Senior Vice President, TVS Motors. Dr. R. C. Natarajan, Director, TAPMI and Prof. Debmallya Chatterjee, Area Chairman of Operations TAPMI were also present among the dignitaries.

While sharing his thoughts about S.C.O.P.E. 2016, Dr. R. C. Natarajan told the students, "Operations is not only efficiency based, but there is also a lot of emotional intelligence one has to exercise". He also spoke about how human adaptation will be the mantra of the day. He then declared the event open. Further, Prof. Debmallya Chatterjee briefed upon the philosophy of S.C.O.P.E. (Supply Chain and Operations Exposition). He said this is a great opportunity for students to learn from industry stalwarts. Mr. Harshal Sharma, convener of Operations Forum – TAPMI, highlighted the events of S.C.O.P.E. Knowledge sharing and interactions through 4 panel discussions, 16 guest lectures, and 3 major final events were the highlights of the event.

The Chief-Guest, Mr. Raj Sivakumar said that India is one of the fastest growing economies and that the

excitement, energy and enthusiasm was unbeatable. Supply chain and services are about trade-offs, and offsetting the negatives with the positives will be the key to solving issues. Dr. S. Devarajan, the keynote speaker, addressed the students on the topic, 'Manufacturing Excellence and Innovation to deliver business growth'. He started by talking about the huge potential in India since penetration is very low. India will utilize smart manufacturing, sensors, engineering base and ERP, which will increase competition resulting in better quality. Interconnectivity and traceability will be instrumental in bringing visibility to supply chain processes, which will reduce lead time. He concluded by saying automation will influence the education system to leap to the next level.

With the dignitaries imparting their knowledge, the inauguration came to a close, but marked the opening of S.C.O.P.E. 2016.



23rd Leadership Lecture



“Truly, Madly, Deeply - Creating a business that grows, survives and impacts” Mr. Maheshwer Peri- Chairman and Publisher, M/s Careers 360

Mr. Maheshwer Peri, Chairman and Publisher, M/s. Careers 360, engaged in an interactive discussion with the students of TAPMI, on the topic “Truly, Madly, Deeply-Creating a business that grows, survives and impacts” on July 28, 2016. He is a passionate entrepreneur and believes that the youth of today should be shown the right direction to enable them to make informed decisions.

Quite often, one is faced with the dilemma of doing things right and doing right things. Mr. Peri began the session with a discussion on private and public education. Through this, he laid emphasis on trust deficit, which needs to be mended among people. He believes that one should be honest to oneself and never give up while fighting for something. He shared his experiences by throwing light on his encounter with IIPM, after he published an article against them. “When you take on the bad, a lot of good people rally around you”, he said. In a world of transparency, one needs to be fair and right to grow and succeed.

According to Mr. Peri, our enterprises should create benefits for the people around us, who are not a part of the partaking process by way of material benefits. “It is important to be a change agent than a manager”, he mused. The organizational structure of an enterprise should have a business proposition, which creates impact beyond the portal they are

dealing with. Not only the organization, but we as individuals also can make use of the power and influence provided by our job to create an impact on people's life. We need to convert our challenges into opportunities, which in turn can be used to create an impact. He shared a few examples of creating an impact on people's lives through the various books launched by him when he was working with Outlook.

He went on to talk about strategy, conviction and passion. He said that for an impact to be created, every organization must have a clear idea about its business model. Before launching an idea, we need to first understand the ecosystem of entrepreneurship, which includes identifying and living each problem before finding a solution. All of us can be entrepreneurs in the smallest ways possible and for that, all we need is to create a small ecosystem. The thumb rule, according to Mr. Peri for a business is, first to ensure that the business grows; before thinking about anything else. He believes that survival of the business comes secondary to growth. He said that if any business doesn't create an impact on the society and the people living in it, its growth will always be stagnant. If we can solve a problem and impact change, we have the right business model.

Mr Peri pointed that the GDP (Gross Domestic Product) in our country is measured through the infrastructure, income etc. However, we often fail to talk about GDP in terms of demographics, which is of huge importance in the development of the nation. A lot of emphasis was laid on impact and integrity throughout the discussion. He concluded by saying that one should be committed to one's work to inculcate trust and create impact. One needs to bridge the gap between ones claims and the delivered results.

DISHA 2016



'DISHA' the flagship HR conclave of T. A. Pai Management Institute, Manipal held from 23rd to 25th of August 2016 completed its eighth edition this year. The conclave saw around 900 students interacting with some of the top industrial leaders. These five days were packed with 50 top HR professionals visiting the campus and enlightening the students with their valuable insights.

The theme of DISHA, "VUCA World: HR at Crossroads?" was selected keeping in mind the volatile and ever changing market scenario. VUCA (Volatility, Uncertainty, Complexity and Ambiguity) has always been there, but it has only been felt for the last couple of years. This theme was to make the students aware of the situation and how to navigate in such a market.

The chief guest for the opening ceremony was Mr. Dilpreet Singh, Director-Human Resources, India and South Asia, IBM. He declared the ceremony open and said that there is no crossroads in HR since there is just a one-way entry to the market. After the inauguration, the entire week saw panel discussions, Onimia and guest lectures, Sophos. Each day had varied themes like 'Technology: Creating turbulence or Assisting HR',

'Agile HR for VUCA World' and 'Global Upheaval: Impact on HR', among many others. The 5 days were marked with 18 hours of panel discussions, over 50 hours of industry interaction with the students, 45 guests from 21 different sectors and more than 250 students participating in the competitions.

During these five days of DISHA, the finals of three extraordinary events were also conducted. Students displayed their talents through – We the People (the Debate Completion) and Vrondi (the Mock Press Event). Both these events saw huge student participation and were judged by both faculty and industry delegates visiting campus. In addition, the new event – Embauché, was introduced, where the participants assume as the Board of Directors as they select the best hire from among the world leaders.

The valedictory address was graced by Honourable Sri Ramdas M Pai, Chairman - TAPMI Trust; Dr. R. C. Natarajan, Director - TAPMI; and Col. P. S. James, Area Chair – Department of HR. Ms. Puja Agarwal, the convenor of DISHA and HR Forum thanked the student body and faculty for their active participation and brought DISHA 2016 to a close.

Faculty Publications

July 2016

Rajasulochana, S., Nyarko, E., Dash, U., & Muraleedharan, V. R. (2016).

Expectant Mother's Preferences for Services in Public Hospitals of Tamil Nadu, India. *Journal of Health Management*. doi: 10.1177 /097206 34166 37745



Abstract: Substantial programmatic efforts have been undertaken to improve the access to maternal care services in the public health system of India, yet the service users are often regarded as passive

recipients. Limited research is available on the preferences of service users on what they regard the greatest issues in service delivery. A hospital-based discrete choice experiment (DCE) has been conducted in the public health facilities of Tamil Nadu, a southern state of India. This study uses a sample of 261 women who came for antenatal check-ups across six different public hospitals in Tamil Nadu. The DCE technique, which is rooted in random utility theory (RUT), and conditional logit model have been used to analyze the relative importance of these service attributes. The result showed that regular ward visits by specialist doctors like obstetricians and gynaecologists (O&G) and paediatricians were the most preferred attribute of the maternal care service. Expectant mothers are willing to wait the maximum and are prepared to tolerate health service characteristics in public hospitals, such as poor patient amenities, poor staff attitude and lack of privacy maintained during physical examination, provided specialist doctors are available in the hospitals.

August 2016

Zeba, F., & Ganguli, S. (2016).

Word-Of-Mouth, Trust, and Perceived Risk in Online Shopping: An Extension of the Technology Acceptance Model. *Journal of Information Systems in the Service Sector (IJSSS)*, 8(4), 17-32.



Abstract: This paper aims to understand the role of word-of-mouth, trust and perceived risk in extended technology acceptance model on online purchase intention. Firstly, EFA was used to test the

dimensionality of these constructs. Next the reliability and validity of these constructs have been established using CFA in AMOS 16.0. Then the hypotheses were tested using SEM in AMOS 16.0. It was found that word-of-mouth has a positive and significant impact on online purchase intention whereas perceived risk has a negative and significant impact on online purchase intention. It was also found that word-of-mouth has a positive and significant impact on trust and trust has negative and significant impact perceived risk. Word-of-mouth, trust and perceived risk should be viewed as the levers in the adoption process of online shopping in the extended technology acceptance model. Examining the role of these three constructs on online purchase intention explicated the dual process of perceived risk acting as an inhibitor whereas word-of-mouth acting as an enabler.

September 2016

Dhaigude, A. S., Kapoor, R., & Ghosh, S. K. (2016).

Women Leadership in Supply Chain Management. International Journal of Economic Research, 13(3), 929-945.



Abstract: Women leadership has gathered momentum and is gaining acceptance. Women are equally competent in performing their roles and responsibilities as men. However, in the field of Supply Chain Management (SCM),

the incidence of women leadership is relatively low. This conceptual paper attempts to address this inconsistency. The paper outlines the evolution of SCM and the challenges of Supply Chain (SC) leaders; particularly, how women as SC leaders can tackle challenges and enhance the overall performance of the Supply Chain. A conceptual model for women leadership in SCM has been proposed and the direction for future research has been laid out. Keywords: Women leadership, Supply chain management, Trait theory of leadership,

Yadav, S. K., Kapoor, R., & Dhaigude, A. S. (2016).

Financial Performance Ranking of Oil and Gas Companies in India with TOPSIS Method. International Journal of Applied Business and Economic Research, 14(6), 4463-4473.

Abstract: This paper analyzes the financial performances of oil and gas companies using Technique for Order of Preference by Similarity to Ideal Solution (TOPSIS) method. Financial ratios of the oil and gas companies were calculated for each and every company separately. The computed ratio was transformed to show the performance rankings of oil and gas companies by using entropy and TOPSIS method. Ranking of the companies was done by arranging according to their performance.

The time period for assessment of oil and gas companies was from 2011 to 2015 and results show each year's company performance ranking. The result showed that Hindustan Ltd. has the highest ranking in the year 2011, BPCL for the year 2012, Gail Ltd. for the year 2013, and in the last two years Petronet had the highest ranking. Every year different companies had the lowest ranking.

Keywords: Performance Measurement, Financial Ratios, TOPSIS Method, Oil and Gas companies, India.

Bapat, D., & Thanigan, J. (2016). Exploring Relationship among Brand Experience Dimensions, Brand Evaluation and Brand Loyalty, Global Business Review



Abstract: The purpose of this article is to explore the impact of brand experience dimensions on brand evaluation and brand loyalty. The study used convenience-sampling technique and measured the relationship

between brand experience dimensions, overall brand evaluation and brand loyalty. Factor analysis confirmed that brand experience has two major dimensions: emotional brand experience and cognitive brand experience. Using structural equation modelling, the study reveals that emotional and cognitive brand experience dimensions affect brand evaluation, and brand evaluation influences brand loyalty. With the increased importance of brand experience, marketers need to understand various dimensions of brand experience and find how it influences other brand variables. With the growing importance to brand experience dimensions, the study will add value to the existing literature. The current study from the Indian context would benefit both academia and marketing managers. Future researchers can test the model for a specific set of products/service categories and specific set of customers. Researchers can also explore the relation among various brand experience dimensions and other brand constructs.

Paper presented in conference

August, 2016 Sarma, S. K., & Mishra, D. P. (2016, August 5-9).

Theorising Commercial Microfinance in Emerging Field. 76th Annual Meeting of Academy of Management. Anaheim, California, US



Abstract: This paper examines the theorization strategy of organizations adopting a divergent institutional logic in an emerging organizational field. Through a multiple case study design we scrutinize the problem-framing and justification strategies adopted by two Indian microfinance organization while shifting from a non-profit 'development logic' oriented format to a commercial 'banking logic' format. Finding suggests that these organizations have articulated a bundle of arguments aiming at different stakeholder of emerging Indian microfinance field without highlighting the core element of profitability in banking logic. The paper contributes on two fronts- first, highlight the role of theorization in adoption of prescriptions from new institutional logic as organizational practices through theorization. Second, argues that theorization leads to assimilation of logic in an emerging organizational field.

Kamath, V & Biju, S (2016, July 17-21).

A System Dynamic Based Strategic Planning Model for a Rural Indian Milk Dairy. 36th International Conference of the System Dynamic Society. Delft, Netherlands.

Abstract: Dairy farming is a large unorganized sector in India and a major source of livelihood in rural areas. Since the White revolution in 1970, this industry has seen a remarkable transformation. India is currently one of the largest producer of milk in the world. Dairy farming is a big business in India

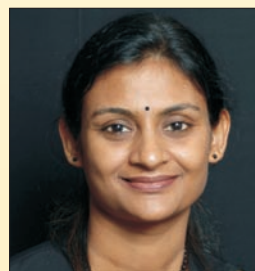


and it is estimated, this business has the potential to reach an annual turnover of over INR 5 Lakh Crores soon. Further, technological developments in the recent years has enabled this sector to see rapid growth. Hence,

this has attracted even people with non-agriculture background to venture into this business. In spite of huge growth potential, certain issues like availability of quality fodder, veterinary consultants, supply chain coordination, manpower related issues etc., tend to derail the growth. This study refers to a rural dairy business in India, and focusses on the dilemma of the entrepreneur about the business's future potential. This study uses System Dynamics (SD) to simulate the different scenarios and analyze the future trends to conclude on what would be a better operational strategy for the entrepreneur.

Biju, S & Kamath V (2016, July 20-22).

The Ecosystem of Student Satisfaction - A Systems Dynamic Approach. International Conference on Social Science Literature, Economic & Education. Dubai, UAE



Abstract: Indicators of student satisfaction has evolved from enriched learning and employability to a greater number of primary, secondary and tertiary factors both in the internal and external

environments of the academia. The processes within an academic institution are primarily service based with the infrastructure being the only tangible form of facility. All process between start (admissions) to the end (graduation) of the academic programs are not merely service based but are extremely dynamic. This being an outcome of the

several inherent variables and sub processes that form and impact these processes. With the growing gamut of influencing factors it is imperative to gain a holistic view of the academia through the perspectives of student satisfaction. The affecting variables are mostly inter-dependent and impact each other strongly/weakly and positively/negatively with a direct/indirect effect due to cost of quality. Such interdependences make the system complex thereby warranting the need for a systems approach in understanding the dynamics of the variables among themselves and between the factors. The system dynamics approach helps investigate and

model the complexities between the factors facilitating forward and backwards loops at all levels of aggregation. A multifaceted model based on the inter-linkages between the factors is the key development of this paper. The model developed in this study links the expenditure incurred in maintaining the quality of the processes (that impact student satisfaction) within an institution to the returns on investment (for quality) that translate to market leadership through student numbers and industry recognition for student employment . This paper also provides the scope for a stock and flow model in terms of a future research.

Research Seminars

July 07, 2016: Profs. Seena Biju and Vasanth Kamath, The Ecosystem of Student Satisfaction – A Systems Dynamic Approach



Abstract: Indicators of student satisfaction has evolved from enriched learning and employability to a greater number of primary, secondary and tertiary factors both in the internal and external environments of the academia. The processes within an academic institution are primarily service based with the infrastructure being the only tangible form of facility. All process between start (admissions) to the end (graduation) of the academic programs are not merely service based but are extremely dynamic. This being an outcome of the several inherent variables and sub processes that form and impact these processes. With the growing gamut of influencing factors it is imperative to gain a holistic view of the academia through the perspectives of

student satisfaction. The affecting variables are mostly inter-dependent and impact each other strongly/weakly and positively/negatively with a direct/indirect effect due to cost of quality. Such interdependences make the system complex thereby warranting the need for a systems approach in understanding the dynamics of the variables among themselves and between the factors. The system dynamics approach helps investigate and model the complexities between the factors facilitating forward and backwards loops at all levels of aggregation. A multifaceted model based on the inter-linkages between the factors is the key development of this paper. The model developed in this study links the expenditure incurred in maintaining the quality of the processes (that impact student satisfaction) within an institution to the returns on investment (for quality) that translate to market leadership through student numbers and industry recognition for student employment . This paper also provides the scope for a stock and flow model in terms of a future research.

July 07, 2016: Profs. Seena Biju and Vasanth Kamath, A system dynamic based strategic planning model for a rural Indian milk diary.

Abstract: Dairy farming is a large unorganized sector in India and a major source of livelihood in rural areas. Since the White revolution in 1970, this industry has seen a remarkable transformation. India is currently one of the largest producer of milk in the world. Dairy farming is a big business in India and it is estimated, this business has the potential to reach an annual turnover of over INR 5 Lakh crores soon. Further, technological developments in the recent years has enabled this sector to see rapid

growth. Hence, this has attracted even people with non-agriculture background to venture into this business. In spite of huge growth potential, certain issues like availability of quality fodder, veterinary consultants, supply chain coordination, manpower related issues etc., tend to derail the growth. This study refers to a rural dairy business in India, and focusses on the dilemma of the entrepreneur about the business's future potential. This study uses System Dynamics (SD) to simulate the different scenarios and analyze the future trends to conclude on what would be a better operational strategy for the entrepreneur.

CXO Leadership Lecture series



August 5, 2016: Mr Venkatesh Bhat, CFO (Atria Convergence Technologies)

Mr. Venkatesh Bhat briefed on 'ISP industry, its opportunities and challenges'.

Mr. Bhat started off in a unique way by querying the students about their expectations of the session. He stated that any industry consists of various dynamics, but his emphasis would be more towards the business rather than the technological part of ISP.

He joined ACT in 2008 when the company's turnover was 30 crore. He remarked that the company has transformed from a "cable" company to "data and

cable" company and at present has a turnover of 1300 crores. He stated that today's "ISP industry is a sweet-spot market" where management and customers alike are looking to get the best out of it.

He stated that expansion of mobile network coverage, increasing mobile internet adoption, urbanization as well as growing middle class, and increasing utility of internet has contributed to global ISP industry affecting 2.8 billion people. He asserted that lack of awareness, lack of relevant content and services, low incomes and affordability, user capability, and infrastructure have all acted as global barriers to ISP industry. The various internet connections such as analog dial-up, digital ISDN dial-up, DSL, Web-TV, and digital power line have helped counter these barriers. He explicitly mentioned how global usage has gone from 1% in 1995 to 35% now.

With the help of a TRAI report, he highlighted the change in Indian ISP industry from a mere 8 million subscribers in 2009 to 34 million in 2016 and an estimation of 40 million in 2017. Mr. Bhat continued to speak about the wired and wireless broadband network. He showcased a chart showing the subscribers for wired broadband network, which

showed ACT at 0.9 million, while those of BSNL, Airtel, and MTNL at 9.69 million, 1.79 million, and 1.1 million, respectively. ACT, in partnership with India Value Fund Advisors, provides services in all the four southern states and has recently marked its presence in Delhi. He proudly stated that ACT, India's largest and fastest growing FTTX broadband is able to provide the promised network speed to the users. This goes in tandem with the company's vision- "To be the most admired in-home entertainment, education and interactive services company that creates radical social transformation and delights and empowers customers". He emphasized that making customers happy and empowering them is the reason behind ACT's success. He asserted that ACT was the first company to launch 5 Mbps bandwidth, which is now extended to 100 Mbps- all this only by word of mouth.

Mr. Bhat listed unprecedented opportunity and cable TV transformation as the reason for ACT choosing ISP industry. According to him, Atria's uniqueness to capitalize the opportunity has a lot to do with the top management coming from FMCGs and eventually redefining and creating a new process, making them the 2nd biggest private player after Airtel. As per ACMA report, 6.3 Mbps is the average global speed which has increased by 12% in December quarter, 2015. India stands at 114th rank with average speed of 3.5 Mbps which signifies a growth of 24%. Mr. Bhat stated that the constraint in this industry is on the supply side and hence helpful for the businessmen to tap into the industry.

Further, he explained how MSO (Multiple System Operators) have technical limitations of high speed through the fiber-copper combination. Another challenge, particularly in India is the local cable operators. He listed the historic opportunities for this industry namely convenience, rise of digitization, internet enabled enterprises and internet of things (IOT). He listed the opportunities of growth such as 25% rise in usage every year, favorable policy regimes, consolidation and inorganic growth, value added services, and Wi-Fi hot spots. He also listed the challenges such as right of way, network creation

and management, traffic management - such as select Google club, service issues - environment or deliberate cuts, regulation controls, Capex challenges, organizational build-up, and technological obsolescence.

July 31, 2016: Mr Subhankar Ghose, Head - HR (ABP News Network)



Mr. Subhankar Ghose visited TAPMI to interact with the students on 'A Great Workplace Experience in a Culture of Excellence'. 'Mr. Ghose's effervescent personality reflected how working in a company with a good working culture can affect one's way of living. According to him, it is very important to choose the company to work for, wisely. This realization has come to him through various lessons in life that he shared with the students.

The first lesson he learnt by himself and told us was, "miss the bus and hardships follow." One must try and make the most of the opportunity one gets, because if that opportunity is lost, it takes a lot of hardships to get the same benefit. The second and perhaps the most important point is that "to be emotional is to be a fool." There might be a lot of times when things do not go our way, but to lose hope and be emotional is not a wise decision. Staying positive and persevering is the way to deal with life. This point led him to give us the third lesson "focus and hard work." Crying about what could have been or should have been is not going to get any job done, according to him. One must therefore concentrate fully on one's performance to make the most out of a given situation. "To manage time" so that most work

can be done is the most beneficial advice, especially to a student of TAPMI. He said that one should diversify in various fields; so, managing time to be able to accommodate everything is crucial.

When a person takes on the responsibilities that are other than his own, the management often notices it. "Being vocal, yet not arrogant" is the way to show that one is proactive and not afraid to give an opinion. Finally, if one finds a workplace where the "boss establishes relationships, don't leave." It is very difficult to find a place that treats its employees with a human touch. In Mr Ghose's opinion, a working environment affects the efficiency of the employees.

To conclude, he explained the Competency Ice-Berg Model, which was of immense value to the students. According to him, a candidate is like an ice berg. The 10% ice cap that one can see are the skills and knowledge. The 90% submerged portion consists of values, self, traits, motives and other skill sets. He said that it is this 90% that can change the game for one. If a candidate can engage the interviewer in this hidden portion of the berg, then the job is half done.

July 31, 2016: Mr Dinesh Modi, CFO (Eros International)



Mr. Dinesh Modi interacted with students of TAPMI on a very interesting topic, 'An Insider's View on Bollywood Business.' Giving a brief introduction of the Indian Film Industry, Mr. Modi told the students that Bollywood business can be classified into three verticals, namely - Production, Distribution and Exhibition.

He further explained how revenues are generated from the business. The main sources of revenue in Indian Film Industry are theatres, televisions and digital media. While talking about the revenue generation for the distribution units like Eros, Mr.Modi told that an average of 45% per ticket price is allocated to the distributors.

He added that though Bollywood is far behind US, Canadian and Chinese film industries, it will witness significant growth in the years to come. There is a rapid increase in the number of multiplexes in the last ten years and this is expected to grow manifold in years to come. Taking the names of a few key players in the exhibition industry like PVR, Inox, Carnival and Cinepolis, he spoke of the jaw dropping growth in the industry. It was only a few years back that 3 Idiots was screened across a mere 1000 theatres whereas, Sultan, this year, was released across 5500 theatres in the country.

He also enlightened the students by telling that Media and Entertainment market is a grooming market and in the years to come, digital advertisement over the platforms like Facebook, Twitter, YouTube will become a huge source of revenue generation.

To conclude, Mr. Modi told that piracy is a big challenge for today's Indian Film industry, which is primarily due to the absence of theatres in many parts of the country. The lack of latest technology in the form of digital projectors, which could prevent people from recording movies from the screen, is also a scarcity.

July 29, 2016: Mr Balaji Venkateshwar – Executive Director, Cyber Security Engineering (Pricewaterhouse Coopers)



With an aim to bridge the gap between industry and students, TAPMI continued its CXO Leadership Series with Mr. Balaji Venketeshwar - Executive Director, Cyber Security Engineering at PricewaterhouseCoopers. The theme of the Leadership talk was 'Disruptive Innovation: Opportunities and threat.' He started his talk with three aspects of disruptive technology i.e. innovation, trends, and challenges. He emphasized the need for being innovative i.e., how to be innovative and how to foster innovation in the team. According to him, the innovation in technology or any other field can only be achieved with persistence efforts by an individual and also the entire team. He also demonstrated "Prediction tree" to elucidate the fact of evolution in technology and the impact it will have on our lives.

He proceeded his talk with an insightful discussion on the existing and emerging trend in technology around the world. In terms of the existing trends, he illustrated that the technology companies can easily get information on networking sites like Facebook, LinkedIn, Twitter through users' digital footprints and on various search engines.

He also talked about the emerging trends such as the Quantum Computers, which is expected to completely revolutionize every aspect of technology. For example, all cryptography designs usually remain in such a way that reverse engineering takes

countless days, but Quantum Computers could do it in no time. By highlighting the 15 Information Technology industry trends such as mobility, security, IOT, lean agile process, personalization, robotics, 3D digitization, artificial intelligence, augment reality, connected world etc., he explained that our future is heading towards a better, but also complex world. And this complexity will result in some serious threats. He continued the discussion with an argument that innovation will always have side effects, and it can be used in negative ways. He supported his argument by stating the fact of increased number of cyber-crimes. This involves terrorist attack, cyber threats in banking, cyber criminals, hackers etc.

In conclusion, he cautioned that there would be threats with an increase in innovation, but we should make ourselves robust enough to face the threat. He said, "Innovation distinguishes between leader and follower. It's an idea, power of imagination, it requires vision, brings excellence, and leads to invention." He ended the session with motivational words, "You are an innovator, Re-invent yourself."

July 22, 2016: Prof. Arup Choudhuri – Chairman (Intasia Institute of Business Management)



On 22nd July, Mr. Arup Chaudhuri interacted with the students of TAPMI and delivered a lecture on the topic, 'Yesterday, Today and Tomorrow of Banking.' He believes like everything else, to understand the performance of the banking sector in the future, the past needs to be scrutinized. Only when one studies the past, can the future have minimum errors.

To begin with, he gave us a glimpse of the different banking systems prevailing in today's world. The banking structure of Bangladesh is not advanced as most countries. It is mostly dominated by trade financing by outsourcing of garment manufacturing. The country has very cheap labour and since it outsources garment making, export banking is a dominating feature. On the other hand, the banking system of Islamic countries are governed by the Shariyat Law, according to which the banks cannot take interests on the sum loaned. The bank then treats the customers as shareholders of the bank. Instead of loaning the fund directly, the bank purchases or funds the needs on behalf of the customer. The price is repaid to the banks by the customers at a premium. Thus, in banking it is important to consider the bank's perspective.

Another important aspect according to him in banking is the technology used. The past technology used becomes part of life and has long lasting effects on the future generations. India is developing at a fast pace and the banking sector is keeping up. The technology used in India's banking system should be affordable and user friendly so the large population can reap its benefits. The future of banking will be cashless transaction in the lines of the already prevalent Bitcoin. Online transactions are increasing with every passing day. Though India is developing a little slowly as compared to other countries, but when the pace picks up she moves like a juggernaut.

The problem of differential interest rates or bad lending practices giving rise to Non-Performing Assets (NPA) can be traced back to the time when only moneylenders existed. Giving more mortgages without proper background checks cause rise in more defaults. This "money lender" concept of giving loans is not new. Hence, it is important for the banking sector to keep an eye on the past, to learn from the mistakes. After industrial revolution, the money lenders formed a syndication, which later evolved to form a bank.

He stated, that one of the major events in the history of banking is the implementation of the Basil Formula. After the World War 2, when Hitler had failed, the Swiss realized that all the loans they had given to Germany were now non-performing assets. The Swiss bank met in Basil to tackle the issue and formulated a policy. The policy had features like the capital adequacy ratio, which increased mergers. Mr. Chaudhuri said that Basil 3 was done in a haste to help USA to oversee market risk and operational risks. The policy needed more work to increase its effectiveness.

Mr. Chaudhuri believes that the banking sector knows that it is growing and that is why it is funding investor education initiatives so that people grow with them. Though fraud and Ponzi schemes remain a major challenge, India has a lot of potential and this is just the beginning.

July 25, 2016: Prof. Venkataramanan Krishnamurthy, CEO (Wefaculty)



Prof. Venkataramanan Krishnamurthy, in a highly interactive session with the students of TAPMI spoke about two major topics, the e-commerce market and the technological aspects of the retail market in India.

He started the session by stating the importance of e-commerce in present times, and how it affects sectors that do not deal with the e-commerce market. He went on to explain that e-commerce has great

growth potentials, though most companies today are running into losses. This is because investors focus more on the future potential of a company than its present financial state; Flipkart was cited as an example. Investors continue to invest in the company owing to its future potential and that is the reason the company can sustain losses of about 30 percent.

While exemplifying Walmart and Amazon, the world leaders in retail and e-commerce respectively, Prof. Krishnamurthy presented an interesting comparison of the retail and e-commerce markets. In the year 2014, Amazon's revenue was \$88 billion, while that of Walmart was \$486 billion. The 20 years cumulative sales figures of Amazon was valued at \$408,941 billion, which is less than Walmart's sales figures of one year. The same holds true for profit figures too. However, in 2014, Amazon

overtook Walmart in its market capitalization value. This goes on to show the enormous potential of the e-commerce market.

A major focus area of the talk was about technological advances in the international retail market. A video of the Carrefour Warehouse at Vert-Saint-Denis, France was played as an example of the highly functional, synchronized and efficient warehouses. Warehouses in international markets are centralized, serving a large geographical area, while those in India are localized. Inefficient transport system and the complex tax structure were cited as hindrances to technological advancement of the retail market in India. He ended with a note that the introduction of the GST bill would pave the way for a more efficient retail market in the country.

Guest Lectures

September 16, 2016: Mr Rajan J – Assistant General Manager, Sales (AMUL)



Mr Rajan J addressed the students of TAPMI on the topic, 'Amul Business Model-Best Practices in Competency and Inclusion'.

Starting with a historical context, Mr. Rajan said that, "In the 1940's, Indian Dairy Industry was in a dismal state". He described how the dairy farmers were

exploited by a chain of agents and middlemen. The customers on the other hand, faced problems of quality and availability of milk. To improve this scenario, Shri Sardar Patel suggested a business model where the entire dairy value chain would be controlled by dairy farmers. Shri Tribhuvandas Patel and Shri Morarji Desai were responsible for gathering dairy farmers' support for the recently established co-operative society. Dr. Verghese Kurien and Mr. H. M. Dalaya were instrumental in further developing and managing the co-operative.

Mr. Rajan also spoke about post establishment phase of Amul. He told that, once Amul was established, providing value for many (serving interests of milk producers) and value for money (providing quality milk to customers) became their core agenda of business. Providing veterinary services, artificial insemination, and vaccination were other best practices in inclusion. He told that, Amul adopted best practices in competency.

Modernizations such as milking machines, automated milk collection systems, tagging the animals and tracking the amount of milk given by each animal were some of the process innovations. He also spoke about Amul's highly innovative ad campaigns. Their long running topical campaign with the "Amul butter girl and the taste of India" has gained immense popularity.

"Amul has created a socio-economic revolution in rural India" Mr. Rajan posited. He felt farmers are getting more money than ever before, and women are highly benefited by this co-operative model as it empowers them. Amul's success story has also influenced many other milk co-operative societies throughout the country with the model replicated multiple times.

In conclusion, Mr. Rajan said that, Amul has become India's biggest food brand through the best practices such as innovation in product, technology and marketing.

September 7, 2016: Mr. Madhavan P. B. – Purchasing Director (Power Train Components, Asia Pacific & Africa at Ford Motor Private Limited



The theme of the highly interactive and informative session with Mr. Madhavan, was 'Leveraging cultural diversity for success'. He discussed with the students of TAPMI, the meaning of culture, the criticality associated with understanding it, need for cultural awareness and the five manifestations of culture in a workplace.

Culture is the sum total of inherited ideas, beliefs and values that are imbibed and the knowledge one acquires through experience and study. Just as every country and region has a culture, each organization has a definitive culture associated with it. Mr. Madhavan stated that the absence of hierarchy, open door policy, diversity and an equal opportunities empire are some of the cultural values at Ford. The criticality of understanding cultural diversity lies in the fact that it forms a foundation for all communication and is imperative to avoid misinterpretations of one's actions. As the world is increasingly moving towards becoming a global village, any organization worth its salt has to look beyond one geographical area towards a global approach. This is where the importance of cultural awareness sets in. Cultural awareness starts with the basic premise that each person is different and that both similarities and differences must be equally accepted. Mr. Madhavan states cultural awareness as thinking on the lines of "What is our way?" rather than "My way is the only way" or "I know his/her way; but my way is better". The key contributors to cultural differences include language, accent, education, experience and history.

Moving ahead, he spoke about the five key manifestations of culture that include independent or interdependent, egalitarian or status, risk or certainty, direct or indirect and task-oriented or relationship-oriented. While an independent approach focuses on taking individual initiative, an interdependent culture gives importance to collaboration. An egalitarian culture nurtures questioning and challenging the views of the superiors. A risk taker prefers rapid decision making in contrast to spending significant time on background data.

Mr. Madhavan stressed on the importance of understanding cultural differences between each country and individual as a key to successful business communication in the global scenario.

August 29, 2016: Mr Narayan Hegde – DGM, Operations (Hinduja Global Solutions Ltd.)



The Healthcare Committee of TAPMI conducted its third guest lecture on Saturday, 27th August. Mr. Narayan Hegde, DGM (Operations) from Hinduja Global Solutions, was the chief guest. The theme for the lecture was 'The role of IT in healthcare and clinical transformation'. The session was extremely interactive for it involved the students in the discussion and enlightened them about the various changes in healthcare.

Mr. Hegde spoke primarily of hospital information systems (manages administrative outflow), clinical information systems (patient data meant for paramedical staff) and electronic medical records (patient data meant for doctors). The usage of technology can significantly help to improve the quality of health care. Electronic medical records create a vast database for patients, providers and doctors. The digitised data shows key medical information, reminders and alerts. The adoption of these records in the field of healthcare will allow for the easy accessibility of homogenous data, reduction of transcription costs, and enhancement in provision of healthcare and accommodation for changes in hospital staff.

Patient care, patient satisfaction and quality of care remain key criteria for a healthcare professional. Mr. Hedge stated an incident that occurred in Malaysia, where the nurses used wireless laptops and the step-by-step diagnosis was monitored

online by professionals. Technology can be used in myriad ways to increase efficiency and lighten the load of healthcare professionals. He spoke of a survey conducted in the US, which showed that post the implementation of technological improvements, there was a reduction of staff to physician ratio, practice overhead costs and enhancement of patient perception.

Healthcare is a very dynamic field, which is a significant constituent of our everyday lives. Its evolution from basic health care to what it is today is a signal of our country's advancement in medicine, technology and innovation.

August 29, 2016: Mr Joseph Martin C. F – Director, Clean Energy and Sustainability Services (Ernst and Young)



“Sustainability is critical for business strategy, model and operations of an organization” – said Mr. Joseph Martin C. F, Director, Clean Energy and Sustainability Services, Ernst and Young. He was speaking in a workshop for Sustainability and GRI Reporting, an initiative, by the Social Endeavor Group and Omega at TAPMI, on the topic 'Triple Bottom Line: A New Business Imperative'.

Mr. Joseph Martin C. F highlighted the importance of the year 1972. It was the year in which a photo of the Earth was taken by Apollo 17 at 45,000 km altitude. This photo referred to as “The Blue Marble”, became a symbol of sustainability.

Currently, 850 million people are below poverty line. He stressed on this fact and continued to say that poverty leads to anti-social elements resulting in unrest. With an increasing infant mortality, population increases leading to lower income per person. This challenge needs to be addressed without compromising on the resources an individual requirements.

Economic, Social, and Environmental factors comprise the triple bottom line of an organization. These three aspects are interrelated and need to be balanced for an economy to sustain itself. Some of the measurements of sustainability are population density, carbon emissions, forest cover, species extinction and per capita income. There will be a high negative impact if sustainability is not accounted for in an organization. He gave examples such as BP oil spill in the Gulf of Mexico, Rana Plaza building collapse in Bangladesh and Volkswagen emission scandal.

Further, he spoke about scientific studies undertaken by numerous institutions and indices to measure and report sustainability. Some of them are KLD Research & Analytics, Dow Jones Sustainability Index, FTSE4Good Index, Global Reporting Initiative (GRI) and Sustainability Accounting Standards Board (SASB). The classifications for an initiative are measurement, valuation, disclosure, and rating & investment.

He concluded by saying that every part of an organization is affected by sustainability. An organization must account and align itself with sustainability while defining its purpose, strategy, business model and structure. This would help reduce costs, avoid loss of revenue and remain compliant.

August 17, 2016: Ms Minali Shah – Associate Director, Corporate Marketing- South East Asia (Abbott Healthcare Ltd.)



Ms. Shah started the discussion on 'Corporate Branding and its relevance in the VUCA world' by highlighting the objectives of the session. The objectives included the need for building a corporate brand, building blocks of corporate brand and the examples of companies, which have successfully carved a niche for themselves through successful brand building. She went ahead and explained the rate at which changes are taking place across industries and how the change in one industry can affect other industries. She quoted an example of people spending more money in insurance that leaves them with less disposable incomes and the effect of this on the hospitality sector.

Ms. Minali Shah further highlighted the importance of "Brands". She told that almost 70% of purchase decisions are made due to the influence of peers. Companies are spending a huge amount in corporate branding. Creating experience is extremely important for the companies. Corporate identity is better built around enduring purpose than around products or business segments. The combination of heritage, thought leadership, purpose and beliefs enables a uniquely own-able corporate identity. She elaborated that the corporate identity is built through positive experiences and it is a long term process, which delivers competitive advantage.

The discussion was steered towards building blocks of corporate branding. Ms. Shah emphasised on understanding the customers using cutting edge insights. She highlighted the importance of social media listening, which helps in understanding the changing trends and pulse of the customers as well as the stakeholders. Further, she went on to discuss the strategic principles of corporate brand building and stressed on the fact that brands should be built inside out. Employees should first get the clear understanding of the brand and only then they can act as torch bearers of the brand.

Ms. Shah gave examples of companies like General Electric, Johnson & Johnson, Unilever etc., and also sighted their corporate brand building strategies. She also explained the initiatives of Abbott Healthcare in building corporate brand. The session was concluded by a strong message on the importance of self-branding for every individual.

August 12, 2016: Mr G Kannan – Sales Executive Lead, (Philips India Ltd.)



Mr. G. Kannan, in an informative session with the students of TAPMI, spoke about the need for realignment of the “Go to Market Strategy” of companies and the challenges associated with it. He was speaking on the theme 'Marketing as a Business Philosophy.'

He started the session by introducing different aspects of a company by taking Philips as an example. Philips is the market leader in lighting. The

turnover of Philips is greater than the total turnover of the companies in the second, third and fourth positions in the market. The sales volume stands at 25cr bulbs per month. Market leaders have a wide market reach and the highest market share in the particular product. Considering the brand funnel, the awareness score for Philips is 97%. One of the factors that drives market leaders to success is their Go To Market Strategy.

The Go to Market Strategy consists of understanding the market, building market strategy and finally, implementing it. Industries and companies often get hit by technological and market disruptions. These disruptions affect market leaders the most as they have a large market to lose and the core business is impacted. However, they also create opportunities for the company to venture into new businesses and models. It brings about the need for realignment of the company's Go to Market Strategy.

Mr. Kannan stated that the biggest disruption Philips was hit by was the advent of the LED technology. With the entry of LED bulbs, which have an average life of 10 years, the market for the 6 month lifetime Philips bulb was in jeopardy. Evidently, it was time for Philips to make strategic changes. He explained that for a 125 year old company, the biggest challenge faced by its executives was to unlearn their best practices that may not be applicable for the new market strategy.

He concluded by explaining how Philips used these disruptions as an opportunity. By making strategic choices and redefining 'Where to play', 'How to win' and the 'Delivery Process', Philips rose to the challenge of the demands of a disruptive and ever changing market scenario.

August 7, 2016: Mr Amit Gupta – Associate Director, Strategy & Operations (KPMG)



On 7th August, Mr. Amit Gupta, Associate Director of Strategy and Operations, KPMG conducted an interactive session on the topic - 'Marketing and product management in telecom sector'. The agenda for the session was 4 P's of marketing - not the product, place, price and promotion as defined by Kotler, but are Please! Please! Please! Please! Consumer behaviour is changing rapidly and differentiation can only be achieved through quality service, convenience, responsiveness and availability.

Mr Amit Gupta talked about digital revolution and why it is so important to be online these days. India is a hypercompetitive market with 13 telecom operators, which is twice as compared to other countries. Only 30% of the people are smartphone users and rural penetration is just 48%, which means India has a huge potential for data penetration. The maximum number of transactions happen in tier 1 and tier 2 cities. India has one of the lowest APUs globally and also spectrum challenge is acute in India. The margin pressure is the lowest when compared to other countries, and this creates a lot of pressure to the Indian Telecom industry.

When we look back, we see that the consumers and market place have changed drastically; 1990s saw MNCs coming to India, in the 2000s there was the IT blow and the arrival of IPOs, in 2008 global recession hit most of the nations but India was not

affected as much. After 2008, India came out of hibernation. New trends emerged in India and lifestyle of the people changed. Instant gratification was one of the trends that emerged during this time. India also came out of the closet and people started discussing things openly. Now, the society is more open.

Further, Mr Gupta spoke about the rise of digital consumer. The rising presence and reach of the internet coupled with the prolific growth of smartphones, tablets and related technologies has provided consumers with unmatched access to information. One of the biggest achievements of social media is that it is giving customers what they want. Terms like Omni channel marketing, big data are marketing buzz words these days.

He further stated that cloud computing, social media, big data, augmented reach and mobility are some of the top disruptive technologies in digital space. Companies are continuously tracking your footprints on web and accumulating all the data, while processing them into structured information. The consumer buying process has also changed. Earlier, it was a traditional linear process. With the evolution of digital media, there is no buying process now and anything can influence consumer's buying behaviour. The key drivers of growth are content on demand, convergence, internet of things and increased mobile penetration in rural areas. Some of the key trends affecting product management are slow down of market growth, more aggressive competition and high churn. He concluded by saying that "Your competitors are not always who you think they are; Innovations like Loon by Google, Drone by Facebook and SPACEX can be the biggest threats to telecom companies in the future".

August 5, 2016: Mr Vishwanath P – Chief-Strategy & Project Management Office (Future Group)



Mr. Viswanath, a TAPMI alumnus, gave a brief background of the Future Group and its many subsidiaries. The Indian Conglomerate, bringing in an annual revenue of Rs. 20,000 crores, has envisioned an ambitious increase in revenue to upto 100,000 crores by 2021. Mr. Viswanath observed the phenomenon of a large-scale transformation with regard to consumption habits among the people of India, and emphasized the significance of consumers in driving the growth of the nation. He illustrated the potential increase in manufacture of frozen foods, quoting, “25-30% food perishes between the farm and the plate.”

Following Mr. Viswanath's exciting initiation was Ms. Tanvi Nimbalkar, who elaborated on Ground Zero as a B-School competition, how it would help us become better strategists, develop well-rounded plans and make educated decisions. She

emphasized the importance of Scenario Planning, wherein different scenarios are created along with proper analysis of their consequences. She further explained another aspect – Decision Thinking, wherein decisions regarding changes/improvement are made from a customer's perspective.



Every student who registers for Ground Zero is given virtual money, which can be used to invest in his/her team(s) of choice. Registered students are required to visit any Future Group outlet and identify and analyze problems/areas of growth as customers and formulate a solution plan for the same. Teams /individuals who proceed to further rounds are given live business problems and are required to present their solutions.

The informative session opened up a new thought process in the area of management, which involved empathetic analysis of situations, creating and interpreting different scenarios and devising plans for future growth.



Newly joined Faculty



Prof. N Srinivasa Reddy
Marketing Area

Newly joined Staff



Ms. Anitha
Academic Assistant



Mr. Manish Kumar
Academic Assistant



Ms. Sangeetha
Academic Assistant



Ms. Pooja
Academic Assistant

Farewell to Director, Prof. R C Natarajan



The Faculty, Staff members and students wished Prof. R C Natarajan very best for his future career



Nurturing Learners Fostering Winners

ADMISSIONS 2017-19

PGDM - Banking & Financial Services (BKFS)

PGDM - Healthcare (HCM)

PGDM

— AICTE Approved —

- Among top 1% of B-Schools in India
- Cutting-edge Finance Lab
- High quality experiential learning
- Learning for life

TAPMI

Manipal

P. B. No. 9, Manipal 576 104, Karnataka, India

E-mail: admissions2017@tapmi.edu.in Ph: 0820 - 2701010 / 1070

www.tapmi.edu.in



*Our Institute uses CAT/XAT scores for short-listing the candidates for our Post-graduate Programmes in Management.
IIMs and XLRI have no role either in the selection process or in the conduct of the programme.



T. A. Pai Management Institute

P. B. No: 9, Manipal-576104, Karnataka

Ph: 0820-2701000 Fax: 0820-2570699

E-Mail: tapmi@tapmi.edu.in

Website: www.tapmi.edu.in