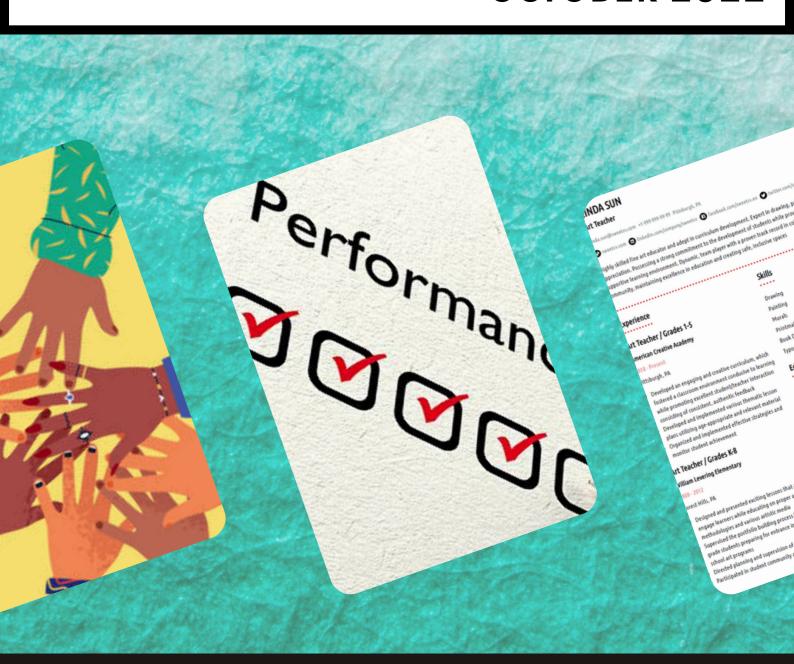






FOCUS - HR The Movus Club Mewsletter

OCTOBER 2022







Thought Leadership Meet

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Panelists





Varsha Singh

Director HR Analytics & HR Business Partner. APAC, Epsilon



Ramesh Alluri Reddy

VP & Business Head, The Adecco Group



Manoj Kumar

Founder & CEO, State of Mind.ai



Head of Recruitment, olvo Group



22 Sep 2022

5:45 PM - 8 PM



The Chancery Hotel - Lavelle Road

10/6, Shanthala Nagar, Ashok Nagar, Bengaluru

for more details b reachus@nhrdbangalore.com







www.nhrdbangalore.com









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We are extremely proud to share that, our HR Novus Club actively involved in was hosting the "Thought Leadership Meet" with our Ms. Senior Director, CAN -Surekha Shetty 22nd on September 2022 at the Chancery Hotel - Lavelle Road, Bengaluru.

INDUSTRIAL VISIT

EXPERIENCE

-- SKANDH SAXENA MBA - OB AND HR 2021-23



Alliance School of Business organised an industrial visit for the MBA and BBA HR Batch of 2023, to TVS Motor Company, India's leading two-wheeler manufacturer, at its Hosur, Karnataka manufacturing facility. The students were accompanied by HR Area Chair, Dr. Jaya Ganesan. We were little curious about the tour. what we would see and do as HR students in a factory environment, but as soon as we entered, all the thoughts disappeared. The coordinators were gracious enough to answer all our questions. We thus had a thoughtful and educational discussion on how they operate, what is required for their production, the resources they have, their capacities, and forecasting future demands. We also asked questions regarding the HR practices at TVS, the facility's health and safety including precautions, the ratio of men to women working there, employee perks and engagement, and how complaints were handled. We had a discussion in terms of their logistics, technology, skills, and growth.

This facility includes production units, assembly units, paint shop, storage units, administrative units. and an on-site medical facility for the company's employees. It is intended to support the production of the company's premium twowheelers, such as the TVS Star City, TVS TVS Jupiter, and Moped. Additionally, they collaborated with BMW, allowing us to evaluate how effective the new production is. It runs in three shifts and has close to 1,000+ personnel (both contractual and regular). Currently, they can produce one vehicle every 27 seconds, or around 1,000 automobiles a day at their current capacity. I am highly impressed cutting-edge with the facility encourages the use of robotics and provides the best working conditions for the staff. We thank Alliance University for providing us with this opportunity.



MOONLIGHTING AND WHAT IT MEANS FOR HR

-HIMA DEVARAJ

MBA - OB AND HR 2021-23



In today's highly competitive economy and job market, many have begun working beyond their usual business hours. People usually take up additional work, projects, or another job for a range of reasons, often to supplement their primary income or to gain more experience and exposure. The term 'moonlighting' has been popularly used to describe this secondary work that people pursue at their convenience. Of late, the omnipresent moonlighting among employees working in tech has come to light, leading to discussions sparking debates. controversial decisions by companies and their management. For instance, Indian IT giant Wipro, recently laid off over 300 employees with a record of moonlighting to do away with "integrity violations". On the other hand, companies like Tech Mahindra have openly welcomed moonlighting, citing their acceptance of the evolution of an employeeemployer relationship. When seen through the lens of HR processes and decision-making, moonlighting is a complex topic that needs to be dealt with utmost nuance.



To employees, moonlighting provides extra income, a chance to explore their other skills, the opportunity to gain additional experience, and flexibility. However, at the same time, they may also slip in performance, and the long working hours can lead to irritability quicker burnout. While for employers, allowing moonlighting can increase employee morale by enabling flexibility and job satisfaction due to the variety in work. However, it may pose a threat if employees have access to sensitive information and other valuable resources which they could employ in their second jobs.



For these reasons, moonlighting is a tricky topic for HR professionals to man-oeuvre. As future managers, and employees, few things that we can acknowledge are factors like, when a contract issued by an employer contains incomplete and single employment clauses, moonlighting would not be allowed.

Building HR policies that facilitate employee trust might be challenging in such an organisation. It also creates an image of low flexibility and high control, which can quickly convert to dissatisfaction and ultimately increase turnover. In the other scenario, when organisations do not prohibit secondary employment, HR functions have to balance between consistency and catering to the needs of employees who are moonlighting as well as not. Moreover, the energy and resources invested in HR development and training may not yield the expected results, as moonlighting may reduce an employee's involvement in their primary role.

Ultimately, neither does stopping nor freely allowing moonlighting benefit anyone. HR teams must mobilise policies that cater to the dynamic work environment, we are a part of and regulate and create a well-designed moonlighting framework. HR professionals should create an environment that enables employees to openly discuss their problems, needs and take it up to address them.

Moonlighting is still a topic of debate among organizations. We can only track through time how leaders and organisations manage and work a plausible and effective balance that proves efficient for people, teams, and organisations alike.



HUMAN RESOURCE SOFTWARE

- BHARGAV

MBA - OB AND HR 2021-23

HR software is a digital solution for managing the various HR tasks and its overall functional goals of an organization. It makes possible for HR Operations and managers to better allocate their time and resources which in turn leads to high productive and profitable efforts. In this Article, we will be briefing about the following HR related Softwares:

- 1. Application tracking Software
- 2. Employee Engagement Software
- 3. Performance management Software
- 4. Learning Management Software
- 5. Payroll Software

APPLICANT TRACKING SOFTWARE:

Applicant tracking system (ATS) software is an HR tool that organizes, standardizes, and reports on entire hiring process. A business that implements an ATS benefits from a streamlined hiring workflow with job postings, career site builders, interview tools, approvals, workflows, notifications, email integration, and analytics.

A hiring manager approves the job description which a team member posts to the job board. Then, the software connects all relevant documents that candidates submit like CV, Cover letters, etc. So hiring teams can make direct comparisons among candidates. Hiring managers and interviewers also need access to the software while the HR team owns the software. HR can access the full range of hiring tasks in a single interface from candidate sourcing through evaluation, hiring, and follow-up. Companies can track each part of the application and hiring process in the tool, from end to end. Many of the ATS system use keyword matching i.e. AI-powered resume parsing to automatically filter unqualified candidates from the hiring pool. Team members review applications, make notes, message other team members, and record candidate feedback right in the software. With approval triggers, workflows, and document storage, HR manager automatically send offer letters, employee contracts, and follow-up emails to selected candidates based on approvals or rejections during the recruitment process.

Top applicant tracking systems tools are:

- Smart Recruiters
- Zoho Recruit.
- Recruiter Box
- Jobvite
- Greenhouse
- icims
- Bullhorn
- Jazz
- Workable



Top employee engagement softwares:

- Culture Amp
- Trakstar
- 15Five
- Kudos
- Fortay
- TINYPulse
- Officevibe
- Qualtrics

EMPLOYEE ENGAGEMENT SOFTWARE:

The effective employee engagement apps & software is to ensure and has the feature to combine the most useful parts of survey, task management, gamification, and data analytics tools to give HR strategy team an insight into how they can keep the employees highly engaged in their work. According to 2020 Gallup survey, companies with a high employee engagement rate say, a 41% decrease in turnover (for lowturnover industries), 81% decrease in absenteeism, and 64% decrease in accidents - these all HR metrics are directly correlated to productivity and revenue growth of the Organization. But employee engagement means different things for different organizations. Software with the right features will help the Organization in learning to identify an engaged employee, grow employee performance across various functions, and strengthen the Organization employee feedback culture. Employee engagement tools employ gamification, employee feedback, and data analytics in workplace to improve employee morale, performance, and reduce employee turnover.

PERFORMANCE MANAGEMENT SOFTWARE:

PMS software is a tool designed to help managers to write accurate job profiles, create relevant objectives that align with the company's goals and mission, document the performance of the employees and, to write appraisals. The best PM software will also improve employee engagement through transparency, recognition, SMART goal-setting, and feedback. Each team member can see how they contribute to the organization's mission and how employee development programs align to business goals.

Top performance management softwares:

- Oracle-HCM
- SAP-Success Factors
- Workday
- Corner stone On Demand
- Zoho People
- Namely

LMS Softwarres:

- eFront
- MATRIX
- Saba Cloud
- NEO LMS
- Talent LMS
- ProProfs

LEARNING MANAGEMENT SOFTWARE:

Learning management software, also known as learning management systems (LMS) and e-learning software, gives organizations a platform to teach as well as train the employees. These systems often include features that facilitate in conducting the customized quizzes, tools to build courses, store and host both video and audio files, learning through games - Gamification. Now a days learning management software is an integrated part of the HRIS platform, alongside an employee engagement software, or as a standalone system.



PAYROLL SOFTWARE:

Payroll software is an on-premise or a cloud-based solution designed to organize, manage, maintain, and automate payments to employees. When properly integrated and configured, top payroll software programs help businesses of all size comply with tax laws and financial regulations, as well as reduce costs. Organizations can choose to do their payroll manually, to outsource it to a payroll service, or choose from a customized payroll software list to select the best payroll software package appropriate to their needs. These organizations must consistently maintain accurate records and ensure employees are paid in-full and ontime.

Payroll platforms offer a solution that eliminates human error. It also comes with a number of services, which includes monitoring staff hours, calculating taxes, and sending out payments to staff. It typically integrates well with other software systems and programs, assuring employees receive accurate, on-time payments, by way of Direct Deposit, a pay check. In many cases, employees can access the software, allowing them to edit or modify their employee information, as needed.

Businesses require payroll software programs to be reliable, easy to configure. They must be capable of managing and automating payments to employees of all types (salaried or hourly, gig workers, part time, etc.), and at different locations. Many organizations rely on payroll platforms to manage employee compensation and streamline the process.



Top payroll softwares:

- Onpay
- Patriot
- Gusto
- CheckMark
- Quickbooks

Top payroll software programs offer various advantages like:

- Self Service portal: In this feature staff can access user-friendly interfaces to check their payment, past transactions history and adjust payment preferences and personal information as on when required.
- Transparency: Provides a clearcut display of an organization's finances and expenses by integrating with other software systems, such as accounting and finance. It provides very useful insights which can be easily converted into dash boards.
- Flexibility & easy to adapt:
 When a business makes changes,
 such as opening an office in a
 new location, the software
 automatically integrates the new
 rules and laws for that area.
- Saves the time: Since it is a digitized process, payroll systems can save HR departments hours of labour each month and this time can be utilized for other projects.
- **Business insights:** Since it is an integrated system, it helps in developing more accurate budgets.



HR FROM AN ANCIENT PERSPECTIVE

- ANIRUDH RAO

BBA HONS. 2021-24

Kautilya provides a systematic study of the management of human resources as early as the 4th century B.C. in his treatise titled "Arthashastra". As it has been described in the book, there prevailed logical procedures and principles of human resource management. We shall scratch the surface of the magnum opus of Acharya Chanakya and focus on some of these principles by looking at select sutras from the text.

Sutras on HRM in Arthashastra:

SELECTION TESTS AND CONTROL OF INFORMATION:

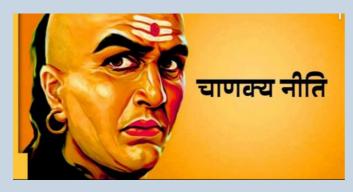
साबद्धयो गुह्ममाचष्टे जनेभ्यः पुरुषात्रियः ।
अवदाः कर्मणा तेन वदयो भवति तावताम् ॥ ९ ॥
परन्तु आचार्य परावार कहते हैं कि यह दोष राजा और अमार्य दोनों के
लिये समान है ॥ ७ ॥ राजा भी, इस भयसे कि अमार्य मेरे सब मर्मों को
जानते हैं, उनके अच्छे या हुरे सभी तरहके कार्यों का अनुसरण करेगा ॥ ८ ॥
क्यों कि राजा जितने भी आदिभियों के सामने अपनी छिपी हुई बार्तों को कहदेता
है इस कार्यसे अधीर हुआ २, वह उतने ही मनुष्यों के वहमें हो जाता है ॥ ९ ॥

This Sutra deals with how information serves as the basis of control, the idea behind this sutra is, if one has more information about others, then one can influence them and their decisions. When it comes to HRM, managers must keep in mind the use of this information to create a more conducive work environment and control deviants, also it can be used to create harmony between personal and organizational goals.

मन्त्रिपुरोहितसम्बः सामान्येष्वधिकरणेषु स्थापयित्वामात्या-नुपधाभिः शोधयेत् ॥ १ ॥ पुरोहितमयाज्ययाजनाध्यापने नियु-क्तममृष्यमाणं राजावाश्चिपत् ॥ २ ॥

साधारण अधिकार पदांपर असाखोंको नियुक्त करके, सस्त्री और पुरो-हितके सहित राजा, उनके सनकी पित्रताका परीक्षण वश्यमाण गुप्त शिल्योंसे करे ॥ १ ॥ राजा, नीच कुलोस्पन्न किसी अस्पृश्य व्यक्तिके यहां यज्ञ करानेके लिये या उसे पढ़ानेके लिये पुरोहितका नियुक्त करे, जब पुरोहित इस बातसे रुष्ट होये तो उसको उसके आधकार पदसे गिरानेशे ॥ २ ॥

Interestingly Acharya Chanakya being a pragmatist explains in great depth how to select correct ministers, this sutra can be interpreted in the context of HRM by focusing on situational tests for candidates.



In this particular sutra, acharya emphasizes how important it is for a candidate to follow instructions as it is, when it comes to business decisions, they can mean a makeor-break situation for the company. Every decision has to be taken in the form of a profit or loss decision, and to make the correct decision one needs to be focused,

and logical and the individual shouldn't be tempted by external factors particularly relating to self-gains. Apart from having a strong grip on their subject, the candidate must also be capable enough to avoid different allurements like monetary benefits gained by offering favoritism, and allurement of fear.

Acharya emphasises that those whose character has been tested under the three pursuits of life, religion, wealth, and desire, and under fear, are the candidates fit to take up responsibilities for the institution. This is truly a global outlook, to say the least, and stays true to the idea of meritocracy to this date.

ON TEAMWORK:

सहायसाध्य राजत्वं चक्रमेकं न वर्तते । कुर्वीत सिचगांस्तसाचेषां च म्हणुयान्मतम् ॥ १५ ॥ इति विवयाधिकारिके प्रथमे अधिकरणे इम्हियक्षये राजाणिक्तं सममो उध्यायः ॥ ७ ॥ इन्द्रियक्षयः समाप्तः ।

जिस प्रकार गाड़ीका एक पहिषा दूयरेकी सहायताके बिना अनुपयुक्त होता है, इसी प्रकार राज्य चक्र भी अमास्य आदिकी महायसाके बिना एकाकी राजाके द्वारा नहीं चलाया जासकता। इसल्पिये राजाको उधिन है कि वह योग्य अमास्योको रक्ते, और उनके मतको बराबर सुने ॥ १५॥

A very important principle has been laid down here by Acharya which not only concerns itself with HRM but also with general management, this very topic has its modern interpretations in the famous book 33 strategies of war by Robert green.

The idea of this sutra is vast as it explains that any leader can't lead alone, which means he must have followers or people willing to work with him. As a leader, he must make sure to involve everyone when it comes to decision-making, but this encounters a very fundamental problem called "group think", wherein when people function in a group, they end up putting in less effort or consume more time. To avoid this Acharya recognizes that a leader also needs keys to power, to be very precise a **chain of command**. When a chain of command is functional then decision-making becomes smooth and this ensures organizational efficiency.

The analogy of wheel and cart helps us picture an organization or institution that has achieved a sense of balance when it comes to its people management.

ON PERFORMANCE APPRAISAL:

प्रत्यक्षपरेक्षानुमेथा हि राजपृत्तिः ॥११॥ स्वयंद्धं प्रत्यक्षं परोपदिष्टं परोक्षम् ॥ १२ ॥

क्योंकि राजाका व्यवहार प्रत्यक्ष, परीक्ष और अनुमेय तीनोंडी प्रकारका होता है, इसकि वे पिछले सूत्रोंमे, तीनोंडी प्रमाणींसे परीक्षा करनेका विधान किया है॥ १२॥ अपने आप देखा हुआ व्यवहार प्रत्यक्ष, नशा दूसरींसे बत-जावा हुआ परीक्ष कहाता है॥ १२॥

Why are we using this sutra in the first place? How can we use this in modern times? To answer such questions, we shall first list down the pitfalls of the modern employee appraisal system and then explain how ancient wisdom has already found solutions for it.

The disadvantages of the performance appraisal are: -

- 1. It's a consuming process
- 2. Personal bias and incorrect ratings
- 3. Halo effect
- 4. Spillover effect
- 5. Attitude of the evaluator

To counter all these disadvantages this sutra advises that work should be examined in three steps through self-observations, others' observations, and logical inferences. By applying this method, you can gauge nearly how well the person has performed.

By structurally dividing the task of appraisal one can save time and because there are three steps now each step can act as a system of check and balance, also doesn't allow for any preconceived notion or the attitude of the evaluator to affect the appraisal as we use logical inferences to determine exactly how to appraise a person.

Lastly, Arthashastra is truly vast and is beyond the scope of a single article, but it offers timeless wisdom and knowledge. This work is one of its kind because it truly acts as a perfect mirror and shows what one seeks irrespective of the age in which they are seeking.

To conclude, this article is not briefing its contents but rather trying to understand the idea behind it. It is a well-known fact that modern HR practices have "to say the least" revolutionized the world, but have we reached the frontier, or is there something more beyond it? This very question becomes the thought that shapes this article. The idea is that modern HR practices can learn from ancient wisdom and not only learn but also build upon it. Being aware of such ancient wisdom which was tried, tested, and have its results recorded centuries ago, which was encapsulated into timeless sutras for generations to come is overwhelming. This article is a humble attempt to show that there is still a lot that not only HR but the business world can gain from ancient texts.



BUSTING HR MYTHS

- SPRIHA TYAGI

MBA - OB AND HR 2021-23

HR professionals are spokespersons of the organization:

Myth

HR professionals only see company benefits and do not consider employees as a priority.

Reality

Good HRs, work to make the employees at ease balancing company goals, after all, each department is fulfilling company needs. Finance is managing the company's money, marketing is working for the company's image, and we are working for the employees of the company.



HR professionals do only menial job:

Myth:

Many people outside HR think that human resource professionals only have day-to-day administrative tasks that are easy.

Reality:

To everyone's surprise, there are two types of HR functions: **tactical HR** and **strategic HR**. Both of which are equally important for the organization. While strategic HR looks at the bigger picture including analyzing data in order to create business strategies like any other department. Decisions like recruitment, retention of top personnel, company culture, pay and benefits, perks at work, and internal perceptions of the department among employees from a philosophical perspective are taken care of. Tactical HR which is also called operative HR takes care of the employee lifecycle, payroll administration, recruitment, employee relation management, benefits management etc. So, in nutshell HR department has almost the same functions as any other department in the organization. We too deal in numbers!

HR department lacks logic and runs on gut feeling:

Myth:

The HR community often hears people say that we don't know the numbers or that our decisions are based on feelings and perspectives.

Reality:

It is true that the HR department must make decisions based on human behaviour, but those decisions are not entirely dependent on human emotions but majorly on numbers. Let's take something which an HR department does and how if backed by numbers can be logically proven efficient or not efficient. For example, even if a HR department is conducting sessions like breaking the ice, town hall or parties, in the end, if they are successful in concluding that the happiness quotient of the employees increased through numbers and metrics, then the actions are justifiable.



EMPLOYEE RETRENCHMENT STRATEGY

- MANISHA

MBA - OB AND HR 2021-23

EMPLOYEE RETRENCHMENT STRATEGY DURING GREAT RESIGNATION:



The unexpected result of the pandemic is the "Great Resignation", which is already in effect on a global scale. According to a recent Indeed poll, more than half of global workers reported having burnout, and more than twothirds said the pandemic only made it worse. A significant proportion of people wanted to investigate compensation and working circumstances as a result of job insecurity, a lack of appreciation, a desire for remote work, a negative response to COVID-19, and increased mental health difficulties. India has also been hit hard by the Great Resignation, which has influenced businesses all throughout the world. In fact, the Great Resignation will get worse in 2022, according to a recent report by professional recruiting services company Michael Page, and over 86% of Indian professionals would continue to look for new positions in the coming six months. In the wake of the epidemic, employees are reconsidering their beliefs, interests, and career alternatives rather than just looking for larger pay packages. This is especially true in the IT and information sectors, where remote work is very possible.

It is critical for business owners and human resource specialists to maintain serenity despite the talent war that is raging across the sector. It is a great chance to dive deeply into data insights and analytics in order to quantify the main workforce issue. Some of the issues can be addressed through the following ways:

Recognition to the Employees: Employees want to feel important to the organisation, and showing them gratitude and appreciation may go a long way. Organizations can instil a sense of value in their workers in several ways. Simple things include recognising their accomplishments, offering helpful criticism, celebrating both small and huge victories, and giving staff members a chance (or a platform) to speak their minds. Simply put, employees want to have a say in choices that have a real impact on their company. Enable this and see the change.

Opportunities of career development: Employees would surely prefer to work for companies that continually upskill their staff and concentrate on their growth and development. This relationship is mutually beneficial because learning and development initiatives benefit both the employer and the employee. Putting money into your staff members' professional growth will assist them enhance their careers and strengthen their leadership abilities.

Work Culture: An employee may be very motivated by an internal communication approach with the executives that would be open and clear. It makes workers feel comfortable in approaching the leadership teams and helps to maintain a lively work atmosphere. It is not surprising that businesses that put a high priority on employee retention have workers that are very engaged.

INTERNSHIP DIARIES - PART II



Sometimes it's good to go back to your previous company and learn new things in new domain. So, here I would like to tell you that I had got an opportunity to do my internship in one of biggest and luxurious hotel brands of the world "IHCL- The Indian Hotel Company Limited" but people know it by the name of Taj Hotels & Resorts. I spent my two months in the Taj Mahal Lucknow. I gained a lot of knowledge & experience during my internship. It's really a different world when you go from campus to corporate to learn new things. I did my internship in two departments. One was Human Resource and another was Learning & Development. This internship gave me the opportunity to understand talent acquisition, learning and development and its importance in the overall performance and growth of the organisation. My responsibilities include getting the work of onboarding new employees done and to resolve the grievances of employees if any. In learning & development, I got an opportunity to train the employees and develop their skills which will help the employees and organization to grow together. Finally, I would like to thank my Faculty Guide Dr. Vivekanand G. who supported and guided me during the entire course of the internship. It was a great learning experience.



AKASH VERMA MBA - OB AND HR 2021-23



TANISHA SHARMA MBA - OB AND HR 2021-23

I had the privilege to do my internship at Mondelez India foods PVT LTD formerly known as Cadbury India LTD. Mondelez is a manufacturing unit for five star, shots, fuse & perk. It was a very surreal experience to see how fluently such large organization is operating as company values & hygiene are given very high priority. I was given an opportunity to work in the Payroll and Time department. My responsibilities include attendance, overtime data, alloting shift change and learning about the leave polices along with scheduling meetings. I would not have anticipated the amount of work that goes into this department alone. The work culture at Mondelez was very delightful, they were very welcoming and helpful. This internship has taught me how to take up responsibility and work with different personalities which has helped me to enhance my practical knowledge. It was a great learning experience and gave me real taste of the corporate world.

INTERNSHIP DIARIES - PART II

I did my internship with Prestige Group. Initially, I didn't know much about the field of talent acquisition when I first arrived at the prestige office on Monday, June 7, but by the time I left on Friday, August 6, I had learned a lot. My internship was quite educational. I identified a moderate match between theory and practice. During the course of 2 months, I understood recruitment is not as simple as I first imagined. Choosing the best recruitment techniques for the position requires a lot of critical thinking & planning. Now I look at job descriptions and advertisements with a different point of view, analysing them rather than just scanning them. I used to learn something new every day, which has definitely increased my learning curve.



VANSHITA CHOUDHARY

MBA - OB AND HR 2021-23



DHIVYASHREE MBA - OB AND HR 2021-23

It was a chance-hit for me to get my internship done at Titan Company Ltd. It's the Corporate sector located in Electronic City, Bangalore and this branch of Titan is called as the INTEGRITY. This organizational experience and working in a recruitment team experience were flawless and irreplaceable. I had an immensely happy time involving myself in official work that helped in the bilateral growth of the company and self-career enhancement. The concepts I learned were important but the industry experience gave me a better knowledge of practical learning. Also, Titan is a greencertified organization and it actually looked like a heavenly paradise. I realized that I was living my dream. I am very happy and highly satisfied and I feel thankful, proud and lucky!

It has been a great experience to intern with ICICI Lombard. During my internship, I was exposed to different fields in business and wasn't just restricted to my specialization, which is Human Resource. I've developed good relationship with my peers and mentors. I learned what it means to be a true MBA apprentice, how to reflect like one and what it entails. My internship with ICICI Lombard has greatly increased my networking abilities, multitasking capabilities, sales pitch and human resource analysis. My mentor, and the entire team at ICICI Lombard ensured I was comfortable with all the skills being taught. I specifically enjoyed how they held regular meetings to train and communicate the goals of the firm. These were very helpful with broadening our knowledge in the different fields of Business. I highly recommend an internship with ICICI Lombard General Insurance Company Ltd. Bangalore.

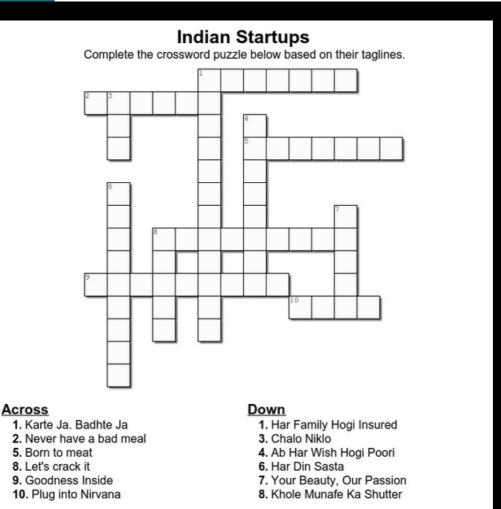


SANNIE MARTIS MBA - OB AND HR 2021-23



CROSSWORD

- SUBHODEEP ROY CHOWDHURY MBA JULY 2022



ACROSS:

- 1. Karte Ja. Badhte Ja.
- 2. Never have a bad deal
- 5. Born to meat
- 8. Let's crack it
- 9.Goodness inside
- 10. Plug into Nirvana

DOWN:

- 1. Har family hogi insured
- 3. Chalo Niklo
- 4. Ab har wish hogi poori
- 6. Har din sasta
- 7. Your beauty, our passion
- 8. Khole Munafe ka shuttler

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"ENGAGE, EMPOWER AND EXCEL"