

# SALAD



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## PATANJALI- AN EMERGING BRAND

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Patanjali Ayurved Limited is an Indian FMCG company. The manufacturing unit and headquarters are located in the industrial area of Haridwar while the registered office is located at Delhi. Patanjali's main promoter is Acharya Balkrishnan, who owns 93 per cent of the company; the remaining stake is owned by Sarwan and Sunita Poddar, an NRI couple. The rise of Patanjali has been remarkable: with a staggering CAGR of over 80%, it has a significant growth in sales from Rs 450 crore to Rs 5000 crore in just four years, and is aiming to double its revenues to Rs 10,000 crore in this fiscal. Unlike typical growth strategies that involves product extension and phased expansion, Patanjali seems to be growing apparently in "all over the place" manner.

### FACTS ABOUT PATANJALI PRODUCTS



#### Discount and profits

The company sources products directly from farmers and cuts on middlemen to boost profits. It makes 20% operating profit. This is the difference between total income and expenditure.

#### Advertising agency appointed

Patanjali has hired two top advertising agencies McCann and Mudra to prepare the business for the next phase of growth.

#### Patanjali has its own food park

Patanjali has its own food park which started in 2009. It was formed under the food park scheme of the Indian government with a total investment of over 500 crore rupees. It provides employment to over 6,500 employees and stands on over 100 acres of land.

## FACTORS INFLUENCING THE GROWTH OF THE BRAND

- **WIDE RANGE OF PRODUCTS**

From grocery to medicine, nutrition to personal care, home care Discount and profits to health care, books and media to supplements, Patanjali has everything in their stores.

- **GOOD QUALITY PRODUCTS**

Patanjali is not just a name. They serve good quality as well.

- **MAKE IN INDIA**

Patanjali is the perfect example of Prime Minister Narendra Modi's



- Patanjali has exposed brand equity by showcasing that brands have unlimited potential that can be leveraged across numerous categories over time. Attempts to put a financial value based on a brand's current strategy might severely under-estimate its true potential, irrespective of the accounting methodology. Instead of chasing brand equity, marketers should be chasing brand infinity and executing strategies to build unlimited potential.

- Marketers also believe in the power of free products and services, using them to attract prospects and convert them into paying customers. However, the cost of providing these to customers is often nonzero, because of which there is no guarantee that these strategies will pay off. Instead, Patanjali has taken the 'power of zero' to another level by building permanence into its promotional system. It provides free Ayurvedic consultation at more than 1,500 Patanjali exclusive stores. These leads to increased footfall and repeat purchases, but also create markets for FMCG products and provide below the line marketing opportunities for local yoga events and magazine subscriptions.

- Patanjali has shown that crafting a brand is quite different from structuring a branded business. Brand building should rise above the superficial world of colours, logos, visuals, and music and migrate towards a scientific world of outcome-based design. More important, a firm has to decide the legs on which its branded



business would stand. Patanjali's branded business has strong legs that go far beyond the charisma of its ambassador. It is anchored in its extensive manufacturing facilities in Uttarakhand, ultra-competitive pricing, strong retail infrastructure, and a bandwagon of believers.

- Patanjali has been built on a foundation of believers. It all started in 2003, when the Astha channel began airing Baba Ramdev's yoga sessions. This was supplemented by yoga camps, free consultations, and extensive point of sale

promotions. Now, with an established brand foundation and large product portfolio, Patanjali has emerged as one of the largest advertisers in India. It is building an army of believers directly, rather than pinning its hope on promoters who may or may not exist and whose behaviour may be unpredictable. In addition, Patanjali sells through exclusive franchise stores and provides zero credit. Contrary to industry practice, every product is paid in advance by the franchised store owners.

- Patanjali shows us that somewhere along the way, marketers have begun underweighting the similarities among people. These may be more important and powerful from a marketing perspective. People have common ambitions, fears, beliefs, and concerns. Brands that understand and cater to those are able to dominate.
- Their future plans are to achieve 10,000 crore business, plan to open the outlets in Railway station and airports expand the business in global level. Patanjali suggests it is better to focus on making a coherent product market selection, identifying the basis for competition, relating these two to the income statement of a branded business.

## KNOW ABOUT FEDERAL FUND RATE

AMALNATH.M, II MBA

### Open Market Operations



### Federal Funds Rate

The interest rate at which a depository institution lends funds that is maintained at the Federal Reserve to another depository institution overnight. The federal funds rate is generally applicable to the most creditworthy institutions when they borrow and lend overnight funds to each other. The federal funds rate is one of the most influential interest rates in the U.S. economy, since it affects monetary and financial conditions, which in turn have a bearing on key aspects of the broad economy including employment, growth and inflation. The Federal Open Market Committee (FOMC), which is the Federal Reserve's primary monetary policymaking body, telegraphs its desired target for the federal funds rate through open market operations. Federal funds rate also known as the "fed funds rate".

### Prevailing Funds Rate

The current American interest rate FED (base rate) is 0.500 %

**Note:** at this time the FED has adopted an interest rate range of 0.25% to 0.50%.

### Impact of interest rates in the economy

When consumers pay less in interest, this gives them more money to spend, which can create a ripple



effect of increased spending throughout the economy. Businesses and farmers also benefit from lower interest rates, as it encourages them to make large equipment purchases due to the low cost of borrowing.

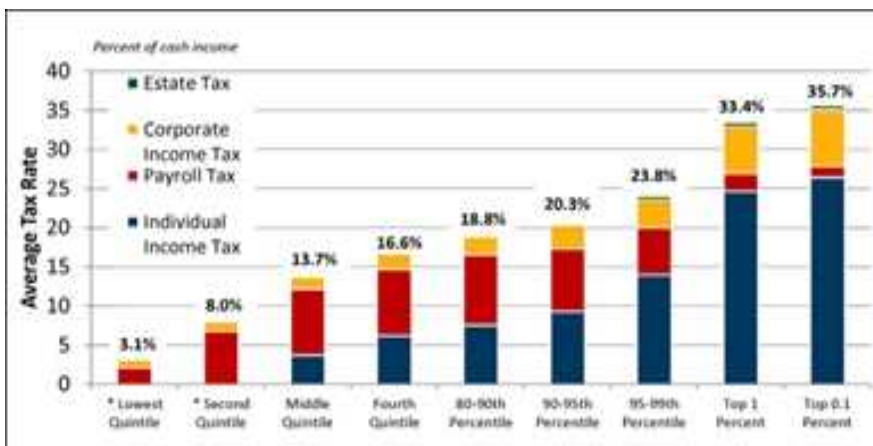
## Revised Fed Interest Rates

The last time the Fed raised rates was in June 2006. "The prospect of higher short-term interest rates is now within the investment horizon of many portfolio managers for the first time since the financial crisis," Goldman said.

## 7 BENEFITS OF HIGHER INTEREST RATES FROM THE FEDERAL RESERVE

1. Higher returns for savers
2. Tamed inflation
3. More lending
4. More interest from retirees
5. Stronger dealers helping US travellers
6. Stock will trade on fundamentals
7. Would be home buyers may get off the fence

## EFFECT OF INTEREST RATES ON GLOBAL TRADE



- U.S. Exports: As higher interest rate triggers further strengthening of the American Dollar, Goods will become even more expensive abroad and U.S. manufacturing which has been struggling to recover may continue to suffer from inefficient demand.

- Capital and Investment: Rise in interest rates will increase the cost of capital, which can slowdown

consumption, manufacturing and production. With only a quarter of a percent hike, the immediate impact of investment in manufacturing and production is likely to be minimal. Fed Chair Janet Yellen noted that the increase signaled confidence in the U.S. economy, and some analysts contend that this is a more important factor for investors.

- Exchange Rates: When U.S. interest rates increases the dollar rate strengthens, the exchange rate between the United States and developing nations widens. Many countries have developed a flexible exchange rate, which can serve as shock absorbers when U.S. interest rate rises. During the Post- recession, many countries have been able to build up larger foreign exchange reserves than they held in the past.



- **Commodities:** Commodities such as oil, gold and cotton are priced in U.S. Dollars; a stronger U.S. Dollar increases the price of commodities. Those economies with an abundance of natural resources that rely primarily on commodity production are placed at a disadvantage. Emerging economies that rely heavily on raw materials and commodities have been struggling for over a year with lower prices.
- **Energy:** Oil prices remain low, and oil-based economies, such as Brazil, Russia, Venezuela and Nigeria, face difficult economic policy choices. A strong dollar often prompts traders to sell oil futures and invest instead in U.S. currency. However, lower oil prices keep transportation costs low, which is a boon to global and domestic trade.

## EMPLOYEE LIFE CYCLE – THE NEW PHASE

ANUPRIYA .V.R., II MBA

There is a beginning and an end for everything in this world. The same applies to the humans as well, not only in life but also in work. It happens whenever they begin their new journey by leaving all the old things behind, like experiences, friends, and places and so on. Here the article is about the new phase of the employee life cycle. The ELC normally has 6 phases as shown in the figure. As the trend in talent acquisition changes which gives way to the new phase in addition to the 6 phases.



## EMPLOYEE LIFE CYCLE PHASES

Let's go into a little more detail about each of these phases, and describe what they mean. We have included links to further reading within each phase, as well as helpful ideas on how to maximize your returns.

The Different phases of employee life cycle are as follows.

- 1) Attraction
- 2) Recruitment
- 3) On boarding
- 4) Development
- 5) Retention
- 6) Separation

### SUMMARY OF THE ELC PHASES

#### 1. Attraction :

Organization focus is on building the right image, to attract the best candidates to your organization.

#### 2. Recruitment :

The organization must have a solid recruitment strategy to determine who would be best for the position or role.

#### 3. On boarding

The new hires getting adjusted to the performance aspects of their new job within the organization quickly and smoothly.

## 4. Development

Consistently encouraging professional development amongst the employees & provide them with a future career path.

## 5. Retention

Turn or focus the energies on keeping the top employees, and ensure that they are both happy and challenged in their role and within the team.

## 6. Separation

There comes an end, it may be due to many factors like retirement, new employment, or for family or personal reasons. It's important to keep the separation process just as strategic as you're on boarding process, to learn from the experience, and continue a good morale among the team.

## THE NEW PHASE OF ELC



The New phase is not the last phase, but it's the first phase where everything starts. As the trend changes, new things comes into play. This

## THE NEW PHASE OF ELC

Generally pre-recruitment process happens in bigger organizations where requirement of any employee for a specific position goes through a hierarchy where manager approves the requirement of an employee and then recruitment and selection processes continue.

The pre-recruitment in ELC that we are going to discuss is not the one which is followed earlier. In the former they have a system called applicant tracking system (ATS), where they carry out the recruitment process via those employees who has shown interest towards their organization by applying directly or through the web portals of that organization.

The new phase of ELC, the pre-recruiting is the phase when the candidate is passively looking for work. They are testing the waters, joining your talent network and researching companies. In this phase of the employee cycle of life it's important to automatically engage them. Whether they're actively or passively looking for a job – this is

your chance to make a good first impression. After all when recruiting high talent the candidates are taking inventory of the company culture, hiring process, recruiters, and anything that affects their 'purchase power' which in this case relates to them applying for a job.

In the pre-recruiting phase candidates are going to be on the lookout for jobs that may or may not interest them and it's your job as a recruiter to make them interested. Whether you dish out the secrets of your company culture or wow them with your overall employer brand – this is important. Use this seventh phase to start planting ideas into a passive candidates head that if they're ever looking for a job your company is the place to apply.

Before you even start looking to recruit someone, pre-recruit them. It'll not only make your job easier, but it'll give candidates more information as to what your company does, who they are, and why it's the best company to work for. If they already know all of this, recruiting them will be that much easier.

Recruiters need to start developing a new mindset when it comes to recruitment. Headhunters go out and look for candidates who may be a perfect fit for a certain job whether the candidate is looking or not, they'll attack when they find the best candidate. Recruiters in this sense need to act like headhunters during this phase of the employer life cycle. If you can wow a passive candidate enough they might be willing to leave their job for new and exciting opportunities. This aspect of sourcing can be just as important as working with candidates already in your pipeline or talent network.

If you aren't pre-recruiting it's a good practice to start today. The time that you invest in pre-recruiting candidates will pay off in the long run because you're able to specifically target the candidates you want especially if you're recruiting from a competitor. This will definitely lead to the success of the organization through employing the right candidate at the right time.

## INFORMATION TECHNOLOGY/WEARABLE TECHNOLOGY

GANAPATHI.P, II MBA

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### CICRET BRACELET

Cicret Bracelet is one among the latest addition to gadgets. Smartphone addicts will have to pay a close attention to this say for example you're taking a shower or relaxing in a hot bath. Your Smartphone is nowhere near your wet, soapy hands. Just then an important email comes in. You either have to ignore the message until you're done or prematurely have to jump out and dry off. Not fun huh it's not convenient. The inventors of something called Cicret (pronounced "secret") want to change this inconvenient situation. With the simple flick of your wrist, the Cicret bracelet can project your Smartphone's display onto your forearm.



Your arm quickly becomes a fully interactive display - a swipe able, touch-sensitive, full-color one that allows you to read and send emails, get directions, you name it they have it.

### HOW CICRET WORKS

The Cicret bracelet is small and lightweight but it works with its own processor and storage features including a USB port. You can plug in a thumb drive and work from the add-on just as you would do it in your own phone or tablet. It also has a vibration sensor so that it doesn't overreact to every movement of your arm. Cicret band also offers a Wi-Fi and Bluetooth connectivity. This makes it even easier for you to use and allows you to connect to the internet right from your own arm.

### HOW THE TECHNOLOGY WILL WORK

A Paris-based design company is taking wearable tech one step further with the Cicret Bracelet, a concept for a wristband that projects the screen of a Smartphone directly onto the user's arm. Marketed as "Like a tablet.. .but on your skin," the bracelet emits the interface of a remotely connected mobile device onto the forearm or inner wrist. Using familiar gestures such as swiping, tapping, and pinching, users can do everything from replying to emails in the bathtub to answering calls while their phones are on the other side of the room. The makers explain how the technology will work. The pico projector projects the interface on your arm. When you put your finger on the interface, you stop one of the 8

long range proximity sensor. The sensors sends the information back to the processor which is in your Cicret Bracelet. If fully realized, the product will be available in two sizes (16 GB and 32 GB) and ten colors. The Cicret Bracelet is still in the development phase, as the makers are currently trying to raise funds to be able to make the first prototype. Those who donate to their efforts will be listed on their website's Wall of Fame.



## ADVANTAGES OF THE CICRET SMART BRACELET

Why use something like the Smart Bracelet? For one thing you don't need to search for your phone when you need to check message or access the internet. You also don't need to risk your phone if you need to use it, such as when in the bathtub or at a restaurant or party. Instead you can easily access every feature your phone offers without even taking it out of your pocket, keeping it safe and out of harm. The Cicret band might also make it safer to use your phone. While you should never text or talk on your phone when driving, it does make it more convenient and less distracting if you need to take an emergency call when behind the wheel or elsewhere. You can just quickly touch your own arm and need not to fumble for your phone.

This innovative thought is a step to adapt the technology and would prove to be a need of the hour. When technology becomes a daily routine people will start adopting new ways of living. This gadget will feed the tech hunters and pave way for new arenas.

## THE IMPACT OF INFORMATION TECHNOLOGY IN COMMON MAN'S LIFE

SOORAJ.A, I MBA



In this modern world as we always probably knows that the concept of IT which mainly plays an inevitable role in our human life. The dramatic change may be seen in almost in entire sector in the economy. While we make comparison between the two era ,before and after the evolvment of information technology we can easily point out a lot of differences in the view of the life style ,standard of living etc. With the advent of Technology, world has observed a great change in the life of human being. It is true that technology is transforming various aspects of our life all over the world by leaps and bounds, and it seems that masses of India are not going to be excluded from the benevolence of this so called 'Technology'. From the government to huge corporations, everyone wants to computerize all the villages in the country. Think technology and a virtual computer are right there in front of you.

But, technology all about software an computers? Does putting a computer in every village in a country mean that all the problems of people are solved? Also is technology adoption going to be only by people from villages? Why are we excluding the masses from the cities from benefiting from technology adoption? Why is it that despite millions being poured into efforts to bring information and communication technology to the rural India, we haven't achieved any success? Are there factors, other than accessibility, illiteracy, awareness, and economical solutions as experts list? These are a few of the points that we would like to explore in this article. The article also covers a proposal for a mechanism/framework to help solve this problem and the roles of the various stakeholders in this effort.

Normally the common aim of each and every man whether he is rich or poor is to full fill the needs and wants of their family. The information technology plays a vital role in the common man's life. But in many ways the

information technology and advancing world effects in the each and every people in the economy. The concept of IT not a narrow sense, it's a broad sense which not only effects a single man ,but also effect the entire sector.

The use of information technology is increasing day by day, we all depend on technology and we use various technologies to accomplish specific tasks in our lives. Today we have various emerging technologies which impact our lives in different ways. Technology is being implemented in almost every section of our lives and business structures. It does not matter which industry you're dealing in, technology will be of use in a certain manner. So embracing it and learning how to use technology in whatever we do is very important and recommended. As the world keeps on developing, technology will be changed, what is working today might not work not be efficient tomorrow. So it is better to stay up-to-date with new emerging technologies and learn how to embrace and use them in your daily life.

As the world develops, people are getting more carried away with their work and carries. Today a lot is demanded so everyone is busy to have time to find a relationship. So technology has also filled this part. With technology you can connect and meet new people while at work using social network technology. Now day's people use mobile phone apps to meet and connect with new and old friends. Social networks have played a big role in connecting both old and new relationships. However, virtual relationships are not as strong as physical relationships, so I advise you to spend time and meet these people and get to know each other better. Information technology is so closely attached with our lives today because half the efforts that we have to make in our daily lives in order to sustain and expand are now being done and completed by technological gadgets and machines.



For instance, the innovative i-Phone that can allow an individual to surf through the internet on the spot whenever he/she might need it for assistance and relevant information.

Information Technology is a term that encompasses all forms of technology used to create, store, exchange, and use information in its various forms (business data, voice conversations, Still images, motion pictures, multimedia presentations, and other forms, including those not yet conceived).

Communication covers a huge part of what information technology is for the people of the modern age because when we think of accessibility and an easy life, we automatically point towards technological innovations such as the Internet and the mobile phones along with a thousand other inventions. There are many ways through which information technology has become such as integral part of our daily lives; we have incorporated it into our lives as a part of routines. For instance, we plan our busy schedules on our personal laptops or on our cellular phones

Now we got an exact picture about how the IT may influence in a common life. I have tried to suggest that there are critical lessons to be learned from the creative Indian experiences of "IT for the masses", which has no equivalent in any other nation in the world.

## HUMAN RESOURCE MANAGERS: THEIR ROLE IN A CHANGING ENVIRONMENT

INDHU.R & KIRUTHIKA.C, II MBA

Issues facing HR are expected to change dramatically in the next decades. Thus, HR professionals must play special roles in dealing with these changes and must develop specific competencies to support these roles.

Workplace flexibility is expected to be on the rise as the future workplace, the 'virtual office' is characterized by creative and flexible work arrangements. As more employees work off-site-up to two thirds of an organization in the 21st century – there will be an increase in emphasis on performance and results as opposed to the number of hours worked. In addition, off-site employees can expect to attend fewer meetings. Specified work will become much more collaborative and management will spend nearly all its time managing cross-functional work teams who enjoy a lot of autonomy. In essence, there will be a movement, a trend towards a decentralized model of HR.



HR managers will have to accommodate employees in their virtual work locations and find ways to manage corporate culture, socialization and employee orientation.

In order to obtain and maintain a competent workforce, they must act as organizational performance experts and shape employees behaviour without face to face meetings.

Another expected change in HR is the 'Global Business' concept world trade knew a major growth during the last years and there is forecasted as well the growth of international businesses, especially among small firms. Organization rely more and more organization HR specialists as the facilitators of work across borders and among different cultures.



Therefore, they must be knowledgeable of other cultures, languages and business practices. They will be required to develop and manage an international workforce, maintain written and unwritten corporate policies for transportability to other cultures, keep top management informed of the costs of not paying attention to the transnational issues and provide their services to a variety of locations worldwide.

Concerning the recruitment in the above mentioned 'global business' it will be important which strategy will be adopted by the management. Globalization will impact HR managers by

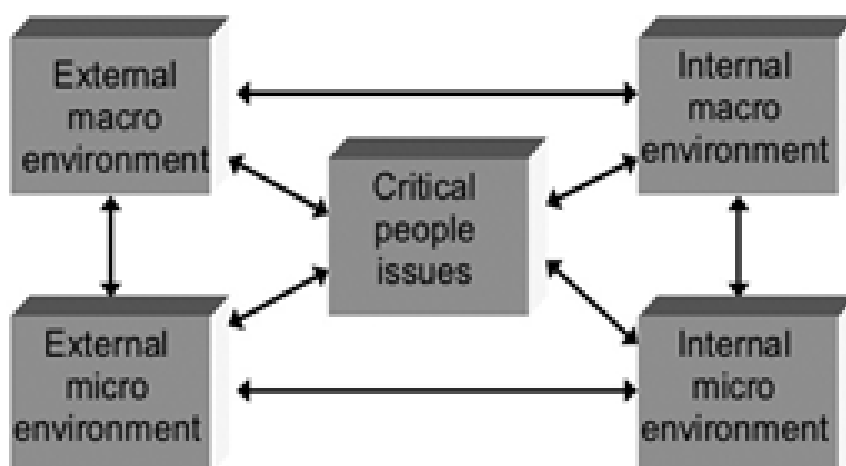
requiring new skills such as language capabilities. For e.g., in order to recruit employees from other cultures, HR managers will either have to learn new languages or else they will certainly have to have foreign speakers on staff. But in order to facilitate communication among people coming from a wide range of language backgrounds, in most multinationals, it is preferred to speak English.

Organization must take into account cultural differences that shape managerial attitudes, when developing multinational management programs. For e.g., British managers value individual achievement and autonomy, whereas French managers appreciate competent supervision, fringe benefits, security and comfortable conditions, while Indian managers give more importance of their culture and tradition.

HR managers must therefore be familiar with and understand other cultural norms to promote organization diversity. An organization that recognizes and promotes cultural diversity will benefit because it will be employing the market that it serves. With increasing globalization and competition within the market, a diverse workforce is conducive to attracting and retaining a strong client base. While competing in an international market, employees from diverse national backgrounds provide language skills and understanding of other cultures. HR professionals will also be responsible for providing cultural sensitivity training for the organizations employees and for managers throughout the entire organization.

## PROBLEMS FACED BY AN HR HEAD

### Challenges facing HR Managers in 21st century



Unlike the other industries where HR is considered as a functional need, there is a need to view HR as a partner or a business enabler. One of the constant challenges faced in this area is to align HR to business. The five R's therefore, assume utmost significance in HR strategy. The HR team needs to get in right from the stage of defining the business strategy to Resourcing, Recruiting the right talent, Retaining the talent, Retraining and Restructuring.

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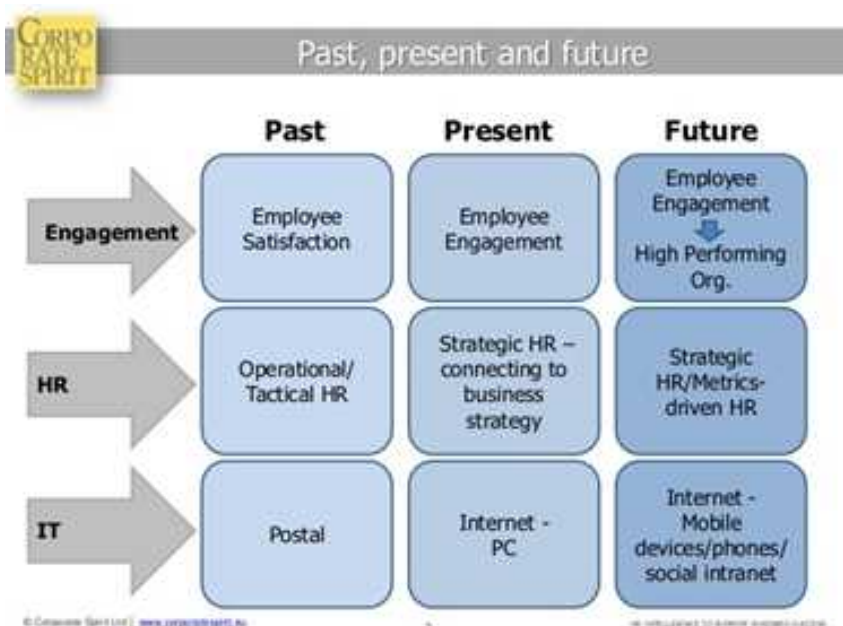
However, if we see the scenario of HR in IT Company, we find that flexibility appears to be the key for success and survival as IT has become such a dynamic field due to the constant developments and up gradation in the area of technology and changing customer requirements. Topping all these reasons is also the trend of globalization, which tries the HR test of endurance. The ability and the willingness to modify job structure, job classification and the organizational structure as often and as quickly as necessary are important elements in a successful recruitment and retention strategy for IT professionals. This challenges of managing expectations and change puts constant

pressure on the professionals.

The challenge does not stop with recruiting the right person but with how we are going to manage the performance of our employees. The challenge would be to create a performance culture where in opportunities are provided for enhanced performance and where giving out optimum performance becomes a way of life.

Training and development is another area. In the IT industry training takes on a new connotation. It is not just about identifying training needs and giving the required training. It is foreseeing and anticipating the requirements and developing suitable training so that the employees are well-equipped to handle the challenges.

Another major challenge is how we are able to incorporate all the sub-systems in HR and help them in achieving the ultimate goal – exceptional performance. People have to be groomed to get in tune with the performance culture. Creating an environment that stimulates the creation of knowledge and its sustenance throughout the organization is big challenge. No longer



can the HR department carry on with its traditional functions. However, Human Resource Information Systems (HRIS) is to be put in place – to build and sustain a performance – driven culture. The role will shift to that of facilitator. HR will have to involve the whole organization in this process and act as a counsellor and facilitator and that is the most gigantic challenge the HR of any organization faces.

In order to effectively deal with all the changes, HR professionals must develop competencies that will allow them to carry out their roles, competences like Flexibility ,Team work ,Communication ,Decisiveness ,Leadership ,Strategic planning, Network building, Client service orientation, Organizational awareness, Self confidence, Sharing of expertise, Global and cultural understandin ,Multiple language competencies.

However, HR function in international organization has to meet a series of challenges. The added value of the HR function in an international firm lies in its ability to manage the delicate, balance between globally coordinated systems and sensitivity to local needs, including cultural differences, in a way that align with both business needs and senior management philosophy.

1. There now appear to be a distinction to be made between international HRM and global HRM.
2. In this transition, the old functional divides between international recruitment, international management development and international reward management have become increasingly weak.

Over the last 20 years, the workplace has changed in more ways than one could have ever imagined, resulting from the increase in technology, innovation and globalization. The next decade will bring even greater change, impacting all facets of the workplace, including major changes for the HR department and HR managers.

In order to respond to the demands of globalization, HR managers will require new skills and competencies relating to language and culture, technology capabilities to facilitate overseas communication, methods to measure and quantify effectiveness and evaluate strategies and return on investment. Evidently, these new skills and competencies will result in an emerging new role for HR managers, requiring them to be strategic business partner, supportive of the overall corporate strategy.

The future role of HR professional will change from a less administrative role to more of a strategic role. HR managers will continually be required to prove their effectiveness and their existence. They will be expected to understand international business practices and promote cultural diversity within the organization. They will need to understand the core business of the organization and become partners with line managers. They will need to prove that their initiatives and programs are result-oriented, providing specific measurable results in terms of business competitiveness that contribute positively to the bottom-line of the organization. They will be required to stay current with leading edge as more and more organization is faced with the demands of globalization and strategic alliances with other organization around the world.

## RADICAL REFORMS IN INDIAN HEALTHCARE SECTOR

VRINDHA.P.D, II MBA

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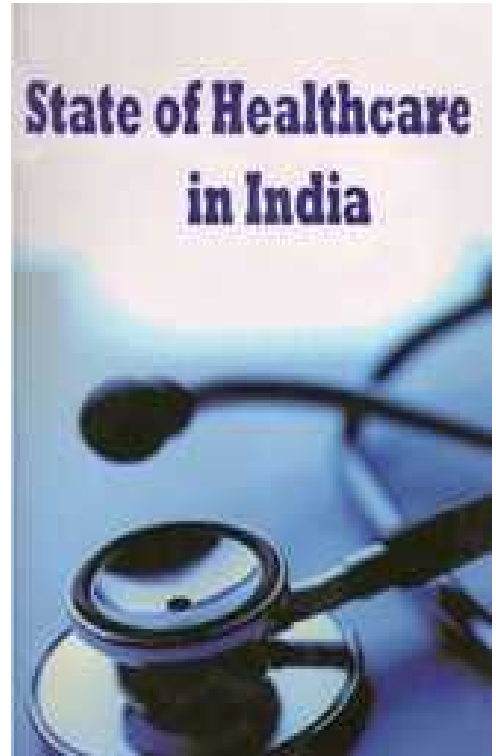
India's first health policy document in 1946 envisaged an ambitious health system comprising delivery of public health programs by the national governments and primary and secondary care by the state governments. Nearly seven decades later, neither of the ambitions have been realised. The delivery of public health programs is limited and uncoordinated, whilst primary and especially secondary care is of poor quality and unaffordable to the bulk of the population. This article assesses India's health policy reforms and argues that at each juncture the policy instruments it utilised were inconsistent with the goals it was trying to achieve. The health care sector required more intervention than the central and state governments offered. The meagre funds allocated to public health programs and the unwillingness and inability of state governments to shoulder responsibility for primary and secondary care led to the dominance of the private sector in delivery, out-of-pocket financing, and fee-for-service payment to providers. Recent reforms have made some progress in addressing the lacunae but are handicapped by the pervasive dominance of the private sector which severely limits the choice of policy tools available to the government.

### WHAT IS THE STATE OF HEALTHCARE IN INDIA?

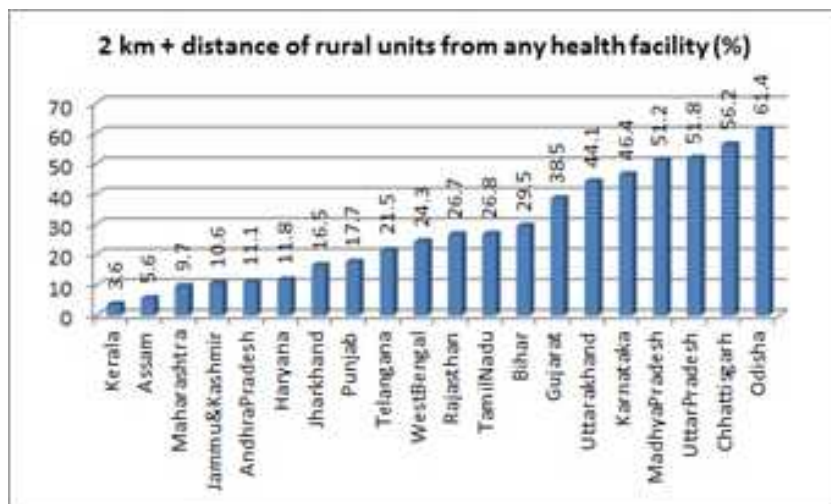
Today, most Indians seek healthcare in private facilities. Owing to many years of neglect, lower-level public healthcare facilities often suffer from a variety of problems, including worker absenteeism and dual public-private practice, low demand for their use, and shortages of supplies and staff. In contrast, private healthcare varies greatly in quality of care, being unregulated and financed largely through out-of-pocket payments. In the private sector, there are a

large number of health workers who have only a high-school education or do not have a medical degree.

In comparison, in the UK public spend accounts for over 80% of the overall spend (WHO World Health Statistics 2010). There are at least two major healthcare programs in India. The first is the National Rural Health Mission (NRHM), which is the central government's attempt to improve delivery of services in public facilities as well as public-health and preventive interventions, led by the Ministry of Health and Family Welfare. The second is the Rashtriya Swasthya Bima Yojana (RSBY), which is a health insurance program led by the Ministry of Labour and Employment. In most states RSBY covers people "below the poverty line" for a selected set of tertiary care services. While NRHM, launched in 2006, has had some success in improving access to certain services, such as maternal healthcare (under the Janani Suraksha Yojana program), it is not clear what effects NRHM has had on most other services. In contrast, there is early evidence that RSBY has been somewhat effective in reducing out-of-pocket payments for tertiary care, although it is not clear whether this program improves population health.



## OVERALL STATUS OF HEALTH CARE IN INDIA TODAY

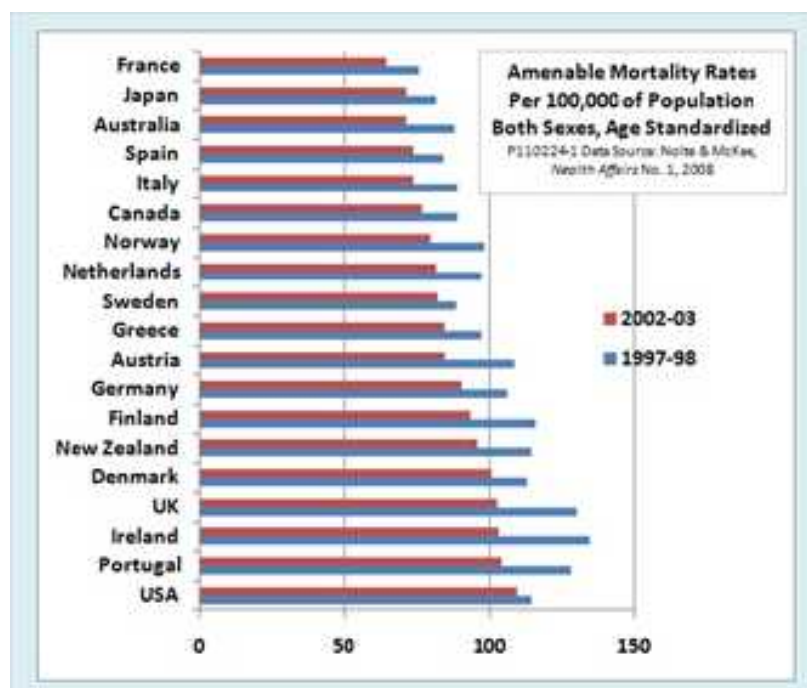


- The Indian Healthcare sector currently represents a USD 40 Billion industry (figure as on 2009 Source: IDFC Securities Hospital Sector November 2010). Of this, hospitals account for nearly 50% with pharmacies (25%), insurance and medical equipment (15%) and diagnostics (10%).
- Health care services in India are dominated by the private sector. Nearly 75% of services, in monetary terms, are provided

- Per capita spending rates are extremely low at US \$ 109 (in Purchase Power Parity terms) as compared to the USA (\$7285) and Brazil (\$837). The global figure is US\$ 863 (WHO World Health Statistics 2010).
- Healthcare insurance is slowly picking up pace in India. According to the 2010 statistics released by the IRDA (Insurance Regulatory Development Authority), the total health insurance premiums written by non-life companies and standalone health insurance companies grew by 25.2 percent in FY 2010 over FY 2009. In the next 5 years, the healthcare insurance sector is expected to grow at an average rate of 19% per year. Indian government has pledged to provide "universal health coverage".

Universal health coverage (UHC) means different things to different people. If we accept the World Health Organization's definition of UHC—a definition not without controversy—then UHC means that everybody receives access to needed healthcare and that people do not suffer major financial risk when seeking services. This definition of “universal” usually refers to the population accessing healthcare, and sometimes it also refers to the “comprehensiveness” of services provided. However, the scope of healthcare services varies among countries. It is not clear what the Indian government is proposing for the package of healthcare services. China, for example, has defined “universal health coverage” as “universal coverage to essential healthcare services.” India will need to be more proactive and explicit in defining what package of benefits its citizens are entitled to, perhaps by creating appropriate priority-setting institutions.

## INDIA LEARN FROM OTHER COUNTRIES



There is much that India can learn from other countries. One country that India has yet to learn from, in my view, is one of its neighbors, Bangladesh. Despite being a very poor country, Bangladesh has achieved great health outcomes by focusing on selected core child-health interventions, including vaccinations, family planning, oral rehydration therapy, and other maternal child health services. For example, India needs to improve its vaccination coverage for children, which is one of the most cost-effective health interventions. As many as a third or more of the country's children still do not receive the full set of immunizations. India has very low coverage with regard to other key health interventions, including oral rehydration therapy and appropriate antibiotic treatment for

childhood pneumonia. Bangladesh's success at mobilizing community efforts and health workers to improve child health offers important lessons for India to address its burden of disease among women and children.

India today faces this dual burden of infectious disease and chronic disease. While both public and private facilities can support the treatment of these diseases, their prevention is a priority for the government. NRHM has several components focusing mainly on infectious diseases, but with much less emphasis, if any, on the prevention of chronic diseases. RSBY is one initiative to support the treatment of certain chronic diseases, but not their prevention.

## THE SUCCESSES & FUTURE



- India has successfully gone for 2 years without a case of polio being reported. One more year and India will be 'polio-free'
- The forecast for the health care industry in India is very bullish. In the last 4 years (2007-11) the industry has been growing at 12% and is expected to be around US 240 Billion by 2020 (India Brand Equity Foundation sector report (Dec 2011)). This means an average compounded annual growth rate of over 20%.  
The key drivers will for foreign investment, medical tourism, demographics, economic growth and Govt of India promotional policies like tax holidays & investment in tertiary care institutions.

Urban India is fast becoming a disease capital with the increase in lifestyle diseases like cardiovascular complaints, diabetes mellitus and cancer. Rural India is seeing a sharp increase in non-communicable life style diseases like Respiratory Tract Infections. Poor in urban and rural India are faced with communicable diseases like tuberculosis, Sexually Transmitted Diseases (including HIV/AIDS), dysentery and typhoid. Access to health services is severely limited as health infrastructure proves to be grossly inadequate. This is especially acute in the rural areas where secondary and tertiary care is available with great difficulty.

## BEST CEO'S OF INDIA – 2016

MATHIYALAGAN.T, II MBA



10

VISHAL SIKKA

BORN- June 1, 1967

### AWARD

Nominated for CNN-IBN Indian of the global Indian year

### REVENUE

US\$9.501 Billion

OCCUPATION -Infosys BPO limited-CEO

- Vishal Sikka is currently the CEO and MD of Infosys.
- Vishal Sikka was at SAP and it took \$5.2 million with \$2million in stocks to bring him to Infosys.
- The company is India's second largest IT services exporter, and it hired Sikka back in 2014.



09

SACHIN BANSAL

BORN—August 1981

### OCCUPATION-

Co-founder &Executive chairman of FlipKart and CEO-Binny Bansal

NET WORTH-US\$1.5Billion

- Previously at Amazon, Sachin left and started his own company with only small investment of \$4000.
- He is the co-founder and CEO of FlipKart.
- As of 2015, his net worth is \$1.5billion.
- His company is now the biggest competition for Amazon India.



08

**KAVERY KALANITHI**

BORN-1964, India

**OCCUPATION**

Chairman & MD, Sun Group (founder of sun group)

NET WORTH-\$3.5Billion

- In a male dominated country, Kalanithi is India's highest paid businesswoman.
- She is currently the CEO of Sun TV Network.
- She is married to Kalanithi Maran and earns Rs.59.89 Crores annually.
- Her work and achievements are an inspiration for millions for women all across the country and that's why she has been listed at 8th in the list of best CEOs of India



07

**NAVEEN JINDAL**

BORN- 9 March 1970

REVENUE- US\$3.0 billion

PROFESSION- Industry, Politician, Philanthropist Sportsman

- Jindal is a powerful man in India & earns a very impressive 55 Crores annually.
- He is patriot who loves his country and has many achievements that reflect his love for his motherland.
- Not too long ago, Jindal made efforts to ensure that each Indian Citizen is allowed to fly the National Flag on India 365 days a year.
- He played his role in the revision of the Flag Code.
- Jindal is an inspiration for the youth of India.



06

UDAY KOTAK

BORN- 15-March 1959

**OCCUPATION**

Founder & Chairman of Kotak Mahindra bank

NET WORTH- \$8.3 billion

AWARD-'Best Transformational Leader Award 2015' by Asian Centre for Corporate Governance & Sustainability

- He is a part of one of the biggest groups in India.
- Many financial services in the country, including investment banking, car finance, Stock broking, mutual life insurance and more.
- Kotak Mahindra Finance had the honor of becoming the first financial institution in India to get a banking license from the Reserve Bank.
- Forbes estimated in 2012 -Kotak's worth to be \$4.1 Billion.



05

ANAND MAHINDRA

BORN- 01 May 1955

**OCCUPATION**

Chairman & MD of Mahindra group

NET WORTH - \$1.2 billion

REVENUE - US\$17.8 billion

- Anand Mahindra is another one of India's figureheads. The food chain at his grandfather's Mahindra Group.
- From agriculture sector to the stars in space, Mahindra group is pretty much everywhere.
- It is India biggest and most reputed company to provide utility vehicles, tractors for farmers, and may I add that are the world's biggest tractor company as well.
- In addition to that, Mahindra is among the top 5 IT service providers in the country and the man behind it all is Anand Mahindra.



## 04

A.M. NAIK

BIRTH- June 9, 1942

**OCCUPATION**

Chairman of Larsen & Toubro Limited

- Anil Manibhai Naik is among the top CEOs of India.
- He joined L&T as a junior engineer in 1965, while coming to Endhal, a village in South Gujarat.
- His journey to the top is something to aspire to for millions of people across the globe.



## 03

PANKAJ PATEL

BORN— 1951

**NET WORTH**

US\$4.2 billion

**OCCUPATION**

CEO of Pharmaceutical Company

- Mr. Pankaj Patel belongs to the Cadila Healthcare, the 5th largest pharmaceutical company in the country.
- He is one of the richest men in India and has received the title of "Best Pharma Man of the year 2003."
- The title was given to him due to the growth Cadila Healthcare saw under his leadership.



02

SUNIL MITTAL

BORN— 23 October 1957

OCCUPATION— Founder & Chairman Bharti Enterprise

NET WORTH  
\$6.6billion

AWARD- Honoris Causa Doctorate of Sciences (D.Sc.) Degree, Amity University Gurgaon, 2016

- Sunil Mittal is an entrepreneur and philanthropist from India.
- He is CEO of Bharti Enterprises that is involved in telecom, financial services, agriculture, and retail.
- Bharti operates in 20 countries and has an estimated user base of 275 million.



01

MUKESH AMBANI

BORN- 19 April 1957

OCCUPATION  
Reliance Industry CEO

NET WORTH- US\$ 22.4

AWARDS  
FOREIGN MEMBER, U. S. National Academic of Engineering and OTHMER GOLD MEDAL Chemical Heritage Foundation

- Mr. Mukesh Ambani of Reliance Industries Limited and a business magnet.
- Ambani, operates in the oil and gas sector, retail, and telecom.
- In addition to running Reliance, he served on the board of Council of Foreign Relations and as a director of the Bank of America Corporation.
- Mukesh Ambani-led Jio launched its own 4G Smartphone brand named LYF.
- In June 2016, it was India's third-largest selling mobile phone brand.

## EXPERIENTIAL LEARNING PROGRAMME - A DAY AT IIM-K

Mr.V. M. MOHAMED ALI, Assistant Professor

Mrs.S. SHINY, Assistant Professor



Learning that is considered "experiential" contain all the following elements:

- Reflection, critical analysis and synthesis
- Opportunities for students to take initiative, make decisions, and be accountable for the results
- Opportunities for students to engage intellectually, creatively, emotionally, socially, or physically
- A designed learning experience that includes the possibility to learn from natural consequences, mistakes, and successes

The Indian Institute of Management Kozhikode is one of the 19 Indian Institutes of Management set up by the Government of India. The Institute, founded in 1996 in collaboration with the State Government of Kerala, was the 5th IIM to be established.

The Institute conducts a full range of academic activities in the field of management education covering research, teaching, and training, consulting and intellectual infrastructure development. The Institute emphasizes development of analytical skills and a focus on global and cross-cultural issues with a balance between business demands and social concerns.

Indian Institute of Management Kozhikode (IIMK) was instituted in 1996 by the Government of India as the fifth Indian Institute of Management in collaboration with the Government of the state of Kerala. In 1997, the first batch of 42 students in the Post Graduate Program (PGP), equivalent to MBA, commenced at the temporary campus at the National Institute of Technology Calicut. In 2000, the site of the present campus at Kunnammangalam was identified. The following year, Joseph Stein (also the architect of the India Habitat Centre in Delhi) and Stein Mani Chowla Architects began the design and construction of the institute. In 2003, IIM Kozhikode moved into its hill-top campus. The then President of India, APJ Abdul Kalam and the then Chief Minister of Kerala, Mr. A.K. Antony, inaugurated the campus.

Interactive Distance Learning, online management education programmes for working executives, was introduced

in 2001-02. IIM Kozhikode was the first institute in Asia to offer a distance learning programme in management for working executives. Having started with 300 class contact hrs in 2001-02, the year-long Executive Management Education Programme is today the richest available in the country having 450 class contact hours. Management Development Programme was also introduced the same year. The institute increased the number of students in PGP to 180 in 2005. In the batch of 2013 the intake is around 361 for PGP. IIMK started its doctoral programme, Fellow Program in Management (FPM) in 2007. The intake of women in the PGP course was pro-actively increased to 30% from batch of 2010-12 to improve the number of women in management roles in India. In 2010, IIMK signed a memorandum of understanding with Yale University to establish a Center of Excellence for Academic Leadership as part of Singh-Obama Knowledge Initiative.

## CAMPUS OF IIM-K



The main campus is located in Kunnamangalam, a sub-urban area of Kozhikode (previously known as Calicut), Kerala. Kozhikode is the second largest city in Kerala. The campus is spread across two hills which are part of the Western Ghats. Besides classrooms, the campus also has residential facilities for students, faculty and visitors. The campus houses 13 hostels to house around 800 students who are required to stay on campus. Set up over 100 acres of land, the campus relies on rain water harvesting as its primary source of water.

## LIBRARY AND INFORMATION CENTER

IIM Kozhikode hosts a fully automated Library & Information Center (LIC) which is one of the Centers of Development of Digital Libraries in the world. The institute coordinated the South Asia Support Network for Greenstone Digital Library Software at the request of UNESCO and suggested the idea of IIM Library Consortium Movement. The library provides services as an institutional archive. A balanced programme on the development of the collection of hard copy, audio/video, CD-ROM, and other electronic forms of documents is being followed.

## INDIAN BUSINESS MUSEUM

IIM Kozhikode embarked on a program to create a Museum of Indian Business History in 2010 which has the history of Indian companies like Tata, Godrej, Reliance, State Bank of India and Infosys. The Reserve Bank of India gallery of the museum was inaugurated in 2012 by D. Subbarao, the then governor of Reserve Bank leaders, the history of trade, commerce, business and industries in India. The first phase was completed with a budget of Rs. 1.5 crore. The museum spanning 23000 sq. ft. features a large model of the Uru, an ancient ship which was used for trade and commerce between Indian and the rest of the world.

The visit to IIM-K has helped the faculties to use the latest learning pedagogical tools to enhance the capability of the students. The students have learnt about the various ways of updating themselves and what should be done for bridging the gap between the industrial requirements and the knowledge gained in the classroom.

## INDUSTRIAL VISIT TO COCHIN PORT TRUST

KOTHAI. G, II MBA



Cochin Port is a major port on the Laccadive Sea – Indian Ocean sea-route and is one of the largest ports in India. The port lies on two islands in the Lake of Kochi: Willingdon Island and Vallarpadam, towards the Fort Kochi river mouth opening onto the Laccadive Sea. The International Container Transshipment Terminal (ICTT), part of the Cochin Port, is the largest container transshipment facility in India.



The port is governed by the Cochin Port Trust (CPT), a government of India establishment. The modern port was established in 1926 and has completed 86 years of active service. The Kochi Port is one of a line of maritime-related facilities based in the port-city of Kochi. The others are the Cochin Shipyard, the largest shipbuilding as well as maintenance facility in India; the SPM (single point mooring) facility of the Kochi Refineries, an offshore crude carrier mooring facility; and the Kochi Marina.

## MAJOR IMPORT AND EXPORT PRODUCTS

Import Product: Coal, Automobiles(Recently)

Export Product: Cement, Oil

## NAVY VIRAAT R22 (NICK NAME: GRAND OLD LADY)

### COST DETAILS

#### Empty Container

Cost: 50,000 - 2,00,000 TEU

#### Passengers Ship

Cost: A passenger ship towed for the departure to Lakshwadeep. It accommodates around 800 to 900 passengers.

Approximately it cost around 750 Crores.



The last British-built ship serving with the Indian Navy, she was the oldest aircraft carrier in service in the world. It served for 27 years. On 23 July 2016, Viraat sailed for the last time under her own power from Mumbai to Kochi, where she was dry-docked and prepared for decommissioning. She is scheduled to be towed back to Mumbai in late 2016 or early 2017 for her formal decommissioning ceremony; her ultimate fate is currently uncertain.

The generator is used in Viraat R22 for 24/7 for operations. Cycle is used inside the ship by the employees of Viraat R22 for movement. Approximately 740 members are working in Viraat R22

## FLAG OF VIRAAT R22

Flag in the Viraat R22 which is identified in a combination of both British flag and Indian flag. The reason behind this is that still we are following British regulation.

## PLIMSOLL LINE

The Plimsoll line is a reference mark located on a ship's hull that indicates the maximum depth to which the vessel may be safely immersed when loaded with cargo. This depth varies with a ship's dimensions, type of cargo, time of year, and the water densities encountered in port and at sea.

## ANCHOR

An anchor is a device, normally made of metal, used to connect a vessel to the bed of a body of water to prevent the craft from drifting due to wind.



## DREDGER SHIP

A grab dredge. Dredging is an excavation activity usually carried out underwater, in shallow seas or freshwater areas with the purpose of gathering up bottom sediments and disposing of them at a different location. This technique is often used to keep waterways navigable

## FERRY (Passengers Ship)

From: Cochin

To: Lakshadweep

All passengers including children's is mandatory to carry photo id cards. A short instructional video show will be screened depicting the various facilities available on board the ship and about the rules and regulations to be followed by the tourists on board for their own safety and for the safety of co-passengers.

## KOCHI LNG TERMINAL

Kochi LNG is a liquefied natural gas (LNG) regasification terminal in Puthuvype, Kochi, India. The LNG terminal has been constructed and commissioned in August, 2013 at a cost of Rs. 4,200crores. The terminal has been developed by Petronet LNG having the capacity to store and distribute 5-million tonnes per annum. The terminal is currently operating at 8 percent capacity. The present customers are Fertilisers and Chemicals Travancore (FACT), BPCL (Bharat Petroleum Corporation Limited) and Nitta Gelatin India Ltd. So far, two vessels carrying



LNG had berthed at the terminal and had unloaded them. Petronet LNG gets the supply of 14.4 lakh tons of LNG per year for the Kochi terminal from the Gorgon project in Australia for a 20-year period as per the deal signed in August 2009.

Land Area : 33.4 ha for storage and re-gasification terminal 23 ha for marine facilities

Length : 300 m

Draft : 12m

Capacity : 5 MMTPA

## Development of a Multi-User Liquid Terminal (MULT) at Puthuvypeen SEZ (International Bunkering Terminal)

Cochin Port Trust has awarded the construction of an Oil-cum-LPG Jetty at Puthuvypeen in March 2013. The project is scheduled for commissioning by March 2016. The project has a total capacity of 4.10 MMTPA, with LPG forming 0.68 MMTPA and bunkers/POL products being 3.42 MMTPA. The terminal is designed as a Multi-User Liquid Terminal. IOCL will have use of the terminal for 161 days in a year, while other operators can use it for the balance 204 days. The berthing structure when complete, will berth vessels with 230m LOA, 13 m draft and 80,000 DWT. This technique is often used to keep waterways navigable

## LIQUID CARGO TERMINAL

**Students are not allowed to enter the liquid cargo terminal**

## LIFE RAFT

A lifeboat is a small, rigid or inflatable boat carried for emergency evacuation in the event of a disaster aboard a ship. Lifeboat drills are required by law on larger commercial ships. Rafts (life rafts)



## COCHIN SHIPYARD

Cochin Shipyard Limited (CSL) is one of the major shipbuilding and maintenance facilities in India. It is part of a line of maritime-related facilities in the port-city of Kochi, in the state of Kerala, India. Of the services provided by the shipyard are building platform supply vessels and double-hulled oil tankers. Cochin Shipyard was incorporated in 1972 as a Government of India company, with the first phase of facilities coming online in 1982. The yard has facilities to build vessels up to 1.1 million tons and repair vessels up to 1.25 million tons, the largest such facilities in India. In August 2012, the Government of India announced plans of divestment to raise capital of Rs. 1,500 crore (15,000 million Rupees) for further expansion through an Initial Public Offering (IPO) towards the end of the fiscal year.

Products - Tankers; Bulk carriers; Platform supply vessels; Patrol boats; Diving support vessels

Service – Ship design; Ship building; Ship repair

Number of employees – 1786 (March 2015)

## PUMPING OF SEA WATER

In Viraat R22 the sea water is pumped in and out of the ship regularly. The reason for this is that to preclude the ship in case of fire.

## FIREMAN

Cruise lines hire a professional Fireman as a leader and coordinator of the Fire-fighting Team aboard the ship. The team consists of 3-4 fire fighting parties (groups), approximately 10 members each - mostly from the deck and engine departments - plumbers, electricians, fitters, able seamen, cadets. Although all members receive an extensive fire-fighting and fire prevention training, this is not their main duty aboard the vessel. Apart from the fire-fighting team, each crew member receives a basic firefighting training and in case of discovering a fire must immediately alert the bridge and be able to apply basic firefighting techniques until arrival of the firefighting team.

## WHARF

A level quay side area to which a ship may be moved to load and unload.

## OPPORTUNITIES IN LOGISTICS SSB (Service Selection Board)



For writing SSB exam, work experience is not necessary in the logistic field. We need to only clear the SSB exam.

### CHA Exam Eligibility

1. No ceiling on the number of CHAs who may be appointed in a customs house agent.
2. A regular license is preceded by a temporary license.
3. Criteria of experience and financial soundness must be met.
4. Changes in the constitution of a partnership or firm do not affect the operations of a CHA.

## Knowledge Required for Logistics Fresher's

Logistics students should have knowledge in documentation and documentation procedure and importance. They should know about INCO TERMS

## OUTCOME FROM INDUSTRIAL VISIT

Got a real-time exposure in Cochin port visit. We were able to gather knowledge about Military ship and Cargo Ship. The students got an opportunity to interlink the learning from class about ship yard, dock, terminal and loading, unloading process of containers and viewed the LPG and LNG Storage tanks in the port.

## ABOUT SALAD

Salad is quarterly magazine published by the students of KV Institute of Management and Information Studies, Coimbatore. SALAD aims at serving the management student community in imparting knowledge about current events, management science, etc., SALAD is any mixture of old and hot food that is either arranged or served. Likewise, our SALAD provide a wide verity of information

SALAD contains categories like cutting edge of case studies, opinion of renowned oration, in-depth of slogans, Scrutiny of emerging companies and industrial sector, ideas of management books, launch of the month, Business plans, Qualities and Shortcomings of issues, Gestalt of economy, Politics cum management, purely with CEO's and so on.

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