

# CONSULTING

DEVELOPMENT  
KNOWLEDGE  
LEARNING  
TRAINING

## Featured Article

*EMERGING TRENDS IN  
OUTSOURCING WORK  
FUNCTIONALITIES*



## WeChat

**Mr Deepak Shetty**  
BUSINESS CONSULTANT,  
ORIENTAL MARKETING  
COMPANY

# ABOUT US



## OUR VISION

**“To nurture thought leaders and practitioners through inventive education”**

## CORE VALUES

**Breakthrough Thinking and Breakthrough Execution**

**Result Oriented, Process Driven Work Ethic**

**We Link and Care**

**Passion**

*“The illiterate of this century will not be those who cannot read and write, but those who cannot learn, unlearn, and relearn.” - Alvin Toffler*

At WeSchool, we are deeply inspired by the words of this great American writer and futurist. Undoubtedly, being convinced of the need for a radical change in management education, we decided to tread the path that leads to corporate revolution.

Emerging unarticulated needs and realities require a new approach both in terms of thought as well as action. Cross-disciplinary learning, discovering, scrutinizing, prototyping, learning to create and destroy the mind’s eye needs to be nurtured and differently so.

We school has chosen the ‘design thinking’ approach towards management education. All our efforts and manifestations as a result stem from the integration of design thinking into management education. We dream to create an environment conducive to experiential learning.

## MESSAGE FROM THE DIRECTOR

Dear Readers,

It gives me great pride to introduce SAMVAD's edition every month. Our SAMVAD team's efforts seem to be paying off and our readers seem to be hooked onto our magazine. At WeSchool we try to acquire as much knowledge as we can and we try and share it with everyone.



**Prof. Dr. Uday Salunkhe**  
Group Director

As we begin a new journey with 2017, I sincerely hope that SAMVAD will reach new heights with the unmatched enthusiasm and talent of the entire team.

Here at WeSchool, we believe in the concept of AAA: Acquire Apply and Assimilate. The knowledge that you have acquired over the last couple of months will be applied somewhere down the line. When you carry out a process repeatedly it becomes ingrained in you and eventually tends to come out effortlessly. This is when you have really assimilated all the knowledge that you have gathered.

At WeSchool, we aspire to be the best and to be unique, and we expect nothing but the extraordinary from all those who join our college. From the point of view of our magazine, we look forward to having more readers and having more contributions from our new readers.

SAMVAD is a platform to share and acquire knowledge and develop ourselves into integrative managers. It is our earnest desire to disseminate our knowledge and experience with not only WeSchool students, but also the society at large.

Wishing everyone a very happy and prosperous new year.

**Prof. Dr. Uday Salunkhe,**  
Group Director

## FROM THE EDITOR'S DESK

Dear Readers,

Welcome to the January Issue of SAMVAD for the year 2018!

SAMVAD is a platform for “*Inspiring Futuristic Ideas*” and we constantly strive to provide articles that are thought provoking and that add value to your management education.

With courses pertaining to all spheres of management at WeSchool, we too aspire to represent every industry by bringing you different themes every month. We have an audacious goal of becoming the most coveted business magazine for B-school students across the country. To help this dream become a reality we invite articles from all spheres of management giving a holistic view and bridge the gap between industry veterans and students through our WeChat section.

The response to SAMVAD has been overwhelming and the support and appreciation that we have received has truly encouraged and motivated us to work towards bringing out a better magazine every month. We bring to you the January Issue of SAMVAD which revolves around the theme of “**Consulting**”.

We hope you read, share and grow with us!

Hope you have a great time reading SAMVAD!

Best Wishes,

Team SAMVAD.

*“The difficulty lies not so much in developing new ideas as in escaping old ones.”*

John Maynard Keynes.



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# WECHAT

## Mr Deepak Shetty

Business Consultant, Oriental Marketing Company

### *Team SAMVAD*



**1. Could you please take us through your inspiring journey right from specializing in Marketing during MBA at We School?**

At We School, Godrej & Boyce recruited me. I was assigned as an interface between Service Department and a 3rd Party IT Company for development of a solution for Service Management. I learnt concepts of service and use and power of IT.

After a year, I moved to Sales and worked in the Maharashtra Branch (Up Country State minus Mumbai territory). Here I learnt about Rural and Semi Urban sales management. I then moved to another company in Bahrain and came back within 6 months as I did not like my business canvas and moved back to India. What may appear like a greener pasture may not be so rosy is what this taught me. If it's not right, move out as quickly as possible.

I then joined as Branch Manager for Amtrex Hitachi Air Conditioning in Delhi and worked for 2-3 years where I realized I must be open to working New Product Category/ Geography at every opportunity. I then moved to Samsung to be part of a Strategy Team with a task to explore how to bring Samsung into India. I worked with people from other countries, learning culture management, and big brand power management. Also learnt how to create, develop, sustain channel interest in your products and business. I quit to start a dotcom

(Entrepreneurial bug) FirstandSecond.com. We were the Flipkart equivalent Great experience, learnt to wear multiple hats. We were the Peon and we were the managers, we handled finance, we handled sales, we handled people and we sold dreams. We were too early for our times and ran out of funding. VC's were not easy to come by in those days.

Then it was Moser Baer where I worked the longest. After 14 years, I rose to the CXO level as Chief Marketing Officer. I started from creating the logo to creating Moser Baer a HOUSEHOLD brand. I even got an opportunity to re-energise a business in Europe for a couple of years. I developed a brand, learnt channel development, how to do business in a new culture and new environment

When I look back over my entire working career, I have a rounded experience of sales, marketing,

channel development, service, entrepreneur, financial management, product development and strategy.. In terms of domain, I have worked for Consumer Durables, IT Hardware, IT Consumables, & Software services. I believe I have all the experience to now offer my services as a consultant.

So here I am now as a Go-to Market Consultant.

**2. Which skills, in your opinion, are needed in the constantly changing market scenario to be a successful Business Consultant? And how do you differentiate yourself from competition?**

From time to time, we must attend courses, seminars and go back to school to keep learning what's new and also how the younger generation thinks and works. We need to keep re-inventing ourselves. Peer learning is very important and networking in such groups is the way forward. For example, now that I work in the Air Purifier space, I have been online to study more about the pollutions, the causes and the effects. I have studied the various offerings available in the market. I have also attended an international course to certify myself as a RESET Accredited Professional for air quality audits. I am one of the few in India as on date with this certification. I have attended training programs conducted by Air Purifier companies on new technologies and trends.

So today, I have knowledge, certification and experience of this business, which puts me ahead of my competitors.

I am on the executive board of a Software technology/ products company ([www.zed-axis.com](http://www.zed-axis.com)) which makes and sells solutions for managing sales and service. Here I leverage my knowledge of channel sales and service to help develop products which are contemporary. I meet clients from various industries, but help in evolving a solution which can be used in any

industry. Here, I am re-strategizing to take the company to the next level, into other verticals and internationally too.

**3. What are some of the challenges you face with clients? What is your approach towards them?**

Most customers want your time and experience but are hesitant to value the same. The challenge is to get them to respect your time and experience and pay for the same. You need to market "yourself" and your skills well for them to value and pay the right price.

**4. You are currently promoting Air Purification Brands. How do you identify your target audience for this niche product?**

We are a developing nation. We need to break old buildings, make new buildings, we need to make new roads and we need to build metros. Dust will be a problem. Pollution is a problem which we all have to live with, in times to come. Just as having an Air Conditioner has become a necessity in middle class and above, so will be air purifiers. The need is existing and latent in nature. Most customers lack education in this space. I spend a lot of my time talking and sharing knowledge at various forums/ schools and corporate events. The "leads" which get generated here is what I work on.

**5. What advice would you like to give students wanting to pursue a career in this field?**

Any field you want to make a career, you need to build depth and breadth of knowledge.

Air Pollution is an upcoming space and there's plenty more to do in this space. Today, the volumes may not be so great. You could start by being a pure box-mover to offering solution for commercial interiors. There are 70+ brands who have jumped into this space in India as of now. Many more will follow

Most products are not manufactured in India. This space will also get crowded in a few years

and developing solutions for the Indian environment at Indian prices will become the order of the day.

If you have the technical background and have armed yourself with a RESET certification, you are like any Green Building consultant. Just like we have LEEDS certification for Green buildings, the occupant's health is an area where you can work as a consultant and advice building owners and help them get RESET certification for their buildings.

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# OPERATIONS

## ROLE OF CONSULTING FIRMS IN IMPROVING BUSINESS

*Pratik Shetty & Anuradha Ajankar, PGDM E-Business(2017-19), Prin. L. N. Welingkar Institute of Management and Research, Mumbai*

Imagine yourself to be a part of any service or a manufacturing company which wants to optimize its operations but are falling short of technical expertise because of the problem which is out of its bounds. This is when consulting companies come into the picture. Consulting is the practice of guiding a company in order to improve its business operations. Consulting Firms are those which provide advice to the people who are in charge of running or operating a business. Consultants are responsible for transforming a company's business. When the company feels like it has reached its limit of expertise in a certain domain, it may hire a consultancy firm in order to improve the company's business which in turn will help in the profits of a company. This article brings about the importance of Consulting Firms in one's business and how the consultants play an important role in enhancing a company's business.

### Role of Consultants

Consulting firms help the organization improve their performance primarily through the analysis of existing problems and then devising a strategy to solve the problem. Organizations hire services of consultants for a variety of reasons including external advice and also they gain access into the consultants' minds. Consultants are well versed with the latest industry practices and hiring the consulting firm helps the organization in getting an edge over the competitors. There are various kinds of consulting firms which may provide

organizational change management assistance, development of coaching skills, technology implementation, strategy development or operational improvement services. Management Consultants bring their own ideas or methodologies to identify a problem and recommend a solution to it. Consulting is not restricted to a specific field and varies from organization to organization such as information technology, human resource management, which may provide organizational change management assistance, development of coaching skills, technology implementation, strategy development or operational improvement services. Management Consultants bring their own ideas or methodologies to identify a problem and recommend a solution to it. Consulting is not restricted to a specific field and varies from organization to organization such as information technology, human resource management, operational improvement in companies or organizational training of employees. Today not only big companies but small and medium enterprises hire the services of consultants for business improvement.

### Consulting

Consulting approaches are either prescriptive or facilitative. In prescriptive approach the consultant from a consulting firm dons a hat of an expert and gives advice to a business problem after receiving inputs from the organization.

In facilitative approach there is less input from the organization and also less technical help and the consultant puts his focus on the process of consultation and therefore it is also called as process consulting.

Consulting is divided into task categories as follows

- 1.) Providing Information to the client
- 2.) Solving client's problems
- 3.) Making a diagnosis which may redefine the problem.
- 4.) Make recommendations based on diagnosis
- 5.) Assisting in implementation of the recommendations provided to the organization
- 6.) Building a consensus and commitment around corrective action
- 7.) Facilitate client learning
- 8.) Efficiently improving the operations of the organization

### **Providing Information**

Information is what the client ultimately wants because the consultant is well versed with the day to day industrial practices. The client may want the services of the consultant to get latest up to date data which may not be available with them in their database. It is not necessary though that the consultant will provide the information which the client wants. Many a time it happens that the data will be already there with the client but the client will still ask a consultant to refine and give it to him which is not what the consultant will adhere to. The consultant will be helping the client only when it is extremely crucial.

### **Solving Client's Problems**

Client often poses different problems to solve to the consultant like restructuring of an organization, which strategic decisions to be

taken to improve productivity and efficiency, financial polices etc, but it is the job of the consultant to sort these problems out and have a concrete problem statement before going in for a conclusion.

### **Making Diagnosis**

A consultant has to diagnose the problem which is kept in front him by the client in the most tactical way. A consultant comes up with a unique solution after he has completed reviewing the problem.

### **Recommendations**

Based on the diagnosis made, the consultant will come up with the necessary recommendations required to solve the problem. The recommendations provided by the consultant will not necessarily be agreed upon by the client as it might not come in the budget of the company but the consultant will make recommendations which will be suitable for solving the problem.

### **Assisting in Implementation**

This is one of the controversial topics as it is unclear whether the consultant is the one who is responsible for implementation of the solution or it is the manager of the company who implements the solution. In many ways the consultant can help in implementation as the client company also contributes to a lot of things.

Tasks 1 through 5 are generally considered legitimate functions, though some controversy surrounds purpose 5. Management consultants are less likely to address purposes 6 through 8 explicitly, and their clients are not as likely to request them. But leading firms and their clients are beginning to approach lower-numbered

purposes in ways that involve the other goals as well.

As business is becoming more complex firms continually go through different challenges. They heavily rely on consulting firms to help them remain competitive amidst these changes. The use of consulting firms is also becoming important in non-business fields including the public sector as the need for professional support grows. Globalization has made consulting a very important part of the company's plans. Hence a lot of companies are opting for consulting firms in order to improve its business and to optimize its sources and get the maximum productivity.

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# FINANCE

## BEYOND NUMBERS

*Ishita Bhatia, PGDM Media & Entertainment (2017-19), Prin. L. N. Welingkar Institute of Management and Research, Mumbai*

For all those who are intimidated by numbers, finance seems to be that alien language that they will never be able to decode. But only a few really know how easy it is, not only to understand but drive life. Finance is the core of everything that we do in life as it is directly connected with money, the driving force of work.

Financial consultancy is the service that helps you manage the money in your business. It not only takes care of the money you have, but also the money you might need and the money you make with the money you already have. Confused? That's what financial consultants do, show that the task is tough, but actually it's not. They just make simple things look complex and then solve it for you so that you value the expertise they have.

Basically, all the money a business is made of, plans to have and its growth is managed by the financial consultant. Now this sounds simpler than the previous description.

But how do they manage this, definitely not just by crunching the numbers. They also understand how these numbers are generated and how to make these numbers bigger by planning well.

Financial consultancy

1. Arranges money you need to start the business.
2. Manages the flow of the money so that little is wasted.

3. Provides for money so that the optimization of resources is done and no extra money is spent on any activity.
4. Saving on the tax you pay ( that will always be a secret how to do that).
5. Arranging for money at less cost.
6. Grows the existing idle money by investing at the right place at the right time.

If a marketer knows whom to target and how to convert it to a sale, the financial consultant knows whom to press and how much to make the cheapest money available to the business at the time of need without letting people identify the businesses need so that they don't raise the cost.

They help you find ways to spend the right amount of money for the business ensuring you don't end up paying more for something you need. This maybe done through regulating the process or by negotiating on a deal for the business. Tender offers, purchase quotations, biddings, time and resource management, process modifications, control monitoring- all these are a few steps taken by the financial consultant to ensure the same.

They decide when there is idle money in the money, put it somewhere where it grows faster with least risk and maximum available liquidity so that when the business needs that money, it can be cashed out with least possible hassle and loss. The decision to invest when and where is not number crunching but being able to judge

the credibility of the investment and its synchronization with the business.

They help you save money by paying the right amount of tax by managing the money and all of this legally. They find out ways that are business friendly and legal friendly that if made, will create a win-win situation for both the business and the Government.

And even when they are not talking about money, they are thinking money. It can be in the business expansion plans, or the employee welfare to make them stick longer or the lavish party with work associates to maintain a healthy relation with all around you.

Every penny spent by the financial consultant is a well thought, logical and calculated step taken to manage the numbers with or without talking numbers..

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# MARKETING

## GOOD TO GREAT IN MARKETING CONSULTING

*Alisha Maheshwary, PGDM (2017-19), Prin. L. N. Welingkar Institute of Management and Research, Mumbai*

The job market is more challenging than ever, with many competitors in line and Brand image at stake.

As marketing agencies reposition themselves as strategic counselors as well as tactical facilitators, they are encroaching on the territory of consultancies. Consultants are countering by hiring marketing specialists and creative talent. This is positive sign for marketers, as it is allowing clients to have strategic, high-level advice and strategic implementation of solutions. So how and why are companies supposed to hire a marketing consultant instead of adding another marketer to the payroll?

The varied nature of the job makes it a very challenging but also a very rewarding one. Here are the traits companies require and the future marketers can inculcate for a great developing and learning career.

1. **Flexibility & discipline:** A marketing consultant is to adapt to new projects, work cultures and colleagues. Soft skills and technical expertise allows accomplishing tasks with great efficiency. Hard work is not the key anymore and nor is smart work. It is Smart Hard Work.
2. **Persistence & studios attitude:** A consultant comes across frictions and lots of unexpected challenges which he must analyze calmly & learn from every holdup. Remember, learning never stops.

3. **In & out of box thinking:** Use skills and knowledge from previous projects to solve new problems and challenges. A 360 degree approach is essential along with an external factor analysis. The various frameworks that marketing consultants and business analysts use, as a powerful set of tools are: Benchmarking, Balanced Scorecard and core competency model.
4. **Fresh view:** To see the big picture and to bring a fresh view look for surprising insights that can resolve problems and boost the business.
5. **Time bound and reachable:** The catch here is to listen first and then speak. Their primary goal is to help other people and businesses. Great consultants build trust because of their will to help their clients accomplish their goals. The goals which are time bound definitely save money. Temporary marketing workforce is visible in many manufacturing firms like Toyota, M&M where they outsource their IT Solutions.
6. **Increased Accountability:** The consultant establishes meetings, sets goals and provides objectives to be satisfied by checkpoints. Hiring a marketing consultant is all about finding the right fit. There are a lot of consultants in the industry, but acquiring desirable traits in the industry double your chances. This means working towards an area of expertise with a 3D approach – Deliver within Deadlines

# HUMAN RESOURCES

## EMERGING TRENDS IN OUTSOURCING WORK FUNCTIONALITIES

*Govind Abhijit, PGDM (2017-19), Prin. L. N. Welingkar Institute of Management and Research, Mumbai*

A human resources consultant holds a position of authority among other HR professionals and acts in a supervisory role with a wide range of responsibilities. According to the SHRM, an HR consultant will “Perform advanced, specialized and administrative duties in a designated human resource program or section area” and is responsible for providing high-level support in the administration of a human resources program.” From answering questions on policy to presenting training sessions on complex HR procedures, HR consultants are largely responsible for a company’s continued compliance with human resources policy.

### Changing Paradigms of functionality

The primary purpose of consulting should be to serve, solve problems, and enable people to function and contribute better. Effectiveness of HR consultants should thus be measured mainly by the services they provide and not merely by their annual turnover and profits. Dissemination of knowledge and creation of HR capabilities should be the primary purpose of consultancy.

As HR Consultancy functionality increases in India, it faces its own problems such as

- The lack of understanding among organisations and CEOs about HR consultancy and using it for the wrong purpose. For example, using ‘360 degree feedback’ and ‘assessment

centres’ to control their employees rather than to nurture talent and develop leadership competencies.

- The buyers of HR consulting face the challenge of choosing the right service as they are often ignorant of the options available in the market. The lack of commitment from top management and frequent change of those responsible for administering the HR services further adds to the problem. Many PSUs are using tenders while choosing HR consultants and this has done more damage to the profession and the company.
- There is inadequacy on the suppliers’ side as the consulting report given at the end of the engagement does not show how the buyer can calculate the ROI on the investment. The management is thus not convinced about the results that the engagement has brought about. Further, in most organizations there is no task force who takes on the onus of ensuring that the recommendation by the consultant is implemented for business effectiveness.

Demand in HR consulting is growing ,where the growth areas will be on developing leadership, succession, empowering line managers to take on HR role, 360 degree feedback, assessment and development centres, retention management, value and culture building, human potential utilisation, talent management, organizational restructuring, developing heterogeneous HR policies, managing Gen Y and Gen Z employees, work space arrangements,

work-life balance, executive coaching, performance management, employee engagement, integration and assimilation of new recruits, expectation management, stress management, healthy living and building future.

There are several advantages to having an HR consultant or outsourcing the HR functions. Human resources consulting services can be engaged on an hourly or ad-hoc basis, or hired on a contract basis to fill interim HR management positions. The advantages can be:

- Effective Recruitment
- Comprehensive Performance Management
- Tailored Training Solutions
- Minimising Risk Management
- Good ROI
- Saving Time
- Cost Effective

### Consulting in IR

Unlike the huge domain of HR, IR deals primarily with blue collared employees and it becomes important to deal with issues that arise in an effective manner. In the case of Industrial Relations and Personnel Management, it can be seen that there is a tendency to consult individuals who are proficient in Labour Laws and Conflict Negotiation. It is always advisable in such cases to have an external consultant to deal with strikes and lockouts in labour intensive manufacturing industries. In this scenario it becomes important to refer to consultants who may be well experienced and may help in providing:

- Strike Assistance

The IR Consultant will help in the establishment of picketing rules, the issuing of ultimatums and negotiations with striking employees.

- Litigation Management & Support

The IR Consultant can help clients cope with the potential stress of expose to litigation and budget effectively for litigation costs and provide ongoing support and assistance for the integration of client participation in the litigation process and if required, even expert assistance with access to qualified attorneys and lawyers.

- Restructuring & Retrenchment

Provide help in conceptualizing and implementing restructuring strategies in compliance with legislative measures and employee relations to allow for a more productive environment that is aligned with organisational objectives.

- Collective Bargaining

The IR Consultant can, in managing the multilateral relationship between the employer, the employee and trade unions, as well as bargaining councils to deal with collective agreements, prevent and resolve labour disputes.

Thus, in the changing landscape of globalisation, an HR Consultancy can provide pro-active best practice solutions and advice, tailored to meet industrial relations and human resources needs thereby providing one's business with a competitive edge.

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# GENERAL MANAGEMENT

## Giving Advice

*Archana Premkumar, PGDM E-Business (2017-19), Prin. L. N. Welingkar Institute of Management and Research, Mumbai*

Advice is what we ask for when we already know the answer but we wish we didn't. - Erica Jong

If we ponder over the above quote we will be baffled how 'giving advice' has manifested itself into a \$415 billion (2014) worldwide Industry - CONSULTING, where corporates do not mind paying through their nose \$500 to \$700 an hour for well-informed advice.

Consulting firms had two major setbacks-the dotcom boom and subprime crisis where various organizations cut their dependencies on consultants. But today, the consulting business is thriving with new spheres, dimensions and even more complicated challenges seeking solutions. The consulting services are offered in the following diversified industries like Energy & Resources, Financial Services, Manufacturing, Pharmaceuticals, Technology, Telecom, Public Sector, Retail, Financial Management, Risk & Regulatory, HR & Change Management, Operational Improvement, Strategy, Technology, Marketing and Media/Public Relations.

The consulting firms are classified as under

1. Industry Elite: E.g. Arthur D. Little, A. T. Kearney; the Boston Consulting Group, Mercer Management Consulting, Bain and Co, Booz-

Allen and Hamilton, and Monitor and Co. who give counsel to the top management of mega corporations.

2. The Big Four: Deloitte Consulting, Ernst and Young, KPMG, and Pricewaterhousecoopers are the firms who provide services to a host of clients.

3. Boutique firms: These firms provide consulting in a particular field for e.g. Gartner-Research, Oliver Wyman-financial services.

4. IT specialists: Firms like IBM, Accenture and TCS provide consultancy in this area.

5. Human resource advisers: Firms like Hewitt Associates, the Hay Group, Mercer, and Towers Perrin provide solutions to employee engagement & compensations.

6. Independents: Very experienced, polished management experts offer their experience and special functional knowledge to organizations at a premium.

### Indian Consultancy Market

The industry is estimated to grow at a CAGR of 30 percent to become a Rs. 27,000 crore industry by 2020, as per the reports of The Associated Chambers of Commerce and Industry of India (Assocham). There are about 6000 consultancy firms in metropolitan's cities with Delhi (25.7%), Mumbai (25.5%) and Chennai (12.1%) having the highest density. Apart from this about 2000 R&D

institutions and laboratories support several domestic consultancy organizations.

The president of Assocham, Venugopal Dhoot, is very upbeat about the prospects of consultancy in India noting that the countries worldwide including the United States of America, the United Kingdom, China, Japan, Saudi Arabia, and Gulf nations acknowledge the competency of Indian consultancy firms. He also mentioned that Indian consultancy firms have a competitive edge in ASEAN markets too.

The table below shows the revenue generated by major consultancy firms in India.

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# CALL FOR ARTICLES

We invite articles for February 2018 Issue of SAMVAD.

The Theme for February month is “Budget”

The articles can be from Finance, Marketing, Human Resources, Operations or General Management domains.

You may also refer to sub-themes on Dare2Compete.

### Submission Guidelines:

- Word limit: 1000 words or a maximum of 4 pages with relevant images.
- Cover page should include your name, institute name, course details & contact no.
- The references for the images used in the article should be mentioned clearly and explicitly below the images.
- Send in your article in .doc or .docx format, Font size: 12, Font: Constantia, Line spacing: 1.05' to **samvad.we@gmail.com**. **Deadline for submission of articles: 30<sup>th</sup> January, 2018**
- Please name your file as: <Your Name>\_<title>\_<section name e.g. Marketing/Finance>
- Subject line: <Your Name>\_<Course>\_<Year>\_<Institute Name>
- Ensure that there is no plagiarism and all references are clearly mentioned.
- Clearly provide source credit for any images used in the article.

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# Team Samvad



Shweta Chikodrawla.  
*Domain Head*



Anjali Lalani.  
*PR Head*



Shweta Chabuksar.  
*WeChat/Co-editor*



Akash Pramanick.  
*Creative Head/Co-editor*



Ritam Chakraborty  
*Editor*



Gurusha Raskar.  
*Marketing Content*



Archana Premkumar.  
*PR*



Manali Vadgaonkar.  
*WeChat*



Meet Doshi.  
*Creative*



Anupama Telang.  
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Shivam Despande.  
*WeChat*



Mohit Narkhede.  
*Creative*



Ravinaa Kotian.  
*HR Content*



Saloni Bonde.  
*PR*



Shubham Agarwal.  
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Alisha Maheshwary.  
*Liaison*



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*Operations Content*



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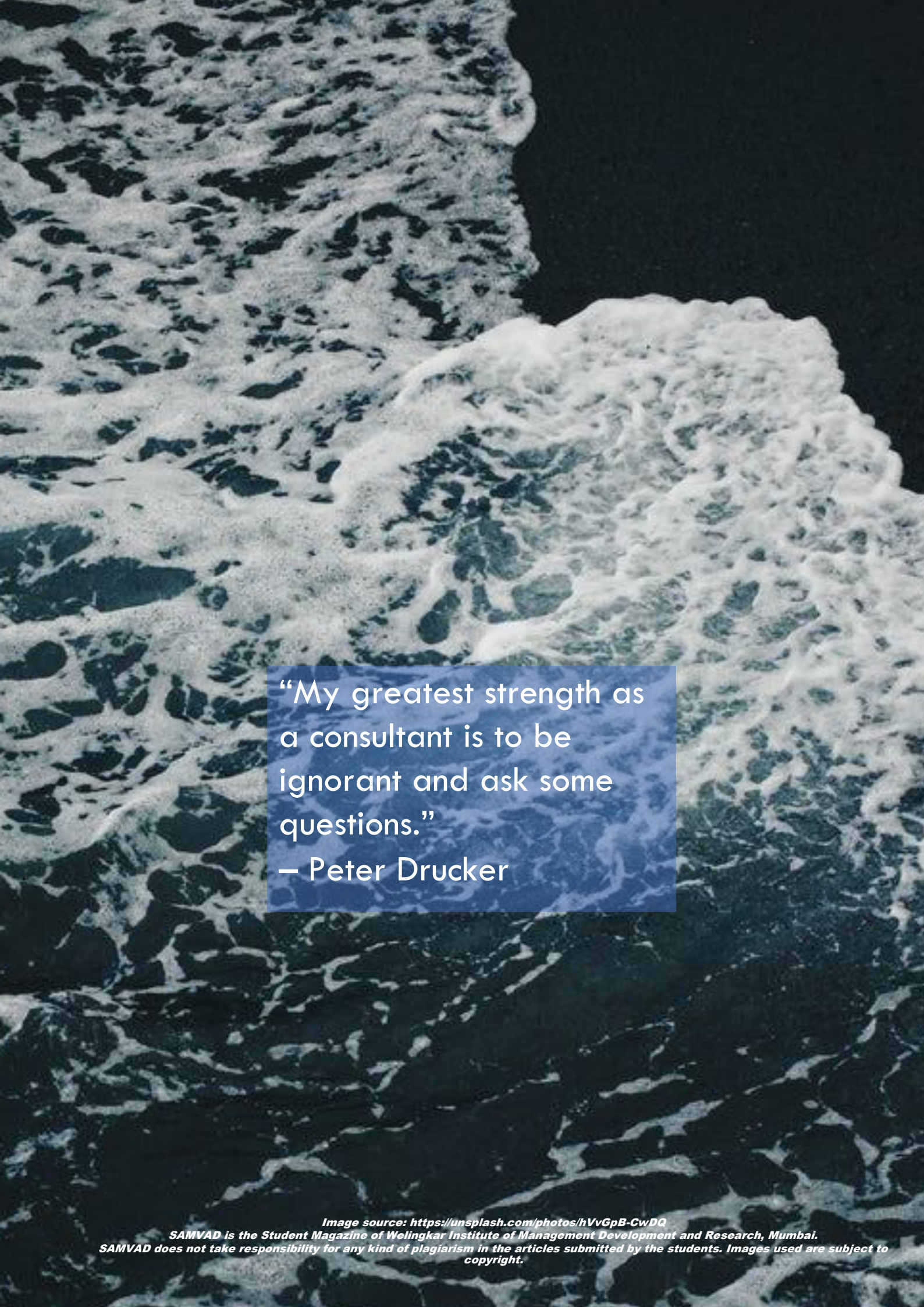
APRIL 2017- [https://issuu.com/samvad/docs/april\\_2017\\_healthcare](https://issuu.com/samvad/docs/april_2017_healthcare)

MARCH 2017- [https://issuu.com/samvad/docs/march\\_2017\\_realestate](https://issuu.com/samvad/docs/march_2017_realestate)

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JANUARY 2017- [https://issuu.com/samvad/docs/january\\_2017\\_digital\\_disruption](https://issuu.com/samvad/docs/january_2017_digital_disruption)





“My greatest strength as  
a consultant is to be  
ignorant and ask some  
questions.”  
— Peter Drucker

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