

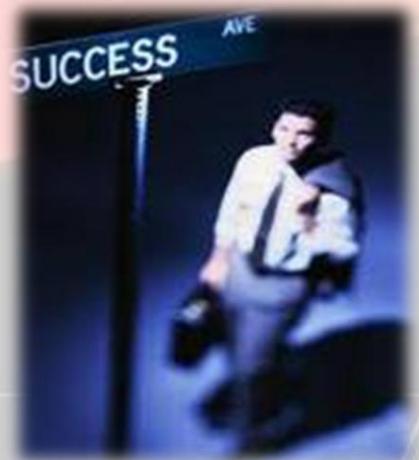
# XPRESSIONS

...from the corridors of ISBS

Vol. - 4TH

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# EDITORIAL PAGE

Dear Readers,

Xpressions launches its 4<sup>th</sup> edition.

We are extremely thankful to all the people who have whole heartedly contributed to Xpressions.

Without them it would have not been possible to reach so far.

The journey has just begun...



## S U C C E S S S

*[Noun]* The achievement of something desired, planned, or attempted.

# Initiatives at ISBS

HDFC had organized a nationwide Blood Donation camp for students & faculty members of Indira Group.

ISBS had enthusiastically participated in the same.

Date: 10<sup>th</sup> December 2010

Venue: Universe Campus & Tapasya Campus



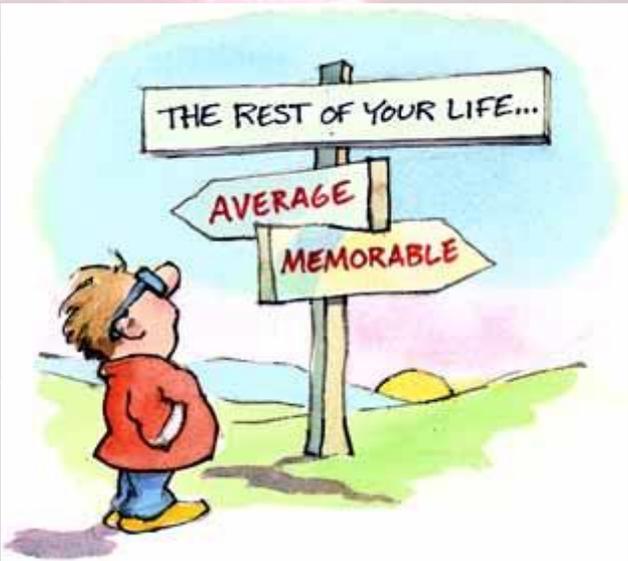
# STUDENTS PLACED AT ISBS

S.No	NAME	SPECIALI ZATION	COMPANY
1	Danish Nadeem	Mkt.	Air Tel
2	Richa Jain	Mkt.	Radisson Hotel
3	Priti Wankhede	Mkt.	ICON Adv.Pvt.Ltd.
4	Prerna Punjabi	Mkt.	Stratecent Consultants
5	Ankit Dwivedi	Mkt.	Edeweiss Financial Services
6	Rohit Kumar	Mkt.	Edeweiss Financial Services
7	Kapil Dolani	Mkt.	Citi Bank
8	Manish Bhute	Mkt.	Atlas Copco India Ltd.
9	Swapnil Mahajan	Mkt.	Sany Heavy Industry India Pvt. Ltd.
10	Nripesh Dhatarwal	Mkt.	Sany Heavy Industry India Pvt. Ltd.
11	Nilesh Tapase	Mkt.	Sany Heavy Industry India Pvt. Ltd.
12	Ashwarya	Mkt.	Sany Heavy Industry India Pvt. Ltd.
13	Amol Kokate	Mkt.	Beacon
14	Tushar Marsale	Finance	Stan Professionals Pvt. Ltd.
15	Jinal Doshi	Mkt.	Citi Bank / HDFC Bank
16	Anam Fatima	Mkt.	Deutsche Bank
17	Ankita Awasthi	Mkt.	Deutsche Bank
18	Priya Chelawat	Mkt.	Eclerks
19	Reema Shah	Mkt.	Nihilent Technologies
20	Ankit Vijay	Finance	Hyper City
21	Amardeep singh sodhi	Mkt.	Hyper City
22	Ashish Funde	Mkt.	Hyper City
23	Amol Chilabule	Mkt.	HDFC Bank
24	Vikash Kumar	Mkt.	HDFC Bank
25	Varsha Karnad	HR	Cadbury
26	Bokil Bhushan	Mkt.	Atlas Copco India Ltd.
27	Anuja Junnarkar	Mkt.	HDFC Bank
28	Hemangi Choudhari	Mkt.	HDFC Bank
29	Shilpi Sood	Finance	HDFC Bank
30	Prabhas sharma	Mkt.	HDFC Bank

31	Taran sharma	Mkt.	HDFC Bank
32	Siddharth Khandalwal	Mkt.	Tata Technologies
33	Raghav Sethi	Mkt.	Kotak Securities
34	AshishBiyani	Mkt.	Future Value Retail
35	Saket	Mkt.	Future Value Retail
36	Neha Soni	Mkt.	Future Value Retail
37	Abhinav Thombre	HR	Future Value Retail
38	Priyanka Priyadarshani	Mkt.	ICICI Securities
39	Kamalkant Arora	Mkt.	ICICI Securities
40	Neha Dabhade	Mkt.	ICICI Securities
41	Abhishek Kumar	Mkt.	ICICI Securities
42	Vikash Gupta	Mkt.	ICICI Securities
43	Ankur Singh	Mkt.	ICICI Securities
44	Vipul Upadhyay	Mkt.	BILT (Ballarpur Indust. Ltd.)
45	Shagun Vatsa	HR	Deloitte
46	Priyam Chandiramani	HR	Bajaj Allianz General Insurance
47	Swapnil Vibhandik	Mkt.	Praj Industries Ltd.
48	Neha Sinha	Mkt.	Future Value Retail
49	Amandeep Singh	Mkt.	HSBC Premier
50	Naveez Farooqui	Mkt.	Tata Indicom
51	Rohit Kumar	Mkt.	Matrix Cellular
52	Harshal Nahe	Mkt.	Idea Cellular Ltd
53	Vaibhav Naik	Mkt.	Idea Cellular Ltd
54	Sasmit Gavai	HR	Scorge International
55	Vivek Patil	Mkt.	Scorge International
56	Utkarsharao Patil	Mkt.	Scorge International
57	Manoj Dange	Mkt.	MIRC Electronics Ltd.



# GURU VANI



# Financial Tabloid

## # All that Glitters:

So friends, we discussed about Gold purchases in the last issue of Xpressions (III). This time we will discuss about a growing range of avenues through which you can invest in Gold.

The other methods (besides buying physical Gold) allow the investor to simply gain exposure to gold price movements. The distinction is not always clear between the purchase of physical gold and other investments that offer an exposure to movements in gold price.

If you are considering an investment in gold, it is important to appraise yourself of the best options for your specific needs. The following questions are designed to help you decide on the available channels of gold investment that are most appropriate for you.

- Why do you want to buy gold?
- Do you want a real asset that is physically available at all times or do you simply want exposure to the gold price?
- Will you want the gold delivered to you or would you prefer it to be stored in a vault?
- Do you have information about all the costs that may be involved? These include: taxes, commissions, premiums, storage and insurance.

- Is the counterparty (i.e. the person or company from or through whom you will be making the purchase) reliable and trustworthy?

We will see some of the avenues like Gold ETFs, Gold Derivatives:

### **Exchange Traded Funds (ETFs)**

**Gold ETF is an exchange traded fund, where the fund is physically backed up gold i.e. the fund house has to purchase that much amount of gold bullion that is being traded in the form of ETF units on the exchange. This gold bullion is kept in secure vaults of the exchange.**

*This is a principal distinction from derivative-based products that track the gold price, but which are not wholly-backed by physical gold bullion.*

Gold ETFs are traded on various stock exchanges through out the globe. They can be bought and sold on the exchange at prices that are usually close to the actual intra-day NAV of the Scheme based on demand and supply.



The largest of the physical gold bullion backed ETFs is SPDR Gold Shares (GLD). Launched in 2004, GLD was the first such product to be made available in the US. Its primary listing is on the NYSE Arc.

It was subsequently cross-listed on the Singapore Stock Exchange, the Hong Kong Stock Exchange, Bolsa Mexicana de Valores and the Tokyo Stock Exchange.

Mumbai-based Benchmark Mutual Fund was the first to start gold ETF in 2007 and has the largest collection of more than five tones. The company says the investment objective of Gold Benchmark Exchange Traded Scheme (Gold BeES) is to provide returns that (before expenses), closely correspond to the returns provided by domestic price of gold through physical gold.

## TRACKING THE YELLOW METAL

Month-wise net inflows in Gold ETFs

Rs crore	Net Inflows/ (outflows)
April	52
May	(6)
June	59
July	155
August	514
September	175
October	220

Source : Association of Mutual Funds in India

But with the Gold ETF investments growing 100% year-on-year, the Indian ETF market for the yellow metal has displayed phenomenal growth trends in the coming years. Several Indian companies and mutual funds are chalking out plans to launch new Gold ETFs. Recently, India's HDFC Bank Mutual Fund launched a Gold ETF scheme. Another competitor, ICICI Prudential, has plans to come out with a Gold ETF soon. At present, India has **eight** Gold ETFs listed on the exchanges. Together, they have a collection of 11 tones, nearly double compared to that from last year.

Data from the Association of Mutual Funds in India show that in 2010-11 till date, gold ETFs have seen net inflows rise by close to four times, to Rs 1,169 crore, compared with Rs 312

crore during the same period last year.

## Advantages of Gold ETF:

- Easy Accessibility - Can be easily bought / sold like any other stock on the exchange through terminals spread across the country.
- Minimum investment for a GETF is one unit (which equals to 1 gm in most schemes), which is highly affordable for retail investors.
- Protects long-term investors in Gold from the inflows and outflows of short-term investors as it is backed by physical Gold.
- Helps in increasing liquidity of underlying gold market. It allows liquidity due to ability to trade during the day and expected to quote near NAV during the course of trading day on an exchange where the units of the GETF are listed.
- In gold ETFs, the charges are capped at around 100 basis points. Whereas, in case of debt and equity funds, the charges are 200 and 250 basis points
- No need to hold physical gold – Gold ETF's are intended to offer investors a means of participating in the gold bullion market without the necessity of taking physical delivery of gold through the trading of a security on a stock exchange. There are no storage and security issues for investing in gold through ETFs. ETF units are credited/debited in the depository account held by investors.
- Allows easy asset allocation and diversification - Investing in Gold as an asset class helps an investor

## Gold as a Portfolio diversification tool:

Asset allocation is an important aspect of any investment strategy. By balancing asset classes of different correlations, investors hope to maximize

returns and minimize risk. While many investors may believe that their portfolios are adequately diversified, they typically contain only three asset classes - stocks, bonds/fixed income instruments and cash.

To counter adverse movements in a particular asset or asset class, many investors now strive to achieve more effective diversification in their portfolios by incorporating alternative investments such as commodities.

While gold has shown strong returns over recent years, its most valuable contribution to a portfolio lies in the fact that it is **not correlated** with most other assets. This is because the gold price is not driven by the same factors that drive the performance of other assets.

Gold has displayed a statistically insignificant correlation with the global stock markets over last 10 years

### Risks to Gold ETFs

1. Trend reversal in Gold Prices
2. Lack of liquidity in Gold ETFs remains a major concern for investors. In India large institutional investors and hedge funds are not major participants as in the west where they do so to cover their dollar exposure.
3. Rupee appreciation could depress returns
4. Jewellery gold demand could fall as gold remains at high prices.
5. Gold ETFs don't offer SIPs (Systematic Investment Plan).



## **Conclusion:**

The rapid growth of gold exchange-traded funds is a two-edged sword for gold investment, increasing volatility both up and down. By facilitating gold investment and ownership by individuals and institutions they have, without a doubt, brought significant number of new participants to the market and boosted buying by veteran gold investors as well. This has already contributed to the increased short term day-to-day gold-price volatility over the past year and it is likely to contribute to the long-term cyclical volatility as well.

The investors' mentality switch from physical gold into the ETFs has helped increase the AUM of the all Gold ETFs listed on the Indian markets. Yet, of the 930 mutual fund schemes available, the number of gold ETFs is merely nine (Gold BeEs and eight other ETFs)

At Rs 1,500 crore, Benchmarks' gold BeES has the largest ETF assets under management in India, with the other 8 ETFs bringing the total assets under management to Rs 3,097 crore. With fund houses looking to give this product a bigger push, and a strong track record, experts see this figure expanding sharply in the coming months.

## # Stock Pick column:

Dear Students,

Welcome to the stock pick column. In this column, we are going to study one company stock and its fundamental analysis on the basis of certain ratios like PE ratio, EPS, and CEPS.

For this issue, I have selected Bharati Shipyard Ltd. Looking at the fundamentals; the company is progressing at an increasing rate, visible from its sales (annual results).

### **Bharati Shipyard Ltd. : Annual Results**

(Rs. in Crore)

	<b>March ' 10</b>	<b>March ' 09</b>	<b>March ' 08</b>	<b>March ' 07</b>	<b>March ' 06</b>
	<b>12 Months</b>				
Sales	1348.09	934.10	640.09	359.92	260.05
Net Profit / Loss	138.45	124.99	106.35	73.15	50.58
NPM (%)	10.24	12.25	15.12	17.22	17.12
EPS (in Rs.)	47.84	45.34	38.58	32.51	22.44

Source: [www.indiabulls.com](http://www.indiabulls.com)

It could be seen that the Net profit margin has decreased but still the EPS has been increasing though at a decreasing rate. It could be seen from the P/E ratios that Bharati Shipyard is priced much low as compared to its peers.

	Bharati Ship	ABG Shipyard	Escorts	PIPA VAV SHIP	Tata Motors	
LTP as on 14 dec 2010	217.7	398.45	175.4	73.2	1,303.80	
52 W H/L	352.80 / 195.10	498.25 / 190.10	245.9 / 103.5 / 0	119.9 / 5 / 51.85	1,381.40 / 645.10	
Results (in Cr.) <a href="#">View in (Million)</a>	<b>10-Sep</b>	<b>10-Sep</b>	<b>10-Sep</b>	<b>10-Sep</b>	<b>10-Sep</b>	
Sales	391.36	555.48	672.13	175.66	11,504.07	
PAT	29.25	56.27	26.84	-2.2	432.7	
Equity	28.94	50.92	102.27	665.8	570.6	
Ratios						
OPM	%	28.6	24.92	10.91	20.75	10.22
NPM	%	7.47	10.13	3.99	-1.25	3.76

EPS as on 30 sep 2010	10.11	11.05	2.62	-0.03	7.53
CEPS as on 30 sep 2010	11.88	13.81	2.79	0.15	13.4

EPS as on 31 mar 2010	50.17	44.96	14.67	-0.82	42.37
CEPS as on 31 mar 2010	53.2	52.55	17.7	-0.18	57.38
<b>P/E ratio (LTP / EPS as on 30 sep 2010)</b>	21	36	67	NA (EPS is negative)	173
<b>P/E ratio (LTP / EPS as on 31 mar 2010)</b>	4	9	12	NA (EPS is negative)	31

Source: [www.bseindia.com](http://www.bseindia.com)



It is a good buy in Commercial vehicle sector. Also, its price is very much near to its yearly low. A holding period of 1-2 years would give a good return of 30-40%, when the price may go upto Rs. 300#. It is a good buy at Rs. 217 (as on 14 dec 2010- BSE price)\*.

\*. Latest update

# returns are subject to market risk

By:

Dr. Meena Goyal

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# Preeja Sreedharan Wins Gold & Silver Medals at Asian Games

Forwarded by Lakshmi Nair

## A saga of hard work and determination

**F**rom the hilly terrain in Rajakkad in Idukki district to the top of the podium at the 16th Asian Games is the saga of hard work and determination of Preeja Sreedharan. Preeja had to face hardships throughout her life. Despite all odds, she excelled in many sports events in the past and finally displayed remarkable skill by bagging the Gold Medal in the 10,000m and the Silver Medal in the 5,000m run at the Asian Games.

Preeja was born on 13th April 1982 at Mullakkanam, Kerala. Hailing from a very poor family, Preeja lost her father two decades ago and it was her mother Remani who struggled to bring up the family. She has an elder brother Pradeep and sister Preethi. Her brother Pradeep had to quit studies after eighth standard to earn their livelihood. He worked as a carpenter. Her mother had to do domestic chores to earn a living. They are basically from Idukki.

She graduated from Alphonsa College, Pala. At present they are settled at Palakkad Railway Colony. She is working as Head Clerk in Olavakkot Railway Division. After obtaining a degree and on account of her excellent performance, Indian Railways offered her job as a clerk in the Palakkad Railway Division. Four years ago, she got railway quarters at Palakkad and her mother and Pradeep's family moved out from their dilapidated home in Idukki to live with her. Now they are constructing a house near NSS Engineering College, Ramakrishna Nagar, Palakkad.

The turning point in her career came when she was in class VIII and her coach Mr. P R Ranendran physical education teacher at Rajakkad school was transferred to Muttom School, Thodupuzha, Idukki Dist. but he offered to accommodate Preeja at his home and trained her till X standard. From there she joined Alphonsa College, Pala and her athletics career prospered as the institution gave lot of emphasis to sports. Her physical education teacher at Alphonsa College, Pala was Mr. Thankachan Mathew who gave her special attention and brought about a great change in her athletic career. Her mother Remani and brother Pradeep had made huge sacrifices. Her happiest moment in her life was when she initially got a job in Railways.

Preeja's foray into competitive athletics had ended in controversy as a lap-scoring error at the State schools meet

at Thrissur in 1996 - 97 which forced her to settle for silver. A sit-in by the Idukki contingent failed to resolve the issue. Her protest was overruled by the jury. It is hard to forget the diminutive girl who initially caught attention by winning the long-distance races at the state schools athletic meet at Kottayam in 1997-98 representing Govt. High School, Rajakkad, Idukki. Her first major championship was the Asian Cross Country in 1999. In 2006 Asian Games she finished fifth in both the 5000 and the 10,000 meters.





At the 2007 Asian Championships at Amman, she won the silver medal in the 10,000 meters. She qualified for the Beijing Olympics in June 2008 (10,000 m was 32:04:41 recorded at Watford in June, 2008) after achieving a "B" qualifying mark for the Games. She finished twenty-fifth at the Olympic 10,000 meters. The 5 foot tall, 50 kg athlete had come seventh in her pet event at the Commonwealth Games

(CWG) in New Delhi in October 2010. This gold sought to wipe off the disappointment. After Preeja's lack luster performance at the October 3 - 14 Delhi Commonwealth Games, the mood was a little tense at her house as her well-wishers gathered to witness her performance. For the past two years, she did not come home as she was busy undergoing training in Bangalore. Her family used to visit her occasionally. Just before the race, she had called and they told her not to worry and to do her best.

The solid backing of her family, even in adversity, deserves special mention. Her mother had left home on Sunday the 21<sup>st</sup> November 2010 at 3 am to pray for her success at the Divine Retreat Centre at Muringoor, Thrissur.

Ahead of the event, things were dicey for Preeja because there were three other athletes who had a better timing than her personal best timing. She ran with remarkable poise and never for a moment felt flustered by the big names in the race. She stuck to her coach's instructions. He told her to stick to her style and not to bother about what the opponents were doing. She was confident about the medal as she was doing very well in training. She surprised everyone by clocking a new personal best timing of 31:50.47 seconds. She won gold medal in women's 10000 m event in the Guangzhou Asian Games. Preeja Sreedharan is a Top Indian



Long-distance runner. Her personal best for the 10,000 metres is 31:50:47 minutes which is a good two minutes below the Asian and world record of China's Wang Junxia to clinch the country's fourth

gold medal. This was better than her 32:04:41 minutes set two years ago at the London Olympic Games qualifying meet.



This is the current Indian National Record. This was the first athletics gold medal for India on the opening day of the competition. She credited her coach Nikolai Snesev's training and planning for the success. They were there two weeks before the event and that was the key to their success.

On Sunday 21<sup>st</sup> November 2010 the prayers of Preeja Sreedharan's mother had been answered who was on her way back home from Divine Retreat Centre at Muringoor, Thrissur. Her brother Pradeep and his friends were watching TV anxiously and cheers broke out as they witnessed her victory. Pradeep passed on the good news to his mother and she could not control her happiness.

Kerala enthusiastically celebrated the emergence of Preeja Sreedharan as the new pride and joy of the country. The fine effort of the 28 year old, who won the 10,000 m in gold in the 16<sup>th</sup> Asian Games in Guangzhou, China, drew praise from all quarters. The family is ecstatic that the hard work and prayers paid off. This has been her life long ambition. There are no words to describe her happiness. Indeed, Preeja has scripted a remarkable success story. It was sheer determination, hard work and full support from her family and teachers that Preeja managed to reach this level. Her strong determination was the key to success.

Forwarded by Lakshmi Nair

# Ancient Wisdom & Modern Management Concepts

## Ancient Incident

- 1) Lord Krishna and Sudama studied together, for a long time, in the same ashram. Their backgrounds were diverse; Lord Krishna hailed from a royal family and Sudama from a poor Brahmin family. They immensely enjoyed each other's company and developed deep bonds of friendship.
- 2) Over the years, Sudama remained very poor. In sheer helplessness, Sudama got persuaded by his wife to go and meet lord Krishna, his old friend, now the king of Dwarka. Sudama did not want to take undue advantage of his old friendship and ask Lord Krishna for something; however, very reluctantly, he set out on his journey.
- 3) Sudama was given a small packet of rice flakes by his wife, as a present for lord Krishna. That is all that they could afford.
- 4) Sudama could not gain entry into the palace, since the guards were unaware of Sudama's old relationship with lord Krishna. However when lord Krishna was told of the arrival of a poor Brahmin called Sudama, he personally came out to the gate and took him into the palace.
- 5) Lord Krishna saw Sudama hiding the small packet of rice flakes; he understood that it was a gift for him and forced Sudama to hand it over it to him. Lord Krishna happily accepted the rice flakes and ate some.
- 6) Sudama returned home, having asked for nothing. However, on reaching home, he found a large house instead of his hut, awaiting him, and his family members enjoying the benefits of riches and wealth (bestowed, obviously by lord Krishna).



## Modern Thought

- 1) Emotional bonds develop with long association & through sharing of common living conditions, joys & adversities. In organizations people come together from diverse backgrounds for varying periods of time, at different hierarchical levels. Special efforts must be made to develop emotional bonds amongst people, in a compressed period of time. Effective use of team building techniques knits people together emotionally since they jointly enjoy the successes & share the adversities.
- 2) On certain occasion one-time-old associates may have problems in life & be shy of seeking help. Organizations, which keep in touch with such old associates & extend reasonable support without being asked, build up a very positive image in the employment market. Talented people join & remain in such organizations since they appreciate the power of emotional bonds.
- 3) Often, presents are exchanged by different levels of employees amongst themselves & with outsiders who are business associates. In all such cases the spirit & affection behind the act must be understood which are critical factors, the money values of the present is a minor issue.
- 4) The Successful persons in the industry should model their behavior on Lord Krishna. The riches of a person are less important than the emotional attachments; old associates must be recognized & made honored guests. A gesture of this kind would enhance the personal respect for the leader amongst the followers.
- 5) Sometimes not being feasible to give expensive presents on occasions at times, colleagues & subordinates shy away from participating in personal events because of the inability to buy an appropriate gift. Organizational culture must remove such dilemmas by setting good precedence. The family feeling generated by participation in personal events is irreplaceable.

Compiled By – Sunita Shukla



# STUDENT CHIT-CHAT

## True success

So what are the things we should strive for to make our lives successful and have a positive impact on those around us? Here is a list of traits that I think defines what true success in life is all about. Does your list differ?

1. **Sincerity.** Be sincere in your actions. Don't try to deceive or impress others. Be yourself, and do what you feel is right based on your values and beliefs. You will be surprised at how people accept you when you stop trying to be someone you aren't.
2. **Unfeigned.** Be genuine in what you do; your actions speak louder than your words. Don't falsify or embellish events that may have happened. Don't say one thing and do the other.
3. **Wholehearted.** Be enthusiastic about what you do. Show it. Be committed to life and everything that you set out to accomplish in life. Devote yourself to your family, friends, and community and commit yourself to being the best father, husband, wife, mother, friend, and neighbor you can be.
4. **Honest.** Be honest in your dealings with yourself and with others. When others interact with you, let them see someone who is reputable, respectable and genuine. Do what you say you will do and never use fraud or deception to get ahead in life. Let ethics, morals, and honor be your compass.
5. **Heartfelt.** When you do something for someone, or they do something for you, let your thanks and emotion be openly and outwardly expressed towards them.
6. **Hearty.** Be someone who displays an honest, warm, and exuberant personality to those around them. Let your feelings show and let them be genuine when they do.
7. **Humility.** Don't lead a life thinking you are better than others or are superior to those around you. Modesty and humbleness will leave a far more ever lasting impact on people than trying to show off.
8. **Personal integrity.** Always follow your heartfelt values, and never let a situation or anyone steer you away from doing what you know is right. Be someone that people can look up to and respect and not someone who trades his or her moral values for material gains in life.

9. **Incorruptibility.** Let it be known that you stand firm for what you believe in and that your morals, values and actions are not for sale. Don't let outside forces corrupt the person you are.
10. **Sound.** Show good judgment and sense in life. Don't let prejudices or emotions cloud your judgment.
11. **Whole.** Be focused on what you want to achieve in life. Give everyone you interact with your complete and undivided attention.
12. **Courtesy.** Practice good manners even though others around you may not.
13. **Civility.** Graciousness and respect go a long way in life. What is more, they are viral – when people see you doing it they are more apt to practice civility themselves. Be kind to others and extend courtesy towards them. Don't interrupt people when they speak and don't dominate the conversation.
14. **Wisdom.** Gain from the wisdom that is inside you. Understand the inner qualities of people and learn how to understand situations that might be different than we are used to.
15. **Charity.** Practice kind, gentle, and compassionate treatment of others – especially those who may be undeserving. Learn to extend a hand to help others, even though they themselves may not have helped you.
16. **Empathy.** Be aware that each person is different and may have different values and beliefs than those that you hold. Be understanding of the feelings and thoughts of others without having to be told or reminded of them.
17. **Sympathy.** Share your feelings with others and understand the emotional situations that people go through. Put yourself in their shoes.
18. **Compassion.** When someone is in distress, reach out with a genuine interest in helping alleviate their suffering.
19. **Altruism.** Think of others without thinking of yourself. Do good things for people without expecting something in return for yourself.
20. **Magnanimous.** Be generous in life. Give of your time, money and wisdom. Share with others so they can see the true joy and adventures of life themselves.

There are the qualities I think helps lead a person to life a successful life. Clearly everyone's views will differ, as they should. What are some qualities that you think define success in life?

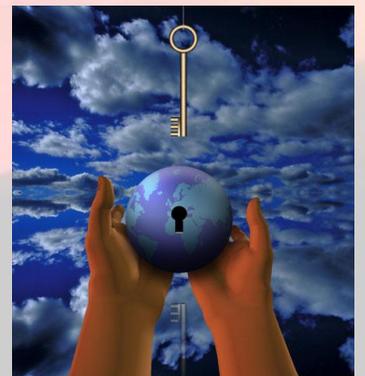
## Achieving Success

Success: an event that accomplishes its intended purpose. That's a definition, but to me a very boring one. I brush my teeth every morning, which accomplishes its intended purpose. But do I feel that I have achieved success because of that? No, not really.

I perceive success as something much more than that; success should engender some emotion when achieved. Achieving success should make you want to jump off your seat, rush to tell somebody what you've done, make you feel elated, sometimes relieved if you've been pursuing that success for a long time. But, like many of the subjects in this web site, it is a very individual perception. What is success to one may be mundane to another. What is a minor achievement for one may be a major success to somebody else.

When you think about success, you think about relative achievements in your own world. Each element of your world, in which you wish to achieve success, is important to you, and there is no need to make comparisons with others in their worlds. You cannot affect the success of others; you can affect your own success. The Achieving Success section of this website will, I hope, help you to do just that.

Success is very much achievable to everybody. Believe that and you have taken the first step. If you do not believe in yourself, then tackling that **self esteem** is your first task. However, initial belief in your ability to achieve whatever it is you want to succeed in, is an essential if you are not to be hampered by self doubt throughout your journey to success.



There are many things that will affect your ability to succeed, and it is those under your immediate control that it is best to focus on.

Once you do that, then the characteristics you develop can be applied to becoming successful in a range of activities and pursuits.

What is important to you is that you, as you start to reach milestones in your ambitions, you appreciate your own achievements. It is a boost, of course, if others appreciate what you have done too, but appreciating yourself will strengthen your self belief, and reinforce your determination to succeed.

Some of the key characteristics you will find in those who are successful are perseverance, prepared to research, plan and work hard, practice a lot even when things do not seem to be going well, and an ability to recover and learn from setbacks. At the outset of whatever it is you are try to succeed in, a strong vision of your future, planning, and setting yourself achievable targets can all play an important role.

If you feel you do not naturally have all those characteristics, then do not despair. Each of them can be accomplished by your own application. You can use **meditation** and visualization techniques to initiate your vision, and they can certainly be learnt both for that purpose and for each step you take to reach your goals.

**Setting goals and objectives** can be a personal or business technique that can be learnt. You can develop inner strength to succeed if you apply yourself to doing just that; that will enable you to recover from setbacks more easily.

All these attributes, skills and characteristics can be learnt developed. But it is up to you to get things started. Those who do not start travel nowhere. For others, life can be a continuous journey of fulfillment.

## If You Are Introverted And Shy, Dare Your Way To Success

It is true that shyness can be something of a drawback socially for those who suffer from it acutely. I mean real shyness, not somebody who is simply quiet. Because somebody is fairly quiet in your company when you meet them, does not mean they are shy. They could be, but on the other hand they may just be observing because they are unsure of you or others in your company. They may be capable of being extrovert and sociable, but on this particular occasion, are quiet.

I know this from my own experience, because I can be both introvert and quiet, or if the occasion demands, silly, extrovert and outgoing. In my case, because I like people, nature and other things around me, I like to observe and learn. But I certainly did not become a project manager long ago because I was shy; I did not organise social and sporting events because I was shy; and I did not approach beautiful girls because I was shy.

Yet, on some occasions when I have met people, they have jumped to the conclusion that I'm shy simply because I was in a quiet mood. They were wrong; but they could have been right.

One thing I have learnt from those experiences is that those who observe and listen more and talk less, can gain a position of strength. This means that even a genuinely shy person, the type who blushes easily and is reluctant to talk in company, especially new company, can become a strong person, in just about anything they choose. Remember, knowledge is power, and a shy introvert is in a better position to acquire knowledge than an extrovert.

It is widely accepted that timid people know a great deal about human character in general, although they normally may not dare to get in contact with that many themselves. Even if these painfully shy people had little social life, most of them grew up as great human resources managers or psychologists, simply because they could analyze others better than a self opinionated extrovert. Also they can tend to choose careers that require a lot of PR work, just because they have a need to prove to themselves that they can do it.

Introverted people can give great attention to learning, and as good listeners they can take in an enormous amount from others. Over time, people can come to respect them far more than the extrovert who blasts out nothing but hot air, and usually about themselves.

What does it take, then for a very shy person to be that successful person they always wanted to be. They may only need one more ingredient to push them on their way. They need to dare themselves to take the leap; and when they do, they will probably find all the knowledge they have acquired over the years, will come to the fore and help them on their way to the top in their chosen field.





## When Dream Comes True ..!

When I was a kid  
I used to play and kid,  
No team, no dream.  
When I was 18  
I had my team,  
I had my dream.  
Wish to fulfill those dreams!  
I stopped dreaming in nights ,  
I stopped crying in fights ,  
I had no choice to act like a mad  
I had no choice to be sad  
It was about time  
I saw a dream with open eyes ,  
I had the dream in my eyes ,  
I kept the dream in my eyes ,  
I did everything for the dreams in my eyes  
Now I am the eyes of a million poor people.  
Now I have a satisfaction of helping people.  
I lived my life  
I am 60 Now  
I got another dream last night  
When I opened my eyes  
It was Heaven.  
It was really a Heaven..!



Ambitious, Technology oriented & confident are few adjectives that describe the youth of today. India's youth are having an enormous impact: on the economy, on companies hoping to sell them products, on the media, and on the culture. Unlike previous generations, today's youth are not obsessed with the ins and outs of politics.

This generational shift in attitudes is all the more important because this group is growing so rapidly. These youth are demanding a more cosmopolitan society that is a full-fledged member of the global economy. They will start their own businesses and contribute to a more vibrant economy. They also are likely to demand more accountability from their politicians. "This is the generation that is reclaiming India's future," says Gurcharan Das, a former chief executive of Procter & Gamble Co. India and author of a forthcoming book on India in the next century "This is India's 'found' generation."

The youth of today is the driving force of tomorrow. It has some responsibility towards its country, which it must acknowledge and practice. Instead of blaming the system, youth should come together and mould the nation for a better tomorrow.

YOUTH HAVE some responsibility towards their country. We need to learn from yesterday and live with hope for a better tomorrow. We can learn from our past how the young warriors shed their blood for the country.

The youth of today have to realize their responsibility, duty as a true citizen of this country. We cannot run away from the truth. We have to understand that the future is in our hands.

In this view Xpression announces the theme for its next edition "YOUNGISTAN".

We invite articles, poems, any other contribution & your idea or philosophy of Youngistan.

Faculty members & students can send in their entries latest by 20th January 2011 to: [xpressions@indiraisbs.ac.in](mailto:xpressions@indiraisbs.ac.in)