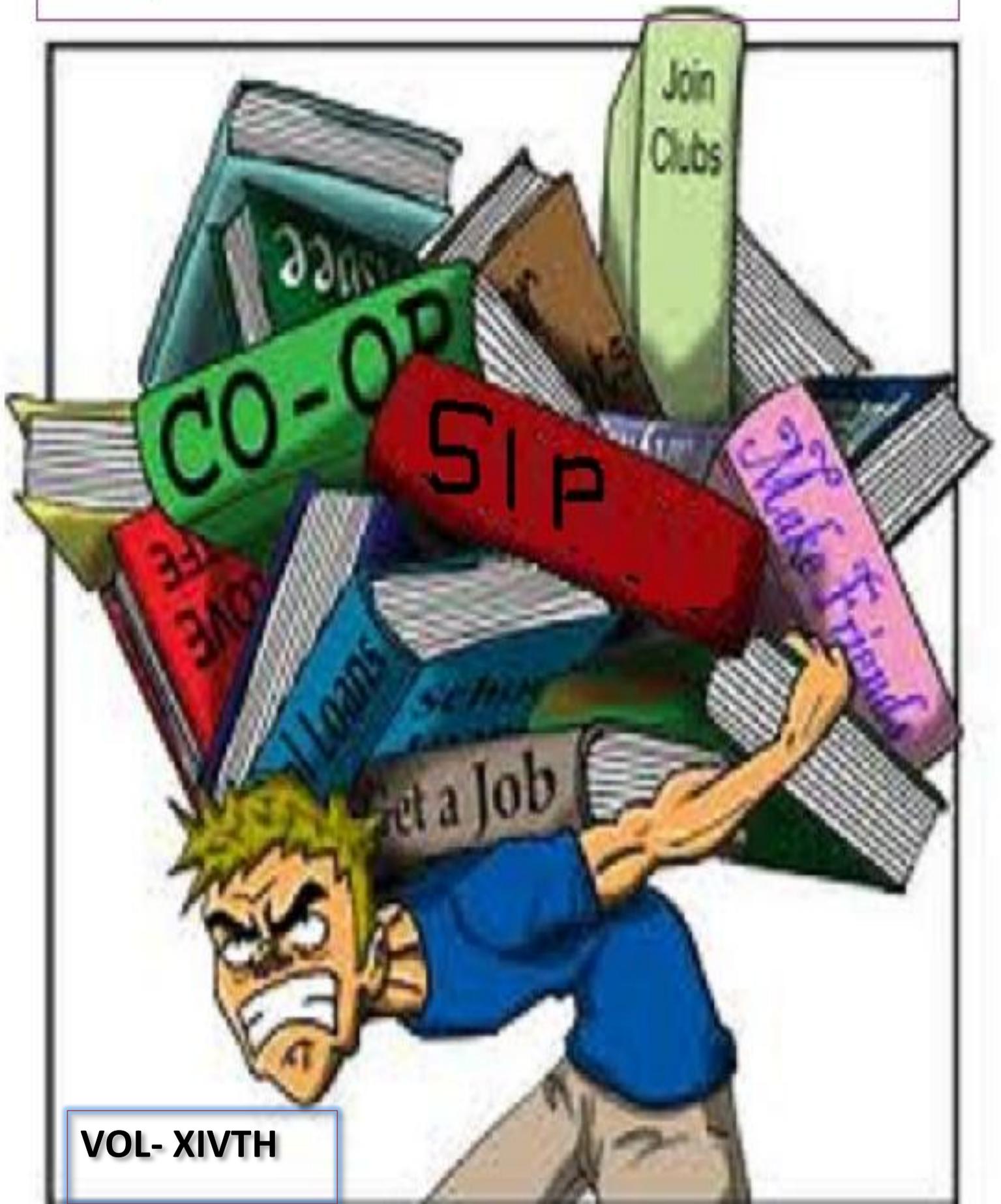


# XPRESSIONS



**VOL- XIVTH**

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# EDITORIAL PAGE:

**Hello everyone!**

**Xpressions presents its 14<sup>th</sup> edition to all of you.**

**With exams approaching and the increasing heat the pressure is high in the atmosphere.**

**We wish all the students Best of Luck for their exams and their Summer Internship Projects.**

**SIP is the only USP and negotiating factor which finally helps us to achieve our goal of an MBA program i.e. Placements.**

**So we all need to tighten our seat belts and gear up for this exposure to the corporate world.**

**Xpressions will give us a break from our hectic schedule and charge us to take up other assignments**

**Njoy reading!!!**

**Regards,**

**Editorial Team.**



# THOUGHT FOR THE MONTH

When life gives you lemons, squeeze them in people's eyes.

HOLI HURDANGG... 😊





# STUDENTS PLACED.....

NAME	SPECIALIZATION	COMPANY
Karan Kapoor	Mkt.	Pantloon
Debashree Das	Hr	Saurat Auto Tech. Pvt. Ltd.
Tapas Sharma	Mkt.	Deloitte
Bidoura Chakraborty	Hr	Deloitte
Siddesh Surve	Mkt.	Deloitte
Premani Chirag Jayesh	Mkt.	Eclerx
Areez Riaz Madraswalla	Mkt.	Brahma Corporation
Amog Vaidya	Mkt.	Sharp
Rajashri Patil	Mkt.	Cybage
Taha Batilwala	Finance	Tata Technologies 49
Rohit Chhabra	Finance	NOMURA.

Sonal Bhambri	Finance	NOMURA.
Bhavesh Mathur	Finance	NOMURA.
Singh Suraj Bhrigunath	Mkt.	Sharp
Snehashis De	Mkt.	Sharp
Ishwari Shah	Hr	Syntel
Karnawat Gajendra Motilal	Mkt.	Metal Link Alloys Limited
Vivek Singh	Mkt.	Nestle
Manish Kumar	Mkt.	Nestle
Abhinav Agrawal	Mkt.	Mahamaya Spong Iron Pvt. Ltd.
Parvez Mohammed	Mkt.	Mahindra & Mahindra
Pooja Kashiramka	Finance	Darashaw
Piyush Gupta	Finance	Darashaw
Apoorv Kashyap	Mkt.	Tech Mahindra
Debolina Roy	Mkt.	Indus Ind Bank

Heena Shekhawat	Mkt.	Indus Ind Bank
Vandana Jain	Finance	Deloitte
Pranay Shah	Finance	Deloitte
Satendra Kumar	Finance	Deloitte
Nikita Chourasia	Finance	Deloitte
Isha Kumari	Finance	Deloitte
Ratna Gupta	Finance	Deloitte
Sweta	Finance	Deloitte
Ajinkya Chopkar	Finance	Deloitte
Mallika Chawla	Finance	Deloitte
Kirti Chandani	Finance	Deloitte
Shoib Ahmed	Mkt.	Foundation Engineers.
Avinash Pratap Singh	Mkt.	Foundation Engineers.
Jitendra Pratap Singh	Mkt.	Prop Tiger Reality Pvt. Ltd.

Agarwal Abhijeet Pradeep	Finance	Standard Chartered Bank
Ghatge Madhav Sunil	Finance	CRISIL
Kabra Ritesh Suresh	Finance	CRISIL
Ashit Kumar	Mkt.	ICICI Securities
Nandini Mantri	Mkt.	Naukri. Com
Ranjanjyoti Bora	Mkt.	Universal Construction
Asif Shah	Mkt.	Bajaj Allianz
Gaurav Parashar	Mkt.	Bajaj Allianz
Sameer Dhuri	Mkt.	Thought Works
Prasad Lahoti	Finance	Maersk Global Service Centres (India) Pvt Ltd)
Udit Tuteja	Finance	Maersk Global Service Centres (India) Pvt Ltd)
Shrey Rawat	Finance	Maersk Global Service Centres (India) Pvt Ltd)

Kanti Kumar Mishra	Mkt.	Mother Dairy
Amrita Khampariya	Mkt.	Dream Gains
Karan Kanoo	Mkt.	ELDECO Housing Indust. Ltd.
Sweta Anand	Mkt.	NORTHRN
Abhishek Sahadevan	Mkt.	Xebec.
Piyush Bahatkar	Mkt.	Neeeyamo.
Umang Sharma	Mkt.	Neeeyamo.
Ketan Jani	Mkt.	Zenith Industrial Rubber Products Pvt. Ltd.
Kamlesh Mahajhan	Mkt.	Indusind Bank
Yashwardhan Jain	Finance	Kotak Mahindra Bank
Raktim Banik	Finance	Evalueserve(222).
Gaurav Varde	Mkt.	Evalueserve(222).
Varun Mehta	Mkt.	ITC 287

Ashish Bansal	Mkt.	ITC 287
Swapnil Malpathak	Mkt.	ITC 287
Gourav Kumar	Mkt.	GBIM
Maulik Sauheki	Mkt.	Kolte Patil
Rahul Singh	Mkt.	Control Solutions India Ltd
Chinchmalatpure Pratik	Mkt.	Control Solutions India Ltd
Pooja Rustagi	Finance	Edelweiss
Abhishek Sukul	Finance	PricewaterhouseCoop ers(PWC).
Shilesh Dhakne	Mkt.	Wadhawan Groups
Ashish Nair	Mkt.	Wadhawan Groups
Priyanka soni	Mkt.	Garve Technologies
Sonal Dange	Mkt.	Extra Marks Education Pvt. Ltd
Amit Singh	Mkt.	Extra Marks Education Pvt. Ltd
Vishva shah	Mkt.	Extra Marks Education Pvt. Ltd

Nikhil sharma	Mkt.	ICICI Securities
SumitKumar Dubey	Mkt.	ICICI Securities
Nakul Vyas	Finance	GPI Hyderabad
Deepak Patni	Finance	Sidharth Group
Anchal Grover	Hr	VIPIndustries Ltd.
Shantanu Khokale	Mkt.	HDFC Ltd
Sourabh Shah	Mkt.	Aero Star Ventures PTE ltd
Kumar Priyesh	Mkt.	Colgate Palmolive
Devesh Pandey	Mkt.	Colgate Palmolive
NiravKumar Pandya	Mkt.	Matrix Cellular
Akshay Khamkar	Mkt.	ICERTIS
Payal Das Gupta	Mkt.	ICERTIS
Ashmita Chettri	Mkt.	ICERTIS
Aniket Ganoo	Mkt.	ICERTIS

Suvidha Mhapsekar	Mkt.	B Braun
Bhimraj Banjara	Mkt.	Next Retail
Ajit Singh Rajpurohit	Mkt.	Pepsico
Prateek Agrawal	Mkt.	Reckitt Benckiser.
Hansdeep Bhatia	Finance	Raj Wines
Abid Khan	Mkt.	SKYSCRAPER Consulting
Sayali Badadare	Hr	Mapple (Adhwryou Hotels )
Ekta Patel	Mkt.	Jivraj Tea Ltd.
Vikramditya Mishra	Mkt.	Wipro Ltd.
Deval Nagayach	Mkt.	Wipro Ltd.
Amrit Pal Sandhu	Hr	<u>Infinite Computing Systems Pvt. Ltd)</u>
Meenakshi Kachore	Hr	<u>Infinite Computing Systems Pvt. Ltd)</u>
Manjul Srivastava	Mkt.	New Age Knowledge Solution Ltd.
Sourav Chodhury	Mkt.	SBI General Insurance

Sagar Tated	Mkt.	Bhakti Construction
Mahendra Singh Chauhan	Mkt.	RSID&Invest Corp. Ltd.
Shobhit Tandon	Mkt.	Indusind Bank
Nitish Agarwal	Finance	Shree Furnitures Pvt. Ltd.
Ishan Tibdwal	Finance	Venkatesh Group
Tanwi	Hr	Invest Care
Afrin Khan	Mkt.	Tech Mahindra
Nidhi Chug	Mkt.	Tech Mahindra
Piyush Tilwani	Mkt.	Jaro Education
Rupal Sultania	Mkt.	Jaro Education
Imorze Atik	Mkt.	Blue Dart
Sunny Sahni	Mkt.	Bristle cone
Hardik Shroff	Mkt.	Titan Industries Ltd.(Tanishq)
NITIN HEMNANI	Mkt.	Piaggio Vehicles Private Limited

Abhinav Katyal	Mkt.	Amit Enterprises Housing Ltd.
Parul Goyal	Hr	Shree Gajanan Enterprises
Umang Arora	Mkt.	Havells
Satish Biradar	Mkt.	Calsoft
Harshal Wadajkar	Mkt.	Greenply
Sushmita Jasti	Mkt.	Greenply
Sai Vikas	Mkt.	AMI Logistics
Sweta Sahay	Mkt.	AMI Logistics
Bibek Agarwal	Mkt.	AMI Logistics
Nipun Triwadi	Mkt.	AMI Logistics
Shikha Gupta	HR	Bansal Enterprises
Amit Kumar Singh	Mkt.	Qualitronics Pvt. Ltd.
Annanya Navin	Finance	Shree Ambika Ispat
Deepak Nagargoje	Finance	Ambika Waste Management Pvt. Ltd.

Richa Chimalwar	HR	Compugain
Aman singh Chaudhary	Mkt.	JARO Education.
Anant Panda	Mkt.	Hard Castle Spatial Solution
Sunil Samrat	Mkt.	Hard Castle Spatial Solution
Vishal Sangtani	Mkt.	FEI Cargo
Sanah Kanchwala	Mkt.	99 Acres
Sachin Singh	Mkt.	TATA Housing
Prashant Kumar	Mkt.	Celusion Technologies
Lalit Patidar	Mkt.	Proptiger
Smita Deokota	Mkt.	Provogue India Ltd.
Ashish Sinha	Mkt.	IIFL
Prajeet Dhagat	Mkt.	TCI Supply Chain Solution (556).
Chandan Kumar	Mkt.	Prometheus Infotech Pvt. Ltd.
Yatin Kulkarni	Mkt.	Delta Standard Pvt. Ltd

Lokesh Rajendra Chaudhari	Mkt.	Delta Standard Pvt. Ltd
Pavitra Chandran	Mkt.	Federal Bank
Ambrish Augustine	Mkt.	Zensar Technologies
Ankit Jain	Mkt.	Zensar Technologies
om Mahajan	Mkt.	Matrix Cellular
Sandeep Sharma	Mkt.	Matrix Cellular
Neha Singh	Mkt.	Club Mahindra Holidays
Bhavana Ahuja	Mkt.	Gyatk
Shishir Jhope	Mkt.	Orient Technologies
Shivesh Kapoor	Mkt.	Orient Technologies
Kumar Abhijeet	Mkt.	Orient Technologies
Umesh metkar	Mkt.	Bharti Airtel
Santosh Ahuja	Mkt.	Indian Bank
Kirti Mehta	Mkt.	Coca Cola

Shobhit jain	Finance	Sunguard
Shahin Dhanani	Finance	Sunguard
Akram Faiz	Mkt.	Indian Bank
Priya Choudhry	Mkt.	Indian Bank
Rashmi singh	Mkt.	India Bulls
Aman tiwari	Mkt.	Tata Teleservices
Ankit Tiwari	Mkt.	Yebi.com
Ankit Birje	Mkt.	Coca Cola

A vibrant rainbow background with three balloons (red, green, blue) and scattered confetti.

# *Birthdays of the Month*





GURU VAN'S

# SACHINOMICS:

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## Getting to the Core of Inflation

*To tackle inflation effectively, several government departments have to coordinate policy action*

First we were in denial about inflation: the supply-shock explanation fell flat with very good production numbers in FY2011, likely to be replicated this year. The excuse that the poor were less poor and eating more was used to show that inflation was due to prosperity, with the MGNREGA being the motivator. While this fact could be at play at the margin, it has not been decisive and is no longer harped on. The RBI is firing away at inflation with a relentless policy of rate hikes, which has not worked quite the way it was expected to. But we need to know how this inflation has come to tackle it appropriately.

The answer seems to be a shrug. One way to tackle this issue is to actually analyse threadbare the mechanics of inflation. This is so because inflation combat has to be a joint action from various ends and cannot be the sole responsibility of one agency, which today is the RBI. The accompanying table provides the contribution of various products to inflation along with the ministry or agency responsible.

To calculate the contribution of various sectors to inflation, the weighted change in the overall WPI and individual products has been calculated. Various products have then been grouped under different ministries that oversee their operations. The major cause of price

increase has been noted so that the respective body can address price issue.

There are multiple factors that have contributed to inflation. The highest share has come from the so-called core sector: non-food, non-fuel manufactured products over which the RBI has control. Globally, prices of metals have started declining, but we have not seen that in India. So, around 40% of inflation may be attributed to possible demand-pull pressures. While global prices have come down, the rupee has depreciated, nullifying those gains.

We can see that there are various arms of the government that should take some responsibility for inflation. First, the agriculture ministry has to review its policy of minimum support prices (MSP). The MSPs have been increased relentlessly by the Commission on Agricultural Costs and Prices (CACP) to reward farmers. While production has increased for cereals and to a certain extent in pulses, it has had the tendency to increase benchmark prices in the market resulting in higher inflation. Second, the ministries of petroleum and finance have tried to align the prices of petroleum products to the market, which actually makes us work on a delicate three-dimensional trade-off: higher prices, fiscal deficit and health of oil marketing companies. Around 11% of inflation has resulted from this factor.

Third, the ministry of consumer affairs has to address the issue of warehousing and the Warehouse Development and Regulatory Authority should put in a structure to improve storage to cut down on wastage in fruit and vegetables. Around 40% of our horticulture output goes waste due to absence of cold storages. In this segment, we have witnessed high growth and where supply outstrips demand provided we can harness it through lower wastage. These organs need to make the system more efficient. While the contribution to inflation was negative

in December, it was as high as 8.18% in October, prior to the decline in prices.

Fourth, the area of milk, dairy products, eggs, meat and so on comes under the department of animal husbandry. Higher cost of animal feed and fodder has hiked the cost of production of these products. The significant aspect of these prices is that they are never mean-reverting, which happens for horticulture and cereal products.

Fifth, the higher prices of textile products have to be looked at jointly by the finance ministry which hiked taxes on readymade garments and the ministry of agriculture, which oversees the MSP. But they might have limited control because of global factors. Sixth, there is the global factor in the form of oil prices that directly impacts the prices of domestic crude as well as non-regulated oil products. Global prices translate into domestic ones through the exchange rate mechanism. The RBI could have a role to play in stabilizing exchange rates to smoothen price volatility.

### Inflationary Times

#### **PRODUCTS & FACTORS CONTRIBUTING TO INFLATION**

<b>Responsible Min/Others</b>	<b>Products covered</b>	<b>Reason</b>	<b>Share</b>
Agriculture min	Food grains, oilseeds, edible oils, fibers	Minimum support prices	7.81
Consumer affairs min	Fruits and vegetables	Storage issues	- 10.29

Petroleum/Fin min	Petrol, diesel, LPG, kerosene	Administered prices	11.31
Animal Husbandry	Dairy/eggs/meat/etc.	Higher cost of production	11.01
Global trends/RBI	Crude oil, naphtha, aviation fuel etc.	Global price & exchange rate movements	18.19
Fin/Agri min/Global	Textiles	MSP, taxes & global trends	3.36
RBI	Core inflation items (Metals, chemo., etc.)	Excess demand forces	43.50
Coal min	Coal	Production shortfall	4.15
Unidentified	Beverages, tobacco, power, others	Economic forces	10.96
All			100.00

**Figures are for Dec 2011 over Dec 2010 Source: Office of economic adviser**

The inflation matrix is, hence, quite complex and there is evidently no singular solution. And the conundrum really is that as every constituent is impacted by inflation – as the producer of a product consumes other products whose prices are increasing, there is an inherent motivation to increase one’s own price to maintain the standard

of living. This inflationary spiral, or rather the vicious circle, needs to be broken and it appears that it can happen only in the medium run.

Roughly 70% of inflation can be addressed by various departments while the balance, which includes global influences, would still be beyond anyone's purview. What is most important is that all these departments should start talking to one another.

***BY PROF. SACHIN NAPATE***



# *Terminologies in ET related to Stock*

## *Market:*

### 1. Advances & Declines

It measures the number of stocks or securities whose price has advanced, declined or remains unchanged on last Trading Day.

It is generally used as a market sentiment indicator, a measure of the market strength & weakness. In rising market, number of advancing stocks will exceed the number of declining stocks. Where as in a falling market the number of declining stocks will be higher than the advancing stocks.

Advance-Divide line: - Cumulative sum of the number of advances minus number of declines

Advance-Divide Ratio: – number of advancing stock divided number of declining stock

TRIN Indicator: – This is the AD (Advance- Divide) stock ratios divided by AD volume ratio.

Advances & Declines tells how the market did overall; not just how the index stock performed, moreover it gives an idea of breadth of the market.

The advance/decline numbers on the other hand look at what each stock did and put them in one of three columns based on whether the stock's price:

- Advanced
- Declined
- Remained unchanged

The two important numbers are advanced and declined.

Advances and declines are calculated from the previous day's close.

### **Advance/Decline Ratio**

One may hear the advance/decline numbers reported on television or radio as “advances led declines by a ratio of 2 to 1”. This means that two-thirds of the stocks advanced, while one-third declined.

It is possible to report a gain at the end of the day due to a few of the stocks in the index doing well, yet declining stocks may significantly lead advancing stocks.

In this case, one must conclude that the market was down despite what has been perceived.

This is true for the other broad market indexes also. If there is a conflict with the advance/decline numbers, one should go with the numbers, not the index to determine what the market really did in terms of direction.

A market that is significantly on one side (2 to 1 or better) either of advances or declines may have a hard time reversing out of that direction the next day. One of the major limitations of the advance/decline numbers is they don't tell anything about the size of the advances or declines. (e. g. for Advances change is small or a large in percentages".

Another key way you can use the advance/decline numbers is in watching trading during the day to spot trends or false trends.

For example, if a major index is up significantly, but there is no corresponding increase in advance numbers, there's a good chance that increase is a bubble that will pop before trading ends for the day. (Or, in the case of only one or two of the stocks are doing very well and the rest are flat or down.)

Likewise, if one can see a big movement in the advance/decline numbers, may not signal a significant change in indexes.

## **Conclusion**

Advance/decline numbers give you an indication of how the overall market is doing and can add a level of information to indexes for a better understanding of what they mean.

## **2. 52 Week Highs and Lows**

It is the list of stocks that recorded the highest & lowest price in a year on last Trading Day. 52 Week Range is the lowest & highest prices at which a stock has traded.

Analyst compares a stock's current trading price to its 52-week range to get a broad sense of how the stock is doing, as well as how much the stock price has fluctuated. 52 Week Highs / Lows is a list of stocks which shows you the Current Market Price of the stocks, their 52 Week High / Low price levels and the dates on which those price levels were hit.

## **3. FII Activity & MF Activity**

The above is combined FII and Mutual fund house's trading data across NSE and BSE collated on the basis of trades executed by FIIs on last trading Day.

## **4. Index Movers**

Index Movers is a list which gives you a snapshot of the stocks which are causing the Index to move up or down and their weight age in the Index to signify impact of their individual price movements on the overall Index movement. This list gives you Current Market Price of the stocks, % Change in the price as compared to previous close, Weight age in the Index.

## **5. Book Closures & Record Dates**

When a joint stock company declares dividends or bonus issues, there has to be a cut-off date for such benefits to be transferred to the shareholders. This date is termed as "**Book Closure**" date or "**Record Date**". It is the date after which the company will not handle any transfer of shares requests until the benefits are transferred. Only shareholders marked in the company's register at the Book Closure Date or the Record Date would be entitled to receive these benefits. In other words, shareholders that are on the company's records as on that date are eligible for these benefits. If a company announces book closure as 1 January, shareholders who as on that day own the stock will be entitled to the dividend/bonus/split benefit.

For e.g. If Mr. Y buys the stock from Mr. X on 2 January, the benefit of bonus issue or splits or dividend will still be transferred to Mr. X by the company.

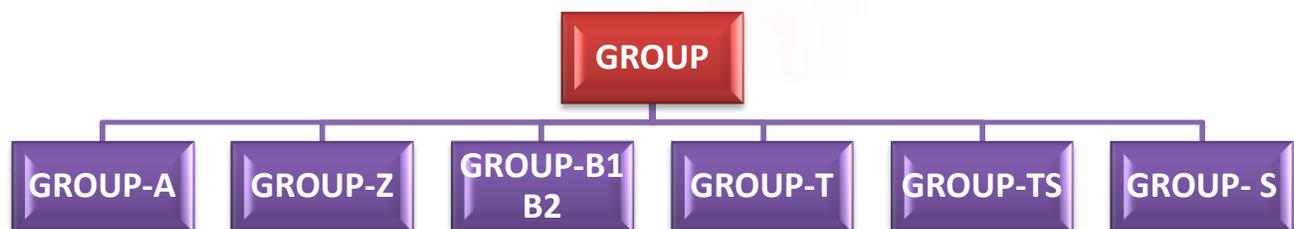
A company generally announces such a date along with the announcement of the bonus issue or splits or dividend announcement, as the case may be. In an efficient market, as per the efficient-market hypothesis (EMH) the effect of the price change due to bonus issue or splits or dividend as on the Book Closure date gets adjusted in the price of the stock in the market effective with the opening of the trade floor on the next day of book closure date

## **6. Change in Circuit filter**

All Stocks have a circuit filter of 5%, 10% or 20% on them apart from those are in Futures and Options (Derivatives market). This is done to avoid volatility in intraday trading.

A circuit filter is imposed on Stocks, and the Exchange monitors the scrip for price movement. Circuit filters work both ways, Positive and Negative.

## **7. BSE Categories**



Group A:

It is the most tracked class of scripts consisting of about 200 scripts. Market capitalization is one key factor in deciding which scrip should be classified in Group A.

At present there are 216 companies in the A group.

### Group B1 & B2:

All companies not included in group 'A', 'S' or 'Z' are clubbed under this category. B1 is ranked higher than B2.

B1 and B2 groups will be merged as a single Group B effective from March 2008

### Group S:

“The Exchange has introduced a new segment named “BSE Indonext” w. e. f. January 7, 2005. The “S” Group represents scripts forming part of the “BSE-Indonext” segment. “S” group consists of scripts from “B1” & “B2” group on BSE and companies exclusively listed on regional stock exchanges having capital of 3 Crores to 30 Crores. All trades in this segment are done through BOLT system under S group.”

### Group Z:

“The ‘Z’ group was introduced by the Exchange in July 1999 and includes the companies which have failed to comply with the listing requirements of the Exchange and/or have failed to resolve investor complaints or have not made the required arrangements with both the Depositories, viz., Central Depository Services (I) Ltd. (CDSL) and National Securities Depository Ltd. (NSDL) for dematerialization of their securities.”

Group T:

“It consists of scripts which are traded on trade to trade basis. All the trades in this segment have to be settled. No intraday trading is possible in this segment.

Group TS:

“The “TS” Group consists of scripts in the “BSE-Indonext” segments which are settled on a trade to trade basis as a surveillance (watching over) measure.”

### **Criteria for “A” Group companies**

- A. Companies classified under group ‘A’ & ‘B’ group shall be considered for the purpose of review. Further, companies traded under permitted category at BSE, listed mutual funds and scrip’s objected by Surveillance Department of the Exchange shall be kept out of the ambit of classification in group ‘A’.
- B. Company must have been listed for minimum period of 3 months. However, exception to this criterion would be granted to: A company listed subsequent to any corporate action involving scheme of arrangement for merger/ demerger/ capital restructuring etc.
- C. Companies traded for minimum 98% of the trading days in past 3 months shall be considered eligible.

- D. Companies with minimum non-promoter holding of 10% as per the shareholding pattern of most recent quarter shall be considered eligible. The criteria of minimum 10% non-promoter holding shall not be applicable to public sector undertakings (PSUs).
- E. The weight age of 75% and 25% shall be given to ranking on three-monthly average market Capitalization and traded turnover respectively to arrive at the final ranks.
- F. In order to ensure consistency, the companies that get eligible continuously for preceding three rolling quarters, shall be included in the list of group 'A' subject to provision of criteria G given below.
- G. The list, derived on the basis of final rank, shall be screened for compliance and investigation. While selecting top 200 companies in group 'A', following hierarchy shall be followed:
- a) Companies with the final rank within top 200 continuously for preceding three rolling quarters shall be included.
  - b) In case, a list derived from 7(a) above, comprises of less than 200 companies, the companies with final rank within top 200 in preceding two rolling quarters shall be included.
  - c) In case, a list derived from 7(a) and 7(b) above, comprises of less than 200 companies, the companies with final rank within top 200 in the current quarter shall be included.

H. All companies not included in group 'A' or 'Z' shall constitute group 'B'. In addition to these groups, Scrip's may be classified in group 'T' as part of the surveillance measures. Review Frequency: Bi-Annual (March & September)

### **8. NSE Categories**

NSE or the National Stock Exchange is one of the largest stock exchanges in India. In fact it is the biggest in terms of daily trading and turns over. It is being speculated that the National Stock Exchange will surpass the Bombay Stock Exchange in terms of market capitalization within 2010. There are thousands of companies that are listed with the NSE and they are divided into different categories primarily depending on market capitalization.

Market capitalization is the primary factor for categorically dividing the listed stocks at the stock exchanges all over the world. Basically market capitalization is calculated by multiplying the present market price of the stock with the number of outstanding stocks in the market. While calculating the market capitalization of a company the bonds of that company at the debt market is considered as well. The market capitalization of a company is an indication of the financial position of

the company. It also gives an idea of the fact that how big is the company.

Primarily the stocks that are listed in the **National Stock Exchange** are divided into three different categories on the basis of the market capitalization – large cap, mid cap and the small cap. There are certain criteria that are decided by the NSE authorities to determine which stocks will fall in the large cap segment and which one will come under the small cap category.

**Large Cap Stocks** – These are stocks that represent the biggest and most reputed companies among all the listed companies in the stock exchange. Generally the companies that have a market capitalization of more than \$ 10 billion are considered to have a large market capitalization. The stocks of these companies are categorized as the large cap stocks. At NSE as well companies with the large market capital is labeled as the large cap stocks. The large cap companies are mostly the companies that are in business for years and making significant growth in terms of profit and asset accumulation. This is primarily the reason that the large cap stocks are considered for including in the Nifty that is the prime index of the National Stock Exchange.

**Mid Cap Stocks** – The mid-size businesses with moderate market capitalization are considered to be mid cap companies. Generally those companies that have a market capital between \$ 2 billion and \$ 10 billion is considered to be mid cap companies. The stocks of these companies are categorized as the mid cap stocks. The mid cap stocks have great investment proposition as they have all the sign of rising in the market and give you good return on your investment.

**Small Cap Stocks** – Then there are of course the small cap companies that have small capital. Generally companies with a market capital between \$ 200 million and \$ 2 billion are said to be small cap companies and stocks of these companies are considered in the small Cal segment. Mostly the small cap companies are relatively new companies that have got listed at the stock market. Investing in the small cap stocks are have more risk as these companies take too long to rise in the market. As these companies are relative new and you hardly have any resources to guess the potential of the company it is not wise to invest in these companies for long term. But you can invest in these companies and do some margin trading if you have definite and trustworthy tips.

Apart from these prominent stock categories in National Stock Exchange there are of course other categories like the Micro cap and the penny stocks. While the micro-cap segment has companies with less than \$ 300 million market capital, the penny stocks are low priced stocks.

Besides the division that is made on the basis of the market capitalization, the stocks at the National Stock Exchange are also categorized on the basis of the sectors of the companies.

*As compiled by:*

*Devendra Soni (Sr. B Finance)*

*Manali Sinha (Jr. Div A)*

*Niket Chandak (Jr. Div E/F)*

*Edited by:*

*Prof. Amol Charegaonkar*



# *I LOVE:*

*I love my mother*

*Because she gives me advice, how to manage a house.*

*I love my Father*

*Because he teaches me, how to face society.*

*I love my Brother*

*Because he provides me security.*

*I love my Sister*

*Because she teaches me about spiritual love between two sisters.*

*I love my Grand-Father*

*Because he teaches me, how to struggle to find out our independence.*

*I love my Grand - Mother*

*Because she teaches me, how to make another happy.*

*I love my Teacher*

*Because they Guide me.*

*I love my favorite colour Green*

*Because it gives me pleasure.*

*I love my Country*

*Because it gives me shelter.*

*I love my favorite Flower, Rose*

*Because it makes me strong and soft.*

**BY DHARSHAN NAYAK**





# STUDENT CHIT-CHAT



# 5 Things an H.R. People you should know:

Human resources departments have biggest collections of sensitive data in any organization. But even if companies have corporate wide security, HR staffs are in risk to data leaks because of their departments' vast spread. The nature of the HR job, which requires constant collecting and sharing of data, presents further challenges.

## **1. Keep track of inconsistent legal requirements.**

Companies often keep employee information in one HR system because it's efficient. Yet labor and privacy laws vary from country to country. Data that's considered sensitive must be encrypted and might need to be readily accessible for employee-employer transactions. Companies must bring together stakeholders – HR executives, the chief privacy officer the chief security officer and IT architects – to sort through the complex requirements, develop processes for handling data, and design applications that include appropriate safeguards, such as encryption and restricted access, for each location.

## **2. Don't collect unneeded information.**

This practice increased the chances for sensitive data to fall into the wrong hands.

## **3. Protect sensitive data in every location.**

Today, personnel data exists not only on paper, but also in electronic files that can reside in multiple locations. HR people in the field can have a bunch of information which may never make it back to a centralized HR office but that information has to be protected as much as the organization's ERP. "One must seek,

monitor and manage all personnel data. Organizations must adopt policies that specify what documents are kept where and by whom. The policies must also say how those documents should be stored and for how long.

#### **4. Secure your paper files.**

Improper handling of paper files is a problem, according to a number of security experts. “We still use paper a lot, but we focus so much on technology that we have a tendency to minimize paper.

#### **5. Share information – carefully.**

HR professionals often need to share sensitive and legally protected information with colleagues inside and outside the company. That sharing, however, creates opportunities for data leaks. Use automated and multilayered protections. Automatic encryption will help safeguard any data that’s being electronically transmitted. And automatic log-outs and session timeouts can help ensure that sensitive information doesn’t remain visible on PC monitors when workers step away from their desks.

**By**

**Roshan J Rajan**

**DIV – C**





**BY: PAYAL LENKA**

**PGDM-F**



# ***COLLEGE DAYS.....***

Yaaro ye pal yuhi gujar jayega.....  
waqt kaha humare liye tehar payega ....  
lamho se bhare in palo m duriyo ka pal kaise samayega....

pyaar ke khatir naye tofhe kharidna , usi pyaar k liye dosto se ladna  
college k naam per canteen jana ,roz naye bahane deker lecture se bahar  
aana

yaro se zhagadna aur manana , unki choti se taklif ko bhi dil se lagana  
kaha se laungi ye pal , kaha se laungi vo waqt ?  
yaaro ye pal yuhi.....

pechle bench per ki vo mastiya , attendence puri na hone per teacher ke  
vo galiya  
last mein shuru karna padhai , result aacha na aane per dena college ko  
duhai sikha or samjha bahot hai humne , zindagi ke har pelhu ko jana h  
humne

SIP karne ja rehe sab doston, aana wapis wahin hai doston.....  
woh pal bhi gujar jayega... ye pal bhi gujar jayega ....

kaun jane fir kab kaun mil payega...  
yaaro ye pal yuhi gujaar jayega..

BY GUNJAN MAHAJAN

PGDM - A



# FADED PHOTOGRAPH....

I MAY BE A FADED PHOTOGRAPH,

BUT I KNOW YOU CARE

DON'T SAY YOU DON'T LOVE ME,

DON'T YOU DARE !

LOVE IS ALL INSIDE YOU,

THAT MAKES YOU SO RARE.

YOU CAN PART YOUR WAYS,

THAT IS STILL FAIR.

YOU STILL LIVE IN ME.

AND THERE YOU ARE MINGLING BETWEEN HOPE & DESPAIR.

YEARS LATER NOW I MAY BE A FADED PHOTOGRAPH,

BUT I KNOW YOU CARE.

YOUR HEART STILL BREATHES MY NAME,

IT WON'T REPAIR !

WE WILL MEET AGAIN SOMEDAY-SOMEWHERE....

WHAT WOULD YOU DO?

WOULD YOU SMILE,CRY OR MELT ?

DO YOU PREPARE ?

MY CRIES PIERCE THROUGH YOUR SOUL,  
SCATTERING YOU INTO BITS & PIECES,HERE & THERE...

I MEAN NO ILL, ITS THE PAIN WE SHARE.

I AM IN YOUR PRAYER,

PASTED ON YOUR HEART LAYER BY LAYER !

I MAY BE A FADED PHOTOGRAPH .....

BUT I KNOW YOU CARE !

***VAIDEHI JOSHI***

***PGDM- C***





**BY PRIYANKA NOTANEY**

**PGDM – B**



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Editorial Team.

