



Rashtreeya Sikshana Samithi Trust

## **R V INSTITUTE OF MANAGEMENT**

CA-17, 36<sup>TH</sup> CROSS, 26<sup>TH</sup> MAIN, 4<sup>TH</sup> T BLOCK, JAYANAGAR, BANGALORE - 41

No.010/RVIM/MBA/Finance/CIR./2015-16

October 6, 2015



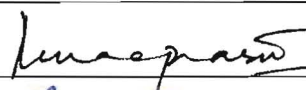


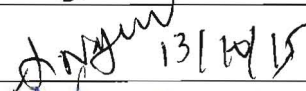




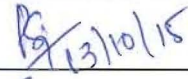
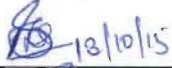


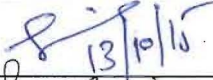
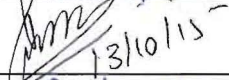


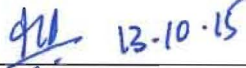

### **CIRCULAR**

It is hereby informed that Department of Finance is organizing a Seminar on the topic **"Personal Financial Planning"** for the third semester MBA students from 9.00 am to 4.00 pm on Thursday, October 15, 2015 in the third floor, Seminar Hall. The resource person is Mr. Suresh, Certified Financial Planner, Bangalore.

All the teaching staff members who do not have classes are requested to attend the Seminar.

  
Director  
06.10.15

### Teaching Staff List

Sl.No.	Name	Signature
1	Dr.Noor Firdoos Jahan	
2	Dr.G.S.Venugopal	
3	Dr.Neena Prasad	
4	Mr. N. Suresh	
5	Ms. Anitha. B.M. D'Silva	
6	Dr. A. Narasima Venkatesh	 13/10/15
7	Dr. Anupama K Malagi	 13/10/15
8	Mr. G. Mahesh	
9	Mr. A. Chandran	
10	Mr. Manjunath S. Menedhal	
11	Ms. Pavithra. S. T	 13/10/15
12	Ms. Sowmya. D. S	 13/10/15
13	Ms. Bhavya Vikas	 13/10/15
14	Mr. Nagasubba Reddy	
15	Mr. Gowrisha	 13/10/15
16	Ms. Rashmi Shetty	 13/10/15
17	Ms. M.Pushpa	 13/10/2015
18	Ms. Das Sangita Hemant	 13/10/15
19	Mr.Pradeep M.P.	 13-10-15
20	Ms. Maithri R	



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All the third semester MBA students should attend the ~~guest~~ Seminar without fail.

III Semester, Sec 'B':

III Semester, Sec 'C':

III Semester, Sec 'D':

Director

06/10/15



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## **R V Institute of Management**

CA 17, 36<sup>th</sup> Cross, 26<sup>th</sup> Main, 4<sup>th</sup> 'T' Block, Jayanagar, Bangalore- 560 041

**Department of Finance**

A Report on

**Seminar on 'Personal Financial Planning'**

Thursday, October 15, 2015

Organised by

Department of Finance

**R V Institute of Management**

Phone: 080 42540300 Website: [www.rvim.edu.in](http://www.rvim.edu.in), Email: [contact@rvim.in](mailto:contact@rvim.in)

Seen  
[Signature]  
03/11/15

A Seminar on 'Personal Financial Planning' was conducted for the third semester MBA students of Finance Specialization (Section B, C & D) on October 15, 2015. The seminar was organized to familiarize students with the available sources of investments, process of financial planning and career opportunities in the areas of Personal Financial Planning.

**Topic: Personal Financial Planning**

**Time: 9.00 am to 4.00 pm**

**Resource Person: Mr. A Suresh, Certified Financial Planner, Bangalore.**

### **Profile of the Resource Person**

A dynamic professional with over 25 years of experience in the health care and financial services sector in managing the sales and marketing, training and content development with focus on revenue growth and profit maximization of the organization. Got hands on exposure on multi tasking and cross functional assignments such as Strategic Planning, Sales & Marketing, Business Development, Quality Management, Resource Management, Training & Development, Client Relationship Management and Team Management

### **Professional Qualification:**

- CERTIFIED FINANCIAL PLANNER CM from Financial Planning Standards Board (FPSB) India, Mumbai
- Associate of Insurance Institute of India, Mumbai, Life Branch
- Licentiate of Insurance Institute of India, Mumbai, Non Life
- NSE Certified Market Professional
- MCX Certified Commodity Professional (MCCP)

### **Professional activities:**

- Trainer – CFPCM certification
- Visiting faculty at various management institutes on the subject of "Financial Services".
- Published a book on Financial Mathematics – use of excel and open office
- Contributes articles on personal finance in personal finance magazines
- Conducted workshops on Personal Financial Planning for working professionals
- Member – Council of Financial Planners

### **Contact information:**

Mobile : +91 99860 85247

Email: [asureshfp@gmail.com](mailto:asureshfp@gmail.com) or [sureshfp@rnis.biz](mailto:sureshfp@rnis.biz)

## Report

The resource person Mr. A Suresh spoke about the meaning of Personal Financial Planning (PFP). Financial Planning is a process that enables to achieve one's life goals and objectives through the proper management of the financial resources Steps involved in PFP. He mentioned about the benefits of PFP. Financial Planning provides direction and meaning to financial decisions. It allows the client to understand how each financial decision affects other areas of finances.

-Financial Planning can achieve the following for the clients

- a. Organise their finances
- b. Improve cash flows
- c. Plan for education expenses
- d. Optimal insurance and reduce the cost of insurance
- e. Plan for retirement
- f. Improve investment performance
- g. Lower investment risk
- h. Lower personal income tax

The meaning of a Personal Financial Planner was explained to the students. A Financial Planner is someone who uses the Financial Planning process to help you figure out how to meet your life goals. The Planner can take a 'big picture' view of your financial situation and make Financial Planning recommendations that are suitable for you. The Planner can look at all your needs including budgeting and saving, taxes, investments, insurance and retirement planning. Or, the Planner may work with you on a single financial issue but within the context of your overall situation. This big picture approach to your financial goals sets the Planner apart from other Financial Advisors, who may have been trained to focus on a particular area of your financial life. The basic fundamentals of preparation of personal plan was explained. Mr. Suresh also explained in detail the various financial ratios that are useful in PFP. The ratios are as follows:-

- a. **Liquidity ratio:** Indicates how many months' expenses are provided in the form

of liquid money. Liquid money includes cash and near cash like, savings bank a/c balance, fixed deposits and money market mutual funds. This ratio is calculated by dividing the current assets by monthly expenses.

b. **Extended Liquidity Ratio:** Liquid Assets + (Other Financial Assets @50% of the value) divided by Monthly expenses. Other financial assets include investments in direct equity, mutual funds, PPF, NSC and bonds. This ratio indicates how many months can a person meet his regular expenses with out having regular income , if he is not able to earn for long period of time

c. **Savings rate to Earnings Ratio:** Total Annual Saving/Annual Salary. This ratio indicates the percentage of pre tax income saved every year out of total income.

d. **Savings to Income Ratio:** Total Savings / Annual Salary. This ratio indicates the number of times of annual income in Investments. Savings include the current value of EPF also.

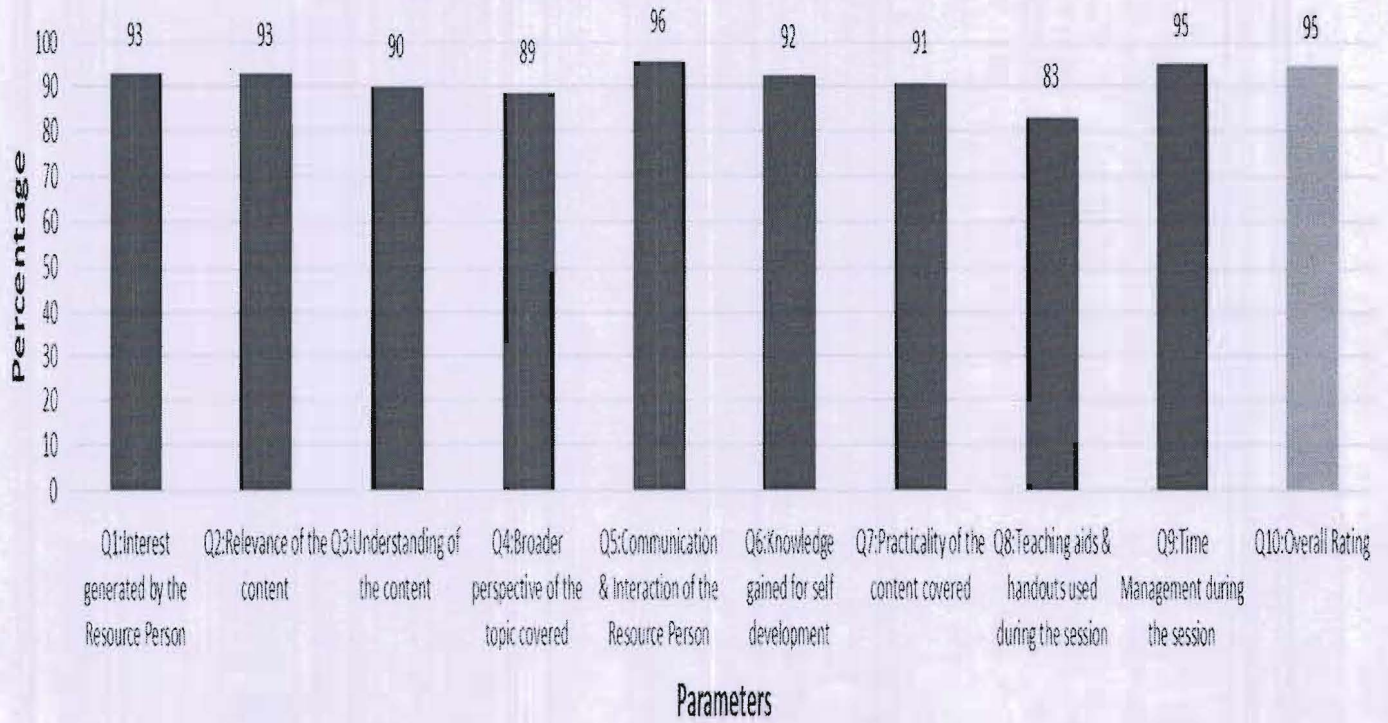
e. **Debt to Income Ratio:** Current Debt/Annual income. Current debt includes all outstanding loan amounts such as housing loan, education loan, car loan, consumer loan, personal loan, credit card outstanding balance. It indicates the number of times of debt over annual income. High ratio implies high debt and less amount for savings

f. **Solvency Ratio:** Liquid & Other Financial Assets / Total Debt. Other financial assets @ invested value. Solvency ratio examines the solvency of the client whether assets are sufficient to repay the debts. Indicates the ability of the client to repay the debts.

The scope for career opportunities as Personal Financial Planners for MBA students was also discussed.

Overall the session was very useful and all the students were benefited from the seminar.

### Feedback analysis - Seminar on Personal Financial Planning"





Mr. A Suresh taking the session on 'Personal Financial Planning'



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**RV INSTITUTE OF MANAGEMENT**  
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BANGALORE - 41.

**CENTRE FOR ENTREPRENEURSHIP DEVELOPMENT**

**A REPORT AND RELATED DOCUMENTS OF  
IDEA GENERATION EXERCISE**

FOR THE II SEMESTER MBA

MARCH 2015

Copy to EQAC  
by  
23/04

## A Brief Report On Idea Generation Exercise

**Idea Generation Exercise:** The students second semester were divided into groups of 5 to 6 members and each group were given a set of newspapers and A4 sheet paper. The groups were then asked to generate as many ideas as possible from the newspapers in the given time period of 30 minutes. The group that generated highest number of ideas was awarded with a box of chocolates. The ideas were then categorized according to Political, Economic, Sociocultural, Legal, Demographic and Technological factors. The students have generated 2640 ideas in total.



Students of second semester generating ideas from the newspaper

**Name of the Exercise: Ideas from a Newspaper**

*Contributed by: Laura Parkin,  
CEO & Co-Founder, NEN,  
Bangalore, India*

**Introduction:** The newspaper exercise is useful for a wide range of audiences, including people just starting to think about entrepreneurship.

We think that this may also be a good exercise to run in a “stand alone” situation: not part of a workshop or course, as it doesn’t require any other knowledge of entrepreneurship. Below are detailed instructor’s notes to run this exercise.

**Learning**

**Objectives:** Some of the key take-aways that need to be brought out, through discussion after the exercise include the following:

Need to look at external world to get ideas, not at yourself (that’s why we use newspaper to help trigger ideas, rather than suggesting the participant look into his/her bag, or think about his/her day.)

One can and should be disciplined about idea generation, and need to train oneself, as having a flow of new ideas is critical to successful entrepreneurship.

Change in the environment should trigger ideas, as change creates business opportunities, in particular for new entrants (companies), because when there is change, the current players may not have an advantage. While of course the entrenched players may have advantage in access to capital, credibility, etc, they may at the same time be encumbered by their existing investments in assets, people, and way of doing things.

There are specific, major lines of change of which to be aware: technological, regulatory, consumer taste/spending.

(NOTE: there is an optional opportunity to go into more depth on the types of ideas that one can look for, but will not explore that here.)

Not all ideas are good ones – which leads to two conclusions:

- (1) important to have lots of ideas; and
- (2) one needs to be able to evaluate the ideas to see whether they are really opportunities (key to differentiate: idea v. opportunity).

(NOTE: this exercise is limited to idea generation, and does not move into the area of opportunity evaluation. That would be a natural next step for a class).

## **The Exercise:**

### *Participant Briefing:*

#### a. Providing Context:

It's good to give some context to the participants, so that they can appreciate the value of this rather simple exercise, but not to go into the details of the learning objectives, as those should be drawn out in discussion after the exercise.

- 1) Mention that this exercise starts at the beginning of the company building process – and emphasizes a skill that is often overlooked: idea generation.
- 2) You may want to outline for them how idea generation leads to opportunity evaluation, and then onward to identifying and recruiting resources, etc.
- 3) It's important to emphasize that idea generation is required throughout the entrepreneurial process – and in fact is a critical skill when working within organizations, or in many other contexts.

#### b. Describing exercise:

- 1) Explain to the participants that you will be splitting them into teams of 3 – 5 people, depending on class size. It's good to have at least 4 teams.
- 2) Explain clearly what you will be asking them to do. (see "Running the Exercise", below.)

## **Running the Exercise:**

### **Part One: The Longest List Wins!**

1. Have the teams form by counting off into groups of 3 – 5 people. (This exercise works best with at least 4 teams.)
2. Hand each group a section of a recent newspaper (8 pages or so)
3. Ask the teams to come up with as many different ideas for possible businesses as they can in 15 minutes. The ideas must be triggered by something (anything) they see in their section of newspaper.
4. After 15 minutes, each team tells the group how many ideas they generated, and reads off the list to the room. No sorting or preference required. (This is not yet about opportunity identification.)
5. While they are reading off their list, you (the facilitator or faculty member) write each idea on the board. While writing each idea, you group the ideas into three groups, but don't not explain what the groups are (no headers, etc on the board). The ideas should be divided along the following lines:
  - Ideas created by consumer taste/spending change
  - Those triggered by regulatory change
  - And those created by changes in technologyClearly some ideas will fall into more than one category, but try to choose the one that most makes sense, or is at the root of the idea.

6. Lead the participants through a discussion. Some thoughts for discussion triggers and points to draw out:

You may want to choose a few ideas from the different lists, and ask the teams to explain how they got the idea.

May want to draw out the similarities and differences in the ideas.

Can then ask people what the differently grouped ideas have in common with each other.

Highlight the significance of change making ideas possible.

Point out where ideas were triggered by "problems" as well.

Ask why we used a newspaper, in order to highlight need to focus externally.

NOTE: Discussion should be lively and fun. No idea is silly. No idea is impossible. The same rules apply as for brainstorming! It's great way to point out the difference between idea generation and opportunity evaluation.

### **Part 2 (optional): Beat the Clock**

This part should take the exercise up to the brink of opportunity evaluation, as well as make it fun for everyone by introducing a competitive element.

1. Give each team a new set of 4 – 6 pages of newspaper or a section of a magazine.
2. The teams have 90 seconds to generate and write on a large piece of paper all of their ideas.
3. At the end of the 90 second round, the teams share the number of ideas and the list of ideas with the group.
4. Now – here's where we can experiment a bit. I think that there are a few ways we can take this forward, including these two directions:

After all the presentations, have the group vote on which teams LIST of ideas in total is the most attractive – which basically means that you are backing the team, and their idea-generating power, rather than one particular idea. Given that most businesses don't succeed on their initial ideas, this is a good way to introduce that the most important element in any business is the team.

After all the presentations, have the group vote on their favorite IDEA. This is a simpler route than the above, but does keep the emphasis on the idea, and does not open the discussion to why the team that can generate the most good ideas is a good bet.

5. Lead the group through a discussion of why they chose certain ideas and not others. This will allow you to draw out a couple of important points:

All ideas are not good ideas. That's why it's important to be able to generate as many as possible.

The natural next step is to learn how to evaluate ideas and determine if they are really opportunities.

**Time required:**

**Part 1:**

5 - 10 minutes for briefing the participants and sorting into teams

15 minutes for team work – idea generation

25 minutes for presentations and discussion

**Total time: 45 – 50 minutes**

**Part 2:**

2 minutes for briefing participants

90 seconds for team work – idea generation

10 minutes for presentations & voting

5 – 10 minutes for discussion

**Total time: 15 – 20 minutes**

**Total Part 1 & 2: 1 hour – 1 ¼ hour, depending on time allowed for discussion.**

**Materials required:**

1. Newspapers – probably 1 for every 2 teams. Will be split into sections of 6 – 8 pages per team, per Part.
2. White board and markers.

**Follow up Activity:**

It is suggested that you ask the participants to take up a project "Explore for Problems" as a follow up activity. You may give them a week's time to complete this.

*The assignment:* "Explore for Problems" assignment involves asking the participants to go out and look for 25 different problems and compile what they see. This will help in orienting them towards generating ideas to solve customer problems/pains that indicate a need for a product or service.

*The deliverable:* Ask them to present to the class, 3 key problems that each of them came across and ideas to solve them. You may give them 3 mins to present it. Giving limited time to present is a good way of improving their communication and presentation skills. For more details, refer to the "One minute pitch" exercise under 'How to evaluate opportunities' in this CD.

## Registration Details

- Registration fee: Rs. 750/- per participant
- Payment should be made by cash or DD / Cheque to be drawn in favour of Director, 'RV Institute of Management' payable at Bangalore.
- Telephonic and/or email confirmation for spot registration are welcome.
- Registration at 9.00am.

## Organising Committee

### Chief Co-ordinator

Dr. R. V. Ramani  
Director, RVIM

### Faculty Coordinators:

Dr. R. V. Ramani  
9945085937

Dr. R. V. Ramani  
9880149951

Dr. R. V. Ramani  
9448079735

Dr. R. V. Ramani  
9986728377



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Phone : 080-26547048 Fax : 080-26654920

E-mail : [contact@rvim.edu.in](mailto:contact@rvim.edu.in) Website : [www.rvim.edu.in](http://www.rvim.edu.in)

Accredited by NAAC with "A" Grade

## Centre for Research & Consultancy

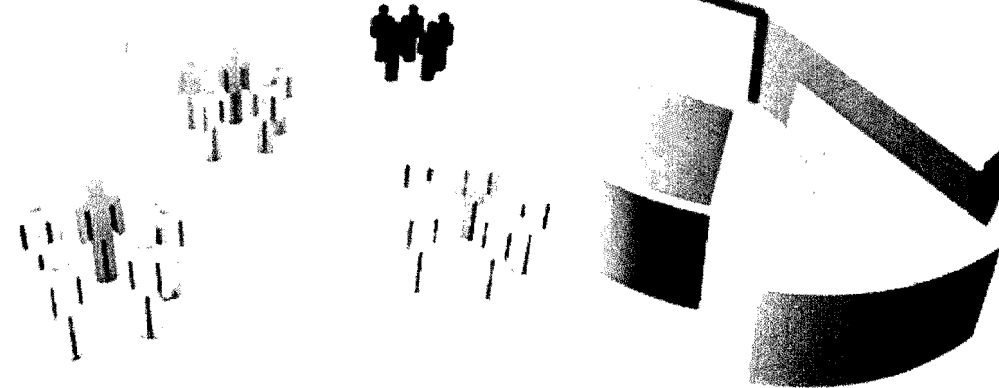
Presents

## One day Workshop

On

## "Executing Research and Statistics using R Programme"

Saturday, June 18, 2016





RVIM started in the year 1999, with the purpose of providing quality management education to aspiring youngsters. The institute aims at imparting value based education in business administration and provide need based training, research and consultancy. The primary goal of the institution is to train and mould the students into professionally committed and socially responsible corporate leaders and entrepreneurs.

R is a popular open source statistical package for data analytics and graphics that is widely used in both academia and industry. This workshop introduces R in a way that takes advantage of what you already know. For many topics we will begin with R's built-in commands that offer sparse but flexible output. It also covers different packages in R that are likely to enhance the participant's knowledge in both statistics and R programming language.

After your participation in this workshop, you will be able to use R to import data, transform it, create publication quality graphics, perform commonly used statistical analyses and know how to generalize that knowledge to more advanced methods.

The Workshop aims to include the following areas:

Introduction to R Programming Language

Data Exploration through Graphs and various loop function

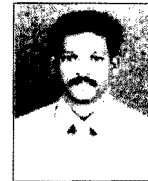
Testing of Hypothesis - t test, F test, Chi square and Z proportion test Session

Model training and Testing using Multiple linear Regression and its assumptions

All those who deal with Data Analysis will benefit most from this workshop. This workshop will also be value addition to:

- Academicians interested in doing or supervising research
- Research scholars
- Practitioners working in any functional area interested in research.

This one-day workshop provides a hands-on introduction to R, the well-known open-source platform for data analysis. Real examples are employed in order to methodically expose attendees to best practices driving R and its rich set of predictive modeling packages, providing hands-on experience and know-how to the Participants.



Research Consultant, Bangalore

Mr. Shankar M Mepparambath, did his MBA (Marketing), in 1999 at Univ. of Madras. In 2005 Undergone FDP, at IIM- Ahmedabad, He has work experience in both Academics and Industry, 15 years in Academics and 10 years in Research, training and consultancy respectively. He worked with Satyam computers, Manthan services, and Caterpillar (USA). He has published articles in various national level journals. He trained more than 15,000 participants across India in research methodology and statistical software which includes R, SPSS, SAS, AMOS and MS-Excel. His research materials like "360 degree view of RM and what is Theory" are downloaded by the research communities pan world. He has been enacting as research consultant for various companies such as Valuvox, PPDA Ltd, SPSS South Asia Ltd, Bangalore and Starcomm. As a consultant, he handled client like HSBC on Branding experience and Alleges for profiling IT human resources, on training. He has been providing training for various corporates like Optimal Strategix group, IBM,, Care India, Custlogic and Satvik etc.

His area of interest includes Analytics and Data science. Currently he started his own venture in the name of CARES, which focus on Research, Consultancy and training.

Rashtreeya Sikshana Samithi Trust  
**R V Institute of Management**

**Centre for Research & Consultancy**

Report of the one day Workshop on "Executing Research and Statistics using R Programme" conducted on 18-6-16

Preamble.

The Centre for Research and Consultancy conducted a workshop for the benefit of Academicians and Research scholars on the theme of Executing Research and Statistics using R Programme on 18<sup>th</sup> June 2016.

R is a popular open source statistical tool for data analysis which is best suitable for research purposes programmes built in commands offer wide and flexible outputs. The main objective the workshop is to facilitate the research scholars to apply various methods and techniques, available under R programming which enhances the accuracy of analytical findings. The overall workshop had the objective of:

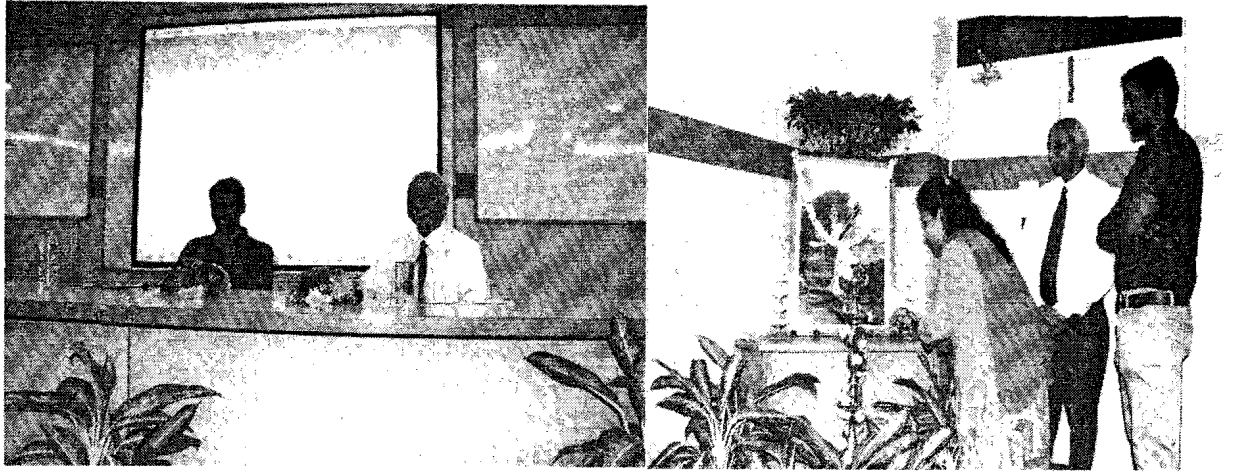
- 1) Introducing R programming language
- 2) Exploring data through graphs and loop functions and
- 3) Hypotheses testing, F testing and chi-square testing

The resource person for the workshop was Mr. Shankar M Mepparambath.

Mr. Shankar M Mepparambath, is an MBA in marketing from the University of Madras. And has work experience of 15 years in industry and 10 years in Academics, Research, and training and consultancy services. He has worked in reputed firms like Satyam computers, Manthan services, and Caterpillar (USA). He has published articles in various national and international level journals also. He has trained more than 15,000 people across India, in the domains of research methodology and statistical soft wares such as R, SPSS, SAS, AMOS and MS-Excel.

### Inaugural session

The session started with an invocation prayer by Ms.Shubha Bhat of II sem MBA. This was followed by welcome address by Dr.G.S.Venugopal, member, Research and Consultancy centre. The resource person Mr. Shankar M Mepparambath was introduced to the gathering by Dr.G.S.Venugopal. The traditional lamp was lighted by Mr.Shankar M Mepparambath and Dr.T V Raju, Director, R V Institute of Management.



Dr.T V Raju, in his presidential address, stressed the need for adopting advanced software tools like R Programming, which will not only give accurate solutions, but will also save precious time. Dr. T V Raju also emphasized the need of attaining proficiency in applying such tools, which help the participants to acquire further insights into such statistical tools.

The inaugural session was concluded with vote of thanks by Dr. Noor Firdoos Jahan, Coordinator, Research and Consultancy centre, RVM.

### I Session

The first session includes the basic fundamental aspects of R Programming. The additional features of the R Programming language in relation to the software like SPSS, is also discussed. The presentation started with 'R in action. R is a software, which has come handy for the researchers-particularly in the areas of social sciences. The basics of research such as the concepts of theory, model, data,

sample, variables, measure, units of analysis, deductive/inductive logic were discussed in order to refresh the basics of research. The importance and general features of consoles, environment were explained in detail. The concept and appropriate use of characters, Numbers logic with "true or false attributes" were deliberated. The features of Storing and display of factors were taken up to explain the main feature of R Programming. The construction and use of Matrix, which is of great importance to generate reports, were also explained.



The strengths of R programming in the form of ease with which well-designed publication-quality graphs can be produced, including mathematical symbols and formulae were explained. The session was interactive and well taken by the participants.

## II Session


The II session which started after the tea break, was dedicated to the practical exercises based on R programming. This session was conducted in the Computer lab. During this session, the methods and techniques of analyzing vectors and matrices were explained and participants were given some small exercises to be completed in the system itself. Mr. Shankar and his team was in and around the lab to help the participants to complete the task given to them. The concept of vector, mean and variables were explained to the participants with suitable examples.



Soon after this session participants had lunch and came back to the lab for the next session. This session was completely devoted to the analysis of data using various statistical tools like ANOVA, Chi-square test, t-test, z-test and f-test using R programme. The session was very interactive as participants had a lot of questions related to this topic and started clarifying the same with the resource person. The participants had on-hand training and gained confidence to utilize R programme for their future purpose. The workshop concluded with a group photo followed by distribution of certificate for their participation in the workshop.



Report Submitted by:

  
Dr. Noor Firdoos Jahan  
Coordinator, Research and Consultancy Centre