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CONTENTS

LIC- Competing to Win Dr. Abhijeet Chatterjee, Rekha Melwani, Abhikrati Shukla, Megha Jain	01
Revisiting Strategy Deepika Batra, Kamna Tiwari, Dr. Manish Joshi, Dr. Vinod Mishra, Dr. Piyush Naik	05
Traffic at Crossroads Dr. Rajeev Shukla, Dr. Digamber Negi, Dr. Deepa Katiyal, Khushboo Jain	11
Negligence of Duty and Dexterity Dr. Deepa Joshi, Dr. Meghna Tiwari, Ram Bhavesh Sharan	15
A Step towards Revival Dr. Uttam Rao Jagtap, Dr. Sandeep Malu, Swati Gupta, Prachi Nikam	18
Preventing Crime Against Women via Enforcing Technology Dr. Pradeep Bhatt, Prashant Kushwaha, Ankita Jain, Nazma Shaikh	22
Journey towards Smart Public Transport System Dr. Abhijeet Chatterjee, Ankita Jain, Deepika Batra, Divya Juneja, Kamna Tiwari	26
MMC Convert Dr. Deepa Joshi, Leena Soni, Dr. Sarika Gupta, Himani Purohit	36
After Effects of Musical Chair Dr. Upinder Dhar, Dr. George Thomas, Khushboo Jain	42
Saras Milk Cooperative – The Road Ahead Dr. Digamber Negi, Dr. Shalu Kotwani, Bharti Agrawal, Ram Bhavesh Sharan, Sneha Kandhari	48
Start-up at Crossroad Dr. Deepa Katiyal, Dr. Sapna Parihar, Mukund Pandey, Sampada Najan	52
Survival in Next Era of Tech Dr. Rekha Melwani, Someshwar Joshi, Priyanka Yadav, Jitendra Nimbodiya	56
Talent Retention for Stability Dr. Uttam Rao Jagtap, Dr. Suchita Gupta, Dr. Poonam Nagar, Yogita Sharma, Sahil Gangwal	59



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**From the Editor's Desk:**

Technological revamp in information technology has brought significant changes in India's higher education sector. Privatization in education sector, shortage of qualified and experienced faculty, lack of project based learning, mushrooming low quality institutes, lack of strategies for students promotions and changing needs of industry has compelled institutions to redesign the curriculum to augment employability skills among management students. It is therefore time to connect with industry for practical learning experience and to work jointly towards improving teaching methodology to inculcate employability skills with great learning.

Since its inception, Management Effigy has accumulated great intellectual legacy. It has evolved meaningfully and attracted contributors across all Management and Information Technology streams. J-Gate indexing is another feather added to its quality pursuit endeavor. The Journal is being exchanged with the journals of 48 management institutions of repute in the country.

It is a matter of great pleasure for me to place before the readers the present issue of Management Effigy (Volume IX, Issue II, July-December 2018). This issue is specially dedicated to management cases developed by authors in various National Case Writing Workshops. Cases are used effectively to teach critical thinking and quantitative reasoning, and have been successfully applied to a wide range of disciplines in both undergraduate and graduate classrooms. The real-life nature of cases brings interest and relevance to the application of abstract concepts and theory in practice. With a deep belief in disseminating knowledge through quality research articles and case studies contributed by scholars, the current issue offers cases on After Effects of Musical Chair, Journey towards Smart Public Transport System, MMC Convert, Start-up at Crossroad, Saras Milk Cooperative- A Road Ahead, Survival in Next Era of Tech, Talent Retention for Stability, LIC-Competing to Win, Revisiting Strategy, Negligence of Duty and Dexterity, Traffic at Crossroads, Preventing Crime Against Women via Enforcing Technology and A Step towards Revival. All the manuscripts included in the present issue have been approved after the stringent review process.

I am quite optimistic that this special issue on management cases will add value to the learning of academicians, scholars and students of management institutions. I offer sincere thanks to the authors for their valuable contribution.

With warm Regards

Dr. George Thomas

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LIC- Competing to Win

Dr. Abhijeet Chatterjee,* Rekha Melwani,** Abhikrati Shukla,*** Megha Jain****

Background

Indian government liberalized the economy in 1991 and privatization played crucial role in development of the economy. Liberalization, Privatization and Globalization opened the doors for foreign companies in Indian market. Specifically, Insurance sector is no exception. On 1st September, 1956 after nationalization of all the 245 companies engaged in life insurance business, Life Insurance Corporation of India (LIC) came into existence. LIC had monopoly in insurance business since 1956. Over the years, LIC became synonymous with life insurance, and it built up an enviable brand image in both rural and urban areas.

Later, in 1994 Malhotra Committee proposed Government of India to open the doors for private players in insurance business and to allow foreign companies to enter in insurance sector, preferably through joint ventures with Indian partners. Further, following the recommendations of the Malhotra Committee report, under IRDA Act 1999, the Insurance Regulatory and Development Authority (IRDA) was constituted as an autonomous body to regulate and develop the insurance industry. Due to this private sector got entry both in general as well as life insurance sector in India.

Impact of Privatization

Indian Insurance sector have come a long way, from monopolized environment to market driven competitive atmosphere, where private players were redefining the insurance market with innovative products and distribution channels. On permitting the FDI in insurance sector from 26% to 49 % under the automatic route, has encouraged the international players to offer their global expertise and best practices in India. Many private players were experimenting with digital channels through online sale of policies. In fact, the entire sales platform was now on the online platform. Over the years, the private players had carefully built a strong low-cost banc assurance channel, which was contributed more than 50 per cent to the new premium.

Competitive Strategies of LIC India

- **Marketing and Promotional Strategy**

As a result of privatization, the private players entered in Indian insurance market with new and innovative marketing strategies. Due to this, the benefits which LIC was enjoying in the market were taken away and faced competition pressure in the market. LIC had been formulating new strategies and plans from time to time in order to perform better and to compete with private players. In wake of

The case was developed by Dr. Abhijeet Chatterjee , Rekha Melwani , Abhikrati Shukla , Megha Jain of Shri Vaishnav Institute of Management (SVIM) in the National Case Writing Workshop organized by SVIM, Indore (M.P.) during November 20-25, 2017.

coping with the competition LIC had been taking following steps to increase its market competitiveness and retain its dominant position in the insurance market. LIC had been taking following steps to increase its market competitiveness and retain its dominant position in the insurance market.

- **Distribution Channel**

The primary channel in the distribution of insurance was only through agents. After privatization Corporate Agency and Broker channels were opened up to enhance the distribution channel. The private companies had visualized this as an opportunity to get a wide reach into the market and hence started to make attempts for getting the maximum benefit from the available alternate channels. LIC also started to look for alternative channels. LIC also tied up with the banks in urban and with Regional Rural Banks (RRB) to spread its business. LIC tied up with Corporation Bank, Central Bank of India, Indian Overseas Bank, UCO Bank, Bank of Punjab, Oriental Bank of Commerce and fourteen cooperative Banks. LIC had attempted to enlarge the distribution channels to build a real marketing environment by involving cooperatives and panchayats in its market areas.

- **Foreign Branches**

LIC opened its first international branch in Nepal in year 2001. LIC did not have any foreign branch before privatization. After privatization, as a part of change in marketing policy LIC thought of expanding outside boundaries of the country. Presently it has branches in 46 countries in the world.

- **Advertisement**

As the private players had much attention to advertising and promotional activities, LIC, too, was forced to make efforts to increase its visibility and enhance its brand image. The company commenced systematic, intense, and well-focused public relations and publicity activities both at the corporate and operational levels. LIC had aggressive marketing strategies to have advertisement in print media and electronic media.

- **Product Innovation**

Initially LIC had only 124 life insurance products in times of monopoly of 44 years i.e. since the formation of LIC till the liberalization of life insurance industry. LIC provided almost 100% of the products to Indian customers and that was traditional ones with a quasi absence of individual pure protection products. The product range was small and not innovative enough to face the competition. LIC sold insurance as a tax planning instrument, not as a product giving protection. But the entry of private players brought tough competition among insurer and forced all of them to search for customized insurance products based on the needs of the customers. Due to the immense competition LIC provided customized products and provided multiple riders separately. Just after 10 years of liberalization of the sector, LIC also introduced 64 new policies in the market. In year 2017, a variety of products are available ranging from traditional to Unit linked providing protection towards child, endowment, capital guarantee, pension and group solutions. It had also provided health Insurance Plans which were not available before privatization.



Challenges Ahead

LIC had large agent network which increased the cost and operated on high commission structure. LIC also booked higher Non Performing Assets (NPA) as compared to other private players. Many private players had experiments with digital channels and had sales of insurance products online. The technological changes created the challenges and opportunities for the insurance industry.

Changing government policy and guideline of the regulatory authority, IRDA have also played a very vital role in the growth of the sector. Privatization made the market more competitive and need to redefine the strategies to cope with the competition and maintain the market share. The private companies were competing by bringing new and innovative products to suit the needs of customers, building a strong distribution network, strong advertisement and finding new markets for their products. LIC which was moving on traditional pattern revitalized itself to regain its market share and image and came up with new marketing and sales promotion techniques.

Questions

1. How should LIC used its strength to maintain the market share?
2. What steps LIC can further take for corporate branding to compete?
3. How competition helped insurance industry to grow and catered the market using product innovation strategy?

Teaching Notes

Synopsis

The present case focused on the success of Life Insurance Corporation of India in the competitive insurance market. The purpose of the case is to familiarize the students/participants with the winning strategies of LIC which enabled LIC to face the competition from private sector.

Target Group

The target group will be Management students and business executives.

Learning Objectives and Key Issues

- To understand the concept of Insurance market with changing Business Environment.
- To learn the significance of different business strategies for effective survival in competitive environment.

Teaching Approach and Strategy

The case will be distributed to the small groups of students. Each group shall consist of 4-6 students and is required to analyze the case and write down the point in consensus. The group has the opportunity to present the analysis for discussion putting forth its interpretation and suggestions on the issues involved in the case followed by open discussion. The discussion can be triggered by asking questions from the participants such as share their understanding of issues of the company. Based on the



answers from the participants the concepts of Insurance market, LIC, Privatization and Globalization can be linked with the facts given in the case for better understanding.

Questions for Discussion

1. How technological changes created the cost for LIC?
2. “Due to privatization, LIC had to redefine the distribution channel”. Comment.

Analysis of Data

A critical analysis of the whole situation given in the case should be made by adopting the technique such as SWOT analysis or SAP & ETOP.

Background Readings

1. Recent publications on Insurance, Business Environment, Strategic Management, HR, and Marketing Management, should be considered.
2. Financial Report of LIC for last three years

Experience of Using the Case

The case had been discussed in the class of MBA and students were keen to discuss the effect of privatization on LIC.

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- Kotler, Keller, Koshy, Jha, (2008) Marketing Management—A South Asian Perspective, Pearson, 13th Edition.
- Skipper, (2008) Risk Management and Insurance Perspectives in Global Economy, 1st Edition, Wiley.



Revisiting Strategy

Deepika Batra,* Kamna Tiwari,** Dr. Manish Joshi,***
Dr. Vinod Mishra,**** Dr. Piyush Naik*****

Background

Computer and Information Technology Network were established in 1995 by the group of entrepreneurs working in the field of IT with a ground level experience of more than 15 years. CITN was a social enterprise enabling the entrepreneurship and e-governance on social development needs. Three leaders from different business domains collaborated to realize the e-governance market potential interacting into Government to Citizen (G2C) services. As the 'e' in e-governance stands for electronic, e-governance was basically associated with carrying out the functions and achieving the results of governance through the utilization of Information and Communication Technology. When applied to the implementation of human resource, the company had worked on the concept of "Emotional Bonding". Since the time of inception, the company had its policy of organizational adaptation where they started not by the formal process but by the mentor – mentee relationship.

The company itself has its three founders who shared such bond among themselves. Mahesh Rakheja (55) was the mentor of (52) and in turn Dharmendra Choudhary (45) was his mentee. Further going on making a team they hired some on non technical people from their internal references and this way the organization came into business of facilitating IT products to the market in 1995 with the motto of imparting a techno-sociological phenomenon called Information Technology to the masses paying its way being into Social Enterprise. The company started the business under ISO 9001:2008 certified NGO banner. They have been facilitating various e-governance projects Pan India supporting digitization across major government projects. They had been engaged in the implementation of IT projects and delivering technological solutions to the clients, re-structuring their business in the year 2000, under the NGO banner to gain the interest of prevailing e-governance projects. CITN was working as the business correspondent to the many nationalized banks,

Pan India which was shaping its robust financial inclusion framework. Currently, it was holding 10,000+ Kiosk services (one business vertical) across Pan India except Kerala, Tamilnadu and J&K expediting the services with the prestigious tie-ups with Airtel Money and Paytm.

Products Line

School Education through ICT

With the mission to offer lifelong learning, e-governance and empowerment services through appropriate partnership to the very large population with diversities with high quality of relevance

The case was developed by Deepika Batra of Shri Vaishnav Institute of Management (SVIM), Kamna Tiwari, IMS, DAVV; Dr. Manish Joshi and Dr. Vinod Mishra, Prestige Institute of Management and Dr. Piyush Naik Human Frame Consultancy Services, Indore in the National Case Writing Workshop organised by SVIM, Indore (M.P.) during November 20-25, 2017.

applicability in life and work within the shortest possible time and with a wide accessibility from urban to rural areas; the company started with its very first product of establishment, operation & imparting computer education project to the students of 9th, 10th, 11th, & 12th standard as per the syllabus in Rajasthan, where Electronics Corporation of India Ltd., The Govt. of India enterprises & Education Department, State Government of Rajasthan gave its tender for the first time to CITN to serve 400 schools in 8 districts. While opting for such bigger projects, there was the financial crunch, where the company was supposed to expend Rs. 6 crores of fund and was also been asked to generate Rs. 6 crores of profit annually. With a limited amount that they possessed (Rs. 35 - 40 lakhs), they started the task with serving initially 25 schools.

Owing to the continual task, they overcome this issue by raising fund by Dainik Sanskar Group's chairperson, Rakesh Agrawal who was in good relation with Mahesh Rakheja who was once an ex employee of Sanskar group. This fuelled up the entire venture setting up no looking back option. However, the project successfully completed and was then closed. Their another project in this domain was with Haryana State. There CITN was proud to be a part of such big and visionary Free Computer Education Project envisaged by Directorate of Education, Government of Haryana State. The project was independently managed by CITN where they deployed more than 2500 Computer teachers (Education Volunteers) and created a strong network of Block Coordinators and District Coordinators to bridge the operational process between lower end employee and the Project Management Unit. The project is running successfully and helping the Government fulfilling the dream of ICT education spread to the grass-root level. The domain of imparting education for employment continued with projects like Gyanodaya Yojana, SHARADA, Pratishtha Yojana and alike.

Common Service Centres (CSC)

CITN was then appointed as Service Centre Agency for implementing Common Service Centre Project at 2158 locations in Indore and Ujjain Division of M.P. in association with Govt. of India and Govt. of M.P. With this project they were utilizing the digital opportunity through CSC Project launched by Govt. of India for rural development and power eradication. It was a strategic cornerstone of National e-Governance Plan (NeGP) approved in the year 2006 on a massive scale.

Financial Inclusion Services

It was in the year 2008, where the company tried its hands on the facilitating the financial inclusion sector in India. This was a turning point in the history of the company where it got a push and expanded their business exponentially in terms of both market penetration through opening kiosks nationwide and getting multiple government tenders like Pradhan Mantri Jan Dhan Yojana, Atal Pension Yojana, Banking Utilities with State Bank of India, Bank of Baroda and Bank of India, Housing Finance with Punjab National Bank. The company also recently served private sectors like e- KYC for Paytm and Airtel group.

Under **UIDAI** agreement (Unique Identification Authority of India is a government agency in New Delhi that serves as the issuing authority for Aadhaar unique identification numbers (UIDs) and cards. The agency has been mandated by the government to develop, identify and set up the necessary infrastructure for issuing Aadhaar cards) CSC (Common Service Centre) was engaged for Unique Identification Authority (Aadhaar) as a permanent enrolment centre. Where a beneficiary could enrol himself and get his EID no. of 14 digits. Owing to this commission based business the company recently achieved a turnover of Rs. 6-8 crores in the first three quarters out of which 80% was supposed to be paid to the franchise owner and the rest 20% was used for infra structural development in more than 10,000 kiosks all over India. However, the company does not have triggered Jammu and Kashmir, Kerela and Tamil Nadu states.

Awards and Recognition

The company as it rendered a massive coverage in social entrepreneurship, it witnessed many recognition as well. Some of them were WSIS Project Prize 2013; Excellence In e-Governance Initiative in M.P. 2011-12; WSIS Project Prize 2012; Excellence in Economic

Development 2011-12; Certificate of Merit by SKOCH Group 2011; SKOCH Award 2010; e India Award 2009; and CSI-TCS National IT Award 2004-06.

Tough Time for CITN

CITN although had great success stories under its name, the company, however, faced some kind of downsizing in some of the projects. One of them was the project “Cine India” under which they had a plan to open a small theatre with 128 seats occupancy. They already took permissions from most of the agencies and were in talks with EROS (a leading entertainment agency) for providing operational assistance like projectors and infrastructures. But this concept, according to them, was copied by one of the renowned Cineplex industry in Indore division.

Another project in the row was the concept of opening a hatchery of Emu birds, which was an irrelevant vertical in Indore and this was the first step towards entering into the business of meat industry. But owing to the less expertise in the field, the company was not able to go further. They proposed Hyderabad city for continuing the project, but owing to cost efficiency part, they were compelled to stop the project there itself. The company almost had Rs. 1.5 crores at stake which they lost in the project.

CSR Activities

The company carried a lot many activities for sharing a shoulder of responsibilities in public. It came up with various projects like “Smile on Wheels” where it aimed to take a comprehensive health care service (preventive, promotive and curative) to the underprivileged population in remote rural areas and urban slums, which was either out of reach from health care or is too poor to afford it. Then the company took voluntarily took the automation of Amlaha Gram Panchayat, District Sehore. As they believed that for actual e-governance happening simultaneously with Top to Bottom approach, Bottom to Top Approach was also required.



The entire project was without any financial support/grant from the Govt. or any other agency and all the R& D cost was borne by CITN. Mixed Approach of T-B and B-T Approach resulted better implementation. Another initiative taken by CITN was ecological initiative in Association with Airport Authority of India, Indore Airport that was project Green India. And the series of such projects aiming to serve society to rise with a sense of responsibility continued.

Staff and Training

The company had its staff size near about 125 people working at different projects. The company had the tradition of taking inbound recruitments owing to the contract based projects. Very few of them were retained in other projects. However, it was noticed that very few of their manpower had some technical degrees to support their qualifications. Although, the company made sure that every person working with them is trained and skilled with expertise for the project they handled. They had their training modules for projects like banking utility. They had their training centre in Kila Maidan area for their specific capsule courses. Another certification course that they offered was Debt Recovery Agent Certification. Doing this course, the candidates can switch to loan recovery if he/she wanted.

Social Enterprise

Social Enterprise is what they called themselves. The company believed that every person at their kiosk is an entrepreneur in himself/herself, which signifies that the entrepreneurial risk is to be borne by the person running the kiosk. If in case of any discrepancies, the ID and the account of the kiosk holder has to be managed by himself/herself.

Challenges

HR has now a chance again to prove their value creation role in the service sector and I corporate, only if it understands what it needs to do now. Some of the basic strategies should be followed by the three founders i.e. reduce administrative and establishment costs, hold large bonuses and reward payments, create participative forums for dealing with the difficult times ahead and retaining top talents. This is the area where the company lacked. CITN proved itself a giant in the domain of financial inclusion talking in the terms of public sector. And it quite believed that in order to enhance growth and development, every firm should try its hand in a 360 degree approach. It was once when the founder, Dharmendra Choudhary was having an informal meet with his co-founders Mahesh Rakheja and Mahesh Gupta, a sudden thought of action knocked him. A question was raised what if the government projects went stagnant? What if, if other players emerge in the markets? Should they try for entering into the private sector to make a hold on it? Should they still continue to be in public sector facilitation? Should they focus more on a formal way of human resource management to be competent enough in the market? That was the striking point which bought the attention of all the three founders again to redo and reorganize the company's business structure. Holding a cup of tea in his hands, looking straight away from the window, Jitendra Choudhary, the youngest co-founder among them, questioned himself what now????



Teaching Note

Synopsis

The case is based on one of the growing firm Computer and Information Technology Network which serve Government to Citizen (G2C) service projects in the Indian society. It was a social enterprise enabling the entrepreneurship and e-governance on social development needs and worked on emotional bonding concept. The company started up with School Education Programs and finally is into the business of facilitating financial inclusion services. The company operates with the network of 14 states with more than 10,000 kiosks centres as their business partners. Taking some very good initiatives in fulfilling the corporate social responsibilities, the company has ongoing projects like 'Smile on Wheels', 'Rural Infrastructural Development' and many more. The company had witnessed many excellence awards in its life till date. However, the company looks forward to enter into the private sector services for which the company is facing the challenge of having formal HR Mechanism in its organisational structure.

Target Group

The case can be used by the faculties and students of the Human Resource Management subjects as well as Strategic management subjects in order to have a broader understanding of the industry practices in general.

Learning Objectives and Key Issues

The case is oriented towards the importance of standard Human Resource Management practices in the service industry and up gradation in order to attain the business growth. Along with this, the case leads an open discussion for the other options to implement integrated HRD models in the service industry.

Teaching Strategy

The facilitator of this case study can arrange group discussions among the readers of the case study and can have individual presentations of every group concluding their individual analysis on the case.

Questions for Discussion

1. What retention policies would you adopt if you were Jitendra Choudhary?
2. How CSR activities could help any organization to sustain the business?
3. Should the company continue in the domain of financial inclusion or should explore other dimensions too?

Analysis of Data

The analysis could be done so far with the situational analysis tools like SWORT (Strengths, Weaknesses, Opportunities, Risks and Threats) analysis and ETOP (External Threats and Opportunities Profile) analysis. Also the analysis conclusions should be eligible to give and justify the answers to the questions asked at the end of the case study.



Background Reading

- HRD & Labour Law Referncer by H.N.Kumar
- <https://pmjdy.gov.in/scheme>
- The Talent Management Handbook by Lance A. Berger, Dorothy R. Berger
- www.CITN.co.in/
- www.ij sart.com



Traffic at Crossroads

Dr. Rajeev Shukla,* Dr. Digamber Negi,** Dr. Deepa Katiyal,*** Khushboo Jain****

Background

The growing population of both vehicles and humans had increased pressure on the existing traffic management system. The reports briefed that the total number of road accidents increased by 2.5 per cent from 4,89,400 in 2014 to 5,01,423 in 2015 in India. In India about eighty thousand people were killed in road crashes in 2016 which was thirteen percent of the total fatality all over the world. Madhya Pradesh, the central state of India, was reported as third state from top of all road accidents in India in 2015 with 54,947 accidents as reported by the Government of India, Ministry of Road Transport & Highways, Transport research wing, New Delhi. According to State Crime Bureau, Indore, the commercial capital of Madhya Pradesh, came in first 5 cities in India and was first in Madhya Pradesh in road accidents. The road accidents figures of Indore were 5,784 (in 2014), 5,873 (in 2015) and 5,143 (in 2016) which is more than the accidents occurred in cities like Bangalore, Kanpur and Jaipur. Indore in 2016 registered 431 Road accident deaths. Traffic Police department faced a challenge in organizing and controlling the traffic of Indore city.

The Winds of Change

Dr. Prashant Choube, Additional Superintendent of Police (ASP) was transferred to Indore, in the year 2016. He was from 2002 Batch of State Police Services. Later he was promoted as ASP in Ratlam and then got transferred to Indore. He is a very dedicated officer and has received many awards; recently he got “Rustom Award” for handling communal riots in Ratlam. He has also written many books like “Police Netratwa”. He has strong belief of educating people rather than using punishment measures.

On his very first day in his office he took a glance of the reports and found that a lot of punitive measures on safety have been taken and various campaigns have been organized like “No Helmet, No Petrol”, “License Cancellation”, “No Helmet, No Registration”, Sending Inadequate manpower was another challenge for traffic police. As there are only 450 traffic personnel on the total Indore population of 42 lakhs, which is less than half the number

SMS to public for traffic awareness. But the reports also revealed that even after such campaigns and safety measures the road accidents data does not reflect the decrease in the accidents.

He then thought about low performance efficiencies of employees and found the reasons to be long hours in single shifts, no opportunities for training and development, interference by political parties, lack of coordination among government departments, poor welfare conditions in services.

The case has been developed by Dr. Rajeev Shukla, Dr. Digamber Negi, Dr. Deepa Katiyal and Khushboo Jain of Shri Vaishnav Institute of Management (SVIM) in the National Case Writing Workshop organized by SVIM, Indore (M.P.) during November 20-25, 2017.

Even after so many constraints he was optimistic for working for the betterment of traffic management and traffic employees and started planning for innovative programs to reduce the accidents. He also contacted educational institutes; NGO'S and planned various research projects with involvement of the students.

Measures Taken

The measures introduced by Dr. Prashant Choube in the city of Indore were:

1. You are being watched: The CCTV cameras were being installed at major cross roads and accident prone areas namely Bhawarkua Chauraha, Palasia Chauraha, Regal Square, Bengali Square but this was not enough as only 28 squares had camera vigilance out of 85. Even e-challan was also introduced but that was not successful due to problem in payment procedure as there was no facility for e-payment. The defaulters were captured through installed CCTV cameras and e-challan was generated by the traffic police which was delivered by the post office to the concerned defaulters which were required to pay the challan at the traffic police office. In case the defaulter does not pay the challan in the stipulated time frame then he has to go through the judiciary system for the payment of the same. Initially the system worked very well but due to the financial crunch at the traffic police office there were no timely payments to the post office for the services they have rendered to the traffic police department. Also due to large number of pending cases of payments in the courts, the courts were unable to handle the traffic challan cases. Consequently the system of e-challan went haywire.

2. Road Safety Posters: Another initiative was to put posters at prominent places in the city. The posters were theme based regarding traffic awareness, like Drive Safely, Traffic Rules, and Life Saving Tips.

3. Road safety cell: Traffic Police established a Road Safety Cell (an educational wing of the Madhya Pradesh Traffic Police) to generate awareness among road user. Its main function was to educate the road users as regards to the proper use of roads as well as to develop the human resources should be responsive to public and technically competent. The training programme was meant to encompass the whole range of road using citizens, from a common pedestrian to a vehicle driver.

Dr. Choube believed that safe and efficient use of the traffic environment is a learned behaviour and all road users are the products of some form of education or training, however informal or intermittent. He felt that the importance of a formal training in road safety has been underestimated in the past because of the mistaken belief that the lessons to be learned are simple and the tasks to be performed rudimentary.

4. Road Safety for education seekers: To ensure the safety of kids, school and college going students which form a major part of Indore traffic, as Indore is an Educational hub of Madhya Pradesh, Traffic Police had displayed various sign boards especially near schools and colleges.

5. Auto, Van, Nagarsewa Complaint: The traffic Police website had options of filing complaints against the public transport vehicles like auto-rickshaw, van, nagarsewa, buses, which have been found transgressing the rules quite often.



6. Police station Helpline: On the website of traffic police www.indoretrafficpolice.com an exhaustive list of addresses of all the Thana Kshetra (area) was being uploaded along with the name and mobile number of the Thana Prabhari (Town Inspector). In case of emergency the same can be contacted by the public.

7. Traffic Police Helpline: The main Thana Prabhari phone numbers were made available on the website who could be contacted 24x7.

He wanted to motivate the employees to perform their best. Although he knew he can't interfere in HR policies of government like poor pay structure, incentives, reward systems (ranging from just Rs. 500 to Rs. 50,000), promotions based on seniority and not performance appraisal. But he still had a vision for the betterment of employees by trying to improve the working conditions, superior-subordinate relations, restructuring training programs, making a sincere effort to create self-respect for entire traffic police department.

He boosted the morale of the employees especially of lower cadre (constables) by supporting them in their routine work, improving their public image, reducing corruption listening to their problems and trying to solve them. But there was still a long way to go in improving Traffic Management system.

Teaching Notes

Synopsis

The Traffic Police Department of Indore, Madhya Pradesh (India) was facing a situation where number of road accidents was increasing because of the increasing population and the number of vehicles. The other problem was availability of limited resources including human resource which was resulting in improper functioning of the department, low performance and low morale in the traffic police personnel. Dr. Prashant Choube joint the Traffic Police Department of Indore in 2016 as Additional Superintendent of Police and after analyzing the situation took measures to resolve the problems.

Target group

- Management Students.
- Traffic Police force of other districts.
- Management faculty members during FDP.

Learning Objectives and Key Issues

- Importance of leadership in Traffic Police Department.
- Effectiveness of government services.
- Effective utilization of limited resources.
- Handling challenges of government regulatory bodies / political pressures.



Teaching Strategy

- Divide the class into separate groups consisting of 5-6 members.
- Distribute a copy of case to individual member for case reading.
- Each member will go through the case and understand it.
- Each member will then have to conduct situation analysis individually.
- Intra group case discussions followed by inter group discussions come up with learning, analysis and conclusion.
- Case presentation.

Questions for Discussion

1. How do you assess the measures taken by Dr. Prashant Choube for effective Traffic Management System?
2. How will you face the challenge of low motivation and morale of the Traffic employees?
3. What further measures can be suggested for reducing the number of road accidents?
4. If you were Dr. Prashant Choube what reforms would you suggest for improving the effectiveness of the traffic police department?

Background Readings

- <http://indoretrafficpolice.com/>
- <http://indoretrafficpolice.com/traffic-police-helpline/>

Experience of Using the Case

Discussion with Management students of UG and PG.



Negligence of Duty and Dexterity

Dr. Deepa Joshi,* Dr. Meghna Tiwari,** Ram Bhavesh Sharan***

Background

Sunil was an employee of Samarth Bank, Indore with long years of service. He was 59 years and was enthusiastic for the benefits he would be receiving after a few months of service. He had been posted to several places in India. However, it was observed that Sunil had casual approach towards his job.

Focusing towards Customer Retention

Indian banks had to realize that focus towards customer retention was essential to improve the image among old customers and attract new ones. This had shifted the focus from operational services to customer centric services. The banks had to look for newer ways to make banking experience of customers more convenient and effective. In the financial world, product superiority did not last long as it was relatively easy to copy products.

So the real strength came from operational excellence, understand the customer and develop good rapport with them.

Issue and Challenge

Mangilal was a customer of Samarth Bank, Indore. He opened a Recurring Deposit Account in one of the branches of Samarth Bank by depositing Rs 2000 / pm for 24 months. He had applied for bank loan of Rs. 25,000/ when his 16th installment of recurring deposit was deposited in his account. After eight months of payment of recurring deposit amount on maturity, Narendra Jain discovered that without charging against lien note bank had disbursed loan to one of their customers Mangilal. On further enquiring about the issue Narendra found that Mangilal worked in a local factory. The bank had the provision to lend bank loan to the customer of recurring deposit with a condition to issue lien note against the amount in account and also keep the amount of recurring deposit on hold.

The lending officer, Sunil was to retire within a few months. He had been serving for long years and was happy for the retirement benefits which he would get after retirement from years of long clean service. Mangilal approached the banker for processing of loan formalities. Sunil neither took the lien note nor put the account on hold the Mangilal's recurring deposit account. After 24 months, Mangilal withdrew his amount from recurring deposit account on maturity and received full amount of rupees 48,000 + interest. The bank officials discovered that without charging against lien note, bank had disbursed loan to Mangilal. Mangilal was contacted and informed for repayment of his loan amount with interest. To the surprise of bank officials Mangilal was in a very bad condition. He simply refused

The case has been developed by Dr. Deepa Joshi, Dr. Meghna Tiwari and Ram Bhavesh Sharan of Shri Vaishnav Institute of Management (SVIM) in the National Case Writing Workshop organized by SVIM, Indore (M.P.) during November 20-25, 2017.



to pay back the loan with the reason of his bad financial condition and that he had taken loan for payment of his child's school fees.

Narendra Jain worked as a senior clerk in the branch at Indore. He was one of the hardworking and dedicated employees whose retirement was due in the coming six months. During his 20 years of service he had proved his diligence. He was known for accuracy of his work. The banker Sunil who was found guilty of negligence of his duty would face the legal action against which he would be deprived of retirement benefits and his pension may also be put to hold till the decision of court comes in his favor. Also media coverage would spoil his social image.

If the bank filed a case against Mangilal, he would get imprisonment which would worsen his family's financial position.

Questions

1. Should the bank protect Sunil against legal action on account of his negligence of duty?
2. Sunil lacked integrity towards his performance of duty. Comment.
3. Mangilal was aware of the negligence; still he ignored the responsibility of loan repayment. Critically examine the statement.
4. "What ought to be?" Justify the statement in reference to the case.

Teaching Notes

Synopsis

Indian banks realize that focus towards customer retention is essential to improve the image among old customers and attract new ones. This has shifted the focus from operational services to customer centric services. After eight months of payment of recurring deposit amount on maturity to Mangilal, Narendra Jain discovered that without charging against lien note bank had disbursed loan. The case is about negligence of duty of Sunil, a senior bank employee, completed 59 years of age, lends money to Mangilal without fulfilling the necessary formalities of taking lien note and holding his account of recurring deposit. The consequence is that Mangilal does not repay the loan and bank may suffer loss.

Target Group

Faculties and students of management, executives, entrepreneurs.

Learning Objectives

- To give an understanding of authority and responsibility.
- Learning the concept and importance of employee efficiency and need for the effectiveness in the organization.



Key Issues

- Negligence of Duty.
- Dexterity in the performance of duty.
- Sense of belongingness of the business organization.

Teaching Strategy

The case may first be analyzed at the individual level and then may be discussed at the group level. The recommended group size is 4-6 members. Instructor can initiate the discussion by asking questions from the participants related to negligence of duty, retirement rules. Based on this participants can also understand the problems an employee can face if rules are not followed strictly while dealing with customers. Case can be taught with help of role plays.

Questions for Discussion

1. Should the bank protect Sunil against legal action on account of his negligence of duty?
2. Sunil lacked integrity towards his performance of duty. Comment.
3. Mangilal was aware of the negligence; still he ignored the responsibility of loan repayment. Critically examine the statement.
4. “What ought to be?” Justify the statement in reference to the case.

Analysis of Data – SWOT Analysis.

Experience of Using the Case

Discussion with management students of PG and UG

Background Readings

- Text book on “The power of people skills” by: Trevor Throness.
- Article on “ How the impact of HR practices on employee wellbeing and performance changes with age”- Dorien T.A.M Kooji ,dept of H R Studies, Faculty of Social & Behavioral, Sciences, Tilburg University

References

- Dorien T.A.M Kooji, How the Impact of HR Practices on Employee Wellbeing and Performance Changes with Age.
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A Step towards Revival

Dr. Uttam Rao Jagtap,* Dr. Sandeep Malu,** Swati Gupta,*** Prachi Nikam****

Background

Online trading has its origin in the US where the first E-trading of stocks began in 1983. Primarily it was used in the form of e-commerce to place and receive orders for commodities but slowly it entered the financial markets as an alternative to the traditional system. By the late 1990's, most of the stock exchanges had been automated. Online trading began in India on 1st April 2000. USPS was founded by Mumbai-based entrepreneur Rishipal manora in 2000. USPS pioneered the online retail broking industry and leveraged on the first wave of digitization, when dematerialization (demat) of securities came into effect and electronic trading was introduced in the stock exchanges.

It offered a broad range of financial products and services including securities brokerage, mutual fund distribution, loan against shares, ESOP financing, IPO financing and wealth management. Though it was providing broad product line still it was very difficult for USPS to acquire customers as the concept of online trading was very new in India and customers were not aware of online trading. The company was in struggling period.

In year 2002, there was a financial crunch resulting from bear hammering which caused a sharp fall in prices of shares. USPS was also adversely affected and the company had to face financial distress. There were many reasons behind this distress. The biggest reason of distress during that period was poor internet connectivity and slow speed which resulted in failure of transactions. There were only 569 million people worldwide connected to the Internet in 2002. The users were not internet friendly. As a result of which customers resisted towards online trading.

Another reason was Lack of trust of the customers towards online trading. This lack of trust amongst the customers was due to the various scams in share market. The investors started investing in traditional instruments rather than investing in shares. Lack of physical offices/branches of USPS was another reason behind declined customers trust.

The Company was using software Speed Trade, for guiding and advising the clients. But operating system of the software was poor. Moreover, the software was outsourced by USPS which had increased expenses of the company. Consequently, the company came in loss and was not able to cover up even the operating expenses. This in turn led to employee retrenchment and lay off. The situation became so tough that CEO and Vice President worked without pay for few months.

The case has been developed by Dr. Uttam Rao Jagtap, Dr. Sandeep Malu, Swati Gupta and Prachi Nikam of Shri Vaishnav Institute of Management (SVIM) in the National Case Writing Workshop organized by SVIM, Indore (M.P.) during November 20-25, 2017.

Measures for Revival

After the period of downfall, USPS adopted following measures for revival:

- Physical Footprint- USPS started opening branches and franchises all over the nation to develop faith and acquire trust of the customers.
- Customer acquisition – It was the main focus of company. In order to increase the number of customers, certain steps were taken by USPS including digital marketing, customer references and creating the awareness amongst the customers towards financial literacy by conducting various seminars and workshops.
- Software- The previous software (Speed Trade) used by USPS was replaced by a new in house software Trade Tiger. It was a stock trading application which could be used by customers on their laptops and desktops. All needed information was just a click away from the customers which helped them to increase their returns. Trade Tiger came with the following features:
 - High quality charts for detailed research and stock analysis.
 - Instant pay in/ pay out via national banks
 - Access to all trading calls, market tips by technical and fundamental research desk
 - Customized alerts and notifications based on user preferences for quick reminders on stock and exchanges.
- Mobile App- USPS had a strange history when it came with mobile apps. USPS had launched multiple mobile apps but one app got lot of negativity in terms of ratings and feedback, instead of incorporating those feedbacks USPS simply launched new app altogether. The app had following features:
 - Trading facility across market exchange
 - Live reports, news, market trends
 - Fund transfer facility from bank to USPS trading account
- USPS Mini- For users living in small towns and villages, USPS had a browser based mobile trading solution named USPS Mini. This application worked smoothly on lower internet connection bandwidths and worked as better performance trading solution for users with 2G internet connections.
- Staff Training- Technical, Fundamental and Soft skills training was provided to the employees which enhanced their efficiency of interacting with the customers.
- Customer Oriented Approach- USPS adopted customer oriented approach for which they started designing the products as per the requirement of the customers i.e. tailor made financial products.



USPS had taken various effective steps to overcome the critical situation. As a result of which the company started earning profit and also increased its customer clientage base. When it came to quality, this full service stockbroker left no stone unturned in making sure users get a wide range of communication channels to get back to the broker. The support executives are trained and spoke in multiple languages depending on user's location. It had one of the highest numbers of active clients in India with over 3500 employees, working in 500 cities through 154 branches, more than 2,300 business partners. USPS was the largest standalone retail brokerage in the country. USPS plans to double its customer base from the current 1.4 million in the next few years. USPS aims to launch a new website, mobile apps, hire more people, and upgrade its trading platform. It also aims to see itself among the top 15 mutual fund by 2020.

Teaching Notes

Synopsis

Online trading has its origin in the US where the first E-trading of stocks began in 1983. By the late 1990's, most of the stock exchanges had been automated. Online trading began in India on 1st April 2000. USPS was founded by Mumbai-based entrepreneur Rishipal Manora in 2000. USPS pioneered the online retail broking industry. It offered a broad range of financial products and services including securities brokerage, mutual fund distribution, loan against shares, ESOP financing, IPO financing and wealth management. In year 2002, there was a financial crunch resulting from bear hammering which caused a sharp fall in prices of shares. USPS was also adversely affected and the company had to face financial distress. Thus, the company has taken several measures for its revival.

Target Group

- Management Students
- New Entrepreneur
- Financial services providing firm-Employee.

Learning Objectives

- To learn how to provide better services to the customer in the competitive environment.
- To learn how to revive the organization.
- To learn how to promote services.
- To learn how to make customer oriented approach effective.
- To learn how to do innovation in technology.
- To understand the importance of digital marketing.
- To understand the importance of staff training.

Key Issues

- It was very difficult for USPS to acquire customers as the concept of online trading was very new in India.



- Customers were not aware of online trading.
- Financial crunch resulting from bear hammering.

Teaching Strategy

- Divide the class into separate groups of 5-6 students.
- Distribute a copy of case to individual students for case reading.
- Each student will go through the case and understand it.
- Conduct situation analysis individually.
- Intra group case discussions followed by inter group discussion.
- Come up with learning, analysis and conclusion.
- Case presentation.

Questions for Discussion

1. Suggest a suitable strategy to increase customer penetration of USPS Ltd.
2. Suggest further action plan to increase customer awareness about online trading.
3. What marketing strategies can be used by USPS Ltd. for the growth of the market share?

Experience of Using Case

- The case was discussed in detail with the students. They were able to develop the strategies to increase customer base.
- Students were also able to prepare the action plan to increase customer awareness about online trading.
- Students were also able to develop the marketing strategies for survival and growth of the company.

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- Shashi K Gupta, Financial Services, Kalyani Publishers
- T M Chhabra, Marketing Management, Thanbatrai & Sons Publications



Preventing Crime against Women via Enforcing Technology

Dr. Pradeep Bhatt,* Prashant Kushwaha,** Ankita Jain,*** Nazma Shaikh****

Background

Madhya Pradesh is the central state of India. Indore is located at the heart of Madhya Pradesh. Madhya Pradesh police had always strived towards excellence in all respect of policing with the help of modern technological inputs and community participation and achieve the targets through constant up gradation of resources, techniques and professional skills.

The population of Indore is 1.99 million rising population, industrialization and cosmopolitan culture had given rise to crime rates in Indore. Even though, In proportion to population the department had a number of police force is around 6500. This number is insufficient to provide a crime free environment to Citizen of Indore city. Increase in crime rates pose a major challenge for the Madhya Pradesh police to overcome with this challenge the department introduced number of service like “Crime Watch”, “Citizen COP”, Sanjeevni, MPE-COP etc.

Citizen COP

Safety mobile app Citizen COP helps people in more than 1,000 cities across India to work hand-in-hand with the law while ensuring their own safety. Most of these were related to traffic violations, human trafficking and missing children and women safety. Madhya Pradesh police advise others to start reporting violations to the police since it’s the best way to contribute to the law and order without any fear of identity disclosure,” says senior superintendent Manish , complaints through CitizenCOP shows what true participation in the safety of one’s city looks like.

CitizenCOP work with objective of Safety & Security of every Citizen. CitizenCOP app is currently operating in co-ordination of police departments of Bhopal, Indore, has been bundled with several personal safety and convenience features like /Incident Reporting, safety of Women and children , Towed Vehicle Search, News and Notifications, GEO Fencing, Police Phone Directory, Report Lost Article, My Safe Zone, etc.

Introduction

CitizenCOP is formed with association members of City Safety Committee in city in urban areas and Village Safety Committee in rural area in observation by CSP rank officer, members of Citizen COP offer their duties willingly whenever required to maintain law and order and sharing information with police on non paid basis while it is on stipend on nasalize area around 5000 member are associated with CitizenCOP services in Indore city. Ages over 45 years are not selected as member at the time of joining as CitizenCOP service provider. It is registered with Govt. of Madhya Pradesh. CitizenCOP is a potential technology designed & developed to break the barrier between law enforcement agencies and society.

The case has been developed by Dr. Pradeep Bhatt, Prashant Kushwaha, Ankita Jain and Nazma Shaikh of Shri Vaishnav Institute of Management (SVIM) in the National Case Writing Workshop organized by SVIM, Indore (M.P.) during November 20-25, 2017.

Safety mobile application CitizenCOP was designed for common man and a supporting web interface was created for law enforcement authority. The mobile application had the unique feature of anonymous crime reporting which eliminated the fear of identity disclosure. With this, police officials could easily access the exact location of the crime through Geo location and can act promptly.

As the Application was developed for social cause, it can be installed free of cost from Google Play and Apple store. The application today is a success story in Madhya Pradesh and has immensely contributed in stopping acts like crime, corruption and harassment. This was how CitizenCOP soon became a hit story to be discussed at various media platforms. Its success and immense contribution in eliminating crime is discussed in national level media brands.

The Challenges

For the safety of common man it has been consulted that many departments of government like police, for developing a technology solution that has helped them in achieving operational efficiency. It was because of these business relations that he got to learn the real face of crime in India. He took some valuable insights from them and identified the real problem behind this scary scenario. The two main problems chalked out they were - Crimes going unreported due to fear of identity disclosure and imbalance between rising population and slow down in the rise of police force, because of which, police had to bear extra pressure.

CitizenCOP: An Effective Policing Tool

The team behind Citizen COP has done a thorough research for the reasons of why Crime is high? Why police is ineffective? Why things are kept pending and not solved in time? The main reason found out were Lack of force and equipment. (There is only 1 police man to protect 761 Citizens.), Lack of co-operation between common people and Police a, Lack of responsibility taken by police. So to reduce the lacuna CitizenCOP app has been created which can successfully be implemented in all of the cities to eliminate the crime from the grassroots.

Statistics of Last Three Years

The statistics of last three years clearly show that crime have dropped considerably. The total number of cases registered in 2014 stood at 23,268 which came down to 22,742 in 2015 and 17,163 in 2016. The statistics of last three years are as follows:

TYPI	Murder	Attempt Murder	Dacoits	Loot	Chain Snatching	Burglaries	Theft	Vehicles Theft	Rioting	Rapes	Kidnaping
2014	111	204	2	166	144	1533	1658	4630	84	275	467
2015	95	145	7	185	101	1308	1668	4185	90	264	500
2016	79	88	3	70	45	984	839	3253	41	200	466

Table 1



As the mobile application launched in year 2012 the statistics above reveals that there is substantial fall in crime rate. More popularity and awareness programme about Citizen COP surely improve the crime control rate. This is how a user can help police and the society, Citizen COP lets the user to send SOS (Help) messages to 4 contacts of user's choice and a copy is also sent to the police control room with single click. As we understand that friends and family may be at far distance or unable to check the message on time, but police is available 24/7 for help. The SOS message contain your current location so operator at police control room forwards your location to nearest PCR van so that you can get immediate help. To use this feature user need not to search the application in 100s of apps installed in mobile, simply shake it and the application will open the Help Me window. It is enabled through shake motion also.

Questions

1. Being a responsible citizen, to increase awareness about CitizenCOP and other safety applications suggest strategies to police dept.
2. Suggest action plan to use new information technology tools effectively for safe Indore.
3. As a citizen, do you feel that these initiative are reframing the image of police department in public?
4. How much the crime rate has been decreased after the launch of CitizenCOP?

Teaching Notes

Synopsis

Madhya Pradesh is the central state of India. Indore is located at the heart of Madhya Pradesh. Madhya Pradesh police had always strived towards excellence in all respect of policing with the help of modern technological inputs and community participation and achieve the targets through constant up gradation of resources, techniques and professional skills. The population of Indore is 1.99 million rising population, industrialization and cosmopolitan culture had given rise to crime rates in Indore. Even though, In proportion to population the department had a number of police force is around 6500. This number is insufficient to provide a crime free environment to Citizen of Indore city. Increase in crime rates pose a major challenge for the Madhya Pradesh police to overcome with this challenge the department introduced number of service like "Crime Watch", "Citizen COP", Sanjeevni , MP E-COP etc.

Target group Target group will be the students, research scholars, educationists, parents etc.

Learning Objectives and Key Issues

Awareness amongst the public and use of different public domain provided by Madhya Pradesh police department for safety concern of the society. Key issues in the case are provide crime free environment related to traffic violations, human trafficking, missing children and women safety.



Teaching Strategy

The facilitator of this case study can arrange group discussions among the readers of the case study and can have individual presentations of every group concluding their individual analysis on the case.

Questions for Discussion

1. Being a responsible citizen, to increase awareness about Citizen COP and other safety applications suggest strategies to police dept.
2. Suggest action plan to use new information technology tools effectively for safe Indore.
3. As a citizen, do you feel that these initiatives are reframing the image of police department in public?
4. How much the crime rate has been decreased after the launch of Citizen COP?

Analysis of Data

The analysis could be done so far with the situational analysis tools like SWORT (Strengths, Weaknesses, Opportunities, Risks and Threats) analysis and ETOP (External Threats and Opportunities Profile) analysis. Also the analysis conclusive should be eligible to give and justify the answers to the questions asked at the end of the case study.

Background Readings

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- www.citizencop.org
- www.indorepolice.org/cyber-crime
- www.mppolicecybercrime.com

Journey towards Smart Public Transport System

Dr. Abhijeet Chatterjee,* Ankita Jain,** Deepika Batra,***

Divya Juneja,**** Kamna Tiwari*****

Introduction

The fastest emerging trade and commerce capital of Madhya Pradesh and one of the largest metropolitan cities, Indore, witnessed a tremendous growth in every sector in last two decades. The city's attraction in the country was so high that people from various parts of the country came to settle in Indore for employment, trade and pursuing higher education. With this growth in population, the demand for mobility, intensity of traffic, accidents, delay and congestion was also increasing simultaneously. Earlier the Madhya Pradesh Road Transportation System (MPRTS) was handling the mass transport system of the city. MPRTS was running various buses for public to make them commute to different places. The intra-city public transport system i.e. road based system included 500 private minibuses, 550 tempos and 10000 auto rickshaws, but the existing system was totally unorganized.

There was no single specialized and effective regulatory agency which can look after or monitor the system. MPRST also involved various loopholes, especially Human Resource and Labor Law related, which bought the need of a system which could organize the whole intra-transport system. Indore is a fast growing industrial city of Madhya Pradesh. It was the only metropolitan city in the state. It stood 14th in terms of population size amongst the 35 metropolitan cities of India. Its population size was around 1.9 million in 2011, and was projected to be 4.2 million by 2025. In year 2005 the Atal Indore City Transport Services Limited (AICTSL) took shape with effective Transport Management System (TMS).

Atal Indore City Transport Services Ltd.(AICTSL) Formation

The senior officials of district administration of the city identified the need and a meeting was called in the month of November 2005. All the decision makers of the city were present. The decision taken was to create a solution that was Reliable, Affordable and Safe. The task sounded very difficult, especially looking at the availability of funds and relevant infrastructure but it was the need of the city. Special Purpose Vehicle (SPV) was created that would take the task of providing the service required to support the rapid growth of the city. AICTSL was set up in December 2005 to operate and manage the public transport system in Indore with private sector participation.

Indore was the first city to introduce bus system on Public Private Partnership (PPP) model and set a model of an efficient public transport system for the rest of the country. It was incorporated to

The case has been developed by Dr. Abhijeet Chatterjee, Ankita Jain, Deepika Batra of Shri Vaishnav Institute of Management (SVIM), Divya Juneja of Chameli Devi Group of Institutions, Indore, and Kamna Tiwari of Institute Management Studies, DAVV, Indore, in the National Case Writing Workshop organized by SVIM, Indore (M.P.) during December 12-14, 2018.

operate and manage the public transport system. The new SPV was ideally constituted as a Public Limited Company incorporated under the Companies Act, 1956. The Registered Office of the company was situated in the heart of the city. The authorized capital of the company was Rs. 25 lacs divided into 2.50 lacs equity shares of Rs. 10/- each. The initial paid up capital of Rs. 25 lacs were held by the Indore Municipal Corporation and Indore Development Authority in equal proportion. The company had the objectives to create specialized and effective regulatory agency to monitor cost effective and good public transport services within the city of Indore with private partnership; to establish and maintain line of passenger coaches to transport passengers; and to develop support system for improving transport infrastructure.

AICTSL was supposed to generate its 30% shares through **Public Private Partnership (PPP)** which includes:

- Private Bus Operators
- Advertising Agencies
- Vendors for Ticketing
- GPS System

In the management structure of AICTSL, the company was entrusted with the Board of Directors. The company started with two founders and they thought that transport and Regional Transport office (RTO) were the two wings of this company. Hence, Indore Municipal Corporation, Indore Development Authority and District Administration were the main elements of the board. There were six members on Board of Directors with Collector District Indore as its Executive Director who had been entitled to exercise all powers for effective management of the new transport system under Public Private Partnership model.

The Roadmap

Failure of MPRTS (2004) and Proposal of AICTSL (2005) : MPRTS till the year 2004 used to run buses and connect M.P., but because of ineffective leadership and labor law problems, it got disturbed. Hence, there was a need felt to have a proper transport management system under proper format. This is how, the concept and the planning of an organized and an efficient transportation system in Indore was felt.

Planning Phase (2007-2013) : Vivek Aggarwal (then Collector, Indore) designed the plan with flawless technique and scientific approach. The financial model provided maximum profitability for the company as well as for the operators. The operational aspect provided impeccable control for both the parties and fully computerized monitoring. Indore BRTS project started in 2007 under the Jawaharlal Nehru National Urban Renewal Mission (JNNURM). It involved the participation of the Governments of India and Madhya Pradesh, and the World Bank. 110 large buses were proposed to be

given to Indore for the city development. Vivek Agrawal took the opportunity and thought that as there was lack of Road Transport Authority in Indore and buses granted by the government were not specifically justifying the need of Indore City. He along with the board decided to eradicate conventional tempos and vans that existed in the city. A high resistance was seen thereafter. With the zero investment, the board planned to shape up the company's project of giving an organized transport system to the city. For this third party operators were decided to be involved and hence Bus Rapid Transit System (BRTS) came into existence. In 2008, state government granted 70 more buses to the Indore city. The implementation of the whole process was to be carried out at war front as the target launch date was decided as January 26, 2006.

Initially a survey was carried out across the city to identify the major routes. Total Eighteen such routes were identified and finalized taking suggestions from the traffic department. For the selection of Bus Model, Technical and Financial proposals were invited from various manufacturers of buses and Ultra-modern low-floor TATA Starbus was chosen to run on the roads of Indore. A Pre-Bid Meeting for the invitation of bids from operators was hosted on December 2006 to explain the various aspects of business to the prospective bidders. The idea was presented and questions were answered. After clearing all the doubts of the operators, bids were invited on December 23, 2006. The operators actively participated in the bid process and we had the routes booked.

In the next step after the operators, some more people had to come on board to run the show. They were the marketers. Advertisements were taken up as the strategy for revenue generation. This was an Innovative out of Home (OOH) Media of advertisement. There were two buses and twenty hoardings on one route. Clients were Idea, AirTel, Tata Indicom, Birla Plus Cement, SBI, BAJAJ Two Wheeler, Garnier, Next Electronics, News Today (Rajasthan Patrika), Max Fashion Stores, Naidunia, & many more.

The monthly pass system had to become the back bone of the financial model. There were various options like Route Pass, Daily Pass, Student Pass etc. but the company decided to keep it simple and start with a single pass for all priced at Rs.250. This would enable the passenger to travel unlimited for a month on any bus on any route. The bids for issuing passes were called and on January 20, 2006 the company was ready to setup fifteen Instant Pass Centers across the city to issue these passes.

In the final stage they had all the people in place- the operators, the advertisers, the pass issuers, the drivers, conductors & administrative officers. The stage was set and 5 days were left. The buses were to be delivered, the advertiser's branding was left, the ticket issuing machines had to be programmed and the human resource had to be trained. The pass-issuing machine came from UK and it was all set to issue the first pass on 26th of January 2006. Republic Day added more jubilation to the city. The buses were flagged off, the ticketing machine issued the first ticket and it moved.

This was a sight to watch. After 15 years Indore city had got a good public transport system. A system which was reliable and contemporary, affordable yet profitable, fashionable and sustainable. The service got an overwhelming response from day one. A dream project was successfully implemented within 56 days. In the year 2011, the IMC started constructing bus stops and the IDA worked on the rest of the construction and on 12th April, 2013, the organized BRTS was inaugurated.

Launch of BRTS System in Indore (2013)

The Indore BRTS or Ahilya Path was the name given to the Bus Rapid Transit System of Indore, Madhya Pradesh by AICTSL also called I-Bus (Intelligent Bus), became operational from 10 May 2013. The length of the Corridor was 12.046 (7.485 Miles). While the completed BRTS was supposed to cover 106 km, connecting all major corridors in Indore, Phase-I of the project proposed three corridors: the AB Road pilot corridor, the Vijay Nagar square to Ujjain Road junction and the Ujjain Road junction connecting the Airport. The current Rs. 130-crore AB Road pilot corridor runs along 11.7 km and catered to around 70,000 passengers daily. BRTS also planned to be linked to the upcoming Indore Metro.

The board decided to give free rides to the citizens of Indore. On the very first day, 3000 passengers took the new experience in traveling in the first of its kind air conditioned (AC) buses and within a month it was reported that nearly 30,000 passengers have experienced it. The main challenge then the company faced was to decide the bus fare. The board decided to keep it Rs. 5/- when city buses already charged Rs. 8/- for the shortest distance. Hence, there was again a resistance from the operators but same was resolved using counseling to operators and a bit of city administration pressure, and the operators agreed to reduce the fare to Rs. 5/-. The company identified 18 high travel demand routes and started operation with 37 ultramodern low floor buses. Real time vehicle tracking and fully computerized ticket vending system were installed in these buses. O&M and other regulatory measures are being exercised by the company. The operators own the bus fleet and pay for the upkeep of the buses themselves.

Service Line of AICTSL: AICTSL offered City Bus Operation, BRTS Operation, Intercity and Inter State AC bus Operation (Sky Bus), Metro Taxi, I-Bike Public Bicycles, I-Ride Rental Bike Service (Two-Wheeler), Tele Rickshaw on Call Taxi though some of the initiatives are not yet fully taken up for publicizing amongst public and focus was running the bus services.

Total 110 City buses operated on 16 routes in operation. There were total 120 city bus stops covering 80% area of Indore. It carried 60,000 passengers approx daily and operated at the frequency of 8-10 minutes. It had GPS Control system; Public Announcement and display system; Seats reserved for women, senior citizen and physically challenged; CCTV camera surveillance; 24X7 Helpline/Call center facility; and also App based tracking.

The use of city buses bought a shift of 16% of the population from private vehicles to public transport system. The company also introduced 65 Midi buses which were equipped with advanced, comfortable seats, Passenger announcement system, Passenger information system, CCTV

surveillance system, Fire separation unit for safety in case of fire, Automatic gates for more safety and Air suspension for more comfort. These buses were playing on 15 new routes. Skybus was the interstate and intercity luxury bus services to enhance the safety in Urban Transport for long route buses. It had 24 x 7 call center, GPRS control system, CCTV Surveillance, Emergency doors, Online booking facility, Mobile Application and women reservation. It was inaugurated by Chief Minister of Madhya Pradesh.

The i-Bikes (PBS) concept was also introduced under which bicycles were made available for shared use to individuals on a very short term basis. Tele Rickshaw was another concept under which an Auto Rickshaw Aggregator (ARA) used modern technology to enhance the safety. i-Ride GPS/ GPRS controlled 2 wheelers were incorporated with the advanced GPS/GPRS based feature which enabled the tracking of location of the vehicle. It was controlled with mobile application.

Later Developments

‘Sutra Seva: MP Ki Apni Bus’: In 2018 the government of Madhya Pradesh launched ‘Sutra Seva: MP Ki Apni Bus’. The bus service operated in twenty selected cities of the state. The Madhya Pradesh’s Urban Development and Housing Department would be making this economical bus service available inside and outside the cities under the centre’s Atal Mission for Rejuvenation and Urban Transformation (AMRUT) scheme through private partnership.

The scheme improved the government bus transport system to a large extent. It provided a safe and better transport services. Government planned to later equip these buses with advance technology like GPS, PIS (Passenger Information System) and PAS (Passenger Announcement System). For women security, buses were designed to have panic buttons and cameras and were linked with the control command centers. All the buses would possess a Public Grievance System and Head Control Command Center. Passengers would be able to book tickets online using mobile phones.

Electric Buses: Along with Sutra Sewa buses the IMC was supposed to ply 40 electric buses on roads of the city. The Indore municipal corporation was supposed to operate these buses, which were designed by Tata Company at Karnataka. These buses used lithium batteries, which were imported from Japan. The buses had a target travel of running 150 km once charged. AICTSL also planned to launch 50 electric cars for the public on rental basis.

Super 100 Force: AICTSL had no internal Research and Development department. The company engaged local students of the city for conducting various surveys, which in return got the opportunity to learn and identify various problems and their solutions in the real time. Those students were from renowned institutes of the country and to design related add-ons and services of the AICTSL which included the solar docketts which were used to operate the LEDs and signals at various bus stops. AICTSL worked towards the sustainable development and planned to use solar energy in its entire transportation management system. Not only this, it also planned to select top Super-100 students of the city which would work on different projects of the organization.

Women Empowerment: With the mission to work towards the betterment of society the AICTSL also planned to frame women oriented employment policies, which would provide job opportunities to women in day shift as ticket collectors and supervisors.

Social Welfare cum Awareness Campaigns: AICTSL took the initiative to arrange different health awareness activities for public included “RAAHGIRI”, “INDORI SUBAH” on BRTS Lane and “MARATHON” in which company distributed free campaign T-Shirts to the participant encouragement.

Achievements and Awards

AICTSL was the only agency authorized by Indore City Transport Services Ltd. (ICTSL) for the purpose of booking Advertisement Space on the City Buses. It was the first to body introduce E-Tendering Process (open Tender process). The company successfully received many accolades from the various distinguished authorities. Some of them were: from Institute of urban transport; Certificate of achievement from CAPAM 2008 international innovation award; EMBARK sustainable transport award; Common wealth association for public administration and management; Volvo sustainable mobility awareness award 2015; Government of India Ministry of urban development 2016; Special award for Best Urban project mass transit system and Short term mass transit solution for Simhasth – 2016. The company was also an ISO 14001 Certified in BRT Service and ISO 9001:2008 certified.

Future Plans and Challenges before the Company

Rapid growth of India’s metropolitan cities generated a correspondingly rapid growth in travel demand, overwhelming the limited transport infrastructure. The sharply increasing levels of motor vehicle ownership and use, in particular, resulted in alarming levels of congestion, air pollution, noise, and traffic dangers.

Urban population in India increased significantly from 62 million in 1951 to 285 million in 2001 and estimated to be around 540 million by the year 2021. Another interesting phenomenon was constantly increasing number of metropolitan cities and their population. The number of cities with million plus population was only 5 in 1951 increased to 35 by 2001. This number was expected to increase to 51 by the year 2021. Indore could easily be identified as the fastest growing metropolitan city in Central India with good public transport service in place could contribute to increase the pace of growth of the city as a center of trade and commerce. But, transportation and basic infrastructure systems did not keep pace with city growth, further disadvantaging the poor. Some major transportation problems existing then in Indore city are listed below:

- Unplanned, haphazard development without adequate infrastructure, transport, and other public services.
- Limited network of roads, often narrow, poorly maintained, and unpaved;
- Extremely congested roads with an incompatible mix of both motorized and non-motorized vehicles traveling at widely different speeds;
- Rapidly increasing ownership and use of private cars and motorcycles;

- Inadequate roadway accommodations for buses and non-motorized transport;
- Primitive or non-existent traffic control and management, often without even the most basic street signage;
- Extremely high and rapidly rising traffic fatalities, especially among pedestrians and motorcyclists Non-motorized transport road user accounting for 60 to 80 percent and Motorized two;
- Overcrowded, uncomfortable, undependable, slow, uncoordinated, inefficient, and dangerous public transport; and
- Extremely high levels of transport-related pollution, noise and other environmental impacts, especially in the metropolitan cities.

All the problems led to the idea to conceive a special purpose vehicles (SPV) AICTSL was to create a solution that was Reliable, Affordable and Safe. An important component of the AICTSL objective was the efforts to reduce or contain environmental risks. Achieving sustainable urban transport has become a primary objective with the adoption of the National Urban Transport Policy (NUTP) by the Government of India (GoI).

Advertisement Revenue: With the success of the Initial phase AICTSL planned to take some more participants on board to make the initiative a successful one. Applications were invited from companies interested in taking the rights for advertising on the buses. Various advertisers participated the record highest bid at Rs. 25000 per bus per month was received.

Monthly Pass Ticket System: The monthly pass ticketing system was fortified with high end technology giving options like tokens, smart cards or the QR codes to the passengers with a single tap mechanism monitored from the control center on real time basis.

After successfully servicing the passengers of the city, the company still had lots of plans to make the city a beautiful place to visit. This included the plan ply metro taxis in the city. Though again not much publicized AICTSL initiated the City Taxi transport service under its existing institutional setup in the lines of City Bus Services. It was a kind of demand responsive, on-call taxi service that uses GPS system to ensure seamless operations. The company offered this high capacity taxicab service with improved carrying capacity and better facilities like air-conditioning, less travel time, less congestion, more comfortable interiors, and GPS navigation, to make commuters travel with comfort.

Indore Smart City Project proposed smart solution in Area Based Development and cross pan-city providing various Smart feature/infrastructure. As per the M.P. Transit-Oriented Development (MPTOD) policy the promotion of Non-Motorized Transport (NMT) was proposed and world bank granted Rs. 58 crores in the initial phase of this project.

AICTSL planned to introduce a Cycle Sharing System to provide a low-cost, environmentally friendly mobility option to city residents. Cycle sharing was a flexible system of personalized public transport. Cycles were available in a closely spaced network of semi-automated stations. Users could

check out cycles at one station and return them to any other station in the network. The i-Bike(Public Bicycle Sharing System) was a service offered in which bicycles were made available for shared use to individuals on a short term basis for a price or free.

The i-rides was one of the ambitious projects of AICTSL which provides the ‘rent a bike’ facility to the passengers travelling to Indore. A mobile app was developed to provide hassle free bike bookings. This facilitated user to book bike rides and be picked up at the I-Ride kiosk. Users could make payments online and even pick a bike of their choice. The vehicles were working on geo-fencing principle such that if the hirer breached and diverted the route the ride would have stop then and there which reduced the chances of mishandling or theft of vehicles.

Tele Rickshaws were another initiative with the core mission to revolutionize the way people moved by seamlessly connecting Commuters and Rickshaws through Innovative Technological platform. It was a win-win situation by making commuting more efficient and accessible, opening up more possibilities for commuters and more business for rickshaws.

Some of the other initiatives of AICTSL were being collaborated with student and facilitated them to manage their projects and start-ups. This was either by providing space and facilities or in some other ways. A good example of the same was Lootel Café, a reading café with latest amenities and a posh loo wherein elite class passengers could use these facilities by paying a minimal price instead of going to public toilet facilities.

Conclusion

Everything, since the commencement of AICTSL appeared to be very smooth, the PPP based transport model, third party agency based work force, revenue generation through royalty, advertisements, sustainable energy saving options, hassle-free operations of low floor buses, catered almost 65,000 passengers on daily basis. Encouraged with these things, the company dreamt to witness a day when public transport could be offered to Indorians at no cost for which the company might have to travel a long journey itself.

With very small workforce of 8 administrative employees in the organization and 4,500 support staff including drivers, conductors, supervisors and operators of third party agency, the major challenges were the human resource handling, increase in the city population, rise in the number of personal vehicles and shrinking of the roads, parking being a major issue posing major challenges in terms of city congestion and environmental threat with increase in level of pollution. Even, the change in the local administrative setup, state or the central government with changed priorities poses serious challenges to sustainability of smooth public transport system in the city.

City Administration and policy makers working of the smart city project were convinced to have solutions to the challenges in the Smart City Project. Days were not far when people would see all electric poles, cables go underground and electronic power transforming units properly planned to create more space on the road sides. More subways, foot over bridges and flyovers to overcome the



congestion issue. Monorail would have been an alternative to supplement. This would create more electric/CNG buses to ply of the city roads regulating the pollution issue as well. And more initiatives were supposed to be taken to increase the awareness level of the citizens to use public transport that would help reduce the pressure of individual vehicles on roads reducing congestion.

Questions

1. Was it the right decision of city administration to start AICTSL? Discuss.
2. Suggest some of initiatives the AICTSL should take to increase the awareness level of citizens to use public transport system
3. How do you see the future of AICTSL? Explain.

Teaching Notes

Synopsis

The financial capital of Madhya Pradesh, a commercial hub, Indore initiated the development of BRTS on a PPP (Public-Private Partnership) model in the year 2007 through a Special Purpose Vehicle under Atal Indore City Transport Service Ltd. (AICTSL). The company partnered with private parties for bus operations, construction and other services to commence the i-Bus (BRT buses) concept giving a solution to poor traffic conditions, variable traffic and unorganized public transportation.

BRTS enhanced city roads, improved traffic conditions and encouraged the public to use public transportation and reduce their dependence on personal vehicles. But all these were threatened by continuous challenges and hardships. There were many obstacles in bringing a world class sustainable public transportation system to Indore. This case provides an insight into different aspects of development of sustainable public transportation system under PPP model in Indore. The case highlights a roadmap of this company, what milestones the company achieved and how did the company manage itself while being self sustainable handling city transportation projects offbeating the various challenges it was exposed to.

Learning Objectives and Target Audience

This case would be suitable for courses on infrastructure financing for modules related to transportation and project financing under public-private partnerships for graduates and executive program levels in the service industry and up gradation in order to attain the business growth. Along with this, the case leads an open discussion for the other options to implement integrated self sustaining financing models in the service industry. The case can be used by the faculties and students of the Project Finance subjects as well as Strategic Management subjects in order to have a broader understanding of the industry practices in general.

Teaching Approach

The facilitator of this case study can arrange group discussions among the readers of the case study and can have individual presentations of every group concluding their individual analysis on the case.



Analysis

The analysis could be done so far with the situational analysis tools like SWORT (Strengths, Weaknesses, Opportunities, Risks and Threats) analysis and ETOP (External Threats and Opportunities Profile) analysis. Also the analysis conclusive should be eligible to give and justify the answers to the questions asked at the end of the case study.

Additional References

- <http://www.citybusindore.com/>
- <https://www.worldbank.org/>
- Public-Private Partnerships in Infrastructure: Managing the Challenges authored by Pratap, Kumar V., Chakrabarti, Rajesh.

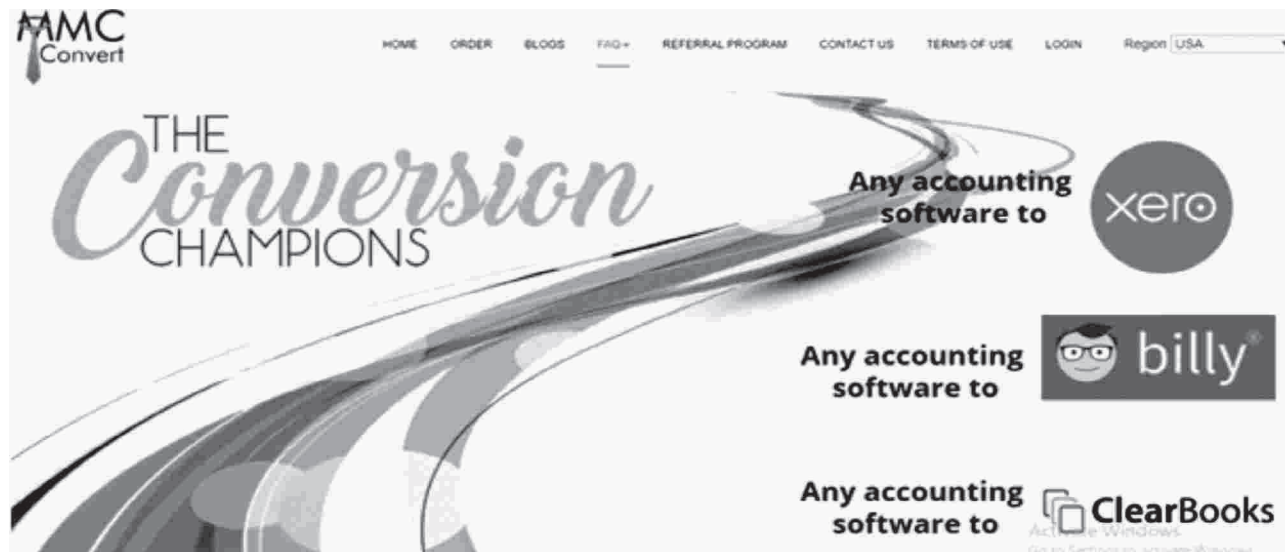
MMC Convert

Dr. Deepa Joshi,* Leena Soni,** Dr. Sarika Gupta,*** Himani Purohit****

Background

MMC convert was Fintech Company specialized in migrating data from one accounting platform to another. It converts complete financial data till date and provide a mirror image of the same. They supported for multicurrency and accounting as well. MMC convert started in year 2012, CA Aniket and his wife Er. Shanu decided to implement automated practices in the field of accountancy. Aniket belonged to a family of chartered accountants renowned M. Mehta & Company and Shanu was software engineer. They observed that, the basic concepts of accountancy were universally accepted. There were different sets of software available for accountancy like in India tally is used, in US Xero and in UK ClearBooks is used. If a user wanted to switch from one accounting software to another MMC Convert provides conversion services as required by the clients. MMC Convert was also an exclusive partner for ClearBooks and billy accountancy software.

Initially, they started providing services to Xero as destination software. They were providing their services for ClearBooks and billy as well.



About MMC

MMC Convert basically worked on historical years of data conversion. All transactions and payroll were setup so any one can pick up where he left off. Their conversion process supports for multi currency accounts as well. MMC Convert did its best to make sure that they timely delivered converted data.

The case has been developed by Dr. Deepa Joshi, Leena Soni, Dr. Sarika Gupta and Himani Purohit of Shri Vaishnav Institute of Management (SVIM), in the National Case Writing Workshop organized by SVIM, Indore (M.P.) during December 12-14, 2018.

What they Convert?

- Chart of Accounts (custom mapping as well)
- Customer Details
- Supplier Details
- Opening Account Balances
- Aged Receivables
- Aged Payables
- Bank Transactions (Includes Invoice payments, Bill payments & other Bank Transactions)
- Credit Card (converted as Xero Bank Accounts)
- All Invoices and Credit Notes Detailed
- All Bills and Credit Notes Detailed
- All Manual Journals
- They made an attempt to provide clients the exact image of data.

What they didn't Convert?

- Expense Claims
- Tracked Inventory
- Payment Terms
- Deleted/Void Transactions
- Transaction lines with Nil Values
- Individual Pay runs for the conversion period
- Attachments
- They are specialist in converting core financial information and they tried to bring the other non financial information as well.





Workarounds

- Chart of Accounts - Sub Accounts are converted as Independent Accounts in Xero.
- Chart of Accounts - Inactive Accounts, are turned as Active Accounts in Xero.
- Open Receivable and Payable Invoices contain only single line showing the unpaid balance of Invoice in Xero.
- Multiple Accounts Receivables are merged in single Account Receivable in Xero.
- Multiple Accounts Payables are merged in single Account Payable in Xero.
- Multiple VAT Accounts are merged in single VAT Account in Xero.
- Custom Sales Tax Rates are converted into standard Sales Tax Rate with "Tax Adjustment" entry as separate line item in Xero.
- Inter Bank Transfers may be converted through a Clearing Account in Xero.
- Clearing Account is used in Xero for transactions where Accounts Receivable, Accounts Payable are passed as Journal Entry.
- Transactions without any contact / payee name would be transferred as "No Name" contact in Xero.
- System Accounts like Retained Earnings, Sales Tax Account, Realised Currency Gains are used in Xero for their counterpart accounts.
- In multi currency files, while feeding the opening balances on conversion date, Xero would use same exchange rate for the conversion date for all the multi currency accounts. This might cause a difference in debit and credit side of trial balance, and produce a FX variance, which is brought over in Xero system account called 'Historical Adjustment'.
- Rounding can be different in Xero and other accounting software's because of the data precision techniques used.

Multi - Currency

- Multi Currency Transactions (brought over in same currency as they were fed, same exchange rate as it was fed)
- Total Accounts Receivable in Xero shall not exactly match the total of individual Accounts Receivable in other software because of the different exchange rates being used by Xero for reporting purpose.
- Total Accounts Payable in Xero shall not exactly match the total of individual Accounts Payable in other software because of the different exchange rates being used by Xero for reporting purpose
- While feeding the opening balances on conversion date, Xero would use same/single exchange rate for the conversion date for all the multi currency accounts. This might cause a difference in debit and credit side of trial balance, and produce a FX variance, which is brought over in Xero system account called 'Historical Adjustment'

- Benefits of Xero received by tie up with MMC Convert has been that Xero's sales increased, Customer Acquisition Cost reduced, Efficient On boarding Experience, increase in Lifetime Value of their Product.

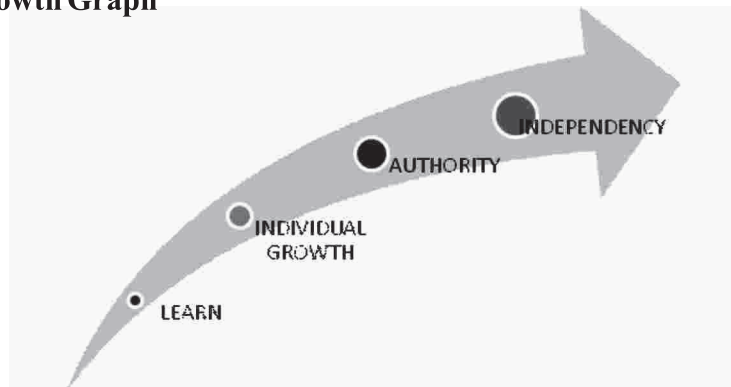
Preliminary Phase

Founder of MMC convert Aniket and Shanu started working together. During the initial period of four to six months they worked together with the support of CA articles only. The basic concept behind this was that they wanted to evaluate basic difficulties. Working with article was not sufficient because they could only work between 10 AM to 5 PM. MMC Convert has all clients from different countries, it was necessary to follow schedule of 24x7.

Growth Phase

In the year 2018 company was running with the work force of 30 personnel and growth rate of 107% annually. In MMC convert their main focus was on recruiting the candidates from non- technical background. They also provided training to UG Students who were MBA aspirants. Students from weaker section were preferred.

Employee's Growth Graph



The MMC Convert had 25 full time employees and 1 Intern. According to Aniket employees followed a specific career graph which was first they learnt, they growth, and they were assigned authority and responsibility then further they wanted to be independent. MMC Convert provided the same to their employees. The employees of the company were more flexible in completion of task considering bounded time.

Training and Development

As the employees did not belong to technical ground so training was very necessary for them. MMC Convert invited their ex – employee Harsha as trainer. The focus of MMC Convert was on promoting the existing employees rather than appointing from outside at a high salary package. This motivated the employees and also helped in retaining them. There was no voluntary turnover of employees from the organization. During last three years total 2 employees had left the organization. Out of them, one had rejoined as a trainer.



Retention of Employees

MMC Convert focused on internal promotion instead of external hiring on higher level. Shanu believed in overall development of employees. Once they assigned any responsibility to specific employee they provided authority and freedom to complete the job within time limit constraints. She assigned the task on individual basis for projects to avoid negligence caused by other employees. There was no organizational hierarchy in MMC Convert so all employees were equal and they all were free to do work and asked for help as and when required. Various strategies had been adopted by the management of MMC Convert some of them were based on their experiences.

MMC Convert had distributed 30% major Indian festivals bonus. At the time of distributing it Ankit and Shanu realized that employees were not motivated by it. The satisfaction which they were expecting was missing. After that, in the next following year they planned something innovative apart from distributing cash bonus. Before Indian festival MMC Convert gave the employees an appreciation letter with free lunch or dinner passes for their family as well in five star hotels of Indore. MMC Convert booked table in the name of particular employee and also rented luxurious sedan to pick and drop the employees and their family. The results came in expected direction. The employees were very motivated and satisfied.

MYOB Singapore

Aniket and Shanu went to Singapore for a conference and gave a presentation for software in front of prospective clients. MMC Convert attended the conference; MYOB promised verbally and gave them the project. MMC Convert started working on it. In the second conference (MMC Convert software 70% Completed) they met representative of MYOB and realized there was lack of response. MMC Convert came to know another New York based client had offered same project on lesser cost to MYOB. This response of MYOB caused MMC Convert to face a huge loss. To maintain their position in the market they started selling the product by their own. MMC Convert was sure about quality of MMC Convert product. They requested the clients to post their reviews on XERO's website also offered them discount of \$50 for this. Finally MMC Convert strategies worked they received MYOB's project back. In year 2018, MMC Convert had set of clients from different countries. Yearly turnover of the company was 1.50 Crores INR. As the Software industry being very volatile; Aniket and Shanu were sitting in the board room holding cup of tea in their hands and thinking about what must be the exact number of employees to meet the demand of contracts?

Questions

1. Interns are empowered to excel in their career in MMC Convert? Comment
2. Would you suggest a different organizational structure for MMC Convert?
3. Suggest a strategic plan for MMC Convert?
4. Are you satisfied with working environment of MMC Convert?



Teaching Notes

Synopsis

MMC convert started in year 2012, CA Ankit Mehta and his wife Er. Shanu Mehta decided to implement automated practices in the field of accountancy. They observed that, the basic concepts of accountancy are universally accepted. There were different set of software available for accountancy like Tally in India, US - Xero and in UK -ClearBooks is used. If a user wanted to switch from one accounting software to another MMC Convert provided conversion services as per the requirements of the clients. MMC Convert was also an exclusive partner for ClearBooks and Billy Accountancy software. They didn't believe in hiring a trainer from outside, instead the ex-employees were their trainers.

The focus of MMC Convert was on promoting the existing employees rather than appointing from outside at a high salary package. There was no organizational hierarchy in MMC Convert and all the employees were equal, free to do their work and could ask for help as and when required.

Target Group – Faculty and students of Management, Executives, Entrepreneurs.

Learning Objectives

- To give an understanding for Job profile and recruitment.
- Learning the concept and importance of employee satisfaction and need for Hygiene factor in the organization.

Key Issues

- Need for training in an organization.
- Competition in the market.
- Financial stability of the business organization.

Teaching Strategy

- Maslow's theory.
- Henry Fayol's Principles of Management.

Questions for Discussion - At the end of the case .

Analysis of Data – SWOT Analysis, ETOP.

Background Reading - Principles and Practices of Management.

Experience of Using the Case – May be done the coming academic session.

Multimedia

Website Page	<ul style="list-style-type: none">• https://www.mmcconvert.com/,• https://community.xero.com/business/discussion/2390888
YouTube Page	<ul style="list-style-type: none">• https://www.youtube.com/channel/UCN9wHS_7lvxD68PCZQHfZsg
Twitter Link	<ul style="list-style-type: none">• https://twitter.com/mmcconvert?lang=en
LinkedIn Link	<ul style="list-style-type: none">• https://in.linkedin.com/company/mmc-convert
Face book Link	<ul style="list-style-type: none">• https://www.facebook.com/mmcconvert/



After Effects of Musical Chair

Dr. Upinder Dhar,* Dr. George Thomas,** Khushboo Jain***

Background

Natraj Institute of Management Studies (NIMS) was established in 1981 as one of the most promising establishments in Coimbatore, Tamilnadu. To excel in imparting management education the institute headed its journey with the vision of its first director, Dr. G. Venugopal. A fifty six year old man of commerce background and a seasoned professor gave a smooth start and growth to the institute. The academic journey geared up with a few undergraduate and post-graduate programs. Venugopal's tenure extended for almost a decade from 1981-1997, thus was seen as a fatherly figure. During his period most of the infrastructural development took place and with his efforts the institute was included in the institutional rankings.

After his retirement in March 1997 Dr. K. Munirajan was appointed as the next director in the same month. He was a man with police background and so was a strong disciplinarian. Being Ph.D himself he encouraged the faculty members towards academics and research. Under his leadership, doors were opened for the institute to provide national services and thus the institute became a centre for 'Police Training'. Also hitherto books were behind locked shelves, Dr. K. Munirajan introduced 'Open Shelf Library System' thus the interface with books was enhanced. He also felt to bring the status of the institute at the national level which was only possible through accreditation, so he initiated the documentation process for accreditation by National Body of Accreditation (NBA). Although during Dr. Munirajan's period of service NIMS's growth was steady but his style of functioning in 'In group' and 'Out group' fashion created an environment of favoritism which led to his departure in September 2001.

Beginning of the Crisis

After Dr. Munirajan's tenure the institute witnessed the beginning of the crisis from 2001-2005 when the institute witnessed frequent change in the leadership. Dr. K. Pillai was appointed as an interim director in October 2001 to ensure the smooth functioning of the institute. He rendered his services till Dr. J. Iyer joined as a full time director in June 2002. Dr. Iyer was a man with professional attitude and had a strong vision for the institute, but he couldn't align himself with the conservative approach of management and soon resigned in March 2003. His resignation again created a vacuum and posed a challenge before the institute to look for the new director. Soon Dr. A. Reddy was appointed as director in May 2003. He was a seasoned man with strong educational profile and his tenure witnessed

The case has been developed by Dr. Upinder Dhar of Shri Vaishnav Vidyapeeth Vishwavidyalaya, Indore, Dr. George Thomas and Khushboo Jain of Shri Vaishnav Institute of Management (SVIM), in the National Case Writing Workshop organized by SVIM, Indore (M.P.) during December 12-14, 2018.



happening of conferences, training programs and improvement in academics. But he noticed a flaw in the management's approach and soon started getting a feeling of job burnout. So he decided to discontinue and resigned in July 2004. Management of NIMS then decided to appoint Dr. Manoj Sharma as the director-incharge to continue the smooth functioning of the institute and also started looking for the new permanent director. Dr. Sharma was already the part of the institute but he couldn't earn the acceptability among the employees as director due to his poor leadership skills. Thus he headed the institute for a short period from August 2004 to January 2005.

Later, when Dr. Munendra Kumar, a retired professor and head of management department from Utkal University, Bhuvaneshwar, joined as director in early 2005, the arena of the institute's vision was broadened. Collaborative strategies of joint academic programmes' design and delivery, innovation and entrepreneurship were at the top of the agenda for Dr. Munendra. Conferences were organized and rigorous efforts were made for expanding the arena of research. As a result of the efforts put forth the institute under the leadership of Dr. Munendra launched its first journal, 'NIMS: Management Review'. The institute conducted various social welfare activities for women and also provided educational help to some identified people from weaker sections of the society for exhaling their competencies in the field of Information Technology, thus made substantial contribution towards Institutional Social Responsibility (ISR) towards society. Then he thought of transforming the institute's dream of getting accreditation by NBA into reality which the institute saw during the directorship of Dr. K. Munirajan. But he realized that a lot was to be achieved. Skepticism, incomprehension and tough questions were to be resolved. Various aspects of the institute were to be brought closer to the standards. A need was felt to educate and train the driving force of the institute, the faculty members, to have that vision of quality as acclaimed by NBA and to frame strategies to achieve the target of NBA accreditation. Focus on the strategies would help to align the institute's core values and competencies, thus improving the quality of their teaching-learning process and research. Apart from this, an effort was made to make the infrastructure more concrete than before to facilitate various operations of the institute. The efforts put forth under his directorship gave the institute the moment of celebration when the institute got its first NBA accreditation. But soon Dr. Munendra left the organization to meet his future career plans in June 2007. After him the institute again started witnessing a decline in the quality and an increase in faculty turnover.

For continuity, management of NIMS thought of stop-gap arrangement and appointed one of the NIMS's professors, Dr. P. Chandrashekhar, as director-incharge in July 2007. To have acceptability as the person in driving seat Dr. Chandrashekar removed almost all heads of department and appointed his junior faculty members as heads. The intent of Dr. Chandrashekar was to create a climate of fear to impose his authority over his erstwhile peers. Dr. Chandrashekar spent long days in the institution and managed to convince the members of sponsoring body that he is fully dedicated to the cause of education and wants to bring order in the functioning of the institution. He was habitual of bullying his colleagues and didn't hesitate in showing door to the faculty member who disagreed with him. Institute



started losing its reputation during this phase and many good faculty members voluntarily left the institute.

To make the conditions better management appointed Dr. R. Gunashankar in March 2008 as director who was earlier working in a national institute. Initially Dr. Gunashankar was enthusiastic and had number of ideas which he wanted to introduce. However, over the period of time he experienced that there is a power centre elsewhere when some of his decisions were reversed by the management. Dr. Gunashankar gradually realized that Dr. Dr. Chandrashekhar happened to be a prominent member of the power centre by default which had evolved over the period of three years. Dr. Gunashankar started feeling restless and left the institution in October 2009. Before leaving he briefed the chairman about the existence of power centre, favoritism and partial approach of the management of the institute.

Ray of Hope

Based on the briefing of Dr. Gunashankar, chairman, C. N. Chidambaram realized that the position of director was being treated like a musical chair. Hence he invited Dr. Salil Banerjee as consultant in 2009 to identify the problems in NIMS and based on his diagnosis make the possible interventions. Dr. Banerjee being a widely accepted person, in the field, was given complete autonomy by the chairman to take appropriate decisions. Dr. Banerjee interacted with various faculty members separately and also visited the premises of the institute number of times to understand the issues. After having studied the overall situation Dr. Banerjee concluded that over a period of 28 years from 1981–2009 out of 9 directors, of the institute, 7 stayed for a very short duration. Owing to the instability of directors along with undue organizational politics a severe damage was done to the reputation of NIMS. On his advice, a seasoned professor, Dr. K. Malikarjun, working in a nearby city was appointed as interim director in October 2009 till new full time director could be appointed.

Dr. Malikarjun having attained the age of superannuation was relieved from his duties in June 2010. To ensure continuity in leadership Dr. Banerjee brought in a trusted person, Dr. Parvesh Ranjan, who had worked as director of a management institute earlier. Simultaneously Dr. Banerjee also identified some issues in concern with the present administrative officer, Ramprasad, who was in the institute for number of years and was an active member of the informal power centre. So Dr. Banerjee replaced the present administrative officer and appointed T. Mutthukrishnan as new administrative officer of the institute as to get correct and timely information regarding administrative activities of the institute.

Dr. Ranjan after joining the institute in July 2010 immediately started the work for the next cycle of NBA accreditation with the assistance of Mutthukrishnan. Both of them mobilized the process and created various teams for completing the process under the guidance of Dr. Banerjee. A mock inspection was also conducted by Dr. Banerjee to put the system right. The hard work put in by Dr. Ranjan and Mutthukrishnan along with the teams resulted in the renewal of the accreditation with better points than the previous round. Dr. Chandrashekhar played an active role in NBA accreditation during



the second cycle and demonstrated a positive approach as a part of the team, who worked relentlessly for achieving the goal. But to let the institute be unaffected by Dr. Chandrashekhar's poor leadership skills in future Dr. Banerjee had a thought of bringing a seasoned person as director.

By the time NBA accreditation was received by the institute, Dr. Banerjee was successful in inviting Dr. R. Ramalingan as new full time director of NIMS. Dr. Ramalingan, a young and dynamic professional was already working as director of a management institute at Jodhpur, Rajasthan. Since Dr. Banerjee personally knew Dr. Ramalingan for a long time he felt that institute had a better future under his leadership. When Dr. Ramalingan joined NIMS in February 2012 he quickly started developing connect with the faculty members and other employees of the institute. He observed that some classes were not held on time even some employees use to report late to the institute. Dr. Ramalingan intervened by standing at the gate every morning and counseled the students to come on time and attend their lectures regularly.

The message quickly spread among all stakeholders and things started following in line. The classes started on time now and discipline of the institute improved. Dr. Ramalingan didn't hesitate in detaining the students who had shortage in attendance without succumbing to various pressures. Dr. Ramalingan motivated his faculty colleagues to plan academic activities like conferences, lecture series, curricular and extra-curricular activities regularly few of which were initiated during the time of Dr. Parvesh Ranjan. Dr. Ramalingan was able to instill confidence in Dr. Banerjee and sponsoring body of the institute that he has good ideas which need to be implemented for taking the journey of NIMS forward on a glorious path.

Questions

1. Analyze the strengths and weaknesses of the case. Was it a right strategy to change the directors frequently?
2. Stability of tenure is said to be important for organizational effectiveness. Discuss the case for highlighting the importance of stability of tenure of the heads of institutions.
3. How do you see the future of NIMS in view of ensuing challenges in higher education?

Teaching Notes

Synopsis

Natraj Institute of Management Studies (NIMS), a management institute in Coimbatore, Tamilnadu was established in 1981. Dr. G. Venugopal was the first director who served the institute for a decade. Under his leadership institute functioned smoothly and built a good reputation in higher education arena. Soon after his retirement Dr. K. Munirajan joined and continued the academic journey for 4 years and this was the longest period recorded. Dr. Munirajan left the institute and then began the crisis of 'Stability of Tenure' of the directors during 2001-2005. The increasing rate of turnover of directors resulted in adhocism, increased faculty member's turnover and severely affected the image of

NIMS in the region. To deal with the situation chairman, C. N. Chidambaram invited Dr. Salil Banerjee as consultant. Dr. Banerjee studied the overall situation and diagnosed the problem. He then took some bold decisions which brought NIMS on its right track; as a result the image of NIMS was improved.

Target Group

- Management Students
- Corporate personnel
- Researchers
- Management faculty members during FDP

Learning Objectives and the Key Issues

- Importance of stability of tenure in any organization
- Effectiveness of top leadership
- Handling challenges for image building of the institute
- Organizational culture and effectiveness

Teaching Strategy

- Provide a soft copy of the case to the students in prior to go through the case and conduct situation analysis individually.
- Ensure the availability of a hard copy of case with individual students in next lecture for case reading.
- Divide the class into separate groups consisting of 5-6 members.
- Intra group case discussion will then be followed by inter group discussions for learning, analysis and conclusion.
- Case presentation.

Questions for Discussion

1. Analyze the strengths and weaknesses of the case. Was it the right strategy to change the directors frequently?
2. 'Stability of tenure is said to be important for organizational effectiveness'. Discuss the case for highlighting the importance of stability of tenure of the heads of institutions.
3. How do you see the future of NIMS in view of ensuing challenges in higher education?

Analysis of Data

Experiential method of learning was used where the history of the disguised institute was studied and to better understand the case SWOT and ETOP analysis of the roles discussed in the case were done.



Background Reading

The institute's history can be studied through annual reports, magazines and interacting with the employees of the institute who have spent a good amount of time in the same organization.

Experience of Using the Case

This case's theme centralizes on the leadership skills, decision making strategies and the importance of the 'Stability of Tenure'.

Multimedia

Institute's website can be referred.

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Saras Milk Cooperative – The Road Ahead

Dr. Digamber Negi,* Dr. Shalu Kotwani,** Bharti Agrawal,***

Ram Bhavesh Sharan,**** Sneha Kandhari*****

Background

Saras Milk Cooperative is a state owned cooperative dairy and one of the revenue divisions of Madhya Pradesh State Cooperative Dairy Federation Ltd. (MPCDF) with its head office at Bhopal. It was established in 1982 in Indore. The cooperative was set up with a motto to provide clean, germ free, pasteurized milk to the common man, which would contribute to a healthier India and at the same time would put a stop to the exploitation of farmers and milk producers who were not adequately paid by the milk brokers for their milk produce. Saras Milk Cooperative sold its products by the brand name Saras. Under the brand name Saras various products sold were milk (toned and cream), along with other dairy products like cheese, curd, butter, lassi, shreekhand, milk powder, flavored milk, ice-cream and milk based sweets.

The organizational structure was made up of three-tier system. At the apex level was the Madhya Pradesh State Cooperative Dairy Federation Ltd., headed by Managing Director who was an IAS officer. Under the MPCDF, there operated six revenue divisions namely Indore, Bhopal, Ujjain, Gwalior, Jabalpur and Bundelkhand, which were also called as regional milk unions and were headed by CEOs. The third tier consisted of milk societies or cooperatives at village level. Milk producers were the members of these societies.

Operations

The field operation activities began with organization of Dairy Co-operative Societies in the rural areas and ended with milk transportation to the dairy dock. The basic field operations included organization of dairy co-operative societies on 'Anand Pattern'

The 'Anand Pattern' was an integrated cooperative structure that acquired, processed and sold milk produce. Its motive was to benefit small producers who joined hands in order to handle their milk production. It also organized milk producer farmers' training programs for formation of co-operatives, awareness to co-operative principles and milk production enhancement techniques. The raw milk was collected from milk producers of eight districts of Indore division which was first micro filtered then pasteurized at their plant and catered to the needs of the consumers of all the eight districts of Indore division. However, there was no restriction for the cooperative to supply it out of the state. The sales took place through 76 milk parlors and 150 shops in Indore division.

The case has been developed by Dr. Digamber Negi, Dr. Shalu Kotwani, Bharti Agrawal, Ram Bhavesh Sharan and Sneha Kandhari of Shri Vaishnav Institute of Management (SVIM), in the National Case Writing Workshop organized by SVIM, Indore (M.P.) during December 12-14, 2018.

Issues and Challenges

Saras Milk Cooperative was facing problems of changing taste and preferences of the consumers. The primary demand for the fluid milk had saturated, the reasons for the same were consumers bought loose milk from the local milk vendors because consumers were facing the problem of timely delivery as packaged milk was not delivered at their doorsteps on time.

The consumers were provided credit flexibility from the local milk vendors that is to say the sellers of the loose milk were giving facilities to the consumers in terms of credit on payment and providing them options on quantities to be purchased. There was also a sentimental factor associated with the local milk vendors who had been delivering the milk at the door steps since generations. The cooperative believed that domestic households were more inclined to buy loose milk because they found it advantageous, as it yielded by-products like ghee, curd, butter etc. which was more in quantity as compared to what that they got from the pasteurized milk. The other reason was a lack of awareness for pasteurized germ free milk. Though the cooperative had made efforts for creating awareness and promotional initiatives were also taken but they were not sustained for a longer period of time not yielding in desired results. The focus was more on print media and distributing pamphlets through newspapers thereby ignoring the audio visual and social media options.

The research indicated that the children who were major consumers of fluid milk did not find the taste of the pasteurized milk amenable. Due to the pasteurization process, the taste of the milk underwent changes which were not liked by them in general. There was a cost difference of INR 3 between loose and pasteurized milk, as the process of pasteurization, packaging and distribution escalated the cost of pasteurized milk, which was also an impediment in acceptance of pasteurized milk among the consumers. Another challenge faced by the cooperative was that the retailers were not taking interest in increasing the sale of the Saras products as they were not getting appropriate profit margin over the sale.

Strategies Adopted

Taking cognizance of the above situation, the top management launched an awareness campaign whereby salesgirls were recruited and a door to door campaign was organized to educate the customers about the health benefits of the pasteurized milk over the loose milk. To take care of the taste issue, fortified milk was introduced, which had an additional dose of riboflavin and certain other vitamin supplements. Looking into the beverage consuming habit of the consumers a new ready coffee mix was introduced which received a positive response from the consumers. The ready coffee mix when used with hot water transformed into hot coffee and when mixed with cold water became cold coffee. Indore being an education hub, the demography is replete with hostellers and student population.

In order to cater to these young population, the cooperative came out with a 10 ml tetra pack of Saras ghee which was just enough for one meal. Another step taken by the cooperative was to expand the geographical territory by opening of milk booths and parlors in the outskirts of the city. To increase



the visibility and upgrade the brand image the cooperative participated in events for social causes like cycle rally for reducing the environment pollution and marathon for maintaining healthy life style. To boost the sale of the fluid milk the cooperative gave various financial and non-financial incentives to the distributors. Diwali gift hampers were also given to the corporate consumers which could be redeemed within three months. The organization witnessed a lot of school children who visited the plant on regular basis. In order to create awareness about the health benefits of pasteurized milk, competition among school kids was organized regularly.

To explore the market share, the cooperative also made efforts to find opportunities in the global market but they received a major setback when it was found that the shelf life of milk products of their counterparts globally is much more than that of theirs. Also the equipment and the technology adopted globally were more advanced, which was seen as a challenge by the top management in the global markets. Consequently a new manufacturing plant was sanctioned and was ready for installation of machines which would reduce the dependency on human labor and at the same time increased the production capacity. In the past 12 years, with the number of strategies adopted by Saras Milk Cooperative, the sale of fluid milk went up from 30,000 - 35,000 liters to 1,75,000 – 2,00,000 liters per day. But for the financial year 2017-2018, the sales had been stagnant in spite of all the efforts made by the cooperative.

Questions

1. Analyze the case by using SWOT.
2. Suggest the measures to enhance the acceptability of pasteurized milk among the consumers.
3. Suggest the strategies for the segmentation of Saras Milk Cooperative products.
4. Discuss the measures the Saras Milk Cooperative should take to strengthen its brand image.

Teaching Notes

Synopsis

The present case is about Saras Milk Cooperative. It is a state government organization. The organization was facing major challenges in terms of lack of awareness in customers regarding the healthy pasteurized milk. The sale of Saras milk has increased continuously but at a very slow rate. The habit of buying loose milk from the local vendors and ignoring the benefits of pasteurized milk was the main reason for stagnant sales of Saras milk.

The cooperative lacks a distinctive segmentation strategy and piecemeal efforts are made to build the brand. There are many steps taken by the executives in order to increase the sales but the success they have been looking for in terms of demand generation and strengthening the brand image is still elusive.

Target Group

The case study is prepared keeping in mind the post graduate students in the field of marketing and young executives or managers working in the marketing domain.



Learning Objectives & Key Issues

The teaching objectives of the case are to expose the students to the key issues of

- Marketing strategies to be adopted by the milk cooperative
- Market penetration & development
- Market segmentation strategies
- Brand building

Teaching Strategy

The case may first be analyzed at the individual level and then may be discussed at the group level. The recommended group size is 4-6 members. Instructor can initiate the discussion by asking questions from the participants such as share your understanding of market penetration and development strategies by cooperative. Based on the answers from the participants, the segmentation and brand building strategies to be adopted by the milk cooperative in the competitive market can be linked with the facts given in the case for better understanding.

Questions for Discussion

1. Analyze the case by using SWOT.
2. Suggest the measures to enhance the acceptability of pasteurized milk among the consumers.
3. Suggest the strategies for the segmentation of Saras Milk Cooperative products.
4. Discuss the measures the Saras Milk Cooperative should take to strengthen its brand image.

Background Reading

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- <https://youtu.be/VnOG2uUeSUw>
- www.drkurein.com/white_revolution
- www.mpcdf.nic.in
- www.slidesharenet/amulcasestudy



Start-up at Crossroad

Dr. Deepa Katiyal,* Dr. Sapna Parihar,** Mukund Pandey,*** Sampada Najan****

Background

E- Impulse Enterprise Solutions started in July 2018 in Indore, Madhya Pradesh (India) with the idea of Business Consulting, Digital Marketing and Recruitment solutions provider firm by Yashwant Sharma and Mahesh Gupta who were engineering graduates from the renowned Institute of Indore in the year 1989.

Yashwant did his further studies in computer education and completed his master's from the notable institute of the country additionally carried out research in machine learning and neural network from IIT Delhi in the year 1992. After his education he started his career in information technology and became a veteran of IT with more than 20 years of experience in different technology stacks. He worked with numerous Fortune500 companies especially in SAP consulting and had a global exposure in the countries like UK and USA. He spent more than three years abroad and then moved back to India and became a core consulting member in SAP India. In 2004, he thought to begin his own venture and spread SAP education crosswise over India.

To begin with he picked the city where he started his technical education i.e. Indore and was progressively engaged to help SME's in tending their business challenges. He realised that there are various challenges that the SME's were facing in their business-like Branding, lack of skilled manpower, high attrition and so forth.

On the other hand, Mahesh began his vocation in 1990 in the field of direct marketing for a telephone company in Indore. Later he got involved with various business-like Distributorship of Tata products, Franchisee of ICICI, Distributorship of FMCG companies like Nestle, Haldiram, Kinderjoy and Manufacturing of Paper cones etc. Also, he pursued PhD in Management and MBA in Marketing in the year 2005. Amid this period, likewise he also realised that there were various challenges that SME's were facing in their end to end Supply Chain and with his vast experience in diversified fields he could help them with the solutions.

Start-up Ideation

Since both were on a similar perspective along these lines, in December 2011 when they met at 'Alumni Meet' of their college, they decided to start their venture to address the issues of SME's in their business operations, expanding network, management and decision making. They together started E-Impulse Enterprise Solutions with three employees and the Vision of becoming a strong player in the

The case has been developed by Dr. Deepa Katiyal, Dr. Sapna Parihar, Mukund Pandey-Research Scholar of Shri Vaishnav Institute of Management (SVIM) and Sampada Najan- Research Scholar of IMS, DAVV, Indore in the National Case Writing Workshop organized by SVIM, Indore (M.P.) during December 12-14, 2018.

field of Business Consulting and invested 5 lacs as an initial setup cost. After couple of weeks they got a project where they consulted an Agro manufacturing company in their marketing plan and generated 1.5 lac revenue. They could not reach their breakeven and few months after their start-up they felt that they were not getting skilled workforce to deliver results as per their expectations, as a large portion of the skilled workforce was moving out of city to metros consistently. They thought that this is the challenge with many similar companies and it could be translated into an opportunity, so they decided to start first with Training and Staffing Business where they could train students and help them placed in different organisations.

With this idea they could fulfil their requirement of skilled workforce and help SME's with the deployable resources. They realised that there was a big gap in the education curriculum and the industry requirement. The educational programs of technical as well as management were centred on theoretical training and students got almost no introduction to hands on. They thought this could be their unique selling proposition as they had vast industry exposure and were well familiar with industry need. The challenge with the current framework reinforced their business thought and they believed that they could come to an obvious conclusion exceptionally well. So, they decided to start their training centre in Indore and would provide training on IT and Soft skills. As always with start-ups, things didn't go as smoothly as planned likewise when they were reaching out to students and counselled more than 300 students, they didn't get sincere response from the candidates. They also contacted various companies for providing them deployable human resources and get 4 leads which were ready to engage with them in getting trained employees for their organisation.

For these business leads they planned their training programme in two ways first was In house training where they would train students in the company premises and second was On-Campus training where they would train the students in their college campus. They thought their model could work and they would get more than 50 skilled candidates in next one year and then would diversify their vision of Business Consulting space additionally extending in to Digital Marketing vertical. For this future endeavour they estimated the financial requirement as 50 lacs and were certain to explore number of opportunities.

Market Scenario

- **Market:** Indore was the market which consists of traders or small manufacturers. There were very fewer corporate houses of big industry players in Indore, commercial capital of M.P.
- **High competition in the Training Industry:** There were more than 50 players which were into Training Business in Indore. There were also players like IBM, NIIT etc. who were already serving the market.
- **Price Sensitive Market:** Indore was a price sensitive market, students preferred to spend less for training and development activities.



- **High Job-Hopping Pattern:** In Tier 2 cities like Indore particularly in the field of IT people were frequently changing jobs as they think that was the only way they could progressively earn more money, as their employers drag their feet on pay raises.
- **Movement of Job Seekers in Drones:** Large number of job seekers was moving towards metros as they could get more opportunities and growth in metro cities.
- **Large Student Base and less employment opportunity:** Solely from engineering stream more than 1 lac students got degree every year from Madhya Pradesh in which nearly 8000 students studied from Indore and only 50% of them got placed.

Questions

1. Shifting from Business Consulting to Training and Staffing business plan was the right decision, justify your answer?
2. Comment on the entrepreneurial skills of the promoters of the company?
3. What should be the future plan to scale the start-up?
4. What should be the strategic plan of the company to address the challenges in the way forward?

Teaching Notes

Synopsis

This case is concerned to a Start-up organisation E-Impulse Enterprise Solutions started in July 2018 in Indore, with the idea of Business Consulting for small and medium enterprises. After couple of weeks they got a project where they consulted an Agro manufacturing company in their marketing plan. They could not reach their breakeven point and few months after their start-up they felt that they are not getting skilled manpower to deliver results as per their expectations, as a large portion of the skilled manpower move out of city to metros consistently. So, they decided to start first with a Training and Staffing Business where they could train students and help them place in different organisation. But things didn't go as smoothly as planned as when they were reaching out to students and counselled more than 300 students, they didn't get sincere response from the candidates.

They also contacted various companies for offering them deployable human resources and got four leads which were ready to engage with them in getting trained employees for their organisation. With this idea they can fulfil their requirement of skilled manpower and help SME's with the deployable resources. They think their model will work and they will get more than 50 strong candidates in next 1 year and afterward move towards their vision of becoming strong player in Business Consulting space, additionally extending in to Digital Marketing vertical. For this future endeavour they estimated the financial requirement as 50 lacs and are certain to explore numerous opportunities. However, there are various strong players in the market who are serving into training space, also there is a high job-hopping pattern in Indore.



Purpose of the Case

The purpose of the case is to understand the challenges and opportunities for the start-up and importance of the Business Planning before starting any business.

Teaching Approach and Strategy

The case may initially analysed at the individual level and then may be discussed at group level. The recommended group size is 4-6 members. Members may be asked to prepare a write up on problem and opportunities associated in establishing new venture. Facilitator can trigger the discussion by asking the question on importance of business plan, traits of entrepreneurs.

Analysis

A critical observation of the whole situation given in the case should be made by SWOT Analysis and ETOP.

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Survival in Next Era of Tech

Dr. Rekha Melwani,* Someshwar Joshi,** Priyanka Yadav,*** Jitendra Nimbodiya****

Background

One day morning Rohit was discussing about the future of their business with his friend Shyam and chalked out the strategies for their future growth. They started “Z Solutions Private Limited” to provide information based services to their clients. Initially the company was started with founder Rohit with his co-founder Shyam in a small cubical in Rohit’s residence along with two employees with self funded resources. The company basically focused on domestic projects, soon they realized that these projects were not cost effective and had lesser margin. The company searched the international projects and finally decided to serve only international clients as these were based on advanced technology and provide wider margin.

After few months they realized that their office space was not sufficient and finally they moved to a well organized premise. The formal office of “Z Solutions Private Limited” comprised of Digital marketing department, Business Development department, Testing department, HR department and project management team. Rohit (CEO of the company) said that the company had twofold challenges firstly; to have the international projects and secondly; acquiring the skilled resources to achieve these project objectives on time.

In first year founders of the company along with two employees worked hard to get the international projects and complete the projects in the specified dead line. Later on; it has been realized that the company had to hire more employees due to expansion of the projects. As per the technical requirement of qualitative projects the company had faced the problem of technical skilled resources. To fulfill that gap the company started hiring the employees from various online portals like Naukari.com, Facebook, Linkdin etc. Apart from the online portals the company recruited the skilled talent from direct and campus recruitment.

During initial phase; the company had shown growth but gradually the growth declined year by year. Due to technological advances and changes the international projects had demand of skilled talent in updated technologies. In line with that the Ritu; technical recruiter & Mohan; HR manager suggested that company should recruit the talent from various online specialized portals based on the database technical persons. The company searched the portals like Green house, Recruitee, Cutshot, Workable, Lever as these were provided the databases for advanced technologies in addition with the outsourcing.

The company had the team of thirty employees and they had been selected with the specific recruitment procedure. The company had motive to select the skilled talent and gave the opportunity to

The case has been developed by Dr. Rekha Melwani, Someshwar Joshi, of Shri Vaishnav Institute of Management (SVIM), Priyanka Yadav and and Jitendra Nimbodiya- Research Scholars, DAVV, Indore in the National Case Writing Workshop organized by SVIM, Indore (M.P.) during December 12-14, 2018.



work as per their talent. Ritu said that the dearth of specific talent was created due to various competitors in the market and well established MNCs. The company provided the opportunity to work on the projects from the front end to the back end; while the big players gave the opportunity to work only certain specific modules. The company has the policy to train the employees by placing on them on probation period of three months and updated them with the technologies. The young minds were retained by providing friendly environment, opportunity to grow, providing perks and incentives, in house sports facility and informal gatherings.

As per the founder of the company the IT industry is dynamic and technical advancement created the threat to the existing companies for survivals. It required working on latest technology and having skilled employees to work on such projects. The company planned to enter in the field of Artificial intelligence, internet of things, cloud computing and machine learning's in near future.

Questions

1. What should be the strategies of the company to cope up with the technological changes?
2. How do you see the future of “Z Solutions Private Limited” in near future?
3. How would the “Z Solutions Private Limited” handle the IT challenges?

Teaching Notes

Synopsis

The present case focused on the requirement of skilled manpower for various international projects based on advanced technologies. The purpose of the case is to familiarize the students/participants that how the changes in technology affect the IT based company and importance of skilled HR in survival of the company.

Target Group

The target group will be Management students and business executives.

Learning Objectives and Key Issues

- To understand the concept of HR management with changing technologies.
- To learn how advanced technologies affect the strategies of IT companies.
- To learn how to recruit & retain skilled manpower in competitive environment

Teaching Approach and Strategy

The case will be distributed to the small groups of students of a classroom. The each group consists of 4-6 students. Every group has to analyze the case and write down the point in consensus. Afterwards every group present the case analysis for discussion. Each individual/group can put forth its interpretation and suggestions on the issues involved in the case followed by open discussion. The discussion can be triggered by asking questions from the participants such as share their understanding of issues of the company. Based on the answers from the participants the concepts of entrepreneurship and HR management can be linked with the facts given in the case for better understanding.



Questions

1. What should be the strategies of the company to cope up with the technological changes?
2. How do you see the future of “Z Solutions Private Limited” in near future?
3. How would the “Z Solutions Private Limited” handle the IT challenges?

Analysis of Data-SWOT

A critical analysis of the whole situation given in the case should be made by adopting the technique such as SWOT analysis or SAP & ETOP.

Background Readings

Recent publications on Entrepreneurship, Strategic Management, HR Management, and Digital Marketing, should be considered.

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Talent Retention for Stability

Dr. Uttam Rao Jagtap,* Dr. Suchita Gupta,** Dr. Poonam Nagar,***
Yogita Sharma,**** Sahil Gangwal *****

Background

Wealthcom, a Global Research Limited (Investment Advisor) was a pure play financial market research and consulting company. As a pioneer, the company was the first one to introduce the term 'Investment Advisory industry' in India and had been credited to be introducing the same as a prominent factor in Stock Trading. The company was founded in 2006 by Mohit Singh with the objective of offering unbiased technical analysis, for the trading community, by experienced professionals to create conducive environment. Mohit is **Chief Investment Officer in** Wealthcom, he started the career as working part time during his graduation for a BPO and selling SIM cards with an objective to earn money. He invested earning in stock markets and learnt the trading.

Mohit had an idea of starting a web-based research company, which would focus on technical analysis and provide recommendations or real time trading signals/data to traders for intra-day and short-term trading, with this vision he started Wealthcom. He generated Rs 1.32 crore in revenue by the end of first year, backed by a staff strength of 20, all trained by him. The company was working with 250 employees and was targeting to increase the employee base 200 per year. The hierarchy in Wealthcom included Client Acquisition Manager, Business Manager and Cluster Head. Client Acquisition Manager was the basic profile that was given to fresher and few years experienced people. Their main job was to acquire new clients who trade in stock market.

Sunil Mittal joined Wealthcom in 2016 as Head – HCM. He had seven years of experience that includes more than four years of experience in HR consulting, HR business partnering and designing HR interventions for various Indian and International clients. In his versatile professional career, he worked with reputed brands. His specialties are in Enterprise performance management and organization change management. Prior to Wealthcom, he was working with Bharti Airtel and was responsible for talent management & development and has also, handled employee engagement, performance management, job rotation and succession planning.

He had a versatile track record of exemplary performance in both professional and academic career. Sunil had switched from telecom industry to the financial advisory firm, The main challenge in front of him was to retain Client Acquisition Managers in Capital Via. He failed to understand that why the people in Wealthcom sitting in the AC office and working in comfortable environment were leaving the job

The case has been developed by Dr. Uttam Rao Jagtap, Dr. Suchita Gupta, Dr. Poonam Nagar, Yogita Sharma and Sahil Gangwal of Shri Vaishnav Institute of Management (SVIM), in the National Case Writing Workshop organized by SVIM, Indore (M.P.) during December 12-14, 2018.



He found that there was a sort of instability in the business, the cost of training and turnover were very high. In consequence the working environment was distorted and employees motivation level was at their low .The employees were also making up their mind to switch. He also observed that in Wealthcom.

1. The employees not having professional attitudes towards the job
2. They were reluctant to long working hours.
3. They had lack of commitment for their work.
4. They were not ready to take challenges.
5. They had casual approach towards their duties.
6. They usually left the job after completing the training period.
7. The employees were unskilled too, in their domain.
8. They were having poor communication skill and were not prompt in convincing the customer at their satisfaction level.

After observing these problems, Sunil had taken various steps to improve the working culture and to retain employees, such as

1. Incentives were linked with performance.
2. Foreign tours and trips were organized for the good performer.
3. Selection strategies of the new appointments were revised.
4. Facilities like medical insurance, etc. were proposed.
5. Maternity and paternity leaves were also started.

Sunil could not find any significant change in turnover rate after implementing mentioned steps. He is still working in this direction reducing on retention rate and enhance positive attitude among employee towards their work.

As the Investment Advisory industry is not as old as other industries, there is lack of skilled manpower. The HR policies are not well framed for new employees as they are not asked for any kind of relieving letter and experience certificate. As a consequence, employees join new jobs quickly without any documentary proof i. e relieving letter and experience certificate and thus increasing turnover rate. High employee turnover rate is directly affecting the revenue of the firm and also increasing the cost of hiring, training and retaining. Sunil is still facing the high turnover rate and low morale of the front line employees.

Questions

1. Suggest a suitable HR strategy to increase retention of frontline employee in Wealthcom.
2. Suggest the motivation technique to improve the retention rate.



Teaching Notes

Synopsis

Wealthcom is a Global Research Limited (Investment Advisor) is a pure play financial market research and consulting company. The company is struggling with high turnover of its frontline employees. The HR head had introduced incentives and benefits to motivate and retain employees but he could not find any significant improvement in the retention rate. The problem discussed in the case is relevant to the other industries also, as these are the common HR issues pertaining in almost all the companies. The mentality & thought process of the youngsters who easily give up in critical situation get scared or felt extreme pressure when it comes to fulfil the target. The next Generation have immense power and new approach but some of them are very casual. They prefer an ease of job with AC rooms and all facilities. The teachers are here struggling to teach the above case by establishing the rapport between what students are lacking, which are required by the industry persons or we can also suggest that what are the area where students have to work.

Target Group

The target learning generation includes post graduate, those who are in between jobs.

Learning Objective and Key Issues

1. Need for revising the curriculum
2. Need to inculcate new location courses.
3. Need to focus the moral education
4. Need of refining & polishing the personality of the students.
5. Need of link between demand of industry and supply of students .
6. Find the gaps between demand of companies & freshers appearing for interview.
7. Need to upgrade technology in industries

Questions for Discussions

1. Name some big successful personalities of the industries
2. Point out/ discuss in details the struggle faced by them.
3. Enlist the qualities required to become successful entrepreneur or professionals.
4. Discuss about the professional ethics with the examples of the legends
5. Encourage students towards hard work & systematic continuous learning..
6. Discuss in detail about the case mentioned.
7. Now seek for students participation or inference



Background Reading

1. Knowledge of hierarchy in a company
2. Knowledge of basic terminology of HR practices
3. A brief reading of Human Resources Management.

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Pg 64
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