

**Faculty Name: Prof. V. Y. Badave**

**Month:- March Year :- 2023**

**Caselet Name:** Revitalizing Employee Engagement Through CSR: The Apex Corporation  
Journey

Apex Corporation, headquartered in Pune, India, is a global technology company founded in 2010. Over the last decade, Apex has grown rapidly to become one of the leading players in the tech industry, with over 500 employees spread across various international offices. The company has made significant strides in software development, IT solutions, and digital transformation services for clients across different sectors, including healthcare, finance, and education.

Despite its impressive growth and success, Apex Corporation has faced challenges that many fast-growing companies encounter—particularly in the areas of talent retention and employee engagement. The company's leadership team recognized that while they were achieving business milestones, there was a pressing issue surrounding their workforce. Employee engagement surveys revealed concerning trends, including high turnover, low morale, and burnout, particularly among mid-level managers and technical staff.

**Challenges Faced by Apex Corporation Before Implementing CSR Policy**

1. **High Employee Turnover:** Apex Corporation was losing its highly skilled employees, especially in technical roles, to competitors who offered more attractive work-life balance and career development opportunities. As a rapidly growing tech company, retaining top talent was critical for maintaining competitive advantages and continued innovation. The high turnover led to increased recruitment and training costs, as well as disruptions in ongoing projects, resulting in lower efficiency.
2. **Low Morale and Engagement:** Employee surveys pointed to a general sense of dissatisfaction within the workforce. Many employees expressed concerns about the company's focus on profits at the expense of employee well-being. While Apex had strong financial results, employees felt disconnected from the company's success and were struggling with a lack of recognition for their hard work. This low morale translated into disengagement, with many employees no longer feeling motivated to contribute beyond their immediate job roles.

3. **Lack of Connection to Company Mission:** Another significant challenge was the growing disconnection between the company's corporate goals and employees' personal values. Particularly among younger employees, there was a desire for meaningful work that aligned with personal beliefs. Apex Corporation's mission and vision were often seen as corporate buzzwords rather than a cause employees could rally behind. As a result, employees were disengaged and struggled to see how their day-to-day work contributed to a larger, impactful purpose.
4. **Burnout and Stress:** Due to demanding workloads and long hours, many employees were experiencing burnout. The company had high expectations for performance, but with limited time off and little focus on work-life balance, employees often found themselves overwhelmed and stressed. This not only led to higher absenteeism rates but also contributed to reduced productivity. The lack of adequate rest and personal time had a negative impact on both employee health and overall company performance.

### **Recognizing the Need for CSR Integration**

Faced with these challenges, Apex Corporation's leadership team recognized that addressing employee well-being and engagement was crucial for long-term success. The company acknowledged that without a happy and healthy workforce, it would struggle to maintain its competitive edge in the fast-paced tech industry. Thus, they decided to integrate a comprehensive CSR policy that not only focused on external stakeholders like the community and environment but also placed employees at the heart of the strategy.

By aligning CSR initiatives with employee well-being, Apex Corporation aimed to improve employee morale, retention, and engagement. This would, in turn, help the company overcome the challenges of turnover, low morale, and burnout, while creating a more positive and supportive work environment for all employees.

### **Questions:-**

- Analyze the Case and Explain the Need for a CSR Policy Towards Employees.
- Your Input for CSR Policy Towards Employees
- Road map for Developing and Implementing CSR Policy to Address the Issues

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**Faculty Name: Prof. V. Y. Badave**

**Month:- Feb Year :- 2023**

**Caselet Name: Meeting Demand: The Role of Short-Term Financing In Scaling Ravi Textiles**

Ravi Textiles was founded by Ravi Patil in 2015 in Ichalkaranji, a city well-known for its strong textile industry. Ichalkaranji is often referred to as the "Manchester of India" due to its dominance in the textile sector. The city has a rich history in fabric production, with many small and medium-sized textile units operating here. Ravi Textiles, operating in this competitive environment, specializes in manufacturing cotton fabrics and supplying them to local garment manufacturers, wholesalers, and retailers.

Over the past 7 years, Ravi Textiles has made steady progress, with the company gradually expanding its operations to meet the growing demand for cotton fabrics. The business operates with a workforce of 18 employees, including machine operators, quality inspectors, and administrative staff. Despite facing competition from larger textile mills, Ravi Textiles has built a solid client base, mostly composed of smaller garment manufacturers who rely on high-quality fabrics for their designs.

However, like many small businesses in the textile industry, Ravi Textiles is often confronted with challenges related to cash flow management. This includes seasonal demand fluctuations, delays in payments from customers, and the rising costs of raw materials such as cotton and dyes. The company operates on tight margins, and even a slight disruption in cash flow can impact its ability to maintain production schedules and fulfill customer orders.

Ravi Textiles has invested in modernizing its machinery and expanding production capacity to meet the growing demand, but this has also led to increased overhead costs. The business frequently faces situations where the payment cycle from customers doesn't align with the timing of when it needs to pay for raw materials or labor. These cash flow gaps, especially during peak production periods, make short-term finance crucial for the business.

## **Business Scenario:**

Recently, Ravi Textiles has secured a large order from a well-known retail chain that operates across multiple regions. The order involves the bulk supply of printed cotton fabric, with a requirement for a fast turnaround time—just two weeks to complete the delivery. This is a significant opportunity for Ravi Textiles, as it could lead to further orders and enhance the company's reputation in the market. However, the business is facing cash flow constraints and cannot fulfill the order without securing additional working capital.

The company's working capital is currently tied up due to delayed payments from smaller customers, some of whom have been slow to settle their invoices. In addition, the cost of raw materials has risen significantly, making it difficult for Ravi Textiles to purchase the necessary inputs to start production for the large order. The company also has ongoing labor and operational costs, which need to be met regularly to keep the business running smoothly.

Ravi Textiles is now looking for ways to bridge this financial gap and meet the immediate need for funds. The company requires short-term finance to purchase raw materials, pay its employees, and meet other operational expenses. The pressure is high, as the order from the retail chain is time-sensitive, and any delays in securing funds could result in losing the contract altogether. Ravi is considering several options, including trade credit from suppliers, bank overdrafts, and factoring, but he is uncertain which source of short-term finance would be most effective for this situation.

Given the urgency of fulfilling the order and maintaining day-to-day operations, Ravi needs a solution that will allow the business to meet its financial obligations without overleveraging or taking on long-term debt. Managing the business's cash flow effectively during this peak period will be crucial to ensuring continued growth and success.

## **Questions:-**

- Do the analysis of above case and explain consequences of shortage of short-term finance.
- Explain the different sources of finance available to Ravi Textile to address the issue.

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**Faculty Name: Prof. V. Y. Badave**

**Month:- March Year :- 2023**

**Caselet Name : Cash Crunch And Mismanagement Of Current Assets At Stellar  
Electronics**

Stellar Electronics, a small-scale manufacturing company in Nashik, Maharashtra, was established in 2018. The company produces affordable consumer electronics, including headphones and Bluetooth speakers, and has quickly gained popularity in the local market due to its competitive pricing and innovative designs.

Despite increasing sales and strong customer demand, Stellar Electronics has faced severe financial management issues, particularly in cash flow and current assets. The problems stem from the following factors:

**1. Accounts Receivable Management:**

Stellar Electronics offers a 60-day credit period to its clients, but many retailers and distributors delay payments by an additional 30–60 days. These delays have resulted in a ballooning of accounts receivable, straining the company's liquidity.

**2. Inventory Management:**

The company has been maintaining an excessive level of raw materials and finished goods inventory to meet fluctuating demand. However, this has led to higher warehousing costs and tied up significant cash in non-moving stock.

**3. Accounts Payable Issues:**

Long-term supplier contracts require upfront payments for raw materials, leaving little room for flexibility. Suppliers have begun threatening to halt deliveries unless payments are made on time.

**4. Short-Term Borrowings:**

In November 2024, Stellar Electronics had to secure a high-interest short-term loan to pay overdue bills, further increasing financial stress. The interest payments on the loan are now consuming a significant portion of the company's profits.

## 5. Cash Flow Misalignment:

A mismatch between accounts receivable, inventory, and accounts payable has created a vicious cycle. The company is unable to pay employee salaries on time, invest in marketing campaigns, or allocate resources to product development, hampering its competitive edge.

## 6. Poor Cash Flow Forecasting:

The management lacks a robust cash flow forecasting system, making it difficult to anticipate financial shortfalls and plan for contingencies.

### **The CEO, Anuj Mehta, is now considering whether to:**

Renegotiate credit terms with clients and suppliers.

Liquidate excess inventory.

Seek professional advice on managing current assets and liabilities.

Explore new financing options, such as invoice discounting or factoring, to bridge the gap.

However, the lack of clear direction and financial expertise has left the management uncertain about the best course of action.

### Questions

- What specific issues are arising from the mismanagement of current assets and current liabilities?
- What short-term and long-term effects could excessive accounts receivable and inventory have on the company's profitability?
- How might supplier dissatisfaction impact the company's operations and reputation?
- How can the company optimize its inventory levels to free up cash?
- Should the company consider selling off non-moving inventory at discounted prices to improve
- What steps can the company take to implement better cash flow forecasting and planning?

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Faculty Name: Mrs. P. S. Patil

Month: - November, Year: -

2022

**Case Study: Capital Structure Decision at ABC Electronics Pvt. Ltd.**

**Background:**

ABC Electronics Pvt. Ltd., a Bengaluru-based company, specializes in manufacturing consumer electronic appliances. The company plans to launch a new product line of energy-efficient air conditioners. To fund this expansion, the management must decide on the optimal capital structure to raise ₹50 crore.

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**Key Financial Data (Pre-Expansion):**

1. **Revenue (FY2024):** ₹200 crore
2. **Net Profit (FY2024):** ₹20 crore
3. **Existing Capital Structure:**
  - Equity: ₹40 crore
  - Debt: ₹20 crore (interest rate: 10%)
  - Debt-Equity Ratio: 0.5:1
4. **Market Conditions:**
  - Cost of equity: 15%
  - Tax rate: 30%

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**Consider the above Capital Structure Options and suggest the best one to optimize equity shareholder's wealth:**

The company evaluates three options to raise ₹50 crore:

1. **Option A: Fully Equity-Financed**
  - Issue new shares worth ₹50 crore.
2. **Option B: Fully Debt-Financed**
  - Raise ₹50 crore through loans at an interest rate of 10%.

### 3. Option C: Mix of Debt and Equity

- ₹25 crore through debt and ₹25 crore through equity.
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#### **Solution-**

#### **Financial Analysis:**

##### **1. Impact on Debt-Equity Ratio:**

- Option A: 0.4:1
- Option B: 1.4:1
- Option C: 0.9:1

##### **2. Cost of Capital Calculation:**

Using the Weighted Average Cost of Capital (WACC):

$$\text{WACC} = \frac{E}{V} \times Re + \frac{D}{V} \times Rd \times (1 - T)$$

Where:

- EE: Equity
- DD: Debt
- VV: Total capital (E + D)
- ReRe: Cost of equity (15%)
- RdRd: Cost of debt (10%)
- TT: Tax rate (30%)

##### **WACC Results:**

- Option A: 15% (Equity only)
- Option B: 7% (Debt only)
- Option C: 11% (Mix of debt and equity)

##### **3. Profitability Impact (Post-Tax):**

**Earnings Before Interest and Taxes (EBIT)** after expansion is estimated at ₹40 crore.

##### **Net Profit Estimates:**



- **Option A:**  
Net Profit = EBIT  $\times$  (1 - Tax Rate)  
= ₹40 crore  $\times$  (1 - 0.3) = ₹28 crore
  - **Option B:**  
Interest Expense = ₹7 crore (10% of ₹70 crore debt)  
Taxable Income = ₹40 crore - ₹7 crore = ₹33 crore  
Net Profit = ₹33 crore  $\times$  (1 - 0.3) = ₹23.1 crore
  - **Option C:**  
Interest Expense = ₹4.5 crore (10% of ₹45 crore debt)  
Taxable Income = ₹40 crore - ₹4.5 crore = ₹35.5 crore  
Net Profit = ₹35.5 crore  $\times$  (1 - 0.3) = ₹24.85 crore
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### Qualitative Considerations:

#### 1. Risk:

- Option A minimizes financial risk due to the absence of debt.
- Option B increases financial risk due to higher debt levels, making the company vulnerable to economic downturns.
- Option C balances risk and return.

#### 2. Ownership Dilution:

- Option A results in significant dilution of existing shareholders' ownership.
- Option B avoids dilution but increases interest obligations.
- Option C causes moderate dilution.

#### 3. Flexibility:

- A lower debt burden (Option A or C) provides greater flexibility for future borrowing.
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### Recommendation:

Based on the analysis, **Option C (Mix of Debt and Equity)** is recommended as it balances the cost of capital, financial risk, and ownership dilution. This structure keeps the WACC moderate at 11%, provides tax benefits from debt, and ensures sustainable financial health.

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**Conclusion:**

ABC Electronics Pvt. Ltd. can achieve an optimal capital structure by choosing a balanced approach, leveraging both equity and debt financing. This decision supports growth while maintaining financial stability and shareholder confidence.

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**Dr. S. R. Kulkarni Dec 2023 Sub: Compensation and Benefits Management**

**Case 2: Help Employees to Enjoy Benefits**

Benefits management refers to the process of identifying, planning, delivering, and measuring the benefits of a project, program, or initiative. It ensures that the intended outcomes or value are realized and that the efforts invested are justified in terms of their return or positive impact. The process involves aligning project objectives with business strategies and effectively managing changes to deliver measurable improvements. Benefits management is a critical component of project and program management, ensuring that an organization realizes the full value of its investments.

YCS is a KPO firm with significant number of knowledge workforce. The company has policy of intentional flexibility. It has launched a "return ship" program for women who had left the workforce but might want to re-join even at reduced hours, from 20 to 40 hours a week. It has observed that e incredibly talented people have been missing from the workforce.

This program is available to men as well. If there is an employee who has been in the service for 36 years and now retiring, and does not have any health issue, company says: "Don't retire. Go on the program. Work 20 hours a week. Work from home. Salary will be given proportionally. Work just three days a week. All benefits will be cowed,"

Company also has introduced the parental leave policy, which already was one of the best and innovative in the industrial sector. Employees can apply for more time off without having to leave their positions. They are allowed to retain their position and seniority.

Q. 1. Does benefits management essential for improving employee performance? Why?

Q. 2. Critically analyse the benefits programs initiated by YCS KPO.

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**Faculty Name: Mrs. P. S. Patil**

**Month: - August, Year: - 2022**

### **Case Study: XYZ Tech Solutions - Venture Capital Funding in India**

#### **Background:**

XYZ Tech Solutions is a Bangalore-based startup specializing in innovative SaaS solutions for the healthcare industry. Established in 2020, the company aims to streamline hospital operations, improve patient care, and reduce costs through its cutting-edge technology.

#### **Funding Need:**

Suggest a funding strategies to XYZ Tech Solutions sought to raise ₹15 crore

SOLUTION-

#### **Funding Strategy:**

1. **Market Research:**

XYZ Tech Solutions conducted a thorough market analysis to identify potential investors with a focus on healthcare technology and SaaS investments in India.

2. **Pitch Deck Development:**

The startup created a comprehensive pitch deck highlighting their product offerings, market opportunity, revenue projections, and competitive advantage.

### 3. **Investor Outreach:**

The founders reached out to prominent VC firms such as Sequoia Capital India, Lightspeed Ventures, and early-stage funds like Blume Ventures.

### **Funding Process:**

#### 1. **Initial Discussions:**

After initial meetings and discussions, XYZ Tech Solutions refined its business model to align with investor expectations, emphasizing scalability and future growth.

#### 2. **Due Diligence:**

The VCs conducted extensive due diligence, including reviewing financial statements, customer feedback, and technology infrastructure.

#### 3. **Term Sheet Negotiation:**

After successful due diligence, XYZ Tech Solutions negotiated the terms for a ₹15 crore investment, with a pre-money valuation of ₹50 crore (~\$6.25 million). The funding would be used for R&D (40%), team expansion (30%), and market expansion (30%).

### **Outcome:**

In December 2024, XYZ Tech Solutions secured ₹15 crore in funding. The infusion of capital allowed the company to double its workforce, launch two new healthcare solutions, and secure contracts with several hospitals across South India. The partnership with venture capital firms has positioned XYZ Tech Solutions as a key player in the healthcare SaaS market.

### **Impact:**

The funding has not only helped XYZ Tech Solutions scale operations but also strengthened its ability to attract further partnerships and talent, driving continued growth and innovation in India's competitive tech ecosystem.

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**Faculty Name: Mrs. P. S. Patil**

**Month: - Nov., Year: - 2022**

### **Case Study: Merger of State Bank of India (SBI) with Its Associate Banks**

#### **Background:**

The Indian banking sector has witnessed several mergers and acquisitions (M&A) aimed at improving operational efficiency, increasing market share, and enhancing financial stability. One

of the landmark M&A events in India was the merger of the State Bank of India (SBI) with its five associate banks and Bharatiya Mahila Bank (BMB) in 2017.

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### **Details of the Merger:**

#### **1. Entities Involved:**

- State Bank of India (Acquirer)
- Five associate banks:
  - State Bank of Bikaner and Jaipur (SBBJ)
  - State Bank of Hyderabad (SBH)
  - State Bank of Mysore (SBM)
  - State Bank of Patiala (SBP)
  - State Bank of Travancore (SBT)
- Bharatiya Mahila Bank (BMB)

#### **2. Timeline:**

- Announced: 2016
- Effective Date: April 1, 2017

#### **3. Financial Impact (in INR):**

- Combined balance sheet size post-merger: ₹41 lakh crore
- Market share: 23% of assets in the Indian banking sector
- Branch network: Over 24,000 branches
- Employee strength: Approximately 2.7 lakh

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### **Objectives of the Merger:**

#### **1. Economies of Scale:**

- Reduce operating costs by consolidating resources and eliminating duplication.

#### **2. Strengthened Market Position:**

- Enhance SBI's position as a global banking giant and improve competitiveness in domestic and international markets.

### 3. **Enhanced Efficiency:**

- Improve operational efficiency through streamlined processes and digital transformation.

### 4. **Improved Financial Inclusion:**

- Leverage the wider branch network to reach unbanked and underbanked areas.
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## **Challenges Faced During the Merger:**

### 1. **Integration Issues:**

- Harmonizing diverse work cultures, IT systems, and operational processes across six banks.

### 2. **Employee Concerns:**

- Addressing employee resistance due to fear of redundancies and changes in roles.

### 3. **NPA Management:**

- The combined entity inherited a higher volume of non-performing assets (NPAs), impacting financial health.

### 4. **Customer Service Disruptions:**

- Temporary disruptions in customer services during the integration of IT systems.
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## **Post-Merger Impact:**

### 1. **Financial Performance:**

- SBI became one of the top 50 global banks by asset size.
- Significant cost savings achieved through synergy benefits, estimated at ₹3,000 crore annually.

### 2. **Market Leadership:**

- Increased market share in key banking segments, including retail and corporate lending.

### 3. **Improved Reach:**

- Access to more customers, especially in rural and semi-urban areas.

### 4. **NPA Challenges:**

- Initial increase in gross NPAs to 9.11% in FY2018, requiring robust recovery mechanisms.
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### **Lessons Learned:**

#### **1. Preparation is Key:**

- Comprehensive planning and communication are essential to address operational and cultural challenges.

#### **2. Focus on Technology:**

- Seamless IT integration is critical for minimizing service disruptions and ensuring customer satisfaction.

#### **3. Employee Engagement:**

- Transparent communication and training programs can help address employee concerns and ensure smooth transitions.

#### **4. NPA Management:**

- Proactive measures to manage inherited NPAs are necessary to maintain financial stability.
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### **Conclusion:**

The merger of SBI with its associate banks and BMB was a transformational event in the Indian banking sector. Despite initial challenges, the merger strengthened SBI's market position and improved operational efficiency. It serves as a model for other public sector banks aiming for consolidation to enhance competitiveness and financial health.

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**Faculty Name: Prof. P. S. Jadhav**

**Month: - June Year: - 2022**

**Caselet Name: Efficient Production Planning and Demand Forecasting at Apex Electronics Ltd.**

Apex Electronics Ltd., a leading manufacturer of consumer electronics in India, faced significant challenges in 2023 as its product portfolio expanded to meet the growing demand for smartphones, home appliances, and other electronics. With the Indian market becoming increasingly competitive and the demand for products like air conditioners and refrigerators spiking during seasonal changes, the company recognized the importance of refining its production planning process to stay ahead. Under the leadership of Production Manager Mr. Vivek Sharma, Apex Electronics adopted a comprehensive production planning strategy, which involved precise demand forecasting, efficient inventory management, and streamlined production scheduling to cater to the evolving needs of Indian consumers.

To address seasonal demand fluctuations, such as the increased need for cooling appliances during the hot summer months and heightened smartphone sales during festivals like Diwali, Apex Electronics employed a robust demand forecasting system. This system, based on historical sales data and market trends, allowed the company to predict demand for each product category accurately. Given India's diverse consumer base, particularly in rural and urban areas, forecasting also involved regional variations in preferences, ensuring that production was aligned with specific market requirements. To complement the forecasting system, the company adopted a just-in-time (JIT) inventory system, reducing holding costs and avoiding overstocking. This helped ensure that Apex only produced what was needed based on real-time demand, which is particularly crucial in a market as dynamic as India's.

Additionally, the production scheduling process was designed to be highly flexible, allowing the company to respond quickly to changes in consumer behavior. For instance, if an unexpected heatwave led to a surge in air conditioner demand, Apex could adjust its production line to prioritize those products. The company also worked closely with suppliers to ensure timely delivery of raw materials, such as compressors and plastic components, which are crucial for their product lines. Regular capacity planning ensured that the company had enough labor, machines, and resources in place to meet increasing demand without overburdening its existing infrastructure. This adaptability proved vital when Apex Electronics saw a 15% reduction in inventory costs during the first quarter after implementing the JIT system and was able to meet the increased demand during the festive season.

Ultimately, Apex Electronics' focus on efficient production planning allowed it to minimize stockouts, maintain optimal inventory levels, and keep costs in check. This approach helped the company remain competitive in India's fast-growing electronics market, where consumer expectations are high and demand can change rapidly. By aligning production schedules with real-time data, forecasting consumer preferences, and leveraging a flexible supply chain, Apex Electronics was able to satisfy the diverse needs of Indian consumers while remaining profitable. This case underscores the significance of effective production planning in the Indian retail and manufacturing landscape, where market dynamics, consumer behavior, and seasonal fluctuations play a critical role in shaping a company's success.

Q.1 Analyse how Apex Electronics Ltd. used demand forecasting to align its production planning with seasonal and regional demand variations in India. What impact did this strategy have on the company's efficiency and cost management?

Q.2 Evaluate the effectiveness of Apex Electronics Ltd.'s just-in-time (JIT) inventory system.



**Faculty Name: Prof. P. S. Jadhav**

**Month: - February Year: - 2023**

**Caselet Name: Purchase Analysis in Mumbai's Fashion Retail Market**

FashioLine, a growing apparel retail chain, conducted a detailed purchase analysis for its Mumbai stores to better align its inventory and procurement strategies with local customer preferences. Mumbai, known for its fast-paced urban lifestyle, showed a strong demand for Western wear, especially trendy dresses, tops, and casual workwear targeted at young professionals and college students. Store managers submitted detailed requisitions highlighting these high-demand categories, emphasizing the need to stock items suitable for both casual outings and office wear. Seasonal spikes, such as festive sales and year-end promotions, were also factored into requisitions to ensure a robust inventory that catered to the city's dynamic shopping trends.

To meet these requirements, the procurement team requested quotations from leading suppliers in the Western wear segment, focusing on those offering fashionable designs, competitive pricing, and reliable delivery schedules. The quotations included detailed pricing structures, bulk discounts, and turnaround times, allowing FashioLine to compare and negotiate favorable terms. Suppliers offering volume discounts and fast replenishment options were prioritized to maintain steady stock levels during peak shopping periods. Additionally, the team sourced trendy, eco-friendly fabrics from vendors catering to the growing demand for sustainable fashion among Mumbai's environmentally conscious consumers. This strategic approach ensured that the Mumbai stores were well-prepared for high sales periods, particularly during promotional campaigns like "Buy 2 Get 1 Free."

The purchase analysis also highlighted customer behavior specific to Mumbai's market. The city's young and digitally savvy population favored online shopping, with over 65% of purchases made through FashioLine's e-commerce platform. However, many customers still preferred visiting physical stores for an enhanced shopping experience and to try out outfits. These insights prompted the company to optimize its omnichannel inventory system, ensuring that stock was seamlessly available both online and in-store. By focusing on requisitions tailored to Mumbai's fashion-forward clientele and leveraging competitive supplier quotations, FashioLine successfully boosted sales and reinforced its presence in the city's highly competitive retail market.

Q.1 How do the requisition and quotation processes contribute to the alignment of supplier selection with customer preferences in Mumbai?

Q.2 What relationships can you draw between seasonal sales trends and the requisition process in Mumbai's stores?

**Faculty Name: Prof. P. S. Jadhav**

**Month: - July      Year: - 2022**

**Caselet Name: Vogue: Building a Sustainable Fashion Brand in India through Strategic E-Commerce and Digital Marketing**

Riya Sharma, an ambitious entrepreneur, dreams of launching "EcoVogue," a women's apparel brand centered on sustainable fashion. With growing consumer interest in eco-friendly products and an increasing shift toward ethical fashion choices in India, she aims to establish a distinctive presence in the e-commerce market. To build a strong foundation, Riya carefully crafts a strategic business plan and model. After evaluating various approaches, she opts for a hybrid solution—developing her own website to maintain brand control while partnering with popular e-commerce platforms for wider market reach.

The next challenge involves selecting the right product categories. Based on market research, Riya identifies Daily Wear and Ethnic Wear as the initial focus due to their consistent demand and compatibility with sustainable fabrics. Future product expansion plans include eco-friendly activewear and accessories such as scarves and stoles. Her assortment strategy emphasizes offering a variety of styles and colors, balancing premium and affordable price points, and aligning collections with seasonal trends to maintain customer engagement throughout the year.

To ensure product differentiation, Riya collaborates with local artisans and suppliers who prioritize eco-conscious production practices. She selects organic cotton, bamboo fabrics, and handwoven textiles that not only reflect superior quality but also support sustainability. Partnering with certified suppliers guarantees that her brand adheres to ethical and environmental standards, enhancing EcoVogue's credibility in the market. Unique design elements inspired by traditional Indian craftsmanship give the brand an authentic identity that resonates with consumers seeking modern fashion rooted in heritage.

In addition to strong product planning, Riya invests in building customer awareness around sustainable fashion through digital marketing campaigns that highlight EcoVogue's commitment to environmental responsibility. She positions her brand as a blend of style and conscience, catering to the growing number of consumers who value ethical choices. With thoughtful category

selection, meticulous assortment planning, and a clear vision, Riya sets EcoVogue on the path to becoming a leading name in India's sustainable fashion industry.

Q.1 Analyze the pros and cons of sourcing materials from local artisans versus larger-scale suppliers for a sustainable fashion brand. What could be the implications for product quality and brand image?

Q.2 What factors should Riya Sharma consider while analyzing consumer feedback to refine her pricing strategy for EcoVogue's product lines?

**Faculty Name: Prof. Dr. S. Y. Maloo**

**Month:- December Year :- 2022**

**Caselet Name: Investment Planning for Mr. Rohan Sharma**

Mr. Rohan Sharma has come to you for taking investment advice. All of his personal, professional and existing financial details are given below:

1. Personal Details:

- Age: 40 years
- Marital Status: Married
- Spouse's Age: 38 years
- Children: Two children (ages 10 and 8)
- Residence: Mumbai, India
- Lifestyle: Middle-class, comfortable lifestyle. Enjoys occasional travel and dining out.
- Health: Generally healthy, with regular health check-ups.
- Risk Tolerance: Moderate. Willing to take moderate risks for potential higher returns, but prefers to avoid excessive volatility.

2. Professional Details:

- Occupation: Senior Manager, IT Department, Multinational Company
- Monthly Income: INR 200,000
- Spouse's Income: INR 100,000 (Part-time consultant)
- Total Monthly Income: INR 300,000
- Employer Provided Benefits:
  - Gratuity
  - Provident Fund (PF)

- Medical Insurance (for self and family)
- Other Income: None

### 3. Financial Status:

- Existing Investments:
  - Equity Mutual Funds: INR 10,000 per month in a diversified equity fund (invested for 5 years)
  - Public Provident Fund (PPF): INR 1.5 lakhs per annum
  - Life Insurance: Term insurance policy (sum assured: INR 1 crore)
  - Health Insurance: Family floater health insurance policy
  - Real Estate: Own a 2-bedroom apartment in Mumbai
- Emergency Fund: 6 months of living expenses (approximately INR 18 lakhs) in a liquid fund.
  
- Debts:
  - Home Loan: INR 30 lakhs outstanding, EMI of INR 30,000 per month
  - Car Loan: INR 5 lakhs outstanding, EMI of INR 10,000 per month
- Monthly Expenses: INR 120,000 (including EMI, groceries, utilities, entertainment, etc.)
- Financial Goals:
  - Retirement: Secure a comfortable retirement by age 60.
  - Children's Education: Fund their higher education (undergraduate and postgraduate)
  - Children's Marriage: Plan for their future marriages.
  - Short-term Goals:
    - Plan a family vacation abroad in 2 years.
    - Purchase a new car in 5 years.

As an financial advisor, you are expected to prepare an investment plan for Mr. Rohan Sharma.

**Faculty Name: Prof. Dr. S. Y. Maloo**

**Month:- April**

**Year :- 2023**

**Caselet Name: Mrs. Meera Sharma's Retirement Planning**

## **Introduction:**

Mrs. Meera Sharma, a 62-year-old retired government employee, has dedicated her life to public service. After a fulfilling career spanning 35 years, she now finds herself at a crossroads, facing the challenges and opportunities that come with retirement. With a monthly pension of INR 40,000 and a lump sum gratuity of INR 15 lakhs, Mrs. Sharma is eager to secure her financial future and ensure a comfortable and fulfilling retirement.

## **Personal & Professional Background:**

- Age: 62 years
- Marital Status: Married
- Spouse: Mr. Ashok Sharma (Retired Government Employee)
- Monthly Pension: INR 40,000 (from Government Pension)
- Spouse's Monthly Pension: INR 35,000 (from Government Pension)
- Lump Sum Gratuity: INR 15 Lakhs
- Existing Investments:
  - Fixed Deposit (FD) of INR 10 Lakhs maturing in 2 years
  - Gold Jewellery worth approximately INR 5 Lakhs
  - Life Insurance policy with a sum assured of INR 20 Lakhs
- Living Expenses:
  - Estimated monthly expenses: INR 50,000 (including medical expenses, travel, and leisure)
- Health:
  - Generally good health but has minor age-related ailments.
- Risk Tolerance:
  - Moderate risk tolerance. Mrs. Sharma prefers a balanced approach with a focus on capital preservation and steady income generation.

## **Financial Goals**

- Maintain current lifestyle: Ensure sufficient income to cover living expenses throughout retirement.
- Medical expenses: Create a dedicated fund to cover potential medical emergencies and long-term healthcare needs.
- Travel and leisure: Fund occasional domestic and international travel plans.
- Financial security for dependents: Provide for the financial well-being of her family in case of unforeseen circumstances.
- Leave a legacy: Consider charitable donations or passing on wealth to future generations.

## **Questions for the Financial Advisor**

1. Asset Allocation:
  - a. How should the lump sum gratuity and existing investments be allocated across different asset classes (equity, debt, gold, etc.) to achieve my financial goals?
  - b. What is the optimal asset allocation strategy considering my age, risk tolerance, and time horizon?
2. Investment Options:
  - a. What specific investment options are suitable for my retirement planning needs?
  - b. What are the expected returns and risks associated with each option?
3. Income Generation:
  - a. How can I generate a steady stream of income from my investments to supplement my pension?
  - b. What are the best options for creating a sustainable income stream in retirement?
4. Tax Implications:
  - a. What are the tax implications of different investment options?
  - b. How can I minimize my tax liability?
5. Inflation Risk:
  - a. How can I protect my investments from the impact of inflation?
6. Medical Expenses:
  - a. What are the best ways to plan for potential medical emergencies and long-term healthcare costs?
  - b. Should I consider health insurance plans specifically designed for senior citizens?
7. Estate Planning:
  - a. How can I ensure a smooth and efficient transfer of my assets to my beneficiaries?
  - b. What estate planning strategies should I consider?
8. Regular Review and Adjustments:
  - a. How often should I review my investment portfolio and make necessary adjustments?
  - b. What factors should I consider when rebalancing my portfolio?

**Faculty Name: Prof. S. R. Patil**

**Month:- August**

**Year :- 2022**

**Case Study on strategic management**

XYZ Limited being in the forefront in offering 2G and 3G telecom services in India and by enhancing its market share across the country, became the largest mobile phone operator in India by 2009-10. However, with intensifying competition and the resulting decline in Average Revenue Per User (ARPU), the company was looking for opportunities to further consolidate its leadership position. In 2010, XYZ won spectrum for Broadband Wireless Access (BWA) through an auction for four telecom circles, but it could not win in two important circles of Mumbai and Delhi. In 2012, it bought a 49% stake in Wireless Business Services Pvt. Ltd. to gain access to wireless broadband spectrum in the two crucial circles in Delhi and Mumbai. Reliance Industries Limited (RIL), the largest private company in India, had forayed into the Indian telecom industry in 2010. In the division of family businesses in 2005, RIL signed a non-compete agreement with ADAG. As per the pact, RIL could not enter telecommunications. The two parties scraped the agreement in 2010, paving way for RIL to enter into the telecommunications industry. RIL bought a 95% stake in Infotel Broadband Services (Infotel), which won spectrum in all the circles. RIL renamed Infotel as Reliance Jio Infocomm in January 2013 and in July started work on rolling out 4G services telecom services in eight states of Northeast India by April 2014. Subsequent to its acquisitions, XYZ became the first company to launch 4G services in India in late 2012 and early 2013. RIL's Reliance Jio Infocomm followed hard on the heels of XYZ spicing up the competition between two giants.

Questions:

- i) Discuss the relevant strategies to be followed by the leader, XYZ and the challenger, RIL.

**Faculty Name: Prof. S. R. Patil**

**Month:- December Year :- 2022**

### **HRM Case on Recruitment**

Mr. Satish Patil, a resident of Shivajinagar, Mumbai, who holds a B.Com. and a CA, is looking for a good job in or close to Mumbai. When he arrived home late on April 14, 2011, he received a telegram from a reputable Pune-based software business. The following day, April 15, 2011, at 11:00 a.m., he was positively summoned to the company's office near Deccan Gymkhana in Pune for a written exam and interviews. Since it was a unique chance to land a top-notch position at a reputable international software firm, he must, of course, travel to Pune the following day.

After carefully considering the situation, Mr. Patil made definite judgments regarding every facet of his trip to Pune. He was certain that he would obtain that promising job and was resolved to show up for the interview at the appointed hour.

1. What is the fundamental issue in this case?
2. List the various forms of transportation that Mr. Patil can choose from.
3. What needs to be done before he leaves Mumbai's Shivajinagar?

**Faculty Name: Prof. S. R. Patil**

**Month:- October      Year :- 2022**

### **Case Study on Industrial case study**

Vishal Industries Ltd., is a medium sized engineering factory employing 250 employees. The Factory Manager advised the Personnel Manager of the company to select a right man to fill up the vacancy of a "Time-Keeper". The Personnel Manager inserted an advertisement for this post in prominent local newspapers and received a large number of applications although specific job Description and job requirements were embodied in the advertisement. After preliminary screening of applications, the Personnel Manager selected only 6 applications out of 197 and sent them "Application Blank" for collecting their detailed information. On receipt of Applications and on further scrutiny, it was observed that two candidates were age-bared, although they had a good experience at their credit and one candidate had a suspicious personal life. The Personnel Manager therefore selected only 3 candidates and sent them call letters for a personal interview on a stipulated date.

Only two candidates out of three appeared for the interview before the Interview Panel consisting of three interviewers. The panel had therefore to take a decision on selection, either of Mr.Tukaram Patil or Mr. Girish Mahajan. The personal traits and merits of these two candidates areas follows:

Mr. Tukaram Patil, a young man of 30 years, has worked for a year in the Time Office of are puted company. He is an exceptionally sociable, amicable individual who enjoys mixing With employees. His verbal skills are average. But he has a good degree of hardness. He can sit late in office and prepare payrolls of employees and complete the checking of pay sheets a day before the actual date of payment. He does not demand extra remuneration or over-time for sitting late hours in office. He is a good sportsman also and has worked as a secretary of a sports club. Aglaring weakness as revealed during the interview is that Mr. Patil's memory is not strong and he may forget a task assigned to him. But he is straight forward and frankly accepts his limitations.

Mr. Girlsh Mahajan, is also a youth, aged 25, and has a good personality. above average Communication skills, but at times is "rough" in dealing with people. His clerical and computational skills are excellent. He does not on his own mix with people or takes part in extracurricular activities. He joined a textile mill as a clerk in the Time Office and was promoted to the post of Assistant Time Keeper within a period of 5 years. He is against the principle of sitting late in office. His sense of time keeping, punctuality is good and regular.

He feels that attendance of employees must be posted in the regular register on the same day and pay sheets must be kept ready on 1st of every month and sent to A/c Department, for checking before 3rd inst. Similarly, he prepares PF/ESI statements and returns in time and submits the same to respective Government authorities in time. However, Mr. Girish Mahajan is short tempered and at times he also had heated arguments with managerial executives. He limits his existence to his working table and if anybody unconnected with the rime-office work comes near his table, he loses his temper.

Questions:



(a) In terms of overall capabilities and job requirements, whom will you recommend out of the two candidates, in your capacity as a Personnel Manager?

(b) What are the criteria of your decision?

(c) In case the other two members of the interview Panel differ from your decision, how will you convince them?

(d) As a Manager HR, what will you do to improve the interpersonal relations in the organization?

**Faculty Name: Prof. Dr. S. Y. Maloo**

**Month:- February Year :- 2023**

**Caselet Name: The Innovation Dilemma at "YS Techno"**

Introduction:

YS Techno, once a fiercely competitive consumer electronics market, has undeniably enjoyed a period of unparalleled success. Renowned for its relentless pursuit of innovation, particularly in the realm of mobile technology, YS Techno consistently pushed the boundaries of what was possible. Their track record is a testament to this: a series of products, each a triumph of technological ingenuity, captivated the market and solidified YS Techno's position as an industry leader. These cutting-edge devices, characterized by their unique features and superior performance, not only garnered widespread acclaim but also cultivated a loyal customer base that eagerly awaited each new release.

However, the tides of the market are constantly shifting, and in recent years, YS Techno has begun to feel the impact of this dynamic landscape. The company's once-unassailable lead in innovation is now being challenged by a surge of aggressive competitors. Established giants, recognizing the threat, are investing heavily in research and development, rapidly closing the gap in technological capabilities. Moreover, a new breed of agile, emerging players are disrupting the market with innovative approaches and disruptive technologies. This intense competitive pressure, coupled with the ever-evolving demands of consumers, has significantly eroded YS Techno's competitive advantage. Consumer tastes are no longer static; they are fluid, constantly adapting to new trends, demanding personalized experiences, and seeking value beyond mere technological specifications. This rapid evolution of consumer preferences presents a significant hurdle for YS Techno, forcing them to re-evaluate their product strategies and adapt to the changing dynamics of the market.

Challenges:

- **Eroding Competitive Advantage:** YS Techno's once-unassailable lead in innovation is dwindling. Competitors are aggressively investing in R&D, rapidly replicating YS Techno's innovations, and even surpassing them in certain areas.
- **Rapid Technological Shifts:** The consumer electronics market is characterized by rapid technological advancements and fleeting product lifecycles. YS Techno struggles to keep pace with these shifts and maintain its technological leadership.
- **Changing Consumer Preferences:** Consumer preferences are becoming increasingly diverse and dynamic. YS Techno's traditional focus on high-end, premium products is facing challenges as consumers demand more affordable, personalized, and experience-driven solutions.
- **Internal Barriers to Innovation:**
  - **Bureaucracy:** Slow decision-making processes and rigid organizational structures hinder the flow of innovative ideas.
  - **Risk Aversion:** A fear of failure discourages experimentation and exploration of new, potentially disruptive technologies.
  - **Lack of Collaboration:** Silos between different departments (R&D, marketing, sales) hinder the effective exchange of ideas and the development of truly innovative solutions.

#### Consequences:

- **Declining Market Share:** YS Techno's market share has been steadily eroding, with competitors gaining ground in key segments.
- **Revenue Stagnation:** Revenue growth has slowed significantly, impacting profitability and shareholder value.
- **Loss of Brand Image:** YS Techno's reputation for innovation is tarnished, impacting consumer perception and brand loyalty.
- **Diminishing Employee Morale:** The decline in innovation and competitive advantage has negatively impacted employee morale and motivation.

#### Questions:

1. How can YS Techno foster a more innovative and agile corporate culture that encourages risk-taking and experimentation?
2. What strategies can YS Techno employ to overcome internal barriers to innovation and improve cross-functional collaboration?
3. How can YS Techno leverage emerging technologies to regain its competitive advantage and create new growth opportunities?

**Case Study : Strategic HRM**

Mobile handsets manufacturing company based in south korea was planning for expansion to the neighbouring countries. Successfully they struck deal with a state Government in India, which was throwing red carpet for foreign investors. With assurance of cooperation and uninterrupted power supply, the company started operating its prestigious unit with workers hired in contract basis from the locality. This recruitment was a strategy to make the localites happy, as most of them were grumbling their decisions in selling their agricultural lands to this company. They didn't imagine that their lands would be converted into luxurious state-of-art buildings showcasing the power of money and rich. They started agitating that they have been cheated with lower prices for their lands. Hence, the company recruited youngsters from those houses of land sellers, gave them uniforms, pick up and drop cabs, lunch and other perks to keep them quiet. The strategy was proven to be a success story for three years. But, after 3 years, there erupted a problem from the contractual workers, who are by this time experienced and skilled in their work, demanding for their regularization of job. This is night mare for the company because, being MNC, the permanency of job to employees means a lot of money. They turned towards the Government for help, but now, the State had a new Chief Minister and hence, new Policies.

**Questions**

- a) What is your opinion on HR side of this case?
- b) Whose side is justified?
- c) What can be done now?