


# JIM CONNECT E-Newsletter

T O D A Y   A   R E A D E R ,   T O M O R R O W   A   L E A D E R



F O R M I N G   R E S P O N S I B L E   L E A D E R S

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## APPRECIATIONS

We are glad to share a few appreciations received for our first issue of JIM Connect E-Newsletter. Please continue to send us your valuable comments and feedback.

*Thanks, dear Fr Paulraj and the team. It seems to me an amazing platform to get to know the youth of our time and their thinking about developments and growth. Hearty congratulations on your initiative. Best wishes for all your endeavours. With fraternal regards,*

**Lawrence Arockiasamy,**  
Arul Kadal, Jesuit Formation Centre ,Chennai

*Dear Paulraj. Congratulations. So glad that JIM has come out with the monthly publication. It's a laudable initiative and opens a new vistas of a new world for the youth and for their future. All the best. The first issue has come out elegantly. Keep it up. Kudo to the editorial team. In solidarity*

**Rev. Dr. K Amal SJ**  
St. Xavier's college, Palayamkottai

## TESTIMONIAL

I have been a part of this institution for almost 6 years now, I am writing this to let you know how much I appreciate St. Joseph's Institute of Management (JIM). I am constantly amazed when I see myself in my day-to-day work, be it anything from scheduling classes to organizing an event and completing it successfully. I have learnt it all from JIM in the past few years. I never knew I could execute work this manner, until I joined JIM. It has given the Opportunity and Freedom in developing myself. JIM also urges and encourages us to explore new thoughts. It fosters creativity, which I admire the most. I love my work as it makes me feel joy. "A road to Wisdom and Happiness that's JIM for me!!!" I offer my most sincere respect, gratitude, and prayers for its success.

From a raw Engineer to a confident professional who can stand tall in this competitive world, JIM has played a very big role. The state-of-art infra accompanied by highly intellectual, experienced and supportive faculties I have witnessed my skill and competence rising to a zenith.



**Mrs. S. Anita Emily**  
Executive Assistant  
(Academics)



**Ronald Rodrigo**

Continental Automotive -R&D Technical Specialist  
(Product Development & Vehicle Application)

# INSTINCTIVE THOUGHTS

## Direct to Consumers – D2C: A trend that changes everything

Direct to consumer marketing (D2C) is a strategy in which a company promotes and sells a product or service directly to consumers, eliminating the need for any intermediaries. The D2C (direct-to-consumer) market has been growing rapidly, with double-digit rates for several years. The growing popularity of this strategy is rapidly changing the business landscape on the whole. Customer expectations are shifting with preferences for more streamlined purchase experiences, maximum convenience, and an authentic brand experience. D2C differs from traditional B2C (business to consumer) in that manufacturers sell directly to consumers in D2C, while B2C usually relies on a retailer stepping in between a manufacturer and customers. This direct interaction with consumers from start to finish means that suppliers can collect customer data and address issues that arise without messages being warped by an intermediary retailer.

Instead of going through a third-party vendor, direct to consumer brands most often arise as online stores. An ecommerce model is not only a cheap, easy-to-launch option for D2C brands, the fact that people started to shop online regularly gives suppliers a good cause to focus and concentrate their efforts on digital commerce for the widest reaching impact. Direct to consumer marketing has even been disruptive across several industries, as it has changed the purchase behavior of consumers.

### Benefits of D2C

1. D2C brands have maximum control over their product, reputations, brand messaging, and customer service.
2. Direct to consumer marketing makes it easier to acquire customer data to get a clear picture of buyer behavior and create more conversions while delivering unique, personalized experiences.

### Challenges of D2C

1. Brands that use direct to consumer marketing can face challenges in managing their own supply chain.
2. In D2C, consumer conversions are difficult.
3. D2C requires expertise in several areas, for which more time and resources needs to be allocated that could otherwise be outsourced to intermediaries.

### Levers of D2C's Success

1. By eliminating intermediaries, brands are able to reduce distribution costs and gain greater control over their profit margin in return.
2. D2C brands has the ability to create customizable experiences. Far from a value proposition based solely on price, brands begin to build emotional and value-added buying reasons.

Adopting a D2C strategy is beneficial from a financial and operational standpoint and the brands must ensure that the model remains consistent in delivering what the consumers demand. Therefore, it is important to continuously disrupt the strategy to always cater to the unpredictable needs of consumers and effectively scale well into the future.

**Mr.S.Karthikeyan**

*Assistant Professor and Dean Students*

# VOICE OF JIM

## My Spiritual Life at JIM

“All for the Greater glory of God”, I write this article to share my own life experience of spirituality at JIM. When you need to harvest at a right time you need to sow such things accordingly. This goes well with my life too, when I compare my lifestyle at JIM, not just fashion and passion can make a person successful, beyond each and every single thing in our life, there is a greatest power that is guiding us always, and we know He is the ALMIGHTY, our ABBA FATHER. JIM has helped me to grow more spiritual as I walk along with my curriculum. At times I feel more blessed for been chosen to praise and worship him through prayers and songs as we involve in spiritual activities arranged periodically at JIM. As we grow here in spiritual life, I believe that one day He might make us bear good fruits in our life as well as in our society, as the future society is us.

We keenly follow the vision of JIM which is “Forming Responsible Leaders”, for which they not just train us to be responsible to fit in corporate field, they also train us to be a good socially responsible leader which is very important. At JIM we have regular prayers every morning, monthly spiritual renewal exercise and many such soulful practices. There is an exclusive team called “campus ministry”, who work for this cause, enriching the spiritual journey of every student and faculty in the campus.

Jesuit institutions are always known for its own standards and discipline; I have wondered a lot of times why so? And now I know why, after all such inputs and acts, I firmly believe that I have understood the purpose of such alignment of curriculum with values and virtues. What makes my parents happy is I am here now at a very beautiful place of learning and enjoying the youth period to bear good fruits tomorrow in accordance to the virtues I learn from here.

My day at JIM starts with the visitation of our Lady of Velankanni, at the right side of our building, her merciful eyes leads me throughout the day, and in all my ups and downs. One should be more strong in their spiritual life so as to face the challenges that life brings every day, the temptations that a young mind undergoes each minute, and I am sure JIM has made each of us grow strong in the beautiful valley of love, learning and blessings.

"Don't let anyone look down on you because you are young, but set an example for the believers in speech, in conduct, in love, in faith, and in purity."

**S.P. Melena Lancy**  
**20PBA246**

# SOCIAL CAUSE

## Lockdown Companions



One of the numerous 'Quarantine trends' that exploded during the pandemic was pet adoption. Adopting kittens, puppies, and young birds became all the rage since people were confined to their houses and often suffering from emotional pain. Despite the Covid -19 outbreak, research data found that "6 out of 10 Indian people" felt encouraged to bring a pet home. However, compared to just 28% globally, 50% of pet owners claimed they had relinquished a pet since the epidemic.

Many pets were abandoned at the start of the pandemic owing to concerns that they would spread the virus. Others learned that maintaining their furry companions was difficult and chose to abandon them on the street or sell them to others.

A few stray dogs and cats were found helpless and hunger stricken on the road as people who usually keep leftovers for them stopped the practice and these poor animals didn't know why they were not able to find any leftovers on the road. There were a lot of them who died of hunger during pandemic.

If more people adopted such pets instead of buying them, the number of animals euthanized may be drastically reduced. Adopting a lovable pet and bringing them into your home saves a life and frees up shelter space for another pet in severe need.

Vaccinations are usually included in the adoption price of a pet, which may help you save money on the costs of adding a new addition to your family. Many shelter and rescue pets are already trained, which means a lot of your effort is saved to make it accustomed to your home rules. Adopting an older animal not only gives them a second opportunity, but it also makes integrating them to your family much simpler. Adopting a dog or cat is comparable to adopting a child.

"Saving one pet will not change the world, but it will change the world for that one."

**Evangeline Keerthana P**

**21PBA160**

# JIM ASKS

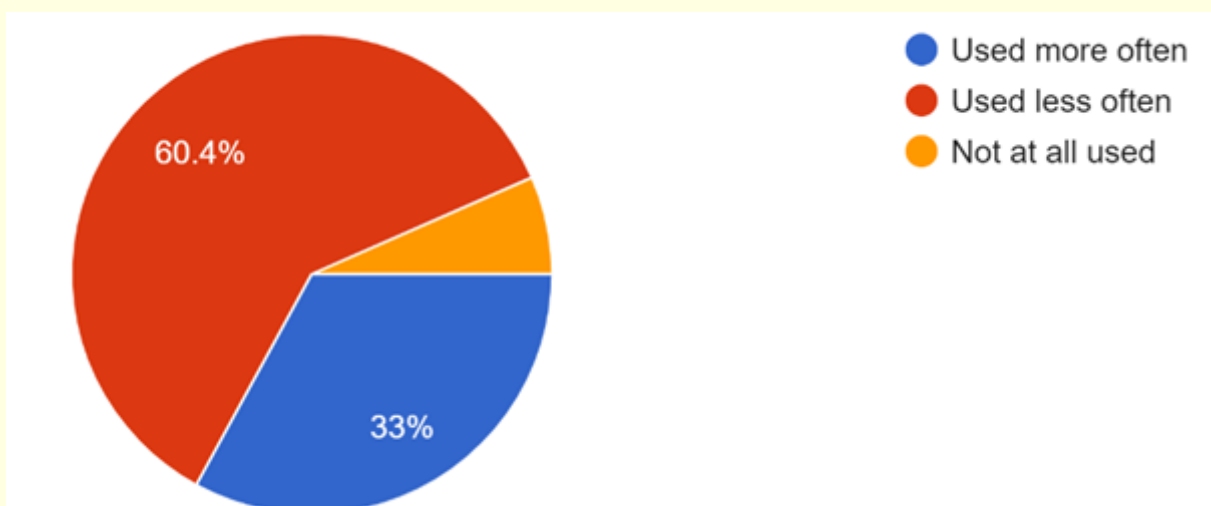
## IS THE USAGE OF PLASTIC STILL PREVAILING?

The results show that the usage of plastics are found minimal when compared to past years.

It is quite evident that people have understood the reasons. However, we find that plastics have become a need for humans; we cannot live our daily lives without them; an average Indian uses 11kg of plastic per day. Thousands of plastic manufacturers produce tones of plastic bags, which are widely used for shopping purposes due to their simplicity, low cost, and convenience, but their extremely hazardous negative influence is seldom highlighted or, at the least, openly discussed in a more serious tone. Every minute, 2 million plastic bags are used worldwide, with only 9% of all plastic manufactured being recycled. A plastic bag is used for about 12 minutes on average. It is primarily utilized in grocery shopping stores. We can reuse the bags or use cloth bags for shopping, which reduces our consumption of plastic bags.

According to data acquired here by us using a Google form, 60.44 percent (55 out of 91) use plastic bags less frequently and 32.97 percent (30 out of 91) use plastic bags more frequently in their daily lives, indicating that plastic bag consumption is still prevalent.

With the 3Rs of **Reduce**, **Reuse**, and **Recycle**, we can limit our consumption of plastic.



**Praveen P**  
**21PBA214**

# BUSINESS TRENDS

## AN OPPORTUNITY TO BOOM -SEMICONDUCTOR MANUFACTURING INDUSTRY IN INDIA?!

**GOVT EXPECTS 100 UNITS**

“ Bigger fab factories (two for semiconductors and two for display), with investments of ₹30,000-50,000 crore will come up in 2-4 years

“ This would be for compound semiconductor, design, packaging and bigger fabs... Steps have been taken to ensure companies get access to adequate infrastructure

**— ASHWINI VAISHNAW, TELECOM AND IT MINISTER**

A design eco-system will be developed “in parallel”	Government expects 100 units to emerge as part of semiconductor eco-system	Manpower is being developed to cater to this industry
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To establish India as a global powerhouse for electronics production, with semiconductors serving as the backbone would be the next horizon to look for.

Semiconductors have grown in importance in every industry throughout the world. This increased demand for chips, which resulted in an unexpected shortage due to the pandemic and the trade war between China and the United States, which is not expected to improve anytime soon. As a result, the United States relies on other manufacturing plants such as Taiwan Semiconductor Manufacturing Company Limited (TSMC) and Samsung. However, many businesses are already operating at full capacity.

Under a Rs 76,000 crore semiconductor initiative, the government plans to spend Rs 1.7 lakh crore and create 1.35 lakh employment in four years. Tata and Vedanta are also expected to build a semiconductor manufacturing facility in India. Two large electronics chip businesses and two display manufacturing units, according to MeitY (Ministry of Electronics and Information Technology) sources, are anticipated to invest between Rs 30,000 and 50,000 crores. Each will necessitate a four-year commitment. In addition, 20 enterprises, including chip packaging companies and compound semiconductors companies that create chips for the automotive industry, power equipment, and other applications, are projected to be operational in three years with investments ranging from Rs 3,000 to Rs 5,000 crore.

According to the Minister, the 'Programme for Development of Semiconductors and Display Manufacturing Ecosystem' will create 35,000 highly skilled jobs and 1 lakh indirect jobs. The scheme also aims to create 85,000 highly skilled engineers in partnership with the country's top 60 institutes to meet the manpower demand. The market is likely to reach Rs 22 lakh crore in the next four to five years. Support will be offered to 100 domestic semiconductor design companies for Integrated Circuits (ICs), Chipsets, System on Chips (SoCs), and semiconductor linked design under the initiative.

**Nikhalya Sri P**

**21PBA149**

## WHAT'S NEW?



Paper is vital for daily living, but the unfortunate fact is that in order to obtain it, we must cut down trees. In order to meet this need, we must cut down millions of trees each year, which adds to deforestation. In Sri Lanka, a man named M. Thushitha discovered a way to create 100 percent eco-friendly paper out of elephant poop. He discovered that the basic raw material used to make paper is fiber, and that elephants' POOP is high in fiber because they are herbivores. So, he gathered the poop, cleaned it, compressed it, and converted it into paper that looks precisely like regular paper without chopping down trees. He began by collecting poop from only eight elephants, each who poops 16 times per day, and by doing so, he was able to grow his business. He exports this kind of paper to 30 countries while employing 80 people to run his business. This family-run enterprise supports the local community, local animals, and the country as a whole.

He proved efficient as a businessman and also as a good human being in rescuing our mother NATURE!

**Kameshwar S**

**21PBA207**

## COMPETITIONS & EVENTS TO EXPLORE

Encipher Instabase, Hiring Challenge, Registration Deadline: 10 Jan'22 11:59 PM

Alohomora '21 Bharathidasan Institute of Management (BIM), Trichy

Registration Deadline: 10 Jan'22 11:59 PM

House of Traders Dhruva 2022, Indian Institute of Management (IIM), Tiruchirappalli (Trichy)

Registration Deadline: 12 Feb'22 11:00 PM

L'Oréal Probe for Beauty 2030: The Treasure Hunt L'Oréal

Registration Deadline: 29 Dec'21 10:00 AM IST

Bajaj Finserv ATOM - CEO's Challenge Bajaj Finserv

Registration Deadline: 26 Dec'21 11:59 PM IST

**Aslay A**

**21PBA114**



## TOP 5 BANKS FOR EDUCATIONAL LOANS



We understand your world

கற்கை நன்றே கற்கை நன்றே  
பிச்சை புகிலும் கற்கை நன்றே

Indians have a straightforward and uncomplicated mindset. There is no other asset or investment that is as valuable as education. Even old proverbs advise students to study even if they had to beg for it.

That demonstrates how important education is to us. Money must be used to assist learning. After temples, people who want their children well educated knock the doors of banks. The process of qualifying for and receiving a bank education loan has changed throughout the years, but the work and problems have not. In comparison to commercial banks, public banks charge a lower interest rate on education loans. The majority of students and their parents prefer to borrow money from a public bank. The procedure begins with registration on the Vidhya Lakshmi portal, which assigns us a bank to which we can apply for an education loan after submitting the necessary papers such as a certificate, marksheet, and joining letter. The amount quoted may not be supplied to an individual after bank verification. To obtain the quoted amount, one must have the signature of a government official as well as their asset information. One bank might issue you a loan if you have a lot of collateral. You may or may not receive an education loan in the end, but I am confident that you will learn - it takes a lot of effort to do even small tasks, and once you have done so, you will feel alive. The interest rate varies depending on the colleges one attends. The interest rate is set at 8% and does not go below that. After you've finished your studies, the interest rate kicks in, and you can pay it off quickly. The ultimate goal is to become educated and bring more value to one's life; this loan is a means to that end.

Iqbal Fayas A  
21PBA247



An inspiring ‘Stay Motivated Talk’ for JIM students was organised on 8<sup>th</sup> December, Sri. Kaliyamurthy IPS addressed the students on how to make their academic journey meaningful through his insights and witty interaction.



On 16<sup>th</sup> December Rev. Dr. Danis Ponniah SJ, Provincial visited the JIM Campus and met the students, faculty, and staff. He also blessed the I LOVE JIM structure built in JIM Campus.



As a part of co-curricular activity, an interclass tournament was held for JIM boys and girls separately on 20<sup>th</sup> and 21<sup>st</sup> December. Volley ball match for boys and Throw ball match for girls. It was an energetic and thrilling match. II MBA A boys won the Volley Ball match and II MBA B girls won the Throw ball match.

JIM Trichy in collaboration with Pothys Trichy organized a Management Development Programme for the Sales Associates of the Pothys - India, Trichy themed "Customer is King" on 21<sup>st</sup> December 2021. The dynamic faculty team of JIM Trichy along with the Director, Rev Dr P Paulraj SJ and the Administrator Rev Fr I Antony Inico handled the sessions. Nearly 60 sales associates participated in the training and development program. It was a highly interactive session and resourceful exercise.



Mr. Joseph Selva Kumar, Vice President V Guard, Cochin, unveiled the Placement Brochure 2020–22 on 18<sup>th</sup> December. The placement team coordinated to compile the brochure with the profile of students and organized the event to showcase the talent pool that JIM possess.



The Outbound Learning Program for the 117 second year MBA students of JIM was organized at Esthell-The Village Resort, Thirukazhukundram, Chengalpattu between 2nd and 4th December, 2021. The training was anchored and conducted by Mr. Ganesh Ramakrishnan, Director, Shree Events and Entertainment. The students learnt the necessity to work in a team setting and contributed well to each of the events. Overall, it was an enriching experience for all the students.



On 23rd December 2021, around 35 sanitary workers were invited as special guests to JIM campus for celebrating Christmas with students. The event started with Holy Mass followed by the Camboulives band who came forth to entertain the JIM students with songs that enriched everyone with joy of Christmas. A wonderful cultural competition between all the classes took place. The sanitary workers were overwhelmed by warmth and welcome of the JIM family.

## MANAGEMENT CONCEPTS IN THIRUKKURAL

**குறள் 391:**

**கற்க கசடறக் கற்பவை கற்றபின்  
நிற்க அதற்குத் தக.**

*கற்கத் தகும் நூல்களைப் பிழை இல்லாமல் கற்க; கற்ற  
பிறகு கற்ற கல்விக்கு ஏற்ப நல்ல வழிகளில் வாழ்க.*

**Translation:**

**So learn that you may full and faultless learning gain,  
Then in obedience meet to lessons learnt remain.**

**Explanation:**

*Let a man learn thoroughly whatever he may learn, and let  
his conduct be worthy of his learning.*

### EDITORIAL TEAM

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Madhumidha N | 21PBA202

Harini S | 21PBA154

Rev Fr I Antony Inico SJ

**Administrator, JIM**

Ms Sahaya Retsina James

**Assistant Professor**



**You must tell yourself, “No matter how hard it is, or how hard it gets,  
I am going to make it.”**