ABSTRACTS OF CASES
DEVELOPED UNDER
MANAGEMENT IN PRACTICE
PGP 1998 - 2000
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PGP 1998 - 2000

Edited by
Prof. R. Rajagopalan
Dean -Academic Affairs, TAPMI

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The objective of TAPMI working paper series is to help faculty members of TAPMI to test out their research ideas/findings at the pre-publication stage.

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Abstracts of Cases Developed under Management in Practice
PGP 1998-2000

I am pleased to introduce the abstracts of these fifty seven cases developed by the students of PGP 1998-2000 of TAPMI, based on their Management in Practice (MIP) projects. It is one of the significant outputs of the collaborative efforts among TAPMI students, faculty and industry managers. It is a unique contribution of TAPMI to the pool of cases and teaching material useful for management education.

TAPMI's MIP is by now four years old. TAPMI has been continuously refining the design of its MIP on the basis of its experience and feedback from organizations. The main strength of these cases is that they deal with current issues faced by Indian industry. Depending on the opportunity and effort put in by each team, the richness and quality of these cases differ. However, case writing is not an easy job even for a veteran in academics.

All these cases have been cleared by the respective organizations for academic use in TAPMI and elsewhere. We have not included in this volume, the abstracts of the cases which have not yet been cleared by the respective organizations; and those of the other types of teaching materials developed by the students of this batch, mostly in the form of technical notes.

While some of these cases have already been test taught at TAPMI, these cases still need a lot of follow up work: rigorous language editing, trial teaching, preparation of teaching notes and revision on the basis of trial teaching. Nevertheless, they represent a significant intellectual contribution of these students, industry and faculty guides. TAPMI would be happy to send copies of these cases to those interested in exploring their academic use.

I am currently preparing similar volumes of abstracts of MIP cases developed by the students of the PGP 1998-2000 batch. The volume containing the abstracts of cases developed by the 1999-2001 batch is also available. TAPMI is planning to make these cases available to other management institutes through printed volumes and through the net. As a person who has personally gone through all these cases more than once during their preparation, I have learnt a lot.

On behalf of TAPMI, I express my sincere thanks to all the students, industry guides and faculty guides who have contributed to this effort, including those whose cases not yet cleared by the respective organizations for academic use.

R. Rajagopalan
Dean (Academic Affairs)
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Finance, Accounting and Costing
Savvy Consultants Ltd.: Improving Depository Services

An efficient system of depository services, especially for individuals, is essential in making dematerialization of securities more widespread. This in turn is vital for speeding up secondary market transactions and success of other technological innovations like net-based trading.

This case describes the problems faced by a depository service provider in processing the applications from clients for opening accounts, handling requests for dematerialization of specific securities and rejections by the registrars of transfer requests sent on behalf of clients. Detailed data on number of rejections at various stages for each branch, broken down in terms of reasons for rejections are provided.

This case is ideally suited for discussions on improving service quality. A focussed debate on the choice of continuous improvement versus business process reengineering is possible. Potential uses of tools like process flowchart, parrot-chart, learning curve, fish-bone diagram can also be demonstrated. The concept of a 'case-worker' or 'case-team' and IT as an enabler, which are recurring themes in reengineering efforts can also naturally emerge in class discussions.

Keywords: Financial Services, TQM, and BPR

Cash Collection Arrangement at Ind Constructions (India) Limited

Ind Constructions Ltd. has operations spread all over India through an extensive branch networks. It is exploring improvements in its cash collection process, currently handled through cash collection services of its bankers. Several competing banks have submitted their proposals. The case provides salient features of these proposals and the cash collections from each location in the last year. This case can be used to teach treasury management and cash collection related issues.

Keywords: Treasury management, cash collection, working capital management
Term Loan Refinancing Proposal for Ind Constructions (India) Limited

Ind Constructions Ltd. has an outstanding term loan with one of the commercial banks. Consequent to the decline in market interest rates, another bank has sent in a proposal for refinancing the above term loan. The company has to decide whether to go in for this refinancing. The case provides data on the terms and conditions of the original loan and the proposed refinancing. The case can be used in first year finance courses.

Keywords: Term loans, refinancing

Conversion Option of Cash Credit for Ind Constructions Limited

Ind Constructions Ltd has cash credit arrangements with two banks. One of the banks has sent in a proposal giving an option to Ind Constructions to convert part of its cash credit into a short-term at an interest rate lower than that on its cash credit. There is a trade-off between lower interest rates and potential idle cash. The case gives data on the proposal as well as past utilisation under the cash credit facility.

Keywords: Cash management, Decision Analysis

Beta Company Ltd.

Beta Company had diversified into several unrelated businesses in the past few years. A major source of financing had been debt, both fixed and floating rate, in rupee as well as in foreign currency. The company foresees a period of volatile interest rates and is wondering how to manage its interest rate risks through swaps.

Keywords: Interest rate exposure, swaps.
Restructuring at Recon Ltd.

Recon Ltd. is facing a threat of being marginalized in the fast growing pharmaceutical sector. In the past few years, in anticipation of product patenting under TRIPS, the company had made heavy investments in R&D. However, it had incurred a loss in the last year. The finance manager suspects that the financing of capital investments in the past few years might have contributed to this decline. The case provides the financial statements of the past few years.

Keywords: Funds flow analysis, Analysis of Financial Statements, Ratio Analysis

A Model for Credit Rating of Dealers

A credit rating agency is exploring a new product of rating dealers in various goods and services. There is a growing demand from companies for such rating that will help them in selection and appraisal of their channel partners. Deriving from their existing model for rating debt instruments, a new model for rating dealers is proposed. There is an accompanying note on the process in use for rating debt instruments.

Keywords: Credit appraisal, credit rating, choosing channel partners

Taking on Risk

With the opening up of the Indian economy, companies are exposed to a greater range of risk factors, including exchange rate and interest rate exposures. A consultancy organization is exploring services related to risk assessment and management. They have taken up the cotton yarn sector as an exploratory case for developing suitable models. The case provides data on market capitalization of six companies in this sector and the data on macroeconomic and sector specific risk factors.

Keywords: Risk assessment, Risk management
Indian Engineering Ltd.

Indian Engineering Ltd. is a medium scale enterprise manufacturing various kinds of industrial belts out of rubber. It sold its products through several branches. It is wondering whether it should shut down some of its branches as they may not be economical to operate. However it is not clear how exactly one should assess the desirability of continuing or shutting down any branch. Nor is it clear whether the existing costing and financial statements are appropriate for this purpose. The case provides cost data as per existing reports.

Keywords: Branch viability, Activity Based Costing

Inventory Control at Jane Hotels

One hotel, a part of a chain of business hotels, is concerned with inventory control. The case outlines the various categories of inventory, purchase and issue procedures. It also gives analyses suitable for selective inventory control.

Keywords: Selective inventory control, Purchasing

Introduction to a Regional Stock Exchange

Regional stock exchanges in India have for along time suffering from low turnover and lack liquidity. After NSE launched its screen based trading through terminals located all over the country, the regional exchanges are facing a very tough time and are struggling to survive. This note describes the status, operations, sources of revenue etc of one regional exchange. In addition, it provides comparative data on the regional exchanges in our country.

Keywords: Stock Exchanges, Capital markets
Following some scams involving Non-Banking Finance Companies (NBFCs) like the CRB scam in the 1990s, the Reserve Bank of India (RBI) issued a series of guidelines restricting access of NBFCs to public deposits, unless they met certain credit rating standards. Without this relatively cheap source of funds, NBFCs were hard pressed to meet the competition from commercial banks that turned very aggressive in the new liberalized environment. They were also taking advantage of technological changes in IT and communication. This case describes the predicament of an otherwise reputed and conservative NBFC.

Keywords: NBFC, Financial services

Star Minerals Limited

Star Minerals is a 100% export oriented joint venture with a foreign partner who held a minority interest. However, Star is contractually committed to selling all its production exclusively through the joint venture partner. The export prices are denominated in foreign currency, while costs are incurred in rupee terms. The company had taken two loans denominated in two different foreign currencies. The company is worried about its exchange rate exposures. The case gives a brief on the structure and operations of the company as well as the scheduled foreign currency debt service payments.

Keywords: Exchange Rate Exposure, Risk Management

Setting up a Mutual Fund Desk

A financial services company is exploring the setting up of a separate desk for marketing mutual funds, as a part of its growth strategy. However, it is not clear on its revenue and cost implications as well as skill requirements of entry. The case gives a comprehensive survey of the status of the mutual funds industry at that time. It also gives three projections for the new desk: pessimistic, very likely and optimistic. Should they open the new desk?

The note titled Mutual Funds in India would be a good industry background note for this case.

Keywords: Marketing Financial Services, Project Feasibility
Mutual Funds in India

This is an industry background note on the role, status, performance and practices of the mutual fund industry in India as of Dec 1999. This can serve as a good background material for the case “Setting Up a Mutual Fund Desk”

Key Terms: Indian Mutual Fund Industry

Cost of Capital for a Private Company

There are some practical difficulties in using the weighted average cost of capital (WACC) as a discount rate for evaluating projects in the context of a private limited company. In the absence of market prices for the equity of such a firm, standard capital asset pricing models (CAPM) can not be applied. This note outlines an indirect and roundabout way of estimating WACC in such contexts.

Keywords: Cost of capital, project valuation

Evaluating the Health of the Financial Institutions

This note is a straightforward introduction to the so-called CRAMEL model used by CRISIL to rate the financial institutions.

Keywords: Financial Institutions, Credit Rating

E-commerce for the Insurance Segment

This brief note describes the potential for E-commerce in the Indian insurance industry, as of December 1999. It also describes the strategic issues involved.

Keywords: E-commerce, insurance industry
Korex Financial Services

An office automation equipment company has a financial arm to fund its customers' purchases. They offer three different schemes depending on the type of customer, expected usage etc. These schemes are also used as incentives to make the customers trade in their older equipment for new ones and thus lock them in for a longer time. The case describes the market and the schemes. It also gives data on a potential target customer for a trade-in deal.

Keywords: marketing office equipment; consumer finance

Oriental Industries: Elevator Division

The elevator division is facing an acute problem of high account receivables. The real market is going through a slump. The buyers market is also dominated by builders with links to the underworld. The order cycle is very long with significant sunk costs. This increases risk in case customers do not pay up as per agreed schedule or there are delays in completing the buildings in which elevators have to be installed. What should be done?

Keywords: accounts receivable management; project
Marketing
Coffee, Anybody?

A successful Indian coffee exporter, has established a series of Cafés in a city. These became extremely popular, encouraging their launch in another city. Before expanding into the other city, the manager wanted a feedback from its patrons so that the new cafés planned can meet customer expectations. The case explains the operations of a typical outlet and gives the results of a customer survey.

Keywords: Customer satisfaction surveys, Retail management

Delphi India Limited – Outsourcing

Delphi has recently introduced its popular construction chemicals sold hitherto only wholesale, into the retail segment. It is struggling with the problem of stabilizing its margin structure, pricing, logistics including packing. The differences in tax structures across states are creating confusion. Delphi is also exploring outsourcing of packaging its retail products. The case provides data on the current pricing and margin structure, proposals on outsourcing packaging and describes the logistical problems.

Keywords: Distribution management; logistics; packaging

Power Gen Systems

A UPS manufacturing company is faced with decline in sales in Mumbai, an important branch. Power Gen had to change its foreign principal and is faced with serious problems of customer dissatisfaction arising out of poor customer service. Future sales are under threat. A new management team has commissioned a customer survey and is all set to revamp the operations. But how? The case provides detailed information on customer dissatisfaction, installation base, and branch operating costs and sales history.

Keywords: Customer Service; customer satisfaction
Simba Plastics Company Limited (A)

An NRI owned company in Tanzania, Simba was a dominant player in the industrial plastics market of Tanzania. Facing competition recently, Simba introduced plastic utility items, a new product line. The company’s limited sales force was not confident of handling the additional load. Nor was it clear whether the company’s existing marketing infrastructure and distribution channels could take this responsibility. The case provides background material on Tanzania including a map, the sales organization in Simba; and the sales potential, product range and costs involved in the new division.

Keywords: marketing strategy; marketing planning

Simba Plastics Company Limited (B)

This case is a companion case to Simba Plastics Company Limited (A). Simba was wondering whether to provide additional incentives to the existing sale force to handle the new product line in utilities or they should recruit fresh salesmen with an appropriate skill set.

Keywords: Sales Planning

Customer Satisfaction with EIL

EIL is the Indian arm of a home appliance MNC. It is concerned with the downward trend in the sales of its automatic washing machine. This case presents the results of a customer satisfaction survey.

Keywords: Customer satisfaction
Juice India Limited

Juice India's CEO has just received a missive from his Chairman, asking for his explanation on why profits are less in spite of increased sales. The CEO calls a meeting of his departmental heads. The buck gets passed around and the meeting ends in confusion. The case provides data on operational performance in the last three years, result of a market survey of the competitive position and the details of the marketing overheads. The company is also exploring introduction of its own branded milk, to improve capacity utilization.

Keywords: Business planning; Management controls

Vision Pro India Ltd.

Vision Pro is manufacturer and marketer of premium sunglasses. Facing stagnant sales in a metro, the branch manager wants to explore reach through persuading dealers in various other durables and accessories to sell his sunglasses. The response from such dealers is lukewarm. There are also complaints from his existing dealers on the high inventory costs. What should he do? The case gives information on the current distribution system and sales in different price ranges and localities.

Keywords: Distribution Management

Tracing the Evolution of the IT Reseller

With the expansion of the market, complexity of hardware and increasing need for integration services, the role of the IT reseller has progressively evolved from simple logistic support to a significant provider of value added services. This note traces this evolution.

Keywords: Channel Evolution, Marketing of IT products.
Sierra Circuits Pvt. Ltd.

Sierra Circuits is a new company founded by four technocrats, specializing in designing high-end printed circuit boards (PCBs). They have a strategic alliance with a U.S company known for manufacturing world class PCBs. They find that the domestic competition was focusing on volume production. They are wondering whether they can succeed with their niche strategy.

Keywords: SME growth strategy; marketing of Hi-Tech products.

The Sleepless Executive

A paint company has recently extended its marketing to a new region by opening a depot. The sales manager began by expanding the number of dealers. He now finds further expansion difficult as the company is way behind the market leader in brand image. He is wondering whether consolidation rather than expansion are a better strategy. The case provides details of the market characteristics, past data on dealer coverage and sales.

Keywords: Distribution coverage, Sales management

Institutional Buying Behavior for Corporate Gifts

Use of products as gifts as part of sales promotion targeted at channel partners and consumers is becoming increasingly common. Corporates are also increasing giving gifts to their employees and other stakeholders as part of PR. This note discusses the considerations involved in the choice of such items.

Keywords: Sales Promotion; Corporate Gifts
'On-Packs' as Sales Promotion

The liquor manufacturers are prohibited from advertising. Therefore, liquor companies are competing in sales promotion by offering 'on-packs' or freebies along their products. Though very manufacturer has doubts about its effectiveness, none is willing to risk withdrawing such freebies. The case provides data on sales with and without freebies and the costs of such promotion. Are the on-packs really effective or a waste?

Keywords: sales promotion, marketing under regulations

Super Mart

A hitherto successful domestic super market chain is exploring a new store in a mid-sized city. A management trainee has collected some secondary data on demographics. He has also identified some data sources for socio-economic classification of households. Preliminary information on competition and real estate market reveals potential for a store. Now he has to collect some primary data to confirm the potential.

Keywords: Retail store location, Market research

Competitor Crisis or Leader Paranoia

A marketer of premium sunglasses is concerned about competition and stagnant sales. It is not clear whether market size itself is small or whether competition is taking away market share.

Keywords: Market size; Assessing competition

SEITA Specialty - Product Launch

The case is in the form of a diary by a student trainee. The notes are his reflection on two specialty chemical product launches. One was a failure but the other seems to be heading for a success. His diary ends with wondering on the causes and lessons.

Keywords: Industrial marketing; Market development
Korex Financial Services

An office automation equipment company has a financial arm to fund its customers' purchases. They offer three different schemes depending on the type of customer, expected usage etc. These schemes are also used as incentives to make the customers trade in their older equipment for new ones and thus lock them in for a longer time. The case describes the market and the schemes. It also gives data on a potential target customer for a trade-in deal.

Keywords: Marketing office equipment; Consumer finance.

Direct Marketing - The Road Ahead

A Direct Marketing (DM) agency is struggling to establish itself in this nascent industry in India. The agency is trying define what is DM and how is it different from direct sales. A survey of industry status concludes that companies are lukewarm to DM and is seen as simply a glorified mailer service. Is there a future for DM?

Keywords: Direct marketing; Market development.

VT Tyres Limited

VT Tyres has recently entered the market in a city and is struggling to establish its brand in the local market. The distribution channel used is a legacy of the company level policy and out of line with those of its competitors. The case provides data on the market size, distribution channels, margins and price levels.

Keywords: Marketing strategy in a local area, Distribution channels choice, sales promotion.
IBIL: Penetrating Rural Markets

IBIL is debating whether it should grant additional subsidies to its existing distributors to extend their reach to rural towns with a population around 5000, an emerging important market for packed foods like biscuits. It has an alternative channel in mind of appointing ‘super-stockists’ to cover such rural markets. The case gives the structure of the two alternative channels, a map of the area and data on the towns with number of outlets to be covered in each.

Keywords: Distribution management; Rural marketing

BodyKare Limited

BodyKare Limited had successfully challenged national brands to mark its presence in the cosmetics market. They had revolutionized the market by introducing low priced, shampoo sachets and expanded the market dramatically. However, one of their brands was not moving in the rural areas and urban slums of some of the states. A management trainee had recently surveyed these markets and had just finished his impressive presentation to the MD of BodyKare. He is asked the dreaded question: If you are the brand manager, what would you do?

Keywords: Brand management; Rural marketing
Systems
CIL: Evaluating ERP Packages

CIL is a large national level material handling equipment manufacturer with four foreign principals and two manufacturing facilities and several service facilities. It has several thousands items in stock and caters to both made to order and standard equipment. The IT in charge has been evaluating various competing ERP packages for implementation. He has called three consultancy companies to make presentations on their competing proposals. He has done some preparatory homework, listing some critical issues involved in the choice.

Keywords: ERP, IT Strategy

E-commerce for the Insurance Segment

This brief note describes the potential for E-commerce in the Indian insurance industry, as of December 1999. It also describes the strategic issues involved.

Keywords: E-commerce, Insurance industry

Ramnath & Co

A family owned business running a chain of bookstores, department stores, toyshops etc, computerized its bookstores a few years back. However the system was very underutilized, relative to its potential. The company has also recently opened an online bookstore, but not backed by any online payment system through credit cards etc. The EDP department in-charge has been asked to prepare a note on the current status of usage of IT.

Keywords: Retail management, MIS

Monitoring Software Quality

This note describes various aspects of software quality, both during design and implementation. It discusses specific quantitative measures suggested in the literature for each aspect. A simple illustrative case study of a proposed software for the recruitment process in a company is also included.

Keywords: Software quality
An Introduction to ERP

This is a comprehensive technical note on ERP. It contains definition of ERP, its potential use in management, alternative ERP packages, crucial choices in ERP, implementation process and dos and don'ts.

Keywords: ERP

Tapping the Potential of ERP

A company implemented ERP in one of its two manufacturing facilities. They are in the phase of changing over to the new system. However, the ERP implemented has not customized the reports to suit user requirements. Users continue to pester the system administrator to design and output user specific reports. What should he do?

Keywords: ERP implementation

Perfect Technologies

Perfect Technologies was the newest venture of the Rs.300 billion PL Group. It was the group's first foray into information technology business, focusing on data communications and networking. Though the ISDN technology based market was poised for rapid growth, services rather than products seem to offer a competitive advantage. Perfect has to come out with a competitive strategy. The case explains the ISDN technology and products, the necessary interfaces with the DoT, product portfolio of Perfect, distribution channels and the projections on market growth.

Keywords: Marketing of IT products, Marketing Strategy
Data Communications in the Banking Industry

Banking and financial services are expected to be one of the major users of data communication technology. This note describes an exploratory research on the data communication needs of this sector from the perspective of sellers of such technology products. The note outlines a template for an open-ended discussion with managers in the user industry and describes the various technologies: VSAT, ATM, ISDN and DSL. The findings in Banking and financial services sector and the connectivity options open to them are also given.

Keywords: Marketing of Hi-Tech/IT products, Technology in Banking and Financial Services

Grey Sleet

Panthersoft, a software company is facing the problem of falling between two stools: it is too big to compete with start-ups with low overheads who underbid; too small to win orders against the biggies because big customers did not want to risk projects and went by brand names. Attrition rates among software professionals in Panthersoft threaten their growth plans. One of the founders is pondering over this predicament, over a cigarette while Pink Floyd’s music to sooth his nerves.

Keywords: SME strategy; Growth Strategy

IT and Credit Rating of Banks

With the increasing importance of IT and communication technology in banks, a credit rating agency is reviewing the importance attached to this aspect in its rating of banks. Currently it is using a somewhat ad hoc and casual approach. This case develops a template for assessment and gives sample data collected from three banks.

Keywords: IT systems audit; Credit rating
Others
Travel Procedure at Micron Software

In spite of an apparently well-laid down procedure for processing of the documents related to foreign travel of its software professionals, there are several hitches in its actual implementation. This case documents the existing procedures and reports the results from a survey among employees who have traveled in the recent past.

Keywords: process improvement, HR services

Training Needs for Managers of the Next Millennium

A HR manager has just returned after a speech delivered by his Chairman in a HR conference. He finds the HR environment and practices in his organization are out of tune with the views expressed by his Chairman in that conference. He discusses alternative courses of action with his colleagues heading other departments. The case gives excerpts of the Chairman's speech, training needs expressed during performance appraisal and the training modules prepared by the HR department.

Keywords: HR culture and change.

Vikram Freighters

Vikram Freighters is a third party logistic provider. Vikram is currently charging some of its clients on percentage of value of goods handled and some other clients on number of items handled. Moreover, it was getting paid only when goods are dispatched even though it incurs cost in receiving and storing goods. It is reexamining both the method and timing of charging its clients. The case provides detailed data on the operations to explore the above issues.

Keywords: Logistics; Costing and pricing.
Euroair Passenger Sales Division- Selling Through General Sales Agents

An international airline attracts and services its passengers through a General Sales Agent (GSA). While the airline itself is a lean and efficient organization, the GSA is more traditional and laid back. The sales staff of the GSA has a dual reporting structure: to the airline's manager for operational matters and to the GSA's manager for administrative matters. The airline is debating how to harmonize the different cultures.

Keywords: Channel partners, HR culture

Designing Blues

A HR management trainee was given her first assignment: designing a home page for the HR department as part of the company's intranet. She has no idea of either web page design or what aspects of HR should be on the home page. She has gamely tried her best and come out with a rough design. She has been asked to make a presentation to departmental managers.

Keywords: HR WebPages design; Internal customers

Logistics for Lubricants

A petroleum major is reviewing its current system of moving lubricants from its two manufacturing plants to depots all over the country. The government has recently lifted price controls and the company has to gear up for improving its efficiency and customer service.

Keywords: Logistics planning