



Post Graduate Certificate Program (PGP) in Business Analytics

IN COLLABORATION WITH



ABOUT NMIMS

The school of Business Management (SBM) of SVKM's NMIMS, Deemed to be University, one of India's Premier business schools is situated in Mumbai – the financial hub and nerve centre of the country.

Apart from offering diverse cutting edge programs for students, it also offers executive education programs for professionals who want to make the key transition in their careers. The SBM educational experience aims to equip students with a bedrock of management skills to help them navigate through the complex business environment of today. A dynamic curriculum designed in conjunction with academics and industry practitioners, provides them the opportunities to master new skills and explore varied perspectives.

SBM has an abundance of intellectual capital in the form of faculty members who are renowned in their respective fields and are committed to creating a dynamic learning environment.

The Center for Excellence in Business Analytics /Data Sciences has been recently established by NMIMS-Deemed-to-be University, to build, organize and pursue excellence in the area of data driven analytics that today's business and governance are based on. The Center is focussed on capacity building in various industrial verticals by creating specialized programs for working professionals and students to equip them with analytical capabilities, knowledge of best practices, techniques and methodologies in their area of professional work.

FACULTY

We have a mix of full time faculty and guest lecturers coming from diverse backgrounds, varying industry experiences and unique skill sets.

CAMPUS

- Modern LIBRARY with over 50000 Volumes, 250+ Indian & Global Periodical Subscriptions, access to online databases & e-journals
- State of the art COMPUTER LAB
- 24 x 7 Wi-Fi access across the institute
- Perfect ambience, guidance & support for students to Participate in competitions & organizing signature college events.

GLOBAL AFFILIATIONS

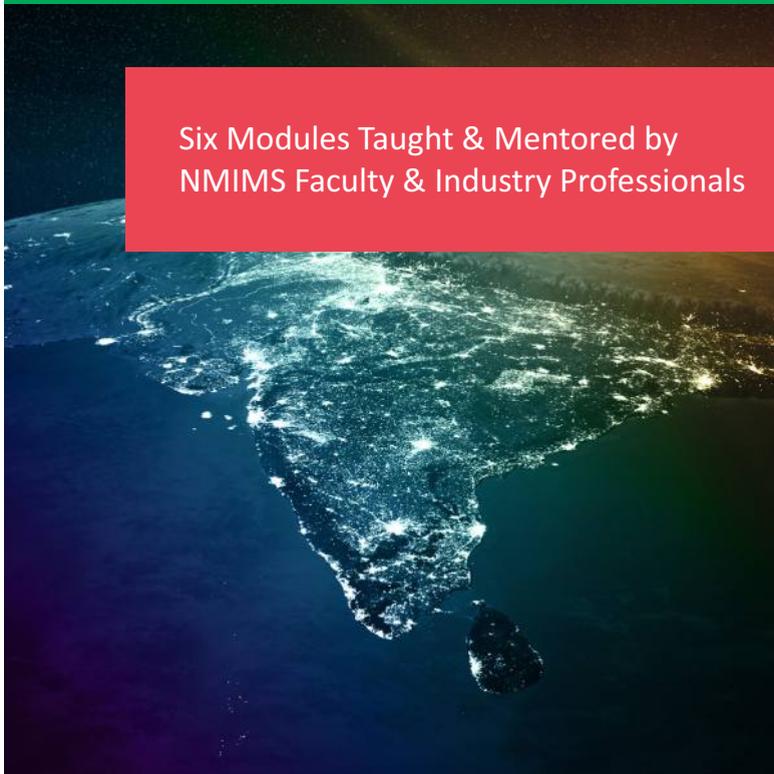
NMIMS has well-developed linkages with reputed universities leading to international assignments for the faculty, research & consultancy & Student Exchange Programs.

We are associated to:

- Harvard University
- Royal Melbourne Institute of Technology (RMIT), Melbourne
- Case Western Reserve University, Cleveland, OHIO
- Grenoble Ecole de Management, France
- Athens University of Economics & Business, Greece

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Six Modules Taught & Mentored by
NMIMS Faculty & Industry Professionals

ABOUT UNIVERSITY OF SOUTH FLORIDA AND MUMA COLLEGE OF BUSINESS:

The University of South Florida is a global research university dedicated to student success. The USF Muma College of Business boasts a nationally ranked MBA program, one of the nation's best accounting schools, a top-ranked entrepreneurship center, exceptional research faculty, and a comprehensive portfolio of programs. They train students to analyze and interpret data – and to think creatively about how to use it when making decisions that impact the bottom line.

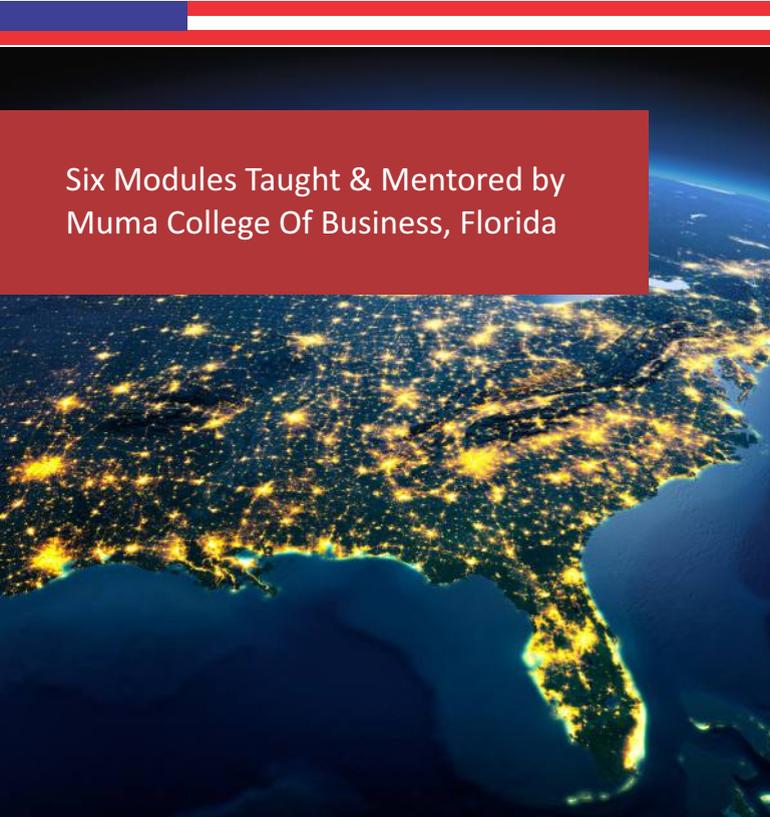
- Ranked No. 11 among public universities nationwide for part-time MBA programs – and No. 32 nationwide (Bloomberg Businessweek, 2015)
- Ranked No. 11 nationwide for graduate entrepreneurship education (Entrepreneur magazine and the Princeton Review, 2015)
- Included in Top 25 ranking for information systems major (Bloomberg BusinessWeek, 2015) and faculty are ranked No. 24 for information systems publication frequency (2013).

- USF ranks 10th nationally – and 13th among universities worldwide – for U.S. patents granted (National Academy of Inventors, 2014).
- USF ranks in the top 25 public universities in the United States for research expenditures as per US National Science Foundation (2015).
- USF ranks in the top 250 universities in the world as per the Times Higher Education World University Rankings 2016-2017.

ABOUT USF MUMA COLLEGE OF BUSINESS FACULTY:

USF Muma College of Business faculty includes top researchers in every area – accounting, entrepreneurship, finance, management information systems, management, and marketing. USF professors are experienced, effective instructors as well as experts in their field. They routinely publish books and articles on relevant business topics. USF is particularly strong in the areas of business intelligence, data analytics, and information systems with faculty who earned degrees or worked at schools such as the University of Pennsylvania Wharton School, Harvard University, New York University, Stanford University, Northwestern University, National University of Singapore, IIT Kanpur, IIT Madras, IIT Kharagpur, IIM Ahmedabad, Georgia Tech, University of Southern California, Tsinghua University, and the University of Maryland.

USF Muma College faculty have earned numerous honors including the Fellowship of the American Association for the Advancement of Science, Core Fulbright Awards, Fellowship of the Association of Information Systems, and the INFORMS Information Systems Society's Design Science Award. Muma faculty also serve on the editorial boards of leading journals in information systems and analytics such as Management Information Systems Quarterly, Information Systems Research, INFORMS Journal on Computing, and ACM Transactions on MIS. Faculty members bring to bear their rich practice experience to the classroom gained from undertaking business engagement projects for global companies such as Bank of America, Citigroup, JPMorgan Chase, Jabil, and Infosys.



Six Modules Taught & Mentored by
Muma College Of Business, Florida

PROGRAM OVERVIEW

- The Certificate Program in Business Analytics (CBA Program) is a contemporary 1-year program designed by NMIMS and offered in joint collaboration with University of South Florida (USF) on behalf of its Muma College of Business.
- The Program is intended for participants who want to build their careers in Business Analytics.
- The CBA Program is a blend of classroom training (to be conducted in Mumbai) and technology-enabled learning platform.
- The Program provides 380 contact hours for classroom training, one of the highest in the industry for a one-year program.
- The classroom lectures would be held only during weekends (Saturdays and Sundays). The Program structure has been designed to enable working professionals to attend classes during weekends without any work disruptions.
- The CBA Program is carefully crafted by academic and industry professionals to cover the essentials of Analytics, provides practical training on analytical tools, methodologies and technologies to facilitate solving real-world business problems.

- Six modules out of twelve modules would be primarily taught by renowned international faculty from the USF Muma College of Business (MCOB). USF instructors will have twenty (20) contact hours with students while delivering courses, of which sixteen (16) will be face-to-face in Mumbai over a single weekend and four (4) will be via an online webinar. Students will take classes for the remaining twelve (12) hours delivered by NMIMS faculty. Students may be assigned to work on projects for the remaining weeks. The remaining 6 modules would be taught by leading industry professionals and distinguished NMIMS faculty.

IN-DEPTH. DIVERSE. FUTURISTIC.



PROGRAM STRUCTURE

Days of the Week	Session Timings
Saturdays and Sundays	9:00 am to 11:00 am
	11:30 am to 1:30 pm
	3:00 pm to 5:00 pm
	5:30 pm to 7:30 pm
Webinar	To be announced in the class



TERM 1

MODULE	COVERAGE	DATES**
Module 1 Introduction to Statistics	Basic concepts of probability and statistics Correlations, Analysis of Variance, Hypothesis Testing Maximum likelihood methods and fit statistics Statistical Inference Introduction to linear models	11-12 and 18-19- February
Module 2 Database Management	Relational Models and Database Design Transaction Processing SQL and extensions Database optimization and query processing Parallel and Distributed Databases	25-26 February and 4-5 March
Module 3 Business Intelligence* & Visualization	Basics of Reporting and BI dashboards Basics of ETL frameworks Data warehousing Data Visualization using Spotfire and Tableau	11-12, 25-26 March
Module 4 Statistical Programming	Installation and Basics of R Vectors and Data Structures in R Matrices, Arrays, Lists and Data Frames in R Statistical Functions in R Data Analytics and Visualization Examples in R	15-16, 29-30 April

* To be taught by Faculty of USF Muma College of Business

** These could change under extra-ordinary situations

MODULE	COVERAGE	DATES
Module 5 Machine Learning and Analytics*	Machine Learning Methods for Predictive Analytics Decision Tree Induction and Analysis Neural Networks Nearest Neighbour Algorithms and Clustering	13-14, 27-28 May
Module 6 Big Data Analytics*	Introduction to Big Data Big Data Platforms - Hadoop, Spark Data Storage and Processing - HDFS, HBase and NoSQL Text and stream analytics in Big Data Hive, Pig and Hadoop extensions and tools	10-11, 24-25 June
Module 7 Marketing & Media Analytics*	Overview of marketing analytics Customer Targeting and Lifetime Value Modeling Attribution, Data and Marketing Models Social Media Analytics	8-9, 22-23 July
Module 8 Statistical Data Mining	Data Exploration and Data Visualization Linear Models Non-Linear Models Statistical Inference and Predictive Modeling	12-13, 26-27 August

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EFFECTIVE DECISION-MAKING TOOLS



TERM 3

MODULE	COVERAGE	DATES
Module 9 Analytics for Finance and Accounting	Overview of Financial & Accounting Data Financial Data Analytics Forensic Accounting and Fraud Detection Analyzing Financial Statements and Quarterly Filings	9-10, 23-24 September
Module 10 Optimization*	Overview of combinatorial optimization Linear Programming and Sensitivity Analyses Integer Programming Business Operations and Optimization Examples	7-8, 21-22 October
Module 11 Capstone Analytics Project	Students will need to identify a dataset, business problem and do a comprehensive analysis that results in a detailed report and presentation made that highlights the findings, methodology and implications for business.	November
Module 12 Analytics in Business*	Business Cases in Analytics covering the use of analytics and data in a variety of industries worldwide	2-3, 16-17 December

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INFINITE DATA. INFINITE INSIGHTS.

ADMISSIONS

IMPORTANT DATES

SR. NO.	DETAILS	DATES
1.	Start of Online Registration and payment of fees	Friday, November 4, 2016
2.	Last Date for Online Registration and payment of fees	Monday, 16 January, 2017
3.	Call letter available on website www.nmims.edu	Thursday, 19 January, 2017
4.	Assessment Test and Interview	Saturday, 21st January, 2017
5.	List of shortlisted candidates on website (after 5:00 pm)	Wednesday, 25th January, 2017
6.	Payment of fees and document verification	27th January to 4th February, 2017
7.	Registration, Inauguration of Program at NMIMS	Friday, February 10, 2017
8.	Closure of Admission	Friday, February 10, 2017

Note: The candidate must check his/her eligibility before applying for the course. Kindly check website www.nmims.edu regularly for any updates.

For Payment of Fees Sundays & Holidays excluded.

REFUND RULES ON CANCELLATION OF ADMISSION:

The Schedule of refund of fees will be as follows:

1.	Till the date of commencement of the Programme (10th February, 2017)	Rs.1000/- will be deducted as administrative charges.
2.	Cancellation after the official closure of admission. (from 11th February, 2017 onwards)	Cancellation made after the official closure of admission, fees will NOT be refunded.

PROGRAM FEE

Fees: The fees for the Batch 2017 will be Rs 5,50,000 (subject to change) + plus service tax (as applicable) sums upto 6,32,500/- payable in 6 installments.

The detail schedule will be listed in the admission offer letter (if selected).

PARTICULARS	DATES	AMOUNT (INR)
1st Installment	At the time of Admission	1,32,500 /-
2nd Installment	10th March, 2017	1,00,000 /-
3rd Installment	12th May, 2017	1,00,000 /-
4th Installment	07th July, 2017	1,00,000 /-
5th Installment	08th September, 2017	1,00,000 /-
6th Installment	30th November, 2017	1,00,000 /-

ELIGIBILITY

A candidate has to fulfil both the following criteria A and B:

- A. Candidate must have passed Under-Graduation from a recognized university with preferably above 55% marks
- B. Candidate must have undergone a course in basic statistics/relational databases/programming language during under-graduation OR Candidate must possess at least 2 years of work experience as on the date of submitting the application

WORK EXPERIENCE:

- a) The applicant should possess a minimum of 2 year of full-time work experience as on the date of submitting the application
- b) Freshers with an analytical bent of mind, programming expertise & solid academic credentials would also be considered on a case-by case basis. This would be subject to the clearance of an assessment test and subsequent interview.

SELECTION PROCESS

The Admissions Committee would evaluate each applicant on several criteria to ensure that the participants selected for the programme are well-rounded individuals with sufficient analytical/programming/statistical backgrounds.

Each applicant would have to undergo an interview process to determine the fit, interest and inclination. Besides, an assessment test would have to be administered for freshers. Each component of the application including the application form, assessment test and the interview would be adequately reviewed, and the subsequent selection of the participants for the program will be made.

Selection criteria would be based on:

- a) Educational background and accomplishments
- b) Quality and relevance of work experience
- c) Clarity of objectives of wanting to enrol for the Program
- d) Performance on the Interview
- e) Assessment Test (for executives with work experience less than 2 years as well as freshers)

Ideal candidates would be:

- Professionals who are currently working in a job that has a strong data component
- Work experience in Analytics domain and passion for data analysis
- Evidence of professional/academic success
- At least 2 years of work experience in a relevant area (higher and diverse experience is desirable since that would facilitate maximum learning)
- Candidates that come in with a specific data analytics project in mind that they intend to work on during the course of the Program
- Candidates who are proficient in at least one programming language and have had exposure to working on statistical packages

The above mentioned criteria are not in order of preference

FACULTY PROFILES

INTERNATIONAL FACULTY



Robert M. Nauss

Robert M. Nauss received a Bachelor's degree in Industrial Engineering and Management Science from Northwestern University (1970), a Master's degree in Operations Research from Cornell University (1972), and a Ph.D. in Operations Research from UCLA (1974). He taught in the College of Business Administration at the University of Missouri-St. Louis from 1975-2015. He also served as Department Chair of Management Science for 17 years and as Dean of the College from 1990-1997. In addition he also taught for one year as a visiting professor in the Graduate School of Business of the University of Chicago, and for a semester at Braunschweig Technical University in Germany. Upon his retirement in 2015 he was named Founders Professor of Management Science and Operations Research at UM-St. Louis. Currently he is an adjunct professor in the Muma College of Business at the University of South Florida.

His primary research entails the design and application of solution methods for models of real world problems. Problem classes of current interest are integer programming, linear programming, network and transportation problems, nonlinear and dynamic programming. Specific application areas include generalized assignment, facility location, capital budgeting, vehicle scheduling, maritime lock scheduling, municipal bond bidding, leveraged leasing, and bond refinancing. His research articles have appeared in journals such as Management Science, Transportation Research, European Journal of Operations Research, Journal of the Operational Research Society, INFORMS Journal on Computing, Decision Sciences, Operations Research Letters, Journal of Banking and Finance, Financial Management, Interfaces, and Operational Research Quarterly.



Sajeew Varki

Sajeew Varki is an Associate Professor in the Department of Marketing with the Muma College of Business, University of South Florida. He teaches courses in global marketing, marketing management, and promotions management, marketing strategy, and marketing research; he has taught at the undergraduate, graduate, and doctoral levels. He holds a degree in engineering from the Indian Institute of Technology, Kharagpur, an MBA from the Indian Institute of Management Ahmedabad, and a PhD in Management from Vanderbilt University.

His expertise in marketing, advertising, and strategy reflects his work experience as a business economist in Tata Economic Consultancy Services, Mumbai, India and as an ad agency account manager in New Delhi, India. His work has been published in, among others, the Journal of Marketing Research, Psychometrika, Journal of Retailing, Journal of Advertising, Marketing Letters, Journal of Service Research, Journal of Business Research, and European Journal of Marketing.



Kaushik Dutta

Kaushik Dutta has 19 years of professional and research experience in the field of enterprise IT infrastructure, data analytics and big data systems. An associate professor in the Information Systems & Decision Sciences Department at the USF Muma College of Business, Dutta's current research interest is big data analytics. Dutta's primary expertise combines operations research and data mining techniques with computer science systems knowledge to efficiently handle big data and manage large IT infrastructure.

Prior to joining USF, Dutta was a tenured associate professor at the National University of Singapore and at Florida International University. Before starting his academic path, he pursued a career in engineering, most recently as the chief technology officer and vice president of engineering of Mobilewalla, a NUS-incubated and Madrona-funded company that developed big data based mobile advertisement platforms. He has a Bachelor in Electrical Engineering from Jadavpur University, a Masters in Computer Science from Indian Statistical Institute and a PhD in Management Information Systems from Georgia Institute of Technology.



Donald Berndt

Part of the Information Systems & Decision Sciences Department at the USF Muma College of Business, associate professor Don Berndt is an educator whose areas of expertise include data warehousing, data mining, text mining, health informatics, web analytics, web search, online advertising, information and prediction markets. He teaches courses on information systems, database management and design, and data mining.

His work on business intelligence and the role of data in effective bioterrorism surveillance systems was published in Decision Support Systems: Special Issue on Cybersecurity for Homeland Security. Other papers have been published in journals such as the American Journal of Preventive Medicine and the Journal of Computer Information Systems. A frequent presenter at academic conferences, Berndt also co-authors for computer science textbooks and serves as the chief technology officer for a healthcare information management company.

His academic credentials include a doctorate from the Stern School of Business at New York University, an MS from SUNY Stony Brook, and a BS from the University of Rhode Island. Prior to joining USF, he was an instructor and lecturer at SUNY Stony Brook and New York University. He was also a research programmer for Yale University.

PROFOUND. EXPERIENCED. GLOBAL.



Balaji Padmanabhan

Balaji Padmanabhan is the Anderson Professor of Global Management and a professor in the Information Systems & Decision Sciences Department at the USF Muma College of Business. He has created and taught undergraduate, MBA/MS, and doctoral courses in areas related to business/data analytics, computational thinking, and electronic commerce.

Padmanabhan's research addresses data analytics for business applications, algorithms for online news recommender systems, management of data analytics in firms, fraud detection in healthcare, analytics in examining service quality and customer churn, behavioural profiling, and pattern discovery. His work has been published in both computer science and information systems journals and conferences including Management Science, Information Systems Research, MIS Quarterly, and INFORMS Journal on Computing.

He received a B.Tech. in Computer Science from Indian Institute of Technology Madras, and a PhD from New York University (NYU). Padmanabhan taught at the University of Pennsylvania's Wharton School for 8 years. Padmanabhan's professional service includes work as associate editor and program committee member of several academic journals and conferences. He has published his research in leading outlets in business and computer science. He also works with several firms on technical, strategic and educational issues related to business and data analytics.



Shivendu Shivendu

Shivendu Shivendu is an assistant professor in Information Systems & Decision Sciences at the USF Muma College of Business. He has created and taught undergraduate, MBA/MS, and doctoral courses in areas related to economics of information systems, management of information systems, IT strategy, IT consulting, and electronic commerce.

Shivendu's research focuses on analytical modeling of business models based on technology platforms. His research studies economics of digitization of information, intellectual property rights protection in digital mediums, pricing of digital goods, digital product strategies including versioning and bundling, sourcing of IT services, security and privacy in Big Data, digital goods supply chain, information goods pricing under dual medium access, pricing of cloud computing services, multilayer platforms and technology policy. His work has been published in information systems journals and conferences including Management Science, Information Systems Research, Journal of Management Information Systems, and Information Technology Management. His research papers have won many Best Paper awards in conferences.

He received a B.Tech. in Electrical Engineering from Indian Institute of Technology, Kanpur, an MBA from Indian Institute of Management, Ahmedabad, and a MA and PhD in Economics from University of Southern California, Los Angeles. His professional services include working as member of organizing committees and serving as associate editor and program committee member of several academic conferences. Before moving to academics, Shivendu was a member of Indian Administrative Service (IAS), and served in many roles, including Health Secretary, Government of Jharkhand.

NMIMS FACULTY & INDUSTRY PROFESSIONALS



Ashok K Nag

At NMIMS he is the Director of the Centre of Excellence in Business Analytics / Data Sciences. He was a senior executive in Reserve Bank of India (RBI), working in the area of data analysis and information management. In his capacity as Adviser, he was handling RBI Data Warehouse project, Forecasting and management of Balance of payment Statistics. He was also a consultant to the State Bank of India's enterprise wide Data Warehouse and Basel II/III implementation. He was the architect of an integrated risk management application covering all types of risk and all the three pillars of Basel standard.

Dr. Nag's principal research interest lies in the area of forecasting of financial time series using techniques of artificial intelligence, data modelling for analytical database and financial risk management. He received his B.Stat, M.Stat and Ph.D from the Indian Statistical Institute, Kolkata. He has published papers in journals like International Journal of Forecasting, Computational Statistics, Omega, Information Technology and Management, Economic and Political Weekly among others.



Tohid Kachwala

Tohid Kachwala is a Professor in the Operations & Decision Sciences Area in the School of Business Management, NMIMS. He teaches Statistical Analysis for Business Decision, Decision Analysis & Modeling, Managing Business Operations, Modeling for Decision Making, Workshops on Excel & SPSS for Basic Statistics.

He has authored 2 books – 'Study of Impact of Quality Management Practices in Select Indian Service Companies' and 'Operations Management & Productivity Techniques'. His research interests are in the fields of Quality Management, Operations Management, Inter disciplinary Research (Finance, Marketing).

He holds a Ph.D. from Hemachandracharya North Gujarat University, MBA from University of Mumbai and BE from VJTI, University of Mumbai.



Shailaja Rego

At NMIMS University, she is an Associate Professor & Chairperson of the Department of Operations & Decision Sciences. She has been teaching for the past 12 years. She is the author of two books "Statistics for Management" and "Business Research Methodology", both published by Tata McGraw Hill Publications.

Her specialties include Business Analytics, Statistical analysis for Business Decisions, Decision Analysis and Modelling, Advanced Statistics/ Multivariate Analysis Using SPSS, Operations Research, Optimizing Models, and Research Methodologies using SAS and R.

She has developed case studies and presented and published papers in various national and international conferences. She has been invited by CIDA (Canadian International Development Agency) to present a paper on "Forecasting of ICT (Information Communication Technology) growth in India" at an international conference in Canada. She has also been invited by Kingston University, London for Faculty Development. She has been trained in case study teaching at Harvard, Boston, GCPCL Program.

Dr. Shailaja Rego holds a Doctoral degree in Management from SNDT University. She holds a master's degree in Statistics from Mumbai University. She has also completed MBA in Information Technology from ICFAI University.



Harjeet Singh

Harjeet Singh is an Assistant Professor in the Finance Area in the School of Business Management, NMIMS. He completed his Masters in Financial Mathematics from Stanford University and received prestigious scholarships such as Ratan Tata Scholar, JRD Tata Scholar, KC Mahindra Scholar and Prafulla Mukherji Scholar. He also holds a PGDBM (MBA-equivalent) from XLRI School of Business.

Harjeet's research interests include Derivatives Pricing, Quantitative Investment Analysis, Algorithmic Trading and Risk. He is currently authoring books in Advanced Financial Modeling through Excel-VBA and Derivatives Pricing. He has also been involved in Policy formation in Financial Markets with the Ministry of Finance.

Harjeet has had rich and varied industry experience in Consulting and Financial Markets. He previously worked as a Management Consultant at Accenture Strategy, successfully completing projects for Morgan Stanley, Barclays, BoML, Nordea and JPMorgan. He also worked as a Market Risk Manager & Model Validation Quant at Nomura, Treasury Dealer at Standard Chartered Bank and Quantitative Researcher at Merrill Lynch.

Prior to NMIMS, he has been a Visiting Faculty at JBIMS (Jamnalal Bajaj Institute of Management Studies), IIBF (Indian Institute of Banking and Finance) and NISM (National Institute of Securities and Markets), where he taught Quantitative Methods, Financial Modeling, Financial Engineering, Risk Management, Fixed Income and Portfolio Management. He has successfully conducted corporate training programs with leading banks/corporates such as Morgan Stanley, JP Morgan, SIDBI, Nomura, ICICI Securities, Bravura Solutions and Standard Chartered.

INDUSTRY ENGAGEMENT

The Program is designed with meticulous inputs and insights from leading industry practitioners regarding program curriculum, case studies, analytical methodologies, data sets, business problems and analytics projects to align the Program to the industry requirements.

A key highlight of the Program is the "Capstone Analytics Project", fostering solid industry-academia partnership. Through the Project, students would need to identify a dataset, business problem and do a comprehensive analysis that results in a detailed report and presentation made that highlights the findings, methodology and implications for business.

PEDAGOGY

The teaching-learning cycle of this highly interactive Certificate Program in Business Analytics involves a judicious mix of a wide range of pedagogical approaches:

- Classroom lectures by international faculty from the Muma School of Business, University of South Florida
- Classroom lectures by leading industry professionals in Business Analytics and distinguished faculty from NMIMS
- Analytics tools
- Case studies
- Industry research project
- Domestic and international exposure to practical Business Analytics
- Developing and implementing business models for decision-making in Business Analytics
- Frequent interaction with leading industry practitioners and academicians in Business Analytics

PROGRAM OBJECTIVES

- The Program is intended for participants who want to build their careers in Business Analytics.
- The Program is carefully crafted by distinguished academic and industry professionals to help participants develop a thorough conceptual understanding of the essentials and advanced topics in Business Analytics.
- The Program aims to provide practical training on contemporary Business Analytical tools, methodologies and technologies.
- The Program intends for participants to apply the above analytics skills-sets to solve real-world business problems.
- Through the industry research project (Capstone), the program intends participants to handle a real-world business problem through various tools and methodologies discussed in the curriculum.



SVKM'S

Narsee Monjee Institute of Management Studies

(Declared as a Deemed-to-be University under Section 3 of the UGC Act, 1956)

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**SCHOOL OF
BUSINESS MANAGEMENT**