

# Semester Completion Report

*Student Exchange Programme (Summer Semester 2022)*

Submitted by **Juliet Arulanandan Bhandari**  
MBA (Finance) 2020-2022

Meet our Semester  
Exchange students



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MBA Core 2020-22

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Home university:	K J Somaiya Institute of Management, Mumbai, India
Host university:	DHBW, Stuttgart, Germany
Period of the exchange from - until:	01.03.2022 until 30.06.2022
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- I hereby agree to my report being published on the websites of the *Baden-Württemberg-STIPENDIUM* ([www.bw-stipendium.de](http://www.bw-stipendium.de)) and of the Baden-Württemberg Stiftung ([www.bwstiftung.de](http://www.bwstiftung.de)) as well as on BWS-World, the portal of the Baden-Württemberg-STIPENDIUM.

## **ACKNOWLEDGEMENT**

I consider it an honor and privilege to thank Prof. Dr. Monica Khanna, Prof. Dr. Pankaj Trivedi, and Prof. Dr. Satyendra Kumar Upadhyay of K. J. Somaiya Institute of Management, Mumbai, for their guidance and support in ensuring the success of the exchange program. The DHBW International Office's Ms. Dorte Süchting, Ms. Asita Rostam, and Ms. Sarina Mollenhauer deserve special thanks for their outstanding support during the tumultuous COVID times. A hearty thank you to all the faculty who made an effort to make things easier. And last but not least, Helena Zemberi, my official German buddy, who has been a wonderful friend and guide for the German way of life.

## PREPARATIONS FOR THE STAY ABROAD

I had learned German in 2015 but could not continue because of work, when I got this opportunity, I started revising my basics of A1 and watched few youtube videos. I also watched a lot of videos to know about German cuisine and travel routes. I carried clothes like jackets, woollen socks, woollen caps for lower temperatures of March-April. I carried necessary medicines for cold, fever and first aid items as medicines available over the counter in India are available only with a prescription in Germany.

Need to be done before coming to Germany:

- Formalities for enrolling at DHBW (online form provided by DHBW)
- Registration for housing (online form provided by DHBW)
- Opening a blocked account of 861 euro for 6 months (Expatrio is convenient and safe online service)
- Student visa for 6 months
- Flight tickets Germany (AirIndia allows 3 bags of 23kgs, Lufthansa has good student discount if booked early)
- Travel and health Insurance registration (Expatrio provides free travel Insurance)
- Approval from KJSIM and DHBW for credits on total subjects to be taken.
- Permission from exam dept and HOD and administration
- KJSIM nominates students to DHBW for Baden-Württemberg-STIPENDIUM

After coming to Germany:

- Public Health Insurance TK 110 Euro (Forms are provided in welcome week and payment through SEPA can be done)
- Semester ticket 209 Euro (train and bus travel)
- City Registration (DHBW does it for you, this is the most important and is required for opening bank account so carrying Euros for the first month is advisable)
- Opening Bank A/C (Comerzbank)

## STUDYING AT THE HOST UNIVERSITY



Helena Zemberi, my official buddy, was incredibly helpful during my preparation and promptly responded to all of my WhatsApp queries and messages. She picked me up at Stuttgart Hauptbahnhof (Main Station) and was available for my late evening arrival. She picked up my room's keys from the hausmeister on March 1, 2022, as I was arriving late and the office was only open from 8.30 am to 4 pm, Monday through Friday. For me to feel comfortable on my first day in Germany, she arranged water and a sleeping bag. We initially met over the weekend, and she gave me a tour of the city center before we ate a hearty meal in a Mexican restaurant.

Being on the DHBW campus and getting to know all the international students was incredibly thrilling for me. Goodie bags with a first aid kit, notebooks, stationery, hand sanitizers, and a Stuttgart information book were provided to us. On our first day we played a small game in which we were separated into groups and instructed to create as many varied sounds as possible, such as cheers or the sound of a hen, in as many languages as possible. The team with the most answers wins. Knowing how diverse and similar the words for the same item in many cultures and languages was interesting. The office of International Relations provided assistance with the procedures for creating bank accounts, obtaining health insurance, paying radio tax, etc.

Before arriving in Germany, a welcome week plan was given, and it included activities like seeing TV tower, Mercedes-Benz Museum and bowling. We also got to go for a German dinner at Brauhaus Schönbuch.



Intensive German language course in Tricos that would last the entire month of March (right in the beginning) helped with understanding instructions in travelling, shopping etc in Germany. Intercultural Negotiation Training, International Leadership, Business Simulation, and other courses that I had enrolled for were informative, useful, and interesting. Professors often sought feedback, which helped me gain more self-assurance. In-class debates, discussions, and negotiations all aided me in understanding how to conduct oneself in an intercultural setting.



Germany's tight adherence to laws and regulations makes everything very organized and in line, yet rigidity in areas where it is not necessary can be problematic. There is a remarkable level of trust between the public and the administration, as seen by the fact that people obey traffic laws and there is less security at airports and retail establishments because of the positive relationships between customers and service providers.

Coming from a high context culture, the flat hierarchical organizational culture and the individualistic German society were a little unsettling for me. However, thanks to this semester exchange, I can now appreciate and comprehend the individualism of Germans.

With four other people, I shared a Heilmannstrasse apartment that Studierendenwerk furnished. Rent is reasonable, and Selfnet provided the internet. I did grocery shopping mostly from Penny, Aldi and Rewe which I think are affordable for students.

## **Travel**

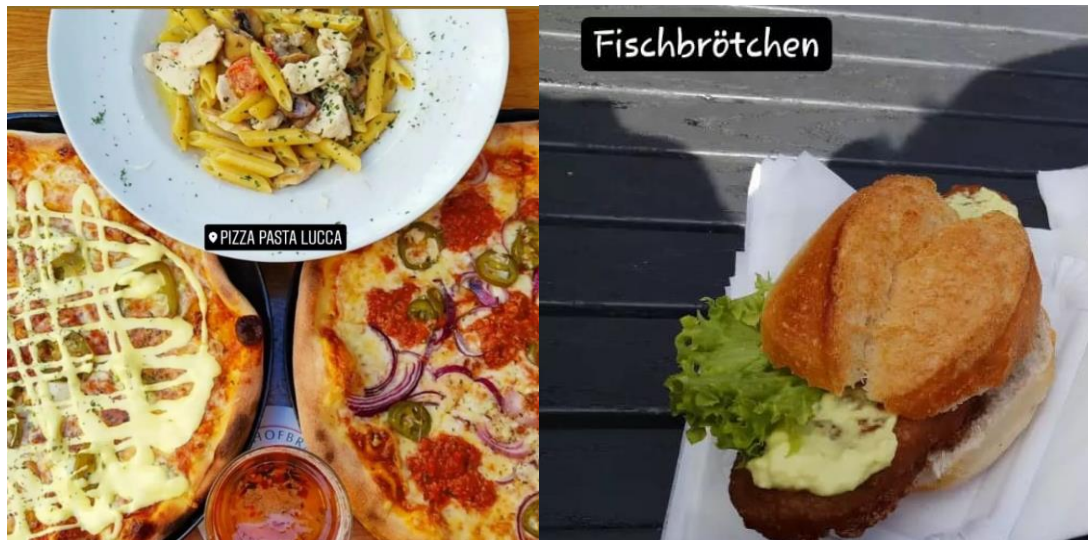
Many groups like studifahrten provide with student budget friendly trips. There are many days off during the whole course and small trips to all neighboring countries can be planned.



## SUGGESTIONS FOR FUTURE EXCHANGE STUDENTS

**Knowing basic German:** Most of the people speak little to no English and many a times email communication and other instructions are in German so having a bit of knowledge of German language would help in the overall experience. It will also help in grocery shopping and getting help with travelling. Google translate, google lens etc apps are also very helpful.

**Food:** Pork is the cheapest and most available meat, beef and chicken are next. Locally brewed beer here are common and a strong part of socializing. Turkish restaurants are many and have affordable menu items. Cold food is common in Germany.



**Greetings:** Greeting a 'Hallo!' while crossing each other is common. Germans are very direct and sometimes its difficult to understand because of lack of feedback through expressions etc. So, if help is needed, one can ask them and if its possible for them, they would go ahead with it.



## PERSONAL CONCLUSION AND OUTLOOK

My goals were to learn about the German way of life and educational system, to interact with people from different cultures, and to develop fresh perspectives. All of them were sent by DHBW. My chats with my friends included a wide range of topics, including social customs, history, cuisines and culture of their home nations. In complete contrast to India, Germany has a very different way of life. I was able to pursue my love of travel in Germany.



To future students who are interested in studying abroad for a semester, I would definitely recommend DHBW Stuttgart. This broadens one's scope of thought, fosters creativity, and provides perspective. My comprehension of my own culture has actually improved as a result of this experience and by broader knowledge of different culture has not only led to my self-development but I am sure it would help in my career.