



## INTERVIEW WITH– Mr. Sharad Nagpal

Regional product manager, ICICI Bank

### SPECIAL POINTS OF INTEREST:

◆ UPCOMING COMPETITIVE EXAM.

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### 1. Sir we would like to have your views on the current state of the economy.

India seems to be in the state of Economic Crisis. We can blame low growth, high inflation, high fiscal deficit etc for the same. But history stands to confirm that we as a nation have always risen to such challenges. The need of the hour is to follow the right approach and I am sure we will once again grow at a fast pace generating money-spinning opportunities for one and all.

### 2. A management graduate who has specialized in finance should focus on which sectors from placement perspective.

I will say that Banking definitely will interest all Finance graduates. But the fact remains that every Business, Sector, Firm revolves around money. If you can manage that well you can manage everything. Every company needs finance experts. Even if it's a Core marketing firm, it cannot survive in the long run if its output doesn't exceed its input. So it all boils down to numbers. If you can play with numbers, every sector will welcome you with open arms.

### 3. Sir if a student is looking forward to have their career in the field of banking, what qualifications and skills they should have?

Good Communication and Customer relations' skills are a must for every banker. When you meet a client, you represent your bank. But most importantly a



Mr. Sharad Nagpal  
Regional product manager, ICICI Bank

Bank is always interested in growing its customer base and enhancing its brand image. This can be achieved only if you know how to reach an untapped customer pool. So even if you are a management Graduate with specialization in Finance, you need to possess strong marketing skills to make a successful career in banking.

### 4. Sir in the end kindly give your message to the students.

I will just say that believe in yourself. Every opportunity lost is a blessing in disguise. Have faith in your abilities. Set your goals high, and if you cannot find a way to achieve them, make a way. In the end it all boils down to the right Attitude.

# TIPS FOR ACHIEVING ENTREPRENEURIAL SUCCESS



## 1. Love what you do

The road to success is a hard one. But, according to Lisa King, owner of [Brownie Points Inc.](#), which sells gourmet brownies and holiday gift baskets, it's a lot easier if you're passionate about your business's purpose. "If you don't [love what you do], it's hard to be successful," she says. She adds that this helps you stay positive: "You need to maintain your optimism. Once it's gone, you're done."

## 2. Build a team immersed in your vision

"For me, it's more than just hiring experienced people. It's important to demonstrate the type of organization we want to be," says Mike Montello, president of [SeaBear](#), which supplies fresh and smoked wild salmon directly to consumers. To bring to life the vision of building a seafood brand based on world-class, sustainable wild salmon, Montello used a team meeting to showcase a fisherman whose way of catching fish resulted in a better end product.

## 3. Come up with innovative ways to solve problems

Necessity really is the mother of invention. Just ask Robin Brocklesby of [Creative Coverings](#), which rents specialty linens for formal events. When customers were having difficulty returning the linens they had rented, Brocklesby turned to UPS for a creative solution. The result was out-of-the-box innovation: Return the linens in specially designed bags (with an estimated life span of 300 uses) rather than larger boxes.

## 4. Create a delightful customer experience.

Several components come together to win customers, and everyone at the company needs to know their own role in retaining customers. "It's mission critical that everyone

on our team understands how they fit into the brand and what they bring to the value chain that delivers a successful customer experience," Montello says.

## 5. Quickly learn from your mistakes

Mistakes are inevitable. The key is to learn from them – fast. A decade ago during the holidays, Sea Bear outsourced its call centre. Customer orders were soon riddled with errors. "When a customer had a need outside the norm, the call centre couldn't handle it with the customer care our own professionals could," Montello recalls. The solution? Sea Bear immediately stopped outsourcing and personally contacted all the customers who were negatively affected. Also, the company has learned to test any new process during a quiet time of the year.

## 6. Never sacrifice quality

"The key to the success of any business is to establish a philosophy and have everyone in the business buy into it," says Larry Sweet, founder and president of [Save-A-Load Inc.](#) The company manufactures load bars for truckers and delivery companies for the cargo area to hold items in place during transport. Sweet's philosophy of putting quality first has resulted in double-digit revenue growth since the company's founding in 1993. The manufacturer stands behind its product quality by providing a lifetime warranty and relying on UPS to deliver its best-in-class product to customers worldwide.



## Aptitude Test



Are you ready?

## APTI-TRICKS

1. The banker's discount on a bill due 4 months hence at 15% is Rs. 420. The true discount is:

- A. Rs. 400    B. Rs. 360    C. Rs. 480    D. Rs. 320

**Explanation:**

$$\begin{aligned} \text{T.D.} &= \frac{\text{B.D.} \times 100}{100 + (R \times T)} \\ &= \text{Rs.} \left[ \frac{420 \times 100}{100 + \left(15 \times \frac{1}{3}\right)} \right] \\ &= \text{Rs.} \left( \frac{420 \times 100}{105} \right) \\ &= \text{Rs.} 400. \end{aligned}$$

2. The banker's

discount on Rs. 1600 at 15% per annum is the same as true discount on Rs. 1680 for the same time and at the same rate. The time is:

- A. 3 months    B. 4 months  
C. 6 months    D. 8 months

**Explanation:**

S.I. on Rs. 1600 = T.D. on Rs. 1680.

∴ Rs. 1600 is the P.W. of Rs. 1680,

i.e., Rs. 80 is on Rs. 1600 at 15%.

$$\therefore \text{Time} = \left( \frac{100 \times 80}{1600 \times 15} \right) \text{year} = \frac{1}{3} \text{year} = 4 \text{ months.}$$

3. The

banker's gain of a certain sum due 2 years hence at 10% per annum is Rs. 24. The present worth is:

- A. Rs. 480    B. Rs. 520    C. Rs. 600    D. Rs. 960

**Explanation:**

$$\begin{aligned} \text{T.D.} &= \left( \frac{\text{B.G.} \times 100}{\text{Rate} \times \text{Time}} \right) = \text{Rs.} \left( \frac{24 \times 100}{10 \times 2} \right) = \text{Rs.} 120. \\ \therefore \text{P.W.} &= \frac{100 \times \text{T.D.}}{\text{Rate} \times \text{Time}} = \text{Rs.} \left( \frac{100 \times 120}{10 \times 2} \right) = \text{Rs.} 600. \end{aligned}$$

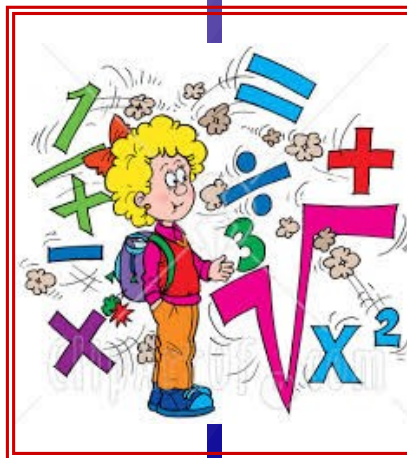
4. The banker's gain on a sum due 3 years hence at 12% per annum is Rs. 270. The banker's discount is:

- A. Rs. 960    B. Rs. 840  
C. Rs. 1020    D. Rs. 760

**Explanation:**

$$\begin{aligned} \text{T.D.} &= \left( \frac{\text{B.G.} \times 100}{R \times T} \right) \\ &= \text{Rs.} \left( \frac{270 \times 100}{12 \times 3} \right) = \text{Rs.} 750. \end{aligned}$$

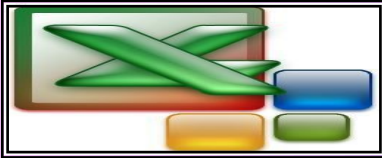
$$\therefore \text{B.D.} = \text{Rs.} (750 + 270) = \text{Rs.} 1020.$$



## FREQUENTLY ASKED QUESTIONS

- GAAP is the acronym for \_\_\_\_\_.
- The first section of the statement of cash flows is the \_\_\_\_\_ activities.
- The accounting equation is Assets = \_\_\_\_\_ + Stockholders' (or Owner's) Equity.
- Large corporations must follow the \_\_\_\_\_ basis of accounting.
- Prepaid insurance is reported as an \_\_\_\_\_ on a company's balance sheet.





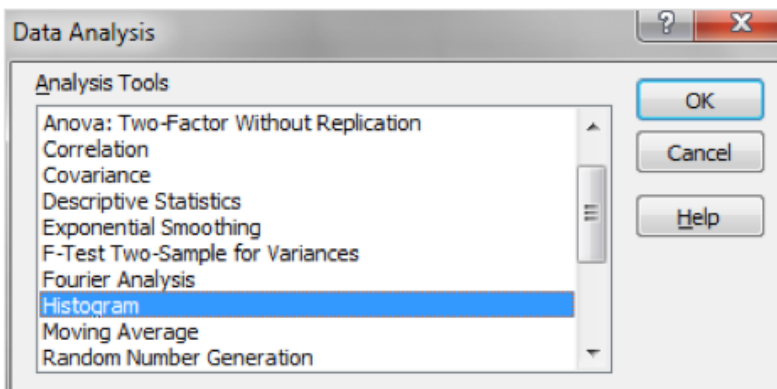
## EXCEL WITH MS-EXCEL

### DATA ANALYSIS TECHNIQUE 1: FREQUENCY DISTRIBUTION (HISTOGRAM IN EXCEL)

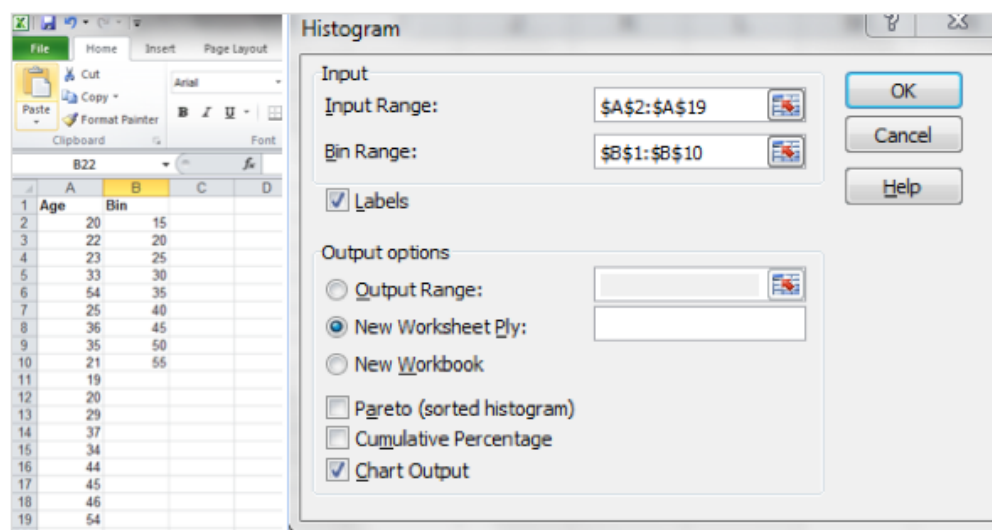
Frequency distribution is a simple data analysis technique which allows you to get a big picture of the data. From frequency distribution, you can see how frequently the specific values are observed and what their percentages are for the same variable. For example: for variable of "age," you can use frequency distribution to figure out how many people in the survey are aged 18 to 25, and how many are aged 26 to 33, etc... Histogram is a great tool in Excel to recognize frequency distribution in data like this.

#### HOW TO USE THE HISTOGRAM FEATURE IN EXCEL:

1. Analysis Toolpak is a hidden add-in. So you need to unhide it. Here is how to unhide the analysis Toolpak in different versions of MS Excel: [http://www.add-ins.com/Analysis\\_ToolPak.htm](http://www.add-ins.com/Analysis_ToolPak.htm)
2. Click "Data" tab – "Data Analysis" – Histogram



3. Enter the "Input Range" data in the dialog box
4. Specify the "bin" range and enter "bin" range in the dialog box ("bin" range is the upper boundary category labels on the X-axis of the histogram.)

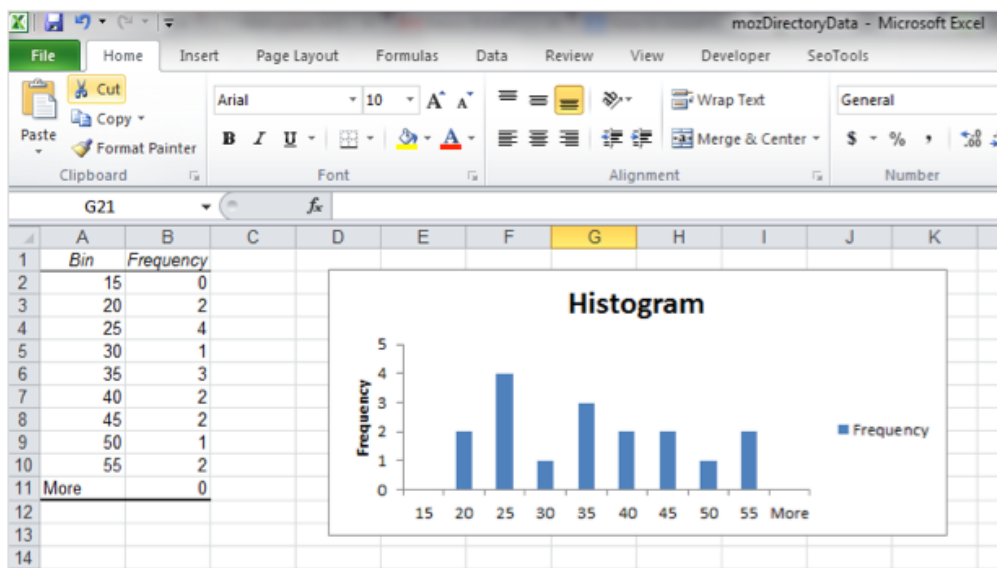


5. Click the "Labels" box
6. Click the "Chart output" box

## EXCEL WITH MS-EXCEL



The output will be like this:



In the chart, "more" indicates that the value is higher than the biggest value in the "bin." The histogram is a great tool for computing the frequencies for numeric variables, such as the weight, height, income and age, etc. For nominal data, such as "gender" and "marital status" you need to recode the variables into numbers, such as "male = 1" and "female = 0", etc. You can also use Pivot Tables to compute the frequencies of the nominal data which will be easier. This technique will be introduced later.

## DATA ANALYSIS TECHNIQUE 2: DESCRIPTIVE STATISTICS

From the frequency distribution we can figure out the frequency of the values observed, as shown in the "age example" above. We can use the measures of central tendency and dispersion to learn more about the data for "age."

Mean, median and mode are the three measures of central tendency. "Mean" is the average value. It equals to the sum of all the values divided by the numbers of observations. It is the most popular measure of central tendency, especially when the data set does not have an outlier. "Median" is the value in the middle when all the values are lined in order (assuming there is an odd number of values). If there are even numbers of values, the median is the average of the two numbers in the middle. It is useful when the data set has an outlier and values distribute very unevenly. "Mode" is the value which is observed most often. It is useful when the data is non-numeric or when asked to find the most popular item.

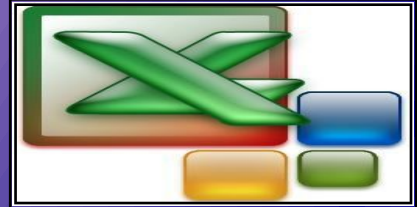
Range and standard deviation are the basics measures of dispersion. The bigger the range and bigger the standard deviation, the more dispersed the values are. "Range" is the difference of the maximum value and the minimum value for the variable. For the "age example", the maximum value is 54 and the minimum value is 19. So the range is 35. "Standard deviation" shows how much variation the value exits from the mean. Variance is the average of squared difference from the mean. Standard deviation is the square root of variance.

## HOW TO MEASURE CENTRAL TENDENCY AND DISPERSION IN EXCEL

You can use the function wizard. For example, you want to know the maximum value among all the values:

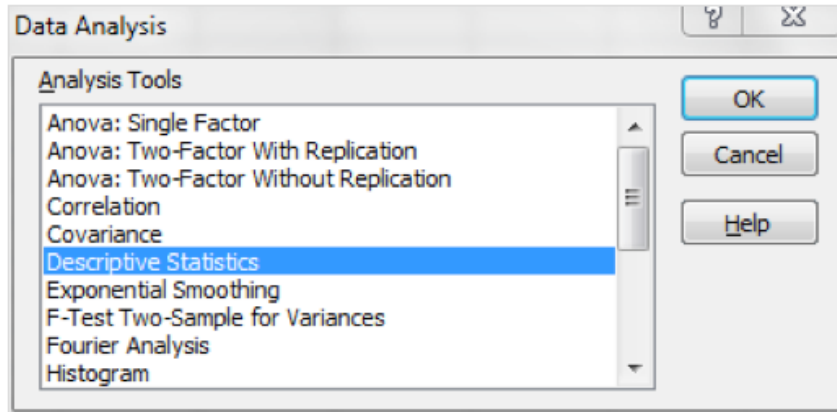
1. Double click on an empty cell
2. Type in "= MAX." The function wizard will be activated by "=" sign
3. Select all the values for the variable

# EXCEL WITH MS-EXCEL

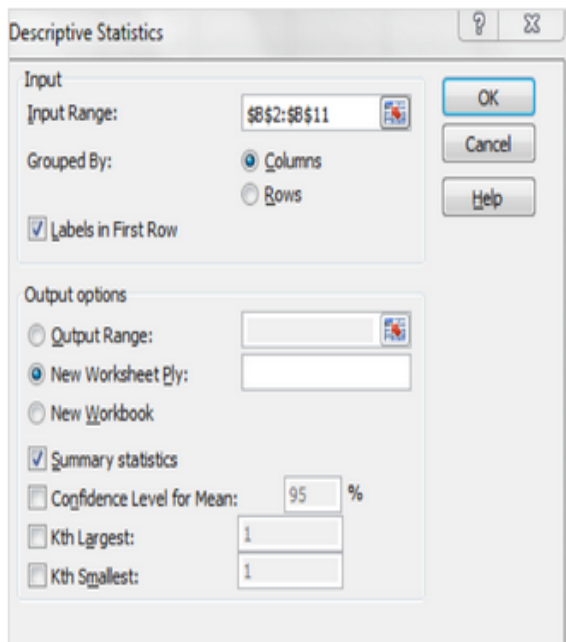


For mean, type in “= AVERAGE”; for minimum value, type in “= MIN”; for median, type in “= MEDIAN”; for mode, type in “= MODE”, for standard deviation, type in “STDEV.” You may find out that you cannot get “range” from the function wizard. That’s right. But there is an easier way to compute all these in Excel:

1. Click Data – Data Analysis – Descriptive Statistics



2. Specify the cell range in the Input Box
3. Click “Labels” box
4. Click “Summary Statistics” box

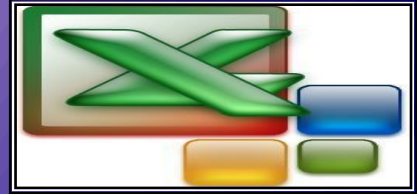


The output will look like this:

	A	B	C
1	Column1		
2			
3	Mean	33.16667	
4	Standard Error	2.756158	
5	Median	33.5	
6	Mode	20	
7	Standard Deviation	11.69339	
8	Sample Variance	136.7353	
9	Kurtosis	-0.96355	
10	Skewness	0.452904	
11	Range	35	
12	Minimum	19	
13	Maximum	54	
14	Sum	597	
15	Count	18	

From this, you can easily learn about the central tendency and dispersion of the values for the variable.

# EXCEL WITH MS-EXCEL



## EXCEL SHORTCUTS

KEY	DESCRIPTION
F1	Displays the <b>Microsoft Office Excel Help</b> task pane. CTRL+F1 displays or hides the Ribbon, a component of the Microsoft Office Fluent user interface. ALT+F1 creates a chart of the data in the current range. ALT+SHIFT+F1 inserts a new worksheet.
F2	Edits the active cell and positions the insertion point at the end of the cell contents. It also moves the insertion point into the Formula Bar when editing in a cell is turned off. SHIFT+F2 adds or edits a cell comment. CTRL+F2 displays the Print Preview window.
F3	Displays the <b>Paste Name</b> dialog box. SHIFT+F3 displays the <b>Insert Function</b> dialog box.
F4	Repeats the last command or action, if possible. When a cell reference or range is selected in a formula, F4 cycles through the various combinations of absolute and relative references. CTRL+F4 closes the selected workbook window.
F5	Displays the <b>Go To</b> dialog box. CTRL+F5 restores the window size of the selected workbook window.
F6	Switches between the worksheet, Ribbon, task pane, and Zoom controls. In a worksheet that has been split ( <b>View</b> menu, <b>Manage This Window</b> , <b>Freeze Panes</b> , <b>Split Window</b> command), F6 includes the split panes when switching between panes and the Ribbon area. SHIFT+F6 switches between the worksheet, Zoom controls, task pane, and Ribbon. CTRL+F6 switches to the next workbook window when more than one workbook window is open.
F7	Displays the <b>Spelling</b> dialog box to check spelling in the active worksheet or selected range. CTRL+F7 performs the <b>Move</b> command on the workbook window when it is not maximized. Use the arrow keys to move the window, and when finished press ENTER, or ESC to cancel.
F8	Turns extend mode on or off. In extend mode, <b>Extended Selection</b> appears in the status line, and the arrow keys extend the selection. SHIFT+F8 enables you to add a nonadjacent cell or range to a selection of cells by using the arrow keys. CTRL+F8 performs the <b>Size</b> command (on the <b>Control</b> menu for the workbook window) when a workbook is not maximized. ALT+F8 displays the <b>Macro</b> dialog box to create, run, edit, or delete a macro.
F9	Calculates all worksheets in all open workbooks. SHIFT+F9 calculates the active worksheet. CTRL+ALT+F9 calculates all worksheets in all open workbooks, regardless of whether they have changed since the last calculation. CTRL+ALT+SHIFT+F9 rechecks dependent formulas, and then calculates all cells in all open workbooks, including cells not marked as needing to be calculated. CTRL+F9 minimizes a workbook window to an icon.

## TRICKLE YOUR MIND



**1. AUDI-** As a manufacturer of high-quality and innovative luxury cars, Audi is one of the world's leading premium brands and is among the most admired on the world market. The basis of its success comprises pioneering concepts in the domains of advanced technology and design. Audi is represented in 110 countries worldwide and since 2004, Audi has been selling its products on the Indian market. At present, Audi is assembling the Audi A6 and the Audi A4 for the Indian market in Aurangabad.

- ◆ Founded– July 16, 1909
- ◆ Founder– August Horch
- ◆ Headquarters– Germany

**2. AIRTEL -** Bharti Airtel Limited is a leading global telecommunications company with operations in 20 countries across Asia and Africa. The company ranks amongst the top 4 mobile service providers globally in terms of subscribers.

◆ Founded– July 7, 1995

◆ Founders– Sunil Bharti Mittal

◆ Headquarter– New Delhi, India



**3.GOOGLE-** Google, the leading search engine worldwide. This search engine was designed to look at the connecting links between web pages in order to determine a site's authority. By 1999, it was serving 500,000 queries a day and the company moved from the unassuming four walls of a garage to the now mega Googleplex headquarters in Mountain View, California.

Googleplex headquarters in Mountain View, California. Google achieved praise and publicity as news spread rapidly through online and offline media. Their audience continued to grow along with their reputation for effectiveness, relevance, speed and reliability.

- ◆ Founded– September 4, 1998
- ◆ Founder– Sergey Brin, Larry Page
- ◆ Headquarters– Mountain View, California



**4. TATA STEEL-** Tata Steel is among the top ten global steel companies with an annual crude steel capacity of over 28 million tonnes per annum (mtpa). It is now one of the world's most geographically-diversified steel producers, with operations in 26 countries and a commercial presence in over 50 countries.

The Tata Steel Group, with a turnover of US\$ 24.82 billion in FY 2012- 2013, has over 81,000 employees across five continents and is a Fortune 500 company.

◆ Founded– August 25, 1907

◆ Founder– Dorabji Tata

◆ Headquarter– Mumbai, India





# FINCOURSE

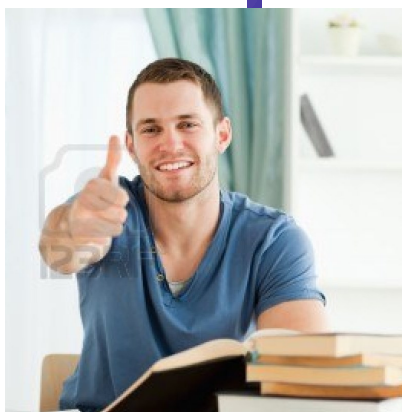
## Banking Sector Module

Businesses need funds for establishment, growth and development. Banks remain as the main pillar for financing business activities. There is an increased need for qualified individuals who possess requisite skills and significant knowledge in banking in these fast moving, globalized financial markets.

This module aims at providing a basic insight about banking operations and to acquaint the learners with various banking related services.

### Why should one take this course?

- have a basic understanding about banking operations
- To get acquainted with various banking related services.
- 



### Who will benefit from this course?

- Students of Management and Commerce
- Finance Professionals
- Employees with banks and financial institutions
- Distributors / Agents
- Anybody having interest in this subject

### Test details

Duration: 120 minutes

No. of questions: 60

Maximum marks: 100,

Passing marks: 60 (60%);

There is negative marking for incorrect answers.

Certificate validity: For successful candidates, certificates are valid for 5 years from the test date.

## Corporate Governance Module

To build confidence among investors, it is imperative to adopt the best corporate governance

policies and practices. Recognizing this need, this module endeavors to impart knowledge about the evolution of the corporate governance in India. It also discusses important concepts related to corporate governance and the regulatory framework governing it. This module has been jointly developed by NSE and The Institute of Company Secretaries of India (ICSI).

### Why should one take this course?

- To understand the evolution of corporate governance in India.
- To understand the clause 49 of the listing agreement.
- To know about the disclosure and reporting requirements for companies.

### Who will benefit from this course?

- Managerial Staff of Corporates
- Students and Teaching Community
- Students of the Institute of Company Secretaries of India (ICSI)
- Anybody interested in the area of Corporate Governance

### Test details

Duration: 90 minutes

No. of questions: 100

Maximum marks: 100, Passing marks: 60 (60%); There is negative marking for incorrect answers.

Certificate validity: For successful candidates, certificates are valid for 5 years from the test date.

## UPCOMING COMPETITIVE EXAMS

### TOEFL TEST 2013

Test of English as a Foreign Language is a Standardized test that evaluates the English Proficiency of People Whose native language is not English.

#### TOEFL Test Eligibility

There are no restrictions based on age or qualification. So any one can take the test.

#### TOEFL Pattern

Section	No. of question	Time Allowed
Listening Section	30 - 50 questions	40 - 60 min.
Struture Section	20 - 25 questions	15 - 20 min.
Reading Section	44 - 60 questions	70 - 90 min.
Writing Section	1 Essay	30 min.

#### TOEFL Test Dates

Computer based TOEFL Test is held all-round-the-year. You can choose your own date and time for taking the TOEFL test. In normal conditions registering at least three days in advance is mandatory.

#### TOEFL Test Centers

For conducting the test, ETS (Educational Testing Services) has appointed Testing Agencies in various countries, which act as franchisees for ETS. In India, this agency is the "Sylvan Testing Services Pvt Ltd" which administers the test at 9 centers in the country:

Ahemdabad,Allahabad,Bangalore,Calcutta,Chennai,Hyderabad,Mumbai,New Delhi And Trivandrum.

#### TOEFL Test validity period

The test scores are valid for two years.

#### How to register for the TOEFL Test ?

Regional Registration Center - India Re-  
gion,

Senior Plaza, 160 - A, Gautam Nagar,

Behind IOC Building, Yusuf Sarai,

New Delhi - 110049

Phone: 91 - 11 - 26511649/26531442

FAX: 91 - 11 - 26529741/26523266/26519487



Apply Now

**Important :** The name on the registration form should be exactly the same as in passport to appear for the test. It is advisable to attach the photocopy of the passport with the application form to avoid any faulty registration.

#### TOEFL Test Fee

The fee the test vary from country to country. For India it is US \$ 130, payable at the time of registration.

## DREAM JOB

### JOB PROFILE

## Financial Analyst

### Introduction :

The person who does financial analysis for external or internal clients is called financial analyst. Financial analysts help people decide how to invest their money. There are various other terms such as securities analyst, research analyst, equity analyst or investment analyst which are used for financial analyst. Besides financial analysis, a finance analyst performs duties such as writing reports as a part of brokerage which may contain fundamental analysis principles. Additionally, technical chart analysis and tactical evaluation of the market environment too are considered cardinal part of a financial analyst's job .



### Is it the Right Career for you?

Financial analysis as a career option can be an excellent decision for those who are good at accounts and have inclination for finance side of any organisation. Owing to attractive growth prospects, financial analysis is a popular career choice where professional uses mathematical skills, logical skills, reasoning and deep understanding of finance to reach onto some conclusion. Strong communication and presentation skills are mandatory for a career in financial analysis as the professional is required to give presentations and convince the decision making members of the organisation about his conclusion or analysis.

### Job Prospects :

Financial analysts have ample job opportunities with insurance companies, banks, securities firms, pension and mutual funds, etc. As the fundamental skill of financial analysts is to assist customers in the investment process, they can even have their own office and operate independently and develop a sound customer base.

Additionally, they can do accounts and prepare financial statements, do auditing, or assess taxes. Cost accountancy is another segment where a financial analyst can excel. Some financial analysts are hired to do special company work or investigate and ascertain the financial position of business house for the purpose of issue of new shares, purchase or sale or financing of business, etc. Secretarial work in companies, account manage-

ment and share valuation, etc are some other works for financial analysts.

### Tips for Getting Hired :

Candidates should be aware of the fact that financial analysis is A career which can truly be considered tough as what matters all is the skills and wisdom. Starting as an intern with some finance organisation helps freshers get practical knowledge and right exposure. The candidate can learn how to use spreadsheets, databases, power point presentations, etc which in the end helps him get a job in finance company. Additionally, learning application software such as ERP can have additional benefit for candidates when searching for a job as most of the MNCs use such software for optimum output and prefer candidates who have practical knowledge of these.

### International Focus :

Depending upon the calibre and capabilities, international career for financial analysts is open. World famous finance companies such as CitiMortgage.Inc, Bank Of America, Wells Fargo Bank, National City Bank, PNC Bank, National Association, Technology Credit Union, etc hire candidates from various parts of the world. Additionally, extraordinary talented financial analysts can make career in stock exchange companies such as New York Stock Exchange, Tokyo Stock Exchange, NASDAQ, London Stock Exchange, Toronto Stock Exchange, Hong Kong Stock Exchange, etc.

### Top Companies :

Top organisations that hire financial analysts are:

1. SBI Capital Markets Limited
2. Bajaj Capital Limited
3. DSP Merrill Lynch Limited
4. Birla Global Finance Limited
5. Karvy Group
6. Centrum Finance Limited
7. L& T Finance Limited
8. PNB Gilts Limited

CIL Securities Limited



# NOW IT'S YOUR TURN.

## 4. Consider the following Statements:

1. Indicative Planning is a feature of Mixed Economy.
2. Perspective Planning is used by socialist countries where each and every aspect of planning is controlled by the State.

Which of the above Statement (s) is/are correct ?

- [A] Only 1 [B] Only 2 [C] Both 1 and 2 [D] Neither 1 nor 2

## 1. Public Distribution System (PDS) is operated under the responsibility of the:

1. Central Government
2. State Governments

- [A] Only 1 [B] Only 2  
[C] Both 1 and 2 [D] Neither 1 and 2

## 2. Which of the following agricultural commodity of India gives largest in terms of export value ?

- [A] Tea [B] Basmati Rice [C] Spices [D] Cotton

## 3. Arrange the following in the descending order of the largest agricultural imports of India:

1. Pulses
2. Wood and Wood Products
3. Edible Vegetable Oils

- [A] 1-2-3 [B] 1-3-2 [C] 2-1-3 [D] 3-2-1

## ANSWERS OF NOW IT'S YOUR TURN OF FINJOB\_14

- 1) Option \_C
- 2) Naina lal Kidwai
- 3) Luca Pacioli
- 4) Option \_C
- 5) FALSE

## WINNER OF FINJOB

PHOTO NOT  
AVAILABLE

SHIPRA RAI (13-15)

**NOTE:-** Send your solution of 'Now it's your turn-1' to the following email-id. The first two persons who will give the correct solution, their name with their photographs will be published in the next issue.

financeclub@its.edu.in  
raviprasad@its.edu.in



*FINVEST which symbolize finance and investment is a student managed club and it aims to spread knowledge to all those who aspire to learn the Nitti gritty of Finance. The uniqueness about this club is its focus on practical aspects of finance and regular research by students which keeps them updated with the changing scenario.*

Send us your feedback and suggestion at:

financeclub@its.edu.in  
manjulamba@its.edu.in  
stutisrivastava@its.edu.in  
taniyabhandari@its.edu.in

## EDITORS:

Taniya Bhandari  
Stuti Srivastava  
Ravi Prasad

## Disclaimer:

This newsletter is just a compilation of contents of interview tips, fincourse, dream job, etc. from various sources (newspapers, websites, journals and magazines) and hence, no personal analysis is being done by the members. Thus, readers are expected to cross-check the facts before relying upon them. Though much care has been taken to present the facts without error, still if errors creep in, necessary feed backs will always be welcomed. Editors would not be responsible for any undertakings.