

I.T.S.
GHAZIABAD
FINANCE CLUB



FINJOB



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INTERVIEW WITH- DR. BABULAL SAHA,

Deputy General Manager, Deoghar, Allahabad Bank

SPECIAL POINTS OF INTEREST:

- ◆ UPCOMING COMPETITIVE EXAM.

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Dr. Babulal Saha has a total of 31 years of experience in Banking industry, which he joined as a Probationary Officer.

Worked in a nationalised bank (Punjab & Sind Bank), two foreign banks (Deutsche Bank and Mashreq Bank) and a Private Sector Bank (HDFC Bank Ltd.).

Covered all aspects of banking such as Corporate Banking, Retail Banking, Credit, Treasury, Trade & Forex, Marketing, Planning & Development .

Q1) What are the Qualities in a manager you expect?

A manager should have basic interpersonal skills as technical skills can be learnt. He should be passionate about work, zeal to outperform, highly competitive and extremely focused on what he wants out of life.

Q2) Sir, what are the skills required in a fresher who has pursued PGDM?

A person needs to have a big picture of an economy of country and whole world. He should know how to analyse a balance sheet properly and have a clear idea of Financial Statements.

PHOTO NOT AVAILABLE

**DR. BABULAL SAHA,
Deputy General Manager, Deoghar, Allahabad Bank**

Q3) Sir, what is your Success Mantra?

Never say no to anything. Try to solve it out by yourselves. Take initiative to make yourself enriched with new experience.

Q4) Sir, your message to the students.

Do whatever you like to do but don't bound yourself and consider work as pleasure not a mere responsibility.

TIPS FOR ACHIEVING ENTREPRENEURIAL SUCCESS



1. Take Responsibility and Make a Change - If you are dissatisfied with your current circumstances, admit that no one can fix them except for you. Blaming the economy, your boss, your family will not do you any good. Take responsibility and know that change can only occur when you make a conscious decision to make it happen. Being your own boss takes motivation, focus and hard work, but the important thing to remember is that you get back what you put in when you work for yourself. The greater your commitment, the higher your chances for success and financial gain will be.

2. Identify the Right Business for You - Give yourself time to explore and learn about other businesses that interest you. Reflect on different facets of yourself like your personality, social style and age and learn to listen to your intuition. Ask yourself "What am I passionate about?" Package your skills from projects or past employment and embed these ideals within your own business.

3. Reward Yourself - A good boss knows when to show employees a token of appreciation, so when you accomplish big goals or do a particularly great job, reward yourself. Whether it's treating yourself to a nice lunch or just buying a little something to liven up your workspace, associating positive reinforcement with goal completion is a good way to progress.



4. Understand Your Target Audience - Before you create your financial plan, find out if there is sufficient interest in your products or services. Analysing your market may be the most important thing you do. Who exactly will buy your products or services? What is the size of your target market? Who are your customers? Is your product or service relevant to their everyday life? Why do they need it? Besides conducting industry research, it's important to get this information by asking your target market/customers directly.

5. Evaluate Your Progress - The benefit of having a boss is having someone to evaluate your progress as an employee on an annual basis. When you are your own boss, you have to practice the art of self-evaluation to make sure you are meeting all your targets. Critically analysing the elements, which are working as well as the areas that need improvement will have a significant impact on your business. Brainstorm a few tangible ideas for how you can improve upon your faults and better work towards your goals.

6. Identify Your Personal Finances - As an entrepreneur, your personal life and business life are interconnected. You are likely to be your first—and possibly only—investor, therefore, having a clear understanding of

your personal finances, and the ability to track them, is an essential first step before seeking outside funding for your business. Consider what type of business you're building: a lifestyle business (smaller amount of start-up funds), a franchise (moderate investment depending on the franchise), or a high-tech business (will require significant capital investment). Depending on where you fall on the continuum, different amounts of money are needed to launch and grow your business.

7. Build a Support Network - You are the boss and made the internal commitment to your business however strength comes in numbers. Cultivate a network of supporters, advisors, partners, allies and vendors. Attend networking events, join your local chamber of commerce and listen to others who have successfully launched their own businesses and emulate their work ethic.

8. Sell By Creating Value - People purchase products and services every day, the more people you serve, the more revenue your business will generate. When considering your customers or clients ask yourself fundamental questions such as: What can I give them? How will my product or service make them successful in their own pursuits? This thoughtful approach can help lead to new marketing strategies to hone your product or service delivering more value, which your customers

will appreciate.

9. Set Short Term/Long Term Goals - When you are employed for someone else you are usually given tasks to complete and goals to meet. When you become your own boss you need to be sure to do the same thing. Make a list of goals to accomplish each day and once you get in the habit of meeting each goal you will find ways to introduce new targets and possible accomplishments. Additionally, compile long-term goals, not only for your business but for your own career.

10. Don't Be Afraid to Seek Training - You might be skilled in a particular field but that doesn't necessarily give you the overall tools to successfully run your own company in the sector. Consider going back to school or earning an **MBA** to help you learn about good business practices and the basics of entrepreneurship.



Are you ready?

APTI-TRICKS

Study the following table and answer the question based on it.

Expenditure of a company (in lakhs Rupees) per annum over the given years.

Year	Item of Expenditure				
	Salary	Fuel and Transport	Bonus	Interest on Loans	Taxes
1998	288	98	3.00	23.4	83
1999	342	112	2.52	32.5	108
2000	324	101	3.84	41.6	74
2001	336	133	3.68	36.4	88
2002	420	142	3.96	49.4	98

1. What is the average amount of interest per year which the company had to pay during this period?

- A. Rs. 32.43 lakhs B. Rs. 33.72 lakhs
C. Rs. 34.18 lakhs D. **Rs. 36.66 lakhs**

Explanation:

Average amount of interest paid by the Company during the given period

$$= \text{Rs. } \left[\frac{23.4 + 32.5 + 41.6 + 36.4 + 49.4}{5} \right] \text{ lakhs}$$

$$= \text{Rs. } \left[\frac{183.3}{5} \right] \text{ lakhs}$$

$$= \text{Rs. } 36.66 \text{ lakhs.}$$

2. The total amount of bonus paid by the company during the given period is approximately what percent of the total amount of salary paid during this period?

- A. 0.1% B. 0.5%
C. **1%** D. 1.25%

Explanation:

$$\text{Required percentage} = \left[\frac{(3.00 + 2.52 + 3.84 + 3.68 + 3.96)}{(288 + 342 + 324 + 336 + 420)} \times 100 \right] \%$$

$$= \left[\frac{17}{1710} \times 100 \right] \%$$

$$\approx 1\%$$

3. Total expenditure on all these items in 1998 was approximately what percent of the total Expenditure in 2002?

- A. 62% B. 66%
C. **69%** D. 71%

Explanation:

$$\text{Required percentage} = \left[\frac{(288 + 98 + 3.00 + 23.4 + 83)}{(420 + 142 + 3.96 + 49.4 + 98)} \times 100 \right] \%$$

$$= \left[\frac{495.4}{713.36} \times 100 \right] \%$$

$$\approx 69.45\%$$

4. The total expenditure of the company over these items during the year 2000 is ?

- A. **Rs. 544.44 lakhs** B. Rs. 501.11 lakhs
C. Rs. 446.46 lakhs D. Rs. 478.87 lakhs

Explanation:

Total expenditure of the Company during 2000

$$= \text{Rs. } (324 + 101 + 3.84 + 41.6 + 74) \text{ lakhs}$$

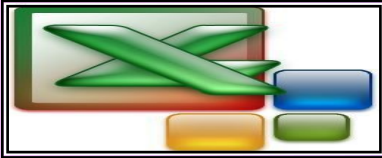
$$= \text{Rs. } 544.44 \text{ lakhs.}$$



FREQUENTLY ASKED QUESTIONS

- Sales on account that have not yet been collected are accounts _____.
- The total depreciation since an asset was acquired is _____ depreciation.
- A small amount of cash available to make small outlays is known as the _____ cash fund.
- Inventory is reported as a _____ asset.
- Patents, trademarks, and goodwill are examples of _____ assets.





EXCEL WITH MS-EXCEL



Excel 2013 Conditional Formatting

Introduction

Imagine that you have a worksheet with thousands of rows of data. It would be extremely difficult to see patterns and trends just from examining the raw information. Similar to charts and sparklines, **conditional formatting** provides another way to visualize data and make worksheets easier to understand.

Understanding Conditional Formatting

Conditional formatting allows you to automatically apply formatting—such as **colors**, **icons**, and **data bars**—to one or more cells based on the **cell value**. To do this, you'll need to create a **conditional formatting rule**. For example, a conditional formatting rule might be: "**If the value is less than \$2,000, color the cell red.**" By applying this rule, you'd be able to quickly see which cells contain values under \$2,000.

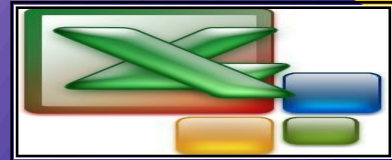
	A	B	C	D	E
1	Salesperson	May	June	July	Aug.
2	Albertson, Kathy	\$3,947.00	\$557.00	\$3,863.00	\$1,117.00
3	Allenson, Carol	\$4,411.00	\$1,042.00	\$9,355.00	\$1,100.00
4	Altman, Zoey	\$2,521.00	\$3,072.00	\$6,702.00	\$2,116.00
5	Bittiman, William	\$4,752.00	\$3,755.00	\$4,415.00	\$1,089.00
6	Brennan, Michael	\$4,964.00	\$3,152.00	\$11,601.00	\$1,122.00
7	Carlson, David	\$2,327.00	\$4,056.00	\$3,726.00	\$1,135.00
8	Collman, Harry	\$3,967.00	\$4,906.00	\$9,007.00	\$2,113.00
9	Counts, Elizabeth	\$4,670.00	\$521.00	\$4,505.00	\$1,024.00
10	David, Chloe	\$3,379.00	\$3,428.00	\$3,973.00	\$1,716.00

Conditional formatting marking values less than \$2000

To Create a Conditional Formatting Rule:

In our example, we have a worksheet containing sales data and we'd like to see which salespeople are meeting their monthly sales goals. The sales goal is \$4,000 per month, so we'll create a conditional formatting rule for any cells containing a value higher than 4000.

EXCEL WITH MS-EXCEL



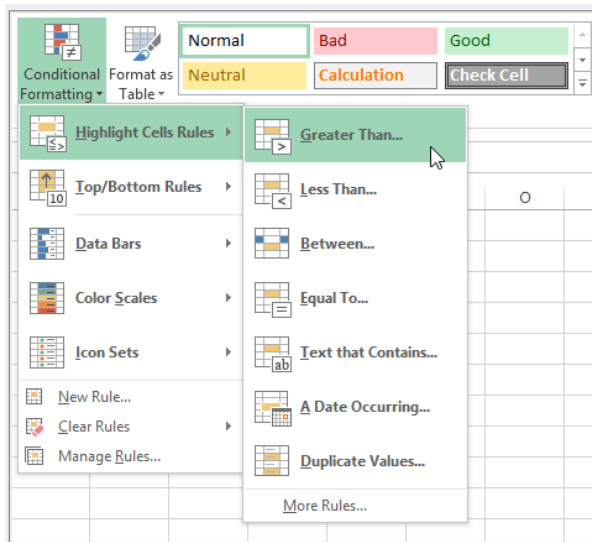
1. Select the **desired cells** for the conditional formatting rule.

	A	B	C	D	E
1	Salesperson	May	June	July	Aug.
2	Albertson, Kathy	\$3,947.00	\$557.00	\$3,863.00	\$1,117.00
3	Allenson, Carol	\$4,411.00	\$1,042.00	\$9,355.00	\$1,100.00
4	Altman, Zoey	\$2,521.00	\$3,072.00	\$6,702.00	\$2,116.00
5	Bittiman, William	\$4,752.00	\$3,755.00	\$4,415.00	\$1,089.00
6	Brennan, Michael	\$4,964.00	\$3,152.00	\$11,601.00	\$1,122.00
7	Carlson, David	\$2,327.00	\$4,056.00	\$3,726.00	\$1,135.00
8	Collman, Harry	\$3,967.00	\$4,906.00	\$9,007.00	\$2,113.00
9	Counts, Elizabeth	\$4,670.00	\$521.00	\$4,505.00	\$1,024.00
10	David, Chloe	\$3,379.00	\$3,428.00	\$3,973.00	\$1,716.00

Selecting the desired cells.

2. From the **Home** tab, click the **Conditional Formatting** command. A drop-down menu will appear.

3. Hover the mouse over the desired **conditional formatting type** and then select the **desired rule** from the menu that appears. In our example, we want to **highlight cells that are greater than \$4,000**.

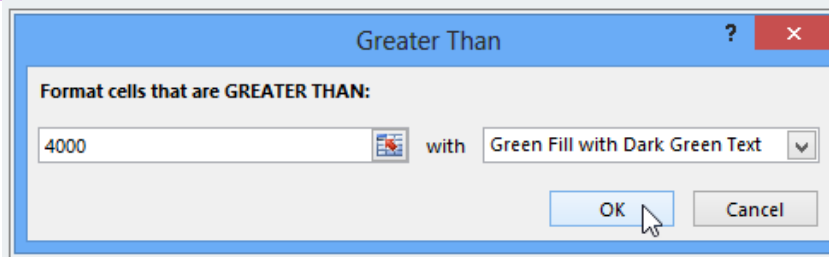
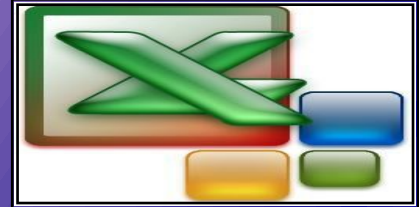


Selecting a conditional formatting rule

4. A dialog box will appear. Enter the **desired value(s)** into the blank field. In our example, we'll enter 4000 as our value.

5. Select a **formatting style** from the drop-down menu. In our example, we'll choose **Green Fill with Dark Green Text**, then click **OK**.

EXCEL WITH MS-EXCEL



Creating a conditional formatting rule.

6. The conditional formatting will be applied to the selected cells. In our example, it's easy to see which salespeople reached the \$4,000 sales goal for each month.

	A	B	C	D	E
1	Salesperson	May	June	July	Aug.
2	Albertson, Kathy	\$3,947.00	\$557.00	\$3,863.00	\$1,117.00
3	Allenson, Carol	\$4,411.00	\$1,042.00	\$9,355.00	\$1,100.00
4	Altman, Zoey	\$2,521.00	\$3,072.00	\$6,702.00	\$2,116.00
5	Bittiman, William	\$4,752.00	\$3,755.00	\$4,415.00	\$1,089.00
6	Brennan, Michael	\$4,964.00	\$3,152.00	\$11,601.00	\$1,122.00
7	Carlson, David	\$2,327.00	\$4,056.00	\$3,726.00	\$1,135.00
8	Collman, Harry	\$3,967.00	\$4,906.00	\$9,007.00	\$2,113.00
9	Counts, Elizabeth	\$4,670.00	\$521.00	\$4,505.00	\$1,024.00
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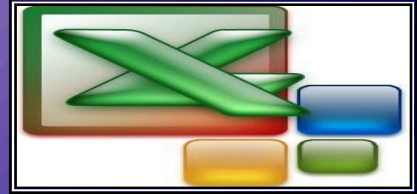
Conditional formatting applied to the data.

You can apply multiple conditional formatting rules to a cell range or worksheet, allowing you to visualize different trends and patterns in your data.

	A	B	C	D	E
1	Salesperson	May	June	July	Aug.
2	Albertson, Kathy	\$3,947.00	\$557.00	\$3,863.00	\$1,117.00
3	Allenson, Carol	\$4,411.00	\$1,042.00	\$9,355.00	\$1,100.00
4	Altman, Zoey	\$2,521.00	\$3,072.00	\$6,702.00	\$2,116.00
5	Bittiman, William	\$4,752.00	\$3,755.00	\$4,415.00	\$1,089.00
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10	David, Chloe	\$3,379.00	\$3,428.00	\$3,973.00	\$1,716.00

A worksheet with multiple conditional formatting rules.

EXCEL WITH MS-EXCEL



EXCEL SHORTCUTS

KEY	DESCRIPTION
CTRL+PgUp	Switches between worksheet tabs, from left-to-right.
CTRL+PgDn	Switches between worksheet tabs, from right-to-left.
CTRL+SHIFT+(Unhides any hidden rows within the selection.
CTRL+SHIFT+)	Unhides any hidden columns within the selection.
CTRL+SHIFT+&	Applies the outline border to the selected cells.
CTRL+SHIFT_	Removes the outline border from the selected cells.
CTRL+SHIFT+~	Applies the General number format.
CTRL+SHIFT+\$	Applies the Currency format with two decimal places (negative numbers in parentheses).
CTRL+SHIFT+%	Applies the Percentage format with no decimal places.
CTRL+SHIFT+^	Applies the Exponential number format with two decimal places.
CTRL+SHIFT+#	Applies the Date format with the day, month, and year.
CTRL+SHIFT+@	Applies the Time format with the hour and minute, and AM or PM.
CTRL+SHIFT+!	Applies the Number format with two decimal places, thousands separator, and minus sign (-) for negative values.
CTRL+SHIFT+*	Selects the current region around the active cell (the data area enclosed by blank rows and blank columns). In a PivotTable, it selects the entire PivotTable report.
CTRL+SHIFT+:	Enters the current time.
CTRL+SHIFT+"	Copies the value from the cell above the active cell into the cell or the Formula Bar.
CTRL+SHIFT+Plus (+)	Displays the Insert dialog box to insert blank cells.
CTRL+Minus (-)	Displays the Delete dialog box to delete the selected cells.
CTRL+;	Enters the current date.

TRICKLE YOUR MIND



1. Suzuki Motors - Suzuki Motor Corporation is a leading Japanese carmaker and a global motorcycle manufacturer, competing head-to-head with rivals Honda and Yamaha. Suzuki's passenger car models include the Alto, Grand Vitara, Swift, Splash,

and SX4. Its motorcycle products include cruiser, motocross, off-road, scooter, street, and touring models, as well as ATVs. Suzuki Motor's non-vehicle products include outboard motors for boats and motorized wheelchairs. It builds its lineup on its own and through numerous subsidiaries and joint ventures overseas. Japan accounts for nearly 45% of sales. Suzuki entered the US car market in 1985 with the Samurai, the country's first compact SUV.

- ◆ Founded- October 1909
- ◆ Founder- Michio Suzuki
- ◆ Headquarters- Hamamatsu, Shizuoka, Japan

2. BlackBerry - BlackBerry provides wireless hardware, software, and services worldwide. Its

smartphones handle mobile voice, e-mail, and text messaging, as well as Internet access and multimedia applications. The company also makes the Playbook tablet computer, provides software development tools, and makes modems that other manufacturers incorporate into portable devices. In addition to hardware sales, BlackBerry generates revenue from network access fees and software licensing fees. It sells to wireless carriers, resellers, and corporations. BlackBerry devices are offered by wireless network operators including AT&T Mobility, T-Mobile USA, and Verizon Wireless. The company changed its name from Research in Motion in 2013.

- ◆ Founded- 1984, Waterloo, Canada



- ◆ Founders- Mike Lazaridis
- ◆ Headquarter- Waterloo, Canada

3. Twitter - Created in 2006, Twitter is a global real-time communications platform with 400 million monthly visitors to twitter.com, more than 200 million monthly active users around the world. We see a billion tweets every 2.5 days on every conceivable topic. World leaders, major athletes, star performers, news organizations and entertainment outlets are among the millions of active Twitter accounts through which users can truly get the pulse of the planet.



- ◆ Founded- March, 2006
- ◆ Founder- Evan Williams, Noah Glass, Jack Dorsey, Biz Stone
- ◆ Headquarters- San Francisco, CA, U.S.A

4. Infosys - In 1981, seven engineers started Infosys Limited with just US\$250. From the beginning, the company was founded on the principle of building and implementing great ideas that drive progress for clients and enhance lives through enterprise solutions.

Infosys has a growing global presence with more than 160,000+ employees worldwide, across 73 offices and 94 development centres in the United States, India, China, Australia, Japan, Middle East, and Europe.



- ◆ Founded- July 2, 1981, Pune
- ◆ Founder- N.R. Narayana Murthy, Nandan Nilekani, Kris Gopalakrishnan
- ◆ Headquarters- Bangalore, Karnataka, India

FINCOURSE

Mutual Funds Module

The mutual fund industry has come to occupy an important place in India. It forms an important part of the capital market, providing the benefits of a diversified portfolio and expert fund management to a large number of investors, particularly small investors. With the improvement in deployment of investment through markets, the need and scope for mutual fund operations has increased tremendously.

This module aims at providing a comprehensive and in-depth knowledge about mutual funds.

Why should one take this course?

- To have a comprehensive and broad based knowledge about the mutual fund industry.
- To get acquainted with mutual fund operations, valuation of investments by mutual fund schemes, mutual fund accounting and rules & regulations.



Who will benefit from this course?

- Students of Management and Commerce
- Finance Professionals
- Stock Analysts
- Employees with banks, mutual funds and financial institutions
- 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.

development and growth of the economy. They play a critical role in mobilizing savings for investment in productive assets, with a view to enhancing a country's long-term growth prospects. They act as a major driver in transforming the economy into a more efficient, innovative and competitive marketplace.

This module aims at providing a comprehensive and in-depth knowledge about the securities markets. While it not being a necessary criteria, it is advisable to have cleared the NCFM Beginners modules before taking up this module.

Why should one take this course?

- To have a comprehensive and broad based knowledge about the securities markets.
- To get acquainted with various securities markets products, rules and regulations.

Who will benefit from this course?

- Students of Management and Commerce
- Security Market Professionals
- Finance Professionals
- Employees with banks and financial institutions.
- 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.

Securities Market Module

Securities markets are a catalyst for economic

UPCOMING COMPETITIVE EXAMS

IELTS - International English Language Test

IELTS Exam - IELTS is the International English Language Testing System. It is an English Language Test which tests your ability to communicate in English. This English Test is renowned all over the world and a vast number of candidates appear for it.



IELTS Exam Eligibility

There is no specific age limit or prescribed qualification for taking IELTS Exam. It is practically open to every body who want to take it.

IELTS Exam Syllabus

1. Listening,
2. Reading,
3. Writing and
4. Speaking.

IELTS Exam Duration

The total test time is **2 hours and 45 minutes.**

IELTS Exam Validity Time

International English Test Reports have a validity of two years.

How to register for the IELTS Exam?

To register for the test one has to contact one's nearest test taking authority. Like for taking test in northern part of India one can Contact at :

British Council North India
Delhi, Chandigarh, Jalandhar, Bhopal, Jaipur, Lucknow, Ludhiana

Address:

IELTS Administrator
17 Kasturba Gandhi Marg
New Delhi-110001
Tel: 91 011 23711401
Fax: 91 011 23710717

Email: Delhi.ielts@in.britishcouncil.org
Web: www.britishcouncil.org.in/ielts

Apply Now



DREAM JOB

JOB PROFILE

Financial adviser

Financial advisers help their clients choose financial products and services. These might be investments, savings or pensions. They can also be mortgages and insurance. If you are interested in finance and you want to help people make decisions, this could be an ideal job for you.

A financial adviser needs

to be able to explain complex information clearly and simply. They need to have good maths and computer skills. They also need to be trustworthy.

THE WORK

As a financial adviser, your work would normally involve:

- having meetings with clients
 - talking to clients about their current finances and future plans
 - researching financial products
 - explaining details of products so that clients can make informed choices
 - preparing clear recommendations
 - meeting performance and sales targets
 - negotiating with providers of financial products
 - keeping detailed records
 - dealing with client enquiries
 - producing financial reports
 - keeping clients regularly updated about their investments
- keeping up to date with new products and changes in the law.

INCOME

Financial advisers working for a company are usually paid a salary. Independent financial advisers can charge a fee.

Basic salaries for trainee and newly qualified advisers can be around £22,000 to £30,000 a year. As an experi-

enced financial adviser, you may earn up to £40,000 a year.

Successful advisers, especially those working in wealth management or private client advice, may earn between £50,000 and £70,000 or more a year.

SKILLS, INTERESTS AND QUALITIES

To become a financial adviser, you will need to have:

- excellent communication and listening skills
- the ability to explain complex information clearly and simply
- good sales negotiation and report writing skills
- an interest in financial products and markets
- good mathematical and computer skills
- determination and motivation to meet targets
- discretion and a trustworthy manner
- accuracy and attention to detail
- the ability to analyse and research information.



Hours	Variable
Starting salary	£22,000 + per year

OPPORTUNITIES

You could work nation-wide for any organisation that sells financial products, such as banks and building societies, or specialist investment or pension consultancies.

You could also be an independent financial adviser (IFA), either for a firm of IFAs or on a self-employed basis.

Jobs may be advertised in the local and national press, on employers' own websites, in industry magazines and by financial recruitment agencies.

If you work for a large financial organisation, with experience you could move into management or compliance work, which involves making sure that your company is following regulatory guidelines.

ready. set.
go!

Now it's
your turn!

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

- A. Only 1 B. Only 2
C. Both 1 and 2 D. Neither 1 or 2

1. Which of the following Price indices of India is considered for measuring 'Headline Inflation' ?

- A. GDP Deflator B. CPI-AL/RL
C. CPI-IW D. WPI

2. Consider the following Statements:

- a - Core Inflation is essentially demand driven.
b - Core Inflation includes items that face volatile price movement.

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

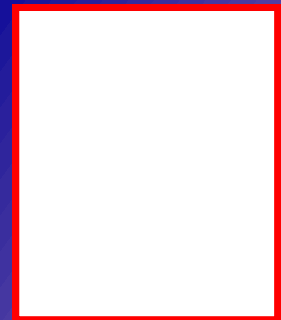
3. Consider the following statements regarding the office of Economic Advisor (OEA):

- a - It is attached to the Ministry of Finance.
b - The weekly compilation and publication of wholesale price Indices (WPI) is done by the office of Economic Advisor.

**ANSWERS OF NOW
IT'S YOUR TURN OF
FINJOB_15**

- 1) Option - C
2) Option - B
3) Option - D
4) Option - A

WINNER OF FINJOB



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:
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manjulamba@its.edu.in
raviprasad@its.edu.in

stutisrivastava@its.edu.in
taniyabhandari@its.edu.in

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Ravi Prasad**

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