

I.T.S.
GHAZIABAD
FINANCE CLUB



FINJOB



ISSUE-7th

15th
March, 2012

SPECIAL POINTS OF INTEREST:

◆ UPCOMING COMPETITIVE EXAM.

INSIDE THIS ISSUE:

Interview of Mr. S.P. Singh, Dy. General Manager, PNB	1
Tips for Interview	2
Apti-Tricks	3
Frequently Asked Questions	3
Excel with MS-Excel	4-7
Excel Shortcuts	7
Trickle your mind	8
Fincourse	9
Upcoming competi- tive exam.	10
Dream Job	11
Now It's Your Turn	12

INTERVIEW WITH **Mr. S.P. SINGH**— Deputy General Manager, Punjab National Bank

Mr. S.P. Singh is the Deputy General Manager of Punjab National Bank. He has Industry experience of 35 years. He has also worked in various capacities, as Branch Head, as Faculty at Training establishments of the Bank, as Lead District Manager, as Divisional Head at Head Office and so on.

He has also received 3 months training at Institute of Development Policy and Management, University of Manchester, UK



Mr. S. P. SINGH
Deputy General Manager, Punjab National Bank

Q1) Sir, what is the difference between Government sector and Private sector bank?

Ans: Government sector banks are growing as compare to private Sector banks. But it is very much possible to overtake in future. Because Private sector banks provides more facility as compare to the Government sector.

Q2) How to get into the Government sector bank?

Ans. There are two ways to enter a government sector bank:

Campus (one scale higher than simple graduate) need specialization in finance.

Through IBPS (manager credit, manager HR, risk manager).

Q3)Sir, what is your Success mantra?

Ans. Work hard. There is no shortcut to hard work. If you really wants to be successful in your life, there is no single other way but hard work and never given up.

Q4) Sir, what are the job skills that you look at an employee?

Ans. A person should be in a position to identify difference between product and its features and should have selling technique. He/ she must be well versed with the job. IIBF and IBPS must be qualified.

Q5)Sir, please give a message to PGDM students.

Ans. Fix up your goal as your capability and work hard until you reach there.

TIPS FOR INTERVIEW



QUESTION FOR YOUR INTERVIEWER

DOs

1. How long did the previous person in the role hold the position? What has turnover in the role generally been like?

If no one has stayed in the position very long, it might be a red flag about a difficult manager, unrealistic expectations, or some other land mine.

2. How would you describe the culture here? What type of people tend to really thrive, and what type don't do as well?

If the culture is very formal and structured and you're happiest in a more relaxed environment, or if it's an aggressive, competitive environment and you are more low-key and reserved, this job might not be a comfortable fit for you. You'll spend a large portion of your waking life at your job, so it's crucial to make sure you know what you're signing up for.

3. How would you describe your management style?

Your boss will have an enormous impact on your quality of life at work. While you can't always trust managers to accurately self-assess, you'll at least get some insight into their style by what things they choose to emphasize in response to this question.

4. Thinking back to the person who you've seen do this job best, what made their performance so outstanding?

Most managers' ears will perk up at this question, because it signals that you care not just about being average or even good, but truly great. This is the question managers wish all their employees would ask.

5. Are there any reservations you have about my fit for the position that I could try to address?

This is a great way to give yourself the chance to tackle any doubts the interviewer might have about you, as well as for you to consider whether those doubts might be reasonable and point to a bad fit.

*SO, DO YOU
HAVE ANY
QUESTION
FOR ME ?????*



DON'Ts

1. What does your company do?

Avoid asking any questions about the company that you could have researched beforehand on the company website. These questions demonstrate that you have not done your research, and imply that you are not interested in the position.

2. When can I take time off for vacation?

Do not discuss previous commitments before being offered a position. Asking about time off before getting a job offer implies that you are not going to be a fully committed employee.

3. Did I get the job?

This question puts employers on the spot and makes you appear impatient. Instead, you could ask for more information on the next step in the hiring process. For example, you can ask, "Do you generally do multiple rounds of interviews with job candidates?" However, if they are interested in you, most employers will give you this information before the end of the interview.

4. What is the salary for this position?

Do not ask this question on a first interview. If you know that you will refuse a job that pays less than a certain amount, you can state the amount in your cover letter. However, if you are even somewhat flexible regarding salary, it is best not to discuss compensation until you are offered a position.

5. How many hours will I be expected to work each work? Will I need to work on weekends?

Questions about hours and extra work imply that you are hoping to work as little as possible. A better question would be, "What is a typical workday like?" The answer will likely give you insight into expected work hours.

6. How long would I have to wait to get promoted?

This question implies that you are not interested in the position for which you are applying, and that you are merely waiting to move on to something better.

APTI-TRICKS

1. A train 125 m long passes a man, running at 5 km/hr in the same direction in which the train is going, in 10 seconds. The speed of the train is:

- A. 45 km/hr **B. 50 km/hr** C. 54 km/hr D. 55 km/hr

Explanation: Speed of the train relative to man
 $= (125/10) \text{ m/sec.}$

$$= (25/2) \text{ m/sec; } = (25/2) * (18/5) \text{ km/hr}$$

45 km/hr. Let the speed of the train be x km/hr.

Then, relative speed $= (x - 5) \text{ km/hr.}$

$$\therefore x - 5 = 45 \Rightarrow x = 50 \text{ km/hr.}$$

2. A, B and C can do a piece of work in 20, 30 and 60 days respectively. In how many days can A do the work if he is assisted by B and C on every third day?

- A. 12 days **B. 15 days** C. 16 days D. 18 days.

Explanation: A's two day work $= (1/20) * 2 = 1/10$.

(A + B + C)'s 1 day's work $= (1/20 + 1/30 + 1/60) = 1/10$. Work done in 3 days $= (1/10 + 1/10) = 1/5$.

Now, $1/5$ work is done in 3 days.

Whole work will be done in $(3 \times 5) = 15$ days.

3. The cost price of 20 articles is the same as the selling price of x articles. If the profit is 25%, then the value of x is:

- A. 15 **B. 16** C. 18 D. 25

Explanation: Let C.P. of each article be Re. 1 & C.P. of x articles = Rs. x .

S.P. of x articles = Rs. 20.

Profit = Rs. $(20 - x)$.

$$[(20 - x)/X] * 100 = 25.$$

$$2000 - 100x = 25x;$$

$$125x = 2000$$

$$\Rightarrow x = 16.$$

4. A is two years older than B who is twice as old as C. If the total of the ages of A, B and C be 27, the how old is B?

- A. 7 B. 8 C. 9 **D. 10**

Let C's age be x years. Then, B's age $= 2x$ years. A's age $= (2x + 2)$ years.

$$\therefore (2x + 2) + 2x + x = 27$$

$$\Rightarrow 5x = 25$$

$$\Rightarrow x = 5.$$

Hence, B's age $= 2x = 10$ years.

5. In the first 10 overs of a cricket game, the run rate was only 3.2. What should be the run rate in the remaining 40 overs to reach the target of 282 runs?

- A. **6.25** B. 6.5 C. 5 D. 7

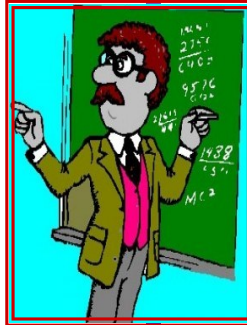
Explanation:

$$\begin{aligned} \text{Required run rate} &= [282 - (3.2 * 10)] / 40 \\ &= 250 / 40 = 6.25 \end{aligned}$$

Aptitude Test



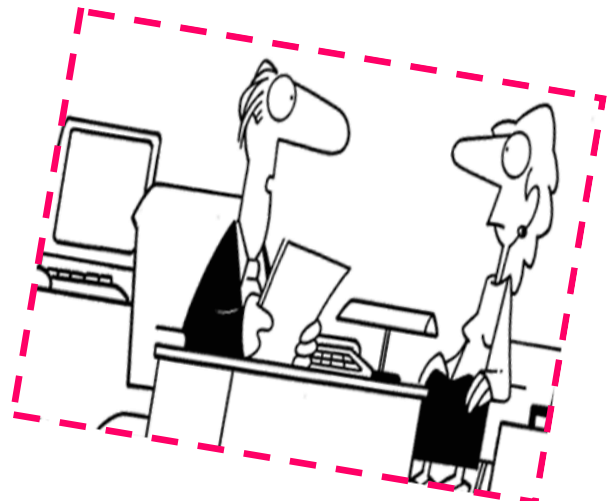
Are you ready?

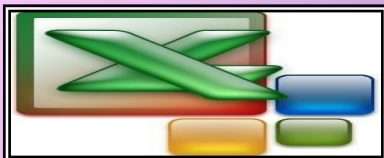


FREQUENTLY ASKED QUESTIONS

1. What is the Debt-Equity ratio?

2. What is reverse mortgage?
3. What is 'Greeks' in derivatives?
4. Types of Financial Markets?
5. What is the difference between Savings and Current Accounts?
6. Products of Bank?
7. Explain the strangle strategy of options.
8. Monetary policies.
9. How is a currency valued?
10. What affects Bonds prices?





EXCEL WITH MS-EXCEL

1) STDEVA Function: In statistics and probability theory, **standard deviation** (represented by the symbol sigma, σ) shows how much variation or "dispersion" exists from the average. STDEVA Function is to find variation of the dataset.

The function STDEVA estimates standard deviation based on a sample, including logical values and text.

From the following dataset, we can find Variation of students as per the Marks.

SYNTAX:

=STDEVA(value1,value2) or =STDEVA(Range A, Range B)

Following are the steps to Calculate STDEVA:

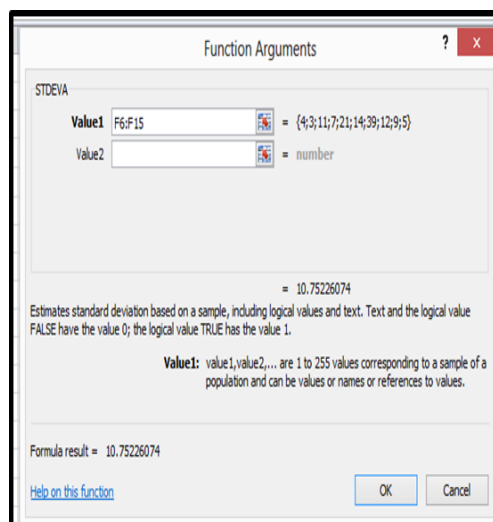
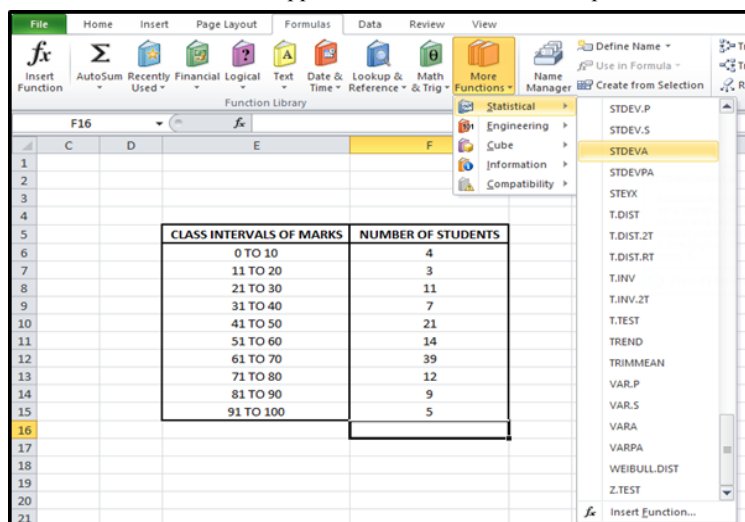
Step 1: Go to FORMULA option > MORE FUNCTION > STATISTICAL > STDEVA Function and click.

Step 2: Then an Argument Window will open. On Value1 select the Range of Number of Students.

Step:3 Then press OK

The result of STDEVA will appear in selected cell, which implies Standard Deviation.

CLASS INTERVALS OF MARKS	NUMBER OF STUDENTS
0 TO 10	4
11 TO 20	3
21 TO 30	11
31 TO 40	7
41 TO 50	21
51 TO 60	14
61 TO 70	39
71 TO 80	12
81 TO 90	9
91 TO 100	5



2) STDEV.P Function: It calculate the Standard Deviation based on the entire population given in a sample. It ignores Logical Values and Text.

From the following data set we can calculate STDEV.P.

SYNTAX :

=STDEV.P (Range)

Followings are the steps to calculate STDEV.P

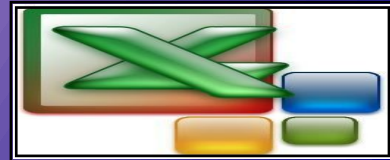
Step 1: Go to FORMULA option > MORE FUNCTION > STATISTICAL > STDEV,P Function and click.

Step 2: Then an Argument Window will open. On Value1 select the Range of Number of Students.

Step:3 Then press OK

The result of STDEV.P will appear in selected cell, which implies Standard Deviation of the dataset.

EXCEL WITH MS-EXCEL



Book1 - Microsoft Excel

File Home Insert Page Layout Formulas Data Review View

fx AutoSum Recently Financial Logical Text Date & Time Math More Functions Name Manager Define Name Use in Formula Trace Precedents Trace Dependents Remove Arrows Create from Selection

Function Library

Statistical Engineering Sube Information Compatibility

G16

CLASS INTERVALS OF MARKS		NUMBER OF STUDENTS
0 TO 10	4	
11 TO 20	3	
21 TO 30	11	
31 TO 40	7	
41 TO 50	21	
51 TO 60	14	
61 TO 70	39	
71 TO 80	12	
81 TO 90	9	
91 TO 100	5	

PERCENTRANK.EXC
PERCENTRANK.INC
PERMUT
POISSON.DIST
PROB
QUARTILE.EXC
QUARTILE.INC
RANK.AVG
RANK.EQ
RSQ
SKEW
SLOPE
SMALL
STANDARDIZE
STDEV.P
STDEV.S
STDEV.P(number1,number2)
STDEV.S
Calculates standard deviation based on the entire population given as arguments (ignores logical values and text).
STEXY
Insert Press F1 for more help.

Function Arguments

STDEV.P

Number1: F6:F15 = {4;3;11;7;21;14;39;12;9;5}

Number2: = number

= 10.20049018

Calculates standard deviation based on the entire population given as arguments (ignores logical values and text).

Number1: number1,number2,... are 1 to 255 numbers corresponding to a population and can be numbers or references that contain numbers.

Formula result = 10.20049018

[Help on this function](#)

OK Cancel

3) STDEV.S Function: It calculate the Standard Deviation based on given sample. It ignores Logical Values and Text.

From the following dataset, we can find Variation of students as per the Marks.

SYNTAX:

=STDEV.S(value1,value2) or =STDEV.S(Range A, Range B)

Following are the steps to Calculate STDEVA:

Step 1 : Go to FORMULA option > MORE FUNCTION > STATISTICAL > STDEV.S Function and click.

Step 2 : Then an Argument Window will open. On Value1 select the Range of Number of Students.

Step 3 : Then press OK

The result of STDEV.S will appear in selected cell, which implies Standard Deviation.

Book1 - Microsoft Excel

File Home Insert Page Layout Formulas Data Review View

Insert Function AutoSum Recently Used Financial Logical Text Date & Time Lookup & Reference Math More Functions Name Manager Define Name Use in Formula Create from Selection Trace Precedents Trace Dependents Remove Arrows Formula

Function Library

G16

	D	E	F
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CLASS INTERVALS OF MARKS	NUMBER OF STUDENTS
0 TO 10	4
11 TO 20	3
21 TO 30	11
31 TO 40	7
41 TO 50	21
51 TO 60	14
61 TO 70	39
71 TO 80	12
81 TO 90	9
91 TO 100	5

Statistical

- Engineering
- Cube
- Information
- Compatibility

RANK.AVG
RANK.EQ
RSQ
SKEW
SLOPE
SMALL
STANDARDIZE
STDEV.P
STDEV.S
STDEV.S(number1,number2)
STDEVPA
STDEVPA Estimates standard deviation based on a sample (ignores logical values and text in the sample).
T.DIST
T.DIST.2T
T.DIST.RT
T.INV
T.INV.2T
T.TEST
TREND
Insert Function...

Function Arguments

STDEV.S

Number1: F6:F15 = {4;3;11;7;21;14;39;12;9;5}

Number2: = number

= 10.75226074

Estimates standard deviation based on a sample (ignores logical values and text in the sample).

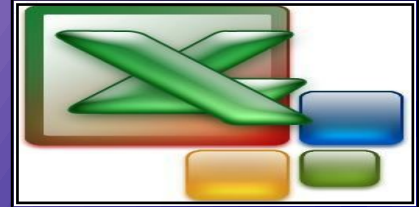
Number1: number1,number2,... are 1 to 255 numbers corresponding to a sample of a population and can be numbers or references that contain numbers.

Formula result = 10.75226074

[Help on this function](#)

OK Cancel

EXCEL WITH MS-EXCEL



4) STDEV.S FUNCTION: The Excel STDEV.S function calculates the sample standard deviation of a supplied set of value. It estimates the standard deviation on the basis of a sample (ignores logical values and text in the sample).

Syntax

STDEV.S(number1,[number2],...)

The STDEV.S function syntax has the following arguments:

Number1 Required. The first number argument corresponding to a sample of a population. You can also use a single array or a reference to an array instead of arguments separated by commas.

Number2 Optional. Number arguments 2 to 254 corresponding to a sample of a population. You can also use a single array or a reference to an array instead of arguments separated by commas.

REMARKS:

STDEV.S assumes that its arguments are a sample of the population. If your data represents the entire population, then compute the standard deviation using STDEV.P.

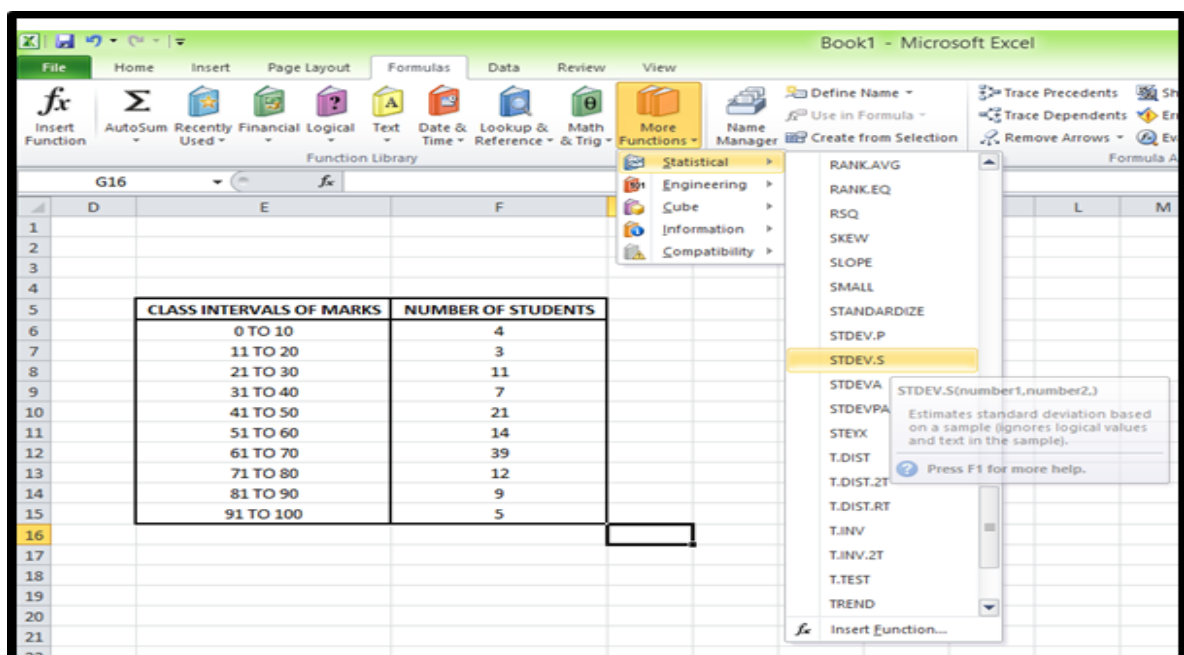
The standard deviation is calculated using the "n-1" method.

Arguments can either be numbers or names, arrays, or references that contain numbers.

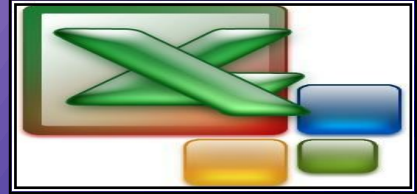
If an argument is an array or reference, only numbers in that array or reference are counted. Empty cells, logical values, text, or error values in the array or reference are ignored.

Followings are the steps to calculate STDEV.P

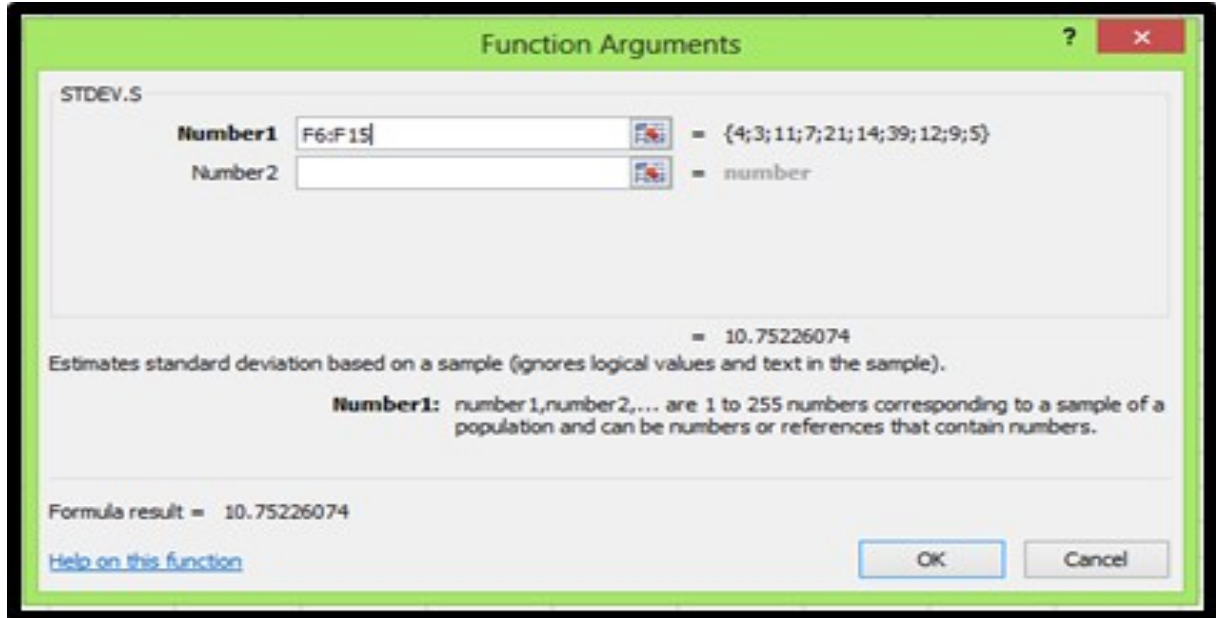
Step 1: Go to FORMULA option > MORE FUNCTION > STATISTICAL > STDEV.S Function and click.



EXCEL WITH MS-EXCEL



Step 2: Then an Argument Window will open. On Value1 select the Range of Number of Students.



Step 3: Then press OK

The result of STDEV.S will appear in selected cell, which implies Standard Deviation

EXCEL SHORTCUTS

Ctrl+ Space	Select the entire column.
Shift+ Space	Select the entire row.
Shift+ Backspace	Select only the active cell when multiple cells are selected.
CTRL+9	Hide the selected rows.
CTRL+SHIFT+^	Apply the Scientific number format with two decimal places.
SHIFT+F9	Calculate the active worksheet.
Alt+Arrow Down	On the field with column head, display the AutoFilter list for the current column .

TRICKLE YOUR MIND



1. **IKEA** - Ingvar Kamprad Elmtaryd Agunnaryd.

It is for Ingvar, the first name of the founder of IKEA stores. K is for Kamprad, the last name of the founder of IKEA stores. E is for Elmtaryd, the name of the farm where Ingvar

Kamprad grew up. A is for Agunnaryd, the name of the village near Kamprad's boyhood home.

◆ Founded– Sweden (1943)

◆ Headquarters– Delft, Netherlands.

2. **JBL** - James Bullough Lansing.

JBL, a unit of Harman International Industries, Incorporated, designs and builds audio equipment for consumers, the entertainment industry and the automotive industry.

◆ Founded– 1946

◆ Founders– James Bullough Lansing.

◆ Headquarter– Northridge, CA, United States



3. **H&M** - Hennes & Mauritz .

This is a Swedish company. It is known as one of the world's popular brands for fast-fashion clothing for



men, women, teenagers and children. . H&M exists in 43 countries and as of 2011 employed around 94,000 people. It is ranked the second largest global clothing retailer, and

leads over third largest global clothing retailer, United States based GNC Inc.

◆ Founded - Sweden (1947 as "Hennes") .

◆ Headquarters- Stockholm, Sweden.

4. **AT&T** - American Telephone and Telegraph Company .

An American multinational telecommunications corporation and the largest provider of both mobile telephony and of fixed telephony in the United States. The company also provides broadband subscription television services.

◆ Founded- October 5, 1983

◆ Founder– Alexander Graham Bell.

◆ Headquarters–Whitacre Tower,Downtown, Dallas, Texas, United States .



5. **ING**– International Netherlands Group .

ING Group is a financial institution which offers banking, asset management, and insurance services. According to the *Fortune Global 500* in 2012, ING was the world's largest banking/financial services and insurance conglomerate by revenue with gross receipts exceeding \$150

billion per annum.

◆ Founded –1991 through merger (est. 1743 as *Kooger Doodenbos*)

◆ Head quarter– Amsterdam, Netherlands.



FINCOURSE

CAIIB

OBJECTIVE: To provide advanced knowledge in banking and financial systems for better decision - making.

LEVEL: At par with Post - Graduation from any University in India.

QUESTION PATTERN: Objective type

ELIGIBILITY: 1. Members of the Institute.

2. Pass in JAIIB.

SUBJECTS

1. Risk Management
2. Financial Management
3. General Bank Management

PAPER 1 - RISK MANAGEMENT

Objectives: The candidates would be able

1. to acquire a basic knowledge of various aspects of risk management

2. to understand different dimensions of risk and its impact

Module A: Asset Liability Management:

Banks Balance Sheet - components of assets/ liabilities and their management

Liquidity Management - definition - dimensions of liquidity management - role of liquidity risk management in asset liability management - measurement of liquidity through ratio analysis

Interest Rate Management - factors affecting interest rates - management of Interest Rate Risk

Management of exchange risk - identification, measurement etc :

ALM Implementation - RBI Guidelines

Module B: Risk Management

Market Risk Measurement and Management

Value at Risk: definition, measurement, limitations and alternative risk measures, e.g., conditional value at risk - stress testing - back testing

Credit Risk Measurement and Management

Credit risk terminology - credit ratings - default probabilities - credit spreads - credit migration, transition matrices and credit metrics - counterpart risks : exposures, recovery

rates, risk mitigation techniques including rating triggers, collateral clauses - credit derivatives

Operational & Integrated Risk Management

Module C: Treasury Management:

Treasury management; concepts and functions; instruments in the treasury market; development of new financial products; control and supervision of treasury management; linkage of domestic operations with foreign operations

Asset - liability management; interest rate risk; interest rate futures;

Stock options; debt instruments; bond portfolio strategy; risk control and hedging instruments

Investments - treasury bills - money market instruments such as CDs, CPs,

IBPs; Securitisation and Forfaiting; Refinance and Re-discounting facilities

Module D: Capital Management and Profit Planning

Prudential Norms - Capital Adequacy - Basel II - Asset Classification Provisioning

Profit and Profitability - Historical Perspective of the approach of Banks to profitability - Effects of NPA on profitability - A profitability Model - Share holders value maximization on Economic Value Added (EVA) - Profit Planning - measures to improve profitability

PAPER 2 - FINANCIAL MANAGEMENT:

Objectives:

The students would be able to acquire in depth knowledge of:

(a) Principles of financial management and quantitative techniques.

(b) Techniques of analysis and interpretation of financial statements.

Module A: Quantitative Techniques and Financial Mathematics.

Concept of time value of money - Net Present Value - Discounted Cash Flow - Sampling methods - Presentation of data - Analysis and Interpretation of sample data - Hypothesis testing.



UPCOMING COMPETITIVE EXAMS

LIC RECRUITMENT 2013 - 750 AAO (Assistant Administrative Officers) VACANCIES

Post	Vacancy	Age *	Qualification	Pay (Per Month)	Experi-ence/Fresher
Assistant Administrative Officers (AAO)	750	21 - 30	Bachelor / Master's Degree with min 55% marks in any discipline.	33418	Fresher

IMPORTANT DATES:

Online Registration and Online Payment of fees : Till **Apr 1**, 2013,

Offline Payment of fees : **Mar 7 - Apr 4**, 2013

Online Exam - **May 11 - 12**, 2013

Online exam admit card - First Week of May, 2013.

APPLICATION PROCEDURE:

- The fee is Rs. **50 (Bank Charges Only)** for SC/ST and **Rs. 500** for all others (Plus Bank Charges). To be paid **Online** or **Offline**.
- **Online payment** to be made with an Debit/Credit Card after choosing this option.
- **Offline payment** will be made with an automated generated challan after applying online.
- To apply, visit given page, fill your personal details and choose your payment option, upload your photo and signature.
- After application is submit successfully, application is complete in case of online payment and in case of of-line payment, a fee payment challan will be generated that will be used to pay fee any **State Bank of India Branch** from second day after application.

Take reprint of application form from 3rd day after payment, keep a copy for future use.

To apply online please visit : www.licindia.com

DREAM JOB

JOB PROFILE

LOAN OFFICER

Loan Officers are the representatives of banks, credit unions and other financial institutions that find and assist borrowers in acquiring loans. A loan officer is an employee of a financial institution who reviews applications for loans, and makes the ultimate determination of whether or not the loan will be approved. In addition to reviewing loan paperwork, a loan officer also helps to recruit and educate clients. A good loan officer will refer a client to another institution if the client will not be well served by the bank that the loan officer works for. In either case, a loan officer will talk with a client about options for loans, and will help clients understand the terms of a loan.

TASK

1. Approve loans within specified limits, and refer loan applications outside those limits to management for approval.
 2. Review and update credit and loan files.
- Explain the customers about the different types of loans available.
3. Analyze applicants' financial status, credit, and property evaluations to determine feasibility of granting loans.
 4. Review loan agreements to ensure that they are complete and accurate according to policy.
 5. Submit applications to credit analysts for verification and recommendation.

KEY SKILLS

Active Listening - Giving full attention to what other people are saying, taking time to understand the points being made.

Speaking - Talking to others to convey information effectively.

Reading Comprehension - Understanding written sentences and paragraphs in work related documents.

Critical Thinking - Using logic and reasoning to identify the strengths and weaknesses of alternative solutions, conclusions or approaches to problems.

EDUCATIONAL QUALIFICATION

Loan officer generally require a bachelor degree in finance, economics, or a related field if working in the commercial lending sector.

OTHER REQUIREMENTS

Job candidates for loan officer positions should be familiar with computers and their applications in banking. While there are currently no specific licensing requirements for loan officers working in banks or credit unions, training and licensing requirements for loan officers who work in mortgage banks or brokerages vary by state. These criteria also may vary depending on whether workers are employed by a mortgage bank or mortgage brokerage.

CAREER ADVANCEMENTS

Capable loan officers, once experienced, may move to larger branches of their firms or to managerial positions while less capable workers, and those having weak academic preparation, could be assigned to smaller branches and might find promotion difficult without obtaining training to upgrade their skills. Advancement beyond a loan officer position usually includes supervising other loan officers and clerical staff. .





NOW IT'S YOUR TURN

5. 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. 4month B. 3month C. 2month D. 1month

1. From a group of 7 men and 6 women, five persons are to be selected to form a committee so that at least 3 men are there on the committee. In how many ways can it be done?

- A. 151 B. 149 C. 137 D. 756

2. The H.C.F. of two numbers is 23 and the other two factors of their L.C.M. are 13 and 14. The larger of the two numbers is:

- A. 393 B. 345 C. 423 D. 434

3. If $a = 0.1039$, then the value of $4a^2 - 4a + 1 + 3a$ is

- A. 0.123 B. 0.0156 C. 1.1039 D. 0.718

4. In order to obtain an income of Rs. 650 from 10% stock at Rs. 96, one must make an investment of:

- A. 4091 B. 5234 C. 5682 D. 6240

ANSWERS OF NOW IT'S YOUR TURN OF FINJOB_6

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

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.

stutisrivasatava@its.edu.in

taniyabhandari@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:

sumitgulati@its.edu.in
kritikesari@its.edu.in
ganeshtiwari@its.edu.in
stutisrivasatava@its.edu.in
taniyabhandari@its.edu.in

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