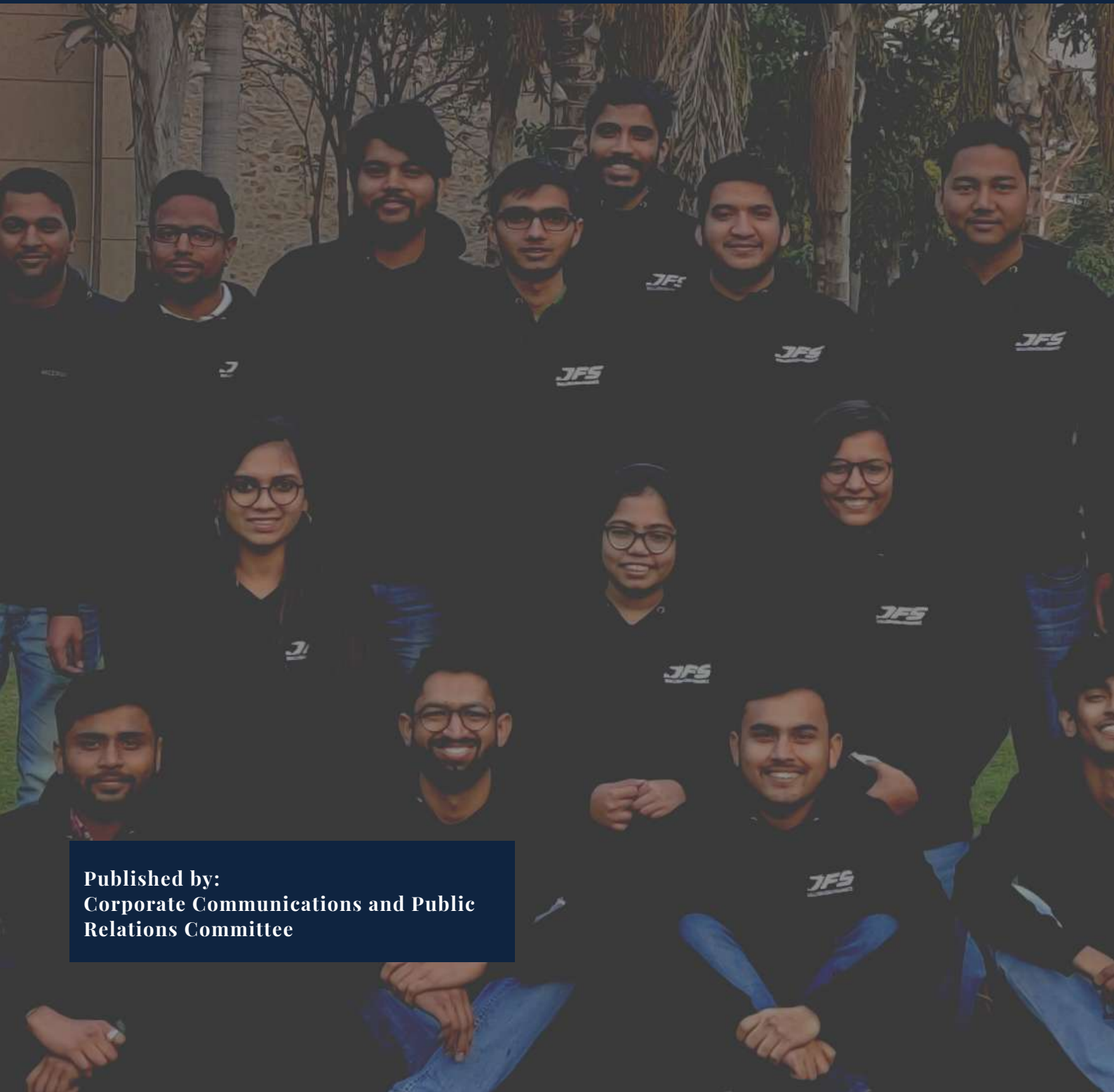




# THE DFS REPORT

*The official newsletter of the  
Department of Financial Studies  
University of Delhi*



**Published by:  
Corporate Communications and Public  
Relations Committee**



## MESSAGE FROM THE HOD'S DESK

Dean and Head  
Department of Finance &  
Business Economics  
University of Delhi



In order to accomplish momentous feats, to rise in the corporate world, it's important to carve out a niche for oneself, to stand out from the crowd. Since the inception of the Department of Financial Studies way back in 1987, a foray into an uncharted territory in the Indian educational scenario, the institution has been grooming financial professionals who are well-equipped to serve the dynamic Indian finance industry. Its flagship programme of MBA (Finance), erstwhile Master of Finance and Control (MFC), is a niche course in finance designed and developed to cater to the ever-changing needs of the corporate world. A comprehensive and rigorous selection process ensures qualification of only the most ingenious and dedicated minds from the country, allowing us to compete with the best of national and international B-schools. The synchronized efforts of the students, faculty, staff and the alumni are aimed at amalgamating the exhaustive academic knowledge and its pragmatic application in the financial sector.

The true essence of the MBA (Finance) programme lies in producing not only proficient and astute managers, but rather true professionals. MBA (Finance) is a programme that not only caters to the analytical aspect of finance but also to the all-round growth of its students by providing them requisite skills and consciousness to flourish in the corporate world. The internship programme, guest lectures, seminars and case studies provide an invaluable exposure to the students under the guidance of our experienced and competent faculty. MBA (FM) programme has played a seminal role in the corporate and financial sector of the country, with our alumni working in diverse economic and financial discipline which is a testimony to this fact. We heartily invite you on board to join this growing fraternity of people and look forward to building a long-term mutually beneficial relationship.

**Prof. Sanjay Sehgal**



## MESSAGE FROM THE PRESIDENT'S DESK

President,  
AFCON, DFS

<https://www.linkedin.com/in/sreehari-chintamani-2a81a6107>



A college is an institution that imparts academic knowledge and necessary life skills, helping its students to lead a happy life. A student's life begins before college, and the process of learning continues till death. The role of college is crucial not because of its role of imparting academic knowledge but its ability to create an appetite among its students to learn continuously and face the challenges of life with courage and confidence. A good college cannot be made only by quality teaching faculties but with the combination of students and teachers with the right attitude.

I must say that I am incredibly proud to be part of such an institution that offers everything a student genuinely requires. DFS provides excellent teaching faculties, quality peer groups, and all the resources that a finance student needs. Despite being an MBA course skewed towards finance, DFS offers its students the right platforms and activities that help them gain knowledge of corporate strategy, marketing, and operations.

Students, after graduation, would be able to take a holistic approach to the problems of the modern corporate world, which enables them to compete in the corporate world.

Regards,

**Sreehari Chintamani, Batch of 2022**



## MESSAGE FROM THE VICE PRESIDENT'S DESK

Vice President  
AFCON, DFS

[https://www.linkedin.com  
/in/tejvakhariya/](https://www.linkedin.com/in/tejvakhariya/)



2021 has been a difficult year but with its own set of teachings, learning and experience. I appreciate the continued commitment of my fellow students to the Institute and its progress. We are confident we can make this initiative mutually rewarding through shared ideas and interests.

AFCON prepares the students to become efficient, enabling them to be the market leaders of their respective industries. We are continuously engaged in organizing various activities like competitions, workshops, cultural, seminars, sports etc. for the overall development of the students. It is our endeavor to put forward the best practices and activities of the institute to all the stakeholders with the help of an e-newsletter. We wish to put institute on the national and international maps with excellent performance in the world of financial management.

On behalf of the Department of Financial Studies, we feel immense pleasure to release the first e-newsletter to all the stakeholders and look forward to a mutually rewarding relationship

Regards,

**Tej Vakhariya, Batch of 2022**

# **MAJOR** EVENTS



# APPOINTMENT OF THE STUDENT COUNCIL


**“Greatness of a community is most accurately measured by the  
compassionate actions of its members”**

The driving force of any academic institution is its students, and it aligns with the ideology our institution follows. Our institution believes in forming a student-driven community that provides an opportunity to the students to put on their creative hats, implement their ideas and take our prestigious institution to new heights. Our Esteemed Student Body is elected by democratic means to facilitate this purpose.

● The Student Body acts as a strong bridge between the institution's management and the students and it promotes new and innovative initiatives by the students. From the batch of 2020-22, **SREEHARI CHINTAMANI** (President), **TEJ VAKHARIYA** (Vice President) & **AMINDER SINGH** (Treasurer) were elected as the Office Bearers.

● The Corporate Relations & Placement Committee puts in immense efforts and strives hard to provide students with placement opportunities and work towards forming healthy connections with industry leaders. From the batch of 2020-22, **ADITYA UDANI** & **HIMANSHU SINGH** were elected as Secretary and Joint Secretary, respectively.

● The Corporate Communications & Public Relations Committee works very hard to make the very first step, the admission process, a smooth experience. It works persistently to cover all the guest lectures and put our college's honest and vivid image in the public space. From the batch of 2020-22, **KANIKA JAIN** & **ARYAN ARORA** were elected as Secretary and Joint Secretary, respectively.



● The Alumni Committee exists to foster stronger bonds between current students and the extensive alumni network by acting as a bridge between them. The committee organizes frequent meetings to bring the great minds of DFS, past and present, under one roof, sharing their experiences and knowledge. From the batch of 2020-22, **SMRITI BANSAL & ROMIL NAGAR** were elected as Secretary and Joint Secretary, respectively.

● The Organizing, Logistics & Convention Committee ensures that with the rigorous MBA life, the fun never gets missed out. The committee conducts the Flagship event of DFS, that is The Annual Convention where many prominent personalities in the field of Finance, Analytics, Economics come together on a single platform. From the batch of 2020-22 **KANISHK PRATAP SINGH & ANKUR MURARKA** were elected as Secretary and Joint Secretary, respectively.

● The Entrepreneurship & International Relations Cell works relentlessly to foster entrepreneurship culture in the college by providing platforms for students to improve their business plans, receive mentorship from successful entrepreneurs and develop strong relationships with a number of universities and business schools around the world. From the batch of 2020-22, **RIJUL MITTAL & ARANSHA HAZOARY** were elected as Secretary and Joint Secretary, respectively.

The constituting Committees of the Student Body collaborate and manage the working of our institution on different fronts with the sole purpose of setting higher and higher benchmarks of achievements for the Junior batches and taking our institution to new heights.

The Department of Financial Studies, University of Delhi extends its heartwarming congratulations to all the Office Bearers from batch 2020-22. The kind of intent, effort and enthusiasm you have shown in these challenging times is inspiring to all of us. Your passions help us all to unite and the energy we create is what allows us to achieve our individual as well as group goals and take our institution to great heights.

The torchbearers, full of new energy and zeal, are going to raise the spotlight to unprecedented heights.



# OFFICE BEARERS



**SREEHARI CHINTAMANI**



**TEJ VAKHARIYA**



**AMINDER SINGH**



**ADITYA UDANI**



**HIMANSHU SINGH**



**KANIKA JAIN**



**ARYAN ARORA**



**SMRITI BANSAL**



**ROMIL NAGAR**



**KANISHK PRATAP  
SINGH**



**ANKUR MURARKA**



**RIJUL MITTAL**



**ARANSHA HAZOARY**





# HR CONCLAVE 2021

“Reinventing Human Resource” is an annual flagship event to witness innovative and engaging sessions and deliberations by eminent HR professionals in the world of analytics, finance, strategy and consulting. To serve this purpose, we have invited successful leaders to share their valuable experiences and to guide future leaders for the same. The Department of Financial Studies has started this event from this year itself and as already stated the theme for this year is **“Reinventing Human Resource”**.

## **PANEL DISCUSSION 1** **(HR Analytics: Impact on Business)**

- ♣ MS. SIVANI NANDA, Associate Director, Tiger Analytics
- ♣ MR. CHARLES GODWIN, Zoho Corporation
- ♣ MR. DAVID TANDRA, Senior Manager, Infosys BPM
- ♣ MS. ASHMITA BOSE, HR Business Partner, Flipkart

The discussion covered and analyzed HR analytics from various perspectives, like how the HR analytics changed the HR process, what transition it had made in the last 5 years or so and how it evolved from being a hectic work to the smooth process by storing the data in soft copy. The discussion further went to on the topics like how data analytics play a major role in the recruitment process, what should a candidate do to stand out in the whole recruitment process, how HR professionals strike the right balance between data analytics and personal opinions and how data integrity holds true in HR decisions. The discussion concluded with the talks on the importance of data analytics in people's retention.

## **KEYNOTE SPEAKER'S DISCUSSION**

- ♣ MS. MANAVI PATHAK, Talent Development, Training- Head, Trent Ltd

The theme for this discussion was "Transforming Talent in Organisations and Institutions". The discussion started by firstly knowing about what is talent and how it is changing in today's era, ways to do talent transformation, then it went on to how the covid-19 pandemic has impacted the organisation and talent, how it has shifted the learning process and habits or mindset of lifelong learners, what is global resignation, why it happened & how it had impacted the global economy and the session was concluded with the talks on how an organisation can attract new talents.



# HR CONCLAVE 2021

## PANEL DISCUSSION 2 (HRM paradigms for a Hyperconnected future)

- ♣ ANIL KUMAR MISHRA, CHRO, JIOMART
- ♣ MS. REETU RAINA, CHRO, QUICKHEAL
- ♣ MS. SANDHYA GOPALAKRISHNAN, ASSOCIATE DIRECTOR, COGNIZANT

The session started with the speaker sharing her experience and how the events faced by her in life shaped her experience. Then there was a talk about the covid-19, its past, present, and future implications on various sectors and HR as a domain. After then she shared her views about the emerging new corporate roles in the corporate world. The session concluded with the importance of learning in the HR domain in having an ever-changing environment.

**HR** DEPARTMENT OF FINANCIAL STUDIES  
CONCLAVE 2021

### "REINVENTING HUMAN RESOURCE"

21 NOVEMBER 2021  
9:30 AM ONWARDS

**HR** DEPARTMENT OF FINANCIAL STUDIES  
CONCLAVE 2021

**MS. SIVANI NANDA**  
Associate Director - People, Tiger Analytics  
PANEL SPEAKER

**MR. CHARLES GODWIN**  
HR Leader, ZOHO Corporation  
PANEL SPEAKER

**MR. DAVID TANDRA**  
Senior Manager - HR, Infosys BPM  
PANEL SPEAKER

**MS. ASHMITA BOSE**  
HR Business Partner, Flipkart  
MODERATOR

### HR ANALYTICS: IMPACT ON BUSINESS

PANEL DISCUSSION 1

Nov 21 | 9:45 AM - 11:15 PM

**HR** DEPARTMENT OF FINANCIAL STUDIES  
CONCLAVE 2021

**MS. MANAVI PATHAK**  
Talent Development, Training - Head  
Trent Ltd.  
KEY NOTE SPEAKER

### TRANSFORMING TALENT IN ORGANISATIONS

KEY NOTE SESSION

Nov 21 | 12:00 PM - 1:00 PM

**HR** DEPARTMENT OF FINANCIAL STUDIES  
CONCLAVE 2021

**MR. ANIL KUMAR MISRA**  
CHRO, JioMart  
PANEL SPEAKER

**MS. REETU RAINA**  
CHRO, Quick Heal  
PANEL SPEAKER

**MS. SANDHYA GOPPALAKRISHNAN**  
Associate Director - HR, Cognizant  
PANEL SPEAKER

### HRM PARADIGMS FOR A HYPERCONNECTED FUTURE

PANEL DISCUSSION 2

Nov 21 | 2:00 PM - 3:30 PM

# THE ALUMNI MEET

2021



Department of Financial Studies, Masters of Finance and Control, has established a tradition to stay in touch with its alumni. In continuation with the legacy, DFS organized the 2021 Alumni meet. The event witnessed many eminent personalities from the corporate world, which showcased the widespread alumni network DFS has earned.

The event began with Mr. Sanjay Sehgal, Head and Dean of the department, addressing the dignitaries and delivering a welcome note to all. He further shared a few landmarks reached by DFS. Some of the key highlights of the speech included:

- CFA association getting extended for two more years
- Collaboration soon to take place with the government for SME programs, to be sponsored by the Ministry of Finance for the long and short term duration.
- A possible tie-up with IIT Kanpur for research programs



DEPARTMENT OF FINANCIAL STUDIES  
(ERSTWHILE MFC)  
UNIVERSITY OF DELHI



# REMINISCENCE 2021

9 OCTOBER

## HapiiTude by Mr. Akash Gautam

The institute was profusely elated to welcome Mr. Akash Gautam sir, famously known as 'the happy guy'. He is a motivational speaker and a corporate trainer in India and Asia and has inspired about a million individuals by participating in more than 1500 events across the world. He is a storyteller, and his genre humor and sarcasm often get him invited to TEDx and many top b-schools.

Mr. Akash took a session on the topic "Hapii-tude", wherein he shared his life experiences of the last two decades. Mr. Akash emphasized how easy of a task it is to be happy in life and shared the seven ways he's found to be the best of himself. The session ended with a Q&A round wherein the alumni shared their ways and added points that would assist the students in being happy and prosperous as well.

Representatives from the Conventions committee took the stage to put light on the 33rd Annual Convention, the signature event of the department, held on 23rd October 2021.

Mr. Gogula Krishnan from the batch of 2022, who planned and coordinated a website along with his friend and colleague Adarsh Sule, gave everyone a gist of how the website would work when fully launched and how efficiently one would be able to connect with the alumnus network.

To take the event to a different note, extremely talented Aryan Arora drew the strings of everyone's hearts and added his soothing voice to cherish the event.

With the event coming to its final stage, everyone was eager and thrilled to have the alumni on board. Taking time off their busy schedules, some of the alumni shared stories of when they were on the campus and how good life used to be at the campus. In between giggles and laughs were some valuable lessons for the students in the meet. They further expressed their interest in coming to the campus and having a good and intellectual time with the students and department once things get back to normal.

Amidst all the formal events, another musical performance was arranged for entertainment and refreshment. Ronit Bhavad, the virtuoso of DFS, gave a mesmerizing performance with a soothing composition.

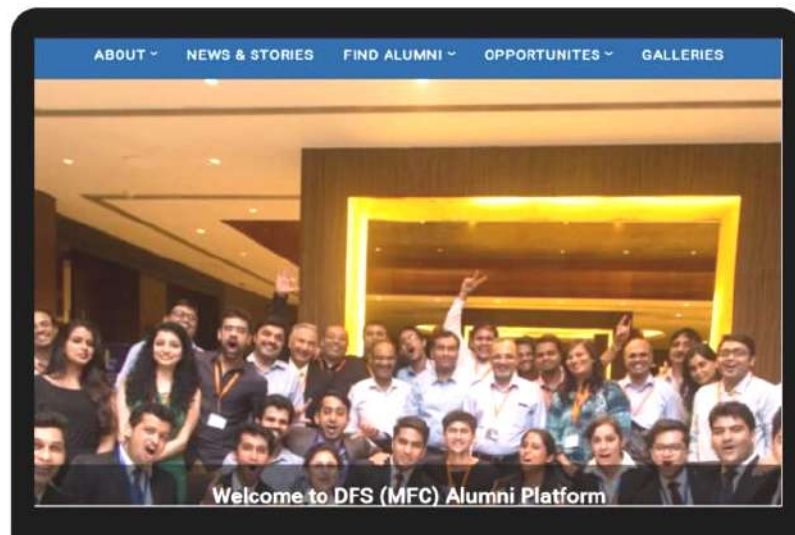
The event was successful just because of the esteemed alumni and the day's speakers for sparing out time from their busy schedules and gracing the occasion.



# THE LAUNCH OF THE NEW ALUMNI WEBSITE

*DFS alumni community welcomes  
you to*

OFFICIAL ALUMNI PLATFORM



- Connect with your batchmates
- Stay Updated with latest news from campus
- Career opportunities from vast alumni base
- Mentorship

**REGISTER NOW**



CFA Institute

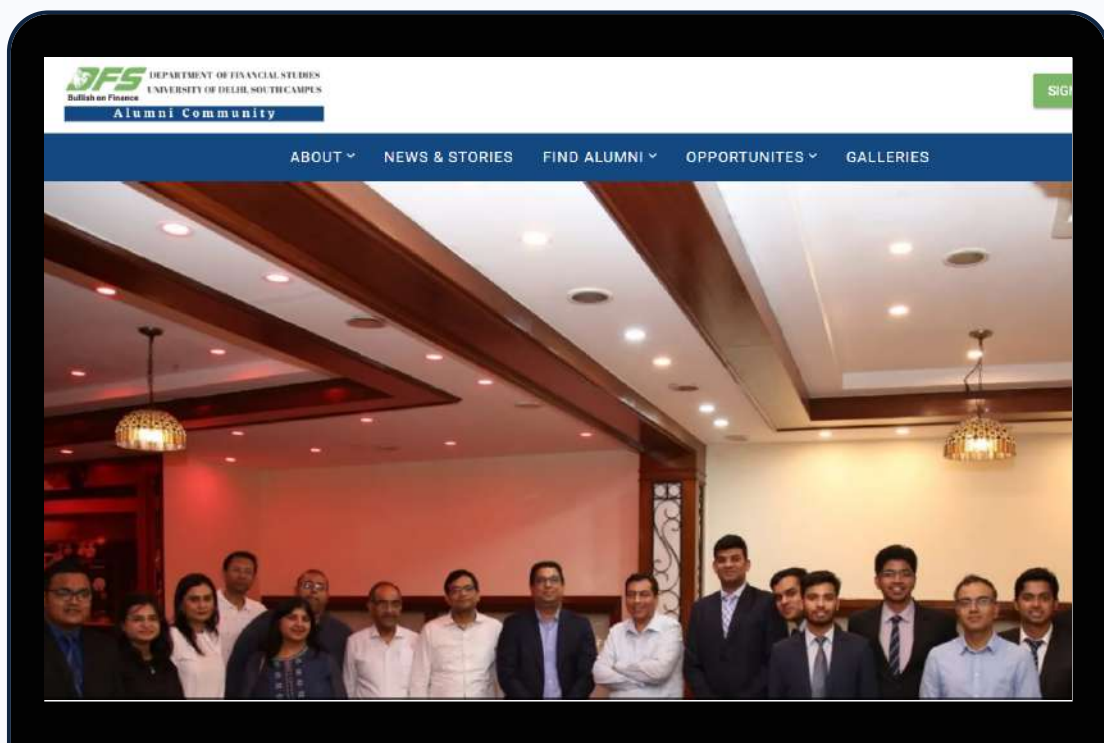
**DFS**  
ALUMNI PLATFORM

The DFS Alumni platform (<https://alumni.mfc.edu/>) was officially unveiled in the Alumni Meet 2021. The Alumni Relations Committee launched the website to strengthen the association between alumni and the students of current batches.

The platform aims to share recent developments of the institution, campus events, job/internship opportunities, finding alumni, creating groups for discussions, and mentorship. The website establishes two-way communication and enables the members to form groups for effective communication

The **home page** of the website houses:

- i) Column of notable alumni of varying profiles
- ii) A section that directs you to your profile, your batchmates, alumni in your city, and alumni directory
- iii) Videos of past alumni meet
- iv) Current events
- v) News and stories of all the events conducted by the department
- vi) Career opportunities
- vii) Reach out (sending a message/query) and Contact info.

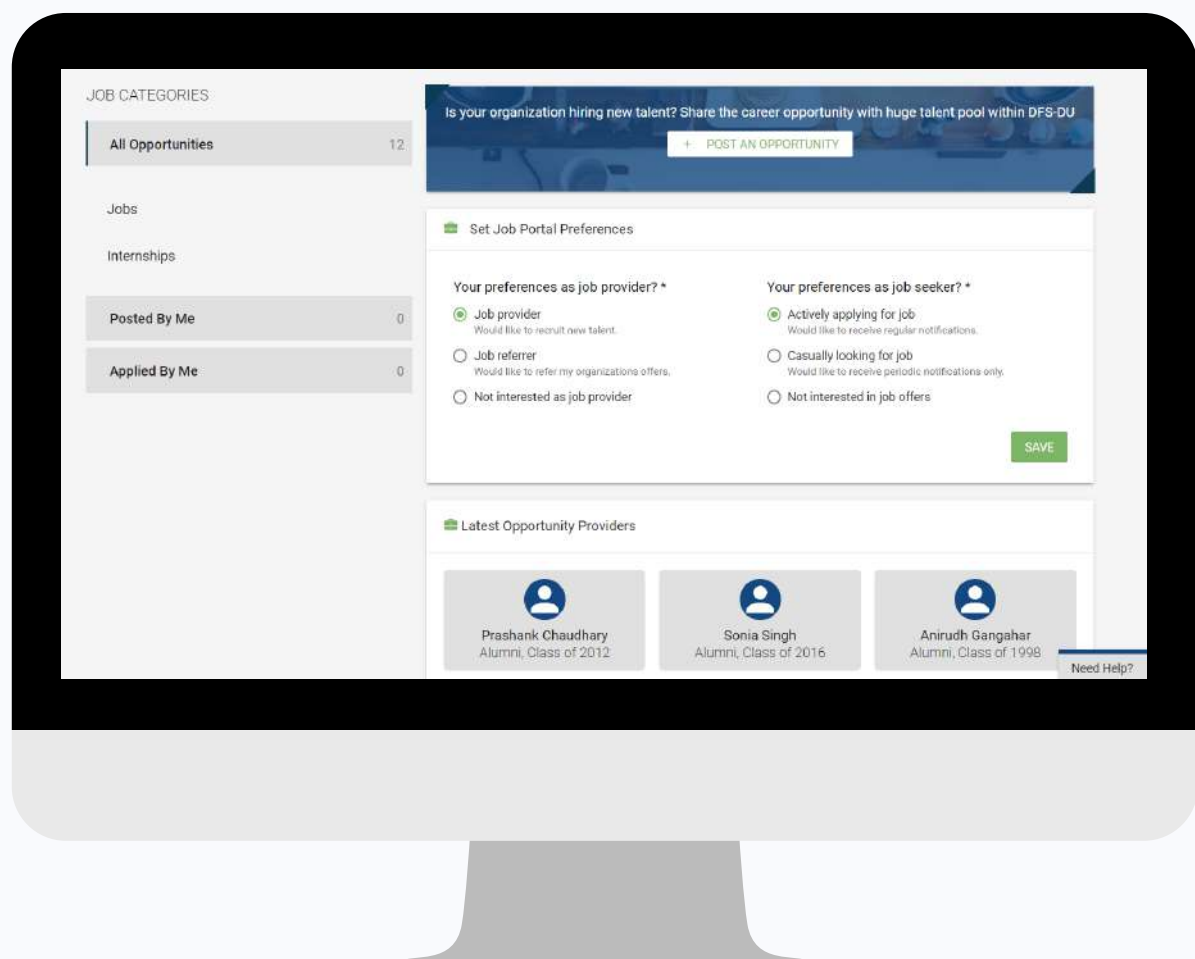


The **News and Stories** tab has two categories:

- i) **Institute Updates:** This section showcases campus news and events of the past two months.
- ii) **Alumni Stories:** This section allows the alumni to share their experiences or relevant stories.

The **Find alumni** tab consists of:

- i) **Alumni Directory:** It lists members alphabetically in the order of their names and offers several filters to narrow down your search. It aids in finding people, requesting to add, or sending messages.
- ii) **Alumni nearby:** A world map showing the locations of all the registered alumni, with each circle representing the number of alumni at the spot and the red circles representing hotspots (high number). Clicking on the circle displays the list of members in that area.
- iii) **Yearbook:** Categories alumni batch-wise for ease of finding.



# CONVENTION 2021

The Annual Convention is the culmination of views emanating from a thought. Following in the footsteps of its predecessors, the 33rd Annual Convention promised to be a grand affair. With a legacy of over three decades, the event witnessed the presence of many eminent personalities from the corporate world, ministries, and regulatory boards. This time it took place virtually on 23rd October. It is a platform for a congregation of prominent professionals & erudite academicians to have enlightening discussions on the emerging trends in Investment Banking & Wealth Management, startups and Fintech Ecosystems, and Consulting & Business Analytics.





## Panel Discussion

### Financial Technology in India: Adoption, Growth & Changing Business Environment

- ♣ MR AMIT TEWARY, Co-Founder & CEO, 4Fin
- ♣ MR. ANAND DALMIA, Co-Founder, Fisdom
- ♣ MS. POOJA KHETERPAL, CFO Partner, CFO Bridge
- ♣ MR. AKSHAT SAXENA, Co-Founder, ePaylater
- ♣ Moderator PROF. MUNEEESH KUMAR, Advisor - International Relations, University of Delhi

The event covered a wide array of essential topics covering financial technology in India, starting with the basics of Financial Technology and why it is the need of the hour. How we are consciously or unconsciously engaged in financial technology and how we get covered with this in such a short span of time, the need to close the gap of financial inclusiveness among different strata of society, especially the one from the vernacular background, integration of all essential financial services and how these things will help in the growth of the economy, how the fintech has evolved, the SME finance needs in India and lastly insights about the new fintech payment solutions app like GPay and Paytm adoption and how it became our inseparable part of our life, advantages of fintech, growth of fintech and how it affected the business environment.



The banner features a dark blue background with a city skyline. At the top left is the DFS logo with the tagline 'Bullish on Finance'. To the right are two circular logos: a green and blue geometric one and a purple one with an elephant. The main title 'PANEL DISCUSSION' is in large white and yellow letters. Below it, the subtitle 'Financial Technology in India: Adoption, Growth & Changing Business Environment' is in white. A yellow bar separates the 'SPEAKERS' and 'MODERATOR' sections. The speakers' section contains three circular portraits with their names and titles below: Anand Dalmia (Co-founder, Fisdom), Amit Tewary (Co-founder & CEO, 4Fin), and Akshat Saxena (Co-founder, ePaylater). The moderator section contains one circular portrait with the name and title: Muneeesh Kumar (Professor). A yellow bar at the bottom contains the date and time: '23 OCTOBER 2021 | 10:15 AM -11:30 AM'.

**DFS**  
Bullish on Finance

# PANEL DISCUSSION

Financial Technology in India: Adoption, Growth & Changing Business Environment

## SPEAKERS

**ANAND DALMIA**  
Co-founder,  
Fisdom

**AMIT TEWARY**  
Co-founder & CEO,  
4Fin

**AKSHAT SAXENA**  
Co-founder,  
ePaylater

## MODERATOR

**MUNEEESH KUMAR**  
Professor

23 OCTOBER 2021 | 10:15 AM -11:30 AM

## Technical Session I

### Decoding Trajectory of Indian Startup Ecosystem

- ♣ MR. ANKUR PANDEY, CTO & Co-Founder, Signzy
- ♣ MR. SUMIT GOSWAMI, Managing Director, Global Growth Holdings
- ♣ MR. SHASHANK RANDEV, Founder VC, 100X.VC
- ♣ MR. KUMAR PRASHANK CHAUDHARY, SVP, Gemini Solutions
- ♣ Moderator MR. TUSHAR KANSAL, Founder & CEO, Kansaltancy Ventures

The session started with an insightful introduction about the Indian Startup Ecosystem and how the Covid situation affected the startup culture in terms of hiring interns, working remotely. The panelists also shared tips with the students on how to find their personality, garnishing skills one's good at, and the kind of demeanor that they should display.

The poster for the Technical Session I, titled "Decoding Trajectory of Indian Startup Ecosystem", features a black background with green and white text. At the top left is the JFS logo with the tagline "BULLISH ON FINANCE". At the top right are two circular logos: one with a blue and green geometric pattern, and another with a purple border and an elephant. The title "TECHNICAL SESSION" is in large green letters, and the subtitle "Decoding Trajectory of Indian Startup Ecosystem" is in white. Below the title, five speakers and a moderator are listed in two rows. Each name is preceded by a circular portrait. The first row has two speakers: Shashank Randev (Founder VC, 100X.VC) and Kumar Prashank Chaudhary (Senior VP, Gemini Solutions). The second row has three individuals: Sumit Goswami (Managing Director, Global Growth Holdings), Ankur Pandey (CTO & Co-Founder, Signzy), and Tushar Kansal (CEO & Founder, Kansaltancy Ventures). At the bottom, a calendar icon indicates the date "23 October 2021" and a clock icon indicates the time "11:45 AM - 12:45 PM".

**JFS**  
BULLISH ON FINANCE

**TECHNICAL SESSION**

*Decoding Trajectory of Indian Startup Ecosystem*

**SPEAKER**



**Shashank Randev**  
Founder VC, 100X.VC

**SPEAKER**



**Kumar Prashank Chaudhary**  
Senior VP, Gemini Solutions

**SPEAKER**



**Sumit Goswami**  
Managing Director,  
Global Growth Holdings

**SPEAKER**



**Ankur Pandey**  
CTO & Co-Founder,  
Signzy

**MODERATOR**



**Tushar Kansal**  
CEO & Founder,  
Kansaltancy Ventures

 23 October 2021

 11:45 AM - 12:45 PM

## Fireside Chat

♣ MR. MRIDUL UPRETI, Sector Lead, International Finance Corporation

After a brief introduction of real estate and fin-tech, the speaker set up a two-way communication with the students about the same. It covered various aspects of the real estate sector in India, ranging from international investments to valuations.

## Plenary Session

♣ MR. DIPESH SHAH, Executive Director (Development), IFSCA  
Guest of Honor

♣ DR. YOUSSEF ERRAMI, Directeur- Dean, ESC PAU Business School

The panelists explained the importance and need of a financial center. They explained the situation in our country before the proposal of Gujarat International Finance Tech-City when big financial institutions of India needed to set up branches at foreign finance centers, which now will be facilitated in our country only after the setup of our national finance center. They also took us through the results of the Demand Assessment of GIFT to better understand the importance of our national Finance Center. Also explaining to us the need and importance of efficient management and adaptation of alternative strategies during testing times like the Covid Pandemic. We were made aware of the significance of collaboration across borders, languages, and races to overcome such pandemics and lead to inclusive development.



The poster for the Plenary Session Convention 2021 features a dark background with logos for JFS (Bullish on Finance), the Department of Financial Studies at the University of Delhi, and the ESC PAU Business School. It lists three speakers: Dr. Florent Diesting (Guest of Honor), Dr. Youssef Errami (Guest of Honor), and Mr. Dipesh Shah (Chief Guest). The event is scheduled for October 23, 2021, from 2 PM to 3 PM.

**JFS** BULLISH ON FINANCE  
DEPARTMENT OF FINANCIAL STUDIES  
UNIVERSITY OF DELHI

CONVENTION  
2021

**PLENARY SESSION**

23 • 10 • 21 | 2 PM-3 PM

Guest of Honor	Guest of Honor	Chief Guest
		
DR. FLORENT DIESTING VICE DEAN ESC PAU BUSINESS SCHOOL	DR. YOUSSEF ERRAMI DIRECTEUR - DEAN AT ESC PAU BUSINESS SCHOOL	MR. DIPESH SHAH EXECUTIVE DIRECTOR (DEVELOPMENT) IFSCA

## Technical Session II

### Decentralized Finance, Blockchain, and Digital Currency

- ♣ MR. ALLWIN AGNEL, Founder & CEO, Pagalguy & Oheyo
- ♣ MR. AMIT JOSHI, Co-founder, and CEO, Hashprix
- ♣ MR. NARESH JAIN, Co-Founder & COO, Snapper-Future Tech
- ♣ DR. MUKESH JINDAL, Partner, Alpha Capital

The panelists then shared their views on several topics, including: -

- A world without banks and lending institutions, disrupted by decentralized finance
- Negatives of decentralized finance
- What blockchain technology is and how it solves the problem of reconciliation
- Importance of regulations on cryptocurrency and its future prospects and prices
- Central Bank Digital currency, its implications, and the prospects of the trail of money
- Personal Investment

A short and interesting Q&A session followed this to resolve the student's doubts.

**JFS** BULLISH ON FINANCE

Department of Financial Studies  
University of Delhi

ESC PAU BUSINESS SCHOOL

# TECHNICAL SESSION

*Decentralized Finance, Blockchain & Digital Currency*

CONVENTION 2021

Speaker	Speaker	Speaker	Moderator
			
<b>AMIT JOSHI</b> Co-Founder & CEO, Hashprix	<b>DR. MUKESH JINDAL</b> Partner, Alpha Capital	<b>NARESH JAIN</b> Co-Founder & COO, Snapper Future Tech	<b>FLORENT DEISTING</b> Vice Dean, ESC PAU Business School

23 OCTOBER, 2021 • 3:15 PM - 4:15 PM

# THE LAUNCH OF CONCULT

## THE CONSULTING & STRATEGY CLUB OF DFS



ConCult is a platform for finance enthusiasts to bridge the gap between students' expertise in consulting domain and parallel industry expectations. To serve this purpose, we invite successful corporate leaders to share their insights and conduct case competitions perpetually.

Established in 2021, the Consulting & Strategy Club is a part of the prestigious student body, AFCON of the Department of Financial Studies (erstwhile MFC), focused on providing first-hand industry experience to the students ensuring they develop better understanding via practical exposure.

### **About Cur8 Company & Inaugural Event**

On September 3rd, Concult - The Consulting & Strategy Club of the Department of Financial Studies, hosted its inaugural event. The Co-founders of CUR8, Ms. Hanit Awal and Mr. Ajay Pal Singh Sethi were invited as the guest speakers for the event.

Given the symbiotic relationship that Concult and CUR8 can establish, the team at ConCult collaborated with them for an inaugural session intending to discuss 'Importance of Case Studies in Consulting Interviews'. It was an amazing one-hour interactive session, and the participation was super engaging throughout. The guests also conversed on how to prepare for case studies and guesstimates and transform our learning and preparation for placement sessions.

# STOCK PICK - AN EQUITY RESEARCH COMPETITION

At DFS, we believe that students should be financially literate and well equipped to make their own financial decisions. Every student should possess adequate financial knowledge to manage their investments and retirement plans. To provide students with hands-on experience and skills used in the stock market, we conducted "Stock Pick", an equity research competition from 28 April - 2 May. The competition saw 447 registrations from students belonging to various B-schools & esteemed colleges from across India. The first round was the Quiz Round held on 28 April, which was cleared by a total of 150 on 1st May. Where teams were asked to follow the market trends, use their finance knowledge & base their decision of choosing a company to invest in on real facts and analysis.

The six teams were selected for the last round and asked to present their analysis to the judge, an industry expert, on 2 May. Their presentations were followed by cross-questioning their investment choice. Presiding the competition as a judge was **Mr. Ankur Yadav, Asst. Vice President SBI Capital Markets**. After a tough competition, team **FINKEETERS** with members Sahil Radhanpura and Nimisha Bhagat from NMIMS was declared as the winner, team **BIG BULLS** (members: Akshat Jain, Jaisheel P, Vipul Garg. College: DBE) finishing at a close 2nd and the 3rd spot had a tie between **"BRING IT ON"** (members: Shubham Aggarwal, Garvita Goyal, Jayas Kaushal. College: NMIMS) and team **"SPD"** (members: Aditya Grover, Aayush Grover, Gaurang Garg. College: SSCBS)

# **THE STUDENTS'** CORNER



# 2021

# STUDENTS' ACHIEVEMENTS



## CFA LEVEL 1 CLEARED

The following students from the batch of 2022 and 2023 cleared the first level of the CFA exam conducted by the CFA institute:

- Sanyam Garg
- Kaladi Rithvik
- Sanket Rajendra Jangale
- Gogula Krishnan K R
- Radha Priya Sapra



## NATIONAL WINNERS

Team "Fineons" comprising two of our students Aashita Jain and Rahul Bharti from the batch of 21-23 have won Seal the Deal- A negotiation game competition organized by Avenues SJMSOM, IIT Bombay.



## NATIONAL WINNERS

AVENUES 2021, IIT BOMBAY  
SEAL THE DEAL



AASHITA JAIN



RAHUL BHARTI







# 2021

# STUDENTS' ACHIEVEMENTS

## FRM LEVEL 1 CLEARED

Our student Ronit Ravindra Bhavad from the batch of 2020-22 passed FRM Part 1 exam conducted by Global Association of Risk Professionals (GARP) in Nov 2021.



## NATIONAL FINALISTS

Team "Nemesis" from the Department of Financial Studies - University of Delhi (erstwhile MFC) including Aashita Jain, Rahul Bharti, Nikhil Gupta & Deepshikha Mahana emerged as National Finalists competing against 1760 teams participating in the National Analytics Case Study Competition organized by Phoenix Global and Digitalytics, Analytics Club of IIM Ranchi.



## FIRST RUNNER UP

Our students Nikhil Gupta from the batch of 21-23 emerged as the first runner up in ANALYTIQ competition organized by CVS & Aashita Jain emerged as the first runner-up in Parivartan- A Case Study Competition organized by NSS, BIT Mesra & in the Finance Quiz organized by Net Impact, Delhi University.



# SOCIAL INITIATIVE



In the light of accelerating climate change and the associated threats, the Department of Financial Studies took on an initiative in 2020 to plant trees under the name 'Grow Trees'. The movement aims at contributing to a cleaner environment and, ultimately, better health.

The trees are planted in honor of the speakers hosted at multiple events organized by the department. Since everything went online due to covid-19, the guest lectures are being conducted in the virtual mode wherein the guests are presented with the trees and a certificate number using which one can track the exact location of the tree whenever one wishes.

More than 100 trees have been planted under this initiative. Most of the trees are planted at Trees for Tigers, Sunderbans National Park, West Bengal, India. In the hope of helping improve the current climate crisis, we intend to continue our little movement.





# अभिव्यक्ति

DFS Students' Corner

Abhivyakti, the students' corner of DFS, received multiple entries this year. The content has been categorized into four major areas. Some students regularly cover the current news to keep everyone in light. Another batch of students write articles about finance, while some write equity research reports. A handful of students make short informative videos explaining financial terminologies in the most exciting way possible. Such a variety of content aims to expand the horizon of knowledge of every student going through Abhivyakti.

Additionally, some students of the batch 2021-2023 joined hands in November and planned to share their insights on how the MBA aspirants should approach CAT 2021. The compiled suggestions were shared over LinkedIn, Instagram, and YouTube.



सेल SAIL

Steel Authority of India Ltd (SAIL)

Equity Research Report  
By: Aryan Arora

Cryptocurrency and  
Regulation of Official  
Digital Currency Bill, 2021

RAHUL BHARTI  
MBA(F) 2023

#BASICSWITHDFS

BONDS

The ESG Revolution

DEEPSHIKHA MAHANA  
MBA(F) 2023

[HTTPS://WWW.LINKEDIN.COM/SCHOOL/ABHIVYAKTI-DFS/](https://www.linkedin.com/school/abhivyakti-dfs/)



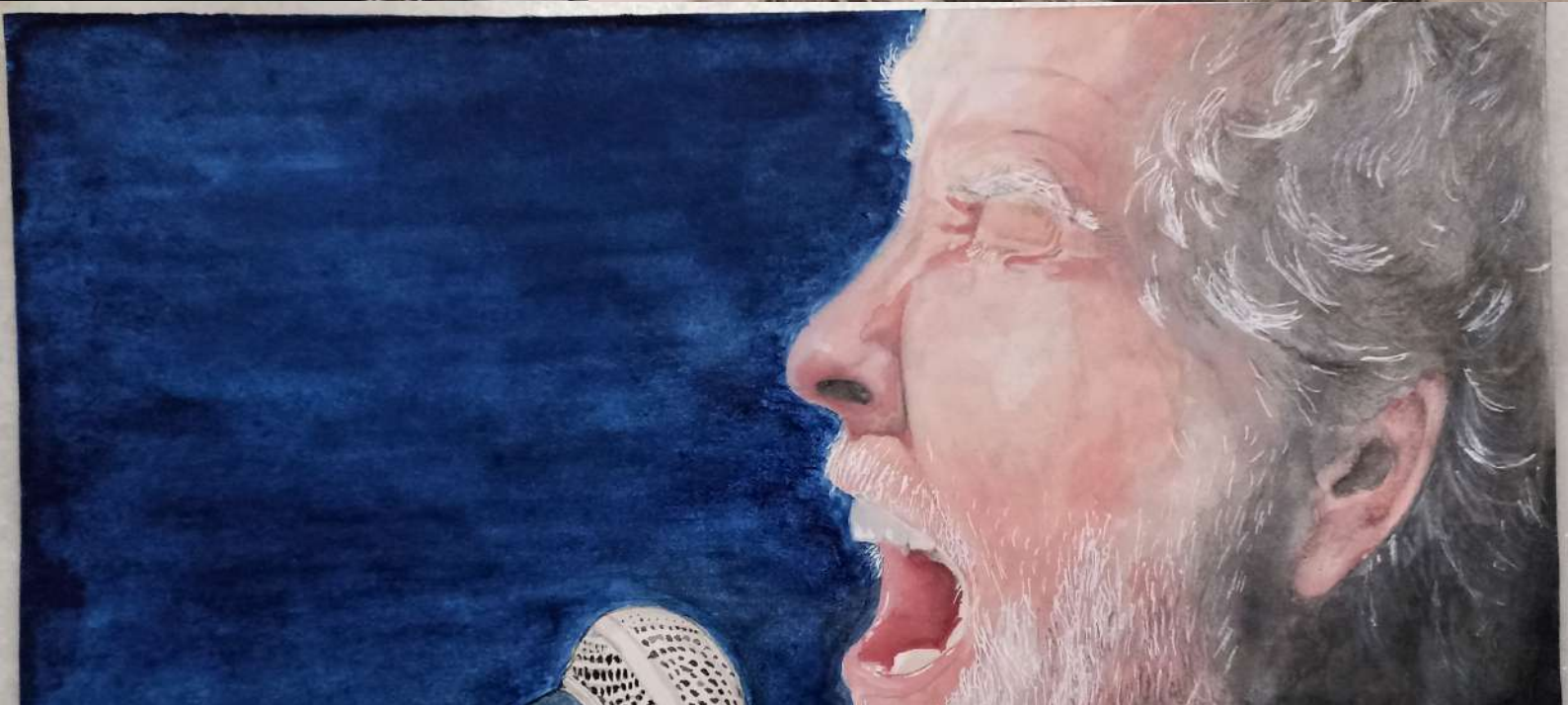
# THE DFS TALENT



# ART PORTFOLIO

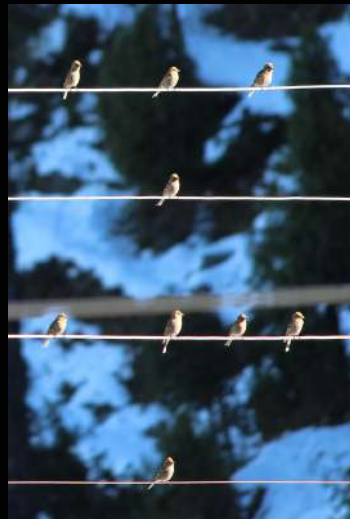
BY KANISHK PRATAP SINGH

[HTTPS://DRIVE.GOOGLE.COM/DRIVE/FOLDERS/1UYB1UHWJ59W6UA\\_N-EEZUENKWTHMDCKV](https://drive.google.com/drive/folders/1UYB1UHWJ59W6UA_N-EEZUENKWTHMDCKV)



# Photographs by Paurav Gulati

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## FROM NDA TO DFS

*BY SHANTANU SINGHAL*

At the impressionable age of 19, a 4th-semester student of Kirorimal College ventured out with his bags packed and patriotism at an all-time high to put his adrenaline to the right place, yes you guessed it right, NDA - Cradle of Military Leadership, a place that turns boys into Men.

Spent relentless hours doing PT, Drill, X-Country, Ragada, and what not. You name it, I have done it all. It was all going great, but God had other plans in the bag, tore my ligaments, and had to bid adieu to my beloved Alma mater. March 2020 when the world was struggling to get a grip on SARS-CoV-2, I was struggling to explore the next best option that would excite me and give me the same sense of belongingness and the adrenaline rush that the Army gave me.

Stumbled upon CAT, put in the hours to score a decent percentile, and ended up taking one of the best decisions of my life, to join DFS rather got an opportunity by DFS to join the prestigious list of Alumni who have burnt the midnight oil at this Mecca of Finance and went on to have glorious careers and redefined the path of success through abilities instilled in them at this place.

6 Months through and I cherish each day of learning, unlearning, relearning aspects of finance and life at large. Long zoom classes, committee meetings, Preplacement talks, Internships, Interviews, Case study competitions have all become a way of life. Faculties change the way you look at a problem, diverse peer group broadens your horizon and provide you a holistic view of a topic and life, at large. Seniors are very cooperative and very helpful in terms of holding hands even at 11 PM in the night to solve your problems. The synergy between all the committees excites me and puts me in awe, at times.

Well, the journey is 25% through but the level of excitement for learning, interacting, imagining, creating is still the same as the first day I stepped in. Looking forward to more.....



# 10 INNOVATIONS CHANGING THE WORLD OF FINANCE

BY RADHIKA GUPTA

People often name bitcoin as the future of the finance world. Yes, indeed, bitcoin has somehow managed to grow. Then also it is not being accepted as a day-to-day payment source. There are a few innovations that are already transforming the financial world. These innovations are straightforward to use in day-to-day works. Let us take a look at ten innovations changing the world of finance.

## **Paga**

Everyone uses mobile phones. There cannot be anything better than making and receiving payments using your mobile phone. It eliminates the need to carry cash and plastic cards.

Paga is the most convenient mobile wallet. It is the most used mobile payment wallet in Nigeria. More than a million Nigerians are using Paga as a source for doing transactions.

## **M-Pesa**

It is also a mobile wallet service much similar to Paga mobile payment wallet. Most of the people are using M-Pesa as their primary transaction method. People use M-Pesa to pay their bills, various recharges, at malls and stores, and for cab payments. M-Pesa is also operating in Afghanistan, India, Tanzania, and South Africa.

## **InVenture**

People think that bitcoin is the future of the transaction and banking sector. But InVenture is already doing a better job what bitcoin could do. InVenture currently has 2.7 billion users around the globe. InVenture calculates the credit scores of its users. Users need to send a text message to InVenture about their transactions. InVenture in response calculates their credit score, which is then forwarded to lenders.

## **Venmo**

Venmo is becoming famous in New York and other American states. They have their hoarding all over New York City. People using Venmo need to send a text message to make payments. Venmo is more convenient than carrying cash or cards.

## **Splitwise**

Splitwise, let you know about the exact share of the payments made by people in groups. It may befriend a group or a corporate group or any other group.

## **Cover**

It is almost similar to Splitwise, but you can use it just for dining out purposes. It tells you the amount which each member has to pay for the dine-outs. It lets you know the amount beforehand.

## **Simple**

It is a useful asset to your mobile phone. You can check your account balance and enjoy all the banking services on your mobile.

## **Ripple**

Ripple is focusing on creating a new platform to make various transactions. Its focus is to create a new way of making transactions via banks or anywhere.

## **Stripe**

Stripe provides payment methods to new start-ups. It is expanding its reach across Europe.

## **Balanced**

It works similarly to Stripe but provides services to other companies also. You can sign up online to Balanced.

## **Conclusion**

These platforms make transactions secure and cash-free. They reduce your reliance on cash and plastic cards. These innovations will inevitably change the world of finance in the future.





# SHOULD YOU INVEST IN COMPANIES WITH HIGH ROE?

BY RAHUL GUPTA

I have an account on TradingView where I regularly post investment or positional ideas of stocks after thorough fundamental and technical research. Do make sure to check out the page and follow on this link- <https://in.tradingview.com/u/TradingWithRahul/>

As a young investor, when I started investing, I didn't know about the fundamentals of the company, but one thing that excited me the most was numbers! I started investing particularly in those companies that had a good return on equity and this mantra worked for me. But the euphoria didn't last long and all my profits started vanishing. I wondered where I went wrong. I then started looking at those numbers again but this time I thought about the derivation process of those numbers and what they actually meant. This led me to a realization that how easily these numbers can be played with. It's important to understand that higher returns on equity numbers don't always give a true picture of what's cooking inside the company.

**ROE is given by-**

Return of equity = Net profit after taxes / Shareholder's fund

It is quite evident that ROE can be increased with an increase in profit after taxes. However, it should also be noted that the ROE of a company can increase with a decrease in shareholder's funds.

## Payment of dividends

Whenever a company pays dividends, it uses reserves and surplus which is a part of the shareholder's fund. So when companies pay dividends, the reserves decrease. However, the income that the company earned doesn't get affected by this. So when a company pays dividends, the net income stays the same and the Shareholder's fund(denominator) decreases, due to which ROE increases.

## Buy Back

Something similar happens when a company buybacks its own shares. A company is allowed to buyback from its reserves and surplus. Therefore, again the shareholder's fund is decreasing leading to increased ROE.

## Other income

The income of any company can be divided into two parts: operating income and other income. All income that comes from the key activities of the company are disclosed under operating income and all such income that comes from activities that are not focus area of the company like rent, dividend, profit from sale of assets etc are shown in other income in the annual report. So, when the proportion of other income increases, ratios can become misleading. Due to other income, the net profit of the company increases for that particular period which will lead to higher ROE.

## Debt funding

This is another instrument through which ROE can be made to mislead. In capital-intensive industries like steel, it is common practice to borrow huge debt from the market. The survival of these industries depends upon the debt and therefore debt is a significant part of the balance sheet. However, the net profit of the company does not appropriate itself as per equity or debt, rather it is shown as a whole. So what happens is that the net profit remains the same but the denominator, that is equity, is low because of debt funding. Therefore the ROE would be high and is not a good parameter to judge high debt companies.



# SHOULD WE KEEP THE MONEY IN THE BANK?

BY RADHIKA GUPTA

People who do not find it beneficial to keep their money in banks always keep on exploring other options. People have lost their interest in investing in banks after the mortgage blunder of 2008. Banks usually give no benefits to your saving money.

The pandemic has shaken the stock market. People are pulling their money out from stocks and mutual funds. The majority of people now think that the bank is a safe place to store money. Banks provide meager profits on your money. While investing your money in the S&P index would give better returns, stocks are not for people ensuring a fixed and definite return.

Let's discuss some more options to except banks where you can keep your money.

1. **Federal Bonds**- It is the safest place to keep your hard-earned money. The federal reserve of the US government holds a check on your money. You are free to deposit your money there at any time. Being a government institution, it is much safer than any other option. It provides excellent returns on deposited money. When compared with other options, the federal bonds yield fewer returns, and in this time, when the economy is unstable, don't expect to get much return. But if your goal is to keep your money safe, then go ahead with Federal Reserves.

2. **Real estate**- During this COVID-19 pandemic, people are finding it hard to invest in stocks and bonds. Real estate can be a better option in this situation. Buy some property at lower rates. Get someone to rent out that property. Ask them to pay the mortgages and relax with your easy returns. Buying real estate in these times would bring a lot of money in the future. Real estate prices are at an all-time low. Just put your money and wait for the returns. The majority of people invest in real estate in long terms. People in emergencies are seeking a buyer. They are ready to give their properties at lower prices.

3. **Rare metals**- In the worst-case economic scenario, these precious metals won't get devalued. They are the essential final options of country reserves. Metals like gold, silver, and platinum are highly valued metals. Invest your money into these metals. You may gain a considerable profit in the recent future. Make them a part of your asset portfolio. It is also reported that in bad times their value increases. Chances are very less that the prices of these metals will fall. Probably they would rise or be stable.

4. **Luxury Assets**- These are materialistic assets that one buys out of their passion for them. It includes expensive supercars, royal watches, valuable arts, painting, and other luxury items. The majority of people do not consider it a great deal to invest their money there. Selling all these things could save you from falling into the worst time.

5. **Invest in business and firms**- If your business performs well, then surely you would gain a lot of money.

## Conclusion

Consider investing in stocks and S&P if you have a vast knowledge of them. Do not risk your money in these unfortunate times. It's wise to have a cash reserve for your safety.



# CONNECTING THE DOTS

BY JIGYASU SOLANKI

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You can't connect the dots looking forward; you can only connect them looking backward".

I need not mention whose words are these. A person who is admired by the whole world. A person, who left a legacy not only riches, a person who is not hated by anyone.

I have prepared for two of the most competitive exams in our country, JEE, and CAT. When my peers used to play outside and had food joints, enjoying the snacks, at the age of 14, I was mugging the compounds made by potassium and chlorine. When the others were playing cricket outside and launching the ball at perfect projectile, I, with my bulky spectacles, used to calculate the speed of fall.

A person, who thought to be an astronaut or pilot, unfortunately, landed in an engineering college. Though my life was in a boiler and the turbine was at full speed, I was still pumping my efforts to get a perfect equilibrium. In the cycle of four years, I didn't quite understand the Navier Stokes Equations or how those complex diagrams are applicable in my day-to-day life, but I learned life. Some perfect friends, great volley court games, and a billion memories to cherish are all which fill my personal diary. Being from one of the top institutes did pay off!

And then the decision, two diverging roads. I took the one less travelled by, and that has made all the difference. After taking the decision to opt-out of placements and preparing for another roller coaster ride, I boarded the train CAT. Unfortunately, there were no pigeons and Diagon Alley which could raise the fantasy. And what happens, when you don't find Ron and Hermione to accompany you, but friends like Draco, who pulls you down? You want to deboard. But again, though the first trip wasn't that great, I again knocked on the platform 9¾! This time, I opted for an empty coach. Though there were some dreadful nights and the death eaters hovered, the force of love helped me battle.

I still wonder, was my decision, right? Was it right to take a second ticket? Earlier, the journey had no platform like DFS, I was traveling for the IIMs. It isn't that the train didn't stop at those platforms, they did, some beautiful stations, but again, you see, life as a sorting cap, had me sorted in DFS, to be bullish on finance.

Maybe, Hogwarts is a fantasy, but a family which you need, supportive professors, some brilliant friends, love of life, really weird people like Lovegood, ah wait, I am that weird one and a journey, which you don't forget, is what, my dots finally connect.

Alas, I am still waiting to run in those corridors, getting scolded by professors, that hey you are late! And with the wand, potion of knowledge, and the spells of creativity, may this journey whistle the sweetest!

I hope to see you at the station, 9¾, and deboard at this magical place! But, if you fail to catch it, don't worry, life has a lot to offer. About that, sometimes later, until then, happy reading!



# **THE INVESTMENT SONNET**

**BY JIGYASU SOLANKI**

**Investment or trade  
Do you speculate?  
Oh dear, money will fade**

**They call it a gamble  
We play it like a chess  
You don't know your pieces?  
Certainly, the board will be a mess!**

**Balance the table  
And the castle is safe  
A wind MAY blow  
And the cards will collapse**

**Understand, you can build again  
If you remember to turn the lights  
And click, that experience is never vain!**



# **THE ALUMNI** CORNER

# Pranav Arora

Management Consultant,  
Deloitte India Strategy

<https://www.linkedin.com/in/tcgpranav>



## How has DFS helped you shape your career?

That campus got me my first corporate break, started my investment journey, taught me great life lessons which shaped my personality and got me my life partner. So yeah, pretty much filled with gratitude for the place. Like most of us, I had converts from NMIMS Mumbai, new IIMs, etc along with DFS. The choosing DFS at 21 decision gifts us 2.2 crore INR at retirement. (from the initial 23 lakh saved, in 19 years, assuming a 12% CAGR) You can also use this money to create other assets which bring regular cash flow, which is what I actually did. Free financial education in your 20s is a major competitive advantage as long as you can fulfil your career goals. And almost every single person in my current job has an expensive tier 1 MBA and more experience than me, so pretty sure if I can pull off my career goals with DFS degree then so can you, and that little extra personal effort required is more than worth it.

## What do you think, Is CFA really needed to make a good career in finance?

Good to have for knowledge but since the curriculum is redundant to MFC to an extent, not necessary as long as your basics are clear.

## How to stay motivated if one is not able to grab a great summer internship?

Internship should be treated as a learning experience to gain exposure to different types of profiles, it is just an auxiliary step and not very important after sometime in the corporate. Just keep pushing hard and focusing on your actions to grab the future opportunities.

## After spending so much time in corporates, any advice if we need to change anything in our curriculum that could benefit the students?

The competitive advantage DFS provides is the availability of free time and the freedom to explore that comes with free education, this can be a negative or positive depending on the student. With the curriculum still resembling MFC more than MBA, there are gaps which need to be filled because with our degree being MBA we are expected to compete against MBAs. And working as a management consultant, I had to bridge some gaps myself to get some hang of operations, marketing, IT etc. With luxury of managing your own time, the lack of practical projects and case discussions etc in the curriculum need to be bridged by the students themselves early on which will lead to more representation of our alums in various prestigious fields.

## A word of advice for the students of the current batch on how to make the most of the two years at DFS.

For me, DU was a startup like MBA where I was able to take charge and decide my fate. Tempted by that, ended up growing a lot, working with great organizations by converting the first companies on campus for summers, winters and finals. Attempted CFA, FRM and other courses along the way to keep learning sharp. And leading the placement cell and pitching industry leaders enhanced my skills as a manager and took care of the exposure. So, my advice would be to use these two years to explore as much as you can. Spend hours researching about the profiles you like and learning the relevant skills to create a CV carefully tailored for the roles you are targeting. Don't limit yourself and keep pushing for your dream profiles, having a focused plan can do wonders. Proactively built your networks, get active on LinkedIn and brand yourselves. Finally, keep looking for opportunities with extreme persistence

## Apart from technical skills what other skills are required to be successful in the corporate world?

Your soft skills matter much more than the hard knowledge. Gaining hands on experience through projects and internships can go a long way to get some exposure. Finally, start investing and doing things practically, you'll learn more by doing than reading

## When looking into jobs what sort of checkboxes do you tick to decide that the job is right for you?

Profile and role is the most important criteria when you are getting your first break from the campus. More money and better brands can be achieved more easily later on as you gain experience. But the profile you are targeting must be carefully aligned with your long term career strategy.

## Having spent appreciable time in the corporate world, are there any tips or things to be aware off for someone who's new in the business?

Get ready for a hectic life, Real world is much harder than campus life, so get past the initial hiccups. As long as you can keep your internal flame burning, there is always a way to overcome any obstacles you face in the corporate. Your self-belief is more important than your brands or circumstances. Keep networking. And finally, buy Bitcoin

# *Gurpreet Bhatti*

Manager- Policy Implementation & Process Monitoring, HDFC Ltd.



## **How has DFS helped you shape your career?**

DFS helped me in getting a good campus placement. It was a good experience being at DU resulting in overall personality development.

## **After spending so much time in corporates, any advice if we need to change anything in our curriculum that could benefit the students?**

The text that you read at finance course might not be of direct application in practical corporate world. An employer might hire you as per your overall smartness and some basic knowledge of finance. They will train you for the job before you actually take a responsible position in company. Many a times, it is on job training. So, I can't think of any suggestion on change in curriculum.

## **A word of advice for the students of the current batch on how to make the most of the two years at DFS.**

Good grades definitely help in campus placements. Try to get good grades but it is not the end of the world. Enjoy the campus life and keep yourself updated with recent finance world happenings. Just never underestimate yourself.

## **What do you think, Is CFA really needed to make a good career in finance?**

I never tried to attempt CFA. But additional certification always helps. It's more of a nice to have thing than must to have.

## **Apart from technical skills what other skills are required to be successful in the corporate world?**

Overall smartness, Team working skills, Adaptability to new location and work culture, ethical standards of working are a few traits to be successful in corporate world or say "in life"

## **How to stay motivated if one is not able to grab a great summer internship?**

You have to find "your thing". It's not the end of world. There are many avenues to explore these days.

## **When looking into jobs what sort of checkboxes do you tick to decide that the job is right for you?**

As a fresher, you can not and should not be too choosy. You need a start at least, decide it later on if you want to stay or leave. You can think of a good work life balance but mostly corporate jobs don't offer good balance. So, find it out later and decide

## **Having spent appreciable time in the corporate world, are there any tips or things to be aware off for someone who's new in the business?**

My brother is a businessman. I think business is all about salesmanship with maintaining good margins. After all it's the bottom line that matters the most. Choose a business line that actually drives you, not the one which is trending around.



# *Prachi Ahuja*

Assistant Vice President,  
Debt Capital Markets at IndusInd  
Bank



## **How has DFS helped you shape your career?**

Over the two years of education I received at DFS, I was taught about various aspects of financial, statistical and technical analysis, thereby helping me make an informed decision and providing me with a launch pad to start my career.

## **A word of advice for the students of the current batch on how to make the most of the two years at DFS.**

More application based approach would be a welcome change. With more marks/credit provided to in class discussions/tests.

## **Having spent appreciable time in the corporate world, are there any tips or things to be aware off for someone who's new in the business?**

Learn as much as you can in initial few years, keep asking questions, you won't be reprimanded for it.

## **After spending so much time in corporates, any advice if we need to change anything in our curriculum that could benefit the students?**

Read as much as you can. Discuss. Batches need to spend more time together, your network will help you grow eventually.

## **What do you think, Is CFA really needed to make a good career in finance?**

Depends on what one aims at doing. I didn't go for CFA as what I wanted to do didn't need any additional training/course.

## **Apart from technical skills what other skills are required to be successful in the corporate world?**

Interpersonal skills, these are lacking in DFS students. Which is why you need to have a more participative, practical and engaging sessions.

## **How to stay motivated if one is not able to grab a great summer internship?**

It's alright, get involved in research projects at college, you have a great learning platform. Mostly internships are research projects only. But do ensure that you actually learn and not just pass on others work as yours.

## **When looking into jobs what sort of checkboxes do you tick to decide that the job is right for you?**

Focus on both long term and short term goal. Which business/sector you want to end up in? Advisory, consulting, banking, research, markets etc.. then narrow down from there. Both your long term and short term goal will keep changing, be flexible to the change.







**Bullish on Finance**  
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